



101 Barclay St., 4W
New York, NY 10286

Officer: Matthew Sabino
212-815-6093
Associate: Steven Chrysanthis
212-815-3986

CWALT, Inc.
Alternative Loan Trust 2006-J8
Mortgage Pass-Through Certificates, Series 2006-J8

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	23245LAA8	Senior	Fix-30/360	150,000,000.00	6.000000	3,018,498.87	750,000.00	3,768,498.87	0.00	146,981,501.13	0.00
A2	23245LAB6	Senior	Fix-30/360	92,655,000.00	6.000000	1,111,653.44	463,275.00	1,574,928.44	0.00	91,543,346.56	0.00
A3	23245LAC4	Senior	Fix-30/360	17,315,000.00	6.000000	0.00	86,575.00	86,575.00	0.00	17,315,000.00	0.00
A4	23245LAD2	Senior	Fix-30/360	140,000,000.00	6.000000	1,974,924.78	700,000.00	2,674,924.78	0.00	138,025,075.22	0.00
A5	23245LAE0	Senior	Fix-30/360	29,960,000.00	6.000000	0.00	149,800.00	149,800.00	0.00	29,960,000.00	0.00
A6	23245LAF7	Senior	Fix-30/360	6,030,000.00	6.000000	72,346.56	30,150.00	102,496.56	0.00	5,957,653.44	0.00
A7	23245LAG5	Senior	Fix-30/360	1,950,000.00	6.000000	0.00	9,750.00	9,750.00	0.00	1,950,000.00	0.00
A8	23245LAH3	Senior	Fix-30/360	0.00	5.500000	0.00	0.00	0.00	0.00	0.00	0.00
A9	23245LAJ9	Senior	Fix-30/360	0.00	5.750000	0.00	0.00	0.00	0.00	0.00	0.00
A10	23245LAK6	Strip IO	Fix-30/360	0.00	6.000000	0.00	0.00	0.00	0.00	0.00	0.00
A11	23245LAL4	Senior	Fix-30/360	0.00	5.500000	0.00	0.00	0.00	0.00	0.00	0.00
A12	23245LAM2	Senior	Fix-30/360	0.00	5.750000	0.00	0.00	0.00	0.00	0.00	0.00
A13	23245LAN0	Strip IO	Fix-30/360	0.00	6.000000	0.00	0.00	0.00	0.00	0.00	0.00
A14	23245LAP5	Senior	Fix-30/360	0.00	5.500000	0.00	0.00	0.00	0.00	0.00	0.00
A15	23245LAQ3	Senior	Fix-30/360	0.00	5.750000	0.00	0.00	0.00	0.00	0.00	0.00
A16	23245LAR1	Strip IO	Fix-30/360	0.00	6.000000	0.00	0.00	0.00	0.00	0.00	0.00
A17	23245LAS9	Senior	Fix-30/360	0.00	6.000000	0.00	0.00	0.00	0.00	0.00	0.00
A18	23245LAT7	Senior	Fix-30/360	0.00	6.000000	0.00	0.00	0.00	0.00	0.00	0.00
A19	23245LAU4	Senior	Fix-30/360	0.00	5.500000	0.00	0.00	0.00	0.00	0.00	0.00
A20	23245LAV2	Senior	Fix-30/360	0.00	5.500000	0.00	0.00	0.00	0.00	0.00	0.00
A21	23245LAW0	Senior	Fix-30/360	0.00	5.750000	0.00	0.00	0.00	0.00	0.00	0.00
A22	23245LAX8	Senior	Fix-30/360	0.00	5.750000	0.00	0.00	0.00	0.00	0.00	0.00
A23	23245LAY6	Senior	Fix-30/360	0.00	6.000000	0.00	0.00	0.00	0.00	0.00	0.00
A24	23245LBK5	Senior	Fix-30/360	0.00	6.000000	0.00	0.00	0.00	0.00	0.00	0.00
A25	23245LBL3	Senior	Fix-30/360	0.00	6.000000	0.00	0.00	0.00	0.00	0.00	0.00
X	23245LAZ3	Strip IO	Var-30/360	452,785,471.00	0.780856	0.00	294,633.50	294,633.50	0.00	446,601,181.30	0.00
PO	23245LBA7	Strip PO	Fix-30/360	666,021.14	0.000000	205.44	0.00	205.44	0.00	665,815.70	0.00
AR	23245LBB5	Senior	Fix-30/360	100.00	6.000000	100.00	0.53	100.53	0.00	0.00	0.00
M	23245LBC3	Subordinate	Fix-30/360	14,541,100.00	6.000000	6,241.18	72,705.50	78,946.68	0.00	14,534,858.82	0.00
B1	23245LBD1	Subordinate	Fix-30/360	5,628,800.00	6.000000	2,415.93	28,144.00	30,559.93	0.00	5,626,384.07	0.00
B2	23245LBE9	Subordinate	Fix-30/360	3,283,500.00	6.000000	1,409.31	16,417.50	17,826.81	0.00	3,282,090.69	0.00
B3	23245LBF6	Subordinate	Fix-30/360	3,049,000.00	6.000000	1,308.66	15,245.00	16,553.66	0.00	3,047,691.34	0.00
B4	23245LBG4	Subordinate	Fix-30/360	2,110,800.00	6.000000	905.97	10,554.00	11,459.97	0.00	2,109,894.03	0.00
B5	23245LBH2	Subordinate	Fix-30/360	1,876,423.87	6.000000	805.38	9,382.12	10,187.50	0.00	1,875,618.49	0.00
Totals				469,065,745.01		6,190,815.52	2,636,632.15	8,827,447.67	0.00	462,874,929.49	0.00



