



101 Barclay Street, 8West  
New York, NY 10286

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

**CWALT, Inc.**  
**Alternative Loan Trust 2006-OA7**  
**Mortgage Pass-Through Certificates, Series 2006-OA7**

*Certificateholder Monthly Distribution Summary*

Class	Cusip	Class Description	Certificate Rate Type	Beginning Balance	Pass Through Rate (%)	Principal Distribution	Interest Distribution	Total Distribution	Current Realized Losses	Ending Balance	Cumulative Realized Losses
1A1	02146BAA4	Senior	Var-30/360	49,738,030.13	6.199736	107,534.91	256,968.90	364,503.80	0.00	49,630,495.22	0.00
1A2	02146BAB2	Senior	Var-30/360	322,879,396.37	5.222000	698,073.59	1,405,063.51	2,103,137.10	0.00	322,181,322.78	0.00
1A3	02146BAC0	Senior	Var-30/360	161,439,698.18	5.222000	349,036.80	702,531.75	1,051,568.55	0.00	161,090,661.39	0.00
1A4	02146BAD8	Senior	Var-30/360	53,813,564.31	5.222000	116,346.32	234,178.69	350,525.01	0.00	53,697,218.00	0.00
1X	02146BAE6	Senior	Var-30/360	538,132,658.86	1.861736	0.00	834,884.30	834,884.30	0.00	536,969,202.16	0.00
2A1	02146BAF3	Senior	Var-30/360	219,333,077.82	5.222000	0.00	954,464.44	954,464.44	0.00	219,333,077.82	0.00
2A2	02146BAG1	Senior	Var-30/360	109,667,037.15	5.222000	0.00	477,234.39	477,234.39	0.00	109,667,037.15	0.00
2A3	02146BAH9	Senior	Var-30/360	36,555,346.89	5.222000	0.00	159,076.68	159,076.68	0.00	36,555,346.89	0.00
2X	02146BAJ5	Senior	Var-30/360	365,555,461.86	0.418979	0.00	127,633.50	127,633.50	0.00	365,555,461.86	0.00
3A1	02146BAK2	Senior	Var-Act/360	90,161,856.42	5.595000	1,698,108.48	434,392.31	2,132,500.79	0.00	88,463,747.94	0.00
3A2	02146BAL0	Senior	Var-Act/360	10,018,081.77	5.675000	188,680.56	48,956.42	237,636.98	0.00	9,829,401.21	0.00
AR	02146BAM8	Senior	Var-30/360	0.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
C	02146BAV8	Residual	Var-30/360	5,917,224.92	0.000000	0.00	702,628.13	702,628.13	0.00	5,917,224.92	0.00
P1	02146BAW6	Prepay Penalties	Var-30/360	100.00	0.000000	0.00	83,071.74	83,071.74	0.00	100.00	0.00
P2	02146BAX4	Prepay Penalties	Var-30/360	100.00	0.000000	0.00	0.00	0.00	0.00	100.00	0.00
R-X	02146BAY2	Senior	Var-30/360	0.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
M1	02146BAN6	Subordinate	Var-Act/360	35,180,000.00	5.775000	0.00	174,947.21	174,947.21	0.00	35,180,000.00	0.00
M2	02146BAP1	Subordinate	Var-Act/360	23,411,000.00	5.815000	0.00	117,227.33	117,227.33	0.00	23,411,000.00	0.00
M3	02146BAQ9	Subordinate	Var-Act/360	8,624,000.00	5.865000	0.00	43,554.79	43,554.79	0.00	8,624,000.00	0.00
M4	02146BAR7	Subordinate	Var-Act/360	12,786,000.00	6.185000	0.00	68,097.88	68,097.88	0.00	12,786,000.00	0.00
M5	02146BAS5	Subordinate	Var-Act/360	10,656,000.00	6.285000	0.00	57,671.16	57,671.16	0.00	10,656,000.00	0.00
M6	02146BAT3	Subordinate	Var-Act/360	8,443,000.00	6.872113	0.00	52,097.58	52,097.58	0.00	8,443,000.00	0.00
M7	02146BAU0	Subordinate	Var-Act/360	6,720,000.00	6.872113	0.00	49,893.48	49,893.48	0.00	6,720,000.00	0.00
Totals				2,069,031,634.68		3,157,780.66	6,984,574.19	10,142,354.84	0.00	2,064,710,397.34	0.00



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**CWALT, Inc.**  
**Alternative Loan Trust 2006-OA7**  
**Mortgage Pass-Through Certificates, Series 2006-OA7**

