



**Merrill Lynch Mortgage Investors Trust
Mortgage Loan Asset-Backed Certificates
Series 2006-SD1**

Distribution Date: 27-Nov-06

ABN AMRO Acct : 724064.1

| | | | |
|---|--|--------------|--|
| Payment Date: 27-Nov-06 | Content: | Pages | Contact Information: |
| Prior Payment: 25-Oct-06 | Statement to Certificate Holders | 2 | Analyst: Kalan Jablonski 714.259.6240 kalan.jablonski@abnamro.com |
| Next Payment: 26-Dec-06 | Statement to Certificate Holders (Factors) | 3 | Administrator: Robert Waddell 312.904.6257 robert.waddell@abnamro.com |
| Record Date: 31-Oct-06 | Pool/Non-Pool Funds Cash Reconciliation | 4 | LaSalle Website: www.etrustee.net |
| Distribution Count: 3 | Cash Reconciliation Summary | 5 | Outside Parties To The Transaction |
| Closing Date: 12-Sep-06 | Pool Detail and Performance Indicators | 6 | Issuer: Merrill Lynch & Company- Asset Backed Sec. Group |
| First Pay. Date: 25-Sep-06 | Bond Interest Reconciliation Part I | 7 | Depositor: Merrill Lynch Mortgage Investors, Inc. |
| Rated Final Payment Date: 25-Jan-47 | Bond Interest Reconciliation Part II | 8 | Underwriter: Merrill Lynch & Company- Asset Backed Sec. Group |
| Determination Date: 1-Nov-06 | Bond Principal Reconciliation | 9 | Master Servicer: Wilshire Credit Corporation |
| Delinq Method: OTS | Rating Information | 10 | Rating Agency: Moody's Investors Service, Inc./Standard & Poor's |
| | 15 Month Loan Status Summary Part I | 11-13 | |
| | 15 Month Loan Status Summary Part II | 14-16 | |
| | 15 Month Historical Payoff Summary | 17-18 | |
| | Prepayment Summary | 19 | |
| | Mortgage Loan Characteristics Part I | 20 | |
| | Mortgage Loan Characteristics Part II | 21-23 | |
| | Geographic Concentration | 24 | |
| | Current Period Realized Loss Detail | 25 | |
| | Historical Realized Loss Summary | 26 | |
| | Realized Loss Summary | 27 | |
| | Servicemembers Civil Relief Act | 28 | |
| | Material Breaches Detail | 29 | |
| | Modified Loan Detail | 30 | |
| | Collateral Asset Changes | 31 | |
| | Historical Collateral Level REO Report | 32 | |



**Merrill Lynch Mortgage Investors Trust
Mortgage Loan Asset-Backed Certificates
Series 2006-SD1**

***Distribution Date: 27-Nov-06
Bond Payments***

| Class | CUSIP | Original Face Value (1) | Beginning Certificate Balance | Principal Payment | Current Realized Loss | Deferred Interest | Ending Certificate Balance | Interest Payment (2) | Interest Adjustment | Pass-Through Rate |
|-------------------|-----------|----------------------------|----------------------------------|-------------------|--------------------------|-------------------|-------------------------------|----------------------|------------------------|----------------------|
| A | 59023JAA5 | 107,939,000.00 | 99,702,229.19 | 2,030,949.56 | 0.00 | 0.00 | 97,671,279.63 | 511,804.78 | 0.00 | 5.6000000000% |
| M-1 | 59023JAB3 | 14,403,000.00 | 14,403,000.00 | 0.00 | 0.00 | 0.00 | 14,403,000.00 | 76,179.87 | 0.00 | 5.7700000000% |
| M-2 | 59023JAC1 | 15,561,000.00 | 15,561,000.00 | 0.00 | 0.00 | 0.00 | 15,561,000.00 | 85,870.79 | 0.00 | 6.0200000000% |
| M-3 | 59023JAD9 | 6,787,000.00 | 6,787,000.00 | 0.00 | 0.00 | 0.00 | 6,787,000.00 | 45,229.70 | 3,986.39 | 6.6292467122% |
| B | 59023JAE7 | 9,933,000.00 | 9,933,000.00 | 0.00 | 0.00 | 0.00 | 9,933,000.00 | 57,942.50 | 3,068.91 | 6.6292467122% |
| C | 59023JAG2 | 165,560,299.20 N | 157,478,197.19 | 0.00 | 0.00 | 0.00 | 155,447,247.63 | 381,823.48 | 194,830.80 | N/A |
| P | 59023JAH0 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 24,442.49 | 24,442.49 | N/A |
| R | 59023JAF4 | 100.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | N/A |
| Total | | 154,623,100.00 | 146,386,229.19 | 2,030,949.56 | 0.00 | 0.00 | 144,355,279.63 | 1,183,293.61 | 226,328.59 | |
| Total P&I Payment | | | | | | | | 3,214,243.17 | | |

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



**Merrill Lynch Mortgage Investors Trust
Mortgage Loan Asset-Backed Certificates
Series 2006-SD1**

***Distribution Date: 27-Nov-06
Statement to Certificate Holders (FACTORS)
Bond Payments***

| Class | CUSIP | Original Face Value | Beginning Certificate Balance * | Principal Payment * | Current Realized Loss * | Deferred Interest * | Ending Certificate Balance * | Interest Payment * | Interest Adjustment* | Next Rate ** |
|-------|-----------|---------------------|---------------------------------|---------------------|-------------------------|---------------------|------------------------------|--------------------|----------------------|--------------|
| A | 59023JAA5 | 107,939,000.00 | 923.690502877 | 18.815715914 | 0.000000000 | 0.000000000 | 904.874786963 | 4.741611280 | 0.000000000 | 5.60000000% |
| M-1 | 59023JAB3 | 14,403,000.00 | 1000.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 1000.000000000 | 5.289166840 | 0.000000000 | 5.77000000% |
| M-2 | 59023JAC1 | 15,561,000.00 | 1000.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 1000.000000000 | 5.518333655 | 0.000000000 | 6.02000000% |
| M-3 | 59023JAD9 | 6,787,000.00 | 1000.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 1000.000000000 | 6.664166789 | 0.587356711 | 7.27000000% |
| B | 59023JAE7 | 9,933,000.00 | 1000.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 1000.000000000 | 5.833333333 | 0.308961039 | 7.00000000% |
| C | 59023JAG2 | 165,560,299.20 N | 951.183332906 | 0.000000000 | 0.000000000 | 0.000000000 | 938.916203831 | 2.306250241 | 1.176796617 | N/A |
| P | 59023JAH0 | 0.00 | 0.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | N/A |
| R | 59023JAF4 | 100.00 | 0.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | N/A |

* Per \$1,000 of Original Face Value ** Estimated



**Merrill Lynch Mortgage Investors Trust
Mortgage Loan Asset-Backed Certificates
Series 2006-SD1**

***Distribution Date: 27-Nov-06
Cash Reconciliation Summary***

| Pool Source of Funds | | Non-Pool Source of Funds | |
|--|--------------|--|---------------------|
| Interest Summary | | Supplemental Interest Trust | |
| Interest Summary | | Net Swap Payments received | 0.00 |
| Scheduled Interest | 1,022,593.18 | Net Swap Payments paid | 0.00 |
| Fees | 65,723.24 | | |
| Remittance Interest | 956,869.95 | Swap Termination Payments received | 0.00 |
| Other Interest Proceeds/Shortfalls | | Swap Termination Payments paid | 0.00 |
| Prepayment Penalties | 24,442.49 | | |
| Other Interest Loss | 0.00 | Defaulted Swap Termination Payments | 0.00 |
| Other Interest Proceeds | 5.00 | | |
| Non-advancing Interest | (122.00) | | |
| Non-Supported Interest Shortfall | 0.00 | | |
| Relief Act Shortfall | 0.00 | | |
| Modification Shortfall | 0.00 | | |
| Other Interest Proceeds/Shortfalls | 24,325.49 | | |
| Interest Adjusted | 981,195.44 | | |
| Fee Summary | | | |
| Total Servicing Fees | 65,562.62 | | |
| Total Trustee Fees | 65.62 | | |
| LPMI Fees | 0.00 | | |
| Credit Manager's Fees | 0.00 | | |
| Unpaid Serv Fees (Charged-off Loans) | 0.00 | | |
| Misc. Fees / Trust Expense | 95.00 | | |
| Insurance Premium | 0.00 | | |
| Total Fees | 65,723.24 | | |
| Advances (Principal & Interest) | | | |
| Prior Month's Outstanding Advances | 1,484,206.12 | | |
| Current Advances | 1,003,819.94 | | |
| Reimbursement of Prior Advances | 719,058.00 | | |
| Outstanding Advances | 1,768,968.43 | | |
| | | Cap Contracts | |
| | | Offered Certificates | 0.00 |
| | | Arrearages | |
| | | Distributions to Certificates | 202,098.16 |
| | | P&I Due Certificate Holders | 3,214,243.16 |

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.



