



101 Barclay St., 8W  
New York, NY 10286

Officer: Cirino Emanuele  
212-815-3087  
Associate: Steven Chrysanthis  
212-815-8318

**CWALT, Inc.**  
**Alternative Loan Trust 2006-OC3**  
**Mortgage Pass-Through Certificates, Series 2006-OC3**

*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	021464AA0	Senior	Var-Act/360	228,122,066.91	5.261250	2,772,335.09	1,066,850.87	3,839,185.95	0.00	225,349,731.82	0.00
1A2	021464AB8	Senior	Var-Act/360	25,347,334.96	5.341250	308,042.56	120,343.51	428,386.08	0.00	25,039,292.40	0.00
2A1	021464AC6	Senior	Var-Act/360	201,780,028.15	5.151250	8,998,583.79	923,928.33	9,922,512.12	0.00	192,781,444.36	0.00
2A2	021464AD4	Senior	Var-Act/360	76,782,000.00	5.251250	0.00	358,401.31	358,401.31	0.00	76,782,000.00	0.00
2A3	021464AE2	Senior	Var-Act/360	84,808,000.00	5.371250	0.00	404,911.08	404,911.08	0.00	84,808,000.00	0.00
AR	021464AF9	Senior	Var-Act/360	0.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
C	021464AQ5	Residual	Fix-30/360	667,799,710.07	1.182211	0.00	657,899.97	657,899.97	0.00	655,720,748.63	0.00
P	021464AR3	Prepay Penalties	Fix-30/360	100.00	0.000000	0.00	142,925.21	142,925.21	0.00	100.00	0.00
M1	021464AG7	Junior	Var-Act/360	9,787,000.00	5.391250	0.00	46,901.48	46,901.48	0.00	9,787,000.00	0.00
M2	021464AH5	Junior	Var-Act/360	9,449,000.00	5.401250	0.00	45,365.70	45,365.70	0.00	9,449,000.00	0.00
M3	021464AJ1	Junior	Var-Act/360	5,737,000.00	5.421250	0.00	27,645.97	27,645.97	0.00	5,737,000.00	0.00
M4	021464AK8	Junior	Var-Act/360	4,725,000.00	5.501250	0.00	23,105.25	23,105.25	0.00	4,725,000.00	0.00
M5	021464AL6	Junior	Var-Act/360	4,050,000.00	5.541250	0.00	19,948.50	19,948.50	0.00	4,050,000.00	0.00
M6	021464AM4	Junior	Var-Act/360	3,375,000.00	5.621250	0.00	16,863.75	16,863.75	0.00	3,375,000.00	0.00
M7	021464AN2	Junior	Var-Act/360	3,375,000.00	6.131250	0.00	18,393.75	18,393.75	0.00	3,375,000.00	0.00
M8	021464AP7	Junior	Var-Act/360	3,375,000.00	6.281250	0.00	18,843.75	18,843.75	0.00	3,375,000.00	0.00
M9	021464AS1	Junior	Var-Act/360	3,375,000.00	6.350949	0.00	20,643.75	20,643.75	0.00	3,375,000.00	0.00
Totals				664,087,530.02		12,078,961.44	3,912,972.18	15,991,933.62	0.00	652,008,568.58	0.00

Class C interest distribution includes \$1.84 investment earnings for the carryover reserve fund.



