

SECURITIES AND EXCHANGE COMMISSION

FORM 10-D

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

Filing Date: **2006-08-03** | Period of Report: **2006-07-25**

SEC Accession No. **0001071787-06-001464**

([HTML Version](#) on secdatabase.com)

FILER

Alternative Loan Trust 2006-OA8

CIK: **1363793** | IRS No.: **000000000** | Fiscal Year End: **1231**
Type: **10-D** | Act: **34** | File No.: **333-131630-29** | Film No.: **061002945**
SIC: **6189** Asset-backed securities

Mailing Address
4500 PARK GRANADA
CALABASAS CA 91302

Business Address
4500 PARK GRANADA
CALABASAS CA 91302
818-332-5300

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 distribution period from June 2, 2006 to July 1, 2006

Commission File Number of issuing entity: 333-131630-29

Alternative Loan Trust 2006-OA8

(Exact name of issuing entity as specified in its charter)

Commission File Number of depositor: 333-131630

CWALT, Inc.

(Exact name of depositor as specified in its charter)

Countrywide Home Loans, Inc.

(Exact name of sponsor as specified in its charter)

Delaware

87-0698307

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

(I.R.S. Employer
Identification
No.)

4500 Park Granada, Calabasas, CA

91302

Part I - Distribution Information

Item 1. Distribution and Pool Performance Information.

The description of the distribution and pool performance for the distribution period from June 2, 2006 to July 1, 2006 is provided below and in monthly statement attached as Exhibit 99.1 to this Form 10-D.

Distributions were made by the Trustee (on behalf of the issuing entity) to Certificateholders pursuant to the Pooling and Servicing Agreement dated May 1, 2006, filed with the Commission. Capitalized terms used but not defined in this report on Form 10-D (including the Monthly Statement to Certificateholders attached here to as Exhibit 99.1) are used as defined in the Pooling and Servicing Agreement.

See the Pooling and Servicing Agreement, and the Prospectus Supplement dated May 31, 2006, filed with the Commission on June 2, 2006, pursuant to Rule 424(b)(5) of the Securities Act for a description of transaction parties, calculation formulas, allocations and purposes of the distribution and pool performance information in the Monthly Statement.

Part II - Other Information

Item 2. Legal Proceeding.

None.

Item 3. Sales of Securities and Use of Proceeds.

None.

Item 4. Default Upon Senior Securities.

None.

Item 5. Submission of Matters to a Vote of Securityholders.

Dated: July 25, 2006

EXHIBIT INDEX

Exhibit

99.1 Monthly Statement to Certificateholders

THE
BANK OF
NEW
YORK

101 Barclay St., 8W
New York, NY 10286

Cirino Emanuele
212-815-3087
Steven Chrysanthis
212-815-8318

Certificateholder Monthly Distribution Summary

Class	Cusip	Class Description	Certificate Rate Type
1A1	02147CAA1	Senior	Var-Act/360
1A2	02147CAB9	Senior	Var-Act/360
1A3	02147CAC7	Senior	Var-Act/360
2A1	02147CAD5	Senior	Var-Act/360
2A2	02147CAE3	Senior	Var-Act/360
2A3	02147CAF0	Senior	Var-Act/360
2A4	02147CAG8	Senior	Var-Act/360
2A5	02147CAH6	Senior	Var-Act/360
X	02147CAJ2	Strip IO	Var-30/360
AR	02147CAK9	Senior	Fix-Act/360
C	02147CAT0	Senior	Fix-Act/360
P1	02147CAU7	Senior	Fix-Act/360
P2	02147CAV5	Senior	Fix-Act/360
RX	02147CAW3	Senior	Fix-Act/360
M1	02147CAL7	Junior	Var-Act/360
M2	02147CAM5	Junior	Var-Act/360
M3	02147CAN3	Junior	Var-Act/360
M4	02147CAP8	Junior	Var-Act/360
M5	02147CAQ6	Junior	Var-Act/360
M6	02147CAR4	Junior	Var-Act/360
M7	02147CAS2	Junior	Var-Act/360

