

**SACO I Trust
Mortgage-Backed Certificates
Series 2006-3**

Distribution Date: 26-Dec-06

ABN AMRO Acct : 723472.1

Payment Date: 26-Dec-06	Content:	Pages	Contact Information:
Prior Payment: 27-Nov-06	Statement to Certificate Holders	2	Analyst: Dennis Yoon 714.259.6209 dennis.yoon@abnamro.com
Next Payment: 25-Jan-07	Statement to Certificate Holders (Factors)	3	Administrator: Robert Waddell 312.904.6257 robert.waddell@abnamro.com
Record Date: 22-Dec-06	Pool/Non-Pool Funds Cash Reconciliation	4	LaSalle Website: www.etrustee.net
Distribution Count: 10	Cash Reconciliation Summary	5	Outside Parties To The Transaction
Closing Date: 28-Feb-06	Pool Detail and Performance Indicators	6	Issuer: Bear Stearns Asset Backed Securities I LLC
First Pay. Date: 27-Mar-06	Bond Interest Reconciliation Part I	7	Depositor: Bear Stearns Asset Backed Securities, Inc.
Rated Final Payment Date: 25-Mar-36	Bond Interest Reconciliation Part II	8	Underwriter: Bear Stearns & Co. Inc.
Determination Date: 15-Dec-06	Bond Principal Reconciliation	9	Master Servicer: EMC Mortgage Corporation
Delinq Method: OTS	Rating Information	10	Rating Agency: Moody's Investors Service, Inc./Standard & Poor's Ratings Services
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Class	CUSIP	Original Face Value (1)	Beginning Certificate Balance	Principal Payment	Principal Adjustment or Loss	Deferred Interest	Ending Certificate Balance	Interest Payment (2)	Interest Adjustment	Pass-Through Rate
A-1	785778QJ3	458,139,000.00	296,344,491.18	16,387,055.70	0.00	0.00	279,957,435.48	1,312,970.73	0.00	5.5000000000%
A-2	785778QK0	36,369,000.00	12,369,978.93	2,448,719.68	0.00	0.00	9,921,259.25	53,809.41	0.00	5.4000000000%
A-3	785778QL8	31,631,000.00	31,631,000.00	0.00	0.00	0.00	31,631,000.00	141,416.93	0.00	5.5500000000%
M-1	785778QM6	40,040,000.00	40,040,000.00	0.00	0.00	0.00	40,040,000.00	185,140.51	0.00	5.7400000000%
M-2	785778QN4	38,544,000.00	38,544,000.00	0.00	0.00	0.00	38,544,000.00	179,154.65	0.00	5.7700000000%
M-3	785778QP9	16,465,000.00	16,465,000.00	0.00	0.00	0.00	16,465,000.00	76,795.50	0.00	5.7900000000%
M-4	785778QQ7	17,214,000.00	17,214,000.00	0.00	0.00	0.00	17,214,000.00	81,814.32	0.00	5.9000000000%
M-5	785778QR5	15,342,000.00	15,342,000.00	0.00	0.00	0.00	15,342,000.00	73,164.29	0.00	5.9200000000%
M-6	785778QS3	11,226,000.00	11,226,000.00	0.00	0.00	0.00	11,226,000.00	54,259.00	0.00	6.0000000000%
B-1	785778QT1	12,349,000.00	12,349,000.00	0.00	0.00	0.00	12,349,000.00	66,351.86	0.00	6.6700000000%
B-2	785778QU8	10,478,000.00	10,478,000.00	0.00	0.00	0.00	10,478,000.00	58,409.03	0.00	6.9200000000%
B-3	785778QV6	10,478,000.00	10,478,000.00	0.00	0.00	0.00	10,478,000.00	67,693.70	0.00	8.0200000000%
B-4	785778QW4	8,981,000.00	8,981,000.00	0.00	0.00	0.00	8,981,000.00	63,810.01	0.00	8.8200000000%
C	785778QX2	748,420,525.54 N	562,625,599.01	0.00	0.00	0.00	542,863,675.50	85,749.02	(2,531,526.68)	N/A
R-1	785778QY0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
R-2	785778RA1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
R-3	785778RB9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
RX	785778QZ7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
Total		707,256,000.00	521,462,470.11	18,835,775.38	0.00	0.00	502,626,694.73	2,500,538.96	(2,531,526.68)	
Total P&I Payment								21,336,314.34		

(1) N denotes notional balance not included in total (2) Accrued Interest plus/minus Interest Adjustment minus Deferred Interest equals Interest Payment



**SACO I Trust
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***Distribution Date: 26-Dec-06
Statement to Certificate Holders (FACTORS)***

Class	CUSIP	Original Face Value	Beginning Certificate Balance *	Principal Payment *	Principal Adjustment or Loss	Deferred Interest *	Ending Certificate Balance *	Interest Payment *	Interest Adjustment*	Next Rate **
A-1	785778QJ3	458,139,000.00	646.844060820	35.768742019	0.000000000	0.000000000	611.075318801	2.865878543	0.000000000	5.53000000%
A-2	785778QK0	36,369,000.00	340.124252248	67.329860046	0.000000000	0.000000000	272.794392202	1.479540543	0.000000000	5.43000000%
A-3	785778QL8	31,631,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.470833360	0.000000000	5.58000000%
M-1	785778QM6	40,040,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.623888861	0.000000000	5.77000000%
M-2	785778QN4	38,544,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.648055469	0.000000000	5.80000000%
M-3	785778QP9	16,465,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.664166414	0.000000000	5.82000000%
M-4	785778QQ7	17,214,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.752777971	0.000000000	5.93000000%
M-5	785778QR5	15,342,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.768888672	0.000000000	5.95000000%
M-6	785778QS3	11,226,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.833333333	0.000000000	6.03000000%
B-1	785778QT1	12,349,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	5.373055308	0.000000000	6.70000000%
B-2	785778QU8	10,478,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	5.574444550	0.000000000	6.95000000%
B-3	785778QV6	10,478,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	6.460555450	0.000000000	8.05000000%
B-4	785778QW4	8,981,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	7.105000557	0.000000000	8.85000000%
C	785778QX2	748,420,525.54 N	751.750626567	0.000000000	0.000000000	0.000000000	725.345787528	0.114573314	(3.382492320)	N/A
R-1	785778QY0	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	N/A
R-2	785778RA1	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	N/A
R-3	785778RB9	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	N/A
RX	785778QZ7	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	N/A

* Per \$1,000 of Original Face Value ** Estimated



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***Distribution Date: 26-Dec-06
Cash Reconciliation Summary***

Pool Source of Funds		Non-Pool Source of Funds	
Interest Summary		Reserve Fund	
Interest Summary		Beginning Balance	5,000.00
Scheduled Interest	5,272,119.23	Withdrawal from Trust	5,000.00
Fees	240,053.59	Reimbursement from Waterfall	0.00
Remittance Interest	5,032,065.65	Ending Balance	0.00
Other Interest Proceeds/Shortfalls		Swap Agreement	
Prepayment Penalties	85,749.02	Net Swap payment payable to the Swap	
Other Interest Loss	0.00	Administrator	58,805.40
Other Interest Proceeds	7,146.44	Net Swap payment payable to the Swap Provider	0.00
Non-advancing Interest	(309,943.49)		
Net PPIS/Relief Act Shortfall	0.00	Swap Termination payment payable to the Swap	
Modification Shortfall	0.00	Administrator	0.00
Other Interest Proceeds/Shortfalls	(217,048.03)	Swap Termination payment payable to the Swap	0.00
Interest Adjusted	4,815,017.61	Provider	
Fee Summary			
Total Servicing Fees	234,427.33		
Total Trustee Fees	5,626.26		
LPMI Fees	0.00		
Credit Manager's Fees	0.00		
Misc. Fees / Trust Expense	0.00		
Insurance Premium	0.00		
Total Fees	240,053.59		
Advances (Principal & Interest)		P&I Due Certificate Holders	21,336,314.35
Prior Month's Outstanding Advances	6,314,781.29		
Current Advances	176,042.97		
Reimbursement of Prior Advances	51,945.50		
Outstanding Advances	6,438,878.77		

P&I Advances as of the end of the Due Period do not reflect the amount of advances remitted by the Servicer on the Servicer Remittance Date due to additional proceeds received between the end of the Due Period and the Servicer Remittance Date and netted from the P&I Advances stated as of the end of the Due Period.

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Distribution Date: 26-Dec-06
Cash Reconciliation Summary (By Product)

	Bulk Loans	Flow Loans	Total
Interest Summary			
Scheduled Interest	3,318,057.61	1,954,061.63	5,272,119.23
Fees	155,307.68	84,745.91	240,053.59
Remittance Interest	3,162,749.93	1,869,315.71	5,032,065.65
Other Interest Proceeds/Shortfalls			
Prepayment Penalties	61,592.07	24,156.95	85,749.02
Other Interest Loss	0.00	0.00	0.00
Other Interest Proceeds	6,909.85	236.59	7,146.44
Non-advancing Interest	(175,662.26)	(134,281.24)	(309,943.49)
Net PPIS/Relief Act Shortfall	0.00	0.00	0.00
Modification Shortfall	0.00	0.00	0.00
Other Interest Proceeds/Shortfalls	(107,160.34)	(109,887.70)	(217,048.03)
Interest Adjusted	3,055,589.59	1,759,428.02	4,815,017.61
Principal Summary			
Scheduled Principal Distribution	165,400.93	66,336.66	231,737.59
Curtailments	110,058.84	69,014.71	179,073.55
Prepayments in Full	9,933,557.83	6,203,125.20	16,136,683.03
Liquidation Proceeds	(46,773.02)	(46,702.27)	(93,475.29)
Repurchase Proceeds	0.00	0.00	0.00
Other Principal Proceeds	3,556.55	(84.10)	3,472.45
Less Mod Losses	0.00	0.00	0.00
Remittance Principal	10,165,801.13	6,291,690.20	16,457,491.33
Fee Summary			
Total Servicing Fees	151,667.65	82,759.68	234,427.33
Total Trustee Fees	3,640.02	1,986.23	5,626.26
LPMI Fees	0.00	0.00	0.00
Misc. Fees	0.00	0.00	0.00
Total Fees	155,307.68	84,745.91	240,053.59
Beginning Principal Balance	364,002,367.20	198,623,231.81	562,625,599.01
Ending Principal Balance	351,347,739.98	191,515,935.52	542,863,675.50
Advances (Principal & Interest)			
Prior Month's Outstanding Advances	3,893,855.65	2,420,925.64	6,314,781.29
Current Advances	131,126.99	44,915.98	176,042.97
Reimbursement of Prior Advances	95,545.03	(43,599.54)	51,945.49
Outstanding Advances	3,929,437.61	2,509,441.16	6,438,878.77



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Pool Detail and Performance Indicators Total (All Loans)