*Principal Distribution Detail*

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Scheduled Principal Distribution	Net Principal Distribution	Deferred Interest	Current Realized Losses	Ending Certificate Balance	Ending Certificate Factor
1A1	02146BAA4	50,000,000.00	49,738,030.13	107,534.91	107,534.91	0.00	0.00	49,630,495.22	0.99260990442
1A2	02146BAB2	324,580,000.00	322,879,396.37	698,073.59	698,073.59	0.00	0.00	322,181,322.78	0.99260990442
1A3	02146BAC0	162,290,000.00	161,439,698.18	349,036.80	349,036.80	0.00	0.00	161,090,661.39	0.99260990442
1A4	02146BAD8	54,097,000.00	53,813,564.31	116,346.32	116,346.32	0.00	0.00	53,697,218.00	0.99260990442
1X	02146BAE6	540,967,000.00	538,132,658.86	0.00	0.00	0.00	0.00	536,969,202.16	0.99260990442
2A1	02146BAF3	220,105,000.00	219,333,077.82	0.00	0.00	0.00	0.00	219,333,077.82	0.99649293663
2A2	02146BAG1	110,053,000.00	109,667,037.15	0.00	0.00	0.00	0.00	109,667,037.15	0.99649293663
2A3	02146BAH9	36,684,000.00	36,555,346.89	0.00	0.00	0.00	0.00	36,555,346.89	0.99649293663
2X	02146BAJ5	366,842,000.00	365,555,461.86	0.00	0.00	0.00	0.00	365,555,461.86	0.99649293663
3A1	02146BAK2	102,509,000.00	90,161,856.42	1,698,108.48	1,698,108.48	0.00	0.00	88,463,747.94	0.86298518121
3A2	02146BAL0	11,390,000.00	10,018,081.77	188,680.56	188,680.56	0.00	0.00	9,829,401.21	0.86298518121
AR	02146BAM8	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
C	02146BAV8	5,916,984.00	5,917,224.92	0.00	0.00	0.00	0.00	5,917,224.92	1.00004071745
P1	02146BAW6	100.00	100.00	0.00	0.00	0.00	0.00	100.00	1.00000000000
P2	02146BAX4	100.00	100.00	0.00	0.00	0.00	0.00	100.00	1.00000000000
R-X	02146BAY2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
M1	02146BAN6	35,180,000.00	35,180,000.00	0.00	0.00	0.00	0.00	35,180,000.00	1.00000000000
M2	02146BAP1	23,411,000.00	23,411,000.00	0.00	0.00	0.00	0.00	23,411,000.00	1.00000000000
M3	02146BAQ9	8,624,000.00	8,624,000.00	0.00	0.00	0.00	0.00	8,624,000.00	1.00000000000
M4	02146BAR7	12,786,000.00	12,786,000.00	0.00	0.00	0.00	0.00	12,786,000.00	1.00000000000
M5	02146BAS5	10,656,000.00	10,656,000.00	0.00	0.00	0.00	0.00	10,656,000.00	1.00000000000
M6	02146BAT3	8,443,000.00	8,443,000.00	0.00	0.00	0.00	0.00	8,443,000.00	1.00000000000
M7	02146BAU0	6,720,000.00	6,720,000.00	0.00	0.00	0.00	0.00	6,720,000.00	1.00000000000
Totals		2,091,254,284.00	2,069,031,634.68	3,157,780.66	3,157,780.66	0.00	0.00	2,064,710,397.34	



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**CWALT, Inc.**  
**Alternative Loan Trust 2006-OA7**  
**Mortgage Pass-Through Certificates, Series 2006-OA7**

*Interest Distribution Detail*

Class	Beginning Certificate Balance	Pass Through Rate (%)	Current Interest	Deferred Interest	Total Interest Due	Net Rate Carryover Paid	Net Interest Shortfall	Interest Paid	Net Rate Carryover After Dist.
1A1	49,738,030.13	6.199736	256,968.90	0.00	256,968.90	0.00	0.00	256,968.90	0.00
1A2	322,879,396.37	5.222000	1,405,063.51	0.00	1,405,063.51	0.00	0.00	1,405,063.51	0.00
1A3	161,439,698.18	5.222000	702,531.75	0.00	702,531.75	0.00	0.00	702,531.75	0.00
1A4	53,813,564.31	5.222000	234,178.69	0.00	234,178.69	0.00	0.00	234,178.69	0.00
1X	538,132,658.86	1.861736	834,884.30	0.00	834,884.30	0.00	0.00	834,884.30	0.00
2A1	219,333,077.82	5.222000	954,464.44	0.00	954,464.44	0.00	0.00	954,464.44	0.00
2A2	109,667,037.15	5.222000	477,234.39	0.00	477,234.39	0.00	0.00	477,234.39	0.00
2A3	36,555,346.89	5.222000	159,076.68	0.00	159,076.68	0.00	0.00	159,076.68	0.00
2X	365,555,461.86	0.418979	127,633.50	0.00	127,633.50	0.00	0.00	127,633.50	0.00
3A1	90,161,856.42	5.595000	434,392.31	0.00	434,392.31	0.00	0.00	434,392.31	0.00
3A2	10,018,081.77	5.675000	48,956.42	0.00	48,956.42	0.00	0.00	48,956.42	0.00
AR	0.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
C	5,917,224.92	0.000000	0.00	0.00	0.00	0.00	0.00	702,628.13	0.00
P1	100.00	0.000000	0.00	0.00	0.00	0.00	0.00	83,071.74	0.00
P2	100.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-X	0.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M1	35,180,000.00	5.775000	174,947.21	0.00	174,947.21	0.00	0.00	174,947.21	0.00
M2	23,411,000.00	5.815000	117,227.33	0.00	117,227.33	0.00	0.00	117,227.33	0.00
M3	8,624,000.00	5.865000	43,554.79	0.00	43,554.79	0.00	0.00	43,554.79	0.00
M4	12,786,000.00	6.185000	68,097.88	0.00	68,097.88	0.00	0.00	68,097.88	0.00
M5	10,656,000.00	6.285000	57,671.16	0.00	57,671.16	0.00	0.00	57,671.16	0.00
M6	8,443,000.00	6.872113	49,962.74	0.00	49,962.74	2,134.84	0.00	52,097.58	2,134.84
M7	6,720,000.00	6.872113	39,766.63	0.00	39,766.63	10,126.86	0.00	49,893.48	10,126.86
Totals	2,069,031,634.68		6,186,612.63	0.00	6,186,612.63	12,261.70	0.00	6,984,574.19	12,261.70