Totals

Certificateholder Monthly Distribution Summary

Class	Beginning Balance	Pass Through Rate (%)	Principal Distribution
1A1	163,522,841.37	5.512500	328,994.48
1A2	81,761,920.10	5.552500	164,498.24
1A3	27,253,307.48	5.602500	54,831.41
2A1	99,586,328.62	5.392500	5,956,272.90
2A2	58,532,000.00	5.462500	0.00
2A3	61,989,000.00	5.512500	0.00
2A4	26,877,000.00	5.582500	0.00
2A5	27,441,928.06	5.592500	661,789.41
X	272,538,068.95	0.571249	0.00
AR	0.00	0.000000	0.00
C	607,880,011.06	0.278576	0.00
P1	100.00	0.000000	0.00
P2	100.00	0.000000	0.00
RX	100.00	0.000000	0.00
M1	18,024,000.00	5.672500	0.00
M2	15,479,000.00	5.702500	0.00
M3	9,137,000.00	5.842500	0.00
M4	6,092,000.00	5.922500	0.00
M5	3,046,000.00	6.066347	0.00
M6	3,046,000.00	6.066347	0.00
M7	3,046,000.00	6.066347	0.00
Totals	1,212,714,636.69		7,166,386.44

Certificateholder Monthly Distribution Summary

Current

Class	Interest Distribution	Total Distribution	Realized Losses
1A1	726,143.62	1,055,138.10	0.00
1A2	365,708.58	530,206.82	0.00
1A3	122,997.58	177,828.99	0.00
2A1	432,598.86	6,388,871.76	0.00
2A2	257,561.12	257,561.12	0.00
2A3	275,269.90	275,269.90	0.00
2A4	120,866.24	120,866.24	0.00
2A5	123,627.79	785,417.20	0.00
X	129,739.21	129,739.21	0.00
AR	0.00	0.00	0.00
C	141,117.56	141,117.56	0.00
P1	28,444.50	28,444.50	0.00
P2	52,229.79	52,229.79	0.00
RX	0.00	0.00	0.00
M1	82,360.92	82,360.92	0.00
M2	71,105.58	71,105.58	0.00
M3	43,002.91	43,002.91	0.00
M4	29,064.34	29,064.34	0.00
M5	16,127.09	16,127.09	0.00
M6	16,372.46	16,372.46	0.00
M7	18,335.44	18,335.44	0.00
Totals	3,052,673.49	10,219,059.93	0.00

Certificateholder Monthly Distribution Summary

Class	Ending Balance	Cumulative Realized Losses
1A1	163,193,846.89	0.00
1A2	81,597,421.86	0.00
1A3	27,198,476.07	0.00
2A1	93,630,055.72	0.00
2A2	58,532,000.00	0.00
2A3	61,989,000.00	0.00

2A4		26,877,000.00		0.00	
2A5		26,780,138.65		0.00	
X		271,989,744.82		0.00	
AR		0.00		0.00	
C		600,713,624.62		0.00	
P1		100.00		0.00	
P2		100.00		0.00	
RX		100.00		0.00	
M1		18,024,000.00		0.00	
M2		15,479,000.00		0.00	
M3		9,137,000.00		0.00	
M4		6,092,000.00		0.00	
M5		3,046,000.00		0.00	
M6		3,046,000.00		0.00	
M7		3,046,000.00		0.00	
Totals		1,198,381,863.81		0.00	

Principal Distribution Detail

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance
-------	-------	------------------------------	-------------------------------

