

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

Distribution Date: 26-Dec-06

ABN AMRO Acct : 723563.1

Payment Date: 26-Dec-06	Content:	Pages	Contact Information:
Prior Payment: 27-Nov-06	Statement to Certificate Holders	2	Analyst: Sang Huynh 714.259.6213 sang.huynh@abnamro.com
Next Payment: 25-Jan-07	Statement to Certificate Holders (Factors)	3	Administrator: Kim Sturm 312.904.4373 kimberly.sturm@abnamro.com
Record Date: 22-Dec-06	Pool/Non-Pool Funds Cash Reconciliation	4	LaSalle Website: www.etrustee.net
Distribution Count: 9	Pool Detail and Performance Indicators	5	Outside Parties To The Transaction
Closing Date: 30-Mar-06	Bond Interest Reconciliation Part I	6	Depositor: Structured Asset Mortgage Investments II Inc.
First Pay. Date: 25-Apr-06	Bond Interest Reconciliation Part II	7	Underwriter: Bear Stearns & Co. Inc.
Rated Final Payment Date: 25-Apr-36	Bond Principal Reconciliation	8	Master Servicer: EMC Mortgage Corporation
Determination Date: 15-Dec-06	Rating Information	9	Rating Agency: Moody's Investors Service, Inc./Standard & Poor's Ratings Services
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SACO I Trust
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Series 2006-4

Distribution Date: 26-Dec-06
Bond Payments

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	785778RD5	320,908,000.00	218,129,798.54	13,846,157.61	0.00	0.00	204,283,640.93	964,679.03	0.00	5.4900000000%
A-2	785778RU7	19,022,000.00	7,812,441.35	1,510,138.48	0.00	0.00	6,302,302.87	33,921.19	0.00	5.3900000000%
A-3	785778RV5	15,978,000.00	15,978,000.00	0.00	0.00	0.00	15,978,000.00	71,177.55	0.00	5.5300000000%
M-1	785778RE3	37,775,000.00	37,775,000.00	0.00	0.00	0.00	37,775,000.00	173,754.51	0.00	5.7100000000%
M-2	785778RF0	25,697,000.00	25,697,000.00	0.00	0.00	0.00	25,697,000.00	118,406.07	0.00	5.7200000000%
M-3	785778RG8	11,050,000.00	11,050,000.00	0.00	0.00	0.00	11,050,000.00	51,004.96	0.00	5.7300000000%
M-4	785778RH6	11,050,000.00	11,050,000.00	0.00	0.00	0.00	11,050,000.00	52,162.14	0.00	5.8600000000%
M-5	785778RJ2	10,279,000.00	10,279,000.00	0.00	0.00	0.00	10,279,000.00	48,688.20	0.00	5.8800000000%
M-6	785778RK9	7,966,000.00	7,966,000.00	0.00	0.00	0.00	7,966,000.00	38,117.31	0.00	5.9400000000%
B-1	785778RL7	8,480,000.00	8,480,000.00	0.00	0.00	0.00	8,480,000.00	44,538.84	0.00	6.5200000000%
B-2	785778RM5	7,195,000.00	7,195,000.00	0.00	0.00	0.00	7,195,000.00	38,659.13	0.00	6.6700000000%
B-3	785778RN3	5,653,000.00	5,653,000.00	0.00	0.00	0.00	5,653,000.00	34,927.69	0.00	7.6700000000%
B-4	785778RP8	6,938,000.00	6,938,000.00	0.00	0.00	0.00	6,938,000.00	49,294.49	0.00	8.8200000000%
C	785778RW3	513,946,331.64 N	399,957,529.64	0.00	0.00	0.00	384,601,233.55	111,513.32	50,291.71	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	374,003,239.89	15,356,296.09	0.00	0.00	358,646,943.80	1,830,844.43	50,291.71	
Total P&I Payment								17,187,140.52		

(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
Mortgage-Backed Certificates
Series 2006-4**

**Distribution Date: 26-Dec-06
Statement to Certificate Holders (FACTORS)
Bond Payments**

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	785778RD5	320,908,000.00	679.726895372	43.146813448	0.000000000	0.000000000	636.580081924	3.006092182	0.000000000	5.52000000%
A-2	785778RU7	19,022,000.00	410.705569866	79.389048470	0.000000000	0.000000000	331.316521396	1.783260961	0.000000000	5.42000000%
A-3	785778RV5	15,978,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.454722118	0.000000000	5.56000000%
M-1	785778RE3	37,775,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.599722303	0.000000000	5.74000000%
M-2	785778RF0	25,697,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.607777951	0.000000000	5.75000000%
M-3	785778RG8	11,050,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.615833484	0.000000000	5.76000000%
M-4	785778RH6	11,050,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.720555656	0.000000000	5.89000000%
M-5	785778RJ2	10,279,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.736666991	0.000000000	5.91000000%
M-6	785778RK9	7,966,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.785000000	0.000000000	5.97000000%
B-1	785778RL7	8,480,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	5.252221698	0.000000000	6.55000000%
B-2	785778RM5	7,195,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	5.373054899	0.000000000	6.70000000%
B-3	785778RN3	5,653,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	6.178611357	0.000000000	7.70000000%
B-4	785778RP8	6,938,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	7.105000000	0.000000000	8.85000000%
C	785778RW3	513,946,331.64 N	778.208744800	0.000000000	0.000000000	0.000000000	748.329562588	0.216974639	0.097854011	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



