



THE BANK OF NEW YORK MELLON

101 Barclay Street, 4 West
New York, NY 10286

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

CWALT, Inc. Alternative Loan Trust 2007-OA3 Mortgage Pass-Through Certificates, Series 2007-OA3

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
1A1	02150TAA8	Senior	Var-Act/360	362,359,518.89	4.923130	2,044,339.52	1,486,619.18	3,530,958.71	0.00	360,315,179.36	0.00
1A2	02150TAB6	Senior	Var-Act/360	181,179,759.44	4.963130	1,022,169.76	749,348.92	1,771,518.68	0.00	180,157,589.68	0.00
1A3	02150TAC4	Senior	Var-Act/360	60,393,834.51	4.993130	340,726.53	251,295.22	592,021.76	0.00	60,053,107.97	0.00
2A1	02150TAD2	Senior	Var-Act/360	187,167,318.52	4.923130	1,167,756.60	767,874.20	1,935,630.80	0.00	185,999,561.92	0.00
2A2	02150TAE0	Senior	Var-Act/360	93,584,108.28	4.963130	583,881.10	387,058.41	970,939.51	0.00	93,000,227.18	0.00
2A3	02150TAF7	Senior	Var-Act/360	31,194,403.41	4.993130	194,625.17	129,798.09	324,423.26	0.00	30,999,778.25	0.00
1X	02150TAG5	Strip IO	Var-30/360	253,736,636.26	2.000000	0.00	422,894.39	422,894.39	0.00	253,464,744.54	0.00
AR	02150TAJ9	Senior	Var-30/360	0.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
C	02150TAU4	Residual	Fix-30/360	5,713,825.55	0.000000	0.00	1,998,524.50	1,998,524.50	0.00	5,713,825.55	0.00
1P	02150TAV2	Prepay Penalties	Fix-30/360	100.00	0.000000	0.00	68,139.73	68,139.73	0.00	100.00	0.00
2P	02150TAW0	Prepay Penalties	Fix-30/360	100.00	0.000000	0.00	24,078.74	24,078.74	0.00	100.00	0.00
M1	02150TAK6	Subordinate	Var-Act/360	19,998,000.00	5.093130	0.00	84,877.01	84,877.01	0.00	19,998,000.00	0.00
M2	02150TAL4	Subordinate	Var-Act/360	26,284,000.00	5.153130	0.00	112,870.72	112,870.72	0.00	26,284,000.00	0.00
M3	02150TAM2	Subordinate	Var-Act/360	7,999,000.00	5.183130	0.00	34,549.88	34,549.88	0.00	7,999,000.00	0.00
M4	02150TAN0	Subordinate	Var-Act/360	6,857,000.00	5.283130	0.00	30,188.69	30,188.69	0.00	6,857,000.00	0.00
M5	02150TAP5	Subordinate	Var-Act/360	5,714,000.00	5.333130	0.00	25,394.59	25,394.59	0.00	5,714,000.00	0.00
M6	02150TAQ3	Subordinate	Var-Act/360	5,714,000.00	5.383130	0.00	25,632.67	25,632.67	0.00	5,714,000.00	0.00
M7	02150TAR1	Subordinate	Var-Act/360	5,714,000.00	5.833130	0.00	27,775.42	27,775.42	0.00	5,714,000.00	0.00
M8	02150TAS9	Subordinate	Var-Act/360	5,714,000.00	6.183130	0.00	29,442.00	29,442.00	0.00	5,714,000.00	0.00
M9	02150TAT7	Subordinate	Var-Act/360	5,714,000.00	6.533130	0.00	31,108.59	31,108.59	0.00	5,714,000.00	0.00
M10	02150TAH3	Subordinate	Var-Act/360	7,429,000.00	6.533130	0.00	40,445.52	40,445.52	0.00	7,429,000.00	0.00
Totals				1,013,016,143.05		5,353,498.68	6,727,916.47	12,081,415.17	0.00	1,007,662,644.36	0.00

