



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

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

CWALT, Inc.
Alternative Loan Trust 2006-J1
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	43,307,066.18	5.500000	2,698,779.02	206,574.27	2,905,353.29	0.00	40,608,287.16	0.00
1A2	12668BJY0	Strip IO	Var-30/360	64,960,599.28	0.000000	0.00	0.00	0.00	0.00	60,912,430.74	0.00
1A3	12668BJZ7	Senior	Fix-30/360	183,685,000.00	5.500000	1,450,000.00	841,829.56	2,291,829.56	0.00	182,235,000.00	0.00
1A4	12668BKA0	Senior	Var-30/360	101,462,957.75	5.500000	2,215,001.89	491,644.53	2,706,646.42	0.00	99,247,955.87	0.00
1A5	12668BKB8	Strip IO	Var-30/360	101,462,957.75	0.000000	0.00	0.00	0.00	0.00	99,247,955.87	0.00
1A6	12668BKC6	Senior	Fix-30/360	79,947,467.80	5.500000	1,480,000.00	366,399.77	1,846,399.77	0.00	78,467,467.80	0.00
1A7	12668BKD4	Senior	Var-30/360	29,258,365.55	5.500000	609,892.00	146,247.37	756,139.38	0.00	28,648,473.55	0.00
1A8	12668BKE2	Strip IO	Var-30/360	29,258,365.55	0.000000	0.00	0.00	0.00	0.00	28,648,473.55	0.00
1A9	12668BKF9	Senior	Fix-30/360	32,555,133.72	5.500000	573,000.00	149,200.39	722,200.39	0.00	31,982,133.72	0.00
1A10	12668BKG7	Senior	Fix-30/360	53,557,000.00	5.500000	0.00	245,452.08	245,452.08	0.00	53,557,000.00	0.00
1A11	12668BKH5	Senior	Fix-30/360	68,711,000.00	5.500000	0.00	314,902.96	314,902.96	0.00	68,711,000.00	0.00
1A12	12668BKJ1	Senior	Fix-30/360	3,389,000.00	5.500000	0.00	15,531.81	15,531.81	0.00	3,389,000.00	0.00
1A13	12668BKK8	Senior	Fix-30/360	23,657,000.00	5.500000	0.00	108,420.19	108,420.19	0.00	23,657,000.00	0.00
1A14	12668BMA8	Senior	Var-30/360	21,653,533.09	5.500000	1,349,389.51	103,287.13	1,452,676.65	0.00	20,304,143.58	0.00
1A15	12668BMB6	Senior	Fix-30/360	1,147,637.25	5.500000	71,517.64	5,259.63	76,777.27	0.00	1,076,119.61	0.00
1X	12668BKL6	Strip IO	Fix-30/360	618,614,285.81	0.520998	0.00	268,553.64	268,553.64	0.00	609,204,208.32	0.00
2A1	12668BKM4	Senior	Fix-30/360	44,273,468.21	7.000000	691,400.25	258,261.90	949,662.14	0.00	43,582,067.97	0.00
2A2	12668BKN2	Senior	Fix-30/360	2,183,130.91	7.000000	34,093.04	12,734.93	46,827.97	0.00	2,149,037.87	0.00
2X	12668BKP7	Strip IO	Fix-30/360	37,737,390.32	0.364292	0.00	11,456.19	11,456.19	0.00	37,202,671.98	0.00
PO1	12668BKQ5	Strip PO	Fix-30/360	2,116,843.53	0.000000	19,302.78	0.00	19,302.78	0.00	2,097,540.75	0.00
PO2	12668BKR3	Strip PO	Fix-30/360	489,936.62	0.000000	508.05	0.00	508.05	0.00	489,428.57	0.00
AR	12668BKS1	Senior	Fix-30/360	0.00	5.500000	0.00	0.00	0.00	0.00	0.00	0.00
P	12668BKZ5	Residual	Fix-30/360	100.00	0.000000	0.00	15,215.03	15,215.03	0.00	100.00	0.00
M	12668BKT9	Mezzanine	Var-30/360	21,180,217.51	5.626302	48,460.14	99,298.75	147,758.89	0.00	21,131,757.37	0.00
B1	12668BKU6	Junior	Var-30/360	7,060,006.36	5.626302	16,153.23	33,099.27	49,252.50	0.00	7,043,853.13	0.00
B2	12668BKV4	Junior	Var-30/360	4,314,382.19	5.626302	9,871.27	20,227.02	30,098.29	0.00	4,304,510.92	0.00
B3	12668BKW2	Junior	Var-30/360	3,922,192.69	5.626302	8,973.94	18,388.33	27,362.27	0.00	3,913,218.74	0.00
B4	12668BKK0	Junior	Var-30/360	3,137,714.46	5.626302	7,179.06	14,710.48	21,889.54	0.00	3,130,535.40	0.00
B5	12668BKY8	Junior	Var-30/360	1,961,043.67	5.626302	4,486.74	9,193.92	13,680.66	0.11	1,956,556.82	52.01
Totals				732,970,197.49		11,288,008.56	3,755,889.15	15,043,897.72	0.11	721,682,188.83	52.01



