



101 Barclay St., 4 West  
New York, NY 10286

Officer: Matthew Sabino  
212-815-6093

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	216,572,794.33	5.510000	6,784,619.61	994,430.08	7,779,049.69	0.00	209,788,174.72	0.00
1A2	021464AB8	Senior	Var-Act/360	24,064,060.24	5.590000	753,859.67	112,098.41	865,958.08	0.00	23,310,200.57	0.00
2A1	021464AC6	Senior	Var-Act/360	169,895,127.96	5.400000	8,222,843.56	764,528.08	8,987,371.64	0.00	161,672,284.40	0.00
2A2	021464AD4	Senior	Var-Act/360	76,782,000.00	5.500000	0.00	351,917.50	351,917.50	0.00	76,782,000.00	0.00
2A3	021464AE2	Senior	Var-Act/360	84,808,000.00	5.620000	0.00	397,184.13	397,184.13	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	623,082,262.58	1.275882	0.00	662,482.95	662,482.95	0.00	607,320,939.74	0.00
P	021464AR3	Prepay Penalties	Fix-30/360	100.00	0.000000	0.00	118,179.61	118,179.61	0.00	100.00	0.00
M1	021464AG7	Junior	Var-Act/360	9,787,000.00	5.640000	0.00	45,998.90	45,998.90	0.00	9,787,000.00	0.00
M2	021464AH5	Junior	Var-Act/360	9,449,000.00	5.650000	0.00	44,489.04	44,489.04	0.00	9,449,000.00	0.00
M3	021464AJ1	Junior	Var-Act/360	5,737,000.00	5.670000	0.00	27,107.32	27,107.32	0.00	5,737,000.00	0.00
M4	021464AK8	Junior	Var-Act/360	4,725,000.00	5.750000	0.00	22,640.63	22,640.63	0.00	4,725,000.00	0.00
M5	021464AL6	Junior	Var-Act/360	4,050,000.00	5.790000	0.00	19,541.25	19,541.25	0.00	4,050,000.00	0.00
M6	021464AM4	Junior	Var-Act/360	3,375,000.00	5.870000	0.00	16,509.38	16,509.38	0.00	3,375,000.00	0.00
M7	021464AN2	Junior	Var-Act/360	3,375,000.00	6.380000	0.00	17,943.75	17,943.75	0.00	3,375,000.00	0.00
M8	021464AP7	Junior	Var-Act/360	3,375,000.00	6.530000	0.00	18,365.63	18,365.63	0.00	3,375,000.00	0.00
M9	021464AS1	Junior	Var-Act/360	3,375,000.00	6.768155	0.00	20,053.13	20,053.13	0.00	3,375,000.00	0.00
Totals				619,370,082.53		15,761,322.84	3,633,469.80	19,394,792.64	0.00	603,608,759.69	0.00



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*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	216,572,794.33	6,784,619.61	0.00	0.00	6,784,619.61	0.00	0.00	209,788,174.72	0.90761206143
1A2	021464AB8	25,683,000.00	24,064,060.24	753,859.67	0.00	0.00	753,859.67	0.00	0.00	23,310,200.57	0.90761206143
2A1	021464AC6	205,584,000.00	169,895,127.96	8,222,843.56	0.00	0.00	8,222,843.56	0.00	0.00	161,672,284.40	0.78640499454
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	623,082,262.58	0.00	0.00	0.00	0.00	0.00	0.00	607,320,939.74	0.89970384904
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	619,370,082.53	15,761,322.84	0.00	0.00	15,761,322.84	0.00	0.00	603,608,759.69	



