



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	209,788,174.72	5.500000	4,061,398.45	1,057,682.05	5,119,080.49	0.00	205,726,776.27	0.00
1A2	021464AB8	Senior	Var-Act/360	23,310,200.57	5.580000	451,274.30	119,231.68	570,505.98	0.00	22,858,926.27	0.00
2A1	021464AC6	Senior	Var-Act/360	161,672,284.40	5.390000	6,140,154.91	798,795.81	6,938,950.72	0.00	155,532,129.49	0.00
2A2	021464AD4	Senior	Var-Act/360	76,782,000.00	5.490000	0.00	386,405.42	386,405.42	0.00	76,782,000.00	0.00
2A3	021464AE2	Senior	Var-Act/360	84,808,000.00	5.610000	0.00	436,125.14	436,125.14	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	607,320,939.74	0.704752	0.00	356,675.67	356,675.67	0.00	596,668,112.08	0.00
P	021464AR3	Prepay Penalties	Fix-30/360	100.00	0.000000	0.00	72,103.71	72,103.71	0.00	100.00	0.00
M1	021464AG7	Junior	Var-Act/360	9,787,000.00	5.630000	0.00	50,509.08	50,509.08	0.00	9,787,000.00	0.00
M2	021464AH5	Junior	Var-Act/360	9,449,000.00	5.640000	0.00	48,851.33	48,851.33	0.00	9,449,000.00	0.00
M3	021464AJ1	Junior	Var-Act/360	5,737,000.00	5.660000	0.00	29,765.47	29,765.47	0.00	5,737,000.00	0.00
M4	021464AK8	Junior	Var-Act/360	4,725,000.00	5.740000	0.00	24,861.38	24,861.38	0.00	4,725,000.00	0.00
M5	021464AL6	Junior	Var-Act/360	4,050,000.00	5.780000	0.00	21,458.25	21,458.25	0.00	4,050,000.00	0.00
M6	021464AM4	Junior	Var-Act/360	3,375,000.00	5.860000	0.00	18,129.38	18,129.38	0.00	3,375,000.00	0.00
M7	021464AN2	Junior	Var-Act/360	3,375,000.00	6.124730	0.00	19,707.19	19,707.19	0.00	3,375,000.00	0.00
M8	021464AP7	Junior	Var-Act/360	3,375,000.00	6.124730	0.00	20,171.25	20,171.25	0.00	3,375,000.00	0.00
M9	021464AS1	Junior	Var-Act/360	3,375,000.00	6.124730	0.00	22,027.50	22,027.50	0.00	3,375,000.00	0.00
Totals				603,608,759.69		10,652,827.66	3,482,500.31	14,135,327.96	0.00	592,955,932.03	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	209,788,174.72	4,061,398.45	0.00	0.00	4,061,398.45	0.00	0.00	205,726,776.27	0.89004112722
1A2	021464AB8	25,683,000.00	23,310,200.57	451,274.30	0.00	0.00	451,274.30	0.00	0.00	22,858,926.27	0.89004112722
2A1	021464AC6	205,584,000.00	161,672,284.40	6,140,154.91	0.00	0.00	6,140,154.91	0.00	0.00	155,532,129.49	0.75653810358
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	607,320,939.74	0.00	0.00	0.00	0.00	0.00	0.00	596,668,112.08	0.88392242373
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	603,608,759.69	10,652,827.66	0.00	0.00	10,652,827.66	0.00	0.00	592,955,932.03	



