

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	360,315,179.36	5.005000	7,849,089.68	1,502,814.56	9,351,904.24	0.00	352,466,089.68	0.00
1A2	02150TAB6	Senior	Var-Act/360	180,157,589.68	5.045000	3,924,544.84	757,412.53	4,681,957.37	0.00	176,233,044.84	0.00
1A3	02150TAC4	Senior	Var-Act/360	60,053,107.97	5.075000	1,308,194.21	253,974.60	1,562,168.81	0.00	58,744,913.77	0.00
2A1	02150TAD2	Senior	Var-Act/360	185,999,561.92	5.005000	3,484,571.96	775,773.17	4,260,345.13	0.00	182,514,989.96	0.00
2A2	02150TAE0	Senior	Var-Act/360	93,000,227.18	5.045000	1,742,294.34	390,988.46	2,133,282.79	0.00	91,257,932.84	0.00
2A3	02150TAF7	Senior	Var-Act/360	30,999,778.25	5.075000	580,759.21	131,103.23	711,862.43	0.00	30,419,019.04	0.00
1X	02150TAG5	Strip IO	Var-30/360	253,464,744.54	2.000000	0.00	422,441.24	422,441.24	0.00	251,999,844.32	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	1,820,388.16	1,820,388.16	0.00	5,713,825.55	0.00
1P	02150TAV2	Prepay Penalties	Fix-30/360	100.00	0.000000	0.00	24,701.10	24,701.10	0.00	100.00	0.00
2P	02150TAW0	Prepay Penalties	Fix-30/360	100.00	0.000000	0.00	66,753.76	66,753.76	0.00	100.00	0.00
M1	02150TAK6	Subordinate	Var-Act/360	19,998,000.00	5.175000	0.00	86,241.38	86,241.38	0.00	19,998,000.00	0.00
M2	02150TAL4	Subordinate	Var-Act/360	26,284,000.00	5.235000	0.00	114,663.95	114,663.95	0.00	26,284,000.00	0.00
M3	02150TAM2	Subordinate	Var-Act/360	7,999,000.00	5.265000	0.00	35,095.61	35,095.61	0.00	7,999,000.00	0.00
M4	02150TAN0	Subordinate	Var-Act/360	6,857,000.00	5.365000	0.00	30,656.50	30,656.50	0.00	6,857,000.00	0.00
M5	02150TAP5	Subordinate	Var-Act/360	5,714,000.00	5.415000	0.00	25,784.42	25,784.42	0.00	5,714,000.00	0.00
M6	02150TAQ3	Subordinate	Var-Act/360	5,714,000.00	5.465000	0.00	26,022.51	26,022.51	0.00	5,714,000.00	0.00
M7	02150TAR1	Subordinate	Var-Act/360	5,714,000.00	5.915000	0.00	28,165.26	28,165.26	0.00	5,714,000.00	0.00
M8	02150TAS9	Subordinate	Var-Act/360	5,714,000.00	6.265000	0.00	29,831.84	29,831.84	0.00	5,714,000.00	0.00
M9	02150TAT7	Subordinate	Var-Act/360	5,714,000.00	6.615000	0.00	31,498.42	31,498.42	0.00	5,714,000.00	0.00
M10	02150TAH3	Subordinate	Var-Act/360	7,429,000.00	6.615000	0.00	40,952.36	40,952.36	0.00	7,429,000.00	0.00
Totals				1,007,662,644.36		18,889,454.24	6,595,263.08	25,484,717.30	0.00	988,773,190.13	0.00

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

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	360,315,179.36	7,849,089.68	7,849,089.68	0.00	0.00	352,466,089.68	0.848228511
1A2	02150TAB6	207,766,000.00	180,157,589.68	3,924,544.84	3,924,544.84	0.00	0.00	176,233,044.84	0.848228511
1A3	02150TAC4	69,256,000.00	60,053,107.97	1,308,194.21	1,308,194.21	0.00	0.00	58,744,913.77	0.848228511
2A1	02150TAD2	208,417,000.00	185,999,561.92	3,484,571.96	3,484,571.96	0.00	0.00	182,514,989.96	0.875720263
2A2	02150TAE0	104,209,000.00	93,000,227.18	1,742,294.34	1,742,294.34	0.00	0.00	91,257,932.84	0.875720263
2A3	02150TAF7	34,736,000.00	30,999,778.25	580,759.21	580,759.21	0.00	0.00	30,419,019.04	0.875720263
1X	02150TAG5	274,657,056.00	253,464,744.54	0.00	0.00	0.00	0.00	251,999,844.32	0.917507265
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	1,007,662,644.36	18,889,454.24	18,889,454.24	0.00	0.00	988,773,190.13	

