

101 Barclay Street, 8 West
New York, NY 10286

Officer: Matthew Sabino
212-815-6093
Associate: Corrie Wagner
212-815-8357

CWALT, Inc.

Alternative Loan Trust 2006-39CB

Mortgage Pass-Through Certificates, Series 2006-39CB

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 |
|--------|-----------|-------------------|-----------------------|---------------------|-----------------------|------------------------|-----------------------|--------------------|-------------------------|---------------------|----------------------------|
| 1-A-1 | 02148JAA5 | Senior | Fix-30/360 | 31,576,274.18 | 6.000000 | 130,483.33 | 157,854.94 | 288,338.27 | 0.00 | 31,445,790.85 | 0.00 |
| 1-A-2 | 02148JAB3 | Senior | Var-30/360 | 3,164,307.19 | 2.145000 | 0.00 | 5,655.25 | 5,655.25 | 0.00 | 3,164,307.19 | 0.00 |
| 1-A-3 | 02148JAC1 | Senior | Var-30/360 | 527,384.53 | 29.130000 | 0.00 | 12,800.12 | 12,800.12 | 0.00 | 527,384.53 | 0.00 |
| 1-A-4 | 02148JAD9 | Senior | Fix-30/360 | 13,502,000.00 | 6.000000 | 0.00 | 67,498.70 | 67,498.70 | 0.00 | 13,502,000.00 | 0.00 |
| 1-A-5 | 02148JAE7 | Senior | Fix-30/360 | 2,339,000.00 | 6.000000 | 0.00 | 11,693.04 | 11,693.04 | 0.00 | 2,339,000.00 | 0.00 |
| 1-A-6 | 02148JAF4 | Senior | Var-30/360 | 49,097,476.21 | 1.995000 | 375.00 | 81,610.89 | 81,985.89 | 0.00 | 49,097,101.21 | 0.00 |
| 1-A-7 | 02148JAG2 | Strip IO | Var-30/360 | 49,097,476.21 | 4.005000 | 0.00 | 163,835.40 | 163,835.40 | 0.00 | 49,097,101.21 | 0.00 |
| 1-A-8 | 02148JAH0 | Senior | Fix-30/360 | 15,831,416.13 | 6.000000 | 103,051.08 | 79,143.83 | 182,194.91 | 0.00 | 15,728,365.05 | 0.00 |
| 1-A-9 | 02148JAJ6 | Senior | Fix-30/360 | 8,103,000.00 | 6.000000 | 68,000.00 | 40,508.22 | 108,508.22 | 0.00 | 8,035,000.00 | 0.00 |
| 1-A-10 | 02148JAK3 | Senior | Fix-30/360 | 65,627,536.84 | 6.000000 | 3,060.88 | 328,082.76 | 331,143.64 | 0.00 | 65,624,475.96 | 0.00 |
| 1-A-11 | 02148JAL1 | Senior | Var-30/360 | 81,829,127.01 | 2.045000 | 625.00 | 139,427.13 | 140,052.13 | 0.00 | 81,828,502.01 | 0.00 |
| 1-A-12 | 02148JAM9 | Strip IO | Var-30/360 | 81,829,127.01 | 3.955000 | 0.00 | 269,650.02 | 269,650.02 | 0.00 | 81,828,502.01 | 0.00 |
| 1-A-13 | 02148JBL0 | Senior | Fix-30/360 | 278,408.47 | 6.000000 | 0.00 | 0.00 | 0.00 | 0.00 | 279,800.28 | 0.00 |
| 1-A-14 | 02148JAN7 | Senior | Var-30/360 | 5,899,835.88 | 2.145000 | 0.00 | 10,544.19 | 10,544.19 | 0.00 | 5,899,835.88 | 0.00 |
| 1-A-15 | 02148JAP2 | Senior | Var-30/360 | 983,305.71 | 29.130000 | 0.00 | 23,865.75 | 23,865.75 | 0.00 | 983,305.71 | 0.00 |
| 1-A-16 | 02148JAO0 | Senior | Fix-30/360 | 26,523,774.09 | 6.000000 | 303,027.27 | 132,596.67 | 435,623.94 | 0.00 | 26,220,746.82 | 0.00 |
| 1-A-17 | 02148JAR8 | Senior | Fix-30/360 | 108,601,441.84 | 6.000000 | 518,617.95 | 542,916.31 | 1,061,534.26 | 0.00 | 108,082,823.89 | 0.00 |
| 1-A-18 | 02148JAS6 | Senior | Fix-30/360 | 24,688,000.00 | 6.000000 | 349,000.00 | 123,419.34 | 472,419.34 | 0.00 | 24,339,000.00 | 0.00 |
| 1-A-19 | 02148JAT4 | Senior | Fix-30/360 | 16,498,000.00 | 6.000000 | 0.00 | 82,476.19 | 82,476.19 | 0.00 | 16,498,000.00 | 0.00 |
| 1-A-20 | 02148JAU1 | Senior | Fix-30/360 | 30,000,000.00 | 6.000000 | 0.00 | 149,974.89 | 149,974.89 | 0.00 | 30,000,000.00 | 0.00 |
| 1-X | 02148JAV9 | Strip IO | Var-30/360 | 411,001,498.18 | 0.317122 | 0.00 | 108,568.44 | 108,568.44 | 0.00 | 409,498,726.84 | 0.00 |
| 2-A-1 | 02148JAW7 | Senior | Var-30/360 | 71,976,342.20 | 1.845000 | 648,083.65 | 110,681.27 | 758,764.92 | 0.00 | 71,328,258.56 | 0.00 |
| 2-A-2 | 02148JAX5 | Strip IO | Var-30/360 | 119,465,940.45 | 5.155000 | 0.00 | 513,287.59 | 513,287.59 | 0.00 | 118,390,254.74 | 0.00 |
| 2-A-3 | 02148JAY3 | Strip PO | Var-30/360 | 4,424,664.86 | 0.000000 | 39,840.21 | 0.00 | 39,840.21 | 0.00 | 4,384,824.65 | 0.00 |
| 2-A-4 | 02148JAZ0 | Senior | Var-30/360 | 45,077,910.92 | 1.845000 | 405,886.93 | 69,318.34 | 475,205.27 | 0.00 | 44,672,023.99 | 0.00 |
| 2-A-5 | 02148JBA4 | Senior | Var-30/360 | 2,411,687.32 | 1.845000 | 21,715.12 | 3,708.56 | 25,423.68 | 0.00 | 2,389,972.20 | 0.00 |
| 2-X | 02148JBB2 | Strip IO | Var-30/360 | 127,777,298.36 | 0.912129 | 0.00 | 97,156.80 | 97,156.80 | 0.00 | 126,455,012.72 | 0.00 |
| PO | 02148JBC0 | Strip PO | Var-30/360 | 2,238,160.21 | 0.000000 | 12,204.04 | 0.00 | 12,204.04 | 0.00 | 2,225,956.16 | 0.00 |
| PO | 02148JBC0 | Strip PO | Var-30/360 | 2,158,434.46 | 0.000000 | 864.51 | 0.00 | 864.51 | 0.00 | 2,157,569.95 | 0.00 |
| PO | 02148JBC0 | Strip PO | Var-30/360 | 79,725.75 | 0.000000 | 11,339.53 | 0.00 | 11,339.53 | 0.00 | 68,386.21 | 0.00 |
| A-R | 02148JBD8 | Residual | Fix-30/360 | 0.00 | 6.000000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| M-1 | 02148JBE6 | Subordinate | Var-30/360 | 15,367,908.28 | 6.133038 | 9,754.32 | 78,535.33 | 88,289.65 | 0.00 | 15,358,153.96 | 0.00 |
| M-2 | 02148JBM8 | Subordinate | Var-30/360 | 4,044,186.38 | 6.133038 | 2,566.93 | 20,667.19 | 23,234.12 | 0.00 | 4,041,619.46 | 0.00 |
| M-3 | 02148JBN6 | Subordinate | Var-30/360 | 6,066,279.58 | 6.133038 | 3,850.39 | 31,000.79 | 34,851.18 | 0.00 | 6,062,429.19 | 0.00 |
| M-4 | 02148JBP1 | Subordinate | Var-30/360 | 2,022,093.20 | 6.133038 | 1,283.46 | 10,333.60 | 11,617.06 | 0.00 | 2,020,809.74 | 0.00 |
| M-5 | 02148JBQ9 | Subordinate | Var-30/360 | 2,021,104.39 | 6.133038 | 1,282.84 | 10,328.54 | 11,611.38 | 0.00 | 2,019,821.56 | 0.00 |
| M-6 | 02148JBR7 | Subordinate | Var-30/360 | 2,426,511.83 | 6.133038 | 1,540.16 | 12,400.31 | 13,940.47 | 0.00 | 2,424,971.68 | 0.00 |
| M-7 | 02148JBS5 | Subordinate | Var-30/360 | 1,213,255.92 | 6.133038 | 770.08 | 6,200.16 | 6,970.24 | 0.00 | 1,212,485.84 | 0.00 |
| B-1 | 02148JBF3 | Subordinate | Var-30/360 | 1,213,255.92 | 6.133038 | 770.08 | 6,200.16 | 6,970.24 | 0.00 | 1,212,485.84 | 0.00 |
| B-2 | 02148JBG1 | Subordinate | Var-30/360 | 1,213,255.92 | 6.133038 | 770.08 | 6,200.16 | 6,970.24 | 0.00 | 1,212,485.84 | 0.00 |
| B-3 | 02148JBH9 | Subordinate | Var-30/360 | 2,022,093.20 | 6.133038 | 1,283.46 | 10,333.60 | 11,617.06 | 0.00 | 2,020,809.74 | 0.00 |
| B-4 | 02148JBJ5 | Subordinate | Var-30/360 | 640,839.88 | 6.133038 | 406.75 | 3,274.91 | 3,681.67 | 531,919.87 | 108,513.26 | 3,128,183.04 |
| B-5 | 02148JBK2 | Subordinate | Var-30/360 | 0.00 | 6.133038 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2,434,699.12 |
| Totals | | | | 649,449,838.12 | | 2,628,249.01 | 3,521,749.38 | 6,149,998.39 | 531,919.87 | 646,291,061.05 | 5,562,882.16 |

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Officer: Matthew Sabino
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212-815-8357

Distribution Date: 12/26/08



CWALT, Inc.
Alternative Loan Trust 2006-39CB
Mortgage Pass-Through Certificates, Series 2006-39CB

101 Barclay Street, 8 West
New York, NY 10286

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CWALT, Inc.

Alternative Loan Trust 2006-39CB

Mortgage Pass-Through Certificates, Series 2006-39CB

Principal Distribution Detail

| Class | Cusip | Original Certificate Balance | Beginning Certificate Balance | Accretion Principal | Net Principal Distribution | Ending Certificate Balance | Ending Certificate Factor |
|-----------|-----------|------------------------------------|-------------------------------------|------------------------|----------------------------------|----------------------------------|---------------------------------|
| 1-A-1 | 02148JAA5 | 40,000,000.00 | 31,576,274.18 | 0.00 | 130,483.33 | 31,445,790.85 | 0.786144771 |
| 1-A-2 | 02148JAB3 | 3,810,000.00 | 3,164,307.19 | 0.00 | 0.00 | 3,164,307.19 | 0.830526823 |
| 1-A-3 | 02148JAC1 | 635,000.00 | 527,384.53 | 0.00 | 0.00 | 527,384.53 | 0.830526823 |
| 1-A-4 | 02148JAD9 | 13,502,000.00 | 13,502,000.00 | 0.00 | 0.00 | 13,502,000.00 | 1.000000000 |
| 1-A-5 | 02148JAE7 | 2,339,000.00 | 2,339,000.00 | 0.00 | 0.00 | 2,339,000.00 | 1.000000000 |
| 1-A-6 | 02148JAF4 | 60,000,000.00 | 49,097,476.21 | 0.00 | 375.00 | 49,097,101.21 | 0.818285020 |
| 1-A-7 | 02148JAG2 | 60,000,000.00 | 49,097,476.21 | 0.00 | 0.00 | 49,097,101.21 | 0.818285020 |
| 1-A-8 | 02148JAH0 | 20,000,000.00 | 15,831,416.13 | 0.00 | 103,051.08 | 15,728,365.05 | 0.786418253 |
| 1-A-9 | 02148JAJ6 | 9,735,000.00 | 8,103,000.00 | 0.00 | 68,000.00 | 8,035,000.00 | 0.825372368 |
| 1-A-10 | 02148JAK3 | 78,000,000.00 | 65,627,536.84 | 0.00 | 3,060.88 | 65,624,475.96 | 0.841339435 |
| 1-A-11 | 02148JAL1 | 100,000,000.00 | 81,829,127.01 | 0.00 | 625.00 | 81,828,502.01 | 0.818285020 |
| 1-A-12 | 02148JAM9 | 100,000,000.00 | 81,829,127.01 | 0.00 | 0.00 | 81,828,502.01 | 0.818285020 |
| 1-A-13 | 02148JBL0 | 247,000.00 | 278,408.47 | 1,391.81 | 0.00 | 279,800.28 | 1.132794640 |
| 1-A-14 | 02148JAN7 | 7,330,286.00 | 5,899,835.88 | 0.00 | 0.00 | 5,899,835.88 | 0.804857529 |
| 1-A-15 | 02148JAP2 | 1,221,714.00 | 983,305.71 | 0.00 | 0.00 | 983,305.71 | 0.804857529 |
| 1-A-16 | 02148JAQ0 | 37,094,000.00 | 26,523,774.09 | 0.00 | 303,027.27 | 26,220,746.82 | 0.706872993 |
| 1-A-17 | 02148JAR8 | 139,510,000.00 | 108,601,441.84 | 0.00 | 518,617.95 | 108,082,823.89 | 0.774731732 |
| 1-A-18 | 02148JAS6 | 28,876,000.00 | 24,688,000.00 | 0.00 | 349,000.00 | 24,339,000.00 | 0.842879900 |
| 1-A-19 | 02148JAT4 | 16,498,000.00 | 16,498,000.00 | 0.00 | 0.00 | 16,498,000.00 | 1.000000000 |
| 1-A-20 | 02148JAU1 | 30,000,000.00 | 30,000,000.00 | 0.00 | 0.00 | 30,000,000.00 | 1.000000000 |
| 1-X | 02148JAV9 | 500,143,577.00 | 411,001,498.18 | 0.00 | 0.00 | 409,498,726.84 | 0.818762343 |
| 2-A-1 | 02148JAW7 | 106,071,428.00 | 71,976,342.20 | 0.00 | 648,083.65 | 71,328,258.56 | 0.672454966 |
| 2-A-2 | 02148JAX5 | 176,056,778.00 | 119,465,940.45 | 0.00 | 0.00 | 118,390,254.74 | 0.672454966 |
| 2-A-3 | 02148JAY3 | 6,520,622.00 | 4,424,664.86 | 0.00 | 39,840.21 | 4,384,824.65 | 0.672454966 |
| 2-A-4 | 02148JAZ0 | 66,431,250.00 | 45,077,910.92 | 0.00 | 405,886.93 | 44,672,023.99 | 0.672454966 |
| 2-A-5 | 02148JBA4 | 3,554,100.00 | 2,411,687.32 | 0.00 | 21,715.12 | 2,389,972.20 | 0.672454966 |
| 2-X | 02148JBB2 | 189,999,376.00 | 127,777,298.36 | 0.00 | 0.00 | 126,455,012.72 | 0.665554884 |
| PO | | 2,843,632.36 | 2,238,160.21 | 0.00 | 12,204.04 | 2,225,956.16 | 0.782786198 |
| PO | 02148JBC0 | 2,763,767.00 | 2,158,434.46 | 0.00 | 864.51 | 2,157,569.95 | 0.780662751 |
| PO | 02148JBC0 | 79,865.36 | 79,725.75 | 0.00 | 11,339.53 | 68,386.21 | 0.856268757 |
| A-R | 02148JBD8 | 100.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.000000000 |
| M-1 | 02148JBE6 | 15,542,000.00 | 15,367,908.28 | 0.00 | 9,754.32 | 15,358,153.96 | 0.988171018 |
| M-2 | 02148JBM8 | 4,090,000.00 | 4,044,186.38 | 0.00 | 2,566.93 | 4,041,619.46 | 0.988171016 |
| M-3 | 02148JBN6 | 6,135,000.00 | 6,066,279.58 | 0.00 | 3,850.39 | 6,062,429.19 | 0.988171018 |
| M-4 | 02148JBP1 | 2,045,000.00 | 2,022,093.20 | 0.00 | 1,283.46 | 2,020,809.74 | 0.988171021 |
| M-5 | 02148JBQ9 | 2,044,000.00 | 2,021,104.39 | 0.00 | 1,282.84 | 2,019,821.56 | 0.988171017 |
| M-6 | 02148JBR7 | 2,454,000.00 | 2,426,511.83 | 0.00 | 1,540.16 | 2,424,971.68 | 0.988171017 |
| M-7 | 02148JBS5 | 1,227,000.00 | 1,213,255.92 | 0.00 | 770.08 | 1,212,485.84 | 0.988171021 |
| B-1 | 02148JBF3 | 1,227,000.00 | 1,213,255.92 | 0.00 | 770.08 | 1,212,485.84 | 0.988171021 |
| B-2 | 02148JBG1 | 1,227,000.00 | 1,213,255.92 | 0.00 | 770.08 | 1,212,485.84 | 0.988171021 |
| B-3 | 02148JBH9 | 2,045,000.00 | 2,022,093.20 | 0.00 | 1,283.46 | 2,020,809.74 | 0.988171021 |
| B-4 | 02148JBJ5 | 3,272,000.00 | 640,839.88 | 0.00 | 406.75 | 108,513.26 | 0.033164199 |
| B-5 | 02148JBK2 | 2,454,672.40 | 0.00 | 0.00 | 0.00 | 0.00 | 0.000000000 |
| Totals | | 817,981,804.76 | 649,449,838.12 | 1,391.81 | 2,628,249.01 | 646,291,061.05 | |



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Alternative Loan Trust 2006-39CB