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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	209,788,174.72	5.500000	5.500000	1,057,682.05	0.00	1,057,682.05	0.00	0.00	1,057,682.05	0.00
1A2	23,310,200.57	5.580000	5.580000	119,231.68	0.00	119,231.68	0.00	0.00	119,231.68	0.00
2A1	161,672,284.40	5.390000	5.390000	798,795.81	0.00	798,795.81	0.00	0.00	798,795.81	0.00
2A2	76,782,000.00	5.490000	5.490000	386,405.42	0.00	386,405.42	0.00	0.00	386,405.42	0.00
2A3	84,808,000.00	5.610000	5.610000	436,125.14	0.00	436,125.14	0.00	0.00	436,125.14	0.00
AR	0.00	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
C	607,320,939.74	0.704752	0.704752	356,675.67	0.00	356,675.67	0.00	0.00	356,675.67	0.00
P	100.00	0.000000	865244.520000	0.00	0.00	0.00	0.00	0.00	72,103.71	0.00
M1	9,787,000.00	5.630000	5.630000	50,509.08	0.00	50,509.08	0.00	0.00	50,509.08	0.00
M2	9,449,000.00	5.640000	5.640000	48,851.33	0.00	48,851.33	0.00	0.00	48,851.33	0.00
M3	5,737,000.00	5.660000	5.660000	29,765.47	0.00	29,765.47	0.00	0.00	29,765.47	0.00
M4	4,725,000.00	5.740000	5.740000	24,861.38	0.00	24,861.38	0.00	0.00	24,861.38	0.00
M5	4,050,000.00	5.780000	5.780000	21,458.25	0.00	21,458.25	0.00	0.00	21,458.25	0.00
M6	3,375,000.00	5.860000	5.860000	18,129.38	0.00	18,129.38	0.00	0.00	18,129.38	0.00
M7	3,375,000.00	6.124730	6.370000	18,948.38	0.00	18,948.38	758.80	0.00	19,707.19	0.00
M8	3,375,000.00	6.124730	6.520000	18,948.38	0.00	18,948.38	1,222.87	0.00	20,171.25	0.00
M9	3,375,000.00	6.124730	7.120000	18,948.38	0.00	18,948.38	3,079.12	0.00	22,027.50	0.00
Totals	603,608,759.69			3,405,335.80	0.00	3,405,335.80	5,060.79	0.00	3,482,500.31	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	907.612061431	17.570934212	4.575877476	890.041127219	5.500000
1A2	021464AB8	25,683,000.00	907.612061431	17.570934212	4.642435694	890.041127219	5.580000
2A1	021464AC6	205,584,000.00	786.404994535	29.866890955	3.885496010	756.538103581	5.390000
2A2	021464AD4	76,782,000.00	1,000.000000000	0.000000000	5.032500000	1,000.000000000	5.490000
2A3	021464AE2	84,808,000.00	1,000.000000000	0.000000000	5.142500000	1,000.000000000	5.610000
AR	021464AF9	100.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000
C	021464AQ5	675,023,165.00	899.703849038	0.000000000	0.528390272	883.922423729	0.704752
P	021464AR3	100.00	1,000.000000000	0.000000000	721,037.100000000	1,000.000000000	0.000000
M1	021464AG7	9,787,000.00	1,000.000000000	0.000000000	5.160833333	1,000.000000000	5.630000
M2	021464AH5	9,449,000.00	1,000.000000000	0.000000000	5.170000000	1,000.000000000	5.640000
M3	021464AJ1	5,737,000.00	1,000.000000000	0.000000000	5.188333333	1,000.000000000	5.660000
M4	021464AK8	4,725,000.00	1,000.000000000	0.000000000	5.261666667	1,000.000000000	5.740000
M5	021464AL6	4,050,000.00	1,000.000000000	0.000000000	5.298333333	1,000.000000000	5.780000
M6	021464AM4	3,375,000.00	1,000.000000000	0.000000000	5.371666667	1,000.000000000	5.860000
M7	021464AN2	3,375,000.00	1,000.000000000	0.000000000	5.839166667	1,000.000000000	6.124730
M8	021464AP7	3,375,000.00	1,000.000000000	0.000000000	5.976666667	1,000.000000000	6.124730
M9	021464AS1	3,375,000.00	1,000.000000000	0.000000000	6.526666667	1,000.000000000	6.124730
Totals		671,248,200.00	899.233338264	15.870176873	5.188096311	883.363161391	



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<b>Pool Level Data</b>			
Distribution Date			11/27/06
Cut-off Date			04/01/06
Record Date			10/31/06
Determination Date			11/22/06
LIBOR Determination Date			10/23/06
Accrual Period 30/360	Begin		10/01/06
	End		11/01/06
Number of Days in 30/360 Accrual Period			30
Accrual Period Actual Days	Begin		10/25/06
	End		11/27/06
Number of Days in Actual Accrual Period			33

