



THE BANK OF NEW YORK MELLON

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	175,888,625.03	6.000000	2,041,018.56	879,443.13	2,920,461.68	0.00	173,847,606.47	0.00
1A2	02150LAB3	Senior	Deposit- 0.00%	Fix-30/360	116,221,841.42	6.000000	1,360,682.68	581,109.21	1,941,791.89	0.00	114,861,158.74	0.00
1A3	02150LAC1	Senior	N/A	Fix-30/360	48,806,722.73	6.000000	272,275.88	244,033.61	516,309.49	0.00	48,534,446.85	0.00
1A4	02150LAD9	Senior	Deposit- 0.00%	Fix-30/360	71,140,649.02	6.000000	909,907.28	355,703.25	1,265,610.53	0.00	70,230,741.73	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	45,908,631.45	5.283130	532,725.57	202,117.72	734,843.30	0.00	45,375,905.88	0.00
1A8	02150LAH0	Strip IO	N/A	Fix-30/360	45,908,631.45	0.716870	0.00	27,425.43	27,425.43	0.00	45,375,905.88	0.00
1A9	02150LAJ6	Senior	Deposit- 0.00%	Fix-30/360	7,799,810.13	6.000000	91,317.32	38,999.05	130,316.37	0.00	7,708,492.81	0.00
1A10	02150LAK3	Senior	Deposit-100.00%	Fix-30/360	15,572,350.98	6.000000	61,092.72	77,861.75	138,954.47	0.00	15,511,258.27	0.00
1A11	02150LAL1	Senior	Deposit-100.00%	Fix-30/360	117,341,122.78	6.000000	654,605.66	586,705.61	1,241,311.28	0.00	116,686,517.12	0.00
1A12	02150LAM9	Senior	Deposit- 0.00%	Fix-30/360	4,880,672.27	6.000000	27,227.59	24,403.36	51,630.95	0.00	4,853,444.68	0.00
1A13	02150LAN7	Senior	Deposit- 0.00%	Fix-30/360	7,867,643.70	6.000000	43,890.87	39,338.22	83,229.09	0.00	7,823,752.83	0.00
1A14	02150LAP2	Senior	N/A	Fix-30/360	6,046,158.15	6.000000	3,100.53	30,230.79	33,331.32	0.00	6,043,057.62	0.00
1A15	02150LAQ0	Senior	Exchange- 0.00%	Fix-30/360	116,221,841.42	5.500000	1,360,682.68	532,683.44	1,893,366.12	0.00	114,861,158.74	0.00
1A16	02150LAR8	Senior	Exchange-100.00%	Fix-30/360	116,221,841.42	5.750000	1,360,682.68	556,896.32	1,917,579.01	0.00	114,861,158.74	0.00
1A17	02150LAS6	Strip IO	Exchange-50.00%	Fix-30/360	9,685,153.45	6.000000	0.00	48,425.77	48,425.77	0.00	9,571,763.23	0.00
1A18	02150LBC0	Senior	Exchange- 0.00%	Fix-30/360	117,341,122.78	5.500000	654,605.66	537,813.48	1,192,419.14	0.00	116,686,517.12	0.00
1A19	02150LBD8	Senior	Exchange- 0.00%	Fix-30/360	117,341,122.78	5.750000	654,605.66	562,259.55	1,216,865.21	0.00	116,686,517.12	0.00
1A20	02150LBE6	Strip IO	Exchange- 0.00%	Fix-30/360	9,778,426.90	6.000000	0.00	48,892.13	48,892.13	0.00	9,723,876.43	0.00
1A21	02150LBF3	Senior	Exchange- 0.00%	Fix-30/360	71,140,649.02	5.500000	909,907.28	326,061.31	1,235,968.59	0.00	70,230,741.73	0.00
1A22	02150LBG1	Senior	Exchange-100.00%	Fix-30/360	71,140,649.02	5.750000	909,907.28	340,882.28	1,250,789.56	0.00	70,230,741.73	0.00
1A23	02150LBH9	Strip IO	Exchange-50.00%	Fix-30/360	5,928,387.42	6.000000	0.00	29,641.94	29,641.94	0.00	5,852,561.81	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	108,920,845.50	6.000000	1,275,205.30	544,604.23	1,819,809.53	0.00	107,645,640.20	0.00
1A31	02150LBR7	Senior	Exchange- 0.00%	Fix-30/360	7,300,995.92	6.000000	85,477.38	36,504.98	121,982.36	0.00	7,215,518.54	0.00
1A32	02150LBS5	Senior	Exchange- 0.00%	Fix-30/360	109,962,522.44	6.000000	613,443.00	549,812.61	1,163,255.61	0.00	109,349,079.44	0.00
1A33	02150LBT3	Senior	Exchange- 0.00%	Fix-30/360	7,378,600.34	6.000000	41,162.67	36,893.00	78,055.67	0.00	7,337,437.67	0.00
1A34	02150LBU0	Senior	Exchange- 0.00%	Fix-30/360	66,668,085.70	6.000000	852,702.04	333,340.43	1,186,042.47	0.00	65,815,383.66	0.00
1A35	02150LBV8	Senior	Exchange- 0.00%	Fix-30/360	4,472,563.32	6.000000	57,205.24	22,362.82	79,568.06	0.00	4,415,358.08	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	231,932,649.02	6.000000	909,907.28	1,159,663.25	2,069,570.53	0.00	231,022,741.73	0.00
1A41	02150LCB1	Senior	Exchange- 0.00%	Fix-30/360	145,690,649.02	6.000000	909,907.28	728,453.25	1,638,360.53	0.00	144,780,741.73	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	212,010,845.04	6.000000	1,714,743.43	1,060,054.23	2,774,797.65	0.00	210,296,101.61	0.00
1A44	02150LCE5	Senior	Exchange- 0.00%	Fix-30/360	198,678,396.95	6.000000	1,606,910.61	993,391.98	2,600,302.59	0.00	197,071,486.35	0.00
1A45	02150LCF2	Senior	Exchange- 0.00%	Fix-30/360	13,332,448.09	6.000000	107,832.82	66,662.24	174,495.06	0.00	13,224,615.26	0.00
1A46	02150LCG0	Senior	Exchange- 0.00%	Fix-30/360	247,505,000.00	6.000000	971,000.00	1,237,525.00	2,208,525.00	0.00	246,534,000.00	0.00
1A47	02150LCH8	Senior	Exchange-100.00%	Fix-30/360	20,548,126.10	6.000000	162,435.77	102,740.63	265,176.41	0.00	20,385,690.33	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	723,589,770.23	0.456048	0.00	274,993.06	274,993.06	0.00	718,699,882.77	0.00
PO	02150LAU1	Strip PO	N/A	Fix-30/360	3,633,476.40	0.000000	38,267.80	0.00	38,267.80	0.00	3,595,208.60	0.00



