



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

Officer: Matthew Sabino
212-815-6093

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	195,810,808.73	5.410000	7,215,390.05	882,780.40	8,098,170.44	0.00	188,595,418.68	0.00
A1B	23243AAB2	Senior	Var-Act/360	299,209,000.00	5.520000	0.00	1,376,361.40	1,376,361.40	0.00	299,209,000.00	0.00
A1C	23243AAC0	Senior	Var-Act/360	45,341,000.00	5.610000	0.00	211,969.18	211,969.18	0.00	45,341,000.00	0.00
A2	23243AAD8	Senior	Var-Act/360	175,753,981.01	5.540000	2,346,827.35	811,397.55	3,158,224.90	0.00	173,407,153.66	0.00
A3	23243AAE6	Senior	Var-Act/360	179,028,697.44	5.610000	2,390,554.35	836,959.16	3,227,513.51	0.00	176,638,143.09	0.00
1X				0.00	1.978921	0.00	1,409,519.04	1,409,519.04	0.00	0.00	0.00
1X-1	23243AAF3	Strip IO	Fix-30/360	828,007,725.64	2.080349	0.00	1,327,795.03	1,327,795.03	0.00	816,951,411.77	0.00
1X-2	23243AAF3	Strip PO	Fix-30/360	0.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
1X-3	23243AAF3	Strip IO	Fix-30/360	98,226,912.10	1.123933	0.00	81,724.01	81,724.01	0.00	98,184,328.84	0.00
1X-4	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	75,100,105.76	0.000000	0.00	130,243.12	130,243.12	0.00	74,200,195.18	0.00
AR	23243AAW6	Senior	Fix-30/360	0.00	7.446746	0.00	0.34	0.34	0.00	0.00	0.00
P				100.00	0.000000	0.00	196,812.81	196,812.81	0.00	100.00	0.00
P-1	23243AAX4	Prepay Penalties	Fix-30/360	0.00	0.000000	0.00	196,812.81	196,812.81	0.00	0.00	0.00
P-2	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	20,227,574.51	5.720000	8,769.04	96,418.11	105,187.15	0.00	20,218,805.46	0.00
M2	23243AAJ5	Subordinate	Var-Act/360	17,698,378.52	5.750000	7,672.59	84,804.73	92,477.32	0.00	17,690,705.94	0.00
M3	23243AAK2	Subordinate	Var-Act/360	7,584,591.27	5.780000	3,288.07	36,532.45	39,820.51	0.00	7,581,303.20	0.00
M4	23243AAL0	Subordinate	Var-Act/360	7,584,591.27	5.900000	3,288.07	37,290.91	40,578.97	0.00	7,581,303.20	0.00
M5	23243AAM8	Subordinate	Var-Act/360	7,584,591.27	5.980000	3,288.07	37,796.55	41,084.61	0.00	7,581,303.20	0.00
M6	23243AAN6	Subordinate	Var-Act/360	7,584,591.27	6.480000	3,288.07	40,956.79	44,244.86	0.00	7,581,303.20	0.00
M7	23243AAP1	Subordinate	Var-Act/360	5,056,394.18	6.930000	2,192.04	29,200.68	31,392.72	0.00	5,054,202.14	0.00
M8	23243AAQ9	Subordinate	Var-Act/360	5,056,394.18	7.446746	2,192.04	31,939.56	34,131.60	0.00	5,054,202.14	0.00
B1	23243AAS5	Subordinate	Var-Act/360	7,584,591.27	7.446746	3,288.07	47,909.33	51,197.40	0.00	7,581,303.20	0.00
B2	23243AAT3	Subordinate	Var-Act/360	4,045,514.90	7.446746	1,753.81	25,554.17	27,307.98	0.00	4,043,761.09	0.00
B3	23243AAU0	Subordinate	Var-Act/360	7,079,151.63	7.446746	3,068.95	44,716.64	47,785.59	0.00	7,076,082.68	0.00
B4	23243AAV8	Subordinate	Var-Act/360	9,104,891.86	7.446746	3,947.15	57,512.57	61,459.71	0.00	9,100,944.71	0.00
Totals				1,001,334,843.31		11,998,807.72	6,426,675.49	18,425,483.16	0.00	989,336,035.59	0.00



