

**Ownit Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2006-4**

**Distribution Date: 25-Aug-06**

**ABN AMRO Acct : 723810.1**

<b>Payment Date:</b>	<b>Content:</b>	<b>Pages</b>	<b>Contact Information:</b>
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OTS			

**Ownit Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2006-4**

***Distribution Date: 25-Aug-06***  
***Bond Payments***

Class	CUSIP	Original Face Value (1)	Beginning Certificate Balance	Principal Payment	Current Realized Loss	Deferred Interest	Ending Certificate Balance	Interest Payment (2)	Interest Adjustment	Pass-Through Rate
A-1	69121QAA9	243,564,000.00	241,471,207.07	1,607,972.00	0.00	0.00	239,863,235.07	1,148,832.81	0.00	5.5250000000%
A-2A	69121QAB7	186,658,000.00	181,992,090.33	3,787,035.48	0.00	0.00	178,205,054.85	848,613.95	0.00	5.4150000000%
A-2B	69121QAC5	72,239,000.00	72,239,000.00	0.00	0.00	0.00	72,239,000.00	340,576.79	0.00	5.4750000000%
A-2C	69121QAD3	88,798,000.00	88,798,000.00	0.00	0.00	0.00	88,798,000.00	423,233.47	0.00	5.5350000000%
A-2D	69121QAE1	36,886,000.00	36,886,000.00	0.00	0.00	0.00	36,886,000.00	178,666.56	0.00	5.6250000000%
M-1	69121QAF8	29,431,000.00	29,431,000.00	0.00	0.00	0.00	29,431,000.00	144,077.01	0.00	5.6850000000%
M-2	69121QAG6	27,012,000.00	27,012,000.00	0.00	0.00	0.00	27,012,000.00	132,467.60	0.00	5.6950000000%
M-3	69121QAH4	15,320,000.00	15,320,000.00	0.00	0.00	0.00	15,320,000.00	75,261.63	0.00	5.7050000000%
M-4	69121QAJ0	14,111,000.00	14,111,000.00	0.00	0.00	0.00	14,111,000.00	70,051.32	0.00	5.7650000000%
M-5	69121QAK7	12,901,000.00	12,901,000.00	0.00	0.00	0.00	12,901,000.00	64,266.69	0.00	5.7850000000%
M-6	69121QAL5	12,901,000.00	12,901,000.00	0.00	0.00	0.00	12,901,000.00	64,933.24	0.00	5.8450000000%
B-1	69121QAM3	11,692,000.00	11,692,000.00	0.00	0.00	0.00	11,692,000.00	63,982.85	0.00	6.3550000000%
B-2	69121QAN1	11,288,000.00	11,288,000.00	0.00	0.00	0.00	11,288,000.00	62,549.63	0.00	6.4350000000%
B-3	69121QAP6	8,063,000.00	8,063,000.00	0.00	0.00	0.00	8,063,000.00	50,233.61	1,664.33	6.9952910902%
C	69121QAR2	806,348,249.41 N	799,584,620.37	0.00	0.00	0.00	794,189,612.89	1,148,693.58	(1,783.85)	1.7266126504%
P	69121QAQ4	0.00	0.00	0.00	0.00	0.00	0.00	67,532.26	67,532.26	N/A
R	69121QAS0	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
Total		770,864,100.00	764,105,297.40	5,395,007.48	0.00	0.00	758,710,289.92	4,883,973.00	67,412.74	
Total P&I Payment								10,278,980.48		

(1) N denotes notional balance not included in total (2) Accrued Interest plus/minus Interest Adjustment minus Deferred Interest equals Interest Payment



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**Distribution Date: 25-Aug-06  
Statement to Certificate Holders (FACTORS)  
Bond Payments**

Class	CUSIP	Original Face Value	Beginning Certificate Balance *	Principal Payment *	Current Realized Loss *	Deferred Interest *	Ending Certificate Balance *	Interest Payment *	Interest Adjustment*	Next Rate **
A-1	69121QAA9	243,564,000.00	991.407626209	6.601845921	0.000000000	0.000000000	984.805780288	4.716759496	0.000000000	5.46438000%
A-2A	69121QAB7	186,658,000.00	975.002894759	20.288632044	0.000000000	0.000000000	954.714262716	4.546357242	0.000000000	5.35438000%
A-2B	69121QAC5	72,239,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.714583397	0.000000000	5.41438000%
A-2C	69121QAD3	88,798,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.766250028	0.000000000	5.47438000%
A-2D	69121QAE1	36,886,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.843749932	0.000000000	5.56438000%
M-1	69121QAF8	29,431,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.895416737	0.000000000	5.62438000%
M-2	69121QAG6	27,012,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.904027839	0.000000000	5.63438000%
M-3	69121QAH4	15,320,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.912639034	0.000000000	5.64438000%
M-4	69121QAJ0	14,111,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.964305861	0.000000000	5.70438000%
M-5	69121QAK7	12,901,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.981527789	0.000000000	5.72438000%
M-6	69121QAL5	12,901,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	5.033194326	0.000000000	5.78438000%
B-1	69121QAM3	11,692,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	5.472361444	0.000000000	6.29438000%
B-2	69121QAN1	11,288,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	5.541250000	0.000000000	6.37438000%
B-3	69121QAP6	8,063,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	6.230138906	0.206415726	7.17438000%
C	69121QAR2	806,348,249.41 N	991.612024897	0.000000000	0.000000000	0.000000000	984.921358075	1.424562626	(0.002212258)	N/A
P	69121QAQ4	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	N/A
R	69121QAS0	100.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	N/A

\* Per \$1,000 of Original Face Value \*\* Estimated



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***Distribution Date: 25-Aug-06  
Cash Reconciliation Summary***

Pool Source of Funds		Non-Pool Source of Funds	
Interest Summary		Supplemental Interest Trust	
<b>Interest Summary</b>		<b>Principal Summary</b>	
Scheduled Interest	5,154,717.90	Scheduled Prin Distribution	250,890.91
Fees	338,157.66	Curtailments	11,794.58
<b>Remittance Interest</b>	<b>4,816,560.24</b>	Prepayments in Full	5,132,321.99
<b>Other Interest Proceeds/Shortfalls</b>		Liquidation Proceeds	0.00
Prepayment Penalties	67,532.26	Repurchase Proceeds	0.00
Other Interest Loss	0.00	Other Principal Proceeds	0.00
Other Interest Proceeds	0.00	<b>Remittance Principal</b>	<b>5,395,007.48</b>
Non-advancing Interest	0.00		
Non-Supported Interest Shortfall	0.00		
Relief Act Shortfall	(119.52)		
Modification Shortfall	0.00		
Other Interest Proceeds/Shortfalls	67,412.74		
<b>Interest Adjusted</b>	<b>4,883,972.98</b>		
<b>Fee Summary</b>		<b>Cap Contracts</b>	
Total Servicing Fees	333,160.26	Class A-1	0.00
Total Trustee Fees	4,997.40	Class A-2	0.00
LPMI Fees	0.00	Floating Rate Subordinate Certificates	0.00
Credit Manager's Fees	0.00		
Unpaid Serv Fees (Charged-off Loans)	0.00		
Misc. Fees / Trust Expense	0.00		
Insurance Premium	0.00		
<b>Total Fees</b>	<b>338,157.66</b>		
<b>Advances (Principal &amp; Interest)</b>			
Prior Month's Outstanding Advances	1,905,036.61		
Current Advances	2,434,004.87		
Reimbursement of Prior Advances	3,728,610.00		
Outstanding Advances	610,431.82		
		<b>P&amp;I Due Certificate Holders</b>	<b>10,278,980.46</b>

P&I Advances as of the end of the Due Period do not reflect the amount of advances remitted by the Servicer on the Servicer Remittance Date due to additional proceeds received between the end of the Due Period and the Servicer Remittance Date and netted from the P&I Advances stated as of the end of the Due Period.



