



101 Barclay Street, 8West  
New York, NY 10286

Officer: Matthew Sabino  
212-815-6093

Associate: Steven Chrysanthis  
212-815-8318

**CWALT, Inc**  
**Alternative Loan Trust 2006-J7**  
**Mortgage Pass-Through Certificates, Series 2006-J7**

*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
2A1	23244FAA2	Senior	Var-30/360	132,377,000.00	5.777000	890,299.89	637,284.94	1,527,584.84	0.00	131,486,700.11	0.00
2A2	23244FAB0	Senior	Var-30/360	33,094,000.00	5.777000	222,573.29	159,320.03	381,893.32	0.00	32,871,426.71	0.00
2X1	23244FAC8	Strip IO	Fix-30/360	165,471,000.00	0.600000	0.00	82,735.50	82,735.50	0.00	164,358,126.81	0.00
<b>2XA</b>				<b>0.00</b>	<b>0.615645</b>	<b>0.00</b>	<b>84,892.82</b>	<b>84,892.82</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>2XA-1</b>	23244FAD6	Strip IO	Var-30/360	165,471,000.00	0.615645	0.00	84,892.82	84,892.82	0.00	164,358,126.81	0.00
<b>2XA-2</b>	23244FAD6	Strip PO	Var-30/360	0.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
<b>2XB</b>				<b>0.00</b>	<b>2.476303</b>	<b>0.00</b>	<b>62,636.01</b>	<b>62,636.01</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>2XB-1</b>	23244FAU8	Strip IO	Var-30/360	30,352,992.00	2.476303	0.00	62,636.01	62,636.01	0.00	30,346,778.39	0.00
<b>2XB-2</b>	23244FAU8	Strip PO	Var-30/360	0.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
2AR	23244FBV5	Senior	Var-30/360	100.00	0.000000	100.00	0.62	100.62	0.00	0.00	0.00
2P	23244FBT0	Prepay Penalties	Fix-30/360	100.00	0.000000	0.00	26,576.63	26,576.63	0.00	100.00	0.00
2M1	23244FAE4	Subordinate	Var-Act/360	5,874,000.00	5.730000	1,202.65	19,633.85	20,836.50	0.00	5,872,797.35	0.00
2M2	23244FAF1	Subordinate	Var-Act/360	5,385,000.00	5.750000	1,102.54	18,062.19	19,164.72	0.00	5,383,897.46	0.00
2M3	23244FAG9	Subordinate	Var-Act/360	1,958,000.00	5.770000	400.88	6,590.30	6,991.19	0.00	1,957,599.12	0.00
2M4	23244FAH7	Subordinate	Var-Act/360	1,958,000.00	5.890000	400.88	6,727.36	7,128.25	0.00	1,957,599.12	0.00
2M5	23244FAJ3	Subordinate	Var-Act/360	1,958,000.00	5.940000	400.88	6,784.47	7,185.35	0.00	1,957,599.12	0.00
2M6	23244FAK0	Subordinate	Var-Act/360	1,468,000.00	6.040000	300.56	5,172.25	5,472.81	0.00	1,467,699.44	0.00
2M7	23244FAL8	Subordinate	Var-Act/360	979,000.00	6.870000	200.44	3,923.34	4,123.78	0.00	978,799.56	0.00
2M8	23244FAM6	Subordinate	Var-Act/360	979,000.00	7.170000	200.44	4,094.67	4,295.11	0.00	978,799.56	0.00
2M9	23244FAN4	Subordinate	Var-Act/360	1,468,000.00	7.570000	300.56	6,482.44	6,783.00	0.00	1,467,699.44	0.00
2M10	23244FAP9	Subordinate	Var-Act/360	3,035,000.00	7.570000	621.39	13,402.05	14,023.45	0.00	3,034,378.61	0.00
2M11	23244FAQ7	Subordinate	Var-Act/360	1,174,000.00	7.570000	240.37	5,184.19	5,424.56	0.00	1,173,759.63	0.00
2B1	23244FAR5	Subordinate	Var-Act/360	979,000.00	7.570000	200.44	4,323.10	4,523.54	0.00	978,799.56	0.00
2B2	23244FAS3	Subordinate	Var-Act/360	587,000.00	7.570000	120.18	2,592.09	2,712.28	0.00	586,879.82	0.00
2B3	23244FAT1	Subordinate	Var-Act/360	2,550,992.92	7.570000	522.30	11,264.76	11,787.06	0.00	2,550,470.62	0.00
Totals				195,824,192.92		1,119,187.69	1,167,683.61	2,286,871.34	0.00	194,705,005.23	0.00