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

*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	216,572,794.33	5.510000	5.510000	994,430.08	0.00	994,430.08	0.00	0.00	994,430.08	0.00
1A2	24,064,060.24	5.590000	5.590000	112,098.41	0.00	112,098.41	0.00	0.00	112,098.41	0.00
2A1	169,895,127.96	5.400000	5.400000	764,528.08	0.00	764,528.08	0.00	0.00	764,528.08	0.00
2A2	76,782,000.00	5.500000	5.500000	351,917.50	0.00	351,917.50	0.00	0.00	351,917.50	0.00
2A3	84,808,000.00	5.620000	5.620000	397,184.13	0.00	397,184.13	0.00	0.00	397,184.13	0.00
AR	0.00	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
C	623,082,262.58	1.275882	1.275882	662,482.95	0.00	662,482.95	0.00	0.00	662,482.95	0.00
P	100.00	0.000000	1418155.320000	0.00	0.00	0.00	0.00	0.00	118,179.61	0.00
M1	9,787,000.00	5.640000	5.640000	45,998.90	0.00	45,998.90	0.00	0.00	45,998.90	0.00
M2	9,449,000.00	5.650000	5.650000	44,489.04	0.00	44,489.04	0.00	0.00	44,489.04	0.00
M3	5,737,000.00	5.670000	5.670000	27,107.33	0.00	27,107.33	0.00	0.00	27,107.32	0.00
M4	4,725,000.00	5.750000	5.750000	22,640.63	0.00	22,640.63	0.00	0.00	22,640.63	0.00
M5	4,050,000.00	5.790000	5.790000	19,541.25	0.00	19,541.25	0.00	0.00	19,541.25	0.00
M6	3,375,000.00	5.870000	5.870000	16,509.38	0.00	16,509.38	0.00	0.00	16,509.38	0.00
M7	3,375,000.00	6.380000	6.380000	17,943.75	0.00	17,943.75	0.00	0.00	17,943.75	0.00
M8	3,375,000.00	6.530000	6.530000	18,365.63	0.00	18,365.63	0.00	0.00	18,365.63	0.00
M9	3,375,000.00	6.768155	7.130000	19,035.44	0.00	19,035.44	1,017.69	0.00	20,053.13	0.00
Totals	619,370,082.53			3,514,272.50	0.00	3,514,272.50	1,017.69	0.00	3,633,469.80	0.00



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*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	936.964538517	29.352477086	4.302228839	907.612061431	5.510000
1A2	021464AB8	25,683,000.00	936.964538517	29.352477086	4.364693142	907.612061431	5.590000
2A1	021464AC6	205,584,000.00	826.402482472	39.997487937	3.718811171	786.404994535	5.400000
2A2	021464AD4	76,782,000.00	1,000.000000000	0.000000000	4.583333333	1,000.000000000	5.500000
2A3	021464AE2	84,808,000.00	1,000.000000000	0.000000000	4.683333333	1,000.000000000	5.620000
AR	021464AF9	100.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000
C	021464AQ5	675,023,165.00	923.053155635	0.000000000	0.981422542	899.703849038	1.275882
P	021464AR3	100.00	1,000.000000000	0.000000000	1,181,796.100000000	1,000.000000000	0.000000
M1	021464AG7	9,787,000.00	1,000.000000000	0.000000000	4.700000000	1,000.000000000	5.640000
M2	021464AH5	9,449,000.00	1,000.000000000	0.000000000	4.708333333	1,000.000000000	5.650000
M3	021464AJ1	5,737,000.00	1,000.000000000	0.000000000	4.725000000	1,000.000000000	5.670000
M4	021464AK8	4,725,000.00	1,000.000000000	0.000000000	4.791666667	1,000.000000000	5.750000
M5	021464AL6	4,050,000.00	1,000.000000000	0.000000000	4.825000000	1,000.000000000	5.790000
M6	021464AM4	3,375,000.00	1,000.000000000	0.000000000	4.891666667	1,000.000000000	5.870000
M7	021464AN2	3,375,000.00	1,000.000000000	0.000000000	5.316666667	1,000.000000000	6.380000
M8	021464AP7	3,375,000.00	1,000.000000000	0.000000000	5.441666667	1,000.000000000	6.530000
M9	021464AS1	3,375,000.00	1,000.000000000	0.000000000	5.941666667	1,000.000000000	6.768155
Totals		671,248,200.00	922.713956671	23.480618406	5.413004906	899.233338264	



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**Pool Level Data**

Distribution Date		10/25/2006
Cut-off Date		4/ 1/2006
Record Date		9/29/2006
Determination Date		10/22/2006
LIBOR Determination Date		9/21/2006
Accrual Period 30/360	Begin	9/ 1/2006
	End	10/ 1/2006
Number of Days in 30/360 Accrual Period		30
Accrual Period Actual Days	Begin	9/25/2006
	End	10/25/2006
Number of Days in Actual Accrual Period		30