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***Distribution Date: 25-Aug-06  
Cash Reconciliation Summary Group I***

	Fixed	ARM	Total
<b>Interest Summary</b>			
Scheduled Interest	470,220.86	1,562,302.98	2,032,523.83
Fees	29,440.12	101,904.45	131,344.57
Remittance Interest	440,780.74	1,460,398.53	1,901,179.26
<b>Other Interest Proceeds/Shortfalls</b>			
Prepayment Penalties	1,232.00	19,784.02	21,016.02
Other Interest Loss	0.00	(119.52)	(119.52)
Other Interest Proceeds	0.00	0.00	0.00
Non-advancing Interest	0.00	0.00	0.00
Net PPIS/Relief Act Shortfall	0.00	0.00	0.00
Modification Shortfall	0.00	0.00	0.00
Other Interest Proceeds/Shortfalls	1,232.00	19,664.50	20,896.50
<b>Interest Adjusted</b>	442,012.74	1,480,063.03	1,922,075.76
<b>Principal Summary</b>			
Scheduled Principal Distribution	27,141.61	76,601.45	103,743.06
Curtailments	437.53	3,373.41	3,810.94
Prepayments in Full	122,882.51	1,377,535.49	1,500,418.00
Liquidation Proceeds	0.00	0.00	0.00
Repurchase Proceeds	0.00	0.00	0.00
Other Principal Proceeds	0.00	0.00	0.00
Less Mod Losses	0.00	0.00	0.00
Remittance Principal	150,461.65	1,457,510.35	1,607,972.00
<b>Fee Summary</b>			
Total Servicing Fees	29,005.04	100,398.47	129,403.51
Total Trustee Fees	435.08	1,505.98	1,941.05
LPMI Fees	0.00	0.00	0.00
Misc. Fees	0.00	0.00	0.00
<b>Total Fees</b>	29,440.12	101,904.45	131,344.57
<b>Beginning Principal Balance</b>	69,612,102.92	240,956,329.65	310,568,432.57
<b>Ending Principal Balance</b>	69,461,641.27	239,498,819.30	308,960,460.57



**Ownit Mortgage Loan Trust  
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***Distribution Date: 25-Aug-06  
Cash Reconciliation Summary Group II***

	Fixed	ARM	Total
<b>Interest Summary</b>			
Scheduled Interest	775,373.21	2,346,820.86	3,122,194.07
Fees	49,512.52	157,300.57	206,813.10
Remittance Interest	725,860.69	2,189,520.29	2,915,380.98
<b>Other Interest Proceeds/Shortfalls</b>			
Prepayment Penalties	3,752.66	42,763.58	46,516.24
Other Interest Loss	0.00	0.00	0.00
Other Interest Proceeds	0.00	0.00	0.00
Non-advancing Interest	0.00	0.00	0.00
Net PPIS/Relief Act Shortfall	0.00	0.00	0.00
Modification Shortfall	0.00	0.00	0.00
Other Interest Proceeds/Shortfalls	3,752.66	42,763.58	46,516.24
<b>Interest Adjusted</b>	729,613.35	2,232,283.87	2,961,897.22
<b>Principal Summary</b>			
Scheduled Principal Distribution	49,524.85	97,623.00	147,147.85
Curtailments	3,268.93	4,714.71	7,983.64
Prepayments in Full	492,463.24	3,139,440.75	3,631,903.99
Liquidation Proceeds	0.00	0.00	0.00
Repurchase Proceeds	0.00	0.00	0.00
Other Principal Proceeds	0.00	0.00	0.00
Less Mod Losses	0.00	0.00	0.00
Remittance Principal	545,257.02	3,241,778.46	3,787,035.48
<b>Fee Summary</b>			
Total Servicing Fees	48,780.81	154,975.94	203,756.74
Total Trustee Fees	731.71	2,324.64	3,056.35
LPMI Fees	0.00	0.00	0.00
Misc. Fees	0.00	0.00	0.00
<b>Total Fees</b>	49,512.52	157,300.57	206,813.10
<b>Beginning Principal Balance</b>	117,073,942.06	371,942,245.74	489,016,187.80
<b>Ending Principal Balance</b>	116,528,685.04	368,700,467.28	485,229,152.32



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**Distribution Date: 25-Aug-06**  
**Pool Detail and Performance Indicators Total (All Loans)**

Pool Detail				Performance Indicators				Misc/Additional Information			
Pool Level Information				Factors Impacting Principal Payment Rules				WA Rates/Life			
Historical	Amount	Count		Delinquency Levels	Num	Den	%		Fixed	Adj	Overall
Cutt-off Pool Balance	806,348,249.41	4,361		3 mo. Rolling Average	7,973,864	796,887,117	1.00%	WAC - Remit Current	7.50%	7.15%	7.23%
Cum Scheduled Principal	501,699.56			6 mo. Rolling Average	7,973,864	796,887,117	1.00%	WAC - Remit Original	7.50%	7.15%	7.23%
Cum Unscheduled Principal	11,656,936.96			12 mo. Rolling Average	7,973,864	796,887,117	1.00%	WAC - Current	8.01%	7.65%	7.74%
Cum Liquidations				Loss Levels	Amount	Count		WAC - Original	8.01%	7.66%	7.74%
Cum Deferred Interest	0.00			3 mo. Cum Loss	0.00	0		WAL - Current	353.98	355.80	355.38
				6 mo. Cum loss	0.00	0		WAL - Original	354.98	356.80	356.38
				12 mo. Cum Loss	0.00	0					
Current	Amount	Count	%	Triggers				<b>Current Index Rate</b> 5.385000%			
Beginning Pool	799,584,620.37	4,338	99.16%					<b>Next Index Rate</b> 5.324380%			
Scheduled Principal	250,890.91		0.03%								
Unscheduled Principal	5,144,116.57	24	0.64%	> Delinquency Trigger Event <sup>(2)</sup>			NO	<b>Prepayment Charges</b>			
Deferred Interest	0.00		0.00%	Delinquency Event Calc <sup>(1)</sup>	11,076,869.00	794,189,613	1.39%		Amount	Count	
Liquidations	0.00	0	0.00%					Current	67,532.26	15	
Repurchases	0.00	0	0.00%	> Loss Trigger Event? <sup>(3)</sup>			NO	Cumulative	156,406.00	25	
Ending Pool	794,189,612.89	4,314	98.49%	Cumulative Loss		0	0.00%				
<b>Ending Actual Balance</b>	0.00			> Overall Trigger Event?			NO	<b>Pool Composition</b>			
<b>Average Loan Balance</b>	184,095.88							<b>Properties</b>	<b>Balance</b>	<b>%/Score</b>	
<b>Current Loss Detail</b>	<b>Amount</b>			<b>Step Down Date</b>				Cut-off LTV	635,793,483.88	78.85%	
Liquidation	0.00			Distribution Count	2			Cash Out/Refinance	280,186,352.37	34.75%	
Realized Loss	0.00			Required Percentage <sup>(4)</sup>	N/A			SFR	608,514,007.55	75.47%	
Realized Loss Adjustment	0.00			Step Down % <sup>(5)</sup>	55.80%			Owner Occupied	786,710,513.18	97.56%	
Net Liquidation	0.00			% of Required Percentage <sup>(6)</sup>	30.19%				<b>Min</b>	<b>Max</b>	<b>WA</b>
<b>Credit Enhancement</b>	<b>Amount</b>	<b>%</b>		> Step Down Date?			NO	FICO	525	810	636.05
Original OC	35,484,149.41	4.40%		<b>Extra Principal</b>	0.00						
Target OC	35,479,322.99	4.40%		<b>Cumulative Extra Principal</b>	0.00						
Beginning OC	35,479,322.97			<b>OC Release</b>	N/A						
Ending OC	35,479,322.97										
Most Senior Certificates	621,386,000.00										

