

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-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	203,454,206.18	5.045000	1,828,688.16	855,355.39	2,684,043.55	0.00	201,625,518.02	0.00
A1B	126680AB3	Senior	Var-Act/360	157,565,326.42	5.005000	1,416,229.49	657,178.72	2,073,408.20	0.00	156,149,096.93	0.00
A2A	126680AD9	Senior	Var-Act/360	47,616,941.87	5.075000	427,990.85	201,379.98	629,370.83	0.00	47,188,951.03	0.00
A2B	126680AE7	Senior	Var-30/360	102,806,709.03	5.568000	924,047.80	477,023.13	1,401,070.93	0.00	101,882,661.23	0.00
A3	126680AF4	Senior	Var-Act/360	90,254,017.39	5.165000	811,221.63	388,468.33	1,199,689.96	0.00	89,442,795.76	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	689,793,964.94	0.000000	0.00	1,412,114.42	1,412,114.42	0.00	684,385,787.02	0.00
M1	126680AH0	Subordinate	Var-Act/360	20,752,000.00	5.315000	0.00	91,914.07	91,914.07	0.00	20,752,000.00	0.00
M2	126680AJ6	Subordinate	Var-Act/360	17,228,000.00	5.365000	0.00	77,023.52	77,023.52	0.00	17,228,000.00	0.00
M3	126680AK3	Subordinate	Var-Act/360	5,090,000.00	5.715000	0.00	24,241.12	24,241.12	0.00	5,090,000.00	0.00
M4	126680AL1	Subordinate	Var-Act/360	10,572,000.00	6.035000	0.00	53,168.35	53,168.35	0.00	10,572,000.00	0.00
M5	126680AM9	Subordinate	Var-Act/360	5,090,000.00	6.215000	0.00	26,361.96	26,361.96	0.00	5,090,000.00	0.00
M6	126680AN7	Subordinate	Var-Act/360	3,915,000.00	6.365000	0.00	20,765.81	20,765.81	0.00	3,915,000.00	0.00
M7	126680AP2	Subordinate	Var-Act/360	6,265,000.00	5.865000	0.00	30,620.19	30,620.19	0.00	6,265,000.00	0.00
M8	126680AQ0	Subordinate	Var-Act/360	3,523,000.00	5.865000	0.00	17,218.66	17,218.66	0.00	3,523,000.00	0.00
M9	126680AR8	Subordinate	Var-Act/360	4,307,000.00	5.865000	0.00	21,050.46	21,050.46	0.00	4,307,000.00	0.00
Totals				678,439,200.89		5,408,177.93	4,353,884.12	9,762,062.04	0.00	673,031,022.97	0.00

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Principal Distribution Detail

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Scheduled Principal Distribution	Net Principal Distribution	Deferred Interest	Current Realized Losses	Ending Certificate Balance	Ending Certificate Factor
A1A	126680AA5	235,000,000.00	203,454,206.18	1,828,688.16	1,828,688.16	0.00	0.00	201,625,518.02	0.857980928
A1B	126680AB3	181,996,000.00	157,565,326.42	1,416,229.49	1,416,229.49	0.00	0.00	156,149,096.93	0.857980928
A2A	126680AD9	55,000,000.00	47,616,941.87	427,990.85	427,990.85	0.00	0.00	47,188,951.03	0.857980928
A2B	126680AE7	118,747,000.00	102,806,709.03	924,047.80	924,047.80	0.00	0.00	101,882,661.23	0.857980928
A3	126680AF4	104,248,000.00	90,254,017.39	811,221.63	811,221.63	0.00	0.00	89,442,795.76	0.857980928
AR	126680AS6	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.000000000
CP	126680AV9	783,087,176.00	689,793,964.94	0.00	0.00	0.00	0.00	684,385,787.02	0.873958619
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	678,439,200.89	5,408,177.93	5,408,177.93	0.00	0.00	673,031,022.97	

