

**Ownit Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2006-3**

**Distribution Date: 25-Apr-06**

**ABN AMRO Acct : 723595.1**

<b>Payment Date:</b>	<b>Content:</b>	<b>Pages</b>	<b>Contact Information:</b>
25-Apr-06	Statement to Certificate Holders	2	Analyst: Dinsmore Sohn 714.259.6258 dinsmore.sohn@abnamro.com
<b>Prior Payment:</b>	Statement to Certificate Holders (Factors)	3	Administrator: Christopher Lewis 312.904.7992 christopher.lewis@abnamro.com
N/A	Pool/Non-Pool Funds Cash Reconciliation	4	LaSalle Website: <a href="http://www.etrustee.net">www.etrustee.net</a>
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	15 Month Loan Status Summary Part I	16-18	Depositor: Merrill Lynch Mortgage Investors Inc.
<b>Distribution Count:</b>	15 Month Loan Status Summary Part II	19-21	Underwriter: Merrill Lynch & Company- Asset Backed Sec. Group
1	15 Month Historical Payoff Summary	22-24	Master Servicer: Litton Loan Servicing L.P.
	Prepayment Summary	25	Rating Agency: Moody's Investors Service, Inc./Standard & Poor's
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25-Mar-37			
<b>Determination Date:</b>			
17-Apr-06			

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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	69121PDU4	180,115,000.00	180,115,000.00	257,032.67	0.00	0.00	179,857,967.33	303,793.97	0.00	5.0600000000%
A-2A	69121PDV2	126,433,000.00	126,433,000.00	1,601,451.15	0.00	0.00	124,831,548.85	208,193.01	0.00	4.9400000000%
A-2B	69121PDW0	52,040,000.00	52,040,000.00	0.00	0.00	0.00	52,040,000.00	86,733.33	0.00	5.0000000000%
A-2C	69121PDX8	48,194,000.00	48,194,000.00	0.00	0.00	0.00	48,194,000.00	81,126.57	0.00	5.0500000000%
A-2D	69121PDY6	38,789,000.00	38,789,000.00	0.00	0.00	0.00	38,789,000.00	66,587.78	0.00	5.1500000000%
M-1	69121PDZ3	20,998,000.00	20,998,000.00	0.00	0.00	0.00	20,998,000.00	36,466.53	0.00	5.2100000000%
M-2	69121PEA7	19,272,000.00	19,272,000.00	0.00	0.00	0.00	19,272,000.00	33,533.28	0.00	5.2200000000%
M-3	69121PEB5	11,218,000.00	11,218,000.00	0.00	0.00	0.00	11,218,000.00	19,631.50	0.00	5.2500000000%
M-4	69121PEC3	10,355,000.00	10,355,000.00	0.00	0.00	0.00	10,355,000.00	18,431.90	0.00	5.3400000000%
M-5	69121PED1	9,780,000.00	9,780,000.00	0.00	0.00	0.00	9,780,000.00	17,473.60	0.00	5.3600000000%
M-6	69121PEJ8	9,204,000.00	9,204,000.00	0.00	0.00	0.00	9,204,000.00	16,689.92	0.00	5.4400000000%
B-1	69121PEE9	10,355,000.00	10,355,000.00	0.00	0.00	0.00	10,355,000.00	53,932.29	0.00	6.2500000000%
B-2	69121PEF6	8,917,000.00	8,917,000.00	0.00	0.00	0.00	8,917,000.00	46,442.71	0.00	6.2500000000%
B-3	69121PEG4	5,465,000.00	5,465,000.00	0.00	0.00	0.00	5,465,000.00	28,463.54	0.00	6.2500000000%
B-4	69121PEH2	5,753,000.00	5,753,000.00	0.00	0.00	0.00	5,753,000.00	14,152.38	0.00	7.3800000000%
C	9ABS2746	575,302,558.96 N	575,302,558.96	0.00	0.00	0.00	573,439,198.18	2,396,807.00	0.00	4.9994013680%
P	69121PEL3	0.00	0.00	0.00	0.00	0.00	0.00	2,841.80	2,841.80	N/A
R	69121PEM1	100.00	100.00	100.00	0.00	0.00	0.00	0.17	0.00	5.0600000000%
Total		556,888,100.00	556,888,100.00	1,858,583.82	0.00	0.00	555,029,516.18	3,431,301.28	2,841.80	
Total P&I Payment								5,289,885.10		

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



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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	69121PDU4	180,115,000.00	1000.000000000	1.427047553	0.000000000	0.000000000	998.572952447	1.686666685	0.000000000	5.13938000%
A-2A	69121PDV2	126,433,000.00	1000.000000000	12.666401572	0.000000000	0.000000000	987.333598428	1.646666693	0.000000000	5.01938000%
A-2B	69121PDV0	52,040,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	1.666666603	0.000000000	5.07938000%
A-2C	69121PDX8	48,194,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	1.683333402	0.000000000	5.12938000%
A-2D	69121PDY6	38,789,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	1.716666581	0.000000000	5.22938000%
M-1	69121PDZ3	20,998,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	1.736666825	0.000000000	5.28938000%
M-2	69121PEA7	19,272,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	1.740000000	0.000000000	5.29938000%
M-3	69121PEB5	11,218,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	1.750000000	0.000000000	5.32938000%
M-4	69121PEC3	10,355,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	1.780000000	0.000000000	5.41938000%
M-5	69121PED1	9,780,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	1.786666667	0.000000000	5.43938000%
M-6	69121PEJ8	9,204,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	1.813333333	0.000000000	5.51938000%
B-1	69121PEE9	10,355,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	5.208333172	0.000000000	Fixed
B-2	69121PEF6	8,917,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	5.208333520	0.000000000	Fixed
B-3	69121PEG4	5,465,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	5.208333028	0.000000000	Fixed
B-4	69121PEH2	5,753,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	2.460000000	0.000000000	7.45938000%
C	9ABS2746	575,302,558.96 N	1000.000000000	0.000000000	0.000000000	0.000000000	996.761076844	4.166167806	0.000000000	N/A
P	69121PEL3	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	N/A
R	69121PEM1	100.00	1000.000000000	1000.000000000	0.000000000	0.000000000	0.000000000	1.700000000	0.000000000	N/A

