



101 Barclay Street, 4 West
New York, CA 10286

Officer: Matthew Sabino
212-815-6093
Associate: Jonathan Conte
212-815-6146

CWALT, Inc.

Alternative Loan Trust 2007-12T1

Mortgage Pass-Through Certificates, Series 2007-12T1

Certificateholder Monthly Distribution Summary

Class	Cusip	Class Description	Recombination Classes	Certificate Rate Type	Beginning Balance	Pass Through Rate (%)	Principal Distribution	Interest Distribution	Total Distribution	Current Realized Losses	Ending Balance	Cumulative Realized Losses
1A1	02150LAA5	Senior	N/A	Fix-30/360	175,889,418.04	6.000000	793.02	879,447.09	880,240.11	0.00	175,888,625.03	0.00
1A2	02150LAB3	Senior	Deposit- 0.00%	Fix-30/360	117,165,130.47	6.000000	943,289.05	585,825.65	1,529,114.70	0.00	116,221,841.42	0.00
1A3	02150LAC1	Senior	N/A	Fix-30/360	48,837,236.13	6.000000	30,513.40	244,186.18	274,699.59	0.00	48,806,722.73	0.00
1A4	02150LAD9	Senior	Deposit- 0.00%	Fix-30/360	72,050,556.30	6.000000	909,907.28	360,252.78	1,270,160.06	0.00	71,140,649.02	0.00
1A5	02150LAE7	Senior	Deposit-100.00%	Fix-30/360	74,550,000.00	6.000000	0.00	372,750.00	372,750.00	0.00	74,550,000.00	0.00
1A6	02150LAF4	Senior	Deposit-100.00%	Fix-30/360	86,242,000.00	6.000000	0.00	431,210.00	431,210.00	0.00	86,242,000.00	0.00
1A7	02150LAG2	Senior	N/A	Fix-30/360	45,908,838.44	5.372500	206.98	205,537.70	205,744.68	0.00	45,908,631.45	0.00
1A8	02150LAH0	Strip IO	N/A	Fix-30/360	45,908,838.44	0.627500	0.00	24,006.50	24,006.50	0.00	45,908,631.45	0.00
1A9	02150LAJ6	Senior	Deposit- 0.00%	Fix-30/360	7,863,115.57	6.000000	63,305.45	39,315.58	102,621.02	0.00	7,799,810.13	0.00
1A10	02150LAK3	Senior	Deposit-100.00%	Fix-30/360	15,633,443.70	6.000000	61,092.72	78,167.22	139,259.94	0.00	15,572,350.98	0.00
1A11	02150LAM1	Senior	Deposit-100.00%	Fix-30/360	117,414,483.11	6.000000	73,360.33	587,072.42	660,432.74	0.00	117,341,122.78	0.00
1A12	02150LAM9	Senior	Deposit- 0.00%	Fix-30/360	4,883,723.61	6.000000	3,051.34	24,418.62	27,469.96	0.00	4,880,672.27	0.00
1A13	02150LAN7	Senior	Deposit- 0.00%	Fix-30/360	7,872,562.46	6.000000	4,918.76	39,362.81	44,281.57	0.00	7,867,643.70	0.00
1A14	02150LAP2	Senior	N/A	Fix-30/360	6,049,216.30	6.000000	3,058.16	30,246.08	33,304.24	0.00	6,046,158.15	0.00
1A15	02150LAQ0	Senior	Exchange- 0.00%	Fix-30/360	117,165,130.47	5.500000	943,289.05	537,006.85	1,480,295.90	0.00	116,221,841.42	0.00
1A16	02150LAR8	Senior	Exchange-100.00%	Fix-30/360	117,165,130.47	5.750000	943,289.05	561,416.25	1,504,705.30	0.00	116,221,841.42	0.00
1A17	02150LAS6	Strip IO	Exchange-50.00%	Fix-30/360	9,763,760.87	6.000000	0.00	48,818.80	48,818.80	0.00	9,685,153.45	0.00
1A18	02150LBC0	Senior	Exchange- 0.00%	Fix-30/360	117,414,483.11	5.500000	73,360.33	538,149.71	611,510.04	0.00	117,341,122.78	0.00
1A19	02150LBD8	Senior	Exchange- 0.00%	Fix-30/360	117,414,483.11	5.750000	73,360.33	562,611.06	635,971.39	0.00	117,341,122.78	0.00
1A20	02150LBE6	Strip IO	Exchange- 0.00%	Fix-30/360	9,784,540.26	6.000000	0.00	48,922.70	48,922.70	0.00	9,778,426.90	0.00
1A21	02150LBF3	Senior	Exchange- 0.00%	Fix-30/360	72,050,556.30	5.500000	909,907.28	330,231.72	1,240,139.00	0.00	71,140,649.02	0.00
1A22	02150LBG1	Senior	Exchange-100.00%	Fix-30/360	72,050,556.30	5.750000	909,907.28	345,242.25	1,255,149.53	0.00	71,140,649.02	0.00
1A23	02150LBH9	Strip IO	Exchange-50.00%	Fix-30/360	6,004,213.02	6.000000	0.00	30,021.07	30,021.07	0.00	5,928,387.42	0.00
1A24	02150LBJ5	Senior	Exchange- 0.00%	Fix-30/360	74,550,000.00	5.500000	0.00	341,687.50	341,687.50	0.00	74,550,000.00	0.00
1A25	02150LBK2	Senior	Exchange- 0.00%	Fix-30/360	74,550,000.00	5.750000	0.00	357,218.75	357,218.75	0.00	74,550,000.00	0.00
1A26	02150LBL0	Strip IO	Exchange- 0.00%	Fix-30/360	6,212,500.00	6.000000	0.00	31,062.50	31,062.50	0.00	6,212,500.00	0.00
1A27	02150LBM8	Senior	Exchange- 0.00%	Fix-30/360	86,242,000.00	5.500000	0.00	395,275.83	395,275.83	0.00	86,242,000.00	0.00
1A28	02150LBN6	Senior	Exchange- 0.00%	Fix-30/360	86,242,000.00	5.750000	0.00	413,242.92	413,242.92	0.00	86,242,000.00	0.00
1A29	02150LBP1	Strip IO	Exchange- 0.00%	Fix-30/360	7,186,833.33	6.000000	0.00	35,934.17	35,934.17	0.00	7,186,833.33	0.00
1A30	02150LBQ9	Senior	Exchange- 0.00%	Fix-30/360	109,804,877.62	6.000000	884,032.12	549,024.39	1,433,056.51	0.00	108,920,845.50	0.00
1A31	02150LBR7	Senior	Exchange- 0.00%	Fix-30/360	7,360,252.85	6.000000	59,256.93	36,801.26	96,058.19	0.00	7,300,995.92	0.00
1A32	02150LBS5	Senior	Exchange- 0.00%	Fix-30/360	110,031,269.75	6.000000	68,747.31	550,156.35	618,903.66	0.00	109,962,522.44	0.00
1A33	02150LBT3	Senior	Exchange- 0.00%	Fix-30/360	7,383,213.36	6.000000	4,613.02	36,916.07	41,529.08	0.00	7,378,600.34	0.00
1A34	02150LBU0	Senior	Exchange- 0.00%	Fix-30/360	67,520,787.74	6.000000	852,702.04	337,603.94	1,190,305.98	0.00	66,668,085.70	0.00
1A35	02150LBV8	Senior	Exchange- 0.00%	Fix-30/360	4,529,768.56	6.000000	57,205.24	22,648.84	79,854.08	0.00	4,472,563.32	0.00
1A36	02150LBW6	Senior	Exchange- 0.00%	Fix-30/360	69,866,000.00	6.000000	0.00	349,330.00	349,330.00	0.00	69,866,000.00	0.00
1A37	02150LBX4	Senior	Exchange- 0.00%	Fix-30/360	4,684,000.00	6.000000	0.00	23,420.00	23,420.00	0.00	4,684,000.00	0.00
1A38	02150LBY2	Senior	Exchange- 0.00%	Fix-30/360	80,825,000.00	6.000000	0.00	404,125.00	404,125.00	0.00	80,825,000.00	0.00
1A39	02150LBZ9	Senior	Exchange- 0.00%	Fix-30/360	5,417,000.00	6.000000	0.00	27,085.00	27,085.00	0.00	5,417,000.00	0.00
1A40	02150LCA3	Senior	Exchange- 0.00%	Fix-30/360	232,842,556.30	6.000000	909,907.28	1,164,212.78	2,074,120.06	0.00	231,932,649.02	0.00
1A41	02150LCB1	Senior	Exchange- 0.00%	Fix-30/360	146,600,556.30	6.000000	909,907.28	733,002.78	1,642,910.06	0.00	145,690,649.02	0.00
1A42	02150LCC9	Senior	Exchange- 0.00%	Fix-30/360	160,792,000.00	6.000000	0.00	803,960.00	803,960.00	0.00	160,792,000.00	0.00
1A43	02150LCD7	Senior	Exchange- 0.00%	Fix-30/360	212,793,634.13	6.000000	782,789.09	1,063,968.17	1,846,757.26	0.00	212,010,845.04	0.00
1A44	02150LCE5	Senior	Exchange- 0.00%	Fix-30/360	199,411,959.82	6.000000	733,562.86	997,059.80	1,730,622.66	0.00	198,678,396.95	0.00
1A45	02150LCF2	Senior	Exchange- 0.00%	Fix-30/360	13,381,674.32	6.000000	49,226.23	66,908.37	116,134.60	0.00	13,332,448.09	0.00
1A46	02150LCG0	Senior	Exchange- 0.00%	Fix-30/360	248,476,000.00	6.000000	971,000.00	1,242,380.00	2,213,380.00	0.00	247,505,000.00	0.00
1A47	02150LCH8	Senior	Exchange-100.00%	Fix-30/360	20,619,401.65	6.000000	71,275.55	103,097.01	174,372.56	0.00	20,548,126.10	0.00
AR	02150LAV9	Residual	N/A	Fix-30/360	0.00	6.000000	0.00	0.00	0.00	0.00	0.00	0.00
X	02150LAT4	Strip IO	N/A	Fix-30/360	724,968,274.71	0.456181	0.00	275,597.14	275,597.14	0.00	723,589,770.23	0.00
PO	02150LAU1	Strip PO	N/A	Fix-30/360	3,645,336.72	0.000000	11,860.32	0.00	11,860.32	0.00	3,633,476.40	0.00