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**Alternative Loan Trust 2006-OC3**  
**Mortgage Pass-Through Certificates, Series 2006-OC3**

*Principal Distribution Detail*

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Scheduled Principal Distribution	Accretion Principal	Unscheduled Principal Adjustments	Net Principal Distribution	Deferred Interest	Current Realized Losses	Ending Certificate Balance	Ending Certificate Factor
1A1	021464AA0	231,143,000.00	228,122,066.91	2,772,335.09	0.00	0.00	2,772,335.09	0.00	0.00	225,349,731.82	0.97493643252
1A2	021464AB8	25,683,000.00	25,347,334.96	308,042.56	0.00	0.00	308,042.56	0.00	0.00	25,039,292.40	0.97493643252
2A1	021464AC6	205,584,000.00	201,780,028.15	8,998,583.79	0.00	0.00	8,998,583.79	0.00	0.00	192,781,444.36	0.93772591426
2A2	021464AD4	76,782,000.00	76,782,000.00	0.00	0.00	0.00	0.00	0.00	0.00	76,782,000.00	1.00000000000
2A3	021464AE2	84,808,000.00	84,808,000.00	0.00	0.00	0.00	0.00	0.00	0.00	84,808,000.00	1.00000000000
AR	021464AF9	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
C	021464AQ5	675,023,165.00	667,799,710.07	0.00	0.00	0.00	0.00	0.00	0.00	655,720,748.63	0.97140480894
P	021464AR3	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	1.00000000000
M1	021464AG7	9,787,000.00	9,787,000.00	0.00	0.00	0.00	0.00	0.00	0.00	9,787,000.00	1.00000000000
M2	021464AH5	9,449,000.00	9,449,000.00	0.00	0.00	0.00	0.00	0.00	0.00	9,449,000.00	1.00000000000
M3	021464AJ1	5,737,000.00	5,737,000.00	0.00	0.00	0.00	0.00	0.00	0.00	5,737,000.00	1.00000000000
M4	021464AK8	4,725,000.00	4,725,000.00	0.00	0.00	0.00	0.00	0.00	0.00	4,725,000.00	1.00000000000
M5	021464AL6	4,050,000.00	4,050,000.00	0.00	0.00	0.00	0.00	0.00	0.00	4,050,000.00	1.00000000000
M6	021464AM4	3,375,000.00	3,375,000.00	0.00	0.00	0.00	0.00	0.00	0.00	3,375,000.00	1.00000000000
M7	021464AN2	3,375,000.00	3,375,000.00	0.00	0.00	0.00	0.00	0.00	0.00	3,375,000.00	1.00000000000
M8	021464AP7	3,375,000.00	3,375,000.00	0.00	0.00	0.00	0.00	0.00	0.00	3,375,000.00	1.00000000000
M9	021464AS1	3,375,000.00	3,375,000.00	0.00	0.00	0.00	0.00	0.00	0.00	3,375,000.00	1.00000000000
Totals		671,248,200.00	664,087,530.02	12,078,961.44	0.00	0.00	12,078,961.44	0.00	0.00	652,008,568.58	

Class C interest distribution includes \$1.84 investment earnings for the carryover reserve fund.



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**Mortgage Pass-Through Certificates, Series 2006-OC3**

*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
1A1	228,122,066.91	5.261250	1,066,850.87	0.00	1,066,850.87	0.00	0.00	1,066,850.87
1A2	25,347,334.96	5.341250	120,343.51	0.00	120,343.51	0.00	0.00	120,343.51
2A1	201,780,028.15	5.151250	923,928.33	0.00	923,928.33	0.00	0.00	923,928.33
2A2	76,782,000.00	5.251250	358,401.31	0.00	358,401.31	0.00	0.00	358,401.31
2A3	84,808,000.00	5.371250	404,911.08	0.00	404,911.08	0.00	0.00	404,911.08
AR	0.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
C	667,799,710.07	1.182211	657,899.97	0.00	657,899.97	0.00	0.00	657,899.97
P	100.00	0.000000	0.00	0.00	0.00	0.00	0.00	142,925.21
M1	9,787,000.00	5.391250	46,901.48	0.00	46,901.48	0.00	0.00	46,901.48
M2	9,449,000.00	5.401250	45,365.70	0.00	45,365.70	0.00	0.00	45,365.70
M3	5,737,000.00	5.421250	27,645.97	0.00	27,645.97	0.00	0.00	27,645.97
M4	4,725,000.00	5.501250	23,105.25	0.00	23,105.25	0.00	0.00	23,105.25
M5	4,050,000.00	5.541250	19,948.50	0.00	19,948.50	0.00	0.00	19,948.50
M6	3,375,000.00	5.621250	16,863.75	0.00	16,863.75	0.00	0.00	16,863.75
M7	3,375,000.00	6.131250	18,393.75	0.00	18,393.75	0.00	0.00	18,393.75
M8	3,375,000.00	6.281250	18,843.75	0.00	18,843.75	0.00	0.00	18,843.75
M9	3,375,000.00	6.350949	19,052.85	0.00	19,052.85	1,590.90	0.00	20,643.75
Totals	664,087,530.02		3,768,456.07	0.00	3,768,456.07	1,590.90	0.00	3,912,972.18