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



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Cash Reconciliation Summary***

Pool Source of Funds		Non-Pool Source of Funds	
Interest Summary		Supplemental Interest Trust	
<b>Interest Summary</b>		Net Swap Payments received	0.00
Scheduled Interest	3,666,268.43	Net Swap Payments paid	0.00
Fees	242,585.91		
<b>Remittance Interest</b>	3,423,682.51	Swap Termination Payments received	0.00
<b>Other Interest Proceeds/Shortfalls</b>		Swap Termination Payments paid	0.00
Prepayment Penalties	2,841.80		
Other Interest Loss	0.00	Defaulted Swap Termination Payments	0.00
Other Interest Proceeds	0.00		
Non-advancing Interest	0.00		
Non-Supported Interest Shortfall	0.00		
Relief Act Shortfall	0.00		
Modification Shortfall	0.00		
Other Interest Proceeds/Shortfalls	2,841.80		
<b>Interest Adjusted</b>	3,426,524.31		
<b>Fee Summary</b>		<b>Cap Contracts</b>	
Total Servicing Fees	239,709.40	Class A-1	0.00
Total Trustee Fees	2,876.51	Class A-2	0.00
LPMI Fees	0.00	Floating Rate Subordinate Certificates	0.00
Credit Manager's Fees	0.00		
Misc. Fees / Trust Expense	0.00		
Insurance Premium	0.00		
<b>Total Fees</b>	242,585.91		
<b>Advances (Principal &amp; Interest)</b>			
Prior Month's Outstanding Advances	0.00		
Current Advances	33,539.03		
Reimbursement of Prior Advances	N/A		
Outstanding Advances	102,857.69		
		<b>P&amp;I Due Certificate Holders</b>	<b>5,289,885.09</b>

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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Cash Reconciliation Summary Group I***

	Fixed	ARM	Total
<b>Interest Summary</b>			
Scheduled Interest	383,947.52	1,130,505.10	1,514,452.63
Fees	24,502.90	73,558.38	98,061.27
Remittance Interest	359,444.63	1,056,946.73	1,416,391.35
<b>Other Interest Proceeds/Shortfalls</b>			
Prepayment Penalties	0.00	650.00	650.00
Other Interest Loss	0.00	0.00	0.00
Other Interest Proceeds	0.00	0.00	0.00
Non-advancing Interest	0.00	0.00	0.00
Net PPIS/Relief Act Shortfall	0.00	0.00	0.00
Modification Shortfall	0.00	0.00	0.00
Other Interest Proceeds/Shortfalls	0.00	650.00	650.00
<b>Interest Adjusted</b>	359,444.63	1,057,596.73	1,417,041.35
<b>Principal Summary</b>			
Scheduled Principal Distribution	27,930.50	60,361.63	88,292.13
Curtailments	1,204.19	6,693.26	7,897.45
Prepayments in Full	0.00	161,603.98	161,603.98
Liquidation Proceeds	0.00	0.00	0.00
Repurchase Proceeds	0.00	0.00	0.00
Other Principal Proceeds	0.00	0.00	0.00
Less Mod Losses	0.00	0.00	0.00
Remittance Principal	29,134.69	228,658.87	257,793.56
<b>Fee Summary</b>			
Total Servicing Fees	24,212.35	72,686.14	96,898.49
Total Trustee Fees	290.55	872.23	1,162.78
LPMI Fees	0.00	0.00	0.00
Total Fees	24,502.90	73,558.38	98,061.27
<b>Beginning Principal Balance</b>	58,109,635.65	174,446,744.02	232,556,379.67
<b>Ending Principal Balance</b>	58,080,500.96	174,218,085.15	232,298,586.11



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Cash Reconciliation Summary Group II***

	Fixed	ARM	Total
<b>Interest Summary</b>			
Scheduled Interest	503,836.22	1,647,979.58	2,151,815.80
Fees	32,646.92	111,877.72	144,524.64
Remittance Interest	471,189.30	1,536,101.86	2,007,291.16
<b>Other Interest Proceeds/Shortfalls</b>			
Prepayment Penalties	959.80	1,232.00	2,191.80
Other Interest Loss	0.00	0.00	0.00
Other Interest Proceeds	0.00	0.00	0.00
Non-advancing Interest	0.00	0.00	0.00
Net PPIS/Relief Act Shortfall	0.00	0.00	0.00
Modification Shortfall	0.00	0.00	0.00
Other Interest Proceeds/Shortfalls	959.80	1,232.00	2,191.80
<b>Interest Adjusted</b>	472,149.10	1,537,333.86	2,009,482.96
<b>Principal Summary</b>			
Scheduled Principal Distribution	34,069.62	68,642.77	102,712.39
Curtailments	2,162.92	4,058.07	6,220.99
Prepayments in Full	95,960.31	1,400,673.53	1,496,633.84
Liquidation Proceeds	0.00	0.00	0.00
Repurchase Proceeds	0.00	0.00	0.00
Other Principal Proceeds	0.00	0.00	0.00
Less Mod Losses	0.00	0.00	0.00
Remittance Principal	132,192.85	1,473,374.37	1,605,567.22
<b>Fee Summary</b>			
Total Servicing Fees	32,259.80	110,551.10	142,810.91
Total Trustee Fees	387.12	1,326.61	1,713.73
LPMI Fees	0.00	0.00	0.00
Total Fees	32,646.92	111,877.72	144,524.64
<b>Beginning Principal Balance</b>	77,423,527.55	265,322,651.74	342,746,179.29
<b>Ending Principal Balance</b>	77,291,334.70	263,849,277.37	341,140,612.07



