

Distribution Information	Deal Information
1. Distribution Summary	Deal Name: Residential Accredited Loans Inc, 2006-QS2
2. Factor Summary	Asset Type: Mortgage Asset-Backed Pass-Through Certificates
3. Components Information <i>(Not Applicable)</i>	
4. Interest Summary	Closing Date: 02/27/2006
5. Other Income Detail <i>(Not Applicable)</i>	First Distribution Date: 03/25/2006
6. Interest Shortfalls, Compensation and Expenses	Determination Date: 05/23/2006
7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts <i>(Not Applicable)</i>	Distribution Date: 05/25/2006
8. Collateral Summary	Record Date:
9. Repurchase Information	Book-Entry: 05/24/2006
10. Loan Status Report (Delinquencies)	Definitive: 04/28/2006
11. Deal Delinquencies (30 Day Buckets)	Trustee: Us Bank, Inc.
12. Loss Mitigation and Servicing Modifications	Main Telephone: 651-495-7000
13. Losses and Recoveries	
14. Credit Enhancement Report	GMAC-RFC
15. Distribution Percentages	Bond Administrator: Nicholas Gisler
16. Overcollateralization Summary <i>(Not Applicable)</i>	Telephone: 818-260-1628
17. Excess Cash Flow, Overcollateralization Provisions and Derivative Amounts <i>(Not Applicable)</i>	
18. Performance Tests	Pool(s) : 40290,40291,40289
19. Lender Paid Mortgage Insurance <i>(Not Applicable)</i>	
20. Comments	

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QS2

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1. Distribution Summary

Class	CUSIP	Original Face Value	Beginning Notional/ Principal Balance	Pass-Through Rate	Principal Distribution	Interest Distribution	Total Distribution (3) + (4) = (5)	Principal Loss	Interest Loss	Deferred Interest	Ending Notional/ Principal Balance (1)-(3)-(6)+(8)=(9)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
I-A-1	761118UG1	65,456,500.00	65,456,500.00	5.50000000	0.00	300,008.96	300,008.96	0.00	0.00	0.00	65,456,500.00
I-A-2	761118UH9	49,800,000.00	46,945,753.57	5.45937991	1,615,550.66	213,578.92	1,829,129.58	0.00	0.00	0.00	45,330,202.91
I-A-3	761118UJ5	49,800,000.00	46,945,753.57	0.04061990	0.00	1,589.11	1,589.11	0.00	0.00	0.00	45,330,202.91
I-A-4	761118UK2	14,457,800.00	14,457,800.00	5.50000000	0.00	66,264.92	66,264.92	0.00	0.00	0.00	14,457,800.00
I-A-5	761118UL0	15,512,750.00	14,691,291.81	5.95938010	856,450.57	72,959.16	929,409.73	0.00	0.00	0.00	13,834,841.24
I-A-6	761118UM8	4,230,750.00	4,006,715.95	3.81560565	233,577.43	12,740.04	246,317.47	0.00	0.00	0.00	3,773,138.52
I-A-7	761118UN6	55,008,333.33	53,578,212.50	6.00000000	0.00	267,891.06	267,891.06	0.00	0.00	0.00	52,586,016.69
I-A-8	761118UP1	40,000,000.00	38,960,069.69	6.00000000	721,487.64	194,800.35	916,287.99	0.00	0.00	0.00	38,238,582.05
I-A-9	761118UQ9	153,030,000.00	149,357,280.00	5.50000000	1,836,360.00	684,554.20	2,520,914.20	0.00	0.00	0.00	147,520,920.00
I-A-10	761118UR7	105,672,000.00	105,672,000.00	5.45937997	0.00	480,753.00	480,753.00	0.00	0.00	0.00	105,672,000.00
I-A-11	761118US5	205,672,000.00	205,672,000.00	0.04062002	0.00	6,962.00	6,962.00	0.00	0.00	0.00	205,672,000.00
I-A-12	761118UT3	70,398,000.00	60,799,821.01	5.50000000	7,647,702.43	0.00	7,647,702.43	0.00	0.00	278,665.85	53,430,784.43
I-A-13	761118UU0	1,000,000.00	1,009,187.67	5.50000000	0.00	0.00	0.00	0.00	0.00	4,625.45	1,013,813.12
I-A-14	761118UV8	80,000,000.00	80,000,000.00	5.65564785	0.00	377,043.19	377,043.19	0.00	0.00	0.00	80,000,000.00
I-A-15	761118UW6	80,000,000.00	80,000,000.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	80,000,000.00
I-A-16	761118UX4	542,200.00	542,200.00	5.50000000	0.00	2,485.08	2,485.08	0.00	0.00	0.00	542,200.00
I-A-17	761118UY2	100,000,000.00	100,000,000.00	5.43938004	0.00	453,281.67	453,281.67	0.00	0.00	0.00	100,000,000.00
I-A-18	761118UZ9	100,000,000.00	100,000,000.00	0.02000004	0.00	1,666.67	1,666.67	0.00	0.00	0.00	100,000,000.00
II-A-1	761118VA3	106,430,000.00	104,046,078.99	5.50000000	1,244,923.87	476,877.86	1,721,801.73	0.00	0.00	0.00	102,801,155.12
II-A-2	761118VB1	3,725,000.00	3,641,563.88	5.50000000	43,571.75	16,690.50	60,262.25	0.00	0.00	0.00	3,597,992.13
III-A-1	761118VC9	15,068,000.00	14,908,602.70	5.50000000	58,081.25	68,331.10	126,412.35	0.00	0.00	0.00	14,850,521.45
I-A-P	761118VD7	3,240,432.02	3,209,381.43	0.00000000	18,794.29	0.00	18,794.29	0.00	0.00	0.00	3,190,587.14
I-A-V	761118VE5	750,223,860.48	731,942,328.41	0.57784813	0.00	352,459.59	352,459.59	0.00	0.00	0.00	719,267,584.58

