

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

**Distribution Date: 26-Dec-06**

**ABN AMRO Acct : 723810.1**

<b>Payment Date:</b> 26-Dec-06	<b>Content:</b>	<b>Pages</b>	<b>Contact Information:</b>
<b>Prior Payment:</b> 27-Nov-06	Statement to Certificate Holders	2	Analyst: Jack Lin 714.259.6831 Jack.C.Lin@abnamro.com
<b>Next Payment:</b> 25-Jan-07	Statement to Certificate Holders (Factors)	3	Administrator: Patrick Kubik 312.992.1102 patrick.kubik@abnamro.com
<b>Record Date:</b> 30-Nov-06	Pool/Non-Pool Funds Cash Reconciliation	4	LaSalle Website: <a href="http://www.etrustee.net">www.etrustee.net</a>
<b>Distribution Count:</b> 6	Cash Reconciliation Summary	5-6	<b>Outside Parties To The Transaction</b>
<b>Closing Date:</b> 26-Jun-06	Pool Detail and Performance Indicators	7-10	Depositor: Merrill Lynch Mortgage Investors, Inc.
<b>First Pay. Date:</b> 25-Jul-06	Bond Interest Reconciliation Part I	11	Underwriter: Merrill Lynch & Company- Asset Backed Sec. Group
<b>Rated Final Payment Date:</b> 25-May-37	Bond Interest Reconciliation Part II	12	Master Servicer: Litton Loan Servicing L.P.
<b>Determination Date:</b> 18-Dec-06	Bond Principal Reconciliation	13	Rating Agency: Standard & Poor's/Moody's Investors Service, Inc.
<b>Delinq Method:</b> OTS	Rating Information	14	
	15 Month Loan Status Summary Part I	15-21	
	15 Month Loan Status Summary Part II	22-28	
	15 Month Historical Payoff Summary	29-31	
	Prepayment Summary	32	
	Mortgage Loan Characteristics Part I	33	
	Mortgage Loan Characteristics Part II	34-36	
	Geographic Concentration	37	
	Current Period Realized Loss Detail	38	
	Historical Realized Loss Summary	39-41	
	Realized Loss Summary	42	
	Servicemembers Civil Relief Act	43	
	Material Breaches Detail	44	
	Modified Loan Detail	45	
	Collateral Asset Changes	46	
	Historical Collateral Level REO Report	47-49	

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

***Distribution Date: 26-Dec-06***  
***Bond Payments***

Class	CUSIP	Original Face Value (1)	Beginning Certificate Balance	Principal Payment	Principal Adjustment or Loss	Deferred Interest	Ending Certificate Balance	Interest Payment (2)	Interest Adjustment	Pass-Through Rate
A-1	69121QAA9	243,564,000.00	230,242,938.22	3,443,752.50	0.00	0.00	226,799,185.72	1,012,685.19	0.00	5.4600000000%
A-2A	69121QAB7	186,658,000.00	165,268,464.17	5,938,561.57	0.00	0.00	159,329,902.60	712,261.17	0.00	5.3500000000%
A-2B	69121QAC5	72,239,000.00	72,239,000.00	0.00	0.00	0.00	72,239,000.00	314,821.58	0.00	5.4100000000%
A-2C	69121QAD3	88,798,000.00	88,798,000.00	0.00	0.00	0.00	88,798,000.00	391,278.52	0.00	5.4700000000%
A-2D	69121QAE1	36,886,000.00	36,886,000.00	0.00	0.00	0.00	36,886,000.00	165,208.30	0.00	5.5600000000%
M-1	69121QAF8	29,431,000.00	29,431,000.00	0.00	0.00	0.00	29,431,000.00	133,240.68	0.00	5.6200000000%
M-2	69121QAG6	27,012,000.00	27,012,000.00	0.00	0.00	0.00	27,012,000.00	122,506.92	0.00	5.6300000000%
M-3	69121QAH4	15,320,000.00	15,320,000.00	0.00	0.00	0.00	15,320,000.00	69,603.87	0.00	5.6400000000%
M-4	69121QAJ0	14,111,000.00	14,111,000.00	0.00	0.00	0.00	14,111,000.00	64,793.01	0.00	5.7000000000%
M-5	69121QAK7	12,901,000.00	12,901,000.00	0.00	0.00	0.00	12,901,000.00	59,444.94	0.00	5.7200000000%
M-6	69121QAL5	12,901,000.00	12,901,000.00	0.00	0.00	0.00	12,901,000.00	60,068.49	0.00	5.7800000000%
B-1	69121QAM3	11,692,000.00	11,692,000.00	0.00	0.00	0.00	11,692,000.00	59,242.71	0.00	6.2900000000%
B-2	69121QAN1	11,288,000.00	11,288,000.00	0.00	0.00	0.00	11,288,000.00	57,923.12	0.00	6.3700000000%
B-3	69121QAP6	8,063,000.00	8,063,000.00	0.00	0.00	0.00	8,063,000.00	46,570.54	0.00	7.1700000000%
C	69121QAR2	806,348,249.41 N	771,632,725.36	0.00	0.00	0.00	762,250,411.29	1,373,869.78	(1,170.84)	2.1383861603%
P	69121QAQ4	0.00	0.00	0.00	0.00	0.00	0.00	148,459.46	148,459.46	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	736,153,402.39	9,382,314.07	0.00	0.00	726,771,088.32	4,791,978.28	147,288.62	
Total P&I Payment								14,174,292.35		

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



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

**Distribution Date: 26-Dec-06  
Statement to Certificate Holders (FACTORS)  
Bond Payments**

Class	CUSIP	Original Face Value	Beginning Certificate Balance *	Principal Payment *	Principal Adjustment or Loss	Deferred Interest *	Ending Certificate Balance *	Interest Payment *	Interest Adjustment*	Next Rate **
A-1	69121QAA9	243,564,000.00	945.307755744	14.139004533	0.000000000	0.000000000	931.168751211	4.157778613	0.000000000	5.49000000%
A-2A	69121QAB7	186,658,000.00	885.407880562	31.815199831	0.000000000	0.000000000	853.592680732	3.815862004	0.000000000	5.38000000%
A-2B	69121QAC5	72,239,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.358055621	0.000000000	5.44000000%
A-2C	69121QAD3	88,798,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.406388883	0.000000000	5.50000000%
A-2D	69121QAE1	36,886,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.478889009	0.000000000	5.59000000%
M-1	69121QAF8	29,431,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.527222317	0.000000000	5.65000000%
M-2	69121QAG6	27,012,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.535277654	0.000000000	5.66000000%
M-3	69121QAH4	15,320,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.543333551	0.000000000	5.67000000%
M-4	69121QAJ0	14,111,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.591666785	0.000000000	5.73000000%
M-5	69121QAK7	12,901,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.607777692	0.000000000	5.75000000%
M-6	69121QAL5	12,901,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.656111154	0.000000000	5.81000000%
B-1	69121QAM3	11,692,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	5.066944064	0.000000000	6.32000000%
B-2	69121QAN1	11,288,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	5.131389086	0.000000000	6.40000000%
B-3	69121QAP6	8,063,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	5.775832817	0.000000000	7.20000000%
C	69121QAR2	806,348,249.41 N	956.947232073	0.000000000	0.000000000	0.000000000	945.311671288	1.703816907	(0.001452028)	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



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

***Distribution Date: 26-Dec-06***  
***Cash Reconciliation Summary***

Pool Source of Funds		Non-Pool Source of Funds	
Interest Summary		Supplemental Interest Trust	
<b>Interest Summary</b>		Net Swap Payments received	0.00
Scheduled Interest	4,971,025.99	Net Swap Payments paid	0.00
Fees	326,336.34		
<b>Remittance Interest</b>	4,644,689.65	Swap Termination Payments received	0.00
<b>Other Interest Proceeds/Shortfalls</b>		Swap Termination Payments paid	0.00
Prepayment Penalties	148,459.46		
Other Interest Loss	(1,051.50)	Defaulted Swap Termination Payments	0.00
Other Interest Proceeds	0.00		
Non-advancing Interest	0.00		
Non-Supported Interest Shortfall	0.00		
Relief Act Shortfall	(119.34)		
Modification Shortfall	0.00		
Other Interest Proceeds/Shortfalls	147,288.62		
<b>Interest Adjusted</b>	4,791,978.27		
<b>Fee Summary</b>			
Total Servicing Fees	321,513.64		
Total Trustee Fees	4,822.70		
LPMI Fees	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>	326,336.34		
<b>Advances (Principal &amp; Interest)</b>			
Prior Month's Outstanding Advances	1,998,139.50		
Current Advances	1,915,502.38		
Reimbursement of Prior Advances	(453,436.00)		
Outstanding Advances	4,367,077.75		
		<b>P&amp;I Due Certificate Holders</b>	<b>14,174,292.34</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.