**Ownit Mortgage Loan Trust**  
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**Distribution Date: 25-Apr-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				
Original Pool Balance	575,302,558.96	3,174		3 mo. Rolling Average	0.00	573,439,198	0.00%	WAC - Current	7.35%	7.08%	7.14%				
Cum Scheduled Principal	191,004.52			6 mo. Rolling Average	0.00	573,439,198	0.00%	WAC - Original	7.35%	7.08%	7.14%				
Cum Unscheduled Principal	1,672,356.26			12 mo. Rolling Average	0.00	573,439,198	0.00%	WAL - Current	356.68	358.13	357.78				
Cum Liquidations	0.00			Loss Levels	Amount	Count		WAL - Original	356.68	358.13	357.78				
Cum Deferred Interest	0.00			3 mo. Cum Loss	0.00			Current Index Rate				4.880000%			
				6 mo. Cum loss	0.00			Next Index Rate				4.959380%			
				12 mo. Cum Loss	0.00										
Current	Amount	Count	%	Triggers				Prepayment Charges				Amount	Count		
Beginning Pool	575,302,558.96	3,174	100.00%					Current				2,841.80	3		
Scheduled Principal	191,004.52		0.03%					Cumulative				2,841.80	3		
Unscheduled Principal	1,672,356.26	9	0.29%	> Delinquency Trigger Event <sup>(2)</sup>											
Deferred Interest	0.00		0.00%	Delinquency Event Calc <sup>(1)</sup>				0.00	573,439,198	0.00%					
Liquidations	0.00	0	0.00%												
Repurchases	0.00	0	0.00%	> Loss Trigger Event? <sup>(3)</sup>											
Ending Pool	573,439,198.18	3,165	99.68%	Cumulative Loss				0	0.00%						
Average Loan Balance	181,181.42			> Overall Trigger Event?											
Current Loss Detail	Amount			Step Down Date				Pool Composition							
Liquidation	0.00			Distribution Count				1	Properties				Balance	%/Score	
Realized Loss	0.00			Required Percentage <sup>(4)</sup>				N/A	Cut-off LTV				453,316,638.80	78.80%	
Realized Loss Adjustment	0.00			Step Down % <sup>(5)</sup>				54.90%	Cash Out/Refinance				192,363,080.73	33.44%	
Net Liquidation	0.00			% of Required Percentage <sup>(6)</sup>				N/A	SFR				465,111,253.03	80.85%	
Credit Enhancement	Amount	%		> Step Down Date?								Owner Occupied	560,204,874.67	97.38%	
Original OC	18,414,458.96	3.20%											Min	Max	WA
Target OC	18,409,682.00	3.20%		Extra Principal				0.00	FICO				525	810	638.36
Beginning OC	18,414,458.96			Cumulative Extra Principal				0.00							
Ending OC	18,409,682.00			OC Release				4,776.96							
Most Senior Certificates	445,571,100.00	77.45%													

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



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**Pool Detail and Performance Indicators Group I**

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
Original Pool Balance	232,556,379.67	1,719		3 mo. Rolling Average	0.00	232,298,586	0.00%	WAC - Current	7.42%	7.27%	7.31%
Cum Scheduled Principal	88,292.13			6 mo. Rolling Average	0.00	232,298,586	0.00%	WAC - Original	7.42%	7.27%	7.31%
Cum Unscheduled Principal	169,501.43			12 mo. Rolling Average	0.00	232,298,586	0.00%	WAL - Current	355.57	358.11	357.47
Cum Liquidations	0.00			Loss Levels	Amount	Count		WAL - Original	355.57	358.11	357.47
Cum Deferred Interest	0.00			3 mo. Cum Loss	0.00			<b>Current Index Rate</b>			
				6 mo. Cum loss	0.00			<b>Next Index Rate</b>			
				12 mo. Cum Loss	0.00						
Current	Amount	Count	%	Triggers							
Beginning Pool	232,556,379.67	1,719	100.00%	> Delinquency Trigger Event <sup>(2)</sup>			N/A	<b>Prepayment Charges</b>	<b>Amount</b>	<b>Count</b>	
Scheduled Principal	88,292.13		0.04%				N/A				
Unscheduled Principal	169,501.43	2	0.07%	Delinquency Event Calc <sup>(1)</sup>	N/A	N/A	N/A	Current	650.00	1	
Deferred Interest	0.00		0.00%	> Loss Trigger Event? <sup>(3)</sup>			N/A	Cumulative	650.00	1	
Liquidations	0.00	0	0.00%				N/A				
Repurchases	0.00	0	0.00%	> Overall Trigger Event?			N/A				
Ending Pool	232,298,586.11	1,717	99.89%				N/A				
<b>Average Loan Balance</b>	135,293.29			Cumulative Loss		N/A	N/A				
<b>Current Loss Detail</b>	<b>Amount</b>										
Liquidation	0.00			<b>Step Down Date</b>							
Realized Loss	0.00			Distribution Count	1						
Realized Loss Adjustment	0.00			Required Percentage <sup>(4)</sup>	N/A						
Net Liquidation	0.00			Step Down % <sup>(5)</sup>	N/A						
				% of Required Percentage <sup>(6)</sup>	N/A						
<b>Credit Enhancement</b>	<b>Amount</b>	<b>%</b>		> Step Down Date?			NO				
Original OC	N/A	N/A		<b>Extra Principal</b>	N/A						
Target OC	N/A	N/A			N/A						
Beginning OC	N/A			<b>Cumulative Extra Principal</b>	N/A						
Ending OC	N/A			<b>OC Release</b>	N/A						
Most Senior Certificates	N/A	N/A			N/A						

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





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**Series 2006-3**

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**Pool Detail and Performance Indicators Group II**

