LaSalle Bank
ABN AMRO

# Merrill Lynch Mortgage Investors Trust
# Mortgage Loan Asset-Backed Certificates
# Series 2006-OPT1

## Distribution Date: 27-Nov-06

### ABN AMRO Acct : 724094.1

| | |
|---|---|
| **Payment Date:** | 27-Nov-06 |
| **Prior Payment:** | 25-Oct-06 |
| **Next Payment:** | 26-Dec-06 |
| **Record Date:** | 31-Oct-06 |
| **Distribution Count:** | 2 |
| **Closing Date:** | 26-Sep-06 |
| **First Pay. Date:** | 25-Oct-06 |
| **Rated Final Payment Date:** | 25-Aug-37 |
| **Determination Date:** | 15-Nov-06 |
| **Delinq Method:** | OTS |

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| | | |
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***Outside Parties To The Transaction***

Depositor: Merrill Lynch Mortgage Investors, Inc.

Underwriter: Merrill Lynch & Company

Rating Agency: Standard & Poor's Rating Services/Moodys Investors Service

LaSalle Bank
ABN AMRO

# Merrill Lynch Mortgage Investors Trust
# Mortgage Loan Asset-Backed Certificates
# Series 2006-OPT1

## *Distribution Date: 27-Nov-06*
## *Bond Payment Tier*

| 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-1 | 59022VAA9 | 469,721,000.00 | | 463,743,308.01 | 8,518,445.41 | 0.00 | 0.00 | 455,224,862.60 | 2,323,160.75 | 0.00 | 5.4650000000% |
| A-2A | 59022VAB7 | 117,760,000.00 | | 113,704,403.42 | 4,710,507.47 | 0.00 | 0.00 | 108,993,895.95 | 558,667.64 | 0.00 | 5.3600000000% |
| A-2B | 59022VAC5 | 51,752,000.00 | | 51,752,000.00 | 0.00 | 0.00 | 0.00 | 51,752,000.00 | 257,121.19 | 0.00 | 5.4200000000% |
| A-2C | 59022VAD3 | 46,788,000.00 | | 46,788,000.00 | 0.00 | 0.00 | 0.00 | 46,788,000.00 | 234,602.83 | 0.00 | 5.4700000000% |
| A-2D | 59022VAE1 | 10,096,000.00 | | 10,096,000.00 | 0.00 | 0.00 | 0.00 | 10,096,000.00 | 51,455.95 | 0.00 | 5.5600000000% |
| M-1 | 59022VAF8 | 49,884,000.00 | | 49,884,000.00 | 0.00 | 0.00 | 0.00 | 49,884,000.00 | 255,156.66 | 0.00 | 5.5800000000% |
| M-2 | 59022VAG6 | 35,826,000.00 | | 35,826,000.00 | 0.00 | 0.00 | 0.00 | 35,826,000.00 | 184,563.61 | 0.00 | 5.6200000000% |
| M-3 | 59022VAH4 | 18,594,000.00 | | 18,594,000.00 | 0.00 | 0.00 | 0.00 | 18,594,000.00 | 96,301.43 | 0.00 | 5.6500000000% |
| M-4 | 59022VAJ0 | 16,779,000.00 | | 16,779,000.00 | 0.00 | 0.00 | 0.00 | 16,779,000.00 | 87,670.28 | 0.00 | 5.7000000000% |
| M-5 | 59022VAK7 | 16,325,000.00 | | 16,325,000.00 | 0.00 | 0.00 | 0.00 | 16,325,000.00 | 85,597.42 | 0.00 | 5.7200000000% |
| M-6 | 59022VAL5 | 15,418,000.00 | | 15,418,000.00 | 0.00 | 0.00 | 0.00 | 15,418,000.00 | 81,689.70 | 0.00 | 5.7800000000% |
| B-1 | 59022VAM3 | 13,151,000.00 | | 13,151,000.00 | 0.00 | 0.00 | 0.00 | 13,151,000.00 | 73,777.11 | 0.00 | 6.1200000000% |
| B-2 | 59022VAN1 | 8,162,000.00 | | 8,162,000.00 | 0.00 | 0.00 | 0.00 | 8,162,000.00 | 47,285.19 | 0.00 | 6.3200000000% |
| B-3 | 59022VAP6 | 12,244,000.00 | | 12,244,000.00 | 0.00 | 0.00 | 0.00 | 12,244,000.00 | 82,157.24 | 0.00 | 7.3200000000% |
| C | 59022VAQ4 | 906,994,028.64 | **N** | 896,955,550.43 | 0.00 | 0.00 | 0.00 | 883,726,597.55 | 1,809,876.38 | 0.00 | 2.4213592935% |
| P | 59022VAR2 | 0.00 | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 154,406.89 | 154,406.89 | N/A |
| R | 59022VAS0 | 100.00 | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | N/A |
| Total | | 882,500,100.00 | | 872,466,711.43 | 13,228,952.88 | 0.00 | 0.00 | 859,237,758.55 | 6,383,490.27 | 154,406.89 | |

Total P&I Payment 19,612,443.15

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

 

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# Merrill Lynch Mortgage Investors Trust
# Mortgage Loan Asset-Backed Certificates
# Series 2006-OPT1

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

| 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-1 | 59022VAA9 | 469,721,000.00 | 987.273952006 | 18.135117250 | 0.000000000 | 0.000000000 | 969.138834755 | 4.945831142 | 0.000000000 | 5.46500000% |
| A-2A | 59022VAB7 | 117,760,000.00 | 965.560490999 | 40.000912619 | 0.000000000 | 0.000000000 | 925.559578380 | 4.744120584 | 0.000000000 | 5.36000000% |
| A-2B | 59022VAC5 | 51,752,000.00 | 1000.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 1000.000000000 | 4.968333398 | 0.000000000 | 5.42000000% |
| A-2C | 59022VAD3 | 46,788,000.00 | 1000.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 1000.000000000 | 5.014166667 | 0.000000000 | 5.47000000% |
| A-2D | 59022VAE1 | 10,096,000.00 | 1000.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 1000.000000000 | 5.096666997 | 0.000000000 | 5.56000000% |
| M-1 | 59022VAF8 | 49,884,000.00 | 1000.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 1000.000000000 | 5.115000000 | 0.000000000 | 5.58000000% |
| M-2 | 59022VAG6 | 35,826,000.00 | 1000.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 1000.000000000 | 5.151666667 | 0.000000000 | 5.62000000% |
| M-3 | 59022VAH4 | 18,594,000.00 | 1000.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 1000.000000000 | 5.179166936 | 0.000000000 | 5.65000000% |
| M-4 | 59022VAJ0 | 16,779,000.00 | 1000.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 1000.000000000 | 5.225000298 | 0.000000000 | 5.70000000% |
| M-5 | 59022VAK7 | 16,325,000.00 | 1000.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 1000.000000000 | 5.243333538 | 0.000000000 | 5.72000000% |
| M-6 | 59022VAL5 | 15,418,000.00 | 1000.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 1000.000000000 | 5.298333117 | 0.000000000 | 5.78000000% |
| B-1 | 59022VAM3 | 13,151,000.00 | 1000.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 1000.000000000 | 5.610000000 | 0.000000000 | 6.12000000% |
| B-2 | 59022VAN1 | 8,162,000.00 | 1000.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 1000.000000000 | 5.793333742 | 0.000000000 | 6.32000000% |
| B-3 | 59022VAP6 | 12,244,000.00 | 1000.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 1000.000000000 | 6.710000000 | 0.000000000 | 7.32000000% |
| C | 59022VAQ4 | 906,994,028.64 **N** | 988.932145204 | 0.000000000 | 0.000000000 | 0.000000000 | 974.346654603 | 1.995466699 | 0.000000000 | N/A |
| P | 59022VAR2 | 0.00 | 0.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | N/A |
| R | 59022VAS0 | 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

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# Merrill Lynch Mortgage Investors Trust
# Mortgage Loan Asset-Backed Certificates
# Series 2006-OPT1

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

### Pool Source of Funds

**Interest Summary**

| | |
|---|---|
| **Interest Summary** | |
| Scheduled Interest | 6,453,322.24 |
| Fees | 224,238.89 |
| **Remittance Interest** | 6,229,083.35 |
| **Other Interest Proceeds/Shortfalls** | |
| Prepayment Penalties | 154,406.89 |
| Other Interest Loss | 0.00 |
| Other Interest Proceeds | 0.00 |
| Non-advancing Interest | 0.00 |
| Non-Supported Interest Shortfall | 0.00 |
| Relief Act Shortfall | 0.00 |
| Modification Shortfall | 0.00 |
| Other Interest Proceeds/Shortfalls | 154,406.89 |
| **Interest Adjusted** | 6,383,490.24 |
| **Fee Summary** | |
| Total Servicing Fees | 224,238.89 |
| Total Trustee Fees | 0.00 |
| LPMI Fees | 0.00 |
| Credit Manager's Fees | 0.00 |
| Unpaid Serv Fees (Charged-off Loans) | 0.00 |
| Misc. Fees / Trust Expense | 0.00 |
| Insurance Premium | 0.00 |
| **Total Fees** | 224,238.89 |

**Advances (Principal & Interest)**

| | |
|---|---|
| Prior Month's Outstanding Advances | 130,986.44 |
| Current Advances | N/A |
| Reimbursement of Prior Advances | N/A |
| Outstanding Advances | N/A |

**Principal Summary**

| | |
|---|---|
| **Principal Summary** | |
| Scheduled Prin Distribution | 344,754.92 |
| Curtailments | 26,182.12 |
| Prepayments in Full | 12,858,015.84 |
| Liquidation Proceeds | 0.00 |
| Repurchase Proceeds | 0.00 |
| Other Principal Proceeds | 0.00 |
| **Remittance Principal** | 13,228,952.88 |

### Non-Pool Source of Funds

**Cap Contracts**

| | |
|---|---|
| Class A-1 | 0.00 |
| Class A-2 | 0.00 |
| Floating Rate Subordinate Certificates | 0.00 |

**Supplemental Interest Trust**

| | |
|---|---|
| Net Swap Payments received | 0.00 |
| Net Swap Payments paid | 0.00 |
| Swap Termination Payments received | 0.00 |
| Swap Termination Payments paid | 0.00 |
| Defaulted Swap Termination Payments | 0.00 |

| | |
|---|---|
| **P&I Due Certificate Holders** | 19,612,443.12 |

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.

