



101 Barclay Street, 8West  
New York, NY 10286

Officer: Matthew Sabino  
212-815-6093

Associate: Steven Chrysanthis  
212-815-8318

**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	47,808,454.98	6.774893	568,917.80	269,914.32	838,832.12	0.00	47,239,537.18	0.00
1A2	02146BAB2	Senior	Var-30/360	310,353,366.38	5.698000	3,693,186.80	1,473,661.23	5,166,848.04	0.00	306,660,179.58	0.00
1A3	02146BAC0	Senior	Var-30/360	155,176,683.19	5.698000	1,846,593.40	736,830.62	2,583,424.02	0.00	153,330,089.79	0.00
1A4	02146BAD8	Senior	Var-30/360	51,725,879.79	5.698000	615,534.93	245,611.72	861,146.65	0.00	51,110,344.86	0.00
1X	02146BAE6	Senior	Var-30/360	517,255,929.35	1.960893	0.00	845,236.40	845,236.40	0.00	511,100,614.22	0.00
2A1	02146BAF3	Senior	Var-30/360	218,716,176.30	5.698000	0.00	1,038,537.31	1,038,537.31	0.00	218,716,176.30	0.00
2A2	02146BAG1	Senior	Var-30/360	109,358,584.99	5.698000	0.00	519,271.01	519,271.01	0.00	109,358,584.99	0.00
2A3	02146BAH9	Senior	Var-30/360	36,452,530.43	5.698000	0.00	173,088.77	173,088.77	0.00	36,452,530.43	0.00
2X	02146BAJ5	Senior	Var-30/360	364,527,291.73	0.466965	0.00	141,851.23	141,851.23	0.00	364,527,291.73	0.00
3A1	02146BAK2	Senior	Var-Act/360	78,083,815.62	5.530000	4,102,487.46	347,841.71	4,450,329.17	0.00	73,981,328.16	0.00
3A2	02146BAL0	Senior	Var-Act/360	8,676,064.15	5.610000	455,836.39	39,208.58	495,044.97	0.00	8,220,227.76	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	905,142.92	905,142.92	0.00	5,917,224.92	0.00
P1	02146BAW6	Prepay Penalties	Var-30/360	100.00	0.000000	0.00	260,514.65	260,514.65	0.00	100.00	0.00
P2	02146BAX4	Prepay Penalties	Var-30/360	100.00	0.000000	0.00	18,714.16	18,714.16	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	5.710000	0.00	161,818.23	161,818.23	0.00	35,180,000.00	0.00
M2	02146BAP1	Subordinate	Var-Act/360	23,411,000.00	5.750000	0.00	108,438.45	108,438.45	0.00	23,411,000.00	0.00
M3	02146BAQ9	Subordinate	Var-Act/360	8,624,000.00	5.800000	0.00	40,293.24	40,293.24	0.00	8,624,000.00	0.00
M4	02146BAR7	Subordinate	Var-Act/360	12,786,000.00	6.120000	0.00	63,034.98	63,034.98	0.00	12,786,000.00	0.00
M5	02146BAS5	Subordinate	Var-Act/360	10,656,000.00	6.220000	0.00	53,392.48	53,392.48	0.00	10,656,000.00	0.00
M6	02146BAT3	Subordinate	Var-Act/360	8,443,000.00	7.070000	0.00	48,085.23	48,085.23	0.00	8,443,000.00	0.00
M7	02146BAU0	Subordinate	Var-Act/360	6,720,000.00	7.820000	0.00	42,332.27	42,332.27	0.00	6,720,000.00	0.00
Totals				2,009,872,201.83		11,282,556.78	7,532,819.51	18,815,376.30	0.00	1,992,434,329.92	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	47,808,454.98	568,917.80	568,917.80	0.00	0.00	47,239,537.18	0.94479074365
1A2	02146BAB2	324,580,000.00	310,353,366.38	3,693,186.80	3,693,186.80	0.00	0.00	306,660,179.58	0.94479074365
1A3	02146BAC0	162,290,000.00	155,176,683.19	1,846,593.40	1,846,593.40	0.00	0.00	153,330,089.79	0.94479074365
1A4	02146BAD8	54,097,000.00	51,725,879.79	615,534.93	615,534.93	0.00	0.00	51,110,344.86	0.94479074365
1X	02146BAE6	540,967,000.00	517,255,929.35	0.00	0.00	0.00	0.00	511,100,614.22	0.94479074365
2A1	02146BAF3	220,105,000.00	218,716,176.30	0.00	0.00	0.00	0.00	218,716,176.30	0.99369017650
2A2	02146BAG1	110,053,000.00	109,358,584.99	0.00	0.00	0.00	0.00	109,358,584.99	0.99369017650
2A3	02146BAH9	36,684,000.00	36,452,530.43	0.00	0.00	0.00	0.00	36,452,530.43	0.99369017650
2X	02146BAJ5	366,842,000.00	364,527,291.73	0.00	0.00	0.00	0.00	364,527,291.73	0.99369017650
3A1	02146BAK2	102,509,000.00	78,083,815.62	4,102,487.46	4,102,487.46	0.00	0.00	73,981,328.16	0.72170568594
3A2	02146BAL0	11,390,000.00	8,676,064.15	455,836.39	455,836.39	0.00	0.00	8,220,227.76	0.72170568594
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	2,009,872,201.83	11,282,556.78	11,282,556.78	0.00	0.00	1,992,434,329.92	