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CWALT, Inc.
Alternative Loan Trust 2006-J1
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	43,307,066.18	2,698,779.02	0.00	2,698,779.02	0.00	40,608,287.16	0.81216574319
1A2	75,000,000.00	64,960,599.28	0.00	0.00	0.00	0.00	60,912,430.74	0.81216574319
1A3	193,835,000.00	183,685,000.00	1,450,000.00	0.00	1,450,000.00	0.00	182,235,000.00	0.94015528671
1A4	105,000,000.00	101,462,957.75	2,215,001.89	0.00	2,215,001.89	0.00	99,247,955.87	0.94521862729
1A5	105,000,000.00	101,462,957.75	0.00	0.00	0.00	0.00	99,247,955.87	0.94521862729
1A6	89,922,000.00	79,947,467.80	1,480,000.00	0.00	1,480,000.00	0.00	78,467,467.80	0.87261702142
1A7	30,000,000.00	29,258,365.55	609,892.00	0.00	609,892.00	0.00	28,648,473.55	0.95494911824
1A8	30,000,000.00	29,258,365.55	0.00	0.00	0.00	0.00	28,648,473.55	0.95494911824
1A9	36,139,000.00	32,555,133.72	573,000.00	0.00	573,000.00	0.00	31,982,133.72	0.88497561414
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	21,653,533.09	1,349,389.51	0.00	1,349,389.51	0.00	20,304,143.58	0.81216574319
1A15	1,325,000.00	1,147,637.25	71,517.64	0.00	71,517.64	0.00	1,076,119.61	0.81216574319
1X	652,155,172.00	618,614,285.81	0.00	0.00	0.00	0.00	609,204,208.32	0.93413996312
2A1	62,259,000.00	44,273,468.21	691,400.25	0.00	691,400.25	0.00	43,582,067.97	0.70001233501
2A2	3,070,000.00	2,183,130.91	34,093.04	0.00	34,093.04	0.00	2,149,037.87	0.70001233501
2X	51,755,977.00	37,737,390.32	0.00	0.00	0.00	0.00	37,202,671.98	0.71880919145
PO1	2,250,933.27	2,116,843.53	19,302.78	0.00	19,302.78	0.00	2,097,540.75	0.93185381115
PO2	627,214.18	489,936.62	508.05	0.00	508.05	0.00	489,428.57	0.78032127140
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	21,180,217.51	48,460.14	0.00	48,460.14	0.00	21,131,757.37	0.98986131704
B1	7,116,000.00	7,060,006.36	16,153.23	0.00	16,153.23	0.00	7,043,853.13	0.98986131704
B2	4,348,600.00	4,314,382.19	9,871.27	0.00	9,871.27	0.00	4,304,510.92	0.98986131704
B3	3,953,300.00	3,922,192.69	8,973.94	0.00	8,973.94	0.00	3,913,218.74	0.98986131704
B4	3,162,600.00	3,137,714.46	7,179.06	0.00	7,179.06	0.00	3,130,535.40	0.98986131704
B5	1,976,646.24	1,961,043.67	4,486.74	0.00	4,486.74	0.11	1,956,556.82	0.98983661427
Totals	790,647,693.69	732,970,197.49	11,288,008.56	0.00	11,288,008.56	0.11	721,682,188.83	



