



101 Barclay St., 8W  
New York, NY 10286

Officer: Cirino Emanuele  
212-815-3087

Associate: Steven Chrysanthis  
212-815-8318

**CWALT, Inc.**  
**Alternative Loan Trust 2006-OA12**  
**Mortgage Pass-Through Certificates, Series 2006-OA12**

*Certificateholder Monthly Distribution Summary*

Class	Cusip	Class Description	Certificate Rate Type	Beginning Balance	Pass Through Rate (%)	Principal Distribution	Interest Distribution	Total Distribution	Current Realized Losses	Ending Balance	Cumulative Realized Losses
A1A	23243AAA4	Senior	Var-Act/360	201,141,386.60	5.405630	5,330,577.87	906,079.93	6,236,657.80	0.00	195,810,808.73	0.00
A1B	23243AAB2	Senior	Var-Act/360	299,209,000.00	5.515630	0.00	1,375,271.78	1,375,271.78	0.00	299,209,000.00	0.00
A1C	23243AAC0	Senior	Var-Act/360	45,341,000.00	5.605630	0.00	211,804.06	211,804.06	0.00	45,341,000.00	0.00
A2	23243AAD8	Senior	Var-Act/360	177,487,767.53	5.535630	1,733,786.51	818,755.51	2,552,542.02	0.00	175,753,981.01	0.00
A3	23243AAE6	Senior	Var-Act/360	180,794,788.53	5.605630	1,766,091.10	844,557.24	2,610,648.34	0.00	179,028,697.44	0.00
<b>1X</b>				<b>0.00</b>	<b>1.237355</b>	<b>0.00</b>	<b>870,046.33</b>	<b>870,046.33</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>1X-1</b>	23243AAF3	Strip IO	Fix-30/360	836,175,896.96	1.311921	0.00	845,601.42	845,601.42	0.00	828,007,725.64	0.00
<b>1X-2</b>	23243AAF3	Strip PO	Fix-30/360	0.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
<b>1X-3</b>	23243AAF3	Strip IO	Fix-30/360	98,294,434.14	0.603035	0.00	24,444.91	24,444.91	0.00	98,226,912.10	0.00
<b>1X-4</b>	23243AAF3	Strip PO	Fix-30/360	0.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
XP	23243AAG1	Strip IO	Fix-Act/360	75,767,864.68	0.000000	0.00	81,476.40	81,476.40	0.00	75,100,105.76	0.00
AR	23243AAW6	Senior	Fix-30/360	0.00	6.731122	0.00	0.00	0.00	0.00	0.00	0.00
<b>P</b>				<b>100.00</b>	<b>0.000000</b>	<b>0.00</b>	<b>134,829.27</b>	<b>134,829.27</b>	<b>0.00</b>	<b>100.00</b>	<b>0.00</b>
<b>P-1</b>	23243AAX4	Prepay Penalties	Fix-30/360	0.00	0.000000	0.00	134,829.27	134,829.27	0.00	0.00	0.00
<b>P-2</b>	23243AAX4	Prepay Penalties	Fix-Act/360	100.00	0.000000	0.00	0.00	0.00	0.00	100.00	0.00
M1	23243AAH9	Subordinate	Var-Act/360	20,241,479.12	5.715630	13,904.61	96,410.67	110,315.28	0.00	20,227,574.51	0.00
M2	23243AAJ5	Subordinate	Var-Act/360	17,710,544.54	5.745630	12,166.02	84,798.53	96,964.55	0.00	17,698,378.52	0.00
M3	23243AAK2	Subordinate	Var-Act/360	7,589,804.99	5.775630	5,213.71	36,529.92	41,743.64	0.00	7,584,591.27	0.00
M4	23243AAL0	Subordinate	Var-Act/360	7,589,804.99	5.895630	5,213.71	37,288.90	42,502.62	0.00	7,584,591.27	0.00
M5	23243AAM8	Subordinate	Var-Act/360	7,589,804.99	5.975630	5,213.71	37,794.89	43,008.60	0.00	7,584,591.27	0.00
M6	23243AAN6	Subordinate	Var-Act/360	7,589,804.99	6.475630	5,213.71	40,957.31	46,171.02	0.00	7,584,591.27	0.00
M7	23243AAP1	Subordinate	Var-Act/360	5,059,869.99	6.731122	3,475.81	29,202.32	32,678.13	0.00	5,056,394.18	0.00
M8	23243AAQ9	Subordinate	Var-Act/360	5,059,869.99	6.731122	3,475.81	31,943.09	35,418.90	0.00	5,056,394.18	0.00
B1	23243AAS5	Subordinate	Var-Act/360	7,589,804.99	6.731122	5,213.71	47,914.63	53,128.34	0.00	7,584,591.27	0.00
B2	23243AAT3	Subordinate	Var-Act/360	4,048,295.82	6.731122	2,780.92	25,556.99	28,337.91	0.00	4,045,514.90	0.00
B3	23243AAU0	Subordinate	Var-Act/360	7,084,017.90	6.731122	4,866.27	44,721.58	49,587.85	0.00	7,079,151.63	0.00
B4	23243AAV8	Subordinate	Var-Act/360	9,111,150.56	6.731122	6,258.70	57,518.92	63,777.62	0.00	9,104,891.86	0.00
Totals				1,010,238,295.53		8,903,452.17	5,813,458.27	14,716,910.46	0.00	1,001,334,843.31	0.00



