



101 Barclay Street, 8West
New York, NY 10286

Officer: Maria Tokarz
212-815-4595
Associate: Tiffany Barnes
212-815-3652

CWMBS, Inc.
Alternative Loan Trust 2006-OA2
Mortgage Pass-Through Certificates, Series 2006-OA2

Certificateholder Monthly Distribution Summary

Class	Cusip	Class Description	Certificate Rate Type	Beginning Balance	Pass Through Rate (%)	Principal Distribution	Interest Distribution	Total Distribution	Current Realized Losses	Ending Balance	Cumulative Realized Losses
A1	126694R75	Senior	Var-Act/360	655,181,873.26	5.476880	7,109,790.47	2,990,293.75	10,100,084.22	0.00	648,072,082.79	0.00
A2A	126694R83	Senior	Var-Act/360	109,109,306.03	5.416880	2,482,378.51	492,526.68	2,974,905.19	0.00	106,626,927.52	0.00
A2B	126694R91	Senior	Var-Act/360	119,647,000.00	5.576880	0.00	556,047.47	556,047.47	0.00	119,647,000.00	0.00
A3	126694S25	Senior	Var-Act/360	44,236,796.94	5.536880	480,041.30	204,111.53	684,152.83	0.00	43,756,755.64	0.00
A4	126694S33	Senior	Var-Act/360	163,794,484.64	5.606880	1,777,436.94	765,313.35	2,542,750.29	0.00	162,017,047.70	0.00
A5	126694S41	Senior	Var-Act/360	188,119,755.41	5.496880	2,041,405.75	861,726.43	2,903,132.19	0.00	186,078,349.65	0.00
A6	126694S58	Senior	Var-Act/360	47,030,430.69	5.566880	510,356.77	218,177.30	728,534.08	0.00	46,520,073.91	0.00
A7	126694V88	Senior	Var-30/360	196,718,048.57	6.843000	2,134,711.24	1,121,784.67	3,256,495.91	0.00	194,583,337.34	0.00
1X				0.00	1.516307	0.00	738,455.14	738,455.14	0.00	0.00	0.00
1X-1	126694S66	Strip IO	Var-30/360	1,327,119,646.97	1.618899	0.00	692,856.60	692,856.60	0.00	1,312,718,237.22	0.00
1X-2	126694S66	Strip PO	Fix-30/360	0.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
1X-3	126694S66	Strip IO	Var-30/360	200,680,547.43	0.837853	0.00	45,598.54	45,598.54	0.00	200,680,419.37	0.00
1X-4	126694S66	Strip PO	Fix-30/360	0.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
2X				0.00	0.280931	0.00	46,053.50	46,053.50	0.00	0.00	0.00
2X-1	126694V96	Strip IO	Var-30/360	196,718,048.57	0.280931	0.00	46,053.50	46,053.50	0.00	194,583,337.34	0.00
2X-2	126694V96	Strip PO	Fix-30/360	0.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
X1P	126694Z68	Strip IO	Fix-30/360	950,445,287.00	0.000000	0.00	1,295,892.90	1,295,892.90	0.00	950,445,287.00	0.00
AR	126694U55	Senior	Var-30/360	0.00	7.123931	0.00	0.00	0.00	0.00	0.00	0.00
P				100.00	0.000000	0.00	106,157.51	106,157.51	0.00	100.00	0.00
P-1	126694U30	Prepay Penalties	Fix-30/360	680,779,078.95	0.000000	0.00	106,157.51	106,157.51	0.00	680,779,078.95	0.00
P-2	126694U30	Prepay Penalties	Fix-30/360	100.00	0.000000	0.00	0.00	0.00	0.00	100.00	0.00
M1	126694S74	Subordinate	Var-Act/360	43,625,515.11	5.676880	27.84	206,380.68	206,408.52	0.00	43,625,487.27	0.00
M2	126694S82	Subordinate	Var-Act/360	34,900,412.09	5.706880	22.27	165,977.05	165,999.32	0.00	34,900,389.82	0.00
M3	126694S90	Subordinate	Var-Act/360	12,214,346.69	5.736880	7.79	58,393.53	58,401.33	0.00	12,214,338.89	0.00
M4	126694T24	Subordinate	Var-Act/360	13,959,965.45	5.946880	8.91	69,181.87	69,190.77	0.00	13,959,956.54	0.00
M5	126694T32	Subordinate	Var-Act/360	12,214,346.69	6.016880	7.79	61,243.55	61,251.34	0.00	12,214,338.89	0.00
M6	126694T40	Subordinate	Var-Act/360	8,725,103.02	6.136880	5.57	44,620.76	44,626.33	0.00	8,725,097.45	0.00
M7	126694T57	Subordinate	Var-Act/360	6,979,484.26	7.116880	4.45	41,393.46	41,397.91	0.00	6,979,479.81	0.00
M8	126694T65	Subordinate	Var-Act/360	6,979,484.26	7.123931	4.45	43,719.95	43,724.41	0.00	6,979,479.81	0.00
M9	126694T73	Subordinate	Var-Act/360	8,725,103.02	7.123931	5.57	54,654.63	54,660.19	0.00	8,725,097.45	0.00
B1	126694T81	Subordinate	Var-Act/360	16,577,895.13	7.123931	10.58	103,845.04	103,855.62	0.00	16,577,884.55	0.00
B2	126694T99	Subordinate	Var-Act/360	20,067,138.79	7.123931	12.80	125,701.90	125,714.70	0.00	20,067,125.99	0.00
B3	126694U22	Subordinate	Var-Act/360	15,711,752.92	7.123931	9.89	98,419.47	98,429.35	0.14	15,711,742.90	0.41
Totals				1,724,518,342.97		16,536,248.89	10,470,072.12	27,006,321.02	0.14	1,707,982,093.92	0.41



