

Summary of Findings

Borrower	Homeowner Name
Property Address	4000 Street Ave City, State

The following is a summary of transactions relevant to the subject alleged "Loan Transaction" (hereby referred to as Loan No. 0052068970) presented in chronological order:

1	Execution of Loan Agreement and Mortgage, First Horizon Home Loan Corp., Originating Lender, January 21, 2005	3	Simultaneous Sale, Securitization, Citigroup Mortgage Loan Trust, Inc., Depositor, September 13, 2005
2	Sale, Securitization, Citigroup Global Markets Realty Corp., Seller, September 13, 2005	4	Assignment, Securitization, US Bank, NA, Trustee for Citigroup Mortgage Loan Trust 2005-HE3, September 13, 2005

The Promissory Note and the Mortgage should be in the possession of US Bank, NA as trustee for the mentioned securitization trust pursuant to the Pooling and Servicing Agreement dated September 1, 2005.

Whether or not the Promissory Note bears the proper endorsements, and the Deed of Trust the proper assignments, could be ascertained only upon actual inspection of these documents.

Note: The mere fact that the Promissory Note was transferred separately from the Mortgage presents a prima facie case for the invalidation of the said security instrument at the time of execution causing the said document to be void for fraud.

Citigroup Mortgage Loan Trust 2005-HE3 Prospectus Form 424B5, filed on September, 2005 refers to Citigroup Mortgage Loan Trust, Inc. as depositor, Citigroup Global Markets Realty Corp. as seller, JP Morgan Chase Bank, NA as servicer, First Horizon Home Loan Corp. as originator, and US Bank, NA as trustee. The link to the Prospectus Supplement and Prospectus is provided herein.

<http://www.secinfo.com/d12atd.z4wv.htm>

Summary of Findings Continued

Note: Based on the testimony of Wall Street professionals, it was the regular practice for securitization parties to destroy the original promissory notes causing no evidence of a valid debt to exist.

Citigroup Mortgage Loan Trust 2005-HE3 Annual Report Form 10-K for the year ended December 31, 2005 was filed on March 29, 2006 with the Securities and Exchange Commission. This document listed JP Morgan Chase Bank, NA as servicer compliant with the servicing criteria for the asset-backed securities held by the trust. The link to the Form 10-K is provided herein.

<http://www.secinfo.com/d18r4v.vb.htm>

On January 26, 2006, Form 15-15D or Notice of Suspension of Duty to File Reports terminating the registration of the noted investment vehicle was filed on behalf of the trust. The approximate number of holders of record as of certification or notice date was not indicated. The link to the Form 15-15D is provided herein. <http://www.secinfo.com/d18r4v.vd.htm>

Note: This indicates that there exist no other parties that must be consulted prior to any determination being made that the "borrower" is in default. The said parties must be made available to the borrower for confirmation and deposition.

A complete list of Securities and Exchange Commission filings by Citigroup Mortgage Loan Trust 2005-HE3 Trust is provided herewith.

Pooling and Servicing Agreement: <http://www.secinfo.com/dqTm6.z2Wy.d.htm#1stPage>

Other Information

Cut-Off Date – September 1, 2005; Closing Date – On or about September 13, 2005; Approximate Amount - US\$1,425,911,000