

**THE
BANK OF
NEW
YORK**

101 Barclay St., 8W
New York, NY 10286

Officer: Cirino Emanuele
212-815-3087

Associate: Michael Cerchio
212-815-6314

Distribution Date: 2/27/06

CWALT, Inc.
Alternative Loan Trust 2006-J01
Mortgage Pass-Through Certificates, Series 2006-J1

Certificateholder Monthly Distribution Summary

Class	Cusip	Class Description	Certificate Rate Type	Beginning Balance	Pass Through Rate (%)	Principal Distribution	Interest Distribution	Total Distribution	Current Realized Losses	Ending Balance	Cumulative Realized Losses
1A1	12668BJX2	Senior	Var-30/360	50,000,000.00	4.919380	489,019.25	204,974.17	693,993.42	0.00	49,510,980.75	0.00
1A2	12668BJY0	Strip IO	Var-30/360	75,000,000.00	0.580620	0.00	36,288.75	36,288.75	0.00	74,266,471.13	0.00
1A3	12668BJZ7	Senior	Fix-30/360	193,835,000.00	5.500000	1,450,000.00	888,410.42	2,338,410.42	0.00	192,385,000.00	0.00
1A4	12668BKA0	Senior	Var-30/360	105,000,000.00	5.019380	1,000.00	439,195.75	440,195.75	0.00	104,999,000.00	0.00
1A5	12668BKB8	Strip IO	Var-30/360	105,000,000.00	0.480620	0.00	42,054.25	42,054.25	0.00	104,999,000.00	0.00
1A6	12668BKC6	Senior	Fix-30/360	89,922,000.00	5.500000	1,456,178.49	412,142.50	1,868,320.99	0.00	88,465,821.51	0.00
1A7	12668BKD4	Senior	Var-30/360	30,000,000.00	5.219380	1,000.00	130,484.50	131,484.50	0.00	29,999,000.00	0.00
1A8	12668BKE2	Strip IO	Var-30/360	30,000,000.00	0.280620	0.00	7,015.50	7,015.50	0.00	29,999,000.00	0.00
1A9	12668BKF9	Senior	Fix-30/360	36,139,000.00	5.500000	465,490.91	165,637.08	631,127.99	0.00	35,673,509.09	0.00
1A10	12668BKG7	Senior	Fix-30/360	53,557,000.00	5.500000	0.00	245,469.58	245,469.58	0.00	53,557,000.00	0.00
1A11	12668BKH5	Senior	Fix-30/360	68,711,000.00	5.500000	0.00	314,925.42	314,925.42	0.00	68,711,000.00	0.00
1A12	12668BKJ1	Senior	Fix-30/360	3,389,000.00	5.500000	0.00	15,532.92	15,532.92	0.00	3,389,000.00	0.00
1A13	12668BKK8	Senior	Fix-30/360	23,657,000.00	5.500000	0.00	108,427.92	108,427.92	0.00	23,657,000.00	0.00
1A14	12668BMA8	Senior	Var-30/360	25,000,000.00	4.919380	244,509.62	102,487.08	346,996.71	0.00	24,755,490.38	0.00
1A15	12668BMB6	Senior	Fix-30/360	1,325,000.00	5.500000	12,959.01	6,072.92	19,031.93	0.00	1,312,040.99	0.00
1X	12668BKL6	Strip IO	Fix-30/360	652,155,172.00	0.531896	0.00	289,065.61	289,065.61	0.00	650,826,655.42	0.00
2A1	12668BKM4	Senior	Fix-30/360	62,259,000.00	7.000000	1,929,857.16	363,177.50	2,293,034.66	0.00	60,329,142.84	0.00
2A2	12668BKN2	Senior	Fix-30/360	3,070,000.00	7.000000	95,161.53	17,908.33	113,069.86	0.00	2,974,838.47	0.00
2X	12668BKP7	Strip IO	Fix-30/360	51,755,977.00	0.376631	0.00	16,244.10	16,244.10	0.00	50,192,913.96	0.00
PO1	12668BKQ5	Strip PO	Fix-30/360	2,250,933.27	0.000000	49,205.77	0.00	49,205.77	0.00	2,201,727.50	0.00
PO2	12668BKR3	Strip PO	Fix-30/360	627,214.18	0.000000	23,113.69	0.00	23,113.69	0.00	604,100.49	0.00
AR	12668BKS1	Senior	Fix-30/360	100.00	5.500000	100.00	0.46	100.46	0.00	0.00	0.00
P	12668BKZ5	Prepay Penalties	Fix-30/360	100.00	0.000000	0.00	3,773.90	3,773.90	0.00	100.00	0.00
M	12668BKT9	Mezzanine	Var-30/360	21,348,200.00	5.632133	7,689.03	100,196.58	107,885.61	0.00	21,340,510.97	0.00
B1	12668BKU6	Junior	Var-30/360	7,116,000.00	5.632133	2,562.98	33,398.55	35,961.53	0.00	7,113,437.02	0.00
B2	12668BKV4	Junior	Var-30/360	4,348,600.00	5.632133	1,566.24	20,409.91	21,976.15	0.00	4,347,033.76	0.00
B3	12668BKW2	Junior	Var-30/360	3,953,300.00	5.632133	1,423.87	18,554.59	19,978.46	0.00	3,951,876.13	0.00
B4	12668BKX0	Junior	Var-30/360	3,162,600.00	5.632133	1,139.08	14,843.49	15,982.57	0.00	3,161,460.92	0.00
B5	12668BKY8	Junior	Var-30/360	1,976,646.24	5.632133	711.93	9,277.28	9,989.21	0.00	1,975,934.31	0.00
Totals				790,647,693.69		6,232,688.56	4,005,969.06	10,238,657.63	0.00	784,415,005.13	0.00