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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.
A1A	203,454,206.18	5.045000	5.045000	855,355.39	0.00	855,355.39	0.00	0.00	855,355.39	0.00
A1B	157,565,326.42	5.005000	5.005000	657,178.72	0.00	657,178.72	0.00	0.00	657,178.72	0.00
A2A	47,616,941.87	5.075000	5.075000	201,379.98	0.00	201,379.98	0.00	0.00	201,379.98	0.00
A2B	102,806,709.03	5.568000	5.568000	477,023.13	0.00	477,023.13	0.00	0.00	477,023.13	0.00
A3	90,254,017.39	5.165000	5.165000	388,468.33	0.00	388,468.33	0.00	0.00	388,468.33	0.00
AR	0.00	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CP	689,793,964.94	0.000000	2.456585	0.00	0.00	0.00	0.00	0.00	1,412,114.42	0.00
M1	20,752,000.00	5.315000	5.315000	91,914.07	0.00	91,914.07	0.00	0.00	91,914.07	0.00
M2	17,228,000.00	5.365000	5.365000	77,023.52	0.00	77,023.52	0.00	0.00	77,023.52	0.00
M3	5,090,000.00	5.715000	5.715000	24,241.12	0.00	24,241.12	0.00	0.00	24,241.12	0.00
M4	10,572,000.00	6.035000	6.035000	53,168.35	0.00	53,168.35	0.00	0.00	53,168.35	0.00
M5	5,090,000.00	6.215000	6.215000	26,361.96	0.00	26,361.96	0.00	0.00	26,361.96	0.00
M6	3,915,000.00	6.365000	6.365000	20,765.81	0.00	20,765.81	0.00	0.00	20,765.81	0.00
M7	6,265,000.00	5.865000	5.865000	30,620.19	0.00	30,620.19	0.00	0.00	30,620.19	0.00
M8	3,523,000.00	5.865000	5.865000	17,218.66	0.00	17,218.66	0.00	0.00	17,218.66	0.00
M9	4,307,000.00	5.865000	5.865000	21,050.46	0.00	21,050.46	0.00	0.00	21,050.46	0.00
Totals	678,439,200.89			2,941,769.70	0.00	2,941,769.70	0.00	0.00	4,353,884.12	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 (%)
A1A	126680AA5	235,000,000.00	865.762579498	7.781651734	3.639810178	857.980927765	5.045000
A1B	126680AB3	181,996,000.00	865.762579498	7.781651734	3.610951425	857.980927765	5.005000
A2A	126680AD9	55,000,000.00	865.762579498	7.781651734	3.661454242	857.980927765	5.075000
A2B	126680AE7	118,747,000.00	865.762579498	7.781651734	4.017138369	857.980927765	5.568000
A3	126680AF4	104,248,000.00	865.762579498	7.781651734	3.726386436	857.980927765	5.165000
AR	126680AS6	100.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000
CP	126680AV9	783,087,176.00	880.864846317	0.000000000	1.803265923	873.958619161	0.000000
M1	126680AH0	20,752,000.00	1,000.000000000	0.000000000	4.429166667	1,000.000000000	5.315000
M2	126680AJ6	17,228,000.00	1,000.000000000	0.000000000	4.470833333	1,000.000000000	5.365000
M3	126680AK3	5,090,000.00	1,000.000000000	0.000000000	4.762500000	1,000.000000000	5.715000
M4	126680AL1	10,572,000.00	1,000.000000000	0.000000000	5.029166667	1,000.000000000	6.035000
M5	126680AM9	5,090,000.00	1,000.000000000	0.000000000	5.179166667	1,000.000000000	6.215000
M6	126680AN7	3,915,000.00	1,000.000000000	0.000000000	5.304166667	1,000.000000000	6.365000
M7	126680AP2	6,265,000.00	1,000.000000000	0.000000000	4.887500000	1,000.000000000	5.865000
M8	126680AQ0	3,523,000.00	1,000.000000000	0.000000000	4.887500000	1,000.000000000	5.865000
M9	126680AR8	4,307,000.00	1,000.000000000	0.000000000	4.887500000	1,000.000000000	5.865000
Totals		771,733,100.00	879.111186095	7.007834613	5.641696747	872.103351495	



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Pool Level Data

Distribution Date		01/25/08
Cut-off Date		03/01/07
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

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 Prinicipal at the end of the Prefunding Period