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II-A-P	761118VF2	1,623,637.29	1,571,147.78	0.00000000	6,688.63	0.00	6,688.63	0.00	0.00	0.00	1,564,459.15
II-A-V	761118VG0	131,367,436.64 ¹	128,736,692.92 ¹	0.36860018	0.00	39,543.64	39,543.64	0.00	0.00	0.00	127,366,635.22 ¹
R-I	761118VH8	100.00	0.00	6.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-II	761118VJ4	100.00	0.00	5.50000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-III	761118VK1	100.00	0.00	5.50000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
I-M-1	761118VL9	23,257,800.00	23,230,113.35	6.00000000	13,943.78	116,150.57	130,094.35	0.00	0.00	0.00	23,216,169.57
I-M-2	761118VM7	7,877,500.00	7,868,122.43	6.00000000	4,722.81	39,340.61	44,063.42	0.00	0.00	0.00	7,863,399.62
I-M-3	761118VN5	6,001,800.00	5,994,655.31	6.00000000	3,598.27	29,973.28	33,571.55	0.00	0.00	0.00	5,991,057.04
II-M-1	761118VP0	3,090,300.00	3,068,271.43	5.50000000	11,275.91	14,062.91	25,338.82	0.00	0.00	0.00	3,056,995.52
II-M-2	761118VQ8	525,800.00	522,051.94	5.50000000	1,918.54	2,392.74	4,311.28	0.00	0.00	0.00	520,133.40
II-M-3	761118VR6	328,600.00	326,257.64	5.50000000	1,199.00	1,495.35	2,694.35	0.00	0.00	0.00	325,058.64
I-B-1	761118VS4	3,751,200.00	3,746,734.48	6.00000000	2,248.96	18,733.67	20,982.63	0.00	0.00	0.00	3,744,485.52
I-B-2	761118VT2	3,000,900.00	2,997,327.66	6.00000000	1,799.14	14,986.64	16,785.78	0.00	0.00	0.00	2,995,528.52
I-B-3	761118VU9	3,000,946.46	2,997,374.06	6.00000000	1,799.16	14,986.87	16,786.03	0.00	0.00	0.00	2,995,574.90
II-B-1	761118VV7	263,000.00	261,125.26	5.50000000	959.64	1,196.82	2,156.46	0.00	0.00	0.00	260,165.62
II-B-2	761118VW5	197,200.00	195,794.30	5.50000000	719.54	897.39	1,616.93	0.00	0.00	0.00	195,074.76
II-B-3	761118VX3	197,204.72	195,798.99	5.50000000	719.57	897.41	1,616.98	0.00	0.00	0.00	195,079.42
Deal Totals		881,679,620.49	860,679,021.33		14,328,092.84	4,345,595.28	18,673,688.12	0.00	0.00	283,291.30	846,634,219.79

1. Notional Balance

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2. Factor Summary

Amount /Original Amount per \$1000 unit)

