



101 Barclay Street, 8West
New York, NY 10286

Officer: Matthew Sabino
212-815-6093

Associate: Steven Chrysanthis
212-815-8318

CWALT, Inc.
Alternative Loan Trust 2006-OA16
Mortgage Pass-Through Certificates, Series 2006-OA16

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 | 23242GAA2 | Senior | Var-Act/360 | 121,647,000.00 | 5.400000 | 1,069,434.54 | 474,423.30 | 1,543,857.84 | 0.00 | 120,577,565.46 | 0.00 |
| A1B | 23242GAB0 | Senior | Var-Act/360 | 106,816,000.00 | 5.440000 | 0.00 | 419,668.20 | 419,668.20 | 0.00 | 106,816,000.00 | 0.00 |
| A1C | 23242GAC8 | Senior | Var-Act/360 | 202,300,000.00 | 5.520000 | 0.00 | 806,502.67 | 806,502.67 | 0.00 | 202,300,000.00 | 0.00 |
| A1D | 23242GAD6 | Senior | Var-Act/360 | 98,763,000.00 | 5.610000 | 0.00 | 400,154.76 | 400,154.76 | 0.00 | 98,763,000.00 | 0.00 |
| A2 | 23242GAE4 | Senior | Var-Act/360 | 199,743,000.00 | 5.520000 | 403,402.41 | 796,308.76 | 1,199,711.17 | 0.00 | 199,339,597.59 | 0.00 |
| A3 | 23242GAF1 | Senior | Var-Act/360 | 84,889,000.00 | 5.580000 | 171,442.44 | 342,102.67 | 513,545.11 | 0.00 | 84,717,557.56 | 0.00 |
| A4A | 23242GAG9 | Senior | Var-Act/360 | 78,528,000.00 | 5.430000 | 442,235.41 | 307,960.64 | 750,196.05 | 0.00 | 78,085,764.59 | 0.00 |
| A4B | 23242GAR5 | Senior | Var-Act/360 | 111,732,000.00 | 5.580000 | 0.00 | 450,279.96 | 450,279.96 | 0.00 | 111,732,000.00 | 0.00 |
| A4C | 23242GAZ7 | Senior | Var-Act/360 | 28,711,000.00 | 5.670000 | 0.00 | 117,571.54 | 117,571.54 | 0.00 | 28,711,000.00 | 0.00 |
| A5 | 23242GBA1 | Senior | Var-Act/360 | 182,316,000.00 | 5.630000 | 368,206.71 | 741,317.11 | 1,109,523.82 | 0.00 | 181,947,793.29 | 0.00 |
| AR | 23242GAY0 | Senior | Fix-30/360 | 100.00 | 0.000000 | 100.00 | 0.00 | 100.00 | 0.00 | 0.00 | 0.00 |
| M1 | 23242GAH7 | Senior | Var-Act/360 | 31,754,000.00 | 5.720000 | 0.00 | 131,179.30 | 131,179.30 | 0.00 | 31,754,000.00 | 0.00 |
| M2 | 23242GAJ3 | Senior | Var-Act/360 | 26,349,000.00 | 5.730000 | 0.00 | 109,040.95 | 109,040.95 | 0.00 | 26,349,000.00 | 0.00 |
| M3 | 23242GAK0 | Senior | Var-Act/360 | 8,783,000.00 | 5.740000 | 0.00 | 36,410.41 | 36,410.41 | 0.00 | 8,783,000.00 | 0.00 |
| M4 | 23242GAL8 | Senior | Var-Act/360 | 19,593,000.00 | 5.850000 | 0.00 | 82,780.42 | 82,780.42 | 0.00 | 19,593,000.00 | 0.00 |
| M5 | 23242GAM6 | Senior | Var-Act/360 | 7,432,000.00 | 5.880000 | 0.00 | 31,561.23 | 31,561.23 | 0.00 | 7,432,000.00 | 0.00 |
| M6 | 23242GAN4 | Senior | Var-Act/360 | 6,756,000.00 | 5.930000 | 0.00 | 28,934.45 | 28,934.45 | 0.00 | 6,756,000.00 | 0.00 |
| M7 | 23242GAP9 | Senior | Var-Act/360 | 6,756,000.00 | 6.430000 | 0.00 | 31,374.11 | 31,374.11 | 0.00 | 6,756,000.00 | 0.00 |
| M8 | 23242GBB9 | Senior | Var-Act/360 | 6,756,000.00 | 6.730000 | 0.00 | 32,837.91 | 32,837.91 | 0.00 | 6,756,000.00 | 0.00 |
| M9 | 23242GAQ7 | Senior | Var-Act/360 | 6,756,000.00 | 6.780000 | 0.00 | 33,081.88 | 33,081.88 | 0.00 | 6,756,000.00 | 0.00 |
| C | 23242GAW4 | Strip IO | Fix-30/360 | 1,351,244,913.00 | 0.000000 | 0.00 | 1,524,076.60 | 1,524,076.60 | 0.00 | 1,348,788,972.54 | 0.00 |
| P | 23242GAX2 | Senior | Fix-30/360 | 100.00 | 0.000000 | 0.00 | 30,969.50 | 30,969.50 | 0.00 | 100.00 | 0.00 |
| Totals | | | | 1,336,380,200.00 | | 2,454,821.51 | 6,928,536.39 | 9,383,357.90 | 0.00 | 1,333,925,378.49 | 0.00 |



