

**SACO I Trust
Mortgage-Backed Certificates
Series 2006-4**

Distribution Date: 25-Jul-06

ABN AMRO Acct : 723563.1

Payment Date:	Content:	Pages	Contact Information:	
25-Jul-06	Statement to Certificate Holders	2	Analyst:	Sang Huynh sang.huynh@abnamro.com 714.259.6213
Prior Payment: 26-Jun-06	Statement to Certificate Holders (Factors)	3	Administrator:	Kim Sturm kimberly.sturm@abnamro.com 312.904.4373
	Pool/Non-Pool Funds Cash Reconciliation	4	LaSalle Website:	www.etrustee.net
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Record Date: 24-Jul-06	Rating Information	9	Outside Parties To The Transaction	
	End of Month Balance Reporting	10	Depositor: Structured Asset Mortgage Investments II Inc.	
	15 Month Loan Status Summary Part I	11	Underwriter: Bear Stearns & Co. Inc.	
Distribution Count: 4	15 Month Loan Status Summary Part II	12	Master Servicer: EMC Mortgage Corporation	
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Determination Date: 14-Jul-06				

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Mortgage-Backed Certificates
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***Distribution Date: 25-Jul-06
Bond Payments***

Class	CUSIP	Original Face Value (1)	Beginning Certificate Balance	Principal Payment	Current Realized Loss	Deferred Interest	Ending Certificate Balance	Interest Payment (2)	Interest Adjustment	Pass-Through Rate
A-1	785778RD5	320,908,000.00	282,263,682.69	12,108,310.84	0.00	0.00	270,155,371.85	1,248,879.58	0.00	5.4925000000%
A-2	785778RU7	19,022,000.00	14,807,237.19	1,320,599.29	0.00	0.00	13,486,637.90	64,322.02	0.00	5.3925000000%
A-3	785778RV5	15,978,000.00	15,978,000.00	0.00	0.00	0.00	15,978,000.00	71,209.73	0.00	5.5325000000%
M-1	785778RE3	37,775,000.00	37,775,000.00	0.00	0.00	0.00	37,775,000.00	173,830.58	0.00	5.7125000000%
M-2	785778RF0	25,697,000.00	25,697,000.00	0.00	0.00	0.00	25,697,000.00	118,457.82	0.00	5.7225000000%
M-3	785778RG8	11,050,000.00	11,050,000.00	0.00	0.00	0.00	11,050,000.00	51,027.21	0.00	5.7325000000%
M-4	785778RH6	11,050,000.00	11,050,000.00	0.00	0.00	0.00	11,050,000.00	52,184.39	0.00	5.8625000000%
M-5	785778RJ2	10,279,000.00	10,279,000.00	0.00	0.00	0.00	10,279,000.00	48,708.90	0.00	5.8825000000%
M-6	785778RK9	7,966,000.00	7,966,000.00	0.00	0.00	0.00	7,966,000.00	38,133.35	0.00	5.9425000000%
B-1	785778RL7	8,480,000.00	8,480,000.00	0.00	0.00	0.00	8,480,000.00	44,555.92	0.00	6.5225000000%
B-2	785778RM5	7,195,000.00	7,195,000.00	0.00	0.00	0.00	7,195,000.00	38,673.62	0.00	6.6725000000%
B-3	785778RN3	5,653,000.00	5,653,000.00	0.00	0.00	0.00	5,653,000.00	34,939.07	0.00	7.6725000000%
B-4	785778RP8	6,938,000.00	6,938,000.00	0.00	0.00	0.00	6,938,000.00	49,308.46	0.00	8.8225000000%
C	785778RW3	513,946,331.64 N	471,086,209.62	0.00	0.00	0.00	457,657,299.49	2,108,150.92	50,163.76	N/A
R-1	785778RQ6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
R-2	785778RR4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
R-3	785778RS2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
RX	785778RT0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
Total		487,991,000.00	445,131,919.88	13,428,910.13	0.00	0.00	431,703,009.75	4,142,381.57	50,163.76	
Total P&I Payment								17,571,291.70		

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



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***Distribution Date: 25-Jul-06
Statement to Certificate Holders (FACTORS)
Bond Payments***

