



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

Officer: Cirino Emanuele
212-815-3087
Associate: Michael Cerchio
212-815-6314

Countrywide Home Loans, Inc.
Alternative Loan Trust 2006-J01
Series 2006-J01

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	49,355,549.75	5.218130	1,317,386.62	214,619.73	1,532,006.35	0.00	48,038,163.13	0.00
1A2	12668BJY0	Strip IO	Var-30/360	74,033,324.63	0.281870	0.00	17,389.81	17,389.81	0.00	72,057,244.70	0.00
1A3	12668BJZ7	Senior	Fix-30/360	190,935,000.00	5.500000	1,450,000.00	875,118.75	2,325,118.75	0.00	189,485,000.00	0.00
1A4	12668BKA0	Senior	Var-30/360	104,998,000.00	5.318130	816,066.00	465,327.51	1,281,393.51	0.00	104,181,934.00	0.00
1A5	12668BKB8	Strip IO	Var-30/360	104,998,000.00	0.181870	0.00	15,913.32	15,913.32	0.00	104,181,934.00	0.00
1A6	12668BKC6	Senior	Fix-30/360	87,347,467.80	5.500000	1,480,000.00	400,342.56	1,880,342.56	0.00	85,867,467.80	0.00
1A7	12668BKD4	Senior	Var-30/360	29,998,000.00	5.500000	162,046.48	137,944.06	299,990.54	0.00	29,835,953.52	0.00
1A8	12668BKE2	Strip IO	Var-30/360	29,998,000.00	0.000000	0.00	0.00	0.00	0.00	29,835,953.52	0.00
1A9	12668BKF9	Senior	Fix-30/360	35,316,167.04	5.500000	573,000.00	161,865.77	734,865.77	0.00	34,743,167.04	0.00
1A10	12668BKJ7	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	24,677,774.88	5.218130	658,693.31	107,309.86	766,003.17	0.00	24,019,081.57	0.00
1A15	12668BMB6	Senior	Fix-30/360	1,307,922.07	5.500000	34,910.75	5,994.64	40,905.39	0.00	1,273,011.32	0.00
1X	12668BKL6	Strip IO	Fix-30/360	647,925,505.86	0.530412	0.00	286,389.30	286,389.30	0.00	641,880,853.45	0.00
2A1	12668BKM4	Senior	Fix-30/360	57,077,374.88	7.000000	2,719,966.90	332,951.35	3,052,918.25	0.00	54,357,407.98	0.00
2A2	12668BKN2	Senior	Fix-30/360	2,814,493.34	7.000000	134,121.95	16,417.88	150,539.83	0.00	2,680,371.39	0.00
2X	12668BKP7	Strip IO	Fix-30/360	48,560,894.59	0.368956	0.00	14,930.70	14,930.70	0.00	46,223,022.98	0.00
PO1	12668BKQ5	Strip PO	Fix-30/360	2,169,502.57	0.000000	18,108.25	0.00	18,108.25	0.00	2,151,394.32	0.00
PO2	12668BKR3	Strip PO	Fix-30/360	554,972.29	0.000000	912.56	0.00	912.56	0.00	554,059.73	0.00
AR	12668BKS1	Senior	Fix-30/360	0.00	5.500000	0.00	0.17	0.17	0.00	0.00	0.00
P	12668BKZ5	Residual	Fix-30/360	100.00	0.000000	0.00	21,219.50	21,219.50	0.00	100.00	0.00
M	12668BKT9	Mezzanine	Var-30/360	21,329,922.58	5.632161	10,456.57	100,111.30	110,567.87	0.00	21,319,466.01	0.00
B1	12668BKU6	Junior	Var-30/360	7,109,907.58	5.632161	3,485.49	33,370.12	36,855.61	0.00	7,106,422.09	0.00
B2	12668BKV4	Junior	Var-30/360	4,344,876.91	5.632161	2,129.99	20,392.54	22,522.53	0.00	4,342,746.92	0.00
B3	12668BKW2	Junior	Var-30/360	3,949,915.35	5.632161	1,936.37	18,538.80	20,475.17	0.00	3,947,978.98	0.00
B4	12668BKX0	Junior	Var-30/360	3,159,892.32	5.632161	1,549.07	14,830.85	16,379.93	0.00	3,158,343.24	0.00
B5	12668BKY8	Junior	Var-30/360	1,974,955.86	5.632161	968.18	9,269.39	10,237.57	1.94	1,973,985.74	1.94
Totals				777,735,795.22		9,385,738.49	3,954,603.75	13,340,342.25	1.94	768,350,054.78	1.94