**Additional Interest Rate Details**

Libor Rate	5.33000%
Group 1 Net Rate Cap	6.88307%
Group 2 Net Rate Cap	6.68844%
Subordinate Net Rate Cap	6.76816%

**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	



The BANK  
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**Current Mortgage Loan Details**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Total</b></u>
Beginning Aggregate Loan Count	1,350	1,051	2,401
Loans Paid Off or otherwise removed pursuant to the PSA	34	23	57
Ending Aggregate Loan Count	1,316	1,028	2,344
Beginning Pool Stated Principal Balance	261,508,807.68	361,573,454.90	623,082,262.58
Scheduled Principal	1,134,476.59	1,069,106.00	2,203,582.59
Unscheduled Principal	6,404,002.69	7,153,737.56	13,557,740.25
Realized Principal Losses	0.00	0.00	0.00
Ending Pool Stated Principal Balance	253,970,328.40	353,350,611.34	607,320,939.74
Beginning Weighted Average Mortgage Rate	7.23865%	7.01229%	
Beginning Weighted Average Net Mortgage Rate	6.88307%	6.68844%	
Ending Weighted Average Mortgage Rate	7.23612%	7.01189%	
Ending Weighted Average Net Mortgage Rate	6.88042%	6.68759%	
Beginning Weighted Average Remaining Term to Maturity	354	353	
Ending Weighted Average Remaining Term to Maturity	353	352	



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Servicer Remittance Summary
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**Interest Remittance Amount**

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Scheduled Interest	1,574,411.37	2,108,394.84	3,682,806.22
Less: Servicing Fees	73,129.84	92,987.18	166,117.02
Less: Mortgage Insurance Premium (PMI)	2,397.15	1,880.11	4,277.26
Total Interest Remittance Amount	1,498,884.38	2,013,527.55	3,512,411.93

**Principal Remittance Amount**

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Scheduled Principal	75,444.46	45,016.28	120,460.74
Curtailement Principal	148,066.25	28,462.44	176,528.69
Paid in Full Principal	6,255,936.44	7,125,275.12	13,381,211.56
Repurchased Principal	1,059,032.13	1,024,089.72	2,083,121.85
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	0.00	0.00	0.00
Total Principal Remittance Amount	7,538,479.28	8,222,843.56	15,761,322.84

<b>Total Servicer Remittance</b>	<b>9,037,363.66</b>	<b>10,236,371.11</b>	<b>19,273,734.77</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	7,538,479.28	8,222,843.56	15,761,322.84
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	7,538,479.28	8,222,843.56	15,761,322.84

**Interest Funds**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Total</b></u>
Interest Remittance	1,498,884.38	2,013,527.55	3,512,411.93
Less: Trustee Fee	1,961.32	2,711.80	4,673.12
Interest Funds	1,496,923.06	2,010,815.75	3,507,738.82

**Swap Contract**

**Net Swap Payment**

Swap Payment Received	7,965.07
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	4,549.36	3,085.90	7,635.26
Interest Advances	137,734.77	207,703.22	345,437.99
Reimbursement for Principal & Interest Advances	0.00	0.00	0.00
Reimbursement for Nonrecoverable Advances	0.00	0.00	0.00
Total Advances	142,284.13	210,789.12	353,073.25





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**Fees of the Trust**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Total</b></u>
Gross Master Servicing Fee	73,129.84	92,987.18	166,117.02
Net Master Servicing Fee	70,066.20	88,501.37	158,567.57
Trustee Fee	1,961.32	2,711.80	4,673.12
Mortgage Insurance Premium (PMI)	2,397.15	1,880.11	4,277.26
Total Net Loan Fees	74,424.67	93,093.28	167,517.95