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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	195,810,808.73	7,215,390.05	7,215,390.05	0.00	0.00	188,595,418.68	0.93152860683
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	175,753,981.01	2,346,827.35	2,346,827.35	0.00	0.00	173,407,153.66	0.97465744319
A3	23243AAE6	181,231,000.00	179,028,697.44	2,390,554.35	2,390,554.35	0.00	0.00	176,638,143.09	0.97465744319
1X		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
1X-1	23243AAF3	838,193,375.00	828,007,725.64	0.00	0.00	0.00	0.00	816,951,411.77	0.97465744319
1X-2	23243AAF3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
1X-3	23243AAF3	98,335,812.30	98,226,912.10	0.00	0.00	0.00	0.00	98,184,328.84	0.99845952909
1X-4	23243AAF3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
XP	23243AAG1	75,934,798.00	75,100,105.76	0.00	0.00	0.00	0.00	74,200,195.18	0.97715668099
AR	23243AAW6	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
P		100.00	100.00	0.00	0.00	0.00	0.00	100.00	1.00000000000
P-1	23243AAX4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
P-2	23243AAX4	100.00	100.00	0.00	0.00	0.00	0.00	100.00	1.00000000000
M1	23243AAH9	20,250,000.00	20,227,574.51	8,769.04	8,769.04	0.00	0.00	20,218,805.46	0.99845952909
M2	23243AAJ5	17,718,000.00	17,698,378.52	7,672.59	7,672.59	0.00	0.00	17,690,705.94	0.99845952909
M3	23243AAK2	7,593,000.00	7,584,591.27	3,288.07	3,288.07	0.00	0.00	7,581,303.20	0.99845952909
M4	23243AAL0	7,593,000.00	7,584,591.27	3,288.07	3,288.07	0.00	0.00	7,581,303.20	0.99845952909
M5	23243AAM8	7,593,000.00	7,584,591.27	3,288.07	3,288.07	0.00	0.00	7,581,303.20	0.99845952909
M6	23243AAN6	7,593,000.00	7,584,591.27	3,288.07	3,288.07	0.00	0.00	7,581,303.20	0.99845952909
M7	23243AAP1	5,062,000.00	5,056,394.18	2,192.04	2,192.04	0.00	0.00	5,054,202.14	0.99845952909
M8	23243AAQ9	5,062,000.00	5,056,394.18	2,192.04	2,192.04	0.00	0.00	5,054,202.14	0.99845952909
B1	23243AAS5	7,593,000.00	7,584,591.27	3,288.07	3,288.07	0.00	0.00	7,581,303.20	0.99845952909
B2	23243AAT3	4,050,000.00	4,045,514.90	1,753.81	1,753.81	0.00	0.00	4,043,761.09	0.99845952909
B3	23243AAU0	7,087,000.00	7,079,151.63	3,068.95	3,068.95	0.00	0.00	7,076,082.68	0.99845952909
B4	23243AAV8	9,114,986.00	9,104,891.86	3,947.15	3,947.15	0.00	0.00	9,100,944.71	0.99845953804
Totals		1,012,464,186.00	1,001,334,843.31	11,998,807.72	11,998,807.72	0.00	0.00	989,336,035.59	



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Mortgage Pass-Through Certificates, Series 2006-OA12

