LaSalle Bank
ABN AMRO

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

Distribution Date: 26-Dec-06

ABN AMRO Acct : 723939.1

Payment Date: 26-Dec-06

Prior Payment: 27-Nov-06

Next Payment: 25-Jan-07

Record Date: 22-Dec-06

Distribution Count: 5

Closing Date: 28-Jul-06

First Pay. Date: 25-Aug-06

Rated Final Payment Date: 25-Aug-36

Determination Date: 15-Dec-06

Delinq Method: OTS

Content:	***Pages***

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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: 26-Dec-06
The Master REMIC

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	61749TAA2	205,396,000.00	182,013,549.95	7,685,244.94	0.00	0.00	174,328,305.01	799,090.04	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	132,711.75	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	92,374.23	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	24,197.34	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	33,962.34	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	19,891.26	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	25,988.74	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	23,459.49	23,459.49	N/A
OC	9ABS49912	15,983,137.14	15,972,057.84	0.00	0.00	0.00	15,972,057.84	1,026,033.28	1,026,033.28	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	275,149,707.79	7,685,244.94	0.00	0.00	267,464,462.85	2,229,065.13	1,049,492.77	
						Total P&I Payment		9,914,310.07		

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

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

Distribution Date: 26-Dec-06
Statement to Certificate Holders (FACTORS)
The Master REMIC

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	61749TAA2	205,396,000.00	886.159175203	37.416721553	0.000000000	0.000000000	848.742453651	3.890484917	0.000000000	5.48000000%
M-1	61749TAB0	29,107,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.559444464	0.000000000	5.69000000%
M-2	61749TAC8	19,703,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.688333249	0.000000000	5.85000000%
M-3	61749TAD6	5,074,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.768888451	0.000000000	5.95000000%
B-1	61749TAE4	6,567,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	5.171667428	0.000000000	6.45000000%
B-2	61749TAF1	3,730,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	5.332777480	0.000000000	6.65000000%
B-3	61749TAG9	4,179,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	6.218889687	0.000000000	7.75000000%
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	234594.900000000	234594.900000000	N/A
OC	9ABS49912	15,983,137.14	999.306813180	0.000000000	0.000000000	0.000000000	999.306813180	64.194736679	64.194736679	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

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

Distribution Date: 26-Dec-06
Cash Reconciliation Summary

Pool Source of Funds

Interest Summary

Interest Summary	
Scheduled Interest	2,544,155.15
Fees	114,645.67
Remittance Interest	2,429,509.48
Other Interest Proceeds/Shortfalls	
Prepayment Penalties	23,459.49
Other Interest Loss	0.00
Other Interest Proceeds	0.00
Non-advancing Interest	(14,346.72)
Net PPIS/Relief Act Shortfall	0.00
Modification Shortfall	0.00
Other Interest Proceeds/Shortfalls	9,112.77
Interest Adjusted	2,438,622.25
Fee Summary	
Total Servicing Fees	114,645.67
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	114,645.67

Principal Summary

Principal Summary	
Scheduled Prin Distribution	115,333.43
Curtailments	154,901.82
Prepayments in Full	6,442,957.55
Liquidation Proceeds	89,649.69
Insurance Proceeds	0.00
Repurchase Proceeds	672,845.33
Other Principal Proceeds	0.00
Remittance Principal	7,475,687.82

Advances (Principal & Interest)

Prior Month's Outstanding Advances	N/A
Current Advances	N/A
Reimbursement of Prior Advances	N/A
Outstanding Advances	N/A

Balance Reporting

Beginning Principal Balance	275,149,607.79
Ending Principal Balance	267,464,362.85