## *Distribution Date: 27-Nov-06*
## *Cash Reconciliation Summary Group I*

| | Fixed | ARM | Total |
|---|---|---|---|
| **Interest Summary** | | | |
| Scheduled Interest | 134,409.17 | 4,334,785.59 | 4,469,194.75 |
| Fees | 3,481.29 | 148,027.34 | 151,508.63 |
| Remittance Interest | 130,927.88 | 4,186,758.24 | 4,317,686.12 |
| **Other Interest Proceeds/Shortfalls** | | | |
| Prepayment Penalties | 0.00 | 103,277.37 | 103,277.37 |
| Other Interest Loss | 0.00 | 0.00 | 0.00 |
| Other Interest Proceeds | 0.00 | 0.00 | 0.00 |
| Non-advancing Interest | 0.00 | 0.00 | 0.00 |
| Net PPIS/Relief Act Shortfall | 0.00 | 0.00 | 0.00 |
| Modification Shortfall | 0.00 | 0.00 | 0.00 |
| Other Interest Proceeds/Shortfalls | 0.00 | 103,277.37 | 103,277.37 |
| **Interest Adjusted** | 130,927.88 | 4,290,035.61 | 4,420,963.49 |
| **Principal Summary** | | | |
| Scheduled Principal Distribution | 4,656.92 | 251,913.76 | 256,570.68 |
| Curtailments | 424.05 | 11,225.20 | 11,649.25 |
| Prepayments in Full | 114,012.00 | 8,136,213.48 | 8,250,225.48 |
| 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 | 119,092.97 | 8,399,352.44 | 8,518,445.41 |
| **Fee Summary** | | | |
| Total Servicing Fees | 3,481.29 | 148,027.34 | 151,508.63 |
| Total Trustee Fees | 0.00 | 0.00 | 0.00 |
| LPMI Fees | 0.00 | 0.00 | 0.00 |
| Misc. Fees | 0.00 | 0.00 | 0.00 |
| Total Fees | 3,481.29 | 148,027.34 | 151,508.63 |
| **Beginning Principal Balance** | 13,925,155.33 | 592,109,376.73 | 606,034,532.06 |
| **Ending Principal Balance** | 13,806,062.36 | 583,710,024.29 | 597,516,086.65 |
| **Advances (Principal & Interest)** | | | |
| Prior Month's Outstanding Advances | 2,902.26 | 74,340.48 | 77,242.74 |
| Current Advances | N/A | N/A | N/A |
| Reimbursement of Prior Advances | N/A | N/A | N/A |
| Outstanding Advances | N/A | N/A | N/A |

# Merrill Lynch Mortgage Investors Trust
# Mortgage Loan Asset-Backed Certificates
# Series 2006-OPT1

## *Distribution Date: 27-Nov-06*
## *Cash Reconciliation Summary Group II*

| | Fixed | ARM | Total |
|---|---|---|---|
| **Interest Summary** | | | |
| Scheduled Interest | 39,984.33 | 1,944,143.16 | 1,984,127.49 |
| Fees | 998.81 | 71,731.45 | 72,730.25 |
| Remittance Interest | 38,985.52 | 1,872,411.71 | 1,911,397.23 |
| **Other Interest Proceeds/Shortfalls** | | | |
| Prepayment Penalties | 2,181.96 | 48,947.56 | 51,129.52 |
| Other Interest Loss | 0.00 | 0.00 | 0.00 |
| Other Interest Proceeds | 0.00 | 0.00 | 0.00 |
| Non-advancing Interest | 0.00 | 0.00 | 0.00 |
| Net PPIS/Relief Act Shortfall | 0.00 | 0.00 | 0.00 |
| Modification Shortfall | 0.00 | 0.00 | 0.00 |
| Other Interest Proceeds/Shortfalls | 2,181.96 | 48,947.56 | 51,129.52 |
| **Interest Adjusted** | 41,167.48 | 1,921,359.27 | 1,962,526.75 |
| **Principal Summary** | | | |
| Scheduled Principal Distribution | 1,258.76 | 86,925.48 | 88,184.24 |
| Curtailments | 60.54 | 14,472.33 | 14,532.87 |
| Prepayments in Full | 38,978.45 | 4,568,811.91 | 4,607,790.36 |
| 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 | 40,297.75 | 4,670,209.72 | 4,710,507.47 |
| **Fee Summary** | | | |
| Total Servicing Fees | 998.81 | 71,731.45 | 72,730.25 |
| Total Trustee Fees | 0.00 | 0.00 | 0.00 |
| LPMI Fees | 0.00 | 0.00 | 0.00 |
| Misc. Fees | 0.00 | 0.00 | 0.00 |
| Total Fees | 998.81 | 71,731.45 | 72,730.25 |
| **Beginning Principal Balance** | 3,995,228.18 | 286,925,790.19 | 290,921,018.37 |
| **Ending Principal Balance** | 3,954,930.43 | 282,255,580.47 | 286,210,510.90 |
| **Advances (Principal & Interest)** | | | |
| Prior Month's Outstanding Advances | 1,865.57 | 51,878.13 | 53,743.70 |
| Current Advances | N/A | N/A | N/A |
| Reimbursement of Prior Advances | N/A | N/A | N/A |
| Outstanding Advances | N/A | N/A | N/A |

# Merrill Lynch Mortgage Investors Trust
# Mortgage Loan Asset-Backed Certificates
# Series 2006-OPT1

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

### Pool Detail

**Pool Level Information**

| Historical | Amount | Count | |
|---|---|---|---|
| Cutt-off Pool Balance | 906,994,028.64 | 4,271 | |
| Cum Scheduled Principal | 690,668.14 | | |
| Cum Unscheduled Principal | 22,576,762.95 | | |
| Cum Liquidations | 0.00 | | |
| Cum Repurchases | 0.00 | | |
| **Current** | **Amount** | **Count** | **%** |
| Beginning Pool | 896,955,550.43 | 4,229 | 98.89% |
| Scheduled Principal | 344,754.92 | | 0.04% |
| Unscheduled Principal | 12,884,197.96 | 55 | 1.42% |
| Liquidations | 0.00 | 0 | 0.00% |
| Repurchases | 0.00 | 0 | 0.00% |
| Ending Pool | 883,726,597.55 | 4,174 | 97.43% |
| **Ending Actual Balance** | N/A | | |
| **Average Loan Balance** | 211,721.75 | | |

| Current Loss Detail | Amount |
|---|---|
| Liquidation | 0.00 |
| Realized Loss | 0.00 |
| Realized Loss Adjustment | 0.00 |
| Net Liquidation | 0.00 |

| Credit Enhancement | Amount | % |
|---|---|---|
| Original OC | 24,493,928.64 | 2.70% |
| Target OC | 24,488,839.00 | 2.70% |
| Beginning OC | 24,488,839.00 | |
| Ending OC | 24,488,839.00 | |
| Most Senior Certificates | 686,083,711.43 | |

### Performance Indicators

**Factors Impacting Principal Payment Rules**

| Delinquency Levels | Num | Den | % |
|---|---|---|---|
| 3 mo. Rolling Average | 393,297 | 890,341,074 | 0.04% |
| 6 mo. Rolling Average | 393,297 | 890,341,074 | 0.04% |
| 12 mo. Rolling Average | 393,297 | 890,341,074 | 0.04% |
| **Loss Levels** | **Amount** | **Count** | |
| 3 mo. Cum Loss | 0.00 | 0 | |
| 6 mo. Cum loss | 0.00 | 0 | |
| 12 mo. Cum Loss | 0.00 | 0 | |

**Triggers**

| | | | |
|---|---|---|---|
| **> Delinquency Trigger Event [(2)]** | | | NO |
| Delinquency Event Calc [(1)] | 786,593.20 | 883,726,598 | 0.09% |
| **> Loss Trigger Event? [(3)]** | | | NO |
| Cumulative Loss | | 0 | 0.00% |
| **> Overall Trigger Event?** | | | NO |

| Step Down Date | | |
|---|---|---|
| Distribution Count | 2 | |
| Required Percentage[(4)] | N/A | |
| Step Down % [(5)] | 53.50% | |
| % of Required Percentage [(6)] | 34.40% | |
| **> Step Down Date?** | | NO |
| **Extra Principal** | 0.00 | |
| **Cumulative Extra Principal** | 0.00 | |
| **OC Release** | N/A | |

### Misc/Additional Information

**WA Rates/Life**

| | Fixed | Adj | Overall |
|---|---|---|---|
| WAC - Remit Current | 11.38% | 8.27% | 8.33% |
| WAC - Remit Original | 11.38% | 8.27% | 8.33% |
| WAC - Current | 11.68% | 8.57% | 8.63% |
| WAC - Original | 11.68% | 8.57% | 8.63% |
| WAL - Current | 355.10 | 355.83 | 355.82 |
| WAL - Original | 356.09 | 356.83 | 356.82 |

| | |
|---|---|
| **Current Index Rate** | 5.320000% |
| **Next Index Rate** | 5.320000% |

**Prepayment Charges**

| | Amount | Count |
|---|---|---|
| Current | 154,406.89 | 24 |
| Cumulative | 261,056.52 | 39 |