Interest Distribution Detail

Class	Beginning Certificate Balance	Pass Through Rate (%)	Current Interest	Deferred Interest	Total Interest Due	Net Rate Carryover Paid	Net Interest Shortfall	Interest Paid	Net Rate Carryover After Dist.
A1A	195,810,808.73	5.410000	882,780.40	0.00	882,780.40	0.00	0.00	882,780.40	0.00
A1B	299,209,000.00	5.520000	1,376,361.40	0.00	1,376,361.40	0.00	0.00	1,376,361.40	0.00
A1C	45,341,000.00	5.610000	211,969.18	0.00	211,969.18	0.00	0.00	211,969.18	0.00
A2	175,753,981.01	5.540000	811,397.55	0.00	811,397.55	0.00	0.00	811,397.55	0.00
A3	179,028,697.44	5.610000	836,959.16	0.00	836,959.16	0.00	0.00	836,959.16	0.00
1X	0.00	1.978921	1,527,454.48	0.00	1,527,454.48	0.00	0.00	1,409,519.04	0.00
1X-1	828,007,725.64	2.080349	1,435,454.09	0.00	1,435,454.09	0.00	0.00	1,327,795.03	0.00
1X-2	0.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1X-3	98,226,912.10	1.123933	92,000.39	0.00	92,000.39	0.00	0.00	81,724.01	0.00
1X-4	0.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
XP	75,100,105.76	0.000000	0.00	0.00	0.00	0.00	0.00	130,243.12	0.00
AR	0.00	7.446746	0.00	0.00	0.00	0.00	0.00	0.34	0.00
P	100.00	0.000000	0.00	0.00	0.00	0.00	0.00	196,812.81	0.00
P-1	0.00	0.000000	0.00	0.00	0.00	0.00	0.00	196,812.81	0.00
P-2	100.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M1	20,227,574.51	5.720000	96,418.11	0.00	96,418.11	0.00	0.00	96,418.11	0.00
M2	17,698,378.52	5.750000	84,804.73	0.00	84,804.73	0.00	0.00	84,804.73	0.00
M3	7,584,591.27	5.780000	36,532.45	0.00	36,532.45	0.00	0.00	36,532.45	0.00
M4	7,584,591.27	5.900000	37,290.91	0.00	37,290.91	0.00	0.00	37,290.91	0.00
M5	7,584,591.27	5.980000	37,796.55	0.00	37,796.55	0.00	0.00	37,796.55	0.00
M6	7,584,591.27	6.480000	40,956.79	0.00	40,956.79	0.00	0.00	40,956.79	0.00
M7	5,056,394.18	6.930000	29,200.68	0.00	29,200.68	0.00	0.00	29,200.68	0.00
M8	5,056,394.18	7.446746	31,378.07	0.00	31,378.07	561.49	0.00	31,939.56	0.00
B1	7,584,591.27	7.446746	47,067.10	0.00	47,067.10	842.23	0.00	47,909.33	0.00
B2	4,045,514.90	7.446746	25,104.93	0.00	25,104.93	449.23	0.00	25,554.17	0.00
B3	7,079,151.63	7.446746	43,930.54	0.00	43,930.54	786.10	0.00	44,716.64	0.00
B4	9,104,891.86	7.446746	56,501.51	0.00	56,501.51	1,011.05	0.00	57,512.57	0.00
Totals	1,001,334,843.31		6,213,904.54	0.00	6,213,904.54	3,650.10	0.00	6,426,675.49	0.00