Non-Pool Source of Funds

P&I Due Certificate Holders	9,914,310.07

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: 26-Dec-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	585,897.97		
Cum Unscheduled Principal	30,193,669.51		
Cum Liquidations	299,206.81		
Cum Repurchases	672,845.33		
Current	**Amount**	**Count**	**%**
Beginning Pool	275,149,607.79	4,502	92.16%
Scheduled Principal	115,333.43		0.04%
Unscheduled Principal	6,597,859.37	85	2.21%
Liquidations	299,206.81	1	0.10%
Repurchases	672,845.33	8	0.23%
Ending Pool	267,464,362.85	4,408	89.59%
Average Loan Balance	60,677.03		
Current Loss Detail	**Amount**		
Liquidation	299,206.81		
Realized Loss	209,557.12		
Realized Loss Adjustment	0.00		
Net Liquidation	89,649.69		
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	209,557.12		
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	8,329,749	274,669,049	3.05%
6 mo. Rolling Average	5,579,937	280,819,819	2.03%
12 mo. Rolling Average	5,579,937	280,819,819	2.03%
Loss Levels	**Amount**	**Count**	
3 mo. Cum Loss	209,557.12	1	
6 mo. Cum loss	209,557.12	1	
12 mo. Cum Loss	209,557.12	1	

Triggers

> Delinquency Trigger Event (2)			NO
Delinquency Event Calc (1)	11,315,960.84	267,464,363	4.23%
> Loss Trigger Event? (3)			NO
Cumulative Loss		209,557	0.07%
> Overall Trigger Event?			NO
Step Down Date			
Distribution Count	5		
Senior Enhancement %(4)	34.74%		
Step Down % (5)	62.40%		
% of Senior Enhancement % (6)	12.75%		
> Step Down Date?			NO
Extra Principal	209,557.12		
Cumulative Extra Principal	209,557.12		
OC Release	N/A		

Misc/Additional Information

WA Rates/Life

	Fixed	Adj	Overall
WAC - Remit Current	10.60%	N/A	10.60%
WAC - Remit Original	10.61%	N/A	10.61%
WAC - Current	11.10%	N/A	11.10%
WAC - Original	11.11%	N/A	11.11%
WAL - Current	196.50	N/A	196.50
WAL - Original	200.64	N/A	200.64
Current LIBOR			5.320000%
Next LIBOR			5.350000%

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	688.32

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: 26-Dec-06
Bond Interest Reconciliation - Part I

Class	- - Accrual - - Method	Days	Opening Balance	Pass-Thru Rate	Accrual Certificate Interest	Total Interest Additions	Total Interest Deductions	Distributable Certificate Interest	Interest Payment Amount	Current Period (Shortfall) / Recovery	- - - - - - - - Outstanding - - - - - - - - Remaining Int Carry-Forward Shortfall	Remaining Basis Risk Carry-Fwd Shortfall	Outstanding Relief Act / Prepayment Interest Shortfalls	Net Cap Rate in Effect Y/N
A-1	Act/360	29	182,013,549.95	5.450000000%	799,090.04	0.00	0.00	799,090.04	799,090.04	0.00	0.00	0.00	0.00	No
M-1	Act/360	29	29,107,000.00	5.660000000%	132,711.75	0.00	0.00	132,711.75	132,711.75	0.00	0.00	0.00	0.00	No
M-2	Act/360	29	19,703,000.00	5.820000000%	92,374.23	0.00	0.00	92,374.23	92,374.23	0.00	0.00	0.00	0.00	No
M-3	Act/360	29	5,074,000.00	5.920000000%	24,197.34	0.00	0.00	24,197.34	24,197.34	0.00	0.00	0.00	0.00	No
B-1	Act/360	29	6,567,000.00	6.420000000%	33,962.34	0.00	0.00	33,962.34	33,962.34	0.00	0.00	0.00	0.00	No
B-2	Act/360	29	3,730,000.00	6.620000000%	19,891.26	0.00	0.00	19,891.26	19,891.26	0.00	0.00	0.00	0.00	No
B-3	Act/360	29	4,179,000.00	7.720000000%	25,988.74	0.00	0.00	25,988.74	25,988.74	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	23,459.49	0.00	23,459.49	23,459.49	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	1,026,033.28	0.00	0.00	0.00	0.00	N/A
Total			275,149,707.79		1,179,572.36	23,459.49	0.00	1,203,031.85	2,229,065.13	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: 26-Dec-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	22-Dec-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	22-Dec-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	22-Dec-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	22-Dec-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	22-Dec-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	22-Dec-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	22-Dec-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-4	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
B-5	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	23,459.49	0.00	0.00	0.00	0.00	0.00	0.00
OC	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
Total				0.00	0.00	23,459.49	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.