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**Mortgage Pass-Through Certificates, Series 2006-OA7**

*Current Payment Information*  
*Factors per \$1,000*

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Principal Distribution	Interest Distribution	Ending Certificate Balance	Pass Through Rate (%)
1A1	02146BAA4	50,000,000.00	994.760602522	2.150698105	5.139377931	992.609904416	6.199736
1A2	02146BAB2	324,580,000.00	994.760602522	2.150698105	4.328866555	992.609904416	5.222000
1A3	02146BAC0	162,290,000.00	994.760602522	2.150698105	4.328866555	992.609904416	5.222000
1A4	02146BAD8	54,097,000.00	994.760602522	2.150698105	4.328866555	992.609904416	5.222000
1X	02146BAE6	540,967,000.00	994.760602522	0.000000000	1.543318353	992.609904416	1.861736
2A1	02146BAF3	220,105,000.00	996.492936626	0.000000000	4.336405096	996.492936626	5.222000
2A2	02146BAG1	110,053,000.00	996.492936626	0.000000000	4.336405096	996.492936626	5.222000
2A3	02146BAH9	36,684,000.00	996.492936626	0.000000000	4.336405096	996.492936626	5.222000
2X	02146BAJ5	366,842,000.00	996.492936626	0.000000000	0.347925002	996.492936626	0.418979
3A1	02146BAK2	102,509,000.00	879.550638700	16.565457491	4.237601681	862.985181209	5.595000
3A2	02146BAL0	11,390,000.00	879.550638700	16.565457491	4.298192948	862.985181209	5.675000
AR	02146BAM8	100.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000
C	02146BAV8	5,916,984.00	1,000.040717450	0.000000000	118.747680750	1,000.040717450	0.000000
P1	02146BAW6	100.00	1,000.000000000	0.000000000	830,717.400000000	1,000.000000000	0.000000
P2	02146BAX4	100.00	1,000.000000000	0.000000000	0.000000000	1,000.000000000	0.000000
R-X	02146BAY2	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000
M1	02146BAN6	35,180,000.00	1,000.000000000	0.000000000	4.972916667	1,000.000000000	5.775000
M2	02146BAP1	23,411,000.00	1,000.000000000	0.000000000	5.007361111	1,000.000000000	5.815000
M3	02146BAQ9	8,624,000.00	1,000.000000000	0.000000000	5.050416667	1,000.000000000	5.865000
M4	02146BAR7	12,786,000.00	1,000.000000000	0.000000000	5.325972222	1,000.000000000	6.185000
M5	02146BAS5	10,656,000.00	1,000.000000000	0.000000000	5.412083333	1,000.000000000	6.285000
M6	02146BAT3	8,443,000.00	1,000.000000000	0.000000000	6.170506067	1,000.000000000	6.872113
M7	02146BAU0	6,720,000.00	1,000.000000000	0.000000000	7.424625271	1,000.000000000	6.872113
Totals		2,091,254,284.00	989.373530761	1.509993636	3.339897134	987.307193170	



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**CWALT, Inc.**  
**Alternative Loan Trust 2006-OA7**  
**Mortgage Pass-Through Certificates, Series 2006-OA7**

**Pool Level Data**

Distribution Date		8/25/06
Cut-off Date		4/ 1/06
Record Date		7/31/06
Determination Date		8/22/06
LIBOR Determination Date		7/21/06
Accrual Period 30/360	Begin	7/ 1/06
	End	8/ 1/06
Number of Days in 30/360 Accrual Period		30
Accrual Period Actual Days	Begin	7/25/06
	End	8/25/06
Number of Days in Actual Accrual Period		31

**Additional Interest Rate Details**

Libor Rate	5.3850000%
Group 1 Net Funds Cap	7.1437364%
Group 2 Net Funds Caps	7.2009794%
Subordinate Net Funds Cap	6.8721129%