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Alternative Loan Trust 2006-J01
Series 2006-J01

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	49,355,549.75	1,317,386.62	0.00	1,317,386.62	0.00	48,038,163.13	0.96076326263
1A2	75,000,000.00	74,033,324.63	0.00	0.00	0.00	0.00	72,057,244.70	0.96076326263
1A3	193,835,000.00	190,935,000.00	1,450,000.00	0.00	1,450,000.00	0.00	189,485,000.00	0.97755823252
1A4	105,000,000.00	104,998,000.00	816,066.00	0.00	816,066.00	0.00	104,181,934.00	0.99220889521
1A5	105,000,000.00	104,998,000.00	0.00	0.00	0.00	0.00	104,181,934.00	0.99220889521
1A6	89,922,000.00	87,347,467.80	1,480,000.00	0.00	1,480,000.00	0.00	85,867,467.80	0.95491056471
1A7	30,000,000.00	29,998,000.00	162,046.48	0.00	162,046.48	0.00	29,835,953.52	0.99453178416
1A8	30,000,000.00	29,998,000.00	0.00	0.00	0.00	0.00	29,835,953.52	0.99453178416
1A9	36,139,000.00	35,316,167.04	573,000.00	0.00	573,000.00	0.00	34,743,167.04	0.96137599387
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	24,677,774.88	658,693.31	0.00	658,693.31	0.00	24,019,081.57	0.96076326263
1A15	1,325,000.00	1,307,922.07	34,910.75	0.00	34,910.75	0.00	1,273,011.32	0.96076326263
1X	652,155,172.00	647,925,505.86	0.00	0.00	0.00	0.00	641,880,853.45	0.98424559217
2A1	62,259,000.00	57,077,374.88	2,719,966.90	0.00	2,719,966.90	0.00	54,357,407.98	0.87308514397
2A2	3,070,000.00	2,814,493.34	134,121.95	0.00	134,121.95	0.00	2,680,371.39	0.87308514397
2X	51,755,977.00	48,560,894.59	0.00	0.00	0.00	0.00	46,223,022.98	0.89309536133
PO1	2,250,933.27	2,169,502.57	18,108.25	0.00	18,108.25	0.00	2,151,394.32	0.95577881105
PO2	627,214.18	554,972.29	912.56	0.00	912.56	0.00	554,059.73	0.88336608279
AR	100.00	0.00	0.00	0.00	0.00	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	21,329,922.58	10,456.57	0.00	10,456.57	0.00	21,319,466.01	0.99865403207
B1	7,116,000.00	7,109,907.58	3,485.49	0.00	3,485.49	0.00	7,106,422.09	0.99865403207
B2	4,348,600.00	4,344,876.91	2,129.99	0.00	2,129.99	0.00	4,342,746.92	0.99865403207
B3	3,953,300.00	3,949,915.35	1,936.37	0.00	1,936.37	0.00	3,947,978.98	0.99865403207
B4	3,162,600.00	3,159,892.32	1,549.07	0.00	1,549.07	0.00	3,158,343.24	0.99865403207
B5	1,976,646.24	1,974,955.86	968.18	0.00	968.18	1.94	1,973,985.74	0.99865403154
Totals	790,647,693.69	777,735,795.22	9,385,738.49	0.00	9,385,738.49	1.94	768,350,054.78	



