



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

Officer: Matthew Sabino
212-815-6093
Associate: Steven Chrysanthis
212-815-3986

CWALT, Inc.
Alternative Loan Trust 2006-J3
Mortgage Pass-Through Certificates, Series 2006-J3

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	021469AA9	Senior	Var-30/360	16,894,901.06	5.750000	395,701.11	80,954.73	476,655.85	0.00	16,499,199.95	0.00
1A2	021469AB7	Strip IO	Var-30/360	16,894,901.06	0.250000	0.00	3,519.77	3,519.77	0.00	16,499,199.95	0.00
1A3	021469AC5	Senior	Fix-30/360	52,936,097.12	6.000000	405,000.00	264,680.49	669,680.49	0.00	52,531,097.12	0.00
1A4	021469AD3	Senior	Fix-30/360	6,436,700.00	6.000000	0.00	32,183.50	32,183.50	0.00	6,436,700.00	0.00
1A5	021469AE1	Senior	Fix-30/360	42,621,621.34	6.000000	492,935.17	213,108.11	706,043.27	0.00	42,128,686.17	0.00
1A6	021469AF8	Senior	Fix-30/360	15,119,000.00	6.000000	0.00	75,595.00	75,595.00	0.00	15,119,000.00	0.00
1X	021469AN1	Strip IO	Var-30/360	91,552,535.89	0.347544	0.00	26,515.47	26,515.47	0.00	91,039,412.63	0.00
2A1	021469AJ0	Senior	Fix-30/360	22,231,961.78	4.750000	105,206.98	88,001.52	193,208.49	0.00	22,126,754.80	0.00
2X	021469AP6	Strip IO	Var-30/360	21,832,283.90	0.477604	0.00	8,689.32	8,689.32	0.00	21,730,056.60	0.00
3A1	021469AK7	Senior	Fix-30/360	23,580,849.02	5.500000	146,051.00	108,078.89	254,129.89	0.00	23,434,798.02	0.00
3X	021469AQ4	Strip IO	Var-30/360	24,535,692.31	0.279587	0.00	5,716.54	5,716.54	0.00	24,385,826.48	0.00
4A1	021469AL5	Senior	Fix-30/360	33,625,058.05	5.750000	582,293.86	161,120.07	743,413.93	0.00	33,042,764.19	0.00
4A2	021469AM3	Senior	Fix-30/360	10,760,000.00	5.750000	0.00	51,558.33	51,558.33	0.00	10,760,000.00	0.00
4X	021469BD2	Strip IO	Var-30/360	34,556,416.65	0.373842	0.00	10,765.54	10,765.54	0.00	33,998,659.12	0.00
PO1	021469AR2	Strip PO	Fix-30/360	1,742,667.08	0.000000	24,359.05	0.00	24,359.05	0.00	1,718,308.04	0.00
PO2	021469AS0	Strip PO	Fix-30/360	77,227.95	0.000000	414.77	0.00	414.77	0.00	76,813.18	0.00
PO4	021469AT8	Strip PO	Fix-30/360	258,696.75	0.000000	646.99	0.00	646.99	0.00	258,049.76	0.00
AR	021469AU5	Senior	Fix-30/360	0.00	6.000000	0.00	0.00	0.00	0.00	0.00	0.00
P	021469BB6	Prepay Penalties	Fix-30/360	100.00	0.000000	0.00	0.00	0.00	0.00	100.00	0.00
M	021469AV3	Mezzanine	Var-30/360	4,412,082.04	5.775386	9,945.58	21,234.56	31,180.15	0.00	4,402,136.46	0.00
B1	021469AW1	Junior	Var-30/360	1,512,107.65	5.775386	3,408.55	7,277.50	10,686.05	0.00	1,508,699.10	0.00
B2	021469AX9	Junior	Var-30/360	1,008,137.56	5.775386	2,272.51	4,851.99	7,124.50	0.00	1,005,865.04	0.00
B3	021469AY7	Junior	Var-30/360	756,103.17	5.775386	1,704.39	3,638.99	5,343.38	0.00	754,398.78	0.00
B4	021469AZ4	Junior	Var-30/360	630,579.63	5.775386	1,421.43	3,034.87	4,456.30	0.00	629,158.20	0.00
B5	021469BA8	Junior	Var-30/360	504,022.31	5.775386	1,136.15	2,425.77	3,561.92	-0.00	502,886.15	100.18
Totals				235,107,912.51		2,172,497.54	1,172,950.96	3,345,448.50	0.00	232,935,414.96	100.18



