



101 Barclay St., 4 West
New York, NY 10286

Officer: Matthew Sabino
212-815-6093
Associate: Tiffany Barnes
212-815-3652

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	168,952,986.37	5.430000	17,127,676.24	840,963.49	17,968,639.72	0.00	151,825,310.13	0.00
A1B	23243AAB2	Senior	Var-Act/360	299,209,000.00	5.540000	0.00	1,519,483.04	1,519,483.04	0.00	299,209,000.00	0.00
A1C	23243AAC0	Senior	Var-Act/360	45,341,000.00	5.630000	0.00	233,997.34	233,997.34	0.00	45,341,000.00	0.00
A2	23243AAD8	Senior	Var-Act/360	167,018,393.37	5.560000	5,570,828.30	851,237.08	6,422,065.38	0.00	161,447,565.08	0.00
A3	23243AAE6	Senior	Var-Act/360	170,130,344.93	5.630000	5,674,626.13	878,014.36	6,552,640.49	0.00	164,455,718.80	0.00
1X				0.00	1.787282	0.00	1,206,335.84	1,206,335.84	0.00	0.00	0.00
1X-1	23243AAF3	Strip IO	Fix-30/360	786,852,845.32	1.890093	0.00	1,146,402.60	1,146,402.60	0.00	760,607,699.46	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	98,182,977.68	0.963337	0.00	59,933.24	59,933.24	0.00	97,325,038.49	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	71,759,661.32	0.000000	0.00	153,130.29	153,130.29	0.00	69,562,113.89	0.00
AR	23243AAW6	Senior	Fix-30/360	0.00	7.847700	0.00	0.00	0.00	0.00	0.00	0.00
P				100.00	0.000000	0.00	682,271.07	682,271.07	0.00	100.00	0.00
P-1	23243AAX4	Prepay Penalties	Fix-30/360	0.00	0.000000	0.00	682,271.07	682,271.07	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	20,218,527.22	5.740000	176,672.85	106,383.15	283,056.00	0.00	20,041,854.37	0.00
M2	23243AAJ5	Subordinate	Var-Act/360	17,690,462.49	5.770000	154,582.20	93,567.80	248,150.01	0.00	17,535,880.28	0.00
M3	23243AAK2	Subordinate	Var-Act/360	7,581,198.87	5.800000	66,245.78	40,306.71	106,552.48	0.00	7,514,953.10	0.00
M4	23243AAL0	Subordinate	Var-Act/360	7,581,198.87	5.920000	66,245.78	41,140.64	107,386.42	0.00	7,514,953.10	0.00
M5	23243AAM8	Subordinate	Var-Act/360	7,581,198.87	6.000000	66,245.78	41,696.59	107,942.37	0.00	7,514,953.10	0.00
M6	23243AAN6	Subordinate	Var-Act/360	7,581,198.87	6.500000	66,245.78	45,171.31	111,417.09	0.00	7,514,953.10	0.00
M7	23243AAP1	Subordinate	Var-Act/360	5,054,132.58	6.950000	44,163.85	32,199.04	76,362.89	0.00	5,009,968.73	0.00
M8	23243AAQ9	Subordinate	Var-Act/360	5,054,132.58	7.134273	44,163.85	35,210.46	79,374.31	0.00	5,009,968.73	0.00
B1	23243AAS5	Subordinate	Var-Act/360	7,581,198.87	7.134273	66,245.78	52,815.69	119,061.46	0.00	7,514,953.10	0.00