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Alternative Loan Trust 2006-J1
Series 2006-J01

Interest Distribution Detail

Class	Beginning Certificate Balance	Pass Through Rate (%)	Current Interest	Deferred Interest	Total Interest Due	Net Interest Shortfall	Interest Paid	Yield Supplemental Paid	Yield Supplemental After Distr
1A1	43,307,066.18	5.500000	198,490.72	0.00	198,490.72	14.15	206,574.27	8,097.70	0.00
1A2	64,960,599.28	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1A3	183,685,000.00	5.500000	841,889.58	0.00	841,889.58	60.02	841,829.56	0.00	0.00
1A4	101,462,957.75	5.500000	465,038.56	0.00	465,038.56	33.15	491,644.53	26,639.13	0.00
1A5	101,462,957.75	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1A6	79,947,467.80	5.500000	366,425.89	0.00	366,425.89	26.12	366,399.77	0.00	0.00
1A7	29,258,365.55	5.500000	134,100.84	0.00	134,100.84	9.56	146,247.37	12,156.09	0.00
1A8	29,258,365.55	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1A9	32,555,133.72	5.500000	149,211.03	0.00	149,211.03	10.64	149,200.39	0.00	0.00
1A10	53,557,000.00	5.500000	245,469.58	0.00	245,469.58	17.50	245,452.08	0.00	0.00
1A11	68,711,000.00	5.500000	314,925.42	0.00	314,925.42	22.45	314,902.96	0.00	0.00
1A12	3,389,000.00	5.500000	15,532.92	0.00	15,532.92	1.11	15,531.81	0.00	0.00
1A13	23,657,000.00	5.500000	108,427.92	0.00	108,427.92	7.73	108,420.19	0.00	0.00
1A14	21,653,533.09	5.500000	99,245.36	0.00	99,245.36	7.08	103,287.13	4,048.85	0.00
1A15	1,147,637.25	5.500000	5,260.00	0.00	5,260.00	0.37	5,259.63	0.00	0.00
1X	618,614,285.81	0.520998	268,580.61	0.00	268,580.61	26.97	268,553.64	0.00	0.00
2A1	44,273,468.21	7.000000	258,261.90	0.00	258,261.90	0.00	258,261.90	0.00	0.00
2A2	2,183,130.91	7.000000	12,734.93	0.00	12,734.93	0.00	12,734.93	0.00	0.00
2X	37,737,390.32	0.364292	11,456.19	0.00	11,456.19	0.00	11,456.19	0.00	0.00
PO1	2,116,843.53	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PO2	489,936.62	0.000000	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	0.00	0.00	0.00
P	100.00	0.000000	0.00	0.00	0.00	0.00	15,215.03	0.00	0.00
M	21,180,217.51	5.626302	99,305.24	0.00	99,305.24	6.49	99,298.75	0.00	0.00
B1	7,060,006.36	5.626302	33,101.44	0.00	33,101.44	2.16	33,099.27	0.00	0.00
B2	4,314,382.19	5.626302	20,228.35	0.00	20,228.35	1.32	20,227.02	0.00	0.00
B3	3,922,192.69	5.626302	18,389.53	0.00	18,389.53	1.20	18,388.33	0.00	0.00
B4	3,137,714.46	5.626302	14,711.44	0.00	14,711.44	0.96	14,710.48	0.00	0.00
B5	1,961,043.67	5.626302	9,194.52	0.00	9,194.52	0.60	9,193.92	0.00	0.00
Totals	732,970,197.49		3,689,981.97	0.00	3,689,981.97	249.58	3,755,889.15	50,941.77	0.00



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Alternative Loan Trust 2006-J1
Series 2006-J01