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
Original Pool Balance	342,746,179.29	1,455		3 mo. Rolling Average	0.00	341,140,612	0.00%	WAC - Current	7.30%	6.95%	7.03%
Cum Scheduled Principal	102,712.39			6 mo. Rolling Average	0.00	341,140,612	0.00%	WAC - Original	7.30%	6.95%	7.03%
Cum Unscheduled Principal	1,502,854.83			12 mo. Rolling Average	0.00	341,140,612	0.00%	WAL - Current	357.52	358.14	357.99
Cum Liquidations	0.00			Loss Levels	Amount	Count		WAL - Original	357.52	358.14	357.99
Cum Deferred Interest	0.00			3 mo. Cum Loss	0.00			<b>Current Index Rate</b>			
				6 mo. Cum loss	0.00			<b>Next Index Rate</b>			
				12 mo. Cum Loss	0.00						
Current	Amount	Count	%	Triggers							
Beginning Pool	342,746,179.29	1,455	100.00%					Prepayment Charges		Amount	Count
Scheduled Principal	102,712.39		0.03%					Current		2,191.80	2
Unscheduled Principal	1,502,854.83	7	0.44%	> Delinquency Trigger Event <sup>(2)</sup>			N/A	Cumulative		2,191.80	2
Deferred Interest	0.00		0.00%	Delinquency Event Calc <sup>(1)</sup>	N/A	N/A	N/A				
Liquidations	0.00	0	0.00%								
Repurchases	0.00	0	0.00%	> Loss Trigger Event? <sup>(3)</sup>			N/A				
Ending Pool	341,140,612.07	1,448	99.53%	Cumulative Loss		N/A	N/A				
<b>Average Loan Balance</b>	235,594.35			> Overall Trigger Event?			N/A	Pool Composition			
Current Loss Detail	Amount			Step Down Date				Properties	Balance	% / Score	
Liquidation	0.00			Distribution Count	1			Cut-off LTV	268,356,708.79	78.30%	
Realized Loss	0.00			Required Percentage <sup>(4)</sup>	N/A			Cash Out/Refinance	67,324,471.18	19.64%	
Realized Loss Adjustment	0.00			Step Down % <sup>(5)</sup>	N/A			SFR	266,499,485.64	77.75%	
Net Liquidation	0.00			% of Required Percentage <sup>(6)</sup>	N/A			Owner Occupied	338,473,244.11	98.75%	
Credit Enhancement	Amount	%		> Step Down Date?			NO			Min	Max
Original OC	N/A	N/A						FICO	525	810	646.45
Target OC	N/A	N/A		Extra Principal	N/A						
Beginning OC	N/A			Cumulative Extra Principal	N/A						
Ending OC	N/A			OC Release	N/A						
Most Senior Certificates	N/A	N/A									

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



**Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-3**

***Distribution Date: 25-Apr-06  
Bond Interest Reconciliation***

-- Accrual --					----- Recovered -----					----- Outstanding -----				
Class	Method	Days	Opening Balance	Pass-Thru Rate	Accrual Certificate Interest	Total Interest Additions	Total Interest Deductions	Distributable Certificate Interest	Interest Payment Amount	Interest Carry- Forward Amount	Floating Rate Certificate Carry- Over	Interest Carry- Forward Amount	Floating Rate Certificate Carry- Over	Net Cap Rate in Effect Y/N
A-1	Act/360	12	180,115,000.00	5.060000000%	303,793.97	0.00	0.00	303,793.97	303,793.97	0.00	0.00	0.00	0.00	No
A-2A	Act/360	12	126,433,000.00	4.940000000%	208,193.01	0.00	0.00	208,193.01	208,193.01	0.00	0.00	0.00	0.00	No
A-2B	Act/360	12	52,040,000.00	5.000000000%	86,733.33	0.00	0.00	86,733.33	86,733.33	0.00	0.00	0.00	0.00	No
A-2C	Act/360	12	48,194,000.00	5.050000000%	81,126.57	0.00	0.00	81,126.57	81,126.57	0.00	0.00	0.00	0.00	No
A-2D	Act/360	12	38,789,000.00	5.150000000%	66,587.78	0.00	0.00	66,587.78	66,587.78	0.00	0.00	0.00	0.00	No
M-1	Act/360	12	20,998,000.00	5.210000000%	36,466.53	0.00	0.00	36,466.53	36,466.53	0.00	0.00	0.00	0.00	No
M-2	Act/360	12	19,272,000.00	5.220000000%	33,533.28	0.00	0.00	33,533.28	33,533.28	0.00	0.00	0.00	0.00	No
M-3	Act/360	12	11,218,000.00	5.250000000%	19,631.50	0.00	0.00	19,631.50	19,631.50	0.00	0.00	0.00	0.00	No
M-4	Act/360	12	10,355,000.00	5.340000000%	18,431.90	0.00	0.00	18,431.90	18,431.90	0.00	0.00	0.00	0.00	No
M-5	Act/360	12	9,780,000.00	5.360000000%	17,473.60	0.00	0.00	17,473.60	17,473.60	0.00	0.00	0.00	0.00	No
M-6	Act/360	12	9,204,000.00	5.440000000%	16,689.92	0.00	0.00	16,689.92	16,689.92	0.00	0.00	0.00	0.00	No
B-1	30/360	30	10,355,000.00	6.250000000%	53,932.29	0.00	0.00	53,932.29	53,932.29	0.00	0.00	0.00	0.00	No
B-2	30/360	30	8,917,000.00	6.250000000%	46,442.71	0.00	0.00	46,442.71	46,442.71	0.00	0.00	0.00	0.00	No
B-3	30/360	30	5,465,000.00	6.250000000%	28,463.54	0.00	0.00	28,463.54	28,463.54	0.00	0.00	0.00	0.00	No
B-4	Act/360	12	5,753,000.00	7.380000000%	14,152.38	0.00	0.00	14,152.38	14,152.38	0.00	0.00	0.00	0.00	No
C	30/360	30	575,302,558.96	4.999400000%	2,396,807.00	0.00	0.00	2,396,807.00	2,396,807.00	0.00	0.00	0.00	0.00	No
P			0.00	0.000000000%	0.00	2,841.80	0.00	2,841.80	2,841.80	0.00	0.00	0.00	0.00	No
R	Act/360	12	100.00	5.060000000%	0.17	0.00	0.00	0.17	0.17	0.00	0.00	0.00	0.00	No
Total			556,888,100.00		3,428,459.48	2,841.80	0.00	3,431,301.28	3,431,301.28	0.00	0.00	0.00	0.00	



