



THE BANK OF NEW YORK MELLON

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	34,429,194.47	5.365000	26,185.63	153,920.57	180,106.20	0.00	34,403,008.84	0.00
A2	02151LAB2	Senior	N/A	Var-30/360	4,131,503.34	13.625001	3,142.28	46,907.76	50,050.04	0.00	4,128,361.06	0.00
A3	02151LAC0	Senior	N/A	Fix-30/360	10,850,119.39	6.250000	8,252.22	56,508.61	64,760.83	0.00	10,841,867.17	0.00
A4	02151LAD8	Senior	Deposit- 0.00%	Fix-30/360	11,866,000.00	6.500000	0.00	64,271.40	64,271.40	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	59,327.45	59,327.45	0.00	11,866,000.00	0.00
A6	02151LAF3	Senior	Deposit- 0.00%	Fix-30/360	86,693,741.71	6.500000	82,726.44	469,570.90	552,297.34	0.00	86,611,015.27	0.00
A7	02151LAG1	Senior	Deposit- 0.00%	Fix-30/360	86,693,741.71	6.000000	82,726.44	433,450.06	516,176.50	0.00	86,611,015.27	0.00
A8	02151LAH9	Senior	Deposit- 0.00%	Fix-30/360	10,210,000.00	6.500000	0.00	55,301.79	55,301.79	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	51,047.80	51,047.80	0.00	10,210,000.00	0.00
A10	02151LAK2	Senior	Exchange- 0.00%	Fix-30/360	108,769,741.71	6.500000	82,726.44	589,144.09	671,870.53	0.00	108,687,015.27	0.00
A11	02151LAL0	Senior	Exchange- 0.00%	Fix-30/360	108,769,741.71	6.000000	82,726.44	543,825.32	626,551.75	0.00	108,687,015.27	0.00
A12	02151LAM8	Senior	Exchange-100.00%	Fix-30/360	217,539,483.41	6.250000	165,452.87	1,132,969.41	1,298,422.28	0.00	217,374,030.54	0.00
A13	02151LAN6	Senior	Exchange- 0.00%	Fix-30/360	23,732,000.00	6.250000	0.00	123,598.85	123,598.85	0.00	23,732,000.00	0.00
A14	02151LAP1	Senior	Exchange- 0.00%	Fix-30/360	173,387,483.41	6.250000	165,452.87	903,020.97	1,068,473.84	0.00	173,222,030.54	0.00
A15	02151LAQ9	Senior	Exchange- 0.00%	Fix-30/360	20,420,000.00	6.250000	0.00	106,349.59	106,349.59	0.00	20,420,000.00	0.00
X	02151LAR7	Strip IO	N/A	Var-30/360	82,958,032.75	0.421626	0.00	29,147.69	29,147.69	0.00	82,854,241.27	0.00
PO	02151LAS5	Strip PO	N/A	Fix-30/360	12,753,000.04	0.000000	6,911.05	0.00	6,911.05	0.00	12,746,088.99	0.00
AR	02151LAT3	Senior	N/A	Fix-30/360	0.00	6.250000	0.00	0.00	0.00	0.00	0.00	0.00
M	02151LAU0	Mezzanine	N/A	Fix-30/360	7,183,646.35	6.250000	3,036.25	37,413.29	40,449.54	0.00	7,180,610.10	0.00
B1	02151LAV8	Junior	N/A	Fix-30/360	2,843,131.80	6.250000	1,201.68	14,807.37	16,009.05	0.00	2,841,930.12	0.00
B2	02151LAW6	Junior	N/A	Fix-30/360	2,094,939.22	6.250000	885.45	10,910.69	11,796.14	0.00	2,094,053.77	0.00
B3	02151LAX4	Junior	N/A	Fix-30/360	1,496,385.16	6.250000	632.46	7,793.35	8,425.82	0.00	1,495,752.69	0.00
B4	02151LAY2	Junior	N/A	Fix-30/360	1,047,469.61	6.250000	442.72	5,455.35	5,898.07	0.00	1,047,026.89	0.00
B5	02151LAZ9	Junior	N/A	Fix-30/360	1,047,276.23	6.250000	442.46	5,454.34	5,896.80	0.00	1,046,833.77	0.00
Totals					295,416,149.03		216,585.08	1,501,288.42	1,717,873.51	0.00	295,199,563.94	0.00