Class	CUSIP	Beginning Notional/ Principal Balance Factor	Principal Distribution Factor	Interest Distribution Factor	Total Distribution Factor	Deferred Interest Factor	Interest Shortfall Factor	Ending Notional/ Principal Balance Factor
I-A-1	761118UG1	1,000.00000000	0.00000000	4.58333336	4.58333336	0.00000000	0.00000000	1,000.00000000
I-A-2	761118UH9	942.68581466	32.44077631	4.28873333	36.72950964	0.00000000	0.00000000	910.24503835
I-A-3	761118UJ5	942.68581466	0.00000000	0.03190984	0.03190984	0.00000000	0.00000000	910.24503835
I-A-4	761118UK2	1,000.00000000	0.00000000	4.58333356	4.58333356	0.00000000	0.00000000	1,000.00000000
I-A-5	761118UL0	947.04625614	55.20946125	4.70317384	59.91263509	0.00000000	0.00000000	891.83679489
I-A-6	761118UM8	947.04625657	55.20946168	3.01129587	58.22075755	0.00000000	0.00000000	891.83679489
I-A-7	761118UN6	974.00174222	0.00000000	4.87000867	4.87000867	0.00000000	0.00000000	955.96455131
I-A-8	761118UP1	974.00174225	18.03719100	4.87000875	22.90719975	0.00000000	0.00000000	955.96455125
I-A-9	761118UQ9	976.00000000	12.00000000	4.47333333	16.47333333	0.00000000	0.00000000	964.00000000
I-A-10	761118UR7	1,000.00000000	0.00000000	4.54948331	4.54948331	0.00000000	0.00000000	1,000.00000000
I-A-11	761118US5	1,000.00000000	0.00000000	0.03385001	0.03385001	0.00000000	0.00000000	1,000.00000000
I-A-12	761118UT3	863.65835691	108.63522302	0.00000000	108.63522302	3.95843419	0.00000000	758.98156808
I-A-13	761118UU0	1,009.18767000	0.00000000	0.00000000	0.00000000	4.62545000	0.00000000	1,013.81312000
I-A-14	761118UV8	1,000.00000000	0.00000000	4.71303987	4.71303987	0.00000000	0.00000000	1,000.00000000
I-A-15	761118UW6	1,000.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1,000.00000000
I-A-16	761118UX4	1,000.00000000	0.00000000	4.58332719	4.58332719	0.00000000	0.00000000	1,000.00000000
I-A-17	761118UY2	1,000.00000000	0.00000000	4.53281670	4.53281670	0.00000000	0.00000000	1,000.00000000
I-A-18	761118UZ9	1,000.00000000	0.00000000	0.01666670	0.01666670	0.00000000	0.00000000	1,000.00000000
II-A-1	761118VA3	977.60104285	11.69711425	4.48067143	16.17778568	0.00000000	0.00000000	965.90392859
II-A-2	761118VB1	977.60104161	11.69711409	4.48067114	16.17778523	0.00000000	0.00000000	965.90392752
III-A-1	761118VC9	989.42146934	3.85460911	4.53484869	8.38945779	0.00000000	0.00000000	985.56686023
I-A-P	761118VD7	990.41776226	5.79993343	0.00000000	5.79993343	0.00000000	0.00000000	984.61782883
I-A-V	761118VE5	975.63189731	0.00000000	0.46980589	0.46980589	0.00000000	0.00000000	958.73728159
II-A-P	761118VF2	967.67165282	4.11953460	0.00000000	4.11953460	0.00000000	0.00000000	963.55211822
II-A-V	761118VG0	979.97415655	0.00000000	0.30101554	0.30101554	0.00000000	0.00000000	969.54495328
R-I	761118VH8	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
R-II	761118VJ4	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
R-III	761118VK1	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
I-M-1	761118VL9	998.80957571	0.59953134	4.99404802	5.59357936	0.00000000	0.00000000	998.21004437
I-M-2	761118VM7	998.80957537	0.59953158	4.99404760	5.59357918	0.00000000	0.00000000	998.21004380

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I-M-3	761118VN5	998.80957546	0.59953181	4.99404845	5.59358026	0.00000000	0.00000000	998.21004365
II-M-1	761118VP0	992.87170501	3.64880756	4.55066175	8.19946931	0.00000000	0.00000000	989.22289745
II-M-2	761118VQ8	992.87170027	3.64880183	4.55066565	8.19946748	0.00000000	0.00000000	989.22289844
II-M-3	761118VR6	992.87169811	3.64881315	4.55066951	8.19948265	0.00000000	0.00000000	989.22288497
I-B-1	761118VS4	998.80957560	0.59953082	4.99404724	5.59357806	0.00000000	0.00000000	998.21004479
I-B-2	761118VT2	998.80957713	0.59953347	4.99404845	5.59358193	0.00000000	0.00000000	998.21004365
I-B-3	761118VU9	998.80957556	0.59953086	4.99404778	5.59357863	0.00000000	0.00000000	998.21004471
II-B-1	761118VV7	992.87171103	3.64882129	4.55064639	8.19946768	0.00000000	0.00000000	989.22288973
II-B-2	761118VW5	992.87170385	3.64878296	4.55065923	8.19944219	0.00000000	0.00000000	989.22292089
II-B-3	761118VX3	992.87172234	3.64884776	4.55065173	8.19949948	0.00000000	0.00000000	989.22287458

Deal Factor :	96.03477514%
Group I Factor :	95.87372816%
Group III Factor :	98.89174434%
Group II Factor :	96.69316112%

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QS2

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4. Interest Summary

The following section only reports information for classes that have accrued interest for this distribution.