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

***Distribution Date: 26-Dec-06  
Cash Reconciliation Summary Group I***

	Fixed	ARM	Total
<b>Interest Summary</b>			
Scheduled Interest	460,910.57	1,496,046.10	1,956,956.67
Fees	28,861.52	97,734.16	126,595.68
Remittance Interest	432,049.05	1,398,311.93	1,830,360.98
<b>Other Interest Proceeds/Shortfalls</b>			
Prepayment Penalties	7,084.76	39,374.71	46,459.47
Other Interest Loss	0.00	(119.34)	(119.34)
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	7,084.76	39,255.37	46,340.13
<b>Interest Adjusted</b>	<b>439,133.81</b>	<b>1,437,567.30</b>	<b>1,876,701.11</b>
<b>Principal Summary</b>			
Scheduled Principal Distribution	27,472.84	75,974.33	103,447.17
Curtailments	1,961.16	4,461.57	6,422.73
Prepayments in Full	757,579.67	2,576,302.93	3,333,882.60
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	787,013.67	2,656,738.83	3,443,752.50
<b>Fee Summary</b>			
Total Servicing Fees	28,435.00	96,289.81	124,724.81
Total Trustee Fees	426.52	1,444.35	1,870.87
LPMI Fees	0.00	0.00	0.00
Misc. Fees	0.00	0.00	0.00
<b>Total Fees</b>	<b>28,861.52</b>	<b>97,734.16</b>	<b>126,595.68</b>
<b>Beginning Principal Balance</b>	<b>68,243,990.90</b>	<b>231,095,554.69</b>	<b>299,339,545.59</b>
<b>Ending Principal Balance</b>	<b>67,456,977.23</b>	<b>228,438,815.86</b>	<b>295,895,793.09</b>



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

***Distribution Date: 26-Dec-06  
Cash Reconciliation Summary Group II***

	Fixed	ARM	Total
<b>Interest Summary</b>			
Scheduled Interest	753,076.48	2,260,992.84	3,014,069.33
Fees	48,063.33	151,677.32	199,740.66
Remittance Interest	705,013.15	2,109,315.52	2,814,328.67
<b>Other Interest Proceeds/Shortfalls</b>			
Prepayment Penalties	59,454.78	42,545.21	101,999.99
Other Interest Loss	(1,051.50)	0.00	(1,051.50)
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	58,403.28	42,545.21	100,948.49
<b>Interest Adjusted</b>	<b>763,416.43</b>	<b>2,151,860.73</b>	<b>2,915,277.16</b>
<b>Principal Summary</b>			
Scheduled Principal Distribution	50,600.97	96,395.52	146,996.49
Curtailments	1,059.87	1,440.99	2,500.86
Prepayments in Full	2,153,944.71	3,635,119.51	5,789,064.22
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	2,205,605.55	3,732,956.02	5,938,561.57
<b>Fee Summary</b>			
Total Servicing Fees	47,353.04	149,435.79	196,788.82
Total Trustee Fees	710.30	2,241.54	2,951.83
LPMI Fees	0.00	0.00	0.00
Misc. Fees	0.00	0.00	0.00
<b>Total Fees</b>	<b>48,063.33</b>	<b>151,677.32</b>	<b>199,740.66</b>
<b>Beginning Principal Balance</b>	<b>113,647,294.38</b>	<b>358,645,885.39</b>	<b>472,293,179.77</b>
<b>Ending Principal Balance</b>	<b>111,441,688.83</b>	<b>354,912,929.37</b>	<b>466,354,618.20</b>



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

**Distribution Date: 26-Dec-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
Cut-off Pool Balance	806,348,249.41	4,361		3 mo. Rolling Average	48,443,095	771,995,553	6.29%	WAC - Remit Current	7.50%	7.14%	7.22%
Cum Scheduled Principal	1,505,787.12			6 mo. Rolling Average	31,427,571	783,078,122	4.05%	WAC - Remit Original	7.50%	7.15%	7.23%
Cum Unscheduled Principal	42,450,243.27			12 mo. Rolling Average	31,427,571	783,078,122	4.05%	WAC - Current	8.01%	7.64%	7.73%
Cum Liquidations	141,807.73			Loss Levels	Amount	Count		WAC - Original	8.00%	7.66%	7.74%
Cum Repurchases	0.00			3 mo. Cum Loss	1,256.47	1		WAL - Current	349.94	351.81	351.37
				6 mo. Cum loss	1,256.47	1		WAL - Original	354.99	356.80	356.38
				12 mo. Cum Loss	1,256.47	1					
Current	Amount	Count	%								
Beginning Pool	771,632,725.36	4,205	95.69%	Triggers				Current Index Rate			5.320000%
Scheduled Principal	250,443.66		0.03%					Next Index Rate			5.350000%
Unscheduled Principal	9,131,870.41	50	1.13%								
Liquidations	0.00	0	0.00%	> Delinquency Trigger Event <sup>(2)</sup>			NO	Prepayment Charges			
Repurchases	0.00	0	0.00%	Delinquency Event Calc <sup>(1)</sup>	59,354,047.32	762,250,411	7.79%			Amount	Count
Ending Pool	762,250,411.29	4,155	94.53%	> Loss Trigger Event? <sup>(3)</sup>			NO	Current	148,459.46		35
								Cumulative	597,992.09		116
Ending Actual Balance	N/A			Cumulative Loss		1,256	0.00%				
Average Loan Balance	183,453.77			> Overall Trigger Event?			NO				
Current Loss Detail	Amount			Step Down Date				Pool Composition			
Liquidation	0.00			Distribution Count	6			Properties	Balance	%/Score	
Realized Loss	0.00			Required Percentage <sup>(4)</sup>	N/A			Cut-off LTV	635,793,483.88	78.85%	
Realized Loss Adjustment	0.00			Step Down % <sup>(5)</sup>	55.80%			Cash Out/Refinance	280,186,352.37	34.75%	
Net Liquidation	0.00			% of Required Percentage <sup>(6)</sup>	N/A			SFR	608,514,007.55	75.47%	
								Owner Occupied	786,710,513.18	97.56%	
Credit Enhancement	Amount	%		> Step Down Date?			NO		Min	Max	W A
Original OC	35,484,149.41	4.40%		Extra Principal	0.00			FICO	525	810	636.50
Target OC	35,479,322.99	4.40%		Cumulative Extra Principal	1,256.47						
Beginning OC	35,479,322.97			OC Release	N/A						
Ending OC	35,479,322.97										
Most Senior Certificates	593,434,402.39										

**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)  
**Note:** Delinquency and Loss Event Triggers may be flagged as "Yes" prior to the Step Down Date on account of the percentage thresholds being breached.



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
Cut-off Pool Balance	312,662,820.03	2,107		3 mo. Rolling Average	14,108,736	299,965,034	4.71%	WAC - Remit Current	7.60%	7.26%	7.34%
Cum Scheduled Principal	622,874.58			6 mo. Rolling Average	8,702,509	304,430,116	2.89%	WAC - Remit Original	7.60%	7.27%	7.35%
Cum Unscheduled Principal	16,002,344.63			12 mo. Rolling Average	8,702,509	304,430,116	2.89%	WAC - Current	8.10%	7.77%	7.85%
Cum Liquidations	141,807.73			Loss Levels	Amount	Count		WAC - Original	8.11%	7.78%	7.85%
Cum Repurchases	0.00			3 mo. Cum Loss	1,256.47	1		WAL - Current	351.84	351.73	351.75
				6 mo. Cum loss	1,256.47	1		WAL - Original	356.83	356.73	356.75
				12 mo. Cum Loss	1,256.47	1					
Current	Amount	Count	%					Current Index Rate			N/A
Beginning Pool	299,339,545.59	2,032	95.74%					Next Index Rate			N/A
Scheduled Principal	103,447.17		0.03%								
Unscheduled Principal	3,340,305.33	19	1.07%								
Liquidations	0.00	0	0.00%					Prepayment Charges			
Repurchases	0.00	0	0.00%						Amount	Count	
Ending Pool	295,895,793.09	2,013	94.64%					Current	46,459.47	14	
								Cumulative	214,142.97	48	
Ending Actual Balance	N/A										
Average Loan Balance	146,992.45										
Current Loss Detail	Amount							Pool Composition			
Liquidation	0.00							Properties	Balance	%/Score	
Realized Loss	0.00							Cut-off LTV	251,042,786.78	80.29%	
Realized Loss Adjustment	0.00							Cash Out/Refinance	163,181,660.59	52.19%	
Net Liquidation	0.00							SFR	248,480,649.61	79.47%	
								Owner Occupied	300,441,134.58	96.09%	
									Min	Max	W A
								FICO	526	795	626.47