1A1	02147CAA1	163,713,000.00	163,522,841.37
1A2	02147CAB9	81,857,000.00	81,761,920.10
1A3	02147CAC7	27,285,000.00	27,253,307.48
2A1	02147CAD5	100,433,000.00	99,586,328.62
2A2	02147CAE3	58,532,000.00	58,532,000.00
2A3	02147CAF0	61,989,000.00	61,989,000.00
2A4	02147CAG8	26,877,000.00	26,877,000.00
2A5	02147CAH6	27,536,000.00	27,441,928.06
X	02147CAJ2	272,855,000.00	272,538,068.95
AR	02147CAK9	100.00	0.00
C	02147CAT0	3,045,085.67	607,880,011.06
P1	02147CAU7	100.00	100.00
P2	02147CAV5	100.00	100.00
RX	02147CAW3	100.00	100.00
M1	02147CAL7	18,024,000.00	18,024,000.00
M2	02147CAM5	15,479,000.00	15,479,000.00
M3	02147CAN3	9,137,000.00	9,137,000.00
M4	02147CAP8	6,092,000.00	6,092,000.00
M5	02147CAQ6	3,046,000.00	3,046,000.00
M6	02147CAR4	3,046,000.00	3,046,000.00
M7	02147CAS2	3,046,000.00	3,046,000.00
Totals		609,137,485.67	1,212,714,636.69

Principal Distribution Detail

Class	Scheduled Principal Distribution	Net Principal Distribution	Deferred Interest
1A1	328,994.48	328,994.48	0.00
1A2	164,498.24	164,498.24	0.00
1A3	54,831.41	54,831.41	0.00
2A1	5,956,272.90	5,956,272.90	0.00
2A2	0.00	0.00	0.00
2A3	0.00	0.00	0.00
2A4	0.00	0.00	0.00
2A5	661,789.41	661,789.41	0.00

X	0.00	0.00	0.00
AR	0.00	0.00	0.00
C	0.00	0.00	0.00
P1	0.00	0.00	0.00
P2	0.00	0.00	0.00
RX	0.00	0.00	0.00
M1	0.00	0.00	0.00
M2	0.00	0.00	0.00
M3	0.00	0.00	0.00
M4	0.00	0.00	0.00
M5	0.00	0.00	0.00
M6	0.00	0.00	0.00
M7	0.00	0.00	0.00
Totals	7,166,386.44	7,166,386.44	0.00

Principal Distribution Detail

Class	Current Realized Losses	Ending Certificate Balance	Ending Certificate Factor
1A1	0.00	163,193,846.89	0.99682888282
1A2	0.00	81,597,421.86	0.99682888282
1A3	0.00	27,198,476.07	0.99682888282
2A1	0.00	93,630,055.72	0.93226385470
2A2	0.00	58,532,000.00	1.00000000000
2A3	0.00	61,989,000.00	1.00000000000
2A4	0.00	26,877,000.00	1.00000000000
2A5	0.00	26,780,138.65	0.97255006726
X	0.00	271,989,744.82	0.99682888282
AR	0.00	0.00	0.00000000000
C	0.00	600,713,624.62	197.27314424622
P1	0.00	100.00	1.00000000000
P2	0.00	100.00	1.00000000000
RX	0.00	100.00	1.00000000000
M1	0.00	18,024,000.00	1.00000000000
M2	0.00	15,479,000.00	1.00000000000
M3	0.00	9,137,000.00	1.00000000000

M4		0.00		6,092,000.00		1.000000000000	
M5		0.00		3,046,000.00		1.000000000000	
M6		0.00		3,046,000.00		1.000000000000	
M7		0.00		3,046,000.00		1.000000000000	
Totals		0.00		1,198,381,863.81			

Interest Distribution Detail

Class		Beginning Certificate Balance		Pass Through Rate (%)		Current Interest	
1A1		163,522,841.37		5.512500		726,143.62	
1A2		81,761,920.10		5.552500		365,708.58	
1A3		27,253,307.48		5.602500		122,997.58	
2A1		99,586,328.62		5.392500		432,598.86	
2A2		58,532,000.00		5.462500		257,561.12	
2A3		61,989,000.00		5.512500		275,269.90	
2A4		26,877,000.00		5.582500		120,866.24	
2A5		27,441,928.06		5.592500		123,627.79	
X		272,538,068.95		0.571249		129,739.21	
AR		0.00		0.000000		0.00	

