

101 Barclay Street, 4 West
New York, NY 10286

Distribution Date: 01/25/08

Officer: Michelle Penson
212-815-3087

Associate: Steven Chrysanthis
212-815-8318



CWALT, Inc.
Alternative Loan Trust 2007-OA11
Mortgage Pass-Through Certificates, Series 2007-OA11

Certificateholder Monthly Distribution Summary

Class	Cusip	Class Description	Certificate Rate Type	Beginning Balance	Pass Through Rate (%)	Principal Distribution	Interest Distribution	Total Distribution	Current Realized Losses	Ending Balance	Cumulative Realized Losses
A1A	02151WAA0	Senior	Var-30/360	260,124,669.08	6.168000	1,666,807.71	1,337,040.80	3,003,848.51	0.00	258,457,861.37	0.00
A1B	02151WAT9	Senior	Var-30/360	99,392,722.24	6.038000	636,881.37	500,111.05	1,136,992.42	0.00	98,755,840.87	0.00
A2	02151WAB8	Senior	Var-30/360	44,939,425.43	6.388000	287,959.54	239,227.54	527,187.08	0.00	44,651,465.89	0.00
A3	02151WAC6	Senior	Var-30/360	44,939,425.43	7.288000	287,959.54	272,932.11	560,891.65	0.00	44,651,465.89	0.00
XP				514,577,929.42	1.470621	0.00	641,024.30	641,024.30	0.00	511,698,321.25	0.00
XP-1	02151WAD4	Strip IO	Var-30/360	449,396,242.19	1.482243	0.00	555,095.43	555,095.43	0.00	446,516,634.02	0.00
XP-2	02151WAD4	Strip PO	Var-30/360	0.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
XP-3	02151WAD4	Strip IO	Var-30/360	65,181,687.23	1.390491	0.00	75,528.77	75,528.77	0.00	65,181,687.23	0.00
XP-4	02151WAD4	Strip PO	Var-30/360	0.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
XP-5	02151WAD4	Prepay Penalties	Fix-30/360	0.00	0.000000	0.00	10,400.10	10,400.10	0.00	0.00	0.00
AR	02151WAS1	Senior	Var-30/360	0.00	7.755491	0.00	0.00	0.00	0.00	0.00	0.00
M1	02151WAE2	Subordinate	Var-Act/360	10,087,836.44	6.365000	0.00	53,507.57	53,507.57	0.00	10,087,836.44	0.00
M2	02151WAF9	Subordinate	Var-Act/360	8,276,865.80	6.365000	0.00	43,901.88	43,901.88	0.00	8,276,865.80	0.00
M3	02151WAG7	Subordinate	Var-Act/360	5,172,916.13	6.365000	0.00	27,438.01	27,438.01	0.00	5,172,916.13	0.00
M4	02151WAH5	Subordinate	Var-Act/360	4,655,924.51	6.365000	0.00	24,695.80	24,695.80	0.00	4,655,924.51	0.00
M5	02151WAI1	Subordinate	Var-Act/360	4,396,928.71	6.365000	0.00	23,322.04	23,322.04	0.00	4,396,928.71	0.00
M6	02151WAK8	Subordinate	Var-Act/360	4,138,932.89	6.365000	0.00	21,953.59	21,953.59	0.00	4,138,932.89	0.00
M7	02151WAL6	Subordinate	Var-Act/360	1,551,974.84	6.365000	0.00	8,231.93	8,231.93	0.00	1,551,974.84	0.00
M8	02151WAM4	Subordinate	Var-Act/360	2,585,958.07	6.365000	0.00	13,716.35	13,716.35	0.00	2,585,958.07	0.00
M9	02151WAN2	Subordinate	Var-Act/360	2,586,958.06	6.365000	0.00	13,721.66	13,721.66	0.00	2,586,958.06	0.00
B1	02151WAP7	Subordinate	Var-Act/360	5,172,916.13	6.365000	0.00	27,438.01	27,438.01	0.00	5,172,916.13	0.00
B2	02151WAQ5	Subordinate	Var-Act/360	7,242,882.57	6.365000	0.00	38,417.46	38,417.46	0.00	7,242,882.57	0.00
B3	02151WAR3	Subordinate	Var-Act/360	9,311,593.09	6.365000	0.00	49,390.24	49,390.24	0.00	9,311,593.09	0.66
Totals				514,577,929.42		2,879,608.16	3,336,070.34	6,215,678.50	0.00	511,698,321.26	0.66