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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	360,315,179.36	5.005000	5.005000	1,502,814.56	0.00	1,502,814.56	0.00	0.00	1,502,814.56	0.00
1A2	180,157,589.68	5.045000	5.045000	757,412.53	0.00	757,412.53	0.00	0.00	757,412.53	0.00
1A3	60,053,107.97	5.075000	5.075000	253,974.60	0.00	253,974.60	0.00	0.00	253,974.60	0.00
2A1	185,999,561.92	5.005000	5.005000	775,773.17	0.00	775,773.17	0.00	0.00	775,773.17	0.00
2A2	93,000,227.18	5.045000	5.045000	390,988.46	0.00	390,988.46	0.00	0.00	390,988.46	0.00
2A3	30,999,778.25	5.075000	5.075000	131,103.23	0.00	131,103.23	0.00	0.00	131,103.23	0.00
1X	253,464,744.54	2.000000	2.000000	422,441.24	0.00	422,441.24	0.00	0.00	422,441.24	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	382.312300	0.00	0.00	0.00	0.00	0.00	1,820,388.16	0.00
1P	100.00	0.000000	296413.200000	0.00	0.00	0.00	0.00	0.00	24,701.10	0.00
2P	100.00	0.000000	801045.120000	0.00	0.00	0.00	0.00	0.00	66,753.76	0.00
M1	19,998,000.00	5.175000	5.175000	86,241.38	0.00	86,241.38	0.00	0.00	86,241.38	0.00
M2	26,284,000.00	5.235000	5.235000	114,663.95	0.00	114,663.95	0.00	0.00	114,663.95	0.00
M3	7,999,000.00	5.265000	5.265000	35,095.61	0.00	35,095.61	0.00	0.00	35,095.61	0.00
M4	6,857,000.00	5.365000	5.365000	30,656.50	0.00	30,656.50	0.00	0.00	30,656.50	0.00
M5	5,714,000.00	5.415000	5.415000	25,784.42	0.00	25,784.42	0.00	0.00	25,784.42	0.00
M6	5,714,000.00	5.465000	5.465000	26,022.51	0.00	26,022.51	0.00	0.00	26,022.51	0.00
M7	5,714,000.00	5.915000	5.915000	28,165.26	0.00	28,165.26	0.00	0.00	28,165.26	0.00
M8	5,714,000.00	6.265000	6.265000	29,831.84	0.00	29,831.84	0.00	0.00	29,831.84	0.00
M9	5,714,000.00	6.615000	6.615000	31,498.42	0.00	31,498.42	0.00	0.00	31,498.42	0.00
M10	7,429,000.00	6.615000	6.615000	40,952.36	0.00	40,952.36	0.00	0.00	40,952.36	0.00
Totals	1,007,662,644.36			4,683,420.06	0.00	4,683,420.06	0.00	0.00	6,595,263.08	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	867.117765569	18.889254457	3.616603681	848.228511112	5.005000
1A2	02150TAB6	207,766,000.00	867.117765569	18.889254457	3.645507606	848.228511112	5.045000
1A3	02150TAC4	69,256,000.00	867.117765569	18.889254457	3.667185550	848.228511112	5.075000
2A1	02150TAD2	208,417,000.00	892.439493514	16.719230943	3.722216388	875.720262571	5.005000
2A2	02150TAE0	104,209,000.00	892.439493514	16.719230943	3.751964371	875.720262571	5.045000
2A3	02150TAF7	34,736,000.00	892.439493514	16.719230943	3.774275358	875.720262571	5.075000
1X	02150TAG5	274,657,056.00	922.840826424	0.000000000	1.538068044	917.507265208	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	318.694903512	1,000.318022634	0.000000
1P	02150TAV2	100.00	1,000.000000000	0.000000000	247,011.000000000	1,000.000000000	0.000000
2P	02150TAW0	100.00	1,000.000000000	0.000000000	667,537.600000000	1,000.000000000	0.000000
M1	02150TAK6	19,998,000.00	1,000.000000000	0.000000000	4.312500000	1,000.000000000	5.175000
M2	02150TAL4	26,284,000.00	1,000.000000000	0.000000000	4.362500000	1,000.000000000	5.235000
M3	02150TAM2	7,999,000.00	1,000.000000000	0.000000000	4.387500000	1,000.000000000	5.265000
M4	02150TAN0	6,857,000.00	1,000.000000000	0.000000000	4.470833333	1,000.000000000	5.365000
M5	02150TAP5	5,714,000.00	1,000.000000000	0.000000000	4.512500000	1,000.000000000	5.415000
M6	02150TAQ3	5,714,000.00	1,000.000000000	0.000000000	4.554166667	1,000.000000000	5.465000
M7	02150TAR1	5,714,000.00	1,000.000000000	0.000000000	4.929166667	1,000.000000000	5.915000
M8	02150TAS9	5,714,000.00	1,000.000000000	0.000000000	5.220833333	1,000.000000000	6.265000
M9	02150TAT7	5,714,000.00	1,000.000000000	0.000000000	5.512500000	1,000.000000000	6.615000
M10	02150TAH3	7,429,000.00	1,000.000000000	0.000000000	5.512500000	1,000.000000000	6.615000
Totals		1,137,053,300.00	886.205285504	16.612637455	5.800311278	869.592648058	



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 Mortgage Pass-Through Certificates, Series 2007-OA3

Pool Level Data

Distribution Date		01/25/08
Cut-off Date		02/01/07
Record Date		12/31/07
Determination Date		01/22/08
LIBOR Determination Date		12/21/07
Accrual Period 30/360	Begin	12/01/07
	End	01/01/08
Number of Days in 30/360 Accrual Period		30
Accrual Period Actual Days	Begin	12/26/07
	End	01/25/08
Number of Days in Actual Accrual Period		30

