



101 Barclay Street, 4 West  
New York, NY 10286

Officer: Corrie Wagner  
212-815-8357

Associate: William Herrmann  
212-815-4595

**CWALT, Inc.**  
**Alternative Loan Trust 2007-OA7**  
**Mortgage Pass-Through Certificates, Series 2007-OA7**

*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 |
|--------|-----------|-------------------|-----------------------|-------------------|-----------------------|------------------------|-----------------------|--------------------|-------------------------|----------------|----------------------------|
| A1A    | 126680AA5 | Senior            | Var-Act/360           | 225,923,960.28    | 5.500000              | 9,786,538.25           | 1,070,000.98          | 10,856,539.23      | 0.00                    | 216,137,422.03 | 0.00                       |
| A1B    | 126680AB3 | Senior            | Var-Act/360           | 174,967,051.38    | 5.460000              | 7,579,194.96           | 822,636.75            | 8,401,831.71       | 0.00                    | 167,387,856.42 | 0.00                       |
| A2A    | 126680AD9 | Senior            | Var-Act/360           | 52,875,820.49     | 5.530000              | 2,290,466.40           | 251,791.72            | 2,542,258.12       | 0.00                    | 50,585,354.09  | 0.00                       |
| A2B    | 126680AE7 | Senior            | Var-30/360            | 114,160,819.20    | 5.807000              | 4,945,200.25           | 552,443.23            | 5,497,643.48       | 0.00                    | 109,215,618.95 | 0.00                       |
| A3     | 126680AF4 | Senior            | Var-Act/360           | 100,221,791.54    | 5.620000              | 4,341,391.66           | 485,017.79            | 4,826,409.45       | 0.00                    | 95,880,399.88  | 0.00                       |
| AR     | 126680AS6 | Senior            | Var-30/360            | 0.00              | 0.000000              | 0.00                   | 0.00                  | 0.00               | 0.00                    | 0.00           | 0.00                       |
| CP     | 126680AV9 | Residual          | Fix-30/360            | 756,246,206.94    | 0.000000              | 0.00                   | 1,745,808.89          | 1,745,808.89       | 0.00                    | 727,303,415.42 | 0.00                       |
| M1     | 126680AH0 | Subordinate       | Var-Act/360           | 20,752,000.00     | 5.770000              | 0.00                   | 103,108.62            | 103,108.62         | 0.00                    | 20,752,000.00  | 0.00                       |
| M2     | 126680AJ6 | Subordinate       | Var-Act/360           | 17,228,000.00     | 5.820000              | 0.00                   | 86,340.99             | 86,340.99          | 0.00                    | 17,228,000.00  | 0.00                       |
| M3     | 126680AK3 | Subordinate       | Var-Act/360           | 5,090,000.00      | 6.170000              | 0.00                   | 27,043.45             | 27,043.45          | 0.00                    | 5,090,000.00   | 0.00                       |
| M4     | 126680AL1 | Subordinate       | Var-Act/360           | 10,572,000.00     | 6.490000              | 0.00                   | 59,082.80             | 59,082.80          | 0.00                    | 10,572,000.00  | 0.00                       |
| M5     | 126680AM9 | Subordinate       | Var-Act/360           | 5,090,000.00      | 6.670000              | 0.00                   | 29,234.98             | 29,234.98          | 0.00                    | 5,090,000.00   | 0.00                       |
| M6     | 126680AN7 | Subordinate       | Var-Act/360           | 3,915,000.00      | 6.820000              | 0.00                   | 22,991.92             | 22,991.92          | 0.00                    | 3,915,000.00   | 0.00                       |
| M7     | 126680AP2 | Subordinate       | Var-Act/360           | 6,265,000.00      | 6.320000              | 0.00                   | 34,095.52             | 34,095.52          | 0.00                    | 6,265,000.00   | 0.00                       |
| M8     | 126680AQ0 | Subordinate       | Var-Act/360           | 3,523,000.00      | 6.320000              | 0.00                   | 19,172.95             | 19,172.95          | 0.00                    | 3,523,000.00   | 0.00                       |
| M9     | 126680AR8 | Subordinate       | Var-Act/360           | 4,307,000.00      | 6.320000              | 0.00                   | 23,439.65             | 23,439.65          | 0.00                    | 4,307,000.00   | 0.00                       |
| Totals |           |                   |                       | 744,891,442.89    |                       | 28,942,791.52          | 5,332,210.25          | 34,275,001.77      | 0.00                    | 715,948,651.37 | 0.00                       |



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**CWALT, Inc.**  
**Alternative Loan Trust 2007-OA7**  
**Mortgage Pass-Through Certificates, Series 2007-OA7**