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CWALT, Inc.
Alternative Loan Trust 2006-J8
Mortgage Pass-Through Certificates, Series 2006-J8

Principal Distribution Detail

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Scheduled Principal Distribution	Accretion Principal	Unscheduled Principal Adjustments	Net Principal Distribution	Deferred Interest	Current Realized Losses	Ending Certificate Balance	Ending Certificate Factor
A1	23245LAA8	150,000,000.00	150,000,000.00	3,018,498.87	0.00	0.00	3,018,498.87	0.00	0.00	146,981,501.13	0.97987667422
A2	23245LAB6	92,655,000.00	92,655,000.00	1,111,653.44	0.00	0.00	1,111,653.44	0.00	0.00	91,543,346.56	0.98800222932
A3	23245LAC4	17,315,000.00	17,315,000.00	0.00	0.00	0.00	0.00	0.00	0.00	17,315,000.00	1.00000000000
A4	23245LAD2	140,000,000.00	140,000,000.00	1,974,924.78	0.00	0.00	1,974,924.78	0.00	0.00	138,025,075.22	0.98589339442
A5	23245LAE0	29,960,000.00	29,960,000.00	0.00	0.00	0.00	0.00	0.00	0.00	29,960,000.00	1.00000000000
A6	23245LAF7	6,030,000.00	6,030,000.00	72,346.56	0.00	0.00	72,346.56	0.00	0.00	5,957,653.44	0.98800222932
A7	23245LAG5	1,950,000.00	1,950,000.00	0.00	0.00	0.00	0.00	0.00	0.00	1,950,000.00	1.00000000000
A8	23245LAH3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
A9	23245LAJ9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
A10	23245LAK6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
A11	23245LAL4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
A12	23245LAM2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
A13	23245LAN0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
A14	23245LAP5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
A15	23245LAQ3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
A16	23245LAR1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
A17	23245LAS9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
A18	23245LAT7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
A19	23245LAU4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
A20	23245LAV2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
A21	23245LAW0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
A22	23245LAX8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
A23	23245LAY6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
A24	23245LBK5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
A25	23245LBL3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
X	23245LAZ3	452,785,471.00	452,785,471.00	0.00	0.00	0.00	0.00	0.00	0.00	446,601,181.30	0.98634167813
PO	23245LBA7	666,021.14	666,021.14	205.44	0.00	0.00	205.44	0.00	0.00	665,815.70	0.99969153711
AR	23245LBB5	100.00	100.00	100.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00000000000
M	23245LBC3	14,541,100.00	14,541,100.00	6,241.18	0.00	0.00	6,241.18	0.00	0.00	14,534,858.82	0.99957079072
B1	23245LBD1	5,628,800.00	5,628,800.00	2,415.93	0.00	0.00	2,415.93	0.00	0.00	5,626,384.07	0.99957079072
B2	23245LBE9	3,283,500.00	3,283,500.00	1,409.31	0.00	0.00	1,409.31	0.00	0.00	3,282,090.69	0.99957079072
B3	23245LBF6	3,049,000.00	3,049,000.00	1,308.66	0.00	0.00	1,308.66	0.00	0.00	3,047,691.34	0.99957079072
B4	23245LBG4	2,110,800.00	2,110,800.00	905.97	0.00	0.00	905.97	0.00	0.00	2,109,894.03	0.99957079072
B5	23245LBH2	1,876,423.87	1,876,423.87	805.38	0.00	0.00	805.38	0.00	0.00	1,875,618.49	0.99957079072
Totals		469,065,745.01	469,065,745.01	6,190,815.52	0.00	0.00	6,190,815.52	0.00	0.00	462,874,929.49	