Additional Interest Rate Details

Libor Rate	4.8650000%
Libor Certificates Net Rate Cap	7.2047438%
Class 1X Net Rate Cap	7.7493072%

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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	1,034	1,253	2,287
Loans Paid Off or otherwise removed pursuant to the PSA	<u>18</u>	<u>25</u>	<u>43</u>
Ending Aggregate Loan Count	1,016	1,228	2,244
Beginning Pool Stated Principal Balance	669,036,492.73	344,339,777.18	1,013,376,269.91
Scheduled Principal	0.00	0.00	0.00
Negative Amortization	-2,231,955.12	-1,127,890.67	-3,359,845.79
Unscheduled Principal	15,311,776.74	6,937,523.28	22,249,300.02
Realized Principal Losses	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Ending Pool Stated Principal Balance	655,956,671.11	338,530,144.57	994,486,815.68
Beginning Weighted Average Mortgage Rate	8.10431%	8.15185%	
Beginning Weighted Average Net Mortgage Rate	7.70156%	7.71163%	
Ending Weighted Average Mortgage Rate	8.10329%	8.15453%	
Ending Weighted Average Net Mortgage Rate	7.70011%	7.71417%	
Beginning Weighted Average Remaining Term to Maturity	381	378	
Ending Weighted Average Remaining Term to Maturity	380	377	

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Servicer Remittance Summary

Interest Remittance Amount

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Scheduled Interest	4,503,521.04	2,333,939.28	6,837,460.33
Less: Servicing Fees	209,073.90	107,606.18	316,680.08
Less: Mortgage Insurance Premium (LPMI)	10,453.80	16,130.79	26,584.59
Liquidation Interest Proceeds	0.00	0.00	0.00
Compensating Interest	14,877.59	5,232.06	20,109.64
Less: Non-Recoverable Interest Advances	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Total Interest Remittance Amount	4,298,870.93	2,215,434.37	6,514,305.30

Principal Remittance Amount

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Scheduled Principal	0.00	0.00	0.00
Negative Amortization	-2,231,955.12	-1,127,890.67	-3,359,845.79
Curtailment Principal	933,590.02	175,167.16	1,108,757.18
Paid in Full Principal	14,378,186.72	6,762,356.12	21,140,542.84
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	-2,898.16	-2,898.16
Less: Non-Recoverable Principal Advances relating to Principal	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Total Principal Remittance Amount	<u>13,079,821.62</u>	<u>5,806,734.45</u>	<u>18,886,556.07</u>

Total Remittance	17,378,692.55	8,022,168.82	25,400,861.37
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Amounts Distributable to the Certificates

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Principal Remittance Amount	13,079,821.62	5,806,734.45	18,886,556.07
Interest Remittance	4,298,870.93	2,215,434.37	6,514,305.30
Less: Trustee Fee	<u>5,017.77</u>	<u>2,582.55</u>	<u>7,600.32</u>
Interest Funds	4,293,853.15	2,212,851.82	6,506,704.97

Servicer Advances

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Principal Advances	-299,044.32	-122,754.79	-421,799.11
Interest Advances	571,225.32	250,398.15	821,623.47
Reimbursement for Principal & Interest Advances	0.00	0.00	0.00
Reimbursement for Nonrecoverable Advances	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Total Advances	272,181.00	127,643.36	399,824.36

Fees of the Trust

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Gross Master Servicing Fee	209,073.90	107,606.18	316,680.08
Net Master Servicing Fee	194,196.32	102,374.12	296,570.44
Trustee Fee	5,017.77	2,582.55	7,600.32
Mortgage Insurance Premium (LPMI)	<u>10,453.80</u>	<u>16,130.79</u>	<u>26,584.59</u>
Total Net Loan Fees	209,667.89	121,087.46	330,755.35

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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	14,378,186.72	6,762,356.12	21,140,542.84
Prepayment Interest Excess	0.00	0.00	0.00
Prepayment Interest Shortfall	14,877.59	5,232.06	20,109.64
Compensating Interest	14,877.59	5,232.06	20,109.64
Non-Supported Prepayment Interest Shortfall	0.00	-0.00	0.00
Prepayment Charges	24,701.10	66,753.76	91,454.86
CPR %	24.186%	21.607%	
SMM %	2.281%	2.008%	

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

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	17,378,692.55	8,022,168.82	25,400,861.37
	Prepayment Penalties	24,701.10	66,753.76	91,454.86
	Other Deposits required by the PSA	<u>1.40</u>	<u>0.00</u>	<u>1.40</u>
	Total Deposits	17,403,395.05	8,088,922.58	25,492,317.63
Withdrawals	Available Funds, to the Distribution Account	17,398,377.27	8,086,340.03	25,484,717.30
	Trustee Fee	<u>5,017.77</u>	<u>2,582.55</u>	<u>7,600.32</u>
	Total Withdrawals	17,403,395.05	8,088,922.58	25,492,317.63
	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	17,403,395.05	8,088,922.58	25,492,317.63
	Other Deposits Required by the PSA			<u>0.00</u>
	Total Deposits	17,403,395.05	8,088,922.58	25,492,317.63
Withdrawals	Payment of Trustee Fee			7,600.32
	Principal and Interest Payments			25,484,717.30
	To Terminate the Distribution Account			<u>0.00</u>
	Total Withdrawals			25,492,317.63
	Ending Balance	0.00	0.00	0.00