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Additional Rate Detail

Libor Rate	4.8650000%
MTA Rate	4.7880000%
Libor Certificates Net Rate Cap	7.8445711%

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	1,627
Loans Paid Off or otherwise removed pursuant to the PSA	<u>25</u>
Ending Aggregate Loan Count	1,602

Beginning Pool Stated Principal Balance	689,793,964.94
Scheduled Principal	-2,478,972.67
Unscheduled Principal	7,887,150.59
Realized Principal Losses	<u>0.00</u>
Ending Pool Stated Principal Balance	684,385,787.02

Beginning Weighted Average Mortgage Rate	8.23102%
Beginning Weighted Average Net Mortgage Rate	7.82708%
Ending Weighted Average Mortgage Rate	8.23261%
Ending Weighted Average Net Mortgage Rate	7.82910%

Beginning Weighted Average Remaining Term to Maturity	396
Ending Weighted Average Remaining Term to Maturity	395

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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	216,529.16
Net Master Servicing Fee	207,804.06
Trustee Fee	5,173.45
Certificate Insurance Premium	0.00
Mortgage Insurance Premium	<u>10,055.76</u>
Total Net Fees of the Trust	223,033.28

Servicer Advances

Principal Advances	-381,751.50
Interest Advances	687,154.61
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	<u>0.00</u>
Total Advances	305,403.11

Mortgage Prepayment Details

Principal Balance of Loans Paid in Full	7,518,600.35
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	8,725.10
Compensating Interest	8,725.10
Non-Supported Prepayment Interest Shortfall	0.00
Prepayment Charges	61,520.18
CPR %	12.84676%
SMM %	1.13931%

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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	82 5.12%	37,278,342 5.4470%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	82 5.12%	37,278,342 5.4470%
60 - 89	44 2.75%	20,740,367 3.0305%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	44 2.75%	20,740,367 3.0305%
90 - 119	25 1.56%	10,507,528 1.5353%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	25 1.56%	10,507,528 1.5353%
120 - 149	13 0.81%	7,731,630 1.1297%	1 0.06%	383,176 0.0560%	6 0.37%	2,379,312 0.3477%	0 0.00%	0 0.0000%	20 1.25%	10,494,118 1.5334%
150 - 179	3 0.19%	1,781,131 0.2603%	1 0.06%	289,640 0.0423%	8 0.50%	2,789,313 0.4076%	0 0.00%	0 0.0000%	12 0.75%	4,860,084 0.7101%
180 - 269	3 0.19%	1,046,214 0.1529%	2 0.12%	549,043 0.0802%	23 1.44%	10,923,417 1.5961%	3 0.19%	696,944 0.1018%	31 1.94%	13,215,618 1.9310%
270 - 359	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	3 0.19%	1,239,963 0.1812%	7 0.44%	4,254,552 0.6217%	10 0.62%	5,494,516 0.8028%
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	170 10.61%	79,085,212 11.5556%	4 0.25%	1,221,859 0.1785%	40 2.50%	17,332,005 2.5325%	10 0.62%	4,951,496 0.7235%	224 13.98%	102,590,572 14.9902%
30+	170 10.61%	79,085,212 11.5556%	4 0.25%	1,221,859 0.1785%	40 2.50%	17,332,005 2.5325%	10 0.62%	4,951,496 0.7235%	224 13.98%	102,590,572 14.9902%
60+	88 5.49%	41,806,870 6.1087%	4 0.25%	1,221,859 0.1785%	40 2.50%	17,332,005 2.5325%	10 0.62%	4,951,496 0.7235%	142 8.86%	65,312,231 9.5432%
90+	44 2.75%	21,066,503 3.0782%	4 0.25%	1,221,859 0.1785%	40 2.50%	17,332,005 2.5325%	10 0.62%	4,951,496 0.7235%	98 6.12%	44,571,863 6.5127%