**Legend:** (1) 60 Days+, REO, BK, F/C % (3) Condn: Cum Loss > specified thresholds (5) Defined Benchmark  
(2) (1) > (6) \* (4), then TRUE (4) Most Senior Certs + OC Amount / Ending Pool Bal (6) Defined Benchmark (Used in Delinq Event Calc)







**Ownit Mortgage Loan Trust  
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Series 2006-4**

***Distribution Date: 25-Aug-06  
Bond Interest Reconciliation***

-- Accrual --					----- Recovered -----					----- Outstanding -----				
Class	Method	Days	Opening Balance	Pass-Thru Rate	Accrual Certificate Interest	Total Interest Additions	Total Interest Deductions	Distributable Certificate Interest	Interest Payment Amount	Interest Carry- Forward Amount	Floating Rate Certificate Carry- Over	Interest Carry- Forward Amount	Floating Rate Certificate Carry- Over	Net Cap Rate in Effect Y/N
A-1	Act/360	31	241,471,207.07	5.525000000%	1,148,832.81	0.00	0.00	1,148,832.81	1,148,832.81	0.00	0.00	0.00	0.00	No
A-2A	Act/360	31	181,992,090.33	5.415000000%	848,613.95	0.00	0.00	848,613.95	848,613.95	0.00	0.00	0.00	0.00	No
A-2B	Act/360	31	72,239,000.00	5.475000000%	340,576.79	0.00	0.00	340,576.79	340,576.79	0.00	0.00	0.00	0.00	No
A-2C	Act/360	31	88,798,000.00	5.535000000%	423,233.47	0.00	0.00	423,233.47	423,233.47	0.00	0.00	0.00	0.00	No
A-2D	Act/360	31	36,886,000.00	5.625000000%	178,666.56	0.00	0.00	178,666.56	178,666.56	0.00	0.00	0.00	0.00	No
M-1	Act/360	31	29,431,000.00	5.685000000%	144,077.01	0.00	0.00	144,077.01	144,077.01	0.00	0.00	0.00	0.00	No
M-2	Act/360	31	27,012,000.00	5.695000000%	132,467.60	0.00	0.00	132,467.60	132,467.60	0.00	0.00	0.00	0.00	No
M-3	Act/360	31	15,320,000.00	5.705000000%	75,261.63	0.00	0.00	75,261.63	75,261.63	0.00	0.00	0.00	0.00	No
M-4	Act/360	31	14,111,000.00	5.765000000%	70,051.32	0.00	0.00	70,051.32	70,051.32	0.00	0.00	0.00	0.00	No
M-5	Act/360	31	12,901,000.00	5.785000000%	64,266.69	0.00	0.00	64,266.69	64,266.69	0.00	0.00	0.00	0.00	No
M-6	Act/360	31	12,901,000.00	5.845000000%	64,933.24	0.00	0.00	64,933.24	64,933.24	0.00	0.00	0.00	0.00	No
B-1	Act/360	31	11,692,000.00	6.355000000%	63,982.85	0.00	0.00	63,982.85	63,982.85	0.00	0.00	0.00	0.00	No
B-2	Act/360	31	11,288,000.00	6.435000000%	62,549.63	0.00	0.00	62,549.63	62,549.63	0.00	0.00	0.00	0.00	No
B-3	Act/360	31	8,063,000.00	6.995291090%	48,569.28	1,664.33	0.00	50,233.61	50,233.61	0.00	0.00	0.00	0.00	Yes
C	30/360	30	799,584,620.37	1.726612650%	1,150,477.43	0.00	1,783.85	1,150,477.43	1,148,693.58	0.00	0.00	1,783.85	0.00	No
P			0.00	N/A	0.00	67,532.26	0.00	67,532.26	67,532.26	0.00	0.00	0.00	0.00	No
R			0.00	N/A	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	No
Total			764,105,297.40		4,816,560.26	69,196.59	1,783.85	4,885,756.85	4,883,973.00	0.00	0.00	1,783.85	0.00	



**Ownit Mortgage Loan Trust**  
**Mortgage Loan Asset-Backed Certificates**  
**Series 2006-4**

***Distribution Date: 25-Aug-06***  
***Bond Interest Reconciliation***

----- Additions -----													----- Deductions -----	
Class	Record Date	Prior Interest Due Date	Current Interest Due Date	Supplemental Interest Trust	Payments From Cap Contracts	Prepayment Premiums	Interest Carry-Forward	Floating Rate Certificate Carry-Over	Other Interest Proceeds <sup>(1)</sup>	Non-Supported Interest Shortfall	Interest Carry-Forward	Floating Rate Certificate Carry-Over		
A-1	31-Jul-06	25-Jul-06	25-Aug-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
A-2A	31-Jul-06	25-Jul-06	25-Aug-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
A-2B	31-Jul-06	25-Jul-06	25-Aug-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
A-2C	31-Jul-06	25-Jul-06	25-Aug-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
A-2D	31-Jul-06	25-Jul-06	25-Aug-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
M-1	31-Jul-06	25-Jul-06	25-Aug-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
M-2	31-Jul-06	25-Jul-06	25-Aug-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
M-3	31-Jul-06	25-Jul-06	25-Aug-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
M-4	31-Jul-06	25-Jul-06	25-Aug-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
M-5	31-Jul-06	25-Jul-06	25-Aug-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
M-6	31-Jul-06	25-Jul-06	25-Aug-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
B-1	31-Jul-06	25-Jul-06	25-Aug-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
B-2	31-Jul-06	25-Jul-06	25-Aug-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
B-3	31-Jul-06	25-Jul-06	25-Aug-06	0.00	0.00	0.00	0.00	0.00	1,664.33	0.00	0.00	0.00		
C	31-Jul-06	1-Jul-06	1-Aug-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,783.85	0.00		
P	31-Jul-06	1-Jul-06	1-Aug-06	0.00	0.00	67,532.26	0.00	0.00	0.00	0.00	0.00	0.00		
R	31-Jul-06	25-Jul-06	25-Aug-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Total				0.00	0.00	67,532.26	0.00	0.00	1,664.33	0.00	1,783.85	0.00		

<sup>(1)</sup> Other Interest Proceeds are additional interest amounts specifically allocated to the bond(s) and used in determining the bonds Distributable Interest.

<sup>(2)</sup> Interest Carry-Forward Shortfall is unpaid interest with interest thereon.

**Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-4**

***Distribution Date: 25-Aug-06  
Bond Principal Reconciliation***

----- Losses -----													- Credit Support -	
Class	Original Class Balance	Beginning Class Balance	Scheduled Principal Payment	Unscheduled Principal Payment	Extra Principal Payment	Prior Loss Reimburs.	Current Losses	Cumulative Losses	Interest on Losses	Ending Class Balance	Rated Final Maturity	Original	Current	
A-1	243,564,000.00	241,471,207.07	103,743.06	1,504,228.94	0.00	0.00	0.00	0.00	0.00	239,863,235.07	25-May-37	22.10%	22.44%	
A-2A	186,658,000.00	181,992,090.33	147,147.85	3,639,887.63	0.00	0.00	0.00	0.00	0.00	178,205,054.85	25-May-37	22.10%	22.44%	
A-2B	72,239,000.00	72,239,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72,239,000.00	25-May-37	22.10%	22.44%	
A-2C	88,798,000.00	88,798,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88,798,000.00	25-May-37	22.10%	22.44%	
A-2D	36,886,000.00	36,886,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36,886,000.00	25-May-37	22.10%	22.44%	
M-1	29,431,000.00	29,431,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29,431,000.00	25-May-37	18.45%	18.73%	
M-2	27,012,000.00	27,012,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27,012,000.00	25-May-37	15.10%	15.33%	
M-3	15,320,000.00	15,320,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,320,000.00	25-May-37	13.20%	13.40%	
M-4	14,111,000.00	14,111,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14,111,000.00	25-May-37	11.45%	11.63%	
M-5	12,901,000.00	12,901,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,901,000.00	25-May-37	9.85%	10.00%	
M-6	12,901,000.00	12,901,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,901,000.00	25-May-37	8.25%	8.38%	
B-1	11,692,000.00	11,692,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,692,000.00	25-May-37	6.80%	6.90%	
B-2	11,288,000.00	11,288,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,288,000.00	25-May-37	5.40%	5.48%	
B-3	8,063,000.00	8,063,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,063,000.00	25-May-37	4.40%	4.47%	
C	806,348,249.41	799,584,620.37	0.00	0.00	0.00	0.00	0.00	0.00	0.00	794,189,612.89	25-May-37	N/A	N/A	
P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25-May-37	N/A	N/A	
R	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25-May-37	22.10%	22.44%	
Total	770,864,100.00	764,105,297.40	250,890.91	5,144,116.57	0.00	0.00	0.00	0.00	0.00	758,710,289.92				

**Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-4**

***Distribution Date: 25-Aug-06  
Ratings Information***

----- Original Ratings -----						----- Ratings Change / Change Date <sup>(1)</sup> -----			
Class	CUSIP	Fitch	Moody's	DBRS	S&P	Fitch	Moody's	DBRS	S&P
A-1	69121QAA9	NR	Aaa	NR	AAA				
A-2A	69121QAB7	NR	Aaa	NR	AAA				
A-2B	69121QAC5	NR	Aaa	NR	AAA				
A-2C	69121QAD3	NR	Aaa	NR	AAA				
A-2D	69121QAE1	NR	Aaa	NR	AAA				
M-1	69121QAF8	NR	Aa1	NR	AA+				
M-2	69121QAG6	NR	Aa2	NR	AA+				
M-3	69121QAH4	NR	Aa3	NR	AA+				
M-4	69121QAJ0	NR	A1	NR	AA+				
M-5	69121QAK7	NR	A2	NR	AA				
M-6	69121QAL5	NR	A3	NR	AA				
B-1	69121QAM3	NR	Baa1	NR	AA				
B-2	69121QAN1	NR	Baa2	NR	AA-				
B-3	69121QAP6	NR	Baa3	NR	A+				
C	69121QAR2	NR	NR	NR	NR				
P	69121QAQ4	NR	NR	NR	NR				
R	69121QAS0	NR	NR	NR	AAA				

NR - Designates that the class was not rated by the rating agency.

<sup>(1)</sup> Changed ratings provided on this report are based on information provided by the applicable rating agency via electronic transmission. It shall be understood that this transmission will generally have been provided to LaSalle within 30 days of the payment date listed on this statement. Because ratings may have changed during the 30 day window, or may not be being provided by the rating agency in an electronic format and therefore not being updated on this report, LaSalle recommends that investors obtain current rating information directly from the rating agency.



**Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-4**

***Distribution Date: 25-Aug-06***

***Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part I (as of Cut-Off)***

Distribution Date	Count	Current Balance	Delinq 1 Month Count	Delinq 1 Month Balance	Delinq 2 Months Count	Delinq 2 Months Balance	Delinq 3+ Months Count	Delinq 3+ Months Balance	Bankruptcy Count	Bankruptcy Balance	Foreclosure Count	Foreclosure Balance	REO Count	REO Balance
<b><i>Total (All Loans)</i></b>														
25-Aug-06	4,148	759,558,530	118	23,554,214	29	5,935,823	19	5,141,046	0	0	0	0	0	0
25-Jul-06	4,267	785,305,255	53	9,408,506	18	4,870,859	0	0	0	0	0	0	0	0

<b><i>Total (All Loans)</i></b>														
25-Aug-06	96.15%	95.64%	2.74%	2.97%	0.67%	0.75%	0.44%	0.65%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25-Jul-06	98.36%	98.21%	1.22%	1.18%	0.41%	0.61%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Delinquency Balances are Exclusive of REO, Foreclosures and Bankruptcies.



**Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-4**

***Distribution Date: 25-Aug-06***

***Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part I (as of Cut-Off)***

Distribution Date	Current		Delinq 1 Month		Delinq 2 Months		Delinq 3+ Months		Bankruptcy		Foreclosure		REO	
	Count	Balance	Count	Balance	Count	Balance	Count	Balance	Count	Balance	Count	Balance	Count	Balance
Group I - Fixed														
25-Aug-06	520	66,894,112	18	2,351,631	2	215,898	0	0	0	0	0	0	0	0
25-Jul-06	534	69,000,120	7	611,983	0	0	0	0	0	0	0	0	0	0

<b><i>Group I - Fixed</i></b>															
25-Aug-06	96.30%		96.30%	3.33%	3.39%	0.37%	0.31%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25-Jul-06	98.71%		99.12%	1.29%	0.88%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Delinquency Balances are Exclusive of REO, Foreclosures and Bankruptcies.



**Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-4**

***Distribution Date: 25-Aug-06***

***Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part I (as of Cut-Off)***

Distribution Date	Current		Delinq 1 Month		Delinq 2 Months		Delinq 3+ Months		Bankruptcy		Foreclosure		REO	
	Count	Balance	Count	Balance	Count	Balance	Count	Balance	Count	Balance	Count	Balance	Count	Balance
<b><i>Group I - ARM</i></b>														
25-Aug-06	1,494	232,214,073	40	5,485,728	8	1,120,945	6	678,074	0	0	0	0	0	0
25-Jul-06	1,535	238,181,647	16	2,174,417	5	600,266	0	0	0	0	0	0	0	0

<b><i>Group I - ARM</i></b>														
25-Aug-06	96.51%	96.96%	2.58%	2.29%	0.52%	0.47%	0.39%	0.28%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25-Jul-06	98.65%	98.85%	1.03%	0.90%	0.32%	0.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Delinquency Balances are Exclusive of REO, Foreclosures and Bankruptcies.





**Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-4**

***Distribution Date: 25-Aug-06***

***Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part I (as of Cut-Off)***

Distribution Date	Current		Delinq 1 Month		Delinq 2 Months		Delinq 3+ Months		Bankruptcy		Foreclosure		REO	
	Count	Balance	Count	Balance	Count	Balance	Count	Balance	Count	Balance	Count	Balance	Count	Balance
<b><i>Group II - Fixed</i></b>														
25-Aug-06	726	113,444,300	14	2,715,601	3	218,267	2	150,517	0	0	0	0	0	0
25-Jul-06	740	116,303,241	6	620,126	2	150,575	0	0	0	0	0	0	0	0

<b><i>Group II - Fixed</i></b>														
25-Aug-06	97.45%	97.35%	1.88%	2.33%	0.40%	0.19%	0.27%	0.13%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25-Jul-06	98.93%	99.34%	0.80%	0.53%	0.27%	0.13%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Delinquency Balances are Exclusive of REO, Foreclosures and Bankruptcies.



**Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-4**

***Distribution Date: 25-Aug-06***

***Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part I (as of Cut-Off)***

Distribution Date	Current		Delinq 1 Month		Delinq 2 Months		Delinq 3+ Months		Bankruptcy		Foreclosure		REO	
	Count	Balance	Count	Balance	Count	Balance	Count	Balance	Count	Balance	Count	Balance	Count	Balance
<b><i>Group II - ARM</i></b>														
25-Aug-06	1,408	347,006,045	46	13,001,254	16	4,380,712	11	4,312,455	0	0	0	0	0	0
25-Jul-06	1,458	361,820,248	24	6,001,979	11	4,120,018	0	0	0	0	0	0	0	0

<b><i>Group II - ARM</i></b>														
25-Aug-06	95.07%	94.12%	3.11%	3.53%	1.08%	1.19%	0.74%	1.17%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25-Jul-06	97.66%	97.28%	1.61%	1.61%	0.74%	1.11%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Delinquency Balances are Exclusive of REO, Foreclosures and Bankruptcies.



Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-4

**Distribution Date: 25-Aug-06**

**Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part II (as of Cut-Off)**

Distribution Date	----- In Foreclosure and Delinquent -----								----- In REO and Delinquent -----								----- In Bankruptcy and Delinquent -----							
	Current		31-60 Days		61-90 Days		90 + Days		Current		31-60 Days		61-90 Days		90 + Days		Current		31-60 Days		61-90 Days		90 + Days	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance		
Total (All Loans)																								
25-Aug-06	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
25-Jul-06	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Total (All Loans)																								
25-Aug-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
25-Jul-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	



Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-4

**Distribution Date: 25-Aug-06**

**Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part II (as of Cut-Off)**

Distribution Date	----- In Foreclosure and Delinquent -----								----- In REO and Delinquent -----								----- In Bankruptcy and Delinquent -----							
	#	Current Balance	#	31-60 Days Balance	#	61-90 Days Balance	#	90 + Days Balance	#	Current Balance	#	31-60 Days Balance	#	61-90 Days Balance	#	90 + Days Balance	#	Current Balance	#	31-60 Days Balance	#	61-90 Days Balance	#	90 + Days Balance
<b>Group I - Fixed</b>																								
25-Aug-06	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25-Jul-06	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

<b>Group I - Fixed</b>																								
25-Aug-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25-Jul-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%



Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-4

**Distribution Date: 25-Aug-06**

**Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part II (as of Cut-Off)**

Distribution Date	----- In Foreclosure and Delinquent -----								----- In REO and Delinquent -----								----- In Bankruptcy and Delinquent -----							
	Current		31-60 Days		61-90 Days		90 + Days		Current		31-60 Days		61-90 Days		90 + Days		Current		31-60 Days		61-90 Days		90 + Days	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
<b>Group I - ARM</b>																								
25-Aug-06	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25-Jul-06	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

<b>Group I - ARM</b>																								
25-Aug-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25-Jul-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%



Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-4

**Distribution Date: 25-Aug-06**

**Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part II (as of Cut-Off)**

Distribution Date	----- In Foreclosure and Delinquent -----								----- In REO and Delinquent -----								----- In Bankruptcy and Delinquent -----							
	Current		31-60 Days		61-90 Days		90 + Days		Current		31-60 Days		61-90 Days		90 + Days		Current		31-60 Days		61-90 Days		90 + Days	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
<b>Group II - Fixed</b>																								
25-Aug-06	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25-Jul-06	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

<b>Group II - Fixed</b>																								
25-Aug-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25-Jul-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%



Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-4

**Distribution Date: 25-Aug-06**

**Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part II (as of Cut-Off)**

Distribution Date	----- In Foreclosure and Delinquent -----								----- In REO and Delinquent -----								----- In Bankruptcy and Delinquent -----							
	Current		31-60 Days		61-90 Days		90 + Days		Current		31-60 Days		61-90 Days		90 + Days		Current		31-60 Days		61-90 Days		90 + Days	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
<b>Group II - ARM</b>																								
25-Aug-06	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25-Jul-06	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

<b>Group II - ARM</b>																								
25-Aug-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25-Jul-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

**Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-4**

***Distribution Date: 25-Aug-06  
Asset-Backed Facts ~ 15 Month Historical Payoff/Loss Summary***

Distribution Date	Ending Pool #	Ending Pool Balance	Payoffs #	Payoffs Balance	Insurance Proceeds	Substitution Proceeds	Liquidation Proceeds	Realized Losses #	Realized Losses Amount	Remaining Term Life	Curr Weighted Avg. Coupon	Remit
<b><i>Total (All Loans)</i></b>												
25-Aug-06	4,314	794,189,613	24	5,132,322	0.00	0.00	0.00	0	0	355	7.74%	7.23%
25-Jul-06	4,338	799,584,620	23	6,486,748	0.00	0.00	0.00	0	0	356	7.74%	7.23%

<b><i>Group I - Fixed</i></b>												
25-Aug-06	540	69,461,641	1	122,883	0.00	0.00	0.00	0	0	356	8.11%	7.60%
25-Jul-06	541	69,612,103	1	155,130	0.00	0.00	0.00	0	0	357	8.11%	7.60%



**Ownit Mortgage Loan Trust  
 Mortgage Loan Asset-Backed Certificates  
 Series 2006-4**

***Distribution Date: 25-Aug-06  
 Asset-Backed Facts ~ 15 Month Historical Payoff/Loss Summary***

Distribution Date	Ending Pool #	Ending Pool Balance	Payoffs #	Payoffs Balance	Insurance Proceeds	Substitution Proceeds	Liquidation Proceeds	Realized Losses #	Realized Losses Amount	Remaining Term Life	Curr Weighted Avg. Coupon	Remit
<b><i>Group I - ARM</i></b>												
25-Aug-06	1,548	239,498,819	8	1,377,535	0.00	0.00	0.00	0	0	356	7.78%	7.27%
25-Jul-06	1,556	240,956,330	9	1,828,908	0.00	0.00	0.00	0	0	357	7.78%	7.27%

<b><i>Group II - Fixed</i></b>												
25-Aug-06	745	116,528,685	3	492,463	0.00	0.00	0.00	0	0	353	7.95%	7.44%
25-Jul-06	748	117,073,942	3	885,663	0.00	0.00	0.00	0	0	354	7.94%	7.44%



**Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-4**

***Distribution Date: 25-Aug-06  
Asset-Backed Facts ~ 15 Month Historical Payoff/Loss Summary***

Distribution Date	Ending Pool		Payoffs		Insurance	Substitution	Liquidation	Realized Losses		Remaining Term	Curr Weighted Avg.	
	#	Balance	#	Balance	Proceeds	Proceeds	Proceeds	#	Amount	Life	Coupon	Remit
<b><i>Group II - ARM</i></b>												
25-Aug-06	1,481	368,700,467	12	3,139,441	0.00	0.00	0.00	0	0	356	7.57%	7.06%
25-Jul-06	1,493	371,942,246	10	3,617,048	0.00	0.00	0.00	0	0	357	7.58%	7.07%

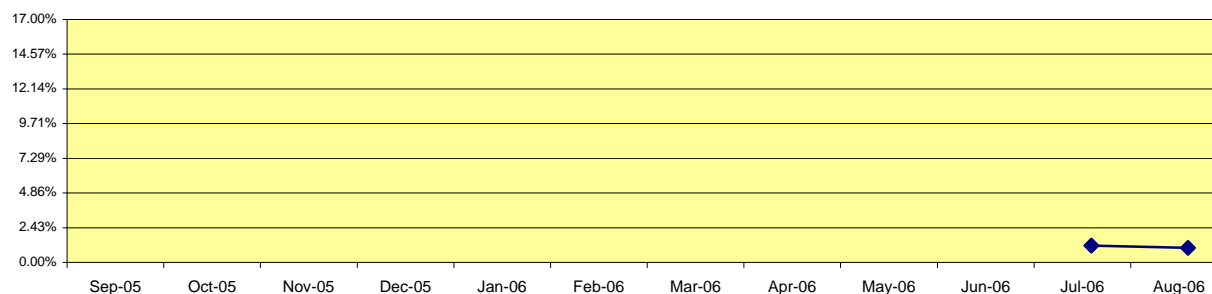
# Ownit Mortgage Loan Trust Mortgage Loan Asset-Backed Certificates Series 2006-4