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

M1	02150LAW7	Subordinate	N/A	Fix-30/360	19,434,079.75	6.000000	9,965.99	97,170.40	107,136.39	0.00	19,424,113.77	0.00
M2	02150LCJ4	Subordinate	N/A	Fix-30/360	4,318,684.39	6.000000	2,214.66	21,593.42	23,808.09	0.00	4,316,469.73	0.00
M3	02150LCK1	Subordinate	N/A	Fix-30/360	6,909,895.02	6.000000	3,543.46	34,549.48	38,092.94	0.00	6,906,351.56	0.00
M4	02150LCL9	Subordinate	N/A	Fix-30/360	3,023,079.07	6.000000	1,550.26	15,115.40	16,665.66	0.00	3,021,528.81	0.00
M5	02150LCM7	Subordinate	N/A	Fix-30/360	2,591,210.63	6.000000	1,328.80	12,956.05	14,284.85	0.00	2,589,881.84	0.00
B1	02150LAX5	Subordinate	N/A	Fix-30/360	2,159,342.19	6.000000	1,107.33	10,796.71	11,904.04	0.00	2,158,234.86	0.00
B2	02150LAY3	Subordinate	N/A	Fix-30/360	2,159,342.19	6.000000	1,107.33	10,796.71	11,904.04	0.00	2,158,234.86	0.00
B3	02150LAZ0	Subordinate	N/A	Fix-30/360	4,318,684.39	6.000000	2,214.66	21,593.42	23,808.09	0.00	4,316,469.73	0.00
B4	02150LBA4	Subordinate	N/A	Fix-30/360	3,454,947.51	6.000000	1,771.73	17,274.74	19,046.47	0.00	3,453,175.78	0.00
B5	02150LBB2	Subordinate	N/A	Fix-30/360	3,455,804.36	6.000000	1,772.12	17,279.02	19,051.14	0.00	3,454,032.24	0.00
Totals					833,724,773.56		6,062,688.80	4,425,449.54	10,488,138.37	0.00	827,662,084.78	0.00



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## Alternative Loan Trust 2007-12T1