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Distribution Date: 2/27/06

CWALT, Inc.
Alternative Loan Trust 2006-J01
Mortgage Pass-Through Certificates, Series 2006-J1

Principal Distribution Detail

Class	Original Certificate Balance	Beginning Certificate Balance	Scheduled Principal Distribution	Unscheduled Principal Adjustments	Net Principal Distribution	Current Realized Losses	Ending Certificate Balance	Ending Certificate Factor
1A1	50,000,000.00	50,000,000.00	489,019.25	0.00	489,019.25	0.00	49,510,980.75	0.99021961502
1A2	75,000,000.00	75,000,000.00	0.00	0.00	0.00	0.00	74,266,471.13	0.99021961502
1A3	193,835,000.00	193,835,000.00	1,450,000.00	0.00	1,450,000.00	0.00	192,385,000.00	0.99251941084
1A4	105,000,000.00	105,000,000.00	1,000.00	0.00	1,000.00	0.00	104,999,000.00	0.99999047619
1A5	105,000,000.00	105,000,000.00	0.00	0.00	0.00	0.00	104,999,000.00	0.99999047619
1A6	89,922,000.00	89,922,000.00	1,456,178.49	0.00	1,456,178.49	0.00	88,465,821.51	0.98380620442
1A7	30,000,000.00	30,000,000.00	1,000.00	0.00	1,000.00	0.00	29,999,000.00	0.99996666667
1A8	30,000,000.00	30,000,000.00	0.00	0.00	0.00	0.00	29,999,000.00	0.99996666667
1A9	36,139,000.00	36,139,000.00	465,490.91	0.00	465,490.91	0.00	35,673,509.09	0.98711943037
1A10	53,557,000.00	53,557,000.00	0.00	0.00	0.00	0.00	53,557,000.00	1.00000000000
1A11	68,711,000.00	68,711,000.00	0.00	0.00	0.00	0.00	68,711,000.00	1.00000000000
1A12	3,389,000.00	3,389,000.00	0.00	0.00	0.00	0.00	3,389,000.00	1.00000000000
1A13	23,657,000.00	23,657,000.00	0.00	0.00	0.00	0.00	23,657,000.00	1.00000000000
1A14	25,000,000.00	25,000,000.00	244,509.62	0.00	244,509.62	0.00	24,755,490.38	0.99021961502
1A15	1,325,000.00	1,325,000.00	12,959.01	0.00	12,959.01	0.00	1,312,040.99	0.99021961502
1X	652,155,172.00	652,155,172.00	0.00	0.00	0.00	0.00	650,826,655.42	0.99796288270
2A1	62,259,000.00	62,259,000.00	1,929,857.16	0.00	1,929,857.16	0.00	60,329,142.84	0.96900276005
2A2	3,070,000.00	3,070,000.00	95,161.53	0.00	95,161.53	0.00	2,974,838.47	0.96900276005
2X	51,755,977.00	51,755,977.00	0.00	0.00	0.00	0.00	50,192,913.96	0.96979937138
PO1	2,250,933.27	2,250,933.27	49,205.77	0.00	49,205.77	0.00	2,201,727.50	0.97813983619
PO2	627,214.18	627,214.18	23,113.69	0.00	23,113.69	0.00	604,100.49	0.96314864900
AR	100.00	100.00	100.00	0.00	100.00	0.00	0.00	0.00000000000
P	100.00	100.00	0.00	0.00	0.00	0.00	100.00	1.00000000000
M	21,348,200.00	21,348,200.00	7,689.03	0.00	7,689.03	0.00	21,340,510.97	0.99963982793
B1	7,116,000.00	7,116,000.00	2,562.98	0.00	2,562.98	0.00	7,113,437.02	0.99963982793
B2	4,348,600.00	4,348,600.00	1,566.24	0.00	1,566.24	0.00	4,347,033.76	0.99963982793
B3	3,953,300.00	3,953,300.00	1,423.87	0.00	1,423.87	0.00	3,951,876.13	0.99963982793
B4	3,162,600.00	3,162,600.00	1,139.08	0.00	1,139.08	0.00	3,161,460.92	0.99963982793
B5	1,976,646.24	1,976,646.24	711.93	0.00	711.93	0.00	1,975,934.31	0.99963982793
Totals	790,647,693.69	790,647,693.69	6,232,688.56	0.00	6,232,688.56	0.00	784,415,005.13	