**Merrill Lynch Mortgage Investors Trust
Mortgage Loan Asset-Backed Certificates
Series 2006-SD1**

***Distribution Date: 27-Nov-06
Cash Reconciliation Summary (By Rate Type)***

| | Fixed | ARM | Total |
|---|---------------|----------------|----------------|
| Interest Summary | | | |
| Scheduled Interest | 292,602.94 | 729,990.25 | 1,022,593.18 |
| Fees | 16,471.61 | 49,251.62 | 65,723.24 |
| Remittance Interest | 276,131.38 | 680,738.62 | 956,870.00 |
| Other Interest Proceeds/Shortfalls | | | |
| Prepayment Penalties | 0.00 | 24,442.49 | 24,442.49 |
| Other Interest Loss | 0.00 | 0.00 | 0.00 |
| Other Interest Proceeds | 0.00 | 5.00 | 5.00 |
| Non-advancing Interest | (63.50) | (58.50) | (122.00) |
| Net PPIS/Relief Act Shortfall | 0.00 | 0.00 | 0.00 |
| Modification Shortfall | 0.00 | 0.00 | 0.00 |
| Other Interest Proceeds/Shortfalls | (63.50) | 24,388.99 | 24,325.49 |
| Interest Adjusted | 276,067.88 | 705,127.61 | 981,195.49 |
| Principal Summary | | | |
| Scheduled Principal Distribution | 34,343.47 | 49,047.75 | 83,391.22 |
| Curtailments | 5,723.90 | 10,713.76 | 16,437.66 |
| Prepayments in Full | 187,975.52 | 1,743,145.16 | 1,931,120.68 |
| Liquidation Proceeds | 0.00 | 0.00 | 0.00 |
| Repurchase Proceeds | 0.00 | 0.00 | 0.00 |
| Other Principal Proceeds | 0.00 | 0.00 | 0.00 |
| Less Mod Losses | 0.00 | 0.00 | 0.00 |
| Remittance Principal | 228,042.89 | 1,802,906.67 | 2,030,949.56 |
| Fee Summary | | | |
| Total Servicing Fees | 16,455.10 | 49,107.52 | 65,562.62 |
| Total Trustee Fees | 16.51 | 49.11 | 65.62 |
| LPMI Fees | 0.00 | 0.00 | 0.00 |
| Misc. Fees | 0.00 | 95.00 | 95.00 |
| Total Fees | 16,471.61 | 49,251.62 | 65,723.24 |
| Beginning Principal Balance | 39,620,160.18 | 117,858,037.01 | 157,478,197.19 |
| Ending Principal Balance | 39,392,117.29 | 116,055,130.34 | 155,447,247.63 |



**Merrill Lynch Mortgage Investors Trust
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Series 2006-SD1**

**Distribution Date: 27-Nov-06
Pool Detail and Performance Indicators Total (All Loans)**

| Pool Detail | | | | Performance Indicators | | | Misc/Additional Information | | | | | |
|---------------------------|----------------|-------|--------|--|------------|-------------|-----------------------------|----------------------|--------|----------------|---------|--------|
| Pool Level Information | | | | Factors Impacting Principal Payment Rules | | | WA Rates/Life | | | | | |
| Historical | Amount | Count | | Delinquency Levels | Num | Den | % | | Fixed | Adj | Overall | |
| Cutt-off Pool Balance | 165,560,299.20 | 1,301 | | 3 mo. Rolling Average | 24,977,852 | 157,781,095 | 15.86% | WAC - Remit Current | 8.39% | 6.93% | 7.30% | |
| Cum Scheduled Principal | 251,634.32 | | | 6 mo. Rolling Average | 24,977,852 | 157,781,095 | 15.86% | WAC - Remit Original | 8.41% | 6.92% | 7.29% | |
| Cum Unscheduled Principal | 9,848,081.01 | | | 12 mo. Rolling Average | 24,977,852 | 157,781,095 | 15.86% | WAC - Current | 8.86% | 7.43% | 7.79% | |
| Cum Liquidations | 13,336.24 | | | Loss Levels | Amount | Count | | WAC - Original | 8.91% | 7.42% | 7.79% | |
| Cum Repurchases | 0.00 | | | 3 mo. Cum Loss | 11,666.68 | 1 | | WAL - Current | 269.70 | 346.39 | 326.96 | |
| | | | | 6 mo. Cum loss | 11,666.68 | 1 | | WAL - Original | 270.76 | 348.30 | 328.90 | |
| | | | | 12 mo. Cum Loss | 11,666.68 | 1 | | | | | | |
| Current | Amount | Count | % | | | | | Current Index Rate | | 5.320000% | | |
| Beginning Pool | 157,478,197.19 | 1,241 | 95.12% | Triggers | | | | Next Index Rate | | 5.320000% | | |
| Scheduled Principal | 83,391.22 | | 0.05% | | | | | | | | | |
| Unscheduled Principal | 1,947,558.34 | 11 | 1.18% | | | | | | | | | |
| Liquidations | 0.00 | 0 | 0.00% | > Delinquency Trigger Event ⁽²⁾ | | | NO | Prepayment Charges | | | | |
| Repurchases | 0.00 | 0 | 0.00% | Delinquency Event Calc ⁽¹⁾ | | | 28,651,702.66 | 155,447,248 | 18.43% | | | |
| Ending Pool | 155,447,247.63 | 1,230 | 93.89% | > Loss Trigger Event? ⁽³⁾ | | | NO | | | | | |
| | | | | Cumulative Loss | | | | 11,617 | 0.01% | | | |
| Ending Actual Balance | 155,612,794.22 | | | > Overall Trigger Event? | | | NO | | | | | |
| Average Loan Balance | 126,379.88 | | | | | | | | | | | |
| | | | | | | | | | | | | |
| Current Loss Detail | Amount | | | Step Down Date | | | | Pool Composition | | | | |
| Liquidation | 0.00 | | | Distribution Count | | | 3 | Properties | | Balance | %/Score | |
| Realized Loss | 0.00 | | | Required Percentage ⁽⁴⁾ | | | N/A | Cut-off LTV | | 140,026,649.32 | 84.58% | |
| Realized Loss Adjustment | 0.00 | | | Step Down % ⁽⁵⁾ | | | 30.20% | Cash Out/Refinance | | 84,863,845.42 | 51.26% | |
| Net Liquidation | 0.00 | | | % of Required Percentage ⁽⁶⁾ | | | 23.00% | SFR | | 125,352,661.73 | 75.71% | |
| | | | | > Step Down Date? | | | NO | Owner Occupied | | 159,818,387.58 | 96.53% | |
| | | | | | | | | | | | | |
| Credit Enhancement | Amount | % | | | | | | | | | | |
| Original OC | 10,937,199.20 | 6.61% | | Extra Principal | | | 0.00 | FICO | | 374 | 804 | 588.19 |
| Target OC | 11,091,968.00 | 6.70% | | Cumulative Extra Principal | | | 166,435.48 | | | | | |
| Beginning OC | 11,091,968.00 | | | OC Release | | | N/A | | | | | |
| Ending OC | 11,091,968.00 | | | | | | | | | | | |
| Most Senior Certificates | 99,702,229.19 | | | | | | | | | | | |

Legend: (1) 60 Days+, REO, BK, F/C % (3) Condn: Cum Loss > specified thresholds (5) Defined Benchmark
(2) (1) > (6) * (4), then TRUE (4) Most Senior 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.



**Merrill Lynch Mortgage Investors Trust
Mortgage Loan Asset-Backed Certificates
Series 2006-SD1**

***Distribution Date: 27-Nov-06
Bond Interest Reconciliation***

| -- Accrual -- | | | | | ----- Recovered ----- | | | | | ----- Outstanding ----- | | | | |
|---------------|---------|------|-----------------|----------------|------------------------------------|-----------------------------|------------------------------|---------------------------------------|----------------------------|-----------------------------------|---|-----------------------------------|---|----------------------------------|
| Class | Method | Days | Opening Balance | Pass-Thru Rate | Accrual Certificate Interest | Total Interest Additions | Total Interest Deductions | Distributable Certificate Interest | Interest Payment Amount | Interest Carry- Forward Amount | Floating Rate Certificate Carry- Over | Interest Carry- Forward Amount | Floating Rate Certificate Carry- Over | Net Cap Rate in Effect Y/N |
| A | Act/360 | 33 | 99,702,229.19 | 5.600000000% | 511,804.78 | 0.00 | 0.00 | 511,804.78 | 511,804.78 | 0.00 | 0.00 | 0.00 | 0.00 | No |
| M-1 | Act/360 | 33 | 14,403,000.00 | 5.770000000% | 76,179.87 | 0.00 | 0.00 | 76,179.87 | 76,179.87 | 0.00 | 0.00 | 0.00 | 0.00 | No |
| M-2 | Act/360 | 33 | 15,561,000.00 | 6.020000000% | 85,870.79 | 0.00 | 0.00 | 85,870.79 | 85,870.79 | 0.00 | 0.00 | 0.00 | 0.00 | No |
| M-3 | Act/360 | 33 | 6,787,000.00 | 6.629246710% | 41,243.31 | 3,986.39 | 0.00 | 45,229.70 | 45,229.70 | 0.00 | 0.00 | 0.00 | 0.00 | Yes |
| B | 30/360 | 30 | 9,933,000.00 | 6.629246710% | 54,873.59 | 3,068.91 | 0.00 | 57,942.50 | 57,942.50 | 0.00 | 0.00 | 0.00 | 0.00 | No |
| C | | | 157,478,197.19 | N/A | 186,992.68 | 202,098.16 | 0.00 | 557,313.07 | 381,823.48 | 0.00 | 0.00 | 0.00 | 0.00 | N/A |
| P | | | 0.00 | N/A | 0.00 | 24,442.49 | 0.00 | 24,442.49 | 24,442.49 | 0.00 | 0.00 | 0.00 | 0.00 | N/A |
| R | | | 0.00 | N/A | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | No |
| Total | | | 146,386,229.19 | | 956,965.02 | 233,595.95 | 0.00 | 1,358,783.20 | 1,183,293.61 | 0.00 | 0.00 | 0.00 | 0.00 | |