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Mortgage Pass-Through Certificates, Series 2007-12T1

M1	02150LAW7	Subordinate	N/A	Fix-30/360	19,443,909.54	6.000000	9,829.79	97,219.55	107,049.34	0.00	19,434,079.75	0.00
M2	02150LCJ4	Subordinate	N/A	Fix-30/360	4,320,868.79	6.000000	2,184.40	21,604.34	23,788.74	0.00	4,318,684.39	0.00
M3	02150LCK1	Subordinate	N/A	Fix-30/360	6,913,390.06	6.000000	3,495.04	34,566.95	38,061.99	0.00	6,909,895.02	0.00
M4	02150LCL9	Subordinate	N/A	Fix-30/360	3,024,608.15	6.000000	1,529.08	15,123.04	16,652.12	0.00	3,023,079.07	0.00
M5	02150LCM7	Subordinate	N/A	Fix-30/360	2,592,521.27	6.000000	1,310.64	12,962.61	14,273.24	0.00	2,591,210.63	0.00
B1	02150LAX5	Subordinate	N/A	Fix-30/360	2,160,434.39	6.000000	1,092.20	10,802.17	11,894.37	0.00	2,159,342.19	0.00
B2	02150LAY3	Subordinate	N/A	Fix-30/360	2,160,434.39	6.000000	1,092.20	10,802.17	11,894.37	0.00	2,159,342.19	0.00
B3	02150LAZ0	Subordinate	N/A	Fix-30/360	4,320,868.79	6.000000	2,184.40	21,604.34	23,788.74	0.00	4,318,684.39	0.00
B4	02150LBA4	Subordinate	N/A	Fix-30/360	3,456,695.03	6.000000	1,747.52	17,283.48	19,030.99	0.00	3,454,947.51	0.00
B5	02150LBB2	Subordinate	N/A	Fix-30/360	3,457,552.29	6.000000	1,747.93	17,287.76	19,035.69	0.00	3,455,804.36	0.00
Totals					835,856,343.55		2,131,570.01	4,436,652.18	6,568,222.16	0.00	833,724,773.56	0.00



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Mortgage Pass-Through Certificates, Series 2007-12T1