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Alternative Loan Trust 2006-OA2
Mortgage Pass-Through Certificates, Series 2006-OA2



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Principal Distribution Detail

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Scheduled Principal Distribution	Net Principal Distribution	Deferred Interest	Current Realized Losses	Ending Certificate Balance	Ending Certificate Factor
A1	126694R75	666,056,000.00	655,181,873.26	7,109,790.47	7,109,790.47	0.00	0.00	648,072,082.79	0.97299939163
A2A	126694R83	112,906,000.00	109,109,306.03	2,482,378.51	2,482,378.51	0.00	0.00	106,626,927.52	0.94438672455
A2B	126694R91	119,647,000.00	119,647,000.00	0.00	0.00	0.00	0.00	119,647,000.00	1.00000000000
A3	126694S25	44,971,000.00	44,236,796.94	480,041.30	480,041.30	0.00	0.00	43,756,755.64	0.97299939163
A4	126694S33	166,513,000.00	163,794,484.64	1,777,436.94	1,777,436.94	0.00	0.00	162,017,047.70	0.97299939163
A5	126694S41	191,242,000.00	188,119,755.41	2,041,405.75	2,041,405.75	0.00	0.00	186,078,349.65	0.97299939163
A6	126694S58	47,811,000.00	47,030,430.69	510,356.77	510,356.77	0.00	0.00	46,520,073.91	0.97299939163
A7	126694V88	199,983,000.00	196,718,048.57	2,134,711.24	2,134,711.24	0.00	0.00	194,583,337.34	0.97299939163
1X		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
1X-1	126694S66	1,349,146,100.00	1,327,119,646.97	0.00	0.00	0.00	0.00	1,312,718,237.22	0.97299931951
1X-2	126694S66	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
1X-3	126694S66	201,299,187.73	200,680,547.43	0.00	0.00	0.00	0.00	200,680,419.37	0.99692612591
1X-4	126694S66	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
2X		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
2X-1	126694V96	199,983,000.00	196,718,048.57	0.00	0.00	0.00	0.00	194,583,337.34	0.97299939163
2X-2	126694V96	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
X1P	126694Z68	950,445,287.00	950,445,287.00	0.00	0.00	0.00	0.00	950,445,287.00	1.00000000000
AR	126694U55	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
P		100.00	100.00	0.00	0.00	0.00	0.00	100.00	1.00000000000
P-1	126694U30	680,779,078.95	680,779,078.95	0.00	0.00	0.00	0.00	680,779,078.95	1.00000000000
P-2	126694U30	100.00	100.00	0.00	0.00	0.00	0.00	100.00	1.00000000000
M1	126694S74	43,760,000.00	43,625,515.11	27.84	27.84	0.00	0.00	43,625,487.27	0.99692612591
M2	126694S82	35,008,000.00	34,900,412.09	22.27	22.27	0.00	0.00	34,900,389.82	0.99692612591
M3	126694S90	12,252,000.00	12,214,346.69	7.79	7.79	0.00	0.00	12,214,338.89	0.99692612591
M4	126694T24	14,003,000.00	13,959,965.45	8.91	8.91	0.00	0.00	13,959,956.54	0.99692612591
M5	126694T32	12,252,000.00	12,214,346.69	7.79	7.79	0.00	0.00	12,214,338.89	0.99692612591
M6	126694T40	8,725,000.00	8,725,103.02	5.57	5.57	0.00	0.00	8,725,097.45	0.99692612591
M7	126694T57	7,001,000.00	6,979,484.26	4.45	4.45	0.00	0.00	6,979,479.81	0.99692612591
M8	126694T65	7,001,000.00	6,979,484.26	4.45	4.45	0.00	0.00	6,979,479.81	0.99692612591
M9	126694T73	8,752,000.00	8,725,103.02	5.57	5.57	0.00	0.00	8,725,097.45	0.99692612591
B1	126694T81	16,629,000.00	16,577,895.13	10.58	10.58	0.00	0.00	16,577,884.55	0.99692612591
B2	126694T99	20,129,000.00	20,067,138.79	12.80	12.80	0.00	0.00	20,067,125.99	0.99692612591
B3	126694U22	15,760,187.82	15,711,752.92	9.89	9.89	0.00	0.14	15,711,742.90	0.99692612021
Totals		1,750,428,387.82	1,724,518,342.97	16,536,248.89	16,536,248.89	0.00	0.14	1,707,982,093.92	