**Mortgage Prepayment Details**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Total</b></u>
Principal Balance of Loans Paid in Full	6,255,936.44	7,125,275.12	13,381,211.56
Prepayment Interest Excess	0.00	0.00	0.00
Prepayment Interest Shortfall	3,063.64	4,485.82	7,549.45
Compensating Interest	3,063.64	4,485.82	7,549.45
Non-Supported Prepayment Interest Shortfall	-0.00	0.00	-0.00
Prepayment Charges	74,719.55	43,460.06	118,179.61
CPR %	25.83180%	21.37800%	
SMM %	2.45954%	1.98437%	

**Loan Substitution**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Total</b></u>
Aggregate Stated of Principal Balances Removed	0.00	0.00	0.00
Aggregate Stated of Principal Balance Added	0.00	0.00	0.00
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	7,538,479.28	8,222,843.56	15,761,322.84
	Interest Remittance	1,498,884.38	2,013,527.55	3,512,411.93
	Insurance, Liquidation & Subsequent Recoveries	0.00	0.00	0.00
	Compensating Interest Payments	3,063.64	4,485.82	7,549.45
	Repurchase Proceeds	0.00	0.00	0.00
	Prepayment Charges	74,719.55	43,460.06	118,179.61
	Substitution Shortfall Principal	0.00	0.00	0.00
	Other Deposits including Seller Shortfall Interest	0.00	0.00	0.00
	Total Deposits	9,115,146.85	10,284,316.99	19,399,463.84
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>9,115,146.85</u>	<u>10,284,316.99</u>	<u>19,399,463.84</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	19,399,463.84
	Investment Income	1.90
	Portion of Net Swap Payment Received allocated to Trust	0.00
	Withdrawal from Principal Account	0.00
	Total Deposit	19,399,465.74
Withdrawals	To the trustee, the Trustee Fee	4,673.12
	To the Classes, Principal and Interest Payments	19,394,792.62
	To the Counterparty, the Net Swap Payment	0.00
	To Terminate the Distribution Account	0.00
	Total Withdrawals	19,399,465.74
	Ending Balance	0.00

**Carryover Reserve Account**

	Beginning Balance	1,000.00
Deposits	Amounts Deposited From the Swap Contract	0.00
	Excess Cashflow Needed	1,017.69
Withdrawals	Net Rate Carryover Paid	1,017.69
	Ending Balance	1,000.00

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



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**Principal Reserve Fund**

	Beginning Principal Reserve Balance	100.00
	Deposits	0.00
Withdrawals	Withdrawal to Principal Remittance	0.00
	Ending Principal Reserve Fund	100.00

**Swap Account**

	Beginning Swap Account Balance	0.00
	Deposits	0.00
	Withdrawals	0.00
	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	0.00
	Total Withdrawals	0.00
	Ending Balance	0.00



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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	62	4.71125%	12,301,363.00	4.84362%	13	0.98784%	2,184,676.89	0.86021%	7	0.53191%	1,523,407.13	0.59984%
Group 2	45	4.37743%	16,548,386.28	4.68328%	19	1.84825%	7,801,815.02	2.20795%	5	0.48638%	1,432,924.17	0.40552%
<b>Total</b>	<b>107</b>	<b>4.56485%</b>	<b>28,849,749.28</b>	<b>4.75033%</b>	<b>32</b>	<b>1.36519%</b>	<b>9,986,491.91</b>	<b>1.64435%</b>	<b>12</b>	<b>0.51195%</b>	<b>2,956,331.30</b>	<b>0.48678%</b>

  

	Foreclosure				Bankruptcy				REO			
	Loan Count	Loan Count %	Balance	Balance %	Loan Count	Loan Count %	Balance	Balance %	Loan Count	Loan Count %	Balance	Balance %
Group 1	21	1.59574%	4,788,403.15	1.88542%	2	0.15198%	386,399.99	0.15214%	2	0.15198%	517,238.54	0.20366%
Group 2	17	1.65370%	7,360,665.23	2.08311%	1	0.09728%	101,529.66	0.02873%	0	0.00000%	0.00	0.00000%
<b>Total</b>	<b>38</b>	<b>1.62116%</b>	<b>12,149,068.38</b>	<b>2.00044%</b>	<b>3</b>	<b>0.12799%</b>	<b>487,929.65</b>	<b>0.08034%</b>	<b>2</b>	<b>0.08532%</b>	<b>517,238.54</b>	<b>0.08517%</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>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			