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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
1A1	02150TAA8	415,532,000.00	362,359,518.89	2,044,339.52	2,044,339.52	0.00	0.00	360,315,179.36	0.867117766
1A2	02150TAB6	207,766,000.00	181,179,759.44	1,022,169.76	1,022,169.76	0.00	0.00	180,157,589.68	0.867117766
1A3	02150TAC4	69,256,000.00	60,393,834.51	340,726.53	340,726.53	0.00	0.00	60,053,107.97	0.867117766
2A1	02150TAD2	208,417,000.00	187,167,318.52	1,167,756.60	1,167,756.60	0.00	0.00	185,999,561.92	0.892439494
2A2	02150TAE0	104,209,000.00	93,584,108.28	583,881.10	583,881.10	0.00	0.00	93,000,227.18	0.892439494
2A3	02150TAF7	34,736,000.00	31,194,403.41	194,625.17	194,625.17	0.00	0.00	30,999,778.25	0.892439494
1X	02150TAG5	274,657,056.00	253,736,636.26	0.00	0.00	0.00	0.00	253,464,744.54	0.922840826
AR	02150TAJ9	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.000000000
C	02150TAU4	5,712,009.00	5,713,825.55	0.00	0.00	0.00	0.00	5,713,825.55	1.000318023
1P	02150TAV2	100.00	100.00	0.00	0.00	0.00	0.00	100.00	1.000000000
2P	02150TAW0	100.00	100.00	0.00	0.00	0.00	0.00	100.00	1.000000000
M1	02150TAK6	19,998,000.00	19,998,000.00	0.00	0.00	0.00	0.00	19,998,000.00	1.000000000
M2	02150TAL4	26,284,000.00	26,284,000.00	0.00	0.00	0.00	0.00	26,284,000.00	1.000000000
M3	02150TAM2	7,999,000.00	7,999,000.00	0.00	0.00	0.00	0.00	7,999,000.00	1.000000000
M4	02150TAN0	6,857,000.00	6,857,000.00	0.00	0.00	0.00	0.00	6,857,000.00	1.000000000
M5	02150TAP5	5,714,000.00	5,714,000.00	0.00	0.00	0.00	0.00	5,714,000.00	1.000000000
M6	02150TAQ3	5,714,000.00	5,714,000.00	0.00	0.00	0.00	0.00	5,714,000.00	1.000000000
M7	02150TAR1	5,714,000.00	5,714,000.00	0.00	0.00	0.00	0.00	5,714,000.00	1.000000000
M8	02150TAS9	5,714,000.00	5,714,000.00	0.00	0.00	0.00	0.00	5,714,000.00	1.000000000
M9	02150TAT7	5,714,000.00	5,714,000.00	0.00	0.00	0.00	0.00	5,714,000.00	1.000000000
M10	02150TAH3	7,429,000.00	7,429,000.00	0.00	0.00	0.00	0.00	7,429,000.00	1.000000000
Totals		1,137,053,300.00	1,013,016,143.05	5,353,498.68	5,353,498.68	0.00	0.00	1,007,662,644.36	

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.
1A1	362,359,518.89	4.923130	4.923130	1,486,619.18	0.00	1,486,619.18	0.00	0.00	1,486,619.18	0.00
1A2	181,179,759.44	4.963130	4.963130	749,348.92	0.00	749,348.92	0.00	0.00	749,348.92	0.00
1A3	60,393,834.51	4.993130	4.993130	251,295.22	0.00	251,295.22	0.00	0.00	251,295.22	0.00
2A1	187,167,318.52	4.923130	4.923130	767,874.20	0.00	767,874.20	0.00	0.00	767,874.20	0.00
2A2	93,584,108.28	4.963130	4.963130	387,058.41	0.00	387,058.41	0.00	0.00	387,058.41	0.00
2A3	31,194,403.41	4.993130	4.993130	129,798.09	0.00	129,798.09	0.00	0.00	129,798.09	0.00
1X	253,736,636.26	2.000000	2.000000	422,894.39	0.00	422,894.39	0.00	0.00	422,894.39	0.00
AR	0.00	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
C	5,713,825.55	0.000000	419.723944	0.00	0.00	0.00	0.00	0.00	1,998,524.50	0.00
1P	100.00	0.000000	817676.760000	0.00	0.00	0.00	0.00	0.00	68,139.73	0.00
2P	100.00	0.000000	288944.880000	0.00	0.00	0.00	0.00	0.00	24,078.74	0.00
M1	19,998,000.00	5.093130	5.093130	84,877.01	0.00	84,877.01	0.00	0.00	84,877.01	0.00
M2	26,284,000.00	5.153130	5.153130	112,870.72	0.00	112,870.72	0.00	0.00	112,870.72	0.00
M3	7,999,000.00	5.183130	5.183130	34,549.88	0.00	34,549.88	0.00	0.00	34,549.88	0.00
M4	6,857,000.00	5.283130	5.283130	30,188.69	0.00	30,188.69	0.00	0.00	30,188.69	0.00
M5	5,714,000.00	5.333130	5.333130	25,394.59	0.00	25,394.59	0.00	0.00	25,394.59	0.00
M6	5,714,000.00	5.383130	5.383130	25,632.67	0.00	25,632.67	0.00	0.00	25,632.67	0.00
M7	5,714,000.00	5.833130	5.833130	27,775.42	0.00	27,775.42	0.00	0.00	27,775.42	0.00
M8	5,714,000.00	6.183130	6.183130	29,442.00	0.00	29,442.00	0.00	0.00	29,442.00	0.00
M9	5,714,000.00	6.533130	6.533130	31,108.59	0.00	31,108.59	0.00	0.00	31,108.59	0.00
M10	7,429,000.00	6.533130	6.533130	40,445.52	0.00	40,445.52	0.00	0.00	40,445.52	0.00
Totals	1,013,016,143.05			4,637,173.50	0.00	4,637,173.50	0.00	0.00	6,727,916.47	0.00