**Merrill Lynch Mortgage Investors Trust
Mortgage Loan Asset-Backed Certificates
Series 2006-SD1**

***Distribution Date: 27-Nov-06
Bond Interest Reconciliation***

| ----- Additions ----- | | | | | | | | | | | | | ----- Deductions ----- | | | |
|-----------------------|-------------|-------------------------|---------------------------|-----------------------------|-----------------------------|---------------------|------------------------|--------------------------------------|--|----------------------------------|---------------------------------------|--------------------------------------|------------------------|--|--|--|
| Class | Record Date | Prior Interest Due Date | Current Interest Due Date | Supplemental Interest Trust | Payments From Cap Contracts | Prepayment Premiums | Interest Carry-Forward | Floating Rate Certificate Carry-Over | Other Interest Proceeds ⁽¹⁾ | Non-Supported Interest Shortfall | Interest Carry-Forward ⁽²⁾ | Floating Rate Certificate Carry-Over | | | | |
| A | 31-Oct-06 | 25-Oct-06 | 27-Nov-06 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | | | |
| M-1 | 31-Oct-06 | 25-Oct-06 | 27-Nov-06 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | | | |
| M-2 | 31-Oct-06 | 25-Oct-06 | 27-Nov-06 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | | | |
| M-3 | 31-Oct-06 | 25-Oct-06 | 27-Nov-06 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3,986.39 | 0.00 | 0.00 | 0.00 | | | | |
| B | 31-Oct-06 | 1-Oct-06 | 1-Nov-06 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3,068.91 | 0.00 | 0.00 | 0.00 | | | | |
| C | 31-Oct-06 | 1-Oct-06 | 1-Nov-06 | 202,098.16 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | | | |
| P | 31-Oct-06 | 1-Oct-06 | 1-Nov-06 | 0.00 | 0.00 | 24,442.49 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | | | |
| R | 31-Oct-06 | 25-Oct-06 | 27-Nov-06 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | | | |
| Total | | | | 202,098.16 | 0.00 | 24,442.49 | 0.00 | 0.00 | 7,055.30 | 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.

**Merrill Lynch Mortgage Investors Trust
Mortgage Loan Asset-Backed Certificates
Series 2006-SD1**

***Distribution Date: 27-Nov-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 | 107,939,000.00 | 99,702,229.19 | 83,391.22 | 1,947,558.34 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 97,671,279.63 | 25-Jan-47 | 34.80% | 37.17% | |
| M-1 | 14,403,000.00 | 14,403,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 14,403,000.00 | 25-Jan-47 | 26.10% | 27.90% | |
| M-2 | 15,561,000.00 | 15,561,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 15,561,000.00 | 25-Jan-47 | 16.71% | 17.89% | |
| M-3 | 6,787,000.00 | 6,787,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6,787,000.00 | 25-Jan-47 | 12.61% | 13.53% | |
| B | 9,933,000.00 | 9,933,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 9,933,000.00 | 25-Jan-47 | 6.61% | 7.14% | |
| C | 165,560,299.20 | 157,478,197.19 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 155,447,247.63 | 25-Jan-47 | N/A | N/A | |
| P | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 25-Jan-47 | N/A | N/A | |
| R | 100.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 25-Jan-47 | 34.80% | N/A | |
| Total | 154,623,100.00 | 146,386,229.19 | 83,391.22 | 1,947,558.34 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 144,355,279.63 | | | | |



**Merrill Lynch Mortgage Investors Trust
Mortgage Loan Asset-Backed Certificates
Series 2006-SD1**

***Distribution Date: 27-Nov-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 | 59023JAA5 | NR | Aaa | NR | AAA | | | | |
| M-1 | 59023JAB3 | NR | Aa2 | NR | AA+ | | | | |
| M-2 | 59023JAC1 | NR | A2 | NR | AA- | | | | |
| M-3 | 59023JAD9 | NR | Baa2 | NR | A | | | | |
| B | 59023JAE7 | NR | Ba2 | NR | BBB- | | | | |
| C | 59023JAG2 | NR | NR | NR | NR | | | | |
| P | 59023JAH0 | NR | NR | NR | NR | | | | |
| R | 59023JAF4 | NR | NR | NR | AAA | | | | |

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.



**Merrill Lynch Mortgage Investors Trust
Mortgage Loan Asset-Backed Certificates
Series 2006-SD1**

Distribution Date: 27-Nov-06

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

| Distribution Date | Count | Current Balance | Delinq 1 Month Count | Delinq 1 Month Balance | Delinq 2 Months Count | Delinq 2 Months Balance | Delinq 3+ Months Count | Delinq 3+ Months Balance | Bankruptcy Count | Bankruptcy Balance | Foreclosure Count | Foreclosure Balance | REO Count | REO Balance |
|---------------------------------|-------|-----------------|----------------------|------------------------|-----------------------|-------------------------|------------------------|--------------------------|------------------|--------------------|-------------------|---------------------|-----------|-------------|
| <i>Total (All Loans)</i> | | | | | | | | | | | | | | |
| 27-Nov-06 | 917 | 111,582,709 | 101 | 15,212,836 | 52 | 7,310,113 | 54 | 6,323,892 | 55 | 5,795,354 | 50 | 9,143,610 | 1 | 78,735 |
| 25-Oct-06 | 953 | 115,940,778 | 104 | 15,785,032 | 56 | 8,325,738 | 39 | 5,798,724 | 46 | 4,948,084 | 43 | 6,679,841 | 0 | 0 |
| 25-Sep-06 | 986 | 120,954,080 | 120 | 18,934,293 | 53 | 8,001,999 | 35 | 4,232,576 | 49 | 5,687,579 | 20 | 2,607,313 | 0 | 0 |

| | | | | | | | | | | | | | | |
|---------------------------------|--------|--------|-------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| <i>Total (All Loans)</i> | | | | | | | | | | | | | | |
| 27-Nov-06 | 74.55% | 71.78% | 8.21% | 9.79% | 4.23% | 4.70% | 4.39% | 4.07% | 4.47% | 3.73% | 4.07% | 5.88% | 0.08% | 0.05% |
| 25-Oct-06 | 76.79% | 73.62% | 8.38% | 10.02% | 4.51% | 5.29% | 3.14% | 3.68% | 3.71% | 3.14% | 3.46% | 4.24% | 0.00% | 0.00% |
| 25-Sep-06 | 78.07% | 75.40% | 9.50% | 11.80% | 4.20% | 4.99% | 2.77% | 2.64% | 3.88% | 3.55% | 1.58% | 1.63% | 0.00% | 0.00% |

Delinquency Balances are Exclusive of REO, Foreclosures and Bankruptcies.



**Merrill Lynch Mortgage Investors Trust
Mortgage Loan Asset-Backed Certificates
Series 2006-SD1**

Distribution Date: 27-Nov-06

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

| Distribution Date | Current | | Delinq 1 Month | | Delinq 2 Months | | Delinq 3+ Months | | Bankruptcy | | Foreclosure | | REO | |
|---------------------|---------|------------|----------------|-----------|-----------------|-----------|------------------|-----------|------------|-----------|-------------|---------|-------|---------|
| | Count | Balance | Count | Balance | Count | Balance | Count | Balance | Count | Balance | Count | Balance | Count | Balance |
| <i>Fixed</i> | | | | | | | | | | | | | | |
| 27-Nov-06 | 490 | 31,633,016 | 44 | 3,010,766 | 20 | 1,622,678 | 27 | 1,101,879 | 24 | 1,343,893 | 8 | 679,886 | 0 | 0 |
| 25-Oct-06 | 511 | 32,801,110 | 40 | 2,972,693 | 21 | 1,271,846 | 17 | 741,711 | 18 | 883,161 | 10 | 949,640 | 0 | 0 |
| 25-Sep-06 | 519 | 32,261,696 | 48 | 4,332,465 | 20 | 1,598,797 | 17 | 946,072 | 18 | 852,234 | 4 | 155,275 | 0 | 0 |

| | | | | | | | | | | | | | | |
|---------------------|--------|--------|-------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| <i>Fixed</i> | | | | | | | | | | | | | | |
| 27-Nov-06 | 79.93% | 80.30% | 7.18% | 7.64% | 3.26% | 4.12% | 4.40% | 2.80% | 3.92% | 3.41% | 1.31% | 1.73% | 0.00% | 0.00% |
| 25-Oct-06 | 82.82% | 82.79% | 6.48% | 7.50% | 3.40% | 3.21% | 2.76% | 1.87% | 2.92% | 2.23% | 1.62% | 2.40% | 0.00% | 0.00% |
| 25-Sep-06 | 82.91% | 80.36% | 7.67% | 10.79% | 3.19% | 3.98% | 2.72% | 2.36% | 2.88% | 2.12% | 0.64% | 0.39% | 0.00% | 0.00% |

Delinquency Balances are Exclusive of REO, Foreclosures and Bankruptcies.