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**CWALT, Inc.**  
**Alternative Loan Trust 2006-OA12**  
**Mortgage Pass-Through Certificates, Series 2006-OA12**

*Principal Distribution Detail*

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Scheduled Principal Distribution	Net Principal Distribution	Deferred Interest	Current Realized Losses	Ending Certificate Balance	Ending Certificate Factor
A1A	23243AAA4	202,458,000.00	201,141,386.60	5,330,577.87	5,330,577.87	0.00	0.00	195,810,808.73	0.96716755440
A1B	23243AAB2	299,209,000.00	299,209,000.00	0.00	0.00	0.00	0.00	299,209,000.00	1.00000000000
A1C	23243AAC0	45,341,000.00	45,341,000.00	0.00	0.00	0.00	0.00	45,341,000.00	1.00000000000
A2	23243AAD8	177,916,000.00	177,487,767.53	1,733,786.51	1,733,786.51	0.00	0.00	175,753,981.01	0.98784809130
A3	23243AAE6	181,231,000.00	180,794,788.53	1,766,091.10	1,766,091.10	0.00	0.00	179,028,697.44	0.98784809130
<b>1X</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00000000000</b>
<b>1X-1</b>	23243AAF3	838,193,375.00	836,175,896.96	0.00	0.00	0.00	0.00	828,007,725.64	0.98784809130
<b>1X-2</b>	23243AAF3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
<b>1X-3</b>	23243AAF3	98,335,812.30	98,294,434.14	0.00	0.00	0.00	0.00	98,226,912.10	0.99889256826
<b>1X-4</b>	23243AAF3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
XP	23243AAG1	75,934,798.00	75,767,864.68	0.00	0.00	0.00	0.00	75,100,105.76	0.98900777694
AR	23243AAW6	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
<b>P</b>		<b>100.00</b>	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>100.00</b>	<b>1.00000000000</b>
<b>P-1</b>	23243AAX4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
<b>P-2</b>	23243AAX4	100.00	100.00	0.00	0.00	0.00	0.00	100.00	1.00000000000
M1	23243AAH9	20,250,000.00	20,241,479.12	13,904.61	13,904.61	0.00	0.00	20,227,574.51	0.99889256826
M2	23243AAJ5	17,718,000.00	17,710,544.54	12,166.02	12,166.02	0.00	0.00	17,698,378.52	0.99889256826
M3	23243AAK2	7,593,000.00	7,589,804.99	5,213.71	5,213.71	0.00	0.00	7,584,591.27	0.99889256826
M4	23243AAL0	7,593,000.00	7,589,804.99	5,213.71	5,213.71	0.00	0.00	7,584,591.27	0.99889256826
M5	23243AAM8	7,593,000.00	7,589,804.99	5,213.71	5,213.71	0.00	0.00	7,584,591.27	0.99889256826
M6	23243AAN6	7,593,000.00	7,589,804.99	5,213.71	5,213.71	0.00	0.00	7,584,591.27	0.99889256826
M7	23243AAP1	5,062,000.00	5,059,869.99	3,475.81	3,475.81	0.00	0.00	5,056,394.18	0.99889256826
M8	23243AAQ9	5,062,000.00	5,059,869.99	3,475.81	3,475.81	0.00	0.00	5,056,394.18	0.99889256826
B1	23243AAS5	7,593,000.00	7,589,804.99	5,213.71	5,213.71	0.00	0.00	7,584,591.27	0.99889256826
B2	23243AAT3	4,050,000.00	4,048,295.82	2,780.92	2,780.92	0.00	0.00	4,045,514.90	0.99889256826
B3	23243AAU0	7,087,000.00	7,084,017.90	4,866.27	4,866.27	0.00	0.00	7,079,151.63	0.99889256826
B4	23243AAV8	9,114,986.00	9,111,150.56	6,258.70	6,258.70	0.00	0.00	9,104,891.86	0.99889257722
Totals		1,012,464,186.00	1,010,238,295.53	8,903,452.17	8,903,452.17	0.00	0.00	1,001,334,843.31	