**SACO I Trust
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Series 2006-4**

***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	3,673,861.22	Withdrawal from Trust	0.00
Fees	171,481.79	Reimbursement from Waterfall	0.00
Remittance Interest	3,502,379.43	Ending Balance	5,000.00
Other Interest Proceeds/Shortfalls		Swap Agreement	
Prepayment Penalties	33,735.94	Net Swap payment payable to the Swap Administrator	16,555.77
Other Interest Loss	0.00	Net Swap payment payable to the Swap Provider	0.00
Other Interest Proceeds	29,044.26		
Non-advancing Interest	(197,201.49)	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	(134,421.29)		
Interest Adjusted	3,367,958.14		
Fee Summary			
Total Servicing Fees	166,648.97		
Total Trustee Fees	4,832.82		
LPMI Fees	0.00		
Credit Manager's Fees	0.00		
Misc. Fees / Trust Expense	0.00		
Insurance Premium	0.00		
Total Fees	171,481.79		
Advances (Principal & Interest)			
Prior Month's Outstanding Advances	3,023,293.93		
Current Advances	N/A		
Reimbursement of Prior Advances	N/A		
Outstanding Advances	2,899,343.20	P&I Due Certificate Holders	17,187,140.51

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.



SACO I Trust
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Series 2006-4

Distribution Date: 26-Dec-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	22,866,113	399,986,640	5.74%	WAC - Remit Current	10.51%	N/A	10.51%
Cum Scheduled Principal	1,753,459.07			6 mo. Rolling Average	17,684,421	422,383,939	4.28%	WAC - Remit Original	10.64%	N/A	10.64%
Cum Unscheduled Principal	125,549,534.41			12 mo. Rolling Average	12,738,163	442,559,883	3.05%	WAC - Current	11.02%	N/A	11.02%
Cum Liquidations	2,042,104.62			Loss Levels	Amount	Count		WAC - Original	11.15%	N/A	11.15%
Cum Repurchases	0.00			3 mo. Cum Loss	1,629,200.43	29		WAL - Current	231.84	N/A	231.84
				6 mo. Cum loss	1,757,495.73	34		WAL - Original	240.42	N/A	240.42
				12 mo. Cum Loss	1,803,499.30	35					
Current	Amount	Count	%	Triggers				Current Index Rate		5.320000%	
Beginning Pool	399,957,529.64	7,381	77.82%					Next Index Rate		5.350000%	
Scheduled Principal	176,890.40		0.03%								
Unscheduled Principal	13,597,675.20	214	2.65%								
Liquidations	1,581,730.49	22	0.31%	> Delinquency Trigger Event ⁽²⁾				NO			
Repurchases	0.00	0	0.00%	Delinquency Event Calc ⁽¹⁾	22,866,112.66	399,986,640	5.74%				
Ending Pool	384,601,233.55	7,145	74.83%	> Loss Trigger Event? ⁽³⁾				NO			
				Cumulative Loss		1,785,960	0.35%				
				> Overall Trigger Event?				NO			
Average Loan Balance	53,828.02										
Current Loss Detail	Amount										
Liquidation	1,581,730.49										
Realized Loss	1,551,489.53										
Realized Loss Adjustment	2,179.96										
Net Liquidation	28,061.00										
Credit Enhancement	Amount	%									
Original OC	25,955,331.64	5.05%									
Target OC	25,954,289.75	5.05%									
Beginning OC	25,954,289.75										
OC Amount per PSA	24,400,620.26	4.75%									
Ending OC	25,954,289.75										
Non-Senior Certificates	132,083,000.00	25.70%									
				> Step Down Date?				NO			
								</			

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.

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

***Distribution Date: 26-Dec-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	218,129,798.54	5.4900000000%	964,679.03	0.00	0.00	964,679.03	964,679.03	0.00	0.00	0.00	0.00	No
A-2	Act/360	29	7,812,441.35	5.3900000000%	33,921.19	0.00	0.00	33,921.19	33,921.19	0.00	0.00	0.00	0.00	No
A-3	Act/360	29	15,978,000.00	5.5300000000%	71,177.55	0.00	0.00	71,177.55	71,177.55	0.00	0.00	0.00	0.00	No
M-1	Act/360	29	37,775,000.00	5.7100000000%	173,754.51	0.00	0.00	173,754.51	173,754.51	0.00	0.00	0.00	0.00	No
M-2	Act/360	29	25,697,000.00	5.7200000000%	118,406.07	0.00	0.00	118,406.07	118,406.07	0.00	0.00	0.00	0.00	No
M-3	Act/360	29	11,050,000.00	5.7300000000%	51,004.96	0.00	0.00	51,004.96	51,004.96	0.00	0.00	0.00	0.00	No
M-4	Act/360	29	11,050,000.00	5.8600000000%	52,162.14	0.00	0.00	52,162.14	52,162.14	0.00	0.00	0.00	0.00	No
M-5	Act/360	29	10,279,000.00	5.8800000000%	48,688.20	0.00	0.00	48,688.20	48,688.20	0.00	0.00	0.00	0.00	No
M-6	Act/360	29	7,966,000.00	5.9400000000%	38,117.31	0.00	0.00	38,117.31	38,117.31	0.00	0.00	0.00	0.00	No
B-1	Act/360	29	8,480,000.00	6.5200000000%	44,538.84	0.00	0.00	44,538.84	44,538.84	0.00	0.00	0.00	0.00	No
B-2	Act/360	29	7,195,000.00	6.6700000000%	38,659.13	0.00	0.00	38,659.13	38,659.13	0.00	0.00	0.00	0.00	No
B-3	Act/360	29	5,653,000.00	7.6700000000%	34,927.69	0.00	0.00	34,927.69	34,927.69	0.00	0.00	0.00	0.00	No
B-4	Act/360	29	6,938,000.00	8.8200000000%	49,294.49	0.00	0.00	49,294.49	49,294.49	0.00	0.00	0.00	0.00	No
C			399,957,529.64	N/A	61,221.61	50,291.71	0.00	111,513.32	111,513.32	0.00	0.00	0.00	0.00	No
Total			374,003,239.89		1,780,552.72	50,291.71	0.00	1,830,844.43	1,830,844.43	0.00	0.00	0.00	0.00	