Mortgage Pass-Through Certificates, Series 2006-39CB

Interest Distribution Detail

| Class | Beginning Certificate Balance | Pass Through Rate (%) | Effective Coupon (%) | Current Interest | Deferred Interest | Total Interest Due | Net Interest Shortfall | Interest Paid | Yield Supplemental Paid | Yield Supplemental After Distr |
|--------|-------------------------------|-----------------------|----------------------|------------------|-------------------|--------------------|------------------------|---------------|-------------------------|--------------------------------|
| 1-A-1 | 31,576,274.18 | 6.000000 | 5.998996 | 157,881.37 | 0.00 | 157,881.37 | 26.43 | 157,854.94 | 0.00 | 0.00 |
| 1-A-2 | 3,164,307.19 | 2.145000 | 2.144641 | 5,656.20 | 0.00 | 5,656.20 | 0.95 | 5,655.25 | 0.00 | 0.00 |
| 1-A-3 | 527,384.53 | 29.130000 | 29.125124 | 12,802.26 | 0.00 | 12,802.26 | 2.14 | 12,800.12 | 0.00 | 0.00 |
| 1-A-4 | 13,502,000.00 | 6.000000 | 5.998996 | 67,510.00 | 0.00 | 67,510.00 | 11.30 | 67,498.70 | 0.00 | 0.00 |
| 1-A-5 | 2,339,000.00 | 6.000000 | 5.998996 | 11,695.00 | 0.00 | 11,695.00 | 1.96 | 11,693.04 | 0.00 | 0.00 |
| 1-A-6 | 49,097,476.21 | 1.995000 | 1.994666 | 81,624.55 | 0.00 | 81,624.55 | 13.66 | 81,610.89 | 0.00 | 0.00 |
| 1-A-7 | 49,097,476.21 | 4.005000 | 4.004330 | 163,862.83 | 0.00 | 163,862.83 | 27.43 | 163,835.40 | 0.00 | 0.00 |
| 1-A-8 | 15,831,416.13 | 6.000000 | 5.998996 | 79,157.08 | 0.00 | 79,157.08 | 13.25 | 79,143.83 | 0.00 | 0.00 |
| 1-A-9 | 8,103,000.00 | 6.000000 | 5.998996 | 40,515.00 | 0.00 | 40,515.00 | 6.78 | 40,508.22 | 0.00 | 0.00 |
| 1-A-10 | 65,627,536.84 | 6.000000 | 5.998996 | 328,137.68 | 0.00 | 328,137.68 | 54.93 | 328,082.76 | 0.00 | 0.00 |
| 1-A-11 | 81,829,127.01 | 2.045000 | 2.044658 | 139,450.47 | 0.00 | 139,450.47 | 23.34 | 139,427.13 | 0.00 | 0.00 |
| 1-A-12 | 81,829,127.01 | 3.955000 | 3.954338 | 269,695.16 | 0.00 | 269,695.16 | 45.14 | 269,650.02 | 0.00 | 0.00 |
| 1-A-13 | 278,408.47 | 6.000000 | 0.000000 | 0.23 | 1,391.81 | -1,391.58 | 0.23 | 0.00 | 0.00 | 0.00 |
| 1-A-14 | 5,899,835.88 | 2.145000 | 2.144641 | 10,545.96 | 0.00 | 10,545.96 | 1.77 | 10,544.19 | 0.00 | 0.00 |
| 1-A-15 | 983,305.71 | 29.130000 | 29.125124 | 23,869.75 | 0.00 | 23,869.75 | 4.00 | 23,865.75 | 0.00 | 0.00 |
| 1-A-16 | 26,523,774.09 | 6.000000 | 5.998996 | 132,618.87 | 0.00 | 132,618.87 | 22.20 | 132,596.67 | 0.00 | 0.00 |
| 1-A-17 | 108,601,441.84 | 6.000000 | 5.998996 | 543,007.21 | 0.00 | 543,007.21 | 90.89 | 542,916.31 | 0.00 | 0.00 |
| 1-A-18 | 24,688,000.00 | 6.000000 | 5.998996 | 123,440.00 | 0.00 | 123,440.00 | 20.66 | 123,419.34 | 0.00 | 0.00 |
| 1-A-19 | 16,498,000.00 | 6.000000 | 5.998996 | 82,490.00 | 0.00 | 82,490.00 | 13.81 | 82,476.19 | 0.00 | 0.00 |
| 1-A-20 | 30,000,000.00 | 6.000000 | 5.998996 | 150,000.00 | 0.00 | 150,000.00 | 25.11 | 149,974.89 | 0.00 | 0.00 |
| 1-X | 411,001,498.18 | 0.317122 | 0.316987 | 108,614.75 | 0.00 | 108,614.75 | 46.31 | 108,568.44 | 0.00 | 0.00 |
| 2-A-1 | 71,976,342.20 | 1.845000 | 1.845294 | 110,663.63 | 0.00 | 110,663.63 | -17.64 | 110,681.27 | 0.00 | 0.00 |
| 2-A-2 | 119,465,940.45 | 5.155000 | 5.155822 | 513,205.77 | 0.00 | 513,205.77 | -81.82 | 513,287.59 | 0.00 | 0.00 |
| 2-A-3 | 4,424,664.86 | 0.000000 | 0.000000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2-A-4 | 45,077,910.92 | 1.845000 | 1.845294 | 69,307.29 | 0.00 | 69,307.29 | -11.05 | 69,318.34 | 0.00 | 0.00 |
| 2-A-5 | 2,411,687.32 | 1.845000 | 1.845294 | 3,707.97 | 0.00 | 3,707.97 | -0.59 | 3,708.56 | 0.00 | 0.00 |
| 2-X | 127,777,298.36 | 0.912129 | 0.912433 | 97,124.48 | 0.00 | 97,124.48 | -32.33 | 97,156.80 | 0.00 | 0.00 |
| PO | 2,238,160.21 | 0.000000 | 0.000000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| PO | 2,158,434.46 | 0.000000 | 0.000000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| PO | 79,725.75 | 0.000000 | 0.000000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| A-R | 0.00 | 6.000000 | 0.000000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| M-1 | 15,367,908.28 | 6.133038 | 6.132415 | 78,543.30 | 0.00 | 78,543.30 | 7.97 | 78,535.33 | 0.00 | 0.00 |
| M-2 | 4,044,186.38 | 6.133038 | 6.132415 | 20,669.29 | 0.00 | 20,669.29 | 2.10 | 20,667.19 | 0.00 | 0.00 |
| M-3 | 6,066,279.58 | 6.133038 | 6.132415 | 31,003.93 | 0.00 | 31,003.93 | 3.15 | 31,000.79 | 0.00 | 0.00 |
| M-4 | 2,022,093.20 | 6.133038 | 6.132415 | 10,334.64 | 0.00 | 10,334.64 | 1.05 | 10,333.60 | 0.00 | 0.00 |
| M-5 | 2,021,104.39 | 6.133038 | 6.132415 | 10,329.59 | 0.00 | 10,329.59 | 1.05 | 10,328.54 | 0.00 | 0.00 |
| M-6 | 2,426,511.83 | 6.133038 | 6.132415 | 12,401.57 | 0.00 | 12,401.57 | 1.26 | 12,400.31 | 0.00 | 0.00 |
| M-7 | 1,213,255.92 | 6.133038 | 6.132415 | 6,200.79 | 0.00 | 6,200.79 | 0.63 | 6,200.16 | 0.00 | 0.00 |
| B-1 | 1,213,255.92 | 6.133038 | 6.132415 | 6,200.79 | 0.00 | 6,200.79 | 0.63 | 6,200.16 | 0.00 | 0.00 |
| B-2 | 1,213,255.92 | 6.133038 | 6.132415 | 6,200.79 | 0.00 | 6,200.79 | 0.63 | 6,200.16 | 0.00 | 0.00 |
| B-3 | 2,022,093.20 | 6.133038 | 6.132415 | 10,334.64 | 0.00 | 10,334.64 | 1.05 | 10,333.60 | 0.00 | 0.00 |
| B-4 | 640,839.88 | 6.133038 | 6.132415 | 3,275.25 | 0.00 | 3,275.25 | 0.33 | 3,274.91 | 0.00 | 0.00 |
| B-5 | 0.00 | 6.133038 | 0.000000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Totals | 649,449,838.12 | | | 3,522,078.08 | 1,391.81 | 3,520,686.28 | 328.70 | 3,521,749.38 | 0.00 | 0.00 |



101 Barclay Street, 8 West
New York, NY 10286

Officer: Matthew Sabino
212-815-6093
Associate: Corrie Wagner
212-815-8357

CWALT, Inc.

Alternative Loan Trust 2006-39CB

Mortgage Pass-Through Certificates, Series 2006-39CB

*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 (%) |
|--------|-----------|------------------------------------|-------------------------------------|---------------------------|--------------------------|----------------------------------|-----------------------------|
| 1-A-1 | 02148JAA5 | 40,000,000.00 | 789.406854484 | 3.262083127 | 3.946373572 | 786.144771357 | 6.000000 |
| 1-A-2 | 02148JAB3 | 3,810,000.00 | 830.526822807 | 0.000000000 | 1.484318192 | 830.526822807 | 2.145000 |
| 1-A-3 | 02148JAC1 | 635,000.00 | 830.526822807 | 0.000000000 | 20.157663837 | 830.526822807 | 29.130000 |
| 1-A-4 | 02148JAD9 | 13,502,000.00 | 1,000.000000000 | 0.000000000 | 4.999163042 | 1,000.000000000 | 6.000000 |
| 1-A-5 | 02148JAE7 | 2,339,000.00 | 1,000.000000000 | 0.000000000 | 4.999163042 | 1,000.000000000 | 6.000000 |
| 1-A-6 | 02148JAF4 | 60,000,000.00 | 818.291270147 | 0.006250000 | 1.360181516 | 818.285020147 | 1.995000 |
| 1-A-7 | 02148JAG2 | 60,000,000.00 | 818.291270147 | 0.000000000 | 2.730589960 | 818.285020147 | 4.005000 |
| 1-A-8 | 02148JAH0 | 20,000,000.00 | 791.570806576 | 5.152553935 | 3.957191522 | 786.418252640 | 6.000000 |
| 1-A-9 | 02148JAJ6 | 9,735,000.00 | 832.357473035 | 6.985105290 | 4.161090717 | 825.372367745 | 6.000000 |
| 1-A-10 | 02148JAK3 | 78,000,000.00 | 841.378677416 | 0.039242071 | 4.206189189 | 841.339435345 | 6.000000 |
| 1-A-11 | 02148JAL1 | 100,000,000.00 | 818.291270147 | 0.006250000 | 1.394271278 | 818.285020147 | 2.045000 |
| 1-A-12 | 02148JAM9 | 100,000,000.00 | 818.291270147 | 0.000000000 | 2.696500198 | 818.285020147 | 3.955000 |
| 1-A-13 | 02148JBL0 | 247,000.00 | 1,127.159784077 | 0.000000000 | 0.000000000 | 1,132.794639613 | 6.000000 |
| 1-A-14 | 02148JAN7 | 7,330,286.00 | 804.857528823 | 0.000000000 | 1.438442009 | 804.857528823 | 2.145000 |
| 1-A-15 | 02148JAP2 | 1,221,714.00 | 804.857528823 | 0.000000000 | 19.534646031 | 804.857528823 | 29.130000 |
| 1-A-16 | 02148JAO0 | 37,094,000.00 | 715.042165589 | 8.169172156 | 3.574612368 | 706.872993433 | 6.000000 |
| 1-A-17 | 02148JAR8 | 139,510,000.00 | 778.449156592 | 3.717424894 | 3.891594254 | 774.731731699 | 6.000000 |
| 1-A-18 | 02148JAS6 | 28,876,000.00 | 854.966061781 | 12.086161518 | 4.274114739 | 842.879900263 | 6.000000 |
| 1-A-19 | 02148JAT4 | 16,498,000.00 | 1,000.000000000 | 0.000000000 | 4.999163042 | 1,000.000000000 | 6.000000 |
| 1-A-20 | 02148JAU1 | 30,000,000.00 | 1,000.000000000 | 0.000000000 | 4.999163042 | 1,000.000000000 | 6.000000 |
| 1-X | 02148JAV9 | 500,143,577.00 | 821.767022672 | 0.000000000 | 0.217074552 | 818.762342798 | 0.317122 |
| 2-A-1 | 02148JAW7 | 106,071,428.00 | 678.564845974 | 6.109879518 | 1.043459787 | 672.454966456 | 1.845000 |
| 2-A-2 | 02148JAX5 | 176,056,778.00 | 678.564845974 | 0.000000000 | 2.915466235 | 672.454966456 | 5.155000 |
| 2-A-3 | 02148JAY3 | 6,520,622.00 | 678.564845974 | 6.109879518 | 0.000000000 | 672.454966456 | 0.000000 |
| 2-A-4 | 02148JAZ0 | 66,431,250.00 | 678.564845974 | 6.109879518 | 1.043459787 | 672.454966456 | 1.845000 |
| 2-A-5 | 02148JBA4 | 3,554,100.00 | 678.564845974 | 6.109879518 | 1.043459787 | 672.454966456 | 1.845000 |
| 2-X | 02148JBB2 | 189,999,376.00 | 672.514305310 | 0.000000000 | 0.511353264 | 665.554884349 | 0.912129 |
| PO | | 2,843,632.36 | 787.077906697 | 4.291708964 | 0.000000000 | 782.786197733 | 0.000000 |
| PO | 02148JBC0 | 2,763,767.00 | 780.975552354 | 0.312801019 | 0.000000000 | 780.662751334 | 0.000000 |
| PO | 02148JBC0 | 79,865.36 | 998.251881954 | 141.983124543 | 0.000000000 | 856.268757411 | 0.000000 |
| A-R | 02148JBD8 | 100.00 | 0.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 6.000000 |
| M-1 | 02148JBE6 | 15,542,000.00 | 988.798628380 | 0.627610470 | 5.053102965 | 988.171017910 | 6.133038 |
| M-2 | 02148JBM8 | 4,090,000.00 | 988.798626726 | 0.627610468 | 5.053102957 | 988.171016257 | 6.133038 |
| M-3 | 02148JBN6 | 6,135,000.00 | 988.798628337 | 0.627610470 | 5.053102965 | 988.171017868 | 6.133038 |
| M-4 | 02148JBP1 | 2,045,000.00 | 988.798631561 | 0.627610472 | 5.053102981 | 988.171021090 | 6.133038 |
| M-5 | 02148JBQ9 | 2,044,000.00 | 988.798627421 | 0.627610469 | 5.053102960 | 988.171016952 | 6.133038 |
| M-6 | 02148JBR7 | 2,454,000.00 | 988.798627531 | 0.627610469 | 5.053102961 | 988.171017062 | 6.133038 |
| M-7 | 02148JBS5 | 1,227,000.00 | 988.798631561 | 0.627610472 | 5.053102981 | 988.171021090 | 6.133038 |
| B-1 | 02148JBF3 | 1,227,000.00 | 988.798631561 | 0.627610472 | 5.053102981 | 988.171021090 | 6.133038 |
| B-2 | 02148JBG1 | 1,227,000.00 | 988.798631561 | 0.627610472 | 5.053102981 | 988.171021090 | 6.133038 |
| B-3 | 02148JBH9 | 2,045,000.00 | 988.798631561 | 0.627610472 | 5.053102981 | 988.171021090 | 6.133038 |
| B-4 | 02148JBJ5 | 3,272,000.00 | 195.855709882 | 0.124313577 | 1.000890414 | 33.164198873 | 6.133038 |
| B-5 | 02148JBK2 | 2,454,672.40 | 0.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 6.133038 |
| Totals | | 817,981,804.76 | 793.966118000 | 3.213089819 | 4.305412864 | 790.104446443 | |

101 Barclay Street, 8 West
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212-815-8357

Distribution Date: 12/26/08



CWALT, Inc.
Alternative Loan Trust 2006-39CB
Mortgage Pass-Through Certificates, Series 2006-39CB

101 Barclay Street, 8 West
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CWALT, Inc.
Alternative Loan Trust 2006-39CB
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Servicer Remittance Summary

Principal Remittance Amount

| | <u>Group I</u> | <u>Group II</u> | <u>Total</u> |
|--|-----------------------|------------------------|---------------------|
| Scheduled Principal | 272,019.02 | 48,801.90 | 320,820.92 |
| Curtailment Principal | 66,192.50 | 2,967.09 | 69,159.59 |
| Paid in Full Principal | 1,034,807.62 | 418,079.88 | 1,452,887.50 |
| Repurchased Principal | 0.00 | 0.00 | 0.00 |
| Liquidation Principal | 113,539.22 | 668,451.25 | 781,990.47 |
| Subsequent Recoveries | 5,696.37 | -3,697.65 | 1,998.72 |
| Less: Non-Recoverable Principal Advances relating to Principal | 0.00 | 0.00 | 0.00 |
| Less: Deferred Interest | 0.00 | 0.00 | 0.00 |
| Total Principal Remittance Amount | 1,492,254.73 | 1,134,602.47 | 2,626,857.20 |

Interest Remittance Amount

| | <u>Group I</u> | <u>Group II</u> | <u>Total</u> |
|---|-----------------------|------------------------|---------------------|
| Scheduled Interest Collected | 2,811,964.46 | 871,538.49 | 3,683,502.95 |
| Plus: Compensating Interest | 861.53 | 0.00 | 861.53 |
| Less: Servicing Fees | -108,061.34 | -27,240.71 | -135,302.05 |
| Less: Strip Fee 1 | 0.00 | 0.00 | 0.00 |
| Less: Strip Fee 2 | -9,579.56 | -11,142.02 | -20,721.57 |
| Less: Strip Fee 3 | 0.00 | 0.00 | 0.00 |
| Less: Interest Shortfalls | -477.40 | 148.70 | -328.70 |
| Total Interest Remittance Amount | 2,694,707.69 | 833,304.47 | 3,528,012.16 |

Other Remittance Amounts

| | <u>Group I</u> | <u>Group II</u> | <u>Total</u> |
|--|-----------------------|------------------------|---------------------|
| Prepayment Charge Allocable to the Trust | 0.00 | 0.00 | 0.00 |
| Other Remittance Amounts | 0.00 | 0.00 | 0.00 |
| Total Other Remittance | 0.00 | 0.00 | 0.00 |
| Total Servicer Remittance | 4,186,962.42 | 1,967,906.94 | 6,154,869.36 |



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Mortgage Pass-Through Certificates, Series 2006-39CB

| |
|-----------------------|
| Trust Accounts |
|-----------------------|

Certificate Account

| | |
|------------------------------------|---------------|
| Beginning Balance | 0.00 |
| Deposit: Servicer Remittance | 6,154,869.27 |
| Deposit: Counterparty Payments | 0.00 |
| Withdrawal: Trustee Fee | -4,870.87 |
| Withdrawal: Bond Insurance Premium | 0.00 |
| Withdrawal: Class Payments | -6,149,998.39 |
| Ending Balance | <u>0.00</u> |

Corridor Reserve Fund

| | |
|-------------------|-------------|
| Beginning Balance | 0.00 |
| Deposits | 0.00 |
| Withdrawals | <u>0.00</u> |
| Ending Balance | <u>0.00</u> |