Class	CUSIP	Original Face Value	Beginning Certificate Balance *	Principal Payment *	Current Realized Loss *	Deferred Interest *	Ending Certificate Balance *	Interest Payment *	Interest Adjustment*	Next Rate **
A-1	785778RD5	320,908,000.00	879.578205249	37.731408503	0.000000000	0.000000000	841.846796745	3.891705972	0.000000000	5.55500000%
A-2	785778RU7	19,022,000.00	778.426936705	69.424839134	0.000000000	0.000000000	709.002097571	3.381454106	0.000000000	5.45500000%
A-3	785778RV5	15,978,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.456736137	0.000000000	5.59500000%
M-1	785778RE3	37,775,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.601736069	0.000000000	5.77500000%
M-2	785778RF0	25,697,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.609791804	0.000000000	5.78500000%
M-3	785778RG8	11,050,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.617847059	0.000000000	5.79500000%
M-4	785778RH6	11,050,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.722569231	0.000000000	5.92500000%
M-5	785778RJ2	10,279,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.738680806	0.000000000	5.94500000%
M-6	785778RK9	7,966,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.787013558	0.000000000	6.00500000%
B-1	785778RL7	8,480,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	5.254235849	0.000000000	6.58500000%
B-2	785778RM5	7,195,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	5.375068798	0.000000000	6.73500000%
B-3	785778RN3	5,653,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	6.180624447	0.000000000	7.73500000%
B-4	785778RP8	6,938,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	7.107013549	0.000000000	8.88500000%
C	785778RW3	513,946,331.64 N	916.605841152	0.000000000	0.000000000	0.000000000	890.476828640	4.101889225	0.097605055	N/A
R-1	785778RQ6	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	N/A
R-2	785778RR4	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	N/A
R-3	785778RS2	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	N/A
RX	785778RT0	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: 25-Jul-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	4,358,144.92	Withdrawal from Trust	0.00
Fees	201,978.21	Reimbursement from Waterfall	0.00
Remittance Interest	4,156,166.70	Ending Balance	5,000.00
Other Interest Proceeds/Shortfalls		Swap Agreement	
Prepayment Penalties	40,870.71	Net Swap payment payable to the Swap Administrator	20,776.01
Other Interest Loss	0.00	Net Swap payment payable to the Swap Provider	0.00
Other Interest Proceeds	0.00		
Non-advancing Interest	(11,482.95)	Swap Termination payment payable to the Swap Administrator	0.00
Net PPIS/Relief Act Shortfall	0.00	Swap Termination payment payable to the Swap Provider	0.00
Modification Shortfall	0.00		
Other Interest Proceeds/Shortfalls	29,387.76		
Interest Adjusted	4,185,554.46		
Fee Summary			
Total Servicing Fees	196,285.92		
Total Trustee Fees	5,692.29		
LPMI Fees	0.00		
Credit Manager's Fees	0.00		
Misc. Fees / Trust Expense	0.00		
Insurance Premium	0.00		
Total Fees	201,978.21		
Advances (Principal & Interest)			
Prior Month's Outstanding Advances	3,552,618.42		
Current Advances	N/A		
Reimbursement of Prior Advances	N/A		
Outstanding Advances	3,462,298.37	P&I Due Certificate Holders	17,571,291.73

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: 25-Jul-06
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		513,946,331.64	9,141	3 mo. Rolling Average		5,890,417	470,429,652	1.26%	WAC - Remit Current	10.58%	0.00%	10.58%	
Cum Scheduled Principal		819,427.79		6 mo. Rolling Average		4,487,432	476,598,154	0.96%	WAC - Remit Original	10.63%	0.00%	10.63%	
Cum Unscheduled Principal		55,359,877.41		12 mo. Rolling Average		4,487,432	476,598,154	0.96%	WAC - Current	11.10%	0.00%	11.10%	
Cum Liquidations		109,726.96		Loss Levels		Amount	Count		WAC - Original	11.15%	0.00%	11.15%	
Cum Deferred Interest		0.00		3 mo. Cum Loss		63,945.35	2		WAL - Current	237.13	0.00	237.13	
				6 mo. Cum loss		109,952.44	3		WAL - Original	240.76	0.00	240.76	
				12 mo. Cum Loss		109,952.44	3						
Current		Amount	Count	%	Triggers				Current Index Rate		5.322500%		
Beginning Pool		471,086,209.62	8,453	91.66%					Next Index Rate		5.385000%		
Scheduled Principal		207,072.80		0.04%									
Unscheduled Principal		13,158,117.46	191	2.56%									
Deferred Interest		0.00		0.00%	> Delinquency Trigger Event ⁽²⁾				NO				
Liquidations		63,719.87	2	0.01%	Delinquency Event Calc ⁽¹⁾		5,890,417.37	470,429,652	1.26%				
Repurchases		0.00	0	0.00%	> Loss Trigger Event? ⁽³⁾				NO				
Ending Pool		457,657,299.49	8,260	89.05%									
Average Loan Balance		55,406.45			Cumulative Loss			109,723	0.02%				
Current Loss Detail		Amount			> Overall Trigger Event?				NO				
Liquidation		63,719.87							Pool Composition				
Realized Loss		63,719.87			Step Down Date				Properties		Balance	%/Score	
Realized Loss Adjustment		229.00			Distribution Count		4		Cut-off LTV		498,144,451.28	96.93%	
Net Liquidation		(229.00)			Current Specified Enhancement % ⁽⁴⁾		34.52%		Cash Out/Refinance		76,558,424.23	14.90%	
					Step Down % ⁽⁵⁾		61.50%		SFR		264,821,080.89	51.53%	
					Delinquent Event Threshold % ⁽⁶⁾		7.00%		Owner Occupied		380,260,787.85	73.99%	
Credit Enhancement		Amount	%		> Step Down Date?						Min	Max	WA
Original OC		25,955,331.64	5.05%						FICO		525	820	699.03
Target OC		25,954,289.75	5.05%		Extra Principal		63,948.88						
Beginning OC		25,954,289.74			Cumulative Extra Principal		108,914.08						
OC Amount per PSA		25,890,340.87	5.04%		OC Release		N/A						
Ending OC		25,954,289.74											
Non-Senior Certificates		132,083,000.00	25.70%										

Legend: (1) 60 Days+, REO, BK, F/C % (2) (1) > (6) then TRUE (3) Condn: Cum Loss > specified thresholds (4) Non-Senior Certs + OC Amount / Ending Pool Bal (5) Defined Benchmark (6) Defined Benchmark (Used in Delinq Event Calc) (7) Condn: Distn Cnt > 36, (4) > (5)