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	866.141323690	53.975580496	4.131485375	812.165743194	5.500000
1A2	12668BJY0	75,000,000.00	866.141323690	0.000000000	0.000000000	812.165743194	0.000000
1A3	12668BJZ7	193,835,000.00	947.635875874	7.480589161	4.343021452	940.155286713	5.500000
1A4	12668BKA0	105,000,000.00	966.313883370	21.095256080	4.682328850	945.218627290	5.500000
1A5	12668BKB8	105,000,000.00	966.313883370	0.000000000	0.000000000	945.218627290	0.000000
1A6	12668BKC6	89,922,000.00	889.075730079	16.458708659	4.074639918	872.617021420	5.500000
1A7	12668BKD4	30,000,000.00	975.278851687	20.329733446	4.874912453	954.949118241	5.500000
1A8	12668BKE2	30,000,000.00	975.278851687	0.000000000	0.000000000	954.949118241	0.000000
1A9	12668BKF9	36,139,000.00	900.831061166	15.855447024	4.128514678	884.975614142	5.500000
1A10	12668BKG7	53,557,000.00	1,000.000000000	0.000000000	4.583006577	1,000.000000000	5.500000
1A11	12668BKH5	68,711,000.00	1,000.000000000	0.000000000	4.583006577	1,000.000000000	5.500000
1A12	12668BKJ1	3,389,000.00	1,000.000000000	0.000000000	4.583006577	1,000.000000000	5.500000
1A13	12668BKK8	23,657,000.00	1,000.000000000	0.000000000	4.583006577	1,000.000000000	5.500000
1A14	12668BMA8	25,000,000.00	866.141323690	53.975580496	4.131485375	812.165743194	5.500000
1A15	12668BMB6	1,325,000.00	866.141323690	53.975580496	3.969531383	812.165743194	5.500000
1X	12668BKL6	652,155,172.00	948.569163245	0.000000000	0.411794078	934.139963119	0.520998
2A1	12668BKM4	62,259,000.00	711.117560698	11.105225684	4.148185771	700.012335014	7.000000
2A2	12668BKN2	3,070,000.00	711.117560698	11.105225684	4.148185771	700.012335014	7.000000
2X	12668BKP7	51,755,977.00	729.140719728	0.000000000	0.221350084	718.809191449	0.364292
PO1	12668BKKQ5	2,250,933.27	940.429268978	8.575457825	0.000000000	931.853811153	0.000000
PO2	12668BKR3	627,214.18	781.131283072	0.810011675	0.000000000	780.321271397	0.000000
AR	12668BKS1	100.00	0.000000000	0.000000000	0.000000000	0.000000000	5.500000
P	12668BKZ5	100.00	1,000.000000000	0.000000000	152,150.300000000	1,000.000000000	0.000000
M	12668BKT9	21,348,200.00	992.131304395	2.269987354	4.651387456	989.861317042	5.626302
B1	12668BKU6	7,116,000.00	992.131304395	2.269987354	4.651387456	989.861317042	5.626302
B2	12668BKV4	4,348,600.00	992.131304395	2.269987354	4.651387456	989.861317042	5.626302
B3	12668BKW2	3,953,300.00	992.131304395	2.269987354	4.651387456	989.861317042	5.626302
B4	12668BKX0	3,162,600.00	992.131304395	2.269987354	4.651387456	989.861317042	5.626302
B5	12668BKY8	1,976,646.24	992.106544971	2.269874763	4.651271377	989.836614266	5.626302
Totals		790,647,693.69	927.050320060	14.276913283	4.750395378	912.773406651	



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Pool Level Data

Distribution Date		9/25/06
Cut-off Date		1/ 1/06
Record Date		8/31/06
Determination Date		9/22/06
Accrual Period 30/360	Begin	8/ 1/06
	End	9/ 1/06
Number of Days in 30/360 Accrual Period		30