Capitalized Interest

| | |
|-------------------|-------------|
| Beginning Balance | 0.00 |
| Deposits | 0.00 |
| Withdrawals | <u>0.00</u> |
| Ending Balance | <u>0.00</u> |

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Alternative Loan Trust 2006-39CB

Mortgage Pass-Through Certificates, Series 2006-39CB

Collateral Detail

Original Mortgage Loan Details

| | <u>Group I</u> | <u>Group II</u> | <u>Total</u> |
|---|----------------|-----------------|----------------|
| Original Aggregate Loan Count | 2,795 | 1,063 | 3,858 |
| Original Stated Principal Balance | 625,000,000.00 | 192,981,804.76 | 817,981,804.76 |
| Original Weighted Average Mortgage Rate | 6.51278% | 8.05235% | |
| Original Weighted Average Net Mortgage Rate | 6.23325% | 7.69575% | |
| Original Weighted Average Remaining Term | 360 | 360 | |

Current Mortgage Loan Details

| | | | |
|---|-------|-----|-------|
| Beginning Aggregate Loan Count | 2,349 | 739 | 3,088 |
| Loans Paid Off or otherwise removed pursuant to the PSA | 9 | 8 | 17 |
| Ending Aggregate Loan Count | 2,340 | 731 | 3,071 |

| | | | |
|---|----------------|----------------|----------------|
| Beginning Pool Stated Principal Balance | 518,694,450.68 | 130,755,387.44 | 649,449,838.12 |
| Scheduled Principal | 272,019.02 | 48,801.90 | 320,820.92 |
| Unscheduled Principal | 1,214,539.34 | 1,089,498.22 | 2,304,037.56 |
| Realized Principal Losses | 80,637.97 | 453,280.62 | 533,918.59 |
| Ending Pool Stated Principal Balance | 517,127,254.35 | 129,163,806.70 | 646,291,061.05 |

| | | | |
|---|----------|----------|--|
| Beginning Weighted Average Mortgage Rate | 6.50747% | 7.99849% | |
| Beginning Weighted Average Net Mortgage Rate | 6.22631% | 7.63724% | |
| Ending Weighted Average Mortgage Rate | 6.50702% | 7.99897% | |
| Ending Weighted Average Net Mortgage Rate | 6.22582% | 7.63967% | |
| Beginning Weighted Average Remaining Term to Maturity | 336 | 336 | |
| Ending Weighted Average Remaining Term to Maturity | 335 | 335 | |

Fees of the Trust

| | <u>Group I</u> | <u>Group II</u> | <u>Total</u> |
|----------------------------|----------------|-----------------|--------------|
| Gross Master Servicing Fee | 108,061.34 | 27,240.71 | 135,302.05 |
| Net Master Servicing Fee | 107,199.82 | 27,240.71 | 134,440.52 |
| Trustee Fee | 3,890.21 | 980.67 | 4,870.87 |
| Strip Fee 1 | 0.00 | 0.00 | 0.00 |
| Strip Fee 2 | 9,579.56 | 11,142.02 | 20,721.57 |
| Strip Fee 3 | 0.00 | 0.00 | 0.00 |
| Total Net Loan Fees | 120,669.58 | 39,363.39 | 160,032.97 |

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Mortgage Pass-Through Certificates, Series 2006-39CB

Loan Substitution

Loan Substitution- Current Period

| | <u>Group I</u> | <u>Group II</u> | <u>Total</u> |
|---|-----------------------|------------------------|---------------------|
| Number of Loans Removed | 0.00 | 0.00 | 0.00 |
| Number of Loans Added | 0.00 | 0.00 | 0.00 |
| Net Number of Loans Added (Removed) | 0.00 | 0.00 | 0.00 |
| Aggregate Stated Principal Balance Removed | 0.00 | 0.00 | 0.00 |
| Aggregate Stated Principal Balance Added | 0.00 | 0.00 | 0.00 |
| Aggregate Principal Substitution Shortfall Amount | 0.00 | 0.00 | 0.00 |

Loan Substitution- Cumulative Period

| | <u>Group I</u> | <u>Group II</u> | <u>Total</u> |
|---|-----------------------|------------------------|---------------------|
| Number of Loans Removed | 0.00 | 0.00 | 0.00 |
| Number of Loans Added | 0.00 | 0.00 | 0.00 |
| Net Number of Loans Added (Removed) | 0.00 | 0.00 | 0.00 |
| Aggregate Stated Principal Balance Removed | 0.00 | 0.00 | 0.00 |
| Aggregate Stated Principal Balance Added | 0.00 | 0.00 | 0.00 |
| Aggregate Principal Substitution Shortfall Amount | 0.00 | 0.00 | 0.00 |

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Mortgage Pass-Through Certificates, Series 2006-39CB

PO and Non-PO Principal Amounts

PO Principal Amounts

| | <u>Group I</u> | <u>Group II</u> | <u>Total</u> |
|--------------------------|-----------------------|------------------------|---------------------|
| Beginning PO Balance | 2,158,434.46 | 79,725.75 | 2,238,160.21 |
| PO Scheduled Principal | 476.16 | 15.48 | 491.64 |
| PO Unscheduled Principal | 388.35 | -242.64 | 145.71 |
| PO Liquidation Principal | 0.00 | 11,566.69 | 11,566.69 |
| PO Principal Loss | 0.00 | 356.36 | 356.36 |
| Ending PO Balance | 2,157,569.95 | 68,386.21 | 2,225,956.16 |

Non-PO Principal Amounts

| | <u>Group I</u> | <u>Group II</u> | <u>Total</u> |
|------------------------------|-----------------------|------------------------|---------------------|
| Beginning Non-PO Balance | 516,536,016.22 | 130,675,661.69 | 647,211,677.91 |
| Non-PO Scheduled Principal | 271,542.86 | 48,786.42 | 320,329.28 |
| Non-PO Unscheduled Principal | 1,100,611.77 | 421,289.61 | 1,521,901.38 |
| Non-PO Liquidation Principal | 113,539.22 | 657,240.91 | 770,780.13 |
| Non-PO Principal Loss | 80,637.97 | 452,924.26 | 533,562.23 |
| Ending Non-PO Balance | 514,969,684.40 | 129,095,420.49 | 644,065,104.89 |



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Mortgage Pass-Through Certificates, Series 2006-39CB

Senior and Subordinate Percentages

| | <u>Group I</u> | <u>Group II</u> |
|-----------------------------------|-----------------|-----------------|
| Senior Percentage | 93.9083186549% | 94.8077122435% |
| Senior Prepayment Percentage | 100.0000000000% | 100.0000000000% |
| Subordinate Percentage | 6.0916813451% | 5.1922877565% |
| Subordinate Prepayment Percentage | 0.0000000000% | 0.0000000000% |

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Mortgage Pass-Through Certificates, Series 2006-39CB

Subordination

| Credit Support | Original Bond Balance | Current Bond Balance | Original Support | Current Support |
|---------------------------|----------------------------------|---------------------------------|-----------------------------|----------------------------|
| Class Senior | 774,219,132.36 | 608,596,474.94 | 43,762,672.40 | 37,694,586.11 |
| Class Senior Percentage | 94.649921% | 94.167553% | 5.350079% | 5.832447% |
| Class M-1 | 15,542,000.00 | 15,358,153.96 | 28,220,672.40 | 22,336,432.15 |
| Class M-1 Percentage | 1.900042% | 2.376353% | 3.450037% | 3.456095% |
| Class M-2 | 4,090,000.00 | 4,041,619.46 | 24,130,672.40 | 18,294,812.69 |
| Class M-2 Percentage | 0.500011% | 0.625356% | 2.950026% | 2.830739% |
| Class M-3 | 6,135,000.00 | 6,062,429.19 | 17,995,672.40 | 12,232,383.50 |
| Class M-3 Percentage | 0.750017% | 0.938034% | 2.200009% | 1.892705% |
| Class M-4 | 2,045,000.00 | 2,020,809.74 | 15,950,672.40 | 10,211,573.76 |
| Class M-4 Percentage | 0.250006% | 0.312678% | 1.950003% | 1.580027% |
| Class M-5 | 2,044,000.00 | 2,019,821.56 | 13,906,672.40 | 8,191,752.20 |
| Class M-5 Percentage | 0.249883% | 0.312525% | 1.700120% | 1.267502% |
| Class M-6 | 2,454,000.00 | 2,424,971.68 | 11,452,672.40 | 5,766,780.53 |
| Class M-6 Percentage | 0.300007% | 0.375214% | 1.400113% | 0.892288% |
| Class M-7 | 1,227,000.00 | 1,212,485.84 | 10,225,672.40 | 4,554,294.68 |
| Class M-7 Percentage | 0.150003% | 0.187607% | 1.250110% | 0.704682% |
| Class B-1 | 1,227,000.00 | 1,212,485.84 | 8,998,672.40 | 3,341,808.84 |
| Class B-1 Percentage | 0.150003% | 0.187607% | 1.100107% | 0.517075% |
| Class B-2 | 1,227,000.00 | 1,212,485.84 | 7,771,672.40 | 2,129,323.00 |
| Class B-2 Percentage | 0.150003% | 0.187607% | 0.950103% | 0.329468% |
| Class B-3 | 2,045,000.00 | 2,020,809.74 | 5,726,672.40 | 108,513.26 |
| Class B-3 Percentage | 0.250006% | 0.312678% | 0.700098% | 0.016790% |
| Class B-4 | 3,272,000.00 | 108,513.26 | 2,454,672.40 | 0.00 |
| Class B-4 Percentage | 0.400009% | 0.016790% | 0.300089% | 0.000000% |
| Class B-5 | 2,454,672.40 | 0.00 | 0.00 | 0.00 |
| Class B-5 Percentage | 0.300089% | 0.000000% | 0.000000% | 0.000000% |

101 Barclay Street, 8 West
New York, NY 10286

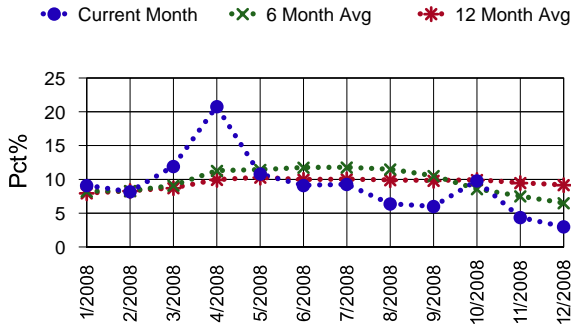
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CWALT, Inc. Alternative Loan Trust 2006-39CB Mortgage Pass-Through Certificates, Series 2006-39CB

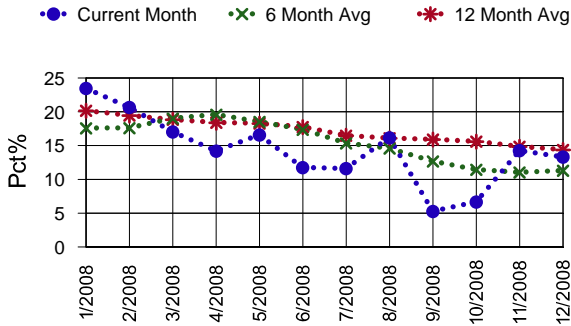
Prepayment Rate Summary

| | <u>Group I</u> | <u>Group II</u> | <u>Total</u> |
|---|----------------|-----------------|--------------|
| Principal Balance of Loans Paid in Full | 1,034,807.62 | 418,079.88 | 1,452,887.50 |
| Prepayment Interest Excess | 0.00 | 0.00 | 0.00 |
| Prepayment Interest Shortfall | 861.53 | 0.00 | 861.53 |
| Compensating Interest | 861.53 | 0.00 | 861.53 |
| Non-Supported Prepayment Interest Shortfall | 0.00 | 0.00 | 0.00 |
| SMM % Current Month | 0.24983% | 1.18034% | |
| SMM % 6 Month Average | 0.55629% | 0.99210% | |
| SMM % 12 Month Average | 0.79573% | 1.28418% | |
| CPR % Current Month | 2.95711% | 13.27978% | |
| CPR % 6 Month Average | 6.47497% | 11.27656% | |
| CPR % 12 Month Average | 9.14170% | 14.36703% | |

CPR - Group 1



CPR - Group 2



CPR (Constant Prepayment Rate) = $1 - ((1 - \text{SMM})^{12})$
SMM (Single Monthly Mortality) = $\frac{\text{Unscheduled Principal}}{\text{Beginning Balance} - \text{Scheduled Principal}}$

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212-815-8357

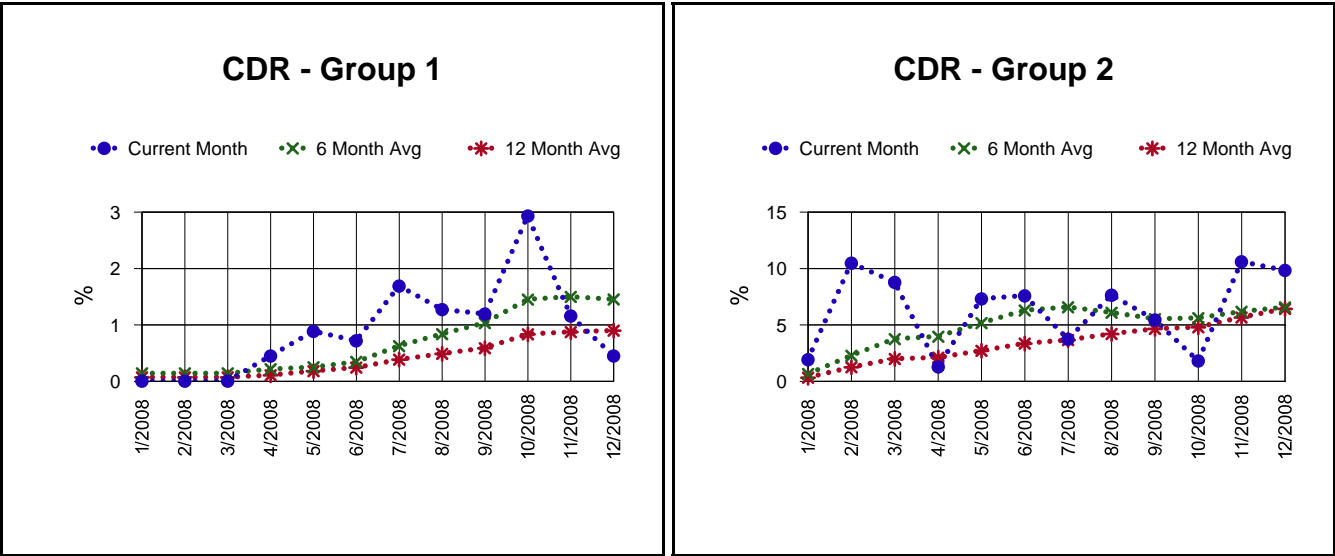
CWALT, Inc.

Alternative Loan Trust 2006-39CB

Mortgage Pass-Through Certificates, Series 2006-39CB

Realized Loss Summary

| | Group I | Group II | Total |
|--------------------------------|--------------|--------------|--------------|
| Current Period Realized Losses | 80,637.97 | 453,280.62 | 533,918.59 |
| Cumulative Realized Losses | 1,684,884.29 | 3,877,997.44 | 5,562,881.73 |
| Total Liquidated Loan Balance | 194,177.19 | 1,121,731.87 | 1,315,909.06 |
| Total Liquidated Proceeds | 113,539.22 | 657,240.91 | 770,780.13 |
| Subsequent Recoveries | 5,696.37 | -3,697.65 | 1,998.72 |
| CDR Current Month | 0.44831% | 9.82252% | |
| CDR 6 Month Average | 1.45203% | 6.55439% | |
| CDR 12 Month Average | 0.89863% | 6.41674% | |



Current Realized Losses = Liquidated Loan Balance - Liquidation Proceeds
MDR (Monthly Default Rate) = Beginning Balance Liquidated Loan / Total Beginning Balance
CDR (Conditional Default Rate) = 1 - ((1-MDR)^12)

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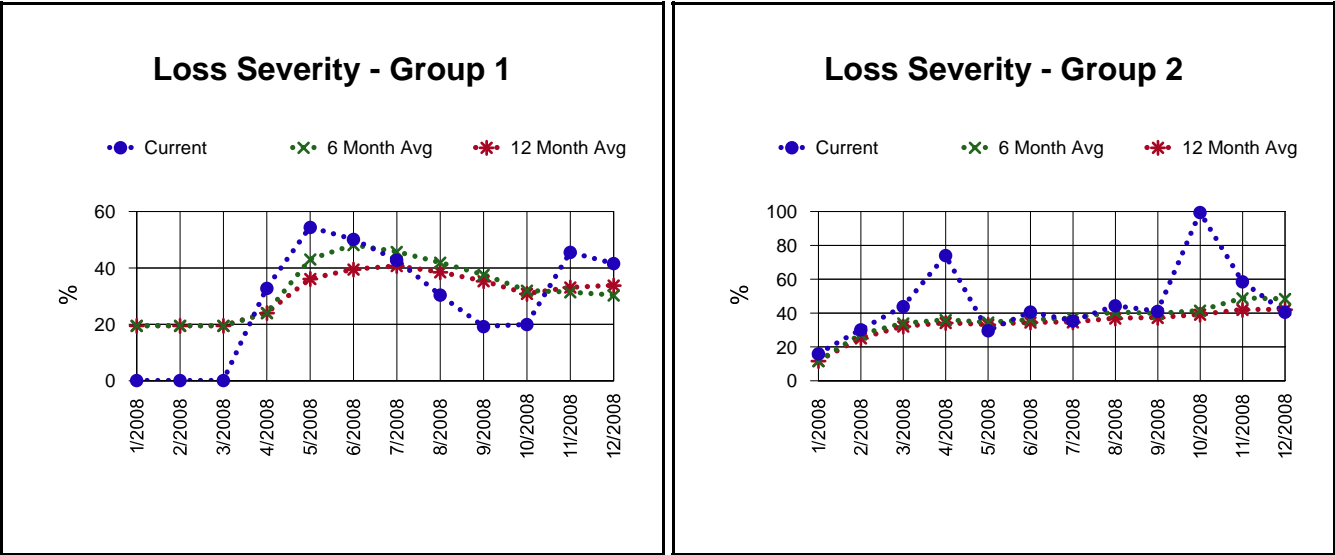
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Associate: Corrie Wagner
212-815-8357

CWALT, Inc.
Alternative Loan Trust 2006-39CB
Mortgage Pass-Through Certificates, Series 2006-39CB

Realized Loss Summary (Continued)

| | <u>Group I</u> | <u>Group II</u> |
|----------------------------------|----------------|-----------------|
| Loss Severity - Current Month | 41.52803% | 40.40900% |
| Loss Severity - 6 Month Average | 30.28782% | 48.29752% |
| Loss Severity - 12 Month Average | 33.76720% | 42.03035% |