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

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	205,396,000.00	182,013,549.95	115,333.43	7,360,354.39	209,557.12	0.00	0.00	0.00	0.00	174,328,305.01	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	275,149,707.79	115,333.43	7,360,354.39	209,557.12	0.00	0.00	0.00	0.00	267,464,462.85			

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

Distribution Date: 26-Dec-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: 26-Dec-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)						
26-Dec-06	4,180	250,951,969	90	5,196,433	49	4,381,710	75	5,331,149	14	1,603,102	0	0
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)						
26-Dec-06	94.83%	93.83%	2.04%	1.94%	1.11%	1.64%	1.70%	1.99%	0.32%	0.60%	0.00%	0.00%
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: 26-Dec-06

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

	In Foreclosure and Delinquent								In REO and Delinquent								In Bankruptcy and Delinquent							
Distribution	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	
Date	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
												Total(All Loans)												
26-Dec-06	0	0	0	0	0	0	14	1,603,102	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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)												
26-Dec-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.32%	0.60%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
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%

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

Distribution Date: 26-Dec-06
Asset-Backed Facts ~ Current Distribution Loan Status Summary

Delinquency	Regular Loans		Bankruptcy		Foreclosure		REO		Total	
Category	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
					Total(All Loans)					
Current	3,937	235,687,539.53	0	0.00	0	0.00	0	0.00	3,937	235,687,542
0	243	15,264,429.10	0	0.00	0	0.00	0	0.00	243	15,264,429
30	90	5,196,433.38	0	0.00	0	0.00	0	0.00	90	5,196,433
60	49	4,381,710.04	0	0.00	0	0.00	0	0.00	49	4,381,710
90	29	2,248,470.72	0	0.00	5	800,336.67	0	0.00	34	3,048,807
120	29	1,934,976.95	0	0.00	2	218,621.00	0	0.00	31	2,153,598
150	13	974,338.47	0	0.00	7	584,142.00	0	0.00	20	1,558,480
180	3	157,044.59	0	0.00	0	0.00	0	0.00	3	157,045
210	1	16,318.03	0	0.00	0	0.00	0	0.00	1	16,318
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	89.31%	88.12%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	89.31%	88.12%
0	5.51%	5.71%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.51%	5.71%
30	2.04%	1.94%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.04%	1.94%
60	1.11%	1.64%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.11%	1.64%
90	0.66%	0.84%	0.00%	0.00%	0.11%	0.30%	0.00%	0.00%	0.77%	1.14%
120	0.66%	0.72%	0.00%	0.00%	0.05%	0.08%	0.00%	0.00%	0.71%	0.80%
150	0.29%	0.36%	0.00%	0.00%	0.16%	0.22%	0.00%	0.00%	0.45%	0.58%
180	0.07%	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.06%
210	0.02%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.01%
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%

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

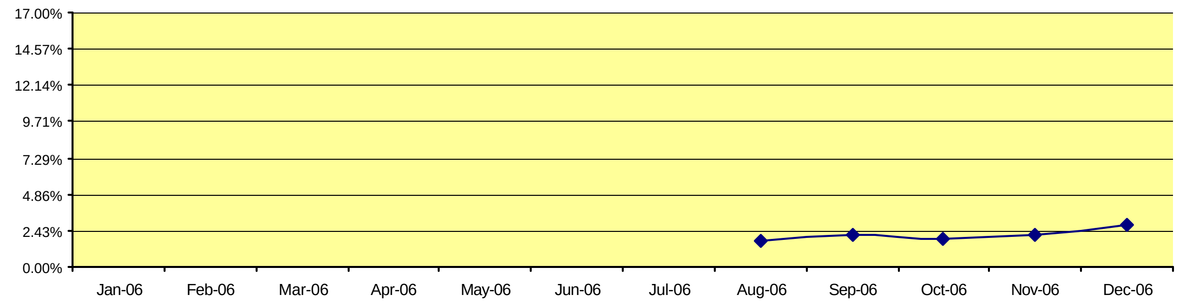
Distribution Date: 26-Dec-06
Asset-Backed Facts ~ 15 Month Historical Payoff/Loss Summary