### 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	175,888,625.03	2,041,018.56	0.00	2,041,018.56	0.00	0.00	173,847,606.47	0.933660615
1A2	02150LAB3	124,420,000.00	116,221,841.42	1,360,682.68	0.00	1,360,682.68	0.00	0.00	114,861,158.74	0.923172792
1A3	02150LAC1	50,000,000.00	48,806,722.73	272,275.88	0.00	272,275.88	0.00	0.00	48,534,446.85	0.970688937
1A4	02150LAD9	77,510,000.00	71,140,649.02	909,907.28	0.00	909,907.28	0.00	0.00	70,230,741.73	0.906086205
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	45,908,631.45	532,725.57	0.00	532,725.57	0.00	0.00	45,375,905.88	0.933660615
1A8	02150LAH0	48,600,000.00	45,908,631.45	0.00	0.00	0.00	0.00	0.00	45,375,905.88	0.933660615
1A9	02150LAJ6	8,350,000.00	7,799,810.13	91,317.32	0.00	91,317.32	0.00	0.00	7,708,492.81	0.923172792
1A10	02150LAK3	16,000,000.00	15,572,350.98	61,092.72	0.00	61,092.72	0.00	0.00	15,511,258.27	0.969453642
1A11	02150LAL1	120,210,000.00	117,341,122.78	654,605.66	0.00	654,605.66	0.00	0.00	116,686,517.12	0.970688937
1A12	02150LAM9	5,000,000.00	4,880,672.27	27,227.59	0.00	27,227.59	0.00	0.00	4,853,444.68	0.970688937
1A13	02150LAN7	8,060,000.00	7,867,643.70	43,890.87	0.00	43,890.87	0.00	0.00	7,823,752.83	0.970688937
1A14	02150LAP2	6,069,000.00	6,046,158.15	3,100.53	0.00	3,100.53	0.00	0.00	6,043,057.62	0.995725427
1A15	02150LAQ0	124,420,000.00	116,221,841.42	1,360,682.68	0.00	1,360,682.68	0.00	0.00	114,861,158.74	0.923172792
1A16	02150LAR8	124,420,000.00	116,221,841.42	1,360,682.68	0.00	1,360,682.68	0.00	0.00	114,861,158.74	0.923172792
1A17	02150LAS6	10,368,333.00	9,685,153.45	0.00	0.00	0.00	0.00	0.00	9,571,763.23	0.923172821
1A18	02150LBC0	120,210,000.00	117,341,122.78	654,605.66	0.00	654,605.66	0.00	0.00	116,686,517.12	0.970688937
1A19	02150LBD8	120,210,000.00	117,341,122.78	654,605.66	0.00	654,605.66	0.00	0.00	116,686,517.12	0.970688937
1A20	02150LBE6	10,017,500.00	9,778,426.90	0.00	0.00	0.00	0.00	0.00	9,723,876.43	0.970688937
1A21	02150LBF3	77,510,000.00	71,140,649.02	909,907.28	0.00	909,907.28	0.00	0.00	70,230,741.73	0.906086205
1A22	02150LBG1	77,510,000.00	71,140,649.02	909,907.28	0.00	909,907.28	0.00	0.00	70,230,741.73	0.906086205
1A23	02150LBH9	6,459,166.00	5,928,387.42	0.00	0.00	0.00	0.00	0.00	5,852,561.81	0.906086298
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	108,920,845.50	1,275,205.30	0.00	1,275,205.30	0.00	0.00	107,645,640.20	0.923172792
1A31	02150LBR7	7,816,000.00	7,300,995.92	85,477.38	0.00	85,477.38	0.00	0.00	7,215,518.54	0.923172792
1A32	02150LBS5	112,651,000.00	109,962,522.44	613,443.00	0.00	613,443.00	0.00	0.00	109,349,079.44	0.970688937
1A33	02150LBT3	7,559,000.00	7,378,600.34	41,162.67	0.00	41,162.67	0.00	0.00	7,337,437.67	0.970688937
1A34	02150LBU0	72,637,000.00	66,668,085.70	852,702.04	0.00	852,702.04	0.00	0.00	65,815,383.66	0.906086205
1A35	02150LBV8	4,873,000.00	4,472,563.32	57,205.24	0.00	57,205.24	0.00	0.00	4,415,358.08	0.906086205
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	231,932,649.02	909,907.28	0.00	909,907.28	0.00	0.00	231,022,741.73	0.969453642
1A41	02150LCB1	152,060,000.00	145,690,649.02	909,907.28	0.00	909,907.28	0.00	0.00	144,780,741.73	0.952129039
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	212,010,845.04	1,714,743.43	0.00	1,714,743.43	0.00	0.00	210,296,101.61	0.950727194
1A44	02150LCE5	207,285,000.00	198,678,396.95	1,606,910.61	0.00	1,606,910.61	0.00	0.00	197,071,486.35	0.950727194
1A45	02150LCF2	13,910,000.00	13,332,448.09	107,832.82	0.00	107,832.82	0.00	0.00	13,224,615.26	0.950727194
1A46	02150LCG0	254,302,000.00	247,505,000.00	971,000.00	0.00	971,000.00	0.00	0.00	246,534,000.00	0.969453642
1A47	02150LCH8	21,410,000.00	20,548,126.10	162,435.77	0.00	162,435.77	0.00	0.00	20,385,690.33	0.952157418
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	723,589,770.23	0.00	0.00	0.00	0.00	0.00	718,699,882.77	0.960688451
PO	02150LAU1	3,768,040.00	3,633,476.40	38,267.80	0.00	38,267.80	0.00	0.00	3,595,208.60	0.954132281



