



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	34,602,806.49	5.631250	18,210.37	162,380.88	180,591.25	0.00	34,584,596.12	0.00
A2	02151LAB2	Senior	N/A	Var-30/360	4,152,336.78	11.406251	2,185.24	39,468.83	41,654.07	0.00	4,150,151.53	0.00
A3	02151LAC0	Senior	N/A	Fix-30/360	10,904,832.00	6.250000	5,738.87	56,796.00	62,534.87	0.00	10,899,093.13	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	87,242,222.00	6.500000	57,530.74	472,562.04	530,092.77	0.00	87,184,691.26	0.00
A7	02151LAG1	Senior	Deposit- 0.00%	Fix-30/360	87,242,222.00	6.000000	57,530.74	436,211.11	493,741.85	0.00	87,184,691.26	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	109,318,222.00	6.500000	57,530.74	592,140.37	649,671.11	0.00	109,260,691.26	0.00
A11	02151LAL0	Senior	Exchange- 0.00%	Fix-30/360	109,318,222.00	6.000000	57,530.74	546,591.11	604,121.85	0.00	109,260,691.26	0.00
A12	02151LAM8	Senior	Exchange-100.00%	Fix-30/360	218,636,443.99	6.250000	115,061.48	1,138,731.48	1,253,792.96	0.00	218,521,382.52	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	174,484,443.99	6.250000	115,061.48	908,773.15	1,023,834.62	0.00	174,369,382.52	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	83,495,487.49	0.428912	0.00	29,843.50	29,843.50	0.00	83,470,731.90	0.00
PO	02151LAS5	Strip PO	N/A	Fix-30/360	12,816,529.40	0.000000	7,833.63	0.00	7,833.63	0.00	12,808,695.77	0.00
AR	02151LAT3	Senior	N/A	Fix-30/360	0.00	6.250000	0.00	0.24	0.24	0.00	0.00	0.00
M	02151LAU0	Mezzanine	N/A	Fix-30/360	7,192,644.79	6.250000	2,981.55	37,461.69	40,443.24	0.00	7,189,663.24	0.00
B1	02151LAV8	Junior	N/A	Fix-30/360	2,846,693.19	6.250000	1,180.03	14,826.53	16,006.56	0.00	2,845,513.16	0.00
B2	02151LAW6	Junior	N/A	Fix-30/360	2,097,563.40	6.250000	869.50	10,924.81	11,794.31	0.00	2,096,693.90	0.00
B3	02151LAX4	Junior	N/A	Fix-30/360	1,498,259.57	6.250000	621.07	7,803.44	8,424.50	0.00	1,497,638.50	0.00
B4	02151LAY2	Junior	N/A	Fix-30/360	1,048,781.70	6.250000	434.75	5,462.40	5,897.15	0.00	1,048,346.95	0.00
B5	02151LAZ9	Junior	N/A	Fix-30/360	1,048,588.08	6.250000	434.67	5,461.40	5,896.07	0.00	1,048,153.41	0.00
Totals					296,845,479.40		155,551.16	1,509,161.21	1,664,712.35	0.00	296,689,928.23	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	34,602,806.49	18,210.37	0.00	0.00	0.00	34,584,596.12	0.988131318
A2	02151LAB2	4,200,000.00	4,152,336.78	2,185.24	0.00	0.00	0.00	4,150,151.53	0.988131318
A3	02151LAC0	11,030,000.00	10,904,832.00	5,738.87	0.00	0.00	0.00	10,899,093.13	0.988131743
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	87,242,222.00	57,530.74	0.00	0.00	0.00	87,184,691.26	0.985171150
A7	02151LAG1	88,497,000.00	87,242,222.00	57,530.74	0.00	0.00	0.00	87,184,691.26	0.985171150
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	109,318,222.00	57,530.74	0.00	0.00	0.00	109,260,691.26	0.988131743
A11	02151LAL0	110,573,000.00	109,318,222.00	57,530.74	0.00	0.00	0.00	109,260,691.26	0.988131743
A12	02151LAM8	221,146,000.00	218,636,443.99	115,061.48	0.00	0.00	0.00	218,521,382.52	0.988131743
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	174,484,443.99	115,061.48	0.00	0.00	0.00	174,369,382.52	0.985171150
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	83,495,487.49	0.00	0.00	0.00	0.00	83,470,731.90	0.983896836
PO	02151LAS5	12,872,744.00	12,816,529.40	7,833.63	0.00	0.00	0.00	12,808,695.77	0.995024508
AR	02151LAT3	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.000000000
M	02151LAU0	7,201,000.00	7,192,644.79	2,981.55	0.00	0.00	0.00	7,189,663.24	0.998425669
B1	02151LAV8	2,850,000.00	2,846,693.19	1,180.03	0.00	0.00	0.00	2,845,513.16	0.998425669
B2	02151LAW6	2,100,000.00	2,097,563.40	869.50	0.00	0.00	0.00	2,096,693.90	0.998425669
B3	02151LAX4	1,500,000.00	1,498,259.57	621.07	0.00	0.00	0.00	1,497,638.50	0.998425669
B4	02151LAY2	1,050,000.00	1,048,781.70	434.75	0.00	0.00	0.00	1,048,346.95	0.998425669
B5	02151LAZ9	1,049,806.14	1,048,588.08	434.67	0.00	0.00	0.00	1,048,153.41	0.998425685
Totals		299,999,650.14	296,845,479.40	155,551.16	0.00	0.00	0.00	296,689,928.23	