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	Curr Weighted Avg. Remit
Total(All Loans)												
26-Dec-06	4,408	267,464,363	85	6,442,958	0.00	0.00	89,649.69	1	209,557	197	11.10%	10.60%
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%

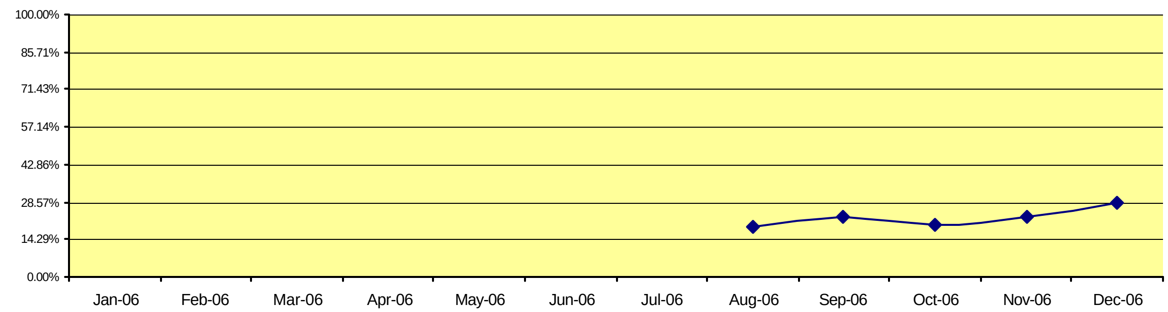
Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Rate Certificates
Series 2006-10SL

Distribution Date: 26-Dec-06
Prepayment Summary

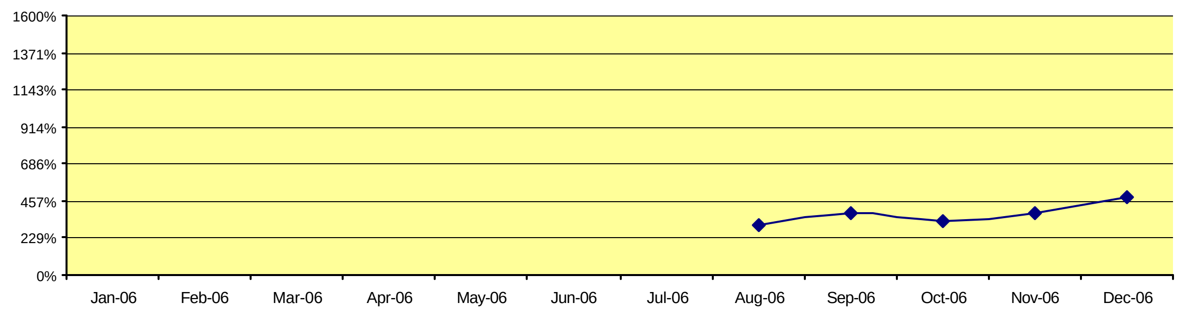
SMM (Single Monthly Mortality)	Total
Current Period	2.75%
3-Month Average	2.26%
6-Month Average	2.13%
12-Month Average	2.13%
Average Since Cut-Off	2.13%



CPR (Conditional Prepayment Rate)	Total
Current Period	28.46%
3-Month Average	23.89%
6-Month Average	22.75%
12-Month Average	22.75%
Average Since Cut-Off	22.75%



PSA (Public Securities Association)	Total
Current Period	474%
3-Month Average	398%
6-Month Average	379%
12-Month Average	379%
Average Since Cut-Off	379%



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)