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**Mortgage Pass-Through Certificates, Series 2006-OC3**

*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	021464AA0	231,143,000.00	986.930458245	11.994025722	4.615544776	974.936432523	5.261250
1A2	021464AB8	25,683,000.00	986.930458245	11.994025722	4.685726498	974.936432523	5.341250
2A1	021464AC6	205,584,000.00	981.496751433	43.770837176	4.494164570	937.725914257	5.151250
2A2	021464AD4	76,782,000.00	1,000.000000000	0.000000000	4.667777778	1,000.000000000	5.251250
2A3	021464AE2	84,808,000.00	1,000.000000000	0.000000000	4.774444444	1,000.000000000	5.371250
AR	021464AF9	100.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000
C	021464AQ5	675,023,165.00	989.298952533	0.000000000	0.974633180	971.404808945	1.182211
P	021464AR3	100.00	1,000.000000000	0.000000000	1,429,252.100000000	1,000.000000000	0.000000
M1	021464AG7	9,787,000.00	1,000.000000000	0.000000000	4.792222222	1,000.000000000	5.391250
M2	021464AH5	9,449,000.00	1,000.000000000	0.000000000	4.801111111	1,000.000000000	5.401250
M3	021464AJ1	5,737,000.00	1,000.000000000	0.000000000	4.818888889	1,000.000000000	5.421250
M4	021464AK8	4,725,000.00	1,000.000000000	0.000000000	4.890000000	1,000.000000000	5.501250
M5	021464AL6	4,050,000.00	1,000.000000000	0.000000000	4.925555556	1,000.000000000	5.541250
M6	021464AM4	3,375,000.00	1,000.000000000	0.000000000	4.996666667	1,000.000000000	5.621250
M7	021464AN2	3,375,000.00	1,000.000000000	0.000000000	5.450000000	1,000.000000000	6.131250
M8	021464AP7	3,375,000.00	1,000.000000000	0.000000000	5.583333333	1,000.000000000	6.281250
M9	021464AS1	3,375,000.00	1,000.000000000	0.000000000	6.116666667	1,000.000000000	6.350949
Totals		671,248,200.00	989.332306619	17.994776656	5.829396906	971.337529963	

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**Pool Level Data**

Distribution Date		6/26/06
Cut-off Date		4/ 1/06
Record Date		5/31/06
Determination Date		6/22/06
LIBOR Determination Date		5/23/06
Accrual Period 30/360	Begin	5/ 1/06
	End	6/ 1/06
Number of Days in 30/360 Accrual Period		30
Accrual Period Actual Days	Begin	5/25/06
	End	6/26/06
Number of Days in Actual Accrual Period		32

**Additional Interest Rate Details**

Libor Rate	5.08125%
Group 1 Net Rate Cap	6.44970%
Group 2 Net Rate Cap	6.28245%
Subordinate Net Rate Cap	6.35095%

**Collateral Detail**

Original Mortgage Loan Details

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Total</b></u>
Original Aggregate Loan Count	1,429	1,143	2,572
Original Stated Principal Balance	277,697,879.58	397,262,130.29	674,960,009.87
Original Weighted Average Mortgage Rate	7.23911%	7.02834%	
Original Weighted Average Net Mortgage Rate	6.88392%	6.70460%	
Original Weighted Average Remaining Term	359	358	