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	2,432	153	2,585
Loans Paid Off or otherwise removed pursuant to the PSA	<u>37</u>	<u>4</u>	<u>41</u>
Ending Aggregate Loan Count	2,395	149	2,544
Beginning Pool Stated Principal Balance	682,522,857.03	50,447,240.48	732,970,097.51
Scheduled Principal	1,428,973.88	217,867.63	1,646,841.51
Unscheduled Principal	9,117,802.23	523,364.95	9,641,167.18
Realized Principal Losses	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Ending Pool Stated Principal Balance	671,976,080.92	49,706,007.90	721,682,088.82
Beginning Weighted Average Mortgage Rate	6.18846%	7.46020%	
Beginning Weighted Average Net Mortgage Rate	5.95516%	7.20453%	
Ending Weighted Average Mortgage Rate	6.18792%	7.46104%	
Ending Weighted Average Net Mortgage Rate	5.95462%	7.20520%	
Beginning Weighted Average Remaining Term to Maturity	353	350	
Ending Weighted Average Remaining Term to Maturity	352	349	



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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	25	1.04384%	6,122,061.14	0.91105%	11	0.45929%	2,457,543.36	0.36572%	2	0.08351%	723,910.96	0.10773%
Group 2	8	5.36913%	1,989,235.39	4.00200%	1	0.67114%	188,340.78	0.37891%	4	2.68456%	1,792,950.01	3.60711%
Total	33	1.29717%	8,111,296.53	1.12394%	12	0.47170%	2,645,884.14	0.36663%	6	0.23585%	2,516,860.97	0.34875%

	Foreclosure				Bankruptcy				REO			
	Count	Count %	Balance	Balance %	Count	Count %	Balance	Balance %	Count	Count %	Balance	Balance %
Group 1	3	0.12526%	364,029.89	0.05417%	0	0.00000%	0.00	0.00000%	1	0.04175%	317,600.00	0.04726%
Group 2	1	0.67114%	476,152.03	0.95794%	0	0.00000%	0.00	0.00000%	1	0.67114%	44,351.15	0.08923%
Total	4	0.15723%	840,181.92	0.11642%	0	0.00000%	0.00	0.00000%	2	0.07862%	361,951.15	0.05015%

60+ Delinquency, Foreclosure, Bankruptcy & REO Totals

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Current	3,863,084.21	2,501,793.97	6,364,878.18
One-Month Prior	5,655,158.29	1,753,062.63	7,408,220.92
Two-Month Prior	4,383,335.91	1,447,040.04	5,830,375.95
Three-Month Prior	4,682,303.21	3,539,272.73	8,221,575.94
Four-Month Prior	4,090,310.76	3,340,309.22	7,430,619.98
Five-Month Prior	2,301,459.15	2,943,900.06	5,245,359.21
60+ Delinquency Average	4,162,608.59	2,587,563.11	6,750,171.70
Passing Delinquency Stepdown Requirement	YES	YES	



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Available Funds

Interest

	Group I	Group II	Total
Scheduled Interest	3,513,592.78	312,822.66	3,826,415.45
Plus: Capitalized Interest	0.00	0.00	0.00
Less: Master Servicer Fee	121,365.79	8,124.65	129,490.44
Less: Trustee Fee	5,118.92	378.35	5,497.28
Less: Mortgage Loan Premiums	0.00	1,445.87	1,445.87
Total Interest Available	3,387,108.07	302,873.79	3,689,981.85

Principal

	Group I	Group II	Total
Scheduled Principal	355,039.62	17,915.55	372,955.17
Paid in Full Principal	8,983,827.70	521,084.93	9,504,912.63
Curtailment Principal	133,974.53	2,280.02	136,254.55
Liquidation Principal	0.00	0.00	0.00
Repurchased Principal	1,073,934.26	199,952.08	1,273,886.34
Substitution Adjustment Principal	0.00	0.00	0.00
Unanticipated Principal Recoveries	0.00	0.00	0.00
Remaining Amounts in Supplemental Account	0.00	0.00	0.00
Total Principal Available	10,546,776.11	741,232.58	11,288,008.69
Total Available Funds	13,933,884.18	1,044,106.37	14,977,990.54