⁽¹⁾ 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: 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	16,555.77	0.00	33,735.94	0.00	0.00	0.00	0.00	0.00	0.00		
Total				16,555.77	0.00	33,735.94	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 2006-4**

***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	320,908,000.00	218,129,798.54	159,494.99	12,285,781.02	1,400,881.60	0.00	0.00	0.00	0.00	204,283,640.93	25-Apr-36	N/A	N/A
A-2	19,022,000.00	7,812,441.35	17,395.41	1,339,955.18	152,787.89	0.00	0.00	0.00	0.00	6,302,302.87	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	399,957,529.64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	384,601,233.55	25-Apr-36	N/A	N/A
Total	487,991,000.00	374,003,239.89	176,890.40	13,625,736.20	1,553,669.49	0.00	0.00	0.00	0.00	358,646,943.80			

SACO I Trust
Mortgage-Backed Certificates
Series 2006-4

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	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: 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	6777	91.8168%	356,977,598.33	91.5264%	0.00	0.0000%	0.00	0.00
30	139	1.8832%	8,143,067.20	2.0878%	0.00	0.0000%	0.00	0.00
60	74	1.0026%	4,855,043.52	1.2448%	0.00	0.0000%	0.00	0.00
90+	213	2.8858%	18,080,642.34	4.6357%	0.00	0.0000%	0.00	0.00
BKY0	7	0.0948%	283,145.70	0.0726%	0.00	0.0000%	0.00	0.00
BKY30	3	0.0406%	133,451.54	0.0342%	0.00	0.0000%	0.00	0.00
BKY60	3	0.0406%	87,544.20	0.0224%	0.00	0.0000%	0.00	0.00
BKY90+	17	0.2303%	793,187.77	0.2034%	0.00	0.0000%	0.00	0.00
F/C90+	4	0.0542%	673,384.55	0.1727%	0.00	0.0000%	0.00	0.00
PIF	144	1.9510%	0.00	0.0000%	0.00	0.0000%	0.00	0.00
<hr/>								
Total (Prior Month End):	7381	100.0000%	390,027,065.00	100.0000%	0.00	0.0000%	0.00	0.00
Delinq Total (Prior Month End):	453	6.1374%	32,766,321.00	8.4010%	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: 26-Dec-06

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

Distribution Date	Count	Current Balance	Delinq 1 Month Count	Delinq 1 Month Balance	Delinq 2 Months Count	Delinq 2 Months Balance	Delinq 3+ Months Count	Delinq 3+ Months Balance	Bankruptcy Count	Bankruptcy Balance	Foreclosure Count	Foreclosure Balance	REO Count	REO Balance
Total (All Loans)														
26-Dec-06	6,686	351,691,516	138	8,003,318	74	4,855,044	213	18,080,642	30	1,297,329	4	673,385	0	0
27-Nov-06	6,970	369,818,800	110	7,058,306	81	5,524,983	189	15,881,163	30	1,541,513	1	132,765	0	0
25-Oct-06	7,243	387,665,201	121	7,124,441	76	6,758,625	147	12,830,536	26	889,589	1	132,765	0	0
25-Sep-06	7,494	403,334,729	117	9,315,976	57	5,134,935	118	9,311,212	22	801,320	2	540,493	0	0
25-Aug-06	7,846	427,725,137	113	8,215,170	51	3,598,522	92	7,938,439	17	679,172	1	91,310	0	0
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

Total (All Loans)														
26-Dec-06	93.58%	91.44%	1.93%	2.08%	1.04%	1.26%	2.98%	4.70%	0.42%	0.34%	0.06%	0.18%	0.00%	0.00%
27-Nov-06	94.43%	92.46%	1.49%	1.76%	1.10%	1.38%	2.56%	3.97%	0.41%	0.39%	0.01%	0.03%	0.00%	0.00%
25-Oct-06	95.13%	93.32%	1.59%	1.72%	1.00%	1.63%	1.93%	3.09%	0.34%	0.21%	0.01%	0.03%	0.00%	0.00%
25-Sep-06	95.95%	94.14%	1.50%	2.17%	0.73%	1.20%	1.51%	2.17%	0.28%	0.19%	0.03%	0.13%	0.00%	0.00%
25-Aug-06	96.63%	95.42%	1.39%	1.83%	0.63%	0.80%	1.13%	1.77%	0.21%	0.15%	0.01%	0.02%	0.00%	0.00%
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%

Delinquency Balances are Exclusive of REO, Foreclosures and Bankruptcies.



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

**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 Balance	#	31-60 Days Balance	#	61-90 Days Balance	#	90 + Days Balance	#	Current Balance	#	31-60 Days Balance	#	61-90 Days Balance	#	90 + Days Balance	#	Current Balance	#	31-60 Days Balance	#	61-90 Days Balance	#	90 + Days Balance
Total (All Loans)																								
26-Dec-06	0	0	0	0	0	0	4	673,385	0	0	0	0	0	0	0	0	7	283,146	3	133,452	3	87,544	17	793,188
27-Nov-06	0	0	0	0	0	0	1	132,765	0	0	0	0	0	0	0	0	8	308,618	1	29,327	3	98,345	18	1,105,222
25-Oct-06	0	0	0	0	0	0	1	132,765	0	0	0	0	0	0	0	0	8	261,340	3	153,712	1	35,905	14	438,632
25-Sep-06	0	0	0	0	0	0	2	540,493	0	0	0	0	0	0	0	0	11	380,490	0	0	5	206,054	6	214,777
25-Aug-06	0	0	0	0	0	0	1	91,310	0	0	0	0	0	0	0	0	9	324,424	3	138,098	4	190,706	1	25,945
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