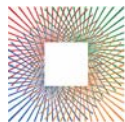
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# **CWALT, Inc.** **Alternative Loan Trust 2007-20** **Series 2007-20**

*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	34,602,806.49	5.631250	5.631250	162,380.88	0.00	162,380.88	0.00	162,380.88	0.00	0.00	0.00
A2	4,152,336.78	11.406251	11.406251	39,468.83	0.00	39,468.83	0.00	39,468.83	0.00	0.00	0.00
A3	10,904,832.00	6.250000	6.250000	56,796.00	0.00	56,796.00	0.00	56,796.00	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	87,242,222.00	6.500000	6.500000	472,562.04	0.00	472,562.04	0.00	472,562.04	0.00	0.00	0.00
A7	87,242,222.00	6.000000	6.000000	436,211.11	0.00	436,211.11	0.00	436,211.11	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	109,318,222.00	6.500000	6.500000	592,140.37	0.00	592,140.37	0.00	592,140.37	0.00	0.00	0.00
A11	109,318,222.00	6.000000	6.000000	546,591.11	0.00	546,591.11	0.00	546,591.11	0.00	0.00	0.00
A12	218,636,443.99	6.250000	6.250000	1,138,731.48	0.00	1,138,731.48	0.00	1,138,731.48	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	174,484,443.99	6.250000	6.250000	908,773.15	0.00	908,773.15	0.00	908,773.15	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	83,495,487.49	0.428912	0.428912	29,843.50	0.00	29,843.50	0.00	29,843.50	0.00	0.00	0.00
PO	12,816,529.40	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	0.24	0.00	0.00	0.00
M	7,192,644.79	6.250000	6.250000	37,461.69	0.00	37,461.69	0.00	37,461.69	0.00	0.00	0.00
B1	2,846,693.19	6.250000	6.250000	14,826.53	0.00	14,826.53	0.00	14,826.53	0.00	0.00	0.00
B2	2,097,563.40	6.250000	6.250000	10,924.81	0.00	10,924.81	0.00	10,924.81	0.00	0.00	0.00
B3	1,498,259.57	6.250000	6.250000	7,803.44	0.00	7,803.44	0.00	7,803.44	0.00	0.00	0.00
B4	1,048,781.70	6.250000	6.250000	5,462.40	0.00	5,462.40	0.00	5,462.40	0.00	0.00	0.00
B5	1,048,588.08	6.250000	6.250004	5,461.40	0.00	5,461.40	0.00	5,461.40	0.00	0.00	0.00
Totals	296,845,479.40			1,509,160.97	0.00	1,509,160.97	0.00	1,509,161.21	0.00	0.00	0.00



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## Alternative Loan Trust 2007-20