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Certificate Account			
	Beginning Balance		0.00
Deposits	Available Funds	15,028,682.71	
	Trustee Fee	5,497.28	
	Prepayment Charges	15,215.03	
	Other Deposits required by the PSA	0.00	
	Total Deposits	15,049,395.02	
Withdrawals	Available Funds, to the Distribution Account	15,028,682.71	
	Trustee Fee	5,497.28	
	Prepayment Charges	15,215.03	
	Total Withdrawals	<u>15,049,395.02</u>	
	Ending Balance		0.00
Distribution Account			
	Beginning Balance		0.00
Deposits	Available Funds	15,028,682.71	
	Other Deposits Required by the PSA	0.00	
	Prepayment Charges	<u>15,215.03</u>	
	Total Deposits	15,043,897.74	
Withdrawals	Payments of Principal & Interest to the Classes	<u>15,043,897.74</u>	
	Ending Balance		0.00



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Supplemental Loan Account

Beginning Balance	-0.00
Supplemental Transfer	<u>0.00</u>
Ending Balance	-0.00

Capitalized Interest Account

Beginning Balance	0.00
Capitalized Interest Requirement	<u>0.00</u>
Ending Balance	0.00

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	127,575.10	8,924.01	136,499.11
Net Master Servicing Fee	121,365.79	8,124.65	129,490.44
Trustee Fee	5,118.92	378.35	5,497.28
Lpmi	<u>0.00</u>	<u>1,445.87</u>	<u>1,445.87</u>
Total Net Loan Fees	126,484.71	9,948.88	136,433.59



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Servicer Advances

	Group I	Group II	Total
Principal Advances	5,013.83	864.05	5,877.88
Interest Advances	52,918.45	27,787.25	80,705.70
Reimbursement for Principal & Interest Advances	0.00	0.00	0.00
Reimbursement for Nonrecoverable Advances	0.00	0.00	0.00
Total Advances	57,932.28	28,651.30	86,583.58

Mortgage Prepayment Details

	Group I	Group II	Total
Principal Balance of Loans Paid in Full	8,983,827.70	521,084.93	9,504,912.63
Prepayment Interest Excess	0.00	0.00	0.00
Prepayment Interest Shortfall	6,209.31	799.37	7,008.67
Compensating Interest	6,209.31	799.37	7,008.67
Non-Supported Prepayment Interest Shortfall	0.00	0.00	0.00
Prepayment Charges	15,215.03	0.00	15,215.03
CPR %	14.93282%	11.81118%	26.74400%
SMM %	1.33870%	1.04195%	2.38065%

Loan Substitution

	Group I	Group II	Total
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

	Group I	Group II	Total
Net Prepayment Interest Shortfalls	0.00	0.00	0.00
Relief Act Reduction Shortfalls	<u>249.60</u>	<u>0.00</u>	<u>249.60</u>
Total Net Interest Shortfalls	249.60	0.00	249.60



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Senior Principal Distribution Amounts

PO Principal Amounts

	Group I	Group II	Total
Beginning PO Balance	2,116,843.52	489,936.62	2,606,780.15
PO Scheduled Principal	1,263.80	508.05	1,771.85
PO Prepayments & Recoveries	18,038.98	0.00	18,038.98
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	2,097,540.74	489,428.57	2,586,969.31

NON-PO Principal Amounts

	Group I	Group II	Total
Beginning Non-PO Balance	680,406,013.51	49,957,303.86	730,363,317.36
Non-PO Scheduled Principal	1,427,710.08	217,359.58	1,645,069.66
Non-PO Prepayments & Recoveries	9,099,763.25	523,364.95	9,623,128.20
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	669,878,540.18	49,216,579.33	719,095,119.51



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Principal Distribution Amounts

Senior and Subordinate Percentages

	Group I	Group II
Senior Percentage Original	94.68327%	94.65175%
Senior Prepayment Percentage Original	100.00000%	100.00000%
Senior Percentage	94.40410%	92.99261%
Senior Prepayment Percentage	100.00000%	100.00000%
Subordinate Percentages	5.59590%	7.00739%
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	10,447,580.07	725,493.29	11,173,073.36
Subordinate Principal Distribution Amount	79,893.25	15,231.24	95,124.49
PO Principal Distribution Amount	<u>19,302.78</u>	<u>508.05</u>	<u>19,810.83</u>
Total Principal Distribution Amount	10,546,776.11	741,232.58	11,288,008.69