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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	967.167554395	35.638947561	4.360313724	931.528606834	5.410000
A1B	23243AAB2	299,209,000.00	1,000.000000000	0.000000000	4.600000000	1,000.000000000	5.520000
A1C	23243AAC0	45,341,000.00	1,000.000000000	0.000000000	4.675000000	1,000.000000000	5.610000
A2	23243AAD8	177,916,000.00	987.848091304	13.190648117	4.560565355	974.657443186	5.540000
A3	23243AAE6	181,231,000.00	987.848091304	13.190648117	4.618189827	974.657443186	5.610000
1X		0.00	0.000000000	0.000000000	1.505045501	0.000000000	1.978921
1X-1	23243AAF3	838,193,375.00	987.848091304	0.000000000	1.584115400	974.657443186	2.080349
1X-2	23243AAF3	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000
1X-3	23243AAF3	98,335,812.30	998.892568264	0.000000000	0.831070657	998.459529094	1.123933
1X-4	23243AAF3	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000
XP	23243AAG1	75,934,798.00	989.007776942	0.000000000	1.715196812	977.156680986	0.000000
AR	23243AAW6	100.00	0.000000000	0.000000000	3.403076211	0.000000000	7.446746
P		100.00	1,000.000000000	0.000000000	1,968,128.100000000	1,000.000000000	0.000000
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	998.892568261	0.433039171	4.761387909	998.459529091	5.720000
M2	23243AAJ5	17,718,000.00	998.892568261	0.433039171	4.786360223	998.459529091	5.750000
M3	23243AAK2	7,593,000.00	998.892568261	0.433039171	4.811332537	998.459529091	5.780000
M4	23243AAL0	7,593,000.00	998.892568261	0.433039171	4.911221794	998.459529091	5.900000
M5	23243AAM8	7,593,000.00	998.892568261	0.433039171	4.977814632	998.459529091	5.980000
M6	23243AAN6	7,593,000.00	998.892568261	0.433039171	5.394019869	998.459529091	6.480000
M7	23243AAP1	5,062,000.00	998.892568261	0.433039171	5.768604582	998.459529091	6.930000
M8	23243AAQ9	5,062,000.00	998.892568261	0.433039171	6.309671390	998.459529091	7.446746
B1	23243AAS5	7,593,000.00	998.892568261	0.433039171	6.309671390	998.459529091	7.446746
B2	23243AAT3	4,050,000.00	998.892568261	0.433039171	6.309671390	998.459529091	7.446746
B3	23243AAU0	7,087,000.00	998.892568261	0.433039171	6.309671390	998.459529091	7.446746
B4	23243AAV8	9,114,986.00	998.892577218	0.433039175	6.309671446	998.459538044	7.446746
Totals		1,012,464,186.00	989.007667783	11.851093486	6.347558342	977.156574297	



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Pool Level Data

Distribution Date		10/20/06
Cut-off Date		7/ 1/06
Record Date		9/29/06
Determination Date		10/13/06
LIBOR Determination Date		9/18/06
Accrual Period 30/360	Begin	9/ 1/06
	End	10/ 1/06
Number of Days in 30/360 Accrual Period		30
Accrual Period Actual Days	Begin	9/20/06
	End	10/20/06
Number of Days in Actual Accrual Period		30

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One-Month Libor Rate 5.3300000%

X1P Class Payment Detail

From Prepayments	15,957.80
From 1X Distributions	114,285.33



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Collateral Detail

Original Mortgage Loan Details

Aggregate Loan Count	2,662
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	2,662
Loans Paid Off or otherwise removed pursuant to the PSA	<u>33</u>
Ending Aggregate Loan Count	2,629

Beginning Pool Stated Principal Balance	1,001,334,743.50
Scheduled Principal	434,097.90
Negative Amortization	-3,189,634.41
Unscheduled Principal	14,754,344.21
Realized Principal Losses	<u>0.00</u>
Ending Pool Stated Principal Balance	989,335,935.80

Beginning Weighted Average Mortgage Rate	7.83872%
Beginning Weighted Average Net Mortgage Rate	7.44675%
Ending Weighted Average Mortgage Rate	7.84755%
Ending Weighted Average Net Mortgage Rate	7.45553%

Beginning Weighted Average Remaining Term to Maturity	368
Ending Weighted Average Remaining Term to Maturity	367



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Delinquency Information

Delinquency Information

	30-59 Days				60-89 Days				90+ Days			
	Count	Count %	Balance	Balance %	Count	Count %	Balance	Balance %	Count	Count %	Balance	Balance %
Group 1	89	3.38532%	33,544,825.07	3.39064%	17	0.64663%	7,541,915.85	0.76232%	5	0.19019%	1,628,442.79	0.16460%

	Foreclosure				Bankruptcy				REO			
	Count	Count %	Balance	Balance %	Count	Count %	Balance	Balance %	Count	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	9,170,358.64
One-Month Prior	3,284,689.87
Two-Month Prior	0.00
Three-Month Prior	0.00
Four-Month Prior	0.00
Five-Month Prior	0.00
60+ Delinquency Average	4,151,682.84
Passing Delinquency Stepdown Requirement	YES