21-Dec-2006 07:33



[illegible]

21-Dec-2006 07:33



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

***Distribution Date: 26-Dec-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	29	230,242,938.22	5.460000000%	1,012,685.19	0.00	0.00	1,012,685.19	1,012,685.19	0.00	0.00	0.00	0.00	No
A-2A	Act/360	29	165,268,464.17	5.350000000%	712,261.17	0.00	0.00	712,261.17	712,261.17	0.00	0.00	0.00	0.00	No
A-2B	Act/360	29	72,239,000.00	5.410000000%	314,821.58	0.00	0.00	314,821.58	314,821.58	0.00	0.00	0.00	0.00	No
A-2C	Act/360	29	88,798,000.00	5.470000000%	391,278.52	0.00	0.00	391,278.52	391,278.52	0.00	0.00	0.00	0.00	No
A-2D	Act/360	29	36,886,000.00	5.560000000%	165,208.30	0.00	0.00	165,208.30	165,208.30	0.00	0.00	0.00	0.00	No
M-1	Act/360	29	29,431,000.00	5.620000000%	133,240.68	0.00	0.00	133,240.68	133,240.68	0.00	0.00	0.00	0.00	No
M-2	Act/360	29	27,012,000.00	5.630000000%	122,506.92	0.00	0.00	122,506.92	122,506.92	0.00	0.00	0.00	0.00	No
M-3	Act/360	29	15,320,000.00	5.640000000%	69,603.87	0.00	0.00	69,603.87	69,603.87	0.00	0.00	0.00	0.00	No
M-4	Act/360	29	14,111,000.00	5.700000000%	64,793.01	0.00	0.00	64,793.01	64,793.01	0.00	0.00	0.00	0.00	No
M-5	Act/360	29	12,901,000.00	5.720000000%	59,444.94	0.00	0.00	59,444.94	59,444.94	0.00	0.00	0.00	0.00	No
M-6	Act/360	29	12,901,000.00	5.780000000%	60,068.49	0.00	0.00	60,068.49	60,068.49	0.00	0.00	0.00	0.00	No
B-1	Act/360	29	11,692,000.00	6.290000000%	59,242.71	0.00	0.00	59,242.71	59,242.71	0.00	0.00	0.00	0.00	No
B-2	Act/360	29	11,288,000.00	6.370000000%	57,923.12	0.00	0.00	57,923.12	57,923.12	0.00	0.00	0.00	0.00	No
B-3	Act/360	29	8,063,000.00	7.170000000%	46,570.54	0.00	0.00	46,570.54	46,570.54	0.00	0.00	0.00	0.00	No
C	30/360	30	771,632,725.36	2.138386160%	1,375,040.62	0.00	0.00	1,384,843.89	1,373,869.78	0.00	0.00	0.00	0.00	N/A
P			0.00	N/A	0.00	148,459.46	0.00	148,459.46	148,459.46	0.00	0.00	0.00	0.00	N/A
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			736,153,402.39		4,644,689.66	148,459.46	0.00	4,802,952.39	4,791,978.28	0.00	0.00	0.00	0.00	



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

***Distribution Date: 26-Dec-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 <sup>(2)</sup>	Floating Rate Certificate Carry-Over			
A-1	30-Nov-06	27-Nov-06	26-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
A-2A	30-Nov-06	27-Nov-06	26-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
A-2B	30-Nov-06	27-Nov-06	26-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
A-2C	30-Nov-06	27-Nov-06	26-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
A-2D	30-Nov-06	27-Nov-06	26-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
M-1	30-Nov-06	27-Nov-06	26-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
M-2	30-Nov-06	27-Nov-06	26-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
M-3	30-Nov-06	27-Nov-06	26-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
M-4	30-Nov-06	27-Nov-06	26-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
M-5	30-Nov-06	27-Nov-06	26-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
M-6	30-Nov-06	27-Nov-06	26-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
B-1	30-Nov-06	27-Nov-06	26-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
B-2	30-Nov-06	27-Nov-06	26-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
B-3	30-Nov-06	27-Nov-06	26-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
C	30-Nov-06	1-Nov-06	1-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
P	30-Nov-06	1-Nov-06	1-Dec-06	0.00	0.00	148,459.46	0.00	0.00	0.00	0.00	0.00	0.00			
R	30-Nov-06	27-Nov-06	26-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
Total				0.00	0.00	148,459.46	0.00	0.00	0.00	0.00	0.00	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: 26-Dec-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	230,242,938.22	103,447.17	3,340,305.33	0.00	0.00	0.00	0.00	0.00	226,799,185.72	25-May-37	22.10%	23.38%		
A-2A	186,658,000.00	165,268,464.17	146,996.49	5,791,565.08	0.00	0.00	0.00	0.00	0.00	159,329,902.60	25-May-37	22.10%	23.38%		
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%	23.38%		
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%	23.38%		
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%	23.38%		
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%	19.52%		
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%	15.97%		
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%	13.96%		
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%	12.11%		
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%	10.42%		
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%	8.73%		
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%	7.19%		
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%	5.71%		
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%	4.65%		
C	806,348,249.41	771,632,725.36	0.00	0.00	0.00	0.00	0.00	0.00	0.00	762,250,411.29	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%	N/A		
Total	770,864,100.00	736,153,402.39	250,443.66	9,131,870.41	0.00	0.00	0.00	0.00	0.00	726,771,088.32					

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

***Distribution Date: 26-Dec-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: 26-Dec-06**

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

Distribution Date	Current 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>Total (All Loans)</b>														
26-Dec-06	3,690	670,558,857	184	32,337,507	74	14,810,401	47	9,058,633	14	2,603,917	129	30,023,577	17	2,857,520
27-Nov-06	3,824	694,645,038	150	28,243,042	74	15,360,856	34	6,177,995	5	508,635	112	26,040,862	6	656,297
25-Oct-06	3,925	714,759,364	153	30,113,568	70	13,601,309	35	5,800,192	4	424,539	64	16,884,998	5	519,554
25-Sep-06	4,036	736,485,108	133	25,055,570	78	16,510,210	13	3,342,049	3	303,755	26	6,791,025	2	220,120
25-Aug-06	4,148	759,558,530	117	23,432,957	29	5,935,823	8	2,116,023	1	121,257	11	3,025,024	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>Total (All Loans)</b>														
26-Dec-06	88.81%	87.97%	4.43%	4.24%	1.78%	1.94%	1.13%	1.19%	0.34%	0.34%	3.10%	3.94%	0.41%	0.37%
27-Nov-06	90.94%	90.02%	3.57%	3.66%	1.76%	1.99%	0.81%	0.80%	0.12%	0.07%	2.66%	3.37%	0.14%	0.09%
25-Oct-06	92.22%	91.39%	3.59%	3.85%	1.64%	1.74%	0.82%	0.74%	0.09%	0.05%	1.50%	2.16%	0.12%	0.07%
25-Sep-06	94.06%	93.38%	3.10%	3.18%	1.82%	2.09%	0.30%	0.42%	0.07%	0.04%	0.61%	0.86%	0.05%	0.03%
25-Aug-06	96.15%	95.64%	2.71%	2.95%	0.67%	0.75%	0.19%	0.27%	0.02%	0.02%	0.25%	0.38%	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: 26-Dec-06**