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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	Current Realized Losses	Ending Certificate Balance	Ending Certificate Factor
1A1	021469AA9	20,000,000.00	16,894,901.06	395,701.11	0.00	0.00	395,701.11	0.00	16,499,199.95	0.82495999732
1A2	021469AB7	20,000,000.00	16,894,901.06	0.00	0.00	0.00	0.00	0.00	16,499,199.95	0.82495999732
1A3	021469AC5	56,055,000.00	52,936,097.12	405,000.00	0.00	0.00	405,000.00	0.00	52,531,097.12	0.93713490534
1A4	021469AD3	6,436,700.00	6,436,700.00	0.00	0.00	0.00	0.00	0.00	6,436,700.00	1.00000000000
1A5	021469AE1	46,453,300.00	42,621,621.34	492,935.17	0.00	0.00	492,935.17	0.00	42,128,686.17	0.90690405579
1A6	021469AF8	15,119,000.00	15,119,000.00	0.00	0.00	0.00	0.00	0.00	15,119,000.00	1.00000000000
1X	021469AN1	98,914,707.00	91,552,535.89	0.00	0.00	0.00	0.00	0.00	91,039,412.63	0.92038297834
2A1	021469AJ0	24,251,000.00	22,231,961.78	105,206.98	0.00	0.00	105,206.98	0.00	22,126,754.80	0.91240587186
2X	021469AP6	23,827,293.00	21,832,283.90	0.00	0.00	0.00	0.00	0.00	21,730,056.60	0.91198175974
3A1	021469AK7	27,132,000.00	23,580,849.02	146,051.00	0.00	0.00	146,051.00	0.00	23,434,798.02	0.86373278852
3X	021469AQ4	28,116,712.00	24,535,692.31	0.00	0.00	0.00	0.00	0.00	24,385,826.48	0.86730719012
4A1	021469AL5	38,004,000.00	33,625,058.05	582,293.86	0.00	0.00	582,293.86	0.00	33,042,764.19	0.86945490459
4A2	021469AM3	10,760,000.00	10,760,000.00	0.00	0.00	0.00	0.00	0.00	10,760,000.00	1.00000000000
4X	021469BD2	37,036,115.00	34,556,416.65	0.00	0.00	0.00	0.00	0.00	33,998,659.12	0.91798664952
PO1	021469AR2	1,827,508.67	1,742,667.08	24,359.05	0.00	0.00	24,359.05	0.00	1,718,308.04	0.94024617577
PO2	021469AS0	80,488.67	77,227.95	414.77	0.00	0.00	414.77	0.00	76,813.18	0.95433526865
PO4	021469AT8	317,326.39	258,696.75	646.99	0.00	0.00	646.99	0.00	258,049.76	0.81319981514
AR	021469AU5	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
P	021469BB6	100.00	100.00	0.00	0.00	0.00	0.00	0.00	100.00	1.00000000000
M	021469AV3	4,471,000.00	4,412,082.04	9,945.58	0.00	0.00	9,945.58	0.00	4,402,136.46	0.98459773215
B1	021469AW1	1,532,300.00	1,512,107.65	3,408.55	0.00	0.00	3,408.55	0.00	1,508,699.10	0.98459773215
B2	021469AX9	1,021,600.00	1,008,137.56	2,272.51	0.00	0.00	2,272.51	0.00	1,005,865.04	0.98459773215
B3	021469AY7	766,200.00	756,103.17	1,704.39	0.00	0.00	1,704.39	0.00	754,398.78	0.98459773215
B4	021469AZ4	639,000.25	630,579.63	1,421.43	0.00	0.00	1,421.43	0.00	629,158.20	0.98459773215
B5	021469BA8	510,853.17	504,022.31	1,136.15	0.00	0.00	1,136.15	-0.00	502,886.15	0.98440449074
Totals		255,377,477.15	235,107,912.51	2,172,497.54	0.00	0.00	2,172,497.54	0.00	232,935,414.96	



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Alternative Loan Trust 2006-J3
Mortgage Pass-Through Certificates, Series 2006-J3

Interest Distribution Detail

Class	Beginning Certificate Balance	Pass Through Rate (%)	Effective Coupon (%)	Current Interest	Interest Carryforward Amount	Total Interest Due	Net Rate Carryover Paid	Net Interest Shortfall	Interest Paid	Interest Carryforward After Dist.	Net Rate Carryover After Dist.
1A1	16,894,901.06	5.750000	5.750000	80,954.73	0.00	80,954.73	0.00	0.00	80,954.73	0.00	0.00
1A2	16,894,901.06	0.250000	0.250000	3,519.77	0.00	3,519.77	0.00	0.00	3,519.77	0.00	0.00
1A3	52,936,097.12	6.000000	6.000000	264,680.49	0.00	264,680.49	0.00	0.00	264,680.49	0.00	0.00
1A4	6,436,700.00	6.000000	6.000000	32,183.50	0.00	32,183.50	0.00	0.00	32,183.50	0.00	0.00
1A5	42,621,621.34	6.000000	6.000000	213,108.11	0.00	213,108.11	0.00	0.00	213,108.11	0.00	0.00
1A6	15,119,000.00	6.000000	6.000000	75,595.00	0.00	75,595.00	0.00	0.00	75,595.00	0.00	0.00
1X	91,552,535.89	0.347544	0.347544	26,515.47	0.00	26,515.47	0.00	0.00	26,515.47	0.00	0.00
2A1	22,231,961.78	4.750000	4.750000	88,001.52	0.00	88,001.52	0.00	0.00	88,001.52	0.00	0.00
2X	21,832,283.90	0.477604	0.477604	8,689.32	0.00	8,689.32	0.00	0.00	8,689.32	0.00	0.00
3A1	23,580,849.02	5.500000	5.500000	108,078.89	0.00	108,078.89	0.00	0.00	108,078.89	0.00	0.00
3X	24,535,692.31	0.279587	0.279587	5,716.54	0.00	5,716.54	0.00	0.00	5,716.54	0.00	0.00
4A1	33,625,058.05	5.750000	5.750000	161,120.07	0.00	161,120.07	0.00	0.00	161,120.07	0.00	0.00
4A2	10,760,000.00	5.750000	5.750000	51,558.33	0.00	51,558.33	0.00	0.00	51,558.33	0.00	0.00
4X	34,556,416.65	0.373842	0.373842	10,765.54	0.00	10,765.54	0.00	0.00	10,765.54	0.00	0.00
PO1	1,742,667.08	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PO2	77,227.95	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PO4	258,696.75	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AR	0.00	6.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
P	100.00	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M	4,412,082.04	5.775386	5.775386	21,234.56	0.00	21,234.56	0.00	0.00	21,234.56	0.00	0.00
B1	1,512,107.65	5.775386	5.775386	7,277.50	0.00	7,277.50	0.00	0.00	7,277.50	0.00	0.00
B2	1,008,137.56	5.775386	5.775386	4,851.99	0.00	4,851.99	0.00	0.00	4,851.99	0.00	0.00
B3	756,103.17	5.775386	5.775386	3,638.99	0.00	3,638.99	0.00	0.00	3,638.99	0.00	0.00
B4	630,579.63	5.775386	5.775386	3,034.87	0.00	3,034.87	0.00	0.00	3,034.87	0.00	0.00
B5	504,022.31	5.775386	5.775386	2,425.77	0.00	2,425.77	0.00	0.00	2,425.77	0.00	0.00
Totals	235,107,912.51			1,172,950.96	0.00	1,172,950.96	0.00	0.00	1,172,950.96	0.00	0.00