Class	Accrual Period		Accrual Methodology	Beginning Notional/Principal Balance	Pass-Through Rate	Optimal Interest Amount	Interest Loss	Deferred Interest	Interest Shortfall Amount	Other Income	Interest Distribution (1)-(2)-(3)-(4)+(5)=(6)	Accrued Certificate Interest Remaining Unpaid
	Start	End				(1)	(2)	(3)	(4)	(5)	(6)	
I-A-1	04/01/2006	04/30/2006	30/360	65,456,500.00	5.50000000	300,008.96	0.00	0.00	0.00	0.00	300,008.96	0.00
I-A-2	04/25/2006	05/24/2006	30/360	46,945,753.57	5.45937991	213,578.92	0.00	0.00	0.00	0.00	213,578.92	0.00
I-A-3	04/25/2006	05/24/2006	30/360	46,945,753.57 ¹	0.04061990	1,589.11	0.00	0.00	0.00	0.00	1,589.11	0.00
I-A-4	04/01/2006	04/30/2006	30/360	14,457,800.00	5.50000000	66,264.92	0.00	0.00	0.00	0.00	66,264.92	0.00
I-A-5	04/25/2006	05/24/2006	30/360	14,691,291.81	5.95938010	72,959.16	0.00	0.00	0.00	0.00	72,959.16	0.00
I-A-6	04/25/2006	05/24/2006	30/360	4,006,715.95	3.81560565	12,740.04	0.00	0.00	0.00	0.00	12,740.04	0.00
I-A-7	04/01/2006	04/30/2006	30/360	53,578,212.50 ¹	6.00000000	267,891.06	0.00	0.00	0.00	0.00	267,891.06	0.00
I-A-8	04/01/2006	04/30/2006	30/360	38,960,069.69	6.00000000	194,800.35	0.00	0.00	0.00	0.00	194,800.35	0.00
I-A-9	04/01/2006	04/30/2006	30/360	149,357,280.00	5.50000000	684,554.20	0.00	0.00	0.00	0.00	684,554.20	0.00
I-A-10	04/25/2006	05/24/2006	30/360	105,672,000.00	5.45937997	480,753.00	0.00	0.00	0.00	0.00	480,753.00	0.00
I-A-11	04/25/2006	05/24/2006	30/360	205,672,000.00 ¹	0.04062002	6,962.00	0.00	0.00	0.00	0.00	6,962.00	0.00
I-A-12	04/01/2006	04/30/2006	30/360	60,799,821.01	5.50000000	278,665.85	0.00	278,665.85	0.00	0.00	0.00	0.00
I-A-13	04/01/2006	04/30/2006	30/360	1,009,187.67	5.50000000	4,625.44	0.00	4,625.45	0.00	0.00	0.00	0.00
I-A-14	04/25/2006	05/24/2006	30/360	80,000,000.00	5.65564785	377,292.00	0.00	0.00	0.00	0.00	377,043.19	0.00
I-A-16	04/01/2006	04/30/2006	30/360	542,200.00	5.50000000	2,485.08	0.00	0.00	0.00	0.00	2,485.08	0.00
I-A-17	04/25/2006	05/24/2006	30/360	100,000,000.00	5.43938004	453,281.67	0.00	0.00	0.00	0.00	453,281.67	0.00
I-A-18	04/25/2006	05/24/2006	30/360	100,000,000.00 ¹	0.02000004	1,666.67	0.00	0.00	0.00	0.00	1,666.67	0.00
II-A-1	04/01/2006	04/30/2006	30/360	104,046,078.99	5.50000000	476,877.86	0.00	0.00	0.00	0.00	476,877.86	0.00
II-A-2	04/01/2006	04/30/2006	30/360	3,641,563.88	5.50000000	16,690.50	0.00	0.00	0.00	0.00	16,690.50	0.00
III-A-1	04/01/2006	04/30/2006	30/360	14,908,602.70	5.50000000	68,331.10	0.00	0.00	0.00	0.00	68,331.10	0.00
I-A-V	04/01/2006	04/30/2006	30/360	731,942,328.41 ¹	0.57784813	352,459.59	0.00	0.00	0.00	0.00	352,459.59	0.00
II-A-V	04/01/2006	04/30/2006	30/360	128,736,692.92 ¹	0.36860018	39,543.64	0.00	0.00	0.00	0.00	39,543.64	0.00
I-M-1	04/01/2006	04/30/2006	30/360	23,230,113.35	6.00000000	116,150.57	0.00	0.00	0.00	0.00	116,150.57	0.00
I-M-2	04/01/2006	04/30/2006	30/360	7,868,122.43	6.00000000	39,340.61	0.00	0.00	0.00	0.00	39,340.61	0.00
I-M-3	04/01/2006	04/30/2006	30/360	5,994,655.31	6.00000000	29,973.28	0.00	0.00	0.00	0.00	29,973.28	0.00
II-M-1	04/01/2006	04/30/2006	30/360	3,068,271.43	5.50000000	14,062.91	0.00	0.00	0.00	0.00	14,062.91	0.00
II-M-2	04/01/2006	04/30/2006	30/360	522,051.94	5.50000000	2,392.74	0.00	0.00	0.00	0.00	2,392.74	0.00
II-M-3	04/01/2006	04/30/2006	30/360	326,257.64	5.50000000	1,495.35	0.00	0.00	0.00	0.00	1,495.35	0.00
I-B-1	04/01/2006	04/30/2006	30/360	3,746,734.48	6.00000000	18,733.67	0.00	0.00	0.00	0.00	18,733.67	0.00
I-B-2	04/01/2006	04/30/2006	30/360	2,997,327.66	6.00000000	14,986.64	0.00	0.00	0.00	0.00	14,986.64	0.00
I-B-3	04/01/2006	04/30/2006	30/360	2,997,374.06	6.00000000	14,986.87	0.00	0.00	0.00	0.00	14,986.87	0.00
II-B-1	04/01/2006	04/30/2006	30/360	261,125.26	5.50000000	1,196.82	0.00	0.00	0.00	0.00	1,196.82	0.00
II-B-2	04/01/2006	04/30/2006	30/360	195,794.30	5.50000000	897.39	0.00	0.00	0.00	0.00	897.39	0.00
II-B-3	04/01/2006	04/30/2006	30/360	195,798.99	5.50000000	897.41	0.00	0.00	0.00	0.00	897.41	0.00

