



101 Barclay Street, 8 West  
New York, NY 10286

Officer: Matthew Sabino  
212-815-6093  
Associate: Steven Chrysanthis  
212-815-8318

**CWALT, Inc.**  
**Alternative Loan Trust 2006-31CB**  
**Mortgage Pass-Through Certificates, Series 2006-31CB**

*Certificateholder Monthly Distribution Summary*

Class	Cusip	Class Description	Certificate Rate Type	Beginning Balance	Pass Through Rate (%)	Principal Distribution	Interest Distribution	Total Distribution	Current Realized Losses	Ending Balance	Cumulative Realized Losses
A1	02148HAA9	Senior	Var-30/360	19,623,054.31	5.850000	454,317.11	95,662.39	549,979.50	0.00	19,168,737.21	0.00
A2	02148HAB7	Strip IO	Var-30/360	45,462,692.24	0.150000	0.00	5,682.84	5,682.84	0.00	44,410,130.37	0.00
A3	02148HAC5	Senior	Fix-30/360	85,983,648.09	6.000000	830,000.00	429,918.24	1,259,918.24	0.00	85,153,648.09	0.00
A4	02148HAD3	Senior	Fix-30/360	67,441,200.00	6.000000	0.00	337,206.00	337,206.00	0.00	67,441,200.00	0.00
A5	02148HAE1	Senior	Var-30/360	19,983,500.00	6.000000	5,500.00	101,582.79	107,082.79	0.00	19,978,000.00	0.00
A6	02148HAF8	Strip IO	Var-30/360	19,983,500.00	0.000000	0.00	0.00	0.00	0.00	19,978,000.00	0.00
A7	02148HAG6	Senior	Fix-30/360	11,931,000.00	6.000000	0.00	59,655.00	59,655.00	0.00	11,931,000.00	0.00
A8	02148HAH4	Senior	Fix-30/360	140,460,665.73	5.750000	490,917.69	673,040.69	1,163,958.38	0.00	139,969,748.04	0.00
A9	02148HAJ0	Senior	Fix-30/360	45,762,000.00	6.000000	0.00	228,810.00	228,810.00	0.00	45,762,000.00	0.00
A10	02148HAK7	Senior	Fix-30/360	2,991,000.00	6.000000	0.00	14,955.00	14,955.00	0.00	2,991,000.00	0.00
A11	02148HAL5	Senior	Var-30/360	90,742,391.81	5.950000	2,670,828.37	449,931.03	3,120,759.39	0.00	88,071,563.44	0.00
A12	02148HAM3	Strip IO	Var-30/360	90,742,391.81	0.050000	0.00	3,780.93	3,780.93	0.00	88,071,563.44	0.00
A13	02148HAN1	Senior	Fix-30/360	159,366.79	6.000000	160,163.63	0.00	160,163.63	0.00	0.00	0.00