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Alternative Loan Trust 2006-J3
Mortgage Pass-Through Certificates, Series 2006-J3

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	021469AA9	20,000,000.00	844.745052971	19.785055655	4.047736712	824.959997316	5.750000
1A2	021469AB7	20,000,000.00	844.745052971	0.000000000	0.175988553	824.959997316	0.250000
1A3	021469AC5	56,055,000.00	944.359952173	7.225046829	4.721799761	937.134905344	6.000000
1A4	021469AD3	6,436,700.00	1,000.000000000	0.000000000	5.000000000	1,000.000000000	6.000000
1A5	021469AE1	46,453,300.00	917.515469093	10.611413300	4.587577345	906.904055792	6.000000
1A6	021469AF8	15,119,000.00	1,000.000000000	0.000000000	5.000000000	1,000.000000000	6.000000
1X	021469AN1	98,914,707.00	925.570510864	0.000000000	0.268063956	920.382978337	0.347544
2A1	021469AJ0	24,251,000.00	916.744125098	4.338253236	3.628778829	912.405871862	4.750000
2X	021469AP6	23,827,293.00	916.272104431	0.000000000	0.364679223	911.981759741	0.477604
3A1	021469AK7	27,132,000.00	869.115768066	5.382979548	3.983447270	863.732788518	5.500000
3X	021469AQ4	28,116,712.00	872.637323667	0.000000000	0.203314699	867.307190115	0.279587
4A1	021469AL5	38,004,000.00	884.776814300	15.321909706	4.239555569	869.454904593	5.750000
4A2	021469AM3	10,760,000.00	1,000.000000000	0.000000000	4.791666667	1,000.000000000	5.750000
4X	021469BD2	37,036,115.00	933.046477742	0.000000000	0.290676870	917.986649518	0.373842
PO1	021469AR2	1,827,508.67	953.575275671	13.329099900	0.000000000	940.246175771	0.000000
PO2	021469AS0	80,488.67	959.488406060	5.153137415	0.000000000	954.335268645	0.000000
PO4	021469AT8	317,326.39	815.238702038	2.038886899	0.000000000	813.199815140	0.000000
AR	021469AU5	100.00	0.000000000	0.000000000	0.018481997	0.000000000	6.000000
P	021469BB6	100.00	1,000.000000000	0.000000000	0.000000000	1,000.000000000	0.000000
M	021469AV3	4,471,000.00	986.822197405	2.224465256	4.749399380	984.597732149	5.775386
B1	021469AW1	1,532,300.00	986.822197405	2.224465256	4.749399380	984.597732149	5.775386
B2	021469AX9	1,021,600.00	986.822197405	2.224465256	4.749399380	984.597732149	5.775386
B3	021469AY7	766,200.00	986.822197405	2.224465256	4.749399380	984.597732149	5.775386
B4	021469AZ4	639,000.25	986.822197405	2.224465256	4.749399380	984.597732149	5.775386
B5	021469BA8	510,853.17	986.628519416	2.224028672	4.748467242	984.404490744	5.775386
Totals		255,377,477.15	920.629004303	8.507005255	4.593008644	912.121999009	



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Pool Level Data		
Distribution Date		01/25/07
Cut-off Date		04/01/06
Record Date		12/29/06
Determination Date		01/21/07
LIBOR Determination Date		12/21/06
Accrual Period 30/360	Begin	12/01/06
	End	01/01/07
Number of Days in 30/360 Accrual Period		30

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One-Month Libor Rate 5.35000%

Collateral Detail

Original Mortgage Loan Details

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Group IV</u>	<u>Total</u>
Original Aggregate Loan Count	483	42	64	114	703
Original Stated Principal Balance	151,184,049.17	25,214,161.57	28,116,712.00	50,862,454.41	255,377,377.15
Original Weighted Average Mortgage Rate	6.40033%	5.40581%	6.00314%	6.21394%	
Original Weighted Average Net Mortgage Rate	6.16465%	5.19020%	5.78048%	6.00264%	
Original Weighted Average Remaining Term	360	180	181	240	