*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 |
|--------|-----------|------------------------------|-------------------------------|----------------------------------|----------------------------|-------------------|-------------------------|----------------------------|---------------------------|
| A1A    | 126680AA5 | 235,000,000.00               | 225,923,960.28                | 9,786,538.25                     | 9,786,538.25               | 0.00              | 0.00                    | 216,137,422.03             | 0.919733711               |
| A1B    | 126680AB3 | 181,996,000.00               | 174,967,051.38                | 7,579,194.96                     | 7,579,194.96               | 0.00              | 0.00                    | 167,387,856.42             | 0.919733711               |
| A2A    | 126680AD9 | 55,000,000.00                | 52,875,820.49                 | 2,290,466.40                     | 2,290,466.40               | 0.00              | 0.00                    | 50,585,354.09              | 0.919733711               |
| A2B    | 126680AE7 | 118,747,000.00               | 114,160,819.20                | 4,945,200.25                     | 4,945,200.25               | 0.00              | 0.00                    | 109,215,618.95             | 0.919733711               |
| A3     | 126680AF4 | 104,248,000.00               | 100,221,791.54                | 4,341,391.66                     | 4,341,391.66               | 0.00              | 0.00                    | 95,880,399.88              | 0.919733711               |
| AR     | 126680AS6 | 100.00                       | 0.00                          | 0.00                             | 0.00                       | 0.00              | 0.00                    | 0.00                       | 0.000000000               |
| CP     | 126680AV9 | 783,087,176.00               | 756,246,206.94                | 0.00                             | 0.00                       | 0.00              | 0.00                    | 727,303,415.42             | 0.928764303               |
| M1     | 126680AH0 | 20,752,000.00                | 20,752,000.00                 | 0.00                             | 0.00                       | 0.00              | 0.00                    | 20,752,000.00              | 1.000000000               |
| M2     | 126680AJ6 | 17,228,000.00                | 17,228,000.00                 | 0.00                             | 0.00                       | 0.00              | 0.00                    | 17,228,000.00              | 1.000000000               |
| M3     | 126680AK3 | 5,090,000.00                 | 5,090,000.00                  | 0.00                             | 0.00                       | 0.00              | 0.00                    | 5,090,000.00               | 1.000000000               |
| M4     | 126680AL1 | 10,572,000.00                | 10,572,000.00                 | 0.00                             | 0.00                       | 0.00              | 0.00                    | 10,572,000.00              | 1.000000000               |
| M5     | 126680AM9 | 5,090,000.00                 | 5,090,000.00                  | 0.00                             | 0.00                       | 0.00              | 0.00                    | 5,090,000.00               | 1.000000000               |
| M6     | 126680AN7 | 3,915,000.00                 | 3,915,000.00                  | 0.00                             | 0.00                       | 0.00              | 0.00                    | 3,915,000.00               | 1.000000000               |
| M7     | 126680AP2 | 6,265,000.00                 | 6,265,000.00                  | 0.00                             | 0.00                       | 0.00              | 0.00                    | 6,265,000.00               | 1.000000000               |
| M8     | 126680AQ0 | 3,523,000.00                 | 3,523,000.00                  | 0.00                             | 0.00                       | 0.00              | 0.00                    | 3,523,000.00               | 1.000000000               |
| M9     | 126680AR8 | 4,307,000.00                 | 4,307,000.00                  | 0.00                             | 0.00                       | 0.00              | 0.00                    | 4,307,000.00               | 1.000000000               |
| Totals |           | 771,733,100.00               | 744,891,442.89                | 28,942,791.52                    | 28,942,791.52              | 0.00              | 0.00                    | 715,948,651.37             |                           |



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**Alternative Loan Trust 2007-OA7**  
**Mortgage Pass-Through Certificates, Series 2007-OA7**

*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. |
|--------|-------------------------------|-----------------------|----------------------|------------------|-------------------|--------------------|-------------------------|------------------------|---------------|--------------------------------|
| A1A    | 225,923,960.28                | 5.500000              | 5.500000             | 1,070,000.98     | 0.00              | 1,070,000.98       | 0.00                    | 0.00                   | 1,070,000.98  | 0.00                           |
| A1B    | 174,967,051.38                | 5.460000              | 5.460000             | 822,636.75       | 0.00              | 822,636.75         | 0.00                    | 0.00                   | 822,636.75    | 0.00                           |
| A2A    | 52,875,820.49                 | 5.530000              | 5.530000             | 251,791.72       | 0.00              | 251,791.72         | 0.00                    | 0.00                   | 251,791.72    | 0.00                           |
| A2B    | 114,160,819.20                | 5.807000              | 5.807000             | 552,443.23       | 0.00              | 552,443.23         | 0.00                    | 0.00                   | 552,443.23    | 0.00                           |
| A3     | 100,221,791.54                | 5.620000              | 5.620000             | 485,017.79       | 0.00              | 485,017.79         | 0.00                    | 0.00                   | 485,017.79    | 0.00                           |
| AR     | 0.00                          | 0.000000              | 0.000000             | 0.00             | 0.00              | 0.00               | 0.00                    | 0.00                   | 0.00          | 0.00                           |
| CP     | 756,246,206.94                | 0.000000              | 2.770223             | 0.00             | 0.00              | 0.00               | 0.00                    | 0.00                   | 1,745,808.89  | 0.00                           |
| M1     | 20,752,000.00                 | 5.770000              | 5.770000             | 103,108.62       | 0.00              | 103,108.62         | 0.00                    | 0.00                   | 103,108.62    | 0.00                           |
| M2     | 17,228,000.00                 | 5.820000              | 5.820000             | 86,340.99        | 0.00              | 86,340.99          | 0.00                    | 0.00                   | 86,340.99     | 0.00                           |
| M3     | 5,090,000.00                  | 6.170000              | 6.170000             | 27,043.45        | 0.00              | 27,043.45          | 0.00                    | 0.00                   | 27,043.45     | 0.00                           |
| M4     | 10,572,000.00                 | 6.490000              | 6.490000             | 59,082.80        | 0.00              | 59,082.80          | 0.00                    | 0.00                   | 59,082.80     | 0.00                           |
| M5     | 5,090,000.00                  | 6.670000              | 6.670000             | 29,234.98        | 0.00              | 29,234.98          | 0.00                    | 0.00                   | 29,234.98     | 0.00                           |
| M6     | 3,915,000.00                  | 6.820000              | 6.820000             | 22,991.92        | 0.00              | 22,991.92          | 0.00                    | 0.00                   | 22,991.92     | 0.00                           |
| M7     | 6,265,000.00                  | 6.320000              | 6.320000             | 34,095.52        | 0.00              | 34,095.52          | 0.00                    | 0.00                   | 34,095.52     | 0.00                           |
| M8     | 3,523,000.00                  | 6.320000              | 6.320000             | 19,172.95        | 0.00              | 19,172.95          | 0.00                    | 0.00                   | 19,172.95     | 0.00                           |
| M9     | 4,307,000.00                  | 6.320000              | 6.320000             | 23,439.65        | 0.00              | 23,439.65          | 0.00                    | 0.00                   | 23,439.65     | 0.00                           |
| Totals | 744,891,442.89                |                       |                      | 3,586,401.36     | 0.00              | 3,586,401.36       | 0.00                    | 0.00                   | 5,332,210.25  | 0.00                           |