A14	02148HAP6	Senior	Fix-30/360	385,728.55	6.000000	0.00	0.00	0.00	0.00	387,657.19	0.00
A15	02148HAQ4	Senior	Fix-30/360	163,316,733.63	6.000000	1,514,655.05	816,583.67	2,331,238.72	0.00	161,802,078.58	0.00
A16	02148HAR2	Senior	Fix-30/360	100,000,000.00	6.000000	0.00	500,000.00	500,000.00	0.00	100,000,000.00	0.00
A17	02148HAS0	Senior	Fix-30/360	16,731,010.88	6.000000	2,060,699.31	0.00	2,060,699.31	0.00	14,753,966.62	0.00
A18	02148HAT8	Senior	Fix-30/360	19,958,800.00	6.000000	0.00	99,794.00	99,794.00	0.00	19,958,800.00	0.00
A19	02148HAU5	Senior	Fix-30/360	10,000,000.00	6.000000	0.00	50,000.00	50,000.00	0.00	10,000,000.00	0.00
A20	02148HAV3	Senior	Fix-30/360	1,230,000.00	6.000000	0.00	6,150.00	6,150.00	0.00	1,230,000.00	0.00
A21	02148HAW1	Senior	Var-30/360	25,839,637.92	5.850000	598,244.76	125,968.23	724,213.00	0.00	25,241,393.16	0.00
A22	02148HBG5	Strip IO	Fix-30/360	5,852,527.74	6.000000	0.00	29,262.64	29,262.64	0.00	5,832,072.84	0.00
X	02148HBF7	Strip IO	Var-30/360	829,229,971.66	0.552368	0.00	381,699.95	381,699.95	0.00	820,535,543.48	0.00
PO	02148HAX9	Strip PO	Fix-30/360	410,223.66	0.000000	390.27	0.00	390.27	0.00	409,833.39	0.00
AR	02148HAY7	Senior	Fix-30/360	0.00	6.000000	0.00	0.08	0.08	0.00	0.00	0.00
M	02148HAZ4	Mezzanine	Fix-30/360	17,449,858.59	6.000000	11,567.19	87,249.29	98,816.48	0.00	17,438,291.40	0.00
B1	02148HBA8	Junior	Fix-30/360	6,543,696.97	6.000000	4,337.70	32,718.48	37,056.18	0.00	6,539,359.27	0.00
B2	02148HBB6	Junior	Fix-30/360	4,798,711.11	6.000000	3,180.98	23,993.56	27,174.53	0.00	4,795,530.13	0.00
B3	02148HBC4	Junior	Fix-30/360	3,489,971.72	6.000000	2,313.44	17,449.86	19,763.30	0.00	3,487,658.28	0.00
B4	02148HBD2	Junior	Fix-30/360	2,617,478.79	6.000000	1,735.08	13,087.39	14,822.47	0.00	2,615,743.71	0.00
B5	02148HBE0	Junior	Fix-30/360	2,182,133.99	6.000000	1,446.50	10,910.67	12,357.17	0.00	2,180,687.50	0.00
Totals				860,031,812.54		8,810,297.08	4,595,092.73	13,405,389.80	0.00	851,307,896.01	0.00