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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 (%)
1A1	02150TAA8	415,532,000.00	872.037578060	4.919812491	3.577628635	867.117765569	4.923130
1A2	02150TAB6	207,766,000.00	872.037578060	4.919812491	3.606696554	867.117765569	4.963130
1A3	02150TAC4	69,256,000.00	872.037578060	4.919812491	3.628497493	867.117765569	4.993130
2A1	02150TAD2	208,417,000.00	898.042475015	5.602981501	3.684316542	892.439493514	4.923130
2A2	02150TAE0	104,209,000.00	898.042475015	5.602981501	3.714251291	892.439493514	4.963130
2A3	02150TAF7	34,736,000.00	898.042475015	5.602981501	3.736702353	892.439493514	4.993130
1X	02150TAG5	274,657,056.00	923.830758091	0.000000000	1.539717930	922.840826424	2.000000
AR	02150TAJ9	100.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000
C	02150TAU4	5,712,009.00	1,000.318022634	0.000000000	349.881188157	1,000.318022634	0.000000
1P	02150TAV2	100.00	1,000.000000000	0.000000000	681,397.300000000	1,000.000000000	0.000000
2P	02150TAW0	100.00	1,000.000000000	0.000000000	240,787.400000000	1,000.000000000	0.000000
M1	02150TAK6	19,998,000.00	1,000.000000000	0.000000000	4.244275000	1,000.000000000	5.093130
M2	02150TAL4	26,284,000.00	1,000.000000000	0.000000000	4.294275000	1,000.000000000	5.153130
M3	02150TAM2	7,999,000.00	1,000.000000000	0.000000000	4.319275000	1,000.000000000	5.183130
M4	02150TAN0	6,857,000.00	1,000.000000000	0.000000000	4.402608333	1,000.000000000	5.283130
M5	02150TAP5	5,714,000.00	1,000.000000000	0.000000000	4.444275000	1,000.000000000	5.333130
M6	02150TAQ3	5,714,000.00	1,000.000000000	0.000000000	4.485941667	1,000.000000000	5.383130
M7	02150TAR1	5,714,000.00	1,000.000000000	0.000000000	4.860941667	1,000.000000000	5.833130
M8	02150TAS9	5,714,000.00	1,000.000000000	0.000000000	5.152608333	1,000.000000000	6.183130
M9	02150TAT7	5,714,000.00	1,000.000000000	0.000000000	5.444275000	1,000.000000000	6.533130
M10	02150TAH3	7,429,000.00	1,000.000000000	0.000000000	5.444275000	1,000.000000000	6.533130
Totals		1,137,053,300.00	890.913506913	4.708221400	5.916975458	886.205285504	

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Pool Level Data

Distribution Date		12/26/07
Cut-off Date		02/01/07
Record Date		11/30/07
Determination Date		12/22/07
LIBOR Determination Date		11/21/07
Accrual Period 30/360	Begin	11/01/07
	End	12/01/07
Number of Days in 30/360 Accrual Period		30
Accrual Period Actual Days	Begin	11/26/07
	End	12/26/07
Number of Days in Actual Accrual Period		30

Additional Interest Rate Details

Libor Rate	4.7831300%
Libor Certificates Net Rate Cap	7.3182923%
Class 1X Net Rate Cap	7.8557691%

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Alternative Loan Trust 2007-OA3

