

# SECURITIES AND EXCHANGE COMMISSION

## FORM 10-D

Periodic distribution reports by Asset-Backed issuers pursuant to Rule 13a-17 or 15d-17

Filing Date: **2007-12-04** | Period of Report: **2007-11-26**  
SEC Accession No. **0001020242-07-001280**

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### FILER

#### IndyMac IMJA Mortgage Loan Trust 2007-A1

CIK: **1400089**

Type: **10-D** | Act: **34** | File No.: **333-140726-09** | Film No.: **071284099**

SIC: **6189** Asset-backed securities

#### Mailing Address

155 NORTH LAKE AVENUE  
PASADENA CA 91101

#### Business Address

155 NORTH LAKE AVENUE  
PASADENA CA 91101  
8006692300

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

FORM 10-D

ASSET-BACKED ISSUER  
DISTRIBUTION REPORT PURSUANT TO SECTION 13 OR 15(d) OF  
THE SECURITIES EXCHANGE ACT OF 1934

For the monthly distribution period from  
October 1, 2007 to October 31, 2007

Commission File Number of issuing entity: 333-140726-09

IndyMac IMJA Mortgage Loan Trust 2007-A1  
(Exact name of issuing entity as specified in its Charter)

Commission File Number of depositor: 333-140726

IndyMac MBS, Inc.  
(Exact name of depositor as specified in its Charter)

IndyMac Bank, F.S.B  
(Exact name of sponsor as specified in its Charter)

Delaware  
(State or other jurisdiction of incorporation or organization  
of the issuing entity)

26-0577206  
(I.R.S. Employer Identification No.)

Care of Deutsche Bank National Trust Company as Trustee  
1761 East St. Andrew Place, Santa Ana CA  
(Address of principal executive offices of the issuing entity)

92705  
(Zip Code)

Registrant's Telephone Number, Including Area Code: (626) 535-5555

NONE  
(Former name or former address, if changed since last report)

Registered / reporting pursuant to (check one)			
Section 12(b)	Section 12(g)	Section 15(d)	Name of Exchange (if Section 12(b))
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Not Applicable

Title of Class  
Class A-1

Class A-2	[ ]	[ ]	[X]	Not Applicable
Class A-3	[ ]	[ ]	[X]	Not Applicable
Class A-4	[ ]	[ ]	[X]	Not Applicable
Class A-5	[ ]	[ ]	[X]	Not Applicable
Class A-6	[ ]	[ ]	[X]	Not Applicable
Class A-7	[ ]	[ ]	[X]	Not Applicable
Class A-8	[ ]	[ ]	[X]	Not Applicable
Class A-X	[ ]	[ ]	[X]	Not Applicable
Class PO	[ ]	[ ]	[X]	Not Applicable
Class A-R	[ ]	[ ]	[X]	Not Applicable
Class B-1	[ ]	[ ]	[X]	Not Applicable
Class B-2	[ ]	[ ]	[X]	Not Applicable
Class B-3	[ ]	[ ]	[X]	Not Applicable

Indicate by check mark whether the registrant (1) has filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that the registrant was required to file such reports), and (2) has been subject to such filing requirements for the past 90 days. Yes [X] No [ ]

PART I DISTRIBUTION INFORMATION

Item 1. Distribution and Pool Performance Information.

On November 26, 2007 a distribution was made to holders of IndyMac IMJA Mortgage Loan Trust 2007-A1, Mortgage Pass-Through Certificates Series 2007-A1

1 loan(s) with an aggregate schedule balance of \$619,088.16 was repurchased for material breach of representations and warranties.

PART II OTHER INFORMATION

Item 2. Legal Proceedings.  
None.

Item 3. Sales of Securities and Use of Proceeds.  
None.

Item 4. Defaults Upon Senior Securities.  
None.

Item 5. Submission of Matters to a Vote of Security Holders.  
None.

Item 6. Significant Obligors of Pool Assets.  
None.

Item 7. Significant Enhancement Provider Information.  
None.

Item 8. Other Information.

None.

Item 9. Exhibits.

(a) The following is a list of documents filed as part of this Report on Form 10-D:

Statement to Certificateholders on November 26, 2007 is filed as Exhibit 99.1 hereto.

(b) The exhibits required to be filed by Registrant pursuant to Item 601 of Regulation S-K are listed above in the Exhibit Index that immediately follows the signature page hereof.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

IndyMac MBS, Inc.  
(Depositor)

/s/ Beverlin Hammett  
Name: Beverlin Hammett  
Title: First Vice President

Date: December 3, 2007

Exhibit Number	Description
99.1	Monthly report distributed to holders of the IndyMac IMJA Mortgage Loan Trust 2007-A1, Mortgage Pass-Through Certificates Series 2007-A1

# IndyMac IMJA Mortgage Loan Trust 2007-A1



## Mortgage Pass-Through Certificates

November 26, 2007 Distribution

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Dates	Contacts	
Cut-Off Date: June 01, 2007	Jennifer Hermansader	
Close Date: June 28, 2007	Administrator	
First Distribution Date: July 25, 2007	(714) 247-6258 Jennifer.Vandyne@db.com	
Distribution Date: November 26, 2007	Address: 1761 East St. Andrew Place, Santa Ana, CA 92705	
Record Date: October 31, 2007	Factor Information:	(800) 735-7777
	Main Phone Number:	(714) 247-6000
Determination Date: November 15, 2007	<a href="https://tss.sfs.db.com/investpublic">https://tss.sfs.db.com/investpublic</a>	

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# IndyMac IMJA Mortgage Loan Trust 2007-A1



## Mortgage Pass-Through Certificates

November 26, 2007 Distribution

### Certificate Payment Report

Current Period Distribution -

Class	Original	Prior Principal	Total	Realized	Deferred	Current Principal
-------	----------	--------------------	-------	----------	----------	----------------------

Class	Type	Face Value	Balance (1)	Interest (2)	Principal (3)	Distribution (4)=(2)+(3)	Loss (5)	Interest (6)	Balance (7)=(1)-(3)-(5)+(6)
A-1	SR/PAC	94,341,000.00	92,955,148.03	464,775.74	456,262.78	921,038.52	0.00	0.00	92,498,885.25
A-2	SR/PAC	7,813,000.00	7,813,000.00	39,065.00	0.00	39,065.00	0.00	0.00	7,813,000.00
A-3	SR/TAC	71,906,000.00	69,203,053.13	346,015.27	734,385.62	1,080,400.89	0.00	0.00	68,468,667.51
A-4	SR/TAC	20,282,000.00	20,282,000.00	101,410.00	0.00	101,410.00	0.00	0.00	20,282,000.00
A-5	SR/ACC	6,674,000.00	6,680,443.61	0.00	0.00	0.00	0.00	33,402.22	6,713,845.83
A-6	SR/ACC	402,000.00	410,100.50	0.00	0.00	0.00	0.00	2,050.50	412,151.00
A-7	SR	45,554,000.00	45,554,000.00	227,770.00	0.00	227,770.00	0.00	0.00	45,554,000.00
A-8	SR	4,801,000.00	4,801,000.00	24,005.00	0.00	24,005.00	0.00	0.00	4,801,000.00
A-X	NTL/SR	0.00	0.00	55,232.83	0.00	55,232.83	0.00	0.00	0.00
PO	PO/SR	2,203,478.00	2,195,167.24	0.00	29,832.93	29,832.93	0.00	0.00	2,165,334.31
B-1	SUB	3,807,000.00	3,799,016.91	18,995.08	10,775.51	29,770.59	0.00	0.00	3,788,241.40
B-2	SUB	1,575,000.00	1,571,697.30	7,858.49	4,457.95	12,316.44	0.00	0.00	1,567,239.35
B-3	SUB	1,050,000.00	1,047,798.20	5,238.99	2,971.97	8,210.96	0.00	0.00	1,044,826.23
B-4	SUB	919,000.00	917,072.90	4,585.36	2,601.18	7,186.54	0.00	0.00	914,471.72
B-5	SUB	656,000.00	654,624.40	3,273.12	1,856.77	5,129.89	0.00	0.00	652,767.63
B-6	SUB	525,489.33	524,387.41	2,621.94	1,487.37	4,109.31	0.00	0.00	522,900.04
P	NOF	100.00	100.00	0.00	0.00	0.00	0.00	0.00	100.00
L	NOF	0.00	0.00	450.03	0.00	450.03	0.00	0.00	0.00
A-R	SR/RES	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		262,509,167.33	258,408,609.63	1,301,296.85	1,244,632.08	2,545,928.93	0.00	35,452.72	257,199,430.27

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## IndyMac IMJA Mortgage Loan Trust 2007-A1



### Mortgage Pass-Through Certificates

#### November 26, 2007 Distribution

#### Interest Accrual Detail Current Period Factor Information per \$1,000 of Original Face Value

Class	Period Starting	Period Ending	Method	Cusip	Orig. Principal	Prior	Interest	Principal	Total Distribution (4)=(2)+(3)	Current
					(with Notional)	Principal				Principal
					Balance (1)	Balance (1)				Balance (5)
A-1	10/01/07	10/30/07	F-30/360	456652AA4	94,341,000.00	985.310184	4.926551	4.836315	9.762866	980.473869
A-2	10/01/07	10/30/07	F-30/360	456652AB2	7,813,000.00	1,000.000000	5.000000	0.000000	5.000000	1,000.000000
A-3	10/01/07	10/30/07	F-30/360	456652AC0	71,906,000.00	962.409995	4.812050	10.213134	15.025184	952.196861
A-4	10/01/07	10/30/07	F-30/360	456652AD8	20,282,000.00	1,000.000000	5.000000	0.000000	5.000000	1,000.000000
A-5	10/01/07	10/30/07	F-30/360	456652AE6	6,674,000.00	1,000.965479	0.000000	0.000000	0.000000	1,005.970307
A-6	10/01/07	10/30/07	F-30/360	456652AF3	402,000.00	1,020.150498	0.000000	0.000000	0.000000	1,025.251244
A-7	10/01/07	10/30/07	F-30/360	456652AG1	45,554,000.00	1,000.000000	5.000000	0.000000	5.000000	1,000.000000
A-8	10/01/07	10/30/07	F-30/360	456652AH9	4,801,000.00	1,000.000000	5.000000	0.000000	5.000000	1,000.000000
A-X	10/01/07	10/30/07	A-30/360	456652AK2	164,610,186.00	979.694167	0.335537	0.000000	0.335537	976.531228
PO		456652AJ5	2,203,478.00	996.228344	0.000000	13.539019	13.539019	982.689326		
B-1	10/01/07	10/30/07	F-30/360	456652AM8	3,807,000.00	997.903050	4.989514	2.830447	7.819961	995.072603
B-2	10/01/07	10/30/07	F-30/360	456652AN6	1,575,000.00	997.903048	4.989517	2.830444	7.819962	995.072603