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**Alternative Loan Trust 2006-OA12**  
**Mortgage Pass-Through Certificates, Series 2006-OA12**

*Interest Distribution Detail*

Class	Beginning Certificate Balance	Pass Through Rate (%)	Effective Coupon (%)	Current Interest	Deferred Interest	Total Interest Due	Net Rate Carryover Paid	Net Interest Shortfall	Interest Paid	Net Rate Carryover After Dist.
A1A	201,141,386.60	5.405630	5.405630	906,079.93	0.00	906,079.93	0.00	0.00	906,079.93	0.00
A1B	299,209,000.00	5.515630	5.515630	1,375,271.78	0.00	1,375,271.78	0.00	0.00	1,375,271.78	0.00
A1C	45,341,000.00	5.605630	5.605630	211,804.06	0.00	211,804.06	0.00	0.00	211,804.06	0.00
A2	177,487,767.53	5.535630	5.535630	818,755.51	0.00	818,755.51	0.00	0.00	818,755.51	0.00
A3	180,794,788.53	5.605630	5.605630	844,557.24	0.00	844,557.24	0.00	0.00	844,557.24	0.00
<b>1X</b>	<b>0.00</b>	<b>1.237355</b>	<b>1.117270</b>	<b>963,559.56</b>	<b>0.00</b>	<b>963,559.56</b>	<b>0.00</b>	<b>0.00</b>	<b>870,046.33</b>	<b>0.00</b>
<b>1X-1</b>	836,175,896.96	1.311921	1.213527	914,163.70	0.00	914,163.70	0.00	0.00	845,601.42	0.00
<b>1X-2</b>	0.00	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>1X-3</b>	98,294,434.14	0.603035	0.298429	49,395.86	0.00	49,395.86	0.00	0.00	24,444.91	0.00
<b>1X-4</b>	0.00	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
XP	75,767,864.68	0.000000	1.290411	0.00	0.00	0.00	0.00	0.00	81,476.40	0.00
AR	0.00	6.731122	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>P</b>	<b>100.00</b>	<b>0.000000</b>	<b>0.000000</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>134,829.27</b>	<b>0.00</b>
<b>P-1</b>	0.00	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	134,829.27	0.00
<b>P-2</b>	100.00	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M1	20,241,479.12	5.715630	5.715630	96,410.67	0.00	96,410.67	0.00	0.00	96,410.67	0.00
M2	17,710,544.54	5.745630	5.745630	84,798.53	0.00	84,798.53	0.00	0.00	84,798.53	0.00
M3	7,589,804.99	5.775630	5.775630	36,529.92	0.00	36,529.92	0.00	0.00	36,529.92	0.00
M4	7,589,804.99	5.895630	5.895630	37,288.90	0.00	37,288.90	0.00	0.00	37,288.90	0.00
M5	7,589,804.99	5.975630	5.975630	37,794.89	0.00	37,794.89	0.00	0.00	37,794.89	0.00
M6	7,589,804.99	6.475630	6.475630	40,957.31	0.00	40,957.31	0.00	0.00	40,957.31	0.00
M7	5,059,869.99	6.731122	6.925630	28,382.17	0.00	28,382.17	820.16	0.00	29,202.32	0.00
M8	5,059,869.99	6.731122	7.575630	28,382.17	0.00	28,382.17	3,560.92	0.00	31,943.09	0.00
B1	7,589,804.99	6.731122	7.575630	42,573.25	0.00	42,573.25	5,341.38	0.00	47,914.63	0.00
B2	4,048,295.82	6.731122	7.575630	22,707.98	0.00	22,707.98	2,849.02	0.00	25,556.99	0.00
B3	7,084,017.90	6.731122	7.575630	39,736.16	0.00	39,736.16	4,985.43	0.00	44,721.58	0.00
B4	9,111,150.56	6.731122	7.575630	51,106.89	0.00	51,106.89	6,412.03	0.00	57,518.92	0.00
Totals	1,010,238,295.53			5,666,696.92	0.00	5,666,696.92	23,968.94	0.00	5,813,458.27	0.00