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Collateral Detail

Original Mortgage Details

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Original Aggregate Loan Count	1,187	1,424	2,611
Original Stated Principal Balance	761,048,473.90	381,716,635.73	1,142,765,109.63
Original Weighted Average Mortgage Rate	6.10776%	6.28633%	
Original Weighted Average Net Mortgage Rate	5.70726%	5.84494%	
Original Weighted Average Remaining Term	388	387	

Current Mortgage Loan Details

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Beginning Aggregate Loan Count	1,040	1,266	2,306
Loans Paid Off or otherwise removed pursuant to the PSA	6	13	19
Ending Aggregate Loan Count	1,034	1,253	2,287
Beginning Pool Stated Principal Balance	672,443,728.55	346,286,040.04	1,018,729,768.59
Scheduled Principal	0.00	229.68	229.68
Negative Amortization	-2,345,425.92	-1,183,491.54	-3,528,917.46
Unscheduled Principal	5,752,661.74	3,129,524.72	8,882,186.46
Realized Principal Losses	0.00	0.00	0.00
Ending Pool Stated Principal Balance	669,036,492.73	344,339,777.18	1,013,376,269.91
Beginning Weighted Average Mortgage Rate	8.21225%	8.26938%	
Beginning Weighted Average Net Mortgage Rate	7.80965%	7.82962%	
Ending Weighted Average Mortgage Rate	8.21028%	8.27350%	
Ending Weighted Average Net Mortgage Rate	7.80753%	7.83329%	
Beginning Weighted Average Remaining Term to Maturity	382	379	
Ending Weighted Average Remaining Term to Maturity	381	378	

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Servicer Remittance Summary

Interest Remittance Amount

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Scheduled Interest	4,599,395.30	2,384,528.63	6,983,923.93
Less: Servicing Fees	210,138.67	108,214.39	318,353.05
Less: Mortgage Insurance Premium (LPMI)	10,421.64	16,091.23	26,512.86
Liquidation Interest Proceeds	0.00	0.00	0.00
Compensating Interest	2,499.25	1,779.72	4,278.97
Less: Non-Recoverable Interest Advances	0.00	0.00	0.00
Total Interest Remittance Amount	4,381,334.25	2,262,002.74	6,643,336.99

Principal Remittance Amount

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Scheduled Principal	0.00	229.68	229.68
Negative Amortization	-2,345,425.92	-1,183,491.54	-3,528,917.46
Curtailment Principal	232,815.75	237,124.76	469,940.51
Paid in Full Principal	5,519,845.99	2,892,399.96	8,412,245.95
Repurchased Principal	0.00	0.00	0.00
Liquidation Principal	0.00	0.00	0.00
Substitution Shortfall Principal	0.00	0.00	0.00
Subsequent Recoveries	0.00	0.00	0.00
Less: Non-Recoverable Principal Advances relating to Principal	0.00	0.00	0.00
Total Principal Remittance Amount	<u>3,407,235.82</u>	<u>1,946,262.86</u>	<u>5,353,498.68</u>
Total Remittance	7,788,570.07	4,208,265.60	11,996,835.67

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Amounts Distributable to the Certificates

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Principal Remittance Amount	3,407,235.82	1,946,262.86	5,353,498.68
Interest Remittance	4,381,334.25	2,262,002.74	6,643,336.99
Less: Trustee Fee	5,043.33	2,597.15	7,640.47
Interest Funds	4,376,290.92	2,259,405.60	6,635,696.52

Servicer Advances

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Principal Advances	-259,477.22	-107,507.24	-366,984.46
Interest Advances	489,378.05	212,567.97	701,946.02
Reimbursement for Principal & Interest Advances	0.00	0.00	0.00
Reimbursement for Nonrecoverable Advances	0.00	0.00	0.00
Total Advances	229,900.83	105,060.73	334,961.56

Fees of the Trust

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Gross Master Servicing Fee	210,138.67	108,214.39	318,353.05
Net Master Servicing Fee	207,639.41	106,434.67	314,074.08
Trustee Fee	5,043.33	2,597.15	7,640.47
Mortgage Insurance Premium (LPMI)	10,421.64	16,091.23	26,512.86
Total Net Loan Fees	223,104.38	125,123.04	348,227.42

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Mortgage Prepayment Details

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Principal Balance of Loans Paid in Full	5,519,845.99	2,892,399.96	8,412,245.95
Prepayment Interest Excess	0.00	0.00	0.00
Prepayment Interest Shortfall	2,499.25	1,779.72	4,278.97
Compensating Interest	2,499.25	1,779.72	4,278.97
Non-Supported Prepayment Interest Shortfall	0.00	0.00	0.00
Prepayment Charges	68,139.73	24,078.74	92,218.47
CPR %	9.764%	10.288%	
SMM %	0.853%	0.901%	