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Negative Amortization Detail

Deferred Interest	3,189,634.41
Principal Prepayment Amount	14,754,344.21
Net Deferred Interest	0.00
Adjusted Cap Rate for Group 1 Senior Certs	7.44675%
Adjusted Cap Rate for 1X-IO-1	2.08035%
Adjusted Cap Rate for 1X-IO-2	1.12393%

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

Interest

Scheduled Interest	6,540,987.39
Less: Master Servicer Fee	312,917.11
Less: Trustee Fee	7,510.01
Less: Mortgage Loan Premiums	<u>6,655.41</u>
Total Interest Available	6,213,904.86

Principal

Scheduled Principal	51,819.33
Negative Amortization	-3,189,634.41
Paid in Full Principal	13,811,535.21
Curtailment Principal	942,809.00
Liquidation Principal	0.00
Repurchased Principal	382,278.57
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	0.00
Remaining Amounts in Supplemental Account	<u>0.00</u>
Total Principal Available	<u>11,998,807.70</u>

Total Available Funds

18,212,712.56



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212-815-8318

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Mortgage Pass-Through Certificates, Series 2006-OA12

Certificate Account		
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	Beginning Balance	0.00
Deposits	Remittance Amount	18,212,712.56
	Trustee Fee	7,510.01
	Prepayment Penalties	212,770.61
	Capitalized Interest Money from Carryover Reserve	0.00
	Other Deposits required by the PSA	<u>0.00</u>
	Total Deposits	18,432,993.18
Withdrawals	Available Funds, to the Distribution Account	18,425,483.17
	Trustee Fee	<u>7,510.01</u>
	Total Withdrawals	<u>18,432,993.18</u>
	Ending Balance	0.00

Distribution Account		
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	Beginning Balance	0.00
Deposits	Available Funds	18,425,483.17
	Other Deposits Required by the PSA	<u>0.00</u>
	Total Deposits	18,425,483.17
Withdrawals	Payments of Principal & Interest to the Classes	<u>18,425,483.17</u>
	Ending Balance	0.00



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Carryover Shortfall Reserve

Beginning Balance	0.00
Deposits	1,527,454.48
Withdrawals	1,527,454.48
Ending Balance	0.00

Fees of the Trust

Gross Master Servicing Fee	312,917.11
Net Master Servicing Fee	312,917.11
Trustee Fee	7,510.01
LPMI	<u>6,655.41</u>
Total Net Loan Fees	327,082.53

Servicer Advances

Principal Advances	-115,303.68
Interest Advances	262,975.79
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	<u>0.00</u>
Total Advances	147,672.11

Mortgage Prepayment Details

Principal Balance of Loans Paid in Full	13,811,535.21
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	0.00
Compensating Interest	0.00
Non-Supported Prepayment Interest Shortfall	0.00
Prepayment Charges	212,770.61
CPR %	16.276%
SMM %	1.469%



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Loan Substitution

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

Principal Distribution Amounts

Senior and Subordinate Percentages

Senior Percentage Original	89.49997%
Senior Prepayment Percentage Original	100.00000%
Senior Percentage	89.39503%
Senior Prepayment Percentage	100.00000%
Subordinate Percentages	10.60497%
Subordinate Prepayment Percentage	0.00000%