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**CWALT, Inc.**  
**Alternative Loan Trust 2006-OA12**  
**Mortgage Pass-Through Certificates, Series 2006-OA12**

*Current Payment Information*  
*Factors per \$1,000*

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Principal Distribution	Interest Distribution	Ending Certificate Balance	Pass Through Rate (%)
A1A	23243AAA4	202,458,000.00	993.496856640	26.329302245	4.475397011	967.167554395	5.405630
A1B	23243AAB2	299,209,000.00	1,000.000000000	0.000000000	4.596358333	1,000.000000000	5.515630
A1C	23243AAC0	45,341,000.00	1,000.000000000	0.000000000	4.671358333	1,000.000000000	5.605630
A2	23243AAD8	177,916,000.00	997.593063724	9.744972421	4.601921743	987.848091304	5.535630
A3	23243AAE6	181,231,000.00	997.593063724	9.744972421	4.660114672	987.848091304	5.605630
1X		<b>0.00</b>	<b>0.000000000</b>	<b>0.000000000</b>	<b>0.929011441</b>	<b>0.000000000</b>	<b>1.237355</b>
1X-1	23243AAF3	838,193,375.00	997.593063724	0.000000000	1.008838109	987.848091304	1.311921
1X-2	23243AAF3	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000
1X-3	23243AAF3	98,335,812.30	999.579215731	0.000000000	0.248586063	998.892568264	0.603035
1X-4	23243AAF3	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000
XP	23243AAG1	75,934,798.00	997.801622959	0.000000000	1.072978425	989.007776942	0.000000
AR	23243AAW6	100.00	0.000000000	0.000000000	0.000000000	0.000000000	6.731122
P		<b>100.00</b>	<b>1,000.000000000</b>	<b>0.000000000</b>	<b>1,348,292.700000000</b>	<b>1,000.000000000</b>	<b>0.000000</b>
P-1	23243AAX4	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000
P-2	23243AAX4	100.00	1,000.000000000	0.000000000	0.000000000	1,000.000000000	0.000000
M1	23243AAH9	20,250,000.00	999.579215730	0.686647469	4.761020794	998.892568261	5.715630
M2	23243AAJ5	17,718,000.00	999.579215730	0.686647469	4.786010274	998.892568261	5.745630
M3	23243AAK2	7,593,000.00	999.579215730	0.686647469	4.810999755	998.892568261	5.775630
M4	23243AAL0	7,593,000.00	999.579215730	0.686647469	4.910957676	998.892568261	5.895630
M5	23243AAM8	7,593,000.00	999.579215730	0.686647469	4.977596291	998.892568261	5.975630
M6	23243AAN6	7,593,000.00	999.579215730	0.686647469	5.394087631	998.892568261	6.475630
M7	23243AAP1	5,062,000.00	999.579215730	0.686647469	5.768929837	998.892568261	6.731122
M8	23243AAQ9	5,062,000.00	999.579215730	0.686647469	6.310368578	998.892568261	6.731122
B1	23243AAS5	7,593,000.00	999.579215730	0.686647469	6.310368578	998.892568261	6.731122
B2	23243AAT3	4,050,000.00	999.579215730	0.686647469	6.310368578	998.892568261	6.731122
B3	23243AAU0	7,087,000.00	999.579215730	0.686647469	6.310368578	998.892568261	6.731122
B4	23243AAV8	9,114,986.00	999.579215730	0.686638512	6.310368578	998.892577218	6.731122
Totals		1,012,464,186.00	997.801511895	8.793844062	5.741890282	989.007667783	