Loan Substitution

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

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Trust Accounts

Certificate Account

		<u>Group I</u>	<u>Group II</u>	<u>Total</u>
	Beginning Balance	0.00	0.00	0.00
Deposits	Remittance Amount	7,788,570.07	4,208,265.60	11,996,835.67
	Prepayment Penalties	68,139.73	24,078.74	92,218.47
	Other Deposits required by the PSA	<u>1.49</u>	<u>0.00</u>	<u>1.49</u>
	Total Deposits	7,856,711.29	4,232,344.34	12,089,055.63
Withdrawals	Available Funds, to the Distribution Account	7,851,667.96	4,229,747.20	12,081,415.16
	Trustee Fee	<u>5,043.33</u>	<u>2,597.15</u>	<u>7,640.47</u>
	Total Withdrawals	7,856,711.29	4,232,344.34	12,089,055.63
	Ending Balance	0.00	0.00	0.00

Distribution Account

		<u>Group I</u>	<u>Group II</u>	<u>Total</u>
	Beginning Balance	0.00	0.00	0.00
Deposits	From the Certificate Account, the Total Deposit	7,856,711.29	4,232,344.34	12,089,055.63
	Other Deposits Required by the PSA			<u>0.00</u>
	Total Deposits	7,856,711.29	4,232,344.34	12,089,055.63
Withdrawals	Payment of Trustee Fee			7,640.47
	Principal and Interest Payments			12,081,415.16
	To Terminate the Distribution Account			<u>0.00</u>
	Total Withdrawals			12,089,055.63
	Ending Balance	0.00	0.00	0.00

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Collateral Detail for 1X & 2X Subgroups

Current Mortgage Loan Details

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Beginning Pool Stated Principal Balance	177,856,457.53	104,374,143.69	282,230,601.22
Scheduled Principal	0.00	0.00	0.00
Negative Amortization	-638,798.21	-373,560.97	-1,012,359.18
Unscheduled Principal	232,104.52	915,326.35	1,147,430.87
Realized Principal Losses	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Ending Pool Stated Principal Balance	178,263,151.22	103,832,378.31	282,095,529.53
Beginning Weighted Average Mortgage Rate	8.24065%	8.33429%	
Beginning Weighted Average Net Mortgage Rate	7.83718%	7.88598%	
Ending Weighted Average Mortgage Rate	8.24132%	8.33948%	
Ending Weighted Average Net Mortgage Rate	7.83783%	7.89060%	

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Mortgage Prepayment Details for 1X & 2X Subgroups

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Principal Balance of Loans Paid in Full	186,831.94	845,543.62	1,032,375.56
Prepayment Interest Excess	0.00	0.00	0.00
Prepayment Interest Shortfall	120.26	581.04	701.30
Compensating Interest	0.00	0.00	0.00
Non-Supported Prepayment Interest Shortfall	120.26	581.04	701.30
Prepayment Charges	5,814.90	21,837.34	27,652.24
CPR %	1.549%	9.996%	
SMM %	0.130%	0.874%	

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Carryover Reserve Account

Beginning Balance	1,000.00
Deposit	0.00
Withdrawal	0.00
Ending Balance	1,000.00

*Net Rate Carryover (NRC) payment detail is
found in Interest Distribution Detail.*

Corridor Reserve Account

	Beginning Balance	9,794.22
Deposits	Deposits	0.00
Withdrawals	Withdrawals	0.00
	Ending Balance	9,794.22

Principal Reserve Account

Deposits	Beginning Principal Reserve Balance	200.00
	Deposits	0.00
Withdrawals	To P Classes	0.00
	Ending Principal Reserve Balance	200.00

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Loan Status

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	59	5.70600%	34,499,159.59	5.15654%	29	2.80464%	15,887,098.34	2.37462%	22	2.12766%	13,505,936.44	2.01871%
Group 2	48	3.83081%	13,974,888.36	4.05846%	23	1.83559%	6,936,587.86	2.01446%	19	1.51636%	4,973,281.64	1.44429%
Total	107	4.67862%	48,474,047.95	4.78342%	52	2.27372%	22,823,686.20	2.25224%	41	1.79274%	18,479,218.08	1.82353%