Pool Detail				Performance Indicators				Misc/Additional Information					
Pool Level Information				Factors Impacting Principal Payment Rules				WA Rates/Life					
Historical		Amount	Count	Delinquency Levels		Num	Den	%		Fixed	Adj	Overall	
Cut-off Pool Balance		748,420,525.54	14,412	3 mo. Rolling Average		36,947,878	562,997,729	6.59%	WAC - Remit Current	10.73%	N/A	10.73%	
Cum Scheduled Principal		2,595,970.97		6 mo. Rolling Average		29,764,997	592,998,668	5.12%	WAC - Remit Original	10.81%	N/A	10.81%	
Cum Unscheduled Principal		195,387,689.88		12 mo. Rolling Average		20,460,602	633,820,990	3.45%	WAC - Current	11.24%	N/A	11.24%	
Cum Liquidations		7,573,189.21		Loss Levels		Amount	Count		WAC - Original	11.32%	N/A	11.32%	
Cum Repurchases		0.00		3 mo. Cum Loss		6,213,873.11	103		WAL - Current	249.37	N/A	249.37	
				6 mo. Cum loss		7,412,190.60	127		WAL - Original	257.59	N/A	257.59	
				12 mo. Cum Loss		7,444,792.95	135						
Current		Amount	Count	%	Triggers				Current Index Rate		5.320000%		
Beginning Pool		562,625,599.01	11,370	75.18%					Next Index Rate		5.350000%		
Scheduled Principal		231,737.59		0.03%									
Unscheduled Principal		16,315,756.58	297	2.18%	> Delinquency Trigger Event ⁽²⁾				NO				
Liquidations		3,214,429.35	55	0.43%	Delinquency Event Calc ⁽¹⁾		36,947,878.05	562,997,729	6.59%				
Repurchases		0.00	0	0.00%	> Loss Trigger Event? ⁽³⁾				NO				
Ending Pool		542,863,675.50	11,018	72.53%	Cumulative Loss			7,374,868	0.99%				
Average Loan Balance		49,270.62			> Overall Trigger Event?				NO				
Current Loss Detail		Amount			Step Down Date				Pool Composition				
Liquidation		3,214,429.35			Distribution Count		10		Properties		Balance	%/Score	
Realized Loss		3,307,904.64			Current Specified Enhancement % ⁽⁴⁾		40.34%		Cut-off LTV		150,279,163.33	20.08%	
Realized Loss Adjustment		(3,472.45)			Step Down % ⁽⁵⁾		59.40%		Cash Out/Refinance		93,698,976.19	12.52%	
Net Liquidation		(90,002.84)			Delinquent Event Threshold % ⁽⁶⁾		7.00%		SFR		402,375,721.68	53.76%	
Credit Enhancement		Amount	%		> Step Down Date?				NO				
Original OC		41,164,525.54	5.50%		Extra Principal		2,378,284.05		Owner Occupied		549,925,057.02	73.48%	
Target OC		41,163,128.90	5.50%		Cumulative Extra Principal		6,517,462.66				Min	Max	WA
Beginning OC		41,163,128.90			OC Release		N/A		FICO		495	825	690.96
OC Amount per PSA		37,858,696.72	5.06%										
Ending OC		40,236,980.77											
Non-Senior Certificates		181,117,000.00	24.20%										

Legend: (1) 60 Days+, REO, BK, F/C % (3) Condn: Cum Loss > specified thresholds (5) Defined Benchmark (7) Condn: Distn Cnt > 36, (4) > (5)

(2) (1) > (6) then TRUE (4) Non-Senior Certs + OC Amount / Ending Pool Bal (6) Defined Benchmark (Used in Delinq Event Calc)

Note: Delinquency and Loss Event Triggers may be flagged as "Yes" prior to the Step Down Date on account of the percentage thresholds being breached.



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Bond Interest Reconciliation - Part I

-- Accrual --										----- Outstanding -----				
Class	Method	Days	Opening Balance	Pass-Thru Rate	Accrual Certificate Interest	Total Interest Additions	Total Interest Deductions	Distributable Certificate Interest	Interest Payment Amount	Current Period (Shortfall) / Recovery	Remaining Int Carry-Forward Shortfall	Remaining Basis Risk Carry-Fwd Shortfall	Outstanding Relief Act / Prepayment Interest Shortfalls	Net Cap Rate in Effect Y/N
A-1	Act/360	29	296,344,491.18	5.500000000%	1,312,970.73	0.00	0.00	1,312,970.73	1,312,970.73	0.00	0.00	0.00	0.00	No
A-2	Act/360	29	12,369,978.93	5.400000000%	53,809.41	0.00	0.00	53,809.41	53,809.41	0.00	0.00	0.00	0.00	No
A-3	Act/360	29	31,631,000.00	5.550000000%	141,416.93	0.00	0.00	141,416.93	141,416.93	0.00	0.00	0.00	0.00	No
M-1	Act/360	29	40,040,000.00	5.740000000%	185,140.51	0.00	0.00	185,140.51	185,140.51	0.00	0.00	0.00	0.00	No
M-2	Act/360	29	38,544,000.00	5.770000000%	179,154.65	0.00	0.00	179,154.65	179,154.65	0.00	0.00	0.00	0.00	No
M-3	Act/360	29	16,465,000.00	5.790000000%	76,795.50	0.00	0.00	76,795.50	76,795.50	0.00	0.00	0.00	0.00	No
M-4	Act/360	29	17,214,000.00	5.900000000%	81,814.32	0.00	0.00	81,814.32	81,814.32	0.00	0.00	0.00	0.00	No
M-5	Act/360	29	15,342,000.00	5.920000000%	73,164.29	0.00	0.00	73,164.29	73,164.29	0.00	0.00	0.00	0.00	No
M-6	Act/360	29	11,226,000.00	6.000000000%	54,259.00	0.00	0.00	54,259.00	54,259.00	0.00	0.00	0.00	0.00	No
B-1	Act/360	29	12,349,000.00	6.670000000%	66,351.86	0.00	0.00	66,351.86	66,351.86	0.00	0.00	0.00	0.00	No
B-2	Act/360	29	10,478,000.00	6.920000000%	58,409.03	0.00	0.00	58,409.03	58,409.03	0.00	0.00	0.00	0.00	No
B-3	Act/360	29	10,478,000.00	8.020000000%	67,693.70	0.00	0.00	67,693.70	67,693.70	0.00	0.00	0.00	0.00	No
B-4	Act/360	29	8,981,000.00	8.820000000%	63,810.01	0.00	0.00	63,810.01	63,810.01	0.00	0.00	0.00	0.00	No
C	30/360	30	562,625,599.01	5.582275040%	2,617,275.70	85,749.02	0.00	6,150,389.21	85,749.02	0.00	0.00	0.00	0.00	N/A
R-1	30/360	30	0.00	0.000000000%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
R-2	30/360	30	0.00	0.000000000%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
R-3	30/360	30	0.00	0.000000000%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
RX	30/360	30	0.00	0.000000000%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
Total			521,462,470.11		5,032,065.64	85,749.02	0.00	8,565,179.15	2,500,538.96	0.00	0.00	0.00	0.00	

⁽¹⁾ Basis Risk Carry-Forward Shortfall - difference between LIBOR plus margin and the Net Rate Cap.

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Distribution Date: 26-Dec-06
Bond Interest Reconciliation - Part II

----- Additions -----													----- Deductions -----			
Class	Record Date	Prior Interest Due Date	Current Interest Due Date	Interest Rate SWAP Agreement	Deposits from YM Agreement	Prepayment Premiums	Prior Int Carry-Fwd Shortfall	Prior Shortfall Reimbursement	Other Interest Proceeds ⁽¹⁾	Other Interest Losses	Current Int Carry-Fwd Shortfall ⁽²⁾	Current Basis Risk Carry-Fwd Shortfall				
A-1	22-Dec-06	27-Nov-06	26-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
A-2	22-Dec-06	27-Nov-06	26-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
A-3	22-Dec-06	27-Nov-06	26-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
M-1	22-Dec-06	27-Nov-06	26-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
M-2	22-Dec-06	27-Nov-06	26-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
M-3	22-Dec-06	27-Nov-06	26-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
M-4	22-Dec-06	27-Nov-06	26-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
M-5	22-Dec-06	27-Nov-06	26-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
M-6	22-Dec-06	27-Nov-06	26-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
B-1	22-Dec-06	27-Nov-06	26-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
B-2	22-Dec-06	27-Nov-06	26-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
B-3	22-Dec-06	27-Nov-06	26-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
B-4	30-Nov-06	27-Nov-06	26-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
C	30-Nov-06	1-Nov-06	1-Dec-06	0.00	0.00	85,749.02	0.00	0.00	0.00	0.00	0.00	0.00				
R-1	30-Nov-06	1-Nov-06	1-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
R-2	30-Nov-06	1-Nov-06	1-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
R-3	30-Nov-06	1-Nov-06	1-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
RX	30-Nov-06	1-Nov-06	1-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
Total				0.00	0.00	85,749.02	0.00	0.00	0.00	0.00	0.00	0.00				

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

⁽²⁾ Interest Carry-Forward Shortfall is unpaid interest with interest thereon.

⁽³⁾ Basis Risk Carry-Forward Shortfall - difference between LIBOR plus margin and the Net Rate Cap.

SACO I Trust
Mortgage-Backed Certificates
Series 2006-3

Distribution Date: 26-Dec-06
Bond Principal Reconciliation

----- Losses -----												- Credit Support -	
Class	Original Class Balance	Beginning Class Balance	Scheduled Principal Payment	Unscheduled Principal Payment	Extra Principal Payment	Prior Loss Reimburs.	Current Losses	Cumulative Losses	Interest on Losses	Ending Class Balance	Rated Final Maturity	Original	Current
A-1	458,139,000.00	296,344,491.18	201,777.79	14,128,035.06	2,057,242.85	0.00	0.00	0.00	0.00	279,957,435.48	25-Mar-36	N/A	N/A
A-2	36,369,000.00	12,369,978.93	29,959.80	2,097,718.68	321,041.20	0.00	0.00	0.00	0.00	9,921,259.25	25-Mar-36	N/A	N/A
A-3	31,631,000.00	31,631,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31,631,000.00	25-Mar-36	N/A	N/A
M-1	40,040,000.00	40,040,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40,040,000.00	25-Mar-36	N/A	N/A
M-2	38,544,000.00	38,544,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	38,544,000.00	25-Mar-36	N/A	N/A
M-3	16,465,000.00	16,465,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16,465,000.00	25-Mar-36	N/A	N/A
M-4	17,214,000.00	17,214,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17,214,000.00	25-Mar-36	N/A	N/A
M-5	15,342,000.00	15,342,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,342,000.00	25-Mar-36	N/A	N/A
M-6	11,226,000.00	11,226,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,226,000.00	25-Mar-36	N/A	N/A
B-1	12,349,000.00	12,349,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,349,000.00	25-Mar-36	N/A	N/A
B-2	10,478,000.00	10,478,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,478,000.00	25-Mar-36	N/A	N/A
B-3	10,478,000.00	10,478,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,478,000.00	25-Mar-36	N/A	N/A
B-4	8,981,000.00	8,981,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,981,000.00	25-Mar-36	N/A	N/A
C	748,420,525.54	562,625,599.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	542,863,675.50	25-Mar-36	N/A	N/A
R-1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25-Mar-36	N/A	N/A
R-2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25-Mar-36	N/A	N/A
R-3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25-Mar-36	N/A	N/A
RX	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25-Mar-36	N/A	N/A
Total	707,256,000.00	521,462,470.11	231,737.59	16,225,753.74	2,378,284.05	0.00	0.00	0.00	0.00	502,626,694.73			