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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.	Yield Supplemental Paid	Yield Supplemental After Distr
1A1	49,355,549.75	5.218130	214,619.73	0.00	214,619.73	0.00	214,619.73	0.00	0.00	0.00
1A2	74,033,324.63	0.281870	17,389.81	0.00	17,389.81	0.00	17,389.81	0.00	0.00	0.00
1A3	190,935,000.00	5.500000	875,118.75	0.00	875,118.75	0.00	875,118.75	0.00	0.00	0.00
1A4	104,998,000.00	5.318130	465,327.51	0.00	465,327.51	0.00	465,327.51	0.00	0.00	0.00
1A5	104,998,000.00	0.181870	15,913.32	0.00	15,913.32	0.00	15,913.32	0.00	0.00	0.00
1A6	87,347,467.80	5.500000	400,342.56	0.00	400,342.56	0.00	400,342.56	0.00	0.00	0.00
1A7	29,998,000.00	5.500000	137,490.83	0.00	137,490.83	0.00	137,944.06	4.00	453.23	0.00
1A8	29,998,000.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1A9	35,316,167.04	5.500000	161,865.77	0.00	161,865.77	0.00	161,865.77	0.00	0.00	0.00
1A10	53,557,000.00	5.500000	245,469.58	0.00	245,469.58	0.00	245,469.58	0.00	0.00	0.00
1A11	68,711,000.00	5.500000	314,925.42	0.00	314,925.42	0.00	314,925.42	0.00	0.00	0.00
1A12	3,389,000.00	5.500000	15,532.92	0.00	15,532.92	0.00	15,532.92	0.00	0.00	0.00
1A13	23,657,000.00	5.500000	108,427.92	0.00	108,427.92	0.00	108,427.92	0.00	0.00	0.00
1A14	24,677,774.88	5.218130	107,309.86	0.00	107,309.86	0.00	107,309.86	0.00	0.00	0.00
1A15	1,307,922.07	5.500000	5,994.64	0.00	5,994.64	0.00	5,994.64	0.00	0.00	0.00
1X	647,925,505.86	0.530412	286,389.30	0.00	286,389.30	0.00	286,389.30	0.00	0.00	0.00
2A1	57,077,374.88	7.000000	332,951.35	0.00	332,951.35	0.00	332,951.35	0.00	0.00	0.00
2A2	2,814,493.34	7.000000	16,417.88	0.00	16,417.88	0.00	16,417.88	0.00	0.00	0.00
2X	48,560,894.59	0.368956	14,930.70	0.00	14,930.70	0.00	14,930.70	0.00	0.00	0.00
PO1	2,169,502.57	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PO2	554,972.29	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AR	0.00	5.500000	0.00	0.00	0.00	0.00	0.17	0.00	0.00	0.00
P	100.00	0.000000	0.00	0.00	0.00	0.00	21,219.50	0.00	0.00	0.00
M	21,329,922.58	5.632161	100,111.30	0.00	100,111.30	0.00	100,111.30	0.00	0.00	0.00
B1	7,109,907.58	5.632161	33,370.12	0.00	33,370.12	0.00	33,370.12	0.00	0.00	0.00
B2	4,344,876.91	5.632161	20,392.54	0.00	20,392.54	0.00	20,392.54	0.00	0.00	0.00
B3	3,949,915.35	5.632161	18,538.80	0.00	18,538.80	0.00	18,538.80	0.00	0.00	0.00
B4	3,159,892.32	5.632161	14,830.85	0.00	14,830.85	0.00	14,830.85	0.00	0.00	0.00
B5	1,974,955.86	5.632161	9,269.39	0.00	9,269.39	0.00	9,269.39	0.00	0.00	0.00
Totals	777,735,795.22		3,932,930.85	0.00	3,932,930.85	0.00	3,954,603.75	4.00	453.23	0.00



