



101 Barclay Street, 4West  
 New York, NY 10286  
 Officer: Matthew Sabino  
 212-815-6093  
 Associate: Steven Chrysanthis  
 212-815-8318

# CWALT, Inc. Alternative Loan Trust 2007-20 Series 2007-20

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
A1	02151LAA4	Senior	N/A	Var-30/360	34,781,391.86	6.005000	178,585.38	174,051.88	352,637.26	0.00	34,602,806.49	0.00
A2	02151LAB2	Senior	N/A	Var-30/360	4,173,767.02	8.291668	21,430.25	28,839.57	50,269.82	0.00	4,152,336.78	0.00
A3	02151LAC0	Senior	N/A	Fix-30/360	10,961,111.93	6.250000	56,279.93	57,089.12	113,369.05	0.00	10,904,832.00	0.00
A4	02151LAD8	Senior	Deposit- 0.00%	Fix-30/360	11,866,000.00	6.500000	0.00	64,274.17	64,274.17	0.00	11,866,000.00	0.00
A5	02151LAE6	Senior	Deposit- 0.00%	Fix-30/360	11,866,000.00	6.000000	0.00	59,330.00	59,330.00	0.00	11,866,000.00	0.00
A6	02151LAF3	Senior	Deposit- 0.00%	Fix-30/360	87,806,414.26	6.500000	564,192.26	475,618.08	1,039,810.34	0.00	87,242,222.00	0.00
A7	02151LAG1	Senior	Deposit- 0.00%	Fix-30/360	87,806,414.26	6.000000	564,192.26	439,032.07	1,003,224.33	0.00	87,242,222.00	0.00
A8	02151LAH9	Senior	Deposit- 0.00%	Fix-30/360	10,210,000.00	6.500000	0.00	55,304.17	55,304.17	0.00	10,210,000.00	0.00
A9	02151LAJ5	Senior	Deposit- 0.00%	Fix-30/360	10,210,000.00	6.000000	0.00	51,050.00	51,050.00	0.00	10,210,000.00	0.00
A10	02151LAK2	Senior	Exchange- 0.00%	Fix-30/360	109,882,414.26	6.500000	564,192.26	595,196.41	1,159,388.67	0.00	109,318,222.00	0.00
A11	02151LAL0	Senior	Exchange- 0.00%	Fix-30/360	109,882,414.26	6.000000	564,192.26	549,412.07	1,113,604.33	0.00	109,318,222.00	0.00
A12	02151LAM8	Senior	Exchange-100.00%	Fix-30/360	219,764,828.52	6.250000	1,128,384.52	1,144,608.48	2,272,993.01	0.00	218,636,443.99	0.00
A13	02151LAN6	Senior	Exchange- 0.00%	Fix-30/360	23,732,000.00	6.250000	0.00	123,604.17	123,604.17	0.00	23,732,000.00	0.00
A14	02151LAP1	Senior	Exchange- 0.00%	Fix-30/360	175,612,828.52	6.250000	1,128,384.52	914,650.15	2,043,034.67	0.00	174,484,443.99	0.00
A15	02151LAQ9	Senior	Exchange- 0.00%	Fix-30/360	20,420,000.00	6.250000	0.00	106,354.17	106,354.17	0.00	20,420,000.00	0.00
X	02151LAR7	Strip IO	N/A	Var-30/360	84,780,675.84	0.424333	0.00	29,979.35	29,979.35	0.00	83,495,487.49	0.00
PO	02151LAS5	Strip PO	N/A	Fix-30/360	12,823,584.33	0.000000	7,054.93	0.00	7,054.93	0.00	12,816,529.40	0.00
AR	02151LAT3	Senior	N/A	Fix-30/360	0.00	6.250000	0.00	0.01	0.01	0.00	0.00	0.00
M	02151LAU0	Mezzanine	N/A	Fix-30/360	7,195,594.96	6.250000	2,950.17	37,477.06	40,427.23	0.00	7,192,644.79	0.00
B1	02151LAV8	Junior	N/A	Fix-30/360	2,847,860.80	6.250000	1,167.61	14,832.61	16,000.22	0.00	2,846,693.19	0.00
B2	02151LAW6	Junior	N/A	Fix-30/360	2,098,423.75	6.250000	860.35	10,929.29	11,789.64	0.00	2,097,563.40	0.00
B3	02151LAX4	Junior	N/A	Fix-30/360	1,498,874.11	6.250000	614.53	7,806.64	8,421.17	0.00	1,498,259.57	0.00
B4	02151LAY2	Junior	N/A	Fix-30/360	1,049,211.87	6.250000	430.17	5,464.65	5,894.82	0.00	1,048,781.70	0.00
B5	02151LAZ9	Junior	N/A	Fix-30/360	1,049,018.18	6.250000	430.09	5,463.64	5,893.73	0.00	1,048,588.08	0.00
Totals					298,243,667.33		1,398,187.93	1,516,542.31	2,914,730.24	0.00	296,845,479.40	0.00