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***Distribution Date: 25-Jul-06
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	282,263,682.69	5.492500000%	1,248,879.58	0.00	0.00	1,248,879.58	1,248,879.58	0.00	0.00	0.00	0.00	No
A-2	Act/360	29	14,807,237.19	5.392500000%	64,322.02	0.00	0.00	64,322.02	64,322.02	0.00	0.00	0.00	0.00	No
A-3	Act/360	29	15,978,000.00	5.532500000%	71,209.73	0.00	0.00	71,209.73	71,209.73	0.00	0.00	0.00	0.00	No
M-1	Act/360	29	37,775,000.00	5.712500000%	173,830.58	0.00	0.00	173,830.58	173,830.58	0.00	0.00	0.00	0.00	No
M-2	Act/360	29	25,697,000.00	5.722500000%	118,457.82	0.00	0.00	118,457.82	118,457.82	0.00	0.00	0.00	0.00	No
M-3	Act/360	29	11,050,000.00	5.732500000%	51,027.21	0.00	0.00	51,027.21	51,027.21	0.00	0.00	0.00	0.00	No
M-4	Act/360	29	11,050,000.00	5.862500000%	52,184.39	0.00	0.00	52,184.39	52,184.39	0.00	0.00	0.00	0.00	No
M-5	Act/360	29	10,279,000.00	5.882500000%	48,708.90	0.00	0.00	48,708.90	48,708.90	0.00	0.00	0.00	0.00	No
M-6	Act/360	29	7,966,000.00	5.942500000%	38,133.35	0.00	0.00	38,133.35	38,133.35	0.00	0.00	0.00	0.00	No
B-1	Act/360	29	8,480,000.00	6.522500000%	44,555.92	0.00	0.00	44,555.92	44,555.92	0.00	0.00	0.00	0.00	No
B-2	Act/360	29	7,195,000.00	6.672500000%	38,673.62	0.00	0.00	38,673.62	38,673.62	0.00	0.00	0.00	0.00	No
B-3	Act/360	29	5,653,000.00	7.672500000%	34,939.07	0.00	0.00	34,939.07	34,939.07	0.00	0.00	0.00	0.00	No
B-4	Act/360	29	6,938,000.00	8.822500000%	49,308.46	0.00	0.00	49,308.46	49,308.46	0.00	0.00	0.00	0.00	No
C	30/360		471,086,209.62	5.242320000%	2,057,987.16	61,646.72	11,482.95	2,119,633.88	2,108,150.92	0.00	11,482.95	0.00	0.00	No
Total			445,131,919.88		4,092,217.81	61,646.72	11,482.95	4,153,864.53	4,142,381.57	0.00	11,482.95	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: 25-Jul-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	24-Jul-06	26-Jun-06	25-Jul-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
A-2	24-Jul-06	26-Jun-06	25-Jul-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
A-3	24-Jul-06	26-Jun-06	25-Jul-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
M-1	24-Jul-06	26-Jun-06	25-Jul-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
M-2	24-Jul-06	26-Jun-06	25-Jul-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
M-3	24-Jul-06	26-Jun-06	25-Jul-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
M-4	24-Jul-06	26-Jun-06	25-Jul-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
M-5	24-Jul-06	26-Jun-06	25-Jul-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
M-6	24-Jul-06	26-Jun-06	25-Jul-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
B-1	24-Jul-06	26-Jun-06	25-Jul-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
B-2	24-Jul-06	26-Jun-06	25-Jul-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
B-3	24-Jul-06	26-Jun-06	25-Jul-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
B-4	24-Jul-06	26-Jun-06	25-Jul-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
C	30-Jun-06	1-Jun-06	1-Jul-06	0.00	0.00	40,870.71	0.00	0.00	20,776.01	0.00	11,482.95	0.00		
Total				0.00	0.00	40,870.71	0.00	0.00	20,776.01	0.00	11,482.95	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 2006-4**

***Distribution Date: 25-Jul-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	320,908,000.00	282,263,682.69	186,709.26	11,863,941.44	57,660.14	0.00	0.00	0.00	0.00	270,155,371.85	25-Apr-36	N/A	N/A
A-2	19,022,000.00	14,807,237.19	20,363.54	1,293,947.02	6,288.73	0.00	0.00	0.00	0.00	13,486,637.90	25-Apr-36	N/A	N/A
A-3	15,978,000.00	15,978,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,978,000.00	25-Apr-36	N/A	N/A
M-1	37,775,000.00	37,775,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	37,775,000.00	25-Apr-36	N/A	N/A
M-2	25,697,000.00	25,697,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25,697,000.00	25-Apr-36	N/A	N/A
M-3	11,050,000.00	11,050,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,050,000.00	25-Apr-36	N/A	N/A
M-4	11,050,000.00	11,050,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,050,000.00	25-Apr-36	N/A	N/A
M-5	10,279,000.00	10,279,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,279,000.00	25-Apr-36	N/A	N/A
M-6	7,966,000.00	7,966,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,966,000.00	25-Apr-36	N/A	N/A
B-1	8,480,000.00	8,480,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,480,000.00	25-Apr-36	N/A	N/A
B-2	7,195,000.00	7,195,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,195,000.00	25-Apr-36	N/A	N/A
B-3	5,653,000.00	5,653,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,653,000.00	25-Apr-36	N/A	N/A
B-4	6,938,000.00	6,938,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,938,000.00	25-Apr-36	N/A	N/A
C	513,946,331.64	471,086,209.62	0.00	0.00	0.00	0.00	0.00	0.00	0.00	457,657,299.49	25-Apr-36	N/A	N/A
Total	487,991,000.00	445,131,919.88	207,072.80	13,157,888.45	63,948.88	0.00	0.00	0.00	0.00	431,703,009.75			

SACO I Trust
Mortgage-Backed Certificates
Series 2006-4

Distribution Date: 25-Jul-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	785778RD5	NR	Aaa	NR	AAA				
A-2	785778RU7	NR	Aaa	NR	AAA				
A-3	785778RV5	NR	Aaa	NR	AAA				
M-1	785778RE3	NR	Aa1	NR	AA+				
M-2	785778RF0	NR	Aa2	NR	AA				
M-3	785778RG8	NR	Aa3	NR	AA-				
M-4	785778RH6	NR	A1	NR	A+				
M-5	785778RJ2	NR	A2	NR	A				
M-6	785778RK9	NR	A3	NR	A-				
B-1	785778RL7	NR	Baa1	NR	BBB+				
B-2	785778RM5	NR	Baa2	NR	BBB				
B-3	785778RN3	NR	Baa3	NR	BBB-				
B-4	785778RP8	NR	Ba1	NR	BB+				
C	785778RW3	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 2006-4**