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Pool Level Data			
Distribution Date			9/20/2006
Cut-off Date			7/ 1/2006
Record Date			8/31/2006
Determination Date			9/15/2006
LIBOR Determination Date			8/17/2006
Accrual Period 30/360			8/ 1/2006
	Begin		9/ 1/2006
	End		30
Number of Days in 30/360 Accrual Period			
Accrual Period Actual Days	Begin		8/21/2006
	End		9/20/2006
Number of Days in Actual Accrual Period			30

**Index**

One-Month Libor Rate 5.3256300%

**X1P Class Payment Detail**

From Prepayments	10,932.10
From 1X Distributions	70,544.30



The BANK  
of NEW YORK

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Collateral Detail
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**Original Mortgage Loan Details**

Aggregate Loan Count	2,688
Stated Principal Balance	1,012,464,086.27
Weighted Average Mortgage Rate	6.07995%
Weighted Average Net Mortgage Rate	5.68786%
Weighted Average Remaining Term	370

**Current Mortgage Loan Details**

Beginning Aggregate Loan Count	2,688
Loans Paid Off or otherwise removed pursuant to the PSA	<u>26</u>
Ending Aggregate Loan Count	2,662

Beginning Pool Stated Principal Balance	1,010,238,195.78
Scheduled Principal	693,969.51
Negative Amortization	-2,813,456.84
Unscheduled Principal	11,022,939.61
Realized Principal Losses	<u>0.00</u>
Ending Pool Stated Principal Balance	1,001,334,743.50

Beginning Weighted Average Mortgage Rate	7.12316%
Beginning Weighted Average Net Mortgage Rate	6.73112%
Ending Weighted Average Mortgage Rate	7.12563%
Ending Weighted Average Net Mortgage Rate	6.73365%

Beginning Weighted Average Remaining Term to Maturity	369
Ending Weighted Average Remaining Term to Maturity	368



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**CWALT, Inc.**  
**Alternative Loan Trust 2006-OA12**  
**Mortgage Pass-Through Certificates, Series 2006-OA12**

**Delinquency Information**

Delinquency Information

	30-59 Days				60-89 Days				90+ Days			
	Loan Count	Loan Count %	Balance	Balance %	Loan Count	Loan Count %	Balance	Balance %	Loan Count	Loan Count %	Balance	Balance %
Group 1	74	2.77986%	26,957,123.40	2.69212%	11	0.41322%	3,284,689.87	0.32803%	0	0.00000%	0.00	0.00000%

  

	Foreclosure				Bankruptcy				REO			
	Loan Count	Loan Count %	Balance	Balance %	Loan Count	Loan Count %	Balance	Balance %	Loan Count	Loan Count %	Balance	Balance %
Group 1	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%

**60+ Delinquency, Foreclosure, Bankruptcy & REO Totals**

Current	3,284,689.87
One-Month Prior	0.00
Two-Month Prior	0.00
Three-Month Prior	0.00
Four-Month Prior	0.00
Five-Month Prior	0.00
60+ Delinquency Average	1,642,344.94
Passing Delinquency Stepdown Requirement	YES



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Negative Amortization Detail	
------------------------------	--

Deferred Interest	2,813,456.84
Principal Prepayment Amount	11,022,939.61
Net Deferred Interest	0.00
Adjusted Cap Rate for Group 1 Senior Certs	6.73112%
Adjusted Cap Rate for 1X-IO-1	1.31192%
Adjusted Cap Rate for 1X-IO-2	0.60304%

Please see page 2 (Principal Detail) or page 3 (Interest Detail) for information about bond level allocation of Net Deferred Interest.