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Alternative Loan Trust 2007-OA11
Mortgage Pass-Through Certificates, Series 2007-OA11

Principal Distribution Detail

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Scheduled Principal Distribution	Net Principal Distribution	Deferred Interest	Current Realized Losses	Ending Certificate Balance	Ending Certificate Factor
A1A	02151WAA0	261,714,000.00	260,124,669.08	1,666,807.71	1,666,807.71	0.00	0.00	258,457,861.37	0.987558409
A1B	02151WAT9	100,000,000.00	99,392,722.24	636,881.37	636,881.37	0.00	0.00	98,755,840.87	0.987558409
A2	02151WAB8	45,214,000.00	44,939,425.43	287,959.54	287,959.54	0.00	0.00	44,651,465.89	0.987558409
A3	02151WAC6	45,214,000.00	44,939,425.43	287,959.54	287,959.54	0.00	0.00	44,651,465.89	0.987558409
XP		517,324,744.00	514,577,929.42	0.00	0.00	0.00	0.00	511,698,321.25	0.989124002
XP-1	02151WAD4	452,142,000.00	449,396,242.19	0.00	0.00	0.00	0.00	446,516,634.02	0.987558409
XP-2	02151WAD4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.000000000
XP-3	02151WAD4	65,182,744.00	65,181,687.23	0.00	0.00	0.00	0.00	65,181,687.23	0.999983788
XP-4	02151WAD4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.000000000
XP-5	02151WAD4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.000000000
AR	02151WAS1	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.000000000
M1	02151WAE2	10,088,000.00	10,087,836.44	0.00	0.00	0.00	0.00	10,087,836.44	0.999983787
M2	02151WAF9	8,277,000.00	8,276,865.80	0.00	0.00	0.00	0.00	8,276,865.80	0.999983787
M3	02151WAG7	5,173,000.00	5,172,916.13	0.00	0.00	0.00	0.00	5,172,916.13	0.999983787
M4	02151WAH5	4,656,000.00	4,655,924.51	0.00	0.00	0.00	0.00	4,655,924.51	0.999983787
M5	02151WAJ1	4,397,000.00	4,396,928.71	0.00	0.00	0.00	0.00	4,396,928.71	0.999983787
M6	02151WAK8	4,139,000.00	4,138,932.89	0.00	0.00	0.00	0.00	4,138,932.89	0.999983787
M7	02151WAL6	1,552,000.00	1,551,974.84	0.00	0.00	0.00	0.00	1,551,974.84	0.999983787
M8	02151WAM4	2,586,000.00	2,585,958.07	0.00	0.00	0.00	0.00	2,585,958.07	0.999983787
M9	02151WAN2	2,587,000.00	2,586,958.06	0.00	0.00	0.00	0.00	2,586,958.06	0.999983787
B1	02151WAP7	5,173,000.00	5,172,916.13	0.00	0.00	0.00	0.00	5,172,916.13	0.999983787
B2	02151WAQ5	7,243,000.00	7,242,882.57	0.00	0.00	0.00	0.00	7,242,882.57	0.999983787
B3	02151WAR3	9,311,744.06	9,311,593.09	0.00	0.00	0.00	0.00	9,311,593.09	0.999983787
Totals		517,324,844.06	514,577,929.42	2,879,608.16	2,879,608.16	0.00	0.00	511,698,321.26	

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Alternative Loan Trust 2007-OA11
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Interest Distribution Detail