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**Current Mortgage Loan Details**

	<b><u>Group I</u></b>	<b><u>Group II</u></b>	<b><u>Total</u></b>
Beginning Aggregate Loan Count	1,414	1,129	2,543
Loans Paid Off or otherwise removed pursuant to the PSA	<u>14</u>	<u>14</u>	<u>28</u>
Ending Aggregate Loan Count	1,400	1,115	2,515
Beginning Pool Stated Principal Balance	274,341,354.98	393,458,355.09	667,799,710.07
Scheduled Principal	77,813.75	51,196.94	129,010.69
Unscheduled Principal	3,002,563.90	8,947,386.85	11,949,950.75
Realized Principal Losses	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Ending Pool Stated Principal Balance	271,260,977.33	384,459,771.30	655,720,748.63
Beginning Weighted Average Mortgage Rate	7.23550%	7.02506%	
Beginning Weighted Average Net Mortgage Rate	6.87968%	6.70128%	
Ending Weighted Average Mortgage Rate	7.23558%	7.01549%	
Ending Weighted Average Net Mortgage Rate	6.87981%	6.69158%	
Beginning Weighted Average Remaining Term to Maturity	358	357	
Ending Weighted Average Remaining Term to Maturity	357	356	



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**Servicer Remittance Summary**

**Interest Remittance Amount**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Total</b></u>
Scheduled Interest	1,651,896.18	2,297,364.90	3,949,261.08
Less: Servicing Fees	76,888.09	101,090.62	177,978.71
Less: Mortgage Insurance Premium (PMI)	<u>2,401.83</u>	<u>2,120.81</u>	<u>4,522.64</u>
Total Interest Remittance Amount	1,572,606.26	2,194,153.47	3,766,759.73

**Principal Remittance Amount**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Total</b></u>
Scheduled Principal	77,813.75	51,196.94	129,010.69
Curtailement Principal	16,989.50	16,317.73	33,307.23
Paid in Full Principal	2,985,574.40	8,931,069.12	11,916,643.52
Repurchased Principal	0.00	0.00	0.00
Liquidation Principal	0.00	0.00	0.00
Supplemental Loan Shortfall	0.00	0.00	0.00
Subsequent Recoveries	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>
Total Principal Remittance Amount	<u>3,080,377.65</u>	<u>8,998,583.79</u>	<u>12,078,961.44</u>

<b>Total Servicer Remittance</b>	<b>4,652,983.91</b>	<b>11,192,737.26</b>	<b>15,845,721.17</b>
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**Distributable Amounts**

**Principal Distribution Amount**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Total</b></u>
Principal Remittance Amount	3,080,377.65	8,998,583.79	12,078,961.44
Extra Principal Distribution Amount	0.00	0.00	0.00
Transfer from Prefunding Account Month 1	0.00	0.00	0.00
Principal Distribution Amount	3,080,377.65	8,998,583.79	12,078,961.44

**Interest Funds**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Total</b></u>
Interest Remittance	1,572,606.26	2,194,153.47	3,766,759.73
Less: Trustee Fee	<u>2,057.56</u>	<u>2,950.94</u>	<u>5,008.50</u>
Interest Funds	1,570,548.70	2,191,202.54	3,761,751.23

**Swap Contract**

**Net Swap Payment**

Swap Payment Received	33,285.95
Portion of Net Swap Payment Received allocated to Trust	0.00
Net Swap Payment Paid	0.00
Swap Termination Fee	0.00
Seniors Current Interest and Interest Carry Forward Amounts	0.00
Subordinate Current Interest and Interest Carry Forward Amounts	0.00
Extra Principal Distribution to meet OD Deficiency	0.00
Net Carryover Amounts Paid	0.00
Senior Unpaid Loss Amounts	0.00
Subordinate Unpaid Loss Amounts	0.00
Total	0.00