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Deal Totals				855,898,492.12		4,629,135.38	0.00	283,291.30	0.00	0.00	4,345,595.28	0.00
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1. Notional Balance

Current Index Rates

Index Type	Rate	Classes
USLIB TEL 25 -2BD	4.95938000	I-A-2, I-A-3, I-A-5, I-A-10, I-A-14, I-A-18, I-A-17, I-A-11, I-A-6

6. Interest Shortfalls, Compensation and Expenses

	Current Prepayment Interest Shortfall Amount	Compensating Interest	Net Prepayment Interest Shortfall Amount (1) - (2)=(3)	Civil Relief Act Shortfall Count	Civil Relief Act Shortfall Amount	Compensation		Advances		Allowable Expenses per Governing Documents	Non-Recoverable Advances
	(1)	(2)	(3)			Subservicer	Master Servicer	Subservicer	Master Servicer		
Group I	14,306.73	14,306.73	0.00	1	0.00	160,880.45	32,005.53	89,945.97	0.00	0.00	0.00
Group II	786.88	786.88	0.00	0	0.00	24,155.64	6,050.54	763.24	0.00	0.00	0.00
Group III	19.80	19.80	0.00	0	0.00	3,228.78	949.11	442.98	0.00	0.00	0.00
Deal Totals	15,113.41	15,113.41	0.00	1	0.00	188,264.87	39,005.18	91,152.19	0.00	0.00	0.00

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Residential Accredit Loans Inc, 2006-QS2

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8. Collateral Summary

A. Loan Count and Balances

	Original Loan Count/ Scheduled Principal Balance		Beginning Loan Count/ Scheduled Principal Balance		Curtailments		Payoffs		Total Repurchases		Principal Portion of Losses		Ending Loan Count/ Scheduled Principal Balance	
	Count	Balance	Count	Balance	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Balance
Group I	3,458	750,223,860.48	3,390	731,942,328.41	514	176,435.27	49	12,058,358.54	0	0.00	0	0.00	3,341	719,267,584.58
Group II	632	115,752,469.21	627	113,234,544.10	142	146,305.56	4	746,426.62	0	0.00	0	0.00	623	111,924,721.55
Group III	147	15,614,967.43	147	15,502,148.82	26	3,946.42	0	0.00	0	0.00	0	0.00	147	15,441,913.67
Deal Totals	4,237	881,591,297.12	4,164	860,679,021.33	682	326,687.25	53	12,804,785.16	0	0.00	0	0.00	4,111	846,634,219.80

B. Weighted Averages

	Beginning Weighted Average Gross Mortgage Rate	Ending Weighted Average Gross Mortgage Rate	Ending Weighted Average Remaining Amortization Term	Ending Weighted Average Months to Maturity	Beginning Weighted Average Net Mortgage Rate	Ending Weighted Average Net Mortgage Rate	Beginning Weighted Average Unmodified Net Mortgage Rate	Net Weighted Average Cap Rate	Weighted Average Net Rate
Group I	6.89100549	6.88487505	354.90	354.86	6.55153965	6.54619787	6.55153965	N/A	N/A
Group II	6.10914375	6.10234897	170.91	170.91	5.78868737	5.78196073	5.78868737	N/A	N/A
Group III	6.21836373	6.21838710	171.93	171.93	5.89489190	5.89491694	5.89489190	N/A	N/A
Deal Totals	6.77602517	6.76926920	327.24	327.21	6.43934837	6.43328718	6.43934837	N/A	N/A

C. Constant Prepayment Rate

	1 Month CPR	3 Month CPR	6 Month CPR	12 Month CPR	Life CPR
Group-I	18.32%	14.90%			14.90%
Group-III	0.31%	0.13%			0.13%
Group-II	9.09%	8.68%			8.68%
Deal Totals	16.86%	13.86%			13.86%

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9. Repurchases

		Breaches Of Representations and Warranties	ARM Conversions	Optional Repurchases of Defaulted Loans	Others	Total (1)+(2)+(3)+(4)=(5)
		(1)	(2)	(3)	(4)	(5)
Group I	Count	0	0	0	0	0
	Scheduled Balance	0.00	0.00	0.00	0.00	0.00
Group II	Count	0	0	0	0	0
	Scheduled Balance	0.00	0.00	0.00	0.00	0.00
Group III	Count	0	0	0	0	0
	Scheduled Balance	0.00	0.00	0.00	0.00	0.00
Deal Totals	Count	0	0	0	0	0
	Scheduled Balance	0.00	0.00	0.00	0.00	0.00

Statement to Certificateholder

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10. Loan Status Report

Delinquency Calculation Method: Mortgage Bankers Association

Deal Totals	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
Current	4,053	832,166,518.25	1	140,827.43	0	0.00	0	0.00	0.00	4,054	832,307,345.68
30 days	48	11,855,663.42	0	0.00	0	0.00	0	0.00	0.00	48	11,855,663.42
60 days	7	2,129,271.38	0	0.00	0	0.00	0	0.00	0.00	7	2,129,271.38
90 days	2	341,939.32	0	0.00	0	0.00	0	0.00	0.00	2	341,939.32
120 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
150 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
180 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
181+ days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
Total	4,110	846,493,392.37	1	140,827.43	0	0.00	0	0.00	0.00	4,111	846,634,219.80
Current	98.59%	98.29%	0.02%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	98.61%	98.31%
30 days	1.17%	1.40%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.17%	1.40%
60 days	0.17%	0.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.17%	0.25%
90 days	0.05%	0.04%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.04%
120 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
150 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
180 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
181+ days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total	99.98%	99.98%	0.02%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%



