



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

#### 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	31,445,790.85	6.000000	380,665.49	157,206.03	537,871.53	0.00	31,065,125.36	0.00
1-A-2	02148JAB3	Senior	Var-30/360	3,164,307.19	1.221250	0.00	3,219.87	3,219.87	0.00	3,164,307.19	0.00
1-A-3	02148JAC1	Senior	Var-30/360	527,384.53	34.672500	0.00	15,235.90	15,235.90	0.00	527,384.53	0.00
1-A-4	02148JAD9	Senior	Fix-30/360	13,502,000.00	6.000000	0.00	67,500.16	67,500.16	0.00	13,502,000.00	0.00
1-A-5	02148JAE7	Senior	Fix-30/360	2,339,000.00	6.000000	0.00	11,693.29	11,693.29	0.00	2,339,000.00	0.00
1-A-6	02148JAF4	Senior	Var-30/360	49,097,101.21	1.071250	433,011.89	43,823.00	476,834.89	0.00	48,664,089.32	0.00
1-A-7	02148JAG2	Strip IO	Var-30/360	49,097,101.21	4.928750	0.00	201,626.72	201,626.72	0.00	48,664,089.32	0.00
1-A-8	02148JAH0	Senior	Fix-30/360	15,728,365.05	6.000000	178,357.20	78,630.36	256,987.56	0.00	15,550,007.85	0.00
1-A-9	02148JAJ6	Senior	Fix-30/360	8,035,000.00	6.000000	68,000.00	40,169.14	108,169.14	0.00	7,967,000.00	0.00
1-A-10	02148JAK3	Senior	Fix-30/360	65,624,475.96	6.000000	575,554.38	328,074.54	903,628.92	0.00	65,048,921.58	0.00
1-A-11	02148JAL1	Senior	Var-30/360	81,828,502.01	1.121250	721,686.48	76,447.36	798,133.84	0.00	81,106,815.53	0.00
1-A-12	02148JAM9	Strip IO	Var-30/360	81,828,502.01	4.878750	0.00	332,635.50	332,635.50	0.00	81,106,815.53	0.00
1-A-13	02148JBL0	Senior	Fix-30/360	279,800.28	6.000000	0.00	0.00	0.00	0.00	281,199.07	0.00
1-A-14	02148JAN7	Senior	Var-30/360	5,899,835.88	1.221250	0.00	6,003.44	6,003.44	0.00	5,899,835.88	0.00
1-A-15	02148JAP2	Senior	Var-30/360	983,305.71	34.672500	0.00	28,407.25	28,407.25	0.00	983,305.71	0.00
1-A-16	02148JAO0	Senior	Fix-30/360	26,220,746.82	6.000000	445,130.00	131,084.62	576,214.62	0.00	25,775,616.82	0.00
1-A-17	02148JAR8	Senior	Fix-30/360	108,082,823.89	6.000000	1,152,642.80	540,335.33	1,692,978.13	0.00	106,930,181.09	0.00
1-A-18	02148JAS6	Senior	Fix-30/360	24,339,000.00	6.000000	349,000.00	121,677.26	470,677.26	0.00	23,990,000.00	0.00
1-A-19	02148JAT4	Senior	Fix-30/360	16,498,000.00	6.000000	0.00	82,477.97	82,477.97	0.00	16,498,000.00	0.00
1-A-20	02148JAU1	Senior	Fix-30/360	30,000,000.00	6.000000	0.00	149,978.13	149,978.13	0.00	30,000,000.00	0.00
1-X	02148JAV9	Strip IO	Var-30/360	409,498,726.84	0.316783	0.00	108,061.65	108,061.65	0.00	405,570,314.69	0.00
2-A-1	02148JAW7	Senior	Var-30/360	71,328,258.56	0.921250	536,376.16	54,759.30	591,135.46	0.00	70,791,882.39	0.00
2-A-2	02148JAX5	Strip IO	Var-30/360	118,390,254.74	6.078750	0.00	599,720.63	599,720.63	0.00	117,499,980.51	0.00
2-A-3	02148JAY3	Strip PO	Var-30/360	4,384,824.65	0.000000	32,973.12	0.00	32,973.12	0.00	4,351,851.53	0.00
2-A-4	02148JAZ0	Senior	Var-30/360	44,672,023.99	0.921250	335,925.89	34,295.09	370,220.98	0.00	44,336,098.10	0.00
2-A-5	02148JBA4	Senior	Var-30/360	2,389,972.20	0.921250	17,972.18	1,834.80	19,806.98	0.00	2,372,000.02	0.00
2-X	02148JBB2	Strip IO	Var-30/360	126,455,012.72	0.912377	0.00	96,145.54	96,145.54	0.00	124,959,485.52	0.00
PO				<b>2,225,956.16</b>	<b>0.000000</b>	<b>2,823.74</b>	<b>0.00</b>	<b>2,823.74</b>	<b>0.00</b>	<b>2,223,132.42</b>	<b>0.00</b>
PO	02148JBC0	Strip PO	Var-30/360	2,157,569.95	0.000000	2,809.71	0.00	2,809.71	0.00	2,154,760.24	0.00
PO	02148JBC0	Strip PO	Var-30/360	68,386.21	0.000000	14.03	0.00	14.03	0.00	68,372.18	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	15,358,153.96	6.125754	7,579.27	78,391.35	85,970.62	0.00	15,350,574.69	0.00
M-2	02148JBM8	Subordinate	Var-30/360	4,041,619.46	6.125754	1,994.55	20,629.30	22,623.85	0.00	4,039,624.91	0.00
M-3	02148JBN6	Subordinate	Var-30/360	6,062,429.19	6.125754	2,991.82	30,943.95	33,935.77	0.00	6,059,437.38	0.00
M-4	02148JBP1	Subordinate	Var-30/360	2,020,809.74	6.125754	997.27	10,314.65	11,311.92	0.00	2,019,812.47	0.00
M-5	02148JBQ9	Subordinate	Var-30/360	2,019,821.56	6.125754	996.78	10,309.61	11,306.39	0.00	2,018,824.77	0.00
M-6	02148JBR7	Subordinate	Var-30/360	2,424,971.68	6.125754	1,196.73	12,377.58	13,574.31	0.00	2,423,774.95	0.00
M-7	02148JBS5	Subordinate	Var-30/360	1,212,485.84	6.125754	598.36	6,188.79	6,787.15	0.00	1,211,887.48	0.00
B-1	02148JBF3	Subordinate	Var-30/360	1,212,485.84	6.125754	598.36	6,188.79	6,787.15	0.00	1,211,887.48	0.00
B-2	02148JBG1	Subordinate	Var-30/360	1,212,485.84	6.125754	598.36	6,188.79	6,787.15	0.00	1,211,887.48	0.00
B-3	02148JBH9	Subordinate	Var-30/360	2,020,809.74	6.125754	997.27	10,314.65	11,311.92	858,762.03	1,161,050.43	858,762.03
B-4	02148JBJ5	Subordinate	Var-30/360	108,513.26	6.125754	53.55	553.88	607.43	108,459.71	0.00	3,236,642.74
B-5	02148JBK2	Subordinate	Var-30/360	0.00	6.125754	0.00	0.00	0.00	0.00	0.00	2,434,699.12
Totals				646,291,061.05		5,248,721.68	3,503,444.21	8,752,165.89	967,221.74	640,076,516.43	6,530,103.90

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Distribution Date: 01/26/09



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

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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	31,445,790.85	0.00	380,665.49	31,065,125.36	0.776628134
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	49,097,101.21	0.00	433,011.89	48,664,089.32	0.811068155
1-A-7	02148JAG2	60,000,000.00	49,097,101.21	0.00	0.00	48,664,089.32	0.811068155
1-A-8	02148JAH0	20,000,000.00	15,728,365.05	0.00	178,357.20	15,550,007.85	0.777500393
1-A-9	02148JAJ6	9,735,000.00	8,035,000.00	0.00	68,000.00	7,967,000.00	0.818387262
1-A-10	02148JAK3	78,000,000.00	65,624,475.96	0.00	575,554.38	65,048,921.58	0.833960533
1-A-11	02148JAL1	100,000,000.00	81,828,502.01	0.00	721,686.48	81,106,815.53	0.811068155
1-A-12	02148JAM9	100,000,000.00	81,828,502.01	0.00	0.00	81,106,815.53	0.811068155
1-A-13	02148JBL0	247,000.00	279,800.28	1,398.80	0.00	281,199.07	1.138457787
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	26,220,746.82	0.00	445,130.00	25,775,616.82	0.694872940
1-A-17	02148JAR8	139,510,000.00	108,082,823.89	0.00	1,152,642.80	106,930,181.09	0.766469652
1-A-18	02148JAS6	28,876,000.00	24,339,000.00	0.00	349,000.00	23,990,000.00	0.830793739
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	409,498,726.84	0.00	0.00	405,570,314.69	0.810907774
2-A-1	02148JAW7	106,071,428.00	71,328,258.56	0.00	536,376.16	70,791,882.39	0.667398221
2-A-2	02148JAX5	176,056,778.00	118,390,254.74	0.00	0.00	117,499,980.51	0.667398221
2-A-3	02148JAY3	6,520,622.00	4,384,824.65	0.00	32,973.12	4,351,851.53	0.667398221
2-A-4	02148JAZ0	66,431,250.00	44,672,023.99	0.00	335,925.89	44,336,098.10	0.667398221
2-A-5	02148JBA4	3,554,100.00	2,389,972.20	0.00	17,972.18	2,372,000.02	0.667398221
2-X	02148JBB2	189,999,376.00	126,455,012.72	0.00	0.00	124,959,485.52	0.657683663
<b>PO</b>		<b>2,843,632.36</b>	<b>2,225,956.16</b>	<b>0.00</b>	<b>2,823.74</b>	<b>2,223,132.42</b>	<b>0.781793192</b>
PO	02148JBC0	2,763,767.00	2,157,569.95	0.00	2,809.71	2,154,760.24	0.779646128
PO	02148JBC8	79,865.36	68,386.21	0.00	14.03	68,372.18	0.856093041
A-R	02148JBD8	100.00	0.00	0.00	0.00	0.00	0.000000000
M-1	02148JBE6	15,542,000.00	15,358,153.96	0.00	7,579.27	15,350,574.69	0.987683354
M-2	02148JBM8	4,090,000.00	4,041,619.46	0.00	1,994.55	4,039,624.91	0.987683352
M-3	02148JBN6	6,135,000.00	6,062,429.19	0.00	2,991.82	6,059,437.38	0.987683354
M-4	02148JBP1	2,045,000.00	2,020,809.74	0.00	997.27	2,019,812.47	0.987683357
M-5	02148JBQ9	2,044,000.00	2,019,821.56	0.00	996.78	2,018,824.77	0.987683353
M-6	02148JBR7	2,454,000.00	2,424,971.68	0.00	1,196.73	2,423,774.95	0.987683353
M-7	02148JBS5	1,227,000.00	1,212,485.84	0.00	598.36	1,211,887.48	0.987683357
B-1	02148JBF3	1,227,000.00	1,212,485.84	0.00	598.36	1,211,887.48	0.987683357
B-2	02148JBG1	1,227,000.00	1,212,485.84	0.00	598.36	1,211,887.48	0.987683357
B-3	02148JBH9	2,045,000.00	2,020,809.74	0.00	997.27	1,161,050.43	0.567750823
B-4	02148JBJ5	3,272,000.00	108,513.26	0.00	53.55	0.00	0.000000000
B-5	02148JBK2	2,454,672.40	0.00	0.00	0.00	0.00	0.000000000
Totals		817,981,804.76	646,291,061.05	1,398.80	5,248,721.68	640,076,516.43	