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

Distribution Date	Current 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>Group I - Total</b>														
26-Dec-06	1,801	265,675,389	91	12,901,854	35	4,750,424	23	3,357,994	5	623,225	49	7,385,656	9	1,201,252
27-Nov-06	1,866	275,019,799	69	10,031,158	35	5,220,432	16	2,097,095	1	117,967	42	6,474,636	3	378,458
25-Oct-06	1,911	283,111,651	75	10,829,045	32	4,772,623	15	2,087,642	1	121,209	24	3,496,023	2	241,571
25-Sep-06	1,962	290,576,346	65	9,427,945	35	5,117,361	4	595,529	2	218,905	9	1,106,435	1	114,177
25-Aug-06	2,014	299,108,185	57	7,716,102	10	1,336,843	3	334,560	1	121,257	3	343,513	0	0
25-Jul-06	2,069	307,181,766	23	2,786,400	5	600,266	0	0	0	0	0	0	0	0

<b>Group I - Total</b>														
26-Dec-06	89.47%	89.79%	4.52%	4.36%	1.74%	1.61%	1.14%	1.13%	0.25%	0.21%	2.43%	2.50%	0.45%	0.41%
27-Nov-06	91.83%	91.88%	3.40%	3.35%	1.72%	1.74%	0.79%	0.70%	0.05%	0.04%	2.07%	2.16%	0.15%	0.13%
25-Oct-06	92.77%	92.93%	3.64%	3.55%	1.55%	1.57%	0.73%	0.69%	0.05%	0.04%	1.17%	1.15%	0.10%	0.08%
25-Sep-06	94.42%	94.60%	3.13%	3.07%	1.68%	1.67%	0.19%	0.19%	0.10%	0.07%	0.43%	0.36%	0.05%	0.04%
25-Aug-06	96.46%	96.81%	2.73%	2.50%	0.48%	0.43%	0.14%	0.11%	0.05%	0.04%	0.14%	0.11%	0.00%	0.00%
25-Jul-06	98.66%	98.91%	1.10%	0.90%	0.24%	0.19%	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: 26-Dec-06**

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

Distribution Date	Current 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>Group I - Fixed</b>														
26-Dec-06	467	59,064,459	32	4,590,142	6	857,959	3	443,013	1	117,898	15	2,300,951	1	82,555
27-Nov-06	492	62,750,633	18	2,215,944	6	846,328	3	440,455	1	117,967	12	1,872,663	0	0
25-Oct-06	500	63,908,023	16	2,025,139	9	1,337,368	4	681,007	0	0	5	588,234	0	0
25-Sep-06	508	64,861,789	19	2,763,268	9	1,271,099	1	118,103	1	97,672	0	0	0	0
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>Group I - Fixed</b>														
26-Dec-06	88.95%	87.56%	6.10%	6.80%	1.14%	1.27%	0.57%	0.66%	0.19%	0.17%	2.86%	3.41%	0.19%	0.12%
27-Nov-06	92.48%	91.95%	3.38%	3.25%	1.13%	1.24%	0.56%	0.65%	0.19%	0.17%	2.26%	2.74%	0.00%	0.00%
25-Oct-06	93.63%	93.24%	3.00%	2.95%	1.69%	1.95%	0.75%	0.99%	0.00%	0.00%	0.94%	0.86%	0.00%	0.00%
25-Sep-06	94.42%	93.85%	3.53%	4.00%	1.67%	1.84%	0.19%	0.17%	0.19%	0.14%	0.00%	0.00%	0.00%	0.00%
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: 26-Dec-06**

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

Distribution Date	Current 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>Group I - ARM</b>														
26-Dec-06	1,334	206,610,930	59	8,311,712	29	3,892,464	20	2,914,981	4	505,327	34	5,084,704	8	1,118,697
27-Nov-06	1,374	212,269,165	51	7,815,214	29	4,374,104	13	1,656,640	0	0	30	4,601,973	3	378,458
25-Oct-06	1,411	219,203,628	59	8,803,906	23	3,435,255	11	1,406,635	1	121,209	19	2,907,788	2	241,571
25-Sep-06	1,454	225,714,557	46	6,664,678	26	3,846,263	3	477,425	1	121,233	9	1,106,435	1	114,177
25-Aug-06	1,494	232,214,073	39	5,364,471	8	1,120,945	3	334,560	1	121,257	3	343,513	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>Group I - ARM</b>														
26-Dec-06	89.65%	90.44%	3.97%	3.64%	1.95%	1.70%	1.34%	1.28%	0.27%	0.22%	2.28%	2.23%	0.54%	0.49%
27-Nov-06	91.60%	91.85%	3.40%	3.38%	1.93%	1.89%	0.87%	0.72%	0.00%	0.00%	2.00%	1.99%	0.20%	0.16%
25-Oct-06	92.46%	92.84%	3.87%	3.73%	1.51%	1.45%	0.72%	0.60%	0.07%	0.05%	1.25%	1.23%	0.13%	0.10%
25-Sep-06	94.42%	94.82%	2.99%	2.80%	1.69%	1.62%	0.19%	0.20%	0.06%	0.05%	0.58%	0.46%	0.06%	0.05%
25-Aug-06	96.51%	96.96%	2.52%	2.24%	0.52%	0.47%	0.19%	0.14%	0.06%	0.05%	0.19%	0.14%	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: 26-Dec-06**

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

Distribution Date	Current 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>Group II - Total</b>														
26-Dec-06	1,889	404,883,468	93	19,435,653	39	10,059,977	24	5,700,639	9	1,980,692	80	22,637,921	8	1,656,268
27-Nov-06	1,958	419,625,239	81	18,211,884	39	10,140,424	18	4,080,900	4	390,668	70	19,566,226	3	277,839
25-Oct-06	2,014	431,647,713	78	19,284,523	38	8,828,686	20	3,712,550	3	303,329	40	13,388,975	3	277,983
25-Sep-06	2,074	445,908,762	68	15,627,625	43	11,392,849	9	2,746,520	1	84,850	17	5,684,590	1	105,942
25-Aug-06	2,134	460,450,345	60	15,716,855	19	4,598,979	5	1,781,462	0	0	8	2,681,510	0	0
25-Jul-06	2,198	478,123,489	30	6,622,106	13	4,270,593	0	0	0	0	0	0	0	0

<b>Group II - Total</b>														
26-Dec-06	88.19%	86.82%	4.34%	4.17%	1.82%	2.16%	1.12%	1.22%	0.42%	0.42%	3.73%	4.85%	0.37%	0.36%
27-Nov-06	90.11%	88.85%	3.73%	3.86%	1.79%	2.15%	0.83%	0.86%	0.18%	0.08%	3.22%	4.14%	0.14%	0.06%
25-Oct-06	91.71%	90.41%	3.55%	4.04%	1.73%	1.85%	0.91%	0.78%	0.14%	0.06%	1.82%	2.80%	0.14%	0.06%
25-Sep-06	93.72%	92.60%	3.07%	3.25%	1.94%	2.37%	0.41%	0.57%	0.05%	0.02%	0.77%	1.18%	0.05%	0.02%
25-Aug-06	95.87%	94.89%	2.70%	3.24%	0.85%	0.95%	0.22%	0.37%	0.00%	0.00%	0.36%	0.55%	0.00%	0.00%
25-Jul-06	98.08%	97.77%	1.34%	1.35%	0.58%	0.87%	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: 26-Dec-06**

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

Distribution Date	Current 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>Group II - Fixed</b>														
26-Dec-06	643	99,729,172	38	5,709,653	9	1,512,733	7	1,042,522	3	303,111	18	3,144,498	0	0
27-Nov-06	668	103,818,950	29	4,401,879	10	1,387,497	5	981,027	3	303,220	16	2,754,720	0	0
25-Oct-06	682	105,497,358	25	4,105,811	13	2,034,244	6	870,469	3	303,329	6	1,507,844	0	0
25-Sep-06	701	109,034,442	27	4,353,609	10	2,269,629	1	102,535	1	84,850	2	131,426	0	0
25-Aug-06	726	113,444,300	14	2,715,601	3	218,267	0	0	0	0	2	150,517	0	0
25-Jul-06	740	116,303,241	6	620,126	2	150,575	0	0	0	0	0	0	0	0