Principal Distribution Detail

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Scheduled Principal Distribution	Accretion Principal	Net Principal Distribution	Deferred Interest	Current Realized Losses	Ending Certificate Balance	Ending Certificate Factor
1A1	02150LAA5	186,200,000.00	175,889,418.04	793.02	0.00	793.02	0.00	0.00	175,888,625.03	0.944622046
1A2	02150LAB3	124,420,000.00	117,165,130.47	943,289.05	0.00	943,289.05	0.00	0.00	116,221,841.42	0.934108997
1A3	02150LAC1	50,000,000.00	48,837,236.13	30,513.40	0.00	30,513.40	0.00	0.00	48,806,722.73	0.976134455
1A4	02150LAD9	77,510,000.00	72,050,556.30	909,907.28	0.00	909,907.28	0.00	0.00	71,140,649.02	0.917825429
1A5	02150LAE7	74,550,000.00	74,550,000.00	0.00	0.00	0.00	0.00	0.00	74,550,000.00	1.000000000
1A6	02150LAF4	86,242,000.00	86,242,000.00	0.00	0.00	0.00	0.00	0.00	86,242,000.00	1.000000000
1A7	02150LAG2	48,600,000.00	45,908,838.44	206.98	0.00	206.98	0.00	0.00	45,908,631.45	0.944622046
1A8	02150LAH0	48,600,000.00	45,908,838.44	0.00	0.00	0.00	0.00	0.00	45,908,631.45	0.944622046
1A9	02150LAJ6	8,350,000.00	7,863,115.57	63,305.45	0.00	63,305.45	0.00	0.00	7,799,810.13	0.934108997
1A10	02150LAK3	16,000,000.00	15,633,443.70	61,092.72	0.00	61,092.72	0.00	0.00	15,572,350.98	0.973271937
1A11	02150LAL1	120,210,000.00	117,414,483.11	73,360.33	0.00	73,360.33	0.00	0.00	117,341,122.78	0.976134455
1A12	02150LAM9	5,000,000.00	4,883,723.61	3,051.34	0.00	3,051.34	0.00	0.00	4,880,672.27	0.976134455
1A13	02150LAN7	8,060,000.00	7,872,562.46	4,918.76	0.00	4,918.76	0.00	0.00	7,867,643.70	0.976134455
1A14	02150LAP2	6,069,000.00	6,049,216.30	3,058.16	0.00	3,058.16	0.00	0.00	6,046,158.15	0.996236307
1A15	02150LAQ0	124,420,000.00	117,165,130.47	943,289.05	0.00	943,289.05	0.00	0.00	116,221,841.42	0.934108997
1A16	02150LAR8	124,420,000.00	117,165,130.47	943,289.05	0.00	943,289.05	0.00	0.00	116,221,841.42	0.934108997
1A17	02150LAS6	10,368,333.00	10,368,333.00	0.00	0.00	0.00	0.00	0.00	9,685,153.45	0.934109027
1A18	02150LBC0	120,210,000.00	117,414,483.11	73,360.33	0.00	73,360.33	0.00	0.00	117,341,122.78	0.976134455
1A19	02150LBD8	120,210,000.00	117,414,483.11	73,360.33	0.00	73,360.33	0.00	0.00	117,341,122.78	0.976134455
1A20	02150LBE6	10,017,500.00	9,784,540.26	0.00	0.00	0.00	0.00	0.00	9,778,426.90	0.976134455
1A21	02150LBF3	77,510,000.00	72,050,556.30	909,907.28	0.00	909,907.28	0.00	0.00	71,140,649.02	0.917825429
1A22	02150LBG1	77,510,000.00	72,050,556.30	909,907.28	0.00	909,907.28	0.00	0.00	71,140,649.02	0.917825429
1A23	02150LBH9	6,459,166.00	6,004,213.02	0.00	0.00	0.00	0.00	0.00	5,928,387.42	0.917825524
1A24	02150LBJ5	74,550,000.00	74,550,000.00	0.00	0.00	0.00	0.00	0.00	74,550,000.00	1.000000000
1A25	02150LBK2	74,550,000.00	74,550,000.00	0.00	0.00	0.00	0.00	0.00	74,550,000.00	1.000000000
1A26	02150LBL0	6,212,500.00	6,212,500.00	0.00	0.00	0.00	0.00	0.00	6,212,500.00	1.000000000
1A27	02150LBM8	86,242,000.00	86,242,000.00	0.00	0.00	0.00	0.00	0.00	86,242,000.00	1.000000000
1A28	02150LBN6	86,242,000.00	86,242,000.00	0.00	0.00	0.00	0.00	0.00	86,242,000.00	1.000000000
1A29	02150LBP1	7,186,833.00	7,186,833.33	0.00	0.00	0.00	0.00	0.00	7,186,833.33	1.000000046
1A30	02150LBQ9	116,604,000.00	109,804,877.62	884,032.12	0.00	884,032.12	0.00	0.00	108,920,845.50	0.934108997
1A31	02150LBR7	7,816,000.00	7,360,252.85	59,256.93	0.00	59,256.93	0.00	0.00	7,300,995.92	0.934108997
1A32	02150LBS5	112,651,000.00	110,031,269.75	68,747.31	0.00	68,747.31	0.00	0.00	109,962,522.44	0.976134455
1A33	02150LBT3	7,559,000.00	7,383,213.36	4,613.02	0.00	4,613.02	0.00	0.00	7,378,600.34	0.976134455
1A34	02150LBU0	72,637,000.00	67,520,787.74	852,702.04	0.00	852,702.04	0.00	0.00	66,668,085.70	0.917825429
1A35	02150LBV8	4,873,000.00	4,529,768.56	57,205.24	0.00	57,205.24	0.00	0.00	4,472,563.32	0.917825429
1A36	02150LBW6	69,866,000.00	69,866,000.00	0.00	0.00	0.00	0.00	0.00	69,866,000.00	1.000000000
1A37	02150LBX4	4,684,000.00	4,684,000.00	0.00	0.00	0.00	0.00	0.00	4,684,000.00	1.000000000
1A38	02150LBY2	80,825,000.00	80,825,000.00	0.00	0.00	0.00	0.00	0.00	80,825,000.00	1.000000000
1A39	02150LBZ9	5,417,000.00	5,417,000.00	0.00	0.00	0.00	0.00	0.00	5,417,000.00	1.000000000
1A40	02150LCA3	238,302,000.00	232,842,556.30	909,907.28	0.00	909,907.28	0.00	0.00	231,932,649.02	0.973271937
1A41	02150LCB1	152,060,000.00	146,600,556.30	909,907.28	0.00	909,907.28	0.00	0.00	145,690,649.02	0.958112909
1A42	02150LCC9	160,792,000.00	160,792,000.00	0.00	0.00	0.00	0.00	0.00	160,792,000.00	1.000000000
1A43	02150LCD7	221,195,000.00	212,793,634.13	782,789.09	0.00	782,789.09	0.00	0.00	212,010,845.04	0.958479374
1A44	02150LCE5	207,285,000.00	199,411,959.82	733,562.86	0.00	733,562.86	0.00	0.00	198,678,396.95	0.958479374
1A45	02150LCF2	13,910,000.00	13,381,674.32	49,226.23	0.00	49,226.23	0.00	0.00	13,332,448.09	0.958479374
1A46	02150LCG0	254,302,000.00	248,476,000.00	971,000.00	0.00	971,000.00	0.00	0.00	247,505,000.00	0.973271937
1A47	02150LCH8	21,410,000.00	20,619,401.65	71,275.55	0.00	71,275.55	0.00	0.00	20,548,126.10	0.959744330
AR	02150LAV9	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.000000000
X	02150LAT4	748,109,215.00	724,968,274.71	0.00	0.00	0.00	0.00	0.00	723,589,770.23	0.967224779
PO	02150LAU1	3,768,040.00	3,645,336.72	11,860.32	0.00	11,860.32	0.00	0.00	3,633,476.40	0.964288170



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Mortgage Pass-Through Certificates, Series 2007-12T1