**Distribution Date: 25-Aug-06**  
**Prepayment Summary**

## SMM (Single Monthly Mortality)

### Total

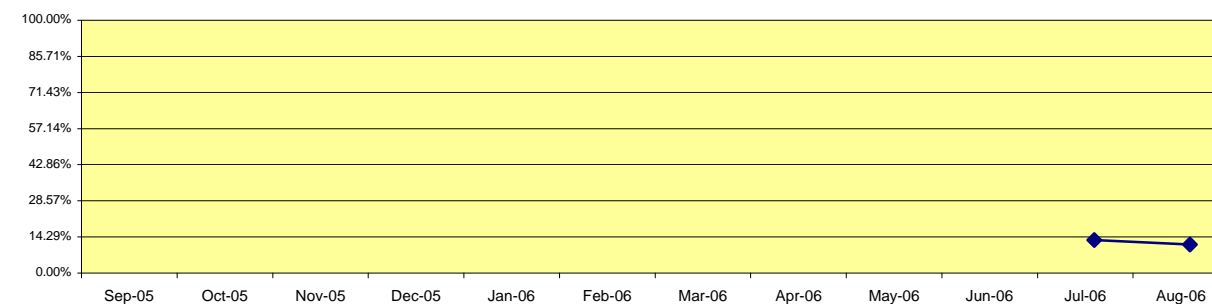
Current Period	0.64%
3-Month Average	0.72%
6-Month Average	0.72%
12-Month Average	0.72%
Average Since Cut-Off	0.72%



## CPR (Conditional Prepayment Rate)

### Total

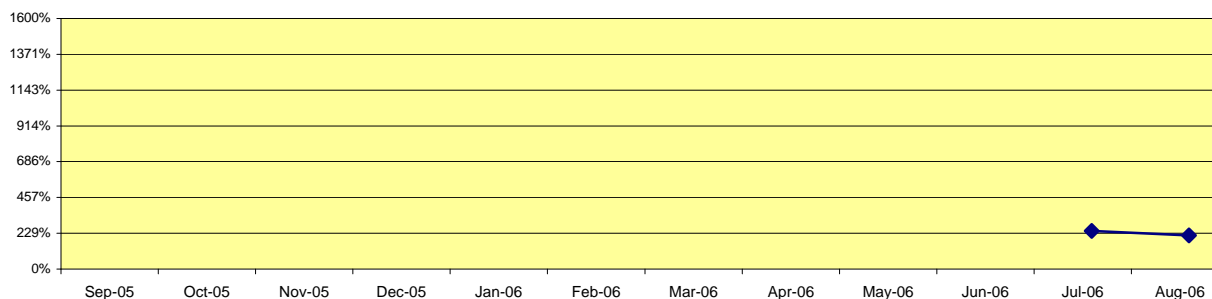
Current Period	7.44%
3-Month Average	8.34%
6-Month Average	8.34%
12-Month Average	8.34%
Average Since Cut-Off	8.34%



## PSA (Public Securities Association)

### Total

Current Period	124%
3-Month Average	139%
6-Month Average	139%
12-Month Average	139%
Average Since Cut-Off	139%



SMM	Single Monthly Mortality	$(\text{Partial and Full Prepayments} + \text{Repurchases} + \text{Liquidations}) / (\text{Beginning Collateral Balance} - \text{Scheduled Principal})$
CPR	Conditional Prepayment Rate	$1 - (1 - \text{SMM})^{12}$
PSA	Public Securities Association	$100 * \text{CPR} / (0.2 * \text{MIN}(30, \text{WAS}))$
WAS	Weighted Average Seasoning	$(\text{Original Term} - \text{Remaining Term}) * (\text{Current Scheduled Balance} / \text{Deal Scheduled Principal Balance})$

**Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-4**

***Distribution Date: 25-Aug-06  
Mortgage Loan Characteristics Part I***

**Distribution by Current Ending Principal Balance**

Min	Max	Count	% of Total	Balance	% of Total
31,000	to 75,000	438	10.15%	28,096,201	3.54%
75,000	to 90,000	338	7.83%	28,041,740	3.53%
90,000	to 105,000	381	8.83%	37,187,670	4.68%
105,000	to 120,000	359	8.32%	40,533,186	5.10%
120,000	to 135,000	348	8.07%	44,529,168	5.61%
135,000	to 152,000	304	7.05%	43,686,627	5.50%
152,000	to 190,000	627	14.53%	106,971,921	13.47%
190,000	to 228,000	441	10.22%	91,443,369	11.51%
228,000	to 266,000	264	6.12%	64,997,898	8.18%
266,000	to 304,000	233	5.40%	66,131,508	8.33%
304,000	to 340,000	153	3.55%	49,402,832	6.22%
340,000	to 999,000	428	9.92%	193,167,493	24.32%
		4,314	100.00%	794,189,613	100.00%

**Distribution by Cut-off Principal Balance**

Min	Max	Count	% of Total	Balance	% of Total
31,000	to 75,000	442	10.14%	28,387,164	3.52%
75,000	to 90,000	336	7.70%	27,876,811	3.46%
90,000	to 105,000	389	8.92%	37,969,725	4.71%
105,000	to 120,000	359	8.23%	40,567,179	5.03%
120,000	to 135,000	348	7.98%	44,551,328	5.53%
135,000	to 152,000	307	7.04%	44,131,022	5.47%
152,000	to 190,000	636	14.58%	108,568,428	13.46%
190,000	to 228,000	447	10.25%	92,742,872	11.50%
228,000	to 266,000	263	6.03%	64,684,633	8.02%
266,000	to 304,000	239	5.48%	67,785,123	8.41%
304,000	to 341,000	157	3.60%	50,741,413	6.29%
341,000	to 1,000,000	438	10.04%	198,342,552	24.60%
		4,361	100.00%	806,348,249	100.00%

**Distribution by Current Mortgage Rate**

Min	Max	Count	% of Total	Balance	% of Total
6.13%	to 6.98%	382	8.85%	92,086,711	11.60%
6.98%	to 7.13%	497	11.52%	103,263,926	13.00%
7.13%	to 7.27%	232	5.38%	47,222,054	5.95%
7.27%	to 7.41%	226	5.24%	43,749,922	5.51%
7.41%	to 7.55%	353	8.18%	72,853,344	9.17%
7.55%	to 7.75%	604	14.00%	110,532,802	13.92%
7.75%	to 7.97%	264	6.12%	45,411,061	5.72%
7.97%	to 8.19%	467	10.83%	83,141,839	10.47%
8.19%	to 8.41%	335	7.77%	55,850,431	7.03%
8.41%	to 8.63%	353	8.18%	56,382,397	7.10%
8.63%	to 8.88%	228	5.29%	33,464,869	4.21%
8.88%	to 11.00%	373	8.65%	50,230,257	6.32%
		4,314	100.00%	794,189,613	100.00%

**Distribution by Original Mortgage Rate**

Min	Max	Count	% of Total	Balance	% of Total
6.13%	to 6.98%	385	8.83%	93,032,694	11.54%
6.98%	to 7.13%	501	11.49%	104,580,096	12.97%
7.13%	to 7.27%	235	5.39%	47,697,291	5.92%
7.27%	to 7.41%	234	5.37%	46,118,118	5.72%
7.41%	to 7.55%	355	8.14%	73,627,964	9.13%
7.55%	to 7.75%	607	13.92%	111,187,056	13.79%
7.75%	to 7.97%	267	6.12%	46,813,162	5.81%
7.97%	to 8.19%	471	10.80%	84,288,402	10.45%
8.19%	to 8.41%	338	7.75%	56,288,529	6.98%
8.41%	to 8.63%	356	8.16%	56,935,024	7.06%
8.63%	to 8.88%	232	5.32%	34,234,462	4.25%
8.88%	to 11.00%	380	8.71%	51,545,452	6.39%
		4,361	100.00%	806,348,249	100.00%



**Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-4**

***Distribution Date: 25-Aug-06  
Mortgage Loan Characteristics Part II***

**Distribution by Product Characteristics (Current)**

Product Type	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Adjustable	3,029	608,199,287	76.58%	355.80	7.65%
Fixed 1st Lien	1,285	185,990,326	23.42%	353.99	8.01%

Total	4,314	794,189,613	100.00%		
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**Distribution by Product Characteristics (Cut-off)**

Product Type	# of Loans	Original Principal Balance	% of Balance	WAMM	WAC
Adjustable	3,068	618,539,499	76.71%	360.00	7.66%
Fixed 1st Lien	1,293	187,808,751	23.29%	358.13	8.00%