<b>Additional Interest Rate Details</b>
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Libor Rate	5.32000%
Group 1 Net Rate Cap	6.24309%
Group 2 Net Rate Cap	6.04262%
Subordinate Net Rate Cap	6.12473%

<b>Collateral Detail</b>
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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**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Total</b></u>
Beginning Aggregate Loan Count	1,316	1,028	2,344
Loans Paid Off or otherwise removed pursuant to the PSA	<u>20</u>	<u>18</u>	<u>38</u>
Ending Aggregate Loan Count	1,296	1,010	2,306
Beginning Pool Stated Principal Balance	253,970,328.40	353,350,611.34	607,320,939.74
Scheduled Principal	748,787.29	396,782.01	1,145,569.30
Unscheduled Principal	3,763,885.46	5,743,372.90	9,507,258.36
Realized Principal Losses	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Ending Pool Stated Principal Balance	249,457,655.65	347,210,456.43	596,668,112.08
Beginning Weighted Average Mortgage Rate	7.23923%	7.01189%	
Beginning Weighted Average Net Mortgage Rate	6.86613%	6.64689%	
Ending Weighted Average Mortgage Rate	7.23514%	7.00766%	
Ending Weighted Average Net Mortgage Rate	6.86253%	6.64265%	
Beginning Weighted Average Remaining Term to Maturity	353	352	
Ending Weighted Average Remaining Term to Maturity	352	351	



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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	1,529,991.66	2,062,786.29	3,592,777.94
Less: Servicing Fees	74,393.33	102,948.22	177,341.55
Less: Mortgage Insurance Premium (PMI)	<u>2,396.08</u>	<u>1,879.69</u>	<u>4,275.77</u>
Total Interest Remittance Amount	1,453,202.25	1,957,958.37	3,411,160.62

**Principal Remittance Amount**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Total</b></u>
Scheduled Principal	75,200.29	44,782.01	119,982.30
Curtailment Principal	6,715.16	11,039.83	17,754.99
Paid in Full Principal	3,757,170.30	5,732,333.07	9,489,503.37
Repurchased Principal	673,587.00	352,000.00	1,025,587.00
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>4,512,672.75</u>	<u>6,140,154.91</u>	<u>10,652,827.66</u>

<b>Total Servicer Remittance</b>	<b>5,965,875.00</b>	<b>8,098,113.28</b>	<b>14,063,988.28</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	4,512,672.75	6,140,154.91	10,652,827.66
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	4,512,672.75	6,140,154.91	10,652,827.66

**Interest Funds**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Total</b></u>
Interest Remittance	1,453,202.25	1,957,958.37	3,411,160.62
Less: Trustee Fee	<u>1,904.78</u>	<u>2,650.13</u>	<u>4,554.91</u>
Interest Funds	1,451,297.47	1,955,308.24	3,406,605.71

**Swap Contract**

**Net Swap Payment**

Swap Payment Received	144,522.81
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	4,713.61	4,095.17	8,808.78
Interest Advances	143,077.37	233,963.15	377,040.52
Reimbursement for Principal & Interest Advances	0.00	0.00	0.00
Reimbursement for Nonrecoverable Advances	0.00	0.00	0.00
Total Advances	147,790.98	238,058.32	385,849.30





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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	74,393.33	102,948.22	177,341.55
Net Master Servicing Fee	72,261.02	101,021.92	173,282.94
Trustee Fee	1,904.78	2,650.13	4,554.91
Mortgage Insurance Premium (PMI)	<u>2,396.08</u>	<u>1,879.69</u>	<u>4,275.77</u>
Total Net Loan Fees	76,561.88	105,551.74	182,113.62

**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	3,757,170.30	5,732,333.07	9,489,503.37
Prepayment Interest Excess	0.00	0.00	0.00
Prepayment Interest Shortfall	2,132.31	1,926.30	4,058.60
Compensating Interest	2,132.31	1,926.30	4,058.60
Non-Supported Prepayment Interest Shortfall	-0.00	0.00	-0.00
Prepayment Charges	36,643.17	35,460.54	72,103.71
CPR %	16.44850%	17.87058%	
SMM %	1.48640%	1.62723%	