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**CWALT, Inc.**  
**Alternative Loan Trust 2006-31CB**  
**Mortgage Pass-Through Certificates, Series 2006-31CB**

*Principal Distribution Detail*

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Scheduled Principal Distribution	Accretion Principal	Unscheduled Principal Adjustments	Net Principal Distribution	Current Realized Losses	Ending Certificate Balance	Ending Certificate Factor
A1	02148HAA9	20,000,000.00	19,623,054.31	454,317.11	0.00	0.00	454,317.11	0.00	19,168,737.21	0.95843686044
A2	02148HAB7	46,336,000.00	45,462,692.24	0.00	0.00	0.00	0.00	0.00	44,410,130.37	0.95843686044
A3	02148HAC5	88,108,000.00	85,983,648.09	830,000.00	0.00	0.00	830,000.00	0.00	85,153,648.09	0.96646897090
A4	02148HAD3	67,441,200.00	67,441,200.00	0.00	0.00	0.00	0.00	0.00	67,441,200.00	1.00000000000
A5	02148HAE1	20,000,000.00	19,983,500.00	5,500.00	0.00	0.00	5,500.00	0.00	19,978,000.00	0.99890000000
A6	02148HAF8	20,000,000.00	19,983,500.00	0.00	0.00	0.00	0.00	0.00	19,978,000.00	0.99890000000
A7	02148HAG6	11,931,000.00	11,931,000.00	0.00	0.00	0.00	0.00	0.00	11,931,000.00	1.00000000000
A8	02148HAH4	141,510,000.00	140,460,665.73	490,917.69	0.00	0.00	490,917.69	0.00	139,969,748.04	0.98911559635
A9	02148HAJ0	45,762,000.00	45,762,000.00	0.00	0.00	0.00	0.00	0.00	45,762,000.00	1.00000000000
A10	02148HAK7	2,991,000.00	2,991,000.00	0.00	0.00	0.00	0.00	0.00	2,991,000.00	1.00000000000
A11	02148HAL5	95,000,000.00	90,742,391.81	2,670,828.37	0.00	0.00	2,670,828.37	0.00	88,071,563.44	0.92706908884
A12	02148HAM3	95,000,000.00	90,742,391.81	0.00	0.00	0.00	0.00	0.00	88,071,563.44	0.92706908884
A13	02148HAN1	157,000.00	159,366.79	160,163.63	0.00	0.00	160,163.63	0.00	0.00	0.00000000000
A14	02148HAP6	380,000.00	385,728.55	0.00	1,928.64	0.00	0.00	0.00	387,657.19	1.02015050063
A15	02148HAQ4	167,322,000.00	163,316,733.63	1,514,655.05	0.00	0.00	1,514,655.05	0.00	161,802,078.58	0.96701018742
A16	02148HAR2	100,000,000.00	100,000,000.00	0.00	0.00	0.00	0.00	0.00	100,000,000.00	1.00000000000
A17	02148HAS0	18,300,000.00	16,731,010.88	2,060,699.31	83,655.05	0.00	2,060,699.31	0.00	14,753,966.62	0.80622768439
A18	02148HAT8	19,958,800.00	19,958,800.00	0.00	0.00	0.00	0.00	0.00	19,958,800.00	1.00000000000
A19	02148HAU5	10,000,000.00	10,000,000.00	0.00	0.00	0.00	0.00	0.00	10,000,000.00	1.00000000000
A20	02148HAV3	1,230,000.00	1,230,000.00	0.00	0.00	0.00	0.00	0.00	1,230,000.00	1.00000000000
A21	02148HAW1	26,336,000.00	25,839,637.92	598,244.76	0.00	0.00	598,244.76	0.00	25,241,393.16	0.95843686044
A22	02148HBG5	5,896,250.00	5,852,527.74	0.00	0.00	0.00	0.00	0.00	5,832,072.84	0.98911559635
X	02148HBF7	842,035,811.00	829,229,971.66	0.00	0.00	0.00	0.00	0.00	820,535,543.48	0.97446632644
PO	02148HAX9	426,996.78	410,223.66	390.27	0.00	0.00	390.27	0.00	409,833.39	0.95980439534
AR	02148HAY7	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
M	02148HAZ4	17,480,000.00	17,449,858.59	11,567.19	0.00	0.00	11,567.19	0.00	17,438,291.40	0.99761392441
B1	02148HBA8	6,555,000.00	6,543,696.97	4,337.70	0.00	0.00	4,337.70	0.00	6,539,359.27	0.99761392441
B2	02148HBB6	4,807,000.00	4,798,711.11	3,180.98	0.00	0.00	3,180.98	0.00	4,795,530.13	0.99761392441
B3	02148HBC4	3,496,000.00	3,489,971.72	2,313.44	0.00	0.00	2,313.44	0.00	3,487,658.28	0.99761392441
B4	02148HBD2	2,622,000.00	2,617,478.79	1,735.08	0.00	0.00	1,735.08	0.00	2,615,743.71	0.99761392441
B5	02148HBE0	2,185,903.22	2,182,133.99	1,446.50	0.00	0.00	1,446.50	0.00	2,180,687.50	0.99761392765
Totals		874,000,000.00	860,031,812.54	8,810,297.08	85,583.70	0.00	8,810,297.08	0.00	851,307,896.01	



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**CWALT, Inc.**  
**Alternative Loan Trust 2006-31CB**  
**Mortgage Pass-Through Certificates, Series 2006-31CB**