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Current Mortgage Loan Details

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Group IV</u>	<u>Total</u>
Beginning Aggregate Loan Count	451	40	56	106	653
Loans Paid Off or otherwise removed pursuant to the PSA	5	0	1	1	7
Ending Aggregate Loan Count	446	40	55	105	646
Beginning Pool Stated Principal Balance	141,015,607.29	23,163,226.21	24,535,692.31	46,393,386.70	235,107,912.51
Scheduled Principal	219,744.56	100,987.55	98,026.00	108,704.63	527,462.74
Unscheduled Principal	1,106,505.72	8,354.76	51,839.83	478,334.49	1,645,034.80
Realized Principal Losses	0.00	0.00	0.00	0.00	0.00
Ending Pool Stated Principal Balance	139,689,357.01	23,053,883.90	24,385,826.48	45,806,347.58	232,935,414.97
Beginning Weighted Average Mortgage Rate	6.38651%	5.39898%	5.99713%	6.20769%	
Beginning Weighted Average Net Mortgage Rate	6.15149%	5.18432%	5.77959%	5.99640%	
Ending Weighted Average Mortgage Rate	6.38625%	5.39897%	5.99605%	6.20266%	
Ending Weighted Average Net Mortgage Rate	6.15130%	5.18433%	5.77859%	5.99134%	
Beginning Weighted Average Remaining Term to Maturity	350	162	165	228	
Ending Weighted Average Remaining Term to Maturity	349	161	164	227	



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Delinquency Information

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	6	1.34529%	1,815,954.02	1.29999%	1	0.22422%	348,816.58	0.24971%	0	0.00000%	0.00	0.00000%
Group 2	1	2.50000%	413,048.59	1.79167%	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%
Group 4	3	2.85714%	1,471,682.16	3.21283%	1	0.95238%	328,852.74	0.71792%	0	0.00000%	0.00	0.00000%
Total	10	1.54799%	3,700,684.77	1.58872%	2	0.30960%	677,669.32	0.29093%	0	0.00000%	0.00	0.00000%

	Foreclosure				Bankruptcy				REO			
	Loan Count	Loan Count %	Balance	Balance %	Loan Count	Loan Count %	Balance	Balance %	Loan Count	Loan Count %	Balance	Balance %
Group 1	2	0.44843%	335,252.48	0.24000%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%
Group 2	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%
Group 3	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%
Group 4	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%
Total	2	0.30960%	335,252.48	0.14393%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%

60+ Delinquency, Foreclosure, Bankruptcy & REO Totals

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Group IV</u>	<u>Total</u>
Current	684,069.06	0.00	0.00	328,852.74	1,012,921.80
One-Month Prior	684,730.48	0.00	0.00	329,623.03	1,014,353.51
Two-Month Prior	487,598.06	0.00	0.00	330,389.35	817,987.41
Three-Month Prior	138,296.87	0.00	0.00	0.00	138,296.87
Four-Month Prior	138,432.16	0.00	0.00	0.00	138,432.16
Five-Month Prior	1,303,595.35	0.00	0.00	0.00	1,303,595.35
60+ Delinquency Average	572,787.00	0.00	0.00	164,810.85	737,597.85
Passing Delinquency Stepdown Requirement	YES	YES	YES	YES	



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Available Funds

Interest

Scheduled Interest	1,216,039.66
Plus: Capitalized Interest	0.00
Less: Master Servicer Fee	41,300.74
Less: Trustee Fee	1,763.31
Less: Mortgage Loan Premiums	<u>24.65</u>
Total Interest Available	1,172,950.96

Principal

Scheduled Principal	387,721.13
Paid in Full Principal	1,562,268.22
Curtailement Principal	82,766.58
Liquidation Principal	0.00
Repurchased Principal	139,741.61
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	0.00
Remaining Amounts in Supplemental Account	<u>0.00</u>
Total Principal Available	2,172,497.54

Total Available Funds

3,345,448.50



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Certificate Account

	Beginning Balance	0.00
Deposits	Available Funds	3,345,448.50
	Trustee Fee	1,763.31
	Prepayment Charges	0.00
	Other Deposits required by the PSA	0.00
	Total Deposits	3,347,211.81
Withdrawals	Available Funds, to the Distribution Account	3,345,448.50
	Trustee Fee	1,763.31
	Prepayment Charges	0.00
	Total Withdrawals	<u>3,347,211.81</u>
	Ending Balance	0.00

Distribution Account

	Beginning Balance	0.00
Deposits	Available Funds	3,345,448.50
	Other Deposits Required by the PSA	0.00
	Prepayment Charges	0.00
	Total Deposits	3,345,448.50
Withdrawals	Payments of Principal & Interest to the Classes	<u>3,345,448.50</u>
	Ending Balance	0.00



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Corridor Reserve Fund

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

Fees of the Trust

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Group IV</u>	<u>Total</u>
Gross Master Servicing Fee	26,560.78	3,944.99	4,263.94	7,821.01	42,590.71
Net Master Servicing Fee	25,520.36	3,944.99	4,173.19	7,662.20	41,300.74
Trustee Fee	1,057.62	173.72	184.02	347.95	1,763.31
Lpmi	0.00	24.65	0.00	0.00	24.65
Total Net Loan Fees	26,577.97	4,143.37	4,357.21	8,010.16	43,088.70

