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Structured Asset Trust Unit Repackagings (SATURNS) Aon Capital Security Backed Series 2003-3

Statement Date:06-Dec-10Payment Date:06-Dec-10Prior Payment:01-Jul-10Next Payment:NARecord Date:06-Dec-10

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		Parties to The Transac Depositor: MS Structured A			
		Underwriter: Morgan Stanley Cap	ital Services, Inc		
		Rating Agency: Standard & Poor's, Inc./Moo	dy's Investors Service, Inc.		



WAC:

42.230770%

Structured Asset Trust Unit Repackagings (SATURNS) Aon Capital Security Backed

Series 2003-3

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Grantor Trust

	Original	Opening	Principal	Principal	Negative	Closing	Interest	Interest	Pass-Through
Class	Face Value (1)	Balance	Payment	Adj. or Loss	Amortization	Balance	Payment (2)	Adjustment	Rate
CUSIP		Factor per \$ 1000	Next Rate(3)						
A UNIT	41,608,000.00	41,608,000.00	41,608,000.00	0.00	0.00	0.00	1,433,164.00	0.00	8.000000000%
804103208		1000.000000000	1000.000000000	0.000000000	0.000000000	0.000000000	34.444433763	0.000000000	Fixed
B UNIT	41,608,000.00 N	41,608,000.00	0.00	0.00	0.00	0.00	670,101.56	638,983.98	0.1737000000%
804103AA7		1000.000000000	0.000000000	0.000000000	0.000000000	0.000000000	16.105113440	15.357238512	Fixed
Total	41,608,000.00	41,608,000.00	41,608,000.00	0.00	0.00	0.00	2,103,265.56	638,983.98	
					Total P&I Paymen	ıt	43,711,265.56		

Notes: (1) N denotes notional balance not included in total (2) Accrued Interest Plus/Minus Interest Adjustment Minus Deferred Interest equals Interest Payment (3) Estimated. * Denotes Controlling Class

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Cash Reconciliation Summary

Interest Summary		Principa	Servicing Fee Summary						
Current Scheduled Interest Less Deferred Interest	1,464,281.58 0.00	Scheduled Principal: Current Scheduled Principal	41	608.000.00	Current Servicing Fees		0.00		
Less PPIS Reducing Scheduled Int	0.00	Advanced Scheduled Principal	41,	,	Plus Fees Advanced for PPIS	0.00			
Plus Gross Advance Interest	0.00			0.00	Less Reduction for PPIS		0.00		
Less ASER Interest Adv Reduction	0.00	Scheduled Principal	41,	608,000.00	Plus Delinquent Servicing Fees			0.00	
Interest Not Advanced (Current Period)	0.00	Unscheduled Principal:			Total Servicing Fees			0.00	
Less Other Adjustment	0.00	Curtailments		0.00	Total ber reing rees			0.00	
Total	1,464,281.58	Prepayments in Full		0.00					
Unscheduled Interest:		Liquidation Proceeds		0.00					
Prepayment Penalties	0.00	Repurchase Proceeds		0.00					
Yield Maintenance Penalties	0.00	Other Principal Proceeds		0.00					
Other Interest Proceeds	638,983.98	Total Unscheduled Principal		0.00					
Total	638,983.98	Remittance Principal	Remittance Principal 41,608,000.00						
Less Fee Paid To Servicer	0.00	Remittance P&I Due Trust	43,	711,265.56					
Less Fee Strips Paid by Servicer	0.00	Remittance P&I Due Certs							
Less Fees & Expenses Paid By/To Servicer									
Special Servicing Fees	0.00	Pool Bala	nce Summary	1	PPIS Summary				
Workout Fees	0.00		Balance	Count	Gross PPIS			0.00	
Liquidation Fees	0.00				Reduced by PPIE			0.00	
Interest Due Serv on Advances	0.00	Beginning Pool	41,608,000.00	2	Reduced by Shortfalls in Fees			0.00	
Recoup of Prior Advances	0.00	Scheduled Principal	41,608,000.00	0	Reduced by Other Amounts		0.00		
Misc. Fees & Expenses	0.00	Unscheduled Principal	0.00	1	PPIS Reducing Scheduled Intere	st	0.00		
		Deferred Interest	0.00		PPIS Reducing Servicing Fee		0.00		
Total Unscheduled Fees & Expenses	0.00	Liquidations	0.00	0	PPIS Due Certificate				
Total Interest Due Trust	2,103,265.56	Repurchases	0.00	0			0.00		
Less Fees & Expenses Paid By/To Trust		Ending Pool	0.00	0	Advance Summar			,	
Trustee Fee	0.00		0100			Princ	cipal	Interest	
Fee Strips	0.00				Prior Outstanding		0.00	0.00	
Misc. Fees	0.00				Plus Current Period		0.00	0.00	
Interest Reserve Withholding	0.00								
Plus Interest Reserve Deposit	0.00				Less Recovered		0.00	0.00	
Total	0.00				Less Non Recovered		0.00	0.00	
Total Interest Due Certs	2,103,265.56				Ending Outstanding		0.00	0.00	