**Pool Composition**

| Properties | Balance | %/Score |
|---|---|---|
| Cut-off LTV | 732,558,655.95 | 80.77% |
| Cash Out/Refinance | 609,213,227.11 | 67.17% |
| SFR | 648,592,579.90 | 71.51% |
| Owner Occupied | 855,255,558.94 | 94.30% |

| | Min | Max | WA |
|---|---|---|---|
| FICO | 500 | 796 | 605.10 |

**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-OPT1

## *Distribution Date: 27-Nov-06*
## *Pool Detail and Performance Indicators Group I*

### Pool Detail

**Pool Level Information**

| Historical | Amount | Count | |
|---|---|---|---|
| Cutt-off Pool Balance | 612,015,356.41 | 3,457 | |
| Cum Scheduled Principal | 513,799.17 | | |
| Cum Unscheduled Principal | 13,985,470.59 | | |
| Cum Liquidations | 0.00 | | |
| Cum Repurchases | 0.00 | | |
| **Current** | **Amount** | **Count** | **%** |
| Beginning Pool | 606,034,532.06 | 3,424 | 99.02% |
| Scheduled Principal | 256,570.68 | | 0.04% |
| Unscheduled Principal | 8,261,874.73 | 44 | 1.35% |
| Liquidations | 0.00 | 0 | 0.00% |
| Repurchases | 0.00 | 0 | 0.00% |
| Ending Pool | 597,516,086.65 | 3,380 | 97.63% |

| | |
|---|---|
| **Ending Actual Balance** | N/A |
| **Average Loan Balance** | 176,779.91 |

| Current Loss Detail | Amount |
|---|---|
| Liquidation | 0.00 |
| Realized Loss | 0.00 |
| Realized Loss Adjustment | 0.00 |
| Net Liquidation | 0.00 |

### Performance Indicators

**Factors Impacting Principal Payment Rules**

| Delinquency Levels | Num | Den | % |
|---|---|---|---|
| 3 mo. Rolling Average | 173,492 | 601,775,309 | 0.03% |
| 6 mo. Rolling Average | 173,492 | 601,775,309 | 0.03% |
| 12 mo. Rolling Average | 173,492 | 601,775,309 | 0.03% |
| **Loss Levels** | **Amount** | **Count** | |
| 3 mo. Cum Loss | 0.00 | 0 | |
| 6 mo. Cum loss | 0.00 | 0 | |
| 12 mo. Cum Loss | 0.00 | 0 | |

### Misc/Additional Information

**WA Rates/Life**

| | Fixed | Adj | Overall |
|---|---|---|---|
| WAC - Remit Current | 11.28% | 8.49% | 8.55% |
| WAC - Remit Original | 11.29% | 8.49% | 8.55% |
| WAC - Current | 11.58% | 8.79% | 8.85% |
| WAC - Original | 11.59% | 8.79% | 8.85% |
| WAL - Current | 355.30 | 355.86 | 355.85 |
| WAL - Original | 356.29 | 356.86 | 356.85 |

**Prepayment Charges**

| | Amount | Count |
|---|---|---|
| Current | 103,277.37 | 19 |
| Cumulative | 168,692.80 | 30 |

**Pool Composition**

| Properties | Balance | %/Score |
|---|---|---|
| Cut-off LTV | 496,093,864.63 | 81.06% |
| Cash Out/Refinance | 383,811,607.53 | 62.71% |
| SFR | 430,138,503.64 | 70.28% |
| Owner Occupied | 574,455,172.11 | 93.86% |

| | Min | Max | WA |
|---|---|---|---|
| FICO | 500 | 796 | 601.53 |

**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-OPT1

## *Distribution Date: 27-Nov-06*
## *Pool Detail and Performance Indicators Group II*

### Pool Detail

**Pool Level Information**

| Historical | Amount | Count | |
|---|---|---|---|
| Cutt-off Pool Balance | 294,978,672.23 | 814 | |
| Cum Scheduled Principal | 176,868.97 | | |
| Cum Unscheduled Principal | 8,591,292.36 | | |
| Cum Liquidations | 0.00 | | |
| Cum Repurchases | 0.00 | | |
| **Current** | **Amount** | **Count** | **%** |
| Beginning Pool | 290,921,018.37 | 805 | 98.62% |
| Scheduled Principal | 88,184.24 | | 0.03% |
| Unscheduled Principal | 4,622,323.23 | 11 | 1.57% |
| Liquidations | 0.00 | 0 | 0.00% |
| Repurchases | 0.00 | 0 | 0.00% |
| Ending Pool | 286,210,510.90 | 794 | 97.03% |

**Ending Actual Balance** N/A

**Average Loan Balance** 360,466.64

| Current Loss Detail | Amount |
|---|---|
| Liquidation | 0.00 |
| Realized Loss | 0.00 |
| Realized Loss Adjustment | 0.00 |
| Net Liquidation | 0.00 |

### Performance Indicators

**Factors Impacting Principal Payment Rules**

| Delinquency Levels | Num | Den | % |
|---|---|---|---|
| 3 mo. Rolling Average | 219,804 | 288,565,765 | 0.08% |
| 6 mo. Rolling Average | 219,804 | 288,565,765 | 0.08% |
| 12 mo. Rolling Average | 219,804 | 288,565,765 | 0.08% |
| **Loss Levels** | **Amount** | **Count** | |
| 3 mo. Cum Loss | 0.00 | 0 | |
| 6 mo. Cum loss | 0.00 | 0 | |
| 12 mo. Cum Loss | 0.00 | 0 | |

### Misc/Additional Information

**WA Rates/Life**

| | Fixed | Adj | Overall |
|---|---|---|---|
| WAC - Remit Current | 11.71% | 7.83% | 7.88% |
| WAC - Remit Original | 11.71% | 7.83% | 7.89% |
| WAC - Current | 12.01% | 8.13% | 8.18% |
| WAC - Original | 12.01% | 8.13% | 8.19% |
| WAL - Current | 354.40 | 355.77 | 355.75 |
| WAL - Original | 355.42 | 356.78 | 356.76 |

**Prepayment Charges**

| | Amount | Count |
|---|---|---|
| Current | 51,129.52 | 5 |
| Cumulative | 92,363.72 | 9 |

**Pool Composition**

| Properties | Balance | %/Score |
|---|---|---|
| Cut-off LTV | 236,464,791.32 | 80.16% |
| Cash Out/Refinance | 225,401,619.58 | 76.41% |
| SFR | 218,454,076.26 | 74.06% |
| Owner Occupied | 280,800,386.83 | 95.19% |

| | Min | Max | WA |
|---|---|---|---|
| FICO | 501 | 792 | 612.57 |

**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-OPT1

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

| Class | - - Accrual - - Method | Days | Opening Balance | Pass-Thru Rate | Accrual Certificate Interest | Total Interest Additions | Total Interest Deductions | Distributable Certificate Interest | Interest Payment Amount | - - - Recovered - - - Interest Carry-Forward Amount | Floating Rate Certficate Carry-Over | - - - Outstanding - - - Interest Carry-Forward Amount | Floating Rate Certficate Carry-Over | Net Cap Rate in Effect Y/N |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| A-1 | Act/360 | 33 | 463,743,308.01 | 5.465000000% | 2,323,160.75 | 0.00 | 0.00 | 2,323,160.75 | 2,323,160.75 | 0.00 | 0.00 | 0.00 | 0.00 | No |
| A-2A | Act/360 | 33 | 113,704,403.42 | 5.360000000% | 558,667.64 | 0.00 | 0.00 | 558,667.64 | 558,667.64 | 0.00 | 0.00 | 0.00 | 0.00 | No |
| A-2B | Act/360 | 33 | 51,752,000.00 | 5.420000000% | 257,121.19 | 0.00 | 0.00 | 257,121.19 | 257,121.19 | 0.00 | 0.00 | 0.00 | 0.00 | No |
| A-2C | Act/360 | 33 | 46,788,000.00 | 5.470000000% | 234,602.83 | 0.00 | 0.00 | 234,602.83 | 234,602.83 | 0.00 | 0.00 | 0.00 | 0.00 | No |
| A-2D | Act/360 | 33 | 10,096,000.00 | 5.560000000% | 51,455.95 | 0.00 | 0.00 | 51,455.95 | 51,455.95 | 0.00 | 0.00 | 0.00 | 0.00 | No |
| M-1 | Act/360 | 33 | 49,884,000.00 | 5.580000000% | 255,156.66 | 0.00 | 0.00 | 255,156.66 | 255,156.66 | 0.00 | 0.00 | 0.00 | 0.00 | No |
| M-2 | Act/360 | 33 | 35,826,000.00 | 5.620000000% | 184,563.61 | 0.00 | 0.00 | 184,563.61 | 184,563.61 | 0.00 | 0.00 | 0.00 | 0.00 | No |
| M-3 | Act/360 | 33 | 18,594,000.00 | 5.650000000% | 96,301.43 | 0.00 | 0.00 | 96,301.43 | 96,301.43 | 0.00 | 0.00 | 0.00 | 0.00 | No |
| M-4 | Act/360 | 33 | 16,779,000.00 | 5.700000000% | 87,670.28 | 0.00 | 0.00 | 87,670.28 | 87,670.28 | 0.00 | 0.00 | 0.00 | 0.00 | No |
| M-5 | Act/360 | 33 | 16,325,000.00 | 5.720000000% | 85,597.42 | 0.00 | 0.00 | 85,597.42 | 85,597.42 | 0.00 | 0.00 | 0.00 | 0.00 | No |
| M-6 | Act/360 | 33 | 15,418,000.00 | 5.780000000% | 81,689.70 | 0.00 | 0.00 | 81,689.70 | 81,689.70 | 0.00 | 0.00 | 0.00 | 0.00 | No |
| B-1 | Act/360 | 33 | 13,151,000.00 | 6.120000000% | 73,777.11 | 0.00 | 0.00 | 73,777.11 | 73,777.11 | 0.00 | 0.00 | 0.00 | 0.00 | No |
| B-2 | Act/360 | 33 | 8,162,000.00 | 6.320000000% | 47,285.19 | 0.00 | 0.00 | 47,285.19 | 47,285.19 | 0.00 | 0.00 | 0.00 | 0.00 | No |
| B-3 | Act/360 | 33 | 12,244,000.00 | 7.320000000% | 82,157.24 | 0.00 | 0.00 | 82,157.24 | 82,157.24 | 0.00 | 0.00 | 0.00 | 0.00 | No |
| C | 30/360 | 30 | 896,955,550.43 | 2.421359290% | 1,809,876.38 | 0.00 | 0.00 | 1,809,876.38 | 1,809,876.38 | 0.00 | 0.00 | 0.00 | 0.00 | N/A |
| P | | | 0.00 | N/A | 0.00 | 154,406.89 | 0.00 | 154,406.89 | 154,406.89 | 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 | | | 872,466,711.43 | | 6,229,083.38 | 154,406.89 | 0.00 | 6,383,490.27 | 6,383,490.27 | 0.00 | 0.00 | 0.00 | 0.00 | |