SACO I Trust
Mortgage-Backed Certificates
Series 2006-3

Distribution Date: 26-Dec-06
Ratings Information

----- Original Ratings -----						----- Ratings Change / Change Date ⁽¹⁾ -----			
Class	CUSIP	Fitch	Moody's	DBRS	S&P	Fitch	Moody's	DBRS	S&P
A-1	785778QJ3	NR	Aaa	NR	AAA				
A-2	785778QK0	NR	Aaa	NR	AAA				
A-3	785778QL8	NR	Aaa	NR	AAA				
M-1	785778QM6	NR	Aa1	NR	AA+				
M-2	785778QN4	NR	Aa2	NR	AA				
M-3	785778QP9	NR	Aa3	NR	AA-				
M-4	785778QQ7	NR	A1	NR	A+				
M-5	785778QR5	NR	A2	NR	A				
M-6	785778QS3	NR	A3	NR	A-				
B-1	785778QT1	NR	Baa1	NR	BBB+				
B-2	785778QU8	NR	Baa2	NR	BBB				
B-3	785778QV6	NR	Baa3	NR	BBB-				
B-4	785778QW4	NR	Ba1	NR	BB+				
C	785778QX2	NR	NR	NR	NR				

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

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

SACO I Trust
Mortgage-Backed Certificates
Series 2006-3

Distribution Date: 26-Dec-06
End of Month Balance Reporting

Type	Count	Count (%)	Balance	Balance (%)	Arrears	Arrears (%)	F/C Quick Sale Value	REO Book Value
Total								
0	10265	90.2814%	495,648,816.41	89.9994%	0.00	0.0000%	0.00	0.00
30	232	2.0405%	13,228,050.70	2.4019%	0.00	0.0000%	0.00	0.00
60	176	1.5479%	10,797,798.58	1.9607%	0.00	0.0000%	0.00	0.00
90+	381	3.3509%	25,601,015.82	4.6486%	0.00	0.0000%	0.00	0.00
BKY0	26	0.2287%	892,299.32	0.1620%	0.00	0.0000%	0.00	0.00
BKY30	9	0.0792%	404,192.32	0.0734%	0.00	0.0000%	0.00	0.00
BKY60	8	0.0704%	338,032.81	0.0614%	0.00	0.0000%	0.00	0.00
BKY90+	48	0.4222%	2,766,787.45	0.5024%	0.00	0.0000%	0.00	0.00
F/C90+	12	0.1055%	952,942.64	0.1730%	0.00	0.0000%	0.00	0.00
PIF	212	1.8646%	0.00	0.0000%	0.00	0.0000%	0.00	0.00
REO90+	1	0.0088%	94,892.07	0.0172%	0.00	0.0000%	0.00	0.00
Total (Prior Month End):	11370	100.0000%	550,724,828.00	100.0000%	0.00	0.0000%	0.00	0.00
Delinq Total (Prior Month End):	867	7.6253%	54,183,712.00	9.8386%	0.00	0.0000%	0.00	0.00

Total (Prior Month End):
Delinq Total (Prior Month End):



**SACO I Trust
Mortgage-Backed Certificates
Series 2006-3**

**Distribution Date: 26-Dec-06
Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part I (as of Cut-Off)**

Distribution Date	Current		Delinq 1 Month		Delinq 2 Months		Delinq 3+ Months		Bankruptcy		Foreclosure		REO	
	Count	Balance	Count	Balance	Count	Balance	Count	Balance	Count	Balance	Count	Balance	Count	Balance
Total (All Loans)														
26-Dec-06	10,126	487,860,431	232	13,228,051	176	10,797,799	381	25,601,016	91	4,401,312	11	880,176	1	94,892
27-Nov-06	10,524	510,506,853	262	15,514,114	140	8,944,828	365	23,732,030	75	3,644,149	3	188,733	1	94,892
25-Oct-06	10,983	537,986,030	216	13,054,074	123	6,747,270	334	22,365,676	63	3,056,314	3	199,655	1	94,892
25-Sep-06	11,371	563,441,069	210	10,684,345	133	9,462,877	259	16,583,332	45	1,950,469	2	88,076	1	94,892
25-Aug-06	11,776	587,261,609	233	14,219,635	117	7,582,323	200	12,474,893	42	1,435,936	4	322,679	0	0
25-Jul-06	12,257	615,825,944	169	9,819,870	114	7,821,299	154	8,970,915	25	787,596	2	171,060	0	0
26-Jun-06	12,639	638,937,227	197	12,803,378	99	5,994,530	103	5,914,804	17	619,454	1	91,234	0	0
25-May-06	13,082	666,479,832	162	9,688,559	84	5,059,694	48	2,790,600	11	406,552	0	0	0	0
25-Apr-06	13,491	692,401,524	136	8,893,054	67	3,726,422	3	343,368	14	432,692	0	0	0	0
27-Mar-06	13,860	716,601,474	160	8,396,798	4	244,796	0	0	15	391,895	0	0	0	0

Total (All Loans)														
26-Dec-06	91.90%	89.87%	2.11%	2.44%	1.60%	1.99%	3.46%	4.72%	0.83%	0.81%	0.10%	0.16%	0.01%	0.02%
27-Nov-06	92.56%	90.74%	2.30%	2.76%	1.23%	1.59%	3.21%	4.22%	0.66%	0.65%	0.03%	0.03%	0.01%	0.02%
25-Oct-06	93.69%	92.20%	1.84%	2.24%	1.05%	1.16%	2.85%	3.83%	0.54%	0.52%	0.03%	0.03%	0.01%	0.02%
25-Sep-06	94.59%	93.55%	1.75%	1.77%	1.11%	1.57%	2.15%	2.75%	0.37%	0.32%	0.02%	0.01%	0.01%	0.02%
25-Aug-06	95.18%	94.22%	1.88%	2.28%	0.95%	1.22%	1.62%	2.00%	0.34%	0.23%	0.03%	0.05%	0.00%	0.00%
25-Jul-06	96.35%	95.71%	1.33%	1.53%	0.90%	1.22%	1.21%	1.39%	0.20%	0.12%	0.02%	0.03%	0.00%	0.00%
26-Jun-06	96.81%	96.17%	1.51%	1.93%	0.76%	0.90%	0.79%	0.89%	0.13%	0.09%	0.01%	0.01%	0.00%	0.00%
25-May-06	97.72%	97.38%	1.21%	1.42%	0.63%	0.74%	0.36%	0.41%	0.08%	0.06%	0.00%	0.00%	0.00%	0.00%
25-Apr-06	98.40%	98.10%	0.99%	1.26%	0.49%	0.53%	0.02%	0.05%	0.10%	0.06%	0.00%	0.00%	0.00%	0.00%
27-Mar-06	98.72%	98.76%	1.14%	1.16%	0.03%	0.03%	0.00%	0.00%	0.11%	0.05%	0.00%	0.00%	0.00%	0.00%

Delinquency Balances are Exclusive of REO, Foreclosures and Bankruptcies.



**SACO I Trust
Mortgage-Backed Certificates
Series 2006-3**

Distribution Date: 26-Dec-06

Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part I (as of Cut-Off)

Distribution Date	Current		Delinq 1 Month		Delinq 2 Months		Delinq 3+ Months		Bankruptcy		Foreclosure		REO	
	Count	Balance	Count	Balance	Count	Balance	Count	Balance	Count	Balance	Count	Balance	Count	Balance
Group 1 Bulk Loans														
26-Dec-06	6,558	317,185,957	172	10,002,911	115	6,316,026	232	13,895,940	74	3,402,750	10	544,156	0	0
27-Nov-06	6,824	332,517,287	185	10,165,637	92	5,443,569	225	13,001,799	59	2,685,342	3	188,733	0	0
25-Oct-06	7,119	348,695,549	160	9,111,092	85	4,410,158	219	13,348,548	45	1,739,931	3	199,655	0	0
25-Sep-06	7,373	365,000,450	154	7,357,013	96	6,470,466	165	9,190,997	34	1,297,370	1	39,210	0	0
25-Aug-06	7,632	379,703,110	172	9,905,014	82	4,830,576	127	6,874,705	34	1,093,615	3	273,803	0	0
25-Jul-06	7,957	397,565,672	122	6,524,263	83	4,809,602	102	5,638,943	22	673,457	1	45,810	0	0
26-Jun-06	8,182	410,695,048	145	8,182,983	75	4,241,632	70	3,715,068	14	505,303	0	0	0	0
25-May-06	8,474	427,930,638	122	6,841,244	48	2,345,911	43	2,338,932	8	292,381	0	0	0	0
25-Apr-06	8,740	444,551,749	84	4,287,356	61	3,257,211	3	343,368	10	324,472	0	0	0	0
27-Mar-06	8,955	458,079,984	146	7,512,844	3	207,801	0	0	12	310,191	0	0	0	0

Group 1 Bulk Loans														
26-Dec-06	91.58%	90.28%	2.40%	2.85%	1.61%	1.80%	3.24%	3.96%	1.03%	0.97%	0.14%	0.15%	0.00%	0.00%
27-Nov-06	92.37%	91.35%	2.50%	2.79%	1.25%	1.50%	3.05%	3.57%	0.80%	0.74%	0.04%	0.05%	0.00%	0.00%
25-Oct-06	93.29%	92.37%	2.10%	2.41%	1.11%	1.17%	2.87%	3.54%	0.59%	0.46%	0.04%	0.05%	0.00%	0.00%
25-Sep-06	94.25%	93.74%	1.97%	1.89%	1.23%	1.66%	2.11%	2.36%	0.43%	0.33%	0.01%	0.01%	0.00%	0.00%
25-Aug-06	94.81%	94.29%	2.14%	2.46%	1.02%	1.20%	1.58%	1.71%	0.42%	0.27%	0.04%	0.07%	0.00%	0.00%
25-Jul-06	96.02%	95.74%	1.47%	1.57%	1.00%	1.16%	1.23%	1.36%	0.27%	0.16%	0.01%	0.01%	0.00%	0.00%
26-Jun-06	96.42%	96.10%	1.71%	1.91%	0.88%	0.99%	0.82%	0.87%	0.16%	0.12%	0.00%	0.00%	0.00%	0.00%
25-May-06	97.46%	97.31%	1.40%	1.56%	0.55%	0.53%	0.49%	0.53%	0.09%	0.07%	0.00%	0.00%	0.00%	0.00%
25-Apr-06	98.22%	98.19%	0.94%	0.95%	0.69%	0.72%	0.03%	0.08%	0.11%	0.07%	0.00%	0.00%	0.00%	0.00%
27-Mar-06	98.23%	98.28%	1.60%	1.61%	0.03%	0.04%	0.00%	0.00%	0.13%	0.07%	0.00%	0.00%	0.00%	0.00%

Delinquency Balances are Exclusive of REO, Foreclosures and Bankruptcies.