***Distribution Date: 25-Jul-06
End of Month Balance Reporting***

Type	Count	Count (%)	Balance	Balance (%)	Arrears	Arrears (%)	F/C Quick Sale Value	REO Book Value
Total								
0	8126	96.1316%	447,517,373.12	96.8749%	0.00	0.0000%	0.00	0.00
30	81	0.9582%	5,023,507.84	1.0874%	0.00	0.0000%	0.00	0.00
60	74	0.8754%	5,862,414.06	1.2690%	0.00	0.0000%	0.00	0.00
90+	38	0.4495%	3,072,639.48	0.6651%	0.00	0.0000%	0.00	0.00
BKY0	8	0.0946%	279,601.52	0.0605%	0.00	0.0000%	0.00	0.00
BKY30	2	0.0237%	83,520.78	0.0181%	0.00	0.0000%	0.00	0.00
BKY60	1	0.0118%	23,299.92	0.0050%	0.00	0.0000%	0.00	0.00
F/C90+	1	0.0118%	91,309.85	0.0198%	0.00	0.0000%	0.00	0.00
PIF	122	1.4433%	0.00	0.0000%	0.00	0.0000%	0.00	0.00
<hr/>								
Total (Prior Month End):	8453	100.0000%	461,953,666.00	100.0000%	0.00	0.0000%	0.00	0.00
Delinq Total (Prior Month End):	197	2.3305%	14,156,691.00	3.0645%	0.00	0.0000%	0.00	0.00

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



**SACO I Trust
Mortgage-Backed Certificates
Series 2006-4**

Distribution Date: 25-Jul-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
<i>Total (All Loans)</i>														
25-Jul-06	8,056	443,239,792	80	5,004,722	74	5,862,414	38	3,072,639	11	386,422	1	91,310	0	0
26-Jun-06	8,280	457,680,888	107	8,333,020	33	2,591,067	24	2,162,355	9	318,880	0	0	0	0
25-May-06	8,528	473,908,752	83	5,450,529	34	2,950,555	0	0	7	235,609	0	0	0	0
25-Apr-06	8,781	489,732,444	68	5,092,738	0	0	0	0	8	278,477	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0

<i>Total (All Loans)</i>														
25-Jul-06	97.53%	96.85%	0.97%	1.09%	0.90%	1.28%	0.46%	0.67%	0.13%	0.08%	0.01%	0.02%	0.00%	0.00%
26-Jun-06	97.95%	97.15%	1.27%	1.77%	0.39%	0.55%	0.28%	0.46%	0.11%	0.07%	0.00%	0.00%	0.00%	0.00%
25-May-06	98.57%	98.21%	0.96%	1.13%	0.39%	0.61%	0.00%	0.00%	0.08%	0.05%	0.00%	0.00%	0.00%	0.00%
25-Apr-06	99.14%	98.92%	0.77%	1.03%	0.00%	0.00%	0.00%	0.00%	0.09%	0.06%	0.00%	0.00%	0.00%	0.00%



SACO I Trust
Mortgage-Backed Certificates
Series 2006-4

Distribution Date: 25-Jul-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	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
Total (All Loans)																								
25-Jul-06	0	0	0	0	0	0	1	91,310	0	0	0	0	0	0	0	0	8	279,602	2	83,521	1	23,300	0	0
26-Jun-06	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8	295,571	1	23,309	0	0	0	0
25-May-06	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7	235,609	0	0	0	0	0	0
25-Apr-06	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8	278,477	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Total (All Loans)																								
25-Jul-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	0.06%	0.02%	0.02%	0.01%	0.01%	0.00%	0.00%
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%	0.09%	0.06%	0.01%	0.00%	0.00%	0.00%	0.00%	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%	0.05%	0.00%	0.00%	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%	0.09%	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