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Alternative Loan Trust 2006-OA16
Mortgage Pass-Through Certificates, Series 2006-OA16

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 | 23242GAA2 | 121,647,000.00 | 121,647,000.00 | 1,069,434.54 | 1,069,434.54 | 0.00 | 0.00 | 120,577,565.46 | 0.99120870604 |
| A1B | 23242GAB0 | 106,816,000.00 | 106,816,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 106,816,000.00 | 1.00000000000 |
| A1C | 23242GAC8 | 202,300,000.00 | 202,300,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 202,300,000.00 | 1.00000000000 |
| A1D | 23242GAD6 | 98,763,000.00 | 98,763,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 98,763,000.00 | 1.00000000000 |
| A2 | 23242GAE4 | 199,743,000.00 | 199,743,000.00 | 403,402.41 | 403,402.41 | 0.00 | 0.00 | 199,339,597.59 | 0.99798039277 |
| A3 | 23242GAF1 | 84,889,000.00 | 84,889,000.00 | 171,442.44 | 171,442.44 | 0.00 | 0.00 | 84,717,557.56 | 0.99798039277 |
| A4A | 23242GAG9 | 78,528,000.00 | 78,528,000.00 | 442,235.41 | 442,235.41 | 0.00 | 0.00 | 78,085,764.59 | 0.99436843656 |
| A4B | 23242GAR5 | 111,732,000.00 | 111,732,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 111,732,000.00 | 1.00000000000 |
| A4C | 23242GAZ7 | 28,711,000.00 | 28,711,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 28,711,000.00 | 1.00000000000 |
| A5 | 23242GBA1 | 182,316,000.00 | 182,316,000.00 | 368,206.71 | 368,206.71 | 0.00 | 0.00 | 181,947,793.29 | 0.99798039277 |
| AR | 23242GAY0 | 100.00 | 100.00 | 100.00 | 100.00 | 0.00 | 0.00 | 0.00 | 0.00000000000 |
| M1 | 23242GAH7 | 31,754,000.00 | 31,754,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 31,754,000.00 | 1.00000000000 |
| M2 | 23242GAJ3 | 26,349,000.00 | 26,349,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 26,349,000.00 | 1.00000000000 |
| M3 | 23242GAK0 | 8,783,000.00 | 8,783,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 8,783,000.00 | 1.00000000000 |
| M4 | 23242GAL8 | 19,593,000.00 | 19,593,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 19,593,000.00 | 1.00000000000 |
| M5 | 23242GAM6 | 7,432,000.00 | 7,432,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 7,432,000.00 | 1.00000000000 |
| M6 | 23242GAN4 | 6,756,000.00 | 6,756,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6,756,000.00 | 1.00000000000 |
| M7 | 23242GAP9 | 6,756,000.00 | 6,756,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6,756,000.00 | 1.00000000000 |
| M8 | 23242GBB9 | 6,756,000.00 | 6,756,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6,756,000.00 | 1.00000000000 |
| M9 | 23242GAQ7 | 6,756,000.00 | 6,756,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6,756,000.00 | 1.00000000000 |
| C | 23242GAW4 | 1,351,244,913.00 | 1,351,244,913.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1,348,788,972.54 | 0.99818246090 |
| P | 23242GAX2 | 100.00 | 100.00 | 0.00 | 0.00 | 0.00 | 0.00 | 100.00 | 1.00000000000 |
| Totals | | 1,336,380,200.00 | 1,336,380,200.00 | 2,454,821.51 | 2,454,821.51 | 0.00 | 0.00 | 1,333,925,378.49 | |