B2	23243AAT3	Subordinate	Var-Act/360	4,043,705.44	7.134273	35,334.57	28,171.15	63,505.72	0.00	4,008,370.87	0.00
B3	23243AAU0	Subordinate	Var-Act/360	7,075,985.31	7.134273	61,831.14	49,296.03	111,127.17	0.00	7,014,154.17	0.00
B4	23243AAV8	Subordinate	Var-Act/360	9,100,819.47	7.134273	79,524.34	63,402.38	142,926.71	0.00	9,021,295.13	0.00
Totals				956,795,584.11		29,300,632.37	6,994,793.46	36,295,425.80	0.00	927,494,951.79	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	168,952,986.37	17,127,676.24	17,127,676.24	0.00	0.00	151,825,310.13	0.74991015485
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	167,018,393.37	5,570,828.30	5,570,828.30	0.00	0.00	161,447,565.08	0.90743702127
A3	23243AAE6	181,231,000.00	170,130,344.93	5,674,626.13	5,674,626.13	0.00	0.00	164,455,718.80	0.90743702127
1X		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
1X-1	23243AAF3	838,193,375.00	786,852,845.32	0.00	0.00	0.00	0.00	760,607,699.46	0.90743702127
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	98,182,977.68	0.00	0.00	0.00	0.00	97,325,038.49	0.98972120348
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	71,759,661.32	0.00	0.00	0.00	0.00	69,562,113.89	0.91607689386
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	20,218,527.22	176,672.85	176,672.85	0.00	0.00	20,041,854.37	0.98972120346
M2	23243AAJ5	17,718,000.00	17,690,462.49	154,582.20	154,582.20	0.00	0.00	17,535,880.28	0.98972120346
M3	23243AAK2	7,593,000.00	7,581,198.87	66,245.78	66,245.78	0.00	0.00	7,514,953.10	0.98972120346
M4	23243AAL0	7,593,000.00	7,581,198.87	66,245.78	66,245.78	0.00	0.00	7,514,953.10	0.98972120346
M5	23243AAM8	7,593,000.00	7,581,198.87	66,245.78	66,245.78	0.00	0.00	7,514,953.10	0.98972120346
M6	23243AAN6	7,593,000.00	7,581,198.87	66,245.78	66,245.78	0.00	0.00	7,514,953.10	0.98972120346
M7	23243AAP1	5,062,000.00	5,054,132.58	44,163.85	44,163.85	0.00	0.00	5,009,968.73	0.98972120346
M8	23243AAQ9	5,062,000.00	5,054,132.58	44,163.85	44,163.85	0.00	0.00	5,009,968.73	0.98972120346
B1	23243AAS5	7,593,000.00	7,581,198.87	66,245.78	66,245.78	0.00	0.00	7,514,953.10	0.98972120346
B2	23243AAT3	4,050,000.00	4,043,705.44	35,334.57	35,334.57	0.00	0.00	4,008,370.87	0.98972120346
B3	23243AAU0	7,087,000.00	7,075,985.31	61,831.14	61,831.14	0.00	0.00	7,014,154.17	0.98972120346
B4	23243AAV8	9,114,986.00	9,100,819.47	79,524.34	79,524.34	0.00	0.00	9,021,295.13	0.98972122721
Totals		1,012,464,186.00	956,795,584.11	29,300,632.37	29,300,632.37	0.00	0.00	927,494,951.79	