**Collateral Detail**

**Original Mortgage Details**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Group III</b></u>	<u><b>Total</b></u>
Original Aggregate Loan Count	1,722	851	252	2,825
Original Stated Principal Balance	652,581,611.97	405,088,779.55	125,774,593.38	1,183,444,984.90
Original Weighted Average Mortgage Rate	1.79990%	1.84746%	1.66589%	
Original Weighted Average Net Mortgage Rate	1.38629%	1.44361%	1.27571%	
Original Weighted Average Remaining Term	386	383	371	



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**Current Mortgage Loan Details**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Group III</b></u>	<u><b>Total</b></u>
Beginning Aggregate Loan Count	1,711	846	228	2,785
Loans Paid Off or otherwise removed pursuant to the PSA	8	0	4	12
Ending Aggregate Loan Count	1,703	846	224	2,773
Beginning Pool Stated Principal Balance	649,459,900.18	403,952,411.59	111,931,002.20	1,165,343,313.97
Scheduled Principal	683,857.82	4,032.76	28,068.51	715,959.09
Negative Amortization	-1,931,477.28	-1,223,817.17	-288,146.12	-3,443,440.57
Unscheduled Principal	2,947,118.29	155,157.54	2,782,986.30	5,885,262.13
Realized Principal Losses	0.00	0.00	0.00	0.00
Ending Pool Stated Principal Balance	647,760,401.35	405,017,038.46	109,408,093.51	1,162,185,533.32
Beginning Weighted Average Mortgage Rate	7.55666%	7.60494%	6.94302%	
Beginning Weighted Average Net Mortgage Rate	7.14374%	7.20098%	6.55207%	
Beginning Weighted Average Remaining Term to Maturity	384	381	370	
Ending Weighted Average Remaining Term to Maturity	383	380	368	



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**Servicer Remittance Summary**

**Interest Remittance Amount**

	<b>Group I</b>	<b>Group II</b>	<b>Group III</b>	<b>Total</b>
Scheduled Interest	4,089,613.02	2,560,029.49	646,861.59	7,296,504.10
Less: Servicing Fees	-202,956.22	-126,235.13	-34,978.44	-364,169.79
Less: Mortgage Insurance Premium (LPMI)	-15,656.12	-6,720.56	-648.17	-23,024.85
Liquidation Interest Proceeds	0.00	0.00	0.00	0.00
Compensating Interest	178.87	0.00	754.20	933.07
Less: Non-Recoverable Interest Advances	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Total Interest Remittance Amount	3,871,179.56	2,427,073.80	611,989.18	6,910,242.54

**Principal Remittance Amount**

	<b>Group I</b>	<b>Group II</b>	<b>Group III</b>	<b>Total</b>
Scheduled Principal	20,442.55	4,032.76	28,068.51	52,543.82
Negative Amortization	-1,931,477.28	-1,223,817.17	-288,146.12	-3,443,440.57
Curtailment Principal	306,553.46	155,157.54	55,349.95	517,060.95
Paid in Full Principal	2,640,564.83	0.00	2,727,636.35	5,368,201.18
Repurchased Principal	663,415.27	0.00	0.00	663,415.27
Liquidation Principal	0.00	0.00	0.00	0.00
Substitution Shortfall Principal	0.00	0.00	0.00	0.00
Subsequent Recoveries	0.00	0.00	0.00	0.00
Less: Non-Recoverable Principal Advances relating to Principal	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Total Principal Remittance Amount	<u>1,699,498.83</u>	<u>-1,064,626.87</u>	<u>2,522,908.69</u>	<u>3,157,780.65</u>
<b>Total Remittance</b>	<b>5,570,678.39</b>	<b>1,362,446.93</b>	<b>3,134,897.87</b>	<b>10,068,023.19</b>



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**Amounts Distributable to the Certificates**

	<b>Group I</b>	<b>Group II</b>	<b>Group III</b>	<b>Total</b>
Principal Remittance Amount	1,699,498.83	-1,064,626.87	2,522,908.69	3,157,780.65
Interest Remittance	3,871,179.36	2,427,073.88	611,989.24	6,910,242.48
Less: Trustee Fee	<u>4,870.95</u>	<u>3,029.64</u>	<u>839.48</u>	<u>8,740.07</u>
Interest Funds	3,866,308.41	2,424,044.24	611,149.76	6,901,502.40

**Servicer Advances**

	<b>Group I</b>	<b>Group II</b>	<b>Group III</b>	<b>Total</b>
Principal Advances	-60,724.68	-29,383.39	537.50	-89,570.57
Interest Advances	130,427.32	62,526.16	11,543.48	204,496.96
Reimbursement for Principal & Interest Advances	0.00	0.00	0.00	0.00
Reimbursement for Nonrecoverable Advances	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Total Advances	69,702.64	33,142.77	12,080.98	114,926.39





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**Alternative Loan Trust 2006-OA7**  
**Mortgage Pass-Through Certificates, Series 2006-OA7**