Class	Beginning Certificate Balance	Pass Through Rate (%)	Effective Coupon (%)	Current Interest	Deferred Interest	Total Interest Due	Net Rate Carryover Paid	Net Interest Shortfall	Interest Paid	Net Rate Carryover After Dist.
A1A	260,124,669.08	6.168000	6.168000	1,337,040.80	0.00	1,337,040.80	0.00	0.00	1,337,040.80	0.00
A1B	99,392,722.24	6.038000	6.038000	500,111.05	0.00	500,111.05	0.00	0.00	500,111.05	0.00
A2	44,939,425.43	6.388000	6.388000	239,227.54	0.00	239,227.54	0.00	0.00	239,227.54	0.00
A3	44,939,425.43	7.288000	7.288000	272,932.11	0.00	272,932.11	0.00	0.00	272,932.11	0.00
XP	514,577,929.42	1.470621	1.470621	630,624.20	0.00	630,624.20	0.00	0.00	641,024.30	0.00
XP-1	449,396,242.19	1.482243	1.482243	555,095.43	0.00	555,095.43	0.00	0.00	555,095.43	0.00
XP-2	0.00	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
XP-3	65,181,687.23	1.390491	1.390491	75,528.77	0.00	75,528.77	0.00	0.00	75,528.77	0.00
XP-4	0.00	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
XP-5	0.00	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	10,400.10	0.00
AR	0.00	7.755491	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M1	10,087,836.44	6.365000	6.365000	53,507.57	0.00	53,507.57	0.00	0.00	53,507.57	0.00
M2	8,276,865.80	6.365000	6.365000	43,901.88	0.00	43,901.88	0.00	0.00	43,901.88	0.00
M3	5,172,916.13	6.365000	6.365000	27,438.01	0.00	27,438.01	0.00	0.00	27,438.01	0.00
M4	4,655,924.51	6.365000	6.365000	24,695.80	0.00	24,695.80	0.00	0.00	24,695.80	0.00
M5	4,396,928.71	6.365000	6.365000	23,322.04	0.00	23,322.04	0.00	0.00	23,322.04	0.00
M6	4,138,932.89	6.365000	6.365000	21,953.59	0.00	21,953.59	0.00	0.00	21,953.59	0.00
M7	1,551,974.84	6.365000	6.365000	8,231.93	0.00	8,231.93	0.00	0.00	8,231.93	0.00
M8	2,585,958.07	6.365000	6.365000	13,716.35	0.00	13,716.35	0.00	0.00	13,716.35	0.00
M9	2,586,958.06	6.365000	6.365000	13,721.66	0.00	13,721.66	0.00	0.00	13,721.66	0.00
B1	5,172,916.13	6.365000	6.365000	27,438.01	0.00	27,438.01	0.00	0.00	27,438.01	0.00
B2	7,242,882.57	6.365000	6.365000	38,417.46	0.00	38,417.46	0.00	0.00	38,417.46	0.00
B3	9,311,593.09	6.365000	6.365000	49,390.24	0.00	49,390.24	0.00	0.00	49,390.24	0.00
Totals	514,577,929.42			3,325,670.24	0.00	3,325,670.24	0.00	0.00	3,336,070.34	0.00