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**CWALT, Inc**  
**Alternative Loan Trust 2006-J7**  
**Mortgage Pass-Through Certificates, Series 2006-J7**

*Principal Distribution Detail*

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Scheduled Principal Distribution	Net Principal Distribution	Deferred Interest	Current Realized Losses	Ending Certificate Balance	Ending Certificate Factor
2A1	23244FAA2	132,377,000.00	132,377,000.00	890,299.89	890,299.89	0.00	0.00	131,486,700.11	0.99327451223
2A2	23244FAB0	33,094,000.00	33,094,000.00	222,573.29	222,573.29	0.00	0.00	32,871,426.71	0.99327451223
2X1	23244FAC8	165,471,000.00	165,471,000.00	0.00	0.00	0.00	0.00	164,358,126.81	0.99327451223
<b>2XA</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00000000000</b>
<b>2XA-1</b>	23244FAD6	165,471,000.00	165,471,000.00	0.00	0.00	0.00	0.00	164,358,126.81	0.99327451223
<b>2XA-2</b>	23244FAD6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
<b>2XB</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00000000000</b>
<b>2XB-1</b>	23244FAU8	30,352,992.00	30,352,992.00	0.00	0.00	0.00	0.00	30,346,778.39	0.99979525829
<b>2XB-2</b>	23244FAU8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
2AR	23244FBV5	100.00	100.00	100.00	100.00	0.00	0.00	0.00	0.00000000000
2P	23244FBT0	100.00	100.00	0.00	0.00	0.00	0.00	100.00	1.00000000000
2M1	23244FAE4	5,874,000.00	5,874,000.00	1,202.65	1,202.65	0.00	0.00	5,872,797.35	0.99979525798
2M2	23244FAF1	5,385,000.00	5,385,000.00	1,102.54	1,102.54	0.00	0.00	5,383,897.46	0.99979525798
2M3	23244FAG9	1,958,000.00	1,958,000.00	400.88	400.88	0.00	0.00	1,957,599.12	0.99979525798
2M4	23244FAH7	1,958,000.00	1,958,000.00	400.88	400.88	0.00	0.00	1,957,599.12	0.99979525798
2M5	23244FAJ3	1,958,000.00	1,958,000.00	400.88	400.88	0.00	0.00	1,957,599.12	0.99979525798
2M6	23244FAK0	1,468,000.00	1,468,000.00	300.56	300.56	0.00	0.00	1,467,699.44	0.99979525798
2M7	23244FAL8	979,000.00	979,000.00	200.44	200.44	0.00	0.00	978,799.56	0.99979525798
2M8	23244FAM6	979,000.00	979,000.00	200.44	200.44	0.00	0.00	978,799.56	0.99979525798
2M9	23244FAN4	1,468,000.00	1,468,000.00	300.56	300.56	0.00	0.00	1,467,699.44	0.99979525798
2M10	23244FAP9	3,035,000.00	3,035,000.00	621.39	621.39	0.00	0.00	3,034,378.61	0.99979525798
2M11	23244FAQ7	1,174,000.00	1,174,000.00	240.37	240.37	0.00	0.00	1,173,759.63	0.99979525798
2B1	23244FAR5	979,000.00	979,000.00	200.44	200.44	0.00	0.00	978,799.56	0.99979525798
2B2	23244FAS3	587,000.00	587,000.00	120.18	120.18	0.00	0.00	586,879.82	0.99979525798
2B3	23244FAT1	2,550,992.92	2,550,992.92	522.30	522.30	0.00	0.00	2,550,470.62	0.99979525798
Totals		195,824,192.92	195,824,192.92	1,119,187.69	1,119,187.69	0.00	0.00	194,705,005.23	