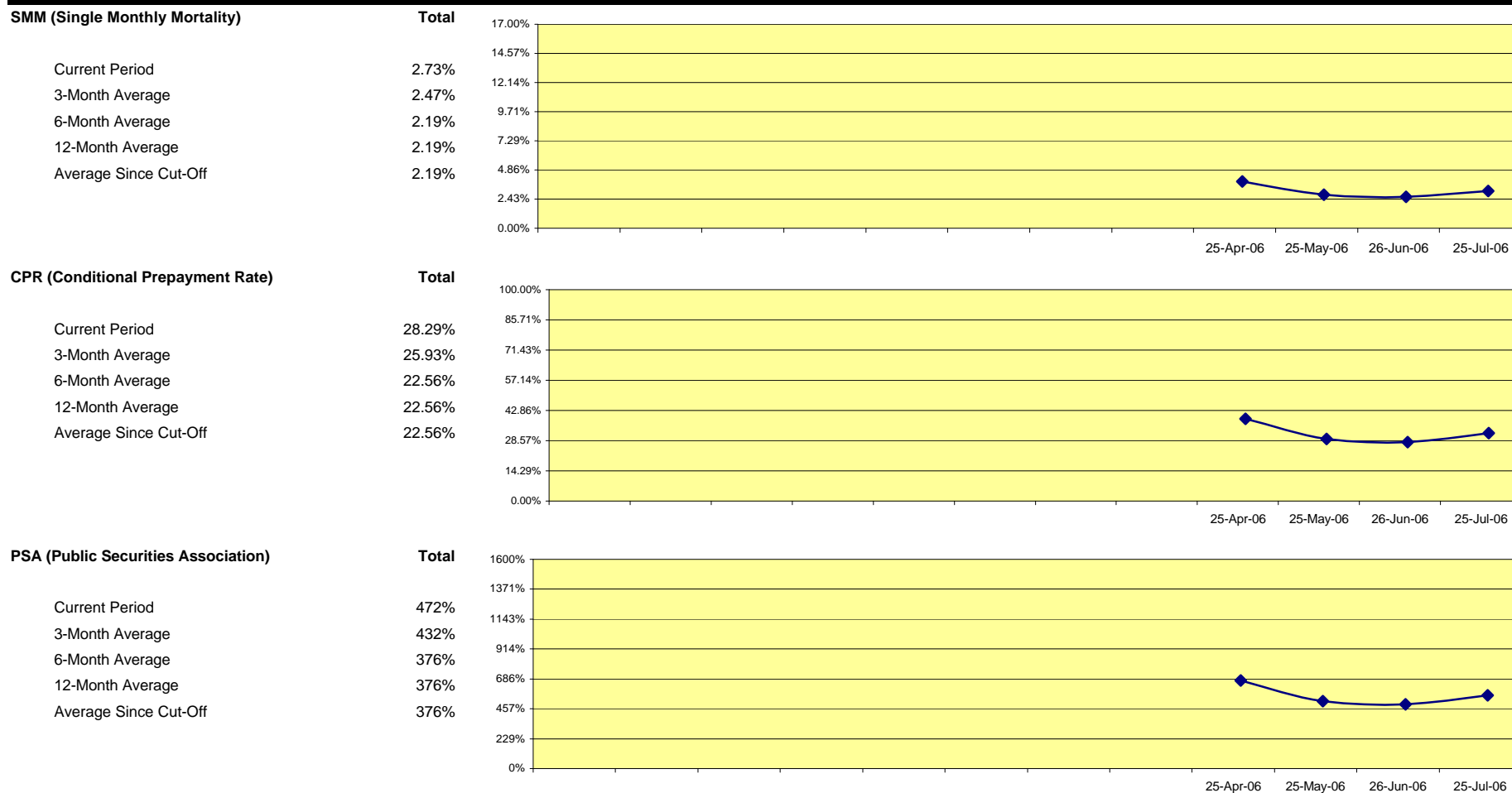
SACO I Trust
Mortgage-Backed Certificates
Series 2006-4

Distribution Date: 25-Jul-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
<i>Total (All Loans)</i>												
25-Jul-06	8,260	457,657,299	191	12,870,893	0.00	0.00	0.00	2	63,720	237	11.10%	10.59%
26-Jun-06	8,453	471,086,210	199	10,935,662	0.00	0.00	0.00	0	0	238	11.12%	10.60%
25-May-06	8,652	482,545,446	206	11,966,086	0.00	0.00	0.00	0	0	240	11.13%	10.62%
25-Apr-06	8,857	495,103,659	283	18,125,131	0.00	0.00	0.00	1	46,007	240	11.15%	10.64%
	0	0	0	0			0.00	0	0	0	0.00%	0.00%

SACO I Trust
Mortgage-Backed Certificates
Series 2006-4

Distribution Date: 25-Jul-06
Prepayment Summary



SMM	Single Monthly Mortality	$(\text{Partial and Full Prepayments} + \text{Repurchases} + \text{Liquidations}) / (\text{Beginning Collateral Balance} - \text{Scheduled Principal})$
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 2006-4**

***Distribution Date: 25-Jul-06
Mortgage Loan Characteristics Part I***

Distribution by Current Ending Principal Balance

Min	Max	Count	% of Total	Balance	% of Total
0	to 20,000	894	10.82%	13,579,124	2.97%
20,000	to 25,000	703	8.51%	16,091,137	3.52%
25,000	to 30,000	783	9.48%	21,631,373	4.73%
30,000	to 35,000	776	9.39%	25,269,609	5.52%
35,000	to 40,000	680	8.23%	25,545,750	5.58%
40,000	to 43,000	297	3.60%	12,335,329	2.70%
43,000	to 55,000	1,190	14.41%	58,093,830	12.69%
55,000	to 67,000	830	10.05%	50,500,024	11.03%
67,000	to 79,000	596	7.22%	43,393,933	9.48%
79,000	to 91,000	375	4.54%	31,571,247	6.90%
91,000	to 105,000	320	3.87%	31,328,916	6.85%
105,000	to 450,000	816	9.88%	128,317,028	28.04%
		8,260	100.00%	457,657,299	100.00%

Distribution by Cut-off Principal Balance

Min	Max	Count	% of Total	Balance	% of Total
2,000	to 20,000	964	10.55%	14,823,173	2.88%
20,000	to 25,000	747	8.17%	17,114,018	3.33%
25,000	to 30,000	873	9.55%	24,134,154	4.70%
30,000	to 35,000	833	9.11%	27,184,718	5.29%
35,000	to 40,000	759	8.30%	28,564,335	5.56%
40,000	to 44,000	445	4.87%	18,727,406	3.64%
44,000	to 56,000	1,286	14.07%	64,059,142	12.46%
56,000	to 68,000	924	10.11%	57,198,605	11.13%
68,000	to 80,000	659	7.21%	48,872,729	9.51%
80,000	to 92,000	393	4.30%	33,669,610	6.55%
92,000	to 106,000	338	3.70%	33,408,874	6.50%
106,000	to 450,000	920	10.06%	146,189,568	28.44%
		9,141	100.00%	513,946,332	100.00%