**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	<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	4,512,672.75	6,140,154.91	10,652,827.66
	Interest Remittance	1,453,202.25	1,957,958.37	3,411,160.62
	Insurance, Liquidation & Subsequent Recoveries	0.00	0.00	0.00
	Compensating Interest Payments	2,132.31	1,926.30	4,058.60
	Repurchase Proceeds	0.00	0.00	0.00
	Prepayment Charges	36,643.17	35,460.54	72,103.71
	Substitution Shortfall Principal	0.00	0.00	0.00
	Other Deposits including Seller Shortfall Interest	0.00	0.00	0.00
	Total Deposits	<u>6,004,650.47</u>	<u>8,135,500.12</u>	<u>14,140,150.59</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>6,004,650.47</u>	<u>8,135,500.12</u>	<u>14,140,150.59</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	14,140,150.59
	Investment Income	1.96
	Portion of Net Swap Payment Received allocated to Trust	0.00
	Withdrawal from Principal Account	<u>0.00</u>
	Total Deposit	14,140,152.55
Withdrawals	To the trustee, the Trustee Fee	4,554.91
	To the Classes, Principal and Interest Payments	14,135,327.95
	To the Counterparty, the Net Swap Payment	0.00
	To Terminate the Distribution Account	<u>0.00</u>
	Total Withdrawals	14,139,882.85
	Ending Balance	0.00

**Carryover Reserve Account**

	Beginning Balance	1,000.00
Deposits	Amounts Deposited From the Swap Contract	0.00
	Excess Cashflow Needed	5,060.79
Withdrawals	Net Rate Carryover Paid	5,060.79
	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	<u>0.00</u>
	Ending Principal Reserve Fund	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			
	Loan Count	Loan Count %	Balance	Balance %	Loan Count	Loan Count %	Balance	Balance %	Loan Count	Loan Count %	Balance	Balance %
Group 1	56	4.32099%	11,324,202.28	4.53953%	19	1.46605%	3,325,938.41	1.33327%	4	0.30864%	962,400.00	0.38580%
Group 2	49	4.85149%	17,280,474.10	4.97695%	15	1.48515%	6,520,203.65	1.87788%	10	0.99010%	4,212,804.86	1.21333%
<b>Total</b>	<b>105</b>	<b>4.55334%</b>	<b>28,604,676.38</b>	<b>4.79407%</b>	<b>34</b>	<b>1.47441%</b>	<b>9,846,142.06</b>	<b>1.65019%</b>	<b>14</b>	<b>0.60711%</b>	<b>5,175,204.86</b>	<b>0.86735%</b>

  

	Foreclosure				Bankruptcy				REO			
	Loan Count	Loan Count %	Balance	Balance %	Loan Count	Loan Count %	Balance	Balance %	Loan Count	Loan Count %	Balance	Balance %
Group 1	26	2.00617%	5,947,357.67	2.38412%	2	0.15432%	386,399.99	0.15490%	2	0.15432%	516,845.69	0.20719%
Group 2	21	2.07921%	8,233,091.21	2.37121%	3	0.29703%	892,507.51	0.25705%	0	0.00000%	0.00	0.00000%
<b>Total</b>	<b>47</b>	<b>2.03816%</b>	<b>14,180,448.88</b>	<b>2.37661%</b>	<b>5</b>	<b>0.21683%</b>	<b>1,278,907.50</b>	<b>0.21434%</b>	<b>2</b>	<b>0.08673%</b>	<b>516,845.69</b>	<b>0.08662%</b>



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**Realized Loss Detail**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Total</b></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><b>Loan ID</b></u>	<u><b>Liquidation Balance</b></u>	<u><b>Liquidation Proceeds</b></u>	<u><b>Realized Loss</b></u>	<u><b>Date</b></u>
<u><b>Group I</b></u>	N/A			
<u><b>Group II</b></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	362,004.20
Extra Principal Distribution Amount	0.00