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Interest Distribution Detail

Class	Beginning Certificate Balance	Pass Through Rate (%)	Current Interest	Deferred Interest	Total Interest Due	Net Rate Carryover Paid	Net Interest Shortfall	Interest Paid	Net Rate Carryover After Dist.
A1	655,181,873.26	5.476880	2,990,293.75	0.00	2,990,293.75	0.00	0.00	2,990,293.75	0.00
A2A	109,109,306.03	5.416880	492,526.68	0.00	492,526.68	0.00	0.00	492,526.68	0.00
A2B	119,647,000.00	5.576880	556,047.47	0.00	556,047.47	0.00	0.00	556,047.47	0.00
A3	44,236,796.94	5.536880	204,111.53	0.00	204,111.53	0.00	0.00	204,111.53	0.00
A4	163,794,484.64	5.606880	765,313.35	0.00	765,313.35	0.00	0.00	765,313.35	0.00
A5	188,119,755.41	5.496880	861,726.43	0.00	861,726.43	0.00	0.00	861,726.43	0.00
A6	47,030,430.69	5.566880	218,177.30	0.00	218,177.30	0.00	0.00	218,177.30	0.00
A7	196,718,048.57	6.843000	1,121,784.67	0.00	1,121,784.67	0.00	0.00	1,121,784.67	0.00
1X	0.00	1.516307	1,930,511.44	0.00	1,930,511.44	0.00	0.00	738,455.14	0.00
1X-1	1,327,119,646.97	1.618899	1,790,394.14	0.00	1,790,394.14	0.00	0.00	692,856.60	0.00
1X-2	0.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1X-3	200,680,547.43	0.837853	140,117.30	0.00	140,117.30	0.00	0.00	45,598.54	0.00
1X-4	0.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2X	0.00	0.280931	46,053.50	0.00	46,053.50	0.00	0.00	46,053.50	0.00
2X-1	196,718,048.57	0.280931	46,053.50	0.00	46,053.50	0.00	0.00	46,053.50	0.00
2X-2	0.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
X1P	950,445,287.00	0.000000	0.00	0.00	0.00	0.00	0.00	1,295,892.90	0.00
AR	0.00	7.123931	0.00	0.00	0.00	0.00	0.00	0.00	0.00
P	100.00	0.000000	0.00	0.00	0.00	0.00	0.00	106,157.51	0.00
P-1	680,779,078.95	0.000000	0.00	0.00	0.00	0.00	0.00	106,157.51	0.00
P-2	100.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M1	43,625,515.11	5.676880	206,380.68	0.00	206,380.68	0.00	0.00	206,380.68	0.00
M2	34,900,412.09	5.706880	165,977.05	0.00	165,977.05	0.00	0.00	165,977.05	0.00
M3	12,214,346.69	5.736880	58,393.53	0.00	58,393.53	0.00	0.00	58,393.53	0.00
M4	13,959,965.45	5.946880	69,181.87	0.00	69,181.87	0.00	0.00	69,181.87	0.00
M5	12,214,346.69	6.016880	61,243.55	0.00	61,243.55	0.00	0.00	61,243.55	0.00
M6	8,725,103.02	6.136880	44,620.76	0.00	44,620.76	0.00	0.00	44,620.76	0.00
M7	6,979,484.26	7.116880	41,393.46	0.00	41,393.46	0.00	0.00	41,393.46	0.00
M8	6,979,484.26	7.123931	41,434.47	0.00	41,434.47	2,285.48	0.00	43,719.95	0.00
M9	8,725,103.02	7.123931	51,797.53	0.00	51,797.53	2,857.10	0.00	54,654.63	0.00
B1	16,577,895.13	7.123931	98,416.48	0.00	98,416.48	5,428.56	0.00	103,845.04	0.00
B2	20,067,138.79	7.123931	119,130.76	0.00	119,130.76	6,571.14	0.00	125,701.90	0.00
B3	15,711,752.92	7.123931	93,274.54	0.00	93,274.54	5,144.93	0.00	98,419.47	0.00
Totals	1,724,518,342.97		10,237,790.80	0.00	10,237,790.80	22,287.21	0.00	10,470,072.12	0.00