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**Mortgage Pass-Through Certificates, Series 2007-OA7**

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

| Class  | Cusip     | Original<br>Certificate<br>Balance | Beginning<br>Certificate<br>Balance | Principal<br>Distribution | Interest<br>Distribution | Ending<br>Certificate<br>Balance | Pass<br>Through<br>Rate (%) |
|--------|-----------|------------------------------------|-------------------------------------|---------------------------|--------------------------|----------------------------------|-----------------------------|
| A1A    | 126680AA5 | 235,000,000.00                     | 961.378554381                       | 41.644843631              | 4.553195653              | 919.733710750                    | 5.500000                    |
| A1B    | 126680AB3 | 181,996,000.00                     | 961.378554381                       | 41.644843631              | 4.520081503              | 919.733710750                    | 5.460000                    |
| A2A    | 126680AD9 | 55,000,000.00                      | 961.378554381                       | 41.644843631              | 4.578031266              | 919.733710750                    | 5.530000                    |
| A2B    | 126680AE7 | 118,747,000.00                     | 961.378554381                       | 41.644843631              | 4.652271054              | 919.733710750                    | 5.807000                    |
| A3     | 126680AF4 | 104,248,000.00                     | 961.378554381                       | 41.644843631              | 4.652538104              | 919.733710750                    | 5.620000                    |
| AR     | 126680AS6 | 100.00                             | 0.000000000                         | 0.000000000               | 0.000000000              | 0.000000000                      | 0.000000                    |
| CP     | 126680AV9 | 783,087,176.00                     | 965.724162159                       | 0.000000000               | 2.229392776              | 928.764303273                    | 0.000000                    |
| M1     | 126680AH0 | 20,752,000.00                      | 1,000.000000000                     | 0.000000000               | 4.968611111              | 1,000.000000000                  | 5.770000                    |
| M2     | 126680AJ6 | 17,228,000.00                      | 1,000.000000000                     | 0.000000000               | 5.011666667              | 1,000.000000000                  | 5.820000                    |
| M3     | 126680AK3 | 5,090,000.00                       | 1,000.000000000                     | 0.000000000               | 5.313055556              | 1,000.000000000                  | 6.170000                    |
| M4     | 126680AL1 | 10,572,000.00                      | 1,000.000000000                     | 0.000000000               | 5.588611111              | 1,000.000000000                  | 6.490000                    |
| M5     | 126680AM9 | 5,090,000.00                       | 1,000.000000000                     | 0.000000000               | 5.743611111              | 1,000.000000000                  | 6.670000                    |
| M6     | 126680AN7 | 3,915,000.00                       | 1,000.000000000                     | 0.000000000               | 5.872777778              | 1,000.000000000                  | 6.820000                    |
| M7     | 126680AP2 | 6,265,000.00                       | 1,000.000000000                     | 0.000000000               | 5.442222222              | 1,000.000000000                  | 6.320000                    |
| M8     | 126680AQ0 | 3,523,000.00                       | 1,000.000000000                     | 0.000000000               | 5.442222222              | 1,000.000000000                  | 6.320000                    |
| M9     | 126680AR8 | 4,307,000.00                       | 1,000.000000000                     | 0.000000000               | 5.442222222              | 1,000.000000000                  | 6.320000                    |
| Totals |           | 771,733,100.00                     | 965.218989428                       | 37.503628547              | 6.909396850              | 927.715360881                    |                             |



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Alternative Loan Trust 2007-OA7  
Mortgage Pass-Through Certificates, Series 2007-OA7

**Pool Level Data**

|   |       |          |
|---|-------|----------|
| Distribution Date                       |       | 06/25/07 |
| Cut-off Date                            |       | 03/01/07 |
| Record Date                             |       | 05/31/07 |
| Determination Date                      |       | 06/22/07 |
| LIBOR Determination Date                |       | 05/23/07 |
| Accrual Period 30/360                   | Begin | 05/01/07 |
|   | End   | 06/01/07 |
| Number of Days in 30/360 Accrual Period |       | 30       |
| Accrual Period Actual Days              | Begin | 05/25/07 |
|   | End   | 06/25/07 |
| Number of Days in Actual Accrual Period |       | 31       |

**Prefunding Detail**

|                              |                |
|------------------------------|----------------|
| Target Funding Balance       | 783,087,176.00 |
| Initial Funded Balance       | 702,355,875.06 |
| Initial Unfunded Balance     | 80,731,300.94  |
| Subsequent Prefunded Deposit | 80,731,300.94  |
| Subsequent Funded Balance    | 783,087,176.00 |
| Subsequent Unfunded Balance  | 0.00           |

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



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**Additional Rate Detail**

|                                 |            |
|---------------------------------|------------|
| Libor Rate                      | 5.3200000% |
| MTA Rate                        | 5.0270000% |
| Libor Certificates Net Rate Cap | 8.0575668% |