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**CWALT, Inc.**  
**Alternative Loan Trust 2007-20**  
**Series 2007-20**

*Principal Distribution Detail*

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Scheduled Principal Distribution	Accretion Principal	Unscheduled Principal Adjustments	Current Realized Losses	Ending Certificate Balance	Ending Certificate Factor
A1	02151LAA4	35,000,000.00	34,781,391.86	178,585.38	0.00	0.00	0.00	34,602,806.49	0.988651614
A2	02151LAB2	4,200,000.00	4,173,767.02	21,430.25	0.00	0.00	0.00	4,152,336.78	0.988651614
A3	02151LAC0	11,030,000.00	10,961,111.93	56,279.93	0.00	0.00	0.00	10,904,832.00	0.988652040
A4	02151LAD8	11,866,000.00	11,866,000.00	0.00	0.00	0.00	0.00	11,866,000.00	1.000000000
A5	02151LAE6	11,866,000.00	11,866,000.00	0.00	0.00	0.00	0.00	11,866,000.00	1.000000000
A6	02151LAF3	88,497,000.00	87,806,414.26	564,192.26	0.00	0.00	0.00	87,242,222.00	0.985821237
A7	02151LAG1	88,497,000.00	87,806,414.26	564,192.26	0.00	0.00	0.00	87,242,222.00	0.985821237
A8	02151LAH9	10,210,000.00	10,210,000.00	0.00	0.00	0.00	0.00	10,210,000.00	1.000000000
A9	02151LAJ5	10,210,000.00	10,210,000.00	0.00	0.00	0.00	0.00	10,210,000.00	1.000000000
A10	02151LAK2	110,573,000.00	109,882,414.26	564,192.26	0.00	0.00	0.00	109,318,222.00	0.988652040
A11	02151LAL0	110,573,000.00	109,882,414.26	564,192.26	0.00	0.00	0.00	109,318,222.00	0.988652040
A12	02151LAM8	221,146,000.00	219,764,828.52	1,128,384.52	0.00	0.00	0.00	218,636,443.99	0.988652040
A13	02151LAN6	23,732,000.00	23,732,000.00	0.00	0.00	0.00	0.00	23,732,000.00	1.000000000
A14	02151LAP1	176,994,000.00	175,612,828.52	1,128,384.52	0.00	0.00	0.00	174,484,443.99	0.985821237
A15	02151LAQ9	20,420,000.00	20,420,000.00	0.00	0.00	0.00	0.00	20,420,000.00	1.000000000
X	02151LAR7	84,836,874.00	84,780,675.84	0.00	0.00	0.00	0.00	83,495,487.49	0.984188638
PO	02151LAS5	12,872,744.00	12,823,584.33	7,054.93	0.00	0.00	0.00	12,816,529.40	0.995633052
AR	02151LAT3	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.000000000
M	02151LAU0	7,201,000.00	7,195,594.96	2,950.17	0.00	0.00	0.00	7,192,644.79	0.998839715
B1	02151LAV8	2,850,000.00	2,847,860.80	1,167.61	0.00	0.00	0.00	2,846,693.19	0.998839715
B2	02151LAW6	2,100,000.00	2,098,423.75	860.35	0.00	0.00	0.00	2,097,563.40	0.998839715
B3	02151LAX4	1,500,000.00	1,498,874.11	614.53	0.00	0.00	0.00	1,498,259.57	0.998839715
B4	02151LAY2	1,050,000.00	1,049,211.87	430.17	0.00	0.00	0.00	1,048,781.70	0.998839715
B5	02151LAZ9	1,049,806.14	1,049,018.18	430.09	0.00	0.00	0.00	1,048,588.08	0.998839731
Totals		299,999,650.14	298,243,667.33	1,398,187.93	0.00	0.00	0.00	296,845,479.40	