C	607,880,011.06	0.278576	141,117.56
P1	100.00	0.000000	0.00
P2	100.00	0.000000	0.00
RX	100.00	0.000000	0.00
M1	18,024,000.00	5.672500	82,360.92
M2	15,479,000.00	5.702500	71,105.58
M3	9,137,000.00	5.842500	43,002.91
M4	6,092,000.00	5.922500	29,064.34
M5	3,046,000.00	6.066347	14,885.13
M6	3,046,000.00	6.066347	14,885.13
M7	3,046,000.00	6.066347	14,885.13
Totals	1,212,714,636.69		2,965,819.60

Interest Distribution Detail

Class	Deferred Interest	Total Interest Due	Net Rate Carryover Paid
1A1	0.00	726,143.62	0.00
1A2	0.00	365,708.58	0.00
1A3	0.00	122,997.58	0.00
2A1	0.00	432,598.86	0.00
2A2	0.00	257,561.12	0.00
2A3	0.00	275,269.90	0.00
2A4	0.00	120,866.24	0.00
2A5	0.00	123,627.79	0.00
X	0.00	129,739.21	0.00
AR	0.00	0.00	0.00
C	0.00	141,117.56	0.00
P1	0.00	0.00	0.00
P2	0.00	0.00	0.00
RX	0.00	0.00	0.00
M1	0.00	82,360.92	0.00
M2	0.00	71,105.58	0.00
M3	0.00	43,002.91	0.00
M4	0.00	29,064.34	0.00
M5	0.00	14,885.13	1,241.96

M6		0.00	14,885.13	1,487.33
M7		0.00	14,885.13	3,450.31
Totals		0.00	2,965,819.60	6,179.60

Interest Distribution Detail

Class		Net Interest Shortfall		Interest Paid	
1A1		0.00		726,143.62	
1A2		0.00		365,708.58	
1A3		0.00		122,997.58	
2A1		0.00		432,598.86	
2A2		0.00		257,561.12	
2A3		0.00		275,269.90	
2A4		0.00		120,866.24	
2A5		0.00		123,627.79	
X		0.00		129,739.21	
AR		0.00		0.00	
C		0.00		141,117.56	
P1		0.00		28,444.50	
P2		0.00		52,229.79	
RX		0.00		0.00	
M1		0.00		82,360.92	
M2		0.00		71,105.58	
M3		0.00		43,002.91	
M4		0.00		29,064.34	
M5		0.00		16,127.09	
M6		0.00		16,372.46	
M7		0.00		18,335.44	
Totals		0.00		3,052,673.49	

Current Payment Information

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance
1A1	02147CAA1	163,713,000.00	998.838463473
1A2	02147CAB9	81,857,000.00	998.838463473
1A3	02147CAC7	27,285,000.00	998.838463473
2A1	02147CAD5	100,433,000.00	991.569789026
2A2	02147CAE3	58,532,000.00	1,000.000000000
2A3	02147CAF0	61,989,000.00	1,000.000000000
2A4	02147CAG8	26,877,000.00	1,000.000000000
2A5	02147CAH6	27,536,000.00	996.583674445
X	02147CAJ2	272,855,000.00	998.838463473
AR	02147CAK9	100.00	0.000000000
C	02147CAT0	3,045,085.67	199,626.571117127
P1	02147CAU7	100.00	1,000.000000000
P2	02147CAV5	100.00	1,000.000000000
RX	02147CAW3	100.00	1,000.000000000
M1	02147CAL7	18,024,000.00	1,000.000000000
M2	02147CAM5	15,479,000.00	1,000.000000000
M3	02147CAN3	9,137,000.00	1,000.000000000
M4	02147CAP8	6,092,000.00	1,000.000000000
M5	02147CAQ6	3,046,000.00	1,000.000000000
M6	02147CAR4	3,046,000.00	1,000.000000000
M7	02147CAS2	3,046,000.00	1,000.000000000

Totals		609,137,485.67	1,990.871790391
--------	--	----------------	-----------------