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Group I	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
Current	3,285	704,943,660.96	1	140,827.43	0	0.00	0	0.00	0.00	3,286	705,084,488.39
30 days	46	11,711,885.49	0	0.00	0	0.00	0	0.00	0.00	46	11,711,885.49
60 days	7	2,129,271.38	0	0.00	0	0.00	0	0.00	0.00	7	2,129,271.38
90 days	2	341,939.32	0	0.00	0	0.00	0	0.00	0.00	2	341,939.32
120 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
150 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
180 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
181+ days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
Total	3,340	719,126,757.15	1	140,827.43	0	0.00	0	0.00	0.00	3,341	719,267,584.58

Current	98.32%	98.01%	0.03%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	98.35%	98.03%
30 days	1.38%	1.63%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.38%	1.63%
60 days	0.21%	0.30%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.21%	0.30%
90 days	0.06%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.05%
120 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
150 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
180 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
181+ days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total	99.97%	99.98%	0.03%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%



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Group II	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
Current	622	111,832,921.95	0	0.00	0	0.00	0	0.00	0.00	622	111,832,921.95
30 days	1	91,799.60	0	0.00	0	0.00	0	0.00	0.00	1	91,799.60
60 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
90 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
120 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
150 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
180 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
181+ days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
Total	623	111,924,721.55	0	0.00	0	0.00	0	0.00	0.00	623	111,924,721.55

Current	99.84%	99.92%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	99.84%	99.92%
30 days	0.16%	0.08%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.16%	0.08%
60 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
90 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
120 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
150 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
180 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
181+ days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total	100.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%



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Group III	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
Current	146	15,389,935.34	0	0.00	0	0.00	0	0.00	0.00	146	15,389,935.34
30 days	1	51,978.33	0	0.00	0	0.00	0	0.00	0.00	1	51,978.33
60 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
90 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
120 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
150 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
180 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
181+ days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
Total	147	15,441,913.67	0	0.00	0	0.00	0	0.00	0.00	147	15,441,913.67

Current	99.32%	99.66%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	99.32%	99.66%
30 days	0.68%	0.34%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.68%	0.34%
60 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
90 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
120 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
150 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
180 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
181+ days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total	100.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%

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11. Delinquency Data

	Totals			Totals			Totals			Totals			Totals	
	Count % Count	Balance % Balance		Count % Count	Balance % Balance		Count % Count	Balance % Balance		Count % Count	Balance % Balance		Count % Count	Balance % Balance
1 Month	48	11,855,663.42	13 Months	0	0.00	25 Months	0	0.00	37 Months	0	0.00	49 Months	0	0.00
	1.17%	1.40%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
2 Months	7	2,129,271.38	14 Months	0	0.00	26 Months	0	0.00	38 Months	0	0.00	50 Months	0	0.00
	0.17%	0.25%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
3 Months	2	341,939.32	15 Months	0	0.00	27 Months	0	0.00	39 Months	0	0.00	51 Months	0	0.00
	0.05%	0.04%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
4 Months	0	0.00	16 Months	0	0.00	28 Months	0	0.00	40 Months	0	0.00	52 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
5 Months	0	0.00	17 Months	0	0.00	29 Months	0	0.00	41 Months	0	0.00	53 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
6 Months	0	0.00	18 Months	0	0.00	30 Months	0	0.00	42 Months	0	0.00	54 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
7 Months	0	0.00	19 Months	0	0.00	31 Months	0	0.00	43 Months	0	0.00	55 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
8 Months	0	0.00	20 Months	0	0.00	32 Months	0	0.00	44 Months	0	0.00	56 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
9 Months	0	0.00	21 Months	0	0.00	33 Months	0	0.00	45 Months	0	0.00	57 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
10 Months	0	0.00	22 Months	0	0.00	34 Months	0	0.00	46 Months	0	0.00	58 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
11 Months	0	0.00	23 Months	0	0.00	35 Months	0	0.00	47 Months	0	0.00	59 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
12 Months	0	0.00	24 Months	0	0.00	36 Months	0	0.00	48 Months	0	0.00	60+ Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%

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12. Loss Mitigation and Servicing Modifications

		Current		1 Payment		2 Payments		3+ Payments		Foreclosure		REO		Total	
	Modification Type	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance
Group I	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Group II	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Group III	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Deal Totals	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

Modification Type		Payoffs				Repurchases				Liquidations				Total			
		Current Month		Cumulative		Current Month		Cumulative		Current Month		Cumulative		Current Month		Cumulative	
		Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance
Group I	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Group II	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Group III	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Deal Totals	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