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

**Overcollateralization Details**

OC Amount Beginning	3,712,280.05
OC Floor	2,362,360.03
OC Target Amount	3,712,280.05
OC Reduction	0.00
OC Amount Ending	3,712,280.05
OC Deficiency Amount Ending	0.00
Excess Cashflow	663,498.74
Extra Principal Distribution Amount	0.00

**Trigger Events**

Rolling Sixty-Day Delinq Rate	3.75290%
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>		<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
< =	5.0	4	0.304	1,035,663.76	0.408
5.0	- 5.3	1	0.076	134,800.00	0.053
5.3	- 5.5	5	0.380	1,094,969.81	0.431
5.5	- 5.8	5	0.380	871,944.17	0.343
5.8	- 6.0	35	2.660	8,029,153.87	3.161
6.0	- 6.3	49	3.723	11,037,594.35	4.346
6.3	- 6.5	104	7.903	23,485,317.69	9.247
6.5	- 6.8	126	9.574	25,623,344.47	10.089
6.8	- 7.0	191	14.514	37,872,271.22	14.912
7.0	- 7.3	125	9.498	24,666,058.22	9.712
7.3	- 7.5	170	12.918	32,201,639.03	12.679
7.5	- 7.8	159	12.082	28,881,858.20	11.372
7.8	- 8.0	163	12.386	29,588,991.58	11.651
>	8.0	179	13.602	29,446,722.03	11.595
<b>Wgt Ave / Total:</b>		<b>1316</b>	<b>100.000</b>	<b>253,970,328.40</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>
< =	5.0	5	0.486	1,189,747.58	0.337
5.0	- 5.3	5	0.486	3,135,123.86	0.887
5.3	- 5.5	5	0.486	1,667,255.99	0.472
5.5	- 5.8	17	1.654	8,216,763.56	2.325
5.8	- 6.0	34	3.307	12,140,286.45	3.436
6.0	- 6.3	64	6.226	27,135,321.03	7.679
6.3	- 6.5	108	10.506	43,389,446.17	12.279
6.5	- 6.8	150	14.591	48,216,653.02	13.646
6.8	- 7.0	172	16.732	51,579,477.14	14.597
7.0	- 7.3	119	11.576	38,876,818.53	11.002
7.3	- 7.5	126	12.257	44,104,440.38	12.482
7.5	- 7.8	86	8.366	32,158,296.44	9.101
7.8	- 8.0	62	6.031	21,870,414.34	6.189
>	8.0	75	7.296	19,670,566.85	5.567
<b>Wgt Ave / Total:</b>		<b>1028</b>	<b>100.000</b>	<b>353,350,611.34</b>	<b>100.000</b>

**Group I**





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

Issuance Face		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	186	14,389,324.76	5.666
100,000.00	-	200,000.00	590	87,755,908.03	34.554
200,000.00	-	300,000.00	362	88,082,026.01	34.682
300,000.00	-	400,000.00	155	53,532,467.44	21.078
400,000.00	-	500,000.00	19	7,915,009.17	3.117
500,000.00	-	600,000.00	3	1,684,349.92	0.663
600,000.00	-	700,000.00	1	611,243.07	0.241
700,000.00	-	800,000.00	0	0.00	0.000
800,000.00	-	900,000.00	0	0.00	0.000
900,000.00	-	1,000,000.00	0	0.00	0.000
1,000,000.00	-	1,100,000.00	0	0.00	0.000
1,100,000.00	-	1,200,000.00	0	0.00	0.000
1,200,000.00	-	1,300,000.00	0	0.00	0.000
1,300,000.00	-	1,400,000.00	0	0.00	0.000
1,400,000.00	-	1,500,000.00	0	0.00	0.000
1,500,000.00	-	1,600,000.00	0	0.00	0.000
1,600,000.00	-	1,700,000.00	0	0.00	0.000
1,700,000.00	-	1,800,000.00	0	0.00	0.000
1,800,000.00	-	1,900,000.00	0	0.00	0.000
1,900,000.00	-	2,000,000.00	0	0.00	0.000
>	2,000,000.00	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>		<b>1316</b>	<b>100.000</b>	<b>253,970,328.40</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	-	100,000.00	47	3,799,409.30	1.075
100,000.00	-	200,000.00	267	41,103,017.75	11.632
200,000.00	-	300,000.00	262	64,076,825.92	18.134
300,000.00	-	400,000.00	140	47,946,647.08	13.569
400,000.00	-	500,000.00	136	61,375,127.18	17.369
500,000.00	-	600,000.00	76	41,288,325.46	11.685
600,000.00	-	700,000.00	40	25,770,121.77	7.293
700,000.00	-	800,000.00	16	11,992,356.79	3.394
800,000.00	-	900,000.00	12	10,333,156.93	2.924
900,000.00	-	1,000,000.00	16	15,627,369.29	4.423
1,000,000.00	-	1,100,000.00	0	0.00	0.000
1,100,000.00	-	1,200,000.00	5	5,753,263.27	1.628
1,200,000.00	-	1,300,000.00	1	1,235,000.00	0.350
1,300,000.00	-	1,400,000.00	0	0.00	0.000
1,400,000.00	-	1,500,000.00	5	7,359,414.59	2.083
1,500,000.00	-	1,600,000.00	0	0.00	0.000
1,600,000.00	-	1,700,000.00	1	1,699,351.00	0.481