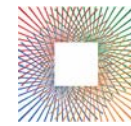


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**Alternative Loan Trust 2007-20**  
**Series 2007-20**

*Interest Distribution Detail*

Class	Beginning Certificate Balance	Pass Through Rate (%)	Effective Coupon (%)	Current Interest	Interest Carryforward Amount	Total Interest Due	Net Interest Shortfall	Interest Paid	Interest Carryforward After Dist.	Yield Supplemental Paid	Yield Supplemental After Distr
A1	34,781,391.86	6.005000	6.005000	174,051.88	0.00	174,051.88	0.00	174,051.88	0.00	0.00	0.00
A2	4,173,767.02	8.291668	8.291668	28,839.57	0.00	28,839.57	0.00	28,839.57	0.00	0.00	0.00
A3	10,961,111.93	6.250000	6.250000	57,089.12	0.00	57,089.12	0.00	57,089.12	0.00	0.00	0.00
A4	11,866,000.00	6.500000	6.500000	64,274.17	0.00	64,274.17	0.00	64,274.17	0.00	0.00	0.00
A5	11,866,000.00	6.000000	6.000000	59,330.00	0.00	59,330.00	0.00	59,330.00	0.00	0.00	0.00
A6	87,806,414.26	6.500000	6.500000	475,618.08	0.00	475,618.08	0.00	475,618.08	0.00	0.00	0.00
A7	87,806,414.26	6.000000	6.000000	439,032.07	0.00	439,032.07	0.00	439,032.07	0.00	0.00	0.00
A8	10,210,000.00	6.500000	6.500000	55,304.17	0.00	55,304.17	0.00	55,304.17	0.00	0.00	0.00
A9	10,210,000.00	6.000000	6.000000	51,050.00	0.00	51,050.00	0.00	51,050.00	0.00	0.00	0.00
A10	109,882,414.26	6.500000	6.500000	595,196.41	0.00	595,196.41	0.00	595,196.41	0.00	0.00	0.00
A11	109,882,414.26	6.000000	6.000000	549,412.07	0.00	549,412.07	0.00	549,412.07	0.00	0.00	0.00
A12	219,764,828.52	6.250000	6.250000	1,144,608.48	0.00	1,144,608.48	0.00	1,144,608.48	0.00	0.00	0.00
A13	23,732,000.00	6.250000	6.250000	123,604.17	0.00	123,604.17	0.00	123,604.17	0.00	0.00	0.00
A14	175,612,828.52	6.250000	6.250000	914,650.15	0.00	914,650.15	0.00	914,650.15	0.00	0.00	0.00
A15	20,420,000.00	6.250000	6.250000	106,354.17	0.00	106,354.17	0.00	106,354.17	0.00	0.00	0.00
X	84,780,675.84	0.424333	0.424333	29,979.35	0.00	29,979.35	0.00	29,979.35	0.00	0.00	0.00
PO	12,823,584.33	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AR	0.00	6.250000	0.000000	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00
M	7,195,594.96	6.250000	6.250000	37,477.06	0.00	37,477.06	0.00	37,477.06	0.00	0.00	0.00
B1	2,847,860.80	6.250000	6.250000	14,832.61	0.00	14,832.61	0.00	14,832.61	0.00	0.00	0.00
B2	2,098,423.75	6.250000	6.250000	10,929.29	0.00	10,929.29	0.00	10,929.29	0.00	0.00	0.00
B3	1,498,874.11	6.250000	6.250000	7,806.64	0.00	7,806.64	0.00	7,806.64	0.00	0.00	0.00
B4	1,049,211.87	6.250000	6.250000	5,464.65	0.00	5,464.65	0.00	5,464.65	0.00	0.00	0.00
B5	1,049,018.18	6.250000	6.250000	5,463.64	0.00	5,463.64	0.00	5,463.64	0.00	0.00	0.00
Totals	298,243,667.33			1,516,542.30	0.00	1,516,542.30	0.00	1,516,542.31	0.00	0.00	0.00