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**CWALT, Inc**  
**Alternative Loan Trust 2006-J7**  
**Mortgage Pass-Through Certificates, Series 2006-J7**

*Interest Distribution Detail*

Class	Beginning Certificate Balance	Pass Through Rate (%)	Effective Coupon (%)	Current Interest	Deferred Interest	Total Interest Due	Net Rate Carryover Paid	Net Interest Shortfall	Interest Paid	Net Rate Carryover After Dist.
2A1	132,377,000.00	5.777000	5.777000	637,284.94	0.00	637,284.94	0.00	0.00	637,284.94	0.00
2A2	33,094,000.00	5.777000	5.777000	159,320.03	0.00	159,320.03	0.00	0.00	159,320.03	0.00
2X1	165,471,000.00	0.600000	0.600000	82,735.50	0.00	82,735.50	0.00	0.00	82,735.50	0.00
2XA	0.00	0.615645	0.615645	84,892.82	0.00	84,892.82	0.00	0.00	84,892.82	0.00
2XA-1	165,471,000.00	0.615645	0.615645	84,892.82	0.00	84,892.82	0.00	0.00	84,892.82	0.00
2XA-2	0.00	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2XB	0.00	2.476303	2.476303	62,636.01	0.00	62,636.01	0.00	0.00	62,636.01	0.00
2XB-1	30,352,992.00	2.476303	2.476303	62,636.01	0.00	62,636.01	0.00	0.00	62,636.01	0.00
2XB-2	0.00	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2AR	100.00	0.000000	7.431664	0.00	0.00	0.00	0.00	0.00	0.62	0.00
2P	100.00	0.000000	318919.560000	0.00	0.00	0.00	0.00	0.00	26,576.63	0.00
2M1	5,874,000.00	5.730000	5.730000	19,633.85	0.00	19,633.85	0.00	0.00	19,633.85	0.00
2M2	5,385,000.00	5.750000	5.750000	18,062.19	0.00	18,062.19	0.00	0.00	18,062.19	0.00
2M3	1,958,000.00	5.770000	5.770000	6,590.30	0.00	6,590.30	0.00	0.00	6,590.30	0.00
2M4	1,958,000.00	5.890000	5.890000	6,727.36	0.00	6,727.36	0.00	0.00	6,727.36	0.00
2M5	1,958,000.00	5.940000	5.940000	6,784.47	0.00	6,784.47	0.00	0.00	6,784.47	0.00
2M6	1,468,000.00	6.040000	6.040000	5,172.25	0.00	5,172.25	0.00	0.00	5,172.25	0.00
2M7	979,000.00	6.870000	6.870000	3,923.34	0.00	3,923.34	0.00	0.00	3,923.34	0.00
2M8	979,000.00	7.170000	7.170000	4,094.67	0.00	4,094.67	0.00	0.00	4,094.67	0.00
2M9	1,468,000.00	7.570000	7.570000	6,482.44	0.00	6,482.44	0.00	0.00	6,482.44	0.00
2M10	3,035,000.00	7.570000	7.570000	13,402.05	0.00	13,402.05	0.00	0.00	13,402.05	0.00
2M11	1,174,000.00	7.570000	7.570000	5,184.19	0.00	5,184.19	0.00	0.00	5,184.19	0.00
2B1	979,000.00	7.570000	7.570000	4,323.10	0.00	4,323.10	0.00	0.00	4,323.10	0.00
2B2	587,000.00	7.570000	7.570000	2,592.09	0.00	2,592.09	0.00	0.00	2,592.09	0.00
2B3	2,550,992.92	7.570000	7.570000	11,264.76	0.00	11,264.76	0.00	0.00	11,264.76	0.00
Totals	195,824,192.92			1,141,106.36	0.00	1,141,106.36	0.00	0.00	1,167,683.61	0.00