# Merrill Lynch Mortgage Investors Trust
# Mortgage Loan Asset-Backed Certificates
# Series 2006-OPT1

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

| Class | Record Date | Prior Interest Due Date | Current Interest Due Date | Additions: Supplemental Interest Trust | Additions: Payments From Cap Contracts | Additions: Prepayment Premiums | Additions: Interest Carry-Forward | Additions: Floating Rate Cartificate Carry-Over | Additions: Other Interest Proceeds [1] | Deductions: Non-Supported Interest Shortfall | Deductions: Interest Carry-Forward [2] | Deductions: Floating Rate Cartificate Carry-Over |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| A-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 |
| A-2A | 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 |
| A-2B | 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 |
| A-2C | 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 |
| A-2D | 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 | 0.00 | 0.00 | 0.00 | 0.00 |
| M-4 | 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-5 | 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-6 | 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 |
| B-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 |
| B-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 |
| B-3 | 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 |
| C | 31-Oct-06 | 1-Oct-06 | 1-Nov-06 | 0.00 | 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 | 154,406.89 | 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 | | | | 0.00 | 0.00 | 154,406.89 | 0.00 | 0.00 | 0.00 | 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-OPT1

## *Distribution Date: 27-Nov-06*
## *Bond Principal Reconciliation*

| Class | Original Class Balance | Beginning Class Balance | Scheduled Principal Payment | Unscheduled Principal Payment | Extra Principal Payment | Losses: Prior Loss Reimburs. | Losses: Current Losses | Losses: Cumulative Losses | Losses: Interest on Losses | Ending Class Balance | Rated Final Maturity | Credit Support: Original | Credit Support: Current |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| A-1 | 469,721,000.00 | 463,743,308.01 | 256,570.68 | 8,261,874.73 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 455,224,862.60 | 25-Aug-37 | 23.25% | 23.86% |
| A-2A | 117,760,000.00 | 113,704,403.42 | 88,184.24 | 4,622,323.23 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 108,993,895.95 | 25-Aug-37 | 23.25% | 23.86% |
| A-2B | 51,752,000.00 | 51,752,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 51,752,000.00 | 25-Aug-37 | 23.25% | 23.86% |
| A-2C | 46,788,000.00 | 46,788,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 46,788,000.00 | 25-Aug-37 | 23.25% | 23.86% |
| A-2D | 10,096,000.00 | 10,096,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 10,096,000.00 | 25-Aug-37 | 23.25% | 23.86% |
| M-1 | 49,884,000.00 | 49,884,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 49,884,000.00 | 25-Aug-37 | 17.75% | 18.22% |
| M-2 | 35,826,000.00 | 35,826,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 35,826,000.00 | 25-Aug-37 | 13.80% | 14.16% |
| M-3 | 18,594,000.00 | 18,594,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 18,594,000.00 | 25-Aug-37 | 11.75% | 12.06% |
| M-4 | 16,779,000.00 | 16,779,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 16,779,000.00 | 25-Aug-37 | 9.90% | 10.16% |
| M-5 | 16,325,000.00 | 16,325,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 16,325,000.00 | 25-Aug-37 | 8.10% | 8.31% |
| M-6 | 15,418,000.00 | 15,418,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 15,418,000.00 | 25-Aug-37 | 6.40% | 6.57% |
| B-1 | 13,151,000.00 | 13,151,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 13,151,000.00 | 25-Aug-37 | 4.95% | 5.08% |
| B-2 | 8,162,000.00 | 8,162,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 8,162,000.00 | 25-Aug-37 | 4.05% | 4.16% |
| B-3 | 12,244,000.00 | 12,244,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 12,244,000.00 | 25-Aug-37 | 2.70% | 2.77% |
| C | 906,994,028.64 | 896,955,550.43 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 883,726,597.55 | 25-Aug-37 | 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-Aug-37 | 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-Aug-37 | 23.25% | N/A |
| Total | 882,500,100.00 | 872,466,711.43 | 344,754.92 | 12,884,197.96 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 859,237,758.55 | | | |

Merrill Lynch Mortgage Investors Trust
Mortgage Loan Asset-Backed Certificates
Series 2006-OPT1

## *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-1 | 59022VAA9 | NR | Aaa | NR | AAA | | | | |
| A-2A | 59022VAB7 | NR | Aaa | NR | AAA | | | | |
| A-2B | 59022VAC5 | NR | Aaa | NR | AAA | | | | |
| A-2C | 59022VAD3 | NR | Aaa | NR | AAA | | | | |
| A-2D | 59022VAE1 | NR | Aaa | NR | AAA | | | | |
| M-1 | 59022VAF8 | NR | Aa1 | NR | AA+ | | | | |
| M-2 | 59022VAG6 | NR | Aa2 | NR | AA | | | | |
| M-3 | 59022VAH4 | NR | Aa3 | NR | AA- | | | | |
| M-4 | 59022VAJ0 | NR | A1 | NR | A+ | | | | |
| M-5 | 59022VAK7 | NR | A2 | NR | A | | | | |
| M-6 | 59022VAL5 | NR | A3 | NR | A- | | | | |
| B-1 | 59022VAM3 | NR | Baa1 | NR | BBB+ | | | | |
| B-2 | 59022VAN1 | NR | Baa2 | NR | BBB | | | | |
| B-3 | 59022VAP6 | NR | Baa3 | NR | BBB- | | | | |
| C | 59022VAQ4 | NR | NR | NR | NR | | | | |
| P | 59022VAR2 | NR | NR | NR | NR | | | | |
| R | 59022VAS0 | NR | NR | NR | AAA | | Aaa 9-Oct-06 | | |

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-OPT1

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

| Distribution | Current | | Delinq 1 Month | | Delinq 2 Months | | Delinq 3+ Months | | Bankruptcy | | Foreclosure | | REO | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Date | Count | Balance | Count | Balance | Count | Balance | Count | Balance | Count | Balance | Count | Balance | Count | Balance |
| ***Total (All Loans)*** | | | | | | | | | | | | | | |
| 27-Nov-06 | 4,075 | 864,237,817 | 96 | 18,702,187 | 2 | 632,162 | 0 | 0 | 0 | 0 | 1 | 154,432 | 0 | 0 |
| 25-Oct-06 | 4,224 | 895,665,797 | 5 | 1,289,754 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| ***Total (All Loans)*** | | | | | | | | | | | | | | |
| 27-Nov-06 | 97.63% | 97.79% | 2.30% | 2.12% | 0.05% | 0.07% | 0.00% | 0.00% | 0.00% | 0.00% | 0.02% | 0.02% | 0.00% | 0.00% |
| 25-Oct-06 | 99.88% | 99.86% | 0.12% | 0.14% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 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-OPT1

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

| Distribution | Current | | Delinq 1 Month | | Delinq 2 Months | | Delinq 3+ Months | | Bankruptcy | | Foreclosure | | REO | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Date | Count | Balance | Count | Balance | Count | Balance | Count | Balance | Count | Balance | Count | Balance | Count | Balance |
| | | | | | | | ***Group I - Total*** | | | | | | | |
| 27-Nov-06 | 3,300 | 584,831,420 | 78 | 12,337,682 | 1 | 192,553 | 0 | 0 | 0 | 0 | 1 | 154,432 | 0 | 0 |
| 25-Oct-06 | 3,420 | 605,184,485 | 4 | 850,047 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | ***Group I - Total*** | | | | | | | |
| 27-Nov-06 | 97.63% | 97.88% | 2.31% | 2.06% | 0.03% | 0.03% | 0.00% | 0.00% | 0.00% | 0.00% | 0.03% | 0.03% | 0.00% | 0.00% |
| 25-Oct-06 | 99.88% | 99.86% | 0.12% | 0.14% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 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-OPT1

## *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 |
| ***Group I - Fixed*** | | | | | | | | | | | | | | |
| 27-Nov-06 | 373 | 13,564,868 | 6 | 241,195 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 25-Oct-06 | 382 | 13,925,155 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| ***Group I - Fixed*** | | | | | | | | | | | | | | |
| 27-Nov-06 | 98.42% | 98.25% | 1.58% | 1.75% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 25-Oct-06 | 100.00% | 100.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 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-OPT1

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

| Distribution | Current | | Delinq 1 Month | | Delinq 2 Months | | Delinq 3+ Months | | Bankruptcy | | Foreclosure | | REO | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Date | Count | Balance | Count | Balance | Count | Balance | Count | Balance | Count | Balance | Count | Balance | Count | Balance |
| | | | | | | | ***Group I - ARM*** | | | | | | | |
| 27-Nov-06 | 2,927 | 571,266,552 | 72 | 12,096,488 | 1 | 192,553 | 0 | 0 | 0 | 0 | 1 | 154,432 | 0 | 0 |
| 25-Oct-06 | 3,038 | 591,259,330 | 4 | 850,047 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | ***Group I - ARM*** | | | | | | | |
| 27-Nov-06 | 97.53% | 97.87% | 2.40% | 2.07% | 0.03% | 0.03% | 0.00% | 0.00% | 0.00% | 0.00% | 0.03% | 0.03% | 0.00% | 0.00% |
| 25-Oct-06 | 99.87% | 99.86% | 0.13% | 0.14% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 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-OPT1