**Fees of the Trust**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Group III</b></u>	<u><b>Total</b></u>
Gross Master Servicing Fee	202,956.22	126,235.13	34,978.44	364,169.79
Net Master Servicing Fee	202,777.35	126,235.13	34,224.24	363,236.71
Trustee Fee	4,870.95	3,029.64	839.48	8,740.07
Mortgage Insurance Premium (LPMI)	<u>15,656.12</u>	<u>6,720.56</u>	<u>648.17</u>	<u>23,024.85</u>
Total Net Loan Fees	207,648.30	129,264.77	35,063.72	371,976.79

**Mortgage Prepayment Details**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Group III</b></u>	<u><b>Total</b></u>
Principal Balance of Loans Paid in Full	2,640,564.83	0.00	2,727,636.35	5,368,201.18
Prepayment Interest Excess	0.00	0.00	0.00	0.00
Prepayment Interest Shortfall	178.87	0.00	754.20	933.07
Compensating Interest	178.87	0.00	754.20	933.07
Non-Supported Prepayment Interest Shortfall	-0.00	0.00	-0.00	-0.00
Prepayment Charges	83,071.74	0.00	0.00	83,071.74
CPR %	5.302%	0.459%	26.024%	
SMM %	0.453%	0.038%	2.481%	

**Loan Substitution**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Group III</b></u>	<u><b>Total</b></u>
Aggregate Stated of Principal Balances Removed	0.00	0.00	0.00	0.00
Aggregate Stated of Principal Balance Added	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Aggregate Principal Substitution Shortfall Amount	0.00	0.00	0.00	0.00



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**Trust Accounts**

**Certificate Account**

		<b>Group I</b>	<b>Group II</b>	<b>Group III</b>	<b>Total</b>
	Beginning Balance	0.00	0.00	0.00	0.00
Deposits	Principal Remittance	1,699,498.83	-1,064,626.87	2,522,908.69	3,157,780.65
	Interest Remittance	3,871,179.56	2,427,073.80	611,989.18	6,910,242.54
	Prepayment Charges	<u>83,071.74</u>	<u>0.00</u>	<u>0.00</u>	<u>83,071.74</u>
	Total Deposits	5,653,750.13	1,362,446.93	3,134,897.87	10,151,094.93
Withdrawals	To the Master Servicer, any unpaid or reimbursed Amounts	0.00	0.00	0.00	0.00
	To the Seller, any unpaid or reimbursed Amounts	0.00	0.00	0.00	0.00
	To the Depositor, any unpaid or reimbursed Amounts	0.00	0.00	0.00	0.00
	To Terminate the Account	0.00	0.00	0.00	0.00
	To the Distribution Account	<u>5,653,750.13</u>	<u>1,362,446.93</u>	<u>3,134,897.87</u>	<u>10,151,094.93</u>
	Ending Balance	0.00	0.00	0.00	0.00

**Distribution Account**

	Beginning Balance		0.00
Deposits	From the Certificate Account, the Total Deposit		10,151,094.93
Withdrawals	To the trustee, the Trustee Fee		8,740.07
	Payment of Prepayment Penalties to P Classes		83,071.74
	Principal and Interest Payments		10,059,283.05
	To Terminate the Distribution Account		<u>0.00</u>
	Total Withdrawals		10,151,094.87
	Ending Balance		0.00



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**Carryover Reserve Account**

	Beginning Balance	0.00
Deposits	Excess Cashflow, to pay shortfalls	12,261.70
Withdrawals	Month 1 NRC Payment	0.00
	To Pay Interest Shortfalls	12,261.70
	Ending Balance	0.00

*Net Rate Carryover (NRC) payment detail is found in Interest Distribution Detail.*

**Corridor Reserve Account**

	Beginning Balance	1,000.00
Deposits	Deposits	0.00
Withdrawals	Withdrawals	0.00
	Ending Balance	1,000.00

**Principal Reserve Account**

Deposits	Beginning Principal Reserve Balance	200.00
	Deposits	0.00
Withdrawals	To P Classes	<u>0.00</u>
	Ending Principal Reserve Balance	200.00
		200.00



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**Loan Status**

Delinquency Information

	30-59 Days				60-89 Days				90+ Days			
	Count	Count %	Balance	Balance %	Count	Count %	Balance	Balance %	Count	Count %	Balance	Balance %
Group 1	37	2.17264%	16,636,353.26	2.56829%	11	0.64592%	3,509,282.95	0.54176%	1	0.05872%	402,265.97	0.06210%
Group 2	13	1.53664%	6,618,542.89	1.63414%	1	0.11820%	600,385.66	0.14824%	2	0.23641%	2,254,208.62	0.55657%
Group 3	5	2.23214%	3,340,796.90	3.05352%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%
<b>Total</b>	<b>55</b>	<b>1.98341%</b>	<b>26,595,693.05</b>	<b>2.28842%</b>	<b>12</b>	<b>0.43274%</b>	<b>4,109,668.61</b>	<b>0.35362%</b>	<b>3</b>	<b>0.10819%</b>	<b>2,656,474.59</b>	<b>0.22858%</b>