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Available Funds
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**Interest**

Scheduled Interest	5,971,753.46
Less: Master Servicer Fee	290,715.30
Less: Trustee Fee	7,576.79
Less: Mortgage Loan Premiums	<u>6,764.55</u>
Total Interest Available	5,666,696.82

**Principal**

Scheduled Principal	253,901.82
Negative Amortization	-2,813,456.84
Paid in Full Principal	10,642,459.48
Curtailment Principal	380,480.13
Liquidation Principal	0.00
Repurchased Principal	440,067.69
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	0.00
Remaining Amounts in Supplemental Account	<u>0.00</u>
Total Principal Available	<u>8,903,452.28</u>

<b>Total Available Funds</b>	<b>14,570,149.10</b>
------------------------------	----------------------



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Certificate Account		
	Beginning Balance	0.00
Deposits	Remittance Amount	14,570,149.10
	Trustee Fee	7,576.79
	Prepayment Penalties	145,761.37
	Capitalized Interest Money from Carryover Reserve	1,000.00
	Other Deposits required by the PSA	0.00
	Total Deposits	14,724,487.25
Withdrawals	Available Funds, to the Distribution Account	14,716,910.47
	Trustee Fee	7,576.79
	Total Withdrawals	<u>14,724,487.25</u>
	Ending Balance	0.00

Distribution Account		
	Beginning Balance	0.00
Deposits	Available Funds	14,716,910.47
	Other Deposits Required by the PSA	0.00
	Total Deposits	14,716,910.47
Withdrawals	Payments of Principal & Interest to the Classes	<u>14,716,910.47</u>
	Ending Balance	0.00



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**Carryover Shortfall Reserve**

Beginning Balance	1,000.00
Deposits	963,559.56
Withdrawals	964,559.56
Ending Balance	0.00

**Fees of the Trust**

Gross Master Servicing Fee	315,699.44
Net Master Servicing Fee	290,715.30
Trustee Fee	7,576.79
LPMI	<u>6,764.55</u>
Total Net Loan Fees	305,056.64

**Servicer Advances**

Principal Advances	-87,521.74
Interest Advances	189,332.77
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	<u>0.00</u>
Total Advances	101,811.03

**Mortgage Prepayment Details**

Principal Balance of Loans Paid in Full	10,642,459.48
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	24,984.13
Compensating Interest	24,984.13
Non-Supported Prepayment Interest Shortfall	0.00
Prepayment Charges	145,761.37
CPR %	12.311%
SMM %	1.089%



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<b>Loan Substitution</b>
--------------------------

Aggregate Stated of Principal Balances Removed	0.00
Aggregate Stated of Principal Balance Added	<u>0.00</u>
Aggregate Principal Substitution Shortfall Amount	0.00

<b>Principal Distribution Amounts</b>
---------------------------------------

**Senior and Subordinate Percentages**

Senior Percentage Original	89.49997%
Senior Prepayment Percentage Original	100.00000%
Senior Percentage	89.48127%
Senior Prepayment Percentage	100.00000%
Subordinate Percentages	10.51873%
Subordinate Prepayment Percentage	0.00000%

**Principal Distribution Amounts**

Senior Principal Distribution Amount	8,830,455.48
Subordinate Principal Distribution Amount	<u>72,996.80</u>
Total Principal Distribution Amount	8,903,452.28
Two Times Test	NO



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Realized Loss Detail

Current Period Realized Losses	0.00
Cumulative Realized Losses	0.00
Total Liquidated Loan Balance	0.00
Total Liquidated Proceeds	0.00
Subsequent Recoveries	0.00
Passing Cumulative Loss Test	YES

<u>Loan ID</u>	<u>Liquidation Balance</u>	<u>Liquidation Proceeds</u>	<u>Realized Loss</u>	<u>Date</u>
<u>Group I</u>	N/A			