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# **CWALT, Inc.** **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	31,445,790.85	6.000000	5.999125	157,228.95	0.00	157,228.95	22.92	157,206.03	0.00	0.00
1-A-2	3,164,307.19	1.221250	1.221072	3,220.34	0.00	3,220.34	0.47	3,219.87	0.00	0.00
1-A-3	527,384.53	34.672500	34.667445	15,238.12	0.00	15,238.12	2.22	15,235.90	0.00	0.00
1-A-4	13,502,000.00	6.000000	5.999125	67,510.00	0.00	67,510.00	9.84	67,500.16	0.00	0.00
1-A-5	2,339,000.00	6.000000	5.999125	11,695.00	0.00	11,695.00	1.71	11,693.29	0.00	0.00
1-A-6	49,097,101.21	1.071250	1.071094	43,829.39	0.00	43,829.39	6.39	43,823.00	0.00	0.00
1-A-7	49,097,101.21	4.928750	4.928031	201,656.11	0.00	201,656.11	29.40	201,626.72	0.00	0.00
1-A-8	15,728,365.05	6.000000	5.999125	78,641.83	0.00	78,641.83	11.47	78,630.36	0.00	0.00
1-A-9	8,035,000.00	6.000000	5.999125	40,175.00	0.00	40,175.00	5.86	40,169.14	0.00	0.00
1-A-10	65,624,475.96	6.000000	5.999125	328,122.38	0.00	328,122.38	47.84	328,074.54	0.00	0.00
1-A-11	81,828,502.01	1.121250	1.121087	76,458.51	0.00	76,458.51	11.15	76,447.36	0.00	0.00
1-A-12	81,828,502.01	4.878750	4.878039	332,684.00	0.00	332,684.00	48.50	332,635.50	0.00	0.00
1-A-13	279,800.28	6.000000	0.000000	0.20	1,398.80	-1,398.59	0.20	0.00	0.00	0.00
1-A-14	5,899,835.88	1.221250	1.221072	6,004.31	0.00	6,004.31	0.88	6,003.44	0.00	0.00
1-A-15	983,305.71	34.672500	34.667445	28,411.39	0.00	28,411.39	4.14	28,407.25	0.00	0.00
1-A-16	26,220,746.82	6.000000	5.999125	131,103.73	0.00	131,103.73	19.11	131,084.62	0.00	0.00
1-A-17	108,082,823.89	6.000000	5.999125	540,414.12	0.00	540,414.12	78.79	540,335.33	0.00	0.00
1-A-18	24,339,000.00	6.000000	5.999125	121,695.00	0.00	121,695.00	17.74	121,677.26	0.00	0.00
1-A-19	16,498,000.00	6.000000	5.999125	82,490.00	0.00	82,490.00	12.03	82,477.97	0.00	0.00
1-A-20	30,000,000.00	6.000000	5.999125	150,000.00	0.00	150,000.00	21.87	149,978.13	0.00	0.00
1-X	409,498,726.84	0.316783	0.316665	108,102.00	0.00	108,102.00	40.35	108,061.65	0.00	0.00
2-A-1	71,328,258.56	0.921250	0.921250	54,759.30	0.00	54,759.30	-0.00	54,759.30	0.00	0.00
2-A-2	118,390,254.74	6.078750	6.078750	599,720.63	0.00	599,720.63	-0.00	599,720.63	0.00	0.00
2-A-3	4,384,824.65	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2-A-4	44,672,023.99	0.921250	0.921250	34,295.09	0.00	34,295.09	-0.00	34,295.09	0.00	0.00
2-A-5	2,389,972.20	0.921250	0.921250	1,834.80	0.00	1,834.80	-0.00	1,834.80	0.00	0.00
2-X	126,455,012.72	0.912377	0.912377	96,145.54	0.00	96,145.54	-0.00	96,145.54	0.00	0.00
PO	<b>2,225,956.16</b>	<b>0.000000</b>	<b>0.000000</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
PO	2,157,569.95	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PO	68,386.21	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	15,358,153.96	6.125754	6.125060	78,400.23	0.00	78,400.23	8.89	78,391.35	0.00	0.00
M-2	4,041,619.46	6.125754	6.125060	20,631.64	0.00	20,631.64	2.34	20,629.30	0.00	0.00
M-3	6,062,429.19	6.125754	6.125060	30,947.46	0.00	30,947.46	3.51	30,943.95	0.00	0.00
M-4	2,020,809.74	6.125754	6.125060	10,315.82	0.00	10,315.82	1.17	10,314.65	0.00	0.00
M-5	2,019,821.56	6.125754	6.125060	10,310.78	0.00	10,310.78	1.17	10,309.61	0.00	0.00
M-6	2,424,971.68	6.125754	6.125060	12,378.98	0.00	12,378.98	1.40	12,377.58	0.00	0.00
M-7	1,212,485.84	6.125754	6.125060	6,189.49	0.00	6,189.49	0.70	6,188.79	0.00	0.00
B-1	1,212,485.84	6.125754	6.125060	6,189.49	0.00	6,189.49	0.70	6,188.79	0.00	0.00
B-2	1,212,485.84	6.125754	6.125060	6,189.49	0.00	6,189.49	0.70	6,188.79	0.00	0.00
B-3	2,020,809.74	6.125754	6.125060	10,315.82	0.00	10,315.82	1.17	10,314.65	0.00	0.00
B-4	108,513.26	6.125754	6.125060	553.94	0.00	553.94	0.06	553.88	0.00	0.00
B-5	0.00	6.125754	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Totals	646,291,061.05			3,503,858.89	1,398.80	3,502,460.09	414.68	3,503,444.21	0.00	0.00



101 Barclay Street, 8 West  
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# 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	786.144771357	9.516637338	3.930150795	776.628134018	6.000000
1-A-2	02148JAB3	3,810,000.00	830.526822807	0.000000000	0.845110842	830.526822807	1.221250
1-A-3	02148JAC1	635,000.00	830.526822807	0.000000000	23.993535848	830.526822807	34.672500
1-A-4	02148JAD9	13,502,000.00	1,000.000000000	0.000000000	4.999271048	1,000.000000000	6.000000
1-A-5	02148JAE7	2,339,000.00	1,000.000000000	0.000000000	4.999271048	1,000.000000000	6.000000
1-A-6	02148JAF4	60,000,000.00	818.285020147	7.216864825	0.730383358	811.068155322	1.071250
1-A-7	02148JAG2	60,000,000.00	818.285020147	0.000000000	3.360445252	811.068155322	4.928750
1-A-8	02148JAH0	20,000,000.00	786.418252640	8.917860138	3.931518002	777.500392502	6.000000
1-A-9	02148JAJ6	9,735,000.00	825.372367745	6.985105290	4.126260182	818.387262455	6.000000
1-A-10	02148JAK3	78,000,000.00	841.339435345	7.378902274	4.206083880	833.960533072	6.000000
1-A-11	02148JAL1	100,000,000.00	818.285020147	7.216864825	0.764473596	811.068155322	1.121250
1-A-12	02148JAM9	100,000,000.00	818.285020147	0.000000000	3.326355013	811.068155322	4.878750
1-A-13	02148JBL0	247,000.00	1,132.794639613	0.000000000	0.000000000	1,138.457787058	6.000000
1-A-14	02148JAN7	7,330,286.00	804.857528823	0.000000000	0.818990796	804.857528823	1.221250
1-A-15	02148JAP2	1,221,714.00	804.857528823	0.000000000	23.251961815	804.857528823	34.672500
1-A-16	02148JAQ0	37,094,000.00	706.872993433	12.000053917	3.533849690	694.872939516	6.000000
1-A-17	02148JAR8	139,510,000.00	774.731731699	8.262080118	3.873093916	766.469651581	6.000000
1-A-18	02148JAS6	28,876,000.00	842.879900263	12.086161518	4.213785082	830.793738745	6.000000
1-A-19	02148JAT4	16,498,000.00	1,000.000000000	0.000000000	4.999271048	1,000.000000000	6.000000
1-A-20	02148JAU1	30,000,000.00	1,000.000000000	0.000000000	4.999271048	1,000.000000000	6.000000
1-X	02148JAV9	500,143,577.00	818.762342798	0.000000000	0.216061254	810.907773969	0.316783
2-A-1	02148JAW7	106,071,428.00	672.454966456	5.056745016	0.516249282	667.398221440	0.921250
2-A-2	02148JAX5	176,056,778.00	672.454966456	0.000000000	3.406404689	667.398221440	6.078750
2-A-3	02148JAY3	6,520,622.00	672.454966456	5.056745016	0.000000000	667.398221440	0.000000
2-A-4	02148JAZ0	66,431,250.00	672.454966456	5.056745016	0.516249282	667.398221440	0.921250
2-A-5	02148JBA4	3,554,100.00	672.454966456	5.056745016	0.516249282	667.398221440	0.921250
2-X	02148JBB2	189,999,376.00	665.554884349	0.000000000	0.506030803	657.683662708	0.912377
<b>PO</b>		<b>2,843,632.36</b>	<b>782.786197733</b>	<b>0.993006038</b>	<b>0.000000000</b>	<b>781.793191695</b>	<b>0.000000</b>
PO	02148JBC0	2,763,767.00	780.662751334	1.016623496	0.000000000	779.646127839	0.000000
PO	02148JBC0	79,865.36	856.268757411	0.175716175	0.000000000	856.093041237	0.000000
A-R	02148JBD8	100.00	0.000000000	0.000000000	0.000000000	0.000000000	6.000000
M-1	02148JBE6	15,542,000.00	988.171017910	0.487663833	5.043838981	987.683354078	6.125754
M-2	02148JBM8	4,090,000.00	988.171016257	0.487663832	5.043838973	987.683352425	6.125754
M-3	02148JBN6	6,135,000.00	988.171017868	0.487663833	5.043838981	987.683354035	6.125754
M-4	02148JBP1	2,045,000.00	988.171021090	0.487663834	5.043838997	987.683357255	6.125754
M-5	02148JBQ9	2,044,000.00	988.171016952	0.487663832	5.043838976	987.683353120	6.125754
M-6	02148JBR7	2,454,000.00	988.171017062	0.487663832	5.043838977	987.683353230	6.125754
M-7	02148JBS5	1,227,000.00	988.171021090	0.487663834	5.043838997	987.683357255	6.125754
B-1	02148JBF3	1,227,000.00	988.171021090	0.487663834	5.043838997	987.683357255	6.125754
B-2	02148JBG1	1,227,000.00	988.171021090	0.487663834	5.043838997	987.683357255	6.125754
B-3	02148JBH9	2,045,000.00	988.171021090	0.487663834	5.043838997	567.750822909	6.125754
B-4	02148JBJ5	3,272,000.00	33.164198873	0.016366580	0.169277257	0.000000000	6.125754
B-5	02148JBK2	2,454,672.40	0.000000000	0.000000000	0.000000000	0.000000000	6.125754
Totals		817,981,804.76	790.104446443	6.416672898	4.283034407	782.507034637	

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Distribution Date: 01/26/09



**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**  
**Mortgage Pass-Through Certificates, Series 2006-39CB**

**Servicer Remittance Summary**

**Principal Remittance Amount**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Total</b></u>
Scheduled Principal	272,440.07	48,579.66	321,019.73
Curtailment Principal	70,998.98	-21,936.00	49,062.98
Paid in Full Principal	3,790,162.30	271,053.86	4,061,216.16
Repurchased Principal	0.00	0.00	0.00
Liquidation Principal	187,549.51	629,726.64	817,276.15
Subsequent Recoveries	532.92	-1,785.06	-1,252.14
Less: Non-Recoverable Principal Advances relating to Principal	0.00	0.00	0.00
Less: Deferred Interest	0.00	0.00	0.00
<b>Total Principal Remittance Amount</b>	<b>4,321,683.78</b>	<b>925,639.10</b>	<b>5,247,322.88</b>

**Interest Remittance Amount**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Total</b></u>
Scheduled Interest Collected	2,800,165.83	860,536.14	3,660,701.97
Plus: Compensating Interest	3,967.45	445.24	4,412.69
Less: Servicing Fees	-107,734.84	-26,909.13	-134,643.97
Less: Strip Fee 1	0.00	0.00	0.00
Less: Strip Fee 2	-9,569.46	-10,796.16	-20,365.62
Less: Strip Fee 3	0.00	0.00	0.00
Less: Interest Shortfalls	-414.68	0.00	-414.68
<b>Total Interest Remittance Amount</b>	<b>2,686,414.29</b>	<b>823,276.10</b>	<b>3,509,690.39</b>

**Other Remittance Amounts**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Total</b></u>
Prepayment Charge Allocable to the Trust	0.00	0.00	0.00
Other Remittance Amounts	0.00	0.00	0.00
<b>Total Other Remittance</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Total Servicer Remittance</b>	<b>7,008,098.07</b>	<b>1,748,915.20</b>	<b>8,757,013.27</b>



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

<b>Trust Accounts</b>
-----------------------

Certificate Account

Beginning Balance	0.00
Deposit: Servicer Remittance	8,757,013.07
Deposit: Counterparty Payments	0.00
Withdrawal: Trustee Fee	-4,847.18
Withdrawal: Bond Insurance Premium	0.00
Withdrawal: Class Payments	<u>-8,752,165.89</u>
Ending Balance	0.00

Corridor Reserve Fund

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

Capitalized Interest

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



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# CWALT, Inc.