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CWALT, Inc.
Alternative Loan Trust 2006-OA16
Mortgage Pass-Through Certificates, Series 2006-OA16

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 | 121,647,000.00 | 5.400000 | 5.400000 | 474,423.30 | 0.00 | 474,423.30 | 0.00 | 0.00 | 474,423.30 | 0.00 |
| A1B | 106,816,000.00 | 5.440000 | 5.440000 | 419,668.20 | 0.00 | 419,668.20 | 0.00 | 0.00 | 419,668.20 | 0.00 |
| A1C | 202,300,000.00 | 5.520000 | 5.520000 | 806,502.67 | 0.00 | 806,502.67 | 0.00 | 0.00 | 806,502.67 | 0.00 |
| A1D | 98,763,000.00 | 5.610000 | 5.610000 | 400,154.76 | 0.00 | 400,154.76 | 0.00 | 0.00 | 400,154.76 | 0.00 |
| A2 | 199,743,000.00 | 5.520000 | 5.520000 | 796,308.76 | 0.00 | 796,308.76 | 0.00 | 0.00 | 796,308.76 | 0.00 |
| A3 | 84,889,000.00 | 5.580000 | 5.580000 | 342,102.67 | 0.00 | 342,102.67 | 0.00 | 0.00 | 342,102.67 | 0.00 |
| A4A | 78,528,000.00 | 5.430000 | 5.430000 | 307,960.64 | 0.00 | 307,960.64 | 0.00 | 0.00 | 307,960.64 | 0.00 |
| A4B | 111,732,000.00 | 5.580000 | 5.580000 | 450,279.96 | 0.00 | 450,279.96 | 0.00 | 0.00 | 450,279.96 | 0.00 |
| A4C | 28,711,000.00 | 5.670000 | 5.670000 | 117,571.54 | 0.00 | 117,571.54 | 0.00 | 0.00 | 117,571.54 | 0.00 |
| A5 | 182,316,000.00 | 5.630000 | 5.630000 | 741,317.11 | 0.00 | 741,317.11 | 0.00 | 0.00 | 741,317.11 | 0.00 |
| AR | 100.00 | 0.000000 | 0.000000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| M1 | 31,754,000.00 | 5.720000 | 5.720000 | 131,179.30 | 0.00 | 131,179.30 | 0.00 | 0.00 | 131,179.30 | 0.00 |
| M2 | 26,349,000.00 | 5.730000 | 5.730000 | 109,040.95 | 0.00 | 109,040.95 | 0.00 | 0.00 | 109,040.95 | 0.00 |
| M3 | 8,783,000.00 | 5.740000 | 5.740000 | 36,410.41 | 0.00 | 36,410.41 | 0.00 | 0.00 | 36,410.41 | 0.00 |
| M4 | 19,593,000.00 | 5.850000 | 5.850000 | 82,780.42 | 0.00 | 82,780.42 | 0.00 | 0.00 | 82,780.42 | 0.00 |
| M5 | 7,432,000.00 | 5.880000 | 5.880000 | 31,561.23 | 0.00 | 31,561.23 | 0.00 | 0.00 | 31,561.23 | 0.00 |
| M6 | 6,756,000.00 | 5.930000 | 5.930000 | 28,934.45 | 0.00 | 28,934.45 | 0.00 | 0.00 | 28,934.45 | 0.00 |
| M7 | 6,756,000.00 | 6.430000 | 6.430000 | 31,374.11 | 0.00 | 31,374.11 | 0.00 | 0.00 | 31,374.11 | 0.00 |
| M8 | 6,756,000.00 | 6.730000 | 6.730000 | 32,837.91 | 0.00 | 32,837.91 | 0.00 | 0.00 | 32,837.91 | 0.00 |
| M9 | 6,756,000.00 | 6.780000 | 6.780000 | 33,081.88 | 0.00 | 33,081.88 | 0.00 | 0.00 | 33,081.88 | 0.00 |
| C | 1,351,244,913.00 | 0.000000 | 1.353487 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1,524,076.60 | 0.00 |
| P | 100.00 | 0.000000 | 371634.000000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 30,969.50 | 0.00 |
| Totals | 1,336,380,200.00 | | | 5,373,490.29 | 0.00 | 5,373,490.29 | 0.00 | 0.00 | 6,928,536.39 | 0.00 |