B-3	10/01/07	10/30/07	F-30/360	456652AP1	1,050,000.00	997.903048	4.989514	2.830448	7.819962	995.072600
B-4	10/01/07	10/30/07	F-30/360	456652AQ9	919,000.00	997.903047	4.989510	2.830446	7.819956	995.072601
B-5	10/01/07	10/30/07	F-30/360	456652AR7	656,000.00	997.903049	4.989512	2.830442	7.819954	995.072607
B-6	10/01/07	10/30/07	F-30/360	456652AS5	525,489.33	997.903059	4.989521	2.830448	7.819968	995.072612
P		456652AT3	100.00		1,000.000000	0.000000	0.000000	1,000.000000		
L		456652AU0	0.00		0.000000	0.000000	0.000000	0.000000		
A-R	10/01/07	10/30/07	F-30/360	456652AL0	100.00	0.000000	0.000000	0.000000	0.000000	0.000000



## IndyMac IMJA Mortgage Loan Trust 2007-A1



### Mortgage Pass-Through Certificates

#### November 26, 2007 Distribution

#### Distribution to Date -

Class	Original Face Value	Interest	Unscheduled Principal	Scheduled Principal	Total Principal	Total Distribution	Realized Loss	Deferred Interest	Current Principal Balance
(1)	(2)	(3)	(4)	(5)=(3)+(4)	(6)=(2)+(5)	(7)	(8)	(9)=(1)-(5)-(7)+(8)	
A-1	94,341,000.00	2,343,266.93	1,318,023.44	524,091.31	1,842,114.75	4,185,381.68	0.00	0.00	92,498,885.25
A-2	7,813,000.00	195,325.00	0.00	0.00	0.00	195,325.00	0.00	0.00	7,813,000.00
A-3	71,906,000.00	1,760,232.44	2,740,497.75	696,834.74	3,437,332.49	5,197,564.93	0.00	0.00	68,468,667.51
A-4	20,282,000.00	507,050.00	0.00	0.00	0.00	507,050.00	0.00	0.00	20,282,000.00
A-5	6,674,000.00	0.00	(45,393.02)	5,547.19	126,769.96	126,769.96	0.00	166,615.79	6,713,845.83
A-6	402,000.00	0.00	(10,151.00)	0.00	0.00	0.00	0.00	10,151.00	412,151.00
A-7	45,554,000.00	1,138,850.00	0.00	0.00	0.00	1,138,850.00	0.00	0.00	45,554,000.00
A-8	4,801,000.00	120,025.00	0.00	0.00	0.00	120,025.00	0.00	0.00	4,801,000.00
A-X	0.00	282,283.68	0.00	0.00	0.00	282,283.68	0.00	0.00	0.00
PO	2,203,478.00	0.00	2,873.53	35,270.16	38,143.69	38,143.69	0.00	0.00	2,165,334.31
B-1	3,807,000.00	95,075.06	0.01	18,758.59	18,758.60	113,833.66	0.00	0.00	3,788,241.40
B-2	1,575,000.00	39,333.65	0.00	7,760.65	7,760.65	47,094.30	0.00	0.00	1,567,239.35
B-3	1,050,000.00	26,222.43	0.00	5,173.77	5,173.77	31,396.20	0.00	0.00	1,044,826.23
B-4	919,000.00	22,950.87	0.00	4,528.28	4,528.28	27,479.15	0.00	0.00	914,471.72
B-5	656,000.00	16,382.77	0.00	3,232.37	3,232.37	19,615.14	0.00	0.00	652,767.63
B-6	525,489.33	13,123.45	0.00	2,589.28	2,589.29	15,712.74	0.00	0.00	522,900.04
P	100.00	11,375.00	0.00	0.00	0.00	11,375.00	0.00	0.00	100.00
L	0.00	1,414.42	0.00	0.00	0.00	1,414.42	0.00	0.00	0.00
A-R	100.00	0.50	80.51	19.49	100.00	100.50	0.00	0.00	0.00
<b>Total</b>	<b>262,509,167.33</b>	<b>6,572,911.20</b>	<b>4,005,931.22</b>	<b>1,303,805.83</b>	<b>5,486,503.85</b>	<b>12,059,415.05</b>	<b>0.00</b>	<b>176,766.79</b>	<b>257,199,430.27</b>

#### Interest Detail -

Class	Pass Through Rate	Prior Principal (with Notional) Balance	Non-Accrued Interest	Prior Supported Interest SF	Prior Unpaid Interest	Unscheduled Interest Adjustment	Paid or Optimal Interest	Current Deferred Interest	Current Unpaid Interest
		(1)	(2)	(3)	(4)	(5)=(1)-(2)+(3)+(4)	(6)	(7)=(5)-(6)	
A-1	6.000000%	92,955,148.03	464,775.74	0.00	0.00	0.00	464,775.74	464,775.74	0.00

A-2	6.00000%	7,813,000.00	39,065.00	0.00	0.00	0.00	39,065.00	39,065.00	0.00
A-3	6.00000%	69,203,053.13	346,015.27	0.00	0.00	0.00	346,015.27	346,015.27	0.00
A-4	6.00000%	20,282,000.00	101,410.00	0.00	0.00	0.00	101,410.00	101,410.00	0.00
A-5	6.00000%	6,680,443.61	33,402.22	0.00	0.00	0.00	33,402.22	33,402.22	0.00
A-6	6.00000%	410,100.50	2,050.50	0.00	0.00	0.00	2,050.50	2,050.50	0.00
A-7	6.00000%	45,554,000.00	227,770.00	0.00	0.00	0.00	227,770.00	227,770.00	0.00
A-8	6.00000%	4,801,000.00	24,005.00	0.00	0.00	0.00	24,005.00	24,005.00	0.00
A-X	0.41099%	161,267,639.02	55,232.82	0.00	0.00	0.00	55,232.82	55,232.83	0.00
PO	0.00000%	2,195,167.24	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B-1	6.00000%	3,799,016.91	18,995.08	0.00	0.00	0.00	18,995.08	18,995.08	0.00
B-2	6.00000%	1,571,697.30	7,858.49	0.00	0.00	0.00	7,858.49	7,858.49	0.00
B-3	6.00000%	1,047,798.20	5,238.99	0.00	0.00	0.00	5,238.99	5,238.99	0.00
B-4	6.00000%	917,072.90	4,585.36	0.00	0.00	0.00	4,585.36	4,585.36	0.00
B-5	6.00000%	654,624.40	3,273.12	0.00	0.00	0.00	3,273.12	3,273.12	0.00
B-6	6.00000%	524,387.41	2,621.94	0.00	0.00	0.00	2,621.94	2,621.94	0.00
P	0.00000%	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
L	0.00000%	0.00	0.00	0.00	0.00	0.00	0.00	450.03	0.00
A-R	0.00000%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total		419,676,248.65	1,336,299.53	0.00	0.00	0.00	1,336,299.53	1,336,749.57	0.00

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## IndyMac IMJA Mortgage Loan Trust 2007-A1



### Mortgage Pass-Through Certificates

November 26, 2007 Distribution

### Collection Account Report

#### SUMMARY

	<b>Total</b>
Principal Collections	1,209,179.37
Principal Withdrawals	0.00
Principal Other Accounts	0.00
TOTAL NET PRINCIPAL	1,209,179.37
Interest Collections	1,382,736.06
Interest Withdrawals	-0.00
Interest Other Accounts	450.03
Interest Fees	-46,436.53
TOTAL NET INTEREST	1,336,749.56
TOTAL AVAILABLE FUNDS FOR DISTRIBUTION	2,545,928.93

#### PRINCIPAL - COLLECTIONS

	<b>Total</b>
Scheduled Principal Received	136,969.72
Curtailments	35,121.49
Prepayments In Full	418,000.00
Repurchased/Substitutions	619,088.16



Liquidations	0.00
Insurance Principal	0.00
Other Additional Principal	0.00
Delinquent Principal	-7,073.29
Realized Losses	-0.00
Advanced Principal	7,073.29
<b>TOTAL PRINCIPAL COLLECTED</b>	<b>1,209,179.37</b>

#### PRINCIPAL - WITHDRAWALS

*SPACE INTENTIONALLY LEFT BLANK*

#### PRINCIPAL - OTHER ACCOUNTS

	<b>Total</b>
TOTAL PRINCIPAL OTHER ACCOUNTS	0.00

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## IndyMac IMJA Mortgage Loan Trust 2007-A1



**Mortgage Pass-Through Certificates**

**November 26, 2007 Distribution**

#### INTEREST - COLLECTIONS

	<b>Total</b>
Scheduled Interest	1,382,478.28
Repurchased/Substitution Interest	3,090.28
Liquidation Interest	0.00
Insurance Interest	0.00
Other Additional Interest	0.00
Prepayment Interest Shortfalls	-0.00
Delinquent Interest	-89,842.82
Compensating Interest	0.00
Civil Relief Act Shortfalls	0.00
Interest Advanced	87,010.32
<b>TOTAL INTEREST COLLECTED</b>	<b>1,382,736.06</b>

#### INTEREST - WITHDRAWALS

	<b>Total</b>
Interest Withdrawals	0.00

#### INTEREST - OTHER ACCOUNTS

	<b>Total</b>
Prepayment Charges	0.00
Late Payment Fee paid by the servicer	450.03
<b>TOTAL INTEREST OTHER ACCOUNTS</b>	<b>450.03</b>
Late Payment Fee waived	0.00

#### INTEREST FEES

	<b>Total</b>
Current Servicing Fees	44,283.11

Trustee Fees	2,153.40
TOTAL INTEREST FEES	46,436.53

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## IndyMac IMJA Mortgage Loan Trust 2007-A1



**Mortgage Pass-Through Certificates**

**November 26, 2007 Distribution**

**Credit Enhancement Report**

### ACCOUNTS

#### Distribution Account

Beginning Account Balance	0.00
Amount Deposited	2,548,082.31
Amount Withdrawn	2,548,082.31
Ending Account Balance	0.00

### INSURANCE

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### STRUCTURAL FEATURES

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## IndyMac IMJA Mortgage Loan Trust 2007-A1



**Mortgage Pass-Through Certificates**

**November 26, 2007 Distribution**

**Collateral Report**

### COLLATERAL

**Total**

#### **Loan Count:**

Original	407
Prior	401
Prefunding	0
Scheduled Paid Offs	-0
Full Voluntary Prepayments	-1
Repurchases	-1
Liquidations	-0
Current	399

#### **Principal Balance:**

Original	262,509,067.68
Prior	258,408,510.00

Prefunding	0.00
Substitution Loans	0.00
Scheduled Principal	-136,969.72
Partial Prepayments	-35,121.49
Full Voluntary Prepayments	-418,000.00
Repurchases	-619,088.16
Liquidations	-0.00
Current	257,199,330.63

Aggregate number and outstanding Stated Principal of Mortgage Loans repurchased during the related Due Period due to material breaches of representations and warranties regarding such Mortgage Loans\*