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Distribution Date: 2/27/06

CWALT, Inc.
Alternative Loan Trust 2006-J01
Mortgage Pass-Through Certificates, Series 2006-J1

Interest Distribution Detail

Class	Beginning Certificate Balance	Pass Through Rate (%)	Current Interest	Interest Carryforward Amount	Total Interest Due	Net Interest Shortfall	Interest Paid	Interest Carryforward After Dist.
1A1	50,000,000.00	4.919380	204,974.17	0.00	204,974.17	0.00	204,974.17	0.00
1A2	75,000,000.00	0.580620	36,288.75	0.00	36,288.75	0.00	36,288.75	0.00
1A3	193,835,000.00	5.500000	888,410.42	0.00	888,410.42	0.00	888,410.42	0.00
1A4	105,000,000.00	5.019380	439,195.75	0.00	439,195.75	0.00	439,195.75	0.00
1A5	105,000,000.00	0.480620	42,054.25	0.00	42,054.25	0.00	42,054.25	0.00
1A6	89,922,000.00	5.500000	412,142.50	0.00	412,142.50	0.00	412,142.50	0.00
1A7	30,000,000.00	5.219380	130,484.50	0.00	130,484.50	0.00	130,484.50	0.00
1A8	30,000,000.00	0.280620	7,015.50	0.00	7,015.50	0.00	7,015.50	0.00
1A9	36,139,000.00	5.500000	165,637.08	0.00	165,637.08	0.00	165,637.08	0.00
1A10	53,557,000.00	5.500000	245,469.58	0.00	245,469.58	0.00	245,469.58	0.00
1A11	68,711,000.00	5.500000	314,925.42	0.00	314,925.42	0.00	314,925.42	0.00
1A12	3,389,000.00	5.500000	15,532.92	0.00	15,532.92	0.00	15,532.92	0.00
1A13	23,657,000.00	5.500000	108,427.92	0.00	108,427.92	0.00	108,427.92	0.00
1A14	25,000,000.00	4.919380	102,487.08	0.00	102,487.08	0.00	102,487.08	0.00
1A15	1,325,000.00	5.500000	6,072.92	0.00	6,072.92	0.00	6,072.92	0.00
1X	652,155,172.00	0.531896	289,065.61	0.00	289,065.61	0.00	289,065.61	0.00
2A1	62,259,000.00	7.000000	363,177.50	0.00	363,177.50	0.00	363,177.50	0.00
2A2	3,070,000.00	7.000000	17,908.33	0.00	17,908.33	0.00	17,908.33	0.00
2X	51,755,977.00	0.376631	16,244.10	0.00	16,244.10	0.00	16,244.10	0.00
PO1	2,250,933.27	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
PO2	627,214.18	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
AR	100.00	5.500000	0.46	0.00	0.46	0.00	0.46	0.00
P	100.00	0.000000	0.00	0.00	0.00	0.00	3,773.90	0.00
M	21,348,200.00	5.632133	100,196.58	0.00	100,196.58	0.00	100,196.58	0.00
B1	7,116,000.00	5.632133	33,398.55	0.00	33,398.55	0.00	33,398.55	0.00
B2	4,348,600.00	5.632133	20,409.91	0.00	20,409.91	0.00	20,409.91	0.00
B3	3,953,300.00	5.632133	18,554.59	0.00	18,554.59	0.00	18,554.59	0.00
B4	3,162,600.00	5.632133	14,843.49	0.00	14,843.49	0.00	14,843.49	0.00
B5	1,976,646.24	5.632133	9,277.28	0.00	9,277.28	0.00	9,277.28	0.00
Totals	790,647,693.69		4,002,195.16	0.00	4,002,195.16	0.00	4,005,969.06	0.00

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Distribution Date: 2/27/06

CWALT, Inc.
Alternative Loan Trust 2006-J01
Mortgage Pass-Through Certificates, Series 2006-J1