101 Barclay Street, 4 West
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CWALT, Inc.
Alternative Loan Trust 2007-OA3
Mortgage Pass-Through Certificates, Series 2007-OA3

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	<u>0.00</u>
	Ending Principal Reserve Balance	200.00

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

All Groups - Current Delinquency Information

Loan Status	Delinquency		Bankruptcy		Foreclosure		REO		Total	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
Current			0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%
30 - 59	126 5.61%	57,869,308 5.8190%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	126 5.61%	57,869,308 5.8190%
60 - 89	47 2.09%	18,144,428 1.8245%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	47 2.09%	18,144,428 1.8245%
90 - 119	37 1.65%	15,684,992 1.5772%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	37 1.65%	15,684,992 1.5772%
120 - 149	22 0.98%	10,206,378 1.0263%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	22 0.98%	10,206,378 1.0263%
150 - 179	4 0.18%	2,586,974 0.2601%	0 0.00%	0 0.0000%	9 0.40%	4,518,649 0.4544%	0 0.00%	0 0.0000%	13 0.58%	7,105,623 0.7145%
180 - 269	1 0.04%	172,934 0.0174%	2 0.09%	953,952 0.0959%	30 1.34%	10,597,144 1.0656%	2 0.09%	675,235 0.0679%	35 1.56%	12,399,265 1.2468%
270 - 359	2 0.09%	766,111 0.0770%	1 0.04%	280,446 0.0282%	7 0.31%	1,792,661 0.1803%	4 0.18%	2,295,716 0.2308%	14 0.62%	5,134,935 0.5163%
360+	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%
Total	239 10.65%	105,431,125 10.6016%	3 0.13%	1,234,398 0.1241%	46 2.05%	16,908,454 1.7002%	6 0.27%	2,970,951 0.2987%	294 13.10%	126,544,929 12.7246%
30+	239 10.65%	105,431,125 10.6016%	3 0.13%	1,234,398 0.1241%	46 2.05%	16,908,454 1.7002%	6 0.27%	2,970,951 0.2987%	294 13.10%	126,544,929 12.7246%
60+	113 5.04%	47,561,817 4.7825%	3 0.13%	1,234,398 0.1241%	46 2.05%	16,908,454 1.7002%	6 0.27%	2,970,951 0.2987%	168 7.49%	68,675,620 6.9056%



101 Barclay Street, 4 West
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CWALT, Inc.
 Alternative Loan Trust 2007-OA3
 Mortgage Pass-Through Certificates, Series 2007-OA3

90+	66 2.94%	29,417,389 2.9580%	3 0.13%	1,234,398 0.1241%	46 2.05%	16,908,454 1.7002%	6 0.27%	2,970,951 0.2987%	121 5.39%	50,531,192 5.0811%
120+	29 1.29%	13,732,397 1.3809%	3 0.13%	1,234,398 0.1241%	46 2.05%	16,908,454 1.7002%	6 0.27%	2,970,951 0.2987%	84 3.74%	34,846,200 3.5039%
150+	7 0.31%	3,526,019 0.3546%	3 0.13%	1,234,398 0.1241%	46 2.05%	16,908,454 1.7002%	6 0.27%	2,970,951 0.2987%	62 2.76%	24,639,822 2.4776%
180+	3 0.13%	939,045 0.0944%	3 0.13%	1,234,398 0.1241%	37 1.65%	12,389,805 1.2458%	6 0.27%	2,970,951 0.2987%	49 2.18%	17,534,199 1.7631%
270+	2 0.09%	766,111 0.0770%	1 0.04%	280,446 0.0282%	7 0.31%	1,792,661 0.1803%	4 0.18%	2,295,716 0.2308%	14 0.62%	5,134,935 0.5163%
360+	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%