M1	02150LAW7	19,507,500.00	19,443,909.54	9,829.79	0.00	9,829.79	0.00	0.00	19,434,079.75	0.996236307
M2	02150LCJ4	4,335,000.00	4,320,868.79	2,184.40	0.00	2,184.40	0.00	0.00	4,318,684.39	0.996236307
M3	02150LCK1	6,936,000.00	6,913,390.06	3,495.04	0.00	3,495.04	0.00	0.00	6,909,895.02	0.996236307
M4	02150LCL9	3,034,500.00	3,024,608.15	1,529.08	0.00	1,529.08	0.00	0.00	3,023,079.07	0.996236307
M5	02150LCM7	2,601,000.00	2,592,521.27	1,310.64	0.00	1,310.64	0.00	0.00	2,591,210.63	0.996236307
B1	02150LAX5	2,167,500.00	2,160,434.39	1,092.20	0.00	1,092.20	0.00	0.00	2,159,342.19	0.996236307
B2	02150LAY3	2,167,500.00	2,160,434.39	1,092.20	0.00	1,092.20	0.00	0.00	2,159,342.19	0.996236307
B3	02150LAZ0	4,335,000.00	4,320,868.79	2,184.40	0.00	2,184.40	0.00	0.00	4,318,684.39	0.996236307
B4	02150LBA4	3,468,000.00	3,456,695.03	1,747.52	0.00	1,747.52	0.00	0.00	3,454,947.51	0.996236307
B5	02150LBB2	3,468,860.00	3,457,552.29	1,747.93	0.00	1,747.93	0.00	0.00	3,455,804.36	0.996236331
Totals		867,000,000.00	835,856,343.55	2,131,570.01	0.00	2,131,570.01	0.00	0.00	833,724,773.56	



101 Barclay Street, 4 West
New York, CA 10286

Officer: Matthew Sabino
212-815-6093
Associate: Jonathan Conte
212-815-6146

CWALT, Inc. Alternative Loan Trust 2007-12T1 Mortgage Pass-Through Certificates, Series 2007-12T1

Interest Distribution Detail

Class	Beginning Certificate Balance	Pass Through Rate (%)	Effective Coupon (%)	Current Interest	Deferred Interest	Total Interest Due	Net Interest Shortfall	Interest Paid	Yield Supplemental Paid	Yield Supplemental After Distr
1A1	175,889,418.04	6.000000	6.000000	879,447.09	0.00	879,447.09	0.00	879,447.09	0.00	0.00
1A2	117,165,130.47	6.000000	6.000000	585,825.65	0.00	585,825.65	0.00	585,825.65	0.00	0.00
1A3	48,837,236.13	6.000000	6.000000	244,186.18	0.00	244,186.18	0.00	244,186.18	0.00	0.00
1A4	72,050,556.30	6.000000	6.000000	360,252.78	0.00	360,252.78	0.00	360,252.78	0.00	0.00
1A5	74,550,000.00	6.000000	6.000000	372,750.00	0.00	372,750.00	0.00	372,750.00	0.00	0.00
1A6	86,242,000.00	6.000000	6.000000	431,210.00	0.00	431,210.00	0.00	431,210.00	0.00	0.00
1A7	45,908,838.44	5.372500	5.372500	205,537.70	0.00	205,537.70	0.00	205,537.70	0.00	0.00
1A8	45,908,838.44	0.627500	0.627500	24,006.50	0.00	24,006.50	0.00	24,006.50	0.00	0.00
1A9	7,863,115.57	6.000000	6.000000	39,315.58	0.00	39,315.58	0.00	39,315.58	0.00	0.00
1A10	15,633,443.70	6.000000	6.000000	78,167.22	0.00	78,167.22	0.00	78,167.22	0.00	0.00
1A11	117,414,483.11	6.000000	6.000000	587,072.42	0.00	587,072.42	0.00	587,072.42	0.00	0.00
1A12	4,883,723.61	6.000000	6.000000	24,418.62	0.00	24,418.62	0.00	24,418.62	0.00	0.00
1A13	7,872,562.46	6.000000	6.000000	39,362.81	0.00	39,362.81	0.00	39,362.81	0.00	0.00
1A14	6,049,216.30	6.000000	6.000000	30,246.08	0.00	30,246.08	0.00	30,246.08	0.00	0.00
1A15	117,165,130.47	5.500000	5.500000	537,006.85	0.00	537,006.85	0.00	537,006.85	0.00	0.00
1A16	117,165,130.47	5.750000	5.750000	561,416.25	0.00	561,416.25	0.00	561,416.25	0.00	0.00
1A17	9,763,760.87	6.000000	6.000000	48,818.80	0.00	48,818.80	0.00	48,818.80	0.00	0.00
1A18	117,414,483.11	5.500000	5.500000	538,149.71	0.00	538,149.71	0.00	538,149.71	0.00	0.00
1A19	117,414,483.11	5.750000	5.750000	562,611.06	0.00	562,611.06	0.00	562,611.06	0.00	0.00
1A20	9,784,540.26	6.000000	6.000000	48,922.70	0.00	48,922.70	0.00	48,922.70	0.00	0.00
1A21	72,050,556.30	5.500000	5.500000	330,231.72	0.00	330,231.72	0.00	330,231.72	0.00	0.00
1A22	72,050,556.30	5.750000	5.750000	345,242.25	0.00	345,242.25	0.00	345,242.25	0.00	0.00
1A23	6,004,213.02	6.000000	6.000000	30,021.07	0.00	30,021.07	0.00	30,021.07	0.00	0.00
1A24	74,550,000.00	5.500000	5.500000	341,687.50	0.00	341,687.50	0.00	341,687.50	0.00	0.00
1A25	74,550,000.00	5.750000	5.750000	357,218.75	0.00	357,218.75	0.00	357,218.75	0.00	0.00
1A26	6,212,500.00	6.000000	6.000000	31,062.50	0.00	31,062.50	0.00	31,062.50	0.00	0.00
1A27	86,242,000.00	5.500000	5.500000	395,275.83	0.00	395,275.83	0.00	395,275.83	0.00	0.00
1A28	86,242,000.00	5.750000	5.750000	413,242.92	0.00	413,242.92	0.00	413,242.92	0.00	0.00
1A29	7,186,833.33	6.000000	6.000000	35,934.17	0.00	35,934.17	0.00	35,934.17	0.00	0.00
1A30	109,804,877.62	6.000000	6.000000	549,024.39	0.00	549,024.39	0.00	549,024.39	0.00	0.00
1A31	7,360,252.85	6.000000	6.000000	36,801.26	0.00	36,801.26	0.00	36,801.26	0.00	0.00
1A32	110,031,269.75	6.000000	6.000000	550,156.35	0.00	550,156.35	0.00	550,156.35	0.00	0.00
1A33	7,383,213.36	6.000000	6.000000	36,916.07	0.00	36,916.07	0.00	36,916.07	0.00	0.00
1A34	67,520,787.74	6.000000	6.000000	337,603.94	0.00	337,603.94	0.00	337,603.94	0.00	0.00
1A35	4,529,768.56	6.000000	6.000000	22,648.84	0.00	22,648.84	0.00	22,648.84	0.00	0.00
1A36	69,866,000.00	6.000000	6.000000	349,330.00	0.00	349,330.00	0.00	349,330.00	0.00	0.00
1A37	4,684,000.00	6.000000	6.000000	23,420.00	0.00	23,420.00	0.00	23,420.00	0.00	0.00
1A38	80,825,000.00	6.000000	6.000000	404,125.00	0.00	404,125.00	0.00	404,125.00	0.00	0.00
1A39	5,417,000.00	6.000000	6.000000	27,085.00	0.00	27,085.00	0.00	27,085.00	0.00	0.00
1A40	232,842,556.30	6.000000	6.000000	1,164,212.78	0.00	1,164,212.78	0.00	1,164,212.78	0.00	0.00
1A41	146,600,556.30	6.000000	6.000000	733,002.78	0.00	733,002.78	0.00	733,002.78	0.00	0.00
1A42	160,792,000.00	6.000000	6.000000	803,960.00	0.00	803,960.00	0.00	803,960.00	0.00	0.00
1A43	212,793,634.13	6.000000	6.000000	1,063,968.17	0.00	1,063,968.17	0.00	1,063,968.17	0.00	0.00
1A44	199,411,959.82	6.000000	6.000000	997,059.80	0.00	997,059.80	0.00	997,059.80	0.00	0.00
1A45	13,381,674.32	6.000000	6.000000	66,908.37	0.00	66,908.37	0.00	66,908.37	0.00	0.00
1A46	248,476,000.00	6.000000	6.000000	1,242,380.00	0.00	1,242,380.00	0.00	1,242,380.00	0.00	0.00
1A47	20,619,401.65	6.000000	6.000000	103,097.01	0.00	103,097.01	0.00	103,097.01	0.00	0.00
AR	0.00	6.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
X	724,968,274.71	0.456181	0.456181	275,597.14	0.00	275,597.14	0.00	275,597.14	0.00	0.00
PO	3,645,336.72	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00