**Collateral Detail**

**Original Mortgage Loan Details**

|   |                |
|---|----------------|
| Original Aggregate Loan Count               | 1,627          |
| Original Stated Principal Balance           | 783,087,176.00 |
| Original Weighted Average Mortgage Rate     | 7.06117%       |
| Original Weighted Average Net Mortgage Rate | 6.65986%       |
| Original Weighted Average Remaining Term    | 397            |

**Current Mortgage Loan Details**

|   |           |
|---|-----------|
| Beginning Aggregate Loan Count                          | 1,793     |
| Loans Paid Off or otherwise removed pursuant to the PSA | <u>50</u> |
| Ending Aggregate Loan Count                             | 1,743     |

|   |                |
|---|----------------|
| Beginning Pool Stated Principal Balance | 756,246,206.94 |
| Scheduled Principal                     | -1,661,508.77  |
| Unscheduled Principal                   | 30,604,300.29  |
| Realized Principal Losses               | <u>0.00</u>    |
| Ending Pool Stated Principal Balance    | 727,303,415.42 |

|  |          |
|--|----------|
| Beginning Weighted Average Mortgage Rate     | 8.44393% |
| Beginning Weighted Average Net Mortgage Rate | 8.04019% |
| Ending Weighted Average Mortgage Rate        | 8.44791% |
| Ending Weighted Average Net Mortgage Rate    | 8.04377% |

|   |     |
|---|-----|
| Beginning Weighted Average Remaining Term to Maturity | 400 |
| Ending Weighted Average Remaining Term to Maturity    | 400 |



The BANK  
of NEW YORK

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**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    | 237,349.18       |
| Net Master Servicing Fee      | 210,560.94       |
| Trustee Fee                   | 5,671.85         |
| Certificate Insurance Premium | 0.00             |
| Mortgage Insurance Premium    | <u>10,948.83</u> |
| Total Net Fees of the Trust   | 227,181.62       |

**Servicer Advances**

|   |             |
|---|-------------|
| Principal Advances                              | -110,882.35 |
| Interest Advances                               | 203,643.03  |
| Reimbursement for Principal & Interest Advances | 0.00        |
| Reimbursement for Nonrecoverable Advances       | <u>0.00</u> |
| Total Advances                                  | 92,760.68   |

**Mortgage Prepayment Details**

|   |               |
|---|---------------|
| Principal Balance of Loans Paid in Full     | 30,134,835.37 |
| Prepayment Interest Excess                  | 0.00          |
| Prepayment Interest Shortfall               | 26,788.24     |
| Compensating Interest                       | 26,788.24     |
| Non-Supported Prepayment Interest Shortfall | -0.00         |
| Prepayment Charges                          | 310,843.32    |
| CPR %                                       | 39.01942%     |
| SMM %                                       | 4.03800%      |



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**Delinquency Information**

| Delinquency Info |                   | Group 1              |                 |
|------------------|-------------------|----------------------|-----------------|
| 30-59 Days       | Balance           | 18,710,614.51        | 2.57260%        |
|                  | Loan Count        | 44                   | 2.52438%        |
| 60-89 Days       | Balance           | 6,668,569.25         | 0.91689%        |
|                  | Loan Count        | 14                   | 0.80321%        |
| 90+ Days         | Balance           | 2,893,193.32         | 0.39780%        |
|                  | Loan Count        | 9                    | 0.51635%        |
| <b>Total</b>     | <b>Balance</b>    | <b>28,272,377.08</b> | <b>3.88729%</b> |
|                  | <b>Loan Count</b> | <b>67</b>            | <b>3.84395%</b> |

| Foreclosure 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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| 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> |

| 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> |

| Totals for Foreclosure<br>Bankruptcy, REO |            | Group 1 |          |
|---|------------|---------|----------|
| All                                       | Balance    | 0.00    | 0.00000% |
|   | Loan Count | 0       | 0.00000% |

| Totals for Foreclosure, REO<br>Bankruptcy, Delinquency |            | Group 1       |          |
|--|------------|---------------|----------|
| All  | Balance    | 28,272,377.08 | 3.88729% |
|  | Loan Count | 67            | 3.84395% |



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**CWALT, Inc.**  
Alternative Loan Trust 2007-OA7  
Mortgage Pass-Through Certificates, Series 2007-OA7

**Realized Loss Detail**

**Realized Losses**

|                                  |          |
|----------------------------------|----------|
| 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     |
| MDR ( Monthly Default Rate )     | 0.00000% |
| CDR ( Conditional Default Rate ) | 0.00000% |

**Loan ID**

**Liquidation Balance**

**Liquidation Proceeds**

**Realized Loss**

**Group I**

N/A



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|                                    |
|------------------------------------|
| <b>Servicer Remittance Summary</b> |
|------------------------------------|

**Interest Remittance Amount**

|                                  |                  |
|----------------------------------|------------------|
| Scheduled Interest Collected     | 5,293,715.75     |
| Plus: Compensating Interest      | 26,788.24        |
| Less: Servicing Fees             | 237,349.18       |
| Less: Mortgage Insurance Premium | <u>10,948.83</u> |
| Total Interest Remittance Amount | 5,072,205.98     |

**Principal Remittance Amount**

|  |               |
|--|---------------|
| Scheduled Principal  | -2,772,397.09 |
| Curtailment Principal  | 469,464.92    |
| Paid in Full Principal   | 30,134,835.37 |
| Repurchased Principal  | 1,110,888.32  |
| Liquidation Principal  | 0.00          |
| Subsequent Recoveries  | 0.00          |
| Less: Non-Recoverable Principal Advances relating to Principal | <u>0.00</u>   |
| Total Principal Remittance Amount                              | 28,942,791.52 |