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## Alternative Loan Trust 2007-20

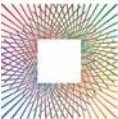
### Series 2007-20

*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 (%)
A1	02151LAA4	35,000,000.00	993.754053267	5.102439286	4.972910908	988.651613981	6.005000
A2	02151LAB2	4,200,000.00	993.754053267	5.102439286	6.866565433	988.651613981	8.291668
A3	02151LAC0	11,030,000.00	993.754481285	5.102441484	5.175804590	988.652039801	6.250000
A4	02151LAD8	11,866,000.00	1,000.000000000	0.000000000	5.416666667	1,000.000000000	6.500000
A5	02151LAE6	11,866,000.00	1,000.000000000	0.000000000	5.000000000	1,000.000000000	6.000000
A6	02151LAF3	88,497,000.00	992.196506764	6.375269921	5.374397745	985.821236843	6.500000
A7	02151LAG1	88,497,000.00	992.196506764	6.375269921	4.960982534	985.821236843	6.000000
A8	02151LAH9	10,210,000.00	1,000.000000000	0.000000000	5.416666667	1,000.000000000	6.500000
A9	02151LAJ5	10,210,000.00	1,000.000000000	0.000000000	5.000000000	1,000.000000000	6.000000
A10	02151LAK2	110,573,000.00	993.754481285	5.102441484	5.382836774	988.652039801	6.500000
A11	02151LAL0	110,573,000.00	993.754481285	5.102441484	4.968772406	988.652039801	6.000000
A12	02151LAM8	221,146,000.00	993.754481285	5.102441484	5.175804590	988.652039801	6.250000
A13	02151LAN6	23,732,000.00	1,000.000000000	0.000000000	5.208333333	1,000.000000000	6.250000
A14	02151LAP1	176,994,000.00	992.196506764	6.375269921	5.167690139	985.821236843	6.250000
A15	02151LAQ9	20,420,000.00	1,000.000000000	0.000000000	5.208333333	1,000.000000000	6.250000
X	02151LAR7	84,836,874.00	999.337573895	0.000000000	0.353376384	984.188638186	0.424333
PO	02151LAS5	12,872,744.00	996.181104078	0.548051991	0.000000000	995.633052087	0.000000
AR	02151LAT3	100.00	0.000000000	0.000000000	0.147007266	0.000000000	6.250000
M	02151LAU0	7,201,000.00	999.249403795	0.409689066	5.204423978	998.839714728	6.250000
B1	02151LAV8	2,850,000.00	999.249403795	0.409689066	5.204423978	998.839714728	6.250000
B2	02151LAW6	2,100,000.00	999.249403795	0.409689066	5.204423978	998.839714728	6.250000
B3	02151LAX4	1,500,000.00	999.249403795	0.409689066	5.204423978	998.839714728	6.250000
B4	02151LAY2	1,050,000.00	999.249403795	0.409689066	5.204423978	998.839714728	6.250000
B5	02151LAZ9	1,049,806.14	999.249419912	0.409689073	5.204424062	998.839730839	6.250000
Totals		299,999,650.14	994.146717141	4.660631869	5.055146929	989.486085272	