<b>Group II - Fixed</b>														
26-Dec-06	89.55%	89.49%	5.29%	5.12%	1.25%	1.36%	0.97%	0.94%	0.42%	0.27%	2.51%	2.82%	0.00%	0.00%
27-Nov-06	91.38%	91.35%	3.97%	3.87%	1.37%	1.22%	0.68%	0.86%	0.41%	0.27%	2.19%	2.42%	0.00%	0.00%
25-Oct-06	92.79%	92.28%	3.40%	3.59%	1.77%	1.78%	0.82%	0.76%	0.41%	0.27%	0.82%	1.32%	0.00%	0.00%
25-Sep-06	94.47%	94.01%	3.64%	3.75%	1.35%	1.96%	0.13%	0.09%	0.13%	0.07%	0.27%	0.11%	0.00%	0.00%
25-Aug-06	97.45%	97.35%	1.88%	2.33%	0.40%	0.19%	0.00%	0.00%	0.00%	0.00%	0.27%	0.13%	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: 26-Dec-06**

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

Distribution Date	Current 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>Group II - ARM</b>														
26-Dec-06	1,246	305,154,296	55	13,726,000	30	8,547,244	17	4,658,117	6	1,677,581	62	19,493,423	8	1,656,268
27-Nov-06	1,290	315,806,289	52	13,810,005	29	8,752,928	13	3,099,873	1	87,447	54	16,811,505	3	277,839
25-Oct-06	1,332	326,150,355	53	15,178,712	25	6,794,442	14	2,842,082	0	0	34	11,881,131	3	277,983
25-Sep-06	1,373	336,874,319	41	11,274,016	33	9,123,219	8	2,643,985	0	0	15	5,553,163	1	105,942
25-Aug-06	1,408	347,006,045	46	13,001,254	16	4,380,712	5	1,781,462	0	0	6	2,530,993	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>Group II - ARM</b>														
26-Dec-06	87.50%	85.98%	3.86%	3.87%	2.11%	2.41%	1.19%	1.31%	0.42%	0.47%	4.35%	5.49%	0.56%	0.47%
27-Nov-06	89.46%	88.06%	3.61%	3.85%	2.01%	2.44%	0.90%	0.86%	0.07%	0.02%	3.74%	4.69%	0.21%	0.08%
25-Oct-06	91.17%	89.82%	3.63%	4.18%	1.71%	1.87%	0.96%	0.78%	0.00%	0.00%	2.33%	3.27%	0.21%	0.08%
25-Sep-06	93.34%	92.15%	2.79%	3.08%	2.24%	2.50%	0.54%	0.72%	0.00%	0.00%	1.02%	1.52%	0.07%	0.03%
25-Aug-06	95.07%	94.12%	3.11%	3.53%	1.08%	1.19%	0.34%	0.48%	0.00%	0.00%	0.41%	0.69%	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: 26-Dec-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	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>Total (All Loans)</b>																								
26-Dec-06	0	0	0	0	0	0	129	30,023,577	0	0	0	0	0	0	17	2,857,520	0	0	2	219,337	1	55,938	11	2,328,642
27-Nov-06	0	0	0	0	0	0	112	26,040,862	0	0	0	0	0	0	6	656,297	0	0	0	0	1	93,900	4	414,735
25-Oct-06	0	0	0	0	0	0	64	16,884,998	0	0	0	0	0	0	5	519,554	0	0	1	93,973	0	0	3	330,566
25-Sep-06	0	0	0	0	0	0	26	6,791,025	0	0	0	0	0	0	2	220,120	0	0	0	0	1	121,233	2	182,522
25-Aug-06	0	0	0	0	0	0	11	3,025,024	0	0	0	0	0	0	0	0	0	0	1	121,257	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>Total (All Loans)</b>																								
26-Dec-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.10%	3.94%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.41%	0.37%	0.00%	0.00%	0.05%	0.03%	0.02%	0.01%	0.26%	0.31%
27-Nov-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.66%	3.37%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.14%	0.09%	0.00%	0.00%	0.00%	0.00%	0.02%	0.01%	0.10%	0.05%
25-Oct-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.50%	2.16%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.12%	0.07%	0.00%	0.00%	0.02%	0.01%	0.00%	0.00%	0.07%	0.04%
25-Sep-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.61%	0.86%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.03%	0.00%	0.00%	0.00%	0.00%	0.02%	0.02%	0.05%	0.02%
25-Aug-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.25%	0.38%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.02%	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: 26-Dec-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 #	Current Balance	31-60 Days #	31-60 Days Balance	61-90 Days #	61-90 Days Balance	90 + Days #	90 + Days Balance	Current #	Current Balance	31-60 Days #	31-60 Days Balance	61-90 Days #	61-90 Days Balance	90 + Days #	90 + Days Balance	Current #	Current Balance	31-60 Days #	31-60 Days Balance	61-90 Days #	61-90 Days Balance	90 + Days #	90 + Days Balance
<b>Group I - Total</b>																								
26-Dec-06	0	0	0	0	0	0	49	7,385,656	0	0	0	0	0	0	9	1,201,252	0	0	1	74,836	0	0	4	548,389
27-Nov-06	0	0	0	0	0	0	42	6,474,636	0	0	0	0	0	0	3	378,458	0	0	0	0	0	0	1	117,967
25-Oct-06	0	0	0	0	0	0	24	3,496,023	0	0	0	0	0	0	2	241,571	0	0	0	0	0	0	1	121,209
25-Sep-06	0	0	0	0	0	0	9	1,106,435	0	0	0	0	0	0	1	114,177	0	0	0	0	1	121,233	1	97,672
25-Aug-06	0	0	0	0	0	0	3	343,513	0	0	0	0	0	0	0	0	0	0	1	121,257	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 - Total</b>																								
26-Dec-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.43%	2.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.45%	0.41%	0.00%	0.00%	0.05%	0.03%	0.00%	0.00%	0.20%	0.19%
27-Nov-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.07%	2.16%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.15%	0.13%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.04%
25-Oct-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.17%	1.15%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	0.08%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.04%
25-Sep-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.43%	0.36%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.04%	0.00%	0.00%	0.00%	0.00%	0.05%	0.04%	0.05%	0.03%
25-Aug-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.14%	0.11%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.04%	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: 26-Dec-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 - Fixed</b>																								
26-Dec-06	0	0	0	0	0	0	15	2,300,951	0	0	0	0	0	0	1	82,555	0	0	0	0	0	0	1	117,898
27-Nov-06	0	0	0	0	0	0	12	1,872,663	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	117,967
25-Oct-06	0	0	0	0	0	0	5	588,234	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25-Sep-06	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	97,672
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

Group I - Fixed																								
26-Dec-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.86%	3.41%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.19%	0.12%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.19%	0.17%
27-Nov-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.26%	2.74%	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%	0.19%	0.17%
25-Oct-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.94%	0.86%	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-Sep-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%	0.19%	0.14%
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: 26-Dec-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 #	Current Balance	31-60 Days #	31-60 Days Balance	61-90 Days #	61-90 Days Balance	90 + Days #	90 + Days Balance	Current #	Current Balance	31-60 Days #	31-60 Days Balance	61-90 Days #	61-90 Days Balance	90 + Days #	90 + Days Balance	Current #	Current Balance	31-60 Days #	31-60 Days Balance	61-90 Days #	61-90 Days Balance	90 + Days #	90 + Days Balance
<b>Group I - ARM</b>																								
26-Dec-06	0	0	0	0	0	0	34	5,084,704	0	0	0	0	0	0	8	1,118,697	0	0	1	74,836	0	0	3	430,491
27-Nov-06	0	0	0	0	0	0	30	4,601,973	0	0	0	0	0	0	3	378,458	0	0	0	0	0	0	0	0
25-Oct-06	0	0	0	0	0	0	19	2,907,788	0	0	0	0	0	0	2	241,571	0	0	0	0	0	0	1	121,209
25-Sep-06	0	0	0	0	0	0	9	1,106,435	0	0	0	0	0	0	1	114,177	0	0	0	0	1	121,233	0	0
25-Aug-06	0	0	0	0	0	0	3	343,513	0	0	0	0	0	0	0	0	0	0	1	121,257	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>																								
26-Dec-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.28%	2.23%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.54%	0.49%	0.00%	0.00%	0.07%	0.03%	0.00%	0.00%	0.20%	0.19%
27-Nov-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.00%	1.99%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.20%	0.16%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25-Oct-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.25%	1.23%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.13%	0.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.05%
25-Sep-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.58%	0.46%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.05%	0.00%	0.00%	0.00%	0.00%	0.06%	0.05%	0.00%	0.00%
25-Aug-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.19%	0.14%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.05%	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: 26-Dec-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 - Total</b>																								
26-Dec-06	0	0	0	0	0	0	80	22,637,921	0	0	0	0	0	0	8	1,656,268	0	0	1	144,501	1	55,938	7	1,780,253
27-Nov-06	0	0	0	0	0	0	70	19,566,226	0	0	0	0	0	0	3	277,839	0	0	0	0	1	93,900	3	296,767
25-Oct-06	0	0	0	0	0	0	40	13,388,975	0	0	0	0	0	0	3	277,983	0	0	1	93,973	0	0	2	209,356
25-Sep-06	0	0	0	0	0	0	17	5,684,590	0	0	0	0	0	0	1	105,942	0	0	0	0	0	0	1	84,850
25-Aug-06	0	0	0	0	0	0	8	2,681,510	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