Current Payment Information
Factors per \$1,000

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Principal Distribution	Interest Distribution	Ending Certificate Balance	Pass Through Rate (%)
1A1	12668BJX2	50,000,000.00	1,000.000000000	9.780384980	4.099483333	990.219615020	4.919380
1A2	12668BJY0	75,000,000.00	1,000.000000000	0.000000000	0.483850000	990.219615020	0.580620
1A3	12668BJZ7	193,835,000.00	1,000.000000000	7.480589161	4.583333333	992.519410839	5.500000
1A4	12668BKA0	105,000,000.00	1,000.000000000	0.009523810	4.182816667	999.990476190	5.019380
1A5	12668BKB8	105,000,000.00	1,000.000000000	0.000000000	0.400516667	999.990476190	0.480620
1A6	12668BKC6	89,922,000.00	1,000.000000000	16.193795579	4.583333333	983.806204421	5.500000
1A7	12668BKD4	30,000,000.00	1,000.000000000	0.033333333	4.349483333	999.966666667	5.219380
1A8	12668BKE2	30,000,000.00	1,000.000000000	0.000000000	0.233850000	999.966666667	0.280620
1A9	12668BKF9	36,139,000.00	1,000.000000000	12.880569635	4.583333333	987.119430365	5.500000
1A10	12668BKG7	53,557,000.00	1,000.000000000	0.000000000	4.583333333	1,000.000000000	5.500000
1A11	12668BKH5	68,711,000.00	1,000.000000000	0.000000000	4.583333333	1,000.000000000	5.500000
1A12	12668BKJ1	3,389,000.00	1,000.000000000	0.000000000	4.583333333	1,000.000000000	5.500000
1A13	12668BKK8	23,657,000.00	1,000.000000000	0.000000000	4.583333333	1,000.000000000	5.500000
1A14	12668BMA8	25,000,000.00	1,000.000000000	9.780384980	4.099483333	990.219615020	4.919380
1A15	12668BMB6	1,325,000.00	1,000.000000000	9.780384980	4.583333333	990.219615020	5.500000
1X	12668BKL6	652,155,172.00	1,000.000000000	0.000000000	0.443246667	997.962882705	0.531896
2A1	12668BKM4	62,259,000.00	1,000.000000000	30.997239953	5.833333333	969.002760047	7.000000
2A2	12668BKN2	3,070,000.00	1,000.000000000	30.997239953	5.833333333	969.002760047	7.000000
2X	12668BKP7	51,755,977.00	1,000.000000000	0.000000000	0.313859336	969.799371385	0.376631
PO1	12668BQ5	2,250,933.27	1,000.000000000	21.860163807	0.000000000	978.139836193	0.000000
PO2	12668BKR3	627,214.18	1,000.000000000	36.851351001	0.000000000	963.148648999	0.000000
AR	12668BKS1	100.00	1,000.000000000	1,000.000000000	4.606752282	0.000000000	5.500000
P	12668BKZ5	100.00	1,000.000000000	0.000000000	37,739.000000000	1,000.000000000	0.000000
M	12668BKT9	21,348,200.00	1,000.000000000	0.360172074	4.693443971	999.639827926	5.632133
B1	12668BKU6	7,116,000.00	1,000.000000000	0.360172074	4.693443971	999.639827926	5.632133
B2	12668BKV4	4,348,600.00	1,000.000000000	0.360172074	4.693443971	999.639827926	5.632133
B3	12668BKW2	3,953,300.00	1,000.000000000	0.360172074	4.693443971	999.639827926	5.632133
B4	12668BKX0	3,162,600.00	1,000.000000000	0.360172074	4.693443971	999.639827926	5.632133
B5	12668BKY8	1,976,646.24	1,000.000000000	0.360172074	4.693443971	999.639827926	5.632133
Totals		790,647,693.69	1,000.000000000	7.883016177	5.066692905	992.116983823	

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Alternative Loan Trust 2006-J01
Mortgage Pass-Through Certificates, Series 2006-J1

Pool Level Data

Distribution Date		2/27/06
Cut-off Date		1/ 1/06
Record Date		1/31/06
Determination Date		2/22/06
Accrual Period 30/360	Begin	1/ 1/06
	End	2/ 1/06
Number of Days in 30/360 Accrual Period		30

Prefunding Detail

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Target Funding Balance	721,000,000.00	69,647,593.69	790,647,593.69
Initial Funded Balance	677,531,927.56	69,647,593.69	747,179,521.25
Initial Unfunded Balance	43,468,072.44	0.00	43,468,072.44
Subsequent Prefunded Deposit	43,466,819.61	0.00	43,466,819.61
Subsequent Funded Balance	720,998,747.17	69,647,593.69	790,646,340.86
Subsequent Unfunded Balance	1,252.83	-0.00	1,252.83

Subsequent Unfunded Amounts will be passed through as Principal on the next Distribution Date

Collateral Detail

Original Mortgage Loan Details

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Original Aggregate Loan Count	2,582	203	2,785
Original Stated Principal Balance	721,000,000.00	69,647,593.69	790,647,593.69
Original Weighted Average Mortgage Rate	6.20060%	7.48317%	
Original Weighted Average Net Mortgage Rate	5.96690%	7.21684%	
Original Weighted Average Remaining Term	360	357	