Servicer Advances

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Group IV</u>	<u>Total</u>
Principal Advances	1,724.96	1,716.90	0.00	4,212.01	7,653.87
Interest Advances	13,981.25	1,901.01	0.00	9,371.09	25,253.35
Reimbursement for Principal & Interest Advances	0.00	0.00	0.00	0.00	0.00
Reimbursement for Nonrecoverable Advances	0.00	0.00	0.00	0.00	0.00
Total Advances	15,706.21	3,617.91	0.00	13,583.10	32,907.22



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Mortgage Prepayment Details

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Group IV</u>	<u>Total</u>
Principal Balance of Loans Paid in Full	1,089,721.06	0.00	50,009.67	422,537.49	1,562,268.22
Prepayment Interest Excess	0.00	0.00	0.00	0.00	0.00
Prepayment Interest Shortfall	1,040.42	0.00	90.75	158.80	1,289.97
Compensating Interest	1,040.42	0.00	90.75	158.80	1,289.97
Non-Supported Prepayment Interest Shortfall	0.00	0.00	0.00	0.00	0.00
Prepayment Charges	0.00	0.00	0.00	0.00	0.00
CPR %	9.03358%	0.43386%	2.51608%	11.72036%	23.70388%
SMM %	0.78589%	0.03623%	0.21213%	1.03346%	2.06771%

Net Interest Shortfalls

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Group IV</u>	<u>Total</u>
Net Prepayment Interest Shortfalls	0.00	0.00	0.00	0.00	0.00
Relief Act Reduction Shortfalls	0.00	0.00	0.00	0.00	0.00
Total Net Interest Shortfalls	0.00	0.00	0.00	0.00	0.00



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Senior Principal Distribution Amounts

PO Principal Amounts

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Group IV</u>	<u>Total</u>
Beginning PO Balance	1,742,667.07	77,227.95	0.00	258,696.76	2,078,591.78
PO Scheduled Principal	1,363.78	414.71	0.00	640.49	2,418.98
PO Prepayments & Recoveries	22,995.26	0.06	0.00	6.50	23,001.83
PO Liquidation Principal	0.00	0.00	0.00	0.00	0.00
PO Principal Loss	0.00	0.00	0.00	0.00	0.00
Ending PO Balance	1,718,308.03	76,813.18	0.00	258,049.76	2,053,170.97

NON-PO Principal Amounts

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Group IV</u>	<u>Total</u>
Beginning Non-PO Balance	139,272,940.22	23,085,998.26	24,535,692.31	46,134,689.94	233,029,320.73
Non-PO Scheduled Principal	218,380.78	100,572.84	98,026.00	108,064.14	525,043.76
Non-PO Prepayments & Recoveries	1,083,510.46	8,354.70	51,839.83	478,327.99	1,622,032.97
Non-PO Liquidation Principal	0.00	0.00	0.00	0.00	0.00
Non-PO Principal Loss	0.00	0.00	0.00	0.00	0.00
Ending Non-PO Balance	137,971,048.98	22,977,070.72	24,385,826.48	45,548,297.82	230,882,244.00



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Principal Distribution Amounts

Senior and Subordinate Percentages

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Group IV</u>
Senior Percentage Original	96.45651%	96.48809%	96.49777%	96.47616%
Senior Prepayment Percentage Original	100.00000%	100.00000%	100.00000%	100.00000%
Senior Percentage	96.21993%	96.30063%	96.10835%	96.20756%
Senior Prepayment Percentage	100.00000%	100.00000%	100.00000%	100.00000%
Subordinate Percentages	3.78007%	3.69937%	3.89165%	3.79244%
Subordinate Prepayment Percentage	0.00000%	0.00000%	0.00000%	0.00000%

Principal Distribution Amounts

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Group IV</u>	<u>Total</u>
Senior Principal Distribution Amount	1,293,636.28	105,206.98	146,051.00	582,293.86	2,127,188.12
Subordinate Principal Distribution Amount	8,254.96	3,720.56	3,814.83	4,098.27	19,888.62
PO Principal Distribution Amount	<u>24,359.05</u>	<u>414.77</u>	<u>0.00</u>	<u>646.99</u>	<u>25,420.81</u>
Total Principal Distribution Amount	1,326,250.28	109,342.31	149,865.83	587,039.12	2,172,497.54

Cross-Collateralization due to Rapid Prepayments

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Group IV</u>
Group 1 amount available to senior bonds of other groups.	0.00	0.00	0.00	0.00
Group 2 amount available to senior bonds of other groups.	0.00	0.00	0.00	0.00
Group 3 amount available to senior bonds of other groups.	0.00	0.00	0.00	0.00
Group 4 amount available to senior bonds of other groups.	0.00	0.00	0.00	0.00



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Realized Loss Detail

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

<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			
<u>Group IV</u>	N/A			



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Credit Enhancements

Subordination

Credit Support

	<u>Original</u>	<u>Current</u>
Class A	246,436,523.73	224,132,271.23
Class A Percentage	96.498926%	96.220779%
Class M	4,471,000.00	4,402,136.46
Class M Percentage	1.750742%	1.889853%
Class B1	1,532,300.00	1,508,699.10
Class B1 Percentage	0.600014%	0.647690%
Class B2	1,021,600.00	1,005,865.04
Class B2 Percentage	0.400035%	0.431821%
Class B3	766,200.00	754,398.78
Class B3 Percentage	0.300026%	0.323866%
Class B4	639,000.25	629,158.20
Class B4 Percentage	0.250218%	0.270100%
Class B5	510,853.17	502,886.15
Class B5 Percentage	0.200038%	0.215891%