Group II - Total																								
26-Dec-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.73%	4.85%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.37%	0.36%	0.00%	0.00%	0.05%	0.03%	0.05%	0.01%	0.33%	0.38%
27-Nov-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.22%	4.14%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.14%	0.06%	0.00%	0.00%	0.00%	0.00%	0.05%	0.02%	0.14%	0.06%
25-Oct-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.82%	2.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.14%	0.06%	0.00%	0.00%	0.05%	0.02%	0.00%	0.00%	0.09%	0.04%
25-Sep-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.77%	1.18%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.02%
25-Aug-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.36%	0.55%	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: 26-Dec-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
Group II - Fixed																								
26-Dec-06	0	0	0	0	0	0	18	3,144,498	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	303,111
27-Nov-06	0	0	0	0	0	0	16	2,754,720	0	0	0	0	0	0	0	0	0	0	0	0	1	93,900	2	209,320
25-Oct-06	0	0	0	0	0	0	6	1,507,844	0	0	0	0	0	0	0	0	0	0	1	93,973	0	0	2	209,356
25-Sep-06	0	0	0	0	0	0	2	131,426	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	84,850
25-Aug-06	0	0	0	0	0	0	2	150,517	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

Group II - Fixed																								
26-Dec-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.51%	2.82%	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%	0.42%	0.27%	
27-Nov-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.19%	2.42%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.14%	0.08%	0.27%	0.18%
25-Oct-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.82%	1.32%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.14%	0.08%	0.00%	0.00%	0.27%	0.18%
25-Sep-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.27%	0.11%	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%	0.13%	0.07%
25-Aug-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.27%	0.13%	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: 26-Dec-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 #	Current Balance	31-60 Days #	31-60 Days Balance	61-90 Days #	61-90 Days Balance	90 + Days #	90 + Days Balance	Current #	Current Balance	31-60 Days #	31-60 Days Balance	61-90 Days #	61-90 Days Balance	90 + Days #	90 + Days Balance	Current #	Current Balance	31-60 Days #	31-60 Days Balance	61-90 Days #	61-90 Days Balance	90 + Days #	90 + Days Balance
<b>Group II - ARM</b>																								
26-Dec-06	0	0	0	0	0	0	62	19,493,423	0	0	0	0	0	0	8	1,656,268	0	0	1	144,501	1	55,938	4	1,477,142
27-Nov-06	0	0	0	0	0	0	54	16,811,505	0	0	0	0	0	0	3	277,839	0	0	0	0	0	0	1	87,447
25-Oct-06	0	0	0	0	0	0	34	11,881,131	0	0	0	0	0	0	3	277,983	0	0	0	0	0	0	0	0
25-Sep-06	0	0	0	0	0	0	15	5,553,163	0	0	0	0	0	0	1	105,942	0	0	0	0	0	0	0	0
25-Aug-06	0	0	0	0	0	0	6	2,530,993	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>																								
26-Dec-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.35%	5.49%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.56%	0.47%	0.00%	0.00%	0.07%	0.04%	0.07%	0.02%	0.28%	0.42%
27-Nov-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.74%	4.69%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.21%	0.08%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.02%
25-Oct-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.33%	3.27%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.21%	0.08%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25-Sep-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.02%	1.52%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25-Aug-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.41%	0.69%	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: 26-Dec-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>Total (All Loans)</b>												
26-Dec-06	4,155	762,250,411	50	9,122,947	0.00	0.00	0.00	0	0	351	7.73%	7.22%
27-Nov-06	4,205	771,632,725	50	10,076,177	0.00	0.00	140,551.26	1	1,256	352	7.73%	7.23%
25-Oct-06	4,256	782,103,523	35	6,274,296	0.00	0.00	0.00	0	0	353	7.73%	7.23%
25-Sep-06	4,291	788,707,837	23	5,221,543	0.00	0.00	0.00	0	0	354	7.74%	7.23%
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>Group I - Fixed</b>												
26-Dec-06	525	67,456,977	7	757,580	0.00	0.00	0.00	0	0	352	8.10%	7.60%
27-Nov-06	532	68,243,991	2	267,348	0.00	0.00	0.00	0	0	353	8.10%	7.60%
25-Oct-06	534	68,539,771	4	543,264	0.00	0.00	0.00	0	0	354	8.11%	7.60%
25-Sep-06	538	69,111,931	2	321,172	0.00	0.00	0.00	0	0	355	8.11%	7.60%
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: 26-Dec-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>Group I - ARM</b>												
26-Dec-06	1,488	228,438,816	12	2,576,303	0.00	0.00	0.00	0	0	352	7.77%	7.26%
27-Nov-06	1,500	231,095,555	25	4,807,128	0.00	0.00	140,551.26	1	1,256	353	7.77%	7.27%
25-Oct-06	1,526	236,119,992	14	1,847,946	0.00	0.00	0.00	0	0	354	7.78%	7.27%
25-Sep-06	1,540	238,044,768	8	1,377,515	0.00	0.00	0.00	0	0	355	7.78%	7.27%
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>Group II - Fixed</b>												
26-Dec-06	718	111,441,689	13	2,153,945	0.00	0.00	0.00	0	0	349	7.95%	7.44%
27-Nov-06	731	113,647,294	4	620,678	0.00	0.00	0.00	0	0	350	7.95%	7.44%
25-Oct-06	735	114,319,056	7	1,534,743	0.00	0.00	0.00	0	0	351	7.95%	7.44%
25-Sep-06	742	115,976,492	3	499,565	0.00	0.00	0.00	0	0	352	7.95%	7.44%
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: 26-Dec-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>												
26-Dec-06	1,424	354,912,929	18	3,635,120	0.00	0.00	0.00	0	0	352	7.57%	7.06%
27-Nov-06	1,442	358,645,885	19	4,381,023	0.00	0.00	0.00	0	0	353	7.57%	7.06%
25-Oct-06	1,461	363,124,704	10	2,348,342	0.00	0.00	0.00	0	0	354	7.57%	7.06%
25-Sep-06	1,471	365,574,645	10	3,023,291	0.00	0.00	0.00	0	0	355	7.57%	7.06%
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%

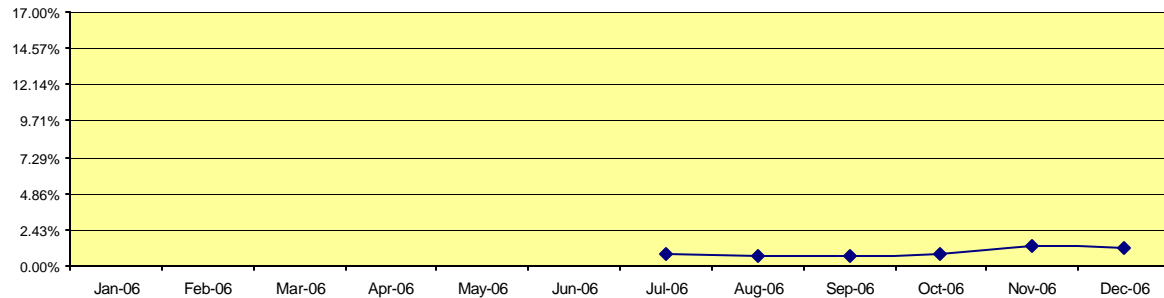


**Ownit Mortgage Loan Trust  
Mortgage Loan Asset-Backed Certificates  
Series 2006-4**

***Distribution Date: 26-Dec-06  
Prepayment Summary***

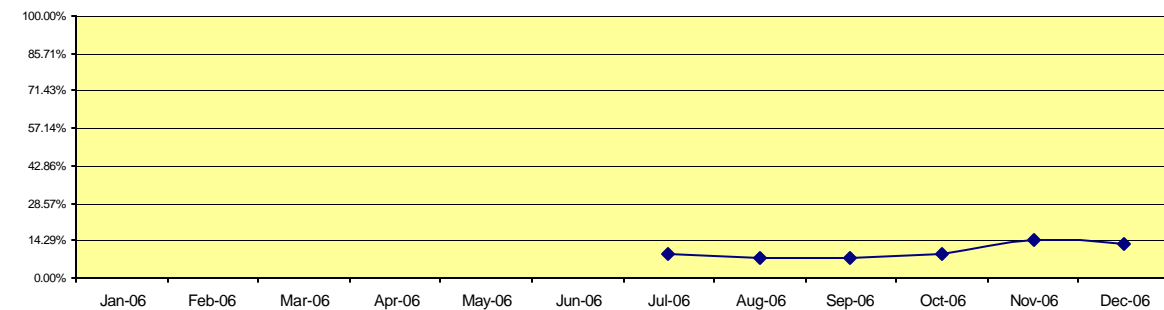
**SMM (Single Monthly Mortality)**

<b>Total</b>	
Current Period	1.18%
3-Month Average	1.10%
6-Month Average	0.90%
12-Month Average	0.90%
Average Since Cut-Off	0.90%