*Interest Distribution Detail*

Class	Beginning Certificate Balance	Pass Through Rate (%)	Effective Coupon (%)	Current Interest	Interest Carryforward Amount	Total Interest Due	Net Interest Shortfall	Interest Paid	Interest Carryforward After Dist.	Yield Supplemental Paid	Yield Supplemental After Distr
A1	19,623,054.31	5.850000	5.850000	95,662.39	0.00	95,662.39	0.00	95,662.39	0.00	0.00	0.00
A2	45,462,692.24	0.150000	0.150000	5,682.84	0.00	5,682.84	0.00	5,682.84	0.00	0.00	0.00
A3	85,983,648.09	6.000000	6.000000	429,918.24	0.00	429,918.24	0.00	429,918.24	0.00	0.00	0.00
A4	67,441,200.00	6.000000	6.000000	337,206.00	0.00	337,206.00	0.00	337,206.00	0.00	0.00	0.00
A5	19,983,500.00	6.000000	6.100000	99,917.50	0.29	99,917.50	0.00	101,582.79	0.29	1,665.29	0.00
A6	19,983,500.00	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A7	11,931,000.00	6.000000	6.000000	59,655.00	0.00	59,655.00	0.00	59,655.00	0.00	0.00	0.00
A8	140,460,665.73	5.750000	5.750000	673,040.69	0.00	673,040.69	0.00	673,040.69	0.00	0.00	0.00
A9	45,762,000.00	6.000000	6.000000	228,810.00	0.00	228,810.00	0.00	228,810.00	0.00	0.00	0.00
A10	2,991,000.00	6.000000	6.000000	14,955.00	0.00	14,955.00	0.00	14,955.00	0.00	0.00	0.00
A11	90,742,391.81	5.950000	5.950000	449,931.03	0.00	449,931.03	0.00	449,931.03	0.00	0.00	0.00
A12	90,742,391.81	0.050000	0.050000	3,780.93	0.00	3,780.93	0.00	3,780.93	0.00	0.00	0.00
A13	159,366.79	6.000000	0.000000	0.00	0.00	796.83	0.00	0.00	0.00	0.00	0.00
A14	385,728.55	6.000000	0.000000	0.00	0.00	1,928.64	0.00	0.00	0.00	0.00	0.00
A15	163,316,733.63	6.000000	6.000000	816,583.67	0.00	816,583.67	0.00	816,583.67	0.00	0.00	0.00
A16	100,000,000.00	6.000000	6.000000	500,000.00	0.00	500,000.00	0.00	500,000.00	0.00	0.00	0.00
A17	16,731,010.88	6.000000	0.000000	0.00	0.00	83,655.05	0.00	0.00	0.00	0.00	0.00
A18	19,958,800.00	6.000000	6.000000	99,794.00	0.00	99,794.00	0.00	99,794.00	0.00	0.00	0.00
A19	10,000,000.00	6.000000	6.000000	50,000.00	0.00	50,000.00	0.00	50,000.00	0.00	0.00	0.00
A20	1,230,000.00	6.000000	6.000000	6,150.00	0.00	6,150.00	0.00	6,150.00	0.00	0.00	0.00
A21	25,839,637.92	5.850000	5.850000	125,968.23	0.00	125,968.23	0.00	125,968.23	0.00	0.00	0.00
A22	5,852,527.74	6.000000	6.000000	29,262.64	0.00	29,262.64	0.00	29,262.64	0.00	0.00	0.00
X	829,229,971.66	0.552368	0.552368	381,699.95	0.00	381,699.95	0.00	381,699.95	0.00	0.00	0.00
PO	410,223.66	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AR	0.00	6.000000	0.000000	0.00	0.00	0.00	0.00	0.08	0.00	0.00	0.00
M	17,449,858.59	6.000000	6.000000	87,249.29	0.00	87,249.29	0.00	87,249.29	0.00	0.00	0.00
B1	6,543,696.97	6.000000	6.000000	32,718.48	0.00	32,718.48	0.00	32,718.48	0.00	0.00	0.00
B2	4,798,711.11	6.000000	6.000000	23,993.56	0.00	23,993.56	0.00	23,993.56	0.00	0.00	0.00
B3	3,489,971.72	6.000000	6.000000	17,449.86	0.00	17,449.86	0.00	17,449.86	0.00	0.00	0.00
B4	2,617,478.79	6.000000	6.000000	13,087.39	0.00	13,087.39	0.00	13,087.39	0.00	0.00	0.00
B5	2,182,133.99	6.000000	6.000000	10,910.67	0.00	10,910.67	0.00	10,910.67	0.00	0.00	0.00
Totals	860,031,812.54			4,593,427.36	0.29	4,679,807.88	0.00	4,595,092.73	0.29	1,665.29	0.00



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**CWALT, Inc.**  
**Alternative Loan Trust 2006-31CB**  
**Mortgage Pass-Through Certificates, Series 2006-31CB**

