LaSalle Bank
ABN AMRO

# Morgan Stanley Mortgage Loan Trust
# Mortgage Pass-Through Rate Certificates
# Series 2006-10SL

## Distribution Date: 27-Nov-06

### ABN AMRO Acct : 723939.1

**Payment Date:**
27-Nov-06

**Prior Payment:**
25-Oct-06

**Next Payment:**
26-Dec-06

**Record Date:**
24-Nov-06

**Distribution Count:**
4

**Closing Date:**
28-Jul-06

**First Pay. Date:**
25-Aug-06

**Rated Final Payment Date:**
25-Aug-36

**Determination Date:**
15-Nov-06

**Delinq Method:**
OTS

| ***Content:*** | ***Pages*** |
|---|---|


***Contact Information:***

| | | |
|---|---|---|
| Analyst: | Henry Brigham | 714.259.6830 |
| | henry.brigham@abnamro.com | |
| Administrator: | Brian Whiteley | 312.992.1743 |
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| LaSalle Website: | www.etrustee.net | |

***Outside Parties To The Transaction***

Depositor: Morgan Stanley Capital I Inc.

Underwriter: Morgan Stanley & Co. Incorporated

Master Servicer: GMAC Commercial Mortgage Corp. (EMAC)

Rating Agency: Moody's Investors Service, Inc./Standard & Poor's Ratings Services

# Morgan Stanley Mortgage Loan Trust
# Mortgage Pass-Through Rate Certificates
# Series 2006-10SL

## *Distribution Date: 27-Nov-06*
## *The Master REMIC*

| 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 | 61749TAA2 | 205,396,000.00 | 188,257,118.69 | 6,243,568.74 | 0.00 | 0.00 | 182,013,549.95 | 940,501.19 | 0.00 | 5.4500000000% |
| M-1 | 61749TAB0 | 29,107,000.00 | 29,107,000.00 | 0.00 | 0.00 | 0.00 | 29,107,000.00 | 151,016.82 | 0.00 | 5.6600000000% |
| M-2 | 61749TAC8 | 19,703,000.00 | 19,703,000.00 | 0.00 | 0.00 | 0.00 | 19,703,000.00 | 105,115.51 | 0.00 | 5.8200000000% |
| M-3 | 61749TAD6 | 5,074,000.00 | 5,074,000.00 | 0.00 | 0.00 | 0.00 | 5,074,000.00 | 27,534.91 | 0.00 | 5.9200000000% |
| B-1 | 61749TAE4 | 6,567,000.00 | 6,567,000.00 | 0.00 | 0.00 | 0.00 | 6,567,000.00 | 38,646.80 | 0.00 | 6.4200000000% |
| B-2 | 61749TAF1 | 3,730,000.00 | 3,730,000.00 | 0.00 | 0.00 | 0.00 | 3,730,000.00 | 22,634.88 | 0.00 | 6.6200000000% |
| B-3 | 61749TAG9 | 4,179,000.00 | 4,179,000.00 | 0.00 | 0.00 | 0.00 | 4,179,000.00 | 29,573.39 | 0.00 | 7.7200000000% |
| B-4 | 61749TAH7/U61779AA9 | 5,074,000.00 | 5,074,000.00 | 0.00 | 0.00 | 0.00 | 5,074,000.00 | 29,598.33 | 0.00 | 7.0000000000% |
| B-5 | 61749TAJ3/U61779AB7 | 3,730,000.00 | 3,730,000.00 | 0.00 | 0.00 | 0.00 | 3,730,000.00 | 21,758.33 | 0.00 | 7.0000000000% |
| P | 9ABS49904 | 100.00 | 100.00 | 0.00 | 0.00 | 0.00 | 100.00 | 20,735.18 | 20,735.18 | N/A |
| OC | 9ABS49912 | 15,983,137.14 | 15,972,057.84 | 0.00 | 0.00 | 0.00 | 15,972,057.84 | 1,118,080.98 | 1,118,080.98 | N/A |
| R | 9ABS49920 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | N/A |
| Total | | 298,543,237.14 | 281,393,276.53 | 6,243,568.74 | 0.00 | 0.00 | 275,149,707.79 | 2,505,196.32 | 1,138,816.16 | |
| | | | | | | Total P&I Payment | | 8,748,765.06 | | |

[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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# Morgan Stanley Mortgage Loan Trust
# Mortgage Pass-Through Rate Certificates
# Series 2006-10SL

## *Distribution Date: 27-Nov-06*
## *Statement to Certificate Holders (FACTORS)*
### *The Master REMIC*

| 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 | 61749TAA2 | 205,396,000.00 | 916.556888596 | 30.397713393 | 0.000000000 | 0.000000000 | 886.159175203 | 4.578965462 | 0.000000000 | 5.45000000% |
| M-1 | 61749TAB0 | 29,107,000.00 | 1000.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 1000.000000000 | 5.188333391 | 0.000000000 | 5.66000000% |
| M-2 | 61749TAC8 | 19,703,000.00 | 1000.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 1000.000000000 | 5.335000254 | 0.000000000 | 5.82000000% |
| M-3 | 61749TAD6 | 5,074,000.00 | 1000.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 1000.000000000 | 5.426667324 | 0.000000000 | 5.92000000% |
| B-1 | 61749TAE4 | 6,567,000.00 | 1000.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 1000.000000000 | 5.885000761 | 0.000000000 | 6.42000000% |
| B-2 | 61749TAF1 | 3,730,000.00 | 1000.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 1000.000000000 | 6.068332440 | 0.000000000 | 6.62000000% |
| B-3 | 61749TAG9 | 4,179,000.00 | 1000.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 1000.000000000 | 7.076666667 | 0.000000000 | 7.72000000% |
| B-4 | 61749TAH7/U61779AA9 | 5,074,000.00 | 1000.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 1000.000000000 | 5.833332676 | 0.000000000 | Fixed |
| B-5 | 61749TAJ3/U61779AB7 | 3,730,000.00 | 1000.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 1000.000000000 | 5.833332440 | 0.000000000 | Fixed |
| P | 9ABS49904 | 100.00 | 1000.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 1000.000000000 | 207351.800000000 | 207351.800000000 | N/A |
| OC | 9ABS49912 | 15,983,137.14 | 999.306813180 | 0.000000000 | 0.000000000 | 0.000000000 | 999.306813180 | 69.953787558 | 69.953787558 | N/A |
| R | 9ABS49920 | 0.00 | 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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# Morgan Stanley Mortgage Loan Trust
# Mortgage Pass-Through Rate Certificates
# Series 2006-10SL