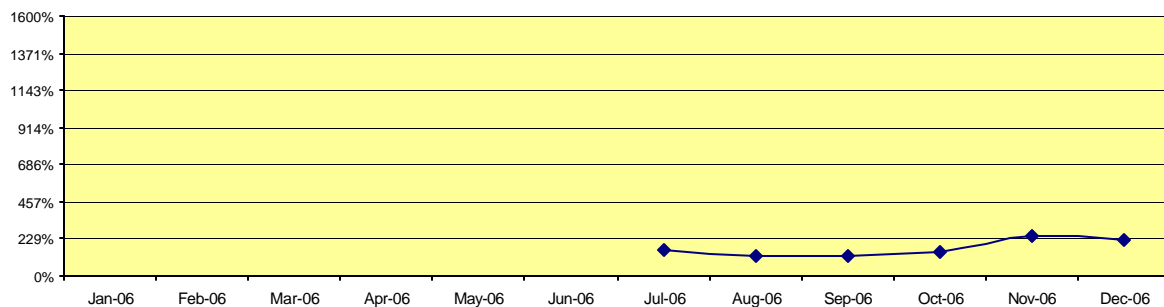
**CPR (Conditional Prepayment Rate)**

<b>Total</b>	
Current Period	13.30%
3-Month Average	12.35%
6-Month Average	10.22%
12-Month Average	10.22%
Average Since Cut-Off	10.22%



**PSA (Public Securities Association)**

<b>Total</b>	
Current Period	222%
3-Month Average	206%
6-Month Average	170%
12-Month Average	170%
Average Since Cut-Off	170%



SMM	Single Monthly Mortality	$(\text{Partial and Full Prepayments} + \text{Repurchases} + \text{Liquidations} + \text{Other Principal Proceeds}) / (\text{Beginning Collateral Balance} - \text{Scheduled Principal})$
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: 26-Dec-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	423	10.18%	27,104,534	3.56%
75,000	to 90,000	332	7.99%	27,510,714	3.61%
90,000	to 105,000	366	8.81%	35,702,531	4.68%
105,000	to 120,000	347	8.35%	39,138,690	5.13%
120,000	to 135,000	339	8.16%	43,343,301	5.69%
135,000	to 151,000	265	6.38%	37,832,727	4.96%
151,000	to 188,000	607	14.61%	102,530,531	13.45%
188,000	to 225,000	423	10.18%	86,889,434	11.40%
225,000	to 262,000	256	6.16%	62,316,698	8.18%
262,000	to 299,000	211	5.08%	58,975,511	7.74%
299,000	to 338,000	171	4.12%	54,368,978	7.13%
338,000	to 998,000	415	9.99%	186,536,761	24.47%
		4,155	100.00%	762,250,411	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%	372	8.95%	89,121,940	11.69%
6.98%	to 7.13%	475	11.43%	99,447,498	13.05%
7.13%	to 7.27%	228	5.49%	46,156,834	6.06%
7.27%	to 7.41%	216	5.20%	42,233,507	5.54%
7.41%	to 7.55%	343	8.26%	70,699,942	9.28%
7.55%	to 7.75%	587	14.13%	107,275,764	14.07%
7.75%	to 7.97%	256	6.16%	43,390,205	5.69%
7.97%	to 8.19%	445	10.71%	78,577,542	10.31%
8.19%	to 8.41%	327	7.87%	53,952,794	7.08%
8.41%	to 8.63%	338	8.13%	53,719,205	7.05%
8.63%	to 8.88%	218	5.25%	31,392,752	4.12%
8.88%	to 11.00%	350	8.42%	46,282,428	6.07%
		4,155	100.00%	762,250,411	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: 26-Dec-06  
Mortgage Loan Characteristics Part II***

**Distribution by Product Characteristics (Current)**

Product Type	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Adjustable	2,912	583,351,745	76.53%	351.81	7.64%
Fixed 1st Lien	1,243	178,898,666	23.47%	349.94	8.01%

Total	4,155	762,250,411	100.00%		
-------	-------	-------------	---------	--	--

**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%		
-------	-------	-------------	---------	--	--

**Distribution by Property Types (Current)**

Property Type	# of Loans	Ending Balance	% of Balance	WAMM	WAC
SF Unattached Dwelling	3,257	574,928,390	75.43%	351.37	7.75%
PUD	532	116,404,450	15.27%	351.74	7.60%
Condo - Low Facility	247	45,690,722	5.99%	351.07	7.64%
Multifamily	119	25,226,849	3.31%	350.08	7.86%

Total	4,155	762,250,411	100.00%		
-------	-------	-------------	---------	--	--

**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%		
-------	-------	-------------	---------	--	--

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

***Distribution Date: 26-Dec-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	4,016	742,568,242	97.42%	351.37	7.71%
Non-Owner Occupied	130	17,520,329	2.30%	351.13	8.58%
Owner Occupied - Secondary Residence	9	2,161,840	0.28%	351.65	8.26%

Total 4,155 762,250,411 100.00%

**Distribution by Loan Purpose (Current)**

Loan Purpose	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Purchase	2,756	503,254,630	66.02%	351.85	7.66%
Refinance/Equity Takeout	1,234	229,976,770	30.17%	350.87	7.85%
Refinance/No Cash Out	165	29,019,011	3.81%	346.93	7.81%

Total 4,155 762,250,411 100.00%

**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: 26-Dec-06  
Mortgage Loan Characteristics Part II***

---

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

Originator	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Ownit	4,155	762,250,411	100.00%	351.37	7.73%

**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: 26-Dec-06  
Geographic Concentration***

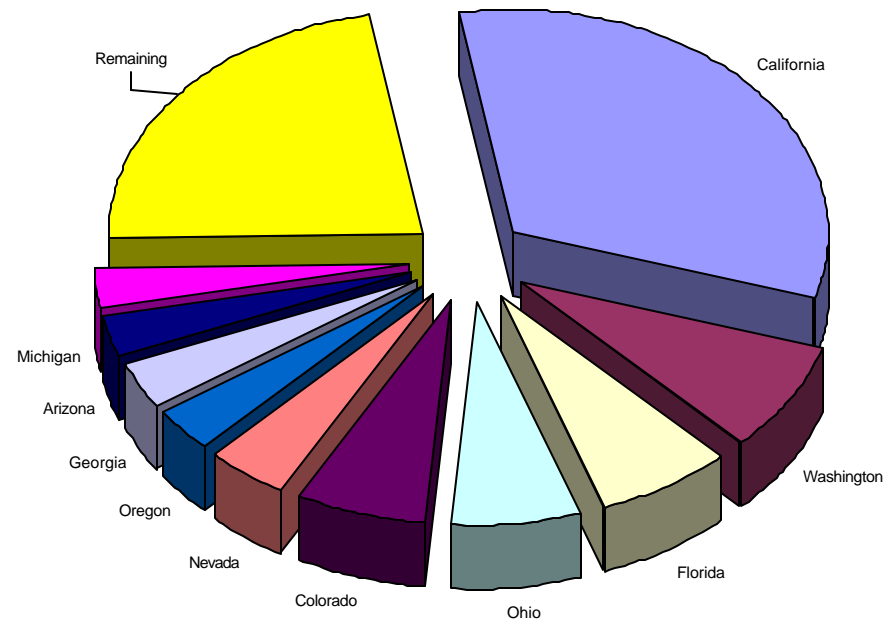
**Top 10 Current State Concentration**

Geographic Distribution	# of Loans	Balance <sup>(1)</sup>	% of Balance	WAMM	WAC
California	771	246,907,065	32.39%	352	7.43%
Washington	320	63,207,119	8.29%	352	7.73%
Florida	270	52,681,048	6.91%	351	7.74%
Ohio	446	50,722,445	6.65%	350	8.18%
Colorado	296	50,266,405	6.59%	351	7.56%
Nevada	138	31,270,369	4.10%	352	7.57%
Oregon	151	26,351,795	3.46%	352	7.76%
Georgia	182	25,264,362	3.31%	350	7.98%
Arizona	112	22,449,523	2.95%	352	7.86%
Michigan	169	21,761,274	2.85%	352	8.16%
Remaining	1,300	171,369,006	22.48%	351	7.98%