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Alternative Loan Trust 2006-J01
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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	987.110995045	26.347732419	4.292394580	960.763262626	5.218130
1A2	12668BJY0	75,000,000.00	987.110995045	0.000000000	0.231864147	960.763262626	0.281870
1A3	12668BJZ7	193,835,000.00	985.038821678	7.480589161	4.514761266	977.558232517	5.500000
1A4	12668BKA0	105,000,000.00	999.980952381	7.772057169	4.431690585	992.208895212	5.318130
1A5	12668BKB8	105,000,000.00	999.980952381	0.000000000	0.151555447	992.208895212	0.181870
1A6	12668BKC6	89,922,000.00	971.369273372	16.458708659	4.452109170	954.910564713	5.500000
1A7	12668BKD4	30,000,000.00	999.933333333	5.401549173	4.598135332	994.531784160	5.500000
1A8	12668BKE2	30,000,000.00	999.933333333	0.000000000	0.000000000	994.531784160	0.000000
1A9	12668BKF9	36,139,000.00	977.231440894	15.855447024	4.478977437	961.375993870	5.500000
1A10	12668BK G7	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	987.110995045	26.347732419	4.292394580	960.763262626	5.218130
1A15	12668BMB6	1,325,000.00	987.110995045	26.347732419	4.524258727	960.763262626	5.500000
1X	12668BKL6	652,155,172.00	993.514325545	0.000000000	0.439142885	984.245592167	0.530412
2A1	12668BKM4	62,259,000.00	916.773075030	43.687931058	5.347842938	873.085143972	7.000000
2A2	12668BKN2	3,070,000.00	916.773075030	43.687931058	5.347842938	873.085143972	7.000000
2X	12668BKP7	51,755,977.00	938.266407182	0.000000000	0.288482533	893.095361334	0.368956
PO1	12668BKKQ5	2,250,933.27	963.823583947	8.044772892	0.000000000	955.778811055	0.000000
PO2	12668BKR3	627,214.18	884.821022056	1.454939270	0.000000000	883.366082786	0.000000
AR	12668BKS1	100.00	0.000000000	0.000000000	1.664159015	0.000000000	5.500000
P	12668BKZ5	100.00	1,000.000000000	0.000000000	212,195.000000000	1,000.000000000	0.000000
M	12668BKT9	21,348,200.00	999.143842623	0.489810549	4.689449173	998.654032074	5.632161
B1	12668BKU6	7,116,000.00	999.143842623	0.489810549	4.689449173	998.654032074	5.632161
B2	12668BKV4	4,348,600.00	999.143842623	0.489810549	4.689449173	998.654032074	5.632161
B3	12668BKW2	3,953,300.00	999.143842623	0.489810549	4.689449173	998.654032074	5.632161
B4	12668BKX0	3,162,600.00	999.143842623	0.489810549	4.689449173	998.654032074	5.632161
B5	12668BKY8	1,976,646.24	999.144822504	0.489811030	4.689453772	998.654031543	5.632161
Totals		790,647,693.69	983.669213769	11.870949052	5.001726789	971.798262250	



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Pool Level Data

Distribution Date		4/25/06
Cut-off Date		1/ 1/06
Record Date		3/31/06
Determination Date		4/22/06
LIBOR Determination Date		3/23/06
Accrual Period 30/360	Begin	3/ 1/06
	End	4/ 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	43,459,956.42	0.00	43,459,956.42
Subsequent Funded Balance	720,991,883.98	69,647,593.69	790,639,477.67
Subsequent Unfunded Balance	8,116.02	-0.00	8,116.02

Subsequent Unfunded Amounts will be passed through as Principal at the end of the Prefunding Period.

Collateral Detail

Original Mortgage Loan Details

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Aggregate Loan Count	2,582	203	2,785
Stated Principal Balance	721,000,000.00	69,647,593.69	790,647,593.69
Weighted Average Mortgage Rate	6.20060%	7.48317%	
Weighted Average Net Mortgage Rate	5.96689%	7.21684%	
Weighted Average Remaining Term	360	357	



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Current Mortgage Loan Details