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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 (%)	Effective Coupon (%)	Current Interest	Deferred Interest	Total Interest Due	Net Rate Carryover Paid	Net Interest Shortfall	Interest Paid	Net Rate Carryover After Dist.
1A1	47,808,454.98	6.774893	6.774893	269,914.32	0.00	269,914.32	0.00	0.00	269,914.32	0.00
1A2	310,353,366.38	5.698000	5.698000	1,473,661.23	0.00	1,473,661.23	0.00	0.00	1,473,661.23	0.00
1A3	155,176,683.19	5.698000	5.698000	736,830.62	0.00	736,830.62	0.00	0.00	736,830.62	0.00
1A4	51,725,879.79	5.698000	5.698000	245,611.72	0.00	245,611.72	0.00	0.00	245,611.72	0.00
1X	517,255,929.35	1.960893	1.960893	845,236.40	0.00	845,236.40	0.00	0.00	845,236.40	0.00
2A1	218,716,176.30	5.698000	5.698000	1,038,537.31	0.00	1,038,537.31	0.00	0.00	1,038,537.31	0.00
2A2	109,358,584.99	5.698000	5.698000	519,271.01	0.00	519,271.01	0.00	0.00	519,271.01	0.00
2A3	36,452,530.43	5.698000	5.698000	173,088.77	0.00	173,088.77	0.00	0.00	173,088.77	0.00
2X	364,527,291.73	0.466965	0.466965	141,851.23	0.00	141,851.23	0.00	0.00	141,851.23	0.00
3A1	78,083,815.62	5.530000	5.530000	347,841.71	0.00	347,841.71	0.00	0.00	347,841.71	0.00
3A2	8,676,064.15	5.610000	5.610000	39,208.58	0.00	39,208.58	0.00	0.00	39,208.58	0.00
AR	0.00	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
C	5,917,224.92	0.000000	183.560963	0.00	0.00	0.00	0.00	0.00	905,142.92	0.00
P1	100.00	0.000000	3126175.800000	0.00	0.00	0.00	0.00	0.00	260,514.65	0.00
P2	100.00	0.000000	224569.920000	0.00	0.00	0.00	0.00	0.00	18,714.16	0.00
R-X	0.00	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M1	35,180,000.00	5.710000	5.710000	161,818.23	0.00	161,818.23	0.00	0.00	161,818.23	0.00
M2	23,411,000.00	5.750000	5.750000	108,438.45	0.00	108,438.45	0.00	0.00	108,438.45	0.00
M3	8,624,000.00	5.800000	5.800000	40,293.24	0.00	40,293.24	0.00	0.00	40,293.24	0.00
M4	12,786,000.00	6.120000	6.120000	63,034.98	0.00	63,034.98	0.00	0.00	63,034.98	0.00
M5	10,656,000.00	6.220000	6.220000	53,392.48	0.00	53,392.48	0.00	0.00	53,392.48	0.00
M6	8,443,000.00	7.070000	7.070000	48,085.23	0.00	48,085.23	0.00	0.00	48,085.23	0.00
M7	6,720,000.00	7.820000	7.820000	42,332.27	0.00	42,332.27	0.00	0.00	42,332.27	0.00
Totals	2,009,872,201.83			6,348,447.78	0.00	6,348,447.78	0.00	0.00	7,532,819.51	0.00