**Other Remittance Amounts**

|                        |             |
|------------------------|-------------|
| Prepayment Charge      | 310,843.32  |
| Other Amounts Required | <u>0.00</u> |
| Total Other Remittance | 310,843.32  |

|                                  |                      |
|----------------------------------|----------------------|
| <b>Total Servicer Remittance</b> | <b>34,325,840.82</b> |
|----------------------------------|----------------------|



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**Alternative Loan Trust 2007-OA7**  
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**Distributable Amounts**

**Principal Distribution Amount**

|   |               |
|---|---------------|
| Principal Remittance Amount               | 28,942,791.52 |
| Plus: Supplemental Loan Deposit           | 0.00          |
| Plus: Extra Principal Distribution Amount | 0.00          |
| Less: OC Reduction                        | <u>0.00</u>   |
| Principal Distribution Amount             | 28,942,791.52 |

**Interest Funds**

|                     |                 |
|---------------------|-----------------|
| Interest Remittance | 5,072,205.98    |
| Less: Trustee Fee   | <u>5,671.85</u> |
| Interest Funds      | 5,066,534.13    |

**Distribution Summary**

**Amounts Available for Distribution**

|   |                      |
|---|----------------------|
| Total Servicer Remittance               | 34,325,840.82        |
| Investment Income                       | 1.96                 |
| Corridor Proceeds                       | 0.00                 |
| Capitalized Interest Account withdrawal | 0.00                 |
| Supplemental Loan Deposit               | 0.00                 |
| Carryover Reserve Fund withdrawal       | 0.00                 |
| Principal Reserve Fund withdrawal       | 0.00                 |
| Other Amounts                           | <u>0.00</u>          |
| <b>Total Available</b>                  | <b>34,325,842.78</b> |

**Distribution Payments**

|                |                      |
|----------------|----------------------|
| Trustee Fee    | 5,671.85             |
| Swap Payments  | 45,169.16            |
| Class Payments | <u>34,275,001.78</u> |
| Total Payments | 34,325,842.78        |



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**Trust Accounts**

**Distribution Account**

|                   |               |
|-------------------|---------------|
| Beginning Balance | 0.00          |
| Deposit           | 34,325,842.78 |
| Withdrawal        | 34,325,842.78 |
| Ending Balance    | 0.00          |

**Principal Reserve Account**

|                   |             |
|-------------------|-------------|
| Beginning Balance | 200.00      |
| Deposit           | 0.00        |
| Withdrawal        | <u>0.00</u> |
| Ending Balance    | 200.00      |

**Carryover Reserve Account**

|                   |             |
|-------------------|-------------|
| Beginning Balance | 1,000.00    |
| Deposits          | 0.00        |
| Withdrawals       | <u>0.00</u> |
| Ending Balance    | 1,000.00    |

**Capitalized Interest Account**

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

**Prefunding Account**

|                   |             |
|-------------------|-------------|
| Beginning Balance | 0.00        |
| Deposit           | 0.00        |
| Withdrawal        | <u>0.00</u> |
| Ending Balance    | 0.00        |



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**A1A Swap Account**

|                   |                  |
|-------------------|------------------|
| Beginning Balance | 0.00             |
| Deposits          | 17,634.62        |
| Withdrawals       | <u>17,634.62</u> |
| Ending Balance    | 0.00             |

**A1B Swap Account**

|                   |                  |
|-------------------|------------------|
| Beginning Balance | 0.00             |
| Deposit           | 13,851.56        |
| Withdrawals       | <u>13,851.56</u> |
| Ending Balance    | 0.00             |

**A2A Swap Account**

|                   |                 |
|-------------------|-----------------|
| Beginning Balance | 0.00            |
| Deposits          | 4,523.82        |
| Withdrawals       | <u>4,523.82</u> |
| Ending Balance    | 0.00            |

**A3 Swap Account**

|                   |                 |
|-------------------|-----------------|
| Beginning Balance | 0.00            |
| Deposits          | 9,159.16        |
| Withdrawals       | <u>9,159.16</u> |
| Ending Balance    | 0.00            |



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**Alternative Loan Trust 2007-OA7**  
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**Net Rate Carryover Details**

**Net Rate Cap Details**

|                                    |          |
|------------------------------------|----------|
| Libor Rate                         | 5.32000% |
| Net Rate Cap for Senior Certs      | 8.05757% |
| Net Rate Cap for Subordinate Certs | 7.79765% |

| <u>Class</u> | <u>Beginning Balance</u> | <u>Interest Thereon</u> | <u>Current Period Amount</u> | <u>Amount Paid</u> | <u>Ending Amount</u> |
|--------------|--------------------------|-------------------------|------------------------------|--------------------|----------------------|
| A1A          | 0.00                     | 0.00                    | 0.00                         | 0.00               | 0.00                 |
| A1B          | 0.00                     | 0.00                    | 0.00                         | 0.00               | 0.00                 |
| A2A          | 0.00                     | 0.00                    | 0.00                         | 0.00               | 0.00                 |
| A2B          | 0.00                     | 0.00                    | 0.00                         | 0.00               | 0.00                 |
| A3           | 0.00                     | 0.00                    | 0.00                         | 0.00               | 0.00                 |
| M1           | 0.00                     | 0.00                    | 0.00                         | 0.00               | 0.00                 |
| M2           | 0.00                     | 0.00                    | 0.00                         | 0.00               | 0.00                 |
| M3           | 0.00                     | 0.00                    | 0.00                         | 0.00               | 0.00                 |
| M4           | 0.00                     | 0.00                    | 0.00                         | 0.00               | 0.00                 |
| M5           | 0.00                     | 0.00                    | 0.00                         | 0.00               | 0.00                 |
| M6           | 0.00                     | 0.00                    | 0.00                         | 0.00               | 0.00                 |
| M7           | 0.00                     | 0.00                    | 0.00                         | 0.00               | 0.00                 |
| M8           | 0.00                     | 0.00                    | 0.00                         | 0.00               | 0.00                 |
| M9           | 0.00                     | 0.00                    | 0.00                         | 0.00               | 0.00                 |
| <b>Total</b> | --                       | --                      | --                           | --                 | --                   |