Loss Severity = Total Losses / Total Liquidated Balance



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Alternative Loan Trust 2006-39CB
Mortgage Pass-Through Certificates, Series 2006-39CB

All Groups - Current Delinquency Information

| Loan Status | Delinquency | | Bankruptcy | | Foreclosure | | REO | | Total | |
|-------------|---------------|-------------------------|-------------|-----------------------|--------------|------------------------|-------------|------------------------|---------------|--------------------------|
| | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance |
| Current | | | 0 0.00% | 0.00 0.00% | 0 0.00% | 0.00 0.00% | 0 0.00% | 0.00 0.00% | 0 0.00% | 0.00 0.00% |
| 30 - 59 | 188 6.12% | 39,363,944.42 6.09% | 3 0.10% | 996,479.80 0.15% | 0 0.00% | 0.00 0.00% | 0 0.00% | 0.00 0.00% | 191 6.22% | 40,360,424.22 6.24% |
| 60 - 89 | 85 2.77% | 18,391,546.28 2.85% | 3 0.10% | 687,435.96 0.11% | 0 0.00% | 0.00 0.00% | 0 0.00% | 0.00 0.00% | 88 2.87% | 19,078,982.24 2.95% |
| 90 - 119 | 57 1.86% | 12,378,183.67 1.92% | 2 0.07% | 417,713.97 0.06% | 0 0.00% | 0.00 0.00% | 0 0.00% | 0.00 0.00% | 59 1.92% | 12,795,897.64 1.98% |
| 120 - 149 | 26 0.85% | 6,046,648.52 0.94% | 1 0.03% | 231,991.28 0.04% | 10 0.33% | 2,208,075.25 0.34% | 0 0.00% | 0.00 0.00% | 37 1.20% | 8,486,715.05 1.31% |
| 150 - 179 | 22 0.72% | 6,253,822.66 0.97% | 3 0.10% | 680,820.49 0.11% | 12 0.39% | 2,542,669.82 0.39% | 0 0.00% | 0.00 0.00% | 37 1.20% | 9,477,312.97 1.47% |
| 180 - 269 | 20 0.65% | 4,703,630.36 0.73% | 7 0.23% | 1,305,546.96 0.20% | 34 1.11% | 7,807,011.84 1.21% | 4 0.13% | 676,323.34 0.10% | 65 2.12% | 14,492,512.50 2.24% |
| 270 - 359 | 5 0.16% | 1,390,104.94 0.22% | 7 0.23% | 1,267,369.12 0.20% | 25 0.81% | 6,966,145.84 1.08% | 14 0.46% | 3,108,225.41 0.48% | 51 1.66% | 12,731,845.31 1.97% |
| 360+ | 3 0.10% | 593,086.52 0.09% | 18 0.59% | 3,689,608.18 0.57% | 34 1.11% | 7,540,296.59 1.17% | 42 1.37% | 10,767,346.13 1.67% | 97 3.16% | 22,590,337.42 3.50% |
| Total | 406 13.22% | 89,120,967.37 13.79% | 44 1.43% | 9,276,965.76 1.44% | 115 3.74% | 27,064,199.34 4.19% | 60 1.95% | 14,551,894.88 2.25% | 625 20.35% | 140,014,027.35 21.66% |

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Mortgage Pass-Through Certificates, Series 2006-39CB

All Groups - Current Delinquency Information (Continued)

| Loan Status | Delinquency | | Bankruptcy | | Foreclosure | | REO | | Total | |
|-------------|---------------|-------------------------|-------------|-----------------------|--------------|------------------------|-------------|------------------------|---------------|--------------------------|
| | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance |
| 30+ | 406 13.22% | 89,120,967.37 13.79% | 44 1.43% | 9,276,965.76 1.44% | 115 3.74% | 27,064,199.34 4.19% | 60 1.95% | 14,551,894.88 2.25% | 625 20.35% | 140,014,027.35 21.66% |
| 60+ | 218 7.10% | 49,757,022.95 7.70% | 41 1.34% | 8,280,485.96 1.28% | 115 3.74% | 27,064,199.34 4.19% | 60 1.95% | 14,551,894.88 2.25% | 434 14.13% | 99,653,603.13 15.42% |
| 90+ | 133 4.33% | 31,365,476.67 4.85% | 38 1.24% | 7,593,050.00 1.17% | 115 3.74% | 27,064,199.34 4.19% | 60 1.95% | 14,551,894.88 2.25% | 346 11.27% | 80,574,620.89 12.47% |
| 120+ | 76 2.47% | 18,987,293.00 2.94% | 36 1.17% | 7,175,336.03 1.11% | 115 3.74% | 27,064,199.34 4.19% | 60 1.95% | 14,551,894.88 2.25% | 287 9.35% | 67,778,723.25 10.49% |
| 150+ | 50 1.63% | 12,940,644.48 2.00% | 35 1.14% | 6,943,344.75 1.07% | 105 3.42% | 24,856,124.09 3.85% | 60 1.95% | 14,551,894.88 2.25% | 250 8.14% | 59,292,008.20 9.17% |
| 180+ | 28 0.91% | 6,686,821.82 1.03% | 32 1.04% | 6,262,524.26 0.97% | 93 3.03% | 22,313,454.27 3.45% | 60 1.95% | 14,551,894.88 2.25% | 213 6.94% | 49,814,695.23 7.71% |
| 270+ | 8 0.26% | 1,983,191.46 0.31% | 25 0.81% | 4,956,977.30 0.77% | 59 1.92% | 14,506,442.43 2.24% | 56 1.82% | 13,875,571.54 2.15% | 148 4.82% | 35,322,182.73 5.47% |
| 360+ | 3 0.10% | 593,086.52 0.09% | 18 0.59% | 3,689,608.18 0.57% | 34 1.11% | 7,540,296.59 1.17% | 42 1.37% | 10,767,346.13 1.67% | 97 3.16% | 22,590,337.42 3.50% |

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Mortgage Pass-Through Certificates, Series 2006-39CB

Group 1 - Current Delinquency Information

| Days | Delinquency | | Bankruptcy | | Foreclosure | | REO | | Total | |
|-----------|---------------|-------------------------|-------------|-----------------------|-------------|------------------------|-------------|-----------------------|---------------|-------------------------|
| | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance |
| Current | | | 0 0.00% | 0.00 0.00% | 0 0.00% | 0.00 0.00% | 0 0.00% | 0.00 0.00% | 0 0.00% | 0.00 0.00% |
| 30 - 59 | 121 5.17% | 27,020,646.10 5.23% | 3 0.13% | 996,479.80 0.19% | 0 0.00% | 0.00 0.00% | 0 0.00% | 0.00 0.00% | 124 5.30% | 28,017,125.90 5.42% |
| 60 - 89 | 48 2.05% | 11,600,025.14 2.24% | 2 0.09% | 552,135.14 0.11% | 0 0.00% | 0.00 0.00% | 0 0.00% | 0.00 0.00% | 50 2.14% | 12,152,160.28 2.35% |
| 90 - 119 | 33 1.41% | 8,300,786.57 1.61% | 2 0.09% | 417,713.97 0.08% | 0 0.00% | 0.00 0.00% | 0 0.00% | 0.00 0.00% | 35 1.50% | 8,718,500.54 1.69% |
| 120 - 149 | 9 0.38% | 2,442,319.68 0.47% | 1 0.04% | 231,991.28 0.04% | 4 0.17% | 966,228.78 0.19% | 0 0.00% | 0.00 0.00% | 14 0.60% | 3,640,539.74 0.70% |
| 150 - 179 | 15 0.64% | 4,312,060.67 0.83% | 1 0.04% | 404,998.14 0.08% | 6 0.26% | 1,196,252.04 0.23% | 0 0.00% | 0.00 0.00% | 22 0.94% | 5,913,310.85 1.14% |
| 180 - 269 | 13 0.56% | 3,590,524.70 0.69% | 4 0.17% | 617,045.98 0.12% | 17 0.73% | 4,119,080.06 0.80% | 1 0.04% | 107,015.44 0.02% | 35 1.50% | 8,433,666.18 1.63% |
| 270 - 359 | 4 0.17% | 1,218,104.94 0.24% | 0 0.00% | 0.00 0.00% | 12 0.51% | 3,026,815.26 0.59% | 9 0.38% | 2,067,263.42 0.40% | 25 1.07% | 6,312,183.62 1.22% |
| 360+ | 1 0.04% | 142,166.52 0.03% | 5 0.21% | 1,079,746.12 0.21% | 7 0.30% | 1,764,624.42 0.34% | 15 0.64% | 4,109,387.06 0.79% | 28 1.20% | 7,095,924.12 1.37% |
| Total | 244 10.43% | 58,626,634.32 11.34% | 18 0.77% | 4,300,110.43 0.83% | 46 1.97% | 11,073,000.56 2.14% | 25 1.07% | 6,283,665.92 1.22% | 333 14.23% | 80,283,411.23 15.52% |

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Mortgage Pass-Through Certificates, Series 2006-39CB

Group 1 - Current Delinquency Information (continued)

| Days | Delinquency | | Bankruptcy | | Foreclosure | | REO | | Total | |
|------|---------------|-------------------------|-------------|-----------------------|-------------|------------------------|-------------|-----------------------|---------------|-------------------------|
| | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance |
| 30+ | 244 10.43% | 58,626,634.32 11.34% | 18 0.77% | 4,300,110.43 0.83% | 46 1.97% | 11,073,000.56 2.14% | 25 1.07% | 6,283,665.92 1.22% | 333 14.23% | 80,283,411.23 15.52% |
| 60+ | 123 5.26% | 31,605,988.22 6.11% | 15 0.64% | 3,303,630.63 0.64% | 46 1.97% | 11,073,000.56 2.14% | 25 1.07% | 6,283,665.92 1.22% | 209 8.93% | 52,266,285.33 10.11% |
| 90+ | 75 3.21% | 20,005,963.08 3.87% | 13 0.56% | 2,751,495.49 0.53% | 46 1.97% | 11,073,000.56 2.14% | 25 1.07% | 6,283,665.92 1.22% | 159 6.79% | 40,114,125.05 7.76% |
| 120+ | 42 1.79% | 11,705,176.51 2.26% | 11 0.47% | 2,333,781.52 0.45% | 46 1.97% | 11,073,000.56 2.14% | 25 1.07% | 6,283,665.92 1.22% | 124 5.30% | 31,395,624.51 6.07% |
| 150+ | 33 1.41% | 9,262,856.83 1.79% | 10 0.43% | 2,101,790.24 0.41% | 42 1.79% | 10,106,771.78 1.95% | 25 1.07% | 6,283,665.92 1.22% | 110 4.70% | 27,755,084.77 5.37% |
| 180+ | 18 0.77% | 4,950,796.16 0.96% | 9 0.38% | 1,696,792.10 0.33% | 36 1.54% | 8,910,519.74 1.72% | 25 1.07% | 6,283,665.92 1.22% | 88 3.76% | 21,841,773.92 4.22% |
| 270+ | 5 0.21% | 1,360,271.46 0.26% | 5 0.21% | 1,079,746.12 0.21% | 19 0.81% | 4,791,439.68 0.93% | 24 1.03% | 6,176,650.48 1.19% | 53 2.26% | 13,408,107.74 2.59% |
| 360+ | 1 0.04% | 142,166.52 0.03% | 5 0.21% | 1,079,746.12 0.21% | 7 0.30% | 1,764,624.42 0.34% | 15 0.64% | 4,109,387.06 0.79% | 28 1.20% | 7,095,924.12 1.37% |



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Mortgage Pass-Through Certificates, Series 2006-39CB

Group 2 - Current Delinquency Information

| Days | Delinquency | | Bankruptcy | | Foreclosure | | REO | | Total | |
|-----------|---------------|-------------------------|-------------|-----------------------|-------------|-------------------------|-------------|-----------------------|---------------|-------------------------|
| | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance |
| Current | | | 0 0.00% | 0.00 0.00% | 0 0.00% | 0.00 0.00% | 0 0.00% | 0.00 0.00% | 0 0.00% | 0.00 0.00% |
| 30 - 59 | 67 9.17% | 12,343,298.32 9.56% | 0 0.00% | 0.00 0.00% | 0 0.00% | 0.00 0.00% | 0 0.00% | 0.00 0.00% | 67 9.17% | 12,343,298.32 9.56% |
| 60 - 89 | 37 5.06% | 6,791,521.14 5.26% | 1 0.14% | 135,300.82 0.10% | 0 0.00% | 0.00 0.00% | 0 0.00% | 0.00 0.00% | 38 5.20% | 6,926,821.96 5.36% |
| 90 - 119 | 24 3.28% | 4,077,397.10 3.16% | 0 0.00% | 0.00 0.00% | 0 0.00% | 0.00 0.00% | 0 0.00% | 0.00 0.00% | 24 3.28% | 4,077,397.10 3.16% |
| 120 - 149 | 17 2.33% | 3,604,328.84 2.79% | 0 0.00% | 0.00 0.00% | 6 0.82% | 1,241,846.47 0.96% | 0 0.00% | 0.00 0.00% | 23 3.15% | 4,846,175.31 3.75% |
| 150 - 179 | 7 0.96% | 1,941,761.99 1.50% | 2 0.27% | 275,822.35 0.21% | 6 0.82% | 1,346,417.78 1.04% | 0 0.00% | 0.00 0.00% | 15 2.05% | 3,564,002.12 2.76% |
| 180 - 269 | 7 0.96% | 1,113,105.66 0.86% | 3 0.41% | 688,500.98 0.53% | 17 2.33% | 3,687,931.78 2.86% | 3 0.41% | 569,307.90 0.44% | 30 4.10% | 6,058,846.32 4.69% |
| 270 - 359 | 1 0.14% | 172,000.00 0.13% | 7 0.96% | 1,267,369.12 0.98% | 13 1.78% | 3,939,330.58 3.05% | 5 0.68% | 1,040,961.99 0.81% | 26 3.56% | 6,419,661.69 4.97% |
| 360+ | 2 0.27% | 450,920.00 0.35% | 13 1.78% | 2,609,862.06 2.02% | 27 3.69% | 5,775,672.17 4.47% | 27 3.69% | 6,657,959.07 5.15% | 69 9.44% | 15,494,413.30 12.00% |
| Total | 162 22.16% | 30,494,333.05 23.61% | 26 3.56% | 4,976,855.33 3.85% | 69 9.44% | 15,991,198.78 12.38% | 35 4.79% | 8,268,228.96 6.40% | 292 39.95% | 59,730,616.12 46.24% |

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Mortgage Pass-Through Certificates, Series 2006-39CB

Group 2 - Current Delinquency Information (continued)

| Days | Delinquency | | Bankruptcy | | Foreclosure | | REO | | Total | |
|------|---------------|-------------------------|-------------|-----------------------|-------------|-------------------------|-------------|-----------------------|---------------|-------------------------|
| | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance |
| 30+ | 162 22.16% | 30,494,333.05 23.61% | 26 3.56% | 4,976,855.33 3.85% | 69 9.44% | 15,991,198.78 12.38% | 35 4.79% | 8,268,228.96 6.40% | 292 39.95% | 59,730,616.12 46.24% |
| 60+ | 95 13.00% | 18,151,034.73 14.05% | 26 3.56% | 4,976,855.33 3.85% | 69 9.44% | 15,991,198.78 12.38% | 35 4.79% | 8,268,228.96 6.40% | 225 30.78% | 47,387,317.80 36.69% |
| 90+ | 58 7.93% | 11,359,513.59 8.79% | 25 3.42% | 4,841,554.51 3.75% | 69 9.44% | 15,991,198.78 12.38% | 35 4.79% | 8,268,228.96 6.40% | 187 25.58% | 40,460,495.84 31.32% |
| 120+ | 34 4.65% | 7,282,116.49 5.64% | 25 3.42% | 4,841,554.51 3.75% | 69 9.44% | 15,991,198.78 12.38% | 35 4.79% | 8,268,228.96 6.40% | 163 22.30% | 36,383,098.74 28.17% |
| 150+ | 17 2.33% | 3,677,787.65 2.85% | 25 3.42% | 4,841,554.51 3.75% | 63 8.62% | 14,749,352.31 11.42% | 35 4.79% | 8,268,228.96 6.40% | 140 19.15% | 31,536,923.43 24.42% |
| 180+ | 10 1.37% | 1,736,025.66 1.34% | 23 3.15% | 4,565,732.16 3.53% | 57 7.80% | 13,402,934.53 10.38% | 35 4.79% | 8,268,228.96 6.40% | 125 17.10% | 27,972,921.31 21.66% |
| 270+ | 3 0.41% | 622,920.00 0.48% | 20 2.74% | 3,877,231.18 3.00% | 40 5.47% | 9,715,002.75 7.52% | 32 4.38% | 7,698,921.06 5.96% | 95 13.00% | 21,914,074.99 16.97% |
| 360+ | 2 0.27% | 450,920.00 0.35% | 13 1.78% | 2,609,862.06 2.02% | 27 3.69% | 5,775,672.17 4.47% | 27 3.69% | 6,657,959.07 5.15% | 69 9.44% | 15,494,413.30 12.00% |

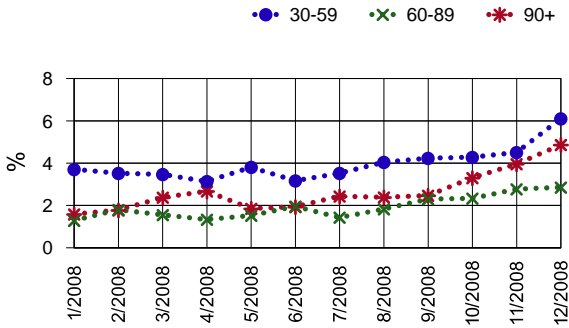
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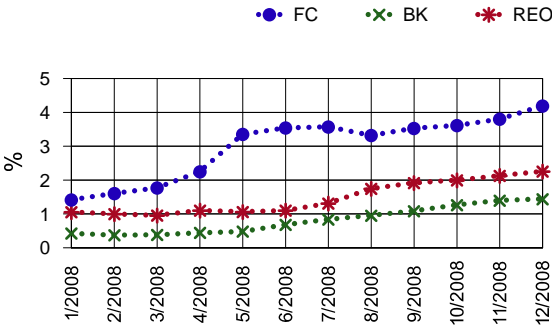
CWALT, Inc. Alternative Loan Trust 2006-39CB Mortgage Pass-Through Certificates, Series 2006-39CB