	Foreclosure				Bankruptcy				REO			
	Loan Count	Loan Count %	Balance	Balance %	Loan Count	Loan Count %	Balance	Balance %	Loan Count	Loan Count %	Balance	Balance %
Group 1	18	1.74081%	7,517,716.46	1.12366%	2	0.19342%	898,687.53	0.13433%	4	0.38685%	2,287,951.00	0.34198%
Group 2	18	1.43655%	5,021,558.60	1.45831%	1	0.07981%	332,180.36	0.09647%	2	0.15962%	673,108.16	0.19548%
Total	36	1.57411%	12,539,275.06	1.23738%	3	0.13118%	1,230,867.89	0.12146%	6	0.26235%	2,961,059.16	0.29220%

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Realized Loss Detail

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Current Period Realized Losses	0.00	0.00	0.00
Cumulative Realized Losses	15.00	32,069.33	32,084.33
Total Liquidated Loan Balance	0.00	0.00	0.00
Total Liquidated Proceeds	0.00	0.00	0.00
Subsequent Recoveries	0.00	0.00	0.00
MDR (Monthly Default Rate)	0.00000%	0.00000%	
CDR (Conditional Default Rate)	0.00000%	0.00000%	

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

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Credit Enhancements

Overcollateralization Details

OC Amount Beginning	5,713,825.55
OC Floor	5,713,825.55
OC Target Amount	5,713,825.55
Group Excess Cashflow	0.00
OC Amount Ending	5,713,825.55

Trigger Events

	<u>Group I</u>	<u>Group II</u>
Rolling Sixty-Day Delinq Rate	4.50941%	3.88023%
Delinquency Trigger Event	NO	NO
Cumulative Loss Rate	0.00317%	0.00000%
Cumulative Loss Trigger Event	NO	NO
Trigger Event	NO	NO
Stepdown Date	NO	NO

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Subordination

Credit Support

	<u>Original</u>	<u>Current</u>
Class A	1,039,916,300.00	910,525,644.36
Class A Percentage	91.457129%	90.360167%
Class M1	19,998,000.00	19,998,000.00
Class M1 Percentage	1.758757%	1.984593%
Class M2	26,284,000.00	26,284,000.00
Class M2 Percentage	2.311589%	2.608413%
Class M3	7,999,000.00	7,999,000.00
Class M3 Percentage	0.703485%	0.793817%
Class M4	6,857,000.00	6,857,000.00
Class M4 Percentage	0.603050%	0.680486%
Class M5	5,714,000.00	5,714,000.00
Class M5 Percentage	0.502527%	0.567055%
Class M6	5,714,000.00	5,714,000.00
Class M6 Percentage	0.502527%	0.567055%
Class M7	5,714,000.00	5,714,000.00
Class M7 Percentage	0.502527%	0.567055%
Class M8	5,714,000.00	5,714,000.00
Class M8 Percentage	0.502527%	0.567055%
Class M9	5,714,000.00	5,714,000.00
Class M9 Percentage	0.502527%	0.567055%
Class M10	7,429,000.00	7,429,000.00
Class M10 Percentage	0.653355%	0.737251%

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Group I

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	1	0.097	56,393.40	0.008
75,000.00	-	100,000.00	3	0.290	264,275.40	0.040
100,000.00	-	125,000.00	12	1.161	1,400,349.43	0.209
125,000.00	-	150,000.00	16	1.547	2,157,736.89	0.323
150,000.00	-	175,000.00	10	0.967	1,604,902.93	0.240
175,000.00	-	200,000.00	26	2.515	4,822,700.68	0.721
200,000.00	-	225,000.00	30	2.901	6,413,850.62	0.959
225,000.00	-	250,000.00	19	1.838	4,506,874.95	0.674
250,000.00	-	275,000.00	28	2.708	7,388,141.80	1.104
275,000.00	-	300,000.00	28	2.708	8,035,451.92	1.201
300,000.00	-	325,000.00	27	2.611	8,462,708.08	1.265
325,000.00	-	350,000.00	14	1.354	4,757,607.40	0.711
350,000.00	-	375,000.00	17	1.644	6,105,287.32	0.913
375,000.00	-	400,000.00	20	1.934	7,785,049.29	1.164
400,000.00	-	425,000.00	17	1.644	6,993,815.29	1.045
425,000.00	-	450,000.00	52	5.029	22,867,661.94	3.418
450,000.00	-	475,000.00	61	5.899	28,248,001.47	4.222
475,000.00	-	500,000.00	51	4.932	24,869,560.53	3.717
500,000.00	-	525,000.00	56	5.416	28,669,136.67	4.285
525,000.00	-	550,000.00	58	5.609	31,109,491.51	4.650
550,000.00	-	575,000.00	44	4.255	24,768,628.92	3.702
575,000.00	-	600,000.00	44	4.255	25,753,763.36	3.849
600,000.00	-	625,000.00	41	3.965	25,174,369.71	3.763
625,000.00	-	650,000.00	39	3.772	24,921,791.10	3.725
650,000.00	-	675,000.00	52	5.029	34,661,860.19	5.181
675,000.00	-	700,000.00	23	2.224	15,751,294.05	2.354
700,000.00	-	725,000.00	12	1.161	8,569,656.35	1.281
725,000.00	-	750,000.00	9	0.870	6,638,370.51	0.992
750,000.00	-	775,000.00	10	0.967	7,652,155.66	1.144
775,000.00	-	800,000.00	13	1.257	10,265,212.28	1.534
>		800,000.00	201	19.439	278,360,393.08	41.606
Wgt Ave / Total:			1034	100.000	669,036,492.73	100.000