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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	168,952,986.37	5.430000	5.430000	840,963.49	0.00	840,963.49	0.00	0.00	840,963.49	0.00
A1B	299,209,000.00	5.540000	5.540000	1,519,483.04	0.00	1,519,483.04	0.00	0.00	1,519,483.04	0.00
A1C	45,341,000.00	5.630000	5.630000	233,997.34	0.00	233,997.34	0.00	0.00	233,997.34	0.00
A2	167,018,393.37	5.560000	5.560000	851,237.08	0.00	851,237.08	0.00	0.00	851,237.08	0.00
A3	170,130,344.93	5.630000	5.630000	878,014.36	0.00	878,014.36	0.00	0.00	878,014.36	0.00
1X	0.00	1.787282	1.635643	1,318,173.57	0.00	1,318,173.57	0.00	0.00	1,206,335.84	0.00
1X-1	786,852,845.32	1.890093	1.748336	1,239,354.16	0.00	1,239,354.16	0.00	0.00	1,146,402.60	0.00
1X-2	0.00	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1X-3	98,182,977.68	0.963337	0.732509	78,819.41	0.00	78,819.41	0.00	0.00	59,933.24	0.00
1X-4	0.00	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
XP	71,759,661.32	0.000000	2.327927	0.00	0.00	0.00	0.00	0.00	153,130.29	0.00
AR	0.00	7.847700	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
P	100.00	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	682,271.07	0.00
P-1	0.00	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	682,271.07	0.00
P-2	100.00	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M1	20,218,527.22	5.740000	5.740000	106,383.15	0.00	106,383.15	0.00	0.00	106,383.15	0.00
M2	17,690,462.49	5.770000	5.770000	93,567.80	0.00	93,567.80	0.00	0.00	93,567.80	0.00
M3	7,581,198.87	5.800000	5.800000	40,306.71	0.00	40,306.71	0.00	0.00	40,306.71	0.00
M4	7,581,198.87	5.920000	5.920000	41,140.64	0.00	41,140.64	0.00	0.00	41,140.64	0.00
M5	7,581,198.87	6.000000	6.000000	41,696.59	0.00	41,696.59	0.00	0.00	41,696.59	0.00
M6	7,581,198.87	6.500000	6.500000	45,171.31	0.00	45,171.31	0.00	0.00	45,171.31	0.00
M7	5,054,132.58	6.950000	6.950000	32,199.04	0.00	32,199.04	0.00	0.00	32,199.04	0.00
M8	5,054,132.58	7.134273	7.600000	33,052.76	0.00	33,052.76	2,157.69	0.00	35,210.46	0.00
B1	7,581,198.87	7.134273	7.600000	49,579.14	0.00	49,579.14	3,236.54	0.00	52,815.69	0.00
B2	4,043,705.44	7.134273	7.600000	26,444.82	0.00	26,444.82	1,726.33	0.00	28,171.15	0.00
B3	7,075,985.31	7.134273	7.600000	46,275.17	0.00	46,275.17	3,020.86	0.00	49,296.03	0.00
B4	9,100,819.47	7.134273	7.600000	59,517.08	0.00	59,517.08	3,885.29	0.00	63,402.38	0.00
Totals	956,795,584.11			6,257,203.09	0.00	6,257,203.09	14,026.71	0.00	6,994,793.46	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	834.508818448	84.598663600	4.153767644	749.910154848	5.430000
A1B	23243AAB2	299,209,000.00	1,000.000000000	0.000000000	5.078333333	1,000.000000000	5.540000
A1C	23243AAC0	45,341,000.00	1,000.000000000	0.000000000	5.160833333	1,000.000000000	5.630000
A2	23243AAD8	177,916,000.00	938.748585698	31.311564429	4.784488625	907.437021269	5.560000
A3	23243AAE6	181,231,000.00	938.748585698	31.311564429	4.844724993	907.437021269	5.630000
1X		0.00	0.000000000	0.000000000	1.288092092	0.000000000	1.787282
1X-1	23243AAF3	838,193,375.00	938.748585698	0.000000000	1.367706586	907.437021269	1.890093
1X-2	23243AAF3	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000
1X-3	23243AAF3	98,335,812.30	998.445788840	0.000000000	0.609475227	989.721203482	0.963337
1X-4	23243AAF3	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000
XP	23243AAG1	75,934,798.00	945.016819887	0.000000000	2.016602327	916.076893864	0.000000
AR	23243AAW6	100.00	0.000000000	0.000000000	0.000000000	0.000000000	7.847700
P		100.00	1,000.000000000	0.000000000	6,822,710.700000001	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	998.445788837	8.724585373	5.253488926	989.721203463	5.740000
M2	23243AAJ5	17,718,000.00	998.445788837	8.724585373	5.280946185	989.721203463	5.770000
M3	23243AAK2	7,593,000.00	998.445788837	8.724585373	5.308403444	989.721203463	5.800000
M4	23243AAL0	7,593,000.00	998.445788837	8.724585373	5.418232481	989.721203463	5.920000
M5	23243AAM8	7,593,000.00	998.445788837	8.724585373	5.491451839	989.721203463	6.000000
M6	23243AAN6	7,593,000.00	998.445788837	8.724585373	5.949072825	989.721203463	6.500000
M7	23243AAP1	5,062,000.00	998.445788837	8.724585373	6.360931713	989.721203463	6.950000
M8	23243AAQ9	5,062,000.00	998.445788837	8.724585373	6.955838996	989.721203463	7.134273
B1	23243AAS5	7,593,000.00	998.445788837	8.724585373	6.955838996	989.721203463	7.134273
B2	23243AAT3	4,050,000.00	998.445788837	8.724585373	6.955838996	989.721203463	7.134273
B3	23243AAU0	7,087,000.00	998.445788837	8.724585373	6.955838996	989.721203463	7.134273
B4	23243AAV8	9,114,986.00	998.445797789	8.724570575	6.955839058	989.721227214	7.134273
Totals		1,012,464,186.00	945.016719940	28.939919826	6.908682358	916.076800162	