Current Payment Information

Class	Principal Distribution	Interest Distribution	Ending Certificate Balance
1A1	2.009580656	4.435467052	996.828882816
1A2	2.009580656	4.467651847	996.828882816
1A3	2.009580656	4.507882840	996.828882816
2A1	59.305934330	4.307337848	932.263854696
2A2	0.000000000	4.400347222	1,000.000000000
2A3	0.000000000	4.440625000	1,000.000000000
2A4	0.000000000	4.497013889	1,000.000000000
2A5	24.033607186	4.489678661	972.550067258
X	0.000000000	0.475487740	996.828882816
AR	0.000000000	0.000000000	0.000000000
C	0.000000000	46.342722004	197,273.144246218
P1	0.000000000	284,445.000000000	1,000.000000000
P2	0.000000000	522,297.900000000	1,000.000000000
RX	0.000000000	0.000000000	1,000.000000000
M1	0.000000000	4.569513889	1,000.000000000
M2	0.000000000	4.593680556	1,000.000000000
M3	0.000000000	4.706458333	1,000.000000000
M4	0.000000000	4.770902778	1,000.000000000
M5	0.000000000	5.294513889	1,000.000000000
M6	0.000000000	5.375069444	1,000.000000000
M7	0.000000000	6.019513889	1,000.000000000
Totals	11.764809437	5.011468776	1,967.342171516

Current Payment Information

Class	Pass Through Rate (%)
1A1	5.512500
1A2	5.552500
1A3	5.602500
2A1	5.392500
2A2	5.462500
2A3	5.512500
2A4	5.582500
2A5	5.592500
X	0.571249
AR	0.000000
C	0.278576
P1	0.000000
P2	0.000000
RX	0.000000
M1	5.672500
M2	5.702500
M3	5.842500
M4	5.922500
M5	6.066347
M6	6.066347
M7	6.066347
Totals	

THE
BANK OF
NEW
YORK

101 Barclay St., 8W
New York, NY 10286

Cirino Emanuele
212-815-3087
Steven Chrysanthis
212-815-8318

Pool Level Data

Distribution Date		7/25/06
Cut-off Date		5/ 1/06
Record Date		6/30/06
Determination Date		7/21/06
LIBOR Determination Date		6/22/06
Accrual Period 30/360	Begin	6/ 1/06
	End	7/ 1/06
Number of Days in 30/360 Accrual Period		30
Accrual Period Actual Days	Begin	6/26/06
	End	7/25/06
Number of Days in Actual Accrual Period		29

Additional Interest Rate Details

Libor Rate

5.3225000%

Group 1 Net Funds Cap

5.9112919%

Group 2 Net Funds Caps

6.2199828%

Subordinate Net Funds Cap

6.0663469%

Collateral Detail

Original Mortgage Details

Group I

Original Aggregate Loan Count	859
Original Stated Principal Balance	303,172,746.02
Original Weighted Average Mortgage Rate	2.51604%
Original Weighted Average Net Mortgage Rate	2.11508%
Original Weighted Average Remaining Term	378

Group II

Original Aggregate Loan Count	638
Original Stated Principal Balance	305,964,339.65
Original Weighted Average Mortgage Rate	2.30707%
Original Weighted Average Net Mortgage Rate	1.90689%
Original Weighted Average Remaining Term	378

Total

Original Aggregate Loan Count	1,497
Original Stated Principal Balance	609,137,085.67
Original Weighted Average Mortgage Rate	
Original Weighted Average Net Mortgage Rate	
Original Weighted Average Remaining Term	

Current Mortgage Loan Details

Group I

Beginning Aggregate Loan Count	859
Loans Paid Off or otherwise removed pursuant to the PSA	3
Ending Aggregate Loan Count	856

Group II

Beginning Aggregate Loan Count	636
Loans Paid Off or otherwise removed pursuant to the PSA	10
Ending Aggregate Loan Count	626