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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	34,429,194.47	26,185.63	0.00	0.00	0.00	34,403,008.84	0.982943110
A2	02151LAB2	4,200,000.00	4,131,503.34	3,142.28	0.00	0.00	0.00	4,128,361.06	0.982943110
A3	02151LAC0	11,030,000.00	10,850,119.39	8,252.22	0.00	0.00	0.00	10,841,867.17	0.982943533
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	86,693,741.71	82,726.44	0.00	0.00	0.00	86,611,015.27	0.978688716
A7	02151LAG1	88,497,000.00	86,693,741.71	82,726.44	0.00	0.00	0.00	86,611,015.27	0.978688716
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	108,769,741.71	82,726.44	0.00	0.00	0.00	108,687,015.27	0.982943533
A11	02151LAL0	110,573,000.00	108,769,741.71	82,726.44	0.00	0.00	0.00	108,687,015.27	0.982943533
A12	02151LAM8	221,146,000.00	217,539,483.41	165,452.87	0.00	0.00	0.00	217,374,030.54	0.982943533
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	173,387,483.41	165,452.87	0.00	0.00	0.00	173,222,030.54	0.978688716
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	82,958,032.75	0.00	0.00	0.00	0.00	82,854,241.27	0.976630059
PO	02151LAS5	12,872,744.00	12,753,000.04	6,911.05	0.00	0.00	0.00	12,746,088.99	0.990160994
AR	02151LAT3	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.000000000
M	02151LAU0	7,201,000.00	7,183,646.35	3,036.25	0.00	0.00	0.00	7,180,610.10	0.997168463
B1	02151LAV8	2,850,000.00	2,843,131.80	1,201.68	0.00	0.00	0.00	2,841,930.12	0.997168463
B2	02151LAW6	2,100,000.00	2,094,939.22	885.45	0.00	0.00	0.00	2,094,053.77	0.997168463
B3	02151LAX4	1,500,000.00	1,496,385.16	632.46	0.00	0.00	0.00	1,495,752.69	0.997168463
B4	02151LAY2	1,050,000.00	1,047,469.61	442.72	0.00	0.00	0.00	1,047,026.89	0.997168463
B5	02151LAZ9	1,049,806.14	1,047,276.23	442.46	0.00	0.00	0.00	1,046,833.77	0.997168652
Totals		299,999,650.14	295,416,149.03	216,585.08	0.00	0.00	0.00	295,199,563.94	