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120+	19 1.19%	10,558,975 1.5428%	4 0.25%	1,221,859 0.1785%	40 2.50%	17,332,005 2.5325%	10 0.62%	4,951,496 0.7235%	73 4.56%	34,064,335 4.9774%
150+	6 0.37%	2,827,345 0.4131%	3 0.19%	838,683 0.1225%	34 2.12%	14,952,694 2.1848%	10 0.62%	4,951,496 0.7235%	53 3.31%	23,570,218 3.4440%
180+	3 0.19%	1,046,214 0.1529%	2 0.12%	549,043 0.0802%	26 1.62%	12,163,380 1.7773%	10 0.62%	4,951,496 0.7235%	41 2.56%	18,710,133 2.7339%
270+	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	3 0.19%	1,239,963 0.1812%	7 0.44%	4,254,552 0.6217%	10 0.62%	5,494,516 0.8028%
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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Group 1 - Historical Delinquency Information

Loan Status	01/25/08	
	#	Balance
30 - 59	82 5.12%	37,278,342 5.4470%
60 - 89	44 2.75%	20,740,367 3.0305%
90 - 119	25 1.56%	10,507,528 1.5353%
120 - 149	13 0.81%	7,731,630 1.1297%
150 - 179	3 0.19%	1,781,131 0.2603%
180 - 269	3 0.19%	1,046,214 0.1529%
270 - 359	0 0.00%	0 0.0000%
360+	0 0.00%	0 0.0000%
Total Delinquent Loans	170 10.61%	79,085,212 11.5556%

Total Bankruptcies	4 0.25%	1,221,859 0.1785%
Total Foreclosures	40 2.50%	17,332,005 2.5325%
Total REOs	10 0.62%	4,951,496 0.7235%
Total BK, FC & REO	54 3.37%	23,505,361 3.4345%



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Total Delinquent, Bankruptcy, Foreclosure and REO

30+	224 13.98%	102,590,572 14.9902%
60+	142 8.86%	65,312,231 9.5432%
90+	98 6.12%	44,571,863 6.5127%
120+	73 4.56%	34,064,335 4.9774%
150+	53 3.31%	23,570,218 3.4440%
180+	41 2.56%	18,710,133 2.7339%
270+	10 0.62%	5,494,516 0.8028%
360+	0 0.00%	0 0.0000%



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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)	0.000000%
CDR (Conditional Default Rate)	0.000000%

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

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

Servicer Remittance Summary

Interest Remittance Amount

Scheduled Interest Collected	4,722,696.17
Plus: Compensating Interest	8,725.10
Less: Servicing Fees	216,966.23
Less: Mortgage Insurance Premium	<u>10,055.76</u>
Total Interest Remittance Amount	4,504,399.27

Principal Remittance Amount

Scheduled Principal	-2,478,972.67
Curtailment Principal	368,550.24
Paid in Full Principal	7,518,600.35
Repurchased Principal	0.00
Liquidation Principal	0.00
Subsequent Recoveries	0.00
Less: Non-Recoverable Principal Advances relating to Principal	<u>0.00</u>
Total Principal Remittance Amount	5,408,177.92

Other Remittance Amounts

Prepayment Charge	61,520.18
Other Amounts Required	<u>0.00</u>
Total Other Remittance	61,520.18

Total Servicer Remittance	9,974,097.37
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Distributable Amounts

Principal Distribution Amount

Principal Remittance Amount	5,408,177.92
Plus: Supplemental Loan Deposit	0.00
Plus: Extra Principal Distribution Amount	0.00
Less: OC Reduction	<u>0.00</u>
Principal Distribution Amount	5,408,177.92

Interest Funds

Interest Remittance	4,504,399.27
Less: Trustee Fee	<u>5,173.45</u>
Interest Funds	4,499,225.82

Distribution Summary

Amounts Available for Distribution

Total Servicer Remittance	9,974,097.37
Investment Income	0.00
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>
Total Available	9,974,097.37

Distribution Payments

Trustee Fee	5,173.45
Swap Payments	206,861.89
Class Payments	<u>9,762,062.03</u>
Total Payments	9,974,097.37

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Trust Accounts

Distribution Account

Beginning Balance	0.00
Deposit	9,974,097.37
Withdrawal	9,974,097.37
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	83,585.77
Withdrawals	<u>83,585.77</u>
Ending Balance	0.00

A1B Swap Account

Beginning Balance	0.00
Deposit	64,733.09
Withdrawals	<u>64,733.09</u>
Ending Balance	0.00