\* Information not available with Trustee

**PREFUNDING**

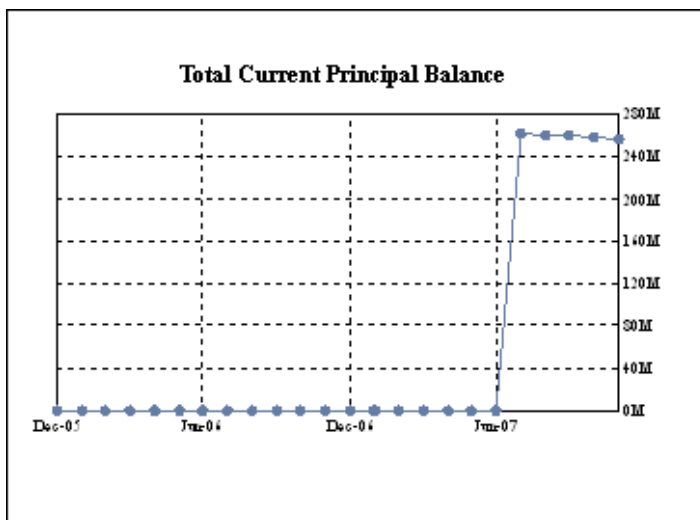
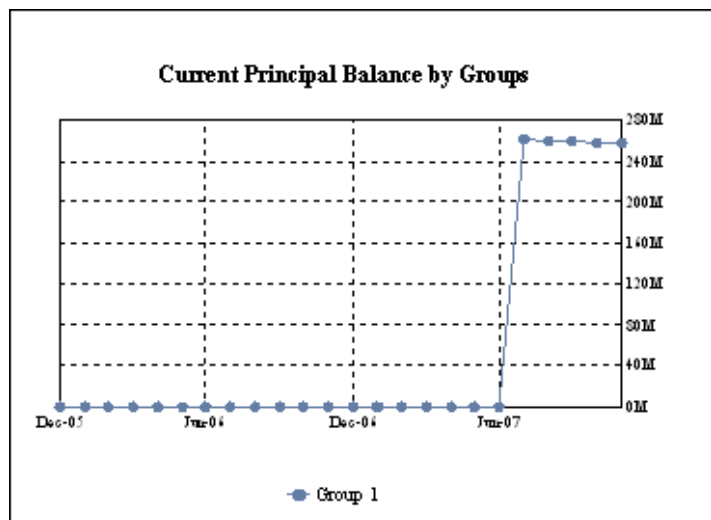
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**IndyMac IMJA Mortgage Loan Trust 2007-A1**



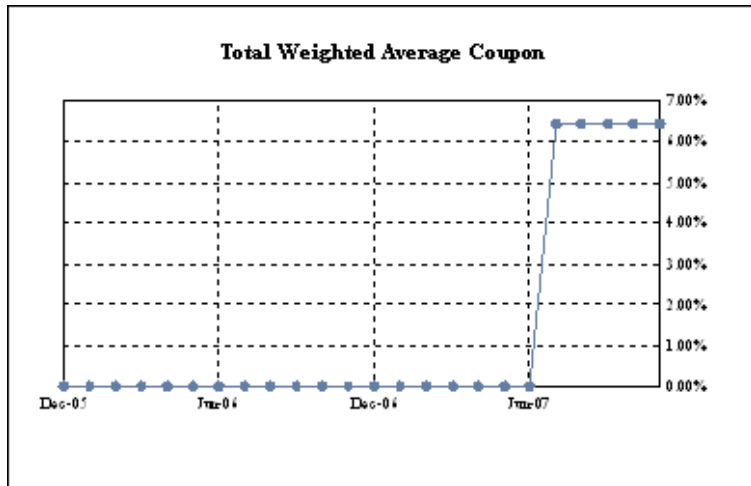
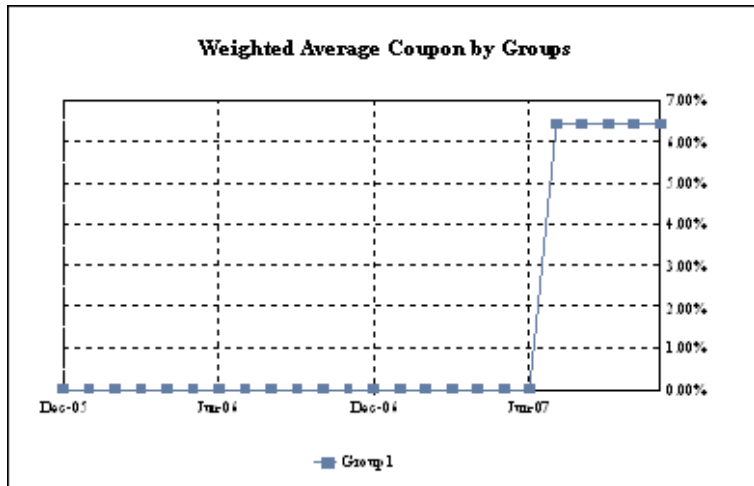
**Mortgage Pass-Through Certificates**  
**November 26, 2007 Distribution**



**CHARACTERISTICS**

	<b>Total</b>
Weighted Average Coupon Original	6.44251%
Weighted Average Coupon Prior	6.43622%
Weighted Average Coupon Current	6.43432%
Weighted Average Months to Maturity Original	356
Weighted Average Months to Maturity Prior	353
Weighted Average Months to Maturity Current	352
Weighted Avg Remaining Amortization Term Original	360
Weighted Avg Remaining Amortization Term Prior	357

Weighted Avg Remaining Amortization Term Current	356
Weighted Average Seasoning Original	3.23
Weighted Average Seasoning Prior	6.16
Weighted Average Seasoning Current	7.16

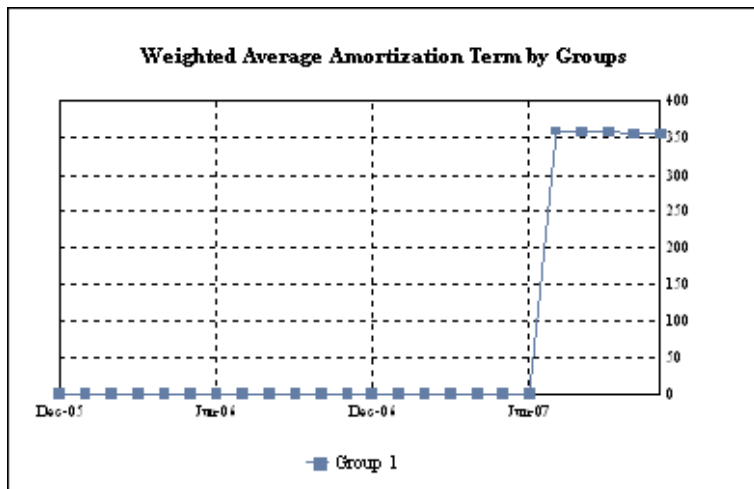


## IndyMac IMJA Mortgage Loan Trust 2007-A1



### Mortgage Pass-Through Certificates

November 26, 2007 Distribution



### ARM CHARACTERISTICS

	Total
Weighted Average Margin Original	0.00000%
Weighted Average Margin Prior	0.00000%
Weighted Average Margin Current	0.00000%
Weighted Average Max Rate Original	0.00000%
Weighted Average Max Rate Prior	0.00000%
Weighted Average Max Rate Current	0.00000%
Weighted Average Min Rate Original	0.00000%
Weighted Average Min Rate Prior	0.00000%

Weighted Average Min Rate Current	0.00000%
Weighted Average Cap Up Original	0.00000%
Weighted Average Cap Up Prior	0.00000%
Weighted Average Cap Up Current	0.00000%
Weighted Average Cap Down Original	0.00000%
Weighted Average Cap Down Prior	0.00000%
Weighted Average Cap Down Current	0.00000%

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## IndyMac IMJA Mortgage Loan Trust 2007-A1



### Mortgage Pass-Through Certificates

November 26, 2007 Distribution

#### SERVICING FEES & ADVANCES

	<b>Total</b>
Current Servicing Fees	44,283.11
Delinquent Servicing Fees	2,832.50
<b>TOTAL SERVICING FEES</b>	<b>47,115.62</b>
Total Servicing Fees	47,115.62
Compensating Interest	-0.00
Delinquent Servicing Fees	-2,832.50
<b>COLLECTED SERVICING FEES</b>	<b>44,283.11</b>
Total Advanced Interest	87,010.32
Total Advanced Principal	7,073.29
Aggregate Advances with respect to this Distribution	94,083.61
Aggregate Advances Outstanding on the close of distribution	0.00
Any additional servicing compensation received by the Servicer attributable to penalties, fees, Excess Proceeds or other similar charges or fees and items. *	
The aggregate amount of Advances reimbursed during the related Due Period. *	
The general source of funds for such reimbursements. *	
The aggregate amount of Advances outstanding as of the close of business on the Distribution Date. *	
The aggregate amount of Servicing Advances reimbursed during the related Due Period. *	
The general source of funds for such reimbursements. *	
The aggregate amount of Servicing Advances outstanding as of the close of business on the Distribution Date. *	

\* Information not available with Trustee

#### ADDITIONAL COLLATERAL INFORMATION

	<b>Total</b>
Prepayment Interest Shortfall (PPIS)	0.00

Compensating Interest	0.00
Net Prepayment Interest Shortfall (PPIS)	0.00
Weighted Average Net Mortgage Rate	6.205521%

The number and aggregate balance of any Delayed Delivery Mortgage Loans not delivered within the time periods specified in the definition of Delayed Delivery Mortgage Loans. \*

\* Information not available with Trustee

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## IndyMac IMJA Mortgage Loan Trust 2007-A1