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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	34,429,194.47	5.365000	5.364769	153,927.19	0.00	153,927.19	6.62	153,920.57	0.00	0.00	0.00
A2	4,131,503.34	13.625001	13.624415	46,909.78	0.00	46,909.78	2.02	46,907.76	0.00	0.00	0.00
A3	10,850,119.39	6.250000	6.249731	56,511.04	0.00	56,511.04	2.43	56,508.61	0.00	0.00	0.00
A4	11,866,000.00	6.500000	6.499720	64,274.17	0.00	64,274.17	2.76	64,271.40	0.00	0.00	0.00
A5	11,866,000.00	6.000000	5.999742	59,330.00	0.00	59,330.00	2.55	59,327.45	0.00	0.00	0.00
A6	86,693,741.71	6.500000	6.499720	469,591.10	0.00	469,591.10	20.20	469,570.90	0.00	0.00	0.00
A7	86,693,741.71	6.000000	5.999742	433,468.71	0.00	433,468.71	18.64	433,450.06	0.00	0.00	0.00
A8	10,210,000.00	6.500000	6.499720	55,304.17	0.00	55,304.17	2.38	55,301.79	0.00	0.00	0.00
A9	10,210,000.00	6.000000	5.999742	51,050.00	0.00	51,050.00	2.20	51,047.80	0.00	0.00	0.00
A10	108,769,741.71	6.500000	6.499720	589,169.43	589,949.33	589,169.43	0.00	589,144.09	1,179,093.42	0.00	0.00
A11	108,769,741.71	6.000000	5.999742	543,848.71	123,598.85	543,848.71	0.00	543,825.32	247,197.71	0.00	0.00
A12	217,539,483.41	6.250000	6.249731	1,133,018.14	1,134,517.94	1,133,018.14	0.00	1,132,969.41	2,267,487.35	0.00	0.00
A13	23,732,000.00	6.250000	6.249731	123,604.17	123,598.85	123,604.17	0.00	123,598.85	247,197.71	0.00	0.00
A14	173,387,483.41	6.250000	6.249731	903,059.81	904,569.49	903,059.81	0.00	903,020.97	1,807,590.46	0.00	0.00
A15	20,420,000.00	6.250000	6.249731	106,354.17	106,349.60	106,354.17	0.00	106,349.59	212,699.19	0.00	0.00
X	82,958,032.75	0.421626	0.421626	29,147.69	0.00	29,147.69	0.00	29,147.69	0.00	0.00	0.00
PO	12,753,000.04	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	0.00	0.00	0.00	0.00
M	7,183,646.35	6.250000	6.249743	37,414.82	0.00	37,414.82	1.54	37,413.29	0.00	0.00	0.00
B1	2,843,131.80	6.250000	6.249743	14,807.98	0.00	14,807.98	0.61	14,807.37	0.00	0.00	0.00
B2	2,094,939.22	6.250000	6.249743	10,911.14	0.00	10,911.14	0.45	10,910.69	0.00	0.00	0.00
B3	1,496,385.16	6.250000	6.249743	7,793.67	0.00	7,793.67	0.32	7,793.35	0.00	0.00	0.00
B4	1,047,469.61	6.250000	6.249743	5,455.57	0.00	5,455.57	0.22	5,455.35	0.00	0.00	0.00
B5	1,047,276.23	6.250000	6.249743	5,454.56	0.00	5,454.56	0.22	5,454.34	0.00	0.00	0.00
Totals	295,416,149.03			1,501,351.59	0.00	1,501,351.59	63.16	1,501,288.42	0.00	0.00	0.00



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CWALT, Inc. 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	983.691270550	0.748160940	4.397730565	982.943109610	5.365000
A2	02151LAB2	4,200,000.00	983.691270550	0.748160940	11.168515031	982.943109610	13.625001
A3	02151LAC0	11,030,000.00	983.691694234	0.748161263	5.123173880	982.943532971	6.250000
A4	02151LAD8	11,866,000.00	1,000.000000000	0.000000000	5.416433692	1,000.000000000	6.500000
A5	02151LAE6	11,866,000.00	1,000.000000000	0.000000000	4.999784947	1,000.000000000	6.000000
A6	02151LAF3	88,497,000.00	979.623509345	0.934793669	5.306065782	978.688715676	6.500000
A7	02151LAG1	88,497,000.00	979.623509345	0.934793669	4.897906876	978.688715676	6.000000
A8	02151LAH9	10,210,000.00	1,000.000000000	0.000000000	5.416433692	1,000.000000000	6.500000
A9	02151LAJ5	10,210,000.00	1,000.000000000	0.000000000	4.999784947	1,000.000000000	6.000000
A10	02151LAK2	110,573,000.00	983.691694234	0.748161263	5.328100835	982.943532971	6.500000
A11	02151LAL0	110,573,000.00	983.691694234	0.748161263	4.918246925	982.943532971	6.000000
A12	02151LAM8	221,146,000.00	983.691694234	0.748161263	5.123173880	982.943532971	6.250000
A13	02151LAN6	23,732,000.00	1,000.000000000	0.000000000	5.208109320	1,000.000000000	6.250000
A14	02151LAP1	176,994,000.00	979.623509345	0.934793669	5.101986329	978.688715676	6.250000
A15	02151LAQ9	20,420,000.00	1,000.000000000	0.000000000	5.208109320	1,000.000000000	6.250000
X	02151LAR7	84,836,874.00	977.853483262	0.000000000	0.343573396	976.630059118	0.421626
PO	02151LAS5	12,872,744.00	990.697868684	0.536874736	0.000000000	990.160993949	0.000000
AR	02151LAT3	100.00	0.000000000	0.000000000	0.000000000	0.000000000	6.250000
M	02151LAU0	7,201,000.00	997.590105512	0.421642594	5.195568512	997.168462918	6.250000
B1	02151LAV8	2,850,000.00	997.590105512	0.421642594	5.195568512	997.168462918	6.250000
B2	02151LAW6	2,100,000.00	997.590105512	0.421642594	5.195568512	997.168462918	6.250000
B3	02151LAX4	1,500,000.00	997.590105512	0.421642594	5.195568512	997.168462918	6.250000
B4	02151LAY2	1,050,000.00	997.590105512	0.421642594	5.195568512	997.168462918	6.250000
B5	02151LAZ9	1,049,806.14	997.590121602	0.421469329	5.195568596	997.168652274	6.250000
Totals		299,999,650.14	984.721645149	0.721951109	5.004300569	983.999694007	