Total (All Loans)																								
26-Dec-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.18%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	0.07%	0.04%	0.03%	0.04%	0.02%	0.24%	0.21%
27-Nov-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.11%	0.08%	0.01%	0.01%	0.04%	0.02%	0.24%	0.28%
25-Oct-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.11%	0.06%	0.04%	0.04%	0.01%	0.01%	0.18%	0.11%
25-Sep-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.13%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.14%	0.09%	0.00%	0.00%	0.06%	0.05%	0.08%	0.05%
25-Aug-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%	0.11%	0.07%	0.04%	0.03%	0.05%	0.04%	0.01%	0.01%
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: 26-Dec-06
Asset-Backed Facts ~ 15 Month Historical Payoff/Loss Summary***

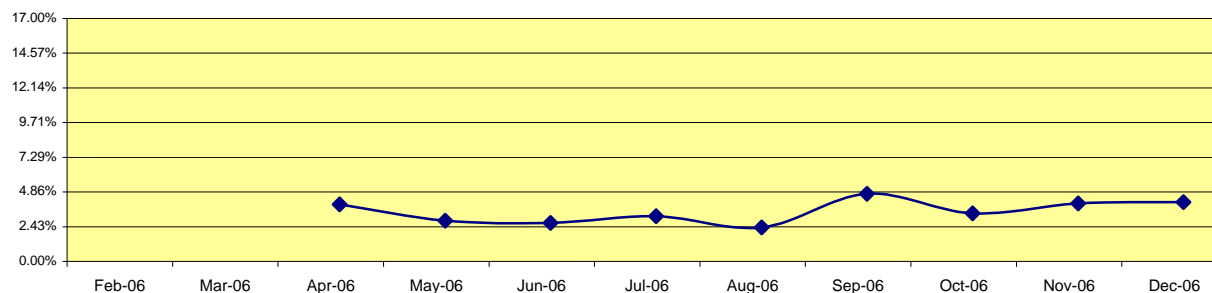
Distribution Date	Ending Pool		Payoffs		Insurance	Substitution	Liquidation	Realized Losses		Remaining Term	Curr Weighted Avg.	
	#	Balance	#	Balance	Proceeds	Proceeds	Proceeds	#	Amount	Life	Coupon	Remit
Total (All Loans)												
26-Dec-06	7,145	384,601,234	214	13,492,623	0.00	0.00	30,240.96	22	1,551,490	232	11.02%	10.51%
27-Nov-06	7,381	399,957,530	229	14,899,363	0.00	0.00	35,521.76	4	95,614	233	11.04%	10.52%
25-Oct-06	7,614	415,401,156	193	12,644,326	0.00	0.00	20,261.50	3	78,163	234	11.06%	10.55%
25-Sep-06	7,810	428,438,665	308	19,290,841	0.00	0.00	52,430.19	2	61,689	236	11.07%	10.56%
25-Aug-06	8,120	448,247,751	139	8,930,960	0.00	0.00	6,837.51	1	131	236	11.09%	10.58%
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%

SACO I Trust Mortgage-Backed Certificates Series 2006-4

Distribution Date: 26-Dec-06
Prepayment Summary

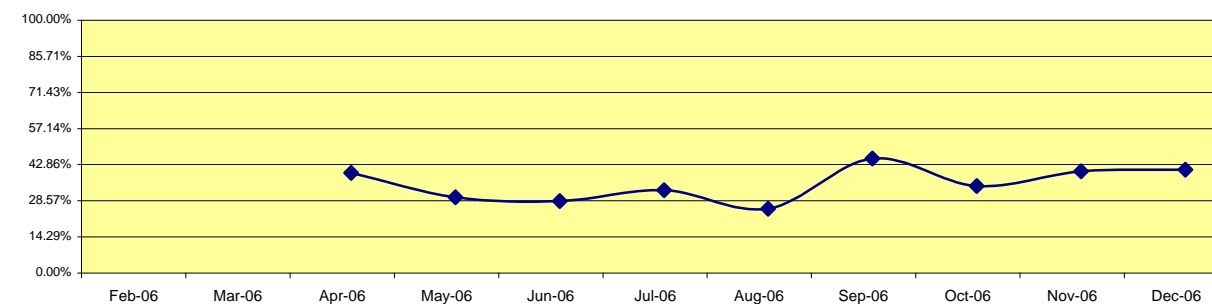
SMM (Single Monthly Mortality)

	Total
Current Period	3.80%
3-Month Average	3.50%
6-Month Average	3.28%
12-Month Average	2.82%
Average Since Cut-Off	2.82%



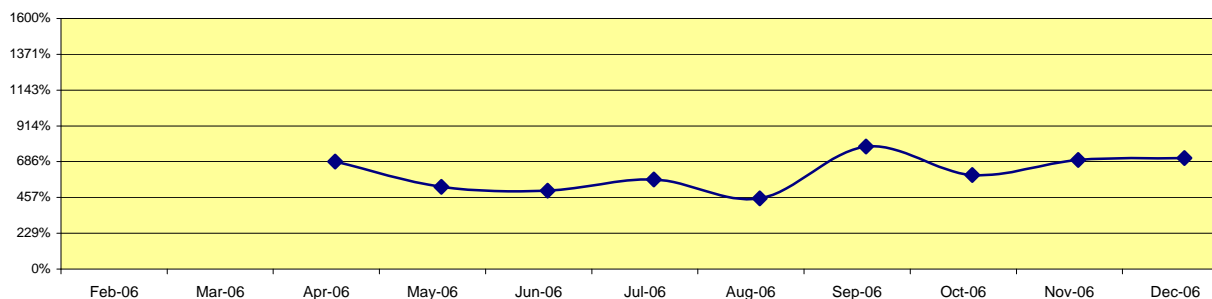
CPR (Conditional Prepayment Rate)