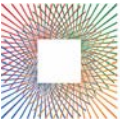
### Series 2007-20

*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	988.651613981	0.520296219	4.639453668	988.131317762	5.631250
A2	02151LAB2	4,200,000.00	988.651613981	0.520296219	9.397340420	988.131317762	11.406251
A3	02151LAC0	11,030,000.00	988.652039801	0.520296443	5.149229374	988.131743358	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	985.821236843	0.650086880	5.339865033	985.171149963	6.500000
A7	02151LAG1	88,497,000.00	985.821236843	0.650086880	4.929106184	985.171149963	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	988.652039801	0.520296443	5.355198549	988.131743358	6.500000
A11	02151LAL0	110,573,000.00	988.652039801	0.520296443	4.943260199	988.131743358	6.000000
A12	02151LAM8	221,146,000.00	988.652039801	0.520296443	5.149229374	988.131743358	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	985.821236843	0.650086880	5.134485609	985.171149963	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	984.188638186	0.000000000	0.351775124	983.896835944	0.428912
PO	02151LAS5	12,872,744.00	995.633052087	0.608544024	0.000000000	995.024508063	0.000000
AR	02151LAT3	100.00	0.000000000	0.000000000	2.401515922	0.000000000	6.250000
M	02151LAU0	7,201,000.00	998.839714728	0.414046093	5.202290181	998.425668635	6.250000
B1	02151LAV8	2,850,000.00	998.839714728	0.414046093	5.202290181	998.425668635	6.250000
B2	02151LAW6	2,100,000.00	998.839714728	0.414046093	5.202290181	998.425668635	6.250000
B3	02151LAX4	1,500,000.00	998.839714728	0.414046093	5.202290181	998.425668635	6.250000
B4	02151LAY2	1,050,000.00	998.839714728	0.414046093	5.202290181	998.425668635	6.250000
B5	02151LAZ9	1,049,806.14	998.839730839	0.414047874	5.202293825	998.425684739	6.250000
Totals		299,999,650.14	989.486085272	0.518504471	5.030543233	988.967580767	

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The BANK  
of NEW YORK

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

Pool Level Data

Distribution Date		10/25/07
Cut-off Date		06/01/07
Record Date		09/28/07
Determination Date		10/01/07
LIBOR Determination Date		09/21/07
Accrual Period 30/360	Begin	09/01/07
	End	10/01/07
Number of Days in 30/360 Accrual Period		30

Group I

One-Month Libor 5.13125%

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	926
Loans Paid Off or otherwise removed pursuant to the PSA	0
Ending Aggregate Loan Count	926

Beginning Pool Stated Principal Balance	296,845,479.34
Scheduled Principal	123,954.28
Unscheduled Principal	31,596.87
Realized Principal Losses	0.00
Ending Pool Stated Principal Balance	296,689,928.19

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**Alternative Loan Trust 2007-20**  
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**Weighted Averages**

Beginning Weighted Average Mortgage Rate	6.37947%
Beginning Weighted Average Net Mortgage Rate	6.10079%
Ending Weighted Average Mortgage Rate	6.37952%
Ending Weighted Average Net Mortgage Rate	6.10085%
Beginning Weighted Average Remaining Term to Maturity	476
Ending Weighted Average Remaining Term to Maturity	475

**Fees of the Trust**

Gross Master Servicing Fee	61,842.81
Net Master Servicing Fee	61,842.81
Trustee Fee	2,226.34
Lpmi	<u>4,866.05</u>
Total Net Loan Fees	68,935.20

**Servicer Advances**

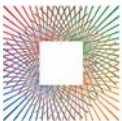
Principal Advances	809.23
Interest Advances	23,876.46
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	<u>0.00</u>
Total Advances	24,685.69

**Mortgage Prepayment Details**

Principal Balance of Loans Paid in Full	0.00
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	0.00
Compensating Interest	0.00
Net Prepayment Interest Shortfall	0.00
CPR %	0.12771%
SMM %	0.01065%

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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	8.35549%
Class A-4 / Class A-5 Priority Amount	0.00