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

Group 1 - Current Delinquency Information

Days	Delinquency		Bankruptcy		Foreclosure		REO		Total	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
Current			0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%
30 - 59	71 6.99%	41,496,248 6.3261%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	71 6.99%	41,496,248 6.3261%
60 - 89	23 2.26%	11,227,717 1.7117%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	23 2.26%	11,227,717 1.7117%
90 - 119	21 2.07%	11,279,573 1.7196%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	21 2.07%	11,279,573 1.7196%
120 - 149	11 1.08%	6,953,223 1.0600%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	11 1.08%	6,953,223 1.0600%
150 - 179	2 0.20%	1,914,067 0.2918%	0 0.00%	0 0.0000%	7 0.69%	4,144,738 0.6319%	0 0.00%	0 0.0000%	9 0.89%	6,058,805 0.9237%
180 - 269	0 0.00%	0 0.0000%	1 0.10%	621,205 0.0947%	13 1.28%	5,763,658 0.8787%	0 0.00%	0 0.0000%	14 1.38%	6,384,863 0.9734%
270 - 359	2 0.20%	766,111 0.1168%	1 0.10%	280,446 0.0428%	4 0.39%	1,265,716 0.1930%	4 0.39%	2,295,716 0.3500%	11 1.08%	4,607,989 0.7025%
360+	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%
Total	130 12.80%	73,636,939 11.2259%	2 0.20%	901,651 0.1375%	24 2.36%	11,174,111 1.7035%	4 0.39%	2,295,716 0.3500%	160 15.75%	88,008,417 13.4168%
30+	130 12.80%	73,636,939 11.2259%	2 0.20%	901,651 0.1375%	24 2.36%	11,174,111 1.7035%	4 0.39%	2,295,716 0.3500%	160 15.75%	88,008,417 13.4168%
60+	59 5.81%	32,140,692 4.8998%	2 0.20%	901,651 0.1375%	24 2.36%	11,174,111 1.7035%	4 0.39%	2,295,716 0.3500%	89 8.76%	46,512,170 7.0907%
90+	36 3.54%	20,912,974 3.1882%	2 0.20%	901,651 0.1375%	24 2.36%	11,174,111 1.7035%	4 0.39%	2,295,716 0.3500%	66 6.50%	35,284,453 5.3791%



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

120+	15 1.48%	9,633,401 1.4686%	2 0.20%	901,651 0.1375%	24 2.36%	11,174,111 1.7035%	4 0.39%	2,295,716 0.3500%	45 4.43%	24,004,879 3.6595%
150+	4 0.39%	2,680,179 0.4086%	2 0.20%	901,651 0.1375%	24 2.36%	11,174,111 1.7035%	4 0.39%	2,295,716 0.3500%	34 3.35%	17,051,657 2.5995%
180+	2 0.20%	766,111 0.1168%	2 0.20%	901,651 0.1375%	17 1.67%	7,029,374 1.0716%	4 0.39%	2,295,716 0.3500%	25 2.46%	10,992,852 1.6759%
270+	2 0.20%	766,111 0.1168%	1 0.10%	280,446 0.0428%	4 0.39%	1,265,716 0.1930%	4 0.39%	2,295,716 0.3500%	11 1.08%	4,607,989 0.7025%
360+	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%



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

Group 2 - Current Delinquency Information

Days	Delinquency		Bankruptcy		Foreclosure		REO		Total	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
Current			0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%
30 - 59	55 4.48%	16,373,061 4.8365%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	55 4.48%	16,373,061 4.8365%
60 - 89	24 1.95%	6,916,711 2.0432%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	24 1.95%	6,916,711 2.0432%
90 - 119	16 1.30%	4,405,419 1.3013%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	16 1.30%	4,405,419 1.3013%
120 - 149	11 0.90%	3,253,156 0.9610%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	11 0.90%	3,253,156 0.9610%
150 - 179	2 0.16%	672,907 0.1988%	0 0.00%	0 0.0000%	2 0.16%	373,911 0.1105%	0 0.00%	0 0.0000%	4 0.33%	1,046,818 0.3092%
180 - 269	1 0.08%	172,934 0.0511%	1 0.08%	332,747 0.0983%	17 1.38%	4,833,486 1.4278%	2 0.16%	675,235 0.1995%	21 1.71%	6,014,402 1.7766%
270 - 359	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	3 0.24%	526,945 0.1557%	0 0.00%	0 0.0000%	3 0.24%	526,945 0.1557%
360+	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%
Total	109 8.88%	31,794,186 9.3918%	1 0.08%	332,747 0.0983%	22 1.79%	5,734,343 1.6939%	2 0.16%	675,235 0.1995%	134 10.91%	38,536,511 11.3835%
30+	109 8.88%	31,794,186 9.3918%	1 0.08%	332,747 0.0983%	22 1.79%	5,734,343 1.6939%	2 0.16%	675,235 0.1995%	134 10.91%	38,536,511 11.3835%
60+	54 4.40%	15,421,125 4.5553%	1 0.08%	332,747 0.0983%	22 1.79%	5,734,343 1.6939%	2 0.16%	675,235 0.1995%	79 6.43%	22,163,450 6.5470%
90+	30 2.44%	8,504,414 2.5122%	1 0.08%	332,747 0.0983%	22 1.79%	5,734,343 1.6939%	2 0.16%	675,235 0.1995%	55 4.48%	15,246,740 4.5038%



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

120+	14 1.14%	4,098,996 1.2108%	1 0.08%	332,747 0.0983%	22 1.79%	5,734,343 1.6939%	2 0.16%	675,235 0.1995%	39 3.18%	10,841,321 3.2025%
150+	3 0.24%	845,840 0.2499%	1 0.08%	332,747 0.0983%	22 1.79%	5,734,343 1.6939%	2 0.16%	675,235 0.1995%	28 2.28%	7,588,165 2.2415%
180+	1 0.08%	172,934 0.0511%	1 0.08%	332,747 0.0983%	20 1.63%	5,360,431 1.5834%	2 0.16%	675,235 0.1995%	24 1.95%	6,541,347 1.9323%
270+	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	3 0.24%	526,945 0.1557%	0 0.00%	0 0.0000%	3 0.24%	526,945 0.1557%
360+	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%