**Servicer Advances**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Total</b></u>
Principal Advances	3,270.32	1,328.41	4,598.73
Interest Advances	75,742.69	123,557.04	199,299.73
Reimbursement for Principal & Interest Advances	0.00	0.00	0.00
Reimbursement for Nonrecoverable Advances	0.00	0.00	0.00
Total Advances	79,013.01	124,885.45	203,898.46





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**Fees of the Trust**

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Gross Master Servicing Fee	76,888.09	101,090.62	177,978.71
Net Master Servicing Fee	74,619.80	95,065.01	169,684.81
Trustee Fee	2,057.56	2,950.94	5,008.50
Mortgage Insurance Premium (PMI)	<u>2,401.83</u>	<u>2,120.81</u>	<u>4,522.64</u>
Total Net Loan Fees	79,079.19	100,136.76	179,215.95

**Mortgage Prepayment Details**

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Principal Balance of Loans Paid in Full	2,985,574.40	8,931,069.12	11,916,643.52
Prepayment Interest Excess	0.00	0.00	0.00
Prepayment Interest Shortfall	2,268.29	6,025.61	8,293.90
Compensating Interest	2,268.29	6,025.61	8,293.90
Non-Supported Prepayment Interest Shortfall	-0.00	-0.00	-0.00
Prepayment Charges	19,405.21	123,520.00	142,925.21
CPR %	12.37442%	24.12412%	
SMM %	1.09477%	2.27433%	

**Loan Substitution**

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



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**Trust Accounts**

**Certificate Account**

		<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Total</b></u>
	Beginning Balance	0.00	0.00	0.00
Deposits	Principal Remittance	3,080,377.65	8,998,583.79	12,078,961.44
	Interest Remittance	1,572,606.26	2,194,153.47	3,766,759.73
	Insurance, Liquidation & Subsequent Recoveries	0.00	0.00	0.00
	Compensating Interest Payments	2,268.29	6,025.61	8,293.90
	Repurchase Proceeds	0.00	0.00	0.00
	Prepayment Charges	19,405.21	123,520.00	142,925.21
	Substitution Shortfall Principal	0.00	0.00	0.00
	Other Deposits including Seller Shortfall Interest	0.00	0.00	0.00
	Total Deposits	<u>4,674,657.41</u>	<u>11,322,282.87</u>	<u>15,996,940.28</u>
Withdrawals	To the Master Servicer, any unpaid or reimbursed Amounts	0.00	0.00	0.00
	To the Seller, any unpaid or reimbursed Amounts	0.00	0.00	0.00
	To the Depositor, any unpaid or reimbursed Amounts	0.00	0.00	0.00
	To Terminate the Account	0.00	0.00	0.00
	To the Distribution Account	<u>4,674,657.41</u>	<u>11,322,282.87</u>	<u>15,996,940.28</u>
	Ending Balance			0.00



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**Alternative Loan Trust 2006-OC3**  
**Mortgage Pass-Through Certificates, Series 2006-OC3**

**Distribution Account**

	Beginning Balance	0.00
Deposits	From the Certificate Account, the Total Remittance Amount	15,996,940.28
	Investment Income	1.84
	Portion of Net Swap Payment Received allocated to Trust	0.00
	Withdrawal from Principal Account	<u>0.00</u>
	Total Deposit	15,996,942.12
Withdrawals	To the trustee, the Trustee Fee	5,008.50
	To the Classes, Principal and Interest Payments	15,991,933.62
	To the Counterparty, the Net Swap Payment	0.00
	To Terminate the Distribution Account	<u>0.00</u>
	Total Withdrawals	15,996,942.12
	Ending Balance	0.00