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**Delinquency Information**

Delinquency Info		Group 1	
30-59 Days	Balance	2,709,252.07	0.91316%
	Loan Count	9	0.97192%
60-89 Days	Balance	75,511.78	0.02545%
	Loan Count	1	0.10799%
90+ Days	Balance	1,009,938.31	0.34040%
	Loan Count	4	0.43197%
Total	Balance	3,794,702.16	1.27901%
	Loan Count	14	1.51188%

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%



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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%

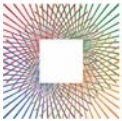
Totals for Foreclosure,REO Bankruptcy, Delinquency		Group 1	
All	Balance	3,794,702.16	1.27901%
	Loan Count	14	1.51188%

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

Current	1,085,450.09
One-Month Prior	1,010,184.36
Two-Month Prior	348,000.00
Three-Month Prior	0.00
Four-Month Prior	0.00
Five-Month Prior	0.00
60+ Delinquency Average	610,908.61
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	1,578,096.39
Plus: Compensating Interest	0.00
Less: Master Servicer Fee	61,842.81
Less: Mortgage Loan Premiums	4,866.05
Less: Excess Master Servicing Fee	0.00
Total Interest Available	1,511,387.53

**Principal**

Scheduled Principal	123,954.28
Paid in Full Principal	0.00
Curtailment Principal	31,596.87
Liquidation Principal	0.00
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	0.00
Total Principal Available	<u>155,551.15</u>

**Other Amounts**

Prepayment Penalties	0.00
Other Amounts	0.00
Total Other Remittance Amounts	0.00

<b>Total Available Funds</b>	<b>1,666,938.68</b>
------------------------------	---------------------

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Distribution Summary

Amounts Available for Distribution

Total Servicer Remittance	1,666,938.68
Principal Reserve Fund withdrawal	0.00
Other Amounts	0.00
Total Amounts Available	1,666,938.68

Distribution Payments

Trustee Fee	2,226.34
Class Payments	1,664,712.34
Total Payments	1,666,938.68

Trust Accounts

Distribution Account

Beginning Balance	0.00
Deposits	1,666,938.68
Withdrawals	1,666,938.68
Ending Balance	0.00

Exchangeable Certificates Distribution Account

Beginnning Balance	0.00
Deposit	1,253,792.96
Withdrawal	1,253,792.96
Ending Balance	0.00

Senior Principal Distribution Amounts

PO Principal Amounts

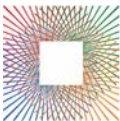
Beginning PO Balance	12,816,529.96
PO Scheduled Principal	6,216.59
PO Prepayments & Recoveries	1,617.04
PO Liquidation Principal	0.00
PO Principal Loss	0.00
Ending PO Balance	12,808,696.33

NON-PO Principal Amounts

Beginning Non-PO Balance	284,028,949.38
Non-PO Scheduled Principal	117,737.69
Non-PO Prepayments & Recoveries	29,979.83
Non-PO Liquidation Principal	0.00
Non-PO Principal Loss	0.00
Ending Non-PO Balance	283,881,231.86

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Principal Distribution Amounts

Senior and Subordinate Percentages

Senior Percentage Original	94.51434%
Senior Prepayment Percentage Original	100.00000%
Senior Percentage	94.46094%
Senior Prepayment Percentage	100.00000%
Subordinate Percentages	5.53906%
Subordinate Prepayment Percentage	0.00000%

Principal Distribution Amounts

Senior Principal Distribution Amount	141,195.96
Subordinate Principal Distribution Amount	6,521.56
PO Principal Distribution Amount	7,833.63
Total Principal Distribution Amount	155,551.15

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Credit Enhancements

Subordination

<u>Credit Support</u>	<u>Original</u>	<u>Current</u>
Class A	947,686,844.00	936,528,066.62
Class A Percentage	98.365145%	98.348549%
Class M	7,201,000.00	7,189,663.24
Class M Percentage	0.747428%	0.755015%
Class B1	2,850,000.00	2,845,513.16
Class B1 Percentage	0.295816%	0.298819%
Class B2	2,100,000.00	2,096,693.90
Class B2 Percentage	0.217969%	0.220182%
Class B3	1,500,000.00	1,497,638.50
Class B3 Percentage	0.155692%	0.157273%
Class B4	1,050,000.00	1,048,346.95
Class B4 Percentage	0.108985%	0.110091%
Class B5	1,049,806.14	1,048,153.41
Class B5 Percentage	0.108965%	0.110071%