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**CWALT, Inc**  
**Alternative Loan Trust 2006-J7**  
**Mortgage Pass-Through Certificates, Series 2006-J7**

*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 (%)
2A1	23244FAA2	132,377,000.00	1,000.000000000	6.725487771	4.814166667	993.274512229	5.777000
2A2	23244FAB0	33,094,000.00	1,000.000000000	6.725487771	4.814166667	993.274512229	5.777000
2X1	23244FAC8	165,471,000.00	1,000.000000000	0.000000000	0.500000000	993.274512229	0.600000
<b>2XA</b>		<b>0.00</b>	<b>0.000000000</b>	<b>0.000000000</b>	<b>0.513037451</b>	<b>0.000000000</b>	<b>0.615645</b>
<b>2XA-1</b>	23244FAD6	165,471,000.00	1,000.000000000	0.000000000	0.513037444	993.274512229	0.615645
<b>2XA-2</b>	23244FAD6	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000
<b>2XB</b>		<b>0.00</b>	<b>0.000000000</b>	<b>0.000000000</b>	<b>2.063586021</b>	<b>0.000000000</b>	<b>2.476303</b>
<b>2XB-1</b>	23244FAU8	30,352,992.00	1,000.000000000	0.000000000	2.063586142	999.795288286	2.476303
<b>2XB-2</b>	23244FAU8	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000
2AR	23244FBV5	100.00	1,000.000000000	1,000.000000000	6.193053699	0.000000000	0.000000
2P	23244FBT0	100.00	1,000.000000000	0.000000000	265,766.300000000	1,000.000000000	0.000000
2M1	23244FAE4	5,874,000.00	1,000.000000000	0.204742018	3.342500000	999.795257982	5.730000
2M2	23244FAF1	5,385,000.00	1,000.000000000	0.204742018	3.354166667	999.795257982	5.750000
2M3	23244FAG9	1,958,000.00	1,000.000000000	0.204742018	3.365833333	999.795257982	5.770000
2M4	23244FAH7	1,958,000.00	1,000.000000000	0.204742018	3.435833333	999.795257982	5.890000
2M5	23244FAJ3	1,958,000.00	1,000.000000000	0.204742018	3.465000000	999.795257982	5.940000
2M6	23244FAK0	1,468,000.00	1,000.000000000	0.204742018	3.523333333	999.795257982	6.040000
2M7	23244FAL8	979,000.00	1,000.000000000	0.204742018	4.007500000	999.795257982	6.870000
2M8	23244FAM6	979,000.00	1,000.000000000	0.204742018	4.182500000	999.795257982	7.170000
2M9	23244FAN4	1,468,000.00	1,000.000000000	0.204742018	4.415833333	999.795257982	7.570000
2M10	23244FAP9	3,035,000.00	1,000.000000000	0.204742018	4.415833333	999.795257982	7.570000
2M11	23244FAQ7	1,174,000.00	1,000.000000000	0.204742018	4.415833333	999.795257982	7.570000
2B1	23244FAR5	979,000.00	1,000.000000000	0.204742018	4.415833333	999.795257982	7.570000
2B2	23244FAS3	587,000.00	1,000.000000000	0.204742018	4.415833333	999.795257982	7.570000
2B3	23244FAT1	2,550,992.92	1,000.000000000	0.204742018	4.415833333	999.795257982	7.570000
Totals		195,824,192.92	1,000.000000000	5.715267727	5.962918027	994.284732273	



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**Alternative Loan Trust 2006-J7**  
**Mortgage Pass-Through Certificates, Series 2006-J7**

**Pool Level Data**

Distribution Date		11/20/06
Cut-off Date		10/01/06
Record Date		10/31/06
Determination Date		11/22/06
LIBOR Determination Date		10/26/06
Accrual Period 30/360	Begin	10/01/06
	End	11/01/06
Number of Days in 30/360 Accrual Period		30
Accrual Period Actual Days	Begin	10/30/06
	End	11/20/06
Number of Days in Actual Accrual Period		21