**Carryover Reserve Account**

	Beginning Balance	1,000.00
Deposits	Amounts Deposited From the Swap Contract	0.00
	Excess Cashflow Needed	1,590.90
Withdrawals	Net Rate Carryover Paid	1,590.90
	Ending Balance	1,000.00

*For Details on the NRC Payment, see Interest Detail, page 3*



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**Supplemental Loan Account**

Beginning Principal Reserve Balance	100.00
Deposits	0.00

Withdrawals	Withdrawal to Principal Remittance	<u>0.00</u>
	Ending Principal Reserve Balance	100.00

**Swap Account**

Beginning Swap Account Balance	0.00
Deposits	0.00
Withdrawals	<u>0.00</u>
Ending Balance	0.00

To the Payment of Net Carryover Shortfalls Remaining	0.00
To the Payment of any OC Deficiency	0.00
To CHL	<u>0.00</u>
Total Withdrawals	<u>0.00</u>
Ending Balance	0.00



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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	52	3.71429%	10,373,914.27	3.82433%	11	0.78571%	1,943,656.07	0.71653%	0	0.00000%	0.00	0.00000%
Group 2	46	4.12556%	16,943,634.51	4.40713%	7	0.62780%	3,364,915.66	0.87523%	0	0.00000%	0.00	0.00000%
<b>Total</b>	<b>98</b>	<b>3.89662%</b>	<b>27,317,548.78</b>	<b>4.16603%</b>	<b>18</b>	<b>0.71571%</b>	<b>5,308,571.73</b>	<b>0.80958%</b>	<b>0</b>	<b>0.00000%</b>	<b>0.00</b>	<b>0.00000%</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%
<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>Total</u>
Current Period Realized Losses	0.00	0.00	0.00
Cumulative Realized Losses	0.00	0.00	0.00
Total Liquidated Loan Balance	0.00	0.00	0.00
Total Liquidated Proceeds	0.00	0.00	0.00
Subsequent Recoveries	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			



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

**Overcollateralization Details**

OC Amount Beginning	7,424,560.11
OC Floor	4,724,720.07
OC Target Amount	7,424,560.11
OC Deficiency Amount Beginning	0.00
Excess Cashflow	1,318,978.07
Extra Principal Distribution Amount	0.00
OC Amount Ending	7,424,560.11
OC Deficiency Amount Ending	0.00

**Trigger Events**

Rolling Sixty-Day Delinq Rate	0.40479%
Delinquency Trigger Event	NO
Cumulative Loss Rate	0.00000%
Cumulative Loss Trigger Event	NO
Trigger Event	NO
Stepdown Date	NO



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**Group I**

<u>Issuance Coupon</u>			Number of Items	Percent of Items	Principal Balance	Percent of Balance
<=		5.0	6	0.429	1,354,885.14	0.499
5.0	-	5.3	1	0.071	134,800.00	0.050
5.3	-	5.5	6	0.429	1,171,195.94	0.432
5.5	-	5.8	6	0.429	1,001,303.61	0.369
5.8	-	6.0	38	2.714	8,657,792.33	3.192
6.0	-	6.3	53	3.786	12,146,252.51	4.478
6.3	-	6.5	106	7.571	23,873,985.70	8.801
6.5	-	6.8	133	9.500	27,685,907.00	10.206
6.8	-	7.0	199	14.214	39,965,014.69	14.733
7.0	-	7.3	133	9.500	26,324,904.63	9.705
7.3	-	7.5	188	13.429	35,301,291.71	13.014
7.5	-	7.8	163	11.643	29,730,797.21	10.960
7.8	-	8.0	172	12.286	31,753,987.69	11.706
>		8.0	196	14.000	32,158,859.17	11.855
<b>Wgt Ave / Total:</b>			<b>1400</b>	<b>100.000</b>	<b>271,260,977.33</b>	<b>100.000</b>