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Stratification Tables

Issuance Coupon		Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =	5.0	2	0.216	361,932.68	0.122
5.0	- 5.3	7	0.756	1,448,646.07	0.488
5.3	- 5.5	45	4.860	11,742,431.68	3.958
5.5	- 5.8	67	7.235	18,098,722.11	6.100
5.8	- 6.0	142	15.335	42,173,910.85	14.215
6.0	- 6.3	196	21.166	65,704,331.31	22.146
6.3	- 6.5	194	20.950	70,491,256.59	23.759
6.5	- 6.8	142	15.335	48,734,499.11	16.426
6.8	- 7.0	56	6.048	16,957,094.34	5.715
7.0	- 7.3	24	2.592	7,342,106.63	2.475
7.3	- 7.5	18	1.944	4,378,403.70	1.476
7.5	- 7.8	9	0.972	2,291,792.45	0.772
7.8	- 8.0	5	0.540	1,685,574.90	0.568
>	8.0	19	2.052	5,279,225.77	1.779
Wgt Ave / Total:		926	100.000	296,689,928.19	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	73,602.88	0.025
50,000.00	- 75,000.00	18	1.944	1,168,068.90	0.394
75,000.00	- 100,000.00	35	3.780	3,108,106.98	1.048
100,000.00	- 125,000.00	54	5.832	6,213,671.92	2.094
125,000.00	- 150,000.00	66	7.127	9,137,833.89	3.080
150,000.00	- 175,000.00	66	7.127	10,762,747.69	3.628
175,000.00	- 200,000.00	66	7.127	12,405,255.69	4.181
200,000.00	- 225,000.00	64	6.911	13,506,029.07	4.552
225,000.00	- 250,000.00	58	6.263	13,867,398.75	4.674
250,000.00	- 275,000.00	54	5.832	14,151,586.45	4.770
275,000.00	- 300,000.00	38	4.104	10,984,856.20	3.702
300,000.00	- 325,000.00	47	5.076	14,674,072.21	4.946
325,000.00	- 350,000.00	24	2.592	8,131,755.98	2.741
350,000.00	- 375,000.00	16	1.728	5,794,913.23	1.953
375,000.00	- 400,000.00	25	2.700	9,625,541.74	3.244
400,000.00	- 425,000.00	22	2.376	9,076,547.02	3.059
425,000.00	- 450,000.00	41	4.428	18,043,342.47	6.082
450,000.00	- 475,000.00	35	3.780	16,208,382.77	5.463
475,000.00	- 500,000.00	54	5.832	26,364,166.96	8.886
500,000.00	- 525,000.00	17	1.836	8,721,764.02	2.940
525,000.00	- 550,000.00	29	3.132	15,613,777.69	5.263
550,000.00	- 575,000.00	14	1.512	7,879,743.01	2.656
575,000.00	- 600,000.00	10	1.080	5,890,863.07	1.986
600,000.00	- 625,000.00	11	1.188	6,729,942.66	2.268
625,000.00	- 650,000.00	12	1.296	7,679,971.69	2.589
650,000.00	- 675,000.00	10	1.080	6,622,821.82	2.232
675,000.00	- 700,000.00	5	0.540	3,424,111.72	1.154
700,000.00	- 725,000.00	2	0.216	1,419,585.80	0.478
725,000.00	- 750,000.00	2	0.216	1,487,130.25	0.501
750,000.00	- 775,000.00	4	0.432	3,015,819.61	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	790,552.64	0.266
>		800,000.00	24	2.592	24,115,963.41	8.128
Wgt Ave / Total:			926	100.000	296,689,928.19	100.000