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CWALT, Inc.
Alternative Loan Trust 2007-12T1
Mortgage Pass-Through Certificates, Series 2007-12T1

M1	19,443,909.54	6.000000	6.000000	97,219.55	0.00	97,219.55	0.00	97,219.55	0.00	0.00
M2	4,320,868.79	6.000000	6.000000	21,604.34	0.00	21,604.34	0.00	21,604.34	0.00	0.00
M3	6,913,390.06	6.000000	6.000000	34,566.95	0.00	34,566.95	0.00	34,566.95	0.00	0.00
M4	3,024,608.15	6.000000	6.000000	15,123.04	0.00	15,123.04	0.00	15,123.04	0.00	0.00
M5	2,592,521.27	6.000000	6.000000	12,962.61	0.00	12,962.61	0.00	12,962.61	0.00	0.00
B1	2,160,434.39	6.000000	6.000000	10,802.17	0.00	10,802.17	0.00	10,802.17	0.00	0.00
B2	2,160,434.39	6.000000	6.000000	10,802.17	0.00	10,802.17	0.00	10,802.17	0.00	0.00
B3	4,320,868.79	6.000000	6.000000	21,604.34	0.00	21,604.34	0.00	21,604.34	0.00	0.00
B4	3,456,695.03	6.000000	6.000000	17,283.48	0.00	17,283.48	0.00	17,283.48	0.00	0.00
B5	3,457,552.29	6.000000	6.000000	17,287.76	0.00	17,287.76	0.00	17,287.76	0.00	0.00
Totals	835,856,343.55			4,436,652.18	0.00	4,436,652.18	0.00	4,436,652.18	0.00	0.00



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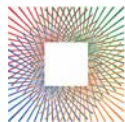
CWALT, Inc.