**Trigger Events**

Rolling Sixty-Day Delinq Rate	4.54720%
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	4	0.309	1,034,607.92	0.415
5.0	-	5.3	1	0.077	134,800.00	0.054
5.3	-	5.5	5	0.386	1,094,818.53	0.439
5.5	-	5.8	5	0.386	871,726.75	0.349
5.8	-	6.0	35	2.701	8,027,022.60	3.218
6.0	-	6.3	49	3.781	11,034,679.65	4.423
6.3	-	6.5	103	7.948	23,097,271.57	9.259
6.5	-	6.8	125	9.645	25,474,893.86	10.212
6.8	-	7.0	184	14.198	36,136,721.81	14.486
7.0	-	7.3	123	9.491	24,376,478.32	9.772
7.3	-	7.5	170	13.117	32,190,962.22	12.904
7.5	-	7.8	157	12.114	28,381,183.54	11.377
7.8	-	8.0	159	12.269	28,959,883.18	11.609
>		8.0	176	13.580	28,642,605.70	11.482
<b>Wgt Ave / Total:</b>			<b>1296</b>	<b>100.000</b>	<b>249,457,655.65</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	0.495	1,188,609.37	0.342
5.0	-	5.3	5	0.495	3,132,548.98	0.902
5.3	-	5.5	5	0.495	1,667,037.37	0.480
5.5	-	5.8	17	1.683	8,215,081.88	2.366
5.8	-	6.0	34	3.366	12,135,764.71	3.495
6.0	-	6.3	64	6.337	27,130,307.13	7.814
6.3	-	6.5	104	10.297	42,174,266.67	12.147
6.5	-	6.8	148	14.653	47,798,913.09	13.767
6.8	-	7.0	168	16.634	50,356,078.08	14.503
7.0	-	7.3	115	11.386	37,277,235.09	10.736
7.3	-	7.5	125	12.376	43,869,361.79	12.635
7.5	-	7.8	85	8.416	31,623,241.60	9.108
7.8	-	8.0	61	6.040	21,296,454.99	6.134
>		8.0	74	7.327	19,345,555.68	5.572
<b>Wgt Ave / Total:</b>			<b>1010</b>	<b>100.000</b>	<b>347,210,456.43</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	186	14.352	14,381,387.33	5.765
100,000.00	-	200,000.00	579	44.676	86,045,879.58	34.493





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Issuance Face			Number of Items	Percent of Items	Principal Balance	Percent of Balance
200,000.00	-	300,000.00	359	27.701	87,366,804.99	35.023
300,000.00	-	400,000.00	149	11.497	51,455,177.77	20.627
400,000.00	-	500,000.00	19	1.466	7,913,886.52	3.172
500,000.00	-	600,000.00	3	0.231	1,683,276.39	0.675
600,000.00	-	700,000.00	1	0.077	611,243.07	0.245
700,000.00	-	800,000.00	0	0.000	0.00	0.000
800,000.00	-	900,000.00	0	0.000	0.00	0.000
900,000.00	-	1,000,000.00	0	0.000	0.00	0.000
1,000,000.00	-	1,100,000.00	0	0.000	0.00	0.000
1,100,000.00	-	1,200,000.00	0	0.000	0.00	0.000
1,200,000.00	-	1,300,000.00	0	0.000	0.00	0.000
1,300,000.00	-	1,400,000.00	0	0.000	0.00	0.000
1,400,000.00	-	1,500,000.00	0	0.000	0.00	0.000
1,500,000.00	-	1,600,000.00	0	0.000	0.00	0.000
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	0	0.000	0.00	0.000
>	-	2,000,000.00	0	0.000	0.00	0.000
Wgt Ave / Total:			1296	100.000	249,457,655.65	100.000