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Alternative Loan Trust 2006-OA16
Mortgage Pass-Through Certificates, Series 2006-OA16

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 | 23242GAA2 | 121,647,000.00 | 1,000.000000000 | 8.791293961 | 3.900000000 | 991.208706039 | 5.400000 |
| A1B | 23242GAB0 | 106,816,000.00 | 1,000.000000000 | 0.000000000 | 3.928888889 | 1,000.000000000 | 5.440000 |
| A1C | 23242GAC8 | 202,300,000.00 | 1,000.000000000 | 0.000000000 | 3.986666667 | 1,000.000000000 | 5.520000 |
| A1D | 23242GAD6 | 98,763,000.00 | 1,000.000000000 | 0.000000000 | 4.051666667 | 1,000.000000000 | 5.610000 |
| A2 | 23242GAE4 | 199,743,000.00 | 1,000.000000000 | 2.019607227 | 3.986666667 | 997.980392773 | 5.520000 |
| A3 | 23242GAF1 | 84,889,000.00 | 1,000.000000000 | 2.019607227 | 4.030000000 | 997.980392773 | 5.580000 |
| A4A | 23242GAG9 | 78,528,000.00 | 1,000.000000000 | 5.631563444 | 3.921666667 | 994.368436556 | 5.430000 |
| A4B | 23242GAR5 | 111,732,000.00 | 1,000.000000000 | 0.000000000 | 4.030000000 | 1,000.000000000 | 5.580000 |
| A4C | 23242GAZ7 | 28,711,000.00 | 1,000.000000000 | 0.000000000 | 4.095000000 | 1,000.000000000 | 5.670000 |
| A5 | 23242GBA1 | 182,316,000.00 | 1,000.000000000 | 2.019607227 | 4.066111111 | 997.980392773 | 5.630000 |
| AR | 23242GAY0 | 100.00 | 1,000.000000000 | 1,000.000000000 | 0.000000000 | 0.000000000 | 0.000000 |
| M1 | 23242GAH7 | 31,754,000.00 | 1,000.000000000 | 0.000000000 | 4.131111111 | 1,000.000000000 | 5.720000 |
| M2 | 23242GAJ3 | 26,349,000.00 | 1,000.000000000 | 0.000000000 | 4.138333333 | 1,000.000000000 | 5.730000 |
| M3 | 23242GAK0 | 8,783,000.00 | 1,000.000000000 | 0.000000000 | 4.145555556 | 1,000.000000000 | 5.740000 |
| M4 | 23242GAL8 | 19,593,000.00 | 1,000.000000000 | 0.000000000 | 4.225000000 | 1,000.000000000 | 5.850000 |
| M5 | 23242GAM6 | 7,432,000.00 | 1,000.000000000 | 0.000000000 | 4.246666667 | 1,000.000000000 | 5.880000 |
| M6 | 23242GAN4 | 6,756,000.00 | 1,000.000000000 | 0.000000000 | 4.282777778 | 1,000.000000000 | 5.930000 |
| M7 | 23242GAP9 | 6,756,000.00 | 1,000.000000000 | 0.000000000 | 4.643888889 | 1,000.000000000 | 6.430000 |
| M8 | 23242GBB9 | 6,756,000.00 | 1,000.000000000 | 0.000000000 | 4.860555556 | 1,000.000000000 | 6.730000 |
| M9 | 23242GAQ7 | 6,756,000.00 | 1,000.000000000 | 0.000000000 | 4.896666667 | 1,000.000000000 | 6.780000 |
| C | 23242GAW4 | 1,351,244,913.00 | 1,000.000000000 | 0.000000000 | 1.127905525 | 998.182460902 | 0.000000 |
| P | 23242GAX2 | 100.00 | 1,000.000000000 | 0.000000000 | 309,695.000000000 | 1,000.000000000 | 0.000000 |
| Totals | | 1,336,380,200.00 | 1,000.000000000 | 1.836918498 | 5.184554807 | 998.163081502 | |