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Mortgage Pass-Through Certificates, Series 2006-J1

Current Mortgage Loan Details

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Beginning Aggregate Loan Count	2,582	203	2,785
Loans Paid Off or otherwise removed pursuant to the PSA	<u>17</u>	<u>6</u>	<u>23</u>
Ending Aggregate Loan Count	2,565	197	2,762
Beginning Pool Stated Principal Balance	721,000,000.00	69,647,593.69	790,647,593.69
Scheduled Principal	311,020.08	20,304.81	331,324.89
Unscheduled Principal	3,872,450.15	2,028,913.52	5,901,363.67
Realized Principal Losses	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Ending Pool Stated Principal Balance	716,816,529.77	67,598,375.36	784,414,905.13
Beginning Weighted Average Mortgage Rate	6.20060%	7.48317%	
Beginning Weighted Average Net Mortgage Rate	5.96690%	7.21684%	
Ending Weighted Average Mortgage Rate	6.19913%	7.48315%	
Ending Weighted Average Net Mortgage Rate	5.96539%	7.21544%	
Beginning Weighted Average Remaining Term to Maturity	360	357	
Ending Weighted Average Remaining Term to Maturity	359	356	

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Alternative Loan Trust 2006-J01
Mortgage Pass-Through Certificates, Series 2006-J1

Delinquency Information

Delinquency Information

	30-59 Days				60-89 Days				90+ Days			
	Count	Count %	Balance	Balance %	Count	Count %	Balance	Balance %	Count	Count %	Balance	Balance %
Group 1	39	1.52047%	9,944,062.83	1.38725%	7	0.27290%	1,104,098.47	0.15403%	0	0.00000%	0.00	0.00000%
Group 2	12	6.09137%	3,183,290.02	4.70912%	6	3.04569%	2,774,518.01	4.10442%	0	0.00000%	0.00	0.00000%
Total	51	1.84649%	13,127,352.85	1.67352%	13	0.47067%	3,878,616.48	0.49446%	0	0.00000%	0.00	0.00000%

	Foreclosure				Bankruptcy				REO			
	Count	Count %	Balance	Balance %	Count	Count %	Balance	Balance %	Count	Count %	Balance	Balance %
Group 1	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%
Group 2	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%
Total	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%

60+ Delinquency, Foreclosure, Bankruptcy & REO Totals

	Group I	Group II	Total
Current	1,104,098.47	2,774,518.01	3,878,616.48
One-Month Prior	0.00	0.00	0.00
Two-Month Prior	0.00	0.00	0.00
Three-Month Prior	0.00	0.00	0.00
Four-Month Prior	0.00	0.00	0.00
Five-Month Prior	0.00	0.00	0.00
60+ Delinquency Average	1,104,098.47	2,774,518.01	3,878,616.48
Passing Delinquency Stepdown Requirement	YES	NO	

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Available Funds

Interest

Scheduled Interest	3,931,596.11
Plus: Capitalized Interest	226,475.57
Less: Master Servicer Fee	147,270.26
Less: Trustee Fee	5,929.86
Less: Mortgage Loan Premiums	<u>2,676.42</u>
Total Interest Available	4,002,195.14

Principal

Scheduled Principal	331,324.89
Paid in Full Principal	5,671,091.11
Curtailment Principal	230,272.56
Liquidation Principal	0.00
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	0.00
Remaining Amounts in Supplemental Account	<u>0.00</u>
Total Principal Available	6,232,688.56

Total Available Funds	10,234,883.70
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Certificate Account

	Beginning Balance	0.00
Deposits	Available Funds	10,234,883.70
	Trustee Fee	5,929.86
	Prepayment Charges	3,773.90
	Other Deposits required by the PSA	<u>0.00</u>
	Total Deposits	10,244,587.46
Withdrawals	Available Funds, to the Distribution Account	10,234,883.70
	Trustee Fee	5,929.86
	Prepayment Charges	<u>3,773.90</u>
	Total Withdrawals	<u>10,244,587.46</u>
	Ending Balance	0.00

Distribution Account

	Beginning Balance	0.00
Deposits	Available Funds	10,234,883.70
	Other Deposits Required by the PSA	0.00
	Prepayment Charges	<u>3,773.90</u>
	Total Deposits	10,238,657.60
Withdrawals	Payments of Principal & Interest to the Classes	<u>10,238,657.60</u>
	Ending Balance	0.00

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Supplemental Loan Account

Beginning Balance	43,468,072.44
Supplemental Transfer	<u>43,466,819.61</u>
Ending Balance	1,252.83

Capitalized Interest Account

Beginning Balance	226,481.53
Capitalized Interest Requirement	<u>226,475.57</u>
Ending Balance	5.96