## 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	2,340	731	3,071
Loans Paid Off or otherwise removed pursuant to the PSA	<u>20</u>	<u>7</u>	<u>27</u>
Ending Aggregate Loan Count	2,320	724	3,044

Beginning Pool Stated Principal Balance	517,127,254.35	129,163,806.70	646,291,061.05
Scheduled Principal	272,440.07	48,579.66	321,019.73
Unscheduled Principal	4,048,710.79	878,844.50	4,927,555.29
Realized Principal Losses	<u>397,560.00</u>	<u>568,409.60</u>	<u>965,969.60</u>
Ending Pool Stated Principal Balance	512,408,543.49	127,667,972.94	640,076,516.43

Beginning Weighted Average Mortgage Rate	6.50702%	7.99897%	
Beginning Weighted Average Net Mortgage Rate	6.22582%	7.63967%	
Ending Weighted Average Mortgage Rate	6.50668%	7.99845%	
Ending Weighted Average Net Mortgage Rate	6.22550%	7.63825%	
Beginning Weighted Average Remaining Term to Maturity	335	335	
Ending Weighted Average Remaining Term to Maturity	334	334	

##### Fees of the Trust

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Gross Master Servicing Fee	107,734.84	26,909.13	134,643.97
Net Master Servicing Fee	103,767.39	26,463.89	130,231.28
Trustee Fee	3,878.45	968.73	4,847.18
Strip Fee 1	0.00	0.00	0.00
Strip Fee 2	9,569.46	10,796.16	20,365.62
Strip Fee 3	0.00	0.00	0.00
Total Net Loan Fees	117,215.31	38,228.77	155,444.08

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

**Loan Substitution**

Loan Substitution- Current Period

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Total</b></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><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Total</b></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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**PO and Non-PO Principal Amounts**

PO Principal Amounts

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Total</b></u>
Beginning PO Balance	2,157,569.95	68,386.21	2,225,956.16
PO Scheduled Principal	478.15	14.03	492.18
PO Unscheduled Principal	1,827.56	0.00	1,827.56
PO Liquidation Principal	504.00	0.00	504.00
PO Principal Loss	344.51	0.00	344.51
Ending PO Balance	2,154,760.24	68,372.18	2,223,132.42

Non-PO Principal Amounts

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Total</b></u>
Beginning Non-PO Balance	514,969,684.40	129,095,420.49	644,065,104.89
Non-PO Scheduled Principal	271,961.92	48,565.63	320,527.55
Non-PO Unscheduled Principal	3,859,333.72	249,117.86	4,108,451.58
Non-PO Liquidation Principal	187,390.02	629,726.64	817,116.66
Non-PO Principal Loss	397,215.49	568,409.60	965,625.09
Ending Non-PO Balance	510,253,783.25	127,599,600.76	637,853,384.01



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

**Senior and Subordinate Percentages**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>
Senior Percentage	93.9075549560%	95.1041322232%
Senior Prepayment Percentage	100.0000000000%	100.0000000000%
Subordinate Percentage	6.0924450440%	4.8958677768%
Subordinate Prepayment Percentage	0.0000000000%	0.0000000000%

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Mortgage Pass-Through Certificates, Series 2006-39CB

<b>Subordination</b>				
<b>Credit Support</b>	<b>Original Bond Balance</b>	<b>Current Bond Balance</b>	<b>Original Support</b>	<b>Current Support</b>
Class Senior	774,219,132.36	603,367,754.39	43,762,672.40	36,708,762.04
Class Senior Percentage	94.649921%	94.264942%	5.350079%	5.735058%
Class M-1	15,542,000.00	15,350,574.69	28,220,672.40	21,358,187.35
Class M-1 Percentage	1.900042%	2.398241%	3.450037%	3.336818%
Class M-2	4,090,000.00	4,039,624.91	24,130,672.40	17,318,562.44
Class M-2 Percentage	0.500011%	0.631116%	2.950026%	2.705702%
Class M-3	6,135,000.00	6,059,437.38	17,995,672.40	11,259,125.06
Class M-3 Percentage	0.750017%	0.946674%	2.200009%	1.759028%
Class M-4	2,045,000.00	2,019,812.47	15,950,672.40	9,239,312.59
Class M-4 Percentage	0.250006%	0.315558%	1.950003%	1.443470%
Class M-5	2,044,000.00	2,018,824.77	13,906,672.40	7,220,487.82
Class M-5 Percentage	0.249883%	0.315404%	1.700120%	1.128066%
Class M-6	2,454,000.00	2,423,774.95	11,452,672.40	4,796,712.87
Class M-6 Percentage	0.300007%	0.378670%	1.400113%	0.749397%
Class M-7	1,227,000.00	1,211,887.48	10,225,672.40	3,584,825.39
Class M-7 Percentage	0.150003%	0.189335%	1.250110%	0.560062%
Class B-1	1,227,000.00	1,211,887.48	8,998,672.40	2,372,937.91
Class B-1 Percentage	0.150003%	0.189335%	1.100107%	0.370727%
Class B-2	1,227,000.00	1,211,887.48	7,771,672.40	1,161,050.43
Class B-2 Percentage	0.150003%	0.189335%	0.950103%	0.181392%
Class B-3	2,045,000.00	1,161,050.43	5,726,672.40	0.00
Class B-3 Percentage	0.250006%	0.181392%	0.700098%	0.000000%
Class B-4	3,272,000.00	0.00	2,454,672.40	0.00
Class B-4 Percentage	0.400009%	0.000000%	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%

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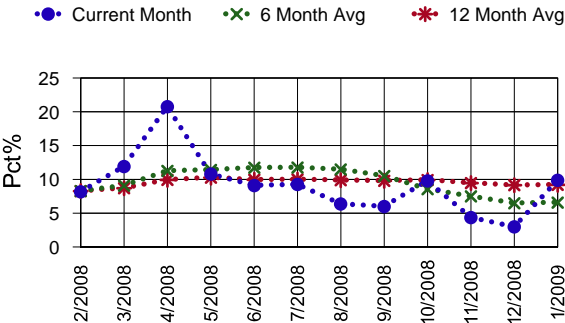
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# **CWALT, Inc.** Alternative Loan Trust 2006-39CB Mortgage Pass-Through Certificates, Series 2006-39CB

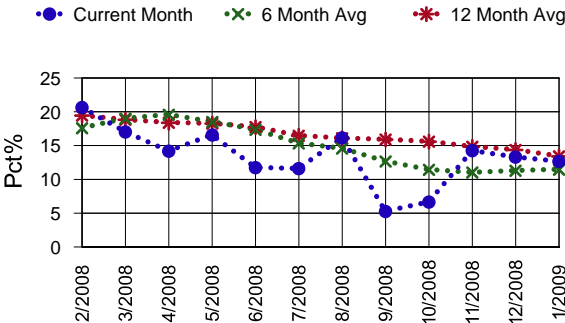
## **Prepayment Rate Summary**

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Principal Balance of Loans Paid in Full	3,790,162.30	271,053.86	4,061,216.16
Prepayment Interest Excess	0.00	0.00	0.00
Prepayment Interest Shortfall	3,967.45	445.24	4,412.69
Compensating Interest	3,967.45	445.24	4,412.69
Non-Supported Prepayment Interest Shortfall	-0.00	-0.00	-0.00
SMM % Current Month	0.86026%	1.12090%	
SMM % 6 Month Average	0.56567%	1.00883%	
SMM % 12 Month Average	0.80151%	1.19372%	
CPR % Current Month	9.84838%	12.65179%	
CPR % 6 Month Average	6.58077%	11.45635%	
CPR % 12 Month Average	9.20530%	13.42055%	

### **CPR - Group 1**



### **CPR - Group 2**



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

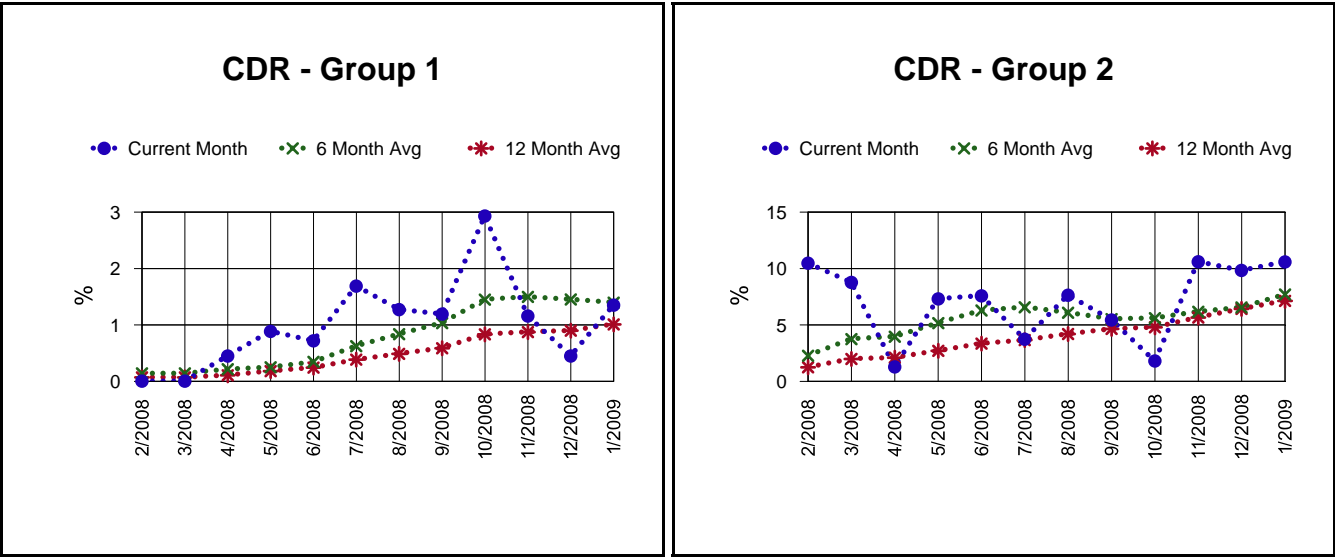
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# **CWALT, Inc.** Alternative Loan Trust 2006-39CB Mortgage Pass-Through Certificates, Series 2006-39CB

**Realized Loss Summary**

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Current Period Realized Losses	397,560.00	568,409.60	965,969.60
Cumulative Realized Losses	2,081,911.37	4,448,192.10	6,530,103.47
Total Liquidated Loan Balance	585,109.51	1,198,136.24	1,783,245.75
Total Liquidated Proceeds	187,390.02	629,726.64	817,116.66
Subsequent Recoveries	532.92	-1,785.06	-1,252.14
CDR Current Month	1.34934%	10.58061%	
CDR 6 Month Average	1.39531%	7.69825%	
CDR 12 Month Average	1.01076%	7.13643%	



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)