Distribution by Current Mortgage Rate

Min	Max	Count	% of Total	Balance	% of Total
5.88%	to 8.00%	836	10.12%	48,663,128	10.63%
8.00%	to 8.67%	435	5.27%	22,773,896	4.98%
8.67%	to 9.34%	327	3.96%	18,816,656	4.11%
9.34%	to 10.02%	937	11.34%	51,335,896	11.22%
10.02%	to 10.69%	757	9.16%	47,807,586	10.45%
10.69%	to 11.38%	947	11.46%	54,036,497	11.81%
11.38%	to 11.84%	563	6.82%	31,236,217	6.83%
11.84%	to 12.31%	823	9.96%	49,329,612	10.78%
12.31%	to 12.78%	721	8.73%	39,673,325	8.67%
12.78%	to 13.25%	583	7.06%	29,459,721	6.44%
13.25%	to 13.75%	549	6.65%	27,083,598	5.92%
13.75%	to 18.38%	782	9.47%	37,441,167	8.18%
		8,260	100.00%	457,657,299	100.00%

Distribution by Original Mortgage Rate

Min	Max	Count	% of Total	Balance	% of Total
5.88%	to 8.13%	981	10.73%	57,097,749	11.11%
8.13%	to 8.77%	432	4.73%	23,285,495	4.53%
8.77%	to 9.41%	387	4.23%	21,821,927	4.25%
9.41%	to 10.05%	904	9.89%	50,626,668	9.85%
10.05%	to 10.69%	825	9.03%	52,767,406	10.27%
10.69%	to 11.38%	1,043	11.41%	60,439,699	11.76%
11.38%	to 11.88%	929	10.16%	53,858,285	10.48%
11.88%	to 12.38%	767	8.39%	47,395,453	9.22%
12.38%	to 12.88%	880	9.63%	49,764,231	9.68%
12.88%	to 13.38%	575	6.29%	27,916,611	5.43%
13.38%	to 13.88%	600	6.56%	30,399,872	5.91%
13.88%	to 18.38%	818	8.95%	38,572,934	7.51%
		9,141	100.00%	513,946,332	100.00%



**SACO I Trust
Mortgage-Backed Certificates
Series 2006-4**

***Distribution Date: 25-Jul-06
Mortgage Loan Characteristics Part II***

Distribution by Product Characteristics (Current)

Product Type	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Fixed 2nd Lien	8,260	457,657,299	100.00%	236.89	11.09%

Total	8,260	457,657,299	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	9,141	513,946,332	100.00%	244.97	11.15%

Total	9,141	513,946,332	100.00%		
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Distribution by Property Types (Current)

Property Type	# of Loans	Ending Balance	% of Balance	WAMM	WAC
SF Unattached Dwelling	4,289	231,677,771	50.62%	237.64	11.03%
PUD	2,198	125,964,010	27.52%	240.91	10.89%
Multifamily	789	50,699,389	11.08%	226.68	11.94%
Condo - Low Facility	841	40,910,211	8.94%	229.49	10.86%
Condo - High Facility	64	5,047,388	1.10%	250.16	12.26%
SF Attached Dwelling	79	3,358,530	0.73%	259.13	11.17%

Total	8,260	457,657,299	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	4,765	260,660,300	50.72%	245.71	11.08%
PUD	2,446	143,487,178	27.92%	249.04	10.97%
Multifamily	851	55,285,862	10.76%	232.32	11.97%
Condo - Low Facility	919	44,957,321	8.75%	239.94	10.99%
Condo - High Facility	66	5,394,890	1.05%	263.07	12.30%
SF Attached Dwelling	94	4,160,781	0.81%	257.59	11.53%

Total	9,141	513,946,332	100.00%		
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SACO I Trust
Mortgage-Backed Certificates
Series 2006-4

Distribution Date: 25-Jul-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	4,925	315,026,481	68.83%	232.26	10.49%
Non-Owner Occupied	2,822	117,347,909	25.64%	245.30	12.63%
Owner Occupied - Secondary Residence	513	25,282,909	5.52%	255.53	11.43%

Total	8,260	457,657,299	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	5,395	351,192,659	68.33%	240.46	10.54%
Non-Owner Occupied	3,169	133,685,544	26.01%	252.13	12.68%
Owner Occupied - Secondary Residence	577	29,068,128	5.66%	266.60	11.49%

Total	9,141	513,946,332	100.00%		
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Distribution by Loan Purpose (Current)

Loan Purpose	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Purchase	7,104	388,144,987	84.81%	241.10	11.24%
Refinance/Equity Takeout	1,026	63,141,919	13.80%	212.50	10.27%
Refinance/No Cash Out	130	6,370,394	1.39%	222.12	9.98%

Total	8,260	457,657,299	100.00%		
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Distribution by Loan Purpose (Cut-off)

Loan Purpose	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Purchase	7,867	437,387,907	85.10%	249.05	11.31%
Refinance/Equity Takeout	1,135	69,935,922	13.61%	220.87	10.29%
Refinance/No Cash Out	139	6,622,503	1.29%	229.96	9.98%

Total	9,141	513,946,332	100.00%		
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**SACO I Trust
Mortgage-Backed Certificates
Series 2006-4**

***Distribution Date: 25-Jul-06
Mortgage Loan Characteristics Part II***

Distribution by Originator Concentration > 10% (Current)

Originator	# of Loans	Ending Balance	% of Balance	WAMM	WAC
American Home Mortgage	952	64,346,047	14.06%	172.37	10.90%
New Century Mortgage Corp	940	48,286,194	10.55%	174.57	7.74%

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

Originator	# of Loans	Ending Balance	% of Balance	WAMM	WAC
American Home Mortgage	1,091	75,176,589	14.63%	180.35	10.94%
New Century Mortgage Corp	1,014	52,580,009	10.23%	183.15	7.78%