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

All Groups - Historical Delinquency Information

Loan Status	01/25/08	
	#	Balance
30 - 59	126 5.61%	57,869,308 5.8190%
60 - 89	47 2.09%	18,144,428 1.8245%
90 - 119	37 1.65%	15,684,992 1.5772%
120 - 149	22 0.98%	10,206,378 1.0263%
150 - 179	4 0.18%	2,586,974 0.2601%
180 - 269	1 0.04%	172,934 0.0174%
270 - 359	2 0.09%	766,111 0.0770%
360+	0 0.00%	0 0.0000%
Total Delinquent Loans	239 10.65%	105,431,125 10.6016%

Total Bankruptcies	3 0.13%	1,234,398 0.1241%
Total Foreclosures	46 2.05%	16,908,454 1.7002%
Total REOs	6 0.27%	2,970,951 0.2987%
Total BK, FC & REO	55 2.45%	21,113,803 2.1231%



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

Total Delinquent, Bankruptcy, Foreclosure and REO

30+	294 13.10%	126,544,929 12.7246%
60+	168 7.49%	68,675,620 6.9056%
90+	121 5.39%	50,531,192 5.0811%
120+	84 3.74%	34,846,200 3.5039%
150+	62 2.76%	24,639,822 2.4776%
180+	49 2.18%	17,534,199 1.7631%
270+	14 0.62%	5,134,935 0.5163%
360+	0 0.00%	0 0.0000%

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

Group 1 - Historical Delinquency Information

Loan Status	01/25/08	
	#	Balance
30 - 59	71 6.99%	41,496,248 6.3261%
60 - 89	23 2.26%	11,227,717 1.7117%
90 - 119	21 2.07%	11,279,573 1.7196%
120 - 149	11 1.08%	6,953,223 1.0600%
150 - 179	2 0.20%	1,914,067 0.2918%
180 - 269	0 0.00%	0 0.0000%
270 - 359	2 0.20%	766,111 0.1168%
360+	0 0.00%	0 0.0000%
Total Delinquent Loans	130 12.80%	73,636,939 11.2259%

Total Bankruptcies	2 0.20%	901,651 0.1375%
Total Foreclosures	24 2.36%	11,174,111 1.7035%
Total REOs	4 0.39%	2,295,716 0.3500%
Total BK, FC & REO	30 2.95%	14,371,478 2.1909%



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New York, NY 10286

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212-815-8318

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

Total Delinquent, Bankruptcy, Foreclosure and REO

30+	160 15.75%	88,008,417 13.4168%
60+	89 8.76%	46,512,170 7.0907%
90+	66 6.50%	35,284,453 5.3791%
120+	45 4.43%	24,004,879 3.6595%
150+	34 3.35%	17,051,657 2.5995%
180+	25 2.46%	10,992,852 1.6759%
270+	11 1.08%	4,607,989 0.7025%
360+	0 0.00%	0 0.0000%

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

Group 2 - Historical Delinquency Information

Loan Status	01/25/08	
	#	Balance
30 - 59	55 4.48%	16,373,061 4.8365%
60 - 89	24 1.95%	6,916,711 2.0432%
90 - 119	16 1.30%	4,405,419 1.3013%
120 - 149	11 0.90%	3,253,156 0.9610%
150 - 179	2 0.16%	672,907 0.1988%
180 - 269	1 0.08%	172,934 0.0511%
270 - 359	0 0.00%	0 0.0000%
360+	0 0.00%	0 0.0000%
Total Delinquent Loans	109 8.88%	31,794,186 9.3918%

Total Bankruptcies	1 0.08%	332,747 0.0983%
Total Foreclosures	22 1.79%	5,734,343 1.6939%
Total REOs	2 0.16%	675,235 0.1995%
Total BK, FC & REO	25 2.04%	6,742,325 1.9916%



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

Total Delinquent, Bankruptcy, Foreclosure and REO

30+	134 10.91%	38,536,511 11.3835%
60+	79 6.43%	22,163,450 6.5470%
90+	55 4.48%	15,246,740 4.5038%
120+	39 3.18%	10,841,321 3.2025%
150+	28 2.28%	7,588,165 2.2415%
180+	24 1.95%	6,541,347 1.9323%
270+	3 0.24%	526,945 0.1557%
360+	0 0.00%	0 0.0000%



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

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	34,967.49	34,982.49
Total Liquidated Loan Balance	0.00	0.00	0.00
Total Liquidated Proceeds	0.00	0.00	0.00
Subsequent Recoveries	0.00	-2,898.16	-2,898.16
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			



101 Barclay Street, 4 West
New York, NY 10286

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Associate: Steve Chrysanthis
212-815-8318

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Mortgage Pass-Through Certificates, Series 2007-OA3