*Current Payment Information*  
*Factors per \$1,000*

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Principal Distribution	Interest Distribution	Ending Certificate Balance	Pass Through Rate (%)
A1	02148HAA9	20,000,000.00	981.152715728	22.715855291	4.783119489	958.436860437	5.850000
A2	02148HAB7	46,336,000.00	981.152715728	0.000000000	0.122644089	958.436860437	0.150000
A3	02148HAC5	88,108,000.00	975.889227858	9.420256957	4.879446139	966.468970900	6.000000
A4	02148HAD3	67,441,200.00	1,000.000000000	0.000000000	5.000000000	1,000.000000000	6.000000
A5	02148HAE1	20,000,000.00	999.175000000	0.275000000	5.079139583	998.900000000	6.000000
A6	02148HAF8	20,000,000.00	999.175000000	0.000000000	0.000000000	998.900000000	0.000000
A7	02148HAG6	11,931,000.00	1,000.000000000	0.000000000	5.000000000	1,000.000000000	6.000000
A8	02148HAH4	141,510,000.00	992.584734153	3.469137799	4.756135184	989.115596354	5.750000
A9	02148HAJ0	45,762,000.00	1,000.000000000	0.000000000	5.000000000	1,000.000000000	6.000000
A10	02148HAK7	2,991,000.00	1,000.000000000	0.000000000	5.000000000	1,000.000000000	6.000000
A11	02148HAL5	95,000,000.00	955.183071669	28.113982830	4.736116064	927.069088839	5.950000
A12	02148HAM3	95,000,000.00	955.183071669	0.000000000	0.039799295	927.069088839	0.050000
A13	02148HAN1	157,000.00	1,015.075125000	1,020.150500625	0.000000000	0.000000000	6.000000
A14	02148HAP6	380,000.00	1,015.075125000	0.000000000	0.000000000	1,020.150500625	6.000000
A15	02148HAQ4	167,322,000.00	976.062523956	9.052336539	4.880312620	967.010187417	6.000000
A16	02148HAR2	100,000,000.00	1,000.000000000	0.000000000	5.000000000	1,000.000000000	6.000000
A17	02148HAS0	18,300,000.00	914.262889407	112.606519464	0.000000000	806.227684390	6.000000
A18	02148HAT8	19,958,800.00	1,000.000000000	0.000000000	5.000000000	1,000.000000000	6.000000
A19	02148HAU5	10,000,000.00	1,000.000000000	0.000000000	5.000000000	1,000.000000000	6.000000
A20	02148HAV3	1,230,000.00	1,000.000000000	0.000000000	5.000000000	1,000.000000000	6.000000
A21	02148HAW1	26,336,000.00	981.152715728	22.715855291	4.783119489	958.436860437	5.850000
A22	02148HBG5	5,896,250.00	992.584734153	0.000000000	4.962923671	989.115596354	6.000000
X	02148HBF7	842,035,811.00	984.791811497	0.000000000	0.453306075	974.466326445	0.552368
PO	02148HAX9	426,996.78	960.718387396	0.913992056	0.000000000	959.804395340	0.000000
AR	02148HAY7	100.00	0.000000000	0.000000000	0.840822209	0.000000000	6.000000
M	02148HAZ4	17,480,000.00	998.275663084	0.661738673	4.991378315	997.613924411	6.000000
B1	02148HBA8	6,555,000.00	998.275663084	0.661738673	4.991378315	997.613924411	6.000000
B2	02148HBB6	4,807,000.00	998.275663084	0.661738673	4.991378315	997.613924411	6.000000
B3	02148HBC4	3,496,000.00	998.275663084	0.661738673	4.991378315	997.613924411	6.000000
B4	02148HBD2	2,622,000.00	998.275663084	0.661738673	4.991378315	997.613924411	6.000000
B5	02148HBE0	2,185,903.22	998.27566329	0.661738675	4.991378332	997.613927654	6.000000
Totals		874,000,000.00	984.018092151	10.080431442	5.257543169	974.036494291	



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**Mortgage Pass-Through Certificates, Series 2006-31CB**

Pool Level Data		
Distribution Date		01/25/07
Cut-off Date		09/01/06
Record Date		12/29/06
Determination Date		01/20/07
LIBOR Determination Date		12/21/06
Accrual Period 30/360	Begin	12/01/06
	End	01/01/07
Number of Days in 30/360 Accrual Period		30

**Prefunding Detail**

**Group I**

Target Funding Balance	874,000,000.00
Funded Balance	874,000,000.00
Unfunded Balance	0.00

Final Unfunded Amounts are passed through as Principal at the end of the Prefunding Period

**Collateral Detail**

**Original Mortgage Loan Details**

Original Aggregate Loan Count	4,262
Original Stated Principal Balance	874,000,000.00
Original Weighted Average Mortgage Rate	6.80089%
Original Weighted Average Net Mortgage Rate	6.53085%
Original Weighted Average Remaining Term	359