**Ownit Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2006-3**

***Distribution Date: 25-Apr-06***  
***Bond Interest Reconciliation***

----- Additions -----													----- Deductions -----	
Class	Record Date	Prior Interest Due Date	Current Interest Due Date	Supplemental Interest Trust	Payments From Cap Contracts	Prepayment Premiums	Interest Carry-Forward	Floating Rate Certificate Carry-Over	Other Interest Proceeds <sup>(1)</sup>	Non-Supported Interest Shortfall	Interest Carry-Forward	Floating Rate Certificate Carry-Over		
A-1	13-Apr-06	13-Apr-06	25-Apr-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
A-2A	13-Apr-06	13-Apr-06	25-Apr-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
A-2B	13-Apr-06	13-Apr-06	25-Apr-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
A-2C	13-Apr-06	13-Apr-06	25-Apr-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
A-2D	13-Apr-06	13-Apr-06	25-Apr-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
M-1	13-Apr-06	13-Apr-06	25-Apr-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
M-2	13-Apr-06	13-Apr-06	25-Apr-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
M-3	13-Apr-06	13-Apr-06	25-Apr-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
M-4	13-Apr-06	13-Apr-06	25-Apr-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
M-5	13-Apr-06	13-Apr-06	25-Apr-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
M-6	13-Apr-06	13-Apr-06	25-Apr-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
B-1	13-Apr-06	1-Mar-06	1-Apr-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
B-2	13-Apr-06	1-Mar-06	1-Apr-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
B-3	13-Apr-06	1-Mar-06	1-Apr-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
B-4	13-Apr-06	13-Apr-06	25-Apr-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
C	13-Apr-06	1-Mar-06	1-Apr-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
P	13-Apr-06	1-Mar-06	1-Apr-06	0.00	0.00	2,841.80	0.00	0.00	0.00	0.00	0.00	0.00		
R	13-Apr-06	13-Apr-06	25-Apr-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Total				0.00	0.00	2,841.80	0.00	0.00	0.00	0.00	0.00	0.00		

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

<sup>(2)</sup> Interest Carry-Forward Shortfall is unpaid interest with interest thereon.

**Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-3**

***Distribution Date: 25-Apr-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	180,115,000.00	180,115,000.00	88,192.13	168,840.54	0.00	0.00	0.00	0.00	0.00	179,857,967.33	25-Mar-37	22.55%	22.62%		
A-2A	126,433,000.00	126,433,000.00	102,712.39	1,498,738.76	0.00	0.00	0.00	0.00	0.00	124,831,548.85	25-Mar-37	22.55%	22.62%		
A-2B	52,040,000.00	52,040,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52,040,000.00	25-Mar-37	22.55%	22.62%		
A-2C	48,194,000.00	48,194,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48,194,000.00	25-Mar-37	22.55%	22.62%		
A-2D	38,789,000.00	38,789,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	38,789,000.00	25-Mar-37	22.55%	22.62%		
M-1	20,998,000.00	20,998,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20,998,000.00	25-Mar-37	18.90%	18.96%		
M-2	19,272,000.00	19,272,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19,272,000.00	25-Mar-37	15.55%	15.60%		
M-3	11,218,000.00	11,218,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,218,000.00	25-Mar-37	13.60%	13.64%		
M-4	10,355,000.00	10,355,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,355,000.00	25-Mar-37	11.80%	11.84%		
M-5	9,780,000.00	9,780,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,780,000.00	25-Mar-37	10.10%	10.13%		
M-6	9,204,000.00	9,204,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,204,000.00	25-Mar-37	8.50%	8.53%		
B-1	10,355,000.00	10,355,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,355,000.00	25-Mar-37	6.70%	6.72%		
B-2	8,917,000.00	8,917,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,917,000.00	25-Mar-37	5.15%	5.17%		
B-3	5,465,000.00	5,465,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,465,000.00	25-Mar-37	4.20%	4.21%		
B-4	5,753,000.00	5,753,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,753,000.00	25-Mar-37	3.20%	3.21%		
C	575,302,558.96	575,302,558.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00	573,439,198.18	25-Mar-37	N/A	N/A		
P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25-Mar-37	N/A	N/A		
R	100.00	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25-Mar-37	22.55%	22.62%		
Total	556,888,100.00	556,888,100.00	191,004.52	1,667,579.30	0.00	0.00	0.00	0.00	0.00	555,029,516.18					

**Ownit Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2006-3**

***Distribution Date: 25-Apr-06***  
***Ratings Information***

----- Original Ratings -----					----- Ratings Change / Change Date <sup>(1)</sup> -----		
Class	CUSIP	Fitch	Moody's	S&P	Fitch	Moody's	S&P
A-1	69121PDU4	NR	Aaa	AAA			
A-2A	69121PDV2	NR	Aaa	AAA			
A-2B	69121PDW0	NR	Aaa	AAA			
A-2C	69121PDX8	NR	Aaa	AAA			
A-2D	69121PDY6	NR	Aaa	AAA			
M-1	69121PDZ3	NR	Aa1	AA+			
M-2	69121PEA7	NR	Aa2	AA+			
M-3	69121PEB5	NR	Aa3	AA+			
M-4	69121PEC3	NR	A1	AA			
M-5	69121PED1	NR	A2	AA			
M-6	69121PEJ8	NR	A3	AA-			
B-1	69121PEE9	NR	Baa1	AA-			
B-2	69121PEF6	NR	Baa2	A+			
B-3	69121PEG4	NR	Baa3	A+			
B-4	69121PEH2	NR	Ba1	A			
C	9ABS2746	NR	NR	NR			
P	69121PEL3	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.



**Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-3**

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

Type	Count	Count (%)	Scheduled UPB	Sched UPB (%)	Arrears	Arrears (%)	F/C Quick Sale Value	REO Book Value
<b>Total</b>								
0	3169	99.8425%	573,944,221.11	100.0000%	0.00	0.0000%	0.00	0.00
PIF	5	0.1575%	0.00	0.0000%	0.00	0.0000%	0.00	0.00

<b>Total (Prior Month End):</b>	<b>3174</b>	<b>100.0000%</b>	<b>573,944,221.00</b>	<b>100.0000%</b>	<b>0.00</b>	<b>0.0000%</b>	<b>0.00</b>	<b>0.00</b>
<b>Delinq Total (Prior Month End):</b>	<b>0</b>	<b>0.0000%</b>	<b>0.00</b>	<b>0.0000%</b>	<b>0.00</b>	<b>0.0000%</b>	<b>0.00</b>	<b>0.00</b>

<b>Group 1</b>								
0	1719	100.0000%	232,460,190.09	100.0000%	0.00	0.0000%	0.00	0.00

<b>Total (Prior Month End):</b>	<b>1719</b>	<b>100.0000%</b>	<b>232,460,190.00</b>	<b>100.0000%</b>	<b>0.00</b>	<b>0.0000%</b>	<b>0.00</b>	<b>0.00</b>
<b>Delinq Total (Prior Month End):</b>	<b>0</b>	<b>0.0000%</b>	<b>0.00</b>	<b>0.0000%</b>	<b>0.00</b>	<b>0.0000%</b>	<b>0.00</b>	<b>0.00</b>



**Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-3**

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

Type	Count	Count (%)	Scheduled UPB	Sched UPB (%)	Arrears	Arrears (%)	F/C Quick Sale Value	REO Book Value
<b>Group 2</b>								
0	1450	99.6564%	341,484,031.02	100.0000%	0.00	0.0000%	0.00	0.00
PIF	5	0.3436%	0.00	0.0000%	0.00	0.0000%	0.00	0.00

<b>Total (Prior Month End):</b>	<b>1455</b>	<b>100.0000%</b>	<b>341,484,031.00</b>	<b>100.0000%</b>	<b>0.00</b>	<b>0.0000%</b>	<b>0.00</b>	<b>0.00</b>
<b>Delinq Total (Prior Month End):</b>	<b>0</b>	<b>0.0000%</b>	<b>0.00</b>	<b>0.0000%</b>	<b>0.00</b>	<b>0.0000%</b>	<b>0.00</b>	<b>0.00</b>

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



Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-3

***Distribution Date: 25-Apr-06***  
***Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part I***

Distribution Date	Count	Current	Delinq 1 Month		Delinq 2 Months		Delinq 3+ Months		Bankruptcy		Foreclosure		REO	
		Balance	Count	Balance	Count	Balance	Count	Balance	Count	Balance	Count	Balance	Count	Balance
Total (All Loans)														
25-Apr-06	3,165	573,439,198	0	0	0	0	0	0	0	0	0	0	0	0

<b><i>Group I - Fixed</i></b>															
25-Apr-06	454	58,080,501		0	0	0	0	0	0	0	0	0	0	0	0

Delinquency Balances are Exclusive of REO, Foreclosures and Bankruptcies.





**Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-3**

***Distribution Date: 25-Apr-06***

***Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part I***

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
<b><i>Group I - ARM</i></b>														
25-Apr-06	1,263	174,218,085	0	0	0	0	0	0	0	0	0	0	0	0

<b><i>Group II - Fixed</i></b>														
25-Apr-06	476	77,291,335	0	0	0	0	0	0	0	0	0	0	0	0

Delinquency Balances are Exclusive of REO, Foreclosures and Bankruptcies.



**Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-3**

***Distribution Date: 25-Apr-06***

***Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part I***

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
<b><i>Group II - ARM</i></b>														
25-Apr-06	972	263,849,277	0	0	0	0	0	0	0	0	0	0	0	0

Delinquency Balances are Exclusive of REO, Foreclosures and Bankruptcies.



Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-3

*Distribution Date: 25-Apr-06*  
**Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part II**

Distribution Date	----- In Foreclosure and Delinquent -----								----- In REO and Delinquent -----								----- In Bankruptcy and Delinquent -----							
	Current		31-60 Days		61-90 Days		90 + Days		Current		31-60 Days		61-90 Days		90 + Days		Current		31-60 Days		61-90 Days		90 + Days	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
<b>Total (All Loans)</b>																								
25-Apr-06	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

<b>Group I - Fixed</b>																								
25-Apr-06	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0



Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-3

**Distribution Date: 25-Apr-06**  
**Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part II**

Distribution Date	----- In Foreclosure and Delinquent -----								----- In REO and Delinquent -----								----- In Bankruptcy and Delinquent -----							
	Current		31-60 Days		61-90 Days		90 + Days		Current		31-60 Days		61-90 Days		90 + Days		Current		31-60 Days		61-90 Days		90 + Days	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
<b>Group I - ARM</b>																								
25-Apr-06	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

<b>Group II - Fixed</b>																								
25-Apr-06	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0



Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-3

**Distribution Date: 25-Apr-06**  
**Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part II**

Distribution Date	----- In Foreclosure and Delinquent -----								----- In REO and Delinquent -----								----- In Bankruptcy and Delinquent -----							
	Current		31-60 Days		61-90 Days		90 + Days		Current		31-60 Days		61-90 Days		90 + Days		Current		31-60 Days		61-90 Days		90 + Days	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
<b>Group II - ARM</b>																								
25-Apr-06	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0



**Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-3**

***Distribution Date: 25-Apr-06  
Asset-Backed Facts ~ 15 Month Historical Payoff/Loss Summary***

Distribution Date	Ending Pool #	Ending Pool Balance	Payoffs #	Payoffs Balance	Insurance Proceeds	Substitution Proceeds	Liquidation Proceeds	Realized Losses #	Realized Losses Amount	Remaining Term Life	Curr Weighted Avg. Coupon	Remit
<b><i>Total (All Loans)</i></b>												
25-Apr-06	3,165	573,439,198	9	1,658,238	0.00	0.00	0.00	0	0	358	7.65%	7.14%

<b><i>Group I - Fixed</i></b>												
25-Apr-06	454	58,080,501	0	0	0.00	0.00	0.00	0	0	356	7.93%	7.42%



**Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-3**

***Distribution Date: 25-Apr-06  
Asset-Backed Facts ~ 15 Month Historical Payoff/Loss Summary***

Distribution Date	Ending Pool #	Balance	Payoffs #	Balance	Insurance Proceeds	Substitution Proceeds	Liquidation Proceeds	Realized Losses #	Amount	Remaining Term Life	Curr Weighted Avg. Coupon	Remit
<b><i>Group I - ARM</i></b>												
25-Apr-06	1,263	174,218,085	2	161,604	0.00	0.00	0.00	0	0	358	7.78%	7.27%

<b><i>Group II - Fixed</i></b>												
25-Apr-06	476	77,291,335	1	95,960	0.00	0.00	0.00	0	0	358	7.81%	7.30%



Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-3

**Distribution Date: 25-Apr-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
<b>Group II - ARM</b>												
25-Apr-06	972	263,849,277	6	1,400,674	0.00	0.00	0.00	0	0	358	7.45%	6.95%



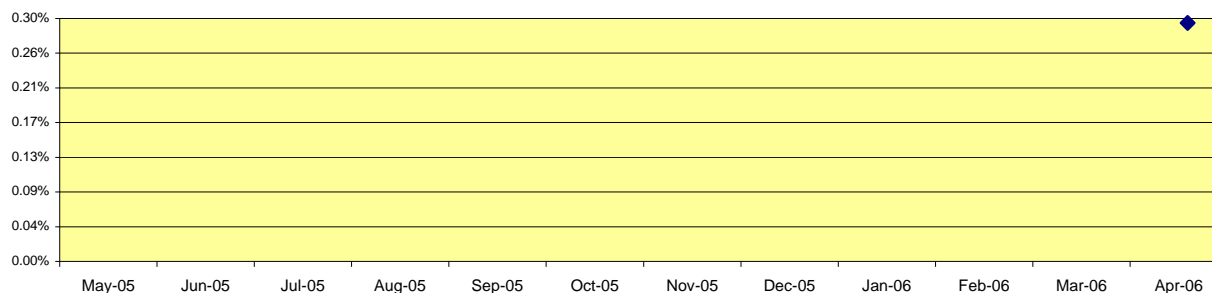
**Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-3**

***Distribution Date: 25-Apr-06  
Prepayment Summary***

**SMM (Single Monthly Mortality)**

**Total**

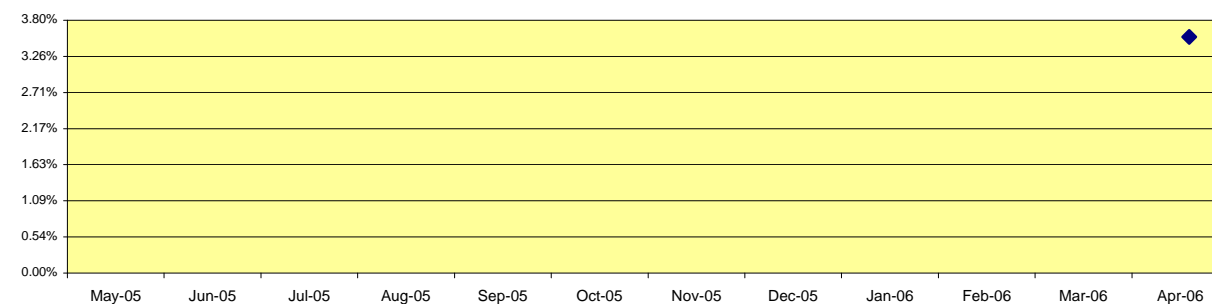
Current Period	0.29%
3-Month Average	0.29%
6-Month Average	0.29%
12-Month Average	0.29%
Average Since Cut-Off	0.29%



**CPR (Conditional Prepayment Rate)**

**Total**

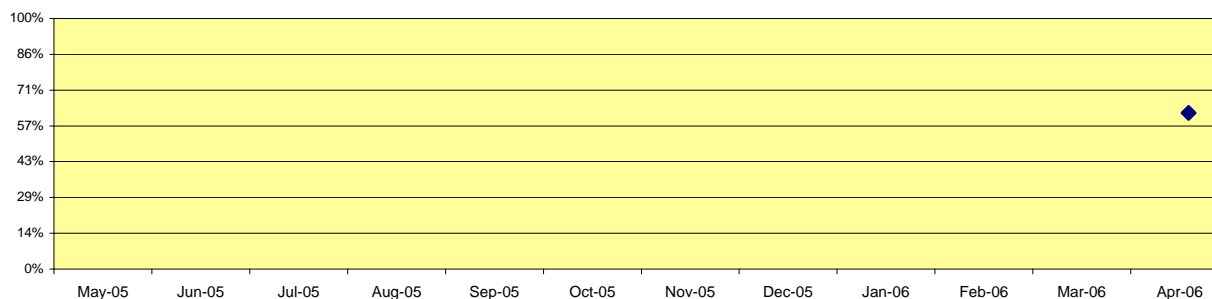
Current Period	3.41%
3-Month Average	3.41%
6-Month Average	3.41%
12-Month Average	3.41%
Average Since Cut-Off	3.41%