Principal Reserve Account

Deposits	Beginning Principal Reserve Balance	100.00
	Deposits	0.00
Withdrawals	To Prepayment Premium Class	<u>0.00</u>
	Ending Principal Reserve Balance	100.00

Fees of the Trust

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Gross Master Servicing Fee	134,954.33	12,315.94	147,270.26
Net Master Servicing Fee	134,954.33	12,315.94	147,270.26
Trustee Fee	5,407.50	522.36	5,929.86
Lpmi	<u>56.84</u>	<u>2,619.58</u>	<u>2,676.42</u>
Total Net Loan Fees	140,418.66	15,457.87	155,876.54

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Servicer Advances

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Principal Advances	3,712.98	1,345.34	5,058.32
Interest Advances	57,919.68	37,900.89	95,820.57
Reimbursement for Principal & Interest Advances	0.00	0.00	0.00
Reimbursement for Nonrecoverable Advances	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Total Advances	61,632.66	39,246.23	100,878.89

Mortgage Prepayment Details

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Principal Balance of Loans Paid in Full	3,643,573.34	2,027,517.77	5,671,091.11
Prepayment Interest Excess	0.00	0.00	0.00
Prepayment Interest Shortfall	0.00	0.00	0.00
Compensating Interest	0.00	0.00	0.00
Non-Supported Prepayment Interest Shortfall	0.00	0.00	0.00
Prepayment Charges	3,773.90	0.00	3,773.90
CPR %	6.26073%	29.87364%	36.13437%
SMM %	0.53733%	2.91396%	3.45129%

Loan Substitution

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Aggregate Stated of Principal Balances Removed	0.00	0.00	0.00
Aggregate Stated of Principal Balance Added	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Aggregate Principal Substitution Shortfall Amount	0.00	0.00	0.00

Net Interest Shortfalls

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Net Prepayment Interest Shortfalls	0.00	0.00	0.00
Relief Act Reduction Shortfalls	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Total Net Interest Shortfalls	0.00	0.00	0.00

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Senior Principal Distribution Amounts

PO Principal Amounts

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Beginning PO Balance	2,250,933.27	627,214.18	2,878,147.45
PO Scheduled Principal	47,565.34	0.00	47,565.34
PO Prepayments & Recoveries	1,640.43	23,113.69	24,754.12
PO Liquidation Principal	0.00	0.00	0.00
PO Principal Loss	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Ending PO Balance	2,201,727.50	604,100.50	2,805,828.00

NON-PO Principal Amounts

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Beginning Non-PO Balance	718,749,066.73	69,020,379.51	787,769,446.24
Non-PO Scheduled Principal	263,454.74	20,304.81	283,759.55
Non-PO Prepayments & Recoveries	3,870,809.72	2,005,799.83	5,876,609.55
Non-PO Liquidation Principal	0.00	0.00	0.00
Non-PO Principal Loss	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Ending Non-PO Balance	714,614,802.27	66,994,274.86	781,609,077.13

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Principal Distribution Amounts

Senior and Subordinate Percentages

	<u>Group I</u>	<u>Group II</u>
Senior Percentage Original	94.68327%	94.65175%
Senior Prepayment Percentage Original	100.00000%	100.00000%
Senior Percentage	94.68327%	94.65175%
Senior Prepayment Percentage	100.00000%	100.00000%
Subordinate Percentages	5.31673%	5.34825%
Subordinate Prepayment Percentage	0.00000%	0.00000%

Principal Distribution Amounts

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Senior Principal Distribution Amount	4,120,257.28	2,025,018.69	6,145,275.96
Subordinate Principal Distribution Amount	14,007.18	1,085.95	15,093.14
PO Principal Distribution Amount	49,205.77	23,113.69	72,319.46
Total Principal Distribution Amount	4,183,470.23	2,049,218.33	6,232,688.56

Cross-Collateralization due to Rapid Prepayments

	<u>Group I</u>	<u>Group II</u>
Group 1 amount available to senior bonds of other groups.	0.00	0.00
Group 2 amount available to senior bonds of other groups.	0.00	0.00

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Corridor Reserve Fund	
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	Beginning Balance	1,000.00
Deposits	Class I-A-1/1-A-14 Corridor Contract	0.00
	Class I-A-4 Corridor Contract	0.00
	Class I-A-7 Corridor Contract	<u>0.00</u>
	Total Deposits	0.00
Withdrawals	Class I-A-1/1-A-14 Yield Supplemental Amount	0.00
	Class I-A-4 Yield Supplemental Amount	0.00
	Class I-A-7 Yield Supplemental Amount	<u>0.00</u>
	Total Withdrawals	<u>0.00</u>
	Ending Balance	1,000.00

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Realized Loss Detail

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Current Period Realized Losses	0.00	0.00	0.00
Cumulative Realized Losses	0.00	0.00	0.00
Total Liquidated Loan Balance	0.00	0.00	0.00
Total Liquidated Proceeds	0.00	0.00	0.00
Subsequent Recoveries	0.00	0.00	0.00
Passing Cumulative Loss Test	YES	YES	