### Mortgage Pass-Through Certificates

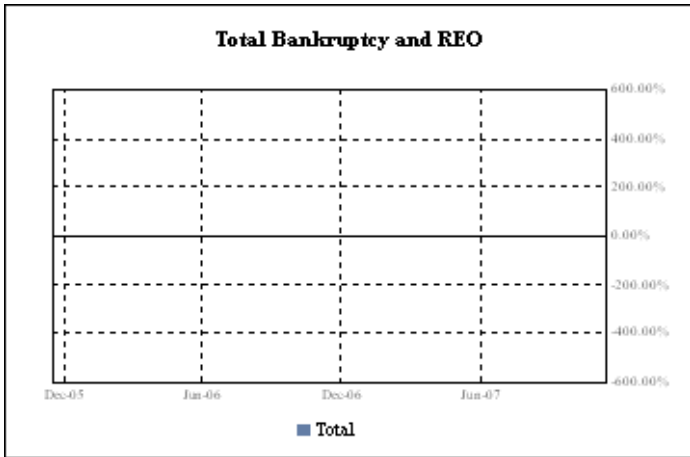
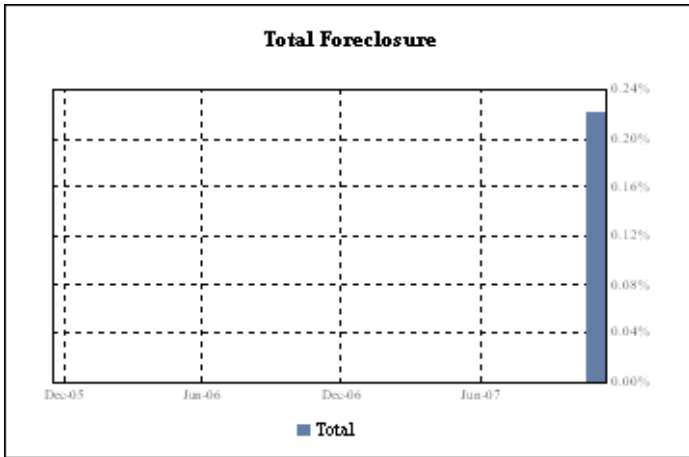
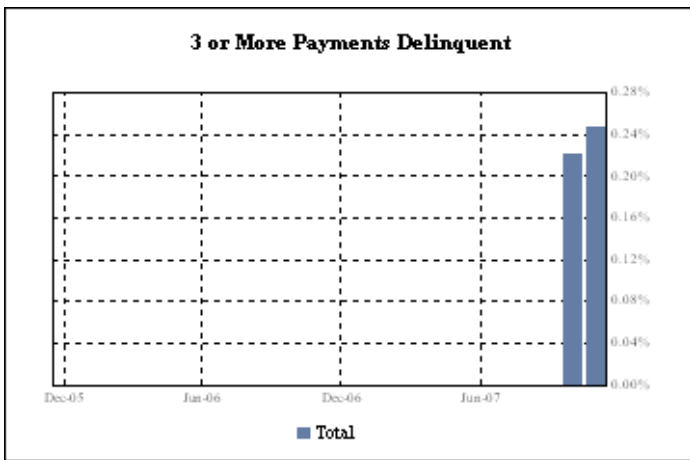
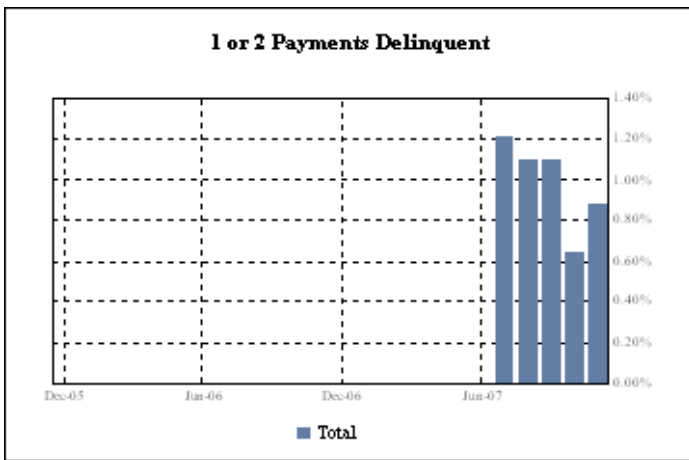
November 26, 2007 Distribution

### Delinquency Report

TOTAL

< 1 PAYMENT 1 PAYMENT 2 PAYMENTS 3+ PAYMENTS TOTAL

	Balance	1,633,315.15	650,000.00	637,595.27	2,920,910.42
DELINQUENT	% Balance	0.64%	0.25%	0.25%	1.14%
	# Loans	3	1	1	5
	% # Loans	0.75%	0.25%	0.25%	1.25%
	Balance	0.00	0.00	0.00	572,301.68
FORECLOSURE	% Balance	0.00%	0.00%	0.00%	0.22%
	# Loans	0	0	1	1
	% # Loans	0.00%	0.00%	0.00%	0.25%
	Balance	0.00	0.00	0.00	0.00
BANKRUPTCY	% Balance	0.00%	0.00%	0.00%	0.00%
	# Loans	0	0	0	0
	% # Loans	0.00%	0.00%	0.00%	0.00%
	Balance	0.00	0.00	0.00	0.00
REO	% Balance	0.00%	0.00%	0.00%	0.00%
	# Loans	0	0	0	0
	% # Loans	0.00%	0.00%	0.00%	0.00%
	Balance	0.00	1,633,315.15	650,000.00	1,209,896.95
TOTAL	% Balance	0.00%	0.64%	0.25%	0.47%
	# Loans	0	3	1	2
	% # Loans	0.00%	0.75%	0.25%	0.50%



## IndyMac IMJA Mortgage Loan Trust 2007-A1



Mortgage Pass-Through Certificates

November 26, 2007 Distribution

### REO Report

Loan Number	Original	Stated	Current	State &	First
&	Principal	Principal	Note	LTV at	Original
Loan Group	Balance	Balance	Date	Rate	Origination
					Term
					Date



## IndyMac IMJA Mortgage Loan Trust 2007-A1



Mortgage Pass-Through Certificates

November 26, 2007 Distribution

### Foreclosure Report

Loan Number	Original	Stated	Current	State &	First
&	Principal	Principal	Paid to	Note	LTV at
					Original
					Payment

**Became Foreclosure Property this Period:**

126321725 1	575,500.00	572,301.68	01-Jun-2007	6.625% GA - 79.93%	360	01-Jun-2007
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TOTAL	575,500.00	572,301.68
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# IndyMac IMJA Mortgage Loan Trust 2007-A1



**Mortgage Pass-Through Certificates**

November 26, 2007 Distribution

**Prepayment Report**

**VOLUNTARY PREPAYMENTS**

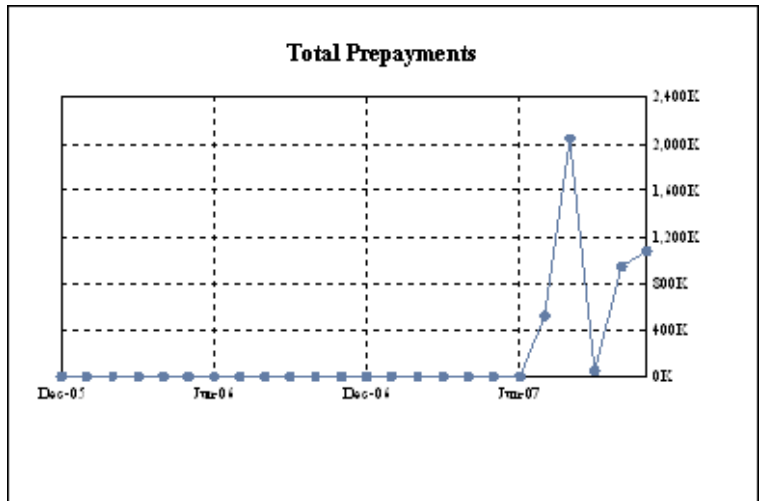
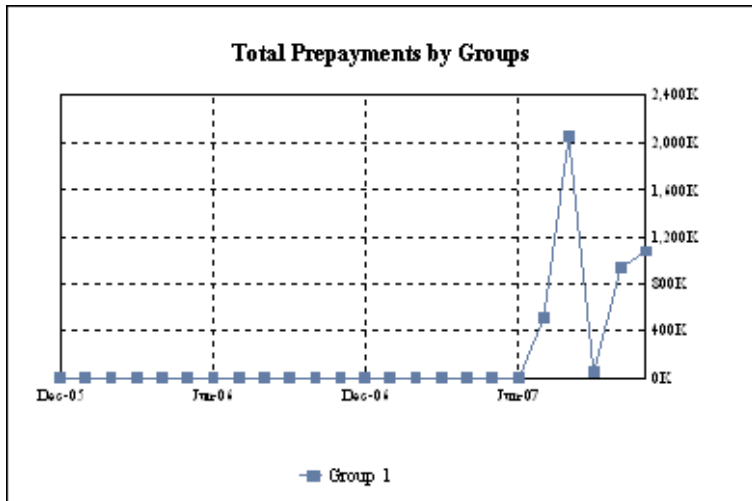
**Total**

**Current**

Number of Paid in Full Loans	1
Number of Repurchased Loans	1
Total Number of Loans Prepaid in Full	2
Curtailments Amount	35,121.49
Paid in Full Balance	418,000.00
Repurchased Loans Balance	619,088.16
Total Prepayment Amount	1,072,209.65

**Cumulative**

Number of Paid in Full Loans	7
Number of Repurchased Loans	1
Total Number of Loans Prepaid in Full	8
Paid in Full Balance	3,842,035.24
Repurchased Loans Balance	619,088.16
Curtailments Amount	162,845.66
Total Prepayment Amount	4,623,969.06





# IndyMac IMJA Mortgage Loan Trust 2007-A1



## Mortgage Pass-Through Certificates

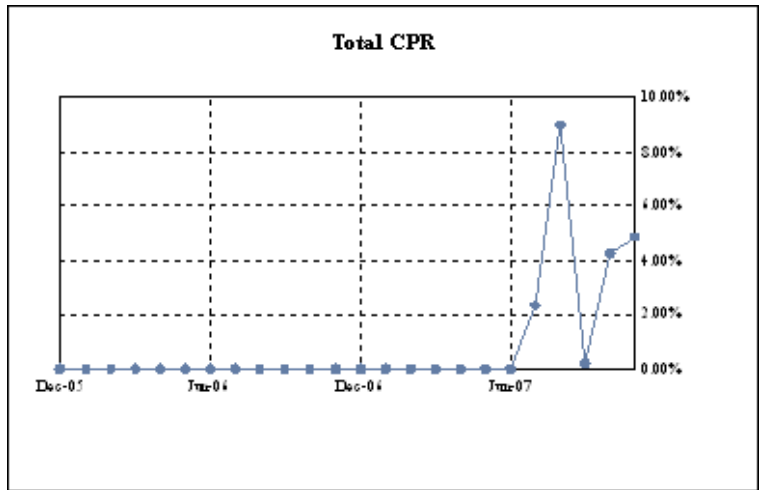
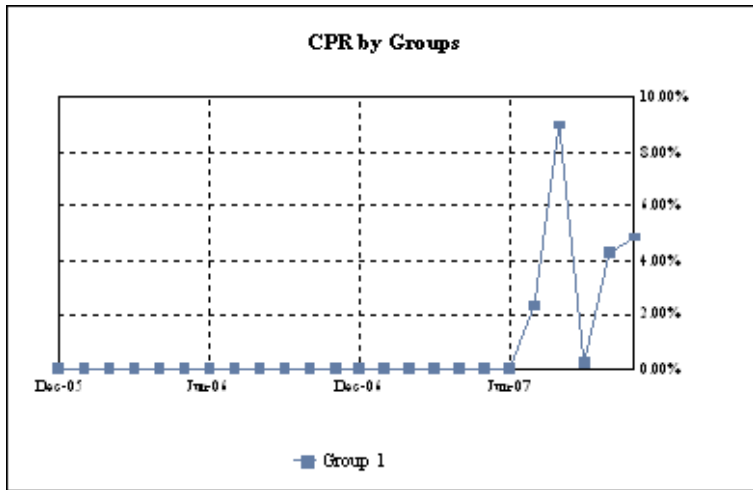
November 26, 2007 Distribution