All Groups Delinquency Trends

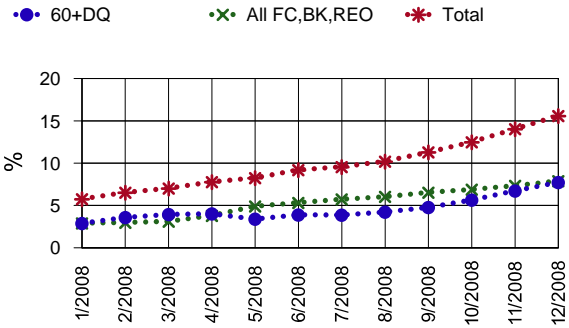
Delinquency Percentage



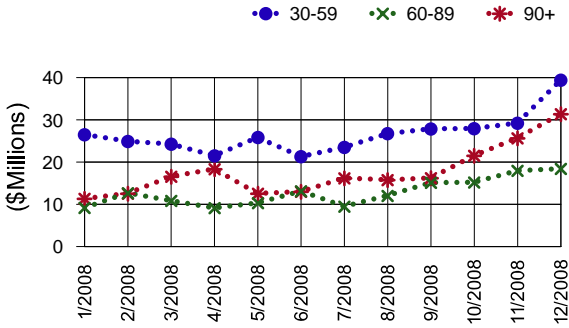
FC, BK, REO Percentage



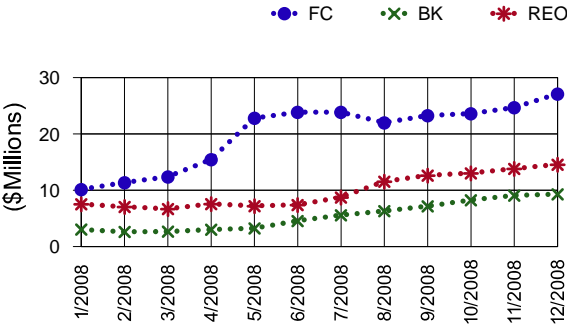
Total Percentage



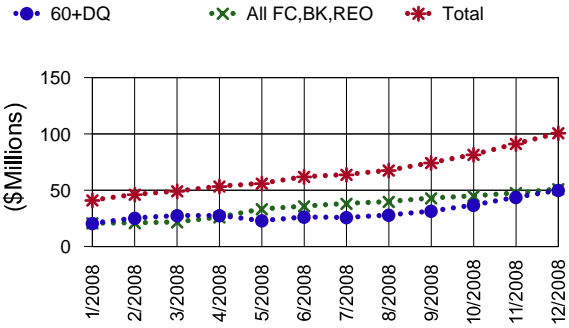
Delinquency Balances



FC, BK, REO Balances



Total Balances



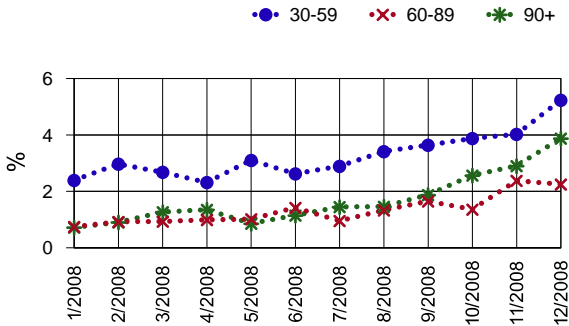
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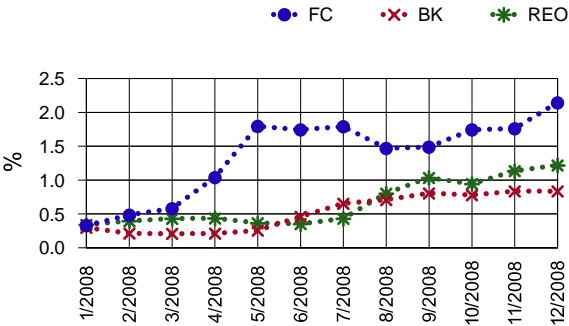
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Group 1 Delinquency Trends

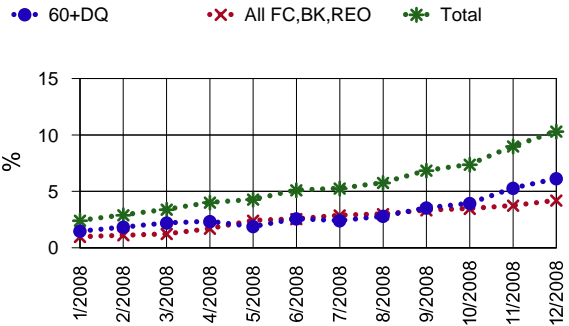
Delinquency Percentage



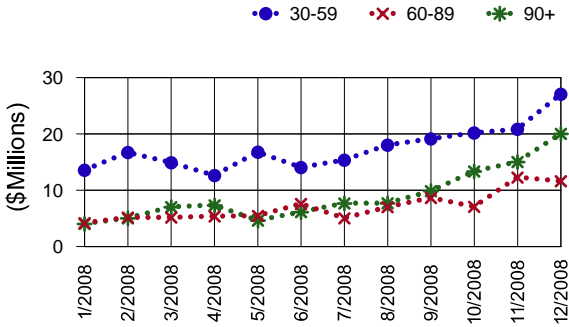
FC, BK, REO Percentage



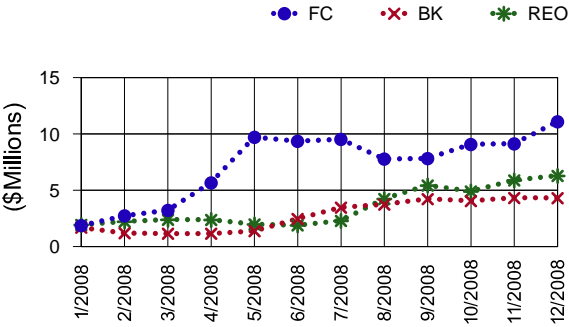
Total Percentage



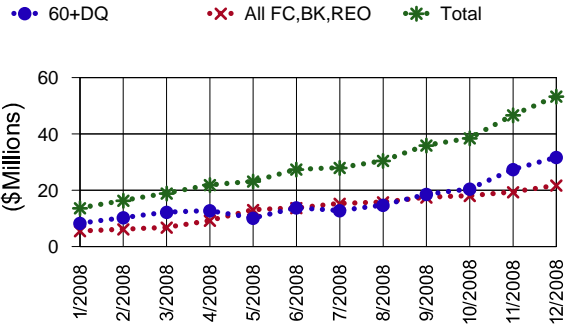
Delinquency Balances



FC, BK, REO Balances



Total Balances



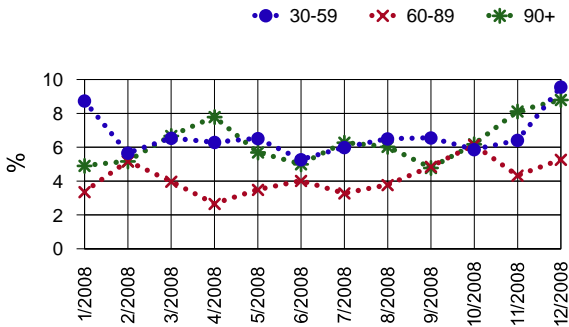
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Associate: Corrie Wagner
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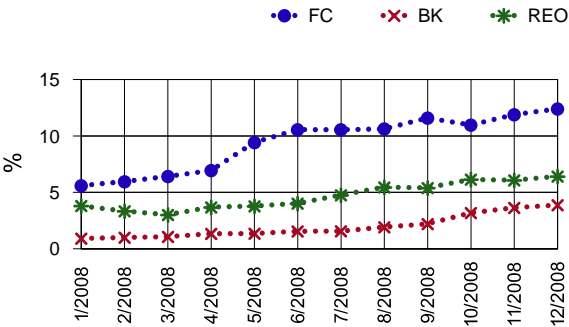
CWALT, Inc. Alternative Loan Trust 2006-39CB Mortgage Pass-Through Certificates, Series 2006-39CB

Group 2 Delinquency Trends

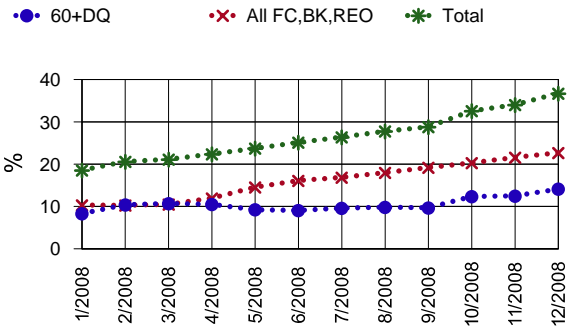
Delinquency Percentage



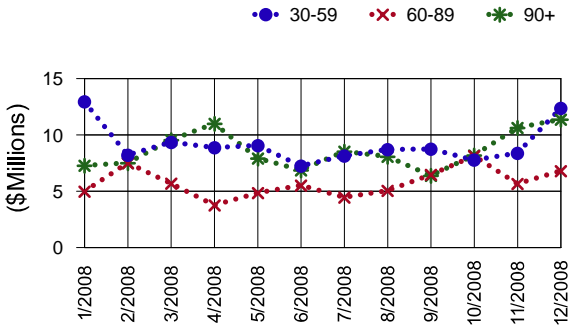
FC, BK, REO Percentage



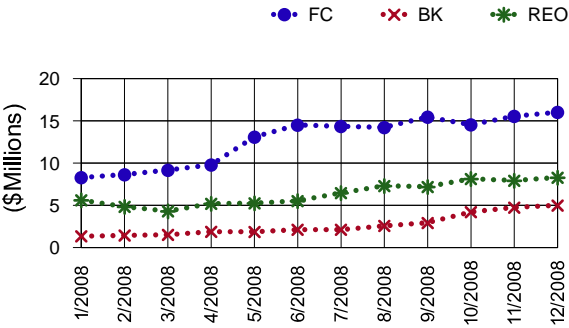
Total Percentage



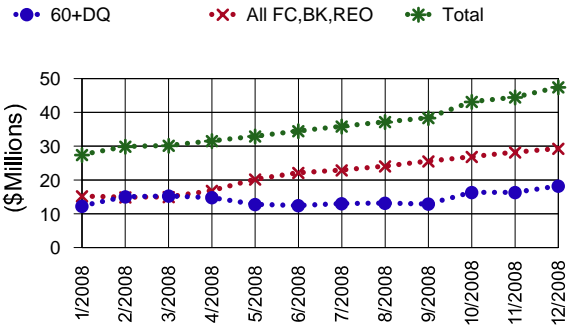
Delinquency Balances



FC, BK, REO Balances



Total Balances



101 Barclay Street, 8 West
New York, NY 10286

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CWALT, Inc. **Alternative Loan Trust 2006-39CB** **Mortgage Pass-Through Certificates, Series 2006-39CB**

All Groups - Historical Delinquency Information

| Loan Status | 12/25/08 | | 11/25/08 | | 10/25/08 | | 09/25/08 | | 08/25/08 | | 07/25/08 | |
|------------------------|---------------|-------------------------|---------------|-------------------------|--------------|------------------------|--------------|------------------------|--------------|------------------------|--------------|------------------------|
| | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance |
| 30 - 59 | 188 6.12% | 39,363,944.42 6.09% | 141 4.57% | 29,183,560.34 4.49% | 140 4.51% | 27,907,183.29 4.27% | 136 4.35% | 27,824,215.80 4.22% | 123 3.91% | 26,700,832.83 4.03% | 112 3.53% | 23,456,466.15 3.51% |
| 60 - 89 | 85 2.77% | 18,391,546.28 2.85% | 84 2.72% | 17,928,457.14 2.76% | 69 2.22% | 15,169,484.29 2.32% | 64 2.05% | 15,093,400.68 2.29% | 58 1.84% | 12,022,251.47 1.81% | 45 1.42% | 9,466,160.37 1.42% |
| 90 - 119 | 57 1.86% | 12,378,183.67 1.92% | 45 1.46% | 9,792,632.37 1.51% | 48 1.55% | 11,065,337.73 1.69% | 37 1.18% | 7,680,143.63 1.17% | 22 0.70% | 4,470,688.31 0.67% | 31 0.98% | 6,911,991.60 1.04% |
| 120 - 149 | 26 0.85% | 6,046,648.52 0.94% | 29 0.94% | 7,887,620.45 1.21% | 22 0.71% | 5,011,449.62 0.77% | 11 0.35% | 2,094,985.84 0.32% | 24 0.76% | 5,271,487.59 0.80% | 17 0.54% | 4,185,975.72 0.63% |
| 150 - 179 | 22 0.72% | 6,253,822.66 0.97% | 13 0.42% | 3,515,593.68 0.54% | 7 0.23% | 1,296,854.83 0.20% | 19 0.61% | 4,325,339.62 0.66% | 10 0.32% | 2,821,618.22 0.43% | 12 0.38% | 2,991,504.18 0.45% |
| 180 - 269 | 20 0.65% | 4,703,630.36 0.73% | 12 0.39% | 2,601,111.54 0.40% | 10 0.32% | 2,672,004.02 0.41% | 5 0.16% | 1,352,370.35 0.21% | 8 0.25% | 2,046,491.66 0.31% | 4 0.13% | 866,941.29 0.13% |
| 270 - 359 | 5 0.16% | 1,390,104.94 0.22% | 6 0.19% | 1,518,795.45 0.23% | 5 0.16% | 1,082,159.99 0.17% | 4 0.13% | 738,504.95 0.11% | 4 0.13% | 884,379.61 0.13% | 5 0.16% | 1,169,906.87 0.18% |
| 360+ | 3 0.10% | 593,086.52 0.09% | 2 0.06% | 321,313.12 0.05% | 2 0.06% | 388,000.00 0.06% | 0 0.00% | 0.00 0.00% | 1 0.03% | 251,900.34 0.04% | 1 0.03% | 56,492.33 0.01% |
| Total Delinquent Loans | 406 13.22% | 89,120,967.37 13.79% | 332 10.75% | 72,749,084.09 11.20% | 303 9.76% | 64,592,473.77 9.89% | 276 8.82% | 59,108,960.87 8.97% | 250 7.95% | 54,469,650.03 8.22% | 227 7.16% | 49,105,438.51 7.35% |

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CWALT, Inc.
Alternative Loan Trust 2006-39CB
Mortgage Pass-Through Certificates, Series 2006-39CB

All Groups - Historical Delinquency Information (Continued)

| Loan Status | 12/25/08 | | 11/25/08 | | 10/25/08 | | 09/25/08 | | 08/25/08 | | 07/25/08 | |
|--------------------|--------------|------------------------|--------------|------------------------|--------------|------------------------|--------------|------------------------|--------------|------------------------|--------------|------------------------|
| | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance |
| Total Bankruptcies | 44 1.43% | 9,276,965.76 1.44% | 43 1.39% | 9,043,432.34 1.39% | 37 1.19% | 8,227,367.41 1.26% | 30 0.96% | 7,128,477.56 1.08% | 27 0.86% | 6,275,416.76 0.95% | 24 0.76% | 5,549,179.71 0.83% |
| Total Foreclosures | 115 3.74% | 27,064,199.34 4.19% | 107 3.47% | 24,641,729.61 3.79% | 100 3.22% | 23,569,344.06 3.61% | 98 3.13% | 23,229,313.04 3.53% | 95 3.02% | 21,955,984.75 3.31% | 102 3.22% | 23,828,520.54 3.57% |
| Total REOs | 60 1.95% | 14,551,894.88 2.25% | 56 1.81% | 13,790,246.25 2.12% | 53 1.71% | 13,009,253.27 1.99% | 52 1.66% | 12,597,391.37 1.91% | 50 1.59% | 11,522,216.77 1.74% | 38 1.20% | 8,722,801.15 1.31% |
| Total BK, FC & REO | 219 7.13% | 50,893,059.98 7.87% | 206 6.67% | 47,475,408.20 7.31% | 190 6.12% | 44,805,964.74 6.86% | 180 5.75% | 42,955,181.97 6.52% | 172 5.47% | 39,753,618.28 6.00% | 164 5.17% | 38,100,501.40 5.71% |

Total Delinquent, Bankruptcy, Foreclosure and REO

| | | | | | | | | | | | | |
|------|---------------|--------------------------|---------------|--------------------------|---------------|--------------------------|---------------|--------------------------|---------------|-------------------------|---------------|-------------------------|
| 30+ | 625 20.35% | 140,014,027.35 21.66% | 538 17.42% | 120,224,492.29 18.51% | 493 15.89% | 109,398,438.51 16.74% | 456 14.58% | 102,064,142.84 15.49% | 422 13.41% | 94,223,268.31 14.22% | 391 12.33% | 87,205,939.91 13.06% |
| 60+ | 434 14.13% | 99,653,603.13 15.42% | 392 12.69% | 89,703,149.02 13.81% | 351 11.31% | 80,956,289.03 12.39% | 318 10.17% | 73,704,960.85 11.19% | 298 9.47% | 67,133,555.35 10.13% | 276 8.70% | 62,767,698.40 9.40% |
| 90+ | 346 11.27% | 80,574,620.89 12.47% | 306 9.91% | 71,356,735.54 10.99% | 281 9.06% | 65,397,924.61 10.01% | 253 8.09% | 58,222,680.04 8.84% | 239 7.60% | 54,706,305.74 8.26% | 231 7.28% | 53,301,538.03 7.98% |
| 120+ | 287 9.35% | 67,778,723.25 10.49% | 261 8.45% | 61,564,103.17 9.48% | 232 7.48% | 53,927,588.74 8.25% | 215 6.87% | 50,137,538.27 7.61% | 217 6.90% | 50,235,617.43 7.58% | 198 6.24% | 45,974,808.15 6.88% |
| 150+ | 250 8.14% | 59,292,008.20 9.17% | 220 7.12% | 51,148,631.87 7.88% | 205 6.61% | 48,131,686.37 7.37% | 201 6.43% | 47,277,693.39 7.17% | 184 5.85% | 43,209,562.58 6.52% | 179 5.64% | 41,391,807.06 6.20% |
| 180+ | 213 6.94% | 49,814,695.23 7.71% | 197 6.38% | 46,231,280.80 7.12% | 192 6.19% | 45,502,011.31 6.96% | 172 5.50% | 40,685,509.99 6.17% | 168 5.34% | 39,016,214.58 5.89% | 155 4.89% | 36,007,186.66 5.39% |
| 270+ | 148 4.82% | 35,322,182.73 5.47% | 141 4.57% | 32,675,606.21 5.03% | 131 4.22% | 30,612,677.57 4.69% | 117 3.74% | 26,871,269.58 4.08% | 102 3.24% | 23,546,340.12 3.55% | 97 3.06% | 22,463,515.48 3.36% |
| 360+ | 97 3.16% | 22,590,337.42 3.50% | 82 2.66% | 19,035,210.49 2.93% | 76 2.45% | 17,829,408.35 2.73% | 61 1.95% | 14,352,487.18 2.18% | 48 1.53% | 11,559,513.58 1.74% | 40 1.26% | 9,747,341.55 1.46% |