**Merrill Lynch Mortgage Investors Trust
Mortgage Loan Asset-Backed Certificates
Series 2006-SD1**

Distribution Date: 27-Nov-06

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

| Distribution Date | Count | Current Balance | Delinq 1 Month Count | Delinq 1 Month Balance | Delinq 2 Months Count | Delinq 2 Months Balance | Delinq 3+ Months Count | Delinq 3+ Months Balance | Bankruptcy Count | Bankruptcy Balance | Foreclosure Count | Foreclosure Balance | REO Count | REO Balance |
|-------------------|-------|-----------------|----------------------|------------------------|-----------------------|-------------------------|------------------------|--------------------------|------------------|--------------------|-------------------|---------------------|-----------|-------------|
| ARM | | | | | | | | | | | | | | |
| 27-Nov-06 | 427 | 79,949,693 | 57 | 12,202,070 | 32 | 5,687,435 | 27 | 5,222,013 | 31 | 4,451,461 | 42 | 8,463,724 | 1 | 78,735 |
| 25-Oct-06 | 442 | 83,139,669 | 64 | 12,812,338 | 35 | 7,053,892 | 22 | 5,057,013 | 28 | 4,064,923 | 33 | 5,730,202 | 0 | 0 |
| 25-Sep-06 | 467 | 88,692,384 | 72 | 14,601,828 | 33 | 6,403,202 | 18 | 3,286,504 | 31 | 4,835,345 | 16 | 2,452,039 | 0 | 0 |

| | | | | | | | | | | | | | | |
|------------|--------|--------|--------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| ARM | | | | | | | | | | | | | | |
| 27-Nov-06 | 69.21% | 68.89% | 9.24% | 10.51% | 5.19% | 4.90% | 4.38% | 4.50% | 5.02% | 3.84% | 6.81% | 7.29% | 0.16% | 0.07% |
| 25-Oct-06 | 70.83% | 70.54% | 10.26% | 10.87% | 5.61% | 5.99% | 3.53% | 4.29% | 4.49% | 3.45% | 5.29% | 4.86% | 0.00% | 0.00% |
| 25-Sep-06 | 73.31% | 73.74% | 11.30% | 12.14% | 5.18% | 5.32% | 2.83% | 2.73% | 4.87% | 4.02% | 2.51% | 2.04% | 0.00% | 0.00% |

Delinquency Balances are Exclusive of REO, Foreclosures and Bankruptcies.



**Merrill Lynch Mortgage Investors Trust
Mortgage Loan Asset-Backed Certificates
Series 2006-SD1**

Distribution Date: 27-Nov-06

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

| Distribution Date | ----- In Foreclosure and Delinquent ----- | | | | | | | | ----- In REO and Delinquent ----- | | | | | | | | ----- In Bankruptcy and Delinquent ----- | | | | | | | | |
|----------------------|---|---------|------------|---------|------------|---------|-----------|-----------|-----------------------------------|---------|------------|---------|------------|---------|-----------|---------|--|---------|------------|---------|------------|---------|-----------|---------|-----------|
| | 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 | | |
| | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance | |
| Total (All Loans) | | | | | | | | | | | | | | | | | | | | | | | | | |
| 27-Nov-06 | 1 | 200,258 | 0 | 0 | 1 | 74,074 | 48 | 8,869,279 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 78,735 | 20 | 2,735,628 | 7 | 318,634 | 4 | 650,222 | 24 | 2,090,869 |
| 25-Oct-06 | 0 | 0 | 1 | 1,272 | 3 | 660,843 | 39 | 6,017,726 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 16 | 2,376,761 | 6 | 344,500 | 5 | 764,371 | 19 | 1,462,452 | | |
| 25-Sep-06 | 0 | 0 | 1 | 1,384 | 4 | 490,569 | 15 | 2,115,360 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 18 | 2,728,409 | 5 | 476,043 | 5 | 564,831 | 21 | 1,918,297 | | |

| | | | | | | | | | | | | | | | | | | | | | | | | |
|--------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Total (All Loans) | | | | | | | | | | | | | | | | | | | | | | | | |
| 27-Nov-06 | 0.00% | 0.13% | 0.00% | 0.00% | 0.08% | 0.05% | 3.90% | 5.71% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.08% | 0.05% | 1.63% | 1.76% | 0.57% | 0.20% | 0.33% | 0.42% | 1.95% | 1.35% |
| 25-Oct-06 | 0.00% | 0.00% | 0.08% | 0.00% | 0.24% | 0.42% | 3.14% | 3.82% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 1.29% | 1.51% | 0.48% | 0.22% | 0.40% | 0.49% | 1.53% | 0.93% |
| 25-Sep-06 | 0.00% | 0.00% | 0.08% | 0.00% | 0.32% | 0.31% | 1.19% | 1.32% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 1.43% | 1.70% | 0.40% | 0.30% | 0.40% | 0.35% | 1.66% | 1.20% |



**Merrill Lynch Mortgage Investors Trust
Mortgage Loan Asset-Backed Certificates
Series 2006-SD1**

Distribution Date: 27-Nov-06
Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part II (as of Cut-Off)

| Distribution Date | ----- In Foreclosure and Delinquent ----- | | | | | | | | ----- In REO and Delinquent ----- | | | | | | | | ----- In Bankruptcy and Delinquent ----- | | | | | | | |
|----------------------|---|--------------------|-----------------|-----------------------|-----------------|-----------------------|----------------|----------------------|-----------------------------------|--------------------|-----------------|-----------------------|-----------------|-----------------------|----------------|----------------------|--|--------------------|-----------------|-----------------------|-----------------|-----------------------|----------------|----------------------|
| | Current # | Current Balance | 31-60 Days # | 31-60 Days Balance | 61-90 Days # | 61-90 Days Balance | 90 + Days # | 90 + Days Balance | Current # | Current Balance | 31-60 Days # | 31-60 Days Balance | 61-90 Days # | 61-90 Days Balance | 90 + Days # | 90 + Days Balance | Current # | Current Balance | 31-60 Days # | 31-60 Days Balance | 61-90 Days # | 61-90 Days Balance | 90 + Days # | 90 + Days Balance |
| Fixed | | | | | | | | | | | | | | | | | | | | | | | | |
| 27-Nov-06 | 0 | 0 | 0 | 0 | 1 | 74,074 | 7 | 605,813 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 7 | 399,047 | 5 | 187,169 | 1 | 70,848 | 11 | 686,829 |
| 25-Oct-06 | 0 | 0 | 1 | 1,272 | 0 | 0 | 9 | 948,367 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6 | 372,759 | 3 | 130,908 | 2 | 100,824 | 7 | 278,671 |
| 25-Sep-06 | 0 | 0 | 1 | 1,384 | 0 | 0 | 3 | 153,891 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6 | 373,202 | 1 | 31,475 | 4 | 242,451 | 7 | 205,106 |

| | | | | | | | | | | | | | | | | | | | | | | | | |
|--------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Fixed | | | | | | | | | | | | | | | | | | | | | | | | |
| 27-Nov-06 | 0.00% | 0.00% | 0.00% | 0.00% | 0.16% | 0.19% | 1.14% | 1.54% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 1.14% | 1.01% | 0.82% | 0.48% | 0.16% | 0.18% | 1.79% | 1.74% |
| 25-Oct-06 | 0.00% | 0.00% | 0.16% | 0.00% | 0.00% | 0.00% | 1.46% | 2.39% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.97% | 0.94% | 0.49% | 0.33% | 0.32% | 0.25% | 1.13% | 0.70% |
| 25-Sep-06 | 0.00% | 0.00% | 0.16% | 0.00% | 0.00% | 0.00% | 0.48% | 0.38% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.96% | 0.93% | 0.16% | 0.08% | 0.64% | 0.60% | 1.12% | 0.51% |