Total

Beginning Aggregate Loan Count	1,495
Loans Paid Off or otherwise removed pursuant to the PSA	13
Ending Aggregate Loan Count	1,482

Group I

Beginning Pool Stated Principal Balance	302,855,891.35
Scheduled Principal	151,430.15
Negative Amortization	-638,170.59
Unscheduled Principal	1,035,064.57
Realized Principal Losses	0.00
Ending Pool Stated Principal Balance	302,307,567.22

Group II

Beginning Pool Stated Principal Balance	305,024,119.71
Scheduled Principal	115,014.06
Negative Amortization	-689,431.20
Unscheduled Principal	7,192,479.45
Realized Principal Losses	0.00
Ending Pool Stated Principal Balance	298,406,057.40

Total

Beginning Pool Stated Principal Balance	607,880,011.06
Scheduled Principal	266,444.21
Negative Amortization	-1,327,601.79
Unscheduled Principal	8,227,544.02

Realized Principal Losses	0.00
Ending Pool Stated Principal Balance	600,713,624.62

Group I

Beginning Weighted Average Mortgage Rate	6.11525%
Beginning Weighted Average Net Mortgage Rate	5.71425%

Group II

Beginning Weighted Average Mortgage Rate	6.41287%
Beginning Weighted Average Net Mortgage Rate	6.01265%

Group I

Beginning Weighted Average Remaining Term to Maturity	377
Ending Weighted Average Remaining Term to Maturity	376

Group II

Beginning Weighted Average Remaining Term to Maturity	377
Ending Weighted Average Remaining Term to Maturity	375

Servicer Remittance Summary

Interest Remittance Amount

	Group I
Scheduled Interest	1,542,568.46
Less: Servicing Fees	94,642.47
Less: Mortgage Insurance Premium (LPMI)	4,291.33
Liquidation Interest Proceeds	0.00
Compensating Interest	798.38
Less: Non-Recoverable Interest Advances	0.00
Total Interest Remittance Amount	1,444,433.05

	Group II
Scheduled Interest	1,628,386.08
Less: Servicing Fees	95,320.04
Less: Mortgage Insurance Premium (LPMI)	4,123.76
Liquidation Interest Proceeds	0.00
Compensating Interest	1,681.46
Less: Non-Recoverable Interest Advances	0.00
Total Interest Remittance Amount	1,530,623.75

	Total
Scheduled Interest	3,170,954.55
Less: Servicing Fees	189,962.50
Less: Mortgage Insurance Premium (LPMI)	8,415.09
Liquidation Interest Proceeds	0.00
Compensating Interest	2,479.84
Less: Non-Recoverable Interest Advances	0.00
Total Interest Remittance Amount	2,975,056.80

Principal Remittance Amount

	Group I
Scheduled Principal	151,430.15
Negative Amortization	638,170.59
Curtailment Principal	103,501.93
Paid in Full Principal	931,562.64
Repurchased Principal	0.00
Liquidation Principal	0.00
Substitution Shortfall Principal	0.00
Subsequent Recoveries	0.00
Less: Non-Recoverable Principal Advances relating to Principal.....	0.00
Total Principal Remittance Amount	548,324.13

	Group II
Scheduled Principal	115,014.06
Negative Amortization	689,431.20
Curtailment Principal	78,570.15
Paid in Full Principal	7,113,909.30
Repurchased Principal	0.00
Liquidation Principal	0.00
Substitution Shortfall Principal	0.00
Subsequent Recoveries	0.00
Less: Non-Recoverable Principal Advances relating to Principal.....	0.00
Total Principal Remittance Amount	6,618,062.31

	Total
Scheduled Principal	266,444.21
Negative Amortization	1,327,601.79
Curtailment Principal	182,072.08
Paid in Full Principal	8,045,471.94
Repurchased Principal	0.00
Liquidation Principal	0.00
Substitution Shortfall Principal	0.00

Subsequent Recoveries	0.00
Less: Non-Recoverable Principal Advances relating to Principal.....	0.00
Total Principal Remittance Amount	7,166,386.44