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Pool Level Data

Distribution Date		09/25/07
Cut-off Date		06/01/07
Record Date		08/31/07
Determination Date		09/01/07
LIBOR Determination Date		08/23/07
Accrual Period 30/360	Begin	08/01/07
	End	09/01/07
Number of Days in 30/360 Accrual Period		30

Group I

One-Month Libor 5.50500%

Collateral Detail

Original Mortgage Loan Details

Original Aggregate Loan Count	933
Original Stated Principal Balance	299,999,650.11
Original Weighted Average Mortgage Rate	6.38031%
Original Weighted Average Net Mortgage Rate	6.10180%
Original Weighted Average Remaining Term	479

Current Mortgage Loan Details

Beginning Aggregate Loan Count	928
Loans Paid Off or otherwise removed pursuant to the PSA	2
Ending Aggregate Loan Count	926

Beginning Pool Stated Principal Balance	298,243,667.28
Scheduled Principal	123,203.73
Unscheduled Principal	1,274,984.21
Realized Principal Losses	0.00
Ending Pool Stated Principal Balance	296,845,479.34

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**Weighted Averages**

Beginning Weighted Average Mortgage Rate	6.38050%
Beginning Weighted Average Net Mortgage Rate	6.10189%
Ending Weighted Average Mortgage Rate	6.37947%
Ending Weighted Average Net Mortgage Rate	6.10079%
Beginning Weighted Average Remaining Term to Maturity	477
Ending Weighted Average Remaining Term to Maturity	476

**Fees of the Trust**

Gross Master Servicing Fee	62,134.10
Net Master Servicing Fee	61,780.76
Trustee Fee	2,236.83
Lpmi	<u>4,873.80</u>
Total Net Loan Fees	68,891.39

**Servicer Advances**

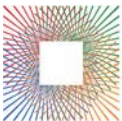
Principal Advances	1,110.77
Interest Advances	18,291.85
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	<u>0.00</u>
Total Advances	19,402.62

**Mortgage Prepayment Details**

Principal Balance of Loans Paid in Full	1,233,949.17
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	353.33
Compensating Interest	353.33
Net Prepayment Interest Shortfall	0.00
CPR %	5.01308%
SMM %	0.42767%

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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-4 / Class A-5 Priority Percentage	8.31476%
Class A-4 / Class A-5 Priority Amount	0.00

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Delinquency Information

Delinquency Info		Group 1	
30-59 Days	Balance	2,200,508.48	0.74130%
	Loan Count	8	0.86393%
60-89 Days	Balance	662,184.36	0.22307%
	Loan Count	3	0.32397%
90+ Days	Balance	348,000.00	0.11723%
	Loan Count	1	0.10799%
Total	Balance	3,210,692.84	1.08160%
	Loan Count	12	1.29590%

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

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%



101 Barclay Street, 4West  
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REO Info		Group 1	
30-59 Days	Balance	0.00	0.00000%
	Loan Count	0	0.00000%
60-89 Days	Balance	0.00	0.00000%
	Loan Count	0	0.00000%
90+ Days	Balance	0.00	0.00000%
	Loan Count	0	0.00000%
Total	Balance	0.00	0.00000%
	Loan Count	0	0.00000%

Totals for Foreclosure Bankruptcy, REO		Group 1	
All	Balance	0.00	0.00000%
	Loan Count	0	0.00000%

Totals for Foreclosure,REO Bankruptcy, Delinquency		Group 1	
All	Balance	3,210,692.84	1.08160%
	Loan Count	12	1.29590%

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

Current	1,010,184.36
One-Month Prior	348,000.00
Two-Month Prior	0.00
Three-Month Prior	0.00
Four-Month Prior	0.00
Five-Month Prior	0.00
60+ Delinquency Average	452,728.12
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	1,585,433.69
Plus: Compensating Interest	353.33
Less: Master Servicer Fee	62,134.10
Less: Mortgage Loan Premiums	4,873.80
Less: Excess Master Servicing Fee	<u>0.00</u>
Total Interest Available	1,518,779.13