101 Barclay Street, 8 West  
New York, NY 10286

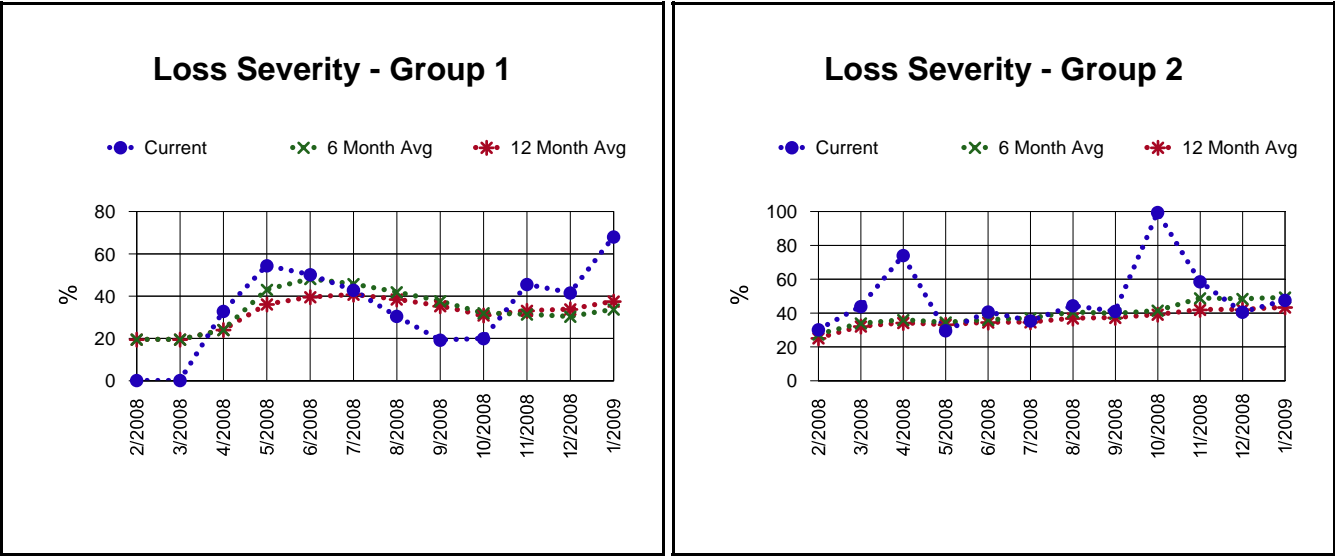
Officer: Matthew Sabino  
212-815-6093

Associate: Corrie Wagner  
212-815-8357

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

**Realized Loss Summary (Continued)**

	<u>Group I</u>	<u>Group II</u>
Loss Severity - Current Month	67.94626%	47.44115%
Loss Severity - 6 Month Average	33.69735%	49.17397%
Loss Severity - 12 Month Average	37.48393%	43.29485%



Loss Severity = Total Losses / Total Liquidated Balance



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

## 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	152 4.99%	33,242,262.47 5.19%	5 0.16%	1,179,828.70 0.18%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	157 5.16%	34,422,091.17 5.38%
60 - 89	97 3.19%	21,350,307.80 3.34%	2 0.07%	752,067.24 0.12%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	99 3.25%	22,102,375.04 3.45%
90 - 119	61 2.00%	13,076,081.79 2.04%	4 0.13%	855,537.04 0.13%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	65 2.14%	13,931,618.83 2.18%
120 - 149	33 1.08%	7,555,261.46 1.18%	2 0.07%	461,564.48 0.07%	16 0.53%	3,166,748.73 0.49%	0 0.00%	0.00 0.00%	51 1.68%	11,183,574.67 1.75%
150 - 179	21 0.69%	4,885,653.53 0.76%	0 0.00%	0.00 0.00%	13 0.43%	2,652,807.16 0.41%	0 0.00%	0.00 0.00%	34 1.12%	7,538,460.69 1.18%
180 - 269	29 0.95%	7,366,741.83 1.15%	9 0.30%	1,717,656.93 0.27%	27 0.89%	6,093,158.60 0.95%	4 0.13%	485,235.16 0.08%	69 2.27%	15,662,792.52 2.45%
270 - 359	11 0.36%	2,843,555.77 0.44%	1 0.03%	133,600.00 0.02%	34 1.12%	8,953,050.17 1.40%	12 0.39%	2,334,204.99 0.36%	58 1.91%	14,264,410.93 2.23%
360+	10 0.33%	2,175,026.71 0.34%	19 0.62%	4,010,158.27 0.63%	37 1.22%	8,276,945.64 1.29%	42 1.38%	11,152,602.43 1.74%	108 3.55%	25,614,733.05 4.00%
Total	414 13.60%	92,494,891.36 14.45%	42 1.38%	9,110,412.66 1.42%	127 4.17%	29,142,710.30 4.55%	58 1.91%	13,972,042.58 2.18%	641 21.06%	144,720,056.90 22.61%



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 - Current Delinquency Information (Continued)**

Loan Status	Delinquency		Bankruptcy		Foreclosure		REO		Total	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
30+	414 13.60%	92,494,891.36 14.45%	42 1.38%	9,110,412.66 1.42%	127 4.17%	29,142,710.30 4.55%	58 1.91%	13,972,042.58 2.18%	641 21.06%	144,720,056.90 22.61%
60+	262 8.61%	59,252,628.89 9.26%	37 1.22%	7,930,583.96 1.24%	127 4.17%	29,142,710.30 4.55%	58 1.91%	13,972,042.58 2.18%	484 15.90%	110,297,965.73 17.23%
90+	165 5.42%	37,902,321.09 5.92%	35 1.15%	7,178,516.72 1.12%	127 4.17%	29,142,710.30 4.55%	58 1.91%	13,972,042.58 2.18%	385 12.65%	88,195,590.69 13.78%
120+	104 3.42%	24,826,239.30 3.88%	31 1.02%	6,322,979.68 0.99%	127 4.17%	29,142,710.30 4.55%	58 1.91%	13,972,042.58 2.18%	320 10.51%	74,263,971.86 11.60%
150+	71 2.33%	17,270,977.84 2.70%	29 0.95%	5,861,415.20 0.92%	111 3.65%	25,975,961.57 4.06%	58 1.91%	13,972,042.58 2.18%	269 8.84%	63,080,397.19 9.86%
180+	50 1.64%	12,385,324.31 1.93%	29 0.95%	5,861,415.20 0.92%	98 3.22%	23,323,154.41 3.64%	58 1.91%	13,972,042.58 2.18%	235 7.72%	55,541,936.50 8.68%
270+	21 0.69%	5,018,582.48 0.78%	20 0.66%	4,143,758.27 0.65%	71 2.33%	17,229,995.81 2.69%	54 1.77%	13,486,807.42 2.11%	166 5.45%	39,879,143.98 6.23%
360+	10 0.33%	2,175,026.71 0.34%	19 0.62%	4,010,158.27 0.63%	37 1.22%	8,276,945.64 1.29%	42 1.38%	11,152,602.43 1.74%	108 3.55%	25,614,733.05 4.00%

101 Barclay Street, 8 West  
 New York, NY 10286

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

**CWALT, Inc.**  
 Alternative Loan Trust 2006-39CB  
 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	100 4.31%	23,417,808.74 4.57%	4 0.17%	1,067,077.36 0.21%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	104 4.48%	24,484,886.10 4.78%
60 - 89	56 2.41%	13,543,128.99 2.64%	2 0.09%	752,067.24 0.15%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	58 2.50%	14,295,196.23 2.79%
90 - 119	34 1.47%	7,890,732.25 1.54%	3 0.13%	720,342.03 0.14%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	37 1.59%	8,611,074.28 1.68%
120 - 149	19 0.82%	5,173,754.25 1.01%	2 0.09%	461,564.48 0.09%	8 0.34%	2,027,568.76 0.40%	0 0.00%	0.00 0.00%	29 1.25%	7,662,887.49 1.50%
150 - 179	8 0.34%	1,955,539.40 0.38%	0 0.00%	0.00 0.00%	5 0.22%	1,133,703.17 0.22%	0 0.00%	0.00 0.00%	13 0.56%	3,089,242.57 0.60%
180 - 269	19 0.82%	5,386,333.32 1.05%	2 0.09%	222,061.34 0.04%	16 0.69%	3,907,003.00 0.76%	1 0.04%	113,534.46 0.02%	38 1.64%	9,628,932.12 1.88%
270 - 359	8 0.34%	2,052,898.13 0.40%	0 0.00%	0.00 0.00%	16 0.69%	4,145,723.04 0.81%	7 0.30%	1,257,411.87 0.25%	31 1.34%	7,456,033.04 1.46%
360+	4 0.17%	939,823.36 0.18%	5 0.22%	1,079,192.24 0.21%	9 0.39%	2,221,532.26 0.43%	16 0.69%	4,750,816.91 0.93%	34 1.47%	8,991,364.77 1.75%
Total	248 10.69%	60,360,018.44 11.78%	18 0.78%	4,302,304.69 0.84%	54 2.33%	13,435,530.23 2.62%	24 1.03%	6,121,763.24 1.19%	344 14.83%	84,219,616.60 16.44%



101 Barclay Street, 8 West  
New York, NY 10286

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

**CWALT, Inc.**  
**Alternative Loan Trust 2006-39CB**  
**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+	248 10.69%	60,360,018.44 11.78%	18 0.78%	4,302,304.69 0.84%	54 2.33%	13,435,530.23 2.62%	24 1.03%	6,121,763.24 1.19%	344 14.83%	84,219,616.60 16.44%
60+	148 6.38%	36,942,209.70 7.21%	14 0.60%	3,235,227.33 0.63%	54 2.33%	13,435,530.23 2.62%	24 1.03%	6,121,763.24 1.19%	240 10.34%	59,734,730.50 11.66%
90+	92 3.97%	23,399,080.71 4.57%	12 0.52%	2,483,160.09 0.48%	54 2.33%	13,435,530.23 2.62%	24 1.03%	6,121,763.24 1.19%	182 7.84%	45,439,534.27 8.87%
120+	58 2.50%	15,508,348.46 3.03%	9 0.39%	1,762,818.06 0.34%	54 2.33%	13,435,530.23 2.62%	24 1.03%	6,121,763.24 1.19%	145 6.25%	36,828,459.99 7.19%
150+	39 1.68%	10,334,594.21 2.02%	7 0.30%	1,301,253.58 0.25%	46 1.98%	11,407,961.47 2.23%	24 1.03%	6,121,763.24 1.19%	116 5.00%	29,165,572.50 5.69%
180+	31 1.34%	8,379,054.81 1.64%	7 0.30%	1,301,253.58 0.25%	41 1.77%	10,274,258.30 2.01%	24 1.03%	6,121,763.24 1.19%	103 4.44%	26,076,329.93 5.09%
270+	12 0.52%	2,992,721.49 0.58%	5 0.22%	1,079,192.24 0.21%	25 1.08%	6,367,255.30 1.24%	23 0.99%	6,008,228.78 1.17%	65 2.80%	16,447,397.81 3.21%
360+	4 0.17%	939,823.36 0.18%	5 0.22%	1,079,192.24 0.21%	9 0.39%	2,221,532.26 0.43%	16 0.69%	4,750,816.91 0.93%	34 1.47%	8,991,364.77 1.75%



101 Barclay Street, 8 West  
New York, NY 10286

Officer: Matthew Sabino  
212-815-6093  
Associate: Corrie Wagner  
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# **CWALT, Inc.** **Alternative Loan Trust 2006-39CB** **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	52 7.18%	9,824,453.73 7.70%	1 0.14%	112,751.34 0.09%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	53 7.32%	9,937,205.07 7.78%
60 - 89	41 5.66%	7,807,178.81 6.12%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	41 5.66%	7,807,178.81 6.12%
90 - 119	27 3.73%	5,185,349.54 4.06%	1 0.14%	135,195.01 0.11%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	28 3.87%	5,320,544.55 4.17%
120 - 149	14 1.93%	2,381,507.21 1.87%	0 0.00%	0.00 0.00%	8 1.10%	1,139,179.97 0.89%	0 0.00%	0.00 0.00%	22 3.04%	3,520,687.18 2.76%
150 - 179	13 1.80%	2,930,114.13 2.30%	0 0.00%	0.00 0.00%	8 1.10%	1,519,103.99 1.19%	0 0.00%	0.00 0.00%	21 2.90%	4,449,218.12 3.48%
180 - 269	10 1.38%	1,980,408.51 1.55%	7 0.97%	1,495,595.59 1.17%	11 1.52%	2,186,155.60 1.71%	3 0.41%	371,700.70 0.29%	31 4.28%	6,033,860.40 4.73%
270 - 359	3 0.41%	790,657.64 0.62%	1 0.14%	133,600.00 0.10%	18 2.49%	4,807,327.13 3.77%	5 0.69%	1,076,793.12 0.84%	27 3.73%	6,808,377.89 5.33%
360+	6 0.83%	1,235,203.35 0.97%	14 1.93%	2,930,966.03 2.30%	28 3.87%	6,055,413.38 4.74%	26 3.59%	6,401,785.52 5.01%	74 10.22%	16,623,368.28 13.02%
Total	166 22.93%	32,134,872.92 25.17%	24 3.31%	4,808,107.97 3.77%	73 10.08%	15,707,180.07 12.30%	34 4.70%	7,850,279.34 6.15%	297 41.02%	60,500,440.30 47.39%