THE BANK OF NEW YORK MELLON

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New York, NY 10286

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Associate: Corrie Wagner
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CWALT, Inc.
Alternative Loan Trust 2006-39CB
Mortgage Pass-Through Certificates, Series 2006-39CB

Group 1 - Historical Delinquency Information

| Loan Status | 12/25/08 | | 11/25/08 | | 10/25/08 | | 09/25/08 | | 08/25/08 | | 07/25/08 | |
|------------------------|---------------|-------------------------|--------------|------------------------|--------------|------------------------|--------------|------------------------|--------------|------------------------|--------------|------------------------|
| | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance |
| 30 - 59 | 121 5.17% | 27,020,646.10 5.23% | 90 3.83% | 20,817,544.63 4.01% | 87 3.69% | 20,151,011.88 3.87% | 83 3.49% | 19,101,314.58 3.63% | 75 3.14% | 18,007,966.23 3.41% | 64 2.66% | 15,333,232.35 2.88% |
| 60 - 89 | 48 2.05% | 11,600,025.14 2.24% | 50 2.13% | 12,282,620.10 2.37% | 31 1.32% | 7,053,904.73 1.35% | 34 1.43% | 8,638,957.38 1.64% | 30 1.26% | 6,989,114.49 1.32% | 24 1.00% | 5,021,215.03 0.94% |
| 90 - 119 | 33 1.41% | 8,300,786.57 1.61% | 17 0.72% | 4,240,188.64 0.82% | 26 1.10% | 6,717,340.49 1.29% | 22 0.93% | 5,242,796.41 1.00% | 12 0.50% | 2,401,978.44 0.45% | 15 0.62% | 3,662,016.45 0.69% |
| 120 - 149 | 9 0.38% | 2,442,319.68 0.47% | 18 0.77% | 5,037,328.06 0.97% | 14 0.59% | 3,718,087.24 0.71% | 6 0.25% | 1,069,477.86 0.20% | 13 0.54% | 3,043,177.12 0.58% | 9 0.37% | 2,211,913.51 0.42% |
| 150 - 179 | 15 0.64% | 4,312,060.67 0.83% | 9 0.38% | 2,782,781.63 0.54% | 4 0.17% | 751,545.61 0.14% | 10 0.42% | 2,521,972.49 0.48% | 4 0.17% | 1,210,257.21 0.23% | 7 0.29% | 1,619,985.46 0.30% |
| 180 - 269 | 13 0.56% | 3,590,524.70 0.69% | 8 0.34% | 1,887,467.69 0.36% | 6 0.25% | 1,660,609.13 0.32% | 3 0.13% | 847,130.67 0.16% | 2 0.08% | 487,414.89 0.09% | 0 0.00% | 0.00 0.00% |
| 270 - 359 | 4 0.17% | 1,218,104.94 0.24% | 3 0.13% | 930,104.94 0.18% | 2 0.08% | 493,363.87 0.09% | 1 0.04% | 142,603.93 0.03% | 3 0.13% | 537,875.61 0.10% | 1 0.04% | 171,918.84 0.03% |
| 360+ | 1 0.04% | 142,166.52 0.03% | 1 0.04% | 142,313.12 0.03% | 0 0.00% | 0.00 0.00% | 0 0.00% | 0.00 0.00% | 0 0.00% | 0.00 0.00% | 0 0.00% | 0.00 0.00% |
| Total Delinquent Loans | 244 10.43% | 58,626,634.32 11.34% | 196 8.34% | 48,120,348.81 9.28% | 170 7.21% | 40,545,862.95 7.78% | 159 6.69% | 37,564,253.32 7.15% | 139 5.82% | 32,677,783.99 6.18% | 120 4.99% | 28,020,281.64 5.27% |



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CWALT, Inc.
Alternative Loan Trust 2006-39CB
Mortgage Pass-Through Certificates, Series 2006-39CB

Group 1 - Historical Delinquency Information (continued)

| Loan Status | 12/25/08 | | 11/25/08 | | 10/25/08 | | 09/25/08 | | 08/25/08 | | 07/25/08 | |
|--------------------|-------------|------------------------|-------------|------------------------|-------------|------------------------|-------------|------------------------|-------------|------------------------|-------------|------------------------|
| | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance |
| Total Bankruptcies | 18 0.77% | 4,300,110.43 0.83% | 18 0.77% | 4,317,426.57 0.83% | 16 0.68% | 4,044,539.71 0.78% | 15 0.63% | 4,218,197.10 0.80% | 14 0.59% | 3,733,969.29 0.71% | 13 0.54% | 3,458,145.64 0.65% |
| Total Foreclosures | 46 1.97% | 11,073,000.56 2.14% | 39 1.66% | 9,119,053.28 1.76% | 37 1.57% | 9,061,247.70 1.74% | 32 1.35% | 7,802,642.58 1.48% | 31 1.30% | 7,755,579.47 1.47% | 38 1.58% | 9,504,802.44 1.79% |
| Total REOs | 25 1.07% | 6,283,665.92 1.22% | 24 1.02% | 5,874,486.75 1.13% | 21 0.89% | 4,896,021.51 0.94% | 23 0.97% | 5,420,150.06 1.03% | 19 0.80% | 4,233,592.44 0.80% | 11 0.46% | 2,276,263.63 0.43% |
| Total BK, FC & REO | 89 3.80% | 21,656,776.91 4.19% | 81 3.45% | 19,310,966.60 3.72% | 74 3.14% | 18,001,808.92 3.46% | 70 2.95% | 17,440,989.74 3.32% | 64 2.68% | 15,723,141.20 2.97% | 62 2.58% | 15,239,211.71 2.87% |

Total Delinquent, Bankruptcy, Foreclosure and REO

| | | | | | | | | | | | | |
|------|---------------|-------------------------|---------------|-------------------------|---------------|-------------------------|--------------|-------------------------|--------------|------------------------|--------------|------------------------|
| 30+ | 333 14.23% | 80,283,411.23 15.52% | 277 11.79% | 67,431,315.41 13.00% | 244 10.35% | 58,547,671.87 11.24% | 229 9.64% | 55,005,243.06 10.46% | 203 8.50% | 48,400,925.19 9.16% | 182 7.56% | 43,259,493.35 8.13% |
| 60+ | 209 8.93% | 52,266,285.33 10.11% | 183 7.79% | 45,411,393.75 8.75% | 155 6.58% | 37,861,693.80 7.27% | 144 6.06% | 35,368,962.29 6.73% | 127 5.32% | 30,004,078.83 5.68% | 115 4.78% | 26,944,485.64 5.07% |
| 90+ | 159 6.79% | 40,114,125.05 7.76% | 131 5.58% | 32,710,817.31 6.31% | 123 5.22% | 30,418,908.94 5.84% | 109 4.59% | 26,341,124.78 5.01% | 96 4.02% | 22,609,966.20 4.28% | 91 3.78% | 21,923,270.61 4.12% |
| 120+ | 124 5.30% | 31,395,624.51 6.07% | 114 4.85% | 28,470,628.67 5.49% | 96 4.07% | 23,296,570.31 4.47% | 86 3.62% | 20,693,330.23 3.94% | 84 3.52% | 20,207,987.76 3.82% | 74 3.08% | 17,846,515.88 3.36% |
| 150+ | 110 4.70% | 27,755,084.77 5.37% | 90 3.83% | 22,043,304.26 4.25% | 80 3.39% | 19,151,862.87 3.68% | 78 3.28% | 19,059,993.33 3.63% | 67 2.80% | 16,286,060.34 3.08% | 63 2.62% | 15,237,577.00 2.87% |
| 180+ | 88 3.76% | 21,841,773.92 4.22% | 77 3.28% | 18,639,271.34 3.59% | 73 3.10% | 17,750,978.36 3.41% | 63 2.65% | 15,424,811.38 2.93% | 58 2.43% | 13,938,623.35 2.64% | 51 2.12% | 12,671,618.25 2.38% |
| 270+ | 53 2.26% | 13,408,107.74 2.59% | 47 2.00% | 11,366,749.91 2.19% | 42 1.78% | 10,286,599.27 1.97% | 36 1.52% | 8,714,813.58 1.66% | 32 1.34% | 7,809,580.98 1.48% | 28 1.16% | 6,858,302.83 1.29% |
| 360+ | 28 1.20% | 7,095,924.12 1.37% | 25 1.06% | 6,113,623.73 1.18% | 19 0.81% | 4,587,882.11 0.88% | 15 0.63% | 3,574,151.16 0.68% | 9 0.38% | 2,134,947.65 0.40% | 6 0.25% | 1,617,847.92 0.30% |

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CWALT, Inc.
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Mortgage Pass-Through Certificates, Series 2006-39CB

Group 2 - Historical Delinquency Information

| Loan Status | 12/25/08 | | 11/25/08 | | 10/25/08 | | 09/25/08 | | 08/25/08 | | 07/25/08 | |
|------------------------|---------------|-------------------------|---------------|-------------------------|---------------|-------------------------|---------------|-------------------------|---------------|-------------------------|---------------|-------------------------|
| | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance |
| 30 - 59 | 67 9.17% | 12,343,298.32 9.56% | 51 6.90% | 8,366,015.71 6.40% | 53 7.10% | 7,756,171.41 5.85% | 53 7.04% | 8,722,901.22 6.54% | 48 6.34% | 8,692,866.60 6.49% | 48 6.27% | 8,123,233.80 5.97% |
| 60 - 89 | 37 5.06% | 6,791,521.14 5.26% | 34 4.60% | 5,645,837.04 4.32% | 38 5.09% | 8,115,579.56 6.13% | 30 3.98% | 6,454,443.30 4.84% | 28 3.70% | 5,033,136.98 3.76% | 21 2.74% | 4,444,945.34 3.27% |
| 90 - 119 | 24 3.28% | 4,077,397.10 3.16% | 28 3.79% | 5,552,443.73 4.25% | 22 2.95% | 4,347,997.24 3.28% | 15 1.99% | 2,437,347.22 1.83% | 10 1.32% | 2,068,709.87 1.54% | 16 2.09% | 3,249,975.15 2.39% |
| 120 - 149 | 17 2.33% | 3,604,328.84 2.79% | 11 1.49% | 2,850,292.39 2.18% | 8 1.07% | 1,293,362.38 0.98% | 5 0.66% | 1,025,507.98 0.77% | 11 1.45% | 2,228,310.47 1.66% | 8 1.04% | 1,974,062.21 1.45% |
| 150 - 179 | 7 0.96% | 1,941,761.99 1.50% | 4 0.54% | 732,812.05 0.56% | 3 0.40% | 545,309.22 0.41% | 9 1.20% | 1,803,367.13 1.35% | 6 0.79% | 1,611,361.01 1.20% | 5 0.65% | 1,371,518.72 1.01% |
| 180 - 269 | 7 0.96% | 1,113,105.66 0.86% | 4 0.54% | 713,643.85 0.55% | 4 0.54% | 1,011,394.89 0.76% | 2 0.27% | 505,239.68 0.38% | 6 0.79% | 1,559,076.77 1.16% | 4 0.52% | 866,941.29 0.64% |
| 270 - 359 | 1 0.14% | 172,000.00 0.13% | 3 0.41% | 588,690.51 0.45% | 3 0.40% | 588,796.12 0.44% | 3 0.40% | 595,901.02 0.45% | 1 0.13% | 346,504.00 0.26% | 4 0.52% | 997,988.03 0.73% |
| 360+ | 2 0.27% | 450,920.00 0.35% | 1 0.14% | 179,000.00 0.14% | 2 0.27% | 388,000.00 0.29% | 0 0.00% | 0.00 0.00% | 1 0.13% | 251,900.34 0.19% | 1 0.13% | 56,492.33 0.04% |
| Total Delinquent Loans | 162 22.16% | 30,494,333.05 23.61% | 136 18.40% | 24,628,735.28 18.84% | 133 17.83% | 24,046,610.82 18.15% | 117 15.54% | 21,544,707.55 16.16% | 111 14.66% | 21,791,866.04 16.27% | 107 13.97% | 21,085,156.87 15.51% |

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CWALT, Inc.
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Mortgage Pass-Through Certificates, Series 2006-39CB

Group 2 - Historical Delinquency Information (continued)

| Loan Status | 12/25/08 | | 11/25/08 | | 10/25/08 | | 09/25/08 | | 08/25/08 | | 07/25/08 | |
|--|---------------|-------------------------|---------------|-------------------------|---------------|-------------------------|---------------|-------------------------|---------------|-------------------------|---------------|-------------------------|
| | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance |
| Total Bankruptcies | 26 3.56% | 4,976,855.33 3.85% | 25 3.38% | 4,726,005.77 3.61% | 21 2.82% | 4,182,827.70 3.16% | 15 1.99% | 2,910,280.46 2.18% | 13 1.72% | 2,541,447.47 1.90% | 11 1.44% | 2,091,034.07 1.54% |
| Total Foreclosures | 69 9.44% | 15,991,198.78 12.38% | 68 9.20% | 15,522,676.33 11.87% | 63 8.45% | 14,508,096.36 10.95% | 66 8.76% | 15,426,670.46 11.57% | 64 8.45% | 14,200,405.28 10.60% | 64 8.36% | 14,323,718.10 10.53% |
| Total REOs | 35 4.79% | 8,268,228.96 6.40% | 32 4.33% | 7,915,759.50 6.05% | 32 4.29% | 8,113,231.76 6.12% | 29 3.85% | 7,177,241.31 5.38% | 31 4.10% | 7,288,624.33 5.44% | 27 3.52% | 6,446,537.52 4.74% |
| Total BK, FC & REO | 130 17.78% | 29,236,283.07 22.64% | 125 16.91% | 28,164,441.60 21.54% | 116 15.55% | 26,804,155.82 20.23% | 110 14.61% | 25,514,192.23 19.14% | 108 14.27% | 24,030,477.08 17.94% | 102 13.32% | 22,861,289.69 16.81% |
| Total Delinquent, Bankruptcy, Foreclosure and REO | | | | | | | | | | | | |
| 30+ | 292 39.95% | 59,730,616.12 46.24% | 261 35.32% | 52,793,176.88 40.38% | 249 33.38% | 50,850,766.64 38.38% | 227 30.15% | 47,058,899.78 35.30% | 219 28.93% | 45,822,343.12 34.21% | 209 27.28% | 43,946,446.56 32.32% |
| 60+ | 225 30.78% | 47,387,317.80 36.69% | 209 28.28% | 44,291,755.27 33.87% | 196 26.27% | 43,094,595.23 32.53% | 174 23.11% | 38,335,998.56 28.76% | 171 22.59% | 37,129,476.52 27.72% | 161 21.02% | 35,823,212.76 26.34% |
| 90+ | 187 25.58% | 40,460,495.84 31.32% | 175 23.68% | 38,645,918.23 29.56% | 158 21.18% | 34,979,015.67 26.40% | 144 19.12% | 31,881,555.26 23.92% | 143 18.89% | 32,096,339.54 23.96% | 140 18.28% | 31,378,267.42 23.08% |
| 120+ | 163 22.30% | 36,383,098.74 28.17% | 147 19.89% | 33,093,474.50 25.31% | 136 18.23% | 30,631,018.43 23.12% | 129 17.13% | 29,444,208.04 22.09% | 133 17.57% | 30,027,629.67 22.42% | 124 16.19% | 28,128,292.27 20.69% |
| 150+ | 140 19.15% | 31,536,923.43 24.42% | 130 17.59% | 29,105,327.61 22.26% | 125 16.76% | 28,979,823.50 21.87% | 123 16.33% | 28,217,700.06 21.17% | 117 15.46% | 26,923,502.24 20.10% | 116 15.14% | 26,154,230.06 19.23% |
| 180+ | 125 17.10% | 27,972,921.31 21.66% | 120 16.24% | 27,592,009.46 21.10% | 119 15.95% | 27,751,032.95 20.95% | 109 14.48% | 25,260,698.61 18.95% | 110 14.53% | 25,077,591.23 18.72% | 104 13.58% | 23,335,568.41 17.16% |
| 270+ | 95 13.00% | 21,914,074.99 16.97% | 94 12.72% | 21,308,856.30 16.30% | 89 11.93% | 20,326,078.30 15.34% | 81 10.76% | 18,156,456.00 13.62% | 70 9.25% | 15,736,759.14 11.75% | 69 9.01% | 15,605,212.65 11.48% |
| 360+ | 69 9.44% | 15,494,413.30 12.00% | 57 7.71% | 12,921,586.76 9.88% | 57 7.64% | 13,241,526.24 9.99% | 46 6.11% | 10,778,336.02 8.09% | 39 5.15% | 9,424,565.93 7.04% | 34 4.44% | 8,129,493.63 5.98% |

Officer: Matthew Sabino
212-815-6093
Associate: Corrie Wagner
212-815-8357



CWALT, Inc.
Alternative Loan Trust 2006-39CB
Mortgage Pass-Through Certificates, Series 2006-39CB

Appendix of Loan Level Information

Appendix A - Realized Loss Details
Appendix B - Prepayment Loan Details
Appendix C - Bankruptcy Loan Details
Appendix D - Foreclosure Loan Details
Appendix E - Reo Loan Details

**Additional Loan Level Information can be obtained at <https://gctinvestorreporting.bnymellon.com>

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A. Realized Loss Loan Level Details

| <u>Loan ID</u> | <u>Liquidation Balance</u> | <u>Liquidation Proceeds</u> | <u>Realized Loss</u> | <u>Previous Status</u> | <u>Original Balance</u> | <u>Original LTV</u> | <u>State</u> |
|------------------------|--------------------------------|---------------------------------|--------------------------|----------------------------|-----------------------------|-------------------------|--------------|
| <u>Group I</u> | | | | | | | |
| 152460008 | 135,177.19 | 98,168.35 | 37,008.84 | REO | 138,084.00 | 80.00% | TX |
| 151313886 | 59,000.00 | 15,370.87 | 43,629.13 | REO | 59,000.00 | 70.24% | NC |
| <u>Group II</u> | | | | | | | |
| 130762439 | 274,912.63 | 266,442.84 | 8,469.79 | REO | 275,000.00 | 100.00% | AZ |
| 131346328 | 164,961.54 | 37,740.54 | 127,221.00 | REO | 167,785.00 | 76.36% | FL |
| 131360305 | 139,067.71 | 94,894.85 | 44,172.86 | FC | 141,429.76 | 80.00% | FL |
| 131605328 | 234,789.99 | 75,913.79 | 158,876.20 | REO | 239,407.20 | 80.00% | FL |
| 151741400 | 308,000.00 | 193,459.23 | 114,540.77 | REO | 308,000.00 | 80.00% | CA |