A2A Swap Account

Beginning Balance	0.00
Deposits	19,959.43
Withdrawals	<u>19,959.43</u>
Ending Balance	0.00

A3 Swap Account

Beginning Balance	0.00
Deposits	38,583.59
Withdrawals	<u>38,583.59</u>
Ending Balance	0.00



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Net Rate Carryover Details

Net Rate Cap Details

Libor Rate	4.86500%
Net Rate Cap for Senior Certs	7.84457%
Net Rate Cap for Subordinate Certs	7.84457%

<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
Total	--	--	--	--	--

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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	65,312,230.55
1 Month Prior	47,855,977.43
2 Months Prior	39,861,945.71
Three-month Rolling Delinquency Rate	7.41203%
Senior Enhancement Percentage	12.77146%
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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Mortgage Pass-Through Certificates, Series 2007-OA7

Cumulative Loss Trigger Test

Cumulative Loss Percentage	0.00000%
Specified Cumulative Loss Percentage	0.00000%

Is Cumulative Loss Trigger Event in Effect?	NO
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*Cumulative Loss Trigger Event applicable
only on or after the Step-Down Date*

Is Trigger Event in Effect?	NO
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Has Stepdown Date been reached?	NO
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Mortgage Pass-Through Certificates, Series 2007-OA7

Prepayment Loan Details

Prepayment Penalties

61,520.18

<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>
<u>Group I</u>							
146702126	303,678.54	01/02/08	0.00	CA	8.375	12	Paid in Full
146952845	490,144.09	12/31/07	0.00	CA	8.250	13	Paid in Full
147243122	460,692.34	12/27/07	0.00	CA	8.250	13	Paid in Full
147594894	355,201.59	12/31/07	0.00	PA	7.625	12	Paid in Full
147754634	60,030.65	01/03/08	0.00	NC	8.625	12	Paid in Full
147903477	196,734.25	12/21/07	6,767.20	CA	8.500	11	Paid in Full
147967077	286,623.78	12/31/07	9,699.24	CA	8.375	13	Paid in Full
148477680	222,093.95	01/11/08	6,343.79	CA	7.250	11	Paid in Full
150657274	453,679.04	12/31/07	0.00	CA	7.375	13	Paid in Full
150817020	263,574.99	01/03/08	8,719.50	PA	8.287	16	Paid in Full
152461433	476,184.36	12/31/07	0.00	CA	8.125	13	Paid in Full
153973103	178,585.23	12/28/07	6,450.85	CA	8.875	14	Paid in Full
154008802	469,442.47	01/04/08	0.00	CA	7.500	12	Paid in Full
154800548	318,269.54	12/28/07	0.00	NJ	8.000	12	Paid in Full
154837344	339,194.88	12/18/07	0.00	AZ	8.375	12	Paid in Full
155953210	233,097.16	01/07/08	0.00	AZ	8.875	12	Paid in Full
156776428	226,056.14	01/10/08	7,324.74	WY	8.250	11	Paid in Full
157512059	106,605.62	01/15/08	0.00	WA	8.038	12	Paid in Full
159284052	606,770.61	12/06/07	0.00	CA	8.375	13	Paid in Full
159435278	143,591.75	01/11/08	7,151.23	FL	8.700	11	Paid in Full
155005699	291,862.52	12/19/07	0.00	MA	8.625	13	Paid in Full
166107080	194,014.32	12/10/07	0.00	VA	7.638	10	Paid in Full
165403198	264,832.80	12/14/07	0.00	CA	7.450	11	Paid in Full
164120562	371,844.77	12/31/07	0.00	WA	7.875	13	Paid in Full
159439054	181,272.62	12/24/07	9,063.63	AZ	8.625	11	Paid in Full

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Mortgage Pass-Through Certificates, Series 2007-OA7