## *Distribution Date: 27-Nov-06*
## *Cash Reconciliation Summary*

### Pool Source of Funds

| Interest Summary | | Principal Summary | |
|---|---|---|---|
| **Interest Summary** | | **Principal Summary** | |
| Scheduled Interest | 2,601,708.29 | Scheduled Prin Distribution | 117,271.42 |
| Fees | 117,247.16 | Curtailments | 84,769.12 |
| **Remittance Interest** | 2,484,461.13 | Prepayments in Full | 6,041,528.20 |
| **Other Interest Proceeds/Shortfalls** | | Liquidation Proceeds | 0.00 |
| Prepayment Penalties | 20,735.18 | Insurance Proceeds | 0.00 |
| Other Interest Loss | 0.00 | Repurchase Proceeds | 0.00 |
| Other Interest Proceeds | 0.00 | Other Principal Proceeds | 0.00 |
| Non-advancing Interest | 0.00 | **Remittance Principal** | 6,243,568.74 |
| Net PPIS/Relief Act Shortfall | 0.00 | | |
| Modification Shortfall | 0.00 | | |
| Other Interest Proceeds/Shortfalls | 20,735.18 | | |
| **Interest Adjusted** | 2,505,196.31 | | |
| **Fee Summary** | | | |
| Total Servicing Fees | 117,247.16 | | |
| Total Trustee Fees | 0.00 | | |
| LPMI Fees | 0.00 | | |
| Credit Manager's Fees | 0.00 | | |
| Misc. Fees / Trust Expense | 0.00 | | |
| Insurance Premium | 0.00 | | |
| **Total Fees** | 117,247.16 | | |

### Non-Pool Source of Funds

| Advances (Principal & Interest) | | Balance Reporting | |
|---|---|---|---|
| Prior Month's Outstanding Advances | N/A | Beginning Principal Balance | 281,393,176.53 |
| Current Advances | N/A | Ending Principal Balance | 275,149,607.79 |
| Reimbursement of Prior Advances | N/A | | |
| Outstanding Advances | N/A | | |

**P&I Due Certificate Holders** 8,748,765.05

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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# Morgan Stanley Mortgage Loan Trust
# Mortgage Pass-Through Rate Certificates
# Series 2006-10SL

## *Distribution Date: 27-Nov-06*
## *Pool Detail and Performance Indicators Total(All Loans)*

### Pool Detail

**Pool Level Information**

| Historical | Amount | Count | |
|---|---|---|---|
| Cut-off Pool Balance | 298,543,137.14 | 4,830 | |
| Cum Scheduled Principal | 470,564.54 | | |
| Cum Unscheduled Principal | 22,922,964.81 | | |
| Cum Liquidations | 0.00 | | |
| Cum Repurchases | 0.00 | | |
| **Current** | **Amount** | **Count** | **%** |
| Beginning Pool | 281,393,176.53 | 4,597 | 94.26% |
| Scheduled Principal | 117,271.42 | | 0.04% |
| Unscheduled Principal | 6,126,297.32 | 95 | 2.05% |
| Liquidations | 0.00 | 0 | 0.00% |
| Repurchases | 0.00 | 0 | 0.00% |
| Ending Pool | 275,149,607.79 | 4,502 | 92.16% |
| **Average Loan Balance** | 61,117.19 | | |
| **Current Loss Detail** | **Amount** | | |
| Liquidation | 0.00 | | |
| Realized Loss | 0.00 | | |
| Realized Loss Adjustment | 0.00 | | |
| Net Liquidation | 0.00 | | |
| **Credit Enhancement** | **Amount** | **%** | |
| Original OC | 15,983,137.14 | 5.35% | |
| Target OC | 15,972,057.84 | 5.35% | |
| Beginning OC | 15,972,057.84 | | |
| OC Increase | 0.00 | | |
| Ending OC | 15,972,057.84 | | |
| Subordinated Certs | 53,884,000.00 | 18.05% | |

### Performance Indicators

**Factors Impacting Principal Payment Rules**

| Delinquency Levels | Num | Den | % |
|---|---|---|---|
| 3 mo. Rolling Average | 5,385,498 | 281,111,457 | 1.93% |
| 6 mo. Rolling Average | 4,145,931 | 284,158,683 | 1.48% |
| 12 mo. Rolling Average | 4,145,931 | 284,158,683 | 1.48% |
| **Loss Levels** | **Amount** | **Count** | |
| 3 mo. Cum Loss | 0.00 | 0 | |
| 6 mo. Cum loss | 0.00 | 0 | |
| 12 mo. Cum Loss | 0.00 | 0 | |

**Triggers**

| | | | |
|---|---|---|---|
| **> Delinquency Trigger Event** (2) | | | **NO** |
| Delinquency Event Calc (1) | 8,003,223.87 | 275,149,608 | 2.91% |
| **> Loss Trigger Event?** (3) | | | **NO** |
| Cumulative Loss | | 0 | 0.00% |
| **> Overall Trigger Event?** | | | **NO** |
| **Step Down Date** | | | |
| Distribution Count | 4 | | |
| Senior Enhancement %(4) | 33.85% | | |
| Step Down % (5) | 62.40% | | |
| % of Senior Enhancement % (6) | 12.75% | | |
| **> Step Down Date?** | | | **NO** |
| **Extra Principal** | 0.00 | | |
| **Cumulative Extra Principal** | 0.00 | | |
| **OC Release** | N/A | | |

### Misc/Additional Information

**WA Rates/Life**

| | Fixed | Adj | Overall |
|---|---|---|---|
| WAC - Remit Current | 10.59% | N/A | 10.59% |
| WAC - Remit Original | 10.61% | N/A | 10.61% |
| WAC - Current | 11.09% | N/A | 11.09% |
| WAC - Original | 11.11% | N/A | 11.11% |
| WAL - Current | 197.75 | N/A | 197.75 |
| WAL - Original | 200.64 | N/A | 200.64 |
| **Current LIBOR** | | | 5.320000% |
| **Next LIBOR** | | | 5.320000% |

**Pool Composition**

| Properties | | Balance | %/Score |
|---|---|---|---|
| Cut-off LTV | | 289,805,042.60 | 97.07% |
| Cash Out/Refinance | | 66,157,604.70 | 22.16% |
| SFR | | 171,799,260.31 | 57.55% |
| Owner Occupied | | 262,804,287.83 | 88.03% |
| | **Min** | **Max** | **WA** |
| FICO | 600 | 821 | 688.57 |

**Legend:** **(1)** 60 Days+, REO, BK, F/C % **(3)** Condn: Cum Loss > specified thresholds **(5)** Defined Benchmark **(7)** Condn: Distn Cnt > 36, (4) > (5)
**(2)** (1) > (6) * (4), then TRUE **(4)** Subordinated 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.