Principal Distribution Amounts

Senior Principal Distribution Amount	11,952,771.74
Subordinate Principal Distribution Amount	<u>46,035.96</u>
Total Principal Distribution Amount	11,998,807.70
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>Group</u>	<u>Loan ID</u>	<u>Liquidation Balance</u>	<u>Liquidation Proceeds</u>	<u>Realized Loss</u>
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Group I	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	-	25,000.00	0	0.000	0.00	0.000
25,000.00	-	50,000.00	1	0.038	49,393.61	0.005
50,000.00	-	75,000.00	18	0.685	1,097,994.08	0.111
75,000.00	-	100,000.00	28	1.065	2,554,542.06	0.258
100,000.00	-	125,000.00	69	2.625	7,853,848.33	0.794
125,000.00	-	150,000.00	91	3.461	12,501,590.41	1.264
150,000.00	-	175,000.00	137	5.211	22,301,251.99	2.254
175,000.00	-	200,000.00	142	5.401	26,754,149.38	2.704
200,000.00	-	225,000.00	177	6.733	37,458,914.69	3.786
225,000.00	-	250,000.00	157	5.972	37,224,867.43	3.763
250,000.00	-	275,000.00	173	6.580	45,571,163.53	4.606
275,000.00	-	300,000.00	158	6.010	45,299,023.91	4.579
300,000.00	-	325,000.00	186	7.075	58,003,479.24	5.863
325,000.00	-	350,000.00	140	5.325	47,208,832.48	4.772
350,000.00	-	375,000.00	130	4.945	46,976,129.49	4.748
375,000.00	-	400,000.00	135	5.135	52,394,638.06	5.296
400,000.00	-	425,000.00	140	5.325	57,442,681.09	5.806
425,000.00	-	450,000.00	70	2.663	30,527,892.98	3.086
450,000.00	-	475,000.00	82	3.119	37,874,479.52	3.828
475,000.00	-	500,000.00	70	2.663	34,161,040.34	3.453
500,000.00	-	525,000.00	65	2.472	33,249,107.83	3.361
525,000.00	-	550,000.00	58	2.206	31,271,654.21	3.161
550,000.00	-	575,000.00	37	1.407	20,871,265.84	2.110
575,000.00	-	600,000.00	45	1.712	26,436,630.55	2.672
600,000.00	-	625,000.00	43	1.636	26,216,941.44	2.650
625,000.00	-	650,000.00	44	1.674	28,116,949.01	2.842
650,000.00	-	675,000.00	46	1.750	30,194,361.24	3.052
675,000.00	-	700,000.00	10	0.380	6,874,159.29	0.695
700,000.00	-	725,000.00	12	0.456	8,512,279.89	0.860
725,000.00	-	750,000.00	12	0.456	8,849,786.82	0.895
750,000.00	-	775,000.00	24	0.913	18,226,180.92	1.842
775,000.00	-	800,000.00	8	0.304	6,284,150.38	0.635
>		800,000.00	121	4.603	140,976,555.76	14.250
Wgt Ave / Total:			2629	100.000	989,335,935.80	100.000



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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>
< =	5.0	632	24.040	251,878,574.23	25.459
5.0	- 5.5	1	0.038	834,946.23	0.084
5.5	- 6.0	4	0.152	1,503,568.71	0.152
6.0	- 6.5	17	0.647	7,250,585.94	0.733
6.5	- 7.0	154	5.858	53,027,565.45	5.360
7.0	- 7.5	680	25.865	259,397,105.44	26.219
7.5	- 8.0	953	36.250	344,539,128.82	34.825
8.0	- 8.5	167	6.352	64,547,745.29	6.524
8.5	- 9.0	18	0.685	5,478,609.53	0.554
9.0	- 9.5	2	0.076	713,175.29	0.072
9.5	- 10.0	1	0.038	164,930.87	0.017
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
Wgt Ave / Total:		2629	100.000	989,335,935.80	100.000

<u>Location</u>	<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
CA	1331	50.628	577,806,121.20	58.403
FL	340	12.933	111,068,054.14	11.227
AZ	97	3.690	34,384,891.15	3.476
VA	90	3.423	32,429,843.99	3.278
WA	56	2.130	16,764,430.49	1.695
CO	45	1.712	14,944,887.57	1.511
Others	670	25.485	201,937,707.26	20.411
Wgt Ave / Total:	2629	100.000	989,335,935.80	100.000



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<u>Update Term</u>		Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =	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	2398	91.213	895,358,413.83	90.501
>	360	231	8.787	93,977,521.97	9.499
Wgt Ave / Total:		2629	100.000	989,335,935.80	100.000