**Merrill Lynch Mortgage Investors Trust
Mortgage Loan Asset-Backed Certificates
Series 2006-SD1**

***Distribution Date: 27-Nov-06
Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part II (as of Cut-Off)***

| Distribution Date | ----- In Foreclosure and Delinquent ----- | | | | | | | | ----- In REO and Delinquent ----- | | | | | | | | ----- In Bankruptcy and Delinquent ----- | | | | | | | |
|----------------------|---|---------|------------|---------|------------|---------|-----------|-----------|-----------------------------------|---------|------------|---------|------------|---------|-----------|---------|--|-----------|------------|---------|------------|---------|-----------|-----------|
| | 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 | |
| | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance |
| ARM | | | | | | | | | | | | | | | | | | | | | | | | |
| 27-Nov-06 | 1 | 200,258 | 0 | 0 | 0 | 0 | 41 | 8,263,466 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 78,735 | 13 | 2,336,580 | 2 | 131,465 | 3 | 579,375 | 13 | 1,404,040 |
| 25-Oct-06 | 0 | 0 | 0 | 0 | 3 | 660,843 | 30 | 5,069,358 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 10 | 2,004,003 | 3 | 213,592 | 3 | 663,547 | 12 | 1,183,781 |
| 25-Sep-06 | 0 | 0 | 0 | 0 | 4 | 490,569 | 12 | 1,961,470 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 12 | 2,355,207 | 4 | 444,568 | 1 | 322,380 | 14 | 1,713,191 |

| | | | | | | | | | | | | | | | | | | | | | | | | |
|------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| ARM | | | | | | | | | | | | | | | | | | | | | | | | |
| 27-Nov-06 | 0.00% | 0.17% | 0.00% | 0.00% | 0.00% | 0.00% | 6.65% | 7.12% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.16% | 0.07% | 2.11% | 2.01% | 0.32% | 0.11% | 0.49% | 0.50% | 2.11% | 1.21% |
| 25-Oct-06 | 0.00% | 0.00% | 0.00% | 0.00% | 0.48% | 0.56% | 4.81% | 4.30% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 1.60% | 1.70% | 0.48% | 0.18% | 0.48% | 0.56% | 1.92% | 1.00% |
| 25-Sep-06 | 0.00% | 0.00% | 0.00% | 0.00% | 0.63% | 0.41% | 1.88% | 1.63% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 1.88% | 1.96% | 0.63% | 0.37% | 0.16% | 0.27% | 2.20% | 1.42% |



**Merrill Lynch Mortgage Investors Trust
Mortgage Loan Asset-Backed Certificates
Series 2006-SD1**

***Distribution Date: 27-Nov-06
Asset-Backed Facts ~ 15 Month Historical Payoff/Loss Summary***

| Distribution Date | Ending Pool | | Payoffs | | Insurance | Substitution | Liquidation | Realized Losses | | Remaining Term | Curr Weighted Avg. | |
|---------------------------------|-------------|-------------|---------|-----------|-----------|--------------|-------------|-----------------|--------|----------------|--------------------|-------|
| | # | Balance | # | Balance | Proceeds | Proceeds | Proceeds | # | Amount | Life | Coupon | Remit |
| <i>Total (All Loans)</i> | | | | | | | | | | | | |
| 27-Nov-06 | 1,230 | 155,447,248 | 11 | 1,931,121 | 0.00 | 0.00 | 0.00 | 0 | 0 | 327 | 7.79% | 7.29% |
| 25-Oct-06 | 1,241 | 157,478,197 | 22 | 2,852,074 | 0.00 | 0.00 | 0.00 | 0 | 0 | 328 | 7.79% | 7.29% |
| 25-Sep-06 | 1,263 | 160,417,840 | 37 | 5,039,055 | 0.00 | 0.00 | 1,719.56 | 1 | 11,617 | 329 | 7.79% | 7.29% |

| | | | | | | | | | | | | |
|---------------------|-----|------------|----|---------|------|------|----------|---|--------|-----|-------|-------|
| <i>Fixed</i> | | | | | | | | | | | | |
| 27-Nov-06 | 613 | 39,392,117 | 4 | 187,976 | 0.00 | 0.00 | 0.00 | 0 | 0 | 270 | 8.86% | 8.36% |
| 25-Oct-06 | 617 | 39,620,160 | 9 | 489,651 | 0.00 | 0.00 | 0.00 | 0 | 0 | 270 | 8.90% | 8.40% |
| 25-Sep-06 | 626 | 40,146,539 | 12 | 812,020 | 0.00 | 0.00 | 1,719.56 | 1 | 11,617 | 271 | 8.91% | 8.41% |



**Merrill Lynch Mortgage Investors Trust
Mortgage Loan Asset-Backed Certificates
Series 2006-SD1**

***Distribution Date: 27-Nov-06
Asset-Backed Facts ~ 15 Month Historical Payoff/Loss Summary***

| Distribution Date | Ending Pool | | Payoffs | | Insurance | Substitution | Liquidation | Realized Losses | | Remaining Term | Curr Weighted Avg. | |
|----------------------|-------------|-------------|---------|-----------|-----------|--------------|-------------|-----------------|--------|----------------|--------------------|-------|
| | # | Balance | # | Balance | Proceeds | Proceeds | Proceeds | # | Amount | Life | Coupon | Remit |
| <i>ARM</i> | | | | | | | | | | | | |
| 27-Nov-06 | 617 | 116,055,130 | 7 | 1,743,145 | 0.00 | 0.00 | 0.00 | 0 | 0 | 346 | 7.43% | 6.93% |
| 25-Oct-06 | 624 | 117,858,037 | 13 | 2,362,423 | 0.00 | 0.00 | 0.00 | 0 | 0 | 347 | 7.42% | 6.92% |
| 25-Sep-06 | 637 | 120,271,301 | 25 | 4,227,034 | 0.00 | 0.00 | 0.00 | 0 | 0 | 348 | 7.42% | 6.92% |

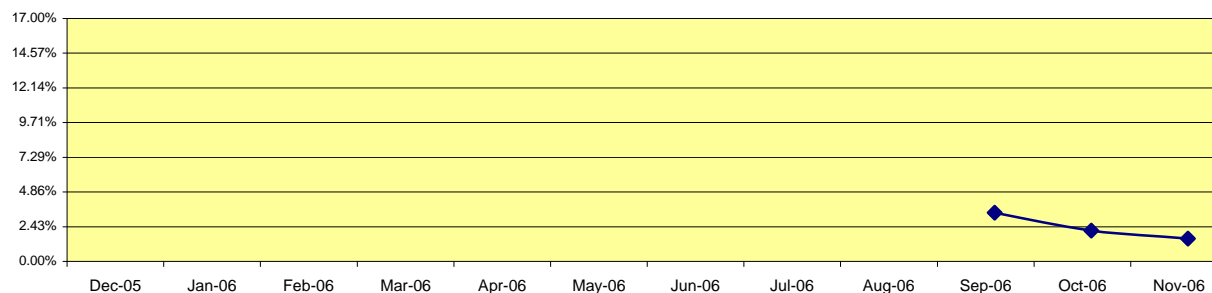
**Merrill Lynch Mortgage Investors Trust
Mortgage Loan Asset-Backed Certificates
Series 2006-SD1**

***Distribution Date: 27-Nov-06
Prepayment Summary***

SMM (Single Monthly Mortality)

Total

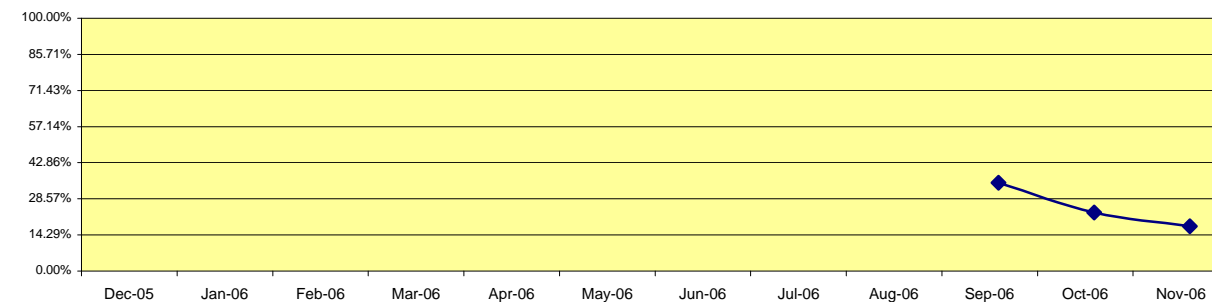
| | |
|-----------------------|-------|
| Current Period | 1.24% |
| 3-Month Average | 2.02% |
| 6-Month Average | 2.02% |
| 12-Month Average | 2.02% |
| Average Since Cut-Off | 2.02% |



CPR (Conditional Prepayment Rate)

Total

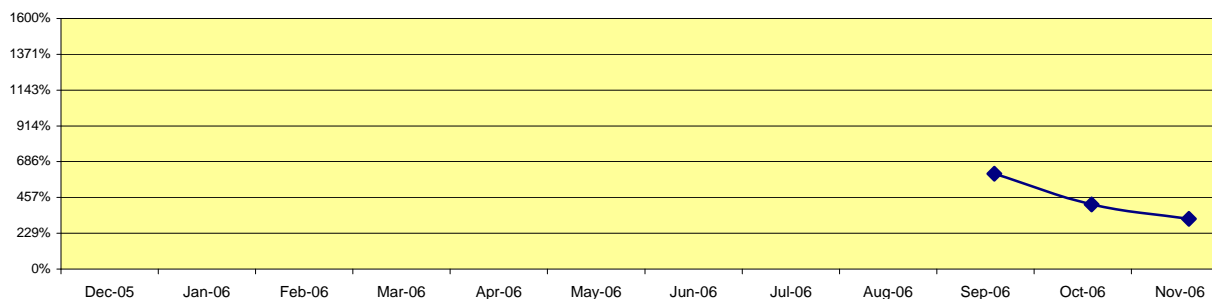
| | |
|-----------------------|--------|
| Current Period | 13.88% |
| 3-Month Average | 21.46% |
| 6-Month Average | 21.46% |
| 12-Month Average | 21.46% |
| Average Since Cut-Off | 21.46% |