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Mortgage Pass-Through Certificates, Series 2006-J8

Interest Distribution Detail

Class	Beginning Certificate Balance	Pass Through Rate (%)	Effective Coupon (%)	Current Interest	Interest Carryforward Amount	Deferred Interest	Total Interest Due	Interest Paid	Interest Carryforward After Dist.	Net Rate Carryover After Dist.
A1	150,000,000.00	6.000000	6.000000	750,000.00	0.00	0.00	750,000.00	750,000.00	0.00	0.00
A2	92,655,000.00	6.000000	6.000000	463,275.00	0.00	0.00	463,275.00	463,275.00	0.00	0.00
A3	17,315,000.00	6.000000	6.000000	86,575.00	0.00	0.00	86,575.00	86,575.00	0.00	0.00
A4	140,000,000.00	6.000000	6.000000	700,000.00	0.00	0.00	700,000.00	700,000.00	0.00	0.00
A5	29,960,000.00	6.000000	6.000000	149,800.00	0.00	0.00	149,800.00	149,800.00	0.00	0.00
A6	6,030,000.00	6.000000	6.000000	30,150.00	0.00	0.00	30,150.00	30,150.00	0.00	0.00
A7	1,950,000.00	6.000000	6.000000	9,750.00	0.00	0.00	9,750.00	9,750.00	0.00	0.00
A8	0.00	5.500000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A9	0.00	5.750000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A10	0.00	6.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A11	0.00	5.500000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A12	0.00	5.750000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A13	0.00	6.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A14	0.00	5.500000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A15	0.00	5.750000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A16	0.00	6.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A17	0.00	6.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A18	0.00	6.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A19	0.00	5.500000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A20	0.00	5.500000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A21	0.00	5.750000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A22	0.00	5.750000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A23	0.00	6.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A24	0.00	6.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A25	0.00	6.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
X	452,785,471.00	0.780856	0.780856	294,633.50	0.00	0.00	294,633.50	294,633.50	0.00	0.00
PO	666,021.14	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AR	100.00	6.000000	6.312382	0.50	0.00	0.00	0.50	0.53	0.00	0.00
M	14,541,100.00	6.000000	6.000000	72,705.50	0.00	0.00	72,705.50	72,705.50	0.00	0.00
B1	5,628,800.00	6.000000	6.000000	28,144.00	0.00	0.00	28,144.00	28,144.00	0.00	0.00
B2	3,283,500.00	6.000000	6.000000	16,417.50	0.00	0.00	16,417.50	16,417.50	0.00	0.00
B3	3,049,000.00	6.000000	6.000000	15,245.00	0.00	0.00	15,245.00	15,245.00	0.00	0.00
B4	2,110,800.00	6.000000	6.000000	10,554.00	0.00	0.00	10,554.00	10,554.00	0.00	0.00
B5	1,876,423.87	6.000000	6.000000	9,382.12	0.00	0.00	9,382.12	9,382.12	0.00	0.00
Totals	469,065,745.01			2,636,632.12	0.00	0.00	2,636,632.12	2,636,632.15	0.00	0.00