## *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 |
| ***Group II - Total*** | | | | | | | | | | | | | | |
| 27-Nov-06 | 775 | 279,406,398 | 18 | 6,364,505 | 1 | 439,608 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 25-Oct-06 | 804 | 290,481,311 | 1 | 439,707 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| ***Group II - Total*** | | | | | | | | | | | | | | |
| 27-Nov-06 | 97.61% | 97.62% | 2.27% | 2.22% | 0.13% | 0.15% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 25-Oct-06 | 99.88% | 99.85% | 0.12% | 0.15% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 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-OPT1

## *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 |
| ***Group II - Fixed*** | | | | | | | | | | | | | | |
| 27-Nov-06 | 52 | 3,859,090 | 1 | 95,840 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 25-Oct-06 | 54 | 3,995,228 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| ***Group II - Fixed*** | | | | | | | | | | | | | | |
| 27-Nov-06 | 98.11% | 97.58% | 1.89% | 2.42% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 25-Oct-06 | 100.00% | 100.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 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-OPT1

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

| Distribution | Current | | Delinq 1 Month | | Delinq 2 Months | | Delinq 3+ Months | | Bankruptcy | | Foreclosure | | REO | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Date | Count | Balance | Count | Balance | Count | Balance | Count | Balance | Count | Balance | Count | Balance | Count | Balance |
| ***Group II - ARM*** | | | | | | | | | | | | | | |
| 27-Nov-06 | 723 | 275,547,307 | 17 | 6,268,665 | 1 | 439,608 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 25-Oct-06 | 750 | 286,486,083 | 1 | 439,707 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| ***Group II - ARM*** | | | | | | | | | | | | | | |
| 27-Nov-06 | 97.57% | 97.62% | 2.29% | 2.22% | 0.13% | 0.16% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 25-Oct-06 | 99.87% | 99.85% | 0.13% | 0.15% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 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-OPT1

LaSalle Bank
ABN AMRO

## *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 | 0 | 0 | 0 | 0 | 1 | 154,432 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 25-Oct-06 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| ***Total (All Loans)*** | | | | | | | | | | | | | | | | | | | | | | | | |
| 27-Nov-06 | 0.00% | 0.00% | 0.00% | 0.00% | 0.02% | 0.02% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 25-Oct-06 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |

# Merrill Lynch Mortgage Investors Trust
# Mortgage Loan Asset-Backed Certificates
# Series 2006-OPT1

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

| | 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 | |
| Distribution Date | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance |
| ***Group I - Total*** | | | | | | | | | | | | | | | | | | | | | | | | |
| 27-Nov-06 | 0 | 0 | 0 | 0 | 1 | 154,432 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 25-Oct-06 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| ***Group I - Total*** | | | | | | | | | | | | | | | | | | | | | | | | |
| 27-Nov-06 | 0.00% | 0.00% | 0.00% | 0.00% | 0.03% | 0.03% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 25-Oct-06 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |

# Merrill Lynch Mortgage Investors Trust
# Mortgage Loan Asset-Backed Certificates
# Series 2006-OPT1

## *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 |
| ***Group I - Fixed*** | | | | | | | | | | | | | | | | | | | | | | | | |
| 27-Nov-06 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 25-Oct-06 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| ***Group I - Fixed*** | | | | | | | | | | | | | | | | | | | | | | | | |
| 27-Nov-06 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 25-Oct-06 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |

# Merrill Lynch Mortgage Investors Trust
# Mortgage Loan Asset-Backed Certificates
# Series 2006-OPT1

## *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 |
| ***Group I - ARM*** | | | | | | | | | | | | | | | | | | | | | | | | |
| 27-Nov-06 | 0 | 0 | 0 | 0 | 1 | 154,432 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 25-Oct-06 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| ***Group I - ARM*** | | | | | | | | | | | | | | | | | | | | | | | | |
| 27-Nov-06 | 0.00% | 0.00% | 0.00% | 0.00% | 0.03% | 0.03% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 25-Oct-06 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |

Merrill Lynch Mortgage Investors Trust
Mortgage Loan Asset-Backed Certificates
Series 2006-OPT1

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

| | 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 | |
| Distribution Date | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance |
| **Group II - Total** | | | | | | | | | | | | | | | | | | | | | | | | |
| 27-Nov-06 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 25-Oct-06 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Group II - Total** | | | | | | | | | | | | | | | | | | | | | | | | |
| 27-Nov-06 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 25-Oct-06 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |

# Merrill Lynch Mortgage Investors Trust
# Mortgage Loan Asset-Backed Certificates
# Series 2006-OPT1

## *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 |
| ***Group II - Fixed*** | | | | | | | | | | | | | | | | | | | | | | | | |
| 27-Nov-06 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 25-Oct-06 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| ***Group II - Fixed*** | | | | | | | | | | | | | | | | | | | | | | | | |
| 27-Nov-06 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 25-Oct-06 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |

Merrill Lynch Mortgage Investors Trust
Mortgage Loan Asset-Backed Certificates
Series 2006-OPT1

## *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: Current # | Current Balance | 31-60 Days # | 31-60 Days Balance | 61-90 Days # | 61-90 Days Balance | 90 + Days # | 90 + Days Balance | In REO and Delinquent: Current # | Current Balance | 31-60 Days # | 31-60 Days Balance | 61-90 Days # | 61-90 Days Balance | 90 + Days # | 90 + Days Balance | 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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| ***Group II - ARM*** | | | | | | | | | | | | | | | | | | | | | | | | |
| 27-Nov-06 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 25-Oct-06 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| ***Group II - ARM*** | | | | | | | | | | | | | | | | | | | | | | | | |
| 27-Nov-06 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 25-Oct-06 | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |

# Merrill Lynch Mortgage Investors Trust
# Mortgage Loan Asset-Backed Certificates
# Series 2006-OPT1

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

| Distribution Date | Ending Pool # | Ending Pool Balance | Payoffs # | Payoffs Balance | Insurance Proceeds | Substitution Proceeds | Liquidation Proceeds | Realized Losses # | Realized Losses Amount | Remaining Term Life | Curr Weighted Avg. Coupon | Curr Weighted Avg. Remit |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| ***Total (All Loans)*** | | | | | | | | | | | | |
| 27-Nov-06 | 4,174 | 883,726,598 | 55 | 12,858,016 | 0.00 | 0.00 | 0.00 | 0 | 0 | 356 | 8.63% | 8.33% |
| 25-Oct-06 | 4,229 | 896,955,550 | 42 | 9,566,106 | 0.00 | 0.00 | 0.00 | 0 | 0 | 357 | 8.63% | 8.33% |
| ***Group I - Fixed*** | | | | | | | | | | | | |
| 27-Nov-06 | 379 | 13,806,062 | 3 | 114,012 | 0.00 | 0.00 | 0.00 | 0 | 0 | 355 | 11.58% | 11.28% |
| 25-Oct-06 | 382 | 13,925,155 | 3 | 80,737 | 0.00 | 0.00 | 0.00 | 0 | 0 | 356 | 11.59% | 11.29% |

# Merrill Lynch Mortgage Investors Trust
# Mortgage Loan Asset-Backed Certificates
# Series 2006-OPT1

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

| Distribution Date | Ending Pool # | Ending Pool Balance | Payoffs # | Payoffs Balance | Insurance Proceeds | Substitution Proceeds | Liquidation Proceeds | Realized Losses # | Realized Losses Amount | Remaining Term Life | Curr Weighted Avg. Coupon | Curr Weighted Avg. Remit |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Group I - ARM** | | | | | | | | | | | | |
| 27-Nov-06 | 3,001 | 583,710,024 | 41 | 8,136,213 | 0.00 | 0.00 | 0.00 | 0 | 0 | 356 | 8.79% | 8.49% |
| 25-Oct-06 | 3,042 | 592,109,377 | 30 | 5,592,236 | 0.00 | 0.00 | 0.00 | 0 | 0 | 357 | 8.79% | 8.49% |

| Distribution Date | Ending Pool # | Ending Pool Balance | Payoffs # | Payoffs Balance | Insurance Proceeds | Substitution Proceeds | Liquidation Proceeds | Realized Losses # | Realized Losses Amount | Remaining Term Life | Curr Weighted Avg. Coupon | Curr Weighted Avg. Remit |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Group II - Fixed** | | | | | | | | | | | | |
| 27-Nov-06 | 53 | 3,954,930 | 1 | 38,978 | 0.00 | 0.00 | 0.00 | 0 | 0 | 354 | 12.01% | 11.71% |
| 25-Oct-06 | 54 | 3,995,228 | 0 | 0 | 0.00 | 0.00 | 0.00 | 0 | 0 | 355 | 12.01% | 11.71% |