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**CWALT, Inc.**  
**Alternative Loan Trust 2006-OA7**  
**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	956.169099685	11.378356030	5.398286345	944.790743654	6.774893
1A2	02146BAB2	324,580,000.00	956.169099685	11.378356030	4.540209608	944.790743654	5.698000
1A3	02146BAC0	162,290,000.00	956.169099685	11.378356030	4.540209608	944.790743654	5.698000
1A4	02146BAD8	54,097,000.00	956.169099685	11.378356030	4.540209608	944.790743654	5.698000
1X	02146BAE6	540,967,000.00	956.169099685	0.000000000	1.562454641	944.790743654	1.960893
2A1	02146BAF3	220,105,000.00	993.690176500	0.000000000	4.718372188	993.690176500	5.698000
2A2	02146BAG1	110,053,000.00	993.690176500	0.000000000	4.718372188	993.690176500	5.698000
2A3	02146BAH9	36,684,000.00	993.690176500	0.000000000	4.718372188	993.690176500	5.698000
2X	02146BAJ5	366,842,000.00	993.690176500	0.000000000	0.386682090	993.690176500	0.466965
3A1	02146BAK2	102,509,000.00	761.726439867	40.020753929	3.393279699	721.705685938	5.530000
3A2	02146BAL0	11,390,000.00	761.726439867	40.020753929	3.442368736	721.705685938	5.610000
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	152.973697546	1,000.040717450	0.000000
P1	02146BAW6	100.00	1,000.000000000	0.000000000	2,605,146.500000000	1,000.000000000	0.000000
P2	02146BAX4	100.00	1,000.000000000	0.000000000	187,141.600000000	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	4.599722222	1,000.000000000	5.710000
M2	02146BAP1	23,411,000.00	1,000.000000000	0.000000000	4.631944444	1,000.000000000	5.750000
M3	02146BAQ9	8,624,000.00	1,000.000000000	0.000000000	4.672222222	1,000.000000000	5.800000
M4	02146BAR7	12,786,000.00	1,000.000000000	0.000000000	4.930000000	1,000.000000000	6.120000
M5	02146BAS5	10,656,000.00	1,000.000000000	0.000000000	5.010555556	1,000.000000000	6.220000
M6	02146BAT3	8,443,000.00	1,000.000000000	0.000000000	5.695277778	1,000.000000000	7.070000
M7	02146BAU0	6,720,000.00	1,000.000000000	0.000000000	6.299444444	1,000.000000000	7.820000
Totals		2,091,254,284.00	961.084559256	5.395114724	3.602058137	952.746084091	



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

Pool Level Data			
Distribution Date			12/26/06
Cut-off Date			04/01/06
Record Date			11/30/06
Determination Date			12/22/06
LIBOR Determination Date			11/22/06
Accrual Period 30/360	Begin		11/01/06
	End		12/01/06
Number of Days in 30/360 Accrual Period			30
Accrual Period Actual Days	Begin		11/27/06
	End		12/26/06
Number of Days in Actual Accrual Period			29

Additional Interest Rate Details	
Libor Rate	5.3200000%
Group 1 Net Funds Cap	7.7188933%
Group 2 Net Funds Caps	7.7249650%
Subordinate Net Funds Cap	7.9812929%

Collateral Detail				
Original Mortgage Details				
	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Total</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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# CWALT, Inc.