	Total
Current Period	37.15%
3-Month Average	34.72%
6-Month Average	32.72%
12-Month Average	28.30%
Average Since Cut-Off	28.30%



PSA (Public Securities Association)

	Total
Current Period	619%
3-Month Average	579%
6-Month Average	545%
12-Month Average	472%
Average Since Cut-Off	472%



SMM	Single Monthly Mortality	$(\text{Partial and Full Prepayments} + \text{Repurchases} + \text{Liquidations} + \text{Other Principal Proceeds}) / (\text{Beginning Collateral Balance} - \text{Scheduled Principal})$
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: 26-Dec-06
Mortgage Loan Characteristics Part I***

Distribution by Current Ending Principal Balance

Min	Max	Count	% of Total	Balance	% of Total
0	to 19,000	685	9.59%	9,867,834	2.57%
19,000	to 24,000	566	7.92%	12,299,789	3.20%
24,000	to 29,000	711	9.95%	18,806,554	4.89%
29,000	to 34,000	714	9.99%	22,509,360	5.85%
34,000	to 39,000	594	8.31%	21,664,389	5.63%
39,000	to 42,000	312	4.37%	12,634,031	3.28%
42,000	to 54,000	1,035	14.49%	49,570,920	12.89%
54,000	to 66,000	748	10.47%	44,655,872	11.61%
66,000	to 78,000	513	7.18%	36,820,881	9.57%
78,000	to 90,000	346	4.84%	28,763,959	7.48%
90,000	to 101,000	205	2.87%	19,582,646	5.09%
101,000	to 450,000	716	10.02%	107,424,999	27.93%
		7,145	100.00%	384,601,234	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%	775	10.85%	43,489,111	11.31%
8.00%	to 8.64%	394	5.51%	20,109,837	5.23%
8.64%	to 9.28%	300	4.20%	16,624,169	4.32%
9.28%	to 9.92%	625	8.75%	34,890,959	9.07%
9.92%	to 10.56%	758	10.61%	41,901,905	10.89%
10.56%	to 11.25%	820	11.48%	45,990,854	11.96%
11.25%	to 11.72%	441	6.17%	25,339,334	6.59%
11.72%	to 12.19%	731	10.23%	41,448,918	10.78%
12.19%	to 12.66%	537	7.52%	29,522,023	7.68%
12.66%	to 13.13%	562	7.87%	28,698,012	7.46%
13.13%	to 13.63%	494	6.91%	24,023,555	6.25%
13.63%	to 18.38%	708	9.91%	32,562,554	8.47%
		7,145	100.00%	384,601,234	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: 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	7,145	384,601,234	100.00%	231.84	11.01%

Total	7,145	384,601,234	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	3,651	191,914,216	49.90%	232.83	10.95%
PUD	1,934	105,603,859	27.46%	235.46	10.79%
Multifamily	683	43,245,247	11.24%	221.95	11.92%
Condo - Low Facility	750	36,277,346	9.43%	223.92	10.79%
Condo - High Facility	57	4,535,282	1.18%	249.44	12.38%
SF Attached Dwelling	70	3,025,283	0.79%	253.28	10.99%

Total	7,145	384,601,234	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: 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	4,286	264,221,544	68.70%	226.55	10.42%
Non-Owner Occupied	2,402	98,249,640	25.55%	242.10	12.55%
Owner Occupied - Secondary Residence	457	22,130,049	5.75%	249.52	11.34%

Total	7,145	384,601,234	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	6,139	327,481,623	85.15%	236.19	11.16%
Refinance/Equity Takeout	886	51,322,748	13.34%	205.82	10.21%
Refinance/No Cash Out	120	5,796,862	1.51%	216.73	9.99%

Total	7,145	384,601,234	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: 26-Dec-06
Mortgage Loan Characteristics Part II***

Distribution by Originator Concentration > 10% (Current)

Originator	# of Loans	Ending Balance	% of Balance	WAMM	WAC
American Home Mortgage	773	49,922,585	53.35%	167.43	10.93%
New Century Mortgage Corp	867	43,661,759	46.65%	169.45	7.72%

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

Originator	# of Loans	Ending Balance	% of Balance	WAMM	WAC
American Home Mortgage	1,091	75,176,589	58.84%	180.35	10.94%
New Century Mortgage Corp	1,014	52,580,009	41.16%	183.15	7.78%