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# Morgan Stanley Mortgage Loan Trust
# Mortgage Pass-Through Rate Certificates
# Series 2006-10SL

## *Distribution Date: 27-Nov-06*
## *Bond Interest Reconciliation - Part I*

| Class | Method (Accrual) | Days (Accrual) | Opening Balance | Pass-Thru Rate | Accrual Certificate Interest | Total Interest Additions | Total Interest Deductions | Distributable Certificate Interest | Interest Payment Amount | Current Period (Shortfall) / Recovery | Remaining Int Carry-Forward Shortfall (Outstanding) | Remaining Basis Risk Carry-Fwd Shortfall (Outstanding) | Outstanding Relief Act / Prepayment Interest Shortfalls (Outstanding) | Net Cap Rate in Effect Y/N |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| A-1 | Act/360 | 33 | 188,257,118.69 | 5.450000000% | 940,501.19 | 0.00 | 0.00 | 940,501.19 | 940,501.19 | 0.00 | 0.00 | 0.00 | 0.00 | No |
| M-1 | Act/360 | 33 | 29,107,000.00 | 5.660000000% | 151,016.82 | 0.00 | 0.00 | 151,016.82 | 151,016.82 | 0.00 | 0.00 | 0.00 | 0.00 | No |
| M-2 | Act/360 | 33 | 19,703,000.00 | 5.820000000% | 105,115.51 | 0.00 | 0.00 | 105,115.51 | 105,115.51 | 0.00 | 0.00 | 0.00 | 0.00 | No |
| M-3 | Act/360 | 33 | 5,074,000.00 | 5.920000000% | 27,534.91 | 0.00 | 0.00 | 27,534.91 | 27,534.91 | 0.00 | 0.00 | 0.00 | 0.00 | No |
| B-1 | Act/360 | 33 | 6,567,000.00 | 6.420000000% | 38,646.80 | 0.00 | 0.00 | 38,646.80 | 38,646.80 | 0.00 | 0.00 | 0.00 | 0.00 | No |
| B-2 | Act/360 | 33 | 3,730,000.00 | 6.620000000% | 22,634.88 | 0.00 | 0.00 | 22,634.88 | 22,634.88 | 0.00 | 0.00 | 0.00 | 0.00 | No |
| B-3 | Act/360 | 33 | 4,179,000.00 | 7.720000000% | 29,573.39 | 0.00 | 0.00 | 29,573.39 | 29,573.39 | 0.00 | 0.00 | 0.00 | 0.00 | No |
| B-4 | 30/360 | 30 | 5,074,000.00 | 7.000000000% | 29,598.33 | 0.00 | 0.00 | 29,598.33 | 29,598.33 | 0.00 | 0.00 | 0.00 | 0.00 | No |
| B-5 | 30/360 | 30 | 3,730,000.00 | 7.000000000% | 21,758.33 | 0.00 | 0.00 | 21,758.33 | 21,758.33 | 0.00 | 0.00 | 0.00 | 0.00 | No |
| P | | | 100.00 | N/A | 0.00 | 20,735.18 | 0.00 | 20,735.18 | 20,735.18 | 0.00 | 0.00 | 0.00 | 0.00 | N/A |
| OC | | | 15,972,057.84 | N/A | 0.00 | 0.00 | 0.00 | 0.00 | 1,118,080.98 | 0.00 | 0.00 | 0.00 | 0.00 | N/A |
| Total | | | 281,393,276.53 | | 1,366,380.16 | 20,735.18 | 0.00 | 1,387,115.34 | 2,505,196.32 | 0.00 | 0.00 | 0.00 | 0.00 | |

(1) Basis Risk Carry-Forward Shortfall - difference between LIBOR plus margin and the Net Rate Cap.

 

# Morgan Stanley Mortgage Loan Trust
# Mortgage Pass-Through Rate Certificates
# Series 2006-10SL

## *Distribution Date: 27-Nov-06*
## *Bond Interest Reconciliation - Part II*

| Class | Record Date | Prior Interest Due Date | Current Interest Due Date | Additions: Interest Rate SWAP Agreement | Additions: Deposits from YM Agreement | Additions: Prepayment Premiums | Additions: Prior Int Carry-Fwd Shortfall | Additions: Prior Shortfall Reimbursement | Additions: Other Interest Proceeds (1) | Deductions: Other Interest Losses | Deductions: Current Int Carry-Fwd Shortfall (2) | Deductions: Current Basis Risk Carry-Fwd Shortfall |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| A-1 | 24-Nov-06 | 25-Oct-06 | 27-Nov-06 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| M-1 | 24-Nov-06 | 25-Oct-06 | 27-Nov-06 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| M-2 | 24-Nov-06 | 25-Oct-06 | 27-Nov-06 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| M-3 | 24-Nov-06 | 25-Oct-06 | 27-Nov-06 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| B-1 | 24-Nov-06 | 25-Oct-06 | 27-Nov-06 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| B-2 | 24-Nov-06 | 25-Oct-06 | 27-Nov-06 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| B-3 | 24-Nov-06 | 25-Oct-06 | 27-Nov-06 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| B-4 | 31-Oct-06 | 1-Oct-06 | 1-Nov-06 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| B-5 | 31-Oct-06 | 1-Oct-06 | 1-Nov-06 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| P | 31-Oct-06 | 1-Oct-06 | 1-Nov-06 | 0.00 | 0.00 | 20,735.18 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| OC | 31-Oct-06 | 1-Oct-06 | 1-Nov-06 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | | | | 0.00 | 0.00 | 20,735.18 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

(1) Other Interest Proceeds are additional interest amounts specifically allocated to the bond(s) and used in determining the bonds Distributable Interest.
(2) Interest Carry-Forward Shortfall is unpaid interest with interest thereon.
(3) Basis Risk Carry-Forward Shortfall - difference between LIBOR plus margin and the Net Rate Cap.

LaSalle Bank ABN AMRO

# Morgan Stanley Mortgage Loan Trust
# Mortgage Pass-Through Rate Certificates
# Series 2006-10SL

## *Distribution Date: 27-Nov-06*
## *Bond Principal Reconciliation*

| Class | Original Class Balance | Beginning Class Balance | Scheduled Principal Payment | Unscheduled Principal Payment | Extra Principal Payment | Losses: Prior Loss Reimburs. | Losses: Current Losses | Losses: Cumulative Losses | Losses: Interest on Losses | Ending Class Balance | Rated Final Maturity | Credit Support: Original | Credit Support: Current |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| A-1 | 205,396,000.00 | 188,257,118.69 | 117,271.42 | 6,126,297.32 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 182,013,549.95 | 25-Aug-36 | N/A | N/A |
| M-1 | 29,107,000.00 | 29,107,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 29,107,000.00 | 25-Aug-36 | N/A | N/A |
| M-2 | 19,703,000.00 | 19,703,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 19,703,000.00 | 25-Aug-36 | N/A | N/A |
| M-3 | 5,074,000.00 | 5,074,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 5,074,000.00 | 25-Aug-36 | N/A | N/A |
| B-1 | 6,567,000.00 | 6,567,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6,567,000.00 | 25-Aug-36 | N/A | N/A |
| B-2 | 3,730,000.00 | 3,730,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3,730,000.00 | 25-Aug-36 | N/A | N/A |
| B-3 | 4,179,000.00 | 4,179,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 4,179,000.00 | 25-Aug-36 | N/A | N/A |
| B-4 | 5,074,000.00 | 5,074,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 5,074,000.00 | 25-Aug-36 | N/A | N/A |
| B-5 | 3,730,000.00 | 3,730,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3,730,000.00 | 25-Aug-36 | N/A | N/A |
| P | 100.00 | 100.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 100.00 | 25-Aug-36 | N/A | N/A |
| OC | 15,983,137.14 | 15,972,057.84 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 15,972,057.84 | 25-Aug-36 | N/A | N/A |
| Total | 298,543,237.14 | 281,393,276.53 | 117,271.42 | 6,126,297.32 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 275,149,707.79 | | | |