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	5.74880%	5.07380%
Delinquency Trigger Event	NO	NO
Cumulative Loss Rate	0.00352%	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	891,636,190.13
Class A Percentage	91.457129%	90.176008%
Class M1	19,998,000.00	19,998,000.00
Class M1 Percentage	1.758757%	2.022506%
Class M2	26,284,000.00	26,284,000.00
Class M2 Percentage	2.311589%	2.658244%
Class M3	7,999,000.00	7,999,000.00
Class M3 Percentage	0.703485%	0.808982%
Class M4	6,857,000.00	6,857,000.00
Class M4 Percentage	0.603050%	0.693486%
Class M5	5,714,000.00	5,714,000.00
Class M5 Percentage	0.502527%	0.577888%
Class M6	5,714,000.00	5,714,000.00
Class M6 Percentage	0.502527%	0.577888%
Class M7	5,714,000.00	5,714,000.00
Class M7 Percentage	0.502527%	0.577888%
Class M8	5,714,000.00	5,714,000.00
Class M8 Percentage	0.502527%	0.577888%
Class M9	5,714,000.00	5,714,000.00
Class M9 Percentage	0.502527%	0.577888%
Class M10	7,429,000.00	7,429,000.00
Class M10 Percentage	0.653355%	0.751335%

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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	0.00	0.000
25,000.00	-	50,000.00	0	0.00	0.000
50,000.00	-	75,000.00	1	56,549.36	0.009
75,000.00	-	100,000.00	3	264,704.42	0.040
100,000.00	-	125,000.00	12	1,403,456.34	0.214
125,000.00	-	150,000.00	16	2,164,385.16	0.330
150,000.00	-	175,000.00	10	1,609,780.76	0.245
175,000.00	-	200,000.00	26	4,836,345.22	0.737
200,000.00	-	225,000.00	28	5,984,016.04	0.912
225,000.00	-	250,000.00	19	4,495,817.08	0.685
250,000.00	-	275,000.00	25	6,579,557.72	1.003
275,000.00	-	300,000.00	29	8,306,758.76	1.266
300,000.00	-	325,000.00	25	7,836,518.81	1.195
325,000.00	-	350,000.00	15	5,075,079.20	0.774
350,000.00	-	375,000.00	18	6,475,754.88	0.987
375,000.00	-	400,000.00	20	7,810,019.59	1.191
400,000.00	-	425,000.00	17	7,016,025.28	1.070
425,000.00	-	450,000.00	51	22,485,727.66	3.428
450,000.00	-	475,000.00	62	28,757,609.27	4.384
475,000.00	-	500,000.00	47	22,920,270.62	3.494
500,000.00	-	525,000.00	54	27,591,286.84	4.206
525,000.00	-	550,000.00	60	32,188,253.01	4.907
550,000.00	-	575,000.00	43	24,224,673.22	3.693
575,000.00	-	600,000.00	42	24,553,787.26	3.743
600,000.00	-	625,000.00	40	24,539,034.39	3.741
625,000.00	-	650,000.00	36	22,948,809.38	3.499
650,000.00	-	675,000.00	46	30,588,952.15	4.663
675,000.00	-	700,000.00	32	21,842,094.30	3.330
700,000.00	-	725,000.00	14	9,992,399.27	1.523
725,000.00	-	750,000.00	7	5,170,256.13	0.788
750,000.00	-	775,000.00	10	7,655,612.21	1.167
775,000.00	-	800,000.00	11	8,675,853.10	1.323
>	800,000.00	197	19.390	271,907,283.68	41.452
Wgt Ave / Total:		1016	100.000	655,956,671.11	100.000

Group II

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<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	0.081	15,871.90	0.005
25,000.00	-	50,000.00	4	0.326	169,171.97	0.050
50,000.00	-	75,000.00	11	0.896	663,223.11	0.196
75,000.00	-	100,000.00	28	2.280	2,466,680.48	0.729
100,000.00	-	125,000.00	43	3.502	4,963,869.40	1.466
125,000.00	-	150,000.00	53	4.316	7,254,315.23	2.143
150,000.00	-	175,000.00	84	6.840	13,591,492.17	4.015
175,000.00	-	200,000.00	94	7.655	17,589,852.17	5.196
200,000.00	-	225,000.00	97	7.899	20,505,923.04	6.057
225,000.00	-	250,000.00	106	8.632	25,219,992.16	7.450
250,000.00	-	275,000.00	111	9.039	29,050,418.74	8.581
275,000.00	-	300,000.00	92	7.492	26,421,113.29	7.805
300,000.00	-	325,000.00	100	8.143	31,248,919.82	9.231
325,000.00	-	350,000.00	96	7.818	32,308,303.88	9.544
350,000.00	-	375,000.00	72	5.863	26,162,026.65	7.728
375,000.00	-	400,000.00	92	7.492	35,578,477.60	10.510
400,000.00	-	425,000.00	78	6.352	32,071,705.46	9.474
425,000.00	-	450,000.00	27	2.199	11,714,818.78	3.460
450,000.00	-	475,000.00	8	0.651	3,698,897.78	1.093
475,000.00	-	500,000.00	4	0.326	1,961,953.23	0.580
500,000.00	-	525,000.00	7	0.570	3,602,102.72	1.064
525,000.00	-	550,000.00	3	0.244	1,599,894.58	0.473
550,000.00	-	575,000.00	4	0.326	2,242,334.17	0.662
575,000.00	-	600,000.00	3	0.244	1,793,535.81	0.530
600,000.00	-	625,000.00	2	0.163	1,236,937.99	0.365
625,000.00	-	650,000.00	3	0.244	1,926,899.92	0.569
650,000.00	-	675,000.00	2	0.163	1,323,678.08	0.391
675,000.00	-	700,000.00	0	0.000	0.00	0.000
700,000.00	-	725,000.00	2	0.163	1,403,252.15	0.415
725,000.00	-	750,000.00	1	0.081	744,482.29	0.220
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:			1228	100.000	338,530,144.57	100.000