**Indices**

One-Month Libor Rate	5.3200000%
COFI	4.2770000%

**Collateral Detail**

**Original Mortgage Loan Details**

Aggregate Loan Count	538
Stated Principal Balance	195,824,092.92
Weighted Average Mortgage Rate	7.43277%
Weighted Average Net Mortgage Rate	6.99264%
Weighted Average Remaining Term	401

**Current Mortgage Loan Details**

Beginning Aggregate Loan Count	538
Loans Paid Off or otherwise removed pursuant to the PSA	0
Ending Aggregate Loan Count	538
Beginning Pool Stated Principal Balance	195,824,092.92
Scheduled Principal	40,093.42
Negative Amortization	-575,512.60



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Unscheduled Principal	1,654,606.90
Realized Principal Losses	<u>0.00</u>
Ending Pool Stated Principal Balance	194,704,905.20
Beginning Weighted Average Mortgage Rate	7.43277%
Beginning Weighted Average Net Mortgage Rate	6.99264%
Ending Weighted Average Mortgage Rate	7.42865%
Ending Weighted Average Net Mortgage Rate	6.98810%
Beginning Weighted Average Remaining Term to Maturity	401
Ending Weighted Average Remaining Term to Maturity	400



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**Delinquency Information**

Delinquency Information

Delinquency Info		Group 1	
30-59 Days	Balance	1,722,914.89	0.88489%
	Loan Count	5	0.92937%
60-89 Days	Balance	0.00	0.00000%
	Loan Count	0	0.00000%
90+ Days	Balance	0.00	0.00000%
	Loan Count	0	0.00000%
<b>Total</b>	<b>Balance</b>	<b>1,722,914.89</b>	<b>0.88489%</b>
	<b>Loan Count</b>	<b>5</b>	<b>0.92937%</b>

Forceclosure Info		Group 1	
30-59 Days	Balance	0.00	0.00000%
	Loan Count	0	0.00000%
60-89 Days	Balance	0.00	0.00000%
	Loan Count	0	0.00000%
90+ Days	Balance	0.00	0.00000%
	Loan Count	0	0.00000%
<b>Total</b>	<b>Balance</b>	<b>0.00</b>	<b>0.00000%</b>
	<b>Loan Count</b>	<b>0</b>	<b>0.00000%</b>



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Bankruptcy Info		Group 1	
30-59 Days	Balance	0.00	0.00000%
	Loan Count	0	0.00000%
60-89 Days	Balance	0.00	0.00000%
	Loan Count	0	0.00000%
90+ Days	Balance	0.00	0.00000%
	Loan Count	0	0.00000%
<b>Total</b>	<b>Balance</b>	<b>0.00</b>	<b>0.00000%</b>
	<b>Loan Count</b>	<b>0</b>	<b>0.00000%</b>

REO Info		Group 1	
30-59 Days	Balance	0.00	0.00000%
	Loan Count	0	0.00000%
60-89 Days	Balance	0.00	0.00000%
	Loan Count	0	0.00000%
90+ Days	Balance	0.00	0.00000%
	Loan Count	0	0.00000%
<b>Total</b>	<b>Balance</b>	<b>0.00</b>	<b>0.00000%</b>
	<b>Loan Count</b>	<b>0</b>	<b>0.00000%</b>

Totals for Foreclosure Bankruptcy, REO		Group 1	
All	Balance	0.00	0.00000%
	Loan Count	0	0.00000%

Totals for Foreclosure,REO Bankruptcy, Delinquency		Group 1	
All	Balance	1,722,914.89	0.88489%
	Loan Count	5	0.92937%





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

Current	0.00
One-Month Prior	0.00
Two-Month Prior	0.00
Three-Month Prior	0.00
Four-Month Prior	0.00
Five-Month Prior	0.00
60+ Delinquency Average	0.00
Passing Delinquency Stepdown Requirement	NO