PSA (Public Securities Association)

Total

| | |
|-----------------------|------|
| Current Period | 231% |
| 3-Month Average | 358% |
| 6-Month Average | 358% |
| 12-Month Average | 358% |
| Average Since Cut-Off | 358% |



| | | |
|-----|-------------------------------|---|
| SMM | Single Monthly Mortality | (Partial and Full Prepayments + Repurchases + Liquidations + Other Principal Proceeds) / (Beginning Collateral Balance - Scheduled Principal) |
| CPR | Conditional Prepayment Rate | $1 - (1 - \text{SMM})^{12}$ |
| PSA | Public Securities Association | $100 * \text{CPR} / (0.2 * \text{MIN}(30, \text{WAS}))$ |
| WAS | Weighted Average Seasoning | $(\text{Original Term} - \text{Remaining Term}) * (\text{Current Scheduled Balance} / \text{Deal Scheduled Principal Balance})$ |



**Merrill Lynch Mortgage Investors Trust
Mortgage Loan Asset-Backed Certificates
Series 2006-SD1**

***Distribution Date: 27-Nov-06
Mortgage Loan Characteristics Part I***

Distribution by Current Ending Principal Balance

| Min | Max | Count | % of Total | Balance | % of Total |
|---------|------------|-------|------------|-------------|------------|
| 1,000 | to 22,000 | 124 | 10.08% | 1,980,566 | 1.27% |
| 22,000 | to 36,000 | 159 | 12.93% | 4,445,761 | 2.86% |
| 36,000 | to 50,000 | 94 | 7.64% | 4,052,158 | 2.61% |
| 50,000 | to 64,000 | 79 | 6.42% | 4,517,085 | 2.91% |
| 64,000 | to 78,000 | 80 | 6.50% | 5,700,882 | 3.67% |
| 78,000 | to 91,000 | 78 | 6.34% | 6,513,783 | 4.19% |
| 91,000 | to 128,000 | 169 | 13.74% | 18,266,392 | 11.75% |
| 128,000 | to 165,000 | 107 | 8.70% | 15,524,853 | 9.99% |
| 165,000 | to 202,000 | 84 | 6.83% | 15,352,560 | 9.88% |
| 202,000 | to 239,000 | 73 | 5.93% | 16,082,779 | 10.35% |
| 239,000 | to 277,000 | 60 | 4.88% | 15,497,617 | 9.97% |
| 277,000 | to 764,000 | 123 | 10.00% | 47,512,811 | 30.57% |
| | | 1,230 | 100.00% | 155,447,248 | 100.00% |

Distribution by Cut-off Principal Balance

| Min | Max | Count | % of Total | Balance | % of Total |
|---------|------------|-------|------------|-------------|------------|
| 1,000 | to 22,000 | 126 | 9.68% | 2,021,625 | 1.22% |
| 22,000 | to 36,000 | 166 | 12.76% | 4,660,029 | 2.81% |
| 36,000 | to 50,000 | 99 | 7.61% | 4,260,333 | 2.57% |
| 50,000 | to 64,000 | 83 | 6.38% | 4,736,620 | 2.86% |
| 64,000 | to 78,000 | 84 | 6.46% | 5,990,562 | 3.62% |
| 78,000 | to 93,000 | 94 | 7.23% | 7,970,982 | 4.81% |
| 93,000 | to 130,000 | 172 | 13.22% | 18,978,541 | 11.46% |
| 130,000 | to 167,000 | 118 | 9.07% | 17,333,875 | 10.47% |
| 167,000 | to 204,000 | 93 | 7.15% | 17,177,504 | 10.38% |
| 204,000 | to 241,000 | 78 | 6.00% | 17,357,322 | 10.48% |
| 241,000 | to 277,000 | 58 | 4.46% | 15,117,184 | 9.13% |
| 277,000 | to 764,000 | 130 | 9.99% | 49,955,722 | 30.17% |
| | | 1,301 | 100.00% | 165,560,299 | 100.00% |

Distribution by Current Mortgage Rate

| Min | Max | Count | % of Total | Balance | % of Total |
|--------|-----------|-------|------------|-------------|------------|
| 2.00% | to 6.30% | 122 | 9.92% | 27,165,925 | 17.48% |
| 6.30% | to 6.77% | 92 | 7.48% | 18,555,536 | 11.94% |
| 6.77% | to 7.23% | 99 | 8.05% | 20,731,014 | 13.34% |
| 7.23% | to 7.70% | 128 | 10.41% | 22,571,092 | 14.52% |
| 7.70% | to 8.17% | 80 | 6.50% | 14,005,963 | 9.01% |
| 8.17% | to 8.69% | 96 | 7.80% | 14,694,558 | 9.45% |
| 8.69% | to 9.23% | 71 | 5.77% | 9,155,959 | 5.89% |
| 9.23% | to 9.78% | 81 | 6.59% | 7,195,795 | 4.63% |
| 9.78% | to 10.33% | 100 | 8.13% | 6,618,080 | 4.26% |
| 10.33% | to 10.88% | 72 | 5.85% | 3,818,786 | 2.46% |
| 10.88% | to 11.48% | 162 | 13.17% | 6,510,264 | 4.19% |
| 11.48% | to 14.00% | 127 | 10.33% | 4,424,275 | 2.85% |
| | | 1,230 | 100.00% | 155,447,248 | 100.00% |

Distribution by Original Mortgage Rate

| Min | Max | Count | % of Total | Balance | % of Total |
|--------|-----------|-------|------------|-------------|------------|
| 2.00% | to 6.34% | 130 | 9.99% | 29,191,845 | 17.63% |
| 6.34% | to 6.80% | 98 | 7.53% | 19,847,444 | 11.99% |
| 6.80% | to 7.25% | 132 | 10.15% | 26,344,811 | 15.91% |
| 7.25% | to 7.70% | 112 | 8.61% | 19,655,738 | 11.87% |
| 7.70% | to 8.16% | 86 | 6.61% | 14,560,565 | 8.79% |
| 8.16% | to 8.65% | 95 | 7.30% | 14,248,240 | 8.61% |
| 8.65% | to 9.20% | 87 | 6.69% | 12,535,595 | 7.57% |
| 9.20% | to 9.75% | 83 | 6.38% | 7,251,611 | 4.38% |
| 9.75% | to 10.30% | 101 | 7.76% | 6,515,515 | 3.94% |
| 10.30% | to 10.84% | 81 | 6.23% | 4,261,302 | 2.57% |
| 10.84% | to 11.44% | 152 | 11.68% | 6,154,586 | 3.72% |
| 11.44% | to 14.00% | 144 | 11.07% | 4,993,049 | 3.02% |
| | | 1,301 | 100.00% | 165,560,299 | 100.00% |



**Merrill Lynch Mortgage Investors Trust
Mortgage Loan Asset-Backed Certificates
Series 2006-SD1**

***Distribution Date: 27-Nov-06
Mortgage Loan Characteristics Part II***

Distribution by Product Characteristics (Current)

| Product Type | # of Loans | Ending Balance | % of Balance | WAMM | WAC |
|----------------|---------------|----------------|-----------------|--------|--------|
| Adjustable | 617 | 116,055,130 | 74.66% | 346.39 | 7.44% |
| Fixed 1st Lien | 147 | 21,135,257 | 13.60% | 330.18 | 7.32% |
| Fixed 2nd Lien | 466 | 18,256,861 | 11.74% | 199.68 | 10.68% |

Total 1,230 155,447,248 100.00%

Distribution by Property Types (Current)

| Property Type | # of Loans | Ending Balance | % of Balance | WAMM | WAC |
|------------------------|---------------|----------------|-----------------|--------|-------|
| SF Unattached Dwelling | 961 | 118,586,603 | 76.29% | 327.46 | 7.81% |
| PUD | 139 | 17,128,708 | 11.02% | 321.81 | 7.72% |
| Condo - Low Facility | 64 | 8,912,546 | 5.73% | 319.86 | 7.91% |
| Multifamily | 36 | 7,075,193 | 4.55% | 339.88 | 7.78% |
| Unknown | 22 | 3,271,551 | 2.10% | 330.42 | 7.79% |
| Mobile Home Park | 8 | 472,646 | 0.30% | 303.25 | 7.40% |

Total 1,230 155,447,248 100.00%

Distribution by Product Characteristics (Cut-off)

| Product Type | # of Loans | Original Principal Balance | % of Balance | WAMM | WAC |
|----------------|------------|-------------------------------|-----------------|--------|--------|
| Adjustable | 662 | 124,550,250 | 75.23% | 361.01 | 7.42% |
| Fixed 1st Lien | 152 | 21,740,770 | 13.13% | 349.25 | 7.35% |
| Fixed 2nd Lien | 487 | 19,269,279 | 11.64% | 213.93 | 10.68% |