**SACO I Trust
Mortgage-Backed Certificates
Series 2006-3**

Distribution Date: 26-Dec-06

Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part I (as of Cut-Off)

Distribution Date	Current		Delinq 1 Month		Delinq 2 Months		Delinq 3+ Months		Bankruptcy		Foreclosure		REO	
	Count	Balance	Count	Balance	Count	Balance	Count	Balance	Count	Balance	Count	Balance	Count	Balance
Group 1 Flow Loans														
26-Dec-06	3,568	170,674,473	60	3,225,140	61	4,481,773	149	11,705,075	17	998,562	1	336,020	1	94,892
27-Nov-06	3,700	177,989,566	77	5,348,477	48	3,501,259	140	10,730,231	16	958,807	0	0	1	94,892
25-Oct-06	3,864	189,290,482	56	3,942,982	38	2,337,112	115	9,017,129	18	1,316,384	0	0	1	94,892
25-Sep-06	3,998	198,440,619	56	3,327,332	37	2,992,411	94	7,392,335	11	653,099	1	48,866	1	94,892
25-Aug-06	4,144	207,558,500	61	4,314,622	35	2,751,748	73	5,600,189	8	342,321	1	48,876	0	0
25-Jul-06	4,300	218,260,272	47	3,295,607	31	3,011,697	52	3,331,973	3	114,140	1	125,250	0	0
26-Jun-06	4,457	228,242,179	52	4,620,394	24	1,752,898	33	2,199,737	3	114,151	1	91,234	0	0
25-May-06	4,608	238,549,194	40	2,847,315	36	2,713,783	5	451,668	3	114,171	0	0	0	0
25-Apr-06	4,751	247,849,774	52	4,605,699	6	469,211	0	0	4	108,220	0	0	0	0
27-Mar-06	4,905	258,521,490	14	883,954	1	36,995	0	0	3	81,704	0	0	0	0

Group 1 Flow Loans														
26-Dec-06	92.51%	89.12%	1.56%	1.68%	1.58%	2.34%	3.86%	6.11%	0.44%	0.52%	0.03%	0.18%	0.03%	0.05%
27-Nov-06	92.92%	89.61%	1.93%	2.69%	1.21%	1.76%	3.52%	5.40%	0.40%	0.48%	0.00%	0.00%	0.03%	0.05%
25-Oct-06	94.43%	91.89%	1.37%	1.91%	0.93%	1.13%	2.81%	4.38%	0.44%	0.64%	0.00%	0.00%	0.02%	0.05%
25-Sep-06	95.24%	93.19%	1.33%	1.56%	0.88%	1.41%	2.24%	3.47%	0.26%	0.31%	0.02%	0.02%	0.02%	0.04%
25-Aug-06	95.88%	94.08%	1.41%	1.96%	0.81%	1.25%	1.69%	2.54%	0.19%	0.16%	0.02%	0.02%	0.00%	0.00%
25-Jul-06	96.98%	95.67%	1.06%	1.44%	0.70%	1.32%	1.17%	1.46%	0.07%	0.05%	0.02%	0.05%	0.00%	0.00%
26-Jun-06	97.53%	96.30%	1.14%	1.95%	0.53%	0.74%	0.72%	0.93%	0.07%	0.05%	0.02%	0.04%	0.00%	0.00%
25-May-06	98.21%	97.50%	0.85%	1.16%	0.77%	1.11%	0.11%	0.18%	0.06%	0.05%	0.00%	0.00%	0.00%	0.00%
25-Apr-06	98.71%	97.95%	1.08%	1.82%	0.12%	0.19%	0.00%	0.00%	0.08%	0.04%	0.00%	0.00%	0.00%	0.00%
27-Mar-06	99.63%	99.61%	0.28%	0.34%	0.02%	0.01%	0.00%	0.00%	0.06%	0.03%	0.00%	0.00%	0.00%	0.00%

Delinquency Balances are Exclusive of REO, Foreclosures and Bankruptcies.



**SACO I Trust
Mortgage-Backed Certificates
Series 2006-3**

**Distribution Date: 26-Dec-06
Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part II (as of Cut-Off)**

Distribution Date	----- In Foreclosure and Delinquent -----								----- In REO and Delinquent -----								----- In Bankruptcy and Delinquent -----							
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
Total (All Loans)																								
26-Dec-06	0	0	0	0	0	0	11	880,176	0	0	0	0	0	0	1	94,892	26	892,299	9	404,192	8	338,033	48	2,766,787
27-Nov-06	0	0	0	0	0	0	3	188,733	0	0	0	0	0	0	1	94,892	25	918,555	7	311,553	6	333,623	37	2,080,419
25-Oct-06	0	0	1	40,776	0	0	2	158,880	0	0	0	0	0	0	1	94,892	24	917,198	4	210,554	4	150,997	31	1,777,565
25-Sep-06	0	0	0	0	0	0	2	88,076	0	0	0	0	0	0	1	94,892	19	676,690	3	116,235	5	148,631	18	1,008,912
25-Aug-06	0	0	0	0	0	0	4	322,679	0	0	0	0	0	0	0	0	22	741,412	5	101,115	1	20,417	14	572,991
25-Jul-06	0	0	0	0	0	0	2	171,060	0	0	0	0	0	0	0	0	15	425,933	2	42,114	2	54,776	6	264,773
26-Jun-06	0	0	0	0	0	0	1	91,234	0	0	0	0	0	0	0	0	10	334,350	2	44,196	3	193,890	2	47,017
25-May-06	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8	301,106	2	78,911	1	26,535	0	0
25-Apr-06	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13	406,149	1	26,544	0	0	0	0
27-Mar-06	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	15	391,895	0	0	0	0	0	0

Total (All Loans)																								
26-Dec-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	0.16%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.02%	0.24%	0.16%	0.08%	0.07%	0.07%	0.06%	0.44%	0.51%
27-Nov-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.02%	0.22%	0.16%	0.06%	0.06%	0.05%	0.06%	0.33%	0.37%
25-Oct-06	0.00%	0.00%	0.01%	0.01%	0.00%	0.00%	0.02%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.02%	0.20%	0.16%	0.03%	0.04%	0.03%	0.03%	0.26%	0.30%
25-Sep-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.02%	0.16%	0.11%	0.02%	0.02%	0.04%	0.02%	0.15%	0.17%
25-Aug-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.18%	0.12%	0.04%	0.02%	0.01%	0.00%	0.11%	0.09%
25-Jul-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.12%	0.07%	0.02%	0.01%	0.02%	0.01%	0.05%	0.04%
26-Jun-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	0.05%	0.02%	0.01%	0.02%	0.03%	0.02%	0.01%
25-May-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.04%	0.01%	0.01%	0.01%	0.00%	0.00%	0.00%
25-Apr-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.09%	0.06%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%
27-Mar-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.11%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%



SACO I Trust
Mortgage-Backed Certificates
Series 2006-3

Distribution Date: 26-Dec-06
Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part II (as of Cut-Off)

Distribution Date	----- In Foreclosure and Delinquent -----								----- In REO and Delinquent -----								----- In Bankruptcy and Delinquent -----							
	Current		31-60 Days		61-90 Days		90 + Days		Current		31-60 Days		61-90 Days		90 + Days		Current		31-60 Days		61-90 Days		90 + Days	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
Group 1 Bulk Loans																								
26-Dec-06	0	0	0	0	0	0	10	544,156	0	0	0	0	0	0	0	0	20	684,440	8	377,371	5	174,934	41	2,166,004
27-Nov-06	0	0	0	0	0	0	3	188,733	0	0	0	0	0	0	0	0	21	798,416	3	89,862	5	251,592	30	1,545,473
25-Oct-06	0	0	1	40,776	0	0	2	158,880	0	0	0	0	0	0	0	0	17	561,650	4	210,554	4	150,997	20	816,729
25-Sep-06	0	0	0	0	0	0	1	39,210	0	0	0	0	0	0	0	0	15	490,833	3	116,235	4	132,083	12	558,219
25-Aug-06	0	0	0	0	0	0	3	273,803	0	0	0	0	0	0	0	0	18	555,480	4	84,563	1	20,417	11	433,155
25-Jul-06	0	0	0	0	0	0	1	45,810	0	0	0	0	0	0	0	0	14	394,300	2	42,114	2	54,776	4	182,266
26-Jun-06	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9	302,706	2	44,196	2	137,910	1	20,490
25-May-06	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7	269,451	1	22,931	0	0	0	0
25-Apr-06	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10	324,472	0	0	0	0	0	0
27-Mar-06	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12	310,191	0	0	0	0	0	0

Group 1 Bulk Loans																								
26-Dec-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.14%	0.15%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.28%	0.19%	0.11%	0.11%	0.07%	0.05%	0.57%	0.62%
27-Nov-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.28%	0.22%	0.04%	0.02%	0.07%	0.07%	0.41%	0.42%
25-Oct-06	0.00%	0.00%	0.01%	0.01%	0.00%	0.00%	0.03%	0.04%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.22%	0.15%	0.05%	0.06%	0.05%	0.04%	0.26%	0.22%
25-Sep-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.19%	0.13%	0.04%	0.03%	0.05%	0.03%	0.15%	0.14%
25-Aug-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.07%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.22%	0.14%	0.05%	0.02%	0.01%	0.01%	0.14%	0.11%
25-Jul-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.17%	0.09%	0.02%	0.01%	0.02%	0.01%	0.05%	0.04%
26-Jun-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.11%	0.07%	0.02%	0.01%	0.02%	0.03%	0.01%	0.00%
25-May-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	0.06%	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%
25-Apr-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.11%	0.07%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
27-Mar-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.13%	0.07%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%



SACO I Trust
Mortgage-Backed Certificates
Series 2006-3

Distribution Date: 26-Dec-06
Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part II (as of Cut-Off)