Alternative Loan Trust 2007-12T1

Mortgage Pass-Through Certificates, Series 2007-12T1

*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	02150LAA5	186,200,000.00	944.626305282	0.004258944	4.723131526	944.622046338	6.000000
1A2	02150LAB3	124,420,000.00	941.690487627	7.581490511	4.708452438	934.108997116	6.000000
1A3	02150LAC1	50,000,000.00	976.744722623	0.610268090	4.883723613	976.134454534	6.000000
1A4	02150LAD9	77,510,000.00	929.564653583	11.739224403	4.647823268	917.825429180	6.000000
1A5	02150LAE7	74,550,000.00	1,000.000000000	0.000000000	5.000000000	1,000.000000000	6.000000
1A6	02150LAF4	86,242,000.00	1,000.000000000	0.000000000	5.000000000	1,000.000000000	6.000000
1A7	02150LAG2	48,600,000.00	944.626305282	0.004258944	4.229170688	944.622046338	5.372500
1A8	02150LAH0	48,600,000.00	944.626305282	0.000000000	0.493960839	944.622046338	0.627500
1A9	02150LAJ6	8,350,000.00	941.690487627	7.581490511	4.708452438	934.108997116	6.000000
1A10	02150LAK3	16,000,000.00	977.090231300	3.818294783	4.885451156	973.271936516	6.000000
1A11	02150LAL1	120,210,000.00	976.744722623	0.610268090	4.883723613	976.134454534	6.000000
1A12	02150LAM9	5,000,000.00	976.744722623	0.610268090	4.883723613	976.134454534	6.000000
1A13	02150LAN7	8,060,000.00	976.744722623	0.610268090	4.883723613	976.134454534	6.000000
1A14	02150LAP2	6,069,000.00	996.740204644	0.503897948	4.983701023	996.236306696	6.000000
1A15	02150LAQ0	124,420,000.00	941.690487627	7.581490511	4.316081402	934.108997116	5.500000
1A16	02150LAR8	124,420,000.00	941.690487627	7.581490511	4.512266920	934.108997116	5.750000
1A17	02150LAS6	10,368,333.00	941.690517901	0.000000000	4.708452590	934.109027147	6.000000
1A18	02150LBC0	120,210,000.00	976.744722623	0.610268090	4.476746645	976.134454534	5.500000
1A19	02150LBD8	120,210,000.00	976.744722623	0.610268090	4.680235129	976.134454534	5.750000
1A20	02150LBE6	10,017,500.00	976.744722623	0.000000000	4.883723613	976.134454534	6.000000
1A21	02150LBF3	77,510,000.00	929.564653583	11.739224403	4.260504662	917.825429180	5.500000
1A22	02150LBG1	77,510,000.00	929.564653583	11.739224403	4.454163965	917.825429180	5.750000
1A23	02150LBH9	6,459,166.00	929.564749525	0.000000000	4.647823748	917.825523911	6.000000
1A24	02150LBJ5	74,550,000.00	1,000.000000000	0.000000000	4.583333333	1,000.000000000	5.500000
1A25	02150LBK2	74,550,000.00	1,000.000000000	0.000000000	4.791666667	1,000.000000000	5.750000
1A26	02150LBL0	6,212,500.00	1,000.000000000	0.000000000	5.000000000	1,000.000000000	6.000000
1A27	02150LBM8	86,242,000.00	1,000.000000000	0.000000000	4.583333333	1,000.000000000	5.500000
1A28	02150LBN6	86,242,000.00	1,000.000000000	0.000000000	4.791666667	1,000.000000000	5.750000
1A29	02150LBP1	7,186,833.00	1,000.000046381	0.000000000	5.000000232	1,000.000046381	6.000000
1A30	02150LBQ9	116,604,000.00	941.690487627	7.581490511	4.708452438	934.108997116	6.000000
1A31	02150LBR7	7,816,000.00	941.690487627	7.581490511	4.708452438	934.108997116	6.000000
1A32	02150LBS5	112,651,000.00	976.744722623	0.610268090	4.883723613	976.134454534	6.000000
1A33	02150LBT3	7,559,000.00	976.744722623	0.610268090	4.883723613	976.134454534	6.000000
1A34	02150LB00	72,637,000.00	929.564653583	11.739224403	4.647823268	917.825429180	6.000000
1A35	02150LBV8	4,873,000.00	929.564653583	11.739224403	4.647823268	917.825429180	6.000000
1A36	02150LBW6	69,866,000.00	1,000.000000000	0.000000000	5.000000000	1,000.000000000	6.000000
1A37	02150LBX4	4,684,000.00	1,000.000000000	0.000000000	5.000000000	1,000.000000000	6.000000
1A38	02150LBY2	80,825,000.00	1,000.000000000	0.000000000	5.000000000	1,000.000000000	6.000000
1A39	02150LBZ9	5,417,000.00	1,000.000000000	0.000000000	5.000000000	1,000.000000000	6.000000
1A40	02150LCA3	238,302,000.00	977.090231300	3.818294783	4.885451156	973.271936516	6.000000
1A41	02150LCB1	152,060,000.00	964.096779555	5.983870074	4.820483898	958.112909481	6.000000
1A42	02150LCC9	160,792,000.00	1,000.000000000	0.000000000	5.000000000	1,000.000000000	6.000000
1A43	02150LCD7	221,195,000.00	962.018283114	3.538909530	4.810091416	958.479373584	6.000000
1A44	02150LCE5	207,285,000.00	962.018283114	3.538909530	4.810091416	958.479373584	6.000000
1A45	02150LCF2	13,910,000.00	962.018283114	3.538909530	4.810091416	958.479373584	6.000000
1A46	02150LCG0	254,302,000.00	977.090231300	3.818294783	4.885451156	973.271936516	6.000000
1A47	02150LCH8	21,410,000.00	963.073407246	3.329077395	4.815367036	959.744329852	6.000000
AR	02150LAV9	100.00	0.000000000	0.000000000	0.000000000	0.000000000	6.000000
X	02150LAT4	748,109,215.00	969.067430495	0.000000000	0.368391589	967.224779112	0.456181

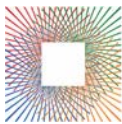


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CWALT, Inc.
Alternative Loan Trust 2007-12T1
Mortgage Pass-Through Certificates, Series 2007-12T1

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Principal Distribution	Interest Distribution	Ending Certificate Balance	Pass Through Rate (%)
PO	02150LAU1	3,768,040.00	967.435780549	3.147610116	0.000000000	964.288170433	0.000000
M1	02150LAW7	19,507,500.00	996.740204644	0.503897948	4.983701023	996.236306696	6.000000
M2	02150LCJ4	4,335,000.00	996.740204644	0.503897948	4.983701023	996.236306696	6.000000
M3	02150LCK1	6,936,000.00	996.740204644	0.503897948	4.983701023	996.236306696	6.000000
M4	02150LCL9	3,034,500.00	996.740204644	0.503897948	4.983701023	996.236306696	6.000000
M5	02150LCM7	2,601,000.00	996.740204644	0.503897948	4.983701023	996.236306696	6.000000
B1	02150LAX5	2,167,500.00	996.740204644	0.503897948	4.983701023	996.236306696	6.000000
B2	02150LAY3	2,167,500.00	996.740204644	0.503897948	4.983701023	996.236306696	6.000000
B3	02150LAZ0	4,335,000.00	996.740204644	0.503897948	4.983701023	996.236306696	6.000000
B4	02150LBA4	3,468,000.00	996.740204644	0.503897948	4.983701023	996.236306696	6.000000
B5	02150LBB2	3,468,860.00	996.740222624	0.503891404	4.983701113	996.236331220	6.000000
Totals		867,000,000.00	964.078827624	2.458558258	5.117245882	961.620269389	



The BANK
of NEW YORK

101 Barclay Street, 4 West
New York, CA 10286

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Associate: Jonathan Conte
212-815-6146

CWALT, Inc.
Alternative Loan Trust 2007-12T1
Mortgage Pass-Through Certificates, Series 2007-12T1

Pool Level Data

Distribution Date		11/26/07
Cut-off Date		04/01/07
Record Date		10/31/07
Determination Date		11/01/07
Accrual Period 30/360	Begin	10/01/07
	End	11/01/07
Number of Days in 30/360 Accrual Period		30

Prefunding Detail

Target Funding Balance	867,000,000.00
Initial Funded Balance	0.00
Initial Unfunded Balance	867,000,000.00
Supplemental Loan Deposit from Prefunding Account	0.00
Final Unfunded Balance	867,000,000.00

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

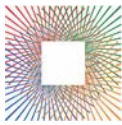
Collateral Detail

Original Mortgage Loan Details

Original Aggregate Loan Count	1,152
Original Stated Principal Balance	867,000,000.00
Original Weighted Average Mortgage Rate	6.58130%
Original Weighted Average Net Mortgage Rate	6.36869%
Original Weighted Average Remaining Term	0

Current Mortgage Loan Details

Beginning Aggregate Loan Count	1,265
Loans Paid Off or otherwise removed pursuant to the PSA	2
Ending Aggregate Loan Count	1,263
Beginning Pool Stated Principal Balance	835,856,343.50
Scheduled Principal	422,982.01
Unscheduled Principal	1,708,588.00
Realized Principal Losses	0.00
Ending Pool Stated Principal Balance	833,724,773.49



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Mortgage Pass-Through Certificates, Series 2007-12T1

Weighted Averages

Beginning Weighted Average Mortgage Rate	6.58180%
Beginning Weighted Average Net Mortgage Rate	6.36949%
Ending Weighted Average Mortgage Rate	6.58197%
Ending Weighted Average Net Mortgage Rate	6.36966%
Beginning Weighted Average Remaining Term to Maturity	354
Ending Weighted Average Remaining Term to Maturity	353