LaSalle Bank
ABN AMRO

# Morgan Stanley Mortgage Loan Trust
# Mortgage Pass-Through Rate Certificates
# Series 2006-10SL

## *Distribution Date: 27-Nov-06*
## *Ratings Information*

| | | - - - - Original Ratings - - - - | | | | - - - - Ratings Change / Change Date [(1)] - - - - | | | |
|---|---|---|---|---|---|---|---|---|---|
| Class | CUSIP | Fitch | Moody's | DBRS | S&P | Fitch | Moody's | DBRS | S&P |
| A-1 | 61749TAA2 | NR | Aaa | NR | AAA | | | | |
| M-1 | 61749TAB0 | NR | Aa2 | NR | AA | | | | |
| M-2 | 61749TAC8 | NR | A2 | NR | A | | | | |
| M-3 | 61749TAD6 | NR | A3 | NR | A- | | | | |
| B-1 | 61749TAE4 | NR | Baa1 | NR | BBB+ | | | | |
| B-2 | 61749TAF1 | NR | Baa2 | NR | BBB | | | | |
| B-3 | 61749TAG9 | NR | Baa3 | NR | BBB- | | | | |
| B-4 | 61749TAH7 | NR | Ba1 | NR | BB+ | | | | |
| B-5 | 61749TAJ3 | NR | Ba2 | NR | BB | | | | |
| P | 9ABS49904 | NR | NR | NR | NR | | | | |
| OC | 9ABS49912 | NR | NR | NR | NR | | | | |

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

[(1)] 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.

# Morgan Stanley Mortgage Loan Trust
# Mortgage Pass-Through Rate Certificates
# Series 2006-10SL

## *Distribution Date: 27-Nov-06*
## *Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part I (as of Cut-Off)*

| Distribution | Current | | Delinquent 1 Month | | Delinquent 2 Months | | Delinquent 3+ Months | | Foreclosure | | REO | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Date | Count | Balance | Count | Balance | Count | Balance | Count | Balance | Count | Balance | Count | Balance |
| ***Total(All Loans)*** | | | | | | | | | | | | |
| 27-Nov-06 | 4,316 | 260,781,611 | 83 | 6,364,773 | 40 | 3,475,206 | 63 | 4,528,018 | 0 | 0 | 0 | 0 |
| 25-Oct-06 | 4,441 | 270,710,281 | 73 | 5,012,834 | 53 | 3,474,484 | 30 | 2,195,577 | 0 | 0 | 0 | 0 |
| 25-Sep-06 | 4,553 | 279,046,234 | 85 | 5,262,142 | 27 | 2,131,848 | 7 | 351,362 | 0 | 0 | 0 | 0 |
| 25-Aug-06 | 4,705 | 289,594,646 | 51 | 3,278,484 | 8 | 410,887 | 1 | 16,345 | 0 | 0 | 0 | 0 |

| | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| ***Total(All Loans)*** | | | | | | | | | | | | |
| 27-Nov-06 | 95.87% | 94.78% | 1.84% | 2.31% | 0.89% | 1.26% | 1.40% | 1.65% | 0.00% | 0.00% | 0.00% | 0.00% |
| 25-Oct-06 | 96.61% | 96.20% | 1.59% | 1.78% | 1.15% | 1.23% | 0.65% | 0.78% | 0.00% | 0.00% | 0.00% | 0.00% |
| 25-Sep-06 | 97.45% | 97.30% | 1.82% | 1.83% | 0.58% | 0.74% | 0.15% | 0.12% | 0.00% | 0.00% | 0.00% | 0.00% |
| 25-Aug-06 | 98.74% | 98.74% | 1.07% | 1.12% | 0.17% | 0.14% | 0.02% | 0.01% | 0.00% | 0.00% | 0.00% | 0.00% |

 

# Morgan Stanley Mortgage Loan Trust
# Mortgage Pass-Through Rate Certificates
# Series 2006-10SL

## *Distribution Date: 27-Nov-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 |
| ***Total(All Loans)*** | | | | | | | | | | | | | | | | | | | | | | | | |
| 27-Nov-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-Oct-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-Sep-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-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 |

| | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| ***Total(All Loans)*** | | | | | | | | | | | | | | | | | | | | | | | | |
| 27-Nov-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-Oct-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-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% | 0.00% | 0.00% |
| 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% |

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# Morgan Stanley Mortgage Loan Trust
# Mortgage Pass-Through Rate Certificates
# Series 2006-10SL

## *Distribution Date: 27-Nov-06*
## *Asset-Backed Facts ~ Current Distribution Loan Status Summary*

| Delinquency Category | Regular Loans # | Regular Loans Balance | Bankruptcy # | Bankruptcy Balance | Foreclosure # | Foreclosure Balance | REO # | REO Balance | Total # | Total Balance |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | ***Total(All Loans)*** | | | | | |
| Current | 4,071 | 246,061,300.24 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 4,071 | 246,061,300 |
| 0 | 245 | 14,720,310.30 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 245 | 14,720,310 |
| 30 | 83 | 6,364,773.38 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 83 | 6,364,773 |
| 60 | 40 | 3,475,205.58 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 40 | 3,475,206 |
| 90 | 36 | 2,419,512.10 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 36 | 2,419,512 |
| 120 | 22 | 1,917,756.16 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 22 | 1,917,756 |
| 150 | 4 | 174,425.27 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 4 | 174,425 |
| 180 | 1 | 16,324.76 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 1 | 16,325 |
| 210 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 |
| 240 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 |
| 270 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 |
| 300+ | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | ***Total(All Loans)*** | | | | | |
| Current | 90.43% | 89.43% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 90.43% | 89.43% |
| 0 | 5.44% | 5.35% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 5.44% | 5.35% |
| 30 | 1.84% | 2.31% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 1.84% | 2.31% |
| 60 | 0.89% | 1.26% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.89% | 1.26% |
| 90 | 0.80% | 0.88% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.80% | 0.88% |
| 120 | 0.49% | 0.70% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.49% | 0.70% |
| 150 | 0.09% | 0.06% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.09% | 0.06% |
| 180 | 0.02% | 0.01% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.02% | 0.01% |
| 210 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 240 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 270 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 300+ | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |

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# Morgan Stanley Mortgage Loan Trust
# Mortgage Pass-Through Rate Certificates
# Series 2006-10SL