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Current Payment Information
Factors per \$1,000

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Principal Distribution	Interest Distribution	Ending Certificate Balance	Pass Through Rate (%)
A1	126694R75	666,056,000.00	983.673855143	10.674463514	4.489553056	972.999391631	5.476880
A2A	126694R83	112,906,000.00	966.372965431	21.986240882	4.362271991	944.386724549	5.416880
A2B	126694R91	119,647,000.00	1,000.000000000	0.000000000	4.647400000	1,000.000000000	5.576880
A3	126694S25	44,971,000.00	983.673855143	10.674463512	4.538736746	972.999391631	5.536880
A4	126694S33	166,513,000.00	983.673855143	10.674463512	4.596117721	972.999391631	5.606880
A5	126694S41	191,242,000.00	983.673855143	10.674463512	4.505947617	972.999391631	5.496880
A6	126694S58	47,811,000.00	983.673855143	10.674463512	4.563328592	972.999391631	5.566880
A7	126694V88	199,983,000.00	983.673855143	10.674463512	5.609400159	972.999391631	6.843000
1X		0.00	0.000000000	0.000000000	0.476285842	0.000000000	1.516307
1X-1	126694S66	1,349,146,100.00	983.673782232	0.000000000	0.513551943	972.999319511	1.618899
1X-2	126694S66	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000
1X-3	126694S66	201,299,187.73	996.926762050	0.000000000	0.226521228	996.926125908	0.837853
1X-4	126694S66	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000
2X		0.00	0.000000000	0.000000000	0.230287074	0.000000000	0.280931
2X-1	126694V96	199,983,000.00	983.673855143	0.000000000	0.230287063	972.999391631	0.280931
2X-2	126694V96	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000
X1P	126694Z68	950,445,287.00	1,000.000000000	0.000000000	1.363458710	1,000.000000000	0.000000
AR	126694U55	100.00	0.000000000	0.000000000	0.000000000	0.000000000	7.123931
P		100.00	1,000.000000000	0.000000000	1,061,575.100000000	1,000.000000000	0.000000
P-1	126694U30	680,779,078.95	1,000.000000000	0.000000000	0.155935328	1,000.000000000	0.000000
P-2	126694U30	100.00	1,000.000000000	0.000000000	0.000000000	1,000.000000000	0.000000
M1	126694S74	43,760,000.00	996.926762050	0.000636142	4.716194664	996.926125908	5.676880
M2	126694S82	35,008,000.00	996.926762050	0.000636142	4.741117833	996.926125908	5.706880
M3	126694S90	12,252,000.00	996.926762050	0.000636142	4.766041002	996.926125908	5.736880
M4	126694T24	14,003,000.00	996.926762050	0.000636142	4.940503186	996.926125908	5.946880
M5	126694T32	12,252,000.00	996.926762050	0.000636142	4.998657247	996.926125908	6.016880
M6	126694T40	8,752,000.00	996.926762050	0.000636142	5.098349923	996.926125908	6.136880
M7	126694T57	7,001,000.00	996.926762050	0.000636142	5.912506779	996.926125908	7.116880
M8	126694T65	7,001,000.00	996.926762050	0.000636142	6.244815699	996.926125908	7.123931
M9	126694T73	8,752,000.00	996.926762050	0.000636142	6.244815699	996.926125908	7.123931
B1	126694T81	16,629,000.00	996.926762050	0.000636142	6.244815699	996.926125908	7.123931
B2	126694T99	20,129,000.00	996.926762050	0.000636142	6.244815699	996.926125908	7.123931
B3	126694U22	15,760,187.82	996.926756349	0.000627270	6.244815664	996.926120207	7.123931