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

M1	02150LAW7	19,507,500.00	19,434,079.75	9,965.99	0.00	9,965.99	0.00	0.00	19,424,113.77	0.995725427
M2	02150LCJ4	4,335,000.00	4,318,684.39	2,214.66	0.00	2,214.66	0.00	0.00	4,316,469.73	0.995725427
M3	02150LCK1	6,936,000.00	6,909,895.02	3,543.46	0.00	3,543.46	0.00	0.00	6,906,351.56	0.995725427
M4	02150LCL9	3,034,500.00	3,023,079.07	1,550.26	0.00	1,550.26	0.00	0.00	3,021,528.81	0.995725427
M5	02150LCM7	2,601,000.00	2,591,210.63	1,328.80	0.00	1,328.80	0.00	0.00	2,589,881.84	0.995725427
B1	02150LAX5	2,167,500.00	2,159,342.19	1,107.33	0.00	1,107.33	0.00	0.00	2,158,234.86	0.995725427
B2	02150LAY3	2,167,500.00	2,159,342.19	1,107.33	0.00	1,107.33	0.00	0.00	2,158,234.86	0.995725427
B3	02150LAZ0	4,335,000.00	4,318,684.39	2,214.66	0.00	2,214.66	0.00	0.00	4,316,469.73	0.995725427
B4	02150LBA4	3,468,000.00	3,454,947.51	1,771.73	0.00	1,771.73	0.00	0.00	3,453,175.78	0.995725427
B5	02150LBB2	3,468,860.00	3,455,804.36	1,772.12	0.00	1,772.12	0.00	0.00	3,454,032.24	0.995725467
Totals		867,000,000.00	833,724,773.56	6,062,688.80	0.00	6,062,688.80	0.00	0.00	827,662,084.78	