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

Distribution Date: 26-Dec-06
Mortgage Loan Characteristics Part I

Distribution by Current Ending Principal Balance

Min		Max	Count	% of Total	Balance	% of Total
0	to	21,000	437	9.91%	7,138,391	2.67%
21,000	to	27,000	398	9.03%	9,682,426	3.62%
27,000	to	33,000	425	9.64%	12,766,203	4.77%
33,000	to	39,000	356	8.08%	12,769,799	4.77%
39,000	to	45,000	347	7.87%	14,605,174	5.46%
45,000	to	50,000	278	6.31%	13,244,683	4.95%
50,000	to	63,000	526	11.93%	29,494,735	11.03%
63,000	to	76,000	353	8.01%	24,345,318	9.10%
76,000	to	89,000	360	8.17%	29,525,213	11.04%
89,000	to	102,000	313	7.10%	29,818,324	11.15%
102,000	to	114,000	175	3.97%	18,899,922	7.07%
114,000	to	450,000	440	9.98%	65,174,175	24.37%
			4,408	100.00%	267,464,363	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%	473	10.73%	27,456,559	10.27%
9.13%	to	9.52%	337	7.65%	26,957,241	10.08%
9.52%	to	9.91%	288	6.53%	18,383,146	6.87%
9.91%	to	10.30%	411	9.32%	22,305,026	8.34%
10.30%	to	10.69%	285	6.47%	16,673,424	6.23%
10.69%	to	11.09%	449	10.19%	25,565,226	9.56%
11.09%	to	11.47%	308	6.99%	16,707,922	6.25%
11.47%	to	11.84%	437	9.91%	26,044,807	9.74%
11.84%	to	12.22%	336	7.62%	23,140,436	8.65%
12.22%	to	12.59%	254	5.76%	15,870,122	5.93%
12.59%	to	13.00%	425	9.64%	27,231,674	10.18%
13.00%	to	18.13%	405	9.19%	21,128,779	7.90%
			4,408	100.00%	267,464,363	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%

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

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
Fixed 2nd Lien	4,408	267,464,363	100.00%	196.50	11.09%
Total	4,408	267,464,363	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	2,706	152,854,295	57.15%	190.19	10.82%
PUD	806	54,138,032	20.24%	192.56	11.15%
Multifamily	431	35,827,869	13.40%	233.15	12.07%
Condo - Low Facility	446	23,891,694	8.93%	191.35	11.17%
SF Attached Dwelling	19	752,472	0.28%	181.66	11.74%
Total	4,408	267,464,363	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%		

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

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	3,480	226,249,505	84.59%	196.16	10.80%
Non-Owner Occupied	729	30,557,092	11.42%	197.34	12.80%
Owner Occupied - Secondary Residence	199	10,657,766	3.98%	201.35	12.25%
Total	4,408	267,464,363	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	3,430	208,920,119	78.11%	196.74	11.22%
Refinance/Equity Takeout	690	42,649,003	15.95%	196.99	10.73%
Refinance/No Cash Out	288	15,895,241	5.94%	192.04	10.34%
Total	4,408	267,464,363	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: 26-Dec-06
Mortgage Loan Characteristics Part II

Distribution by Originator Concentration > 10% (Current)

Originator	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Morgan Stanley	3,926	243,145,973	100.00%	197.55	11.09%