**Group II**

<u>Issuance Coupon</u>			Number of Items	Percent of Items	Principal Balance	Percent of Balance
<=		5.0	5	0.448	1,196,137.37	0.311
5.0	-	5.3	5	0.448	3,146,017.51	0.818
5.3	-	5.5	5	0.448	1,668,925.07	0.434
5.5	-	5.8	19	1.704	9,338,998.66	2.429
5.8	-	6.0	36	3.229	12,575,098.01	3.271
6.0	-	6.3	65	5.830	27,458,185.49	7.142
6.3	-	6.5	113	10.135	45,930,712.07	11.947
6.5	-	6.8	162	14.529	51,625,878.97	13.428
6.8	-	7.0	190	17.040	58,322,350.37	15.170
7.0	-	7.3	129	11.570	42,959,854.61	11.174
7.3	-	7.5	142	12.735	48,896,591.39	12.718
7.5	-	7.8	91	8.161	33,882,052.28	8.813
7.8	-	8.0	64	5.740	22,575,559.18	5.872
>		8.0	89	7.982	24,883,410.32	6.472
<b>Wgt Ave / Total:</b>			<b>1115</b>	<b>100.000</b>	<b>384,459,771.30</b>	<b>100.000</b>

**Group I**

<u>Issuance Face</u>			Number of Items	Percent of Items	Principal Balance	Percent of Balance
<=		0.00	0	0.000	0.00	0.000
0.00	-	100,000.00	200	14.286	15,523,442.22	5.723
100,000.00	-	200,000.00	623	44.500	92,823,143.93	34.219





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**Mortgage Pass-Through Certificates, Series 2006-OC3**

Issuance Face		Number of Items	Percent of Items	Principal Balance	Percent of Balance
200,000.00	-	384	27.429	93,737,685.78	34.556
300,000.00	-	169	12.071	58,540,291.09	21.581
400,000.00	-	20	1.429	8,336,580.28	3.073
500,000.00	-	3	0.214	1,688,585.03	0.622
600,000.00	-	1	0.071	611,249.00	0.225
700,000.00	-	0	0.000	0.00	0.000
800,000.00	-	0	0.000	0.00	0.000
900,000.00	-	0	0.000	0.00	0.000
1,000,000.00	-	0	0.000	0.00	0.000
1,100,000.00	-	0	0.000	0.00	0.000
1,200,000.00	-	0	0.000	0.00	0.000
1,300,000.00	-	0	0.000	0.00	0.000
1,400,000.00	-	0	0.000	0.00	0.000
1,500,000.00	-	0	0.000	0.00	0.000
1,600,000.00	-	0	0.000	0.00	0.000
1,700,000.00	-	0	0.000	0.00	0.000
1,800,000.00	-	0	0.000	0.00	0.000
1,900,000.00	-	0	0.000	0.00	0.000
>	2,000,000.00	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>		<b>1400</b>	<b>100.000</b>	<b>271,260,977.33</b>	<b>100.000</b>

**Group II**

Issuance Face		Number of Items	Percent of Items	Principal Balance	Percent of Balance
<=	0.00	0	0.000	0.00	0.000
0.00	-	50	4.484	4,012,709.71	1.044
100,000.00	-	294	26.368	45,188,315.11	11.754
200,000.00	-	277	24.843	67,991,454.34	17.685
300,000.00	-	153	13.722	52,597,080.04	13.681
400,000.00	-	145	13.004	65,461,839.96	17.027
500,000.00	-	83	7.444	45,225,704.26	11.763
600,000.00	-	46	4.126	29,768,398.90	7.743
700,000.00	-	20	1.794	15,052,246.10	3.915
800,000.00	-	12	1.076	10,339,477.23	2.689
900,000.00	-	17	1.525	16,577,197.38	4.312
1,000,000.00	-	1	0.090	1,049,912.20	0.273
1,100,000.00	-	6	0.538	6,901,643.96	1.795
1,200,000.00	-	1	0.090	1,237,000.00	0.322
1,300,000.00	-	0	0.000	0.00	0.000
1,400,000.00	-	5	0.448	7,363,394.68	1.915
1,500,000.00	-	0	0.000	0.00	0.000
1,600,000.00	-	1	0.090	1,700,000.00	0.442
1,700,000.00	-	0	0.000	0.00	0.000
1,800,000.00	-	1	0.090	1,853,397.43	0.482
1,900,000.00	-	1	0.090	2,000,000.00	0.520
>	2,000,000.00	2	0.179	10,140,000.00	2.637
<b>Wgt Ave / Total:</b>		<b>1115</b>	<b>100.000</b>	<b>384,459,771.30</b>	<b>100.000</b>