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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 (%)
A1A	02151WAA0	261,714,000.00	993.927222394	6.368813713	5.108785923	987.558408681	6.168000
A1B	02151WAT9	100,000,000.00	993.927222394	6.368813713	5.001110474	987.558408681	6.038000
A2	02151WAB8	45,214,000.00	993.927222394	6.368813713	5.291005914	987.558408681	6.388000
A3	02151WAC6	45,214,000.00	993.927222394	6.368813713	6.036451331	987.558408681	7.288000
XP		517,324,744.00	994.690347578	0.000000000	1.239113937	989.124002253	1.470621
XP-1	02151WAD4	452,142,000.00	993.927222394	0.000000000	1.227701535	987.558408681	1.482243
XP-2	02151WAD4	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000
XP-3	02151WAD4	65,182,744.00	999.983787613	0.000000000	1.158723342	999.983787613	1.390491
XP-4	02151WAD4	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000
XP-5	02151WAD4	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000
AR	02151WAS1	100.00	0.000000000	0.000000000	0.000000000	0.000000000	7.755491
M1	02151WAE2	10,088,000.00	999.983786693	0.000000000	5.304080669	999.983786693	6.365000
M2	02151WAF9	8,277,000.00	999.983786693	0.000000000	5.304080669	999.983786693	6.365000
M3	02151WAG7	5,173,000.00	999.983786693	0.000000000	5.304080669	999.983786693	6.365000
M4	02151WAH5	4,656,000.00	999.983786693	0.000000000	5.304080669	999.983786693	6.365000
M5	02151WAI1	4,397,000.00	999.983786693	0.000000000	5.304080669	999.983786693	6.365000
M6	02151WAK8	4,139,000.00	999.983786693	0.000000000	5.304080669	999.983786693	6.365000
M7	02151WAL6	1,552,000.00	999.983786693	0.000000000	5.304080669	999.983786693	6.365000
M8	02151WAM4	2,586,000.00	999.983786693	0.000000000	5.304080669	999.983786693	6.365000
M9	02151WAN2	2,587,000.00	999.983786693	0.000000000	5.304080669	999.983786693	6.365000
B1	02151WAP7	5,173,000.00	999.983786693	0.000000000	5.304080669	999.983786693	6.365000
B2	02151WAQ5	7,243,000.00	999.983786693	0.000000000	5.304080669	999.983786693	6.365000
B3	02151WAR3	9,311,744.06	999.983786693	0.000000000	5.304080669	999.983786693	6.365000
Totals		517,324,844.06	994.690155187	5.566344229	6.448695396	989.123810958	

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Pool Level Data

Distribution Date		01/25/08
Cut-off Date		10/01/07
Record Date		12/31/07
Determination Date		01/30/08
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
Accrual Period Actual Days	Begin	12/26/07
	End	01/25/08
Number of Days in Actual Accrual Period		30

Additional Rate Detail

Libor Rate	4.8650000%
' Libor Certificates Net Rate Cap	7.7554906%

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Collateral Detail

Original Mortgage Loan Details

Original Aggregate Loan Count	1,145
Original Stated Principal Balance	517,324,844.06
Original Weighted Average Mortgage Rate	8.32453%
Original Weighted Average Net Mortgage Rate	7.88173%
Original Weighted Average Remaining Term	390

Current Mortgage Loan Details

Beginning Aggregate Loan Count	1,128
Loans Paid Off or otherwise removed pursuant to the PSA	<u>7</u>
Ending Aggregate Loan Count	1,121

Beginning Pool Stated Principal Balance	514,577,929.42
Scheduled Principal	-1,760,776.47
Unscheduled Principal	4,640,384.64
Realized Principal Losses	<u>0.00</u>
Ending Pool Stated Principal Balance	511,698,321.25

Beginning Weighted Average Mortgage Rate	8.19860%
Beginning Weighted Average Net Mortgage Rate	7.75549%
Ending Weighted Average Mortgage Rate	8.19815%
Ending Weighted Average Net Mortgage Rate	7.75474%

Beginning Weighted Average Remaining Term to Maturity	394
Ending Weighted Average Remaining Term to Maturity	387

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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	160,805.60
Net Master Servicing Fee	157,262.05
Trustee Fee	3,859.33
Certificate Insurance Premium	0.00
Mortgage Insurance Premium	<u>25,347.74</u>
Total Net Fees of the Trust	186,469.13

Servicer Advances

Principal Advances	-119,531.26
Interest Advances	232,884.87
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	<u>0.00</u>
Total Advances	113,353.61