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**

**Group 2 - Current Delinquency Information (continued)**

Days	Delinquency		Bankruptcy		Foreclosure		REO		Total	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
30+	166 22.93%	32,134,872.92 25.17%	24 3.31%	4,808,107.97 3.77%	73 10.08%	15,707,180.07 12.30%	34 4.70%	7,850,279.34 6.15%	297 41.02%	60,500,440.30 47.39%
60+	114 15.75%	22,310,419.19 17.48%	23 3.18%	4,695,356.63 3.68%	73 10.08%	15,707,180.07 12.30%	34 4.70%	7,850,279.34 6.15%	244 33.70%	50,563,235.23 39.61%
90+	73 10.08%	14,503,240.38 11.36%	23 3.18%	4,695,356.63 3.68%	73 10.08%	15,707,180.07 12.30%	34 4.70%	7,850,279.34 6.15%	203 28.04%	42,756,056.42 33.49%
120+	46 6.35%	9,317,890.84 7.30%	22 3.04%	4,560,161.62 3.57%	73 10.08%	15,707,180.07 12.30%	34 4.70%	7,850,279.34 6.15%	175 24.17%	37,435,511.87 29.32%
150+	32 4.42%	6,936,383.63 5.43%	22 3.04%	4,560,161.62 3.57%	65 8.98%	14,568,000.10 11.41%	34 4.70%	7,850,279.34 6.15%	153 21.13%	33,914,824.69 26.56%
180+	19 2.62%	4,006,269.50 3.14%	22 3.04%	4,560,161.62 3.57%	57 7.87%	13,048,896.11 10.22%	34 4.70%	7,850,279.34 6.15%	132 18.23%	29,465,606.57 23.08%
270+	9 1.24%	2,025,860.99 1.59%	15 2.07%	3,064,566.03 2.40%	46 6.35%	10,862,740.51 8.51%	31 4.28%	7,478,578.64 5.86%	101 13.95%	23,431,746.17 18.35%
360+	6 0.83%	1,235,203.35 0.97%	14 1.93%	2,930,966.03 2.30%	28 3.87%	6,055,413.38 4.74%	26 3.59%	6,401,785.52 5.01%	74 10.22%	16,623,368.28 13.02%

101 Barclay Street, 8 West  
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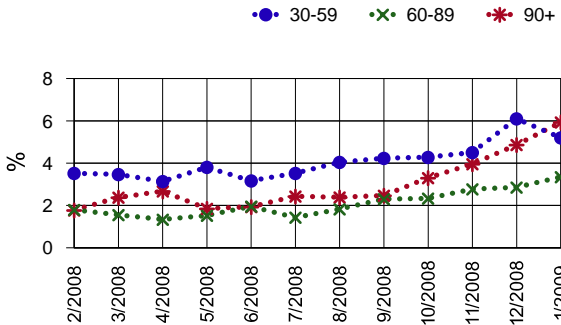
# CWALT, Inc.

## Alternative Loan Trust 2006-39CB

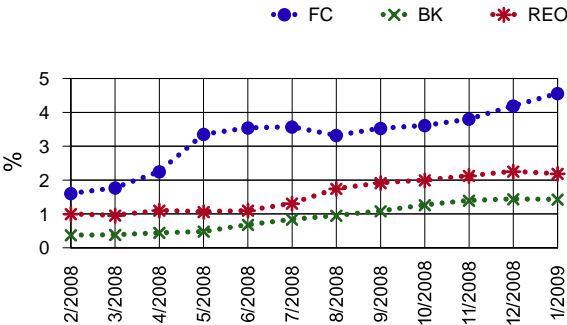
### Mortgage Pass-Through Certificates, Series 2006-39CB

#### All Groups Delinquency Trends

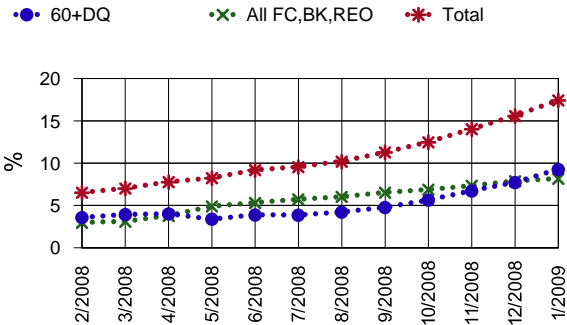
Delinquency Percentage



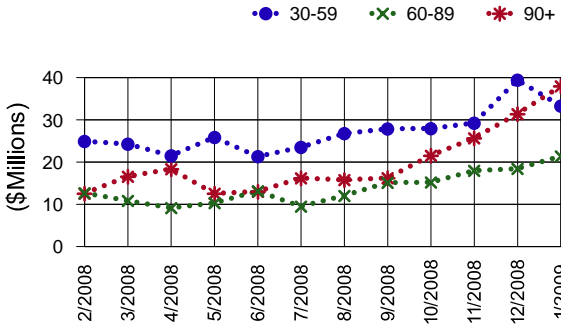
FC, BK, REO Percentage



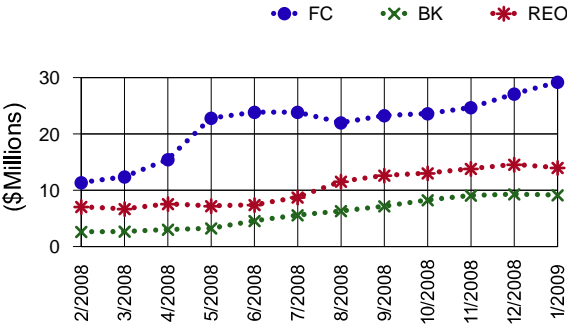
Total Percentage



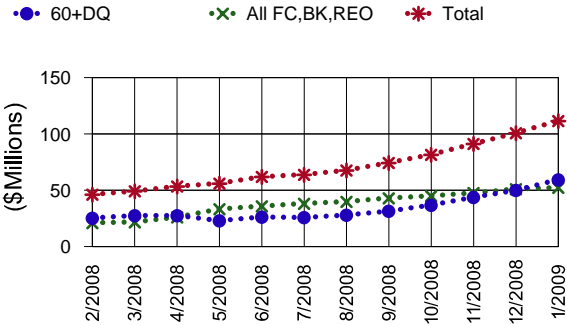
Delinquency Balances



FC, BK, REO Balances



Total Balances



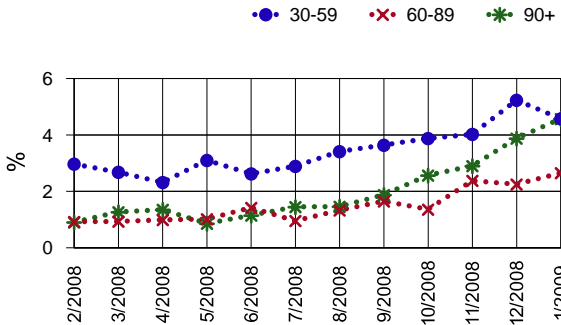
101 Barclay Street, 8 West  
New York, NY 10286

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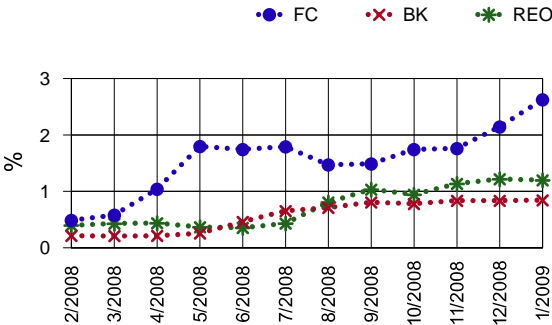
# **CWALT, Inc.** Alternative Loan Trust 2006-39CB Mortgage Pass-Through Certificates, Series 2006-39CB