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Alternative Loan Trust 2007-20

Series 2007-20

Pool Level Data			
Distribution Date			01/25/08
Cut-off Date			06/01/07
Record Date			12/31/07
Determination Date			01/01/08
LIBOR Determination Date			12/21/07
Accrual Period 30/360	Begin		12/01/07
	End		01/01/08
Number of Days in 30/360 Accrual Period			30

Group I	
One-Month Libor	4.86500%

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	920
Loans Paid Off or otherwise removed pursuant to the PSA	1
Ending Aggregate Loan Count	919
Beginning Pool Stated Principal Balance	295,416,148.98
Scheduled Principal	125,772.10
Unscheduled Principal	90,813.16
Realized Principal Losses	0.00
Ending Pool Stated Principal Balance	295,199,563.72

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Weighted Averages

Beginning Weighted Average Mortgage Rate	6.37733%
Beginning Weighted Average Net Mortgage Rate	6.09859%
Ending Weighted Average Mortgage Rate	6.37675%
Ending Weighted Average Net Mortgage Rate	6.09816%
Beginning Weighted Average Remaining Term to Maturity	473
Ending Weighted Average Remaining Term to Maturity	472

Fees of the Trust

Gross Master Servicing Fee	61,545.03
Net Master Servicing Fee	61,473.16
Trustee Fee	2,215.62
Lpmi	<u>4,859.96</u>
Total Net Loan Fees	68,548.74

Servicer Advances

Principal Advances	3,436.81
Interest Advances	65,305.65
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	<u>0.00</u>
Total Advances	68,742.46

Mortgage Prepayment Details

Principal Balance of Loans Paid in Full	72,867.13
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	71.87
Compensating Interest	71.87
Net Prepayment Interest Shortfall	0.00
CPR %	0.36842%
SMM %	0.03075%



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Net Interest Shortfalls		
Net Prepayment Interest Shortfalls		0.00
Relief Act Reduction Shortfalls		<u>63.16</u>
Total Net Interest Shortfalls		63.16
NAS Principal Distribution Amount		
Shift Percentage		0.00000%
Class A-4 / Class A-5 Priority Percentage		8.39586%
Class A-4 / Class A-5 Priority Amount		0.00



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Group 1 - Current Delinquency Information