Total 1,301 165,560,299 100.00%

Distribution by Property Types (Cut-off)

| Property Type | # of Loans | Ending Balance | % of Balance | WAMM | WAC |
|------------------------|------------|----------------|-----------------|--------|-------|
| SF Unattached Dwelling | 1,015 | 125,352,662 | 75.71% | 342.65 | 7.81% |
| PUD | 146 | 18,412,780 | 11.12% | 337.78 | 7.69% |
| Condo - Low Facility | 70 | 10,062,543 | 6.08% | 336.26 | 7.72% |
| Multifamily | 39 | 7,864,890 | 4.75% | 355.41 | 7.83% |
| Unknown | 23 | 3,392,477 | 2.05% | 344.48 | 7.87% |
| Mobile Home Park | 8 | 474,947 | 0.29% | 337.85 | 7.40% |

Total 1,301 165,560,299 100.00%

**Merrill Lynch Mortgage Investors Trust
Mortgage Loan Asset-Backed Certificates
Series 2006-SD1**

***Distribution Date: 27-Nov-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 | 1,186 | 150,233,856 | 96.65% | 326.57 | 7.80% |
| Non-Owner Occupied | 42 | 5,116,308 | 3.29% | 338.06 | 8.09% |
| Owner Occupied - Secondary Residence | 2 | 97,083 | 0.06% | 339.97 | 5.67% |
| Total | 1,230 | 155,447,248 | 100.00% | | |

Distribution by Occupancy Type (Cut-off)

| Occupancy Type | # of Loans | Ending Balance | % of Balance | WAMM | WAC |
|--------------------------------------|--------------|--------------------|----------------|--------|-------|
| Owner Occupied - Primary Residence | 1,253 | 159,720,900 | 96.47% | 341.98 | 7.78% |
| Non-Owner Occupied | 46 | 5,741,912 | 3.47% | 352.22 | 8.01% |
| Owner Occupied - Secondary Residence | 2 | 97,488 | 0.06% | 360.00 | 5.66% |
| Total | 1,301 | 165,560,299 | 100.00% | | |

Distribution by Loan Purpose (Current)

| Loan Purpose | # of Loans | Ending Balance | % of Balance | WAMM | WAC |
|--------------------------|--------------|--------------------|----------------|--------|--------|
| Purchase | 735 | 76,052,347 | 48.92% | 316.74 | 7.89% |
| Refinance/Equity Takeout | 424 | 69,988,823 | 45.02% | 338.11 | 7.72% |
| Refinance/No Cash Out | 70 | 9,393,398 | 6.04% | 326.79 | 7.76% |
| Unknown | 1 | 12,680 | 0.01% | 223.00 | 11.49% |
| Total | 1,230 | 155,447,248 | 100.00% | | |

Distribution by Loan Purpose (Cut-off)

| Loan Purpose | # of Loans | Ending Balance | % of Balance | WAMM | WAC |
|--------------------------|--------------|--------------------|----------------|--------|--------|
| Purchase | 770 | 80,683,774 | 48.73% | 332.15 | 7.83% |
| Refinance/Equity Takeout | 458 | 75,073,397 | 45.35% | 352.86 | 7.75% |
| Refinance/No Cash Out | 72 | 9,790,449 | 5.91% | 345.93 | 7.75% |
| Unknown | 1 | 12,680 | 0.01% | 240.00 | 11.49% |
| Total | 1,301 | 165,560,299 | 100.00% | | |



**Merrill Lynch Mortgage Investors Trust
Mortgage Loan Asset-Backed Certificates
Series 2006-SD1**

***Distribution Date: 27-Nov-06
Mortgage Loan Characteristics Part II***

Distribution by Originator Concentration > 10% (Current)

| Originator | # of Loans | Ending Balance | % of Balance | WAMM | WAC |
|------------|---------------|----------------|-----------------|--------|-------|
| Wilmington | 314 | 48,153,803 | 61.77% | 332.82 | 7.71% |
| Ownit | 163 | 29,808,101 | 38.23% | 344.46 | 6.65% |

Distribution by Originator Concentration > 10% (Cut-off)

| Originator | # of Loans | Ending Balance | % of Balance | WAMM | WAC |
|------------|------------|----------------|-----------------|--------|-------|
| Wilmington | 334 | 51,101,592 | 62.33% | 347.48 | 7.71% |
| Ownit | 168 | 30,880,333 | 37.67% | 358.50 | 6.60% |

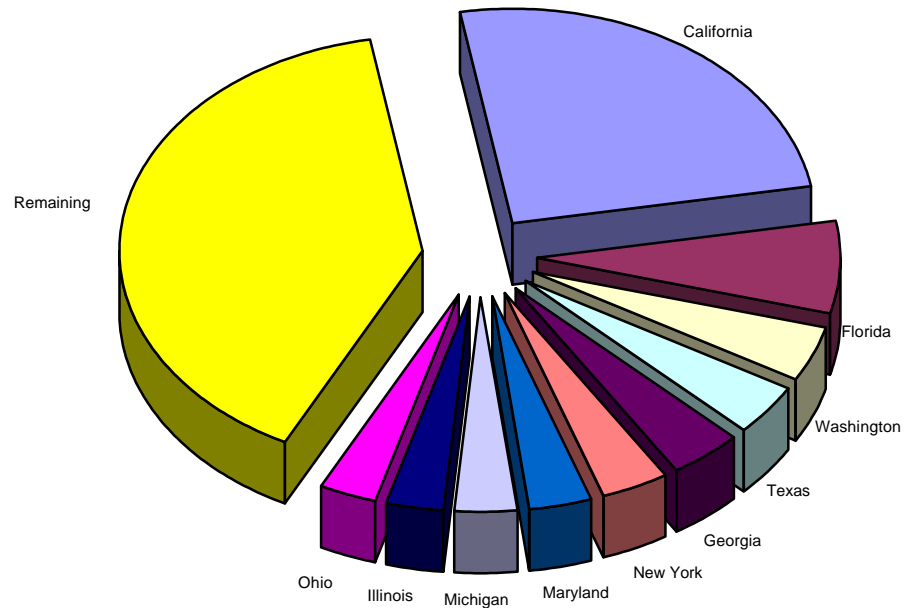
**Merrill Lynch Mortgage Investors Trust
Mortgage Loan Asset-Backed Certificates
Series 2006-SD1**

***Distribution Date: 27-Nov-06
Geographic Concentration***

Top 10 Current State Concentration

| Geographic Distribution | # of Loans | Balance ⁽¹⁾ | % of Balance | WAMM | WAC |
|-------------------------|---------------|------------------------|-----------------|------|-------|
| California | 159 | 38,966,185 | 25.07% | 334 | 7.15% |
| Florida | 66 | 10,821,226 | 6.96% | 328 | 7.98% |
| Washington | 42 | 6,227,433 | 4.01% | 337 | 7.36% |
| Texas | 127 | 6,051,914 | 3.89% | 293 | 9.29% |
| Georgia | 56 | 6,009,313 | 3.87% | 330 | 8.06% |
| New York | 24 | 5,815,870 | 3.74% | 333 | 7.51% |
| Maryland | 28 | 5,148,107 | 3.31% | 326 | 7.68% |
| Michigan | 69 | 5,025,433 | 3.23% | 316 | 8.45% |
| Illinois | 58 | 5,004,370 | 3.22% | 308 | 8.46% |
| Ohio | 68 | 4,709,873 | 3.03% | 317 | 8.39% |
| Remaining | 533 | 61,667,523 | 39.67% | 327 | 7.95% |

Top 10 Current State Concentration



Top 10 Original State Concentration

| Geographic Distribution | # of Loans | Balance ⁽¹⁾ | % of Balance | WAMM | WAC |
|-------------------------|---------------|------------------------|-----------------|------|-------|
| California | 173 | 41,658,847 | 25.16% | 348 | 7.13% |
| Florida | 77 | 12,237,998 | 7.39% | 340 | 7.96% |
| Texas | 130 | 6,604,429 | 3.99% | 313 | 9.21% |
| Washington | 43 | 6,274,685 | 3.79% | 351 | 7.37% |
| New York | 25 | 6,140,849 | 3.71% | 352 | 7.56% |
| Georgia | 56 | 6,019,963 | 3.64% | 347 | 8.04% |
| Illinois | 64 | 5,747,672 | 3.47% | 327 | 8.30% |
| Maryland | 31 | 5,610,127 | 3.39% | 339 | 7.77% |
| Michigan | 74 | 5,425,502 | 3.28% | 334 | 8.39% |
| New Jersey | 26 | 5,247,537 | 3.17% | 354 | 7.56% |
| Remaining | 602 | 64,592,690 | 39.01% | 342 | 8.00% |