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Alternative Loan Trust 2006-J8
Mortgage Pass-Through Certificates, Series 2006-J8

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	23245LAA8	150,000,000.00	1,000.000000000	20.123325781	5.000000000	979.876674219	6.000000
A2	23245LAB6	92,655,000.00	1,000.000000000	11.997770685	5.000000000	988.002229315	6.000000
A3	23245LAC4	17,315,000.00	1,000.000000000	0.000000000	5.000000000	1,000.000000000	6.000000
A4	23245LAD2	140,000,000.00	1,000.000000000	14.106605576	5.000000000	985.893394424	6.000000
A5	23245LAE0	29,960,000.00	1,000.000000000	0.000000000	5.000000000	1,000.000000000	6.000000
A6	23245LAF7	6,030,000.00	1,000.000000000	11.997770685	5.000000000	988.002229315	6.000000
A7	23245LAG5	1,950,000.00	1,000.000000000	0.000000000	5.000000000	1,000.000000000	6.000000
A8	23245LAH3	0.00	0.000000000	0.000000000	0.000000000	0.000000000	5.500000
A9	23245LAJ9	0.00	0.000000000	0.000000000	0.000000000	0.000000000	5.750000
A10	23245LAK6	0.00	0.000000000	0.000000000	0.000000000	0.000000000	6.000000
A11	23245LAL4	0.00	0.000000000	0.000000000	0.000000000	0.000000000	5.500000
A12	23245LAM2	0.00	0.000000000	0.000000000	0.000000000	0.000000000	5.750000
A13	23245LAN0	0.00	0.000000000	0.000000000	0.000000000	0.000000000	6.000000
A14	23245LAP5	0.00	0.000000000	0.000000000	0.000000000	0.000000000	5.500000
A15	23245LAQ3	0.00	0.000000000	0.000000000	0.000000000	0.000000000	5.750000
A16	23245LAR1	0.00	0.000000000	0.000000000	0.000000000	0.000000000	6.000000
A17	23245LAS9	0.00	0.000000000	0.000000000	0.000000000	0.000000000	6.000000
A18	23245LAT7	0.00	0.000000000	0.000000000	0.000000000	0.000000000	6.000000
A19	23245LAU4	0.00	0.000000000	0.000000000	0.000000000	0.000000000	5.500000
A20	23245LAV2	0.00	0.000000000	0.000000000	0.000000000	0.000000000	5.500000
A21	23245LAW0	0.00	0.000000000	0.000000000	0.000000000	0.000000000	5.750000
A22	23245LAX8	0.00	0.000000000	0.000000000	0.000000000	0.000000000	5.750000
A23	23245LAY6	0.00	0.000000000	0.000000000	0.000000000	0.000000000	6.000000
A24	23245LBK5	0.00	0.000000000	0.000000000	0.000000000	0.000000000	6.000000
A25	23245LBL3	0.00	0.000000000	0.000000000	0.000000000	0.000000000	6.000000
X	23245LAZ3	452,785,471.00	1,000.000000000	0.000000000	0.650713238	986.341678132	0.780856
PO	23245LBA7	666,021.14	1,000.000000000	0.308462892	0.000000000	999.691537108	0.000000
AR	23245LBB5	100.00	1,000.000000000	1,000.000000000	5.260318368	0.000000000	6.000000
M	23245LBC3	14,541,100.00	1,000.000000000	0.429209278	5.000000000	999.570790722	6.000000
B1	23245LBD1	5,628,800.00	1,000.000000000	0.429209278	5.000000000	999.570790722	6.000000
B2	23245LBE9	3,283,500.00	1,000.000000000	0.429209278	5.000000000	999.570790722	6.000000
B3	23245LBF6	3,049,000.00	1,000.000000000	0.429209278	5.000000000	999.570790722	6.000000
B4	23245LBG4	2,110,800.00	1,000.000000000	0.429209278	5.000000000	999.570790722	6.000000
B5	23245LBH2	1,876,423.87	1,000.000000000	0.429209278	5.000000000	999.570790722	6.000000
Totals		469,065,745.01	1,000.000000000	13.198182954	5.621028988	986.801817046	