Mortgage Prepayment Details

Principal Balance of Loans Paid in Full	4,377,920.14
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	3,543.55
Compensating Interest	3,543.55
Non-Supported Prepayment Interest Shortfall	0.00
Prepayment Charges	10,400.10
CPR %	10.26710%
SMM %	0.89871%

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Realized Loss Detail

Realized Losses

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
MDR (Monthly Default Rate)	0.00000%
CDR (Conditional Default Rate)	0.00000%

<u>Loan ID</u>	<u>Liquidation Balance</u>	<u>Liquidation Proceeds</u>	<u>Realized Loss</u>
<u>Group 1</u>	N/A		

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Servicer Remittance Summary

Interest Remittance Amount

Scheduled Interest Collected	3,512,139.35
Plus: Compensating Interest	3,543.55
Less: Servicing Fees	160,805.60
Less: Mortgage Insurance Premium	<u>25,347.74</u>
Total Interest Remittance Amount	3,329,529.56

Principal Remittance Amount

Scheduled Principal	-1,760,776.47
Curtailment Principal	262,464.50
Paid in Full Principal	4,377,920.14
Repurchased Principal	0.00
Liquidation Principal	0.00
Subsequent Recoveries	0.00
Less: Non-Recoverable Principal Advances relating to Principal	<u>0.00</u>
Total Principal Remittance Amount	2,879,608.17

Other Remittance Amounts

Prepayment Charge	10,400.10
Other Amounts Required	<u>0.00</u>
Total Other Remittance	10,400.10

Total Servicer Remittance	6,219,537.83
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Distributable Amounts

Principal Distribution Amount

Principal Remittance Amount	2,879,608.17
Plus: Supplemental Loan Deposit	<u>0.00</u>
Principal Distribution Amount	2,879,608.17

Interest Funds

Interest Remittance	3,329,529.56
Less: Trustee Fee	<u>3,859.33</u>
Interest Funds	3,325,670.23

Distribution Summary

Amounts Available for Distribution

Total Servicer Remittance	6,219,537.83
Investment Income	0.00
Supplemental Loan Deposit	0.00
Carryover Reserve Fund withdrawal	0.00
Other Amounts	<u>0.00</u>
Total Available	6,219,537.83

Distribution Payments

Trustee Fee	3,859.33
Class Payments	<u>6,215,678.50</u>
Total Payments	6,219,537.83

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Trust Accounts

Distribution Account

Beginning Balance	0.00
Deposit	6,219,537.83
Withdrawal	<u>6,219,537.83</u>
Ending Balance	0.00

Carryover Reserve Account

Beginning Balance	1,000.00
Deposits	630,624.19
Withdrawals	<u>630,624.19</u>
Ending Balance	1,000.00

Net Rate Carryover Details

Net Rate Cap Details

Libor Rate	4.86500%
Net Rate Cap for Libor Certs	7.75549%

<u>Class</u>	<u>Beginning Balance</u>	<u>Interest Thereon</u>	<u>Current Period Amount</u>	<u>Amount Paid</u>	<u>Ending Amount</u>
A1A	0.00	0.00	0.00	0.00	0.00
A1B	0.00	0.00	0.00	0.00	0.00
A2	0.00	0.00	0.00	0.00	0.00
A3	0.00	0.00	0.00	0.00	0.00
M1	0.00	0.00	0.00	0.00	0.00
M2	0.00	0.00	0.00	0.00	0.00
M3	0.00	0.00	0.00	0.00	0.00
M4	0.00	0.00	0.00	0.00	0.00
M5	0.00	0.00	0.00	0.00	0.00
M6	0.00	0.00	0.00	0.00	0.00
M7	0.00	0.00	0.00	0.00	0.00
M8	0.00	0.00	0.00	0.00	0.00

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<u>Class</u>	<u>Beginning Balance</u>	<u>Interest Thereon</u>	<u>Current Period Amount</u>	<u>Amount Paid</u>	<u>Ending Amount</u>
M9	0.00	0.00	0.00	0.00	0.00
B1	0.00	0.00	0.00	0.00	0.00
B2	0.00	0.00	0.00	0.00	0.00
B3	0.00	0.00	0.00	0.00	0.00
Total	--	--	--	--	--