Total	4,361	806,348,249	100.00%		
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**Distribution by Property Types (Current)**

Property Type	# of Loans	Ending Balance	% of Balance	WAMM	WAC
SF Unattached Dwelling	3,381	599,718,644	75.51%	355.38	7.76%
PUD	551	120,721,958	15.20%	355.75	7.62%
Condo - Low Facility	256	47,101,777	5.93%	355.07	7.65%
Multifamily	126	26,647,234	3.36%	354.14	7.86%

Total	4,314	794,189,613	100.00%		
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**Distribution by Property Types (Cut-off)**

Property Type	# of Loans	Ending Balance	% of Balance	WAMM	WAC
SF Unattached Dwelling	3,419	608,514,008	75.47%	359.55	7.76%
PUD	558	123,371,911	15.30%	360.00	7.62%
Condo - Low Facility	258	47,798,157	5.93%	359.31	7.65%
Multifamily	126	26,664,174	3.31%	358.27	7.86%

Total	4,361	806,348,249	100.00%		
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**Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-4**

***Distribution Date: 25-Aug-06  
Mortgage Loan Characteristics Part II***

**Distribution by Occupancy Type (Current)**

Occupancy Type	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Owner Occupied - Primary Residence	4,166	773,041,899	97.34%	355.38	7.71%
Non-Owner Occupied	139	18,985,263	2.39%	355.15	8.61%
Owner Occupied - Secondary Residence	9	2,162,451	0.27%	355.65	8.26%

Total 4,314 794,189,613 100.00%

**Distribution by Loan Purpose (Current)**

Loan Purpose	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Purchase	2,846	519,904,982	65.46%	355.85	7.68%
Refinance/Equity Takeout	1,296	243,865,613	30.71%	354.91	7.85%
Refinance/No Cash Out	172	30,419,018	3.83%	351.08	7.83%

Total 4,314 794,189,613 100.00%

**Distribution by Occupancy Type (Cut-off)**

Occupancy Type	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Owner Occupied - Primary Residence	4,209	784,543,336	97.30%	359.57	7.71%
Non-Owner Occupied	143	19,637,736	2.44%	359.45	8.62%
Owner Occupied - Secondary Residence	9	2,167,177	0.27%	360.00	8.26%

Total 4,361 806,348,249 100.00%

**Distribution by Loan Purpose (Cut-off)**

Loan Purpose	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Purchase	2,870	526,161,897	65.25%	360.00	7.68%
Refinance/Equity Takeout	1,316	248,925,161	30.87%	359.16	7.85%
Refinance/No Cash Out	175	31,261,192	3.88%	355.41	7.85%

Total 4,361 806,348,249 100.00%



**Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-4**

***Distribution Date: 25-Aug-06  
Mortgage Loan Characteristics Part II***

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**Distribution by Originator Concentration > 10% (Current)**

Originator	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Ownit	4,314	794,189,613	100.00%	355.38	7.74%

**Distribution by Originator Concentration > 10% (Cut-off)**

Originator	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Ownit	4,361	806,348,249	100.00%	359.56	7.74%

**Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-4**

***Distribution Date: 25-Aug-06  
Geographic Concentration***

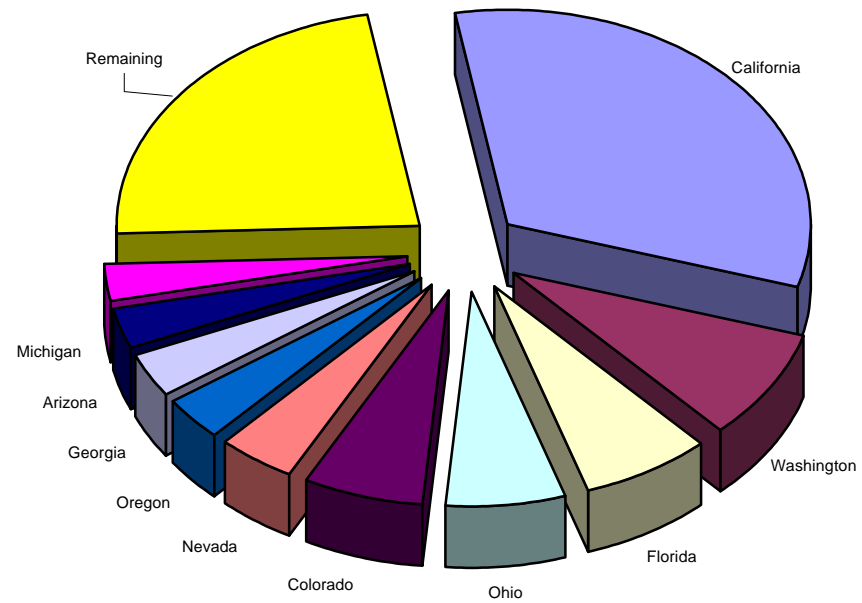
**Top 10 Current State Concentration**

Geographic Distribution	# of Loans	Balance <sup>(1)</sup>	% of Balance	WAMM	WAC
California	808	258,359,874	32.53%	356	7.44%
Washington	330	65,563,749	8.26%	356	7.73%
Florida	279	54,422,673	6.85%	355	7.74%
Ohio	456	52,036,638	6.55%	354	8.19%
Colorado	302	51,182,787	6.44%	355	7.56%
Nevada	139	31,452,368	3.96%	356	7.57%
Oregon	154	27,041,876	3.40%	356	7.77%
Georgia	188	26,557,611	3.34%	354	8.00%
Arizona	119	23,746,046	2.99%	356	7.88%
Michigan	173	22,310,322	2.81%	356	8.16%
Remaining	1,366	181,515,668	22.86%	355	7.99%

**Top 10 Original State Concentration**

Geographic Distribution	# of Loans	Balance <sup>(1)</sup>	% of Balance	WAMM	WAC
California	818	262,857,532	32.60%	360	7.44%
Washington	332	65,920,499	8.18%	360	7.73%
Florida	281	54,818,749	6.80%	360	7.74%
Ohio	460	52,596,318	6.52%	358	8.18%
Colorado	306	51,778,800	6.42%	360	7.58%
Nevada	139	31,467,710	3.90%	360	7.57%
Oregon	158	27,995,889	3.47%	360	7.75%
Georgia	189	26,815,885	3.33%	358	7.99%
Arizona	120	23,970,064	2.97%	360	7.89%
Michigan	173	22,325,693	2.77%	360	8.16%
Remaining	1,385	185,801,110	23.04%	359	7.99%

**Top 10 Current State Concentration**



<sup>(1)</sup> Based on Current Period Ending Principal Balance





**Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-4**

***Distribution Date: 25-Aug-06  
Current Period Realized Loss Detail***

Disclosure Control #	Period	Original Liquidation Balance	Net Liquidation Proceeds	Loss-Loan Non- adjusted	Loss to Trust	Loss-Certs Non- adjusted	Subsequent Recov/(Exp)	Loss-Loan Adjusted	Loss-Certs Adjusted	Liq Type	Adj Type



**Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-4**

***Distribution Date: 25-Aug-06  
Historical Realized Loss Summary  
Total (All Loans)***

----- Current Realized Loss -----														----- Previous Liquidations/Payoffs -----					
Distribution Date	Beginning Scheduled Balance	Net Liquidation Proceeds	Realized Loss	Loan Count	Claims on Prior Liquidations		Recovery on Prior Liquidations		(Claims)/Recoveries on Prior Payoffs		Realized Loss Adjusted	Cumulative Realized Loss							
					Amount	Count	Amount	Count	Amount	Count									
25-Aug-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00							
25-Jul-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00							
Total	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00								



**Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-4**

***Distribution Date: 25-Aug-06  
Historical Realized Loss Summary  
Group I***

----- Current Realized Loss -----														----- Previous Liquidations/Payoffs -----													
Distribution Date	Beginning Scheduled Balance	Net Liquidation Proceeds	Realized Loss	Loan Count	Claims on Prior Liquidations		Recovery on Prior Liquidations		(Claims)/Recoveries on Prior Payoffs		Realized Loss Adjusted	Cumulative Realized Loss															
					Amount	Count	Amount	Count	Amount	Count																	
25-Aug-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0.00														
25-Jul-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0.00														
Total	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00																



**Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-4**

***Distribution Date: 25-Aug-06  
Historical Realized Loss Summary  
Group II***

----- Current Realized Loss -----														----- Previous Liquidations/Payoffs -----													
Distribution Date	Beginning Scheduled Balance	Net Liquidation Proceeds	Realized Loss	Loan Count	Claims on Prior Liquidations				Recovery on Prior Liquidations		(Claims)/Recoveries on Prior Payoffs		Realized Loss Adjusted	Cumulative Realized Loss													
					Amount	Count	Amount	Count	Amount	Count																	
25-Aug-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00													
25-Jul-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00													
Total	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00														

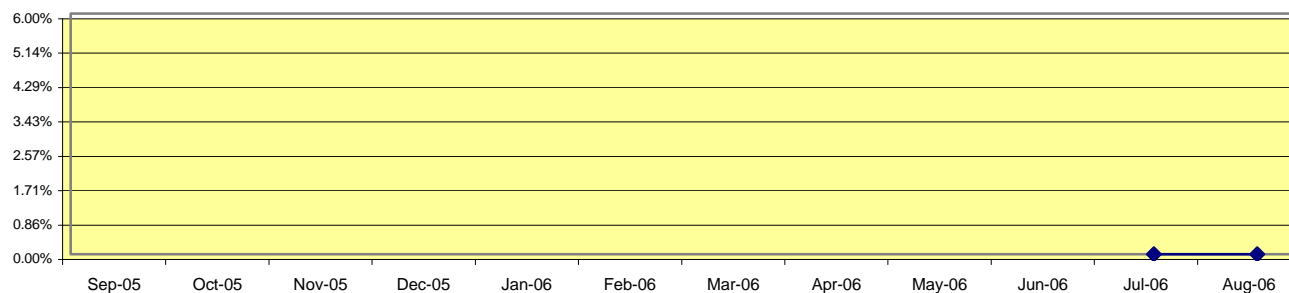
**Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-4**

***Distribution Date: 25-Aug-06  
Realized Loss Summary***

**MDR (monthly Default Rate)**

**Total**

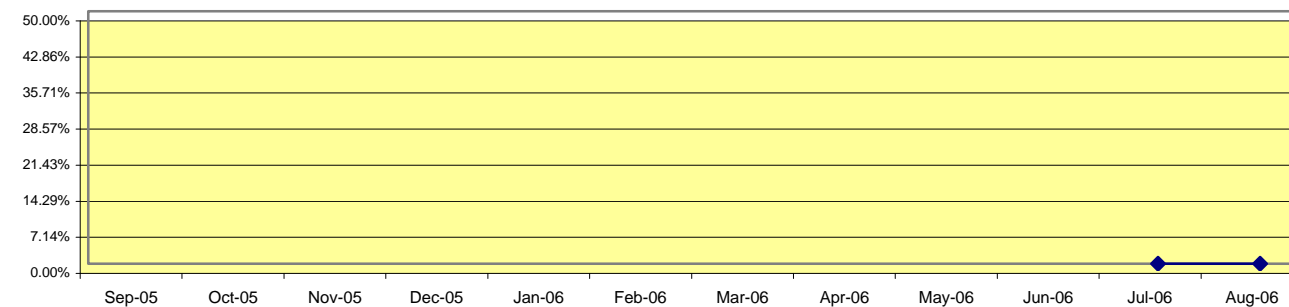
Current Period	0.00%
3-Month Average	0.00%
6-Month Average	0.00%
12-Month Average	0.00%
Average Since Cut-Off	0.00%



**CDR (Conditional Default Rate)**

**Total**

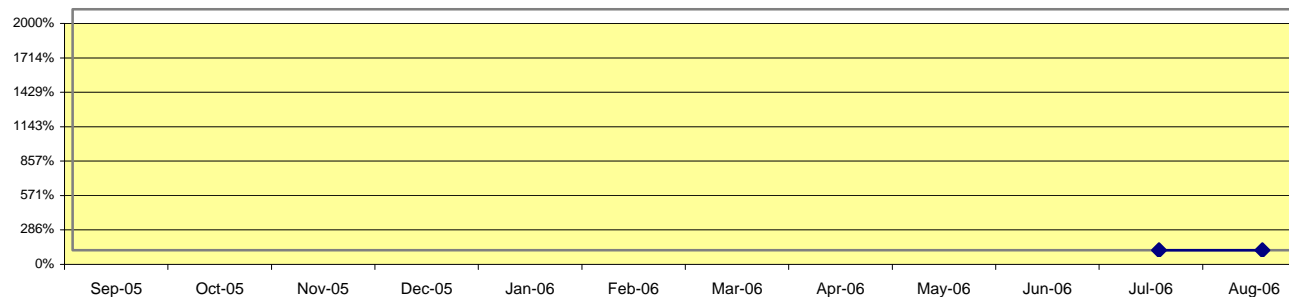
Current Period	0.00%
3-Month Average	0.00%
6-Month Average	0.00%
12-Month Average	0.00%
Average Since Cut-Off	0.00%



**SDA (Standard Default Assumption)**

**Total**

Current Period	0.00%
3-Month Average	0.00%
6-Month Average	0.00%
12-Month Average	0.00%
Average Since Cut-Off	0.00%



MDR	Monthly Default Rate	$(\text{Beginning Principal Balance of Liquidated Loans}) / (\text{Total Beginning Principal Balance})$
CDR	Conditional Default Rate	$1 - (1 - \text{MDR})^{12}$
SDA	Standard Default Assumption	If WAS=30 then CDR/(WAS*0.02) else if 30<WAS=60 then CDR/0.6 else if 60<WAS=120 then CDR/(0.6-((WAS-60)*0.0095)) else if WAS>120 then CDR/0.03
WAS	Weighted Average Seasoning	$(\text{Original Term} - \text{Remaining Term}) * (\text{Current Scheduled Balance} / \text{Deal Scheduled Principal Balance})$



**Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-4**

***Distribution Date: 25-Aug-06  
Servicemembers Civil Relief Act***

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Disclosure Control #	Beginning Balance	Scheduled Principal	Unscheduled Principal	Ending balance	Loan Rate	P&I Amount	Scheduled Interest	Interest Received	Relief Act Interest Shortfall
4285	103,926.77	24.28	0.00	103,888.45	7.38%	663.43	639.15	519.63	119.52
Total	103,926.77	24.28	0.00	103,888.45		663.43	639.15	519.63	119.52

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**Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-4**

***Distribution Date: 25-Aug-06  
Material Breaches Detail***

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Disclosure Control #	Loan Group #	Ending Principal Balance	Material Breach Date	Material Breach Description
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Material breaches of pool asset representation or warranties or transaction covenants.



**Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-4**

***Distribution Date: 25-Aug-06  
Modified Loan Detail***

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Disclosure Control #	Loan Group #	Modified Maturity Date	Cutoff Maturity Date	Modification Description
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Modifications include any extensions or waivers to the mortgage loan terms, fees, penalties or payments during the preceding calendar month or that have become material over time.





**Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-4**

***Distribution Date: 25-Aug-06  
Collateral Asset Changes***

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Disclosure Control  
#

Beginning Principal Balance

Description



**Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-4**

***Distribution Date: 25-Aug-06  
Historical Collateral Level REO Report***

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Disclosure Control #	REO Date	City	State	Property Type	Actual Balance	Scheduled Balance	Recent Appraisal Value	Appraisal Date	Appraisal Reduction Amount	Date Liquidated	Liquidation Proceeds	Liquidation Expenses	Realized Loss
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