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Update Face		Number of Items	Percent of Items	Principal Balance	Percent of Balance
<=	0.00	0	0.000	0.00	0.000
0.00	-	0	0.000	0.00	0.000
25,000.00	-	1	0.038	49,259.22	0.005
50,000.00	-	18	0.676	1,095,512.63	0.109
75,000.00	-	30	1.127	2,750,550.44	0.275
100,000.00	-	67	2.517	7,633,794.68	0.762
125,000.00	-	92	3.456	12,617,781.29	1.260
150,000.00	-	139	5.222	22,590,832.38	2.256
175,000.00	-	149	5.597	28,048,488.51	2.801
200,000.00	-	183	6.875	38,789,912.13	3.874
225,000.00	-	152	5.710	36,062,874.45	3.601
250,000.00	-	177	6.649	46,559,612.93	4.650
275,000.00	-	164	6.161	47,003,984.11	4.694
300,000.00	-	189	7.100	58,919,598.05	5.884
325,000.00	-	143	5.372	48,246,556.72	4.818
350,000.00	-	126	4.733	45,548,621.71	4.549
375,000.00	-	146	5.485	56,750,978.88	5.668
400,000.00	-	130	4.884	53,344,134.53	5.327
425,000.00	-	72	2.705	31,405,107.54	3.136
450,000.00	-	86	3.231	39,733,204.51	3.968
475,000.00	-	67	2.517	32,721,133.10	3.268
500,000.00	-	64	2.404	32,695,362.74	3.265
525,000.00	-	59	2.216	31,727,192.88	3.168
550,000.00	-	40	1.503	22,549,057.81	2.252
575,000.00	-	49	1.841	28,845,009.94	2.881
600,000.00	-	37	1.390	22,592,148.68	2.256
625,000.00	-	51	1.916	32,606,408.54	3.256
650,000.00	-	40	1.503	26,199,491.33	2.616
675,000.00	-	13	0.488	8,956,298.97	0.894
700,000.00	-	10	0.376	7,114,775.30	0.711
725,000.00	-	14	0.526	10,355,281.28	1.034
750,000.00	-	23	0.864	17,463,391.16	1.744
775,000.00	-	7	0.263	5,524,191.21	0.552
>	800,000.00	124	4.658	144,834,195.85	14.464
<b>Wgt Ave / Total:</b>		<b>2662</b>	<b>100.000</b>	<b>1,001,334,743.50</b>	<b>100.000</b>

Issuance Coupon		Number of Items	Percent of Items	Principal Balance	Percent of Balance
<=	5.0	637	23.929	256,521,839.39	25.618
5.0	-	1	0.038	833,551.12	0.083
5.5	-	4	0.150	1,502,385.79	0.150
6.0	-	17	0.639	7,245,700.48	0.724
6.5	-	157	5.898	54,131,010.84	5.406
7.0	-	690	25.920	261,903,192.72	26.155
7.5	-	963	36.176	346,596,531.54	34.613



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<u>Issuance Coupon</u>			<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
8.0	-	8.5	172	6.461	66,262,685.19	6.617
8.5	-	9.0	18	0.676	5,462,734.76	0.546
9.0	-	9.5	2	0.075	711,020.33	0.071
9.5	-	10.0	1	0.038	164,091.34	0.016
10.0	-	10.5	0	0.000	0.00	0.000
10.5	-	11.0	0	0.000	0.00	0.000
11.0	-	11.5	0	0.000	0.00	0.000
11.5	-	12.0	0	0.000	0.00	0.000
12.0	-	12.5	0	0.000	0.00	0.000
>		12.5	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>			<b>2662</b>	<b>100.000</b>	<b>1,001,334,743.50</b>	<b>100.000</b>

<u>Update Term</u>			<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
<=		120	0	0.000	0.00	0.000
120	-	180	0	0.000	0.00	0.000
180	-	300	0	0.000	0.00	0.000
300	-	360	2431	91.322	907,746,571.05	90.654
>		360	231	8.678	93,588,172.45	9.346
<b>Wgt Ave / Total:</b>			<b>2662</b>	<b>100.000</b>	<b>1,001,334,743.50</b>	<b>100.000</b>