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	139,309.39
Net Master Servicing Fee	137,853.53
Trustee Fee	6,268.92
Lpmi	<u>2,301.30</u>
Total Net Loan Fees	146,423.76

Servicer Advances

Principal Advances	11,778.27
Interest Advances	246,451.69
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	<u>0.00</u>
Total Advances	258,229.96

Mortgage Prepayment Details

Principal Balance of Loans Paid in Full	934,432.71
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	1,455.86
Compensating Interest	1,455.86
Net Prepayment Interest Shortfall	0.00
CPR %	2.42676%
SMM %	0.20452%

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Net Interest Shortfalls

Net Prepayment Interest Shortfalls	0.00
Relief Act Reduction Shortfalls	0.00
Total Net Interest Shortfalls	0.00

NAS Principal Distribution Amount

Shift Percentage	0.00000%
Class A-3 Priority Percentage	0.72688%
Class A-3 Priority Amount	0.00
Class A-8 and Class A-9 Priority Percentage	0.00000%
Class A-8 and Class A-9 Priority Amount	0.00

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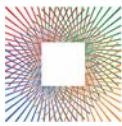
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Delinquency Information

Delinquency Info		Group 1	
30-59 Days	Balance	19,050,267.74	2.28496%
	Loan Count	32	2.53365%
60-89 Days	Balance	8,964,322.39	1.07521%
	Loan Count	16	1.26683%
90+ Days	Balance	6,440,977.09	0.77255%
	Loan Count	11	0.87094%
Total	Balance	34,455,567.22	4.13273%
	Loan Count	59	4.67142%

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	7,677,047.74	0.92081%
	Loan Count	14	1.10847%
Total	Balance	7,677,047.74	0.92081%
	Loan Count	14	1.10847%

Bankruptcy Info		Group 1	
30-59 Days	Balance	0.00	0.00000%
	Loan Count	0	0.00000%
60-89 Days	Balance	0.00	0.00000%
	Loan Count	0	0.00000%
90+ Days	Balance	0.00	0.00000%
	Loan Count	0	0.00000%
Total	Balance	0.00	0.00000%
	Loan Count	0	0.00000%



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REO Info		Group 1	
30-59 Days	Balance	0.00	0.00000%
	Loan Count	0	0.00000%
60-89 Days	Balance	0.00	0.00000%
	Loan Count	0	0.00000%
90+ Days	Balance	596,358.78	0.07153%
	Loan Count	1	0.07918%
Total	Balance	596,358.78	0.07153%
	Loan Count	1	0.07918%

Totals for Foreclosure Bankruptcy, REO		Group 1	
All	Balance	8,273,406.52	0.99234%
	Loan Count	15	1.18765%

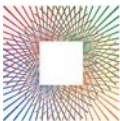
Totals for Foreclosure,REO Bankruptcy, Delinquency		Group 1	
All	Balance	42,728,973.74	5.12507%
	Loan Count	74	5.85907%

**60+ Delinquency, Foreclosure, Bankruptcy &
REO Totals**

Current	23,678,706.00
One-Month Prior	16,969,161.73
Two-Month Prior	12,577,094.10
Three-Month Prior	6,002,725.31
Four-Month Prior	4,933,983.86
Five-Month Prior	0.00
60+ Delinquency Average	10,693,611.83
Passing Delinquency Trigger Test	YES

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Realized Loss Detail

Current Period Realized Losses	0.00
Cumulative Realized Losses	0.00
Total Liquidated Loan Balance	0.00
Total Liquidated Proceeds	0.00
Subsequent Recoveries	0.00
Passing Cumulative Loss Test	YES
Monthly Default Rate	0.00000%
Conditional Default Rate	0.00000%

<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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Available Funds

Interest

Scheduled Interest Collected	4,583,075.91
Plus: Compensating Interest	1,455.86
Less: Master Servicer Fee	139,309.39
Less: Mortgage Loan Premiums	2,301.30
Less: Excess Master Servicing Fee	<u>0.00</u>
Total Interest Available	4,442,921.08

Principal

Scheduled Principal	422,982.01
Paid in Full Principal	934,432.71
Curtailement Principal	774,155.29
Liquidation Principal	0.00
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	<u>0.00</u>
Total Principal Available	<u>2,131,570.01</u>

Other Amounts

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

Total Available Funds	6,574,491.09
------------------------------	---------------------

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CWALT, Inc.
Alternative Loan Trust 2007-12T1
Mortgage Pass-Through Certificates, Series 2007-12T1

Distribution Summary

Amounts Available for Distribution

Total Servicer Remittance	6,574,491.09
Corridor Contract Proceeds Needed	0.00
Capitalized Interest	0.00
Supplemental Loan Deposit	0.00
Corridor Reserve Fund withdrawal	0.00
Principal Reserve Fund withdrawal	0.00
Other Amounts	0.00
Total Amounts Available	6,574,491.09

Distribution Payments

Trustee Fee	6,268.92
Class Payments	6,568,222.16
Total Payments	6,574,491.09

Trust Accounts

Distribution Account

Beginning Balance	0.00
Deposits	6,574,491.09
Withdrawals	6,574,491.09
Ending Balance	0.00

Supplemental Loan Account

Beginning Balance	0.00
Deposit	0.00
Withdrawal	0.00
Ending Balance	0.00

Capitalized Interest Account

Beginning Balance	0.00
Deposit	0.00
Withdrawal	0.00
Ending Balance	0.00

A Negative Ending Cap Int Balance Indicates
an overdraft and money is due from the
Depositor
A Positive Ending Cap Int Balance Indicates
a surplus and money is due to the Depositor

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Alternative Loan Trust 2007-12T1
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Corridor Reserve Fund

Beginning Balance	981.22
Deposit	0.00
Withdrawal	0.00
Ending Balance	981.22

Exchangeable Certificates Distribution Account

Beginnning Balance	0.00
Deposit	2,973,647.32
Withdrawal	<u>2,973,647.32</u>
Ending Balance	0.00

Yield Supplemental Amounts Details

Yield Supplemental Amounts

<u>Class</u>	<u>Beginning Balance</u>	<u>Current Period Amount</u>	<u>Amount Paid</u>	<u>Ending Amount</u>
1A7	0.00	0.00	0.00	0.00
Total	--	--	--	--

Corridor Contract Amounts Available

<u>Contract</u>	<u>Beginning Amount</u>	<u>Current Period Amount</u>	<u>Ending Amount</u>
1A7	0.00	0.00	0.00
Total	--	--	--

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Senior Principal Distribution Amounts

PO Principal Amounts

Beginning PO Balance	3,645,336.78
PO Scheduled Principal	2,261.13
PO Prepayments & Recoveries	9,599.19
PO Liquidation Principal	0.00
PO Principal Loss	0.00
Ending PO Balance	3,633,476.46

NON-PO Principal Amounts

Beginning Non-PO Balance	832,211,006.72
Non-PO Scheduled Principal	420,720.88
Non-PO Prepayments & Recoveries	1,698,988.81
Non-PO Liquidation Principal	0.00
Non-PO Principal Loss	0.00
Ending Non-PO Balance	830,091,297.03