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

Collateral Detail

Original Mortgage Loan Details

Original Aggregate Loan Count	916
Original Stated Principal Balance	469,065,745.01
Original Weighted Average Mortgage Rate	6.96411%
Original Weighted Average Net Mortgage Rate	6.74523%
Original Weighted Average Remaining Term	0

Current Mortgage Loan Details

Beginning Aggregate Loan Count	916
Loans Paid Off or otherwise removed pursuant to the PSA	<u>11</u>
Ending Aggregate Loan Count	905

Beginning Pool Stated Principal Balance	469,065,745.01
Scheduled Principal	201,279.45
Unscheduled Principal	5,989,536.07
Realized Principal Losses	<u>0.00</u>
Ending Pool Stated Principal Balance	462,874,929.49



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CWALT, Inc.
Alternative Loan Trust 2006-J8
Mortgage Pass-Through Certificates, Series 2006-J8

Weighted Averages

Beginning Weighted Average Mortgage Rate	6.96411%
Beginning Weighted Average Net Mortgage Rate	6.74523%
Ending Weighted Average Mortgage Rate	6.96390%
Ending Weighted Average Net Mortgage Rate	6.74491%
Beginning Weighted Average Remaining Term to Maturity	0
Ending Weighted Average Remaining Term to Maturity	359

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	80,986.15
Net Master Servicing Fee	78,389.31
Trustee Fee	3,517.99
Lpmi	<u>1,051.73</u>
Total Net Loan Fees	82,959.03

Servicer Advances

Principal Advances	118.85
Interest Advances	13,477.08
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	<u>0.00</u>
Total Advances	13,595.93

Mortgage Prepayment Details

Principal Balance of Loans Paid in Full	4,725,493.73
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	2,596.85
Compensating Interest	2,596.85
Net Prepayment Interest Shortfall	0.00
CPR %	14.29699%
SMM %	1.27746%



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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

NAS Principal Distribution Amount
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Shift Percentage	0.00000%
Class A-5 Priority Percentage	6.81256%
Class A-5 Priority Amount	0.00
Class A-7 Priority Percentage	0.00000%
Class A-7 Priority Amount	0.00



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Delinquency Information

Delinquency Info		Group 1	
30-59 Days	Balance	1,136,331.28	0.24549%
	Loan Count	2	0.22099%
60-89 Days	Balance	1,104,755.00	0.23867%
	Loan Count	5	0.55249%
90+ Days	Balance	0.00	0.00000%
	Loan Count	0	0.00000%
Total	Balance	2,241,086.28	0.48417%
	Loan Count	7	0.77348%

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%
Total	Balance	0.00	0.00000%
	Loan Count	0	0.00000%

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%
Total	Balance	0.00	0.00000%
	Loan Count	0	0.00000%



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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%
Total	Balance	0.00	0.00000%
	Loan Count	0	0.00000%

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	2,241,086.28	0.48417%
	Loan Count	7	0.77348%

60+ Delinquency, Foreclosure, Bankruptcy & REO Totals

Current	1,104,755.00
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	1,104,755.00
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
Monthly Default Rate	0.00000%
Conditional Default Rate	0.00000%

Loan ID

Liquidation Balance

Liquidation Proceeds

Realized Loss

Group I

N/A



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Available Funds

Interest

Scheduled Interest Collected	2,719,591.17
Plus: Compensating Interest	2,596.85
Less: Master Servicer Fee	80,986.15
Less: Mortgage Loan Premiums	1,051.73
Less: Excess Master Servicing Fee	<u>0.00</u>
Total Interest Available	2,640,150.14