Days	Delinquency		Bankruptcy		Foreclosure		REO		Total	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
Current			0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%
30 - 59	16 1.74%	6,304,917 2.1358%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	16 1.74%	6,304,917 2.1358%
60 - 89	9 0.98%	2,338,323 0.7921%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	9 0.98%	2,338,323 0.7921%
90 - 119	4 0.44%	1,987,934 0.6734%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	4 0.44%	1,987,934 0.6734%
120 - 149	1 0.11%	456,000 0.1545%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	1 0.11%	456,000 0.1545%
150 - 179	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	1 0.11%	75,457 0.0256%	0 0.00%	0 0.0000%	1 0.11%	75,457 0.0256%
180 - 269	1 0.11%	267,974 0.0908%	0 0.00%	0 0.0000%	1 0.11%	348,000 0.1179%	0 0.00%	0 0.0000%	2 0.22%	615,974 0.2087%
270 - 359	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%
360+	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%
Total	31 3.37%	11,355,148 3.8466%	0 0.00%	0 0.0000%	2 0.22%	423,457 0.1434%	0 0.00%	0 0.0000%	33 3.59%	11,778,605 3.9900%
30+	31 3.37%	11,355,148 3.8466%	0 0.00%	0 0.0000%	2 0.22%	423,457 0.1434%	0 0.00%	0 0.0000%	33 3.59%	11,778,605 3.9900%
60+	15 1.63%	5,050,231 1.7108%	0 0.00%	0 0.0000%	2 0.22%	423,457 0.1434%	0 0.00%	0 0.0000%	17 1.85%	5,473,688 1.8542%
90+	6 0.65%	2,711,908 0.9187%	0 0.00%	0 0.0000%	2 0.22%	423,457 0.1434%	0 0.00%	0 0.0000%	8 0.87%	3,135,365 1.0621%
120+	2 0.22%	723,974 0.2452%	0 0.00%	0 0.0000%	2 0.22%	423,457 0.1434%	0 0.00%	0 0.0000%	4 0.44%	1,147,432 0.3887%
150+	1 0.11%	267,974 0.0908%	0 0.00%	0 0.0000%	2 0.22%	423,457 0.1434%	0 0.00%	0 0.0000%	3 0.33%	691,432 0.2342%
180+	1 0.11%	267,974 0.0908%	0 0.00%	0 0.0000%	1 0.11%	348,000 0.1179%	0 0.00%	0 0.0000%	2 0.22%	615,974 0.2087%

CWALT, Inc.

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270+	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%
360+	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%

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Group 1 - Historical Delinquency Information

Loan Status	01/25/08	
	#	Balance
30 - 59	16 1.74%	6,304,917 2.1358%
60 - 89	9 0.98%	2,338,323 0.7921%
90 - 119	4 0.44%	1,987,934 0.6734%
120 - 149	1 0.11%	456,000 0.1545%
150 - 179	0 0.00%	0 0.0000%
180 - 269	1 0.11%	267,974 0.0908%
270 - 359	0 0.00%	0 0.0000%
360+	0 0.00%	0 0.0000%
Total Delinquent Loans	31 3.37%	11,355,148 3.8466%

Total Bankruptcies	0 0.00%	0 0.0000%
Total Foreclosures	2 0.22%	423,457 0.1434%
Total REOs	0 0.00%	0 0.0000%
Total BK, FC & REO	2 0.22%	423,457 0.1434%

Total Delinquent, Bankruptcy, Foreclosure and REO

30+	33 3.59%	11,778,605 3.9900%
60+	17 1.85%	5,473,688 1.8542%



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90+	8 0.87%	3,135,365 1.0621%
120+	4 0.44%	1,147,432 0.3887%
150+	3 0.33%	691,432 0.2342%
180+	2 0.22%	615,974 0.2087%
270+	0 0.00%	0 0.0000%
360+	0 0.00%	0 0.0000%



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60+ Delinquency, Foreclosure, Bankruptcy & REO Totals

Current	5,473,688.44
One-Month Prior	3,856,130.44
Two-Month Prior	2,720,401.14
Three-Month Prior	1,085,450.09
Four-Month Prior	1,010,184.36
Five-Month Prior	348,000.00
60+ Delinquency Average	2,415,642.41
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	0.000000%
Conditional Default Rate	0.000000%