**SACO I Trust
Mortgage-Backed Certificates
Series 2006-4**

***Distribution Date: 25-Jul-06
Geographic Concentration***

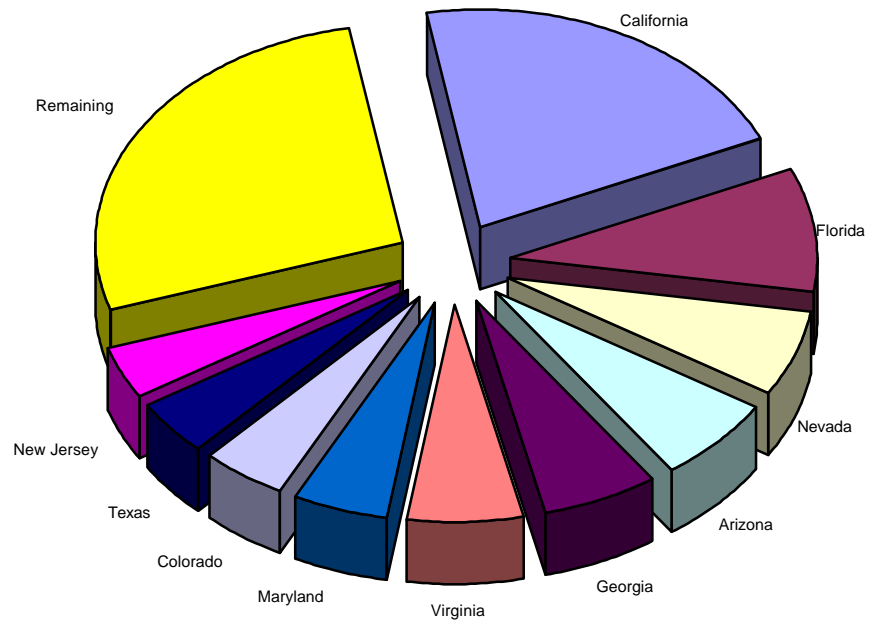
Top 10 Current State Concentration

Geographic Distribution	# of Loans	Balance ⁽¹⁾	% of Balance	WAMM	WAC
California	1,065	96,533,196	21.09%	230	10.57%
Florida	852	42,281,510	9.24%	260	12.18%
Nevada	470	28,975,006	6.33%	215	11.05%
Arizona	515	28,844,780	6.30%	233	11.50%
Georgia	775	28,588,731	6.25%	272	11.44%
Virginia	383	28,376,100	6.20%	243	11.34%
Maryland	360	22,733,179	4.97%	258	11.47%
Colorado	387	19,993,343	4.37%	211	9.80%
Texas	599	19,117,876	4.18%	252	10.59%
New Jersey	267	17,940,054	3.92%	230	11.45%
Remaining	2,587	124,273,526	27.15%	230	11.06%

Top 10 Original State Concentration

Geographic Distribution	# of Loans	Balance ⁽¹⁾	% of Balance	WAMM	WAC
California	1,198	109,921,143	21.39%	236	10.59%
Florida	964	48,531,200	9.44%	270	12.29%
Arizona	604	33,967,193	6.61%	245	11.55%
Virginia	430	31,935,699	6.21%	254	11.40%
Nevada	508	31,769,511	6.18%	220	11.04%
Georgia	822	30,846,953	6.00%	282	11.47%
Maryland	411	26,127,840	5.08%	264	11.49%
Colorado	427	22,321,063	4.34%	221	9.95%
New Jersey	305	20,457,275	3.98%	238	11.55%
Texas	626	20,011,041	3.89%	259	10.64%
Remaining	2,846	138,057,414	26.86%	238	11.15%

Top 10 Current State Concentration



⁽¹⁾ Based on Current Period Ending Principal Balance



SACO I Trust
Mortgage-Backed Certificates
Series 2006-4

Distribution Date: 25-Jul-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
15948151	200607	63,580.65	0.00	63,580.65	0.00	63,580.65	0.00	63,580.65	63,580.65	M	
15984984	200607	139.22	0.00	139.22	0.00	139.22	0.00	139.22	139.22	M	
15655916	200607	0.00	0.00	0.00	0.00	0.00	(9.00)	9.00	9.00	P	
15782303	200607	0.00	0.00	0.00	0.00	0.00	(14.00)	14.00	14.00	P	
15809384	200607	0.00	0.00	0.00	0.00	0.00	(11.00)	11.00	11.00	P	
15852962	200607	0.00	0.00	0.00	0.00	0.00	(20.00)	20.00	20.00	P	
15873232	200607	0.00	0.00	0.00	0.00	0.00	(6.00)	6.00	6.00	P	
15891895	200607	0.00	0.00	0.00	0.00	0.00	(15.00)	15.00	15.00	P	
15891935	200607	0.00	0.00	0.00	0.00	0.00	(40.00)	40.00	40.00	P	
15897672	200607	0.00	0.00	0.00	0.00	0.00	(50.00)	50.00	50.00	P	
15899383	200607	0.00	0.00	0.00	0.00	0.00	(30.00)	30.00	30.00	P	
15902833	200607	0.00	0.00	0.00	0.00	0.00	(10.00)	10.00	10.00	P	
15929679	200607	0.00	0.00	0.00	0.00	0.00	(14.00)	14.00	14.00	P	
15988301	200607	0.00	0.00	0.00	0.00	0.00	(10.00)	10.00	10.00	P	
Current Total		63,719.87	0.00	63,719.87	0.00	63,719.87	(229.00)	63,948.87	63,948.87		
Cumulative		109,726.96	0.00	109,726.96	0.00	109,726.96	(225.48)	109,952.44	109,952.44		