Group 1 Delinquency Trends

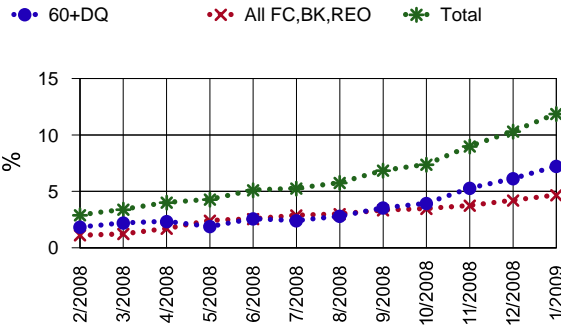
Delinquency Percentage



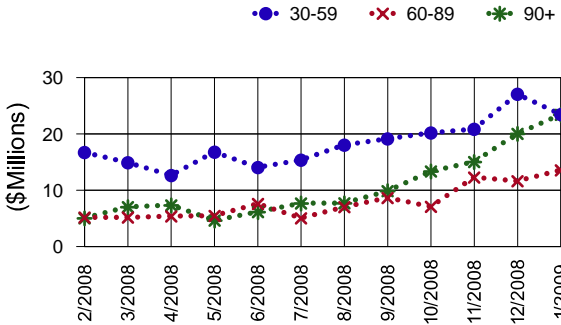
FC, BK, REO Percentage



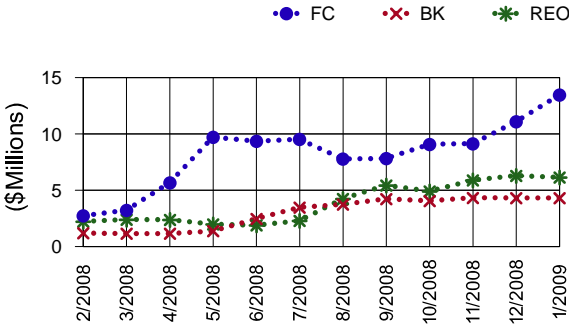
Total Percentage



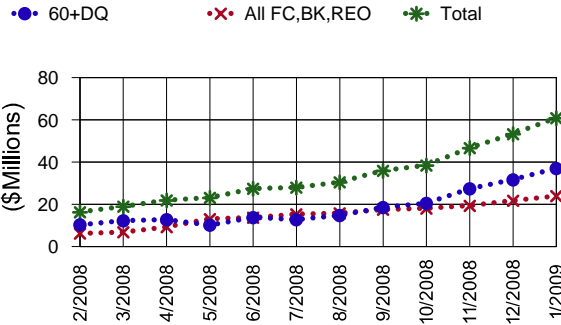
Delinquency Balances



FC, BK, REO Balances



Total Balances





101 Barclay Street, 8 West  
New York, NY 10286

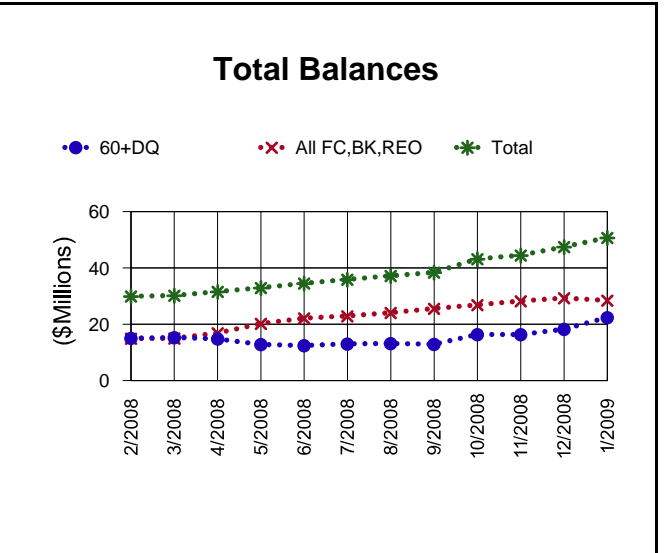
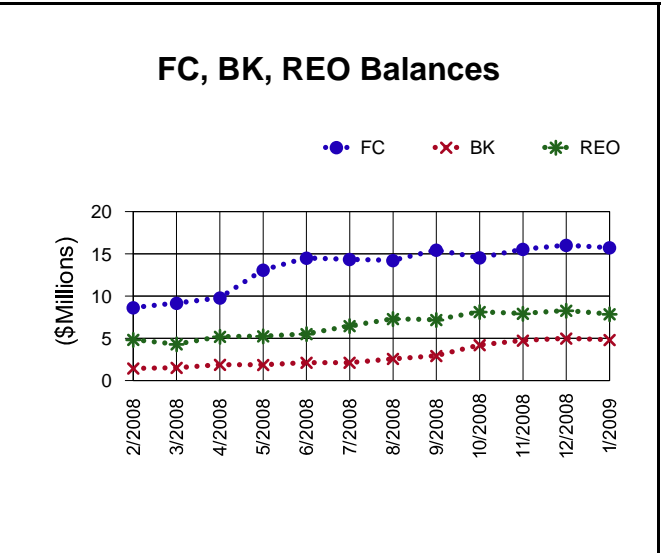
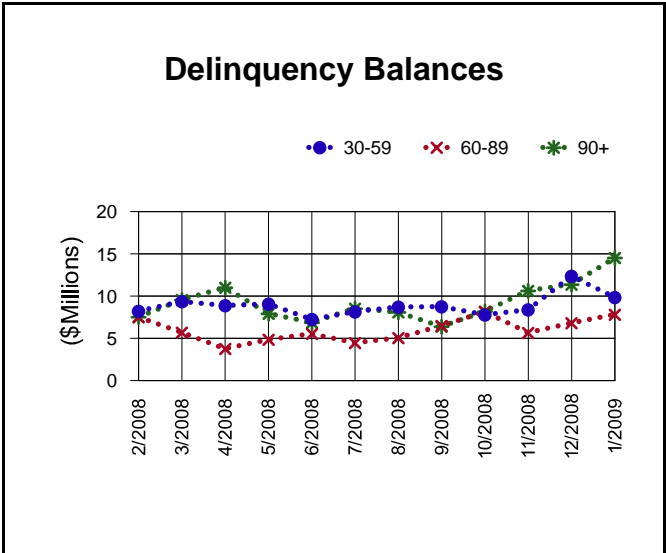
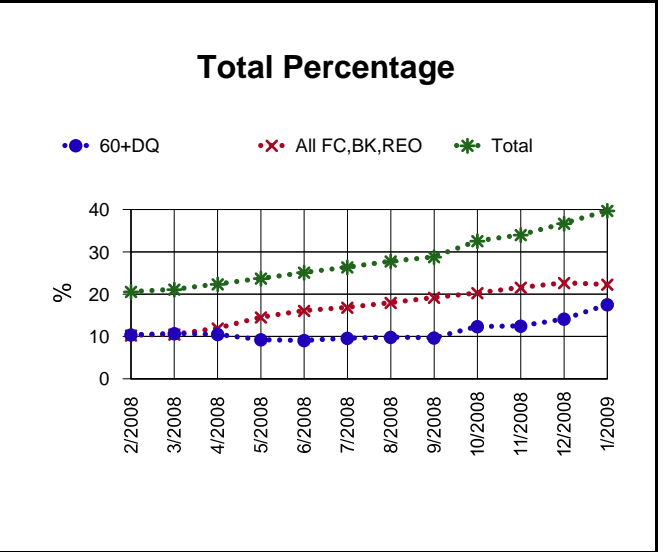
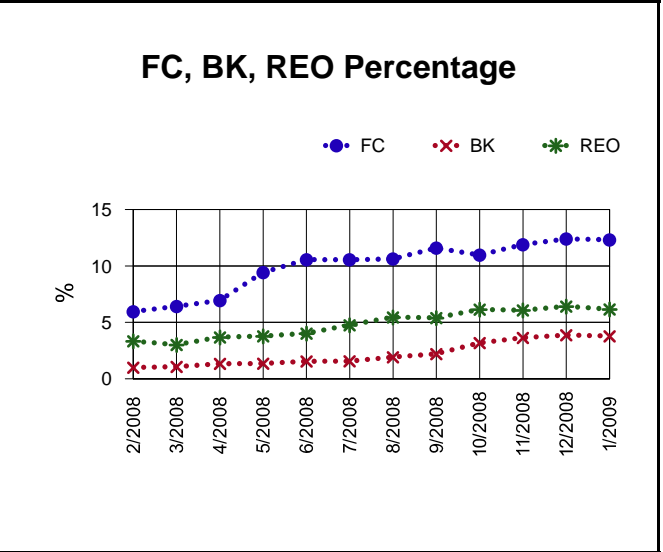
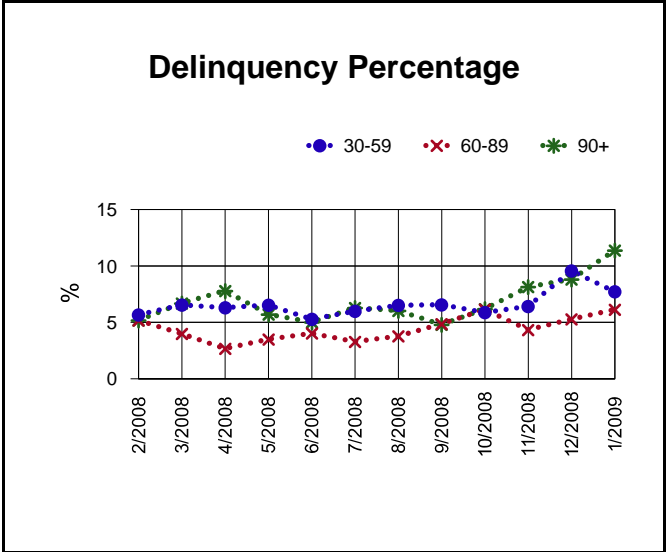
Officer: Matthew Sabino  
212-815-6093  
Associate: Corrie Wagner  
212-815-8357

# CWALT, Inc.

## Alternative Loan Trust 2006-39CB

### Mortgage Pass-Through Certificates, Series 2006-39CB

#### Group 2 Delinquency Trends





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

## All Groups - Historical Delinquency Information

Loan Status	01/25/09		12/25/08		11/25/08		10/25/08		09/25/08		08/25/08	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
30 - 59	152 4.99%	33,242,262.47 5.19%	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%
60 - 89	97 3.19%	21,350,307.80 3.34%	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%
90 - 119	61 2.00%	13,076,081.79 2.04%	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%
120 - 149	33 1.08%	7,555,261.46 1.18%	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%
150 - 179	21 0.69%	4,885,653.53 0.76%	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%
180 - 269	29 0.95%	7,366,741.83 1.15%	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%
270 - 359	11 0.36%	2,843,555.77 0.44%	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%
360+	10 0.33%	2,175,026.71 0.34%	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%
Total Delinquent Loans	414 13.60%	92,494,891.36 14.45%	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%

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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	01/25/09		12/25/08		11/25/08		10/25/08		09/25/08		08/25/08	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
Total Bankruptcies	42 1.38%	9,110,412.66 1.42%	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%
Total Foreclosures	127 4.17%	29,142,710.30 4.55%	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%
Total REOs	58 1.91%	13,972,042.58 2.18%	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%
Total BK, FC & REO	227 7.46%	52,225,165.54 8.16%	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%
<b>Total Delinquent, Bankruptcy, Foreclosure and REO</b>												
30+	641 21.06%	144,720,056.90 22.61%	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%
60+	484 15.90%	110,297,965.73 17.23%	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%
90+	385 12.65%	88,195,590.69 13.78%	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%
120+	320 10.51%	74,263,971.86 11.60%	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%
150+	269 8.84%	63,080,397.19 9.86%	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%
180+	235 7.72%	55,541,936.50 8.68%	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%
270+	166 5.45%	39,879,143.98 6.23%	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%
360+	108 3.55%	25,614,733.05 4.00%	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%

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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	01/25/09		12/25/08		11/25/08		10/25/08		09/25/08		08/25/08	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
30 - 59	100 4.31%	23,417,808.74 4.57%	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%
60 - 89	56 2.41%	13,543,128.99 2.64%	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%
90 - 119	34 1.47%	7,890,732.25 1.54%	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%
120 - 149	19 0.82%	5,173,754.25 1.01%	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%
150 - 179	8 0.34%	1,955,539.40 0.38%	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%
180 - 269	19 0.82%	5,386,333.32 1.05%	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%
270 - 359	8 0.34%	2,052,898.13 0.40%	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%
360+	4 0.17%	939,823.36 0.18%	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%
Total Delinquent Loans	248 10.69%	60,360,018.44 11.78%	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%

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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	01/25/09		12/25/08		11/25/08		10/25/08		09/25/08		08/25/08	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
Total Bankruptcies	18 0.78%	4,302,304.69 0.84%	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%
Total Foreclosures	54 2.33%	13,435,530.23 2.62%	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%
Total REOs	24 1.03%	6,121,763.24 1.19%	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%
Total BK, FC & REO	96 4.14%	23,859,598.16 4.66%	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%
<b>Total Delinquent, Bankruptcy, Foreclosure and REO</b>												
30+	344 14.83%	84,219,616.60 16.44%	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%
60+	240 10.34%	59,734,730.50 11.66%	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%
90+	182 7.84%	45,439,534.27 8.87%	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%
120+	145 6.25%	36,828,459.99 7.19%	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%
150+	116 5.00%	29,165,572.50 5.69%	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%
180+	103 4.44%	26,076,329.93 5.09%	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%
270+	65 2.80%	16,447,397.81 3.21%	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%
360+	34 1.47%	8,991,364.77 1.75%	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%

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

**Group 2 - Historical Delinquency Information**

Loan Status	01/25/09		12/25/08		11/25/08		10/25/08		09/25/08		08/25/08	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
30 - 59	52 7.18%	9,824,453.73 7.70%	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%
60 - 89	41 5.66%	7,807,178.81 6.12%	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%
90 - 119	27 3.73%	5,185,349.54 4.06%	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%
120 - 149	14 1.93%	2,381,507.21 1.87%	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%
150 - 179	13 1.80%	2,930,114.13 2.30%	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%
180 - 269	10 1.38%	1,980,408.51 1.55%	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%
270 - 359	3 0.41%	790,657.64 0.62%	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%
360+	6 0.83%	1,235,203.35 0.97%	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%
Total Delinquent Loans	166 22.93%	32,134,872.92 25.17%	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%

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

## Group 2 - Historical Delinquency Information (continued)

Loan Status	01/25/09		12/25/08		11/25/08		10/25/08		09/25/08		08/25/08	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
Total Bankruptcies	24 3.31%	4,808,107.97 3.77%	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%
Total Foreclosures	73 10.08%	15,707,180.07 12.30%	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%
Total REOs	34 4.70%	7,850,279.34 6.15%	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%
Total BK, FC & REO	131 18.09%	28,365,567.38 22.22%	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%
<b>Total Delinquent, Bankruptcy, Foreclosure and REO</b>												
30+	297 41.02%	60,500,440.30 47.39%	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%
60+	244 33.70%	50,563,235.23 39.61%	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%
90+	203 28.04%	42,756,056.42 33.49%	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%
120+	175 24.17%	37,435,511.87 29.32%	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%
150+	153 21.13%	33,914,824.69 26.56%	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%
180+	132 18.23%	29,465,606.57 23.08%	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%
270+	101 13.95%	23,431,746.17 18.35%	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%
360+	74 10.22%	16,623,368.28 13.02%	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%

Officer: Matthew Sabino  
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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

**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>





THE BANK OF NEW YORK MELLON

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New York, NY 10286

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

**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>
<b><u>Group I</u></b>							
153547027	152,000.00	6,672.28	145,327.72	REO	152,000.00	80.00%	AZ
152629597	336,000.00	106,329.03	229,670.97	REO	336,000.00	80.00%	CA
146332331	97,109.51	74,548.20	22,561.31	REO	99,400.00	79.88%	OH
<b><u>Group II</u></b>							
131338463	156,411.24	107,291.76	49,119.48	REO	159,395.67	88.61%	FL
131823827	379,525.00	233,960.27	145,564.73	REO	379,525.00	95.00%	FL
131919752	140,300.00	96,687.65	43,612.35	REO	140,300.00	77.99%	GA
131922408	312,900.00	109,864.84	203,035.16	REO	312,900.00	80.00%	AZ
131987520	209,000.00	81,922.12	127,077.88	REO	209,000.00	77.99%	FL



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**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>
<b><u>Group I</u></b>								
154051185	115,377.84	12/18/08	WI	7.125	26	Paid in Full	117,800.00	95.00%
153694817	120,744.36	01/05/09	TX	6.500	26	Paid in Full	123,600.00	80.00%
153621936	201,456.32	12/31/08	PA	6.750	26	Paid in Full	206,000.00	80.00%
153468875	97,714.97	12/26/08	LA	6.625	26	Paid in Full	101,250.00	90.00%
152883088	176,737.60	12/24/08	MN	6.500	26	Paid in Full	232,188.00	80.00%
152291751	337,417.57	12/31/08	CA	6.625	26	Paid in Full	350,000.00	46.67%
151814942	94,189.69	12/22/08	OH	6.625	26	Paid in Full	97,500.00	44.32%
151299324	572,600.00	12/16/08	CA	6.750	26	Paid in Full	575,000.00	58.97%
150938126	177,704.69	12/23/08	CA	6.375	26	Paid in Full	180,000.00	47.37%
146480445	186,000.00	12/30/08	NM	6.375	26	Paid in Full	186,000.00	75.92%
146318177	185,000.00	12/31/08	CA	6.375	26	Paid in Full	185,000.00	40.66%
145860547	292,323.10	12/19/08	NC	6.250	26	Paid in Full	299,900.00	57.13%
145852722	148,734.33	01/13/09	CT	6.375	26	Paid in Full	152,500.00	41.22%
145829927	350,496.10	01/08/09	OR	6.375	26	Paid in Full	359,200.00	80.00%
145285171	312,606.53	01/07/09	HI	6.500	26	Paid in Full	320,000.00	53.33%
132029053	87,902.94	12/23/08	GA	6.750	26	Paid in Full	90,300.00	70.00%
131986760	335,000.00	12/22/08	TN	6.750	26	Paid in Full	335,000.00	63.21%
<b><u>Group II</u></b>								
131980423	234,654.37	12/24/08	IL	7.375	26	Paid in Full	239,633.64	67.61%
151321373	36,498.66	12/18/08	KS	8.250	26	Paid in Full	42,300.00	90.00%

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# CWALT, Inc.