<u>Group</u>	<u>Loan ID</u>	<u>Liquidation Balance</u>	<u>Liquidation Proceeds</u>	<u>Realized Loss</u>
Group I	N/A			
Group II	N/A			

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Credit Enhancements

Subordination

Credit Support

Class A
Class A Percentage

Class M
Class M Percentage

Class B1
Class B1 Percentage

Class B2
Class B2 Percentage

Class B3
Class B3 Percentage

Class B4
Class B4 Percentage

Class B5
Class B5 Percentage

<u>Original</u>	<u>Current</u>
748,742,347.45 94.699871%	742,524,752.03 94.659682%
21,348,200.00 2.700090%	21,340,510.97 2.720564%
7,116,000.00 0.900022%	7,113,437.02 0.906846%
4,348,600.00 0.550005%	4,347,033.76 0.554175%
3,953,300.00 0.500008%	3,951,876.13 0.503799%
3,162,600.00 0.400001%	3,161,460.92 0.403034%
1,976,646.24 0.250003%	1,975,934.31 0.251899%

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Group I

<u>Issuance Coupon</u>		Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =	5.0	3	0.117	658,372.77	0.092
5.0	-	93	3.626	33,995,029.65	4.743
5.5	-	780	30.409	235,753,259.17	32.889
6.0	-	1174	45.770	327,914,866.48	45.746
6.5	-	481	18.752	112,781,458.57	15.734
7.0	-	34	1.326	5,713,543.13	0.797
7.5	-	0	0.000	0.00	0.000
8.0	-	0	0.000	0.00	0.000
8.5	-	0	0.000	0.00	0.000
9.0	-	0	0.000	0.00	0.000
9.5	-	0	0.000	0.00	0.000
10.0	-	0	0.000	0.00	0.000
10.5	-	0	0.000	0.00	0.000
11.0	-	0	0.000	0.00	0.000
11.5	-	0	0.000	0.00	0.000
12.0	-	0	0.000	0.00	0.000
>	12.5	0	0.000	0.00	0.000
Wgt Ave / Total:		2565	100.000	716,816,529.77	100.000

Group II

<u>Issuance Coupon</u>		Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =	5.0	0	0.000	0.00	0.000
5.0	-	0	0.000	0.00	0.000
5.5	-	0	0.000	0.00	0.000
6.0	-	0	0.000	0.00	0.000
6.5	-	22	11.168	13,752,753.77	20.345
7.0	-	89	45.178	28,270,054.22	41.821
7.5	-	67	34.010	20,680,343.49	30.593
8.0	-	13	6.599	2,991,812.61	4.426
8.5	-	3	1.523	930,378.14	1.376
9.0	-	3	1.523	973,033.13	1.439
9.5	-	0	0.000	0.00	0.000

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<u>Issuance Coupon</u>			Number of Items	Percent of Items	Principal Balance	Percent of Balance
10.0	-	10.5	0	0.000	0.00	0.000
10.5	-	11.0	0	0.000	0.00	0.000
11.0	-	11.5	0	0.000	0.00	0.000
11.5	-	12.0	0	0.000	0.00	0.000
12.0	-	12.5	0	0.000	0.00	0.000
>		12.5	0	0.000	0.00	0.000
Wgt Ave / Total:			197	100.000	67,598,375.36	100.000

Group I

<u>Update Term</u>			Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =		120	0	0.000	0.00	0.000
120	-	180	0	0.000	0.00	0.000
180	-	300	0	0.000	0.00	0.000
300	-	360	2565	100.000	716,816,529.77	100.000
>		360	0	0.000	0.00	0.000
Wgt Ave / Total:			2565	100.000	716,816,529.77	100.000

Group II

<u>Update Term</u>			Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =		120	0	0.000	0.00	0.000
120	-	180	0	0.000	0.00	0.000
180	-	300	0	0.000	0.00	0.000
300	-	360	197	100.000	67,598,375.36	100.000
>		360	0	0.000	0.00	0.000
Wgt Ave / Total:			197	100.000	67,598,375.36	100.000