⁽¹⁾ Based on Current Period Ending Principal Balance



**Merrill Lynch Mortgage Investors Trust
Mortgage Loan Asset-Backed Certificates
Series 2006-SD1**

***Distribution Date: 27-Nov-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 |
|----------------------|--------|---------------------------------|-----------------------------|----------------------------|---------------|-----------------------------|---------------------------|-----------------------|------------------------|----------|----------|
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**Merrill Lynch Mortgage Investors Trust
Mortgage Loan Asset-Backed Certificates
Series 2006-SD1**

***Distribution Date: 27-Nov-06
Historical Realized Loss Summary
Total (All Loans)***

| ----- Current Realized Loss ----- | | | | | ----- Previous Liquidations/Payoffs ----- | | | | | | Realized Loss Adjusted | Cumulative Realized Loss |
|-----------------------------------|--------------------------------|-----------------------------|---------------|------------|---|-------|-----------------------------------|-------|---|-------|---------------------------|-----------------------------|
| 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 | | | |
| | | | | | Amount | Count | Amount | Count | Amount | Count | | |
| 27-Nov-06 | 0.00 | 0.00 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 11,666.68 |
| 25-Oct-06 | 0.00 | 0.00 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | (50.00) | 1 | 50.00 | 11,666.68 |
| 25-Sep-06 | 13,336.24 | 1,719.56 | 11,616.68 | 1 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 11,616.68 | 11,616.68 |
| Total | 13,336.24 | 1,719.56 | 11,616.68 | 1 | 0.00 | 0 | 0.00 | 0 | (50.00) | 1 | 11,666.68 | |

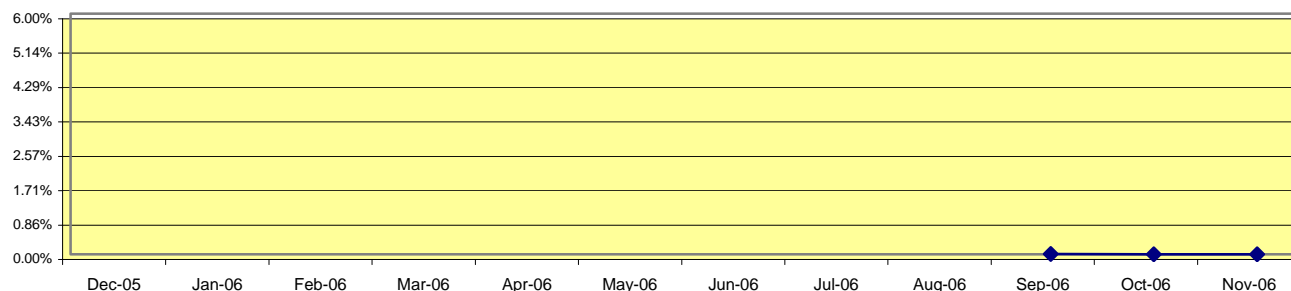
**Merrill Lynch Mortgage Investors Trust
Mortgage Loan Asset-Backed Certificates
Series 2006-SD1**

***Distribution Date: 27-Nov-06
Realized Loss Summary***

MDR (monthly Default Rate)

Total

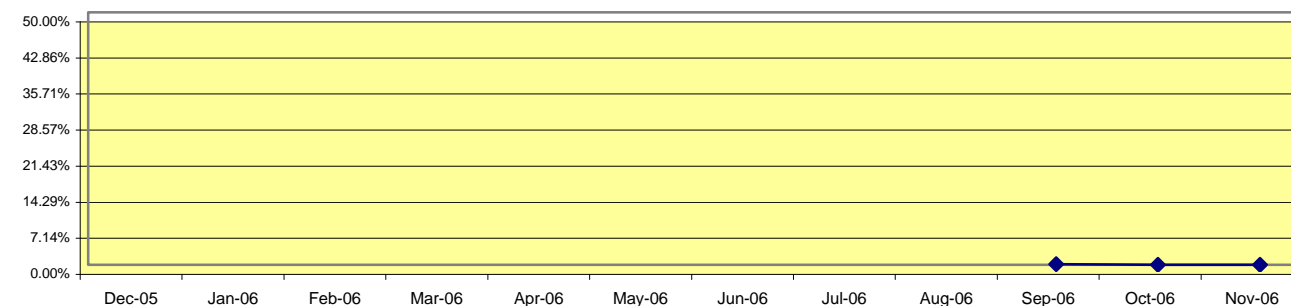
| | |
|-----------------------|-------|
| Current Period | 0.00% |
| 3-Month Average | 0.00% |
| 6-Month Average | 0.00% |
| 12-Month Average | 0.00% |
| Average Since Cut-Off | 0.00% |



CDR (Conditional Default Rate)

Total

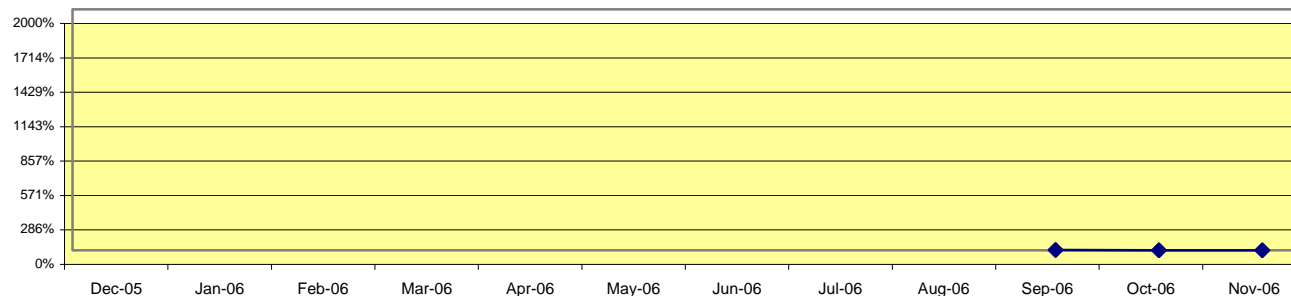
| | |
|-----------------------|-------|
| Current Period | 0.00% |
| 3-Month Average | 0.03% |
| 6-Month Average | 0.02% |
| 12-Month Average | 0.01% |
| Average Since Cut-Off | 0.03% |



SDA (Standard Default Assumption)

Total

| | |
|-----------------------|-------|
| Current Period | 0.00% |
| 3-Month Average | 1.07% |
| 6-Month Average | 0.54% |
| 12-Month Average | 0.27% |
| Average Since Cut-Off | 1.07% |



| | | |
|-----|-----------------------------|--|
| MDR | Monthly Default Rate | $(\text{Beginning Principal Balance of Liquidated Loans}) / (\text{Total Beginning Principal Balance})$ |
| CDR | Conditional Default Rate | $1 - (1 - \text{MDR})^{12}$ |
| 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 | $(\text{Original Term} - \text{Remaining Term}) * (\text{Current Scheduled Balance} / \text{Deal Scheduled Principal Balance})$ |



**Merrill Lynch Mortgage Investors Trust
Mortgage Loan Asset-Backed Certificates
Series 2006-SD1**

***Distribution Date: 27-Nov-06
Servicemembers Civil Relief Act***

| Disclosure Control # | Beginning Balance | Scheduled Principal | Unscheduled Principal | Ending balance | Loan Rate | P&I Amount | Scheduled Interest | Interest Received | Relief Act Interest Shortfall |
|----------------------|----------------------|------------------------|--------------------------|----------------|-----------|------------|--------------------|-------------------|----------------------------------|
|----------------------|----------------------|------------------------|--------------------------|----------------|-----------|------------|--------------------|-------------------|----------------------------------|



**Merrill Lynch Mortgage Investors Trust
Mortgage Loan Asset-Backed Certificates
Series 2006-SD1**

***Distribution Date: 27-Nov-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.



**Merrill Lynch Mortgage Investors Trust
Mortgage Loan Asset-Backed Certificates
Series 2006-SD1**

***Distribution Date: 27-Nov-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.



**Merrill Lynch Mortgage Investors Trust
Mortgage Loan Asset-Backed Certificates
Series 2006-SD1**

***Distribution Date: 27-Nov-06
Collateral Asset Changes***

Disclosure Control
#

Beginning Principal Balance

Description



**Merrill Lynch Mortgage Investors Trust
Mortgage Loan Asset-Backed Certificates
Series 2006-SD1**

***Distribution Date: 27-Nov-06
Historical Collateral Level REO Report***

| Disclosure Control # | REO Date | City | State | Property Type | Actual Balance | Scheduled Balance | Recent Appraisal Value | Appraisal Date | Appraisal Reduction Amount | Date Liquidated | Liquidation Proceeds | Liquidation Expenses | Realized Loss |
|-------------------------|-----------|---------|-------|------------------------|----------------|----------------------|---------------------------|-------------------|----------------------------------|--------------------|-------------------------|-------------------------|---------------|
| 1427379 | 24-Oct-06 | Memphis | TN | SF Unattached Dwelling | 79,203.83 | 78,734.88 | 0.00 | | 0.00 | | 0.00 | 0.00 | 0.00 |
| Total | | | | | 79,203.83 | 78,734.88 | 0.00 | | 0.00 | | 0.00 | 0.00 | 0.00 |