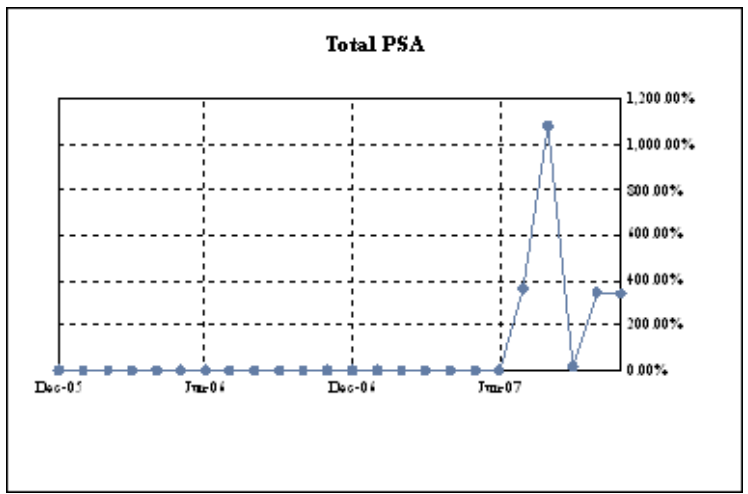
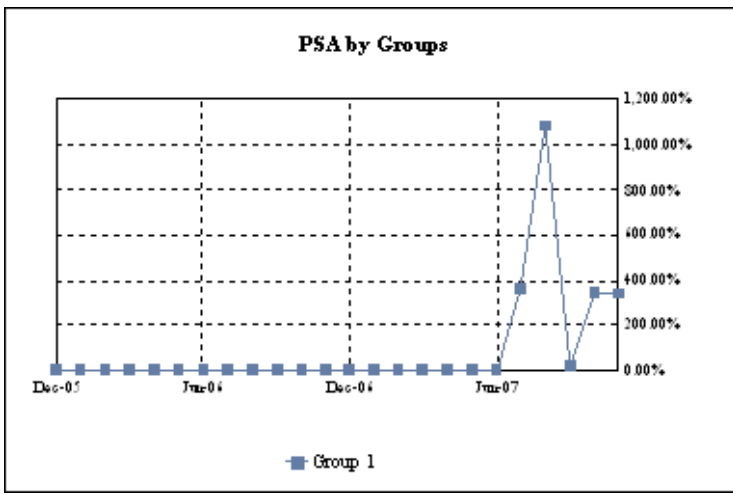
### VOLUNTARY PREPAYMENTS RATES - Including Liquidated Balances

**Total**

SMM	0.42%
3 Months Avg SMM	0.27%
12 Months Avg SMM	0.36%
Avg SMM Since Cut-off	0.36%
CPR	4.87%
3 Months Avg CPR	3.13%
12 Months Avg CPR	4.18%
Avg CPR Since Cut-off	4.18%
PSA	340.16%
3 Months Avg PSA Approximation	254.42%
12 Months Avg PSA Approximation	404.07%
Avg PSA Since Cut-off Approximation	404.07%

(\*) SMM, CPR, PSA Figures Include Liquidated Balances



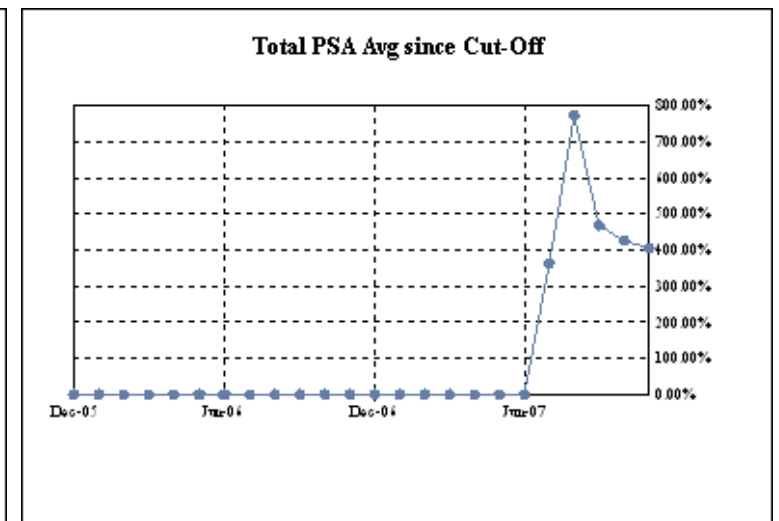
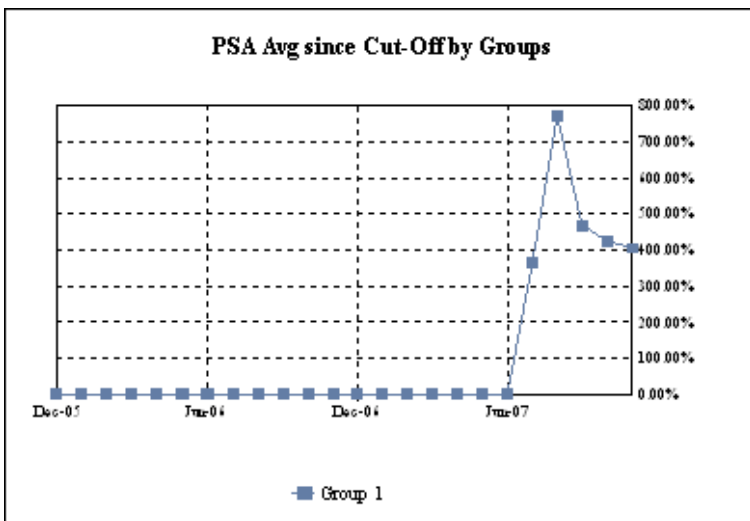
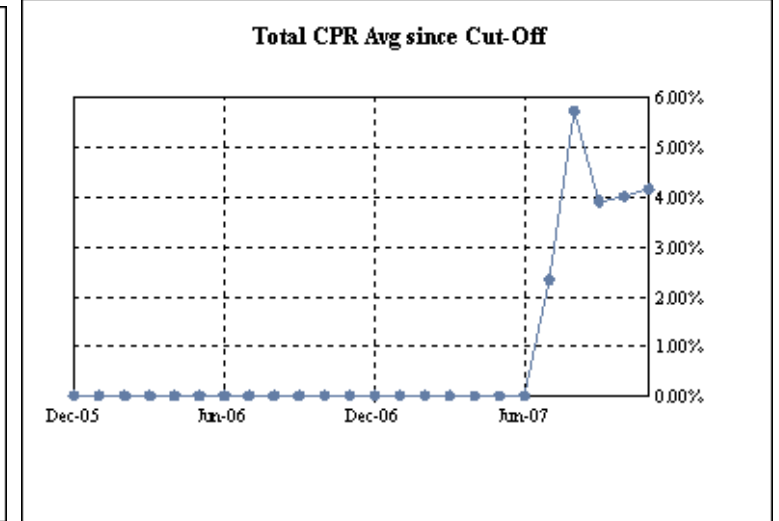
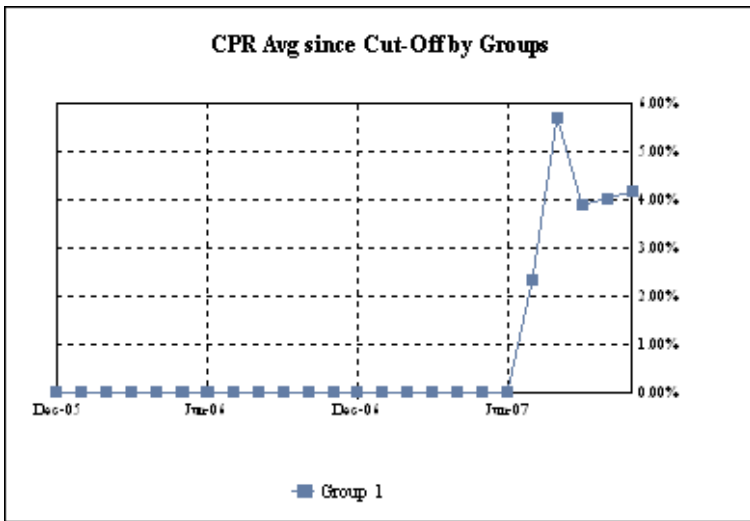


## IndyMac IMJA Mortgage Loan Trust 2007-A1



Mortgage Pass-Through Certificates

November 26, 2007 Distribution



Single Monthly Mortality (SMM): (Voluntary partial and full prepayments + Repurchases + Liquidated Balances)/(Beg Principal Balance - Sched Principal)

Conditional Prepayment Rate (CPR):  $1 - ((1 - \text{SMM})^{12})$

PSA Standard Prepayment Model:  $\text{CPR} / (0.20\% * \min(30, \text{WAS}))$

Average SMM over period between nth month and mth month (AvgSMM<sub>n,m</sub>):  $1 - [(1 - \text{SMM}_n) * (1 - \text{SMM}_{n+1}) * \dots * (1 - \text{SMM}_m)]^{(1/\text{months in period } n,m)}$

Average CPR over period between the nth month and mth month (AvgCPR<sub>n,m</sub>):  $1 - ((1 - \text{AvgSMM}_{n,m})^{12})$

Average PSA Approximation over period between the nth month and mth month:  $\text{AvgCPR}_{n,m} / (0.20\% * \text{Avg WAS}_{n,m})$

Average WAS<sub>n,m</sub>:  $(\min(30, \text{WAS}_n) + \min(30, \text{WAS}_{n+1}) + \dots + \min(30, \text{WAS}_m)) / (\text{number of months in the period } n,m)$

Weighted Average Seasoning (WAS)

Note: Prepayment rates are calculated since deal issue date and include partial and full voluntary prepayments and repurchases.

Dates correspond to distribution dates.