**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: 26-Dec-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								
26-Dec-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1,256.47						
27-Nov-06	141,807.73	140,551.26	1,256.47	1	0.00	0	0.00	0	0.00	0	1,256.47	1,256.47						
25-Oct-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00						
25-Sep-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00						
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	141,807.73	140,551.26	1,256.47	1	0.00	0	0.00	0	0.00	0	1,256.47							



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

***Distribution Date: 26-Dec-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															
26-Dec-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1,256.47													
27-Nov-06	141,807.73	140,551.26	1,256.47	1	0.00	0	0.00	0	0.00	0	1,256.47	1,256.47													
25-Oct-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00													
25-Sep-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00													
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	141,807.73	140,551.26	1,256.47	1	0.00	0	0.00	0	0.00	0	1,256.47														



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

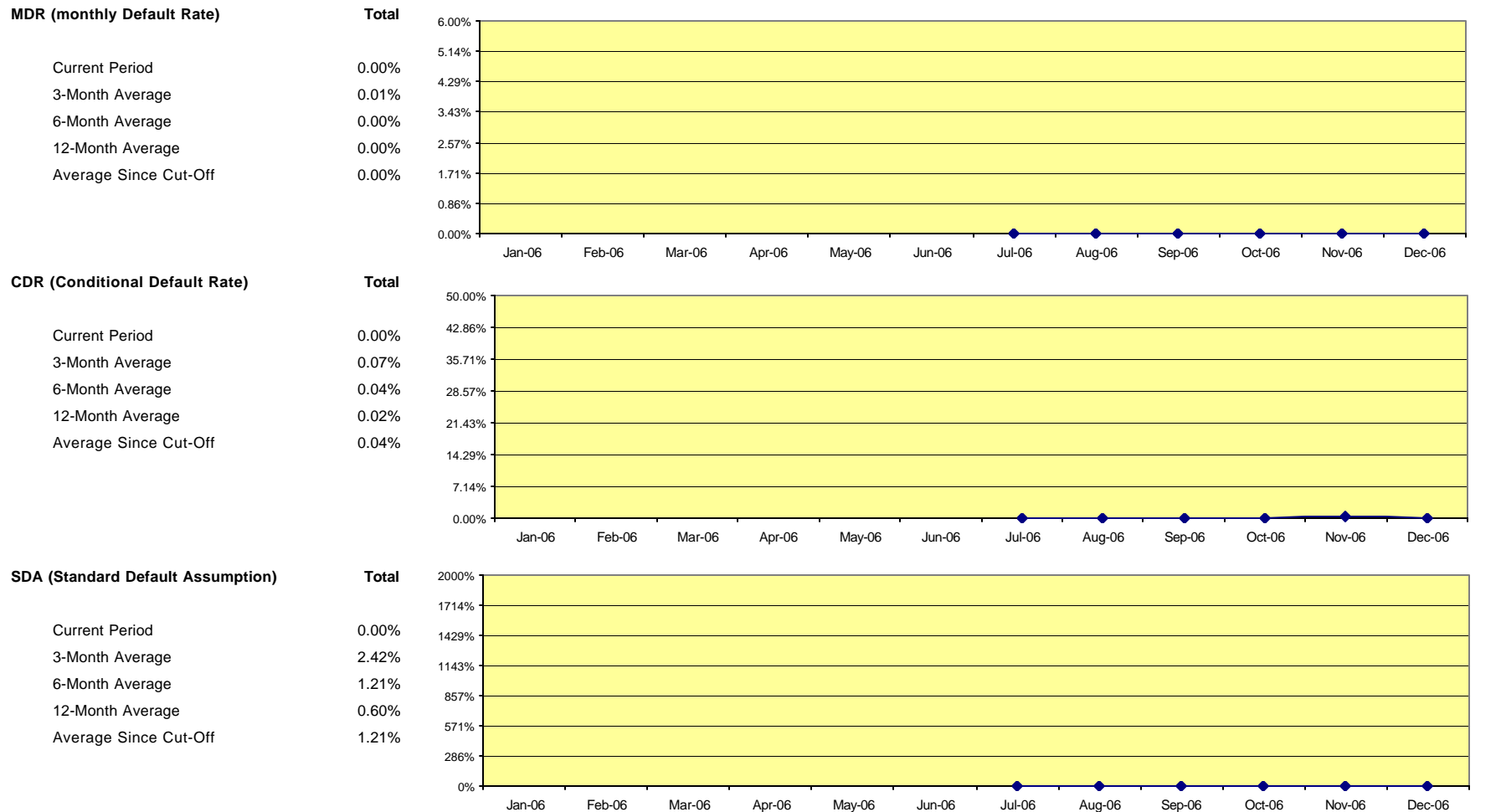
***Distribution Date: 26-Dec-06  
Historical Realized Loss Summary  
Group II***

----- 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															
26-Dec-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00													
27-Nov-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00													
25-Oct-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00													
25-Sep-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00													
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: 26-Dec-06  
Realized Loss Summary***



MDR	Monthly Default Rate	$(\text{Beginning Principal Balance of Liquidated Loans}) / (\text{Total Beginning Principal Balance})$
CDR	Conditional Default Rate	$1 - (1 - \text{MDR})^{1/2}$
SDA	Standard Default Assumption	If WAS=30 then $\text{CDR}/(\text{WAS} \cdot 0.02)$ else if $30 < \text{WAS} = 60$ then $\text{CDR}/0.6$ else if $60 < \text{WAS} = 120$ then $\text{CDR}/(0.6 - ((\text{WAS} - 60) \cdot 0.0095))$ else if $\text{WAS} > 120$ then $\text{CDR}/0.03$
WAS	Weighted Average Seasoning	$(\text{Original Term} - \text{Remaining Term}) \cdot (\text{Current Scheduled Balance} / \text{Deal Scheduled Principal Balance})$



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

***Distribution Date: 26-Dec-06  
Servicemembers Civil Relief Act***

---

Disclosure Control #	Beginning Balance	Scheduled Principal	Unscheduled Principal	Ending balance	Loan Rate	P&I Amount	Scheduled Interest	Interest Received	Relief Act Interest Shortfall
16886301	103,772.35	25.23	13.86	103,733.26	7.38%	663.43	638.20	518.86	119.34
Total	103,772.35	25.23	13.86	103,733.26		663.43	638.20	518.86	119.34

---



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

***Distribution Date: 26-Dec-06***  
***Material Breaches Detail***

---

Disclosure Control #	Loan Group #	Ending Principal Balance	Material Breach Date	Material Breach Description
16930604	Group II - Fixed	51,071.35		

---

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: 26-Dec-06***  
***Modified Loan Detail***

---

Disclosure Control #	Loan Group #	Modified Maturity Date	Cutoff Maturity Date	Modification Description
16930604	Group II - Fixed	1-Apr-36	1-May-36	

---

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: 26-Dec-06  
Collateral Asset Changes***

---

Disclosure Control  
#

Beginning Principal Balance

Description



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

***Distribution Date: 26-Dec-06  
Historical Collateral Level REO Report  
Total (All Loans)***

---

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
Total					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: 26-Dec-06  
Historical Collateral Level REO Report  
Group I***

---

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
Total					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: 26-Dec-06  
Historical Collateral Level REO Report  
Group II***

---

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
Total					0.00	0.00	0.00		0.00		0.00	0.00	0.00