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**CWALT, Inc.**  
**Alternative Loan Trust 2007-OA7**  
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**Credit Enhancements**

**Overcollateralization Details**

|               |               |
|---------------|---------------|
| OC Prior      | 11,354,764.05 |
| OC Floor      | 3,915,435.88  |
| OC Target     | 11,354,764.05 |
| OC Deficiency | 0.00          |
| OC Reduction  | 0.00          |
| OC Ending     | 11,354,764.05 |

**Trigger Event Details**

**Delinquency Trigger Test**

|                                      |              |
|--------------------------------------|--------------|
| Current Month                        | 9,561,762.57 |
| 1 Month Prior                        | 6,528,931.39 |
| 2 Months Prior                       | 0.00         |
| Three-month Rolling Delinquency Rate | 0.72601%     |
| Senior Enhancement Percentage        | 11.64922%    |
| Specified Delinquency Rate Trigger   | 0.00000%     |

**Is Delinquency Trigger Event in Effect?**

**NO**

*Delinquency Trigger Event applicable only on  
or after the Step-Down Date*





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**Cumulative Loss Trigger Test**

Cumulative Loss Percentage  
Specified Cumulative Loss Percentage

0.00000%  
0.00000%

**Is Cumulative Loss Trigger Event in Effect?**

**NO**

*Cumulative Loss Trigger Event applicable  
only on or after the Step-Down Date*

**Is Trigger Event in Effect?**

**NO**

**Has Stepdown Date been reached?**

**NO**



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**Prepayment Loan Details**

Prepayment Penalties

310,843.32

| Loan ID               | Balance      | Paid Off Date | Penalty   | State | Rate  | Seasoning | Type         |
|-----------------------|--------------|---------------|-----------|-------|-------|-----------|--------------|
| <b><i>Group I</i></b> |              |               |           |       |       |           |              |
| 118380705             | 453,290.28   | 06/14/07      | 0.00      | CA    | 8.625 | 14        | Paid in Full |
| 145844737             | 329,312.82   | 05/30/07      | 0.00      | CA    | 8.375 | 7         | Paid in Full |
| 145949518             | 439,493.84   | 05/31/07      | 0.00      | IL    | 8.875 | 6         | Paid in Full |
| 145967008             | 454,847.79   | 06/15/07      | 16,207.87 | CA    | 8.875 | 6         | Paid in Full |
| 146189065             | 55,862.63    | 05/29/07      | 558.62    | MI    | 9.125 | 6         | Paid in Full |
| 146357734             | 1,486,358.12 | 05/17/07      | 0.00      | CA    | 8.875 | 5         | Paid in Full |
| 146402771             | 396,029.65   | 06/13/07      | 0.00      | CA    | 8.875 | 5         | Paid in Full |
| 146526115             | 476,761.40   | 05/31/07      | 0.00      | NJ    | 8.375 | 6         | Paid in Full |
| 146617491             | 376,829.42   | 05/29/07      | 3,768.29  | MI    | 8.500 | 5         | Paid in Full |
| 147040056             | 1,193,935.35 | 05/29/07      | 0.00      | GA    | 8.250 | 6         | Paid in Full |
| 147425593             | 511,449.23   | 05/16/07      | 17,580.39 | CA    | 8.625 | 5         | Paid in Full |
| 147867809             | 520,655.78   | 05/25/07      | 0.00      | NV    | 8.875 | 5         | Paid in Full |
| 147969573             | 701,913.26   | 06/05/07      | 0.00      | CA    | 8.875 | 4         | Paid in Full |
| 148059321             | 439,072.16   | 06/05/07      | 4,390.72  | MI    | 9.000 | 5         | Paid in Full |
| 148153948             | 256,679.14   | 06/01/07      | 5,114.15  | NV    | 9.375 | 4         | Paid in Full |
| 148164766             | 529,549.70   | 05/16/07      | 17,504.42 | CA    | 8.250 | 4         | Paid in Full |
| 148288549             | 540,521.32   | 05/17/07      | 0.00      | CA    | 8.250 | 5         | Paid in Full |
| 148288597             | 646,235.30   | 06/01/07      | 0.00      | CA    | 8.375 | 5         | Paid in Full |
| 148531303             | 277,880.52   | 06/14/07      | 2,776.99  | MI    | 8.250 | 4         | Paid in Full |
| 153972367             | 961,675.14   | 05/31/07      | 33,696.56 | CA    | 8.750 | 9         | Paid in Full |
| 153972447             | 195,666.36   | 05/21/07      | 7,381.23  | NV    | 9.375 | 7         | Paid in Full |
| 153973311             | 458,048.05   | 05/25/07      | 15,938.29 | CA    | 8.750 | 7         | Paid in Full |
| 154830255             | 994,432.58   | 06/13/07      | 0.00      | GA    | 8.875 | 5         | Paid in Full |
| 155840175             | 2,810,646.95 | 06/13/07      | 94,976.36 | CA    | 8.375 | 4         | Paid in Full |
| 155876024             | 508,877.45   | 05/30/07      | 0.00      | CA    | 8.875 | 4         | Paid in Full |
| 156581995             | 1,002,929.49 | 06/01/07      | 30,500.00 | CA    | 7.625 | 4         | Paid in Full |
| 156667401             | 402,819.05   | 05/18/07      | 13,077.67 | CA    | 8.125 | 4         | Paid in Full |
| 156927880             | 395,914.12   | 05/21/07      | 3,192.00  | OH    | 9.000 | 4         | Paid in Full |
| 157047059             | 1,258,952.59 | 06/12/07      | 0.00      | CA    | 8.250 | 4         | Paid in Full |
| 157054100             | 197,078.39   | 05/30/07      | 0.00      | IL    | 8.750 | 4         | Paid in Full |
| 157135057             | 1,979,988.09 | 06/15/07      | 39,599.76 | MA    | 9.000 | 4         | Paid in Full |