**Current Mortgage Loan Details**

Beginning Aggregate Loan Count	4,212
Loans Paid Off or otherwise removed pursuant to the PSA	34
Ending Aggregate Loan Count	4,178
Beginning Pool Stated Principal Balance	860,031,812.54
Scheduled Principal	570,203.40
Unscheduled Principal	8,153,713.14
Realized Principal Losses	0.00
Ending Pool Stated Principal Balance	851,307,896.00



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**Weighted Averages**

Beginning Weighted Average Mortgage Rate	6.79984%
Beginning Weighted Average Net Mortgage Rate	6.52972%
Ending Weighted Average Mortgage Rate	6.79929%
Ending Weighted Average Net Mortgage Rate	6.52907%
Beginning Weighted Average Remaining Term to Maturity	356
Ending Weighted Average Remaining Term to Maturity	355

**Loan Substitution**

Aggregate Stated of Principal Balances Removed	0.00
Aggregate Stated of Principal Balance Added	<u>0.00</u>
Aggregate Principal Substitution Shortfall Amount	0.00

**Fees of the Trust**

Gross Master Servicing Fee	179,173.29
Net Master Servicing Fee	173,332.48
Trustee Fee	6,450.24
Lpmi	<u>7,966.73</u>
Total Net Loan Fees	187,749.46

**Servicer Advances**

Principal Advances	9,069.42
Interest Advances	82,988.86
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	<u>0.00</u>
Total Advances	92,058.28

**Mortgage Prepayment Details**

Principal Balance of Loans Paid in Full	7,579,427.59
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	5,840.81
Compensating Interest	5,840.81
Net Prepayment Interest Shortfall	0.00
CPR %	10.80877%
SMM %	0.94870%



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**Net Interest Shortfalls**

Net Prepayment Interest Shortfalls	0.00
Relief Act Reduction Shortfalls	<u>0.00</u>
Total Net Interest Shortfalls	0.00

<b>NAS Principal Distribution Amount</b>
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Shift Percentage	0.00000%
Class A4/A18 Priority Percentage	10.16726%
Class A4/A18 Priority Amount	0.00



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**Delinquency Information**

	30-59 Days				60-89 Days				90+ Days			
	Loan Count	Loan Count %	Balance	Balance %	Loan Count	Loan Count %	Balance	Balance %	Loan Count	Loan Count %	Balance	Balance %
Group 1	60	1.43609%	12,254,175.67	1.43945%	7	0.16754%	1,518,946.64	0.17843%	3	0.07180%	720,414.19	0.08462%

  

	Foreclosure				Bankruptcy				REO			
	Loan Count	Loan Count %	Balance	Balance %	Loan Count	Loan Count %	Balance	Balance %	Loan Count	Loan Count %	Balance	Balance %
Group 1	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%

**60+ Delinquency, Foreclosure, Bankruptcy & REO Totals**

Current	2,239,360.83
One-Month Prior	1,990,805.32
Two-Month Prior	412,763.69
Three-Month Prior	0.00
Four-Month Prior	0.00
Five-Month Prior	0.00
60+ Delinquency Average	283,204.89
Passing Delinquency Trigger Test	YES





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Realized Loss Detail
----------------------

Current Period Realized Losses	0.00
Cumulative Realized Losses	0.00
Total Liquidated Loan Balance	0.00
Total Liquidated Proceeds	0.00
Subsequent Recoveries	0.00
Passing Cumulative Loss Test	YES

**Loan ID**

**Liquidation Balance**

**Liquidation Proceeds**

**Realized Loss**

**Date**

**Group I**

N/A



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<b>Available Funds</b>
------------------------

**Interest**

Scheduled Interest Collected	4,867,557.43
Plus: Compensating Interest	5,840.81
Less: Master Servicer Fee	179,173.29
Less: Mortgage Loan Premiums	7,966.73
Less: Excess Master Servicing Fee	<u>0.00</u>
Total Interest Available	4,686,258.22

**Principal**

Scheduled Principal	570,203.40
Paid in Full Principal	7,579,427.59
Curtailment Principal	574,285.55
Liquidation Principal	0.00
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	<u>0.00</u>
Total Principal Available	<u>8,723,916.54</u>

**Other Amounts**

Prepayment Penalties	0.00
Other Amounts	<u>0.00</u>
Total Other Remittance Amounts	0.00