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	175,888,625.03	6.000000	6.000000	879,443.13	0.00	879,443.13	0.00	879,443.13	0.00	0.00
1A2	116,221,841.42	6.000000	6.000000	581,109.21	0.00	581,109.21	0.00	581,109.21	0.00	0.00
1A3	48,806,722.73	6.000000	6.000000	244,033.61	0.00	244,033.61	0.00	244,033.61	0.00	0.00
1A4	71,140,649.02	6.000000	6.000000	355,703.25	0.00	355,703.25	0.00	355,703.25	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	45,908,631.45	5.283130	5.283130	202,117.72	0.00	202,117.72	0.00	202,117.72	0.00	0.00
1A8	45,908,631.45	0.716870	0.716870	27,425.43	0.00	27,425.43	0.00	27,425.43	0.00	0.00
1A9	7,799,810.13	6.000000	6.000000	38,999.05	0.00	38,999.05	0.00	38,999.05	0.00	0.00
1A10	15,572,350.98	6.000000	6.000000	77,861.75	0.00	77,861.75	0.00	77,861.75	0.00	0.00
1A11	117,341,122.78	6.000000	6.000000	586,705.61	0.00	586,705.61	0.00	586,705.61	0.00	0.00
1A12	4,880,672.27	6.000000	6.000000	24,403.36	0.00	24,403.36	0.00	24,403.36	0.00	0.00
1A13	7,867,643.70	6.000000	6.000000	39,338.22	0.00	39,338.22	0.00	39,338.22	0.00	0.00
1A14	6,046,158.15	6.000000	6.000000	30,230.79	0.00	30,230.79	0.00	30,230.79	0.00	0.00
1A15	116,221,841.42	5.500000	5.500000	532,683.44	0.00	532,683.44	0.00	532,683.44	0.00	0.00
1A16	116,221,841.42	5.750000	5.750000	556,896.32	0.00	556,896.32	0.00	556,896.32	0.00	0.00
1A17	9,685,153.45	6.000000	6.000000	48,425.77	0.00	48,425.77	0.00	48,425.77	0.00	0.00
1A18	117,341,122.78	5.500000	5.500000	537,813.48	0.00	537,813.48	0.00	537,813.48	0.00	0.00
1A19	117,341,122.78	5.750000	5.750000	562,259.55	0.00	562,259.55	0.00	562,259.55	0.00	0.00
1A20	9,778,426.90	6.000000	6.000000	48,892.13	0.00	48,892.13	0.00	48,892.13	0.00	0.00
1A21	71,140,649.02	5.500000	5.500000	326,061.31	0.00	326,061.31	0.00	326,061.31	0.00	0.00
1A22	71,140,649.02	5.750000	5.750000	340,882.28	0.00	340,882.28	0.00	340,882.28	0.00	0.00
1A23	5,928,387.42	6.000000	6.000000	29,641.94	0.00	29,641.94	0.00	29,641.94	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	108,920,845.50	6.000000	6.000000	544,604.23	0.00	544,604.23	0.00	544,604.23	0.00	0.00
1A31	7,300,995.92	6.000000	6.000000	36,504.98	0.00	36,504.98	0.00	36,504.98	0.00	0.00
1A32	109,962,522.44	6.000000	6.000000	549,812.61	0.00	549,812.61	0.00	549,812.61	0.00	0.00
1A33	7,378,600.34	6.000000	6.000000	36,893.00	0.00	36,893.00	0.00	36,893.00	0.00	0.00
1A34	66,668,085.70	6.000000	6.000000	333,340.43	0.00	333,340.43	0.00	333,340.43	0.00	0.00
1A35	4,472,563.32	6.000000	6.000000	22,362.82	0.00	22,362.82	0.00	22,362.82	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	231,932,649.02	6.000000	6.000000	1,159,663.25	0.00	1,159,663.25	0.00	1,159,663.25	0.00	0.00
1A41	145,690,649.02	6.000000	6.000000	728,453.25	0.00	728,453.25	0.00	728,453.25	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	212,010,845.04	6.000000	6.000000	1,060,054.23	0.00	1,060,054.23	0.00	1,060,054.23	0.00	0.00
1A44	198,678,396.95	6.000000	6.000000	993,391.98	0.00	993,391.98	0.00	993,391.98	0.00	0.00
1A45	13,332,448.09	6.000000	6.000000	66,662.24	0.00	66,662.24	0.00	66,662.24	0.00	0.00
1A46	247,505,000.00	6.000000	6.000000	1,237,525.00	0.00	1,237,525.00	0.00	1,237,525.00	0.00	0.00
1A47	20,548,126.10	6.000000	6.000000	102,740.63	0.00	102,740.63	0.00	102,740.63	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	723,589,770.23	0.456048	0.456048	274,993.06	0.00	274,993.06	0.00	274,993.06	0.00	0.00
PO	3,633,476.40	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	19,434,079.75	6.000000	6.000000	97,170.40	0.00	97,170.40	0.00	97,170.40	0.00	0.00
M2	4,318,684.39	6.000000	6.000000	21,593.42	0.00	21,593.42	0.00	21,593.42	0.00	0.00
M3	6,909,895.02	6.000000	6.000000	34,549.48	0.00	34,549.48	0.00	34,549.48	0.00	0.00
M4	3,023,079.07	6.000000	6.000000	15,115.40	0.00	15,115.40	0.00	15,115.40	0.00	0.00
M5	2,591,210.63	6.000000	6.000000	12,956.05	0.00	12,956.05	0.00	12,956.05	0.00	0.00
B1	2,159,342.19	6.000000	6.000000	10,796.71	0.00	10,796.71	0.00	10,796.71	0.00	0.00
B2	2,159,342.19	6.000000	6.000000	10,796.71	0.00	10,796.71	0.00	10,796.71	0.00	0.00
B3	4,318,684.39	6.000000	6.000000	21,593.42	0.00	21,593.42	0.00	21,593.42	0.00	0.00
B4	3,454,947.51	6.000000	6.000000	17,274.74	0.00	17,274.74	0.00	17,274.74	0.00	0.00
B5	3,455,804.36	6.000000	6.000000	17,279.02	0.00	17,279.02	0.00	17,279.02	0.00	0.00
Totals	833,724,773.56			4,425,449.54	0.00	4,425,449.54	0.00	4,425,449.54	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	944.622046338	10.961431558	4.723110232	933.660614780	6.000000
1A2	02150LAB3	124,420,000.00	934.108997116	10.936205468	4.670544986	923.172791648	6.000000
1A3	02150LAC1	50,000,000.00	976.134454534	5.445517542	4.880672273	970.688936991	6.000000
1A4	02150LAD9	77,510,000.00	917.825429180	11.739224403	4.589127146	906.086204777	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	944.622046338	10.961431558	4.158800893	933.660614780	5.283130
1A8	02150LAH0	48,600,000.00	944.622046338	0.000000000	0.564309339	933.660614780	0.716870
1A9	02150LAJ6	8,350,000.00	934.108997116	10.936205468	4.670544986	923.172791648	6.000000
1A10	02150LAK3	16,000,000.00	973.271936516	3.818294783	4.866359683	969.453641733	6.000000
1A11	02150LAL1	120,210,000.00	976.134454534	5.445517542	4.880672273	970.688936991	6.000000
1A12	02150LAM9	5,000,000.00	976.134454534	5.445517542	4.880672273	970.688936991	6.000000
1A13	02150LAN7	8,060,000.00	976.134454534	5.445517542	4.880672273	970.688936991	6.000000
1A14	02150LAP2	6,069,000.00	996.236306696	0.510879743	4.981181533	995.725426954	6.000000
1A15	02150LAQ0	124,420,000.00	934.108997116	10.936205468	4.281332903	923.172791648	5.500000
1A16	02150LAR8	124,420,000.00	934.108997116	10.936205468	4.475938945	923.172791648	5.750000
1A17	02150LAS6	10,368,333.00	934.109027147	0.000000000	4.670545136	923.172821327	6.000000
1A18	02150LBC0	120,210,000.00	976.134454534	5.445517542	4.473949583	970.688936991	5.500000
1A19	02150LBD8	120,210,000.00	976.134454534	5.445517542	4.677310928	970.688936991	5.750000
1A20	02150LBE6	10,017,500.00	976.134454534	0.000000000	4.880672273	970.688936991	6.000000
1A21	02150LBF3	77,510,000.00	917.825429180	11.739224403	4.206699884	906.086204777	5.500000
1A22	02150LBG1	77,510,000.00	917.825429180	11.739224403	4.397913515	906.086204777	5.750000
1A23	02150LBH9	6,459,166.00	917.825523911	0.000000000	4.589127620	906.086298296	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	934.108997116	10.936205468	4.670544986	923.172791648	6.000000
1A31	02150LBR7	7,816,000.00	934.108997116	10.936205468	4.670544986	923.172791648	6.000000
1A32	02150LBS5	112,651,000.00	976.134454534	5.445517542	4.880672273	970.688936991	6.000000
1A33	02150LBT3	7,559,000.00	976.134454534	5.445517542	4.880672273	970.688936991	6.000000
1A34	02150LB00	72,637,000.00	917.825429180	11.739224403	4.589127146	906.086204777	6.000000
1A35	02150LBV8	4,873,000.00	917.825429180	11.739224403	4.589127146	906.086204777	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	973.271936516	3.818294783	4.866359683	969.453641733	6.000000
1A41	02150LCB1	152,060,000.00	958.112909481	5.983870074	4.790564547	952.129039407	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	958.479373584	7.752179879	4.792396868	950.727193705	6.000000
1A44	02150LCE5	207,285,000.00	958.479373584	7.752179879	4.792396868	950.727193705	6.000000
1A45	02150LCF2	13,910,000.00	958.479373584	7.752179879	4.792396868	950.727193705	6.000000
1A46	02150LCG0	254,302,000.00	973.271936516	3.818294783	4.866359683	969.453641733	6.000000
1A47	02150LCH8	21,410,000.00	959.744329852	7.586911479	4.798721649	952.157418373	6.000000
AR	02150LAV9	100.00	0.000000000	0.000000000	0.000000000	0.000000000	6.000000
X	02150LAT4	748,109,215.00	967.224779112	0.000000000	0.367584107	960.688450777	0.456048