## IndyMac IMJA Mortgage Loan Trust 2007-A1



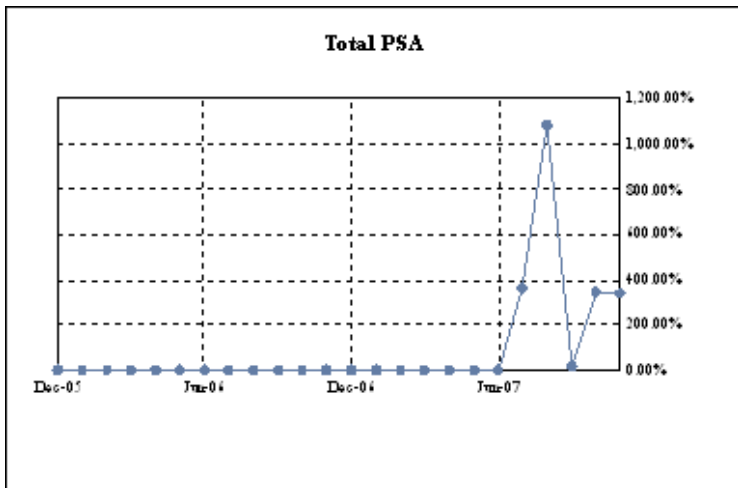
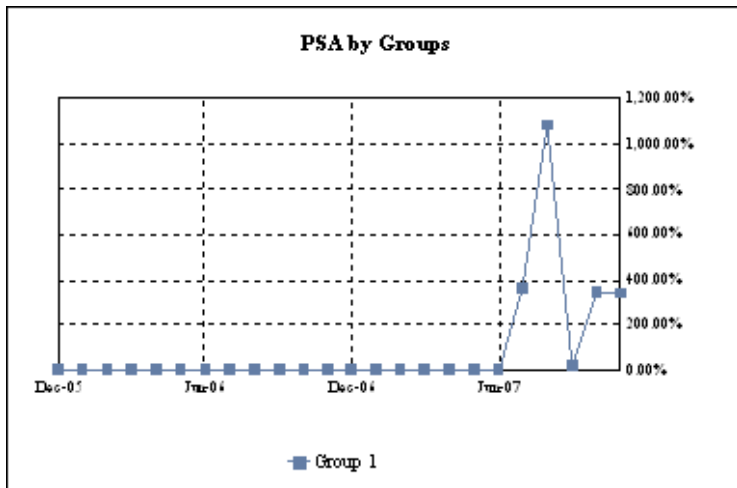
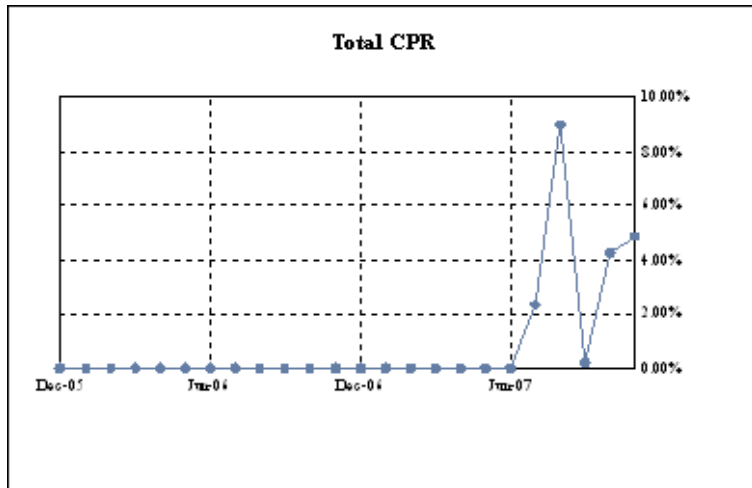
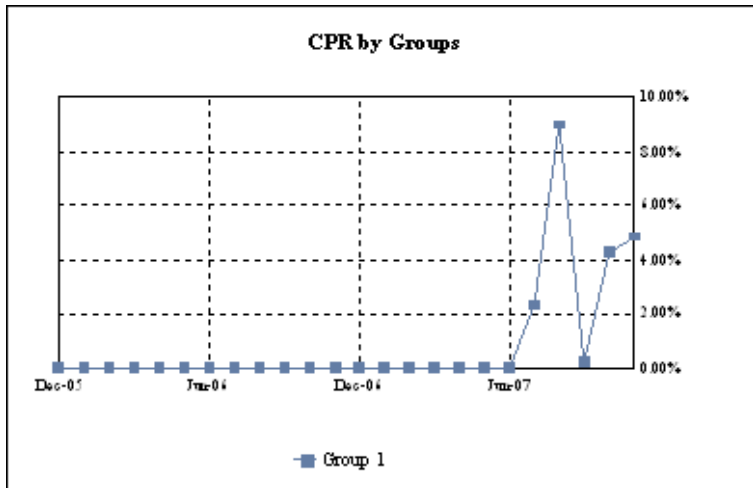
Mortgage Pass-Through Certificates

November 26, 2007 Distribution

### VOLUNTARY PREPAYMENTS RATES - Excluding Liquidated Balances

	<b>Total</b>
SMM	0.42%
3 Months Avg SMM	0.27%
12 Months Avg SMM	0.36%
Avg SMM Since Cut-off	0.36%
CPR	4.87%
3 Months Avg CPR	3.13%
12 Months Avg CPR	4.18%
Avg CPR Since Cut-off	4.18%
PSA	340.16%
3 Months Avg PSA Approximation	254.42%
12 Months Avg PSA Approximation	404.07%
Avg PSA Since Cut-off Approximation	404.07%

(\*) SMM, CPR, PSA Figures Exclude Liquidated Balances

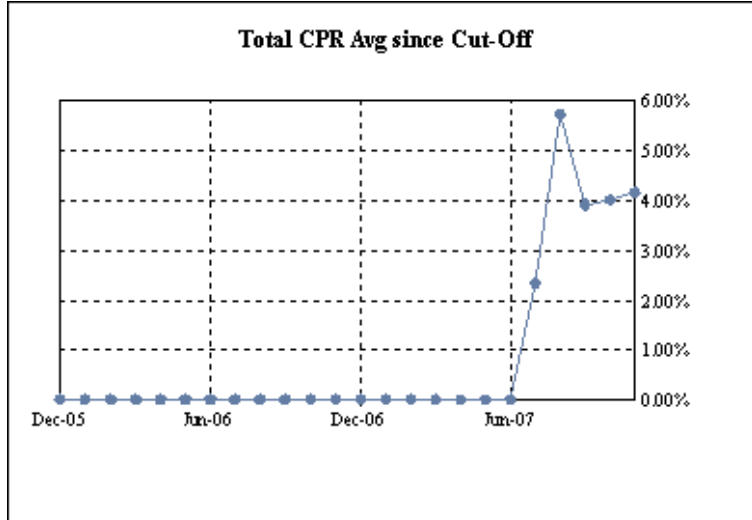
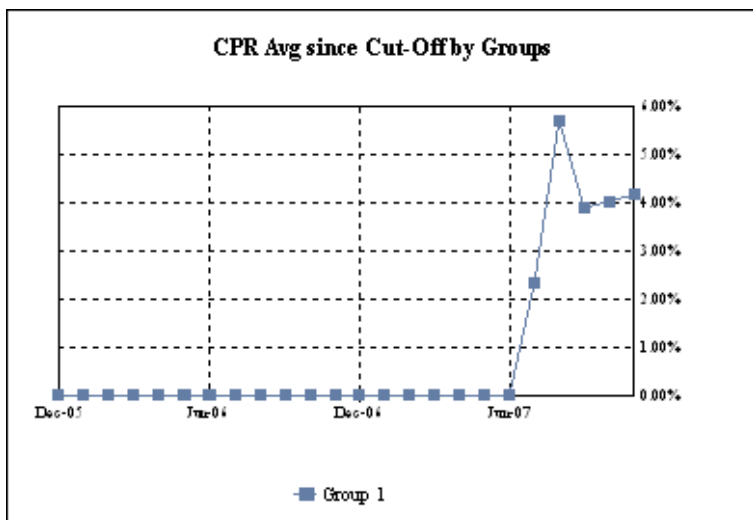


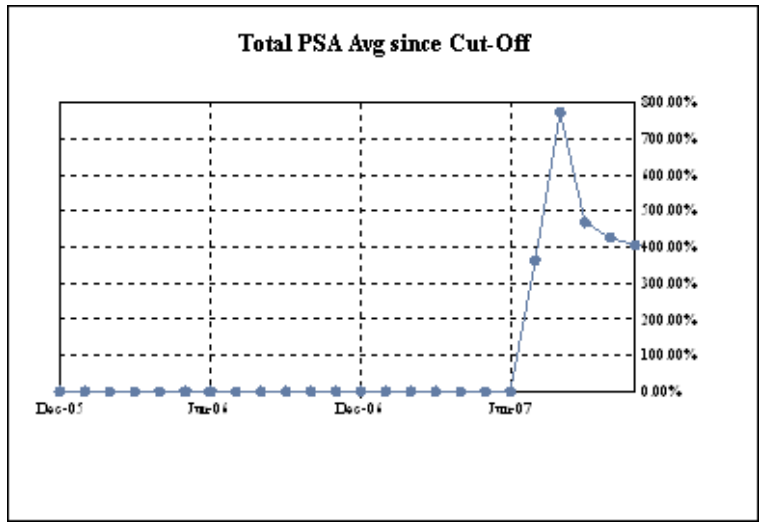
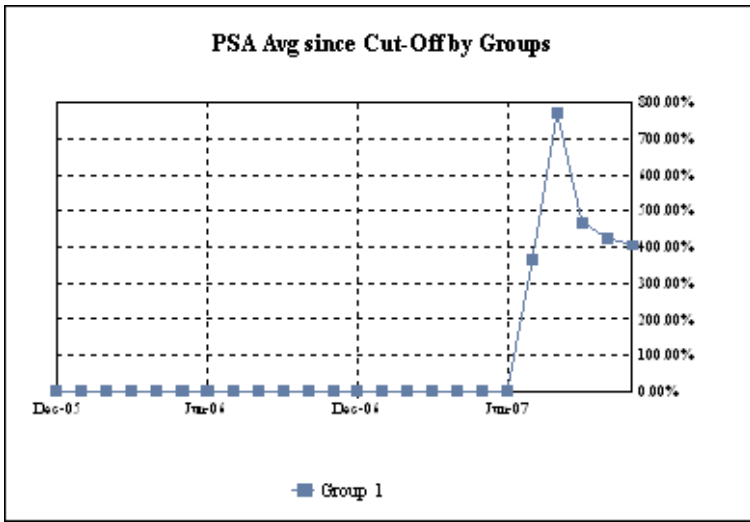
# IndyMac IMJA Mortgage Loan Trust 2007-A1



Mortgage Pass-Through Certificates

November 26, 2007 Distribution





**PREPAYMENT CALCULATION METHODOLOGY - Excluding Liquidated Balances**

Single Monthly Mortality (SMM):  $(\text{Voluntary partial and full prepayments} + \text{Repurchases}) / (\text{Beg Principal Balance} - \text{Sched Principal})$

Conditional Prepayment Rate (CPR):  $1 - (1 - \text{SMM})^{12}$

PSA Standard Prepayment Model:  $\text{CPR} / (0.20\% * \min(30, \text{WAS}))$

Average SMM over period between nth month and mth month (AvgSMM<sub>n,m</sub>):  $1 - [(1 - \text{SMM}_n) * (1 - \text{SMM}_{n+1}) * \dots * (1 - \text{SMM}_m)]^{1/\text{months in period } n,m}$

Average CPR over period between the nth month and mth month (AvgCPR<sub>n,m</sub>):  $1 - (1 - \text{AvgSMM}_{n,m})^{12}$

Average PSA Approximation over period between the nth month and mth month:  $\text{AvgCPR}_{n,m} / (0.20\% * \text{Avg WAS}_{n,m})$

Average WAS<sub>n,m</sub>:  $(\min(30, \text{WAS}_n) + \min(30, \text{WAS}_{n+1}) + \dots + \min(30, \text{WAS}_m) / (\text{number of months in the period } n,m)$

Weighted Average Seasoning (WAS)

Note: Prepayment rates are calculated since deal issue date and include partial and full voluntary prepayments and repurchases.

Dates correspond to distribution dates.