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	955.37
Deposits	51,505.51
Withdrawal	50,941.77
Ending Balance	1,519.11

Realized Loss Detail				
		Group I	Group II	Total
Current Period Realized Losses		0.00	0.00	0.00
Cumulative Realized Losses		39.00	10.00	49.00
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

	Original	Current
Class A	748,742,347.45	680,201,756.43
Class A Percentage	94.699871%	94.252258%
Class M	21,348,200.00	21,131,757.37
Class M Percentage	2.700090%	2.928125%
Class B1	7,116,000.00	7,043,853.13
Class B1 Percentage	0.900022%	0.976033%
Class B2	4,348,600.00	4,304,510.92
Class B2 Percentage	0.550005%	0.596455%
Class B3	3,953,300.00	3,913,218.74
Class B3 Percentage	0.500008%	0.542236%
Class B4	3,162,600.00	3,130,535.40
Class B4 Percentage	0.400001%	0.433783%
Class B5	1,976,646.24	1,956,556.82
Class B5 Percentage	0.250003%	0.271111%



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Group I

Update Face	Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =	0	0.000	0.00	0.000
0.00 -	0	0.000	0.00	0.000
25,000.00 -	11	0.459	481,212.59	0.072
50,000.00 -	64	2.672	4,119,388.35	0.613
75,000.00 -	147	6.138	13,126,482.62	1.953
100,000.00 -	218	9.102	24,666,992.29	3.671
125,000.00 -	235	9.812	32,571,625.75	4.847
150,000.00 -	181	7.557	29,451,705.96	4.383
175,000.00 -	180	7.516	33,821,204.25	5.033
200,000.00 -	155	6.472	32,972,525.80	4.907
225,000.00 -	131	5.470	31,140,986.89	4.634
250,000.00 -	101	4.217	26,538,313.53	3.949
275,000.00 -	101	4.217	28,899,257.59	4.301
300,000.00 -	99	4.134	30,949,811.03	4.606
325,000.00 -	72	3.006	24,362,374.57	3.625
350,000.00 -	99	4.134	35,656,449.02	5.306
375,000.00 -	72	3.006	28,082,088.37	4.179
400,000.00 -	65	2.714	26,751,911.11	3.981
425,000.00 -	71	2.965	31,166,599.48	4.638
450,000.00 -	66	2.756	30,629,987.74	4.558
475,000.00 -	56	2.338	27,402,504.00	4.078
500,000.00 -	44	1.837	22,569,797.11	3.359
525,000.00 -	33	1.378	17,747,510.31	2.641
550,000.00 -	30	1.253	16,809,315.68	2.501
575,000.00 -	30	1.253	17,732,112.02	2.639
600,000.00 -	25	1.044	15,363,444.13	2.286
625,000.00 -	29	1.211	18,598,681.23	2.768
650,000.00 -	4	0.167	2,661,034.26	0.396
675,000.00 -	7	0.292	4,833,363.45	0.719
700,000.00 -	8	0.334	5,678,052.46	0.845
725,000.00 -	1	0.042	738,161.07	0.110
750,000.00 -	7	0.292	5,341,233.04	0.795
775,000.00 -	6	0.251	4,782,557.65	0.712
>	47	1.962	46,329,397.57	6.895
Wgt Ave / Total:	2395	100.000	671,976,080.92	100.000