Stratification Tables

<u>Issuance Face</u>			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	39	2.434	3,057,575.60	0.447
100,000.00	-	200,000.00	270	16.854	44,525,711.19	6.506
200,000.00	-	300,000.00	337	21.036	86,216,610.32	12.598
300,000.00	-	400,000.00	322	20.100	115,933,610.31	16.940
400,000.00	-	500,000.00	217	13.546	99,873,936.89	14.593
500,000.00	-	600,000.00	148	9.238	83,240,160.42	12.163
600,000.00	-	700,000.00	115	7.179	76,714,242.84	11.209
700,000.00	-	800,000.00	43	2.684	33,383,503.29	4.878
800,000.00	-	900,000.00	25	1.561	21,897,926.56	3.200
900,000.00	-	1,000,000.00	22	1.373	21,847,110.86	3.192
1,000,000.00	-	1,100,000.00	14	0.874	14,904,990.55	2.178
1,100,000.00	-	1,200,000.00	10	0.624	11,785,217.64	1.722
1,200,000.00	-	1,300,000.00	9	0.562	11,671,076.10	1.705
1,300,000.00	-	1,400,000.00	6	0.375	8,362,191.71	1.222
1,400,000.00	-	1,500,000.00	3	0.187	4,397,089.83	0.642
1,500,000.00	-	1,600,000.00	6	0.375	9,397,932.45	1.373
1,600,000.00	-	1,700,000.00	1	0.062	1,713,032.98	0.250
1,700,000.00	-	1,800,000.00	2	0.125	3,317,537.47	0.485
1,800,000.00	-	1,900,000.00	1	0.062	1,974,286.05	0.288
1,900,000.00	-	2,000,000.00	2	0.125	4,017,290.81	0.587
>		2,000,000.00	10	0.624	26,154,753.15	3.822
Wgt Ave / Total:			1602	100.000	684,385,787.02	100.000

<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	5	0.312	1,977,591.36	0.289
1.0	-	1.5	7	0.437	2,065,027.03	0.302
1.5	-	2.0	16	0.999	7,946,881.68	1.161
2.0	-	2.5	9	0.562	2,844,050.40	0.416
2.5	-	3.0	6	0.375	2,124,705.27	0.310
3.0	-	3.5	6	0.375	1,106,733.62	0.162
3.5	-	4.0	1	0.062	343,813.74	0.050

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Mortgage Pass-Through Certificates, Series 2007-OA7

<u>Issuance Coupon</u>			Number of Items	Percent of Items	Principal Balance	Percent of Balance
4.0	-	4.5	0	0.000	0.00	0.000
4.5	-	5.0	0	0.000	0.00	0.000
5.0	-	5.5	3	0.187	644,462.61	0.094
5.5	-	6.0	0	0.000	0.00	0.000
6.0	-	6.5	3	0.187	2,762,070.74	0.404
6.5	-	7.0	14	0.874	8,837,078.37	1.291
7.0	-	7.5	56	3.496	32,045,825.11	4.682
7.5	-	8.0	224	13.983	103,386,098.57	15.106
8.0	-	8.5	696	43.446	291,135,535.29	42.540
8.5	-	9.0	432	26.966	176,083,605.48	25.729
9.0	-	9.5	109	6.804	45,884,804.25	6.705
9.5	-	10.0	14	0.874	4,978,033.17	0.727
>		10.0	1	0.062	219,470.33	0.032
Wgt Ave / Total:			1602	100.000	684,385,787.02	100.000

Location	Number of Items	Percent of Items	Principal Balance	Percent of Balance
CA	741	46.255	387,788,395.67	56.662
FL	296	18.477	97,791,535.47	14.289
AZ	78	4.869	21,991,598.99	3.213
VA	37	2.310	16,003,484.56	2.338
WA	42	2.622	16,329,319.80	2.386
CO	11	0.687	2,926,090.08	0.428
Others	397	24.782	141,555,362.45	20.684
Wgt Ave / Total:	1602	100.000	684,385,787.02	100.000

<u>Update Term</u>		Number of Items	Percent of Items	Principal Balance	Percent of Balance
<=	120	0	0.000	0.00	0.000
120	-	180	0.000	0.00	0.000
180	-	300	0.000	0.00	0.000
300	-	360	63.483	414,642,379.90	60.586
>	360	585	36.517	269,743,407.12	39.414
Wgt Ave / Total:		1602	100.000	684,385,787.02	100.000