**PSA (Public Securities Association)**

**Total**

Current Period	57%
3-Month Average	57%
6-Month Average	57%
12-Month Average	57%
Average Since Cut-Off	57%



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	$((\text{Original Term} - \text{Remaining Term}) * (\text{Current Scheduled Balance} / \text{Deal Scheduled Principal Balance}))$



**Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-3**

***Distribution Date: 25-Apr-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



**Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-3**

***Distribution Date: 25-Apr-06  
Historical Realized Loss Summary***

	----- 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-Apr-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
Total	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	

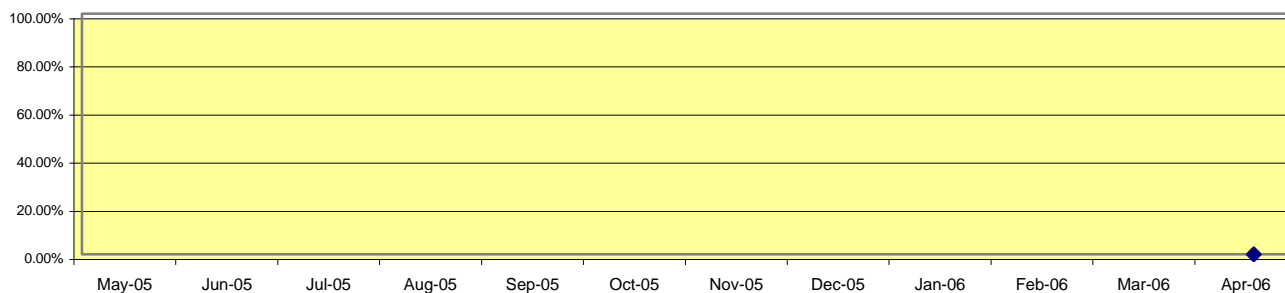
**Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-3**

***Distribution Date: 25-Apr-06  
Realized Loss Summary***

**MDR (monthly Default Rate)**

**Total**

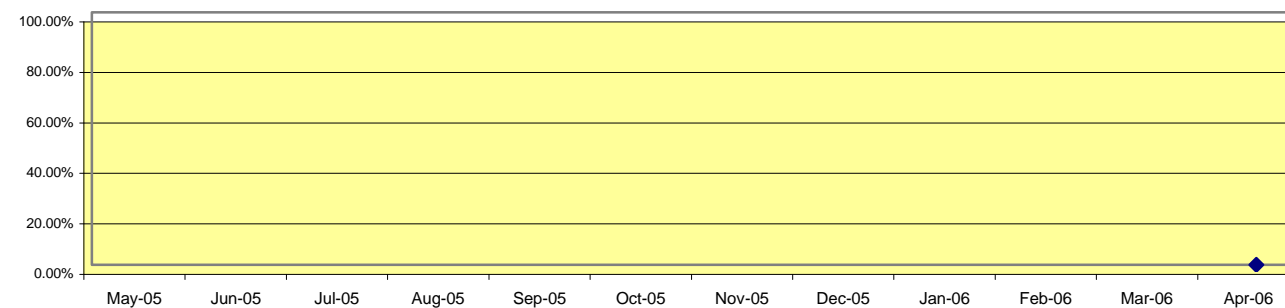
Current Period	0.00%
3-Month Average	0.00%
6-Month Average	0.00%
12-Month Average	0.00%
Average Since Cut-Off	0.00%



**CDR (Conditional Default Rate)**

**Total**

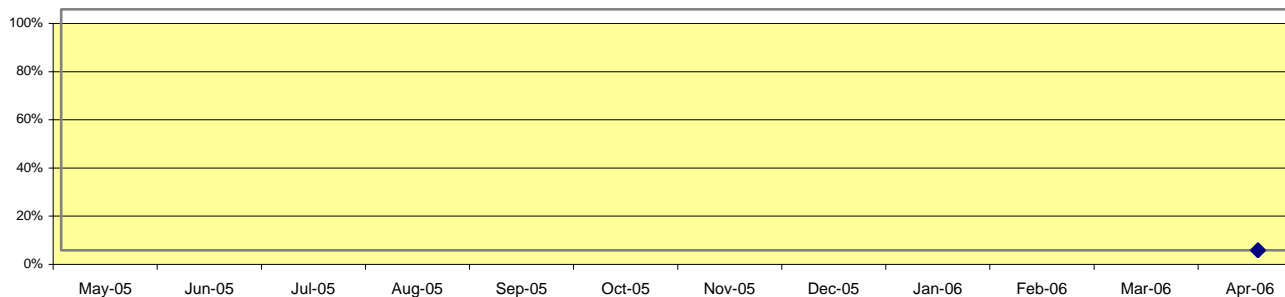
Current Period	0.00%
3-Month Average	0.00%
6-Month Average	0.00%
12-Month Average	0.00%
Average Since Cut-Off	0.00%



**SDA (Standard Default Assumption)**

**Total**

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



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



**Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-3**

***Distribution Date: 25-Apr-06  
Servicemembers Civil Relief Act***

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Disclosure Control #	Beginning Balance	Scheduled Principal	Unscheduled Principal	Ending balance	Loan Rate	P&I Amount	Scheduled Interest	Interest Received	Relief Act Interest Shortfall
Total									

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**Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-3**

***Distribution Date: 25-Apr-06  
Material Breaches Detail***

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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.



**Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-3**

***Distribution Date: 25-Apr-06  
Modified Loan Detail***

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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.