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Negative Amortization Detail	
------------------------------	--

Deferred Interest	575,512.60
Principal Prepayment Amount	1,654,606.90
Net Deferred Interest	0.00

Adjusted Cap Rate for Group 2 Senior Certs	6.39264%
--	----------

Adjusted Cap Rate for 2XA-IO	2.34874%
Adjusted Cap Rate for 2XB-IO	2.47630%

Please see page 2 (Principal Detail) or page 3 (Interest Detail) for information about bond level allocation of Net Deferred Interest.



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Available Funds
-----------------

**Interest**

Scheduled Interest	1,212,929.28
Less: Master Servicer Fee	61,195.03
Less: Trustee Fee	1,468.68
Less: Mortgage Loan Premiums	<u>9,158.58</u>
Total Interest Available	1,141,106.99

**Principal**

Scheduled Principal	40,093.42
Negative Amortization	-575,512.60
Paid in Full Principal	1,465,522.80
Curtailment Principal	189,084.10
Liquidation Principal	0.00
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	0.00
Remaining Amounts in Supplemental Account	<u>0.00</u>
Total Principal Available	<u>1,119,187.72</u>

**Total Available Funds**

**2,260,294.71**



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Distribution Account	
----------------------	--

	Beginning Balance	0.00
Deposits	Available Funds	2,286,871.34
	Other Deposits Required by the PSA	<u>0.00</u>
	Total Deposits	2,286,871.34
Withdrawals	Payments of Principal & Interest to the Classes	<u>2,286,871.34</u>
	Ending Balance	0.00



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**Carryover Shortfall Reserve**

Beginning Balance	0.00
Deposits	147,528.83
Withdrawals	147,528.83
Ending Balance	0.00

**Fees of the Trust**

Gross Master Servicing Fee	61,195.03
Net Master Servicing Fee	61,195.03
Trustee Fee	1,468.68
LPMI	<u>9,158.58</u>
Total Net Loan Fees	71,822.29

**Servicer Advances**

Principal Advances	-3,894.95
Interest Advances	10,970.47
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	<u>0.00</u>
Total Advances	7,075.52

**Mortgage Prepayment Details**

Principal Balance of Loans Paid in Full	1,465,522.80
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	0.00
Compensating Interest	0.00
Non-Supported Prepayment Interest Shortfall	0.00
Prepayment Charges	26,576.63
CPR %	9.656%
SMM %	0.843%



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<b>Loan Substitution</b>
--------------------------

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

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

**Senior and Subordinate Percentages**

Senior Percentage Original	84.49987%
Senior Prepayment Percentage Original	100.00000%
Senior Percentage	84.49987%
Senior Prepayment Percentage	100.00000%
Subordinate Percentages	15.50013%
Subordinate Prepayment Percentage	0.00000%

**Principal Distribution Amounts**

Senior Principal Distribution Amount	1,112,973.19
Subordinate Principal Distribution Amount	<u>6,214.53</u>
Total Principal Distribution Amount	1,119,187.72
Two Times Test	NO



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

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

Loan ID	Liquidation Balance	Liquidation Proceeds	Realized Loss	Date
<u>Group I</u>	N/A			