Distribution Date	----- In Foreclosure and Delinquent -----								----- In REO and Delinquent -----								----- In Bankruptcy and Delinquent -----							
	Current		31-60 Days		61-90 Days		90 + Days		Current		31-60 Days		61-90 Days		90 + Days		Current		31-60 Days		61-90 Days		90 + Days	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
Group 1 Flow Loans																								
26-Dec-06	0	0	0	0	0	0	1	336,020	0	0	0	0	0	0	1	94,892	6	207,859	1	26,821	3	163,098	7	600,784
27-Nov-06	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	94,892	4	120,139	4	221,691	1	82,031	7	534,946
25-Oct-06	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	94,892	7	355,548	0	0	0	0	11	960,836
25-Sep-06	0	0	0	0	0	0	1	48,866	0	0	0	0	0	0	1	94,892	4	185,857	0	0	1	16,548	6	450,694
25-Aug-06	0	0	0	0	0	0	1	48,876	0	0	0	0	0	0	0	0	4	185,933	1	16,552	0	0	3	139,836
25-Jul-06	0	0	0	0	0	0	1	125,250	0	0	0	0	0	0	0	0	1	31,633	0	0	0	0	2	82,507
26-Jun-06	0	0	0	0	0	0	1	91,234	0	0	0	0	0	0	0	0	1	31,644	0	0	1	55,980	1	26,527
25-May-06	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	31,655	1	55,980	1	26,535	0	0
25-Apr-06	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	81,677	1	26,544	0	0	0	0
27-Mar-06	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	81,704	0	0	0	0	0	0

Group 1 Flow Loans																								
26-Dec-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.18%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.05%	0.16%	0.11%	0.03%	0.01%	0.08%	0.09%	0.18%	0.31%
27-Nov-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.05%	0.10%	0.06%	0.10%	0.11%	0.03%	0.04%	0.18%	0.27%
25-Oct-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.05%	0.17%	0.17%	0.00%	0.00%	0.00%	0.00%	0.27%	0.47%
25-Sep-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.04%	0.10%	0.09%	0.00%	0.00%	0.02%	0.01%	0.14%	0.21%
25-Aug-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.09%	0.08%	0.02%	0.01%	0.00%	0.00%	0.07%	0.06%
25-Jul-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.01%	0.00%	0.00%	0.00%	0.00%	0.05%	0.04%
26-Jun-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.04%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.01%	0.00%	0.00%	0.02%	0.02%	0.02%	0.01%
25-May-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.01%	0.02%	0.02%	0.02%	0.01%	0.00%	0.00%
25-Apr-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.03%	0.02%	0.01%	0.00%	0.00%	0.00%	0.00%
27-Mar-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

**SACO I Trust
Mortgage-Backed Certificates
Series 2006-3**

***Distribution Date: 26-Dec-06
Asset-Backed Facts ~ 15 Month Historical Payoff/Loss Summary***

Distribution Date	Ending Pool #	Ending Pool Balance	Payoffs #	Payoffs Balance	Insurance Proceeds	Substitution Proceeds	Liquidation Proceeds	Realized Losses #	Realized Losses Amount	Remaining Term Life	Curr Weighted Avg. Coupon	Remit
Total (All Loans)												
26-Dec-06	11,018	542,863,676	297	16,136,683	0.00	0.00	(93,475.29)	55	3,307,905	249	11.24%	10.73%
27-Nov-06	11,370	562,625,599	316	18,546,447	0.00	0.00	(138,821.38)	37	2,206,177	251	11.25%	10.74%
25-Oct-06	11,723	583,503,913	287	17,643,282	0.00	0.00	77,866.37	11	679,167	252	11.26%	10.75%
25-Sep-06	12,021	602,305,060	349	20,357,495	0.00	0.00	20,806.50	4	84,403	252	11.27%	10.76%
25-Aug-06	12,372	623,297,076	330	18,565,989	0.00	0.00	28,953.25	20	1,076,472	253	11.26%	10.75%
25-Jul-06	12,721	643,396,685	335	20,318,978	0.00	0.00	0.00	0	0	254	11.29%	10.78%
26-Jun-06	13,056	664,360,627	328	19,125,903	0.00	0.00	19,576.83	3	3,361	255	11.30%	10.79%
25-May-06	13,387	684,425,237	324	20,658,090	0.00	0.00	0.00	0	0	256	11.31%	10.80%
25-Apr-06	13,711	705,797,060	327	19,035,472	0.00	0.00	43,619.95	1	26,192	257	11.31%	10.80%
27-Mar-06	14,039	725,634,963	369	21,829,650	0.00	0.00	225,681.51	4	5,305	258	11.32%	10.81%

Group 1 Bulk Loans												
26-Dec-06	7,161	351,347,740	183	9,933,558	0.00	0.00	-46,773.02	44	2,492,383	228	10.94%	10.43%
27-Nov-06	7,388	364,002,367	211	11,748,780	0.00	0.00	-110,726.09	32	1,675,337	229	10.94%	10.43%
25-Oct-06	7,631	377,504,932	185	11,040,181	0.00	0.00	91,174.54	7	434,411	230	10.95%	10.44%
25-Sep-06	7,823	389,355,506	227	12,951,917	0.00	0.00	12,981.89	2	30,406	230	10.96%	10.45%
25-Aug-06	8,050	402,680,822	218	11,187,435	0.00	0.00	11,674.19	19	1,041,737	231	10.94%	10.43%
25-Jul-06	8,287	415,257,747	199	11,732,948	0.00	0.00	0.00	0	0	232	10.97%	10.46%
26-Jun-06	8,486	427,340,034	206	11,910,069	0.00	0.00	19,576.83	3	3,361	233	10.97%	10.46%
25-May-06	8,695	439,749,106	203	12,587,025	0.00	0.00	0.00	0	0	233	10.98%	10.47%
25-Apr-06	8,898	452,764,156	217	12,812,513	0.00	0.00	43,619.95	1	26,192	234	10.99%	10.48%
27-Mar-06	9,116	466,110,820	229	12,747,799	0.00	0.00	105,133.07	3	3,417	235	11.00%	10.49%

**SACO I Trust
Mortgage-Backed Certificates
Series 2006-3**

***Distribution Date: 26-Dec-06
Asset-Backed Facts ~ 15 Month Historical Payoff/Loss Summary***

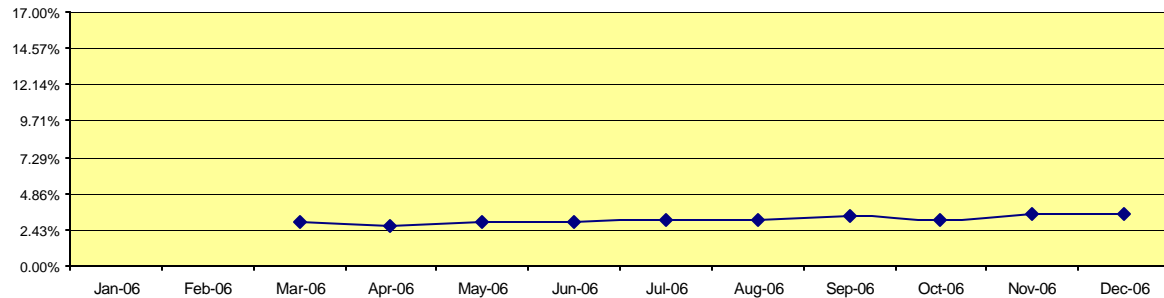
Distribution Date	Ending Pool		Payoffs		Insurance	Substitution	Liquidation	Realized Losses		Remaining Term	Curr Weighted Avg.	
	#	Balance	#	Balance	Proceeds	Proceeds	Proceeds	#	Amount	Life	Coupon	Remit
Group 1 Flow Loans												
26-Dec-06	3,857	191,515,936	114	6,203,125	0.00	0.00	(46,702.27)	11	815,522	289	11.81%	11.29%
27-Nov-06	3,982	198,623,232	105	6,797,667	0.00	0.00	(28,095.29)	5	530,840	291	11.82%	11.31%
25-Oct-06	4,092	205,998,980	102	6,603,101	0.00	0.00	(13,308.17)	4	244,756	292	11.83%	11.32%
25-Sep-06	4,198	212,949,554	122	7,405,578	0.00	0.00	7,824.61	2	53,997	292	11.84%	11.32%
25-Aug-06	4,322	220,616,255	112	7,378,554	0.00	0.00	17,279.06	1	34,736	294	11.84%	11.33%
25-Jul-06	4,434	228,138,938	136	8,586,030	0.00	0.00	0.00	0	0	295	11.86%	11.35%
26-Jun-06	4,570	237,020,593	122	7,215,833	0.00	0.00	0.00	0	0	296	11.88%	11.36%
25-May-06	4,692	244,676,131	121	8,071,065	0.00	0.00	0.00	0	0	297	11.89%	11.38%
25-Apr-06	4,813	253,032,904	110	6,222,959	0.00	0.00	0.00	0	0	298	11.89%	11.38%
27-Mar-06	4,923	259,524,143	140	9,081,850	0.00	0.00	120,548.44	1	1,888	299	11.89%	11.38%

SACO I Trust Mortgage-Backed Certificates Series 2006-3

Distribution Date: 26-Dec-06
Prepayment Summary

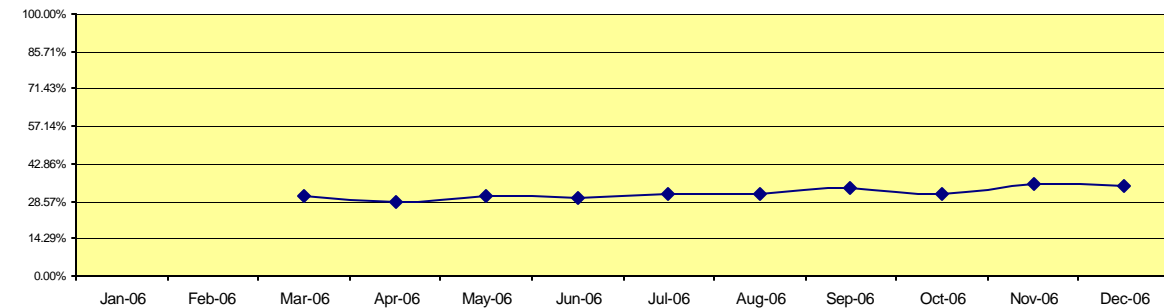
SMM (Single Monthly Mortality)

	Total
Current Period	3.47%
3-Month Average	3.36%
6-Month Average	3.27%
12-Month Average	3.12%
Average Since Cut-Off	3.12%



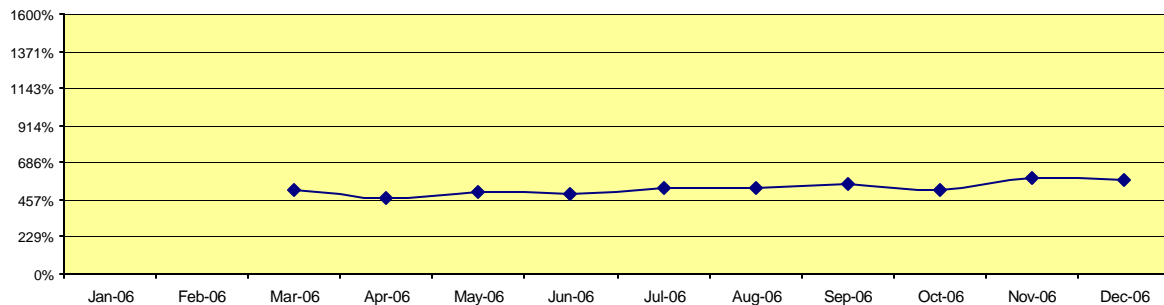
CPR (Conditional Prepayment Rate)