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Beginning Aggregate Loan Count	2,555	189	2,744
Loans Paid Off or otherwise removed pursuant to the PSA	<u>23</u>	<u>10</u>	<u>33</u>
Ending Aggregate Loan Count	2,532	179	2,711
Beginning Pool Stated Principal Balance	713,599,837.62	64,135,855.67	777,735,693.29
Scheduled Principal	360,849.90	21,437.68	382,287.58
Unscheduled Principal	6,168,658.17	2,834,792.74	9,003,450.91
Realized Principal Losses	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Ending Pool Stated Principal Balance	707,070,329.55	61,279,625.25	768,349,954.80
Beginning Weighted Average Mortgage Rate	6.19865%	7.47008%	
Beginning Weighted Average Net Mortgage Rate	5.96488%	7.21879%	
Ending Weighted Average Mortgage Rate	6.19622%	7.46782%	
Ending Weighted Average Net Mortgage Rate	5.96248%	7.21571%	
Beginning Weighted Average Remaining Term to Maturity	358	355	
Ending Weighted Average Remaining Term to Maturity	357	354	



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Countrywide Home Loans, Inc. Alternative Loan Trust 2006-J01 Series 2006-J01

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	48	1.89573%	11,176,122.13	1.58062%	10	0.39494%	1,721,089.34	0.24341%	2	0.07899%	461,392.00	0.06525%
Group 2	8	4.46927%	1,766,177.76	2.88216%	3	1.67598%	364,393.67	0.59464%	3	1.67598%	1,091,507.39	1.78119%
Total	56	2.06566%	12,942,299.89	1.68443%	13	0.47953%	2,085,483.01	0.27142%	5	0.18443%	1,552,899.39	0.20211%

	Foreclosure				Bankruptcy				REO			
	Count	Count %	Balance	Balance %	Count	Count %	Balance	Balance %	Count	Count %	Balance	Balance %
Group 1	2	0.07899%	118,977.81	0.01683%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%
Group 2	2	1.11732%	1,487,999.00	2.42821%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%
Total	4	0.14755%	1,606,976.81	0.20915%	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	2,301,459.15	2,943,900.06	5,245,359.21
One-Month Prior	1,237,479.22	3,348,049.33	4,585,528.55
Two-Month Prior	1,104,098.47	2,774,518.01	3,878,616.48
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	1,547,678.95	3,022,155.80	4,569,834.75
Passing Delinquency Stepdown Requirement	YES	NO	



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Available Funds

Interest

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Scheduled Interest	3,682,283.63	396,432.47	4,078,716.10
Plus: Capitalized Interest	0.00	0.00	0.00
Less: Master Servicer Fee	129,763.00	8,514.45	138,277.45
Less: Trustee Fee	5,352.00	481.02	5,833.02
Less: Mortgage Loan Premiums	<u>56.79</u>	<u>1,617.83</u>	<u>1,674.61</u>
Total Interest Available	3,547,111.84	385,819.18	3,932,931.02

Principal

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Scheduled Principal	360,849.90	21,437.68	382,287.58
Paid in Full Principal	6,012,183.35	2,833,260.06	8,845,443.41
Curtailement Principal	156,474.82	1,532.68	158,007.50
Liquidation Principal	0.00	0.00	0.00
Repurchased Principal	0.00	0.00	0.00
Substitution Adjustment Principal	0.00	0.00	0.00
Unanticipated Principal Recoveries	0.00	0.00	0.00
Remaining Amounts in Supplemental Account	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Total Principal Available	6,529,508.07	2,856,230.42	9,385,738.49
Total Available Funds	10,076,619.91	3,242,049.60	13,318,669.51



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Certificate Account

	Beginning Balance	0.00
Deposits	Available Funds	13,318,669.51
	Trustee Fee	5,833.02
	Prepayment Charges	21,219.50
	Other Deposits required by the PSA	<u>0.00</u>
	Total Deposits	13,345,722.03
Withdrawals	Available Funds, to the Distribution Account	13,319,122.74
	Trustee Fee	5,833.02
	Prepayment Charges	<u>21,219.50</u>
	Total Withdrawals	<u>13,346,175.26</u>
	Ending Balance	0.00

Distribution Account

	Beginning Balance	0.00
Deposits	Available Funds	13,319,122.74
	Other Deposits Required by the PSA	0.00
	Prepayment Charges	<u>21,219.50</u>
	Total Deposits	13,340,342.24
Withdrawals	Payments of Principal & Interest to the Classes	<u>13,340,342.24</u>
	Ending Balance	0.00