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%

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

Distribution Date: 26-Dec-06
Geographic Concentration

Top 10 Current State Concentration

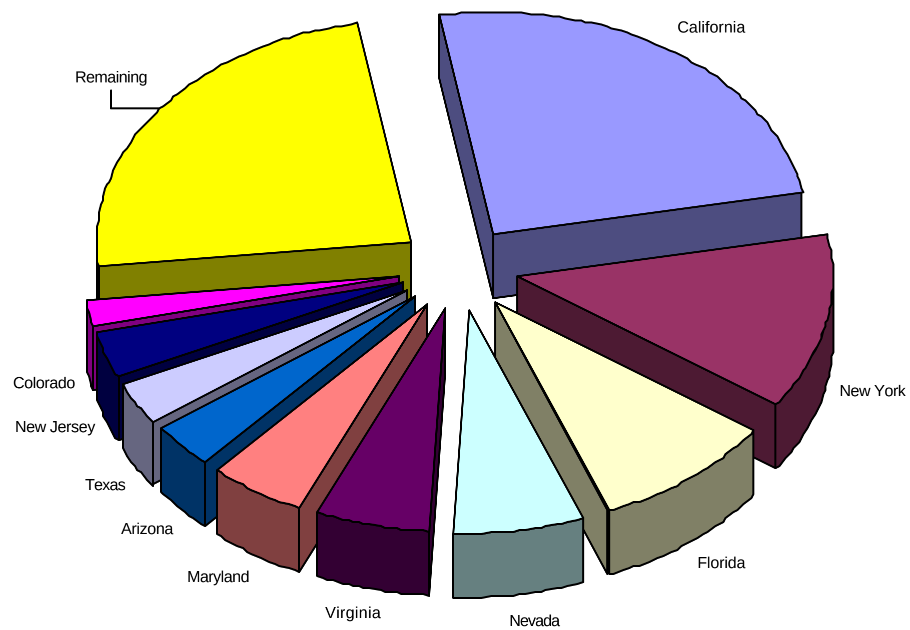
Geographic Distribution	# of Loans	Balance (1)	% of Balance	WAMM	WAC
California	720	66,124,319	24.72%	189	10.70%
New York	352	33,994,508	12.71%	238	11.72%
Florida	483	25,205,225	9.42%	188	11.50%
Nevada	272	17,934,979	6.71%	195	11.61%
Virginia	237	16,014,462	5.99%	185	11.22%
Maryland	199	12,770,420	4.77%	188	10.83%
Arizona	158	8,881,089	3.32%	186	10.79%
Texas	261	8,730,899	3.26%	198	10.92%
New Jersey	124	8,685,983	3.25%	219	11.56%
Colorado	117	5,556,902	2.08%	197	11.39%
Remaining	1,485	63,565,577	23.77%	189	10.84%

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



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

Distribution Date: 26-Dec-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
3961	200612	299,206.81	89,649.69	209,557.12	0.00	209,557.12	0.00	209,557.12	209,557.12	0	
Current Total		299,206.81	89,649.69	209,557.12	0.00	209,557.12	0.00	209,557.12	209,557.12		
Cumulative		299,206.81	89,649.69	209,557.12	0.00	209,557.12	0.00	209,557.12	209,557.12		

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		

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

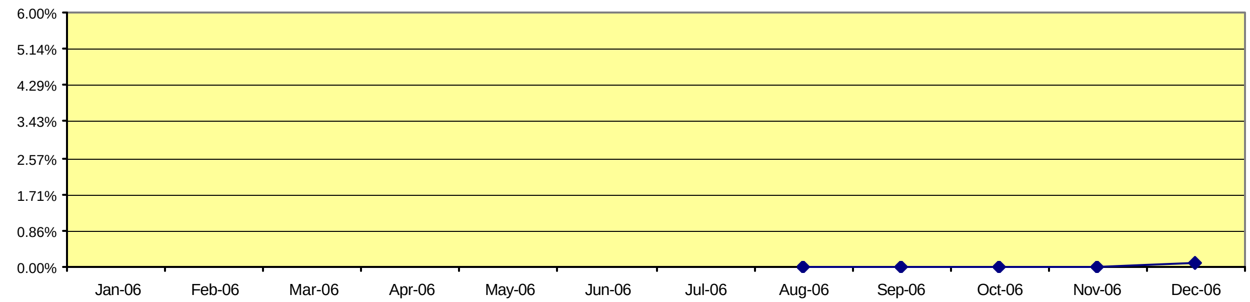
Distribution Date: 26-Dec-06
Historical Realized Loss Summary
Total(All Loans)