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Mortgage Pass-Through Certificates, Series 2006-OA16

Pool Level Data

| | | |
|---|-------|-----------|
| Distribution Date | | 9/25/2006 |
| Cut-off Date | | 8/ 1/2006 |
| Record Date | | 8/31/2006 |
| Determination Date | | 9/22/2006 |
| LIBOR Determination Date | | 8/28/2006 |
| Accrual Period 30/360 | Begin | 8/ 1/2006 |
| | End | 9/ 1/2006 |
| Number of Days in 30/360 Accrual Period | | 30 |
| Accrual Period Actual Days | Begin | 8/30/2006 |
| | End | 9/25/2006 |
| Number of Days in Actual Accrual Period | | 26 |

Additional Interest Rate Details

| | |
|------------------------|------------|
| Libor Rate | 5.3300000% |
| Net Funds Cap, Act/360 | 7.0667630% |

Collateral Detail

Original Mortgage Details

| | |
|---|------------------|
| Original Aggregate Loan Count | 3,127 |
| Original Stated Principal Balance | 1,351,244,913.28 |
| Original Weighted Average Mortgage Rate | 6.52433% |
| Original Weighted Average Net Mortgage Rate | 6.12453% |
| Original Weighted Average Remaining Term | 395 |



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Current Mortgage Loan Details

| | |
|---|----------|
| Beginning Aggregate Loan Count | 3,127 |
| Loans Paid Off or otherwise removed pursuant to the PSA | <u>9</u> |
| Ending Aggregate Loan Count | 3,118 |

| | |
|---|------------------|
| Beginning Pool Stated Principal Balance | 1,351,244,913.28 |
| Scheduled Principal | 680,591.00 |
| Negative Amortization | -2,941,016.28 |
| Unscheduled Principal | 7,657,382.30 |
| Realized Principal Losses | <u>0.00</u> |
| Ending Pool Stated Principal Balance | 1,348,788,972.54 |

| | |
|--|----------|
| Beginning Weighted Average Mortgage Rate | 6.52433% |
| Beginning Weighted Average Net Mortgage Rate | 6.12453% |
| Ending Weighted Average Mortgage Rate | 6.53042% |
| Ending Weighted Average Net Mortgage Rate | 6.13056% |

| | |
|---|-----|
| Beginning Weighted Average Remaining Term to Maturity | 395 |
| Ending Weighted Average Remaining Term to Maturity | 394 |