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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	964.288170433	10.155889404	0.000000000	954.132281030	0.000000
M1	02150LAW7	19,507,500.00	996.236306696	0.510879743	4.981181533	995.725426954	6.000000
M2	02150LCJ4	4,335,000.00	996.236306696	0.510879743	4.981181533	995.725426954	6.000000
M3	02150LCK1	6,936,000.00	996.236306696	0.510879743	4.981181533	995.725426954	6.000000
M4	02150LCL9	3,034,500.00	996.236306696	0.510879743	4.981181533	995.725426954	6.000000
M5	02150LCM7	2,601,000.00	996.236306696	0.510879743	4.981181533	995.725426954	6.000000
B1	02150LAX5	2,167,500.00	996.236306696	0.510879743	4.981181533	995.725426954	6.000000
B2	02150LAY3	2,167,500.00	996.236306696	0.510879743	4.981181533	995.725426954	6.000000
B3	02150LAZ0	4,335,000.00	996.236306696	0.510879743	4.981181533	995.725426954	6.000000
B4	02150LBA4	3,468,000.00	996.236306696	0.510879743	4.981181533	995.725426954	6.000000
B5	02150LBB2	3,468,860.00	996.236331220	0.510864606	4.981181656	995.725466614	6.000000
Totals		867,000,000.00	961.620269389	6.992720646	5.104324729	954.627548766	



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

Pool Level Data

Distribution Date		12/26/07
Cut-off Date		04/01/07
Record Date		11/30/07
Determination Date		12/01/07
Accrual Period 30/360	Begin	11/01/07
	End	12/01/07
Number of Days in 30/360 Accrual Period		30

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	1,263
Loans Paid Off or otherwise removed pursuant to the PSA	6
Ending Aggregate Loan Count	1,257
Beginning Pool Stated Principal Balance	833,724,773.49
Scheduled Principal	427,999.84
Unscheduled Principal	5,634,689.02
Realized Principal Losses	0.00
Ending Pool Stated Principal Balance	827,662,084.63

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

**Weighted Averages**

Beginning Weighted Average Mortgage Rate	6.58197%
Beginning Weighted Average Net Mortgage Rate	6.36966%
Ending Weighted Average Mortgage Rate	6.58049%
Ending Weighted Average Net Mortgage Rate	6.36816%
Beginning Weighted Average Remaining Term to Maturity	353
Ending Weighted Average Remaining Term to Maturity	352