	Total
Current Period	34.57%
3-Month Average	33.65%
6-Month Average	32.90%
12-Month Average	31.63%
Average Since Cut-Off	31.63%



PSA (Public Securities Association)

	Total
Current Period	576%
3-Month Average	561%
6-Month Average	548%
12-Month Average	527%
Average Since Cut-Off	527%



SMM	Single Monthly Mortality	(Partial and Full Prepayments + Repurchases + Liquidations + Other Principal Proceeds) / (Beginning Collateral Balance - Scheduled Principal)
CPR	Conditional Prepayment Rate	$1 - (1 - \text{SMM})^{12}$
PSA	Public Securities Association	$100 * \text{CPR} / (0.2 * \text{MIN}(30, \text{WAS}))$
WAS	Weighted Average Seasoning	$(\text{Original Term} - \text{Remaining Term}) * (\text{Current Scheduled Balance} / \text{Deal Scheduled Principal Balance})$

SACO I Trust
Mortgage-Backed Certificates
Series 2006-3

Distribution Date: 26-Dec-06
Mortgage Loan Characteristics Part I

Distribution by Current Ending Principal Balance

Min	Max	Count	% of Total	Balance	% of Total
0	to 18,000	1,035	9.39%	14,658,671	2.70%
18,000	to 22,000	763	6.93%	15,275,101	2.81%
22,000	to 26,000	1,001	9.09%	24,300,115	4.48%
26,000	to 30,000	974	8.84%	27,347,157	5.04%
30,000	to 34,000	878	7.97%	28,191,261	5.19%
34,000	to 39,000	931	8.45%	33,949,687	6.25%
39,000	to 49,000	1,410	12.80%	61,872,561	11.40%
49,000	to 59,000	1,074	9.75%	57,637,177	10.62%
59,000	to 69,000	775	7.03%	49,231,242	9.07%
69,000	to 79,000	597	5.42%	43,983,376	8.10%
79,000	to 90,000	477	4.33%	40,150,866	7.40%
90,000	to 450,000	1,103	10.01%	146,266,462	26.94%
		11,018	100.00%	542,863,676	100.00%

Distribution by Cut-off Principal Balance

Min	Max	Count	% of Total	Balance	% of Total
0	to 19,000	1,460	10.13%	21,731,874	2.90%
19,000	to 23,000	953	6.61%	20,026,263	2.68%
23,000	to 27,000	1,260	8.74%	31,694,082	4.23%
27,000	to 31,000	1,133	7.86%	32,904,714	4.40%
31,000	to 35,000	1,120	7.77%	37,069,042	4.95%
35,000	to 41,000	1,314	9.12%	49,855,036	6.66%
41,000	to 52,000	1,996	13.85%	92,594,024	12.37%
52,000	to 63,000	1,436	9.96%	82,409,598	11.01%
63,000	to 74,000	1,004	6.97%	68,606,597	9.17%
74,000	to 85,000	795	5.52%	62,799,522	8.39%
85,000	to 96,000	507	3.52%	45,965,264	6.14%
96,000	to 450,000	1,434	9.95%	202,764,509	27.09%
		14,412	100.00%	748,420,526	100.00%

Distribution by Current Mortgage Rate

Min	Max	Count	% of Total	Balance	% of Total
5.75%	to 9.45%	1,098	9.97%	55,309,908	10.19%
9.45%	to 9.81%	745	6.76%	38,198,690	7.04%
9.81%	to 10.17%	1,236	11.22%	64,029,345	11.79%
10.17%	to 10.53%	836	7.59%	44,747,193	8.24%
10.53%	to 10.89%	857	7.78%	45,103,576	8.31%
10.89%	to 11.25%	948	8.60%	44,248,624	8.15%
11.25%	to 11.64%	858	7.79%	42,094,574	7.75%
11.64%	to 12.03%	1,114	10.11%	56,791,118	10.46%
12.03%	to 12.42%	614	5.57%	31,680,729	5.84%
12.42%	to 12.81%	761	6.91%	33,566,617	6.18%
12.81%	to 13.25%	675	6.13%	29,748,092	5.48%
13.25%	to 18.38%	1,276	11.58%	57,345,210	10.56%
		11,018	100.00%	542,863,676	100.00%

Distribution by Original Mortgage Rate

Min	Max	Count	% of Total	Balance	% of Total
5.75%	to 9.50%	1,581	10.97%	84,393,109	11.28%
9.50%	to 9.88%	1,057	7.33%	57,033,766	7.62%
9.88%	to 10.25%	1,433	9.94%	79,052,076	10.56%
10.25%	to 10.63%	1,110	7.70%	60,289,589	8.06%
10.63%	to 11.00%	1,308	9.08%	69,197,038	9.25%
11.00%	to 11.38%	942	6.54%	47,334,057	6.32%
11.38%	to 11.80%	1,249	8.67%	61,768,365	8.25%
11.80%	to 12.22%	1,379	9.57%	78,351,165	10.47%
12.22%	to 12.64%	1,237	8.58%	62,865,518	8.40%
12.64%	to 13.06%	905	6.28%	42,551,069	5.69%
13.06%	to 13.50%	910	6.31%	44,655,204	5.97%
13.50%	to 18.38%	1,301	9.03%	60,929,567	8.14%
		14,412	100.00%	748,420,526	100.00%



**SACO I Trust
Mortgage-Backed Certificates
Series 2006-3**

***Distribution Date: 26-Dec-06
Mortgage Loan Characteristics Part II***

Distribution by Product Characteristics (Current)

Product Type	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Fixed 2nd Lien	11,018	542,863,675	100.00%	249.37	11.22%

Total	11,018	542,863,675	100.00%		
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Distribution by Product Characteristics (Cut-off)

Product Type	# of Loans	Original Principal Balance	% of Balance	WAMM	WAC
Fixed 2nd Lien	14,412	748,420,526	100.00%	261.52	11.32%

Total	14,412	748,420,526	100.00%		
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Distribution by Property Types (Current)

Property Type	# of Loans	Ending Balance	% of Balance	WAMM	WAC
SF Unattached Dwelling	6,160	286,465,942	52.77%	250.06	11.15%
PUD	2,639	139,455,221	25.69%	250.03	11.14%
Multifamily	1,180	67,125,814	12.37%	242.18	11.57%
Condo - Low Facility	925	42,750,405	7.87%	251.83	11.30%
Condo - High Facility	57	4,731,563	0.87%	245.71	12.16%
SF Attached Dwelling	57	2,334,731	0.43%	294.10	11.66%

Total	11,018	542,863,676	100.00%		
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Distribution by Property Types (Cut-off)

Property Type	# of Loans	Ending Balance	% of Balance	WAMM	WAC
SF Unattached Dwelling	8,103	399,063,442	53.32%	262.20	11.24%
PUD	3,474	196,658,629	26.28%	262.86	11.28%
Multifamily	1,510	87,484,610	11.69%	252.78	11.65%
Condo - Low Facility	1,173	55,598,994	7.43%	263.04	11.42%
Condo - High Facility	76	6,302,570	0.84%	257.90	12.16%
SF Attached Dwelling	76	3,312,280	0.44%	312.36	11.70%

Total	14,412	748,420,526	100.00%		
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**SACO I Trust
Mortgage-Backed Certificates
Series 2006-3**

***Distribution Date: 26-Dec-06
Mortgage Loan Characteristics Part II***

Distribution by Occupancy Type (Current)

Occupancy Type	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Owner Occupied - Primary Residence	6,662	363,639,562	66.99%	251.80	10.81%
Non-Owner Occupied	3,641	142,852,755	26.31%	245.41	12.29%
Owner Occupied - Secondary Residence	715	36,371,358	6.70%	240.59	11.21%

Total	11,018	542,863,675	100.00%		
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Distribution by Loan Purpose (Current)

Loan Purpose	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Purchase	9,593	475,086,140	87.51%	250.16	11.25%
Refinance/Equity Takeout	1,211	59,264,762	10.92%	244.50	11.09%
Refinance/No Cash Out	214	8,512,773	1.57%	238.87	10.94%

Total	11,018	542,863,676	100.00%		
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Distribution by Occupancy Type (Cut-off)

Occupancy Type	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Owner Occupied - Primary Residence	8,638	500,961,818	66.94%	264.33	10.89%
Non-Owner Occupied	4,858	198,495,469	26.52%	256.61	12.39%
Owner Occupied - Secondary Residence	916	48,963,239	6.54%	252.75	11.34%

Total	14,412	748,420,526	100.00%		
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Distribution by Loan Purpose (Cut-off)

Loan Purpose	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Purchase	12,562	654,721,549	87.48%	262.86	11.35%
Refinance/Equity Takeout	1,580	82,041,906	10.96%	253.13	11.11%
Refinance/No Cash Out	270	11,657,070	1.56%	245.36	10.96%

Total	14,412	748,420,526	100.00%		
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**SACO I Trust
Mortgage-Backed Certificates
Series 2006-3**

***Distribution Date: 26-Dec-06
Mortgage Loan Characteristics Part II***

Distribution by Originator Concentration > 10% (Current)

Originator	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Emc Mortgage Corporation	11,018	542,863,675	100.00%	249.37	11.22%

Distribution by Originator Concentration > 10% (Cut-off)

Originator	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Emc Mortgage Corporation	13,711	707,158,622	100.00%	262.13	11.31%

SACO I Trust
Mortgage-Backed Certificates
Series 2006-3

Distribution Date: 26-Dec-06
Geographic Concentration

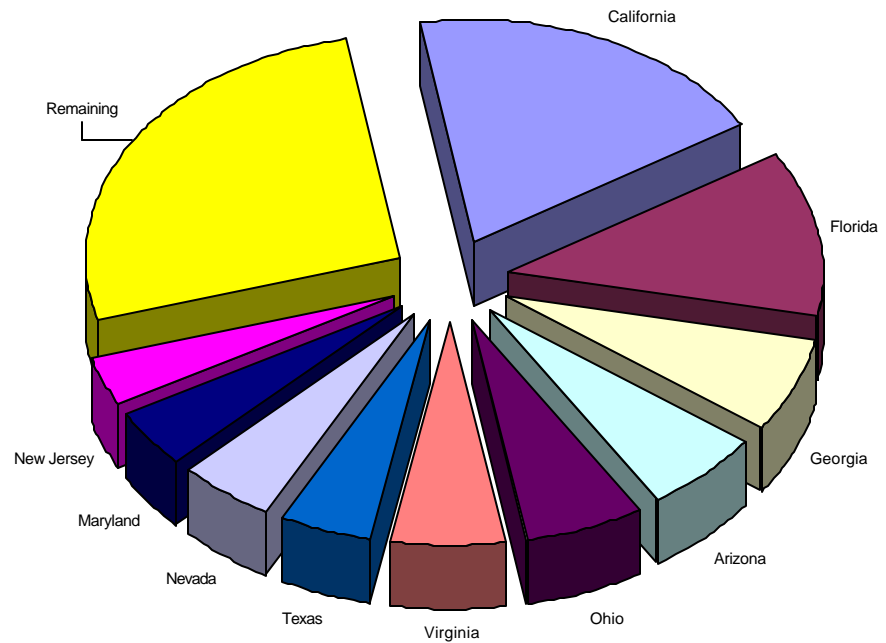
Top 10 Current State Concentration

Geographic Distribution	# of Loans	Balance ⁽¹⁾	% of Balance	WAMM	WAC
California	1,191	103,038,100	18.98%	253	10.79%
Florida	1,348	64,569,311	11.89%	270	11.61%
Georgia	1,038	36,817,970	6.78%	267	11.73%
Arizona	613	33,567,733	6.18%	241	11.72%
Ohio	1,085	33,397,524	6.15%	231	11.25%
Virginia	460	32,023,008	5.90%	241	11.20%
Texas	843	26,069,573	4.80%	251	10.57%
Nevada	450	25,929,694	4.78%	218	11.39%
Maryland	374	22,994,083	4.24%	258	11.38%
New Jersey	305	19,949,123	3.67%	234	11.32%
Remaining	3,311	144,507,556	26.62%	247	11.17%