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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	62 5.53%	23,646,872 4.6213%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	62 5.53%	23,646,872 4.6213%
60 - 89	18 1.61%	7,386,476 1.4435%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	18 1.61%	7,386,476 1.4435%
90 - 119	14 1.25%	4,754,716 0.9292%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	14 1.25%	4,754,716 0.9292%
120 - 149	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%
150 - 179	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%
180 - 269	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%
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	94 8.39%	35,788,064 6.9940%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	94 8.39%	35,788,064 6.9940%
30+	94 8.39%	35,788,064 6.9940%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	94 8.39%	35,788,064 6.9940%
60+	32 2.85%	12,141,192 2.3727%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	32 2.85%	12,141,192 2.3727%

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90+	14 1.25%	4,754,716 0.9292%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	14 1.25%	4,754,716 0.9292%
120+	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%
150+	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%
180+	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%
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	62 5.53%	23,646,872 4.6213%
60 - 89	18 1.61%	7,386,476 1.4435%
90 - 119	14 1.25%	4,754,716 0.9292%
120 - 149	0 0.00%	0 0.0000%
150 - 179	0 0.00%	0 0.0000%
180 - 269	0 0.00%	0 0.0000%
270 - 359	0 0.00%	0 0.0000%
360+	0 0.00%	0 0.0000%
Total Delinquent Loans	94 8.39%	35,788,064 6.9940%

Total Bankruptcies	0 0.00%	0 0.0000%
Total Foreclosures	0 0.00%	0 0.0000%
Total REOs	0 0.00%	0 0.0000%

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Total BK, FC & REO	0 0.00%	0 0.0000%
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Total Delinquent, Bankruptcy, Foreclosure and REO

30+	94 8.39%	35,788,064 6.9940%
60+	32 2.85%	12,141,192 2.3727%
90+	14 1.25%	4,754,716 0.9292%
120+	0 0.00%	0 0.0000%
150+	0 0.00%	0 0.0000%
180+	0 0.00%	0 0.0000%
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	12,141,192.41
One-Month Prior	6,985,792.31
Two-Month Prior	0.00
Three-Month Prior	0.00
Four-Month Prior	0.00
Five-Month Prior	0.00

Trigger Event Details

Three-month Rolling Delinquency Rate	50.00000%
Senior Enhancement Percentage	0.00000%
Specified Delinquency Rate Trigger	0.00000%

Is Delinquency Trigger Event in Effect? **NO**

*Delinquency Trigger Event applicable only on
or after the Step-Down Date*

Cumulative Loss Trigger Test

Cumulative Loss Percentage	0.00000%
Specified Cumulative Loss Percentage	0.00000%

Is Cumulative Loss Trigger Event in Effect? **NO**

*Cumulative Loss Trigger Event applicable
only on or after the Step-Down Date*

Is Trigger Event in Effect? **NO**

Has Stepdown Date been reached? **NO**

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Prepayment Loan Details

Prepayment Penalties

10,400.10

<u>Loan ID</u>	<u>Balance</u>	<u>Paid Off Date</u>	<u>Penalty</u>	<u>State</u>	<u>Rate</u>	<u>Seasoning</u>	<u>Type</u>
<i>Group I</i>							
176926477	90,708.78	01/11/08	896.00	OH	8.375	5	Paid in Full
171817145	397,934.60	12/31/07	0.00	NH	8.125	5	Paid in Full
162420479	580,992.30	12/18/07	0.00	RI	8.250	7	Paid in Full
160255228	804,055.79	12/31/07	0.00	NY	8.250	8	Paid in Full
157618443	262,160.81	01/14/08	8,568.00	WA	8.625	12	Paid in Full
129642506	2,112,117.33	12/28/07	0.00	NC	8.250	13	Paid in Full
118142835	115,390.26	12/19/07	936.10	GA	9.375	21	Paid in Full