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| |
|------------------------------------|
| Servicer Remittance Summary |
|------------------------------------|

Interest Remittance Amount

| | |
|---|--------------|
| Scheduled Interest | 7,346,641.97 |
| Less: Servicing Fees | -423,422.27 |
| Less: Mortgage Insurance Premium (LPMI) | -16,637.72 |
| Liquidation Interest Proceeds | 0.00 |
| Compensating Interest | 0.00 |
| Less: Non-Recoverable Interest Advances | 0.00 |
| Total Interest Remittance Amount | 6,906,581.98 |

Principal Remittance Amount

| | |
|--|---------------------|
| Scheduled Principal | 680,591.00 |
| Negative Amortization | -2,941,016.28 |
| Curtailment Principal | 863,078.99 |
| Paid in Full Principal | 3,853,287.03 |
| Repurchased Principal | 0.00 |
| Liquidation Principal | 0.00 |
| Substitution Shortfall Principal | 0.00 |
| Subsequent Recoveries | 0.00 |
| Less: Non-Recoverable Principal Advances relating to Principal | 0.00 |
| Total Principal Remittance Amount | <u>2,455,940.74</u> |

| | |
|-------------------------|---------------------|
| Total Remittance | 9,362,522.72 |
|-------------------------|---------------------|



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| |
|--------------------------|
| Servicer Advances |
|--------------------------|

| | |
|---|------------|
| Principal Advances | -68,371.85 |
| Interest Advances | 188,009.26 |
| Reimbursement for Principal & Interest Advances | 0.00 |
| Reimbursement for Nonrecoverable Advances | 0.00 |
| Total Advances | 119,637.41 |

| |
|--------------------------|
| Fees of the Trust |
|--------------------------|

| | |
|-----------------------------------|------------|
| Gross Master Servicing Fee | 423,422.27 |
| Net Master Servicing Fee | 423,422.27 |
| Trustee Fee | 10,134.34 |
| Mortgage Insurance Premium (LPMI) | 16,637.72 |
| Total Net Loan Fees | 450,194.33 |



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| Mortgage Prepayment Details | |
|------------------------------------|--|
|------------------------------------|--|

| | |
|---|--------------|
| Principal Balance of Loans Paid in Full | 3,853,287.03 |
| Prepayment Interest Excess | 0.00 |
| Prepayment Interest Shortfall | 0.00 |
| Compensating Interest | 0.00 |
| Non-Supported Prepayment Interest Shortfall | 0.00 |
| Prepayment Charges | 30,969.50 |
| CPR % | 4.102% |
| SMM % | 0.348% |

| 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 | <u>0.00</u> |



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| |
|-----------------------|
| Trust Accounts |
|-----------------------|

Certificate Account

| | | |
|-------------|--|---------------------|
| | Beginning Balance | 0.00 |
| Deposits | Principal Remittance | 2,455,940.74 |
| | Interest Remittance | 6,906,581.98 |
| | Prepayment Charges | <u>30,969.50</u> |
| | Total Deposits | 9,393,492.22 |
| Withdrawals | To the Master Servicer, any unpaid or reimbursed Amounts | 0.00 |
| | To the Seller, any unpaid or reimbursed Amounts | 0.00 |
| | To the Depositor, any unpaid or reimbursed Amounts | 0.00 |
| | To Terminate the Account | 0.00 |
| | To the Distribution Account | <u>9,393,492.22</u> |
| | Ending Balance | 0.00 |

Distribution Account

| | | |
|-------------|---|--------------|
| | Beginning Balance | 0.00 |
| Deposits | From the Certificate Account, the Total Deposit | 9,393,492.22 |
| Withdrawals | To the trustee, the Trustee Fee | 10,134.34 |
| | Principal and Interest Payments | 9,383,357.88 |
| | To Terminate the Distribution Account | <u>0.00</u> |
| | Total Withdrawals | 9,393,492.22 |
| | Ending Balance | 0.00 |



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Carryover Reserve Account

| | | |
|-------------|------------------------------------|----------|
| | Beginning Balance | 1,000.00 |
| Deposits | Excess Cashflow, to pay shortfalls | 0.00 |
| Withdrawals | To Pay Interest Shortfalls | 0.00 |
| | Ending Balance | 1,000.00 |

Net Rate Carryover (NRC) payment detail is found in Interest Distribution Detail.