**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	4.653	3,797,649.29	1.094
100,000.00	-	200,000.00	261	25.842	40,068,631.90	11.540
200,000.00	-	300,000.00	259	25.644	63,327,294.50	18.239
300,000.00	-	400,000.00	137	13.564	46,922,332.38	13.514
400,000.00	-	500,000.00	135	13.366	60,954,930.49	17.556
500,000.00	-	600,000.00	72	7.129	39,089,680.25	11.258
600,000.00	-	700,000.00	39	3.861	25,069,966.69	7.220
700,000.00	-	800,000.00	16	1.584	11,989,707.57	3.453
800,000.00	-	900,000.00	12	1.188	10,331,850.29	2.976
900,000.00	-	1,000,000.00	16	1.584	15,625,156.04	4.500
1,000,000.00	-	1,100,000.00	0	0.000	0.00	0.000
1,100,000.00	-	1,200,000.00	5	0.495	5,749,796.56	1.656
1,200,000.00	-	1,300,000.00	1	0.099	1,235,000.00	0.356
1,300,000.00	-	1,400,000.00	0	0.000	0.00	0.000
1,400,000.00	-	1,500,000.00	5	0.495	7,358,434.38	2.119
1,500,000.00	-	1,600,000.00	0	0.000	0.00	0.000
1,600,000.00	-	1,700,000.00	1	0.099	1,699,351.00	0.489
1,700,000.00	-	1,800,000.00	0	0.000	0.00	0.000
1,800,000.00	-	1,900,000.00	1	0.099	1,850,675.09	0.533
1,900,000.00	-	2,000,000.00	1	0.099	2,000,000.00	0.576
>	-	2,000,000.00	2	0.198	10,140,000.00	2.920
Wgt Ave / Total:			1010	100.000	347,210,456.43	100.000

**Group I**



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

<u>Issuance Coupon</u>	<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
<=	0	0.000	0.00	0.000
0.0 -	0	0.000	0.00	0.000
0.5 -	0	0.000	0.00	0.000
1.0 -	0	0.000	0.00	0.000
1.5 -	0	0.000	0.00	0.000
2.0 -	0	0.000	0.00	0.000
2.5 -	1	0.077	311,628.62	0.125
3.0 -	0	0.000	0.00	0.000
3.5 -	0	0.000	0.00	0.000
4.0 -	1	0.077	347,431.97	0.139
4.5 -	2	0.154	375,547.33	0.151
5.0 -	6	0.463	1,229,618.53	0.493
5.5 -	40	3.086	8,898,749.35	3.567
6.0 -	152	11.728	34,131,951.22	13.682
6.5 -	309	23.843	61,611,615.67	24.698
7.0 -	293	22.608	56,567,440.54	22.676
7.5 -	316	24.383	57,341,066.72	22.986
8.0 -	107	8.256	18,047,325.99	7.235
8.5 -	63	4.861	9,791,393.66	3.925
9.0 -	6	0.463	803,886.05	0.322
9.5 -	0	0.000	0.00	0.000
>	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>	<b>1296</b>	<b>100.000</b>	<b>249,457,655.65</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	0.000	0.00	0.000
0.0 -	0	0.000	0.00	0.000
0.5 -	0	0.000	0.00	0.000
1.0 -	0	0.000	0.00	0.000
1.5 -	0	0.000	0.00	0.000
2.0 -	0	0.000	0.00	0.000
2.5 -	1	0.099	288,670.51	0.083
3.0 -	0	0.000	0.00	0.000
3.5 -	0	0.000	0.00	0.000
4.0 -	3	0.297	578,638.86	0.167
4.5 -	1	0.099	321,300.00	0.093
5.0 -	10	0.990	4,799,586.35	1.382
5.5 -	51	5.050	20,350,846.59	5.861
6.0 -	168	16.634	69,304,573.80	19.960
6.5 -	316	31.287	98,154,991.17	28.270
7.0 -	240	23.762	81,146,596.88	23.371
7.5 -	146	14.455	52,919,696.59	15.241
8.0 -	47	4.653	12,044,406.87	3.469
8.5 -	25	2.475	6,426,164.19	1.851
9.0 -	2	0.198	874,984.62	0.252
9.5 -	0	0.000	0.00	0.000
>	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>	<b>1010</b>	<b>100.000</b>	<b>347,210,456.43</b>	<b>100.000</b>