## Alternative Loan Trust 2006-OA7

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

#### Current Mortgage Loan Details

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Total</u>
Beginning Aggregate Loan Count	1,627	833	198	2,658
Loans Paid Off or otherwise removed pursuant to the PSA	29	2	8	39
Ending Aggregate Loan Count	1,598	831	190	2,619
Beginning Pool Stated Principal Balance	626,085,625.21	404,206,742.74	97,796,412.81	1,128,088,780.76
Scheduled Principal	0.00	0.00	0.00	0.00
Negative Amortization	-2,156,392.78	-1,410,717.05	-321,602.91	-3,888,712.74
Unscheduled Principal	9,259,898.56	774,337.03	5,137,033.93	15,171,269.52
Realized Principal Losses	0.00	0.00	0.00	0.00
Ending Pool Stated Principal Balance	618,982,119.43	404,843,122.76	92,980,981.79	1,116,806,223.98
Beginning Weighted Average Mortgage Rate	8.13105%	8.12912%	8.05000%	
Beginning Weighted Average Net Mortgage Rate	7.71889%	7.72496%	7.66018%	
Beginning Weighted Average Remaining Term to Maturity	380	377	366	
Ending Weighted Average Remaining Term to Maturity	379	376	365	



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

**Servicer Remittance Summary**

**Interest Remittance Amount**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Group III</b></u>	<u><b>Total</b></u>
Scheduled Interest	4,234,737.87	2,737,112.44	654,023.83	7,625,874.14
Less: Servicing Fees	-195,651.76	-126,314.61	-30,561.38	-352,527.74
Less: Mortgage Insurance Premium (LPMI)	-14,691.01	-6,790.41	-474.95	-21,956.37
Liquidation Interest Proceeds	0.00	0.00	0.00	0.00
Compensating Interest	7,540.65	1,093.24	2,027.46	10,661.35
Less: Non-Recoverable Interest Advances	0.00	0.00	0.00	0.00
Total Interest Remittance Amount	4,031,935.75	2,605,100.66	625,014.96	7,262,051.37

**Principal Remittance Amount**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Group III</b></u>	<u><b>Total</b></u>
Scheduled Principal	0.00	0.00	0.00	0.00
Negative Amortization	-2,156,392.78	-1,410,717.05	-321,602.91	-3,888,712.74
Curtailment Principal	303,167.25	188,441.42	21,185.13	512,793.80
Paid in Full Principal	8,956,731.31	585,895.61	5,115,848.80	14,658,475.72
Repurchased Principal	0.00	0.00	0.00	0.00
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	0.00	0.00	0.00	0.00
Total Principal Remittance Amount	<u>7,103,505.78</u>	<u>-636,380.02</u>	<u>4,815,431.02</u>	<u>11,282,556.78</u>
<b>Total Remittance</b>	<b>11,135,441.53</b>	<b>1,968,720.64</b>	<b>5,440,445.98</b>	<b>18,544,608.15</b>



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**Amounts Distributable to the Certificates**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Group III</b></u>	<u><b>Total</b></u>
Principal Remittance Amount	7,103,505.78	-636,380.02	4,815,431.02	11,282,556.78
Interest Remittance	4,031,935.92	2,605,100.66	625,014.99	7,262,051.57
Less: Trustee Fee	<u>4,695.64</u>	<u>3,031.55</u>	<u>733.47</u>	<u>8,460.67</u>
Interest Funds	4,027,240.28	2,602,069.11	624,281.52	7,253,590.91

**Servicer Advances**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Group III</b></u>	<u><b>Total</b></u>
Principal Advances	-106,606.83	-63,296.52	-24,370.02	-194,273.37
Interest Advances	213,697.58	121,741.84	50,408.90	385,848.32
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	107,090.75	58,445.32	26,038.88	191,574.95





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

**Fees of the Trust**

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Total</u>
Gross Master Servicing Fee	195,651.76	126,314.61	30,561.38	352,527.74
Net Master Servicing Fee	188,111.11	125,221.37	28,533.92	341,866.40
Trustee Fee	4,695.64	3,031.55	733.47	8,460.67
Mortgage Insurance Premium (LPMI)	<u>14,691.01</u>	<u>6,790.41</u>	<u>474.95</u>	<u>21,956.37</u>
Total Net Loan Fees	192,806.75	128,252.92	29,267.40	350,327.06