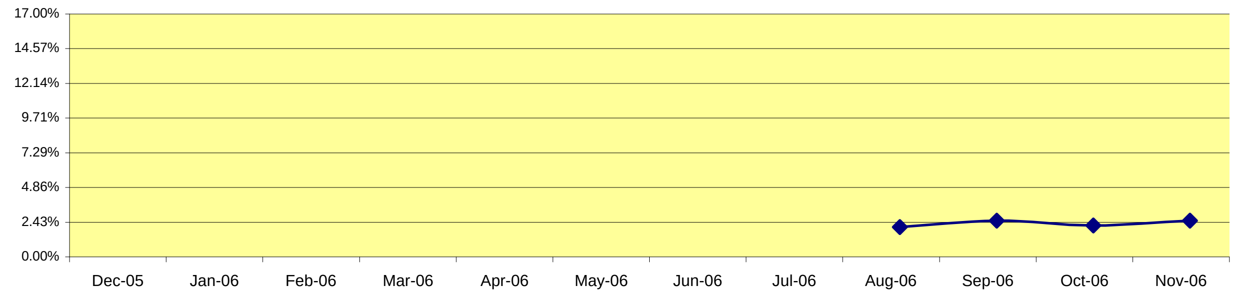
## *Distribution Date: 27-Nov-06*
## *Asset-Backed Facts ~ 15 Month Historical Payoff/Loss Summary*

| Distribution | Ending Pool | | Payoffs | | Insurance | Substitution | Liquidation | Realized Losses | | Remaining Term | Curr Weighted Avg. | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Date | # | Balance | # | Balance | Proceeds | Proceeds | Proceeds | # | Amount | Life | Coupon | Remit |
| | | | | | | ***Total(All Loans)*** | | | | | | |
| 27-Nov-06 | 4,502 | 275,149,608 | 95 | 6,041,528 | 0.00 | 0.00 | 0.00 | 0 | 0 | 198 | 11.10% | 10.60% |
| 25-Oct-06 | 4,597 | 281,393,177 | 75 | 5,205,662 | 0.00 | 0.00 | 0.00 | 0 | 0 | 199 | 11.10% | 10.60% |
| 25-Sep-06 | 4,672 | 286,791,586 | 93 | 6,215,187 | 0.00 | 0.00 | 0.00 | 0 | 0 | 200 | 11.11% | 10.61% |
| 25-Aug-06 | 4,765 | 293,300,361 | 65 | 4,828,407 | 0.00 | 0.00 | 0.00 | 0 | 0 | 201 | 11.11% | 10.61% |

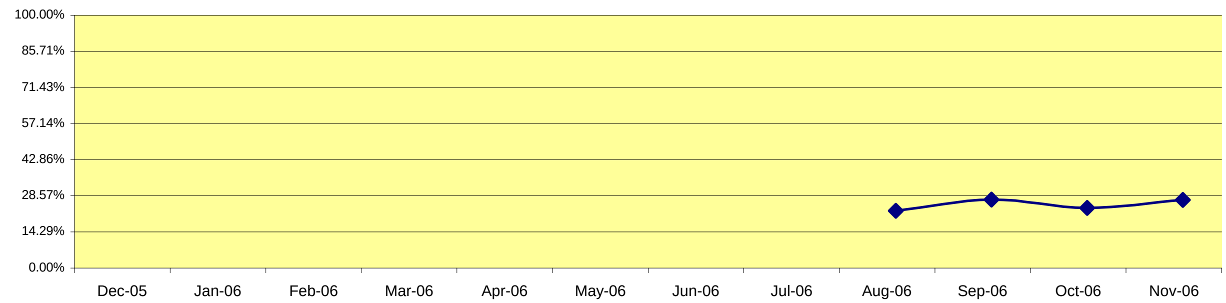
# Morgan Stanley Mortgage Loan Trust
# Mortgage Pass-Through Rate Certificates
# Series 2006-10SL

## *Distribution Date: 27-Nov-06*
## *Prepayment Summary*

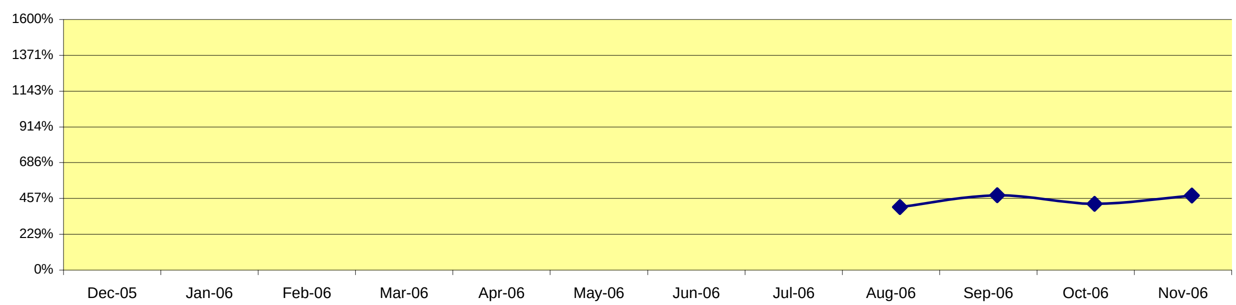
| **SMM (Single Monthly Mortality)** | **Total** |
|---|---|
| Current Period | 2.18% |
| 3-Month Average | 2.07% |
| 6-Month Average | 1.98% |
| 12-Month Average | 1.98% |
| Average Since Cut-Off | 1.98% |




| **CPR (Conditional Prepayment Rate)** | **Total** |
|---|---|
| Current Period | 23.22% |
| 3-Month Average | 22.15% |
| 6-Month Average | 21.32% |
| 12-Month Average | 21.32% |
| Average Since Cut-Off | 21.32% |




| **PSA (Public Securities Association)** | **Total** |
|---|---|
| Current Period | 387% |
| 3-Month Average | 369% |
| 6-Month Average | 355% |
| 12-Month Average | 355% |
| Average Since Cut-Off | 355% |




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

**Morgan Stanley Mortgage Loan Trust**
**Mortgage Pass-Through Rate Certificates**
**Series 2006-10SL**

***Distribution Date: 27-Nov-06***
***Mortgage Loan Characteristics Part I***

**Distribution by Current Ending Principal Balance**

| Min | | Max | Count | % of Total | Balance | % of Total |
|---|---|---|---|---|---|---|
| 1,000 | to | 21,000 | 440 | 9.77% | 7,178,260 | 2.61% |
| 21,000 | to | 27,000 | 403 | 8.95% | 9,799,062 | 3.56% |
| 27,000 | to | 33,000 | 430 | 9.55% | 12,914,418 | 4.69% |
| 33,000 | to | 39,000 | 363 | 8.06% | 13,026,935 | 4.73% |
| 39,000 | to | 45,000 | 352 | 7.82% | 14,813,300 | 5.38% |
| 45,000 | to | 50,000 | 281 | 6.24% | 13,393,724 | 4.87% |
| 50,000 | to | 63,000 | 541 | 12.02% | 30,338,480 | 11.03% |
| 63,000 | to | 76,000 | 357 | 7.93% | 24,615,641 | 8.95% |
| 76,000 | to | 89,000 | 372 | 8.26% | 30,520,036 | 11.09% |
| 89,000 | to | 102,000 | 323 | 7.17% | 30,781,476 | 11.19% |
| 102,000 | to | 115,000 | 193 | 4.29% | 20,919,870 | 7.60% |
| 115,000 | to | 450,000 | 447 | 9.93% | 66,848,406 | 24.30% |
| | | | 4,502 | 100.00% | 275,149,608 | 100.00% |