	Foreclosure				Bankruptcy				REO			
	Count	Count %	Balance	Balance %	Count	Count %	Balance	Balance %	Count	Count %	Balance	Balance %
Group 1	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%
Group 2	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%
Group 3	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%
<b>Total</b>	<b>0</b>	<b>0.00000%</b>	<b>0.00</b>	<b>0.00000%</b>	<b>0</b>	<b>0.00000%</b>	<b>0.00</b>	<b>0.00000%</b>	<b>0</b>	<b>0.00000%</b>	<b>0.00</b>	<b>0.00000%</b>



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**Realized Loss Detail**

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Total</u>
Current Period Realized Losses	0.00	0.00	0.00	0.00
Cumulative Realized Losses	0.00	0.00	0.00	0.00
Total Liquidated Loan Balance	0.00	0.00	0.00	0.00
Total Liquidated Proceeds	0.00	0.00	0.00	0.00
Subsequent Recoveries	0.00	0.00	0.00	0.00

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



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<b>Credit Enhancements</b>
----------------------------

**Overcollateralization Details**

OC Amount Beginning	5,917,224.92
OC Floor	5,917,224.92
OC Target Amount	5,917,224.92
Group Excess Cashflow	714,889.82
OC Amount Ending	5,917,224.92

**Trigger Events**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Group III</b></u>
Rolling Sixty-Day Delinq Rate	0.00000%	0.00000%	0.00000%
Delinquency Trigger Event	NO	NO	NO
Cumulative Loss Rate	0.00000%	0.00000%	0.00000%
Cumulative Loss Trigger Event	NO	NO	NO
Trigger Event	NO	NO	NO
Stepdown Date	NO	NO	NO



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**Subordination**

**Credit Support**

Class A  
Class A Percentage

Class M1  
Class M1 Percentage

Class M2  
Class M2 Percentage

Class M3  
Class M3 Percentage

Class M4  
Class M4 Percentage

Class M5  
Class M5 Percentage

Class M6  
Class M6 Percentage

Class M7  
Class M7 Percentage

<u>Original</u>	<u>Current</u>
1,985,434,284.00 94.939879%	1,958,890,397.34 94.874826%
35,180,000.00 1.682244%	35,180,000.00 1.703871%
23,411,000.00 1.119472%	23,411,000.00 1.133864%
8,624,000.00 0.412384%	8,624,000.00 0.417686%
12,786,000.00 0.611403%	12,786,000.00 0.619264%
10,656,000.00 0.509551%	10,656,000.00 0.516101%
8,443,000.00 0.403729%	8,443,000.00 0.408919%
6,720,000.00 0.321338%	6,720,000.00 0.325469%



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**Group I**

<u>Issuance Face</u>		<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
< =	0.00	0	0.000	0.00	0.000
0.00	- 100,000.00	50	2.936	3,941,647.08	0.609
100,000.00	- 200,000.00	322	18.908	51,771,797.26	7.992
200,000.00	- 300,000.00	377	22.137	95,540,718.74	14.749
300,000.00	- 400,000.00	354	20.787	126,299,397.93	19.498
400,000.00	- 500,000.00	223	13.095	100,284,395.51	15.482
500,000.00	- 600,000.00	163	9.571	89,517,087.92	13.819
600,000.00	- 700,000.00	85	4.991	54,867,690.19	8.470
700,000.00	- 800,000.00	38	2.231	28,630,274.61	4.420
800,000.00	- 900,000.00	33	1.938	28,075,348.08	4.334
900,000.00	- 1,000,000.00	22	1.292	21,284,086.06	3.286
1,000,000.00	- 1,100,000.00	10	0.587	10,449,417.39	1.613
1,100,000.00	- 1,200,000.00	6	0.352	7,061,362.76	1.090
1,200,000.00	- 1,300,000.00	4	0.235	5,076,174.00	0.784
1,300,000.00	- 1,400,000.00	4	0.235	5,425,489.92	0.838
1,400,000.00	- 1,500,000.00	6	0.352	8,864,756.68	1.369
1,500,000.00	- 1,600,000.00	1	0.059	1,582,551.66	0.244
1,600,000.00	- 1,700,000.00	0	0.000	0.00	0.000
1,700,000.00	- 1,800,000.00	2	0.117	3,465,225.60	0.535
1,800,000.00	- 1,900,000.00	2	0.117	3,673,381.84	0.567
1,900,000.00	- 2,000,000.00	1	0.059	1,949,598.12	0.301
>	2,000,000.00	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>		<b>1703</b>	<b>100.000</b>	<b>647,760,401.35</b>	<b>100.000</b>

**Group II**

<u>Issuance Face</u>		<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
< =	0.00	0	0.000	0.00	0.000
0.00	- 100,000.00	9	1.064	703,109.90	0.174
100,000.00	- 200,000.00	120	14.184	19,109,321.43	4.718
200,000.00	- 300,000.00	133	15.721	33,908,477.71	8.372
300,000.00	- 400,000.00	152	17.967	53,693,736.14	13.257
400,000.00	- 500,000.00	136	16.076	62,351,279.01	15.395
500,000.00	- 600,000.00	103	12.175	56,104,474.47	13.852
600,000.00	- 700,000.00	54	6.383	35,153,985.02	8.680