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



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Available Funds	
Interest	
Scheduled Interest Collected	1,569,837.00
Plus: Compensating Interest	71.87
Less: Master Servicer Fee	61,545.03
Less: Mortgage Loan Premiums	4,859.96
Less: Excess Master Servicing Fee	0.00
Total Interest Available	1,503,503.88
Principal	
Scheduled Principal	125,772.10
Paid in Full Principal	72,867.13
Curtailment Principal	17,946.03
Liquidation Principal	0.00
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	0.00
Total Principal Available	<u>216,585.26</u>
Other Amounts	
Prepayment Penalties	0.00
Other Amounts	0.00
Total Other Remittance Amounts	0.00
Total Available Funds	1,720,089.14

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Distribution Summary

Amounts Available for Distribution

Total Servicer Remittance	1,720,089.14
Principal Reserve Fund withdrawal	0.00
Other Amounts	0.00
Total Amounts Available	1,720,089.14

Distribution Payments

Trustee Fee	2,215.62
Class Payments	<u>1,717,873.52</u>
Total Payments	1,720,089.14

Trust Accounts

Distribution Account

Beginning Balance	0.00
Deposits	1,720,089.14
Withdrawals	<u>1,720,089.14</u>
Ending Balance	0.00

Exchangeable Certificates Distribution Account

Beginnning Balance	0.00
Deposit	1,298,422.28
Withdrawal	<u>1,298,422.28</u>
Ending Balance	0.00

Senior Principal Distribution Amounts

PO Principal Amounts

Beginning PO Balance	12,753,000.61
PO Scheduled Principal	6,301.36
PO Prepayments & Recoveries	609.69
PO Liquidation Principal	0.00
PO Principal Loss	<u>0.00</u>
Ending PO Balance	12,746,089.56

NON-PO Principal Amounts

Beginning Non-PO Balance	282,663,148.37
Non-PO Scheduled Principal	119,470.74
Non-PO Prepayments & Recoveries	90,203.47
Non-PO Liquidation Principal	0.00
Non-PO Principal Loss	<u>0.00</u>
Ending Non-PO Balance	282,453,474.16



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Principal Distribution Amounts

Senior and Subordinate Percentages

Senior Percentage Original	94.51434%
Senior Prepayment Percentage Original	100.00000%
Senior Percentage	94.44114%
Senior Prepayment Percentage	100.00000%
Subordinate Percentages	5.55886%
Subordinate Prepayment Percentage	0.00000%

Principal Distribution Amounts

Senior Principal Distribution Amount	203,033.00
Subordinate Principal Distribution Amount	6,641.21
PO Principal Distribution Amount	<u>6,911.05</u>
Total Principal Distribution Amount	216,585.26



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Credit Enhancements

Subordination

Credit Support

	Original	Current
Class A	947,686,844.00	931,615,448.23
Class A Percentage	98.365145%	98.342041%
Class M	7,201,000.00	7,180,610.10
Class M Percentage	0.747428%	0.757991%
Class B1	2,850,000.00	2,841,930.12
Class B1 Percentage	0.295816%	0.299996%
Class B2	2,100,000.00	2,094,053.77
Class B2 Percentage	0.217969%	0.221050%
Class B3	1,500,000.00	1,495,752.69
Class B3 Percentage	0.155692%	0.157893%
Class B4	1,050,000.00	1,047,026.89
Class B4 Percentage	0.108985%	0.110525%
Class B5	1,049,806.14	1,046,833.77
Class B5 Percentage	0.108965%	0.110505%