Principal Reserve Account

| | | |
|-------------|-------------------------------------|-------------|
| Deposits | Beginning Principal Reserve Balance | 100.00 |
| | Deposits | 0.00 |
| Withdrawals | To P Class | <u>0.00</u> |
| | Ending Principal Reserve Balance | 100.00 |



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Loan Status

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 | 67 | 2.14881% | 29,515,444.64 | 2.18829% | 1 | 0.03207% | 248,737.78 | 0.01844% | 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% |

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 |

| <u>Loan ID</u> | <u>Liquidation Balance</u> | <u>Liquidation Proceeds</u> | <u>Realized Loss</u> | <u>Date</u> |
|----------------|----------------------------|-----------------------------|----------------------|-------------|
| <u>Group 1</u> | N/A | | | |



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| |
|----------------------------|
| Credit Enhancements |
|----------------------------|

Overcollateralization Details

| | |
|-----------------------|---------------|
| OC Amount Beginning | 14,864,713.28 |
| OC Floor | 6,756,224.57 |
| OC Target Amount | 14,863,694.05 |
| Group Excess Cashflow | 0.00 |
| OC Amount Ending | 14,863,694.05 |

Trigger Events

| | |
|-------------------------------|----------|
| Rolling Sixty-Day Delinq Rate | 0.00615% |
| Delinquency Trigger Event | NO |
| Cumulative Loss Rate | 0.00000% |
| Cumulative Loss Trigger Event | NO |
| Trigger Event | NO |
| Stepdown Date | NO |



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Subordination

Credit Support

Class A
Class A Percentage

| <u>Original</u> | <u>Current</u> |
|------------------------|-----------------------|
| 1,336,380,200.00 | 1,333,925,378.49 |
| 100.000000% | 100.000000% |



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| <u>Issuance Face</u> | | <u>Number of Items</u> | <u>Percent of Items</u> | <u>Principal Balance</u> | <u>Percent of Balance</u> |
|-------------------------|--------------|----------------------------|-----------------------------|------------------------------|-------------------------------|
| < = | 0.00 | 0 | 0.000 | 0.00 | 0.000 |
| 0.00 | - | 100,000.00 | 34 | 2,849,200.66 | 0.211 |
| 100,000.00 | - | 200,000.00 | 394 | 63,021,390.15 | 4.672 |
| 200,000.00 | - | 300,000.00 | 673 | 170,650,741.03 | 12.652 |
| 300,000.00 | - | 400,000.00 | 688 | 242,426,848.07 | 17.974 |
| 400,000.00 | - | 500,000.00 | 494 | 221,876,883.01 | 16.450 |
| 500,000.00 | - | 600,000.00 | 342 | 187,553,598.41 | 13.905 |
| 600,000.00 | - | 700,000.00 | 184 | 118,232,298.00 | 8.766 |
| 700,000.00 | - | 800,000.00 | 89 | 66,795,315.10 | 4.952 |
| 800,000.00 | - | 900,000.00 | 37 | 31,702,575.17 | 2.350 |
| 900,000.00 | - | 1,000,000.00 | 61 | 58,788,527.31 | 4.359 |
| 1,000,000.00 | - | 1,100,000.00 | 27 | 28,036,333.80 | 2.079 |
| 1,100,000.00 | - | 1,200,000.00 | 15 | 17,375,402.36 | 1.288 |
| 1,200,000.00 | - | 1,300,000.00 | 10 | 12,434,692.16 | 0.922 |
| 1,300,000.00 | - | 1,400,000.00 | 10 | 13,608,471.17 | 1.009 |
| 1,400,000.00 | - | 1,500,000.00 | 21 | 30,929,985.44 | 2.293 |
| 1,500,000.00 | - | 1,600,000.00 | 7 | 10,616,386.17 | 0.787 |
| 1,600,000.00 | - | 1,700,000.00 | 7 | 11,525,706.05 | 0.855 |
| 1,700,000.00 | - | 1,800,000.00 | 2 | 3,472,388.52 | 0.257 |
| 1,800,000.00 | - | 1,900,000.00 | 3 | 5,514,014.82 | 0.409 |
| 1,900,000.00 | - | 2,000,000.00 | 2 | 3,950,537.30 | 0.293 |
| > | 2,000,000.00 | 18 | 0.577 | 47,427,677.84 | 3.516 |
| Wgt Ave / Total: | | 3118 | 100.000 | 1,348,788,972.54 | 100.000 |