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					Deductions			Add	itions					Remaining		
	Accrual	Pass Thru	Accrued	Allocable	Deferred & Accretion	Interest	Prior Int. Short-	Int Accrual on Prior	Prepay- ment	Other Interest	Distributable Certificate	Interest Payment	Current Period (Shortfall)/	Outstanding Interest	Credit	Support
Class	Method Days	Rate	Interest	PPIS	Interest	Loss/Exp	falls Due	Shortfall (3)	Penalties	Proceeds (1)	Interest (2)	Amount	Amount Recovery	Shortfalls	Original	Current(4)
A UNIT	30/360 155	8.000000000%	1,433,164.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,433,164.00	1,433,164.00	0.00	0.00	NA	NA
B UNIT	30/360 180	0.1737000000%	31,117.58	0.00	0.00	0.00	0.00	0.00	0.00	638,983.98	670,101.56	670,101.56	0.00	0.00	NA	NA
			1,464,281.58	0.00	0.00	0.00	0.00	0.00	0.00	638,983.98	2,103,265.56	2,103,265.56	0.00	0.00		

Bond Interest Reconciliation

(1) Other Interest Proceeds are additional interest amounts specifically allocated to the bond(s) and used in determining the bonds Distributable Interest.

(2) Accrued - Deductions + Additions Interest

(3) Includes interest accrued on outstanding Interest Shortfalls and/or Loss Allocations. Where applicable.

(4) Determined as follows: (A) the ending balance of all the classes less (B) the sum of (i) the ending balance of the class and (ii) the ending balance of all classes which are not subordinate to the class divided by (A).



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Other Related Information

Swap Receipents Swap Amount Received Next Swap Rate None 0.00 0.00%
None 0.00 0.00%



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Other Related Information

The underlying security issuer or guarantor, as applicable, is subject to the informational requirements of the Exchange Act. The underlying security issuer or guarantor, as applicable, currently files reports, proxy statements and other information with the SEC. Those periodic reports, current reports and other reports and other information can be inspected and copied at the public reference facilities maintained by the SEC at Room 1024, 450 Fifth Street, N.W., Washington, D.C. 20549, at prescribed rates. The SEC also maintains a website on the internet at http://www.sec.gov at which users can view and download copies of reports, proxy, information statements and other information filed electronically. In addition, those reports and other information may also be obtained from the underlying security issuer by making a request to the underlying security issuer.

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Rating Information

			Original Ratings		Rating Change/Change Date(1)						
Class	CUSIP	Fitch	Moody's	S&P	Fitch	Ma	ody's	S&P	3&P		
A UNIT	804103208	NR	Baa3	BBB		Ba2	6/10/08	BBB-	11/21/08		
B UNIT	804103AA7	NR	Baa3	BBB		Ba2	6/10/08	BBB-	11/21/08		

NR - Designates that the class was not rated by the rating agency.

(1) Changed ratings provided on this report are based on information provided by the applicable rating agency via electronic transmission. It shall be understood that this transmission will generally have been provided to Bank of America within 30 days of the payment date listed on this statement. Because ratings may have changed during the 30 day window, or may not be being provided by the rating agency in an electronic format and therefore not being updated on this report, Bank of America recommends that investors obtain current rating information directly from the rating agency.

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Next Payment:	NA
Record Date:	06-Dec-10

Realized Loss Detail

Period	Disclosure Control #	Appraisal Date	Appraisal Value	Beginning Scheduled Balance	Gross Proceeds	Gross Proceeds as a % of Sched. Balance	Aggregate Liquidation Expenses *	Net Liquidation Proceeds	Net Proceeds as a % of Sched. Balance	Realized Loss
Current Total Cumulative										

* Aggregate liquidation expenses also include outstanding P&I advances and unpaid servicing fees, unpaid trustee fees, etc..