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Pool Level Data

Distribution Date		01/22/07
Cut-off Date		07/01/06
Record Date		12/29/06
Determination Date		01/15/07
LIBOR Determination Date		12/18/06
Accrual Period 30/360	Begin	12/01/06
	End	01/01/07
Number of Days in 30/360 Accrual Period		30
Accrual Period Actual Days	Begin	12/20/06
	End	01/22/07
Number of Days in Actual Accrual Period		33

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One-Month Libor Rate 5.3500000%

X1P Class Payment Detail

From Prepayments	55,319.28
From 1X Distributions	97,811.01



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Collateral Detail

Original Mortgage Loan Details

Aggregate Loan Count	2,536
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	2,536
Loans Paid Off or otherwise removed pursuant to the PSA	77
Ending Aggregate Loan Count	2,459

Beginning Pool Stated Principal Balance	956,795,484.33
Scheduled Principal	8,360,638.07
Negative Amortization	-3,276,093.48
Unscheduled Principal	24,216,087.90
Realized Principal Losses	0.00
Ending Pool Stated Principal Balance	927,494,851.84

Beginning Weighted Average Mortgage Rate	8.23985%
Beginning Weighted Average Net Mortgage Rate	7.84770%
Ending Weighted Average Mortgage Rate	8.23761%
Ending Weighted Average Net Mortgage Rate	7.84518%

Beginning Weighted Average Remaining Term to Maturity	365
Ending Weighted Average Remaining Term to Maturity	364



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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	99	4.02603%	38,644,997.87	4.16660%	19	0.77267%	8,372,636.68	0.90272%	7	0.28467%	2,385,059.13	0.25715%

	Foreclosure				Bankruptcy				REO			
	Loan Count	Loan Count %	Balance	Balance %	Loan Count	Loan Count %	Balance	Balance %	Loan Count	Loan Count %	Balance	Balance %
Group 1	10	0.40667%	4,037,410.94	0.43530%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%

60+ Delinquency, Foreclosure, Bankruptcy & REO Totals

Current	14,795,106.75
One-Month Prior	10,443,110.68
Two-Month Prior	8,215,125.02
Three-Month Prior	9,170,358.64
Four-Month Prior	3,284,689.87
Five-Month Prior	0.00
60+ Delinquency Average	7,651,398.49
Passing Delinquency Stepdown Requirement	YES



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Negative Amortization Detail	
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Deferred Interest	3,276,093.48
Principal Prepayment Amount	24,216,087.90
Net Deferred Interest	0.00
Adjusted Cap Rate for Group 1 Senior Certs	7.13427%
Adjusted Cap Rate for 1X-IO-1	1.89009%
Adjusted Cap Rate for 1X-IO-2	0.96334%

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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Mortgage Pass-Through Certificates, Series 2006-OA12

Available Funds	
Interest	
Scheduled Interest	6,481,663.88
Less: Master Servicer Fee	210,786.05
Less: Trustee Fee	7,175.97
Less: Mortgage Loan Premiums	<u>6,498.90</u>
Total Interest Available	6,257,202.96
Principal	
Scheduled Principal	-0.00
Negative Amortization	-3,276,093.48
Paid in Full Principal	23,889,991.99
Curtailment Principal	326,095.91
Liquidation Principal	0.00
Repurchased Principal	8,360,638.07
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	0.00
Remaining Amounts in Supplemental Account	<u>0.00</u>
Total Principal Available	<u>29,300,632.49</u>
Total Available Funds	35,557,835.45



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Certificate Account		
	Beginning Balance	0.00
Deposits	Remittance Amount	35,557,835.45
	Trustee Fee	7,175.97
	Prepayment Penalties	737,590.35
	Capitalized Interest Money from Carryover Reserve	0.00
	Other Deposits required by the PSA	0.00
	Total Deposits	36,302,601.77
Withdrawals	Available Funds, to the Distribution Account	36,295,425.80
	Trustee Fee	7,175.97
	Total Withdrawals	<u>36,302,601.77</u>
	Ending Balance	0.00

Distribution Account		
	Beginning Balance	0.00
Deposits	Available Funds	36,295,425.80
	Other Deposits Required by the PSA	0.00
	Total Deposits	36,295,425.80
Withdrawals	Payments of Principal & Interest to the Classes	<u>36,295,425.80</u>
	Ending Balance	0.00



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Carryover Shortfall Reserve

Beginning Balance	0.00
Deposits	1,318,173.57
Withdrawals	1,318,173.57
Ending Balance	0.00

Fees of the Trust

Gross Master Servicing Fee	298,998.59
Net Master Servicing Fee	210,786.05
Trustee Fee	7,175.97
LPMI	6,498.90
Total Net Loan Fees	224,460.92

Servicer Advances

Principal Advances	-184,536.29
Interest Advances	367,217.15
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	0.00
Total Advances	182,680.86

Mortgage Prepayment Details

Principal Balance of Loans Paid in Full	23,889,991.99
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	88,212.53
Compensating Interest	88,212.53
Non-Supported Prepayment Interest Shortfall	0.00
Prepayment Charges	737,590.35
CPR %	26.603%
SMM %	2.544%



