



Insight beyond the rating.

Date of Release: February 22, 2007

DBRS Upgrades One Class of Renaissance Home Equity Loan Trust 2005-2, Series 2005-2

Industry: Sec.--RMBS

DBRS has today upgraded one class of Renaissance Home Equity Loan Trust 2005-2:

-- \$2,356,274.14 Series 2005-2, Class N to A from BBB

The above upgrade represents the increased likelihood of repayment of the Class N notes. As of the January 2007 distribution, the actual amortization of the notes is faster than the DBRS projected paydown schedule.

Note:

All figures are in U.S. dollars unless otherwise noted.

Issuer	Debt Rated	Rating Action	Rating	Trend	Latest Event
Renaissance Home Equity Loan Trust 2005-2	US\$32.3 million, Series 2005-2, Class N	Upgraded	A	--	Feb 22, 2007

DBRS's rating definitions and the terms of use of such ratings are available at www.dbrs.com.

Mark Zelmanovich
 Assistant Vice President - U.S. Structured Finance RMBS/ABS
 212-806-3260
mzelmanovich@dbrs.com

Quincy Tang
 Senior Vice President - U.S. Structured Finance RMBS
 212-806-3256
qtang@dbrs.com