LaSalle Bank
ABN AMRO

# Merrill Lynch Mortgage Investors Trust
# Mortgage Loan Asset-Backed Certificates
# Series 2006-OPT1

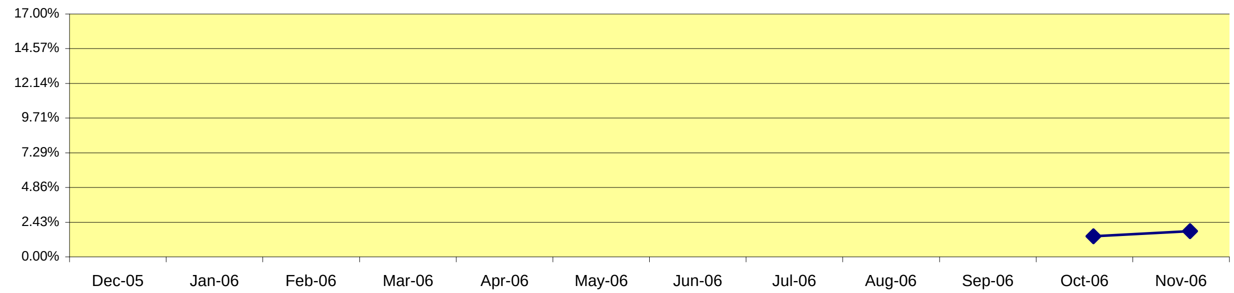
## *Distribution Date: 27-Nov-06*
## *Asset-Backed Facts ~ 15 Month Historical Payoff/Loss Summary*

| Distribution | Ending Pool | | Payoffs | | Insurance | Substitution | Liquidation | Realized Losses | | Remaining Term | Curr Weighted Avg. | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Date | # | Balance | # | Balance | Proceeds | Proceeds | Proceeds | # | Amount | Life | Coupon | Remit |
| | | | | | | ***Group II - ARM*** | | | | | | |
| 27-Nov-06 | 741 | 282,255,580 | 10 | 4,568,812 | 0.00 | 0.00 | 0.00 | 0 | 0 | 356 | 8.13% | 7.83% |
| 25-Oct-06 | 751 | 286,925,790 | 9 | 3,893,133 | 0.00 | 0.00 | 0.00 | 0 | 0 | 357 | 8.13% | 7.83% |

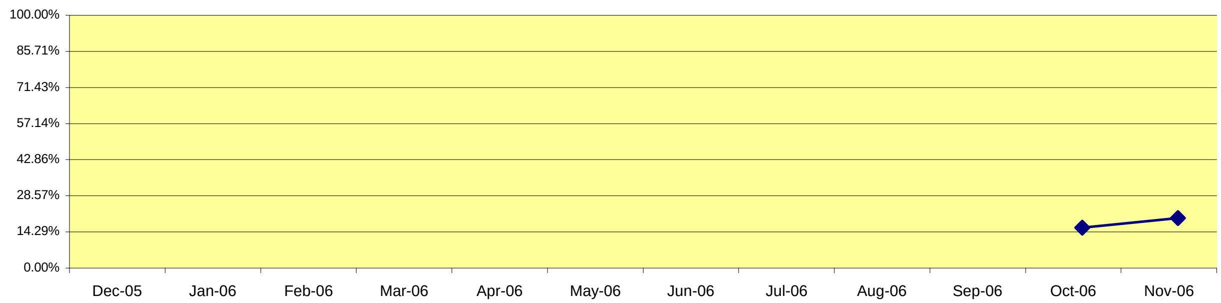
# Merrill Lynch Mortgage Investors Trust
# Mortgage Loan Asset-Backed Certificates
# Series 2006-OPT1

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

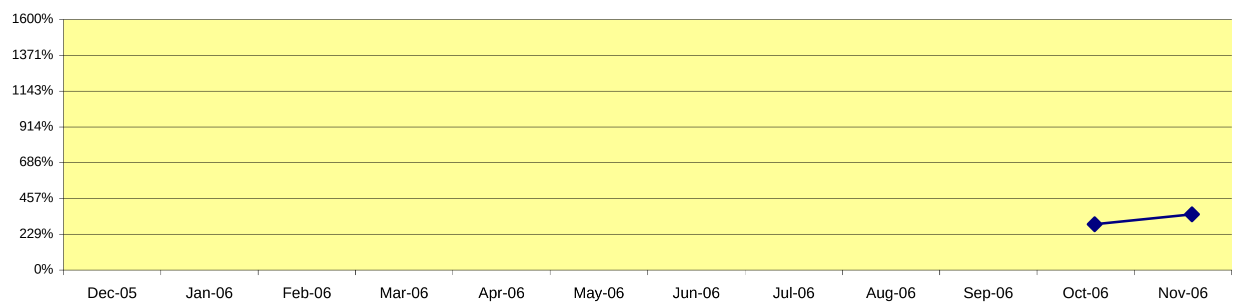
| **SMM (Single Monthly Mortality)** | **Total** |
|---|---|
| Current Period | 1.44% |
| 3-Month Average | 1.25% |
| 6-Month Average | 1.25% |
| 12-Month Average | 1.25% |
| Average Since Cut-Off | 1.25% |




| **CPR (Conditional Prepayment Rate)** | **Total** |
|---|---|
| Current Period | 15.94% |
| 3-Month Average | 14.03% |
| 6-Month Average | 14.03% |
| 12-Month Average | 14.03% |
| Average Since Cut-Off | 14.03% |




| **PSA (Public Securities Association)** | **Total** |
|---|---|
| Current Period | 266% |
| 3-Month Average | 234% |
| 6-Month Average | 234% |
| 12-Month Average | 234% |
| Average Since Cut-Off | 234% |




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

# Merrill Lynch Mortgage Investors Trust
# Mortgage Loan Asset-Backed Certificates
# Series 2006-OPT1

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

### Distribution by Current Ending Principal Balance

| Min | | Max | Count | % of Total | Balance | % of Total |
|---|---|---|---|---|---|---|
| 14,000 | to | 57,000 | 421 | 10.09% | 14,700,906 | 1.66% |
| 57,000 | to | 79,000 | 295 | 7.07% | 19,970,336 | 2.26% |
| 79,000 | to | 101,000 | 347 | 8.31% | 31,347,795 | 3.55% |
| 101,000 | to | 123,000 | 370 | 8.86% | 41,208,013 | 4.66% |
| 123,000 | to | 145,000 | 332 | 7.95% | 44,452,786 | 5.03% |
| 145,000 | to | 165,000 | 316 | 7.57% | 48,907,512 | 5.53% |
| 165,000 | to | 216,000 | 578 | 13.85% | 109,603,816 | 12.40% |
| 216,000 | to | 267,000 | 395 | 9.46% | 94,765,127 | 10.72% |
| 267,000 | to | 318,000 | 302 | 7.24% | 88,331,562 | 10.00% |
| 318,000 | to | 369,000 | 243 | 5.82% | 82,868,762 | 9.38% |
| 369,000 | to | 419,000 | 157 | 3.76% | 61,734,087 | 6.99% |
| 419,000 | to | 1,317,000 | 418 | 10.01% | 245,835,895 | 27.82% |
| | | | 4,174 | 100.00% | 883,726,598 | 100.00% |

### Distribution by Cut-off Principal Balance

| Min | | Max | Count | % of Total | Balance | % of Total |
|---|---|---|---|---|---|---|
| 14,000 | to | 57,000 | 429 | 10.04% | 15,003,645 | 1.65% |
| 57,000 | to | 79,000 | 298 | 6.98% | 20,171,765 | 2.22% |
| 79,000 | to | 101,000 | 355 | 8.31% | 32,098,756 | 3.54% |
| 101,000 | to | 123,000 | 373 | 8.73% | 41,560,975 | 4.58% |
| 123,000 | to | 145,000 | 346 | 8.10% | 46,316,758 | 5.11% |
| 145,000 | to | 166,000 | 333 | 7.80% | 51,730,258 | 5.70% |
| 166,000 | to | 217,000 | 588 | 13.77% | 112,183,684 | 12.37% |
| 217,000 | to | 268,000 | 406 | 9.51% | 98,035,607 | 10.81% |
| 268,000 | to | 319,000 | 310 | 7.26% | 91,188,136 | 10.05% |
| 319,000 | to | 370,000 | 246 | 5.76% | 84,295,559 | 9.29% |
| 370,000 | to | 420,000 | 163 | 3.82% | 64,410,240 | 7.10% |
| 420,000 | to | 1,338,000 | 424 | 9.93% | 249,998,646 | 27.56% |
| | | | 4,271 | 100.00% | 906,994,029 | 100.00% |

### Distribution by Current Mortgage Rate

| Min | | Max | Count | % of Total | Balance | % of Total |
|---|---|---|---|---|---|---|
| 5.50% | to | 7.39% | 412 | 9.87% | 153,147,902 | 17.33% |
| 7.39% | to | 7.73% | 238 | 5.70% | 76,522,330 | 8.66% |
| 7.73% | to | 8.08% | 331 | 7.93% | 103,269,418 | 11.69% |
| 8.08% | to | 8.42% | 338 | 8.10% | 94,111,968 | 10.65% |
| 8.42% | to | 8.77% | 370 | 8.86% | 88,176,636 | 9.98% |
| 8.77% | to | 9.15% | 433 | 10.37% | 91,530,525 | 10.36% |
| 9.15% | to | 9.63% | 429 | 10.28% | 82,971,385 | 9.39% |
| 9.63% | to | 10.09% | 488 | 11.69% | 72,443,965 | 8.20% |
| 10.09% | to | 10.56% | 271 | 6.49% | 42,030,561 | 4.76% |
| 10.56% | to | 11.03% | 256 | 6.13% | 34,820,885 | 3.94% |
| 11.03% | to | 11.55% | 180 | 4.31% | 17,854,070 | 2.02% |
| 11.55% | to | 14.38% | 428 | 10.25% | 26,846,954 | 3.04% |
| | | | 4,174 | 100.00% | 883,726,598 | 100.00% |