**Principal**

Scheduled Principal	123,203.73
Paid in Full Principal	1,233,949.17
Curtailement Principal	41,035.04
Liquidation Principal	0.00
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	<u>0.00</u>
Total Principal Available	<u>1,398,187.94</u>

**Other Amounts**

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

<b>Total Available Funds</b>	<b>2,916,967.07</b>
------------------------------	---------------------

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Distribution Summary

Amounts Available for Distribution

Total Servicer Remittance	2,916,967.07
Principal Reserve Fund withdrawal	0.00
Other Amounts	0.00
Total Amounts Available	2,916,967.07

Distribution Payments

Trustee Fee	2,236.83
Class Payments	2,866,284.05
Total Payments	2,868,520.88

Trust Accounts

Distribution Account

Beginning Balance	0.00
Deposits	2,916,967.07
Withdrawals	2,916,967.07
Ending Balance	0.00

Exchangeable Certificates Distribution Account

Beginnning Balance	0.00
Deposit	2,272,993.01
Withdrawal	2,272,993.01
Ending Balance	0.00

Senior Principal Distribution Amounts

PO Principal Amounts

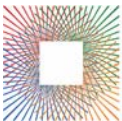
Beginning PO Balance	12,823,584.90
PO Scheduled Principal	6,182.41
PO Prepayments & Recoveries	872.53
PO Liquidation Principal	0.00
PO Principal Loss	0.00
Ending PO Balance	12,816,529.96

NON-PO Principal Amounts

Beginning Non-PO Balance	285,420,082.38
Non-PO Scheduled Principal	117,021.32
Non-PO Prepayments & Recoveries	1,274,111.68
Non-PO Liquidation Principal	0.00
Non-PO Principal Loss	0.00
Ending Non-PO Balance	284,028,949.38

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Principal Distribution Amounts

Senior and Subordinate Percentages

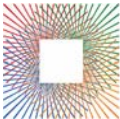
Senior Percentage Original	94.51434%
Senior Prepayment Percentage Original	100.00000%
Senior Percentage	94.48568%
Senior Prepayment Percentage	100.00000%
Subordinate Percentages	5.51432%
Subordinate Prepayment Percentage	0.00000%

Principal Distribution Amounts

Senior Principal Distribution Amount	1,384,680.07
Subordinate Principal Distribution Amount	6,452.93
PO Principal Distribution Amount	<u>7,054.93</u>
Total Principal Distribution Amount	1,398,187.94

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Credit Enhancements

Subordination

Credit Support

	Original	Current
Class A	947,686,844.00	937,022,280.64
Class A Percentage	98.365145%	98.348732%
Class M	7,201,000.00	7,192,644.79
Class M Percentage	0.747428%	0.754931%
Class B1	2,850,000.00	2,846,693.19
Class B1 Percentage	0.295816%	0.298785%
Class B2	2,100,000.00	2,097,563.40
Class B2 Percentage	0.217969%	0.220158%
Class B3	1,500,000.00	1,498,259.57
Class B3 Percentage	0.155692%	0.157256%
Class B4	1,050,000.00	1,048,781.70
Class B4 Percentage	0.108985%	0.110079%
Class B5	1,049,806.14	1,048,588.08
Class B5 Percentage	0.108965%	0.110059%

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Stratification Tables

Issuance Coupon		Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =	5.0	2	0.216	362,173.01	0.122
5.0	- 5.3	7	0.756	1,449,566.43	0.488
5.3	- 5.5	45	4.860	11,749,222.20	3.958
5.5	- 5.8	67	7.235	18,109,390.19	6.101
5.8	- 6.0	142	15.335	42,194,595.50	14.214
6.0	- 6.3	196	21.166	65,763,283.85	22.154
6.3	- 6.5	194	20.950	70,522,451.64	23.757
6.5	- 6.8	142	15.335	48,748,326.35	16.422
6.8	- 7.0	56	6.048	16,963,413.38	5.715
7.0	- 7.3	24	2.592	7,344,825.00	2.474
7.3	- 7.5	18	1.944	4,379,845.53	1.475
7.5	- 7.8	9	0.972	2,292,574.50	0.772
7.8	- 8.0	5	0.540	1,685,746.26	0.568
>	8.0	19	2.052	5,280,065.50	1.779
Wgt Ave / Total:		926	100.000	296,845,479.34	100.000