**IndyMac IMJA Mortgage Loan Trust 2007-A1**



**Mortgage Pass-Through Certificates**

**November 26, 2007 Distribution**

**Prepayment Detail Report**

**Prepayment Detail Report - Mortgage Loans Prepaid in Full During Current Distribution**

Loan Number & Loan Group	Original Principal Balance	Current Prepayment Amount	State & Note	Type Prepayment & Original Term	First Payment Date
126652278 1	418,000.00	418,000.00	09-Nov-2007 7.375% MA - 71.10%	Paid Off - 360	01-Jul-2007
6103597 1	625,000.00	619,088.16	31-Oct-2007 5.990% CA - 58.40%	Repur/Subs - 360	01-Feb-2007
<b>TOTAL</b>	<b>1,043,000.00</b>	<b>1,037,088.16</b>			



**IndyMac IMJA Mortgage Loan Trust 2007-A1**

**Mortgage Pass-Through Certificates**

**November 26, 2007 Distribution**

**Realized Loss Report**

**COLLATERAL REALIZED LOSSES**

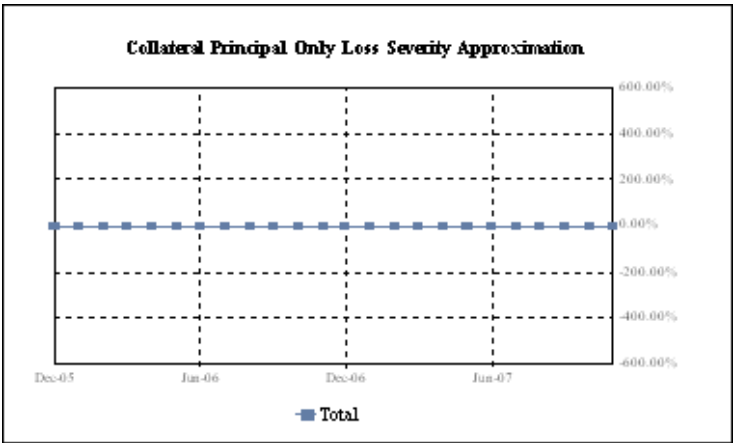
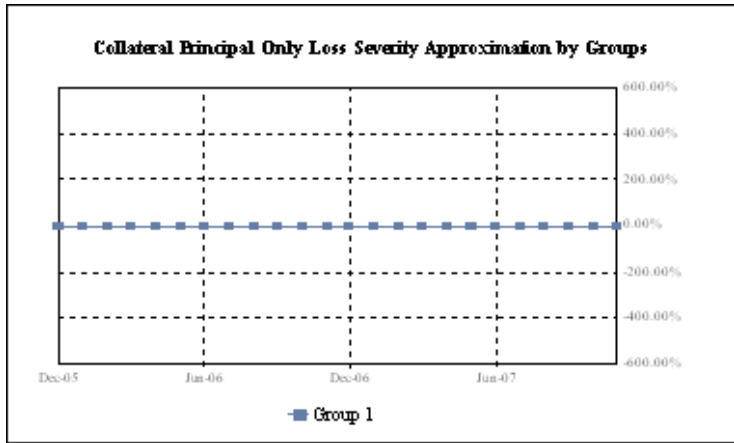
**Total**

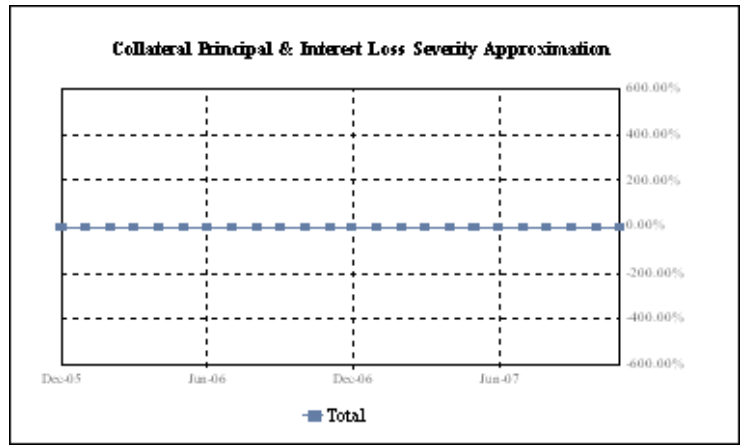
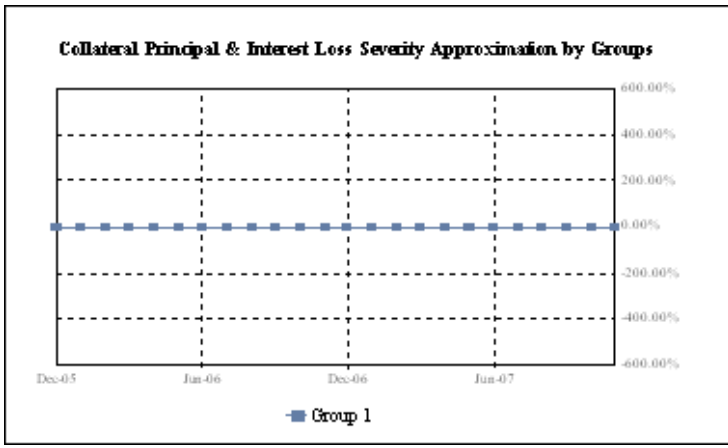
**Current**

Subsequent Recoveries	0.00
Number of Loans Liquidated	0
Collateral Principal Realized Loss/(Gain) Amount	0.00
Collateral Interest Realized Loss/(Gain) Amount	0.00
Net Liquidation Proceeds	0.00

**Cumulative**

Number of Loans Liquidated	0
Collateral Realized Loss/(Gain) Amount	0.00
Net Liquidation Proceeds	0.00
Cumulative Subsequent Recoveries	0.00
Special Hazard Loss Coverage Amt	4,882,981.86
Fraud Loss Coverage Amt	2,625,091.00
Bankrupt Loss Coverage Amt	100,000.00
Class B-1 Writedown Amount	0.00
Class B-2 Writedown Amount	0.00
Class B-3 Writedown Amount	0.00
Class B-4 Writedown Amount	0.00
Class B-5 Writedown Amount	0.00
Class B-6 Writedown Amount	0.00





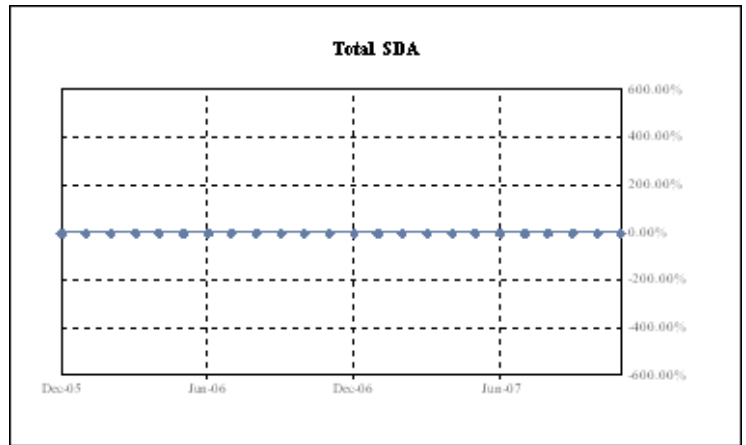
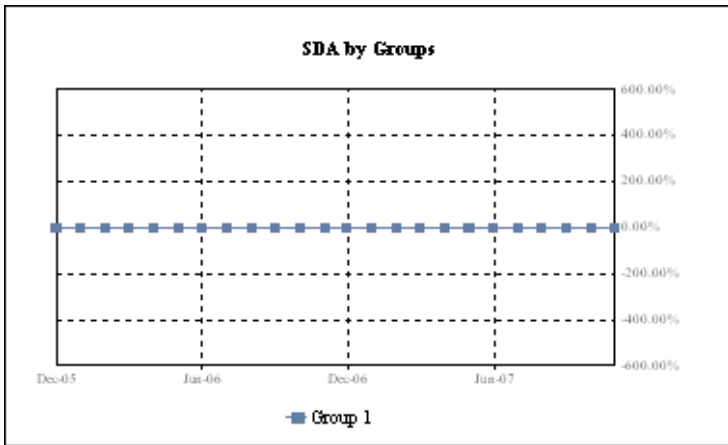
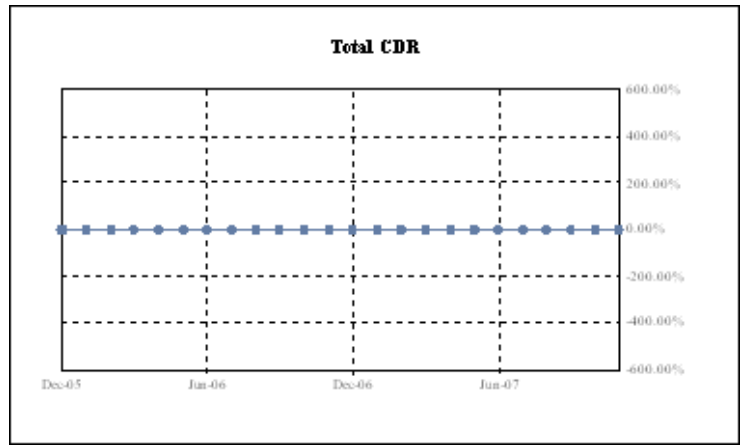
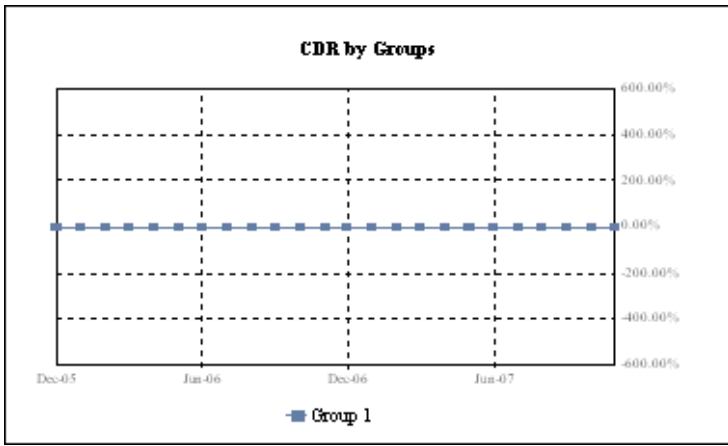
## IndyMac IMJA Mortgage Loan Trust 2007-A1