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Update Face		Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =	0.00	0	0.000	0.00	0.000
0.00 -	25,000.00	0	0.000	0.00	0.000
25,000.00 -	50,000.00	0	0.000	0.00	0.000
50,000.00 -	75,000.00	7	1.301	477,002.04	0.245
75,000.00 -	100,000.00	10	1.859	911,088.17	0.468
100,000.00 -	125,000.00	18	3.346	2,088,600.13	1.073
125,000.00 -	150,000.00	25	4.647	3,498,734.14	1.797
150,000.00 -	175,000.00	28	5.204	4,562,508.62	2.343
175,000.00 -	200,000.00	29	5.390	5,510,107.92	2.830
200,000.00 -	225,000.00	34	6.320	7,191,986.65	3.694
225,000.00 -	250,000.00	35	6.506	8,335,790.17	4.281
250,000.00 -	275,000.00	32	5.948	8,378,079.82	4.303
275,000.00 -	300,000.00	37	6.877	10,703,599.99	5.497
300,000.00 -	325,000.00	31	5.762	9,684,460.41	4.974
325,000.00 -	350,000.00	21	3.903	7,072,508.35	3.632
350,000.00 -	375,000.00	29	5.390	10,500,446.40	5.393
375,000.00 -	400,000.00	26	4.833	10,062,379.10	5.168
400,000.00 -	425,000.00	23	4.275	9,452,372.32	4.855
425,000.00 -	450,000.00	19	3.532	8,345,321.21	4.286
450,000.00 -	475,000.00	16	2.974	7,403,923.51	3.803
475,000.00 -	500,000.00	11	2.045	5,342,017.05	2.744
500,000.00 -	525,000.00	14	2.602	7,190,842.14	3.693
525,000.00 -	550,000.00	9	1.673	4,845,162.16	2.488
550,000.00 -	575,000.00	7	1.301	3,943,200.36	2.025
575,000.00 -	600,000.00	12	2.230	7,065,163.96	3.629
600,000.00 -	625,000.00	8	1.487	4,855,760.10	2.494
625,000.00 -	650,000.00	9	1.673	5,734,949.11	2.945
650,000.00 -	675,000.00	9	1.673	5,902,694.53	3.032
675,000.00 -	700,000.00	4	0.743	2,757,959.58	1.416
700,000.00 -	725,000.00	1	0.186	718,148.09	0.369
725,000.00 -	750,000.00	3	0.558	2,196,716.16	1.128
750,000.00 -	775,000.00	4	0.743	3,054,178.63	1.569
775,000.00 -	800,000.00	2	0.372	1,564,241.51	0.803
>	800,000.00	25	4.647	25,354,962.87	13.022
<b>Wgt Ave / Total:</b>		<b>538</b>	<b>100.000</b>	<b>194,704,905.20</b>	<b>100.000</b>





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Issuance Coupon		Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =	5.000000000000	74	13.755	25,158,260.53	12.921
5.000000000000	- 5.501000000000	0	0.000	0.00	0.000
5.501000000000	- 6.001000000000	0	0.000	0.00	0.000
6.001000000000	- 6.501000000000	0	0.000	0.00	0.000
6.501000000000	- 7.001000000000	0	0.000	0.00	0.000
7.001000000000	- 7.501000000000	7	1.301	4,099,192.56	2.105
7.501000000000	- 8.001000000000	142	26.394	56,162,918.71	28.845
8.001000000000	- 8.501000000000	276	51.301	97,433,372.00	50.042
8.501000000000	- 9.001000000000	23	4.275	7,072,604.20	3.632
9.001000000000	- 9.501000000000	13	2.416	3,673,016.26	1.886
9.501000000000	- 10.001000000000	3	0.558	1,105,540.94	0.568
10.001000000000	- 10.501000000000	0	0.000	0.00	0.000
10.501000000000	- 11.001000000000	0	0.000	0.00	0.000
11.001000000000	- 11.501000000000	0	0.000	0.00	0.000
11.501000000000	- 12.001000000000	0	0.000	0.00	0.000
12.001000000000	- 12.501000000000	0	0.000	0.00	0.000
>	12.501000000000	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>		<b>538</b>	<b>100.000</b>	<b>194,704,905.20</b>	<b>100.000</b>

Update Term		Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =	120	0	0.000	0.00	0.000
120	- 180	0	0.000	0.00	0.000
180	- 300	0	0.000	0.00	0.000
300	- 360	374	69.517	125,759,559.14	64.590
>	360	164	30.483	68,945,346.06	35.410
<b>Wgt Ave / Total:</b>		<b>538</b>	<b>100.000</b>	<b>194,704,905.20</b>	<b>100.000</b>