Principal

Scheduled Principal	201,279.45
Paid in Full Principal	4,725,493.73
Curtailment Principal	1,264,042.34
Liquidation Principal	0.00
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	<u>0.00</u>
Total Principal Available	<u>6,190,815.52</u>

Other Amounts

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

Total Available Funds	8,830,965.66
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Distribution Summary

Amounts Available for Distribution

Total Servicer Remittance	8,830,965.66
Capitalized Interest	0.00
Supplemental Loan Deposit	0.00
Carryover Reserve Fund	0.00
Class P Principal Reserve Fund	0.00
Other Amounts	<u>0.00</u>
Total Amounts Available	8,830,965.66

Distribution Payments

Trustee Fee	3,517.99
Class Payments	<u>8,827,242.22</u>
Total Payments	8,830,760.22

Trust Accounts

Distribution Account

Beginning Balance	0.00
Deposits	8,830,965.66
Withdrawals	<u>8,830,965.66</u>
Ending Balance	0.00

Supplemental Loan Account

Beginning Balance	0.00
Deposits	0.00
Withdrawals	<u>0.00</u>
Ending Balance	0.00

Capitalized Interest Account

Beginning Balance	0.00
Deposit	0.00
Withdrawal	<u>0.00</u>
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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Senior Principal Distribution Amounts
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PO Principal Amounts

Beginning PO Balance	666,021.14
PO Scheduled Principal	237.94
PO Prepayments & Recoveries	-32.50
PO Liquidation Principal	0.00
PO Principal Loss	<u>0.00</u>
Ending PO Balance	665,815.69

NON-PO Principal Amounts

Beginning Non-PO Balance	468,399,723.87
Non-PO Scheduled Principal	201,041.51
Non-PO Prepayments & Recoveries	5,989,568.57
Non-PO Liquidation Principal	0.00
Non-PO Principal Loss	<u>0.00</u>
Ending Non-PO Balance	462,209,113.80

Principal Distribution Amounts

Senior and Subordinate Percentages

Senior Percentage Original	93.49068%
Senior Prepayment Percentage Original	100.00000%
Senior Percentage	93.49068%
Senior Prepayment Percentage	100.00000%
Subordinate Percentages	6.50932%
Subordinate Prepayment Percentage	0.00000%

Principal Distribution Amounts

Senior Principal Distribution Amount	6,177,523.65
Subordinate Principal Distribution Amount	13,086.43
PO Principal Distribution Amount	<u>205.44</u>
Total Principal Distribution Amount	6,190,815.52



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Credit Enhancements

Subordination

<u>Protection</u>	<u>Original</u>	<u>Current</u>
Bankruptcy Loss	0.00	0.00
Bankruptcy Percentage	0.000000%	0.000000%
Credit/Fraud Loss	0.00	9,381,314.90
Credit/Fraud Loss Percentage	0.000000%	2.026749%
Special Hazard Loss	0.00	0.00
Special Hazard Loss Percentage	0.000000%	0.000000%

Credit Support

	<u>Original</u>	<u>Current</u>
Class A	438,576,121.14	432,398,392.05
Class A Percentage	93.499925%	93.415816%
Class M	14,541,100.00	14,534,858.82
Class M Percentage	3.100013%	3.140127%
Class B1	5,628,800.00	5,626,384.07
Class B1 Percentage	1.200002%	1.215530%
Class B2	3,283,500.00	3,282,090.69
Class B2 Percentage	0.700008%	0.709066%
Class B3	3,049,000.00	3,047,691.34
Class B3 Percentage	0.650015%	0.658427%
Class B4	2,110,800.00	2,109,894.03
Class B4 Percentage	0.450001%	0.455824%
Class B5	1,876,423.87	1,875,618.49
Class B5 Percentage	0.400034%	0.405211%