### Mortgage Pass-Through Certificates November 26, 2007 Distribution

#### DEFAULT SPEEDS

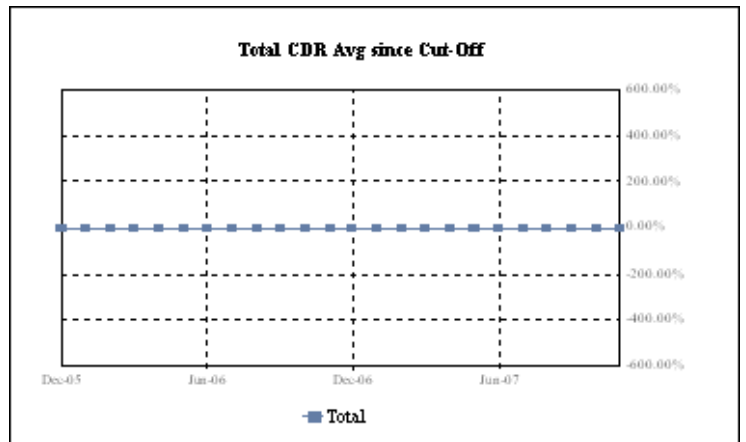
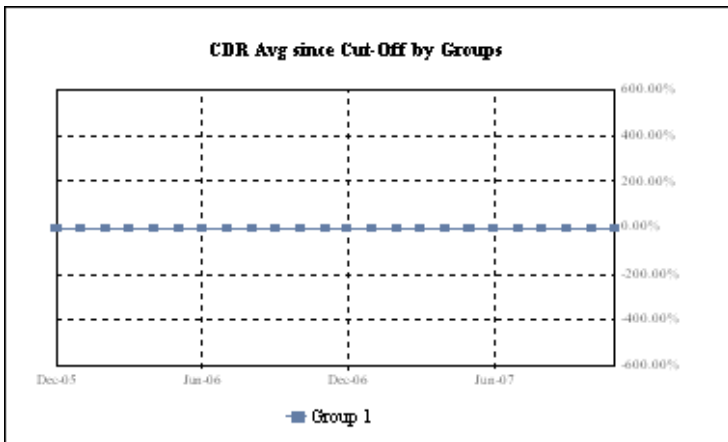
	<b>Total</b>
MDR	0.00%
3 Months Avg MDR	0.00%
12 Months Avg MDR	0.00%
Avg MDR Since Cut-off	0.00%
CDR	0.00%
3 Months Avg CDR	0.00%
12 Months Avg CDR	0.00%
Avg CDR Since Cut-off	0.00%
SDA	0.00%
3 Months Avg SDA Approximation	0.00%
12 Months Avg SDA Approximation	0.00%
Avg SDA Since Cut-off Approximation	0.00%
Principal Only Loss Severity Approx for Current Period	0.00%
3 Months Avg Loss Severity Approximation	0.00%
12 Months Avg Loss Severity Approximation	0.00%
Avg Loss Severity Approximation Since Cut-Off	0.00%
Principal & Interest Loss Severity Approx for Current Period	0.00%
3 Months Avg Loss Severity Approximation	0.00%
12 Months Avg Loss Severity Approximation	0.00%
Avg Loss Severity Approximation Since Cut-Off	0.00%



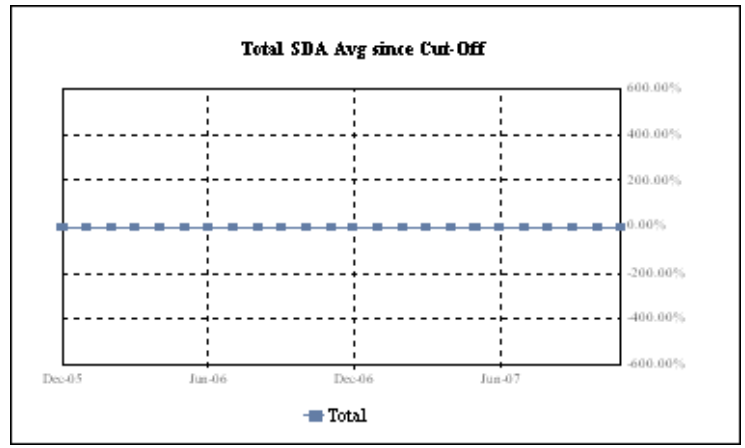
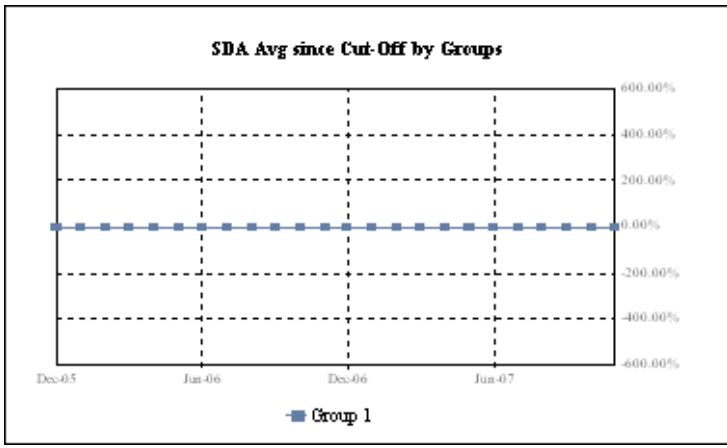
## IndyMac IMJA Mortgage Loan Trust 2007-A1



Mortgage Pass-Through Certificates  
November 26, 2007 Distribution







**COLLATERAL REALIZED LOSS CALCULATION METHODOLOGY**

Monthly Default Rate (MDR): (Beg Principal Balance of Liquidated Loans)/(Total Beg Principal Balance)

Conditional Default Rate (CDR):  $1 - ((1 - \text{MDR})^{12})$

SDA Standard Default Assumption:  $\text{CDR} / \text{IF}(\text{WAS} < 61, \text{MIN}(30, \text{WAS}) * 0.02\%, \text{MAX}(0.03\%, \text{MIN}(30, \text{WAS}) * 0.02\% - 0.0095\% * (\text{WAS} - 60)))$

Average MDR over period between nth month and mth month (AvgMDRn,m):  $[(1 - \text{MDR}_n) * (1 - \text{MDR}_{n+1}) * \dots * (1 - \text{MDR}_m)]^{1/\text{months in period } n,m}$

Average CDR over period between the nth month and mth month (AvgCDRn,m):  $1 - ((1 - \text{AvgMDR}_{n,m})^{12})$

Average SDA Approximation over period between the nth month and mth month:

$\text{AvgCDR}_{n,m} / \text{IF}(\text{Avg WAS}_{n,m} < 61, \text{MIN}(30, \text{Avg WAS}_{n,m}) * 0.02\%, \text{MAX}(0.03\%, \text{MIN}(30, \text{Avg WAS}_{n,m}) * 0.02\% - 0.0095\% * (\text{Avg WAS}_{n,m} - 60)))$

Average WASn,m:  $(\text{WAS}_n + \text{WAS}_{n+1} + \dots + \text{WAS}_m) / (\text{number of months in the period } n,m)$

Principal Only Loss Severity Approximation for current period:

$\text{Sum}(\text{Principal Realized Loss Amount}) / \text{sum}(\text{Beg Principal Balance of Liquidated Loans})$

Principal & Interest Loss Severity Approximation for current period:

$\text{Sum}(\text{Principal \& Interest Realized Loss Amount}) / \text{sum}(\text{Beg Principal Balance of Liquidated Loans})$

Average Loss Severity Approximation over period between nth month and mth month:

$\text{Sum}(\text{Realized Loss Amount}) / \text{sum}(\text{Beg Principal Balance of Liquidated Loans for months in the period } n,m)$

Note: Default rates are calculated since deal issue date and include realized gains and additional realized losses and gains from prior periods.  
 Dates correspond to distribution dates.  
 All Realized Losses in excess of Principal Balance are treated as Interest Realized Losses.



**IndyMac IMJA Mortgage Loan Trust 2007-A1**



**Mortgage Pass-Through Certificates**

**November 26, 2007 Distribution**

**Realized Loss Detail Report**

Loan Number	Current State & Loan Note	Status	Rate	LTV at Origination	Prior Term	Realized Principal Loss/(Gain) Balance	Realized Loss/(Gain) Revision	Cumulative Realized Loss/(Gain)
TOTAL								



# IndyMac IMJA Mortgage Loan Trust 2007-A1



## Mortgage Pass-Through Certificates

November 26, 2007 Distribution

### Triggers and Adj. Cert. Report

#### TRIGGER EVENTS

	<b>Total</b>
Has Optional Termination Date Reached ?	No
Has Sr. Credit Supp. Depletion Date Occured ?	No
Has Special Haz. Cov. Term Date Occured ?	No
Has Fraud Loss Coverage Term Date Occured ?	No
Has BK Loss Cov. Term Date Occured ?	No
Does an Event of Default Exist?	No
Senior Stepdown Date has occurred?	No
Sr.Stepdown Cond Satisfied?(1=Yes or 2=Yes)	No
1.Delinquency Trigger	
Does Delinquency Trigger Event Exist (a > 50% of b)	No
(a) Rolling Six Month 60+ Delq Balance	607,357.87
(b) Aggregate Balance of Subordinate Certificates	8,490,446.37
2.Cumulative Loss Trigger	
Does a Loss Trigger Event Exist (a > b)	No
(a) Cumulative Realized Loss	0.00
(b) Cumulative Loss Threshold (i)*(ii)	8,532,489.33
(i) Threshold Percentage	100.00000%
(ii) Cutoff Date Subordinate Principal Balance	8,532,489.33

#### ADJUSTABLE RATE CERTIFICATE INFORMATION

*SPACE INTENTIONALLY LEFT BLANK*

#### ADDITIONAL INFORMATION

	<b>Total</b>
Senior Percentage	96.676755%
Subordinate Percentage	3.323245%
Senior Prepayment Percentage	100.000000%
Subordinate Prepayment Percentage	0.000000%

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# IndyMac IMJA Mortgage Loan Trust 2007-A1



## Mortgage Pass-Through Certificates

November 26, 2007 Distribution

### Other Related Information

#### ADDITIONAL INFORMATION

**Total**

Current Scheduled Payments	1,519,448.00
Current Scheduled Payments 1 Month Prior	1,528,584.33
Current Scheduled Payments 2 Month Prior	1,529,009.28
Current Scheduled Payments 3 Month Prior	1,541,207.67
Current Scheduled Payments 4 Month Prior	1,549,499.04
Current Scheduled Payments 5 Month Prior	0.00
Current Scheduled Payments 6 Month Prior	0.00
Current Scheduled Payments 7 Month Prior	0.00
Current Scheduled Payments 8 Month Prior	0.00
Current Scheduled Payments 9 Month Prior	0.00
Current Scheduled Payments 10 Month Prior	0.00
Current Scheduled Payments 11 Month Prior	0.00
Delinquent 60+ Scheduled Payments	12,154.75
Delinq. 60+ Sched. Pmnts, 1 Month Prior	8,159.95
Delinq. 60+ Sched. Pmnts, 2 Month Prior	3,684.99
Delinq. 60+ Sched. Pmnts, 3 Month Prior	0.00
Delinq. 60+ Sched. Pmnts, 4 Month Prior	0.00
Delinq. 60+ Sched. Pmnts, 5 Month Prior	0.00
Delinq. 60+ Sched. Pmnts, 6 Month Prior	0.00
Delinq. 60+ Sched. Pmnts, 7 Month Prior	0.00
Delinq. 60+ Sched. Pmnts, 8 Month Prior	0.00
Delinq. 60+ Sched. Pmnts, 9 Month Prior	0.00
Delinq. 60+ Sched. Pmnts, 10 Month Prior	0.00
Delinq. 60+ Sched. Pmnts, 11 Month Prior	0.00