**Mortgage Prepayment Details**

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Total</u>
Principal Balance of Loans Paid in Full	8,956,731.31	585,895.61	5,115,848.80	14,658,475.72
Prepayment Interest Excess	0.00	0.00	0.00	0.00
Prepayment Interest Shortfall	7,540.65	1,093.24	2,027.46	10,661.35
Compensating Interest	7,540.65	1,093.24	2,027.46	10,661.35
Non-Supported Prepayment Interest Shortfall	-0.00	-0.00	0.00	-0.00
Prepayment Charges	260,514.65	18,714.16	0.00	279,228.81
CPR %	16.322%	2.267%	47.550%	
SMM %	1.474%	0.191%	5.236%	

**Loan Substitution**

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Total</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**

		<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Total</u>
	Beginning Balance	0.00	0.00	0.00	0.00
Deposits	Principal Remittance	7,103,505.78	-636,380.02	4,815,431.02	11,282,556.78
	Interest Remittance	4,031,935.75	2,605,100.66	625,014.96	7,262,051.37
	Prepayment Charges	<u>260,514.65</u>	<u>18,714.16</u>	<u>0.00</u>	<u>279,228.81</u>
	Total Deposits	11,395,956.18	1,987,434.80	5,440,445.98	18,823,836.96
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>11,395,956.18</u>	<u>1,987,434.80</u>	<u>5,440,445.98</u>	<u>18,823,836.96</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	18,823,836.96
Withdrawals	To the trustee, the Trustee Fee	8,460.67
	Payment of Prepayment Penalties to P Classes	279,228.81
	Principal and Interest Payments	18,536,147.69
	To Terminate the Distribution Account	<u>0.00</u>
	Total Withdrawals	18,823,837.16
	Ending Balance	0.00



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**Carryover Reserve Account**

	Beginning Balance	0.00
Deposits	Excess Cashflow, to pay shortfalls	0.00
Withdrawals	Month 1 NRC Payment	0.00
	To Pay Interest Shortfalls	0.00
	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	0.00
	Ending Principal Reserve Balance	200.00
		200.00



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**Loan Status**

Delinquency Information

	30-59 Days				60-89 Days				90+ Days			
	Loan Count	Loan Count %	Balance	Balance %	Loan Count	Loan Count %	Balance	Balance %	Loan Count	Loan Count %	Balance	Balance %
Group 1	56	3.50438%	21,940,749.67	3.54465%	14	0.87610%	5,157,828.77	0.83328%	3	0.18773%	1,645,427.20	0.26583%
Group 2	26	3.12876%	12,254,999.64	3.02710%	1	0.12034%	306,686.00	0.07575%	1	0.12034%	653,716.83	0.16147%
Group 3	8	4.21053%	5,590,586.28	6.01261%	1	0.52632%	1,450,493.78	1.55999%	2	1.05263%	422,885.64	0.45481%
<b>Total</b>	<b>90</b>	<b>3.43643%</b>	<b>39,786,335.59</b>	<b>3.56251%</b>	<b>16</b>	<b>0.61092%</b>	<b>6,915,008.55</b>	<b>0.61918%</b>	<b>6</b>	<b>0.22910%</b>	<b>2,722,029.67</b>	<b>0.24373%</b>

  

	Foreclosure				Bankruptcy				REO			
	Loan Count	Loan Count %	Balance	Balance %	Loan Count	Loan Count %	Balance	Balance %	Loan Count	Loan Count %	Balance	Balance %
Group 1	8	0.50063%	2,682,715.18	0.43341%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%
Group 2	4	0.48135%	4,304,076.05	1.06315%	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>12</b>	<b>0.45819%</b>	<b>6,986,791.23</b>	<b>0.62560%</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>Loan ID</u>	<u>Liquidation Balance</u>	<u>Liquidation Proceeds</u>	<u>Realized Loss</u>	<u>Date</u>
<u>Group I</u>	N/A			
<u>Group II</u>	N/A			
<u>Group III</u>	N/A			



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Credit Enhancements

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	905,142.92
OC Amount Ending	5,917,224.92

Trigger Events

	<u>Group I</u>	<u>Group II</u>	<u>Group III</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