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13. Losses and Recoveries

A. Current Cycle Realized Losses

Current Period Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Group I	Loss Count	0	0	0	0	0
	Beginning Aggregate Scheduled Balance	0.00	0.00	0.00	0.00	0
	Principal Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Interest Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Total Realized Loss	0.00	0.00	0.00	0.00	0.00
Group II	Loss Count	0	0	0	0	0
	Beginning Aggregate Scheduled Balance	0.00	0.00	0.00	0.00	0
	Principal Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Interest Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Total Realized Loss	0.00	0.00	0.00	0.00	0.00
Group III	Loss Count	0	0	0	0	0
	Beginning Aggregate Scheduled Balance	0.00	0.00	0.00	0.00	0
	Principal Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Interest Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Total Realized Loss	0.00	0.00	0.00	0.00	0.00
Deal Totals	Loss Count	0	0	0	0	0
	Beginning Aggregate Scheduled Balance	0.00	0.00	0.00	0.00	0.00
	Principal Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Interest Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Total Realized Loss	0.00	0.00	0.00	0.00	0.00

B. Cumulative Realized Losses

Cumulative Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Group I	Loss Count	0	0	0	0	0
	Total Realized Loss	0.00	0.00	0.00	0.00	0.00

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Group II	Loss Count	0	0	0	0	0
	Total Realized Loss	0.00	0.00	0.00	0.00	0.00
Group III	Loss Count	0	0	0	0	0
	Total Realized Loss	0.00	0.00	0.00	0.00	0.00
Deal Totals	Loss Count	0	0	0	0	0
	Total Realized Loss	0.00	0.00	0.00	0.00	0.00

C. Subsequent Recoveries

Subsequent Recoveries		Current Period	Cumulative
Group I	Subsequent Recoveries Count	0	0
	Subsequent Recoveries	0.00	0.00
	Net Loss ¹	0.00	0.00
	Net Loss % ²	0.00%	0.00%
Group II	Subsequent Recoveries Count	0	0
	Subsequent Recoveries	0.00	0.00
	Net Loss ¹	0.00	0.00
	Net Loss % ²	0.00%	0.00%
Group III	Subsequent Recoveries Count	0	0
	Subsequent Recoveries	0.00	0.00
	Net Loss ¹	0.00	0.00
	Net Loss % ²	0.00%	0.00%
Deal Totals	Subsequent Recoveries Count	0	0
	Subsequent Recoveries	0.00	0.00
	Net Loss ¹	0.00	0.00
	Net Loss % ²	0.00%	0.00%

¹ Total Realized Loss less Subsequent Recoveries

² Net Loss % of Original Balance

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D. Default Percentages

Default Loss Percentage		1 Month	3 Months	6 Months	12 Months	Life of Deal
Group I	Monthly Default Rate	0.00%	0.00%			0.00 %
	Constant Default Rate	0.00%	0.00%			0.00%
Group III	Monthly Default Rate	0.00%	0.00%			0.00 %
	Constant Default Rate	0.00%	0.00%			0.00%
Group II	Monthly Default Rate	0.00%	0.00%			0.00 %
	Constant Default Rate	0.00%	0.00%			0.00%
Deal Totals	Monthly Default Rate	0.00%	0.00%			0.00 %
	Constant Default Rate	0.00%	0.00%			0.00%

1-Month MDR (Current Month) = $\text{SUM}(\text{Beginning Scheduled balances of liquidating loans}) / [\text{SUM}(\text{Beginning Scheduled loan balances}) - \text{SUM}(\text{Scheduled Principal payments})]$

m-Month = 3, 6, 12, months or the life of deal to date

m-Month MDR(over m months in period where n is current month)= $1 - [(1 - \text{MDR}_{n-m+1}) * (1 - \text{MDR}_{n-m+2}) * \dots * (1 - \text{MDR}_{n-1}) * (1 - \text{MDR}_n)]^{(1/m)}$

$\text{CDR}_m = 1 - [(1 - \text{MDR}_m)^{12}]$, where m is number of months in period

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14. Credit Enhancement Report

Reserve Accounts

Description	Source	Beginning Balance	DEPOSITS		WITHDRAWALS		Ending Balance
			Investment Earnings	Other Deposits	Draws	Releases	
CLASS I-A-2 RESERVE	Bear, Stearns & Co., Inc.	0.00	0.00	0.00	0.00	0.00	0.00
CLASS I-A-10 RESERVE	Bank Of New York	0.00	0.00	0.00	0.00	0.00	0.00
CLASS I-A-17 RESERVE	Bank Of New York	0.00	0.00	0.00	0.00	0.00	0.00
CLASS I-A-14 RESERVE	Bank Of New York	0.00	0.00	0.00	0.00	0.00	0.00

Hedge Agreements

Description	Provider	Termination Date	Amount Received From Provider	Amount Paid to Provider
CLASS I-A-2 Yield Maintenance Agreement	Bear, Stearns & Co., Inc.	04/25/2009	0.00	0.00
CLASS I-A-17 Yield Maintenance Agreement	Bank Of New York	04/25/2015	0.00	0.00
CLASS I-A-14 Yield Maintenance Agreement	Bank Of New York	03/25/2013	10,376.52	0.00
CLASS I-A-10 Yield Maintenance Agreement	Bank Of New York	04/25/2015	0.00	0.00

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15. Distribution Percentages