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Stratification Tables

Issuance Coupon		Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =	5.0	2	0.218	361,205.58	0.122
5.0	- 5.3	7	0.762	1,445,558.40	0.490
5.3	- 5.5	45	4.897	11,721,100.47	3.971
5.5	- 5.8	66	7.182	17,930,322.95	6.074
5.8	- 6.0	142	15.452	42,109,366.29	14.265
6.0	- 6.3	193	21.001	65,193,455.09	22.085
6.3	- 6.5	194	21.110	70,390,387.22	23.845
6.5	- 6.8	141	15.343	48,551,378.64	16.447
6.8	- 7.0	56	6.094	16,938,661.51	5.738
7.0	- 7.3	24	2.612	7,333,905.04	2.484
7.3	- 7.5	18	1.959	4,373,517.71	1.482
7.5	- 7.8	9	0.979	2,289,334.61	0.776
7.8	- 8.0	5	0.544	1,685,053.03	0.571
>	8.0	17	1.850	4,876,317.18	1.652
Wgt Ave / Total:		919	100.000	295,199,563.72	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	0.218	73,504.09	0.025
50,000.00	- 75,000.00	17	1.850	1,093,587.46	0.370
75,000.00	- 100,000.00	35	3.808	3,102,739.33	1.051
100,000.00	- 125,000.00	51	5.550	5,863,483.53	1.986
125,000.00	- 150,000.00	66	7.182	9,135,918.44	3.095
150,000.00	- 175,000.00	64	6.964	10,419,080.50	3.530
175,000.00	- 200,000.00	67	7.291	12,568,648.42	4.258
200,000.00	- 225,000.00	64	6.964	13,510,707.99	4.577
225,000.00	- 250,000.00	58	6.311	13,870,672.14	4.699
250,000.00	- 275,000.00	54	5.876	14,156,187.42	4.795
275,000.00	- 300,000.00	38	4.135	10,993,966.84	3.724
300,000.00	- 325,000.00	46	5.005	14,355,884.83	4.863
325,000.00	- 350,000.00	23	2.503	7,793,998.69	2.640
350,000.00	- 375,000.00	18	1.959	6,536,047.15	2.214
375,000.00	- 400,000.00	23	2.503	8,862,111.23	3.002
400,000.00	- 425,000.00	22	2.394	9,064,983.08	3.071
425,000.00	- 450,000.00	41	4.461	18,018,609.36	6.104
450,000.00	- 475,000.00	37	4.026	17,136,192.86	5.805
475,000.00	- 500,000.00	52	5.658	25,378,058.11	8.597
500,000.00	- 525,000.00	17	1.850	8,710,616.91	2.951
525,000.00	- 550,000.00	31	3.373	16,690,987.25	5.654
550,000.00	- 575,000.00	12	1.306	6,768,826.63	2.293
575,000.00	- 600,000.00	10	1.088	5,881,807.58	1.992
600,000.00	- 625,000.00	11	1.197	6,721,471.76	2.277
625,000.00	- 650,000.00	12	1.306	7,666,388.51	2.597
650,000.00	- 675,000.00	10	1.088	6,615,099.76	2.241
675,000.00	- 700,000.00	5	0.544	3,419,405.34	1.158
700,000.00	- 725,000.00	2	0.218	1,419,489.79	0.481
725,000.00	- 750,000.00	3	0.326	2,234,671.50	0.757
750,000.00	- 775,000.00	3	0.326	2,261,975.12	0.766

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Update Face	Number of Items	Percent of Items	Principal Balance	Percent of Balance
775,000.00 - 800,000.00	1	0.109	789,446.80	0.267
> 800,000.00	24	2.612	24,084,995.30	8.159
Wgt Ave / Total:	919	100.000	295,199,563.72	100.000

Location	Number of Items	Percent of Items	Principal Balance	Percent of Balance
CA	447	48.640	162,636,534.27	55.094
FL	96	10.446	20,029,817.34	6.785
AZ	21	2.285	4,103,222.61	1.390
VA	21	2.285	8,612,866.83	2.918
WA	30	3.264	8,697,283.34	2.946
CO	5	0.544	1,716,434.04	0.581
Others	299	32.535	89,403,405.29	30.286
Wgt Ave / Total:	919	100.000	295,199,563.72	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	919	100.000	295,199,563.72	100.000
Wgt Ave / Total:	919	100.000	295,199,563.72	100.000