Principal Distribution Amounts

Senior and Subordinate Percentages

Senior Percentage Original	93.97371%
Senior Prepayment Percentage Original	100.00000%
Senior Percentage	93.76945%
Senior Prepayment Percentage	100.00000%
Subordinate Percentages	6.23055%
Subordinate Prepayment Percentage	0.00000%

Principal Distribution Amounts

Senior Principal Distribution Amount	2,093,496.48
Subordinate Principal Distribution Amount	26,213.20
PO Principal Distribution Amount	11,860.32
Total Principal Distribution Amount	2,131,570.01

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Credit Enhancements

Subordination

Credit Support

	<u>Original</u>	<u>Current</u>
Class A	3,533,031,140.00	3,408,876,657.92
Class A Percentage	98.548951%	98.502469%
Class M1	19,507,500.00	19,434,079.75
Class M1 Percentage	0.544134%	0.561565%
Class M2	4,335,000.00	4,318,684.39
Class M2 Percentage	0.120919%	0.124792%
Class M3	6,936,000.00	6,909,895.02
Class M3 Percentage	0.193470%	0.199667%
Class M4	3,034,500.00	3,023,079.07
Class M4 Percentage	0.084643%	0.087355%
Class M5	2,601,000.00	2,591,210.63
Class M5 Percentage	0.072551%	0.074875%
Class B1	2,167,500.00	2,159,342.19
Class B1 Percentage	0.060459%	0.062396%
Class B2	2,167,500.00	2,159,342.19
Class B2 Percentage	0.060459%	0.062396%
Class B3	4,335,000.00	4,318,684.39
Class B3 Percentage	0.120919%	0.124792%
Class B4	3,468,000.00	3,454,947.51
Class B4 Percentage	0.096735%	0.099834%
Class B5	3,468,860.00	3,455,804.36
Class B5 Percentage	0.096759%	0.099858%

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Stratification Tables

Update Face			Number of Items	Percent of Items	Principal Balance	Percent of Balance
<=		0.00	0	0.000	0.00	0.000
0.00	-	25,000.00	0	0.000	0.00	0.000
25,000.00	-	50,000.00	0	0.000	0.00	0.000
50,000.00	-	75,000.00	0	0.000	0.00	0.000
75,000.00	-	100,000.00	0	0.000	0.00	0.000
100,000.00	-	125,000.00	0	0.000	0.00	0.000
125,000.00	-	150,000.00	0	0.000	0.00	0.000
150,000.00	-	175,000.00	0	0.000	0.00	0.000
175,000.00	-	200,000.00	0	0.000	0.00	0.000
200,000.00	-	225,000.00	0	0.000	0.00	0.000
225,000.00	-	250,000.00	0	0.000	0.00	0.000
250,000.00	-	275,000.00	0	0.000	0.00	0.000
275,000.00	-	300,000.00	0	0.000	0.00	0.000
300,000.00	-	325,000.00	0	0.000	0.00	0.000
325,000.00	-	350,000.00	0	0.000	0.00	0.000
350,000.00	-	375,000.00	0	0.000	0.00	0.000
375,000.00	-	400,000.00	1	0.079	399,300.00	0.048
400,000.00	-	425,000.00	32	2.534	13,449,161.58	1.613
425,000.00	-	450,000.00	153	12.114	67,014,883.83	8.038
450,000.00	-	475,000.00	109	8.630	50,488,870.06	6.056
475,000.00	-	500,000.00	146	11.560	71,117,075.93	8.530
500,000.00	-	525,000.00	87	6.888	44,557,701.51	5.344
525,000.00	-	550,000.00	93	7.363	49,969,558.78	5.994
550,000.00	-	575,000.00	80	6.334	44,815,124.21	5.375
575,000.00	-	600,000.00	80	6.334	47,162,407.46	5.657
600,000.00	-	625,000.00	48	3.800	29,433,811.05	3.530
625,000.00	-	650,000.00	86	6.809	55,160,397.55	6.616
650,000.00	-	675,000.00	21	1.663	13,901,718.13	1.667
675,000.00	-	700,000.00	16	1.267	10,987,855.81	1.318
700,000.00	-	725,000.00	24	1.900	17,102,792.06	2.051
725,000.00	-	750,000.00	21	1.663	15,565,209.44	1.867
750,000.00	-	775,000.00	19	1.504	14,485,498.44	1.737
775,000.00	-	800,000.00	19	1.504	15,029,157.53	1.803
>		800,000.00	228	18.052	273,084,250.12	32.755
Wgt Ave / Total:			1263	100.000	833,724,773.49	100.000

Issuance Coupon			Number of Items	Percent of Items	Principal Balance	Percent of Balance
<=		5.0	2	0.158	1,647,750.00	0.198
5.0	-	5.5	1	0.079	503,186.00	0.060
5.5	-	6.0	85	6.730	55,928,239.97	6.708
6.0	-	6.5	651	51.544	435,209,688.78	52.201

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Issuance Coupon			Number of Items	Percent of Items	Principal Balance	Percent of Balance
6.5	-	7.0	380	30.087	247,146,876.17	29.644
7.0	-	7.5	90	7.126	57,388,889.24	6.883
7.5	-	8.0	37	2.930	23,728,047.66	2.846
8.0	-	8.5	13	1.029	9,787,998.71	1.174
8.5	-	9.0	4	0.317	2,384,096.96	0.286
9.0	-	9.5	0	0.000	0.00	0.000
9.5	-	10.0	0	0.000	0.00	0.000
10.0	-	10.5	0	0.000	0.00	0.000
10.5	-	11.0	0	0.000	0.00	0.000
11.0	-	11.5	0	0.000	0.00	0.000
11.5	-	12.0	0	0.000	0.00	0.000
12.0	-	12.5	0	0.000	0.00	0.000
>		12.5	0	0.000	0.00	0.000
Wgt Ave / Total:			1263	100.000	833,724,773.49	100.000

Location		Number of Items	Percent of Items	Principal Balance	Percent of Balance
CA		571	45.210	360,508,819.18	43.241
FL		74	5.859	52,664,543.37	6.317
AZ		26	2.059	15,607,112.55	1.872
VA		44	3.484	26,547,030.82	3.184
WA		29	2.296	19,633,182.86	2.355
CO		17	1.346	12,726,015.00	1.526
Others		502	39.747	346,038,069.71	41.505
Wgt Ave / Total:		1263	100.000	833,724,773.49	100.000

Update Term			Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =		120	0	0.000	0.00	0.000
120	-	180	0	0.000	0.00	0.000
180	-	300	2	0.158	966,590.00	0.116
300	-	360	1261	99.842	832,758,183.49	99.884
>		360	0	0.000	0.00	0.000
Wgt Ave / Total:			1263	100.000	833,724,773.49	100.000