Group II

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	1	0.080	15,830.92	0.005
25,000.00	-	50,000.00	4	0.319	168,940.92	0.049
50,000.00	-	75,000.00	14	1.117	884,841.69	0.257
75,000.00	-	100,000.00	26	2.075	2,310,017.92	0.671
100,000.00	-	125,000.00	45	3.591	5,169,808.54	1.501
125,000.00	-	150,000.00	61	4.868	8,430,443.40	2.448
150,000.00	-	175,000.00	82	6.544	13,324,123.03	3.869

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Update Face			Number of Items	Percent of Items	Principal Balance	Percent of Balance
175,000.00	-	200,000.00	94	7.502	17,579,779.49	5.105
200,000.00	-	225,000.00	99	7.901	20,924,887.22	6.077
225,000.00	-	250,000.00	107	8.540	25,426,447.55	7.384
250,000.00	-	275,000.00	118	9.417	30,931,790.59	8.983
275,000.00	-	300,000.00	90	7.183	25,893,709.54	7.520
300,000.00	-	325,000.00	100	7.981	31,224,351.38	9.068
325,000.00	-	350,000.00	101	8.061	34,007,068.50	9.876
350,000.00	-	375,000.00	76	6.065	27,651,375.27	8.030
375,000.00	-	400,000.00	93	7.422	35,982,792.84	10.450
400,000.00	-	425,000.00	78	6.225	32,066,552.09	9.312
425,000.00	-	450,000.00	27	2.155	11,747,916.54	3.412
450,000.00	-	475,000.00	6	0.479	2,810,534.54	0.816
475,000.00	-	500,000.00	4	0.319	1,955,072.98	0.568
500,000.00	-	525,000.00	7	0.559	3,589,327.47	1.042
525,000.00	-	550,000.00	5	0.399	2,693,647.53	0.782
550,000.00	-	575,000.00	2	0.160	1,140,811.99	0.331
575,000.00	-	600,000.00	3	0.239	1,793,866.17	0.521
600,000.00	-	625,000.00	2	0.160	1,232,542.68	0.358
625,000.00	-	650,000.00	3	0.239	1,925,154.14	0.559
650,000.00	-	675,000.00	2	0.160	1,318,586.45	0.383
675,000.00	-	700,000.00	2	0.160	1,397,784.56	0.406
700,000.00	-	725,000.00	0	0.000	0.00	0.000
725,000.00	-	750,000.00	1	0.080	741,771.24	0.215
750,000.00	-	775,000.00	0	0.000	0.00	0.000
775,000.00	-	800,000.00	0	0.000	0.00	0.000
>	-	800,000.00	0	0.000	0.00	0.000
Wgt Ave / Total:			1253	100.000	344,339,777.18	100.000