### Distribution by Original Mortgage Rate

| Min | | Max | Count | % of Total | Balance | % of Total |
|---|---|---|---|---|---|---|
| 5.50% | to | 7.39% | 419 | 9.81% | 155,581,460 | 17.15% |
| 7.39% | to | 7.73% | 243 | 5.69% | 77,739,973 | 8.57% |
| 7.73% | to | 8.08% | 341 | 7.98% | 106,704,575 | 11.76% |
| 8.08% | to | 8.42% | 345 | 8.08% | 97,055,028 | 10.70% |
| 8.42% | to | 8.77% | 380 | 8.90% | 90,975,297 | 10.03% |
| 8.77% | to | 9.15% | 438 | 10.26% | 93,277,977 | 10.28% |
| 9.15% | to | 9.63% | 437 | 10.23% | 84,348,855 | 9.30% |
| 9.63% | to | 10.09% | 504 | 11.80% | 76,252,028 | 8.41% |
| 10.09% | to | 10.56% | 281 | 6.58% | 43,888,164 | 4.84% |
| 10.56% | to | 11.03% | 260 | 6.09% | 35,355,504 | 3.90% |
| 11.03% | to | 11.55% | 186 | 4.35% | 18,488,403 | 2.04% |
| 11.55% | to | 14.38% | 437 | 10.23% | 27,326,765 | 3.01% |
| | | | 4,271 | 100.00% | 906,994,029 | 100.00% |

# Merrill Lynch Mortgage Investors Trust
# Mortgage Loan Asset-Backed Certificates
# Series 2006-OPT1

## *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 | 3,742 | 865,965,605 | 97.99% | 355.83 | 8.57% |
| Fixed 2nd Lien | 432 | 17,760,993 | 2.01% | 355.10 | 11.67% |
| Total | 4,174 | 883,726,598 | 100.00% | | |

**Distribution by Product Characteristics (Cut-off)**

| Product Type | # of Loans | Original Principal Balance | % of Balance | WAMM | WAC |
|---|---|---|---|---|---|
| Adjustable | 3,832 | 888,955,450 | 98.01% | 359.98 | 8.57% |
| Fixed 2nd Lien | 439 | 18,038,579 | 1.99% | 359.60 | 11.68% |
| Total | 4,271 | 906,994,029 | 100.00% | | |

**Distribution by Property Types (Current)**

| Property Type | # of Loans | Ending Balance | % of Balance | WAMM | WAC |
|---|---|---|---|---|---|
| SF Unattached Dwelling | 3,010 | 607,991,648 | 68.80% | 355.80 | 8.62% |
| Deminimus Planned Unit Development | 483 | 109,832,374 | 12.43% | 355.80 | 8.53% |
| Multifamily | 296 | 88,271,650 | 9.99% | 355.93 | 8.69% |
| Condo - Low Facility | 183 | 40,958,476 | 4.63% | 355.78 | 8.69% |
| SF Attached Dwelling | 122 | 20,956,016 | 2.37% | 355.85 | 8.94% |
| PUD | 66 | 13,234,693 | 1.50% | 355.89 | 8.75% |
| Condo - High Facility | 14 | 2,481,740 | 0.28% | 355.95 | 8.96% |
| Total | 4,174 | 883,726,598 | 100.00% | | |

**Distribution by Property Types (Cut-off)**

| Property Type | # of Loans | Ending Balance | % of Balance | WAMM | WAC |
|---|---|---|---|---|---|
| SF Unattached Dwelling | 3,091 | 627,380,171 | 69.17% | 359.96 | 8.63% |
| Deminimus Planned Unit Development | 487 | 111,376,841 | 12.28% | 360.00 | 8.53% |
| Multifamily | 300 | 89,277,298 | 9.84% | 360.00 | 8.69% |
| Condo - Low Facility | 184 | 41,227,038 | 4.55% | 360.00 | 8.69% |
| SF Attached Dwelling | 124 | 21,212,408 | 2.34% | 360.00 | 8.95% |
| PUD | 70 | 13,903,726 | 1.53% | 360.00 | 8.75% |
| Condo - High Facility | 15 | 2,616,545 | 0.29% | 360.00 | 9.02% |
| Total | 4,271 | 906,994,029 | 100.00% | | |

# Merrill Lynch Mortgage Investors Trust
# Mortgage Loan Asset-Backed Certificates
# Series 2006-OPT1

## *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 | 3,905 | 825,598,739 | 93.42% | 355.81 | 8.58% |
| Non-Owner Occupied | 238 | 49,733,544 | 5.63% | 355.90 | 9.42% |
| Owner Occupied - Secondary Residence | 31 | 8,394,315 | 0.95% | 355.90 | 8.85% |
| Total | 4,174 | 883,726,598 | 100.00% | | |

### Distribution by Occupancy Type (Cut-off)

| Occupancy Type | # of Loans | Ending Balance | % of Balance | WAMM | WAC |
|---|---|---|---|---|---|
| Owner Occupied - Primary Residence | 3,989 | 846,852,865 | 93.37% | 359.97 | 8.58% |
| Non-Owner Occupied | 251 | 51,738,470 | 5.70% | 360.00 | 9.45% |
| Owner Occupied - Secondary Residence | 31 | 8,402,694 | 0.93% | 360.00 | 8.85% |
| Total | 4,271 | 906,994,029 | 100.00% | | |

### Distribution by Loan Purpose (Current)

| Loan Purpose | # of Loans | Ending Balance | % of Balance | WAMM | WAC |
|---|---|---|---|---|---|
| Refinance/Equity Takeout | 2,080 | 543,973,754 | 61.55% | 355.83 | 8.46% |
| Purchase | 1,867 | 292,856,047 | 33.14% | 355.79 | 8.90% |
| Refinance/No Cash Out | 227 | 46,896,797 | 5.31% | 355.81 | 8.94% |
| Total | 4,174 | 883,726,598 | 100.00% | | |

### Distribution by Loan Purpose (Cut-off)

| Loan Purpose | # of Loans | Ending Balance | % of Balance | WAMM | WAC |
|---|---|---|---|---|---|
| Refinance/Equity Takeout | 2,142 | 561,209,034 | 61.88% | 359.97 | 8.46% |
| Purchase | 1,896 | 297,780,802 | 32.83% | 359.99 | 8.92% |
| Refinance/No Cash Out | 233 | 48,004,193 | 5.29% | 359.92 | 8.96% |
| Total | 4,271 | 906,994,029 | 100.00% | | |

# Merrill Lynch Mortgage Investors Trust
# Mortgage Loan Asset-Backed Certificates
# Series 2006-OPT1

## *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 |
|---|---|---|---|---|---|
| Option One | 4,174 | 883,726,598 | 100.00% | 355.82 | 8.63% |

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

| Originator | # of Loans | Ending Balance | % of Balance | WAMM | WAC |
|---|---|---|---|---|---|
| Option One | 4,271 | 906,994,029 | 100.00% | 359.97 | 8.64% |

# Merrill Lynch Mortgage Investors Trust
# Mortgage Loan Asset-Backed Certificates
# Series 2006-OPT1

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

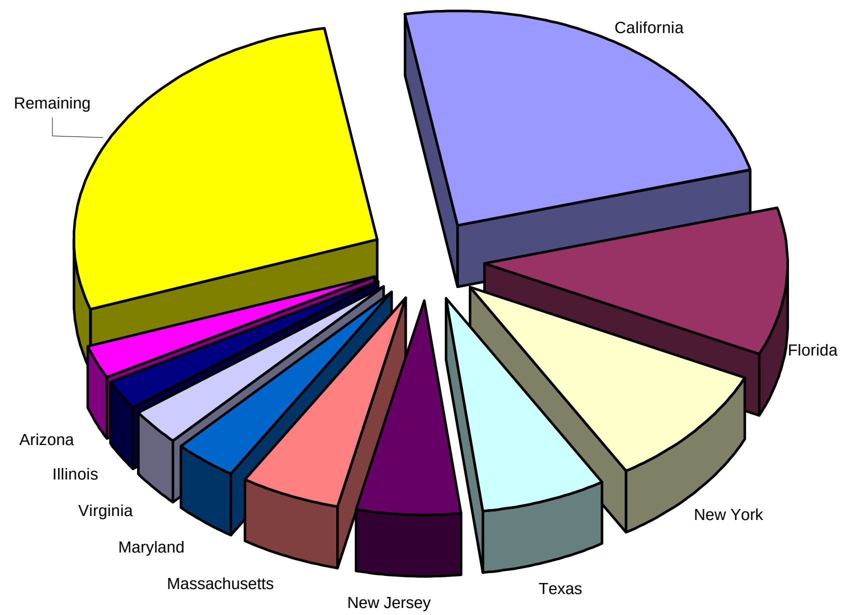
### Top 10 Current State Concentration

| Geographic Distribution | # of Loans | Balance [1] | % of Balance | WAMM | WAC |
|---|---|---|---|---|---|
| California | 543 | 207,519,856 | 23.48% | 356 | 7.81% |
| Florida | 486 | 99,306,823 | 11.24% | 356 | 8.80% |
| New York | 254 | 83,683,145 | 9.47% | 356 | 8.39% |
| Texas | 483 | 58,675,052 | 6.64% | 356 | 9.45% |
| New Jersey | 193 | 49,742,324 | 5.63% | 356 | 8.95% |
| Massachusetts | 169 | 45,575,679 | 5.16% | 356 | 8.47% |
| Maryland | 111 | 28,704,527 | 3.25% | 356 | 8.66% |
| Virginia | 138 | 25,900,290 | 2.93% | 356 | 8.70% |
| Illinois | 113 | 20,663,525 | 2.34% | 356 | 9.16% |
| Arizona | 96 | 20,111,655 | 2.28% | 356 | 8.66% |
| Remaining | 1,588 | 243,843,722 | 27.59% | 356 | 9.05% |