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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	0	0.000	0.00	0.000
5.0	-	5.5	0	0.000	0.00	0.000
5.5	-	6.0	84	18.834	30,756,764.72	22.018
6.0	-	6.5	191	42.825	67,931,959.87	48.631
6.5	-	7.0	150	33.632	36,444,361.07	26.090
7.0	-	7.5	21	4.709	4,556,271.35	3.262
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	-	10.5	0	0.000	0.00	0.000
10.5	-	11.0	0	0.000	0.00	0.000
11.0	-	11.5	0	0.000	0.00	0.000
11.5	-	12.0	0	0.000	0.00	0.000
12.0	-	12.5	0	0.000	0.00	0.000
>		12.5	0	0.000	0.00	0.000
Wgt Ave / Total:			446	100.000	139,689,357.01	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>
< =		5.0	4	10.000	2,164,637.53	9.389
5.0	-	5.5	28	70.000	14,656,709.80	63.576
5.5	-	6.0	8	20.000	6,232,536.57	27.035
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	-	10.5	0	0.000	0.00	0.000
10.5	-	11.0	0	0.000	0.00	0.000
11.0	-	11.5	0	0.000	0.00	0.000
11.5	-	12.0	0	0.000	0.00	0.000
12.0	-	12.5	0	0.000	0.00	0.000
>		12.5	0	0.000	0.00	0.000
Wgt Ave / Total:			40	100.000	23,053,883.90	100.000

Group III



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<u>Issuance Coupon</u>			Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =		5.0	0	0.000	0.00	0.000
5.0	-	5.5	0	0.000	0.00	0.000
5.5	-	6.0	29	52.727	17,844,995.27	73.178
6.0	-	6.5	20	36.364	5,892,994.90	24.166
6.5	-	7.0	6	10.909	647,836.31	2.657
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	-	10.5	0	0.000	0.00	0.000
10.5	-	11.0	0	0.000	0.00	0.000
11.0	-	11.5	0	0.000	0.00	0.000
11.5	-	12.0	0	0.000	0.00	0.000
12.0	-	12.5	0	0.000	0.00	0.000
>		12.5	0	0.000	0.00	0.000
Wgt Ave / Total:			55	100.000	24,385,826.48	100.000

Group IV

<u>Issuance Coupon</u>			Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =		5.0	0	0.000	0.00	0.000
5.0	-	5.5	0	0.000	0.00	0.000
5.5	-	6.0	36	34.286	15,506,799.91	33.853
6.0	-	6.5	58	55.238	26,626,861.26	58.129
6.5	-	7.0	8	7.619	3,232,368.93	7.057
7.0	-	7.5	1	0.952	133,393.22	0.291
7.5	-	8.0	2	1.905	306,924.26	0.670
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	-	10.5	0	0.000	0.00	0.000
10.5	-	11.0	0	0.000	0.00	0.000
11.0	-	11.5	0	0.000	0.00	0.000
11.5	-	12.0	0	0.000	0.00	0.000
12.0	-	12.5	0	0.000	0.00	0.000
>		12.5	0	0.000	0.00	0.000
Wgt Ave / Total:			105	100.000	45,806,347.58	100.000

Group I

<u>Update Term</u>			Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =		120	0	0.000	0.00	0.000
120	-	180	0	0.000	0.00	0.000



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Update Term			Number of Items	Percent of Items	Principal Balance	Percent of Balance
180	-	300	0	0.000	0.00	0.000
300	-	360	446	100.000	139,689,357.01	100.000
>		360	0	0.000	0.00	0.000
Wgt Ave / Total:			446	100.000	139,689,357.01	100.000

Group II

Update Term			Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =		120	1	2.500	162,734.57	0.706
120	-	180	39	97.500	22,891,149.33	99.294
180	-	300	0	0.000	0.00	0.000
300	-	360	0	0.000	0.00	0.000
>		360	0	0.000	0.00	0.000
Wgt Ave / Total:			40	100.000	23,053,883.90	100.000

Group III

Update Term			Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =		120	0	0.000	0.00	0.000
120	-	180	54	98.182	24,194,383.42	99.215
180	-	300	0	0.000	0.00	0.000
300	-	360	1	1.818	191,443.06	0.785
>		360	0	0.000	0.00	0.000
Wgt Ave / Total:			55	100.000	24,385,826.48	100.000

Group IV

Update Term			Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =		120	0	0.000	0.00	0.000
120	-	180	1	0.952	53,513.05	0.117
180	-	300	104	99.048	45,752,834.53	99.883
300	-	360	0	0.000	0.00	0.000
>		360	0	0.000	0.00	0.000
Wgt Ave / Total:			105	100.000	45,806,347.58	100.000