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Mortgage Pass-Through Certificates, Series 2006-39CB

B. Prepayment Loan Details

| <u>Loan ID</u> | <u>Balance</u> | <u>Paid Off Date</u> | <u>State</u> | <u>Rate</u> | <u>Seasoning</u> | <u>Type</u> | <u>Original Loan Balance</u> | <u>Original LTV</u> |
|------------------------|----------------|----------------------|--------------|-------------|------------------|--------------|------------------------------|---------------------|
| <u>Group I</u> | | | | | | | | |
| 153462098 | 155,909.72 | 11/24/08 | WA | 6.500 | 25 | Paid in Full | 159,476.00 | 80.00% |
| 152413606 | 150,677.66 | 12/01/08 | FL | 6.625 | 25 | Paid in Full | 154,000.00 | 70.00% |
| 152081964 | 104,400.00 | 11/21/08 | PA | 6.500 | 25 | Paid in Full | 104,400.00 | 61.41% |
| 150813076 | 177,030.19 | 12/09/08 | CO | 6.750 | 25 | Paid in Full | 181,023.00 | 54.36% |
| 146716039 | 117,618.88 | 12/03/08 | GA | 6.750 | 25 | Paid in Full | 117,750.00 | 75.00% |
| 130786426 | 101,652.30 | 11/17/08 | NC | 6.625 | 25 | Paid in Full | 104,000.00 | 51.49% |
| 129657492 | 228,349.61 | 11/26/08 | NC | 6.750 | 25 | Paid in Full | 233,500.00 | 54.94% |
| <u>Group II</u> | | | | | | | | |
| 130627006 | 119,485.00 | 12/08/08 | AR | 8.250 | 25 | Paid in Full | 119,485.00 | 95.00% |
| 144719596 | 130,795.35 | 12/02/08 | CO | 8.250 | 25 | Paid in Full | 133,000.00 | 95.00% |
| 152910078 | 168,031.45 | 12/05/08 | PA | 8.125 | 25 | Paid in Full | 171,000.00 | 90.00% |

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Alternative Loan Trust 2006-39CB

Mortgage Pass-Through Certificates, Series 2006-39CB

C. Bankruptcy Loan Level Details

| <u>Loan ID</u> | <u>Status</u> | <u>Month Added</u> | <u>Original Balance</u> | <u>Current Balance</u> | <u>Current Note Rate</u> | <u>Original LTV</u> | <u>State</u> | <u>Months Delinquent</u> |
|------------------------|---------------|--------------------|-------------------------|------------------------|--------------------------|---------------------|--------------|--------------------------|
| <u>Group I</u> | | | | | | | | |
| 131783086 | New | 12/2008 | 188,800.00 | 184,449.75 | 6.750 | 80.00% | MI | 12 |
| 151986367 | New | 12/2008 | 348,300.00 | 347,069.10 | 6.375 | 79.99% | FL | 1 |
| New Total | | | 537,100.00 | 531,518.85 | | | | |
| 113422657 | Existing | 10/2008 | 101,034.81 | 98,691.95 | 6.750 | 66.09% | NH | 15 |
| 131846078 | Existing | 07/2008 | 182,448.00 | 182,448.00 | 6.750 | 80.00% | NM | 13 |
| 131943346 | Existing | 08/2007 | 327,600.00 | 327,600.00 | 6.625 | 80.00% | NV | 16 |
| 132055240 | Existing | 07/2008 | 231,992.00 | 231,991.28 | 6.375 | 80.00% | CA | 4 |
| 145805916 | Existing | 06/2008 | 388,881.00 | 388,880.13 | 6.750 | 80.00% | CA | 1 |
| 146090375 | Existing | 11/2008 | 370,000.00 | 361,071.11 | 6.500 | 74.75% | NV | 2 |
| 146601089 | Existing | 06/2008 | 182,747.00 | 182,747.00 | 6.250 | 80.00% | FL | 8 |
| 146622276 | Existing | 07/2008 | 405,000.00 | 404,998.14 | 6.500 | 75.00% | CA | 5 |
| 146647543 | Existing | 11/2008 | 235,500.00 | 229,816.88 | 6.500 | 77.21% | FL | 3 |
| 151299976 | Existing | 11/2008 | 196,000.00 | 191,064.03 | 6.375 | 80.00% | AZ | 2 |
| 151752365 | Existing | 11/2008 | 210,000.00 | 204,814.39 | 6.375 | 75.00% | NV | 6 |
| 151911605 | Existing | 09/2008 | 188,000.00 | 187,897.09 | 6.375 | 80.00% | MI | 3 |
| 152107643 | Existing | 10/2008 | 17,910.00 | 17,484.67 | 7.625 | 91.85% | IN | 7 |
| 152444047 | Existing | 10/2008 | 292,800.00 | 286,556.42 | 7.250 | 88.73% | FL | 14 |
| 153499146 | Existing | 11/2008 | 266,000.00 | 260,530.57 | 7.125 | 94.33% | AL | 1 |
| 154046689 | Existing | 08/2008 | 212,000.00 | 211,999.92 | 6.625 | 80.00% | MI | 8 |
| Exist Total | | | 3,807,912.81 | 3,768,591.58 | | | | |
| Total | | | 4,345,012.81 | 4,300,110.43 | | | | |
| <u>Group II</u> | | | | | | | | |
| 131963525 | New | 12/2008 | 252,350.00 | 252,339.21 | 7.750 | 79.99% | NV | 5 |
| New Total | | | 252,350.00 | 252,339.21 | | | | |
| 151672871 | Existing | 11/2008 | 356,000.00 | 356,000.00 | 9.000 | 80.00% | SC | 11 |
| 151055893 | Existing | 10/2008 | 158,000.00 | 154,837.73 | 7.500 | 40.00% | FL | 14 |
| 150777942 | Existing | 12/2007 | 133,950.00 | 131,572.00 | 8.125 | 95.00% | GA | 23 |
| 146029456 | Existing | 09/2008 | 250,800.00 | 250,800.00 | 7.875 | 78.00% | TN | 12 |
| 146014294 | Existing | 11/2007 | 124,124.76 | 122,035.42 | 8.500 | 74.00% | FL | 19 |
| 146012254 | Existing | 11/2007 | 133,038.05 | 130,808.41 | 8.500 | 74.00% | CO | 19 |
| 145899728 | Existing | 10/2008 | 220,000.00 | 220,000.00 | 8.000 | 80.00% | NY | 19 |
| 144764252 | Existing | 01/2008 | 328,500.00 | 328,500.00 | 9.000 | 90.00% | MS | 7 |
| 132049456 | Existing | 11/2008 | 23,984.70 | 23,483.14 | 8.250 | 57.14% | TX | 5 |



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CWALT, Inc.

Alternative Loan Trust 2006-39CB

Mortgage Pass-Through Certificates, Series 2006-39CB

| <u>Loan ID</u> | <u>Status</u> | <u>Month Added</u> | <u>Original Balance</u> | <u>Current Balance</u> | <u>Current Note Rate</u> | <u>Original LTV</u> | <u>State</u> | <u>Months Delinquent</u> |
|--------------------|---------------|------------------------|-----------------------------|----------------------------|------------------------------|-------------------------|--------------|------------------------------|
| 132031494 | Existing | 06/2008 | 135,743.92 | 133,018.32 | 7.750 | 80.00% | WA | 11 |
| 131983752 | Existing | 03/2008 | 159,884.20 | 156,673.52 | 7.625 | 80.00% | WI | 12 |
| 131964389 | Existing | 10/2008 | 248,611.94 | 243,717.23 | 7.625 | 80.00% | FL | 11 |
| 131963709 | Existing | 11/2008 | 162,271.48 | 159,000.98 | 7.500 | 80.00% | NV | 7 |
| 131862936 | Existing | 08/2008 | 133,600.00 | 133,600.00 | 8.625 | 80.00% | KS | 10 |
| 131728584 | Existing | 08/2008 | 317,600.00 | 317,600.00 | 7.625 | 77.91% | FL | 16 |
| 131716142 | Existing | 10/2008 | 405,574.00 | 405,574.00 | 9.250 | 80.00% | PA | 17 |
| 131707653 | Existing | 06/2008 | 113,175.00 | 112,936.16 | 8.250 | 90.00% | PA | 10 |
| 131695771 | Existing | 09/2008 | 269,530.58 | 265,194.00 | 8.750 | 90.00% | CA | 15 |
| 131605160 | Existing | 10/2008 | 184,000.00 | 183,950.00 | 7.500 | 80.00% | FL | 14 |
| 131360569 | Existing | 11/2008 | 137,723.52 | 135,300.82 | 8.250 | 91.99% | FL | 2 |
| 131103129 | Existing | 11/2008 | 223,200.00 | 223,190.92 | 7.750 | 90.00% | ID | 11 |
| 130992323 | Existing | 09/2008 | 201,000.00 | 201,000.00 | 7.750 | 79.76% | CA | 7 |
| 130577039 | Existing | 02/2008 | 95,192.00 | 95,192.00 | 9.625 | 80.00% | FL | 12 |
| 130512487 | Existing | 10/2008 | 65,000.00 | 64,906.49 | 8.500 | 50.00% | NH | 10 |
| 130200312 | Existing | 09/2008 | 179,073.51 | 175,624.98 | 7.750 | 74.67% | TN | 16 |
| Exist Total | | | 4,759,577.66 | 4,724,516.12 | | | | |
| Total | | | 5,011,927.66 | 4,976,855.33 | | | | |

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Alternative Loan Trust 2006-39CB

Mortgage Pass-Through Certificates, Series 2006-39CB

D. Foreclosure Loan Level Details

| <u>Loan ID</u> | <u>Status</u> | <u>Month Added</u> | <u>Original Balance</u> | <u>Current Balance</u> | <u>Current Note Rate</u> | <u>Original LTV</u> | <u>State</u> | <u>Months Delinquent</u> |
|-------------------------|---------------|--------------------|-------------------------|------------------------|--------------------------|---------------------|--------------|--------------------------|
| <u>Group I</u> | | | | | | | | |
| 131895652 | New | 12/2008 | 270,975.00 | 270,793.45 | 6.750 | 80.00% | AZ | 4 |
| 132076027 | New | 12/2008 | 296,000.00 | 295,916.16 | 6.750 | 80.00% | CA | 12 |
| 142158048 | New | 12/2008 | 72,000.00 | 70,453.11 | 7.125 | 83.72% | SC | 5 |
| 145693986 | New | 12/2008 | 100,000.00 | 97,555.33 | 6.375 | 17.04% | CT | 4 |
| 146652560 | New | 12/2008 | 324,045.00 | 323,903.13 | 6.250 | 80.00% | CA | 6 |
| 152260824 | New | 12/2008 | 203,000.00 | 203,000.00 | 6.500 | 73.02% | GA | 4 |
| 153018614 | New | 12/2008 | 304,800.00 | 304,800.00 | 6.500 | 74.52% | GA | 6 |
| 153219787 | New | 12/2008 | 394,880.00 | 394,880.00 | 6.375 | 80.00% | CO | 4 |
| 153383875 | New | 12/2008 | 372,792.00 | 372,792.00 | 5.500 | 80.00% | CA | 5 |
| 131634188 | New | 12/2008 | 257,047.00 | 250,985.31 | 6.625 | 80.00% | CO | 8 |
| 151856900 | New | 12/2008 | 165,800.00 | 162,142.84 | 6.750 | 85.03% | WA | 6 |
| <u>New Total</u> | | | <u>2,761,339.00</u> | <u>2,747,221.33</u> | | | | |
| 131098145 | Existing | 10/2008 | 416,000.00 | 406,413.41 | 6.750 | 80.00% | CA | 8 |
| 131684530 | Existing | 11/2008 | 113,600.00 | 113,534.46 | 6.750 | 76.24% | MI | 5 |
| 131699716 | Existing | 01/2008 | 245,090.00 | 245,026.16 | 6.250 | 95.00% | FL | 15 |
| 132071683 | Existing | 02/2008 | 154,850.00 | 154,786.63 | 6.500 | 95.00% | FL | 15 |
| 132082332 | Existing | 09/2008 | 244,705.00 | 244,705.00 | 6.375 | 80.00% | CA | 8 |
| 143309190 | Existing | 09/2008 | 174,930.00 | 171,071.62 | 6.750 | 70.00% | NJ | 13 |
| 144443189 | Existing | 09/2008 | 260,792.00 | 260,791.60 | 6.125 | 80.00% | CA | 9 |
| 145619848 | Existing | 11/2008 | 224,000.00 | 222,274.56 | 6.625 | 80.00% | TN | 5 |
| 146332042 | Existing | 08/2008 | 390,000.00 | 389,999.68 | 6.750 | 65.00% | CA | 9 |
| 150416345 | Existing | 04/2008 | 236,000.00 | 231,047.64 | 7.250 | 78.93% | FL | 13 |
| 150522638 | Existing | 07/2008 | 298,000.00 | 290,471.13 | 6.250 | 64.78% | CA | 9 |
| 150921765 | Existing | 11/2008 | 86,800.00 | 84,800.02 | 6.750 | 80.00% | FL | 6 |
| 151006823 | Existing | 10/2008 | 122,250.00 | 119,433.14 | 6.750 | 75.00% | FL | 8 |
| 151033176 | Existing | 09/2008 | 222,000.00 | 222,000.00 | 5.875 | 80.00% | CA | 8 |
| 151126028 | Existing | 10/2008 | 193,199.00 | 189,048.33 | 7.125 | 89.86% | FL | 8 |
| 151199182 | Existing | 11/2008 | 140,000.00 | 136,716.41 | 6.500 | 59.57% | AZ | 6 |
| 151221236 | Existing | 12/2007 | 440,000.00 | 439,878.54 | 6.625 | 80.00% | CA | 17 |
| 151323397 | Existing | 07/2008 | 156,000.00 | 152,405.51 | 6.750 | 80.00% | FL | 10 |
| 151466264 | Existing | 11/2008 | 230,800.00 | 229,997.91 | 6.375 | 80.00% | MO | 5 |
| 152341119 | Existing | 09/2008 | 236,000.00 | 230,562.11 | 6.750 | 80.00% | FL | 10 |
| 152425367 | Existing | 11/2008 | 226,000.00 | 220,290.25 | 6.250 | 70.63% | MA | 8 |
| 152526313 | Existing | 10/2008 | 295,785.00 | 295,707.97 | 6.250 | 52.82% | CA | 8 |
| 152720713 | Existing | 10/2008 | 198,000.00 | 194,311.08 | 7.875 | 90.00% | ME | 6 |
| 152864557 | Existing | 05/2008 | 232,000.00 | 226,897.67 | 7.000 | 89.23% | FL | 12 |
| 153021326 | Existing | 11/2008 | 187,200.00 | 187,200.00 | 6.625 | 80.00% | UT | 5 |



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CWALT, Inc. Alternative Loan Trust 2006-39CB Mortgage Pass-Through Certificates, Series 2006-39CB

| <u>Loan ID</u> | <u>Status</u> | <u>Month Added</u> | <u>Original Balance</u> | <u>Current Balance</u> | <u>Current Note Rate</u> | <u>Original LTV</u> | <u>State</u> | <u>Months Delinquent</u> |
|------------------------|---------------|------------------------|-----------------------------|----------------------------|------------------------------|-------------------------|--------------|------------------------------|
| 153030855 | Existing | 08/2008 | 149,450.00 | 149,350.00 | 5.625 | 45.02% | FL | 10 |
| 154134202 | Existing | 09/2008 | 348,600.00 | 348,600.00 | 6.375 | 80.00% | VA | 9 |
| 131964341 | Existing | 06/2008 | 182,254.14 | 178,312.35 | 7.125 | 80.00% | FL | 11 |
| 145898727 | Existing | 09/2008 | 319,960.00 | 311,593.41 | 6.750 | 79.99% | WA | 9 |
| 146568645 | Existing | 09/2008 | 332,000.00 | 331,867.76 | 6.750 | 80.00% | MI | 7 |
| 153159099 | Existing | 06/2008 | 272,000.00 | 266,000.39 | 6.750 | 80.00% | FL | 11 |
| 153214217 | Existing | 05/2008 | 189,000.00 | 184,729.08 | 6.625 | 59.25% | FL | 11 |
| 153382371 | Existing | 10/2008 | 300,000.00 | 299,955.41 | 6.250 | 80.00% | CO | 7 |
| 153860445 | Existing | 08/2008 | 264,000.00 | 264,000.00 | 6.500 | 80.00% | CO | 10 |
| 153965203 | Existing | 10/2008 | 332,000.00 | 332,000.00 | 6.250 | 80.00% | MA | 8 |
| Exist Total | | | 8,413,265.14 | 8,325,779.23 | | | | |
| Total | | | 11,174,604.14 | 11,073,000.56 | | | | |
| <u>Group II</u> | | | | | | | | |
| 151001141 | New | 12/2008 | 335,200.00 | 335,200.00 | 7.625 | 74.49% | AZ | 4 |
| 146022503 | New | 12/2008 | 92,000.00 | 92,000.00 | 7.750 | 80.00% | GA | 4 |
| 146015766 | New | 12/2008 | 147,110.83 | 144,664.13 | 8.500 | 80.00% | NY | 12 |
| 145957471 | New | 12/2008 | 332,000.00 | 332,000.00 | 7.500 | 80.00% | OR | 6 |
| 145778536 | New | 12/2008 | 388,000.00 | 388,000.00 | 9.375 | 80.00% | MA | 5 |
| 131853495 | New | 12/2008 | 122,400.00 | 122,391.08 | 7.375 | 80.00% | FL | 4 |
| 131620946 | New | 12/2008 | 136,406.06 | 133,844.70 | 7.875 | 73.78% | FL | 4 |
| 131612057 | New | 12/2008 | 193,000.00 | 192,999.99 | 7.875 | 73.11% | CO | 4 |
| 131357345 | New | 12/2008 | 350,000.00 | 365,410.70 | 8.375 | 74.47% | FL | 4 |
| 130554541 | New | 12/2008 | 96,800.00 | 96,800.00 | 8.375 | 80.00% | CO | 5 |
| New Total | | | 2,192,916.89 | 2,203,310.60 | | | | |
| 152876126 | Existing | 06/2008 | 165,300.00 | 162,839.37 | 9.375 | 95.00% | WI | 10 |
| 152865669 | Existing | 11/2008 | 300,200.00 | 294,867.08 | 8.250 | 95.00% | TN | 7 |
| 152642939 | Existing | 11/2008 | 122,550.00 | 120,426.25 | 8.250 | 95.00% | MI | 5 |
| 151751713 | Existing | 02/2008 | 77,900.00 | 76,675.74 | 8.750 | 95.00% | FL | 15 |
| 151501403 | Existing | 05/2008 | 121,041.00 | 118,618.35 | 7.500 | 90.00% | FL | 12 |
| 151480458 | Existing | 11/2008 | 159,120.00 | 159,120.00 | 7.875 | 80.00% | FL | 6 |
| 151478866 | Existing | 11/2008 | 165,520.00 | 165,520.00 | 7.875 | 80.00% | FL | 6 |
| 150995243 | Existing | 06/2008 | 143,925.00 | 141,235.46 | 8.000 | 95.00% | FL | 13 |
| 150774358 | Existing | 11/2008 | 100,000.00 | 98,084.90 | 7.500 | 80.00% | GA | 6 |
| 150210039 | Existing | 10/2008 | 159,120.00 | 159,114.23 | 7.875 | 80.00% | FL | 8 |
| 146250440 | Existing | 09/2008 | 264,000.00 | 258,589.32 | 7.375 | 80.00% | NV | 8 |
| 146101977 | Existing | 04/2008 | 244,900.00 | 244,900.00 | 7.875 | 77.99% | FL | 14 |
| 145929107 | Existing | 10/2008 | 128,921.85 | 126,776.51 | 8.500 | 75.00% | MD | 8 |
| 145787562 | Existing | 11/2008 | 349,740.25 | 342,691.53 | 7.500 | 58.33% | VA | 5 |
| 145775440 | Existing | 08/2008 | 57,168.76 | 56,306.82 | 9.000 | 80.00% | UT | 18 |
| 145765119 | Existing | 10/2008 | 323,200.00 | 323,199.56 | 7.875 | 80.00% | IL | 7 |
| 143176843 | Existing | 01/2008 | 240,000.00 | 240,000.00 | 8.500 | 75.00% | FL | 15 |



THE BANK OF NEW YORK MELLON

101 Barclay Street, 8 West
New York, NY 10286

Officer: Matthew Sabino
212-815-6093
Associate: Corrie Wagner
212-815-8357

CWALT, Inc.