<b><u>Original</u></b>	<b><u>Current</u></b>
1,985,434,284.00 94.939879%	1,886,614,329.93 94.688909%
35,180,000.00 1.682244%	35,180,000.00 1.765679%
23,411,000.00 1.119472%	23,411,000.00 1.174995%
8,624,000.00 0.412384%	8,624,000.00 0.432837%
12,786,000.00 0.611403%	12,786,000.00 0.641728%
10,656,000.00 0.509551%	10,656,000.00 0.534823%
8,443,000.00 0.403729%	8,443,000.00 0.423753%
6,720,000.00 0.321338%	6,720,000.00 0.337276%



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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	-	49	3.066	3,874,503.28	0.626
100,000.00	-	306	19.149	49,678,162.29	8.026
200,000.00	-	336	21.026	86,028,777.63	13.898
300,000.00	-	335	20.964	120,707,033.48	19.501
400,000.00	-	207	12.954	94,232,989.71	15.224
500,000.00	-	159	9.950	88,432,355.97	14.287
600,000.00	-	81	5.069	52,946,610.51	8.554
700,000.00	-	38	2.378	28,911,210.24	4.671
800,000.00	-	32	2.003	27,487,722.60	4.441
900,000.00	-	20	1.252	19,628,888.54	3.171
1,000,000.00	-	9	0.563	9,498,574.51	1.535
1,100,000.00	-	6	0.375	7,158,615.38	1.157
1,200,000.00	-	4	0.250	5,121,447.42	0.827
1,300,000.00	-	4	0.250	5,494,379.22	0.888
1,400,000.00	-	6	0.375	8,967,599.97	1.449
1,500,000.00	-	1	0.063	1,605,512.94	0.259
1,600,000.00	-	0	0.000	0.00	0.000
1,700,000.00	-	2	0.125	3,508,427.83	0.567
1,800,000.00	-	2	0.125	3,727,959.68	0.602
1,900,000.00	-	1	0.063	1,971,348.23	0.318
>	2,000,000.00	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>		<b>1598</b>	<b>100.000</b>	<b>618,982,119.43</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	-	9	1.083	707,004.78	0.175
100,000.00	-	115	13.839	18,390,676.70	4.543
200,000.00	-	129	15.523	33,280,825.70	8.221
300,000.00	-	150	18.051	53,649,721.07	13.252
400,000.00	-	134	16.125	62,115,631.53	15.343
500,000.00	-	101	12.154	55,606,833.15	13.735
600,000.00	-	54	6.498	35,585,304.79	8.790
700,000.00	-	37	4.452	28,366,023.69	7.007
800,000.00	-	30	3.610	26,034,721.58	6.431
900,000.00	-	22	2.647	21,559,706.41	5.325
1,000,000.00	-	8	0.963	8,497,218.73	2.099
1,100,000.00	-	4	0.481	4,757,335.43	1.175
1,200,000.00	-	9	1.083	11,440,631.20	2.826
1,300,000.00	-	9	1.083	12,409,954.94	3.065
1,400,000.00	-	13	1.564	19,492,631.35	4.815
1,500,000.00	-	1	0.120	1,602,803.60	0.396
1,600,000.00	-	0	0.000	0.00	0.000
1,700,000.00	-	2	0.241	3,520,718.24	0.870
1,800,000.00	-	2	0.241	3,740,580.62	0.924
1,900,000.00	-	2	0.241	4,084,799.25	1.009
>	2,000,000.00	0	0.000	0.00	0.000