	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	299,206.81	89,649.69	209,557.12	1	0.00	0	0.00	0	0.00	0	209,557.12	209,557.12
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	299,206.81	89,649.69	209,557.12	1	0.00	0	0.00	0	0.00	0	209,557.12	

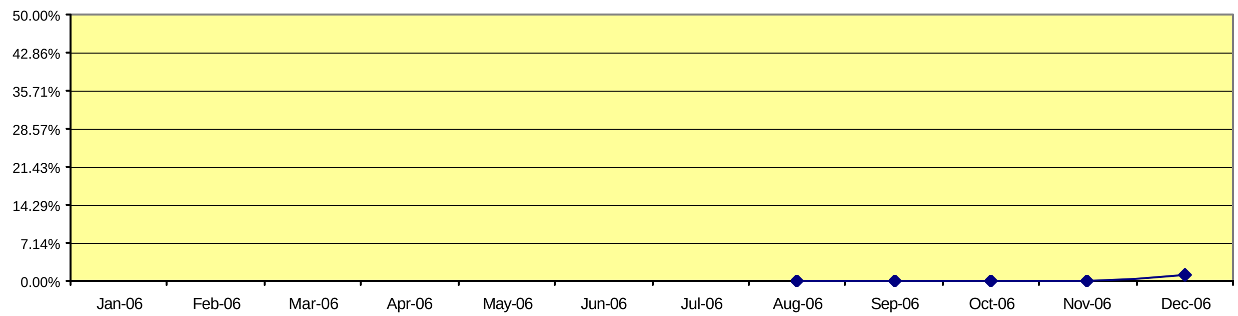
Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Rate Certificates
Series 2006-10SL

Distribution Date: 26-Dec-06
Realized Loss Summary

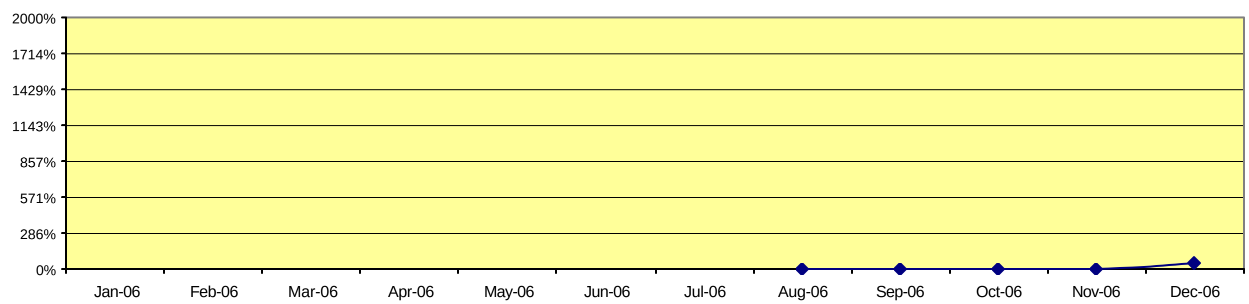
MDR (monthly Default Rate)	Total
Current Period	0.11%
3-Month Average	0.04%
6-Month Average	0.02%
12-Month Average	0.01%
Average Since Cut-Off	0.02%



CDR (Conditional Default Rate)	Total
Current Period	1.30%
3-Month Average	0.43%
6-Month Average	0.22%
12-Month Average	0.11%
Average Since Cut-Off	0.26%



SDA (Standard Default Assumption)	Total
Current Period	43.24%
3-Month Average	14.41%
6-Month Average	7.21%
12-Month Average	3.60%
Average Since Cut-Off	8.65%



MDR	Monthly Default Rate	(Beginning Principal Balance of Liquidated Loans) / (Total Beginning Principal Balance)
CDR	Conditional Default Rate	$1 - (1 - MDR)^{\wedge 12}$
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: 26-Dec-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: 26-Dec-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.

LaSalle Bank
ABN AMRO

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

Distribution Date: 26-Dec-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: 26-Dec-06
Charged-off and Released Mortgage Loan Detail

Disclosure Control #	Stated Principal Balance	Charged-off / Released