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**Mortgage Pass-Through Certificates, Series 2006-OA7**

<u>Issuance Face</u>		<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
700,000.00	- 800,000.00	37	4.374	28,034,480.09	6.922
800,000.00	- 900,000.00	30	3.546	25,768,307.45	6.362
900,000.00	- 1,000,000.00	22	2.600	21,429,368.46	5.291
1,000,000.00	- 1,100,000.00	8	0.946	8,392,977.49	2.072
1,100,000.00	- 1,200,000.00	4	0.473	4,696,457.96	1.160
1,200,000.00	- 1,300,000.00	9	1.064	11,358,830.36	2.805
1,300,000.00	- 1,400,000.00	9	1.064	12,262,985.11	3.028
1,400,000.00	- 1,500,000.00	13	1.537	19,272,345.56	4.758
1,500,000.00	- 1,600,000.00	1	0.118	1,583,782.79	0.391
1,600,000.00	- 1,700,000.00	0	0.000	0.00	0.000
1,700,000.00	- 1,800,000.00	2	0.236	3,478,710.72	0.859
1,800,000.00	- 1,900,000.00	2	0.236	3,686,309.55	0.910
1,900,000.00	- 2,000,000.00	2	0.236	4,028,099.24	0.995
>	2,000,000.00	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>		<b>846</b>	<b>100.000</b>	<b>405,017,038.46</b>	<b>100.000</b>

**Group III**

<u>Issuance Face</u>		<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
< =	0.00	0	0.000	0.00	0.000
0.00	- 100,000.00	4	1.786	323,912.93	0.296
100,000.00	- 200,000.00	25	11.161	4,058,640.34	3.710
200,000.00	- 300,000.00	41	18.304	10,329,682.04	9.441
300,000.00	- 400,000.00	31	13.839	10,879,448.06	9.944
400,000.00	- 500,000.00	43	19.196	19,419,013.86	17.749
500,000.00	- 600,000.00	25	11.161	13,719,939.25	12.540
600,000.00	- 700,000.00	20	8.929	13,138,100.01	12.008
700,000.00	- 800,000.00	9	4.018	6,628,231.75	6.058
800,000.00	- 900,000.00	4	1.786	3,444,623.06	3.148
900,000.00	- 1,000,000.00	7	3.125	6,850,106.96	6.261
1,000,000.00	- 1,100,000.00	2	0.893	2,157,341.82	1.972
1,100,000.00	- 1,200,000.00	3	1.339	3,502,526.22	3.201
1,200,000.00	- 1,300,000.00	3	1.339	3,720,005.04	3.400
1,300,000.00	- 1,400,000.00	1	0.446	1,299,292.35	1.188
1,400,000.00	- 1,500,000.00	3	1.339	4,417,357.03	4.038
1,500,000.00	- 1,600,000.00	1	0.446	1,517,783.74	1.387
1,600,000.00	- 1,700,000.00	0	0.000	0.00	0.000
1,700,000.00	- 1,800,000.00	0	0.000	0.00	0.000
1,800,000.00	- 1,900,000.00	0	0.000	0.00	0.000



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<u>Issuance Face</u>	<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
1,900,000.00 - 2,000,000.00	2	0.893	4,002,089.05	3.658
> 2,000,000.00	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>	<b>224</b>	<b>100.000</b>	<b>109,408,093.51</b>	<b>100.000</b>

**Group I**

<u>Issuance Coupon</u>	<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
<= 0.0	0	0.000	0.00	0.000
0.0 - 0.5	0	0.000	0.00	0.000
0.5 - 1.0	377	22.137	174,912,260.60	27.003
1.0 - 1.5	684	40.164	260,594,097.82	40.230
1.5 - 2.0	338	19.847	127,715,648.39	19.716
2.0 - 2.5	128	7.516	39,967,670.73	6.170
2.5 - 3.0	75	4.404	19,231,422.67	2.969
3.0 - 3.5	35	2.055	7,436,696.41	1.148
3.5 - 4.0	41	2.408	10,907,328.46	1.684
4.0 - 4.5	24	1.409	6,657,688.81	1.028
4.5 - 5.0	1	0.059	337,587.46	0.052
5.0 - 5.5	0	0.000	0.00	0.000
5.5 - 6.0	0	0.000	0.00	0.000
6.0 - 6.5	0	0.000	0.00	0.000
6.5 - 7.0	0	0.000	0.00	0.000
7.0 - 7.5	0	0.000	0.00	0.000
7.5 - 8.0	0	0.000	0.00	0.000
8.0 - 8.5	0	0.000	0.00	0.000
8.5 - 9.0	0	0.000	0.00	0.000
9.0 - 9.5	0	0.000	0.00	0.000
9.5 - 10.0	0	0.000	0.00	0.000
> 10.0	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>	<b>1703</b>	<b>100.000</b>	<b>647,760,401.35</b>	<b>100.000</b>