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Supplemental Loan Account

Beginning Balance	-0.00
Supplemental Transfer	0.00
Ending Balance	-0.00

Capitalized Interest Account

Beginning Balance	0.00
Capitalized Interest Requirement	0.00
Ending Balance	0.00

Principal Reserve Account

Deposits	Beginning Principal Reserve Balance	100.00
	Deposits	0.00
Withdrawals	To Prepayment Premium Class	0.00
	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	133,610.52	11,331.73	144,942.25
Net Master Servicing Fee	129,763.00	8,514.45	138,277.45
Trustee Fee	5,352.00	481.02	5,833.02
Lpmi	56.79	1,617.83	1,674.61
Total Net Loan Fees	135,171.79	10,613.29	145,785.08



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Servicer Advances

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Principal Advances	4,186.17	1,912.53	6,098.70
Interest Advances	71,052.02	29,223.00	100,275.02
Reimbursement for Principal & Interest Advances	0.00	0.00	0.00
Reimbursement for Nonrecoverable Advances	0.00	0.00	0.00
Total Advances	75,238.19	31,135.53	106,373.72

Mortgage Prepayment Details

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Principal Balance of Loans Paid in Full	6,012,183.35	2,833,260.06	8,845,443.41
Prepayment Interest Excess	0.00	0.00	0.00
Prepayment Interest Shortfall	3,847.52	2,817.28	6,664.80
Compensating Interest	3,847.52	2,817.28	6,664.80
Non-Supported Prepayment Interest Shortfall	0.00	0.00	0.00
Prepayment Charges	16,848.50	4,371.00	21,219.50
CPR %	9.89882%	41.88011%	51.77894%
SMM %	0.86488%	4.42146%	5.28634%

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	0.00	0.00	0.00
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	0.00	0.00	0.00
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	2,169,502.57	554,972.30	2,724,474.86
PO Scheduled Principal	1,288.03	255.40	1,543.43
PO Prepayments & Recoveries	16,820.21	657.16	17,477.37
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	2,151,394.32	554,059.74	2,705,454.06

NON-PO Principal Amounts

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Beginning Non-PO Balance	711,430,335.05	63,580,883.37	775,011,218.43
Non-PO Scheduled Principal	359,561.87	21,182.28	380,744.15
Non-PO Prepayments & Recoveries	6,151,837.96	2,834,135.58	8,985,973.54
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	704,918,935.23	60,725,565.51	765,644,500.74



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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	94.63328%	94.19792%
Senior Prepayment Percentage	100.00000%	100.00000%
Subordinate Percentages	5.36672%	5.80208%
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	6,492,103.15	2,854,088.85	9,346,192.00
Subordinate Principal Distribution Amount	19,296.67	1,229.01	20,525.68
PO Principal Distribution Amount	<u>18,108.25</u>	<u>912.56</u>	<u>19,020.81</u>
Total Principal Distribution Amount	6,529,508.07	2,856,230.42	9,385,738.49

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

Beginning Balance	1,000.00
Deposits	449.22
Withdrawal	453.23
Ending Balance	996.00

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

	<u>Original</u>	<u>Current</u>
Class A	748,742,347.45	726,501,111.81
Class A Percentage	94.699871%	94.553401%
Class M	21,348,200.00	21,319,466.01
Class M Percentage	2.700090%	2.774707%
Class B1	7,116,000.00	7,106,422.09
Class B1 Percentage	0.900022%	0.924894%
Class B2	4,348,600.00	4,342,746.92
Class B2 Percentage	0.550005%	0.565204%
Class B3	3,953,300.00	3,947,978.98
Class B3 Percentage	0.500008%	0.513826%
Class B4	3,162,600.00	3,158,343.24
Class B4 Percentage	0.400001%	0.411055%
Class B5	1,976,646.24	1,973,985.74
Class B5 Percentage	0.250003%	0.256912%