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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	88.90633%
Senior Prepayment Percentage	100.00000%
Subordinate Percentages	11.09367%
Subordinate Prepayment Percentage	0.00000%

Principal Distribution Amounts

Senior Principal Distribution Amount	28,373,130.66
Subordinate Principal Distribution Amount	<u>927,501.83</u>
Total Principal Distribution Amount	29,300,632.49
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

Loan ID

Liquidation Balance

Liquidation Proceeds

Realized Loss

Date

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	-	0	0.000	0.00	0.000
25,000.00	-	1	0.041	49,828.15	0.005
50,000.00	-	17	0.691	1,045,837.25	0.113
75,000.00	-	27	1.098	2,469,698.63	0.266
100,000.00	-	61	2.481	6,945,031.65	0.749
125,000.00	-	90	3.660	12,366,624.51	1.333
150,000.00	-	124	5.043	20,226,994.22	2.181
175,000.00	-	130	5.287	24,507,182.70	2.642
200,000.00	-	161	6.547	34,133,691.97	3.680
225,000.00	-	148	6.019	35,084,750.11	3.783
250,000.00	-	144	5.856	37,810,955.33	4.077
275,000.00	-	169	6.873	48,413,403.70	5.220
300,000.00	-	162	6.588	50,580,606.51	5.453
325,000.00	-	135	5.490	45,531,080.55	4.909
350,000.00	-	126	5.124	45,647,104.32	4.922
375,000.00	-	116	4.717	45,031,316.69	4.855
400,000.00	-	134	5.449	54,953,591.00	5.925
425,000.00	-	85	3.457	37,047,991.44	3.994
450,000.00	-	72	2.928	33,400,468.02	3.601
475,000.00	-	60	2.440	29,268,157.16	3.156
500,000.00	-	64	2.603	32,672,911.98	3.523
525,000.00	-	51	2.074	27,446,921.98	2.959
550,000.00	-	40	1.627	22,443,700.92	2.420
575,000.00	-	43	1.749	25,295,422.32	2.727
600,000.00	-	41	1.667	25,044,999.56	2.700
625,000.00	-	34	1.383	21,746,157.52	2.345
650,000.00	-	55	2.237	36,318,025.14	3.916
675,000.00	-	10	0.407	6,918,115.51	0.746
700,000.00	-	9	0.366	6,408,780.62	0.691
725,000.00	-	9	0.366	6,632,055.26	0.715
750,000.00	-	20	0.813	15,246,715.59	1.644
775,000.00	-	10	0.407	7,862,577.20	0.848
>	800,000.00	111	4.514	128,944,154.33	13.902
Wgt Ave / Total:		2459	100.000	927,494,851.84	100.000

Issuance Coupon		Number of Items	Percent of Items	Principal Balance	Percent of Balance
<=	5.000000000000	590	23.993	232,170,620.62	25.032
5.000000000000	-	1	0.041	833,551.77	0.090
5.501000000000	-	4	0.163	1,506,722.39	0.162
6.001000000000	-	16	0.651	6,457,868.02	0.696
6.501000000000	-	140	5.693	49,275,945.61	5.313
7.001000000000	-	640	26.027	245,113,721.05	26.428
7.501000000000	-	889	36.153	325,078,240.36	35.049



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Issuance Coupon			Number of Items	Percent of Items	Principal Balance	Percent of Balance
8.001000000000	-	8.501000000000	158	6.425	60,639,823.67	6.538
8.501000000000	-	9.001000000000	18	0.732	5,530,565.11	0.596
9.001000000000	-	9.501000000000	2	0.081	720,301.78	0.078
9.501000000000	-	10.001000000000	1	0.041	167,491.46	0.018
10.001000000000	-	10.501000000000	0	0.000	0.00	0.000
10.501000000000	-	11.001000000000	0	0.000	0.00	0.000
11.001000000000	-	11.501000000000	0	0.000	0.00	0.000
11.501000000000	-	12.001000000000	0	0.000	0.00	0.000
12.001000000000	-	12.501000000000	0	0.000	0.00	0.000
>		12.501000000000	0	0.000	0.00	0.000
Wgt Ave / Total:			2459	100.000	927,494,851.84	100.000

Update Term			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	2242	91.175	838,872,730.24	90.445
>		360	217	8.825	88,622,121.60	9.555
Wgt Ave / Total:			2459	100.000	927,494,851.84	100.000