**Distribution by Cut-off Principal Balance**

| Min | | Max | Count | % of Total | Balance | % of Total |
|---|---|---|---|---|---|---|
| 7,000 | to | 21,000 | 475 | 9.83% | 7,762,018 | 2.60% |
| 21,000 | to | 27,000 | 420 | 8.70% | 10,237,094 | 3.43% |
| 27,000 | to | 33,000 | 450 | 9.32% | 13,530,408 | 4.53% |
| 33,000 | to | 39,000 | 390 | 8.07% | 14,023,768 | 4.70% |
| 39,000 | to | 45,000 | 377 | 7.81% | 15,880,481 | 5.32% |
| 45,000 | to | 50,000 | 299 | 6.19% | 14,288,176 | 4.79% |
| 50,000 | to | 63,000 | 583 | 12.07% | 32,739,840 | 10.97% |
| 63,000 | to | 76,000 | 381 | 7.89% | 26,349,939 | 8.83% |
| 76,000 | to | 89,000 | 396 | 8.20% | 32,511,994 | 10.89% |
| 89,000 | to | 102,000 | 347 | 7.18% | 33,103,501 | 11.09% |
| 102,000 | to | 116,000 | 234 | 4.84% | 25,526,763 | 8.55% |
| 116,000 | to | 450,000 | 478 | 9.90% | 72,589,156 | 24.31% |
| | | | 4,830 | 100.00% | 298,543,137 | 100.00% |

**Distribution by Current Mortgage Rate**

| Min | | Max | Count | % of Total | Balance | % of Total |
|---|---|---|---|---|---|---|
| 6.88% | to | 9.13% | 478 | 10.62% | 27,867,603 | 10.13% |
| 9.13% | to | 9.52% | 346 | 7.69% | 27,755,571 | 10.09% |
| 9.52% | to | 9.91% | 293 | 6.51% | 18,695,603 | 6.79% |
| 9.91% | to | 10.30% | 419 | 9.31% | 22,808,993 | 8.29% |
| 10.30% | to | 10.69% | 291 | 6.46% | 17,182,262 | 6.24% |
| 10.69% | to | 11.09% | 457 | 10.15% | 26,166,077 | 9.51% |
| 11.09% | to | 11.47% | 316 | 7.02% | 17,073,812 | 6.21% |
| 11.47% | to | 11.84% | 450 | 10.00% | 27,305,089 | 9.92% |
| 11.84% | to | 12.22% | 344 | 7.64% | 23,685,563 | 8.61% |
| 12.22% | to | 12.59% | 264 | 5.86% | 16,981,037 | 6.17% |
| 12.59% | to | 13.00% | 434 | 9.64% | 27,964,472 | 10.16% |
| 13.00% | to | 18.13% | 410 | 9.11% | 21,663,524 | 7.87% |
| | | | 4,502 | 100.00% | 275,149,608 | 100.00% |

**Distribution by Original Mortgage Rate**

| Min | | Max | Count | % of Total | Balance | % of Total |
|---|---|---|---|---|---|---|
| 6.50% | to | 9.13% | 506 | 10.48% | 30,763,101 | 10.30% |
| 9.13% | to | 9.52% | 367 | 7.60% | 29,599,533 | 9.91% |
| 9.52% | to | 9.91% | 313 | 6.48% | 19,889,565 | 6.66% |
| 9.91% | to | 10.30% | 440 | 9.11% | 24,238,534 | 8.12% |
| 10.30% | to | 10.69% | 313 | 6.48% | 18,878,820 | 6.32% |
| 10.69% | to | 11.09% | 484 | 10.02% | 28,032,789 | 9.39% |
| 11.09% | to | 11.47% | 338 | 7.00% | 18,581,322 | 6.22% |
| 11.47% | to | 11.84% | 473 | 9.79% | 28,728,286 | 9.62% |
| 11.84% | to | 12.22% | 376 | 7.78% | 25,696,604 | 8.61% |
| 12.22% | to | 12.59% | 287 | 5.94% | 18,509,145 | 6.20% |
| 12.59% | to | 13.00% | 480 | 9.94% | 31,538,143 | 10.56% |
| 13.00% | to | 18.13% | 453 | 9.38% | 24,087,295 | 8.07% |
| | | | 4,830 | 100.00% | 298,543,137 | 100.00% |

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# Morgan Stanley Mortgage Loan Trust
# Mortgage Pass-Through Rate Certificates
# Series 2006-10SL

## *Distribution Date: 27-Nov-06*
## *Mortgage Loan Characteristics Part II*

**Distribution by Product Characteristics (Current)**

| Product Type | # of Loans | Ending Balance | % of Balance | WAMM | WAC |
|---|---|---|---|---|---|
| Fixed 2nd Lien | 4,502 | 275,149,608 | 100.00% | 197.75 | 11.10% |
| Total | 4,502 | 275,149,608 | 100.00% | | |

**Distribution by Product Characteristics (Cut-off)**

| Product Type | # of Loans | Original Principal Balance | % of Balance | WAMM | WAC |
|---|---|---|---|---|---|
| Fixed 2nd Lien | 4,830 | 298,543,137 | 100.00% | 204.67 | 11.11% |
| Total | 4,830 | 298,543,137 | 100.00% | | |

**Distribution by Property Types (Current)**

| Property Type | # of Loans | Ending Balance | % of Balance | WAMM | WAC |
|---|---|---|---|---|---|
| SF Unattached Dwelling | 2,763 | 157,440,551 | 57.22% | 191.72 | 10.83% |
| PUD | 823 | 55,978,022 | 20.34% | 193.84 | 11.16% |
| Multifamily | 438 | 36,344,636 | 13.21% | 233.28 | 12.08% |
| Condo - Low Facility | 458 | 24,623,148 | 8.95% | 193.21 | 11.17% |
| SF Attached Dwelling | 20 | 763,251 | 0.28% | 182.54 | 11.74% |
| Total | 4,502 | 275,149,608 | 100.00% | | |

**Distribution by Property Types (Cut-off)**

| Property Type | # of Loans | Ending Balance | % of Balance | WAMM | WAC |
|---|---|---|---|---|---|
| SF Unattached Dwelling | 2,972 | 171,034,281 | 57.29% | 199.13 | 10.85% |
| PUD | 896 | 62,148,584 | 20.82% | 200.95 | 11.16% |
| Multifamily | 462 | 38,366,323 | 12.85% | 238.75 | 12.10% |
| Condo - Low Facility | 480 | 26,228,969 | 8.79% | 200.20 | 11.17% |
| SF Attached Dwelling | 20 | 764,979 | 0.26% | 189.69 | 11.74% |
| Total | 4,830 | 298,543,137 | 100.00% | | |

Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Rate Certificates
Series 2006-10SL

## *Distribution Date: 27-Nov-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 | 3,554 | 232,545,963 | 84.52% | 197.58 | 10.81% |
| Non-Owner Occupied | 744 | 31,655,668 | 11.50% | 197.64 | 12.80% |
| Owner Occupied - Secondary Residence | 204 | 10,947,977 | 3.98% | 201.61 | 12.25% |
| Total | 4,502 | 275,149,608 | 100.00% | | |