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	2	0.216	73,635.45	0.025
50,000.00	- 75,000.00	18	1.944	1,168,601.75	0.394
75,000.00	- 100,000.00	35	3.780	3,109,933.76	1.048
100,000.00	- 125,000.00	54	5.832	6,216,516.64	2.094
125,000.00	- 150,000.00	66	7.127	9,142,605.32	3.080
150,000.00	- 175,000.00	65	7.019	10,594,960.80	3.569
175,000.00	- 200,000.00	67	7.235	12,608,942.68	4.248
200,000.00	- 225,000.00	64	6.911	13,512,697.59	4.552
225,000.00	- 250,000.00	58	6.263	13,868,551.89	4.672
250,000.00	- 275,000.00	54	5.832	14,158,446.43	4.770
275,000.00	- 300,000.00	38	4.104	10,990,193.82	3.702
300,000.00	- 325,000.00	46	4.968	14,354,809.91	4.836
325,000.00	- 350,000.00	24	2.592	8,110,315.31	2.732
350,000.00	- 375,000.00	17	1.836	6,147,647.91	2.071
375,000.00	- 400,000.00	25	2.700	9,629,734.84	3.244
400,000.00	- 425,000.00	22	2.376	9,080,387.79	3.059
425,000.00	- 450,000.00	41	4.428	18,051,631.92	6.081
450,000.00	- 475,000.00	34	3.672	15,740,259.96	5.303
475,000.00	- 500,000.00	54	5.832	26,350,651.46	8.877
500,000.00	- 525,000.00	18	1.944	9,226,044.93	3.108
525,000.00	- 550,000.00	28	3.024	15,070,679.72	5.077
550,000.00	- 575,000.00	15	1.620	8,433,594.85	2.841
575,000.00	- 600,000.00	10	1.080	5,893,876.58	1.986
600,000.00	- 625,000.00	11	1.188	6,732,360.63	2.268
625,000.00	- 650,000.00	12	1.296	7,683,880.67	2.589
650,000.00	- 675,000.00	10	1.080	6,625,259.83	2.232
675,000.00	- 700,000.00	5	0.540	3,425,663.77	1.154
700,000.00	- 725,000.00	2	0.216	1,419,673.09	0.478
725,000.00	- 750,000.00	2	0.216	1,487,828.15	0.501
750,000.00	- 775,000.00	4	0.432	3,017,199.12	1.016

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Update Face			Number of Items	Percent of Items	Principal Balance	Percent of Balance
775,000.00	-	800,000.00	1	0.108	790,917.36	0.266
>		800,000.00	24	2.592	24,127,975.41	8.128
Wgt Ave / Total:			926	100.000	296,845,479.34	100.000

Location	Number of Items	Percent of Items	Principal Balance	Percent of Balance
CA	449	48.488	163,187,865.70	54.974
FL	97	10.475	20,189,162.44	6.801
AZ	21	2.268	4,111,431.16	1.385
VA	22	2.376	8,764,340.66	2.952
WA	30	3.240	8,716,209.53	2.936
CO	5	0.540	1,719,834.98	0.579
Others	302	32.613	90,156,634.87	30.372
Wgt Ave / Total:	926	100.000	296,845,479.34	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	0	0.000	0.00	0.000
300	-	360	0	0.000	0.00	0.000
>		360	926	100.000	296,845,479.34	100.000
Wgt Ave / Total:			926	100.000	296,845,479.34	100.000