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

<u>Issuance Face</u>			<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
1,700,000.00	-	1,800,000.00	0	0.000	0.00	0.000
1,800,000.00	-	1,900,000.00	1	0.097	1,851,225.01	0.524
1,900,000.00	-	2,000,000.00	1	0.097	2,000,000.00	0.566
>		2,000,000.00	2	0.195	10,140,000.00	2.870
Wgt Ave / Total:			1028	100.000	353,350,611.34	100.000

**Group I**

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	0.000
0.5	-	1.0	0	0.000	0.000
1.0	-	1.5	0	0.000	0.000
1.5	-	2.0	0	0.000	0.000
2.0	-	2.5	0	0.000	0.000
2.5	-	3.0	1	0.076	312,028.62
3.0	-	3.5	0	0.000	0.000
3.5	-	4.0	0	0.000	0.000
4.0	-	4.5	1	0.076	347,865.92
4.5	-	5.0	2	0.152	375,769.22
5.0	-	5.5	6	0.456	1,229,769.81
5.5	-	6.0	40	3.040	8,901,098.04
6.0	-	6.5	153	11.626	34,522,912.04
6.5	-	7.0	317	24.088	63,495,615.69
7.0	-	7.5	295	22.416	56,867,697.25
7.5	-	8.0	322	24.468	58,470,849.78
8.0	-	8.5	109	8.283	18,521,799.33
8.5	-	9.0	64	4.863	10,120,885.75
9.0	-	9.5	6	0.456	804,036.95
9.5	-	10.0	0	0.000	0.00
>	10.0	0	0.000	0.00	0.000
Wgt Ave / Total:		1316	100.000	253,970,328.40	100.000

**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	0.000
0.5	-	1.0	0	0.000	0.000
1.0	-	1.5	0	0.000	0.000
1.5	-	2.0	0	0.000	0.000
2.0	-	2.5	0	0.000	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>
2.5	-	3.0	1	0.097	289,117.07	0.082
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	0.292	579,330.51	0.164
4.5	-	5.0	1	0.097	321,300.00	0.091
5.0	-	5.5	10	0.973	4,802,379.85	1.359
5.5	-	6.0	51	4.961	20,357,050.01	5.761
6.0	-	6.5	172	16.732	70,524,767.20	19.959
6.5	-	7.0	322	31.323	99,796,130.16	28.243
7.0	-	7.5	245	23.833	82,981,258.91	23.484
7.5	-	8.0	148	14.397	54,028,710.78	15.290
8.0	-	8.5	48	4.669	12,366,897.15	3.500
8.5	-	9.0	25	2.432	6,428,426.34	1.819
9.0	-	9.5	2	0.195	875,243.36	0.248
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>1028</b>	<b>100.000</b>	<b>353,350,611.34</b>	<b>100.000</b>