<b>Total Available Funds</b>	<b>13,410,174.76</b>
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**Distribution Summary**

**Amounts Available for Distribution**

Total Servicer Remittance	13,410,174.76
Corridor Contract Proceeds Needed	1,665.29
Capitalized Interest	0.00
Supplemental Loan Deposit	0.00
Carryover Reserve Fund	0.00
Class P Principal Reserve Fund	0.00
Other Amounts	0.00
Total Amounts Available	13,411,840.05

**Distribution Payments**

Trustee Fee	6,450.24
Class Payments	13,405,389.81
Total Payments	13,411,840.05

**Trust Accounts**

**Distribution Account**

Beginning Balance	0.00
Deposits	13,410,174.76
Withdrawals	13,410,174.76
Ending Balance	0.00

**Supplemental Loan Account**

Beginning Balance	0.00
Deposits	0.00
Withdrawals	0.00
Ending Balance	0.00

**Capitalized Interest Account**

Beginning Balance	0.00
Deposit	0.00
Withdrawal	0.00
Ending Balance	0.00

A Negative Ending Cap Int Balance Indicates an overdraft and money is due from the Depositor  
A Positive Ending Cap Int Balance Indicates a surplus and money is due to the Depositor



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**Corridor Reserve Fund**

Beginning Balance	1,000.00
Deposit	1,665.29
Withdrawal	<u>1,665.29</u>
Ending Balance	1,000.00

<b>Yield Supplemental Amounts Details</b>
---

**Yield Supplemental Amounts**

<u>Class</u>	<u>Beginning Balance</u>	<u>Current Period Amount</u>	<u>Amount Paid</u>	<u>Ending Amount</u>
A1	0.00	0.00	0.00	0.00
A5	0.00	1,665.29	1,665.29	0.00
A11	0.00	0.00	0.00	0.00
A21	0.00	0.00	0.00	0.00

**Corridor Contract Amounts Available**

<u>Contract</u>	<u>Beginning Amount</u>	<u>Current Period Amount</u>	<u>Ending Amount</u>
A1	0.00	0.00	0.00
A5	0.00	1,665.75	0.00
A11	0.00	0.00	0.00
A21	0.00	0.00	0.00



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<b>Senior Principal Distribution Amounts</b>
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**PO Principal Amounts**

Beginning PO Balance	410,223.68
PO Scheduled Principal	375.98
PO Prepayments & Recoveries	14.30
PO Liquidation Principal	0.00
PO Principal Loss	<u>0.00</u>
Ending PO Balance	409,833.41

**NON-PO Principal Amounts**

Beginning Non-PO Balance	859,621,588.86
Non-PO Scheduled Principal	569,827.42
Non-PO Prepayments & Recoveries	8,153,698.84
Non-PO Liquidation Principal	0.00
Non-PO Principal Loss	<u>0.00</u>
Ending Non-PO Balance	850,898,062.59

<b>Principal Distribution Amounts</b>
---------------------------------------

**Senior and Subordinate Percentages**

Senior Percentage Original	95.74782%
Senior Prepayment Percentage Original	100.00000%
Senior Percentage	95.68626%
Senior Prepayment Percentage	100.00000%
Subordinate Percentages	4.31374%
Subordinate Prepayment Percentage	0.00000%

**Principal Distribution Amounts**

Senior Principal Distribution Amount	8,698,945.39
Subordinate Principal Distribution Amount	24,580.88
PO Principal Distribution Amount	390.27
Total Principal Distribution Amount	8,723,916.54



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**Credit Enhancements**

**Subordination**

**Credit Support**

	<b><u>Original</u></b>	<b><u>Current</u></b>
Class A	836,854,096.78	814,250,625.71
Class A Percentage	95.749897%	95.647019%
Class M	17,480,000.00	17,438,291.40
Class M Percentage	2.000000%	2.048412%
Class B1	6,555,000.00	6,539,359.27
Class B1 Percentage	0.750000%	0.768154%
Class B2	4,807,000.00	4,795,530.13
Class B2 Percentage	0.550000%	0.563313%
Class B3	3,496,000.00	3,487,658.28
Class B3 Percentage	0.400000%	0.409682%
Class B4	2,622,000.00	2,615,743.71
Class B4 Percentage	0.300000%	0.307262%
Class B5	2,185,903.22	2,180,687.50
Class B5 Percentage	0.250103%	0.256157%