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**Alternative Loan Trust 2007-OA7**  
**Mortgage Pass-Through Certificates, Series 2007-OA7**

| <u>Loan ID</u> | <u>Balance</u> | <u>Paid Off Date</u> | <u>Penalty</u> | <u>State</u> | <u>Rate</u> | <u>Seasoning</u> | <u>Type</u>  |
|----------------|----------------|----------------------|----------------|--------------|-------------|------------------|--------------|
| 157158746      | 358,690.10     | 05/15/07             | 0.00           | CA           | 8.625       | 7                | Paid in Full |
| 157403274      | 451,309.49     | 05/16/07             | 4,580.00       | OH           | 8.750       | 4                | Paid in Full |
| 159284116      | 446,704.73     | 05/09/07             | 0.00           | CA           | 9.250       | 6                | Paid in Full |
| 159284156      | 325,453.11     | 05/31/07             | 0.00           | MA           | 8.500       | 7                | Paid in Full |
| 164135803      | 392,202.59     | 05/29/07             | 0.00           | WA           | 7.250       | 4                | Paid in Full |
| 164135819      | 534,999.45     | 06/05/07             | 0.00           | CA           | 8.375       | 4                | Paid in Full |
| 164135827      | 602,150.94     | 05/29/07             | 0.00           | CA           | 8.375       | 4                | Paid in Full |
| 164135851      | 447,141.78     | 05/21/07             | 0.00           | CA           | 8.375       | 4                | Paid in Full |
| 164135867      | 397,459.39     | 05/23/07             | 0.00           | CA           | 8.375       | 4                | Paid in Full |
| 164135875      | 624,011.22     | 05/31/07             | 0.00           | CA           | 8.375       | 4                | Paid in Full |
| 164135883      | 633,946.14     | 05/24/07             | 0.00           | CA           | 8.375       | 4                | Paid in Full |
| 164135891      | 993,648.45     | 05/31/07             | 0.00           | CA           | 8.375       | 4                | Paid in Full |
| 164135915      | 776,039.44     | 05/18/07             | 0.00           | CA           | 8.375       | 4                | Paid in Full |
| 164135923      | 846,403.40     | 06/13/07             | 0.00           | CA           | 1.750       | 3                | Paid in Full |
| 164135931      | 818,766.31     | 05/31/07             | 0.00           | CA           | 8.375       | 4                | Paid in Full |
| 164120506      | 273,842.44     | 05/31/07             | 0.00           | NY           | 8.250       | 5                | Paid in Full |



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**Alternative Loan Trust 2007-OA7**  
**Mortgage Pass-Through Certificates, Series 2007-OA7**

**Stratification Tables**

| Issuance Face           |              | Number of Items | Percent of Items | Principal Balance     | Percent of Balance |
|-------------------------|--------------|-----------------|------------------|-----------------------|--------------------|
| <=                      | 0.00         | 0               | 0.000            | 0.00                  | 0.000              |
| 0.00 -                  | 100,000.00   | 42              | 2.410            | 3,146,116.74          | 0.433              |
| 100,000.00 -            | 200,000.00   | 299             | 17.154           | 47,965,917.89         | 6.595              |
| 200,000.00 -            | 300,000.00   | 363             | 20.826           | 91,091,190.39         | 12.525             |
| 300,000.00 -            | 400,000.00   | 353             | 20.252           | 123,978,614.40        | 17.046             |
| 400,000.00 -            | 500,000.00   | 238             | 13.655           | 107,085,920.13        | 14.724             |
| 500,000.00 -            | 600,000.00   | 155             | 8.893            | 85,309,433.58         | 11.730             |
| 600,000.00 -            | 700,000.00   | 122             | 6.999            | 79,413,354.02         | 10.919             |
| 700,000.00 -            | 800,000.00   | 48              | 2.754            | 36,326,138.59         | 4.995              |
| 800,000.00 -            | 900,000.00   | 28              | 1.606            | 23,885,756.16         | 3.284              |
| 900,000.00 -            | 1,000,000.00 | 25              | 1.434            | 24,250,399.32         | 3.334              |
| 1,000,000.00 -          | 1,100,000.00 | 15              | 0.861            | 15,540,620.05         | 2.137              |
| 1,100,000.00 -          | 1,200,000.00 | 10              | 0.574            | 11,559,159.51         | 1.589              |
| 1,200,000.00 -          | 1,300,000.00 | 10              | 0.574            | 12,631,300.54         | 1.737              |
| 1,300,000.00 -          | 1,400,000.00 | 8               | 0.459            | 10,451,522.20         | 1.437              |
| 1,400,000.00 -          | 1,500,000.00 | 4               | 0.229            | 5,738,926.48          | 0.789              |
| 1,500,000.00 -          | 1,600,000.00 | 6               | 0.344            | 9,156,849.12          | 1.259              |
| 1,600,000.00 -          | 1,700,000.00 | 1               | 0.057            | 1,674,831.47          | 0.230              |
| 1,700,000.00 -          | 1,800,000.00 | 2               | 0.115            | 3,604,788.63          | 0.496              |
| 1,800,000.00 -          | 1,900,000.00 | 1               | 0.057            | 1,918,363.92          | 0.264              |
| 1,900,000.00 -          | 2,000,000.00 | 2               | 0.115            | 3,923,210.06          | 0.539              |
| >                       | 2,000,000.00 | 11              | 0.631            | 28,651,002.22         | 3.939              |
| <b>Wgt Ave / Total:</b> |              | <b>1743</b>     | <b>100.000</b>   | <b>727,303,415.42</b> | <b>100.000</b>     |