Top 10 Original State Concentration

Geographic Distribution	# of Loans	Balance ⁽¹⁾	% of Balance	WAMM	WAC
California	1,724	152,923,230	20.43%	264	10.90%
Florida	1,806	88,292,599	11.80%	282	11.69%
Arizona	884	50,216,808	6.71%	256	11.75%
Virginia	639	46,166,836	6.17%	258	11.41%
Georgia	1,200	44,107,989	5.89%	278	11.77%
Ohio	1,283	40,215,859	5.37%	245	11.31%
Maryland	563	36,136,834	4.83%	271	11.47%
Nevada	564	33,853,868	4.52%	230	11.45%
Texas	947	30,702,849	4.10%	266	10.69%
New Jersey	447	29,072,097	3.88%	248	11.40%
Remaining	4,355	196,731,556	26.29%	258	11.28%

Top 10 Current State Concentration



⁽¹⁾ Based on Current Period Ending Principal Balance



SACO I Trust
Mortgage-Backed Certificates
Series 2006-3

Distribution Date: 26-Dec-06
Current Period Realized Loss Detail

Disclosure Control #	Period	Original Liquidation Balance	Net Liquidation Proceeds	Loss-Loan Non- adjusted	Loss to Trust	Loss-Certs Non- adjusted	Subsequent Recov/(Exp)	Loss-Loan Adjusted	Loss-Certs Adjusted	Liq Type	Adj Type
15806324	200612	168,986.86	89,614.85	79,372.01	0.00	79,372.01	0.00	79,372.01	79,372.01	S	
15871670	200612	159,536.56	(9,891.98)	159,536.56	9,891.98	169,428.54	0.00	159,536.56	169,428.54	C	
15936071	200612	149,745.18	(8,590.60)	149,745.18	8,590.60	158,335.78	0.00	149,745.18	158,335.78	C	
15813167	200612	146,354.98	(8,022.57)	146,354.98	8,022.57	154,377.55	0.00	146,354.98	154,377.55	C	
15840169	200612	143,745.63	(8,459.90)	143,745.63	8,459.90	152,205.53	0.00	143,745.63	152,205.53	C	
15784907	200612	129,406.22	(7,261.41)	129,406.22	7,261.41	136,667.63	0.00	129,406.22	136,667.63	C	
15781191	200612	114,726.81	(8,020.62)	114,726.81	8,020.62	122,747.43	0.00	114,726.81	122,747.43	C	
15724105	200612	99,739.34	(7,014.22)	99,739.34	7,014.22	106,753.56	0.00	99,739.34	106,753.56	C	
15779226	200612	91,533.07	(4,144.65)	91,533.07	4,144.65	95,677.72	0.00	91,533.07	95,677.72	C	
15928444	200612	89,012.71	(5,150.15)	89,012.71	5,150.15	94,162.86	0.00	89,012.71	94,162.86	C	
15813262	200612	88,640.64	(4,654.40)	88,640.64	4,654.40	93,295.04	0.00	88,640.64	93,295.04	C	
15784924	200612	86,618.12	(5,194.49)	86,618.12	5,194.49	91,812.61	0.00	86,618.12	91,812.61	C	
15813539	200612	81,534.41	(4,988.53)	81,534.41	4,988.53	86,522.94	0.00	81,534.41	86,522.94	C	
15877528	200612	77,333.86	(3,931.85)	77,333.86	3,931.85	81,265.71	0.00	77,333.86	81,265.71	C	
15841058	200612	68,764.95	(3,895.05)	68,764.95	3,895.05	72,660.00	0.00	68,764.95	72,660.00	C	
15878962	200612	65,700.00	(3,240.06)	65,700.00	3,240.06	68,940.06	0.00	65,700.00	68,940.06	C	
15724108	200612	64,997.18	(3,656.26)	64,997.18	3,656.26	68,653.44	0.00	64,997.18	68,653.44	C	
15988045	200612	64,151.41	(4,709.00)	64,151.41	4,709.00	68,860.41	0.00	64,151.41	68,860.41	C	
15813862	200612	62,771.31	(3,987.89)	62,771.31	3,987.89	66,759.20	0.00	62,771.31	66,759.20	C	
15781430	200612	62,567.03	(4,166.69)	62,567.03	4,166.69	66,733.72	0.00	62,567.03	66,733.72	C	
15813994	200612	58,244.80	(3,208.43)	58,244.80	3,208.43	61,453.23	0.00	58,244.80	61,453.23	C	
15961585	200612	56,040.15	(2,845.40)	56,040.15	2,845.40	58,885.55	0.00	56,040.15	58,885.55	C	
15813678	200612	55,660.57	(3,087.93)	55,660.57	3,087.93	58,748.50	0.00	55,660.57	58,748.50	C	
15961647	200612	54,256.15	(2,827.20)	54,256.15	2,827.20	57,083.35	0.00	54,256.15	57,083.35	C	

Liq. Type Code - Legend

Charge-off	C
Matured	M
Repurchase	N
Note Sale	O
Paid in Full	P
REO	R
Short Pay	S
Third Party	T
Write-off	W

Adjustment Legend

Escrow Bal/Adv	1	Third Party	6
MREC	2	Charged Off/Matured	7
Rest'd Escrow	3	Side Note	8
Replacement Res.	4	Manual	9
Suspense	5		



SACO I Trust
Mortgage-Backed Certificates
Series 2006-3

Distribution Date: 26-Dec-06
Current Period Realized Loss Detail

Disclosure Control #	Period	Original Liquidation Balance	Net Liquidation Proceeds	Loss-Loan Non- adjusted	Loss to Trust	Loss-Certs Non- adjusted	Subsequent Recov/(Exp)	Loss-Loan Adjusted	Loss-Certs Adjusted	Liq Type	Adj Type
15793072	200612	47,567.65	(2,898.46)	47,567.65	2,898.46	50,466.11	0.00	47,567.65	50,466.11	C	
15897389	200612	45,858.75	(2,715.05)	45,858.75	2,715.05	48,573.80	0.00	45,858.75	48,573.80	C	
15907418	200612	45,278.21	(2,552.30)	45,278.21	2,552.30	47,830.51	0.00	45,278.21	47,830.51	C	
15931120	200612	44,304.59	(2,946.90)	44,304.59	2,946.90	47,251.49	0.00	44,304.59	47,251.49	C	
15875445	200612	44,262.14	(2,028.90)	44,262.14	2,028.90	46,291.04	0.00	44,262.14	46,291.04	C	
15877540	200612	43,503.66	(3,097.17)	43,503.66	3,097.17	46,600.83	0.00	43,503.66	46,600.83	C	
15591793	200612	41,190.50	(2,797.83)	41,190.50	2,797.83	43,988.33	0.00	41,190.50	43,988.33	C	
15865246	200612	41,069.73	(2,612.58)	41,069.73	2,612.58	43,682.31	0.00	41,069.73	43,682.31	C	
15809485	200612	39,951.49	(2,689.50)	39,951.49	2,689.50	42,640.99	0.00	39,951.49	42,640.99	C	
15815089	200612	39,951.49	(2,689.50)	39,951.49	2,689.50	42,640.99	0.00	39,951.49	42,640.99	C	
15647630	200612	37,865.34	(2,177.25)	37,865.34	2,177.25	40,042.59	0.00	37,865.34	40,042.59	C	
15829455	200612	36,400.00	(2,342.33)	36,400.00	2,342.33	38,742.33	0.00	36,400.00	38,742.33	C	
15592214	200612	34,814.37	(2,141.67)	34,814.37	2,141.67	36,956.04	0.00	34,814.37	36,956.04	C	
15897541	200612	34,489.54	(2,690.07)	34,489.54	2,690.07	37,179.61	0.00	34,489.54	37,179.61	C	
15672246	200612	33,364.51	(2,141.95)	33,364.51	2,141.95	35,506.46	0.00	33,364.51	35,506.46	C	
15592058	200612	33,249.12	(2,527.25)	33,249.12	2,527.25	35,776.37	0.00	33,249.12	35,776.37	C	
15555324	200612	31,658.04	(2,484.34)	31,658.04	2,484.34	34,142.38	0.00	31,658.04	34,142.38	C	
15865343	200612	30,775.59	(1,836.06)	30,775.59	1,836.06	32,611.65	0.00	30,775.59	32,611.65	C	
15735329	200612	26,470.34	(1,346.35)	26,470.34	1,346.35	27,816.69	0.00	26,470.34	27,816.69	C	
15555240	200612	25,872.29	(1,686.79)	25,872.29	1,686.79	27,559.08	0.00	25,872.29	27,559.08	C	
15877607	200612	25,728.08	(1,496.72)	25,728.08	1,496.72	27,224.80	0.00	25,728.08	27,224.80	C	
15630041	200612	24,666.11	(1,731.88)	24,666.11	1,731.88	26,397.99	0.00	24,666.11	26,397.99	C	
15825405	200612	23,937.39	(1,668.12)	23,937.39	1,668.12	25,605.51	0.00	23,937.39	25,605.51	C	
15854685	200612	22,763.10	(1,644.15)	22,763.10	1,644.15	24,407.25	0.00	22,763.10	24,407.25	C	

Liq. Type Code - Legend

Charge-off	C
Matured	M
Repurchase	N
Note Sale	O
Paid in Full	P
REO	REO
Short Pay	S
Third Party	T
Write-off	W

Adjustment Legend

Escrow Bal/Adv	1	Third Party	6
MREC	2	Charged Off/Matured	7
Rest'd Escrow	3	Side Note	8
Replacement Res.	4	Manual	9
Suspense	5		