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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	-	0	0.000	0.00	0.000
25,000.00	-	3	0.268	134,881.91	0.026
50,000.00	-	10	0.892	673,138.92	0.132
75,000.00	-	12	1.070	1,053,047.19	0.206
100,000.00	-	37	3.301	4,146,669.82	0.810
125,000.00	-	45	4.014	6,198,834.31	1.211
150,000.00	-	57	5.085	9,207,245.97	1.799
175,000.00	-	63	5.620	11,875,886.85	2.321
200,000.00	-	69	6.155	14,551,997.49	2.844
225,000.00	-	68	6.066	16,098,669.96	3.146
250,000.00	-	53	4.728	13,883,157.49	2.713
275,000.00	-	51	4.550	14,631,610.82	2.859
300,000.00	-	65	5.798	20,304,813.30	3.968
325,000.00	-	69	6.155	23,212,839.46	4.536
350,000.00	-	55	4.906	19,990,484.46	3.907
375,000.00	-	44	3.925	17,022,195.99	3.327
400,000.00	-	51	4.550	20,929,496.22	4.090
425,000.00	-	44	3.925	19,337,838.91	3.779
450,000.00	-	37	3.301	17,124,216.52	3.347
475,000.00	-	38	3.390	18,433,565.75	3.602
500,000.00	-	26	2.319	13,274,101.84	2.594
525,000.00	-	21	1.873	11,262,145.99	2.201
550,000.00	-	24	2.141	13,500,407.96	2.638
575,000.00	-	16	1.427	9,377,150.54	1.833
600,000.00	-	17	1.517	10,383,138.64	2.029
625,000.00	-	15	1.338	9,507,369.26	1.858
650,000.00	-	24	2.141	15,857,571.07	3.099
675,000.00	-	6	0.535	4,140,447.76	0.809
700,000.00	-	5	0.446	3,562,105.48	0.696
725,000.00	-	3	0.268	2,223,994.16	0.435
750,000.00	-	0	0.000	0.00	0.000
775,000.00	-	1	0.089	788,025.73	0.154
>	800,000.00	92	8.207	169,011,271.48	33.029
Wgt Ave / Total:		1121	100.000	511,698,321.25	100.000

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Issuance Coupon		Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =	5.0	12	1.070	3,707,781.83	0.725
5.0	- 5.5	0	0.000	0.00	0.000
5.5	- 6.0	1	0.089	590,874.58	0.115
6.0	- 6.5	2	0.178	432,935.63	0.085
6.5	- 7.0	8	0.714	10,381,729.18	2.029
7.0	- 7.5	34	3.033	20,099,587.22	3.928
7.5	- 8.0	173	15.433	90,040,987.74	17.596
8.0	- 8.5	579	51.650	243,745,246.47	47.635
8.5	- 9.0	223	19.893	111,737,563.82	21.837
9.0	- 9.5	68	6.066	24,493,074.44	4.787
9.5	- 10.0	19	1.695	5,850,725.14	1.143
10.0	- 10.5	2	0.178	617,815.20	0.121
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:		1121	100.000	511,698,321.25	100.000

Location	Number of Items	Percent of Items	Principal Balance	Percent of Balance
CA	344	30.687	221,328,745.42	43.254
FL	165	14.719	62,772,118.25	12.267
AZ	44	3.925	16,868,208.71	3.297
VA	25	2.230	8,116,716.98	1.586
WA	30	2.676	10,751,150.46	2.101
CO	9	0.803	5,698,272.42	1.114
Others	504	44.960	186,163,109.01	36.381
Wgt Ave / Total:	1121	100.000	511,698,321.25	100.000

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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	900	80.285	360,946,195.82	70.539
>	360	221	19.715	150,752,125.43	29.461
Wgt Ave / Total:		1121	100.000	511,698,321.25	100.000