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**Stratification Tables**

<u>Update Face</u>		<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
< =	0.00	0	0.000	0.00	0.000
0.00	-	25,000.00	0.072	48,842.84	0.006
25,000.00	-	50,000.00	1.197	2,200,122.27	0.258
50,000.00	-	75,000.00	3.925	10,671,711.46	1.254
75,000.00	-	100,000.00	6.726	25,060,318.05	2.944
100,000.00	-	125,000.00	9.957	47,491,827.89	5.579
125,000.00	-	150,000.00	11.082	63,958,450.44	7.513
150,000.00	-	175,000.00	11.656	79,501,999.37	9.339
175,000.00	-	200,000.00	11.178	88,158,211.30	10.356
200,000.00	-	225,000.00	8.880	78,964,861.62	9.276
225,000.00	-	250,000.00	7.803	77,438,646.29	9.096
250,000.00	-	275,000.00	6.127	67,130,747.06	7.886
275,000.00	-	300,000.00	5.266	63,560,279.73	7.466
300,000.00	-	325,000.00	4.021	52,537,328.53	6.171
325,000.00	-	350,000.00	3.231	45,606,779.22	5.357
350,000.00	-	375,000.00	2.776	42,106,619.59	4.946
375,000.00	-	400,000.00	2.944	48,058,558.88	5.645
400,000.00	-	425,000.00	2.058	35,542,005.80	4.175
425,000.00	-	450,000.00	0.168	3,080,008.06	0.362
450,000.00	-	475,000.00	0.263	5,146,383.81	0.605
475,000.00	-	500,000.00	0.239	4,928,961.53	0.579
500,000.00	-	525,000.00	0.144	3,095,681.10	0.364
525,000.00	-	550,000.00	0.072	1,625,102.38	0.191
550,000.00	-	575,000.00	0.072	1,688,039.46	0.198
575,000.00	-	600,000.00	0.024	577,034.17	0.068
600,000.00	-	625,000.00	0.072	1,841,203.11	0.216
625,000.00	-	650,000.00	0.048	1,288,172.04	0.151
650,000.00	-	675,000.00	0.000	0.00	0.000
675,000.00	-	700,000.00	0.000	0.00	0.000
700,000.00	-	725,000.00	0.000	0.00	0.000
725,000.00	-	750,000.00	0.000	0.00	0.000
750,000.00	-	775,000.00	0.000	0.00	0.000
775,000.00	-	800,000.00	0.000	0.00	0.000
>	800,000.00	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>		<b>4178</b>	<b>100.000</b>	<b>851,307,896.00</b>	<b>100.000</b>

<u>Issuance Coupon</u>		<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
< =	5.0	0	0.000	0.00	0.000
5.0	-	0	0.000	0.00	0.000
5.5	-	20	0.479	4,087,396.94	0.480
6.0	-	878	21.015	175,725,973.56	20.642



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<u>Issuance Coupon</u>			Number of Items	Percent of Items	Principal Balance	Percent of Balance
6.5	-	7.0	2607	62.398	539,248,624.46	63.344
7.0	-	7.5	611	14.624	121,934,372.58	14.323
7.5	-	8.0	57	1.364	9,345,645.90	1.098
8.0	-	8.5	3	0.072	451,366.70	0.053
8.5	-	9.0	2	0.048	514,515.86	0.060
9.0	-	9.5	0	0.000	0.00	0.000
9.5	-	10.0	0	0.000	0.00	0.000
10.0	-	10.5	0	0.000	0.00	0.000
10.5	-	11.0	0	0.000	0.00	0.000
11.0	-	11.5	0	0.000	0.00	0.000
11.5	-	12.0	0	0.000	0.00	0.000
12.0	-	12.5	0	0.000	0.00	0.000
>		12.5	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>			<b>4178</b>	<b>100.000</b>	<b>851,307,896.00</b>	<b>100.000</b>

<u>Update Term</u>			Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =		120	0	0.000	0.00	0.000
120	-	180	0	0.000	0.00	0.000
180	-	300	27	0.646	4,638,915.02	0.545
300	-	360	4151	99.354	846,668,980.98	99.455
>		360	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>			<b>4178</b>	<b>100.000</b>	<b>851,307,896.00</b>	<b>100.000</b>