Group I

Issuance Coupon			Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =		0.0	0	0.000	0.00	0.000
0.0	-	0.5	0	0.000	0.00	0.000
0.5	-	1.0	45	4.352	29,477,107.76	4.406
1.0	-	1.5	114	11.025	72,818,932.25	10.884
1.5	-	2.0	60	5.803	40,699,646.42	6.083
2.0	-	2.5	42	4.062	24,102,417.33	3.603
2.5	-	3.0	20	1.934	10,966,392.25	1.639
3.0	-	3.5	8	0.774	2,769,145.11	0.414
3.5	-	4.0	10	0.967	3,213,257.04	0.480
4.0	-	4.5	6	0.580	1,835,053.14	0.274
4.5	-	5.0	3	0.290	448,666.86	0.067
5.0	-	5.5	2	0.193	606,428.17	0.091
5.5	-	6.0	0	0.000	0.00	0.000
6.0	-	6.5	1	0.097	646,161.94	0.097
6.5	-	7.0	9	0.870	4,389,546.80	0.656
7.0	-	7.5	39	3.772	33,995,252.56	5.081
7.5	-	8.0	146	14.120	101,075,381.32	15.108
8.0	-	8.5	334	32.302	212,154,956.42	31.711
8.5	-	9.0	178	17.215	123,290,120.81	18.428

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Issuance Coupon			Number of Items	Percent of Items	Principal Balance	Percent of Balance
9.0	-	9.5	11	1.064	4,206,065.39	0.629
9.5	-	10.0	6	0.580	2,341,961.16	0.350
>		10.0	0	0.000	0.00	0.000
Wgt Ave / Total:			1034	100.000	669,036,492.73	100.000

Group II

Issuance Coupon			Number of Items	Percent of Items	Principal Balance	Percent of Balance
<=		0.0	0	0.000	0.00	0.000
0.0	-	0.5	0	0.000	0.00	0.000
0.5	-	1.0	48	3.831	12,559,035.26	3.647
1.0	-	1.5	127	10.136	36,515,122.89	10.604
1.5	-	2.0	86	6.864	24,373,876.69	7.078
2.0	-	2.5	47	3.751	12,559,677.48	3.647
2.5	-	3.0	33	2.634	9,335,925.55	2.711
3.0	-	3.5	24	1.915	4,615,865.87	1.340
3.5	-	4.0	12	0.958	2,919,121.57	0.848
4.0	-	4.5	12	0.958	3,489,079.13	1.013
4.5	-	5.0	3	0.239	410,744.22	0.119
5.0	-	5.5	3	0.239	665,662.16	0.193
5.5	-	6.0	2	0.160	754,471.55	0.219
6.0	-	6.5	1	0.080	447,060.05	0.130
6.5	-	7.0	6	0.479	1,806,520.31	0.525
7.0	-	7.5	32	2.554	8,516,111.88	2.473
7.5	-	8.0	155	12.370	44,933,719.90	13.049
8.0	-	8.5	413	32.961	115,428,353.85	33.522
8.5	-	9.0	205	16.361	53,660,503.94	15.584
9.0	-	9.5	35	2.793	8,798,585.33	2.555
9.5	-	10.0	9	0.718	2,550,339.55	0.741
>		10.0	0	0.000	0.00	0.000
Wgt Ave / Total:			1253	100.000	344,339,777.18	100.000

Group I

Location	Number of Items	Percent of Items	Principal Balance	Percent of Balance
CA	522	50.484	364,855,708.84	54.535
FL	157	15.184	75,696,320.59	11.314
AZ	25	2.418	14,491,816.67	2.166
VA	27	2.611	18,205,463.56	2.721
WA	26	2.515	17,025,741.91	2.545
CO	9	0.870	9,710,383.60	1.451
Others	268	25.919	169,051,057.56	25.268
Wgt Ave / Total:	1034	100.000	669,036,492.73	100.000

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Group II

Location		Number of Items	Percent of Items	Principal Balance	Percent of Balance
CA		383	30.567	126,533,698.27	36.747
FL		218	17.398	56,706,021.86	16.468
AZ		89	7.103	20,917,897.32	6.075
VA		27	2.155	7,141,357.03	2.074
WA		64	5.108	17,587,152.18	5.107
CO		13	1.038	3,314,350.06	0.963
Others		459	36.632	112,139,300.46	32.566
Wgt Ave / Total:		1253	100.000	344,339,777.18	100.000

Group I

Update Term		Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =	120	0	0.000	0.00	0.000
120	-	180	0	0.00	0.000
180	-	300	0	0.00	0.000
300	-	360	754	491,263,178.81	73.428
>	360	280	27.079	177,773,313.92	26.572
Wgt Ave / Total:		1034	100.000	669,036,492.73	100.000

Group II

Update Term		Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =	120	0	0.000	0.00	0.000
120	-	180	0	0.00	0.000
180	-	300	0	0.00	0.000
300	-	360	968	262,263,351.83	76.164
>	360	285	22.745	82,076,425.35	23.836
Wgt Ave / Total:		1253	100.000	344,339,777.18	100.000