Alternative Loan Trust 2006-39CB

Mortgage Pass-Through Certificates, Series 2006-39CB

| <u>Loan ID</u> | <u>Status</u> | <u>Month Added</u> | <u>Original Balance</u> | <u>Current Balance</u> | <u>Current Note Rate</u> | <u>Original LTV</u> | <u>State</u> | <u>Months Delinquent</u> |
|--------------------|---------------|------------------------|-----------------------------|----------------------------|------------------------------|-------------------------|--------------|------------------------------|
| 143151098 | Existing | 09/2008 | 351,000.00 | 375,673.99 | 8.875 | 86.67% | IL | 10 |
| 138667124 | Existing | 01/2008 | 233,920.00 | 229,125.91 | 7.375 | 80.00% | FL | 15 |
| 131959380 | Existing | 10/2008 | 195,854.53 | 191,894.41 | 7.500 | 80.00% | CA | 8 |
| 131948627 | Existing | 08/2008 | 113,100.00 | 113,100.00 | 8.125 | 77.97% | FL | 11 |
| 131832893 | Existing | 10/2008 | 79,952.77 | 78,655.08 | 8.625 | 80.00% | AZ | 6 |
| 131782630 | Existing | 01/2008 | 143,920.00 | 143,920.00 | 7.875 | 80.00% | FL | 16 |
| 131708597 | Existing | 05/2008 | 171,472.60 | 171,471.90 | 8.625 | 95.00% | SC | 14 |
| 131705405 | Existing | 06/2008 | 216,000.00 | 216,000.00 | 7.625 | 80.00% | NJ | 11 |
| 131688571 | Existing | 01/2008 | 83,920.00 | 83,920.00 | 9.375 | 80.00% | FL | 15 |
| 131683650 | Existing | 10/2007 | 124,332.66 | 122,161.81 | 8.250 | 95.00% | FL | 18 |
| 131681410 | Existing | 11/2008 | 262,500.00 | 262,500.00 | 7.750 | 75.00% | IN | 5 |
| 131558114 | Existing | 02/2008 | 138,600.00 | 138,552.36 | 8.250 | 90.00% | FL | 15 |
| 131514549 | Existing | 09/2008 | 711,471.59 | 697,132.35 | 7.500 | 80.00% | CA | 9 |
| 131471015 | Existing | 11/2008 | 400,000.00 | 399,741.66 | 7.750 | 68.38% | NJ | 8 |
| 131465999 | Existing | 08/2008 | 320,000.00 | 320,000.00 | 8.250 | 80.00% | MD | 8 |
| 131416176 | Existing | 10/2008 | 338,384.09 | 332,476.17 | 8.250 | 71.28% | NC | 8 |
| 131414256 | Existing | 09/2008 | 199,862.36 | 196,111.77 | 7.875 | 68.03% | NV | 9 |
| 131357025 | Existing | 05/2008 | 309,400.00 | 323,184.70 | 8.500 | 84.99% | FL | 12 |
| 131354081 | Existing | 08/2008 | 142,117.00 | 141,675.15 | 7.750 | 75.00% | FL | 8 |
| 131345296 | Existing | 07/2008 | 145,592.00 | 145,307.21 | 8.000 | 80.00% | FL | 10 |
| 130689437 | Existing | 05/2008 | 402,150.00 | 402,150.00 | 7.500 | 78.00% | FL | 12 |
| 130460801 | Existing | 11/2008 | 136,000.00 | 136,000.00 | 9.125 | 80.00% | GA | 5 |
| 130434478 | Existing | 12/2007 | 122,392.00 | 122,392.00 | 9.625 | 80.00% | FL | 17 |
| 130349475 | Existing | 05/2008 | 283,000.00 | 283,000.00 | 7.625 | 94.65% | FL | 12 |
| 129971724 | Existing | 07/2008 | 476,000.00 | 476,000.00 | 9.250 | 80.00% | NY | 10 |
| 129917685 | Existing | 05/2008 | 224,720.00 | 224,720.00 | 9.375 | 80.00% | NJ | 12 |
| 150903279 | Existing | 10/2008 | 168,000.00 | 165,017.23 | 8.125 | 80.00% | FL | 8 |
| 146012870 | Existing | 11/2008 | 358,552.16 | 352,311.44 | 8.375 | 74.79% | FL | 19 |
| 144975157 | Existing | 10/2008 | 143,100.00 | 141,200.48 | 9.750 | 90.00% | TX | 6 |
| 131700684 | Existing | 05/2007 | 518,169.86 | 509,418.48 | 8.500 | 80.00% | NY | 23 |
| 131698420 | Existing | 08/2008 | 338,040.00 | 338,040.00 | 7.375 | 80.00% | FL | 10 |
| 131696740 | Existing | 10/2007 | 185,067.02 | 182,426.12 | 9.500 | 95.00% | NJ | 19 |
| 131695875 | Existing | 06/2008 | 290,967.63 | 285,933.49 | 8.375 | 84.99% | FL | 12 |
| 131605280 | Existing | 06/2008 | 487,753.56 | 480,925.89 | 9.375 | 80.00% | NJ | 11 |
| 131382788 | Existing | 04/2008 | 74,956.85 | 73,769.47 | 8.750 | 74.26% | NY | 14 |
| 131337847 | Existing | 05/2008 | 74,956.85 | 73,769.47 | 8.750 | 60.00% | FL | 12 |
| 131289537 | Existing | 06/2008 | 320,000.00 | 320,000.00 | 8.250 | 80.00% | CA | 16 |
| 131263957 | Existing | 09/2008 | 279,000.00 | 279,000.00 | 8.375 | 90.00% | NH | 9 |
| 131222560 | Existing | 08/2007 | 307,343.63 | 301,351.67 | 7.750 | 70.00% | NY | 20 |
| 131154520 | Existing | 03/2007 | 416,505.85 | 409,692.85 | 8.625 | 79.72% | FL | 25 |
| 131137558 | Existing | 08/2008 | 224,650.00 | 224,650.00 | 8.375 | 79.98% | FL | 10 |
| 131103105 | Existing | 08/2008 | 235,000.00 | 234,550.00 | 7.500 | 100.00% | CA | 9 |
| Exist Total | | | 13,870,331.87 | 13,787,888.18 | | | | |
| Total | | | 16,063,248.76 | 15,991,198.78 | | | | |



THE BANK OF NEW YORK MELLON

| <u>Loan ID</u> | <u>Status</u> | <u>Month Added</u> | <u>Original Balance</u> | <u>Current Balance</u> | <u>Current Note Rate</u> | <u>Original LTV</u> | <u>State</u> | <u>Months Delinquent</u> |
|----------------|---------------|--------------------|-------------------------|------------------------|--------------------------|---------------------|--------------|--------------------------|
|----------------|---------------|--------------------|-------------------------|------------------------|--------------------------|---------------------|--------------|--------------------------|

101 Barclay Street, 8 West
New York, NY 10286

Officer: Matthew Sabino
212-815-6093
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212-815-8357

CWALT, Inc.

Alternative Loan Trust 2006-39CB

Mortgage Pass-Through Certificates, Series 2006-39CB

E. REO Loan Level Details

| <u>Loan ID</u> | <u>Status</u> | <u>Month Added</u> | <u>Original Balance</u> | <u>Current Balance</u> | <u>Current Note Rate</u> | <u>Original LTV</u> | <u>State</u> | <u>Months Delinquent</u> |
|------------------------|---------------|--------------------|-------------------------|------------------------|--------------------------|---------------------|--------------|--------------------------|
| <u>Group I</u> | | | | | | | | |
| 146327162 | New | 12/2008 | 192,000.00 | 191,946.00 | 6.750 | 80.00% | NV | 9 |
| 146554579 | New | 12/2008 | 109,600.00 | 107,015.44 | 6.625 | 80.00% | GA | 8 |
| 153084808 | New | 12/2008 | 339,920.00 | 332,246.05 | 6.625 | 80.00% | WA | 11 |
| 131713118 | New | 12/2008 | 163,088.00 | 157,852.40 | 6.750 | 80.00% | AZ | 9 |
| New Total | | | 804,608.00 | 789,059.89 | | | | |
| 151467273 | Existing | 11/2008 | 230,000.00 | 225,396.84 | 7.500 | 83.64% | IL | 16 |
| 153224107 | Existing | 08/2008 | 416,000.00 | 415,944.50 | 6.375 | 80.00% | CA | 13 |
| 153547027 | Existing | 02/2008 | 152,000.00 | 152,000.00 | 6.625 | 80.00% | AZ | 16 |
| 57211993 | Existing | 08/2008 | 351,992.00 | 351,992.00 | 6.375 | 80.00% | CA | 13 |
| 57219418 | Existing | 09/2008 | 365,951.33 | 357,210.46 | 6.625 | 79.98% | CA | 15 |
| 131340071 | Existing | 09/2008 | 338,761.00 | 338,760.98 | 6.750 | 80.00% | CA | 11 |
| 131513341 | Existing | 07/2008 | 185,432.21 | 180,863.87 | 6.500 | 80.00% | CA | 16 |
| 131754659 | Existing | 11/2008 | 343,200.00 | 343,108.84 | 6.375 | 80.00% | OR | 15 |
| 132055384 | Existing | 11/2008 | 352,000.00 | 352,000.00 | 6.750 | 80.00% | CA | 14 |
| 145442850 | Existing | 07/2008 | 231,960.00 | 231,960.00 | 6.500 | 80.00% | CA | 14 |
| 145750085 | Existing | 07/2008 | 207,820.91 | 203,001.04 | 6.750 | 80.00% | AZ | 13 |
| 145758102 | Existing | 11/2008 | 224,000.00 | 224,000.00 | 6.625 | 80.00% | OR | 10 |
| 146332331 | Existing | 04/2008 | 99,400.00 | 97,109.51 | 6.750 | 79.88% | OH | 24 |
| 146627060 | Existing | 09/2008 | 368,000.00 | 368,000.00 | 6.375 | 80.00% | CA | 11 |
| 152107031 | Existing | 06/2008 | 236,000.00 | 236,000.00 | 6.500 | 80.00% | MN | 15 |
| 152156739 | Existing | 10/2008 | 232,000.00 | 232,000.00 | 6.500 | 80.00% | NV | 14 |
| 152385245 | Existing | 08/2008 | 394,800.00 | 394,800.00 | 6.375 | 80.00% | CO | 22 |
| 152629597 | Existing | 09/2008 | 336,000.00 | 336,000.00 | 6.250 | 80.00% | CA | 12 |
| 131844806 | Existing | 11/2008 | 188,850.00 | 188,849.99 | 6.750 | 80.00% | AZ | 11 |
| 131961365 | Existing | 08/2008 | 113,600.00 | 113,600.00 | 6.250 | 80.00% | MI | 10 |
| 131963965 | Existing | 11/2008 | 152,008.00 | 152,008.00 | 6.875 | 70.00% | NV | 10 |
| Exist Total | | | 5,519,775.45 | 5,494,606.03 | | | | |
| Total | | | 6,324,383.45 | 6,283,665.92 | | | | |
| <u>Group II</u> | | | | | | | | |
| 145757430 | New | 12/2008 | 216,000.00 | 215,845.05 | 7.750 | 80.00% | FL | 15 |
| 146469044 | New | 12/2008 | 232,000.00 | 239,099.04 | 7.375 | 100.00% | MN | 8 |
| 131847006 | New | 12/2008 | 150,400.00 | 150,400.00 | 7.875 | 80.00% | MN | 9 |
| 131486129 | New | 12/2008 | 312,000.00 | 312,000.00 | 7.875 | 80.00% | MA | 12 |
| 131348256 | New | 12/2008 | 137,702.00 | 137,701.98 | 7.625 | 95.00% | TX | 6 |



THE BANK OF NEW YORK MELLON

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CWALT, Inc.

Alternative Loan Trust 2006-39CB

Mortgage Pass-Through Certificates, Series 2006-39CB

| <u>Loan ID</u> | <u>Status</u> | <u>Month Added</u> | <u>Original Balance</u> | <u>Current Balance</u> | <u>Current Note Rate</u> | <u>Original LTV</u> | <u>State</u> | <u>Months Delinquent</u> |
|--------------------|---------------|------------------------|-----------------------------|----------------------------|------------------------------|-------------------------|--------------|------------------------------|
| 131197381 | New | 12/2008 | 195,767.73 | 192,506.88 | 8.625 | 80.00% | AZ | 8 |
| 130784633 | New | 12/2008 | 91,882.26 | 89,986.00 | 8.250 | 88.46% | IN | 12 |
| New Total | | | 1,335,751.99 | 1,337,538.95 | | | | |
| 131338463 | Existing | 07/2008 | 159,395.67 | 156,411.24 | 8.125 | 88.61% | FL | 18 |
| 131222040 | Existing | 10/2008 | 187,771.41 | 184,624.29 | 8.500 | 78.33% | NY | 12 |
| 131217992 | Existing | 06/2008 | 207,000.00 | 206,998.68 | 8.500 | 90.00% | MI | 12 |
| 130971313 | Existing | 10/2008 | 71,958.58 | 70,818.94 | 8.750 | 90.00% | IN | 17 |
| 128750979 | Existing | 01/2008 | 257,250.00 | 257,250.00 | 9.375 | 75.00% | FL | 21 |
| 152632066 | Existing | 04/2008 | 263,150.00 | 257,626.66 | 7.500 | 95.00% | TX | 15 |
| 151481250 | Existing | 08/2008 | 256,500.00 | 256,500.00 | 8.250 | 90.00% | CA | 14 |
| 146299582 | Existing | 11/2007 | 200,000.00 | 196,597.96 | 8.375 | 78.59% | MI | 18 |
| 145980362 | Existing | 01/2008 | 387,658.89 | 381,052.41 | 8.375 | 90.00% | GA | 15 |
| 145870212 | Existing | 10/2008 | 276,000.00 | 271,554.73 | 8.625 | 80.00% | MI | 20 |
| 145784857 | Existing | 08/2008 | 88,800.00 | 88,800.00 | 10.250 | 80.00% | VA | 15 |
| 138326796 | Existing | 06/2008 | 387,164.00 | 381,344.82 | 8.750 | 95.00% | OH | 19 |
| 131987520 | Existing | 11/2008 | 209,000.00 | 209,000.00 | 8.375 | 77.99% | FL | 11 |
| 131971590 | Existing | 10/2008 | 319,000.00 | 318,997.33 | 8.000 | 79.76% | AZ | 10 |
| 131922408 | Existing | 08/2008 | 312,900.00 | 312,900.00 | 8.250 | 80.00% | AZ | 14 |
| 131919752 | Existing | 08/2008 | 140,300.00 | 140,300.00 | 8.125 | 77.99% | GA | 18 |
| 131823827 | Existing | 05/2008 | 379,525.00 | 379,525.00 | 8.000 | 95.00% | FL | 21 |
| 131709213 | Existing | 10/2008 | 189,930.42 | 186,253.78 | 7.750 | 79.99% | CO | 11 |
| 131689907 | Existing | 11/2008 | 299,725.00 | 297,957.94 | 9.375 | 80.00% | IL | 13 |
| 131677641 | Existing | 09/2008 | 120,000.00 | 119,999.88 | 8.500 | 77.42% | GA | 14 |
| 131645197 | Existing | 12/2007 | 397,500.00 | 397,500.00 | 8.250 | 75.00% | CA | 19 |
| 131501035 | Existing | 11/2008 | 352,000.00 | 352,000.00 | 8.000 | 80.00% | NH | 13 |
| 131267966 | Existing | 07/2008 | 82,600.00 | 82,600.00 | 8.500 | 87.87% | MN | 13 |
| 145801219 | Existing | 10/2007 | 344,000.00 | 344,000.00 | 8.000 | 80.00% | MA | 23 |
| 145927067 | Existing | 08/2008 | 299,818.25 | 294,831.39 | 8.500 | 81.52% | NC | 16 |
| 145926699 | Existing | 11/2008 | 180,000.00 | 176,310.88 | 7.375 | 80.00% | NH | 9 |
| 146025159 | Existing | 10/2008 | 320,000.00 | 313,838.41 | 7.875 | 73.56% | CT | 14 |
| 146033616 | Existing | 12/2007 | 299,250.00 | 295,095.67 | 9.375 | 95.00% | RI | 18 |
| Exist Total | | | 6,988,197.22 | 6,930,690.01 | | | | |
| Total | | | 8,323,949.21 | 8,268,228.96 | | | | |