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

| Occupancy Type | # of Loans | Ending Balance | % of Balance | WAMM | WAC |
|---|---|---|---|---|---|
| Owner Occupied - Primary Residence | 3,786 | 250,845,912 | 84.02% | 204.38 | 10.81% |
| Non-Owner Occupied | 825 | 35,738,849 | 11.97% | 203.79 | 12.74% |
| Owner Occupied - Secondary Residence | 219 | 11,958,376 | 4.01% | 213.39 | 12.33% |
| Total | 4,830 | 298,543,137 | 100.00% | | |

**Distribution by Loan Purpose (Current)**

| Loan Purpose | # of Loans | Ending Balance | % of Balance | WAMM | WAC |
|---|---|---|---|---|---|
| Purchase | 3,505 | 215,006,957 | 78.14% | 198.16 | 11.22% |
| Refinance/Equity Takeout | 702 | 43,854,967 | 15.94% | 197.54 | 10.75% |
| Refinance/No Cash Out | 295 | 16,287,683 | 5.92% | 192.84 | 10.35% |
| Total | 4,502 | 275,149,608 | 100.00% | | |

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

| Loan Purpose | # of Loans | Ending Balance | % of Balance | WAMM | WAC |
|---|---|---|---|---|---|
| Purchase | 3,756 | 232,385,532 | 77.84% | 205.28 | 11.24% |
| Refinance/Equity Takeout | 750 | 47,989,945 | 16.07% | 203.70 | 10.74% |
| Refinance/No Cash Out | 324 | 18,167,659 | 6.09% | 199.39 | 10.33% |
| Total | 4,830 | 298,543,137 | 100.00% | | |

 

# Morgan Stanley Mortgage Loan Trust
# Mortgage Pass-Through Rate Certificates
# Series 2006-10SL

## *Distribution Date: 27-Nov-06*
## *Mortgage Loan Characteristics Part II*

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

| Originator | # of Loans | Ending Balance | % of Balance | WAMM | WAC |
|---|---|---|---|---|---|
| Morgan Stanley | 4,013 | 250,380,400 | 100.00% | 198.82 | 11.10% |

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

| Originator | # of Loans | Ending Balance | % of Balance | WAMM | WAC |
|---|---|---|---|---|---|
| Morgan Stanley | 4,294 | 270,605,636 | 100.00% | 205.55 | 11.11% |

 

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# Morgan Stanley Mortgage Loan Trust
# Mortgage Pass-Through Rate Certificates
# Series 2006-10SL

## *Distribution Date: 27-Nov-06*
## *Geographic Concentration*

### Top 10 Current State Concentration

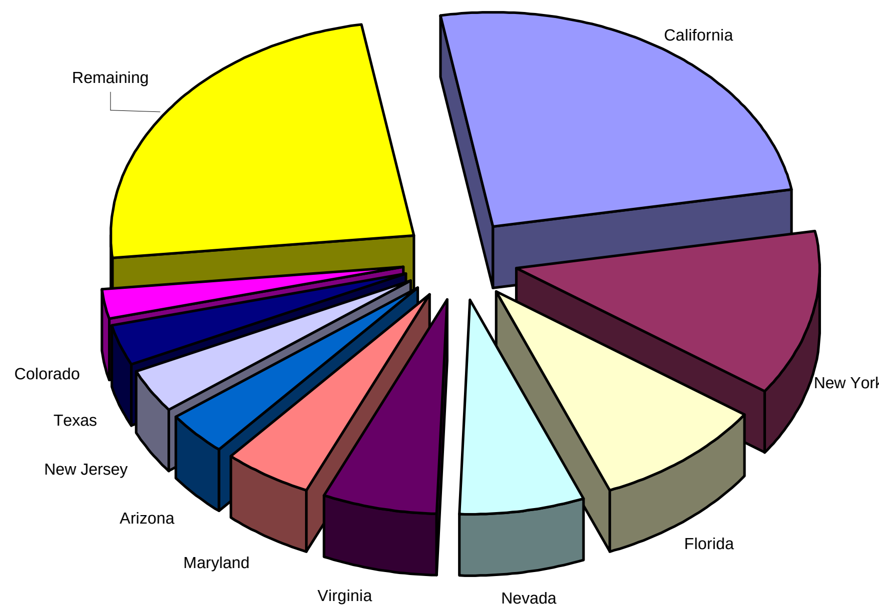
| Geographic Distribution | # of Loans | Balance (1) | % of Balance | WAMM | WAC |
|---|---|---|---|---|---|
| California | 744 | 68,842,598 | 25.02% | 190 | 10.71% |
| New York | 355 | 34,182,069 | 12.42% | 239 | 11.72% |
| Florida | 488 | 25,617,980 | 9.31% | 189 | 11.51% |
| Nevada | 274 | 18,191,746 | 6.61% | 197 | 11.62% |
| Virginia | 245 | 16,524,692 | 6.01% | 186 | 11.22% |
| Maryland | 202 | 12,939,732 | 4.70% | 190 | 10.84% |
| Arizona | 164 | 9,470,812 | 3.44% | 193 | 10.87% |
| New Jersey | 130 | 9,072,746 | 3.30% | 219 | 11.57% |
| Texas | 261 | 8,757,444 | 3.18% | 199 | 10.91% |
| Colorado | 119 | 5,701,775 | 2.07% | 197 | 11.39% |
| Remaining | 1,520 | 65,848,015 | 23.93% | 190 | 10.86% |

### Top 10 Original State Concentration

| Geographic Distribution | # of Loans | Balance (1) | % of Balance | WAMM | WAC |
|---|---|---|---|---|---|
| California | 807 | 75,253,072 | 25.21% | 197 | 10.71% |
| New York | 374 | 35,734,740 | 11.97% | 246 | 11.75% |
| Florida | 532 | 28,434,125 | 9.52% | 199 | 11.50% |
| Nevada | 296 | 20,045,785 | 6.71% | 204 | 11.64% |
| Virginia | 258 | 17,491,795 | 5.86% | 193 | 11.20% |
| Maryland | 223 | 14,396,630 | 4.82% | 196 | 10.85% |
| Arizona | 184 | 10,701,943 | 3.58% | 199 | 10.90% |
| New Jersey | 144 | 10,335,064 | 3.46% | 221 | 11.57% |
| Texas | 268 | 9,145,503 | 3.06% | 207 | 10.96% |
| Colorado | 129 | 6,206,804 | 2.08% | 205 | 11.39% |
| Remaining | 1,615 | 70,797,676 | 23.71% | 197 | 10.88% |