| <u>Issuance Coupon</u> | | <u>Number of Items</u> | <u>Percent of Items</u> | <u>Principal Balance</u> | <u>Percent of Balance</u> |
|------------------------|-----|----------------------------|-----------------------------|------------------------------|-------------------------------|
| < = | 0.0 | 0 | 0.000 | 0.00 | 0.000 |
| 0.0 | - | 0.5 | 0 | 0.000 | 0.000 |
| 0.5 | - | 1.0 | 33 | 14,510,232.50 | 1.076 |
| 1.0 | - | 1.5 | 173 | 89,867,194.79 | 6.663 |
| 1.5 | - | 2.0 | 236 | 115,345,507.50 | 8.552 |
| 2.0 | - | 2.5 | 71 | 33,296,705.83 | 2.469 |
| 2.5 | - | 3.0 | 26 | 10,289,897.21 | 0.763 |
| 3.0 | - | 3.5 | 10 | 3,115,976.72 | 0.231 |
| 3.5 | - | 4.0 | 8 | 1,728,194.93 | 0.128 |
| 4.0 | - | 4.5 | 1 | 251,822.49 | 0.019 |
| 4.5 | - | 5.0 | 2 | 460,640.07 | 0.034 |
| 5.0 | - | 5.5 | 4 | 2,138,899.79 | 0.159 |
| 5.5 | - | 6.0 | 7 | 3,765,949.89 | 0.279 |
| 6.0 | - | 6.5 | 40 | 23,828,279.37 | 1.767 |
| 6.5 | - | 7.0 | 138 | 75,917,216.94 | 5.629 |



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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> |
|-------------------------|---|------|----------------------------|-----------------------------|------------------------------|-------------------------------|
| 7.0 | - | 7.5 | 548 | 17.575 | 246,104,226.96 | 18.246 |
| 7.5 | - | 8.0 | 1324 | 42.463 | 522,132,215.24 | 38.711 |
| 8.0 | - | 8.5 | 428 | 13.727 | 185,092,103.36 | 13.723 |
| 8.5 | - | 9.0 | 51 | 1.636 | 16,136,847.13 | 1.196 |
| 9.0 | - | 9.5 | 18 | 0.577 | 4,807,061.82 | 0.356 |
| 9.5 | - | 10.0 | 0 | 0.000 | 0.00 | 0.000 |
| > | | 10.0 | 0 | 0.000 | 0.00 | 0.000 |
| Wgt Ave / Total: | | | 3118 | 100.000 | 1,348,788,972.54 | 100.000 |

| <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 | 2292 | 73.509 | 960,277,103.79 | 71.196 |
| > | | 360 | 826 | 26.491 | 388,511,868.75 | 28.804 |
| Wgt Ave / Total: | | | 3118 | 100.000 | 1,348,788,972.54 | 100.000 |