## 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>
<b><u>Group I</u></b>								
132100446	New	01/2009	350,000.00	341,588.67	6.750	63.64%	CA	3
153155147	New	01/2009	58,500.00	57,223.59	7.375	94.35%	OH	1
<b>New Total</b>			<b>408,500.00</b>	<b>398,812.26</b>				
113422657	Existing	10/2008	101,034.81	98,591.22	6.750	66.09%	NH	16
131783086	Existing	12/2008	188,800.00	184,262.73	6.750	80.00%	MI	13
131846078	Existing	07/2008	182,448.00	182,448.00	6.750	80.00%	NM	14
131943346	Existing	08/2007	327,600.00	327,600.00	6.625	80.00%	NV	17
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	360,688.26	6.500	74.75%	NV	1
146622276	Existing	07/2008	405,000.00	404,998.14	6.500	75.00%	CA	2
146647543	Existing	11/2008	235,500.00	229,573.20	6.500	77.21%	FL	4
151299976	Existing	11/2008	196,000.00	190,856.27	6.375	80.00%	AZ	3
151752365	Existing	11/2008	210,000.00	204,592.34	6.375	75.00%	NV	7
151911605	Existing	09/2008	188,000.00	187,897.09	6.375	80.00%	MI	3
151986367	Existing	12/2008	348,300.00	347,069.10	6.375	79.99%	FL	2
152107643	Existing	10/2008	17,910.00	17,469.00	7.625	91.85%	IN	8
152444047	Existing	10/2008	292,800.00	286,290.29	7.250	88.73%	FL	15
153499146	Existing	11/2008	266,000.00	260,285.38	7.125	94.33%	AL	1
<b>Exist Total</b>			<b>3,950,265.81</b>	<b>3,903,492.43</b>				
<b>Total</b>			<b>4,358,765.81</b>	<b>4,302,304.69</b>				
<b><u>Group II</u></b>								
151751713	New	01/2009	77,900.00	76,621.99	8.750	95.00%	FL	16
145784681	New	01/2009	96,200.00	101,990.62	10.250	79.97%	VA	8
145778536	New	01/2009	388,000.00	388,000.00	9.375	80.00%	MA	6
144210530	New	01/2009	114,647.00	112,751.34	8.750	70.00%	MI	1
<b>New Total</b>			<b>676,747.00</b>	<b>679,363.95</b>				
151672871	Existing	11/2008	356,000.00	356,000.00	9.000	80.00%	SC	12
151055893	Existing	10/2008	158,000.00	154,700.71	7.500	40.00%	FL	15
150777942	Existing	12/2007	133,950.00	131,468.28	8.125	95.00%	GA	24
146029456	Existing	09/2008	250,800.00	250,800.00	7.875	78.00%	TN	12
146012254	Existing	11/2007	133,038.05	130,710.78	8.500	74.00%	CO	20
145899728	Existing	10/2008	220,000.00	220,000.00	8.000	80.00%	NY	20

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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>
144764252	Existing	01/2008	328,500.00	328,500.00	9.000	90.00%	MS	6
132031494	Existing	06/2008	135,743.92	132,904.23	7.750	80.00%	WA	12
131983752	Existing	03/2008	159,884.20	156,536.58	7.625	80.00%	WI	13
131964389	Existing	10/2008	248,611.94	243,504.92	7.625	80.00%	FL	12
131963709	Existing	11/2008	162,271.48	158,859.27	7.500	80.00%	NV	8
131963525	Existing	12/2008	252,350.00	252,339.21	7.750	79.99%	NV	6
131862936	Existing	08/2008	133,600.00	133,600.00	8.625	80.00%	KS	11
131716142	Existing	10/2008	405,574.00	405,574.00	9.250	80.00%	PA	18
131695771	Existing	09/2008	269,530.58	265,003.62	8.750	90.00%	CA	16
131605160	Existing	10/2008	184,000.00	183,950.00	7.500	80.00%	FL	15
131360569	Existing	11/2008	137,723.52	135,195.01	8.250	91.99%	FL	3
131103129	Existing	11/2008	223,200.00	223,190.92	7.750	90.00%	ID	12
130992323	Existing	09/2008	201,000.00	201,000.00	7.750	79.76%	CA	8
130512487	Existing	10/2008	65,000.00	64,906.49	8.500	50.00%	NH	6
<b>Exist Total</b>			4,158,777.69	4,128,744.02				
<b>Total</b>			4,835,524.69	4,808,107.97				

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# CWALT, Inc.

## 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>
<i><b>Group I</b></i>								
131691107	New	01/2009	183,992.00	183,972.08	6.250	80.00%	FL	4
146143790	New	01/2009	214,210.84	208,820.75	6.625	80.00%	GA	6
146160269	New	01/2009	284,750.00	284,748.35	6.375	83.75%	AZ	4
146652984	New	01/2009	335,095.00	335,095.00	6.375	80.00%	CA	7
150726843	New	01/2009	306,200.00	306,200.00	6.625	76.55%	FL	9
150758178	New	01/2009	201,000.00	195,575.42	6.375	49.02%	WA	4
151741096	New	01/2009	404,000.00	404,000.00	6.500	80.00%	CA	6
152007311	New	01/2009	384,000.00	374,944.63	6.625	80.00%	FL	4
152443711	New	01/2009	167,580.00	167,580.00	6.125	49.00%	PA	5
152616373	New	01/2009	264,000.00	264,000.00	6.125	80.00%	NH	4
153468707	New	01/2009	161,600.00	157,423.14	6.125	80.00%	TN	4
153670881	New	01/2009	417,000.00	416,174.26	6.500	79.43%	WA	4
153959602	New	01/2009	154,400.00	150,730.88	6.750	80.00%	MN	4
8424653	New	01/2009	268,620.00	268,491.82	6.750	74.00%	CA	6
<b>New Total</b>			3,746,447.84	3,717,756.33				
132071683	Existing	02/2008	154,850.00	154,786.63	6.500	95.00%	FL	16
132076027	Existing	12/2008	296,000.00	295,916.16	6.750	80.00%	CA	13
132082332	Existing	09/2008	244,705.00	244,705.00	6.375	80.00%	CA	9
142158048	Existing	12/2008	72,000.00	70,386.35	7.125	83.72%	SC	6
144443189	Existing	09/2008	260,792.00	260,791.60	6.125	80.00%	CA	10
145619848	Existing	11/2008	224,000.00	222,274.56	6.625	80.00%	TN	6
145693986	Existing	12/2008	100,000.00	97,449.72	6.375	17.04%	CT	5
146332042	Existing	08/2008	390,000.00	389,999.68	6.750	65.00%	CA	10
146568645	Existing	09/2008	332,000.00	331,867.76	6.750	80.00%	MI	8
146652560	Existing	12/2008	324,045.00	323,903.13	6.250	80.00%	CA	7
150416345	Existing	04/2008	236,000.00	230,833.61	7.250	78.93%	FL	14
150522638	Existing	07/2008	298,000.00	290,149.16	6.250	64.78%	CA	10
150921765	Existing	11/2008	86,800.00	84,714.04	6.750	80.00%	FL	7
151033176	Existing	09/2008	222,000.00	222,000.00	5.875	80.00%	CA	9
151126028	Existing	10/2008	193,199.00	188,869.18	7.125	89.86%	FL	9
151199182	Existing	11/2008	140,000.00	136,572.06	6.500	59.57%	AZ	7
151221236	Existing	12/2007	440,000.00	439,878.54	6.625	80.00%	CA	18
151323397	Existing	07/2008	156,000.00	152,250.98	6.750	80.00%	FL	11
152260824	Existing	12/2008	203,000.00	203,000.00	6.500	73.02%	GA	5
152341119	Existing	09/2008	236,000.00	230,328.33	6.750	80.00%	FL	11
152425367	Existing	11/2008	226,000.00	220,046.08	6.250	70.63%	MA	9
152526313	Existing	10/2008	295,785.00	295,707.97	6.250	52.82%	CA	9



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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>
152720713	Existing	10/2008	198,000.00	194,150.61	7.875	90.00%	ME	7
152864557	Existing	05/2008	232,000.00	226,677.74	7.000	89.23%	FL	13
153018614	Existing	12/2008	304,800.00	304,800.00	6.500	74.52%	GA	7
153021326	Existing	11/2008	187,200.00	187,200.00	6.625	80.00%	UT	6
153030855	Existing	08/2008	149,450.00	149,350.00	5.625	45.02%	FL	11
153860445	Existing	08/2008	264,000.00	264,000.00	6.500	80.00%	CO	11
153965203	Existing	10/2008	332,000.00	332,000.00	6.250	80.00%	MA	9
154134202	Existing	09/2008	348,600.00	348,600.00	6.375	80.00%	VA	10
131634188	Existing	12/2008	257,047.00	250,725.06	6.625	80.00%	CO	9
131699716	Existing	01/2008	245,090.00	245,026.16	6.250	95.00%	FL	16
131895652	Existing	12/2008	270,975.00	270,793.45	6.750	80.00%	AZ	5
131964341	Existing	06/2008	182,254.14	178,142.22	7.125	80.00%	FL	12
151856900	Existing	12/2008	165,800.00	161,979.51	6.750	85.03%	WA	7
153159099	Existing	06/2008	272,000.00	265,732.45	6.750	80.00%	FL	12
153214217	Existing	05/2008	189,000.00	184,538.75	6.625	59.25%	FL	12
153219787	Existing	12/2008	394,880.00	394,880.00	6.375	80.00%	CO	5
153382371	Existing	10/2008	300,000.00	299,955.41	6.250	80.00%	CO	8
153383875	Existing	12/2008	372,792.00	372,792.00	5.500	80.00%	CA	6
<b>Exist Total</b>			9,797,064.14	9,717,773.90				
<b>Total</b>			13,543,511.98	13,435,530.23				
<b><u>Group II</u></b>								
131975390	New	01/2009	42,125.75	41,392.19	8.750	73.95%	TX	5
152866061	New	01/2009	47,500.00	50,528.05	8.875	95.00%	IN	4
146014294	New	01/2009	124,124.76	121,943.93	8.500	74.00%	FL	20
145926995	New	01/2009	212,000.00	207,677.08	7.625	80.00%	CA	6
145761886	New	01/2009	170,000.00	170,000.00	7.625	40.00%	NJ	4
131811130	New	01/2009	185,103.00	185,086.43	7.750	90.00%	NM	4
131728584	New	01/2009	317,600.00	317,600.00	7.625	77.91%	FL	17
131707653	New	01/2009	113,175.00	112,936.16	8.250	90.00%	PA	11
131699308	New	01/2009	202,768.00	202,386.98	7.625	95.00%	AZ	4
131684242	New	01/2009	231,994.00	242,171.82	7.875	80.00%	VA	4
131605056	New	01/2009	236,000.00	235,976.69	8.125	80.00%	FL	5
131604744	New	01/2009	59,936.15	58,648.87	7.750	80.00%	FL	4
131576717	New	01/2009	152,892.00	152,717.70	7.625	80.00%	ID	7
131528903	New	01/2009	156,000.00	155,969.77	7.750	80.00%	MA	4
131338047	New	01/2009	102,998.00	102,997.99	8.375	76.44%	FL	7
130569246	New	01/2009	75,830.74	74,388.05	8.625	44.71%	AZ	4
130200312	New	01/2009	179,073.51	175,475.40	7.750	74.67%	TN	17
<b>New Total</b>			2,609,120.91	2,607,897.11				
152876126	Existing	06/2008	165,300.00	162,736.67	9.375	95.00%	WI	11
152865669	Existing	11/2008	300,200.00	294,638.99	8.250	95.00%	TN	8
151501403	Existing	05/2008	121,041.00	118,513.37	7.500	90.00%	FL	13