Group I



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Update Face			Number of Items	Percent of Items	Principal Balance	Percent of Balance
<=		0.00	0	0.000	0.00	0.000
0.00	-	25,000.00	1	0.224	19,743.51	0.014
25,000.00	-	50,000.00	1	0.224	48,117.52	0.034
50,000.00	-	75,000.00	7	1.570	436,326.90	0.312
75,000.00	-	100,000.00	16	3.587	1,493,143.24	1.069
100,000.00	-	125,000.00	36	8.072	4,030,029.04	2.885
125,000.00	-	150,000.00	41	9.193	5,668,622.95	4.058
150,000.00	-	175,000.00	22	4.933	3,576,263.07	2.560
175,000.00	-	200,000.00	30	6.726	5,639,186.16	4.037
200,000.00	-	225,000.00	37	8.296	7,848,697.23	5.619
225,000.00	-	250,000.00	22	4.933	5,247,510.63	3.757
250,000.00	-	275,000.00	20	4.484	5,279,359.63	3.779
275,000.00	-	300,000.00	21	4.709	6,042,104.71	4.325
300,000.00	-	325,000.00	16	3.587	4,996,400.73	3.577
325,000.00	-	350,000.00	18	4.036	6,106,631.40	4.372
350,000.00	-	375,000.00	22	4.933	8,003,462.71	5.729
375,000.00	-	400,000.00	23	5.157	8,961,133.34	6.415
400,000.00	-	425,000.00	12	2.691	4,902,963.32	3.510
425,000.00	-	450,000.00	10	2.242	4,421,263.92	3.165
450,000.00	-	475,000.00	16	3.587	7,400,255.39	5.298
475,000.00	-	500,000.00	13	2.915	6,352,075.40	4.547
500,000.00	-	525,000.00	10	2.242	5,109,065.97	3.657
525,000.00	-	550,000.00	6	1.345	3,203,689.30	2.293
550,000.00	-	575,000.00	6	1.345	3,382,659.98	2.422
575,000.00	-	600,000.00	7	1.570	4,121,658.71	2.951
600,000.00	-	625,000.00	2	0.448	1,222,720.00	0.875
625,000.00	-	650,000.00	7	1.570	4,497,930.29	3.220
650,000.00	-	675,000.00	1	0.224	653,823.96	0.468
675,000.00	-	700,000.00	0	0.000	0.00	0.000
700,000.00	-	725,000.00	4	0.897	2,841,217.85	2.034
725,000.00	-	750,000.00	4	0.897	2,989,050.92	2.140
750,000.00	-	775,000.00	1	0.224	770,256.04	0.551
775,000.00	-	800,000.00	2	0.448	1,597,606.64	1.144
>		800,000.00	12	2.691	12,826,386.55	9.182
Wgt Ave / Total:			446	100.000	139,689,357.01	100.000

Group II

Update Face			Number of Items	Percent of Items	Principal Balance	Percent of Balance
<=		0.00	0	0.000	0.00	0.000
0.00	-	25,000.00	0	0.000	0.00	0.000
25,000.00	-	50,000.00	0	0.000	0.00	0.000
50,000.00	-	75,000.00	2	5.000	127,402.88	0.553
75,000.00	-	100,000.00	0	0.000	0.00	0.000
100,000.00	-	125,000.00	1	2.500	109,376.05	0.474
125,000.00	-	150,000.00	0	0.000	0.00	0.000
150,000.00	-	175,000.00	1	2.500	162,734.57	0.706
175,000.00	-	200,000.00	0	0.000	0.00	0.000
200,000.00	-	225,000.00	0	0.000	0.00	0.000
225,000.00	-	250,000.00	0	0.000	0.00	0.000



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212-815-3986

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Alternative Loan Trust 2006-J3
Mortgage Pass-Through Certificates, Series 2006-J3

Update Face			Number of Items	Percent of Items	Principal Balance	Percent of Balance
250,000.00	-	275,000.00	0	0.000	0.00	0.000
275,000.00	-	300,000.00	1	2.500	287,745.33	1.248
300,000.00	-	325,000.00	0	0.000	0.00	0.000
325,000.00	-	350,000.00	0	0.000	0.00	0.000
350,000.00	-	375,000.00	0	0.000	0.00	0.000
375,000.00	-	400,000.00	4	10.000	1,556,638.89	6.752
400,000.00	-	425,000.00	2	5.000	813,429.96	3.528
425,000.00	-	450,000.00	4	10.000	1,749,801.95	7.590
450,000.00	-	475,000.00	2	5.000	913,400.89	3.962
475,000.00	-	500,000.00	1	2.500	493,354.92	2.140
500,000.00	-	525,000.00	3	7.500	1,535,433.61	6.660
525,000.00	-	550,000.00	0	0.000	0.00	0.000
550,000.00	-	575,000.00	2	5.000	1,128,391.82	4.895
575,000.00	-	600,000.00	4	10.000	2,369,386.73	10.278
600,000.00	-	625,000.00	1	2.500	611,001.33	2.650
625,000.00	-	650,000.00	0	0.000	0.00	0.000
650,000.00	-	675,000.00	0	0.000	0.00	0.000
675,000.00	-	700,000.00	1	2.500	692,336.14	3.003
700,000.00	-	725,000.00	0	0.000	0.00	0.000
725,000.00	-	750,000.00	3	7.500	2,209,236.10	9.583
750,000.00	-	775,000.00	0	0.000	0.00	0.000
775,000.00	-	800,000.00	0	0.000	0.00	0.000
>		800,000.00	8	20.000	8,294,212.73	35.978
Wgt Ave / Total:			40	100.000	23,053,883.90	100.000