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**Alternative Loan Trust 2006-OA7**  
**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>
<b>Wgt Ave / Total:</b>	<b>831</b>	<b>100.000</b>	<b>404,843,122.76</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	2.105	323,655.78	0.348
100,000.00 - 200,000.00	25	13.158	4,103,951.59	4.414
200,000.00 - 300,000.00	37	19.474	9,366,308.18	10.073
300,000.00 - 400,000.00	25	13.158	8,889,937.66	9.561
400,000.00 - 500,000.00	35	18.421	16,080,731.01	17.295
500,000.00 - 600,000.00	19	10.000	10,552,246.16	11.349
600,000.00 - 700,000.00	15	7.895	10,003,824.56	10.759
700,000.00 - 800,000.00	6	3.158	4,467,212.13	4.804
800,000.00 - 900,000.00	3	1.579	2,641,097.99	2.840
900,000.00 - 1,000,000.00	7	3.684	6,915,522.80	7.438
1,000,000.00 - 1,100,000.00	2	1.053	2,185,181.28	2.350
1,100,000.00 - 1,200,000.00	3	1.579	3,549,706.75	3.818
1,200,000.00 - 1,300,000.00	2	1.053	2,522,607.53	2.713
1,300,000.00 - 1,400,000.00	1	0.526	1,315,190.07	1.414
1,400,000.00 - 1,500,000.00	3	1.579	4,473,958.07	4.812
1,500,000.00 - 1,600,000.00	1	0.526	1,539,331.06	1.656
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
1,900,000.00 - 2,000,000.00	2	1.053	4,050,519.17	4.356
> 2,000,000.00	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>	<b>190</b>	<b>100.000</b>	<b>92,980,981.79</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	360	22.528	170,324,875.34	27.517
1.0 - 1.5	644	40.300	250,044,905.22	40.396
1.5 - 2.0	311	19.462	119,295,839.60	19.273
2.0 - 2.5	121	7.572	38,034,963.17	6.145
2.5 - 3.0	68	4.255	17,540,053.11	2.834
3.0 - 3.5	32	2.003	6,852,224.18	1.107
3.5 - 4.0	38	2.378	10,064,041.16	1.626
4.0 - 4.5	23	1.439	6,483,839.15	1.048
4.5 - 5.0	1	0.063	341,378.50	0.055
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



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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>
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>1598</b>	<b>100.000</b>	<b>618,982,119.43</b>	<b>100.000</b>

**Group II**

<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	259	31.167	145,208,461.41	35.868
1.0 - 1.5	305	36.703	154,207,002.10	38.091
1.5 - 2.0	124	14.922	56,461,062.40	13.946
2.0 - 2.5	63	7.581	23,909,146.41	5.906
2.5 - 3.0	43	5.174	14,035,145.74	3.467
3.0 - 3.5	19	2.286	6,366,346.52	1.573
3.5 - 4.0	7	0.842	2,153,688.02	0.532
4.0 - 4.5	10	1.203	2,358,417.82	0.583
4.5 - 5.0	1	0.120	143,852.34	0.036
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>831</b>	<b>100.000</b>	<b>404,843,122.76</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	57	30.000	31,342,545.79	33.709
1.0 - 1.5	70	36.842	32,631,100.95	35.094
1.5 - 2.0	30	15.789	15,746,989.48	16.936
2.0 - 2.5	18	9.474	7,428,428.35	7.989
2.5 - 3.0	12	6.316	4,753,151.81	5.112
3.0 - 3.5	3	1.579	1,078,765.41	1.160
3.5 - 4.0	0	0.000	0.00	0.000
4.0 - 4.5	0	0.000	0.00	0.000
4.5 - 5.0	0	0.000	0.00	0.000



101 Barclay Street, 8West  
New York, NY 10286

Officer: Matthew Sabino  
212-815-6093

Associate: Steven Chrysanthis  
212-815-8318

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

<u>Issuance Coupon</u>			<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
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>190</b>	<b>100.000</b>	<b>92,980,981.79</b>	<b>100.000</b>

**Group I**

<u>Update Term</u>			<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
<=		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	1257	78.661	478,688,784.95	77.335
>		360	341	21.339	140,293,334.48	22.665
<b>Wgt Ave / Total:</b>			<b>1598</b>	<b>100.000</b>	<b>618,982,119.43</b>	<b>100.000</b>

**Group II**

<u>Update Term</u>			<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
<=		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	674	81.107	323,458,557.16	79.897
>		360	157	18.893	81,384,565.60	20.103
<b>Wgt Ave / Total:</b>			<b>831</b>	<b>100.000</b>	<b>404,843,122.76</b>	<b>100.000</b>

**Group III**

<u>Update Term</u>			<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
<=		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	166	87.368	82,747,828.64	88.994
>		360	24	12.632	10,233,153.15	11.006
<b>Wgt Ave / Total:</b>			<b>190</b>	<b>100.000</b>	<b>92,980,981.79</b>	<b>100.000</b>