SACO I Trust
Mortgage-Backed Certificates
Series 2006-4

Distribution Date: 26-Dec-06
Geographic Concentration

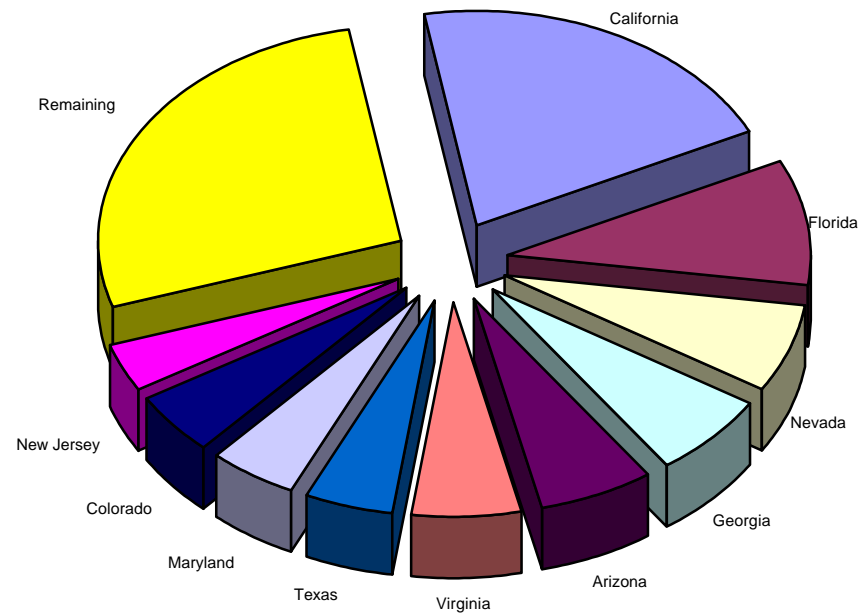
Top 10 Current State Concentration

Geographic Distribution	# of Loans	Balance ⁽¹⁾	% of Balance	WAMM	WAC
California	886	78,600,843	20.44%	224	10.45%
Florida	741	36,820,775	9.57%	254	12.12%
Nevada	422	25,186,758	6.55%	209	11.10%
Georgia	702	24,916,491	6.48%	264	11.40%
Arizona	429	23,401,529	6.08%	232	11.39%
Virginia	318	23,135,300	6.02%	240	11.31%
Texas	577	18,131,979	4.71%	248	10.53%
Maryland	289	18,069,224	4.70%	251	11.38%
Colorado	346	17,655,148	4.59%	204	9.62%
New Jersey	208	14,112,043	3.67%	223	11.34%
Remaining	2,227	104,571,143	27.19%	225	11.00%

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: 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
15872532	200612	213,705.49	0.00	213,705.49	0.00	213,705.49	0.00	213,705.49	213,705.49	C	
15901462	200612	192,643.69	0.00	192,643.69	0.00	192,643.69	0.00	192,643.69	192,643.69	C	
15937925	200612	161,434.70	0.00	161,434.70	0.00	161,434.70	0.00	161,434.70	161,434.70	S	
15990199	200612	108,846.01	30,240.96	78,605.05	0.00	78,605.05	0.00	78,605.05	78,605.05	S	
15874008	200612	103,503.15	0.00	103,503.15	0.00	103,503.15	0.00	103,503.15	103,503.15	C	
15924688	200612	83,840.06	0.00	83,840.06	0.00	83,840.06	0.00	83,840.06	83,840.06	C	
15942357	200612	83,608.81	0.00	83,608.81	0.00	83,608.81	0.00	83,608.81	83,608.81	C	
15932326	200612	71,439.55	0.00	71,439.55	0.00	71,439.55	0.00	71,439.55	71,439.55	C	
15935876	200612	69,947.43	0.00	69,947.43	0.00	69,947.43	0.00	69,947.43	69,947.43	C	
15863774	200612	66,561.56	0.00	66,561.56	0.00	66,561.56	0.00	66,561.56	66,561.56	C	
15931235	200612	63,754.46	0.00	63,754.46	0.00	63,754.46	0.00	63,754.46	63,754.46	C	
15988238	200612	59,908.79	0.00	59,908.79	0.00	59,908.79	0.00	59,908.79	59,908.79	C	
15901770	200612	55,980.00	0.00	55,980.00	0.00	55,980.00	0.00	55,980.00	55,980.00	C	
15872860	200612	49,899.60	0.00	49,899.60	0.00	49,899.60	0.00	49,899.60	49,899.60	C	
15795540	200612	31,675.30	0.00	31,675.30	0.00	31,675.30	0.00	31,675.30	31,675.30	C	
15932370	200612	30,843.62	0.00	30,843.62	0.00	30,843.62	0.00	30,843.62	30,843.62	C	
15932243	200612	30,674.78	0.00	30,674.78	0.00	30,674.78	0.00	30,674.78	30,674.78	S	
15901601	200612	25,430.95	0.00	25,430.95	0.00	25,430.95	0.00	25,430.95	25,430.95	C	
15940495	200612	24,763.31	0.00	24,763.31	0.00	24,763.31	0.00	24,763.31	24,763.31	C	
15915182	200612	23,713.30	0.00	23,713.30	0.00	23,713.30	0.00	23,713.30	23,713.30	C	
15915506	200612	15,952.88	0.00	15,952.88	0.00	15,952.88	0.00	15,952.88	15,952.88	C	
15915222	200612	13,603.05	0.00	13,603.05	0.00	13,603.05	0.00	13,603.05	13,603.05	C	
15615253	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15661838	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	17.00	17.00	P	

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 2006-4

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
15661951	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15670327	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15671440	200612	0.00	0.00	0.00	0.00	0.00	445.47	470.48	470.48	M	
15676239	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15694737	200612	0.00	0.00	0.00	0.00	0.00	(10.25)	10.25	10.25	P	
15699236	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15699978	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	43.50	43.50	P	
15704823	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15712675	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15716414	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15723592	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15738255	200612	0.00	0.00	0.00	0.00	0.00	(12.50)	12.50	12.50	P	
15739521	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15745060	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15766232	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15792210	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	28.00	28.00	P	
15792350	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15792468	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15792478	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15792479	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15792548	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15793084	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15793331	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15817962	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	

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: 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
15820217	200612	0.00	0.00	0.00	0.00	0.00	7.08	0.00	0.00	M	
15830250	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15830264	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15830413	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15830438	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15830484	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	23.00	23.00	P	
15830530	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15831764	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15838793	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15838827	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15839631	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15839640	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15852535	200612	0.00	0.00	0.00	0.00	0.00	(8.15)	8.15	8.15	P	
15852934	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15853143	200612	0.00	0.00	0.00	0.00	0.00	(10.25)	10.25	10.25	P	
15863784	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15871611	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15872194	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15872244	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15872336	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15872355	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15872366	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	20.00	20.00	P	
15872471	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15872516	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	