Group III

Update Face			Number of Items	Percent of Items	Principal Balance	Percent of Balance
<=		0.00	0	0.000	0.00	0.000
0.00	-	25,000.00	0	0.000	0.00	0.000
25,000.00	-	50,000.00	5	9.091	211,165.72	0.866
50,000.00	-	75,000.00	4	7.273	253,525.28	1.040
75,000.00	-	100,000.00	5	9.091	440,053.30	1.805
100,000.00	-	125,000.00	0	0.000	0.00	0.000
125,000.00	-	150,000.00	2	3.636	278,263.08	1.141
150,000.00	-	175,000.00	1	1.818	171,033.82	0.701
175,000.00	-	200,000.00	1	1.818	191,443.06	0.785
200,000.00	-	225,000.00	0	0.000	0.00	0.000
225,000.00	-	250,000.00	1	1.818	246,329.18	1.010
250,000.00	-	275,000.00	0	0.000	0.00	0.000
275,000.00	-	300,000.00	0	0.000	0.00	0.000
300,000.00	-	325,000.00	1	1.818	306,035.60	1.255
325,000.00	-	350,000.00	2	3.636	682,873.74	2.800
350,000.00	-	375,000.00	0	0.000	0.00	0.000
375,000.00	-	400,000.00	1	1.818	396,673.90	1.627
400,000.00	-	425,000.00	1	1.818	403,821.00	1.656
425,000.00	-	450,000.00	1	1.818	444,171.05	1.821
450,000.00	-	475,000.00	6	10.909	2,786,023.08	11.425
475,000.00	-	500,000.00	2	3.636	966,442.69	3.963
500,000.00	-	525,000.00	3	5.455	1,518,905.56	6.229



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Mortgage Pass-Through Certificates, Series 2006-J3

Update Face			Number of Items	Percent of Items	Principal Balance	Percent of Balance
525,000.00	-	550,000.00	1	1.818	525,187.78	2.154
550,000.00	-	575,000.00	1	1.818	567,050.90	2.325
575,000.00	-	600,000.00	0	0.000	0.00	0.000
600,000.00	-	625,000.00	3	5.455	1,845,032.17	7.566
625,000.00	-	650,000.00	1	1.818	646,541.21	2.651
650,000.00	-	675,000.00	2	3.636	1,325,484.79	5.435
675,000.00	-	700,000.00	1	1.818	679,696.66	2.787
700,000.00	-	725,000.00	0	0.000	0.00	0.000
725,000.00	-	750,000.00	0	0.000	0.00	0.000
750,000.00	-	775,000.00	1	1.818	757,374.93	3.106
775,000.00	-	800,000.00	1	1.818	775,362.57	3.180
>		800,000.00	8	14.545	7,967,335.41	32.672
Wgt Ave / Total:			55	100.000	24,385,826.48	100.000

Group IV

Update Face			Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =		0.00	0	0.000	0.00	0.000
0.00	-	25,000.00	0	0.000	0.00	0.000
25,000.00	-	50,000.00	0	0.000	0.00	0.000
50,000.00	-	75,000.00	3	2.857	170,637.27	0.373
75,000.00	-	100,000.00	4	3.810	349,796.09	0.764
100,000.00	-	125,000.00	3	2.857	326,741.99	0.713
125,000.00	-	150,000.00	5	4.762	689,371.15	1.505
150,000.00	-	175,000.00	4	3.810	649,245.73	1.417
175,000.00	-	200,000.00	1	0.952	176,688.15	0.386
200,000.00	-	225,000.00	1	0.952	202,964.01	0.443
225,000.00	-	250,000.00	0	0.000	0.00	0.000
250,000.00	-	275,000.00	1	0.952	264,588.48	0.578
275,000.00	-	300,000.00	1	0.952	288,462.95	0.630
300,000.00	-	325,000.00	0	0.000	0.00	0.000
325,000.00	-	350,000.00	1	0.952	328,852.74	0.718
350,000.00	-	375,000.00	1	0.952	370,547.63	0.809
375,000.00	-	400,000.00	3	2.857	1,160,345.30	2.533
400,000.00	-	425,000.00	6	5.714	2,498,476.44	5.454
425,000.00	-	450,000.00	12	11.429	5,232,722.96	11.424
450,000.00	-	475,000.00	13	12.381	6,056,819.97	13.223
475,000.00	-	500,000.00	9	8.571	4,421,211.85	9.652
500,000.00	-	525,000.00	6	5.714	3,043,200.46	6.644
525,000.00	-	550,000.00	4	3.810	2,139,980.79	4.672
550,000.00	-	575,000.00	6	5.714	3,368,156.14	7.353
575,000.00	-	600,000.00	5	4.762	2,909,808.60	6.352
600,000.00	-	625,000.00	1	0.952	612,075.60	1.336
625,000.00	-	650,000.00	3	2.857	1,897,064.72	4.141
650,000.00	-	675,000.00	5	4.762	3,350,771.59	7.315
675,000.00	-	700,000.00	1	0.952	686,088.90	1.498
700,000.00	-	725,000.00	1	0.952	706,244.59	1.542
725,000.00	-	750,000.00	1	0.952	749,038.38	1.635
750,000.00	-	775,000.00	1	0.952	751,481.24	1.641
775,000.00	-	800,000.00	2	1.905	1,551,343.17	3.387



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<u>Update Face</u>	Number of Items	Percent of Items	Principal Balance	Percent of Balance
> 800,000.00	1	0.952	853,620.69	1.864
Wgt Ave / Total:	105	100.000	45,806,347.58	100.000