Group II

Update Face	Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =	0	0.000	0.00	0.000
0.00 -	0	0.000	0.00	0.000
25,000.00 -	6	4.027	246,546.93	0.496
50,000.00 -	9	6.040	560,304.92	1.127
75,000.00 -	9	6.040	795,670.91	1.601
100,000.00 -	8	5.369	914,077.23	1.839
125,000.00 -	11	7.383	1,518,788.74	3.056
150,000.00 -	8	5.369	1,338,865.46	2.694
175,000.00 -	10	6.711	1,901,276.98	3.825
200,000.00 -	11	7.383	2,340,167.43	4.708
225,000.00 -	9	6.040	2,150,155.57	4.326
250,000.00 -	4	2.685	1,038,658.11	2.090
275,000.00 -	5	3.356	1,442,015.97	2.901
300,000.00 -	1	0.671	313,256.04	0.630
325,000.00 -	3	2.013	1,020,337.77	2.053



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Update Face			Number of Items	Percent of Items	Principal Balance	Percent of Balance
350,000.00	-	375,000.00	4	2.685	1,458,055.35	2.933
375,000.00	-	400,000.00	3	2.013	1,160,441.46	2.335
400,000.00	-	425,000.00	2	1.342	834,274.03	1.678
425,000.00	-	450,000.00	5	3.356	2,211,664.69	4.449
450,000.00	-	475,000.00	5	3.356	2,306,076.05	4.639
475,000.00	-	500,000.00	6	4.027	2,914,415.26	5.863
500,000.00	-	525,000.00	3	2.013	1,548,284.48	3.115
525,000.00	-	550,000.00	4	2.685	2,158,859.32	4.343
550,000.00	-	575,000.00	1	0.671	564,885.55	1.136
575,000.00	-	600,000.00	3	2.013	1,773,239.45	3.567
600,000.00	-	625,000.00	2	1.342	1,218,750.01	2.452
625,000.00	-	650,000.00	5	3.356	3,244,186.15	6.527
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	1.342	1,422,730.59	2.862
725,000.00	-	750,000.00	1	0.671	750,000.00	1.509
750,000.00	-	775,000.00	1	0.671	763,520.08	1.536
775,000.00	-	800,000.00	0	0.000	0.00	0.000
>		800,000.00	8	5.369	9,796,503.37	19.709
Wgt Ave / Total:			149	100.000	49,706,007.90	100.000

Group I

Issuance Coupon			Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =		5.0	3	0.125	658,289.36	0.098
5.0	-	5.5	89	3.716	32,200,372.80	4.792
5.5	-	6.0	751	31.357	227,814,605.26	33.902
6.0	-	6.5	1105	46.138	308,019,799.93	45.838
6.5	-	7.0	418	17.453	98,368,723.47	14.639
7.0	-	7.5	29	1.211	4,914,290.10	0.731
7.5	-	8.0	0	0.000	0.00	0.000
8.0	-	8.5	0	0.000	0.00	0.000
8.5	-	9.0	0	0.000	0.00	0.000
9.0	-	9.5	0	0.000	0.00	0.000
9.5	-	10.0	0	0.000	0.00	0.000
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:			2395	100.000	671,976,080.92	100.000

Group II

Issuance Coupon			Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =		5.0	0	0.000	0.00	0.000
5.0	-	5.5	0	0.000	0.00	0.000
5.5	-	6.0	0	0.000	0.00	0.000
6.0	-	6.5	0	0.000	0.00	0.000
6.5	-	7.0	17	11.409	10,681,010.73	21.488
7.0	-	7.5	70	46.980	22,155,599.86	44.573
7.5	-	8.0	48	32.215	13,305,106.24	26.768
8.0	-	8.5	11	7.383	2,596,388.51	5.223
8.5	-	9.0	2	1.342	723,627.96	1.456
9.0	-	9.5	1	0.671	244,274.60	0.491



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Issuance Coupon			Number of Items	Percent of Items	Principal Balance	Percent of Balance
9.5	-	10.0	0	0.000	0.00	0.000
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:			149	100.000	49,706,007.90	100.000

Group I

Update Term			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	2395	100.000	671,976,080.92	100.000
>		360	0	0.000	0.00	0.000
Wgt Ave / Total:			2395	100.000	671,976,080.92	100.000

Group II

Update Term			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	149	100.000	49,706,007.90	100.000
>		360	0	0.000	0.00	0.000
Wgt Ave / Total:			149	100.000	49,706,007.90	100.000