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: 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
15872562	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15872612	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15872655	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15872769	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15872791	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15872792	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15872797	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15872823	200612	0.00	0.00	0.00	0.00	0.00	30.64	0.07	0.07	M	
15872864	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15872979	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15873309	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15873320	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15873952	200612	0.00	0.00	0.00	0.00	0.00	(52.50)	52.50	52.50	P	
15873982	200612	0.00	0.00	0.00	0.00	0.00	(80.00)	80.00	80.00	P	
15873998	200612	0.00	0.00	0.00	0.00	0.00	(22.75)	22.75	22.75	P	
15874000	200612	0.00	0.00	0.00	0.00	0.00	(57.00)	57.00	57.00	P	
15874002	200612	0.00	0.00	0.00	0.00	0.00	(57.00)	99.00	99.00	P	
15876595	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15878309	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15878445	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15892069	200612	0.00	0.00	0.00	0.00	0.00	(12.50)	12.50	12.50	P	
15892098	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15897637	200612	0.00	0.00	0.00	0.00	0.00	(70.00)	70.00	70.00	P	
15897646	200612	0.00	0.00	0.00	0.00	0.00	(70.50)	70.50	70.50	P	

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: 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
15897661	200612	0.00	0.00	0.00	0.00	0.00	(52.50)	52.50	52.50	P	
15897693	200612	0.00	0.00	0.00	0.00	0.00	11.00	54.00	54.00	P	
15901727	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15901820	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15905666	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15905822	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15905875	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15905903	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15908960	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15911888	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	20.00	20.00	P	
15912033	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	21.50	21.50	P	
15914810	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15914842	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15914863	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15914882	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	18.00	18.00	P	
15914884	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	18.00	18.00	P	
15914969	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	33.00	33.00	P	
15915068	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15915177	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15915195	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	33.00	33.00	P	
15915231	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15915351	200612	0.00	0.00	0.00	0.00	0.00	(12.50)	12.50	12.50	P	
15915382	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15915391	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	28.00	28.00	P	

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: 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
15915412	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15915443	200612	0.00	0.00	0.00	0.00	0.00	(12.50)	12.50	12.50	P	
15915528	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	20.00	20.00	P	
15924793	200612	0.00	0.00	0.00	0.00	0.00	(12.50)	12.50	12.50	P	
15928225	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15930278	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	28.00	28.00	P	
15930436	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	28.00	28.00	P	
15931110	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15931407	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15931519	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	32.00	32.00	P	
15931855	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15932051	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15932121	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15932135	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15932140	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15932207	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	18.00	18.00	P	
15932266	200612	0.00	0.00	0.00	0.00	0.00	(12.50)	12.50	12.50	P	
15932296	200612	0.00	0.00	0.00	0.00	0.00	(12.50)	12.50	12.50	P	
15932334	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15936228	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15937760	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15938355	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15938423	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15942613	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	21.00	21.00	P	

Liq. Type Code - Legend

Charge-off	C
Matured	M
Repurchase	N
Note Sale	O
Paid in Full	P

REO
Short Pay
Third Party
Write-off

R
S
T
W

Adjustment Legend

Escrow Bal/Adv
MREC
Rest'd Escrow
Replacement Res.
Suspense

1	Third Party
2	Charged Off/Matured
3	Side Note
4	Manual
5	

6
7
8
9



SACO I Trust
Mortgage-Backed Certificates
Series 2006-4

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
15954975	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	28.00	28.00	P	
15956779	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15957110	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15958812	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15958839	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15960889	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15968477	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15968487	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	21.00	21.00	P	
15971759	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	28.00	28.00	P	
15971796	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	26.00	26.00	P	
15974963	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	17.00	17.00	P	
15974974	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	112.60	112.60	P	
15975206	200612	0.00	0.00	0.00	0.00	0.00	(10.25)	10.25	10.25	P	
15975208	200612	0.00	0.00	0.00	0.00	0.00	(12.50)	12.50	12.50	P	
15982649	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15985067	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	17.00	17.00	P	
15988203	200612	0.00	0.00	0.00	0.00	0.00	(20.00)	70.25	70.25	P	
15988610	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15989867	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
15999245	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	18.00	18.00	P	
16001118	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
16001785	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	18.00	18.00	P	
16001812	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	18.00	18.00	P	
16003143	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	

Liq. Type Code - Legend

Charge-off	C
Matured	M
Repurchase	N
Note Sale	O
Paid in Full	P

REO
Short Pay
Third Party
Write-off

R
S
T
W

Adjustment Legend

Escrow Bal/Adv
MREC
Rest'd Escrow
Replacement Res.
Suspense

1	Third Party
2	Charged Off/Matured
3	Side Note
4	Manual
5	

6
7
8
9



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

***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
16009917	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
16010562	200612	0.00	0.00	0.00	0.00	0.00	(5.00)	11.00	11.00	P	
16013729	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
16015073	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	18.00	18.00	P	
16015567	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	21.00	21.00	P	
16015626	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
16021886	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
16031927	200612	0.00	0.00	0.00	0.00	0.00	(16.00)	16.00	16.00	P	
Current Total		1,581,730.49	30,240.96	1,551,489.53	0.00	1,551,489.53	(2,179.96)	1,553,669.49	1,553,669.49		
Cumulative		2,042,104.62	145,291.92	1,896,812.70	0.00	1,896,812.70	93,313.40	1,803,499.30	1,803,499.30		