	Beginning Current Super Senior Percentage	Beginning Current Senior Support Percentage	Beginning Current Senior Percentage	Beginning Current Senior Accelerated Percentage
I	0.00000000%	0.00000000%	93.16288910%	100.00000000%
III	0.00000000%	0.00000000%	96.17120099%	100.00000000%
II	0.00000000%	0.00000000%	95.10140543%	100.00000000%
	Ending Percentage			
I-M-1	2.89729854%			
I-M-2	0.98132537%			
I-M-3	0.74766342%			
II-M-1	0.38150258%			
II-M-2	0.06491087%			
II-M-3	0.04056621%			
Class M Total:	5.11326699%			
I-B-1	0.46729898%			
I-B-2	0.37383171%			
I-B-3	0.37383750%			
II-B-1	0.03246778%			
II-B-2	0.02434466%			
II-B-3	0.02434524%			
Class B Total:	1.29612587%			

18. Performance Tests

	Group I	Group II	Group III
Current Distribution Date >= Target Distribution			
Current Distribution Date >= Target Distribution Date	False	False	False
Current Senior Pct > Initial Senior Percent			
Current Senior Percentage > Original Senior Percentage	False	False	False
60+ Dlg Avg Loan Balance / Subordinate Balance			
Dlg Average Loan Balance / Class M and B balance Test	True	True	False
60+ Dlg Avg Loan Balance <= 2% of Pool Balance			
Dlg Average Loan Balance Test	True	True	False
Sub Balance Test OR 2% Delinquency Test			
Dlg Balance Test	True	True	False
Aggregate Realized Loss Pct < Scheduled Loss Pct			
Aggregate Realized Loss Test	True	True	False
Sr. Accel. % Trigger - 1st Trigger Event			
1st Senior Accelerated Stepdown Trigger	True	True	False
60+ Dlg Avg Loan Balance <= 4% of Avg Pool Balance			
2nd 60+ Delinquent Average Loan Balance Test	True	True	False
Aggregate Realized Loss Pct < Scheduled Loss Pct			
Aggregate Realized Loss Percentage > 2nd Scheduled Loss Percentage	True	True	False
Sr. Accel. % Trigger - 2nd Trigger Event			
2nd Senior Accelerated Stepdown Trigger	True	True	False
60+ Delinq Balance OR Aggregate Loss Test			
Senior Accelerated Stepdown Trigger in effect?	True	True	False
Senior Accelerated Stepdown Date and Trigger Event			
Senior Accelerated Stepdown Trigger in effect?	False	False	False
M-2, M-3, B-1, B-2, B-3 BegBal/PoolBal			
Class M-2 Prepayment Distribution Trigger	False	False	False

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M-3, B-1, B-2, B-3 BegBal/PoolBal			
Class M-3 Prepayment Distribution Trigger	False	False	False
B-1, B-2, B-3 BegBal/PoolBal			
Class B-1 Prepayment Distribution Trigger	False	False	False
B-2, B-3 BegBal/PoolBal			
Class B-2 Prepayment Distribution Trigger	False	False	False
B-3 BegBal/PoolBal			
Class B-3 Prepayment Distribution Trigger	False	False	False

20. Comments

ERISA Text:

Each beneficial owner of any Certificate (or any interest therein) which provides credit enhancement for any other Certificate and is available in book-entry form, including any such Class M Certificate, shall be deemed to have represented, by virtue of its acquisition or holding of such Certificate (or interest therein), that either: a) it is not an employee benefit or other plan subject to the prohibited transaction provision of the Employee Retirement Income Security Act of 1974, as amended (ERISA), or Section 4975 of the Internal Revenue Code of 1986, as amended (a 'Plan'), or any other person (including an investment manager, a named fiduciary or a trustee of any Plan) acting, directly or indirectly, on behalf of purchasing any Certificate with 'plan assets' of any Plan; or b) (i) the transferee is an insurance company, (ii) the source of funds to be used by it to purchase the Certificates is an 'insurance company general account' (within the meaning of Department of Labor Prohibited Transaction Class Exemption ('PTCE') 95-60), and (iii) the conditions set forth in Section I and III of PTCE 95-60 have been satisfied. Any purported beneficial owner of any such book-entry Certificate (or interest therein) to whom either (a) or (b) above does not apply shall indemnify and hold harmless the Company, the Trustee, the Master Servicer, any Subservicer, and the Trust Fund from and against any and all liabilities, claim, cost or expenses incurred by such parties as a result of its acquisition or holding of such Certificate.



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Cash Flow Received and Uses of Funds

<i>Cash Flow Received</i>	<i>Amount</i>
Principal and Interest Payments	18,687,203.34
Prepayment Premium	0.00
Liquidation and Insurance Proceeds	0.00
Subsequent Recoveries	0.00
Repurchase Proceeds	0.00
Other Deposits/Adjustments (including Derivative Payment)	25,489.93
Total Deposits	18,712,693.27
<i>Uses of Funds</i>	<i>Amount</i>
Transfer to Certificate Account	18,673,688.12
Reimbursed Advances and Expenses	0.00
Master Servicing Compensation	39,005.18
Derivative Payment/ Reserve Draw	NA
Total Withdrawals	18,712,693.30
Ending Balance	0.00