SACO I Trust
Mortgage-Backed Certificates
Series 2006-3

Distribution Date: 26-Dec-06
Current Period Realized Loss Detail

Disclosure Control #	Period	Original Liquidation Balance	Net Liquidation Proceeds	Loss-Loan Non-adjusted	Loss to Trust	Loss-Certs Non-adjusted	Subsequent Recov/(Exp)	Loss-Loan Adjusted	Loss-Certs Adjusted	Liq Type	Adj Type
15869076	200612	21,227.33	(1,390.46)	21,227.33	1,390.46	22,617.79	0.00	21,227.33	22,617.79	C	
15878821	200612	20,342.00	(1,449.83)	20,342.00	1,449.83	21,791.83	0.00	20,342.00	21,791.83	C	
15760686	200612	20,134.87	(1,182.25)	20,134.87	1,182.25	21,317.12	0.00	20,134.87	21,317.12	C	
15988487	200612	15,373.86	(881.95)	15,373.86	881.95	16,255.81	0.00	15,373.86	16,255.81	C	
15925133	200612	14,964.46	(771.45)	14,964.46	771.45	15,735.91	0.00	14,964.46	15,735.91	C	
15806253	200612	14,946.10	(858.05)	14,946.10	858.05	15,804.15	0.00	14,946.10	15,804.15	C	
15643034	200612	12,380.76	(663.75)	12,380.76	663.75	13,044.51	0.00	12,380.76	13,044.51	C	
15779182	200612	0.00	0.00	0.00	0.00	0.00	(18.00)	31.63	31.63	M	
15806737	200612	0.00	0.00	0.00	0.00	0.00	8.33	141,324.98	141,324.98	S	
15814185	200612	0.00	0.00	0.00	0.00	0.00	1,585.32	45,061.66	45,061.66	C	
15869105	200612	0.00	0.00	0.00	0.00	0.00	1,989.05	22,016.59	22,016.59	C	
15891741	200612	0.00	0.00	0.00	0.00	0.00	(8.15)	15,720.56	15,720.56	W	
15959921	200612	0.00	0.00	0.00	0.00	0.00	(84.10)	157,772.87	157,772.87	S	
Current Total		3,214,429.35	(93,475.29)	3,124,814.50	183,090.14	3,307,904.64	3,472.45	3,121,342.05	3,304,432.19		
Cumulative		7,573,189.21	184,207.74	6,993,649.15	395,332.32	7,388,981.47	(55,811.48)	7,049,460.63	7,444,792.95		

Liq. Type Code - Legend

Charge-off	C	REO
Matured	M	Short Pay
Repurchase	N	Third Party
Note Sale	O	Write-off
Paid in Full	P	

Adjustment Legend

Escrow Bal/Adv	1	Third Party	6
MREC	2	Charged Off/Matured	7
Rest'd Escrow	3	Side Note	8
Replacement Res.	4	Manual	9
Suspense	5		



SACO I Trust
Mortgage-Backed Certificates
Series 2006-3

Distribution Date: 26-Dec-06
Historical Realized Loss Summary
Total (All Loans)

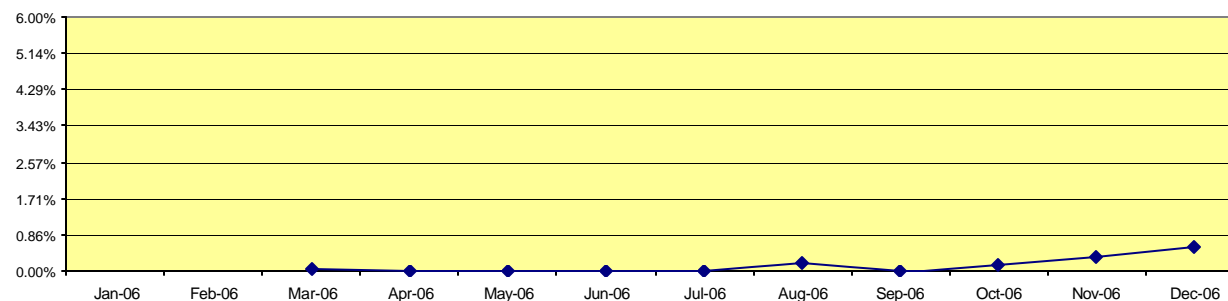
----- Current Realized Loss -----					----- Previous Liquidations/Payoffs -----							
Distribution Date	Beginning Scheduled Balance	Net Liquidation Proceeds	Realized Loss	Loan Count	Claims on Prior Liquidations		Recovery on Prior Liquidations		(Claims)/Recoveries on Prior Payoffs		Realized Loss Adjusted	Cumulative Realized Loss
					Amount	Count	Amount	Count	Amount	Count		
26-Dec-06	3,214,429.35	(93,475.29)	3,307,904.64	55	(110.25)	3	3,582.70	3	0.00	0	3,304,432.19	7,444,792.95
27-Nov-06	2,067,355.71	(138,821.38)	2,206,177.09	37	(228.23)	6	519.93	4	(1,980.15)	180	2,207,865.54	4,140,360.76
25-Oct-06	757,032.94	77,866.37	679,166.57	11	(178.75)	3	621.58	5	(22,851.64)	1,061	701,575.38	1,932,495.22
25-Sep-06	105,209.01	20,806.50	84,402.51	4	(34.13)	2	1,625.43	2	(43,175.03)	474	125,986.24	1,230,919.84
25-Aug-06	1,105,425.37	28,953.25	1,076,472.12	20	0.00	0	5,169.92	6	0.00	0	1,071,302.20	1,104,933.60
25-Jul-06	0.00	0.00	0.00	0	0.00	0	680.32	2	(1,709.37)	90	1,029.05	33,631.40
26-Jun-06	22,937.89	19,576.83	3,361.06	3	0.00	0	999.16	1	0.00	0	2,361.90	32,602.35
25-May-06	0.00	0.00	0.00	0	0.00	0	423.51	2	(209.00)	16	(214.51)	30,240.45
25-Apr-06	69,812.28	43,619.95	26,192.33	1	0.00	0	1,042.52	2	0.00	0	25,149.81	30,454.96
27-Mar-06	230,986.66	225,681.51	5,305.15	4	0.00	0	0.00	0	0.00	0	5,305.15	5,305.15
Total	7,573,189.21	184,207.74	7,388,981.47	135	(551.36)	14	14,665.07	27	(69,925.19)	1,821	7,444,792.95	

SACO I Trust Mortgage-Backed Certificates Series 2006-3

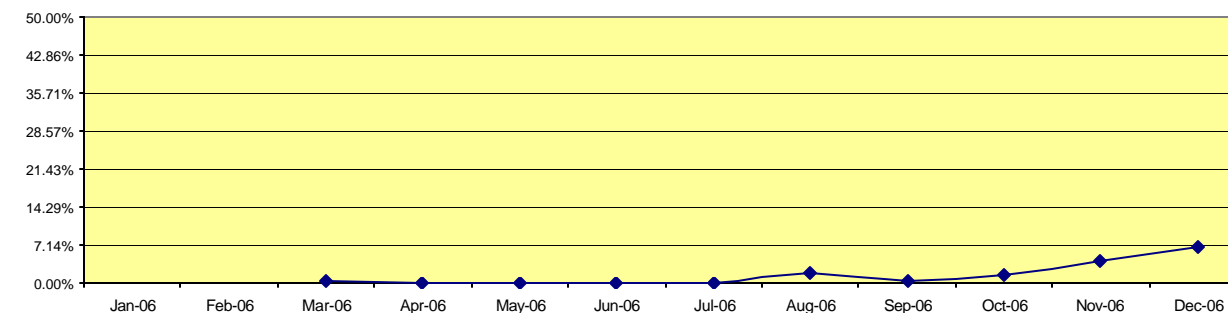
Distribution Date: 26-Dec-06
Realized Loss Summary

MDR (monthly Default Rate)
Total

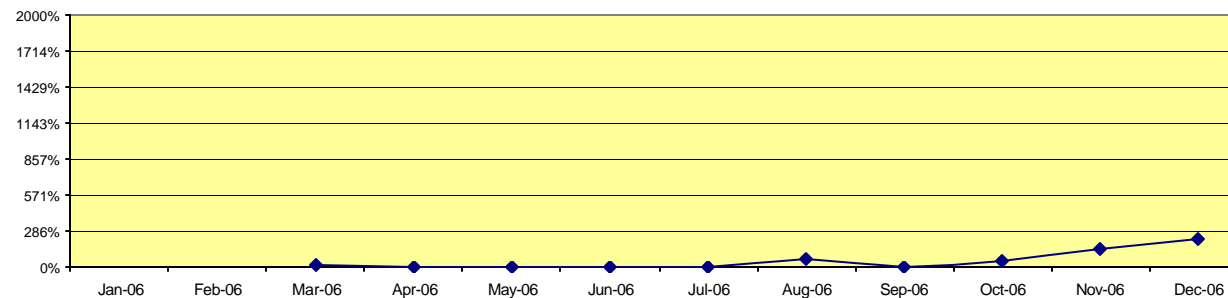
Current Period	0.57%
3-Month Average	0.35%
6-Month Average	0.21%
12-Month Average	0.11%
Average Since Cut-Off	0.13%


CDR (Conditional Default Rate)
Total

Current Period	6.64%
3-Month Average	4.10%
6-Month Average	2.43%
12-Month Average	1.26%
Average Since Cut-Off	1.51%


SDA (Standard Default Assumption)
Total

Current Period	221.48%
3-Month Average	136.80%
6-Month Average	80.87%
12-Month Average	41.90%
Average Since Cut-Off	50.27%



MDR	Monthly Default Rate	$(\text{Beginning Principal Balance of Liquidated Loans}) / (\text{Total Beginning Principal Balance})$
CDR	Conditional Default Rate	$1 - (1 - \text{MDR})^{\wedge 12}$
SDA	Standard Default Assumption	If WAS=30 then CDR/(WAS*0.02) else if 30<WAS=60 then CDR/0.6 else if 60<WAS=120 then CDR/(0.6-((WAS-60)*0.0095)) else if WAS>120 then CDR/0.03
WAS	Weighted Average Seasoning	$(\text{Original Term} - \text{Remaining Term}) * (\text{Current Scheduled Balance} / \text{Deal Scheduled Principal Balance})$



**SACO I Trust
Mortgage-Backed Certificates
Series 2006-3**

***Distribution Date: 26-Dec-06
Material Breaches Detail***

Disclosure Control #	Loan Group #	Ending Principal Balance	Material Breach Date	Material Breach Description
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Material breaches of pool asset representation or warranties or transaction covenants.



**SACO I Trust
Mortgage-Backed Certificates
Series 2006-3**

***Distribution Date: 26-Dec-06
Modified Loan Detail***

Disclosure Control #	Loan Group #	Modified Maturity Date	Cutoff Maturity Date	Modification Description
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Modifications include any extensions or waivers to the mortgage loan terms, fees, penalties or payments during the preceding calendar month or that have become material over time.