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Stratification Tables

<u>Issuance Coupon</u>		Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =	5.0	1	0.110	54,545.01	0.012
5.0	- 5.3	1	0.110	390,566.00	0.084
5.3	- 5.5	2	0.221	1,164,461.23	0.252
5.5	- 5.8	3	0.331	1,424,079.43	0.308
5.8	- 6.0	10	1.105	5,836,909.16	1.261
6.0	- 6.3	29	3.204	16,701,488.91	3.608
6.3	- 6.5	134	14.807	80,491,412.25	17.389
6.5	- 6.8	131	14.475	81,504,391.16	17.608
6.8	- 7.0	176	19.448	100,084,946.95	21.622
7.0	- 7.3	124	13.702	64,331,274.71	13.898
7.3	- 7.5	115	12.707	59,188,444.80	12.787
7.5	- 7.8	68	7.514	30,383,101.42	6.564
7.8	- 8.0	43	4.751	11,263,542.79	2.433
>	8.0	68	7.514	10,055,765.67	2.172
Wgt Ave / Total:		905	100.000	462,874,929.49	100.000

<u>Update Face</u>		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	1	0.110	20,540.94	0.004
25,000.00	- 50,000.00	11	1.215	438,892.80	0.095
50,000.00	- 75,000.00	34	3.757	2,083,446.25	0.450
75,000.00	- 100,000.00	14	1.547	1,245,485.15	0.269
100,000.00	- 125,000.00	36	3.978	3,973,088.47	0.858
125,000.00	- 150,000.00	16	1.768	2,194,267.15	0.474
150,000.00	- 175,000.00	9	0.994	1,471,907.79	0.318
175,000.00	- 200,000.00	17	1.878	3,170,592.53	0.685
200,000.00	- 225,000.00	10	1.105	2,135,298.99	0.461
225,000.00	- 250,000.00	11	1.215	2,666,194.83	0.576
250,000.00	- 275,000.00	9	0.994	2,347,307.33	0.507
275,000.00	- 300,000.00	4	0.442	1,176,799.99	0.254
300,000.00	- 325,000.00	7	0.773	2,167,312.62	0.468
325,000.00	- 350,000.00	5	0.552	1,699,147.25	0.367
350,000.00	- 375,000.00	4	0.442	1,454,776.00	0.314
375,000.00	- 400,000.00	7	0.773	2,727,171.04	0.589
400,000.00	- 425,000.00	30	3.315	12,598,427.06	2.722
425,000.00	- 450,000.00	104	11.492	45,588,823.09	9.849
450,000.00	- 475,000.00	66	7.293	30,474,706.89	6.584
475,000.00	- 500,000.00	76	8.398	37,204,302.99	8.038
500,000.00	- 525,000.00	57	6.298	29,263,414.49	6.322
525,000.00	- 550,000.00	40	4.420	21,596,544.47	4.666
550,000.00	- 575,000.00	42	4.641	23,664,434.66	5.112



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<u>Update Face</u>			Number of Items	Percent of Items	Principal Balance	Percent of Balance
575,000.00	-	600,000.00	51	5.635	30,065,970.41	6.495
600,000.00	-	625,000.00	27	2.983	16,548,381.11	3.575
625,000.00	-	650,000.00	44	4.862	28,243,520.22	6.102
650,000.00	-	675,000.00	15	1.657	9,958,269.91	2.151
675,000.00	-	700,000.00	22	2.431	15,179,048.66	3.279
700,000.00	-	725,000.00	13	1.436	9,273,902.23	2.004
725,000.00	-	750,000.00	19	2.099	14,121,019.05	3.051
750,000.00	-	775,000.00	7	0.773	5,342,177.94	1.154
775,000.00	-	800,000.00	13	1.436	10,272,025.99	2.219
>		800,000.00	84	9.282	92,507,731.19	19.985
Wgt Ave / Total:			905	100.000	462,874,929.49	100.000

<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	6	0.663	1,100,106.21	0.238
180	-	300	2	0.221	921,071.33	0.199
300	-	360	897	99.116	460,853,751.95	99.563
>		360	0	0.000	0.00	0.000
Wgt Ave / Total:			905	100.000	462,874,929.49	100.000