(1) Based on Current Period Ending Principal Balance

### Top 10 Current State Concentration



LaSalle Bank
ABN AMRO

# Morgan Stanley Mortgage Loan Trust
# Mortgage Pass-Through Rate Certificates
# Series 2006-10SL

## *Distribution Date: 27-Nov-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 |
|---|---|---|---|---|---|---|---|---|---|---|---|

| Liq. Type Code - Legend | | | | Adjustment Legend | | | |
|---|---|---|---|---|---|---|---|
| Charge-off | C | REO | R | Escrow Bal/Adv | 1 | Third Party | 6 |
| Matured | M | Short Pay | S | MREC | 2 | Charged Off/Matured | 7 |
| Repurchase | N | Third Party | T | Rest'd Escrow | 3 | Side Note | 8 |
| Note Sale | O | Write-off | W | Replacement Res. | 4 | Manual | 9 |
| Paid in Full | P | | | Suspense | 5 | | |

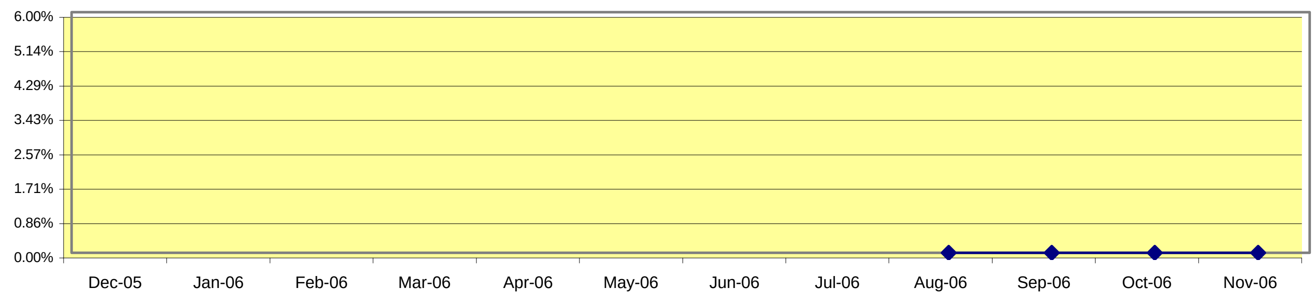
Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Rate Certificates
Series 2006-10SL

***Distribution Date: 27-Nov-06***
***Historical Realized Loss Summary***
***Total(All Loans)***

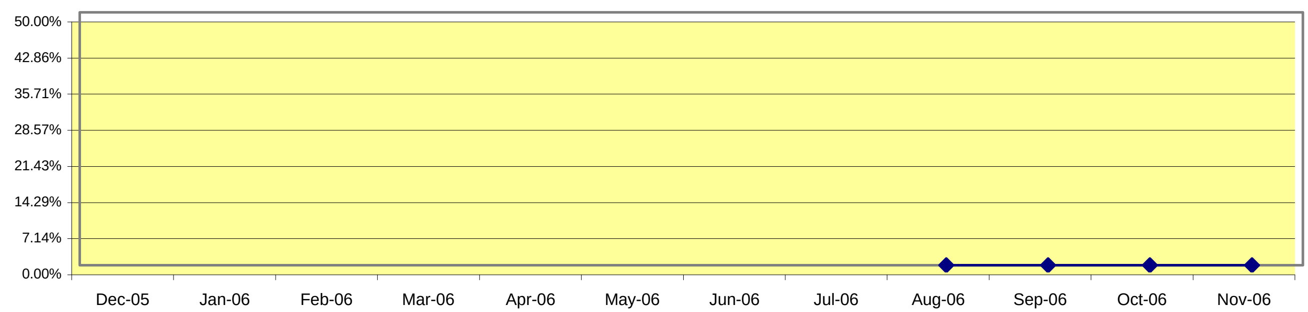
| Distribution Date | Current Realized Loss: Beginning Scheduled Balance | Current Realized Loss: Net Liquidation Proceeds | Current Realized Loss: Realized Loss | Current Realized Loss: Loan Count | Previous Liquidations/Payoffs: Claims on Prior Liquidations Amount | Claims on Prior Liquidations Count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

## *Distribution Date: 27-Nov-06*
## *Realized Loss Summary*

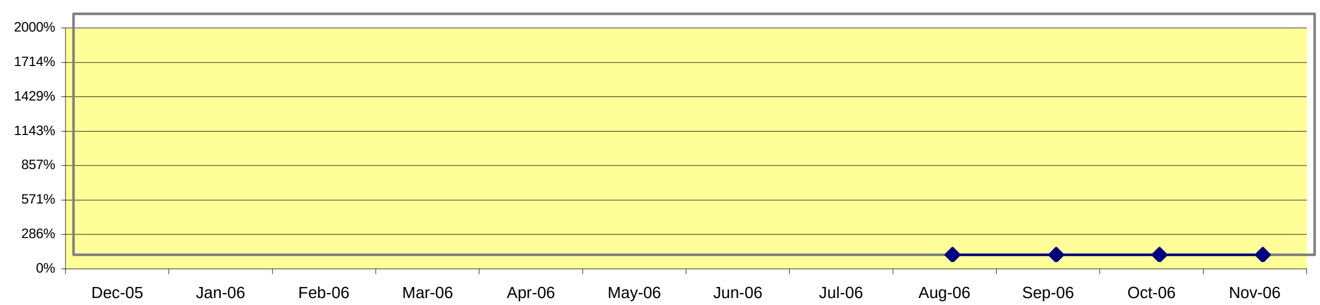
| **MDR (monthly Default Rate)** | **Total** |
|---|---|
| Current Period | 0.00% |
| 3-Month Average | 0.00% |
| 6-Month Average | 0.00% |
| 12-Month Average | 0.00% |
| Average Since Cut-Off | 0.00% |




| **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 | (Beginning Principal Balance of Liquidated Loans) / (Total Beginning Principal Balance) |
| CDR | Conditional Default Rate | 1 - (1 - 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 | (Original Term - Remaining Term) * (Current Scheduled Balance / Deal Scheduled Principal Balance) |

Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Rate Certificates
Series 2006-10SL

## *Distribution Date: 27-Nov-06*
## *Material Breaches Detail*

| Disclosure Control # | Loan Group # | Ending Principal Balance | Material Breach Date | Material Breach Description |
|---|---|---|---|---|

Material breaches of pool asset representation or warranties or transaction covenants.

**Morgan Stanley Mortgage Loan Trust**
**Mortgage Pass-Through Rate Certificates**
**Series 2006-10SL**

***Distribution Date: 27-Nov-06***
***Modified Loan Detail***

| Disclosure Control # | Loan Group # | Modified Maturity Date | Cutoff Maturity Date | Modification Description |
|---|---|---|---|---|

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.

# Morgan Stanley Mortgage Loan Trust
# Mortgage Pass-Through Rate Certificates
# Series 2006-10SL

## *Distribution Date: 27-Nov-06*
## *Deleted and Replacement Mortgage Loan Detail*

| Disclosure Control # | Beginning Principal Balance | Deleted / Replacement |
|---|---|---|

Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Rate Certificates
Series 2006-10SL

***Distribution Date: 27-Nov-06***
***Charged-off and Released Mortgage Loan Detail***

| Disclosure Control # | Stated Principal Balance | Charged-off / Released |
|---|---|---|