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: 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	1,581,730.49	30,240.96	1,551,489.53	22	0.00	0	483.19	3	(2,663.15)	151	1,553,669.49	1,803,499.30
27-Nov-06	131,135.60	35,521.76	95,613.84	4	(24.35)	1	110,179.08	3	(689.45)	77	(13,851.44)	249,829.81
25-Oct-06	98,424.02	20,261.50	78,162.52	3	0.00	0	19.60	1	(11,239.46)	590	89,382.38	263,681.25
25-Sep-06	114,119.20	52,430.19	61,689.01	2	(3.52)	1	55.97	1	(2,718.25)	164	64,354.81	174,298.87
25-Aug-06	6,968.35	6,837.51	130.84	1	0.00	0	139.22	1	0.00	0	(8.38)	109,944.06
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	2,042,104.62	145,291.92	1,896,812.70	35	(27.87)	2	110,880.58	10	(17,539.31)	994	1,803,499.30	

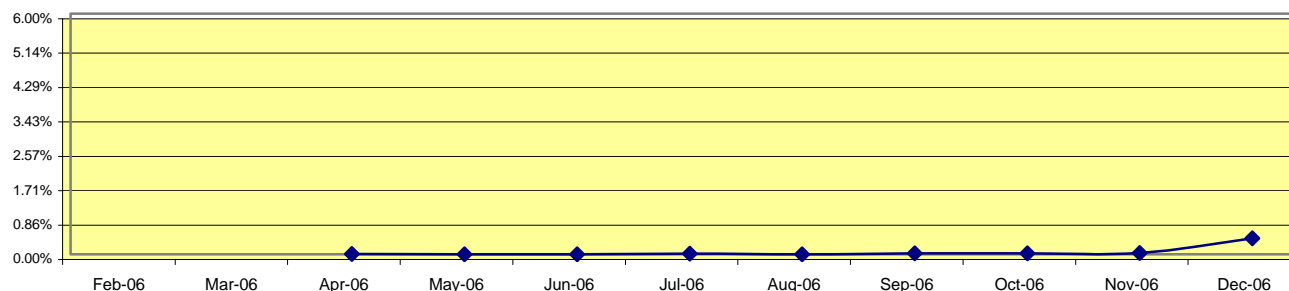
SACO I Trust
Mortgage-Backed Certificates
Series 2006-4

Distribution Date: 26-Dec-06
Realized Loss Summary

MDR (monthly Default Rate)

Total

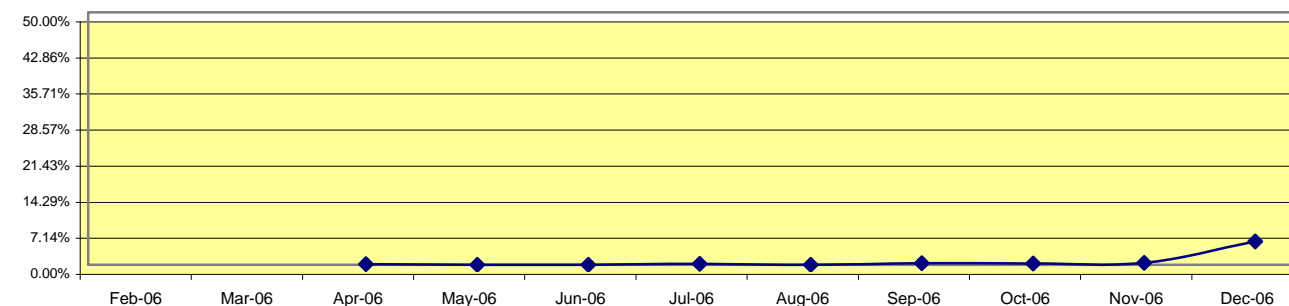
Current Period	0.40%
3-Month Average	0.15%
6-Month Average	0.08%
12-Month Average	0.04%
Average Since Cut-Off	0.05%



CDR (Conditional Default Rate)

Total

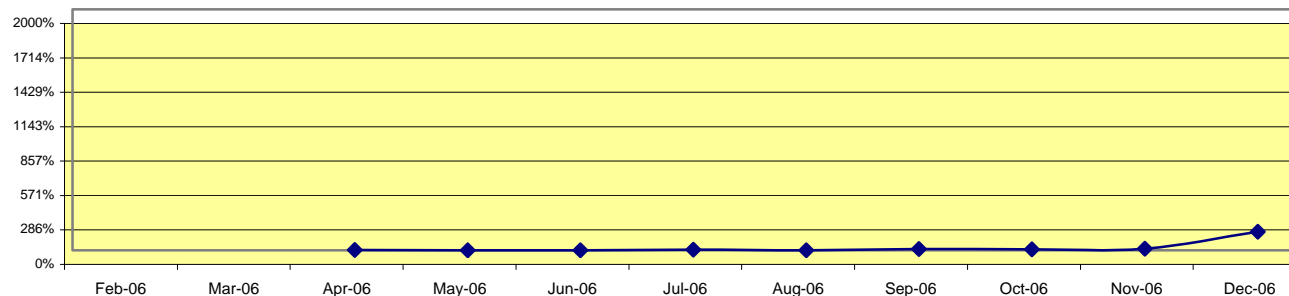
Current Period	4.64%
3-Month Average	1.77%
6-Month Average	0.96%
12-Month Average	0.49%
Average Since Cut-Off	0.59%



SDA (Standard Default Assumption)

Total

Current Period	154.79%
3-Month Average	58.86%
6-Month Average	32.13%
12-Month Average	16.36%
Average Since Cut-Off	19.63%



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: 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 2006-4**

***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.