**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	138,954.13
Net Master Servicing Fee	137,193.63
Trustee Fee	6,252.94
Lpmi	<u>2,300.53</u>
Total Net Loan Fees	145,747.10

**Servicer Advances**

Principal Advances	14,429.38
Interest Advances	285,780.23
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	<u>0.00</u>
Total Advances	300,209.61

**Mortgage Prepayment Details**

Principal Balance of Loans Paid in Full	3,686,056.64
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	1,760.50
Compensating Interest	1,760.50
Net Prepayment Interest Shortfall	0.00
CPR %	7.81923%
SMM %	0.67619%

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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

<b>NAS Principal Distribution Amount</b>
--

Shift Percentage	0.00000%
Class A-3 Priority Percentage	0.72837%
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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Delinquency Information

Delinquency Info		Group 1	
30-59 Days	Balance	20,125,162.36	2.43157%
	Loan Count	33	2.62530%
60-89 Days	Balance	8,861,661.23	1.07069%
	Loan Count	15	1.19332%
90+ Days	Balance	10,567,074.71	1.27674%
	Loan Count	18	1.43198%
Total	Balance	39,553,898.30	4.77899%
	Loan Count	66	5.25060%

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	10,455,713.76	1.26328%
	Loan Count	19	1.51154%
Total	Balance	10,455,713.76	1.26328%
	Loan Count	19	1.51154%

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	1,023,890.73	0.12371%
	Loan Count	2	0.15911%
Total	Balance	1,023,890.73	0.12371%
	Loan Count	2	0.15911%

Totals for Foreclosure Bankruptcy, REO		Group 1	
All	Balance	11,479,604.49	1.38699%
	Loan Count	21	1.67064%

Totals for Foreclosure,REO Bankruptcy, Delinquency		Group 1	
All	Balance	51,033,502.79	6.16598%
	Loan Count	87	6.92124%

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

Current	30,908,340.43
One-Month Prior	23,678,706.00
Two-Month Prior	16,969,161.73
Three-Month Prior	12,577,094.10
Four-Month Prior	6,002,725.31
Five-Month Prior	4,933,983.86
60+ Delinquency Average	15,845,001.91
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	
<b>Interest</b>	
Scheduled Interest Collected	4,571,196.59
Plus: Compensating Interest	1,760.50
Less: Master Servicer Fee	138,954.13
Less: Mortgage Loan Premiums	2,300.53
Less: Excess Master Servicing Fee	<u>0.00</u>
Total Interest Available	4,431,702.43
<b>Principal</b>	
Scheduled Principal	427,999.84
Paid in Full Principal	3,686,056.64
Curtailment Principal	1,948,632.38
Liquidation Principal	0.00
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	<u>0.00</u>
Total Principal Available	<u>6,062,688.86</u>
<b>Other Amounts</b>	
Prepayment Penalites	0.00
Other Amounts	<u>0.00</u>
Total Other Remittance Amounts	0.00
<b>Total Available Funds</b>	<b>10,494,391.29</b>

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Distribution Summary

Amounts Available for Distribution

Total Servicer Remittance	10,494,391.29
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	10,494,391.29

Distribution Payments

Trustee Fee	6,252.94
Class Payments	10,488,138.35
Total Payments	10,494,391.29

Trust Accounts

Distribution Account

Beginning Balance	0.00
Deposits	10,494,391.29
Withdrawals	10,494,391.29
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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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	3,472,578.83
Withdrawal	<u>3,472,578.83</u>
Ending Balance	0.00

Yield Supplemental Amounts Details

Yield Supplemental Amounts

Class	Beginning Balance	Current Period Amount	Amount Paid	Ending Amount
1A7	0.00	0.00	0.00	0.00
Total	--	--	--	--

Corridor Contract Amounts Available

Contract	Beginning Amount	Current Period Amount	Ending Amount
1A7	0.00	0.00	0.00
Total	--	--	--

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**Senior Principal Distribution Amounts**

**PO Principal Amounts**

Beginning PO Balance	3,633,476.46
PO Scheduled Principal	2,320.89
PO Prepayments & Recoveries	35,946.91
PO Liquidation Principal	0.00
PO Principal Loss	0.00
Ending PO Balance	3,595,208.66

**NON-PO Principal Amounts**

Beginning Non-PO Balance	830,091,297.03
Non-PO Scheduled Principal	425,678.95
Non-PO Prepayments & Recoveries	5,598,742.11
Non-PO Liquidation Principal	0.00
Non-PO Principal Loss	0.00
Ending Non-PO Balance	824,066,875.97

**Principal Distribution Amounts**

**Senior and Subordinate Percentages**

Senior Percentage Original	93.97371%
Senior Prepayment Percentage Original	100.00000%
Senior Percentage	93.75670%
Senior Prepayment Percentage	100.00000%
Subordinate Percentages	6.24330%
Subordinate Prepayment Percentage	0.00000%