| 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 | 6               | 0.344            | 2,148,654.86      | 0.295              |
| 1.0 -           | 1.5 | 7               | 0.402            | 2,016,665.72      | 0.277              |
| 1.5 -           | 2.0 | 34              | 1.951            | 19,009,094.97     | 2.614              |



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**Alternative Loan Trust 2007-OA7**  
**Mortgage Pass-Through Certificates, Series 2007-OA7**

| Issuance Coupon         |   |      | Number of Items | Percent of Items | Principal Balance     | Percent of Balance |
|-------------------------|---|------|-----------------|------------------|-----------------------|--------------------|
| 2.0                     | - | 2.5  | 10              | 0.574            | 3,117,874.75          | 0.429              |
| 2.5                     | - | 3.0  | 7               | 0.402            | 2,895,816.07          | 0.398              |
| 3.0                     | - | 3.5  | 10              | 0.574            | 1,791,728.53          | 0.246              |
| 3.5                     | - | 4.0  | 2               | 0.115            | 553,984.35            | 0.076              |
| 4.0                     | - | 4.5  | 0               | 0.000            | 0.00                  | 0.000              |
| 4.5                     | - | 5.0  | 1               | 0.057            | 504,143.93            | 0.069              |
| 5.0                     | - | 5.5  | 3               | 0.172            | 632,638.05            | 0.087              |
| 5.5                     | - | 6.0  | 0               | 0.000            | 0.00                  | 0.000              |
| 6.0                     | - | 6.5  | 3               | 0.172            | 2,717,749.90          | 0.374              |
| 6.5                     | - | 7.0  | 15              | 0.861            | 9,162,593.24          | 1.260              |
| 7.0                     | - | 7.5  | 59              | 3.385            | 32,544,440.12         | 4.475              |
| 7.5                     | - | 8.0  | 240             | 13.769           | 110,249,548.73        | 15.159             |
| 8.0                     | - | 8.5  | 752             | 43.144           | 306,416,673.06        | 42.131             |
| 8.5                     | - | 9.0  | 464             | 26.621           | 181,353,974.83        | 24.935             |
| 9.0                     | - | 9.5  | 115             | 6.598            | 47,138,722.35         | 6.481              |
| 9.5                     | - | 10.0 | 14              | 0.803            | 4,834,897.55          | 0.665              |
| >                       | - | 10.0 | 1               | 0.057            | 214,214.41            | 0.029              |
| <b>Wgt Ave / Total:</b> |   |      | <b>1743</b>     | <b>100.000</b>   | <b>727,303,415.42</b> | <b>100.000</b>     |

| Location                | Number of Items | Percent of Items | Principal Balance     | Percent of Balance |
|-------------------------|-----------------|------------------|-----------------------|--------------------|
| CA                      | 807             | 46.299           | 413,096,416.05        | 56.798             |
| FL                      | 307             | 17.613           | 98,199,774.62         | 13.502             |
| AZ                      | 84              | 4.819            | 23,493,710.41         | 3.230              |
| VA                      | 39              | 2.238            | 16,212,845.48         | 2.229              |
| WA                      | 47              | 2.697            | 17,401,659.11         | 2.393              |
| CO                      | 11              | 0.631            | 2,855,448.86          | 0.393              |
| Others                  | 448             | 25.703           | 156,043,560.89        | 21.455             |
| <b>Wgt Ave / Total:</b> | <b>1743</b>     | <b>100.000</b>   | <b>727,303,415.42</b> | <b>100.000</b>     |



101 Barclay Street, 4 West  
New York, NY 10286

Officer: Corrie Wagner  
212-815-8357

Associate: William Herrmann  
212-815-4595

**CWALT, Inc.**  
**Alternative Loan Trust 2007-OA7**  
**Mortgage Pass-Through Certificates, Series 2007-OA7**

| <u>Update Term</u>      |     | <b>Number<br/>of Items</b> | <b>Percent<br/>of Items</b> | <b>Principal<br/>Balance</b> | <b>Percent<br/>of Balance</b> |
|-------------------------|-----|----------------------------|-----------------------------|------------------------------|-------------------------------|
| < =                     | 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 | 1127                       | 64.659                      | 451,932,963.46               | 62.138                        |
| >                       | 360 | 616                        | 35.341                      | 275,370,451.96               | 37.862                        |
| <b>Wgt Ave / Total:</b> |     | <b>1743</b>                | <b>100.000</b>              | <b>727,303,415.42</b>        | <b>100.000</b>                |