**Group I**



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**Mortgage Pass-Through Certificates, Series 2006-OC3**

Issuance Coupon			Number of Items	Percent of Items	Principal Balance	Percent of Balance
<=		0.0	0	0.000	0.00	0.000
0.0	-	0.5	0	0.000	0.00	0.000
0.5	-	1.0	0	0.000	0.00	0.000
1.0	-	1.5	0	0.000	0.00	0.000
1.5	-	2.0	0	0.000	0.00	0.000
2.0	-	2.5	0	0.000	0.00	0.000
2.5	-	3.0	1	0.071	313,918.44	0.116
3.0	-	3.5	0	0.000	0.00	0.000
3.5	-	4.0	1	0.071	228,095.65	0.084
4.0	-	4.5	2	0.143	436,543.83	0.161
4.5	-	5.0	2	0.143	376,327.22	0.139
5.0	-	5.5	7	0.500	1,305,995.94	0.481
5.5	-	6.0	44	3.143	9,659,095.94	3.561
6.0	-	6.5	159	11.357	36,020,238.21	13.279
6.5	-	7.0	332	23.714	67,650,921.69	24.939
7.0	-	7.5	321	22.929	61,626,196.34	22.718
7.5	-	8.0	335	23.929	61,484,784.90	22.666
8.0	-	8.5	124	8.857	20,962,787.57	7.728
8.5	-	9.0	66	4.714	10,390,793.91	3.831
9.0	-	9.5	6	0.429	805,277.69	0.297
9.5	-	10.0	0	0.000	0.00	0.000
>		10.0	0	0.000	0.00	0.000
Wgt Ave / Total:			1400	100.000	271,260,977.33	100.000

**Group II**

Issuance Coupon			Number of Items	Percent of Items	Principal Balance	Percent of Balance
<=		0.0	0	0.000	0.00	0.000
0.0	-	0.5	0	0.000	0.00	0.000
0.5	-	1.0	0	0.000	0.00	0.000
1.0	-	1.5	0	0.000	0.00	0.000
1.5	-	2.0	0	0.000	0.00	0.000
2.0	-	2.5	0	0.000	0.00	0.000
2.5	-	3.0	1	0.090	290,888.99	0.076
3.0	-	3.5	0	0.000	0.00	0.000
3.5	-	4.0	0	0.000	0.00	0.000
4.0	-	4.5	3	0.269	583,948.38	0.152
4.5	-	5.0	1	0.090	321,300.00	0.084
5.0	-	5.5	10	0.897	4,814,942.58	1.252
5.5	-	6.0	55	4.933	21,914,096.67	5.700
6.0	-	6.5	178	15.964	73,388,897.56	19.089
6.5	-	7.0	352	31.570	109,948,229.34	28.598
7.0	-	7.5	271	24.305	91,856,446.00	23.892
7.5	-	8.0	155	13.901	56,457,611.46	14.685
8.0	-	8.5	60	5.381	17,299,151.55	4.500
8.5	-	9.0	27	2.422	6,708,000.08	1.745
9.0	-	9.5	2	0.179	876,258.69	0.228
9.5	-	10.0	0	0.000	0.00	0.000
>		10.0	0	0.000	0.00	0.000
Wgt Ave / Total:			1115	100.000	384,459,771.30	100.000