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 2006-4

Distribution Date: 25-Jul-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		
25-Jul-06	63,719.87	0.00	63,719.87	2	0.00	0	0.00	0	(229.00)	12	63,948.87	109,952.44
26-Jun-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	46,003.57
25-May-06	0.00	0.00	0.00	0	0.00	0	3.52	1	0.00	0	(3.52)	46,003.57
25-Apr-06	46,007.09	0.00	46,007.09	1	0.00	0	0.00	0	0.00	0	46,007.09	46,007.09
	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
Total	109,726.96	0.00	109,726.96	3	0.00	0	3.52	1	(229.00)	12	109,952.44	

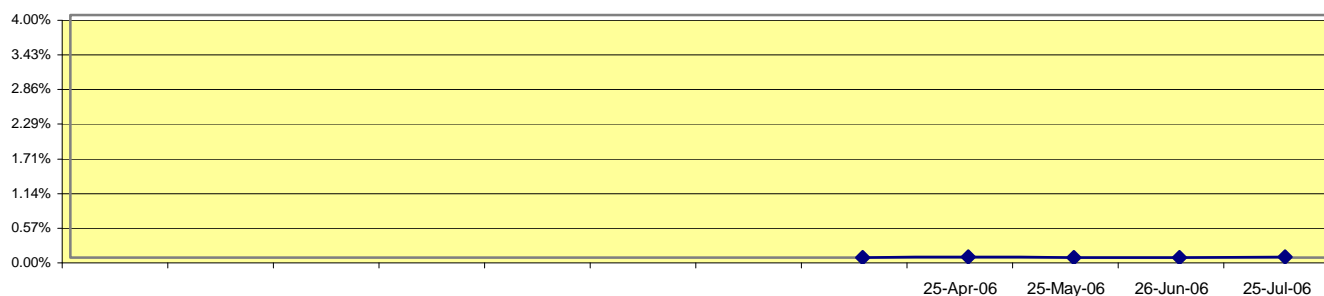
SACO I Trust Mortgage-Backed Certificates Series 2006-4

Distribution Date: 25-Jul-06
Realized Loss Summary

MDR (monthly Default Rate)

Total

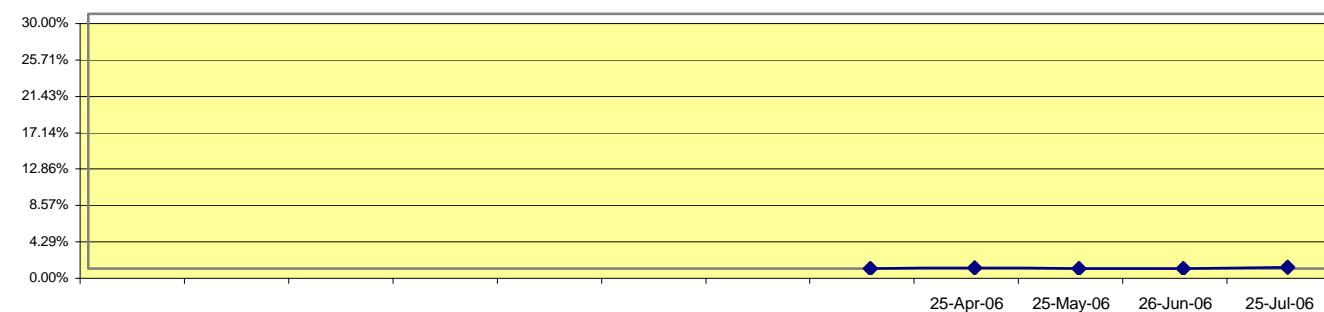
Current Period	0.01%
3-Month Average	0.00%
6-Month Average	0.00%
12-Month Average	0.00%
Average Since Cut-Off	0.00%



CDR (Conditional Default Rate)

Total

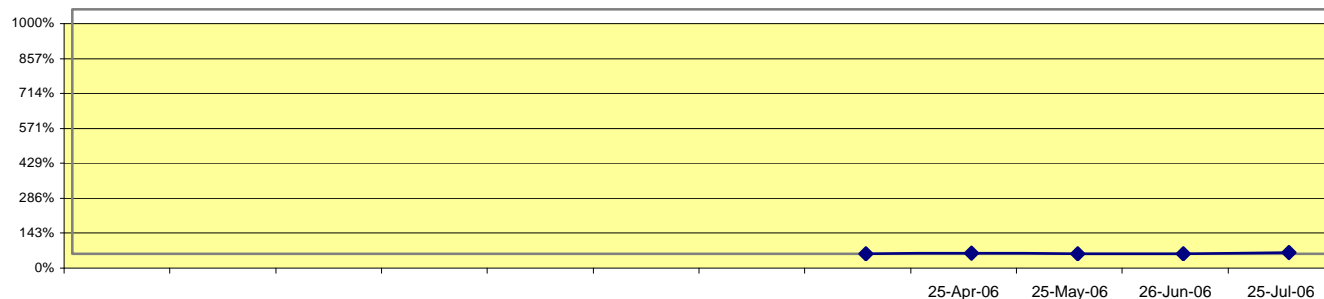
Current Period	0.17%
3-Month Average	0.06%
6-Month Average	0.05%
12-Month Average	0.02%
Average Since Cut-Off	0.06%



SDA (Standard Default Assumption)

Total

Current Period	5.56%
3-Month Average	1.85%
6-Month Average	1.55%
12-Month Average	0.77%
Average Since Cut-Off	1.86%



MDR	Monthly Default Rate	$(\text{Beginning Principal Balance of Liquidated Loans}) / (\text{Total Beginning Principal Balance})$
CDR	Conditional Default Rate	$1 - (1 - \text{MDR})^{12}$
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 2006-4**

***Distribution Date: 25-Jul-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 2006-4**

***Distribution Date: 25-Jul-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.