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Officer: Maria Tokarz
212-815-4595
Associate: Tiffany Barnes
212-815-3652

CWMBS, Inc.
Alternative Loan Trust 2006-OA2
Mortgage Pass-Through Certificates, Series 2006-OA2

Totals		1,750,428,387.82	985.197883541	9.446972527	5.981434141	975.750910923	
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Pool Level Data

Distribution Date		7/20/06
Cut-off Date		3/ 1/06
Record Date		6/30/06
Determination Date		7/14/06
LIBOR Determination Date		6/16/06
Accrual Period 30/360	Begin	6/ 1/06
	End	7/ 1/06
Number of Days in 30/360 Accrual Period		30
Accrual Period Actual Days	Begin	6/20/06
	End	7/20/06
Number of Days in Actual Accrual Period		30

Index

One-Month Libor Rate	5.2668800%
Original Mortgage Loan Details	

1XP Class Payment Detail

From Prepayments	126,123.81
From 1X Distributions	1,169,769.09

Collateral Detail

Aggregate Loan Count	4,102
Stated Principal Balance	1,750,428,287.73
Weighted Average Mortgage Rate	3.59081%
Weighted Average Net Mortgage Rate	3.18830%
Weighted Average Remaining Term	386



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Current Mortgage Loan Details

Beginning Aggregate Loan Count	4,047
Loans Paid Off or otherwise removed pursuant to the PSA	<u>43</u>
Ending Aggregate Loan Count	4,004
Beginning Pool Stated Principal Balance	1,724,518,242.97
Scheduled Principal	1,100.42
Negative Amortization	-4,974,802.64
Unscheduled Principal	21,509,951.26
Realized Principal Losses	<u>0.00</u>
Ending Pool Stated Principal Balance	1,707,981,993.93
Beginning Weighted Average Mortgage Rate	7.52662%
Beginning Weighted Average Net Mortgage Rate	7.12393%
Ending Weighted Average Mortgage Rate	7.52491%
Ending Weighted Average Net Mortgage Rate	7.12217%
Beginning Weighted Average Remaining Term to Maturity	383
Ending Weighted Average Remaining Term to Maturity	383



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Delinquency Information

Delinquency Information

	30-59 Days				60-89 Days				90+ Days			
	Count	Count %	Balance	Balance %	Count	Count %	Balance	Balance %	Count	Count %	Balance	Balance %
Group 1	66	1.64835%	31,166,960.71	1.82478%	6	0.14985%	2,148,262.15	0.12578%	1	0.02498%	395,271.82	0.02314%