Issuance Coupon			Number of Items	Percent of Items	Principal Balance	Percent of Balance
<=	5.0		2	0.216	362,173.01	0.122
5.0	-	5.3	7	0.756	1,449,566.43	0.488
5.3	-	5.5	45	4.860	11,749,222.20	3.958
5.5	-	5.8	67	7.235	18,109,390.19	6.101
5.8	-	6.0	142	15.335	42,194,595.50	14.214
6.0	-	6.3	196	21.166	65,763,283.85	22.154
6.3	-	6.5	194	20.950	70,522,451.64	23.757
6.5	-	6.8	142	15.335	48,748,326.35	16.422
6.8	-	7.0	56	6.048	16,963,413.38	5.715
7.0	-	7.3	24	2.592	7,344,825.00	2.474
7.3	-	7.5	18	1.944	4,379,845.53	1.475
7.5	-	7.8	9	0.972	2,292,574.50	0.772
7.8	-	8.0	5	0.540	1,685,746.26	0.568
>		8.0	19	2.052	5,280,065.50	1.779
Wgt Ave / Total:			926	100.000	296,845,479.34	100.000



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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	0.000
25,000.00	-	50,000.00	2	73,635.45	0.025
50,000.00	-	75,000.00	18	1,168,601.75	0.394
75,000.00	-	100,000.00	35	3,109,933.76	1.048
100,000.00	-	125,000.00	54	6,216,516.64	2.094
125,000.00	-	150,000.00	66	9,142,605.32	3.080
150,000.00	-	175,000.00	65	10,594,960.80	3.569
175,000.00	-	200,000.00	67	12,608,942.68	4.248
200,000.00	-	225,000.00	64	13,512,697.59	4.552
225,000.00	-	250,000.00	58	13,868,551.89	4.672
250,000.00	-	275,000.00	54	14,158,446.43	4.770
275,000.00	-	300,000.00	38	10,990,193.82	3.702
300,000.00	-	325,000.00	46	14,354,809.91	4.836
325,000.00	-	350,000.00	24	8,110,315.31	2.732
350,000.00	-	375,000.00	17	6,147,647.91	2.071
375,000.00	-	400,000.00	25	9,629,734.84	3.244
400,000.00	-	425,000.00	22	9,080,387.79	3.059
425,000.00	-	450,000.00	41	18,051,631.92	6.081
450,000.00	-	475,000.00	34	15,740,259.96	5.303
475,000.00	-	500,000.00	54	26,350,651.46	8.877
500,000.00	-	525,000.00	18	9,226,044.93	3.108
525,000.00	-	550,000.00	28	15,070,679.72	5.077
550,000.00	-	575,000.00	15	8,433,594.85	2.841
575,000.00	-	600,000.00	10	5,893,876.58	1.986
600,000.00	-	625,000.00	11	6,732,360.63	2.268
625,000.00	-	650,000.00	12	7,683,880.67	2.589
650,000.00	-	675,000.00	10	6,625,259.83	2.232
675,000.00	-	700,000.00	5	3,425,663.77	1.154
700,000.00	-	725,000.00	2	1,419,673.09	0.478
725,000.00	-	750,000.00	2	1,487,828.15	0.501
750,000.00	-	775,000.00	4	3,017,199.12	1.016
775,000.00	-	800,000.00	1	790,917.36	0.266
>	800,000.00	24	2.592	24,127,975.41	8.128
Wgt Ave / Total:		926	100.000	296,845,479.34	100.000

Location	Number of Items	Percent of Items	Principal Balance	Percent of Balance
CA	449	48.488	163,187,865.70	54.974
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VA	22	2.376	8,764,340.66	2.952
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CO	5	0.540	1,719,834.98	0.579
Others	302	32.613	90,156,634.87	30.372
Wgt Ave / Total:	926	100.000	296,845,479.34	100.000

Update Term	Number of Items	Percent of Items	Principal Balance	Percent of Balance
<=	120	0	0.00	0.000
120	-	180	0.00	0.000
180	-	300	0.00	0.000

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Update Term			Number of Items	Percent of Items	Principal Balance	Percent of Balance
300	-	360	0	0.000	0.00	0.000
>		360	926	100.000	296,845,479.34	100.000
Wgt Ave / Total:			926	100.000	296,845,479.34	100.000