Issuance Coupon	Number of Items	Percent of Items	Principal Balance	Percent of Balance
<= 5.0	2	0.218	361,205.58	0.122
5.0 - 5.3	7	0.762	1,445,558.40	0.490
5.3 - 5.5	45	4.897	11,721,100.47	3.971
5.5 - 5.8	66	7.182	17,930,322.95	6.074
5.8 - 6.0	142	15.452	42,109,366.29	14.265
6.0 - 6.3	193	21.001	65,193,455.09	22.085
6.3 - 6.5	194	21.110	70,390,387.22	23.845
6.5 - 6.8	141	15.343	48,551,378.64	16.447
6.8 - 7.0	56	6.094	16,938,661.51	5.738
7.0 - 7.3	24	2.612	7,333,905.04	2.484
7.3 - 7.5	18	1.959	4,373,517.71	1.482
7.5 - 7.8	9	0.979	2,289,334.61	0.776
7.8 - 8.0	5	0.544	1,685,053.03	0.571
> 8.0	17	1.850	4,876,317.18	1.652
Wgt Ave / Total:	919	100.000	295,199,563.72	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	73,504.09	0.025
50,000.00	-	75,000.00	17	1,093,587.46	0.370
75,000.00	-	100,000.00	35	3,102,739.33	1.051
100,000.00	-	125,000.00	51	5,863,483.53	1.986
125,000.00	-	150,000.00	66	9,135,918.44	3.095
150,000.00	-	175,000.00	64	10,419,080.50	3.530
175,000.00	-	200,000.00	67	12,568,648.42	4.258
200,000.00	-	225,000.00	64	13,510,707.99	4.577
225,000.00	-	250,000.00	58	13,870,672.14	4.699
250,000.00	-	275,000.00	54	14,156,187.42	4.795
275,000.00	-	300,000.00	38	10,993,966.84	3.724
300,000.00	-	325,000.00	46	14,355,884.83	4.863
325,000.00	-	350,000.00	23	7,793,998.69	2.640
350,000.00	-	375,000.00	18	6,536,047.15	2.214
375,000.00	-	400,000.00	23	8,862,111.23	3.002
400,000.00	-	425,000.00	22	9,064,983.08	3.071
425,000.00	-	450,000.00	41	18,018,609.36	6.104
450,000.00	-	475,000.00	37	17,136,192.86	5.805
475,000.00	-	500,000.00	52	25,378,058.11	8.597
500,000.00	-	525,000.00	17	8,710,616.91	2.951
525,000.00	-	550,000.00	31	16,690,987.25	5.654
550,000.00	-	575,000.00	12	6,768,826.63	2.293
575,000.00	-	600,000.00	10	5,881,807.58	1.992
600,000.00	-	625,000.00	11	6,721,471.76	2.277
625,000.00	-	650,000.00	12	7,666,388.51	2.597
650,000.00	-	675,000.00	10	6,615,099.76	2.241
675,000.00	-	700,000.00	5	3,419,405.34	1.158
700,000.00	-	725,000.00	2	1,419,489.79	0.481
725,000.00	-	750,000.00	3	2,234,671.50	0.757
750,000.00	-	775,000.00	3	2,261,975.12	0.766
775,000.00	-	800,000.00	1	789,446.80	0.267
>	800,000.00	24	2.612	24,084,995.30	8.159
Wgt Ave / Total:		919	100.000	295,199,563.72	100.000

Location	Number of Items	Percent of Items	Principal Balance	Percent of Balance
CA	447	48.640	162,636,534.27	55.094
FL	96	10.446	20,029,817.34	6.785
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WA	30	3.264	8,697,283.34	2.946
CO	5	0.544	1,716,434.04	0.581
Others	299	32.535	89,403,405.29	30.286
Wgt Ave / Total:	919	100.000	295,199,563.72	100.000

Update Term	Number of Items	Percent of Items	Principal Balance	Percent of Balance
<=	120	0	0.00	0.000
120	-	180	0	0.000
180	-	300	0	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	919	100.000	295,199,563.72	100.000
Wgt Ave / Total:			919	100.000	295,199,563.72	100.000