	Foreclosure				Bankruptcy				REO			
	Count	Count %	Balance	Balance %	Count	Count %	Balance	Balance %	Count	Count %	Balance	Balance %
Group 1	4	0.09990%	2,631,435.72	0.15407%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%

60+ Delinquency, Foreclosure, Bankruptcy & REO Totals

Current	5,174,969.69
One-Month Prior	5,270,886.04
Two-Month Prior	2,895,497.45
Three-Month Prior	0.00
Four-Month Prior	0.00
Five-Month Prior	0.00
60+ Delinquency Average	3,335,338.29
Passing Delinquency Stepdown Requirement	YES



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Negative Amortization Detail

Deferred Interest	4,974,802.64
Principal Prepayment Amount	21,509,951.26
Net Deferred Interest	0.00
Adjusted Cap Rate for LIBOR Certs	7.12393%
Adjusted Cap Rate for MTA Cert	7.12393%
Adjusted Cap Rate for 1X-IO-1	1.61890%
Adjusted Cap Rate for 1X-IO-2	0.83785%
Adjusted Cap Rate for 2X-IO	0.28093%

Please see page 2 (Principal Detail) or page 3 (Interest Detail) for information about bond level allocation of Net Deferred Interest.



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Available Funds

Interest

Scheduled Interest	10,750,899.24
Less: Master Servicer Fee	473,321.58
Less: Trustee Fee	12,933.89
Less: Mortgage Loan Premiums	<u>26,853.10</u>
Total Interest Available	10,237,790.66

Principal

Scheduled Principal	1,100.42
Negative Amortization	-4,974,802.64
Paid in Full Principal	20,899,187.58
Curtailment Principal	610,763.68
Liquidation Principal	0.00
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	0.00
Remaining Amounts in Supplemental Account	<u>0.00</u>
Total Principal Available	<u>16,536,249.04</u>

Total Available Funds

26,774,039.70



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Certificate Account

	Beginning Balance	0.00
Deposits	Remittance Amount	26,774,039.70
	Trustee Fee	12,933.89
	Prepayment Penalties	232,281.32
	Capitalized Interest Money from Carryover Reserve	0.00
	Other Deposits required by the PSA	<u>0.00</u>
	Total Deposits	27,019,254.91
Withdrawals	Available Funds, to the Distribution Account	27,006,321.02
	Trustee Fee	12,933.89
	Total Withdrawals	<u>27,019,254.91</u>
	Ending Balance	0.00

Distribution Account

	Beginning Balance	0.00
Deposits	Available Funds	27,006,321.02
	Other Deposits Required by the PSA	<u>0.00</u>
	Total Deposits	27,006,321.02
Withdrawals	Payments of Principal & Interest to the Classes	<u>27,006,321.02</u>
	Ending Balance	0.00



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Carryover Shortfall Reserve

Beginning Balance	0.47
Deposits	1,976,565.41
Withdrawals	1,976,565.41
Ending Balance	0.47

Fees of the Trust

Gross Master Servicing Fee	538,911.95
Net Master Servicing Fee	473,321.58
Trustee Fee	12,933.89
LPMI	<u>26,853.10</u>
Total Net Loan Fees	513,108.57

Servicer Advances

Principal Advances	-105,364.69
Interest Advances	230,463.69
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	<u>0.00</u>
Total Advances	125,099.00



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Mortgage Prepayment Details

Principal Balance of Loans Paid in Full	20,899,187.58
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	65,590.37
Compensating Interest	65,590.37
Non-Supported Prepayment Interest Shortfall	0.00
Prepayment Charges	232,281.32
CPR %	13.945%
SMM %	1.244%

Loan Substitution

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



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Principal Distribution Amounts

Senior and Subordinate Percentages

Senior Percentage Original	88.50000%
Senior Prepayment Percentage Original	100.00000%
Senior Percentage	88.36310%
Senior Prepayment Percentage	100.00000%
Subordinate Percentages	11.63690%
Subordinate Prepayment Percentage	0.00000%

Principal Distribution Amounts

Senior Principal Distribution Amount	16,536,120.99
Subordinate Principal Distribution Amount	<u>128.05</u>
Total Principal Distribution Amount	16,536,249.04
Two Times Test	NO