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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>
151480458	Existing	11/2008	159,120.00	159,120.00	7.875	80.00%	FL	7
151478866	Existing	11/2008	165,520.00	165,520.00	7.875	80.00%	FL	7
150210039	Existing	10/2008	159,120.00	159,114.23	7.875	80.00%	FL	9
146250440	Existing	09/2008	264,000.00	258,355.18	7.375	80.00%	NV	9
146101977	Existing	04/2008	244,900.00	244,900.00	7.875	77.99%	FL	15
145929107	Existing	10/2008	128,921.85	126,682.61	8.500	75.00%	MD	9
145787562	Existing	11/2008	349,740.25	342,386.10	7.500	58.33%	VA	6
145775440	Existing	08/2008	57,168.76	56,268.88	9.000	80.00%	UT	19
145765119	Existing	10/2008	323,200.00	323,199.56	7.875	80.00%	IL	8
143176843	Existing	01/2008	240,000.00	240,000.00	8.500	75.00%	FL	16
143151098	Existing	09/2008	351,000.00	375,416.83	8.875	86.67%	IL	11
131959380	Existing	10/2008	195,854.53	191,723.28	7.500	80.00%	CA	9
131948627	Existing	08/2008	113,100.00	113,100.00	8.125	77.97%	FL	12
131853495	Existing	12/2008	122,400.00	122,391.08	7.375	80.00%	FL	5
131832893	Existing	10/2008	79,952.77	78,598.18	8.625	80.00%	AZ	7
131782630	Existing	01/2008	143,920.00	143,920.00	7.875	80.00%	FL	17
131708597	Existing	05/2008	171,472.60	171,471.90	8.625	95.00%	SC	15
131688571	Existing	01/2008	83,920.00	83,920.00	9.375	80.00%	FL	16
131683650	Existing	10/2007	124,332.66	122,067.00	8.250	95.00%	FL	19
131681410	Existing	11/2008	262,500.00	262,500.00	7.750	75.00%	IN	6
131620946	Existing	12/2008	136,406.06	133,733.34	7.875	73.78%	FL	5
131558114	Existing	02/2008	138,600.00	138,552.36	8.250	90.00%	FL	16
131514549	Existing	09/2008	711,471.59	696,511.02	7.500	80.00%	CA	10
131471015	Existing	11/2008	400,000.00	399,741.66	7.750	68.38%	NJ	9
131465999	Existing	08/2008	320,000.00	320,000.00	8.250	80.00%	MD	9
131357345	Existing	12/2008	350,000.00	365,410.70	8.375	74.47%	FL	5
131357025	Existing	05/2008	309,400.00	323,184.70	8.500	84.99%	FL	13
131354081	Existing	08/2008	142,117.00	141,675.15	7.750	75.00%	FL	9
131345296	Existing	07/2008	145,592.00	145,307.21	8.000	80.00%	FL	11
130689437	Existing	05/2008	402,150.00	402,150.00	7.500	78.00%	FL	13
130434478	Existing	12/2007	122,392.00	122,392.00	9.625	80.00%	FL	18
130349475	Existing	05/2008	283,000.00	283,000.00	7.625	94.65%	FL	13
129971724	Existing	07/2008	476,000.00	476,000.00	9.250	80.00%	NY	11
129917685	Existing	05/2008	224,720.00	224,720.00	9.375	80.00%	NJ	13
151001141	Existing	12/2008	335,200.00	335,200.00	7.625	74.49%	AZ	5
150995243	Existing	06/2008	143,925.00	141,120.96	8.000	95.00%	FL	14
150903279	Existing	10/2008	168,000.00	164,887.13	8.125	80.00%	FL	9
146022503	Existing	12/2008	92,000.00	92,000.00	7.750	80.00%	GA	5
146015766	Existing	12/2008	147,110.83	144,556.99	8.500	80.00%	NY	13
146012870	Existing	11/2008	358,552.16	352,041.62	8.375	74.79%	FL	20
131700684	Existing	05/2007	518,169.86	509,035.28	8.500	80.00%	NY	24
131698420	Existing	08/2008	338,040.00	338,040.00	7.375	80.00%	FL	11
131696740	Existing	10/2007	185,067.02	182,312.64	9.500	95.00%	NJ	20
131695875	Existing	06/2008	290,967.63	285,713.35	8.375	84.99%	FL	13
131612057	Existing	12/2008	193,000.00	192,999.99	7.875	73.11%	CO	5



101 Barclay Street, 8 West  
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**

<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>
131605280	Existing	06/2008	487,753.56	480,624.18	9.375	80.00%	NJ	12
131382788	Existing	04/2008	74,956.85	73,717.34	8.750	74.26%	NY	15
131337847	Existing	05/2008	74,956.85	73,717.34	8.750	60.00%	FL	13
131263957	Existing	09/2008	279,000.00	279,000.00	8.375	90.00%	NH	10
131154520	Existing	03/2007	416,505.85	409,394.14	8.625	79.72%	FL	26
131137558	Existing	08/2008	224,650.00	224,650.00	8.375	79.98%	FL	11
131103105	Existing	08/2008	235,000.00	234,550.00	7.500	100.00%	CA	10
130554541	Existing	12/2008	96,800.00	96,800.00	8.375	80.00%	CO	6
<b>Exist Total</b>			<u>13,148,188.68</u>	<u>13,099,282.96</u>				
<b>Total</b>			15,757,309.59	15,707,180.07				



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# 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>
<b><u>Group I</u></b>								
131684530	New	01/2009	113,600.00	113,534.46	6.750	76.24%	MI	6
145898727	New	01/2009	319,960.00	311,270.87	6.750	79.99%	WA	10
<b>New Total</b>			433,560.00	424,805.33				
151467273	Existing	11/2008	230,000.00	225,197.38	7.500	83.64%	IL	17
153084808	Existing	12/2008	339,920.00	331,903.78	6.625	80.00%	WA	12
57211993	Existing	08/2008	351,992.00	351,992.00	6.375	80.00%	CA	14
57219418	Existing	09/2008	365,951.33	356,835.18	6.625	79.98%	CA	16
132055384	Existing	11/2008	352,000.00	352,000.00	6.750	80.00%	CA	15
145442850	Existing	07/2008	231,960.00	231,960.00	6.500	80.00%	CA	15
145750085	Existing	07/2008	207,820.91	202,793.83	6.750	80.00%	AZ	14
145758102	Existing	11/2008	224,000.00	224,000.00	6.625	80.00%	OR	11
146327162	Existing	12/2008	192,000.00	191,946.00	6.750	80.00%	NV	10
146554579	Existing	12/2008	109,600.00	106,904.47	6.625	80.00%	GA	9
146627060	Existing	09/2008	368,000.00	368,000.00	6.375	80.00%	CA	12
152107031	Existing	06/2008	236,000.00	236,000.00	6.500	80.00%	MN	16
152156739	Existing	10/2008	232,000.00	232,000.00	6.500	80.00%	NV	15
152385245	Existing	08/2008	394,800.00	394,800.00	6.375	80.00%	CO	23
153224107	Existing	08/2008	416,000.00	415,944.50	6.375	80.00%	CA	14
131340071	Existing	09/2008	338,761.00	338,760.98	6.750	80.00%	CA	12
131513341	Existing	07/2008	185,432.21	180,670.43	6.500	80.00%	CA	17
131713118	Existing	12/2008	163,088.00	157,682.53	6.750	80.00%	AZ	10
131754659	Existing	11/2008	343,200.00	343,108.84	6.375	80.00%	OR	16
131961365	Existing	08/2008	113,600.00	113,600.00	6.250	80.00%	MI	11
131963965	Existing	11/2008	152,008.00	152,008.00	6.875	70.00%	NV	11
131844806	Existing	11/2008	188,850.00	188,849.99	6.750	80.00%	AZ	12
<b>Exist Total</b>			5,736,983.45	5,696,957.91				
<b>Total</b>			6,170,543.45	6,121,763.24				
<b><u>Group II</u></b>								
138667124	New	01/2009	233,920.00	228,918.45	7.375	80.00%	FL	16
131289537	New	01/2009	320,000.00	320,000.00	8.250	80.00%	CA	17
130460801	New	01/2009	136,000.00	136,000.00	9.125	80.00%	GA	6
150774358	New	01/2009	100,000.00	97,998.72	7.500	80.00%	GA	7
<b>New Total</b>			789,920.00	782,917.17				
131222040	Existing	10/2008	187,771.41	184,486.49	8.500	78.33%	NY	13



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>
131217992	Existing	06/2008	207,000.00	206,998.68	8.500	90.00%	MI	13
131197381	Existing	12/2008	195,767.73	192,366.05	8.625	80.00%	AZ	9
130971313	Existing	10/2008	71,958.58	70,768.91	8.750	90.00%	IN	18
128750979	Existing	01/2008	257,250.00	257,250.00	9.375	75.00%	FL	22
131847006	Existing	12/2008	150,400.00	150,400.00	7.875	80.00%	MN	10
131709213	Existing	10/2008	189,930.42	186,094.05	7.750	79.99%	CO	12
131501035	Existing	11/2008	352,000.00	352,000.00	8.000	80.00%	NH	14
131486129	Existing	12/2008	312,000.00	312,000.00	7.875	80.00%	MA	13
131348256	Existing	12/2008	137,702.00	137,701.98	7.625	95.00%	TX	7
130784633	Existing	12/2008	91,882.26	89,913.48	8.250	88.46%	IN	13
152632066	Existing	04/2008	263,150.00	257,396.85	7.500	95.00%	TX	16
151481250	Existing	08/2008	256,500.00	256,500.00	8.250	90.00%	CA	15
146469044	Existing	12/2008	232,000.00	238,878.50	7.375	100.00%	MN	9
146299582	Existing	11/2007	200,000.00	196,449.90	8.375	78.59%	MI	19
145980362	Existing	01/2008	387,658.89	380,763.51	8.375	90.00%	GA	16
145870212	Existing	10/2008	276,000.00	271,359.83	8.625	80.00%	MI	21
145784857	Existing	08/2008	88,800.00	88,800.00	10.250	80.00%	VA	16
138326796	Existing	06/2008	387,164.00	381,079.64	8.750	95.00%	OH	20
131971590	Existing	10/2008	319,000.00	318,997.33	8.000	79.76%	AZ	11
131267966	Existing	07/2008	82,600.00	82,600.00	8.500	87.87%	MN	14
145801219	Existing	10/2007	344,000.00	344,000.00	8.000	80.00%	MA	24
145757430	Existing	12/2008	216,000.00	215,845.05	7.750	80.00%	FL	16
131689907	Existing	11/2008	299,725.00	297,957.94	9.375	80.00%	IL	14
131677641	Existing	09/2008	120,000.00	119,999.88	8.500	77.42%	GA	15
131645197	Existing	12/2007	397,500.00	397,500.00	8.250	75.00%	CA	20
145927067	Existing	08/2008	299,818.25	294,613.03	8.500	81.52%	NC	17
145926699	Existing	11/2008	180,000.00	176,151.24	7.375	80.00%	NH	10
146025159	Existing	10/2008	320,000.00	313,577.74	7.875	73.56%	CT	15
146033616	Existing	12/2007	299,250.00	294,912.09	9.375	95.00%	RI	19
<b>Exist Total</b>			7,122,828.54	7,067,362.17				
<b>Total</b>			7,912,748.54	7,850,279.34				