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Update Face			Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =		0.00	0	0.000	0.00	0.000
0.00	-	25,000.00	1	0.039	1,252.83	0.000
25,000.00	-	50,000.00	11	0.429	484,320.47	0.068
50,000.00	-	75,000.00	74	2.885	4,747,933.73	0.662
75,000.00	-	100,000.00	149	5.809	13,324,212.25	1.859
100,000.00	-	125,000.00	226	8.811	25,477,016.99	3.554
125,000.00	-	150,000.00	252	9.825	34,942,504.88	4.875
150,000.00	-	175,000.00	199	7.758	32,353,568.24	4.514
175,000.00	-	200,000.00	196	7.641	36,819,476.75	5.137
200,000.00	-	225,000.00	164	6.394	34,908,418.66	4.870
225,000.00	-	250,000.00	144	5.614	34,217,958.69	4.774
250,000.00	-	275,000.00	120	4.678	31,547,773.38	4.401
275,000.00	-	300,000.00	113	4.405	32,451,913.74	4.527
300,000.00	-	325,000.00	108	4.211	33,825,156.75	4.719
325,000.00	-	350,000.00	76	2.963	25,799,323.29	3.599
350,000.00	-	375,000.00	104	4.055	37,553,324.07	5.239
375,000.00	-	400,000.00	76	2.963	29,709,141.13	4.145
400,000.00	-	425,000.00	67	2.612	27,615,952.99	3.853
425,000.00	-	450,000.00	72	2.807	31,660,208.03	4.417
450,000.00	-	475,000.00	65	2.534	30,160,138.77	4.208
475,000.00	-	500,000.00	67	2.612	32,804,965.76	4.576
500,000.00	-	525,000.00	40	1.559	20,541,794.90	2.866
525,000.00	-	550,000.00	38	1.481	20,440,660.61	2.852
550,000.00	-	575,000.00	31	1.209	17,420,975.18	2.430
575,000.00	-	600,000.00	29	1.131	17,144,088.26	2.392
600,000.00	-	625,000.00	27	1.053	16,555,969.54	2.310
625,000.00	-	650,000.00	33	1.287	21,170,857.25	2.953
650,000.00	-	675,000.00	3	0.117	2,000,262.78	0.279
675,000.00	-	700,000.00	7	0.273	4,834,753.91	0.674
700,000.00	-	725,000.00	9	0.351	6,393,563.51	0.892
725,000.00	-	750,000.00	2	0.078	1,480,669.69	0.207
750,000.00	-	775,000.00	5	0.195	3,810,153.67	0.532
775,000.00	-	800,000.00	7	0.273	5,552,440.58	0.775
>		800,000.00	50	1.949	49,065,778.49	6.845
Wgt Ave / Total:			2565	100.000	716,816,529.77	100.000

Group II

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Update Face		Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =	0.00	0	0.000	0.00	0.000
0.00 -	25,000.00	0	0.000	0.00	0.000
25,000.00 -	50,000.00	6	3.046	247,829.87	0.367
50,000.00 -	75,000.00	11	5.584	685,947.29	1.015
75,000.00 -	100,000.00	9	4.569	800,662.80	1.184
100,000.00 -	125,000.00	11	5.584	1,250,668.39	1.850
125,000.00 -	150,000.00	14	7.107	1,966,193.43	2.909
150,000.00 -	175,000.00	8	4.061	1,340,763.85	1.983
175,000.00 -	200,000.00	16	8.122	3,041,647.77	4.500
200,000.00 -	225,000.00	14	7.107	2,994,241.45	4.429
225,000.00 -	250,000.00	11	5.584	2,620,157.73	3.876
250,000.00 -	275,000.00	7	3.553	1,845,729.67	2.730
275,000.00 -	300,000.00	6	3.046	1,731,218.31	2.561
300,000.00 -	325,000.00	3	1.523	955,800.74	1.414
325,000.00 -	350,000.00	2	1.015	674,006.25	0.997
350,000.00 -	375,000.00	7	3.553	2,542,250.43	3.761
375,000.00 -	400,000.00	6	3.046	2,359,289.34	3.490
400,000.00 -	425,000.00	3	1.523	1,249,216.09	1.848
425,000.00 -	450,000.00	10	5.076	4,398,245.02	6.506
450,000.00 -	475,000.00	6	3.046	2,767,768.44	4.094
475,000.00 -	500,000.00	8	4.061	3,885,575.23	5.748
500,000.00 -	525,000.00	4	2.030	2,049,676.24	3.032
525,000.00 -	550,000.00	5	2.538	2,687,033.99	3.975
550,000.00 -	575,000.00	2	1.015	1,137,600.00	1.683
575,000.00 -	600,000.00	3	1.523	1,773,239.83	2.623
600,000.00 -	625,000.00	4	2.030	2,434,655.91	3.602
625,000.00 -	650,000.00	5	2.538	3,248,350.86	4.805
650,000.00 -	675,000.00	0	0.000	0.00	0.000
675,000.00 -	700,000.00	0	0.000	0.00	0.000
700,000.00 -	725,000.00	2	1.015	1,430,940.49	2.117
725,000.00 -	750,000.00	1	0.508	750,000.00	1.109
750,000.00 -	775,000.00	1	0.508	768,095.44	1.136
775,000.00 -	800,000.00	0	0.000	0.00	0.000
>	800,000.00	12	6.091	13,961,570.50	20.654
Wgt Ave / Total:		197	100.000	67,598,375.36	100.000