**Principal Distribution Amounts**

Senior Principal Distribution Amount	5,997,844.66
Subordinate Principal Distribution Amount	26,576.40
PO Principal Distribution Amount	38,267.80
Total Principal Distribution Amount	6,062,688.86

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**Credit Enhancements**

**Subordination**

**Credit Support**

	<b><u>Original</u></b>	<b><u>Current</u></b>
Class A	3,533,031,140.00	3,387,682,221.37
Class A Percentage	98.548951%	98.494003%
Class M1	19,507,500.00	19,424,113.77
Class M1 Percentage	0.544134%	0.564740%
Class M2	4,335,000.00	4,316,469.73
Class M2 Percentage	0.120919%	0.125498%
Class M3	6,936,000.00	6,906,351.56
Class M3 Percentage	0.193470%	0.200796%
Class M4	3,034,500.00	3,021,528.81
Class M4 Percentage	0.084643%	0.087848%
Class M5	2,601,000.00	2,589,881.84
Class M5 Percentage	0.072551%	0.075299%
Class B1	2,167,500.00	2,158,234.86
Class B1 Percentage	0.060459%	0.062749%
Class B2	2,167,500.00	2,158,234.86
Class B2 Percentage	0.060459%	0.062749%
Class B3	4,335,000.00	4,316,469.73
Class B3 Percentage	0.120919%	0.125498%
Class B4	3,468,000.00	3,453,175.78
Class B4 Percentage	0.096735%	0.100398%
Class B5	3,468,860.00	3,454,032.24
Class B5 Percentage	0.096759%	0.100423%

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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	1	0.080	71,675.15	0.009
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	2	0.159	784,300.00	0.095
400,000.00	-	425,000.00	34	2.705	14,287,747.78	1.726
425,000.00	-	450,000.00	152	12.092	66,580,476.93	8.044
450,000.00	-	475,000.00	108	8.592	50,022,940.71	6.044
475,000.00	-	500,000.00	146	11.615	71,106,171.52	8.591
500,000.00	-	525,000.00	85	6.762	43,541,548.74	5.261
525,000.00	-	550,000.00	90	7.160	48,343,724.47	5.841
550,000.00	-	575,000.00	80	6.364	44,787,045.81	5.411
575,000.00	-	600,000.00	80	6.364	47,158,209.29	5.698
600,000.00	-	625,000.00	48	3.819	29,432,387.57	3.556
625,000.00	-	650,000.00	86	6.842	55,144,219.48	6.663
650,000.00	-	675,000.00	20	1.591	13,250,241.72	1.601
675,000.00	-	700,000.00	16	1.273	11,002,961.35	1.329
700,000.00	-	725,000.00	23	1.830	16,395,817.61	1.981
725,000.00	-	750,000.00	21	1.671	15,555,190.76	1.879
750,000.00	-	775,000.00	20	1.591	15,250,384.95	1.843
775,000.00	-	800,000.00	18	1.432	14,243,527.05	1.721
>		800,000.00	227	18.059	270,703,513.74	32.707
Wgt Ave / Total:			1257	100.000	827,662,084.63	100.000

Issuance Coupon			Number of Items	Percent of Items	Principal Balance	Percent of Balance
<=		5.0	2	0.159	1,647,750.00	0.199
5.0	-	5.5	1	0.080	503,186.00	0.061
5.5	-	6.0	84	6.683	55,393,842.64	6.693
6.0	-	6.5	651	51.790	433,105,559.63	52.329

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Issuance Coupon			Number of Items	Percent of Items	Principal Balance	Percent of Balance
6.5	-	7.0	378	30.072	245,393,597.07	29.649
7.0	-	7.5	89	7.080	56,790,039.47	6.862
7.5	-	8.0	36	2.864	23,204,275.09	2.804
8.0	-	8.5	12	0.955	9,240,353.59	1.116
8.5	-	9.0	4	0.318	2,383,481.14	0.288
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:			1257	100.000	827,662,084.63	100.000

Location		Number of Items	Percent of Items	Principal Balance	Percent of Balance
CA		570	45.346	359,207,906.54	43.400
FL		73	5.807	51,605,539.28	6.235
AZ		25	1.989	15,023,167.25	1.815
VA		44	3.500	26,535,076.23	3.206
WA		29	2.307	19,620,118.55	2.371
CO		17	1.352	12,719,366.61	1.537
Others		499	39.698	342,950,910.17	41.436
Wgt Ave / Total:		1257	100.000	827,662,084.63	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	0.159	965,071.81	0.117
300	-	360	1255	99.841	826,697,012.82	99.883
>		360	0	0.000	0.00	0.000
Wgt Ave / Total:			1257	100.000	827,662,084.63	100.000