Realized Loss Detail

Current Period Realized Losses	0.00
Cumulative Realized Losses	0.00
Total Liquidated Loan Balance	0.00
Total Liquidated Proceeds	0.00
Subsequent Recoveries	0.00
Passing Cumulative Loss Test	YES

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



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<u>Issuance Face</u>		<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
< =	0.00	0	0.000	0.00	0.000
0.00	-	100,000.00	67	5,268,796.80	0.308
100,000.00	-	200,000.00	573	89,519,772.68	5.241
200,000.00	-	300,000.00	825	207,654,210.31	12.158
300,000.00	-	400,000.00	778	276,873,363.67	16.211
400,000.00	-	500,000.00	634	287,731,338.44	16.846
500,000.00	-	600,000.00	476	262,667,714.58	15.379
600,000.00	-	700,000.00	267	172,669,705.67	10.110
700,000.00	-	800,000.00	108	81,540,238.37	4.774
800,000.00	-	900,000.00	60	51,340,262.53	3.006
900,000.00	-	1,000,000.00	65	63,377,015.47	3.711
1,000,000.00	-	1,100,000.00	27	28,859,467.62	1.690
1,100,000.00	-	1,200,000.00	20	23,073,431.66	1.351
1,200,000.00	-	1,300,000.00	26	32,700,430.86	1.915
1,300,000.00	-	1,400,000.00	13	17,823,445.62	1.044
1,400,000.00	-	1,500,000.00	32	47,192,114.12	2.763
1,500,000.00	-	1,600,000.00	6	9,481,124.87	0.555
1,600,000.00	-	1,700,000.00	4	6,624,486.73	0.388
1,700,000.00	-	1,800,000.00	8	14,191,817.74	0.831
1,800,000.00	-	1,900,000.00	4	7,483,771.96	0.438
1,900,000.00	-	2,000,000.00	10	19,894,290.58	1.165
>	2,000,000.00	1	0.025	2,015,193.65	0.118
Wgt Ave / Total:		4004	100.000	1,707,981,993.93	100.000

<u>Issuance Coupon</u>		<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
< =	0.0	0	0.000	0.00	0.000
0.0	-	0	0.000	0.00	0.000
0.5	-	1.0	554	293,976,636.06	17.212
1.0	-	1.5	951	412,821,506.90	24.170
1.5	-	2.0	527	235,854,248.14	13.809
2.0	-	2.5	262	88,247,649.96	5.167



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<u>Issuance Coupon</u>			Number of Items	Percent of Items	Principal Balance	Percent of Balance
2.5	-	3.0	106	2.647	32,670,912.45	1.913
3.0	-	3.5	52	1.299	13,732,729.26	0.804
3.5	-	4.0	30	0.749	7,519,504.86	0.440
4.0	-	4.5	14	0.350	3,564,779.23	0.209
4.5	-	5.0	3	0.075	419,080.92	0.025
5.0	-	5.5	0	0.000	0.00	0.000
5.5	-	6.0	16	0.400	7,935,719.08	0.465
6.0	-	6.5	95	2.373	54,123,319.04	3.169
6.5	-	7.0	346	8.641	149,596,313.79	8.759
7.0	-	7.5	922	23.027	361,750,889.90	21.180
7.5	-	8.0	75	1.873	30,130,434.28	1.764
8.0	-	8.5	41	1.024	12,836,237.71	0.752
8.5	-	9.0	10	0.250	2,802,032.35	0.164
9.0	-	9.5	0	0.000	0.00	0.000
9.5	-	10.0	0	0.000	0.00	0.000
>		10.0	0	0.000	0.00	0.000
Wgt Ave / Total:			4004	100.000	1,707,981,993.93	100.000

<u>Update Term</u>			Number of Items	Percent of Items	Principal Balance	Percent of Balance
<=		120	0	0.000	0.00	0.000
120	-	180	0	0.000	0.00	0.000
180	-	300	0	0.000	0.00	0.000
300	-	360	3206	80.070	1,319,605,880.29	77.261
>		360	798	19.930	388,376,113.64	22.739
Wgt Ave / Total:			4004	100.000	1,707,981,993.93	100.000