Group I

<u>Issuance Coupon</u>			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	4.429	29,567,910.37	4.508
1.0	-	1.5	113	11.122	72,782,073.01	11.096

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<u>Issuance Coupon</u>			Number of Items	Percent of Items	Principal Balance	Percent of Balance
1.5	-	2.0	58	5.709	39,574,824.98	6.033
2.0	-	2.5	42	4.134	24,177,093.46	3.686
2.5	-	3.0	20	1.969	11,002,537.21	1.677
3.0	-	3.5	8	0.787	2,776,278.87	0.423
3.5	-	4.0	10	0.984	3,222,655.24	0.491
4.0	-	4.5	6	0.591	1,840,808.36	0.281
4.5	-	5.0	3	0.295	449,047.00	0.068
5.0	-	5.5	2	0.197	608,243.34	0.093
5.5	-	6.0	0	0.000	0.00	0.000
6.0	-	6.5	1	0.098	645,524.86	0.098
6.5	-	7.0	9	0.886	4,400,417.90	0.671
7.0	-	7.5	38	3.740	33,225,466.70	5.065
7.5	-	8.0	143	14.075	99,937,096.23	15.235
8.0	-	8.5	327	32.185	208,375,344.25	31.767
8.5	-	9.0	174	17.126	116,803,286.25	17.807
9.0	-	9.5	11	1.083	4,218,506.95	0.643
9.5	-	10.0	6	0.591	2,349,556.13	0.358
>		10.0	0	0.000	0.00	0.000
Wgt Ave / Total:			1016	100.000	655,956,671.11	100.000

Group II

<u>Issuance Coupon</u>			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	46	3.746	12,372,408.61	3.655
1.0	-	1.5	123	10.016	35,321,495.26	10.434
1.5	-	2.0	85	6.922	24,375,514.02	7.200
2.0	-	2.5	46	3.746	12,239,260.83	3.615
2.5	-	3.0	33	2.687	9,359,389.14	2.765
3.0	-	3.5	24	1.954	4,624,828.33	1.366
3.5	-	4.0	12	0.977	2,927,201.78	0.865
4.0	-	4.5	12	0.977	3,498,678.37	1.033
4.5	-	5.0	3	0.244	411,710.55	0.122
5.0	-	5.5	3	0.244	667,074.64	0.197
5.5	-	6.0	2	0.163	755,188.01	0.223
6.0	-	6.5	1	0.081	448,180.37	0.132
6.5	-	7.0	6	0.489	1,809,469.43	0.535
7.0	-	7.5	32	2.606	8,536,840.09	2.522
7.5	-	8.0	154	12.541	44,678,641.07	13.198
8.0	-	8.5	402	32.736	112,547,645.45	33.246
8.5	-	9.0	200	16.287	52,577,758.19	15.531
9.0	-	9.5	35	2.850	8,820,260.90	2.605

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<u>Issuance Coupon</u>	Number of Items	Percent of Items	Principal Balance	Percent of Balance
9.5 - 10.0	9	0.733	2,558,599.53	0.756
> 10.0	0	0.000	0.00	0.000
Wgt Ave / Total:	1228	100.000	338,530,144.57	100.000

Group I

Location	Number of Items	Percent of Items	Principal Balance	Percent of Balance
CA	517	50.886	360,179,766.70	54.909
FL	155	15.256	74,794,805.34	11.402
AZ	24	2.362	13,921,566.44	2.122
VA	26	2.559	18,035,644.19	2.750
WA	25	2.461	16,550,688.83	2.523
CO	8	0.787	9,221,477.10	1.406
Others	261	25.689	163,252,722.51	24.888
Wgt Ave / Total:	1016	100.000	655,956,671.11	100.000

Group II

Location	Number of Items	Percent of Items	Principal Balance	Percent of Balance
CA	376	30.619	124,556,893.85	36.793
FL	218	17.752	56,862,154.12	16.797
AZ	88	7.166	20,678,746.31	6.108
VA	26	2.117	6,783,529.06	2.004
WA	63	5.130	17,278,640.74	5.104
CO	13	1.059	3,323,846.76	0.982
Others	444	36.156	109,046,333.73	32.212
Wgt Ave / Total:	1228	100.000	338,530,144.57	100.000

Group I

<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	0	0.000	0.00	0.000
300 - 360	739	72.736	478,606,044.33	72.963
> 360	277	27.264	177,350,626.78	27.037



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<u>Update Term</u>	Number of Items	Percent of Items	Principal Balance	Percent of Balance
Wgt Ave / Total:	1016	100.000	655,956,671.11	100.000

Group II

<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	0	0.000	0.00	0.000
300 - 360	949	77.280	258,003,783.99	76.213
> 360	279	22.720	80,526,360.58	23.787
Wgt Ave / Total:	1228	100.000	338,530,144.57	100.000