Location	Number of Items	Percent of Items	Principal Balance	Percent of Balance
CA	449	48.488	163,088,072.40	54.969
FL	97	10.475	20,180,575.93	6.802
AZ	21	2.268	4,109,287.00	1.385
VA	22	2.376	8,760,644.22	2.953
WA	30	3.240	8,711,404.03	2.936
CO	5	0.540	1,718,980.19	0.579
Others	302	32.613	90,120,964.42	30.375
Wgt Ave / Total:	926	100.000	296,689,928.19	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	296,689,928.19	100.000
Wgt Ave / Total:			926	100.000	296,689,928.19	100.000

Issuance Coupon			Number of Items	Percent of Items	Principal Balance	Percent of Balance
<=		5.0	2	0.216	361,932.68	0.122
5.0	-	5.3	7	0.756	1,448,646.07	0.488
5.3	-	5.5	45	4.860	11,742,431.68	3.958
5.5	-	5.8	67	7.235	18,098,722.11	6.100
5.8	-	6.0	142	15.335	42,173,910.85	14.215
6.0	-	6.3	196	21.166	65,704,331.31	22.146
6.3	-	6.5	194	20.950	70,491,256.59	23.759
6.5	-	6.8	142	15.335	48,734,499.11	16.426
6.8	-	7.0	56	6.048	16,957,094.34	5.715
7.0	-	7.3	24	2.592	7,342,106.63	2.475
7.3	-	7.5	18	1.944	4,378,403.70	1.476
7.5	-	7.8	9	0.972	2,291,792.45	0.772
7.8	-	8.0	5	0.540	1,685,574.90	0.568
>		8.0	19	2.052	5,279,225.77	1.779
Wgt Ave / Total:			926	100.000	296,689,928.19	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	73,602.88	0.025
50,000.00	-	75,000.00	18	1,168,068.90	0.394
75,000.00	-	100,000.00	35	3,108,106.98	1.048
100,000.00	-	125,000.00	54	6,213,671.92	2.094
125,000.00	-	150,000.00	66	9,137,833.89	3.080
150,000.00	-	175,000.00	66	10,762,747.69	3.628
175,000.00	-	200,000.00	66	12,405,255.69	4.181
200,000.00	-	225,000.00	64	13,506,029.07	4.552
225,000.00	-	250,000.00	58	13,867,398.75	4.674
250,000.00	-	275,000.00	54	14,151,586.45	4.770
275,000.00	-	300,000.00	38	10,984,856.20	3.702
300,000.00	-	325,000.00	47	14,674,072.21	4.946
325,000.00	-	350,000.00	24	8,131,755.98	2.741
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375,000.00	-	400,000.00	25	9,625,541.74	3.244
400,000.00	-	425,000.00	22	9,076,547.02	3.059
425,000.00	-	450,000.00	41	18,043,342.47	6.082
450,000.00	-	475,000.00	35	16,208,382.77	5.463
475,000.00	-	500,000.00	54	26,364,166.96	8.886
500,000.00	-	525,000.00	17	8,721,764.02	2.940
525,000.00	-	550,000.00	29	15,613,777.69	5.263
550,000.00	-	575,000.00	14	7,879,743.01	2.656
575,000.00	-	600,000.00	10	5,890,863.07	1.986
600,000.00	-	625,000.00	11	6,729,942.66	2.268
625,000.00	-	650,000.00	12	7,679,971.69	2.589
650,000.00	-	675,000.00	10	6,622,821.82	2.232
675,000.00	-	700,000.00	5	3,424,111.72	1.154
700,000.00	-	725,000.00	2	1,419,585.80	0.478
725,000.00	-	750,000.00	2	1,487,130.25	0.501
750,000.00	-	775,000.00	4	3,015,819.61	1.016
775,000.00	-	800,000.00	1	790,552.64	0.266
>	800,000.00	24	2.592	24,115,963.41	8.128
Wgt Ave / Total:		926	100.000	296,689,928.19	100.000

Location	Number of Items	Percent of Items	Principal Balance	Percent of Balance
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Others	302	32.613	90,120,964.42	30.375
Wgt Ave / Total:	926	100.000	296,689,928.19	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	296,689,928.19	100.000
Wgt Ave / Total:			926	100.000	296,689,928.19	100.000