Group I

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	11	0.434	483,252.98	0.068
50,000.00 - 75,000.00	74	2.923	4,735,562.18	0.670
75,000.00 - 100,000.00	146	5.766	13,018,379.47	1.841
100,000.00 - 125,000.00	225	8.886	25,372,704.93	3.588
125,000.00 - 150,000.00	248	9.795	34,364,028.54	4.860
150,000.00 - 175,000.00	197	7.780	32,016,801.97	4.528
175,000.00 - 200,000.00	196	7.741	36,820,299.88	5.207
200,000.00 - 225,000.00	162	6.398	34,471,180.26	4.875
225,000.00 - 250,000.00	144	5.687	34,213,578.68	4.839
250,000.00 - 275,000.00	115	4.542	30,221,718.02	4.274
275,000.00 - 300,000.00	109	4.305	31,276,037.55	4.423



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<u>Update Face</u>			Number of Items	Percent of Items	Principal Balance	Percent of Balance
300,000.00	-	325,000.00	106	4.186	33,175,848.13	4.692
325,000.00	-	350,000.00	76	3.002	25,770,593.50	3.645
350,000.00	-	375,000.00	102	4.028	36,801,782.17	5.205
375,000.00	-	400,000.00	74	2.923	28,912,296.32	4.089
400,000.00	-	425,000.00	66	2.607	27,179,349.38	3.844
425,000.00	-	450,000.00	70	2.765	30,751,965.86	4.349
450,000.00	-	475,000.00	65	2.567	30,120,317.92	4.260
475,000.00	-	500,000.00	67	2.646	32,752,955.53	4.632
500,000.00	-	525,000.00	41	1.619	21,040,867.42	2.976
525,000.00	-	550,000.00	38	1.501	20,434,912.19	2.890
550,000.00	-	575,000.00	31	1.224	17,427,137.48	2.465
575,000.00	-	600,000.00	28	1.106	16,555,143.36	2.341
600,000.00	-	625,000.00	28	1.106	17,162,682.10	2.427
625,000.00	-	650,000.00	32	1.264	20,527,284.13	2.903
650,000.00	-	675,000.00	3	0.118	1,996,864.05	0.282
675,000.00	-	700,000.00	7	0.276	4,827,189.29	0.683
700,000.00	-	725,000.00	8	0.316	5,679,039.75	0.803
725,000.00	-	750,000.00	2	0.079	1,479,123.87	0.209
750,000.00	-	775,000.00	5	0.197	3,805,139.37	0.538
775,000.00	-	800,000.00	7	0.276	5,547,843.00	0.785
>		800,000.00	49	1.935	48,128,450.27	6.807
Wgt Ave / Total:			2532	100.000	707,070,329.55	100.000

Group II

<u>Update Face</u>			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	3.352	247,462.84	0.404
50,000.00	-	75,000.00	11	6.145	685,063.16	1.118
75,000.00	-	100,000.00	9	5.028	799,167.35	1.304
100,000.00	-	125,000.00	11	6.145	1,248,913.24	2.038
125,000.00	-	150,000.00	13	7.263	1,818,141.57	2.967
150,000.00	-	175,000.00	8	4.469	1,339,441.35	2.186
175,000.00	-	200,000.00	13	7.263	2,478,195.25	4.044
200,000.00	-	225,000.00	13	7.263	2,774,745.37	4.528
225,000.00	-	250,000.00	10	5.587	2,387,224.04	3.896
250,000.00	-	275,000.00	4	2.235	1,045,455.15	1.706
275,000.00	-	300,000.00	5	2.793	1,444,470.57	2.357
300,000.00	-	325,000.00	2	1.117	638,753.46	1.042
325,000.00	-	350,000.00	3	1.676	1,023,371.29	1.670
350,000.00	-	375,000.00	4	2.235	1,462,329.84	2.386
375,000.00	-	400,000.00	6	3.352	2,357,563.62	3.847
400,000.00	-	425,000.00	3	1.676	1,248,605.73	2.038
425,000.00	-	450,000.00	9	5.028	3,950,690.76	6.447