**Group II**



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<u>Issuance Coupon</u>		<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
<=	0.0	0	0.000	0.00	0.000
0.0 -	0.5	0	0.000	0.00	0.000
0.5 -	1.0	263	31.087	145,218,870.17	35.855
1.0 -	1.5	312	36.879	154,327,758.41	38.104
1.5 -	2.0	125	14.775	55,995,455.20	13.825
2.0 -	2.5	64	7.565	23,972,667.89	5.919
2.5 -	3.0	43	5.083	13,908,800.93	3.434
3.0 -	3.5	21	2.482	6,991,165.95	1.726
3.5 -	4.0	7	0.827	2,126,929.67	0.525
4.0 -	4.5	10	1.182	2,333,305.10	0.576
4.5 -	5.0	1	0.118	142,085.14	0.035
5.0 -	5.5	0	0.000	0.00	0.000
5.5 -	6.0	0	0.000	0.00	0.000
6.0 -	6.5	0	0.000	0.00	0.000
6.5 -	7.0	0	0.000	0.00	0.000
7.0 -	7.5	0	0.000	0.00	0.000
7.5 -	8.0	0	0.000	0.00	0.000
8.0 -	8.5	0	0.000	0.00	0.000
8.5 -	9.0	0	0.000	0.00	0.000
9.0 -	9.5	0	0.000	0.00	0.000
9.5 -	10.0	0	0.000	0.00	0.000
>	10.0	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>		<b>846</b>	<b>100.000</b>	<b>405,017,038.46</b>	<b>100.000</b>

**Group III**

<u>Issuance Coupon</u>		<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
<=	0.0	0	0.000	0.00	0.000
0.0 -	0.5	0	0.000	0.00	0.000
0.5 -	1.0	67	29.911	36,595,035.23	33.448
1.0 -	1.5	79	35.268	37,290,622.66	34.084
1.5 -	2.0	37	16.518	19,553,747.89	17.872
2.0 -	2.5	22	9.821	8,927,787.41	8.160
2.5 -	3.0	14	6.250	5,446,809.03	4.978
3.0 -	3.5	3	1.339	1,069,281.54	0.977
3.5 -	4.0	2	0.893	524,809.75	0.480
4.0 -	4.5	0	0.000	0.00	0.000
4.5 -	5.0	0	0.000	0.00	0.000
5.0 -	5.5	0	0.000	0.00	0.000



101 Barclay Street, 8West  
New York, NY 10286

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Associate: Tiffany Barnes  
212-815-3652

**CWALT, Inc.**  
**Alternative Loan Trust 2006-OA7**  
**Mortgage Pass-Through Certificates, Series 2006-OA7**

<u>Issuance Coupon</u>			Number of Items	Percent of Items	Principal Balance	Percent of Balance
5.5	-	6.0	0	0.000	0.00	0.000
6.0	-	6.5	0	0.000	0.00	0.000
6.5	-	7.0	0	0.000	0.00	0.000
7.0	-	7.5	0	0.000	0.00	0.000
7.5	-	8.0	0	0.000	0.00	0.000
8.0	-	8.5	0	0.000	0.00	0.000
8.5	-	9.0	0	0.000	0.00	0.000
9.0	-	9.5	0	0.000	0.00	0.000
9.5	-	10.0	0	0.000	0.00	0.000
>		10.0	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>			<b>224</b>	<b>100.000</b>	<b>109,408,093.51</b>	<b>100.000</b>

**Group I**

<u>Update Term</u>			Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =		120	0	0.000	0.00	0.000
120	-	180	0	0.000	0.00	0.000
180	-	300	0	0.000	0.00	0.000
300	-	360	1339	78.626	501,516,181.04	77.423
>		360	364	21.374	146,244,220.31	22.577
<b>Wgt Ave / Total:</b>			<b>1703</b>	<b>100.000</b>	<b>647,760,401.35</b>	<b>100.000</b>

**Group II**

<u>Update Term</u>			Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =		120	0	0.000	0.00	0.000
120	-	180	0	0.000	0.00	0.000
180	-	300	0	0.000	0.00	0.000
300	-	360	687	81.206	324,058,733.51	80.011
>		360	159	18.794	80,958,304.95	19.989
<b>Wgt Ave / Total:</b>			<b>846</b>	<b>100.000</b>	<b>405,017,038.46</b>	<b>100.000</b>

**Group III**



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**Mortgage Pass-Through Certificates, Series 2006-OA7**

<u>Update Term</u>		Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =	120	0	0.000	0.00	0.000
120 -	180	0	0.000	0.00	0.000
180 -	300	0	0.000	0.00	0.000
300 -	360	198	88.393	98,256,392.84	89.807
>	360	26	11.607	11,151,700.67	10.193
<b>Wgt Ave / Total:</b>		<b>224</b>	<b>100.000</b>	<b>109,408,093.51</b>	<b>100.000</b>