### Top 10 Original State Concentration

| Geographic Distribution | # of Loans | Balance [1] | % of Balance | WAMM | WAC |
|---|---|---|---|---|---|
| California | 562 | 213,942,075 | 23.59% | 360 | 7.82% |
| Florida | 496 | 100,788,008 | 11.11% | 360 | 8.81% |
| New York | 258 | 84,551,095 | 9.32% | 360 | 8.41% |
| Texas | 483 | 58,737,519 | 6.48% | 360 | 9.45% |
| New Jersey | 202 | 52,544,819 | 5.79% | 360 | 8.93% |
| Massachusetts | 178 | 47,917,614 | 5.28% | 360 | 8.47% |
| Maryland | 114 | 29,363,412 | 3.24% | 360 | 8.68% |
| Virginia | 143 | 26,970,059 | 2.97% | 360 | 8.69% |
| Illinois | 120 | 22,688,941 | 2.50% | 360 | 9.19% |
| Arizona | 102 | 21,925,537 | 2.42% | 360 | 8.66% |
| Remaining | 1,613 | 247,564,949 | 27.30% | 360 | 9.06% |

### Top 10 Current State Concentration




[1] Based on Current Period Ending Principal Balance

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# Merrill Lynch Mortgage Investors Trust
# Mortgage Loan Asset-Backed Certificates
# Series 2006-OPT1

## *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 |
|---|---|---|---|---|---|---|---|---|---|---|---|

| **Liq. Type Code - Legend** | | | | **Adjustment Legend** | | | |
|---|---|---|---|---|---|---|---|
| Charge-off | C | REO | R | Escrow Bal/Adv | 1 | Third Party | 6 |
| Matured | M | Short Pay | S | MREC | 2 | Charged Off/Matured | 7 |
| Repurchase | N | Third Party | T | Rest'd Escrow | 3 | Side Note | 8 |
| Note Sale | O | Write-off | W | Replacement Res. | 4 | Manual | 9 |
| Paid in Full | P | | | Suspense | 5 | | |

# Merrill Lynch Mortgage Investors Trust
# Mortgage Loan Asset-Backed Certificates
# Series 2006-OPT1

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

| | Current Realized Loss | | | | Previous Liquidations/Payoffs | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 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 | | Realized Loss Adjusted | Cumulative Realized Loss |
| | | | | | 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 | 0.00 |
| 25-Oct-06 | 0.00 | 0.00 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0.00 |
| Total | 0.00 | 0.00 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | |

Merrill Lynch Mortgage Investors Trust
Mortgage Loan Asset-Backed Certificates
Series 2006-OPT1

## *Distribution Date: 27-Nov-06*
## *Historical Realized Loss Summary*
## *Group I*

| Distribution Date | Current Realized Loss: Beginning Scheduled Balance | Current Realized Loss: Net Liquidation Proceeds | Current Realized Loss: Realized Loss | Current Realized Loss: Loan Count | Previous Liquidations/Payoffs: Claims on Prior Liquidations Amount | Claims on Prior Liquidations Count | Recovery on Prior Liquidations Amount | Recovery on Prior Liquidations Count | (Claims)/Recoveries on Prior Payoffs Amount | (Claims)/Recoveries on Prior Payoffs Count | Realized Loss Adjusted | Cumulative Realized Loss |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 27-Nov-06 | 0.00 | 0.00 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0.00 |
| 25-Oct-06 | 0.00 | 0.00 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0.00 |
| Total | 0.00 | 0.00 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | |

# Merrill Lynch Mortgage Investors Trust
# Mortgage Loan Asset-Backed Certificates
# Series 2006-OPT1

## *Distribution Date: 27-Nov-06*
## *Historical Realized Loss Summary*
## *Group II*

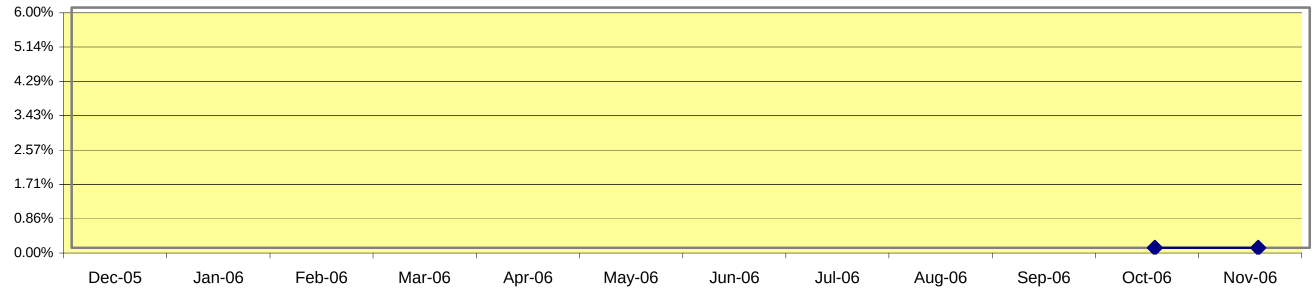
| | Current Realized Loss | | | | Previous Liquidations/Payoffs | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Distribution Date | Beginning Scheduled Balance | Net Liquidation Proceeds | Realized Loss | Loan Count | Claims on Prior Liquidations | | Recovery on Prior Liquidations | | (Claims)/Recoveries on Prior Payoffs | | Realized Loss Adjusted | Cumulative Realized Loss |
| | | | | | 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 | 0.00 |
| 25-Oct-06 | 0.00 | 0.00 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0.00 |
| Total | 0.00 | 0.00 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | |

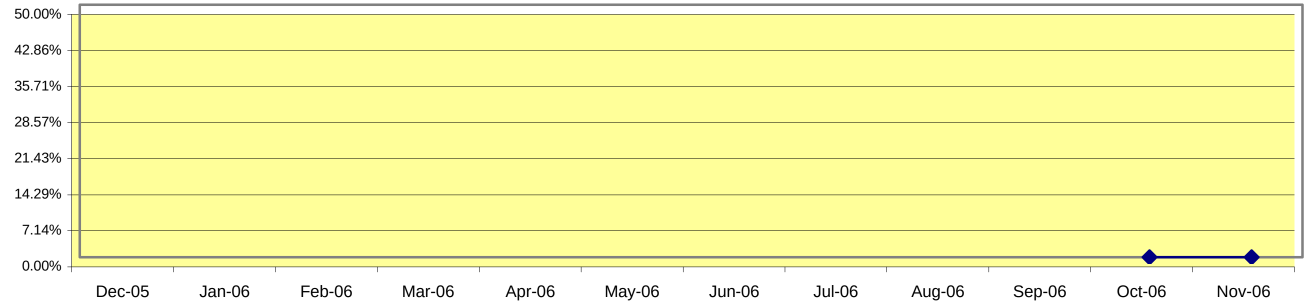
Merrill Lynch Mortgage Investors Trust
Mortgage Loan Asset-Backed Certificates
Series 2006-OPT1

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

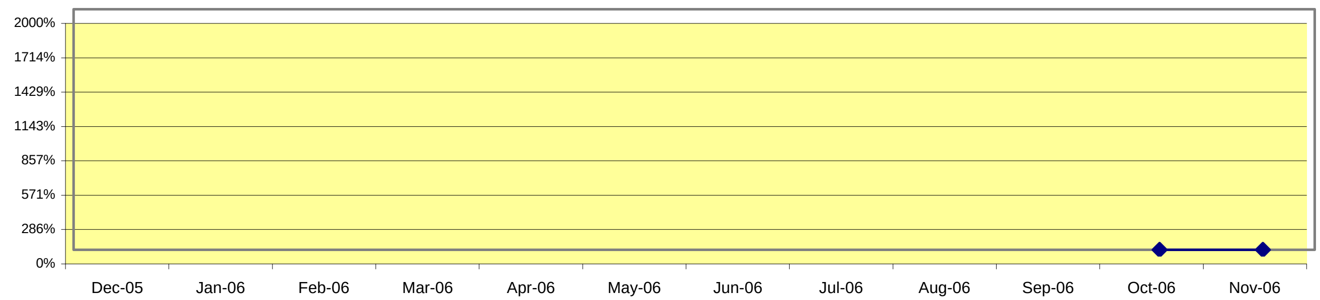
| **MDR (monthly Default Rate)** | **Total** |
|---|---|
| Current Period | 0.00% |
| 3-Month Average | 0.00% |
| 6-Month Average | 0.00% |
| 12-Month Average | 0.00% |
| Average Since Cut-Off | 0.00% |




| **CDR (Conditional Default Rate)** | **Total** |
|---|---|
| Current Period | 0.00% |
| 3-Month Average | 0.00% |
| 6-Month Average | 0.00% |
| 12-Month Average | 0.00% |
| Average Since Cut-Off | 0.00% |




| **SDA (Standard Default Assumption)** | **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% |




| | | |
|---|---|---|
| MDR | Monthly Default Rate | (Beginning Principal Balance of Liquidated Loans) / (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 | (Original Term - Remaining Term) * (Current Scheduled Balance / Deal Scheduled Principal Balance) |

# Merrill Lynch Mortgage Investors Trust
# Mortgage Loan Asset-Backed Certificates
# Series 2006-OPT1

## *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 |
|---|---|---|---|---|---|---|---|---|---|

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# Merrill Lynch Mortgage Investors Trust
# Mortgage Loan Asset-Backed Certificates
# Series 2006-OPT1

## *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-OPT1

## *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.

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# Merrill Lynch Mortgage Investors Trust
# Mortgage Loan Asset-Backed Certificates
# Series 2006-OPT1

## *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-OPT1**

***Distribution Date: 27-Nov-06***
***Historical Collateral Level REO Report***
**Total (All Loans)**

| 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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Total | | | | | 0.00 | 0.00 | 0.00 | | 0.00 | | 0.00 | 0.00 | 0.00 |

Merrill Lynch Mortgage Investors Trust
Mortgage Loan Asset-Backed Certificates
Series 2006-OPT1

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

| 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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Total | | | | | 0.00 | 0.00 | 0.00 | | 0.00 | | 0.00 | 0.00 | 0.00 |

# Merrill Lynch Mortgage Investors Trust
# Mortgage Loan Asset-Backed Certificates
# Series 2006-OPT1

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

| 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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Total | | | | | 0.00 | 0.00 | 0.00 | | 0.00 | | 0.00 | 0.00 | 0.00 |