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<u>Update Face</u>	<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
450,000.00 - 475,000.00	6	3.352	2,766,947.49	4.515
475,000.00 - 500,000.00	7	3.911	3,386,200.38	5.526
500,000.00 - 525,000.00	4	2.235	2,048,649.35	3.343
525,000.00 - 550,000.00	4	2.235	2,158,859.32	3.523
550,000.00 - 575,000.00	2	1.117	1,137,596.80	1.856
575,000.00 - 600,000.00	3	1.676	1,773,239.45	2.894
600,000.00 - 625,000.00	3	1.676	1,818,926.48	2.968
625,000.00 - 650,000.00	5	2.793	3,247,235.49	5.299
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	1.117	1,428,629.61	2.331
725,000.00 - 750,000.00	1	0.559	750,000.00	1.224
750,000.00 - 775,000.00	1	0.559	766,807.15	1.251
775,000.00 - 800,000.00	0	0.000	0.00	0.000
> 800,000.00	11	6.145	13,046,939.14	21.291
Wgt Ave / Total:	179	100.000	61,279,625.25	100.000

Group I

<u>Issuance Coupon</u>	<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
< = 5.000000000000	3	0.118	658,370.18	0.093
5.000000000000 - 5.501000000000	91	3.594	33,247,643.88	4.702
5.501000000000 - 6.001000000000	777	30.687	235,046,530.80	33.242
6.001000000000 - 6.501000000000	1158	45.735	323,041,415.39	45.687
6.501000000000 - 7.001000000000	471	18.602	109,828,966.78	15.533
7.001000000000 - 7.501000000000	32	1.264	5,247,402.52	0.742
7.501000000000 - 8.001000000000	0	0.000	0.00	0.000
8.001000000000 - 8.501000000000	0	0.000	0.00	0.000
8.501000000000 - 9.001000000000	0	0.000	0.00	0.000
9.001000000000 - 9.501000000000	0	0.000	0.00	0.000
9.501000000000 - 10.001000000000	0	0.000	0.00	0.000
10.001000000000 - 10.501000000000	0	0.000	0.00	0.000
10.501000000000 - 11.001000000000	0	0.000	0.00	0.000
11.001000000000 - 11.501000000000	0	0.000	0.00	0.000
11.501000000000 - 12.001000000000	0	0.000	0.00	0.000
12.001000000000 - 12.501000000000	0	0.000	0.00	0.000
> 12.501000000000	0	0.000	0.00	0.000
Wgt Ave / Total:	2532	100.000	707,070,329.55	100.000

Group II



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<u>Issuance Coupon</u>		Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =	5.000000000000	0	0.000	0.00	0.000
5.000000000000	- 5.501000000000	0	0.000	0.00	0.000
5.501000000000	- 6.001000000000	0	0.000	0.00	0.000
6.001000000000	- 6.501000000000	0	0.000	0.00	0.000
6.501000000000	- 7.001000000000	20	11.173	12,389,783.31	20.218
7.001000000000	- 7.501000000000	81	45.251	26,176,290.35	42.716
7.501000000000	- 8.001000000000	62	34.637	18,823,724.99	30.718
8.001000000000	- 8.501000000000	12	6.704	2,715,170.17	4.431
8.501000000000	- 9.001000000000	3	1.676	929,693.68	1.517
9.001000000000	- 9.501000000000	1	0.559	244,962.75	0.400
9.501000000000	- 10.001000000000	0	0.000	0.00	0.000
10.001000000000	- 10.501000000000	0	0.000	0.00	0.000
10.501000000000	- 11.001000000000	0	0.000	0.00	0.000
11.001000000000	- 11.501000000000	0	0.000	0.00	0.000
11.501000000000	- 12.001000000000	0	0.000	0.00	0.000
12.001000000000	- 12.501000000000	0	0.000	0.00	0.000
>	12.501000000000	0	0.000	0.00	0.000
Wgt Ave / Total:		179	100.000	61,279,625.25	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	2532	100.000	707,070,329.55	100.000
>	360	0	0.000	0.00	0.000
Wgt Ave / Total:		2532	100.000	707,070,329.55	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	179	100.000	61,279,625.25	100.000
>	360	0	0.000	0.00	0.000
Wgt Ave / Total:		179	100.000	61,279,625.25	100.000