Group I

Total Remittance	1,992,757.18
------------------	--------------

Group II

Total Remittance	8,148,686.06
------------------	--------------

Total

Total Remittance	10,141,443.24
------------------	---------------

Amounts Distributable to the Certificates

Group I

Principal Remittance Amount	548,324.13
-----------------------------	------------

Group II

Principal Remittance Amount	6,618,062.31
-----------------------------	--------------

	Total
Principal Remittance Amount	7,166,386.44

Group I

Interest Remittance	1,444,433.05
Less: Trustee Fee	2,271.42
Interest Funds	1,442,161.63

Group II

Interest Remittance	1,530,623.75
Less: Trustee Fee	2,287.68
Interest Funds	1,528,336.07

Total

Interest Remittance	2,975,056.80
Less: Trustee Fee	4,559.10
Interest Funds	2,970,497.70

Servicer Advances

Group I

Principal Advances	-13,544.48
--------------------	------------

Interest Advances	30,577.38
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	0.00
Total Advances	17,032.90

Group II

Principal Advances	-20,689.15
Interest Advances	51,126.94
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	0.00
Total Advances	30,437.79

Total

Principal Advances	-34,233.63
Interest Advances	81,704.32
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	0.00
Total Advances	47,470.69

Fees of the Trust

Group I

Gross Master Servicing Fee	94,642.47
Net Master Servicing Fee	93,844.09
Trustee Fee	2,271.42
Mortgage Insurance Premium (LPMI)	4,291.33
Total Net Loan Fees	96,115.50

Group II

Gross Master Servicing Fee	95,320.04
Net Master Servicing Fee	93,638.58
Trustee Fee	2,287.68
Mortgage Insurance Premium (LPMI)	4,123.76
Total Net Loan Fees	95,926.26

Total

Gross Master Servicing Fee	189,962.50
Net Master Servicing Fee	187,482.66
Trustee Fee	4,559.10
Mortgage Insurance Premium (LPMI)	8,415.09
Total Net Loan Fees	192,041.76

Mortgage Prepayment Details

Group I

Principal Balance of Loans Paid in Full	931,562.64
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	798.38
Compensating Interest	798.38
Non-Supported Prepayment Interest Shortfall	0.00
Prepayment Charges	28,444.50
CPR %	4.019%
SMM %	0.341%

Group II

Principal Balance of Loans Paid in Full	7,113,909.30
Prepayment Interest Excess	0.00

Prepayment Interest Shortfall	1,681.46
Compensating Interest	1,681.46
Non-Supported Prepayment Interest Shortfall	0.00
Prepayment Charges	52,229.79
CPR %	24.859%
SMM %	2.354%

Total

Principal Balance of Loans Paid in Full	8,045,471.94
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	2,479.84
Compensating Interest	2,479.84
Non-Supported Prepayment Interest Shortfall	0.00
Prepayment Charges	80,674.29
CPR %	
SMM %	

Loan Substitution

Group I

Aggregate Stated of Principal Balances Removed	0.00
Aggregate Stated of Principal Balance Added	0.00
Aggregate Principal Substitution Shortfall Amount	0.00

Group II

Aggregate Stated of Principal Balances Removed	0.00
Aggregate Stated of Principal Balance Added	0.00
Aggregate Principal Substitution Shortfall Amount	0.00

Total

Aggregate Stated of Principal Balances Removed	0.00
Aggregate Stated of Principal Balance Added	0.00
Aggregate Principal Substitution Shortfall Amount	0.00

Trust Accounts

Certificate Account

Group I

Beginning Balance	0.00
-------------------	------

Group II

Beginning Balance	0.00
-------------------	------

Total

Beginning Balance	0.00
-------------------	------

Group I

Remittance Amount	1,992,757.18
Prepayment Penalties	28,444.50
Capitalized Interest Money from Carryover Reserve	
Other Deposits required by the PSA	1,501.51
Total Deposits	2,025,792.99

Group II

Remittance Amount	8,148,686.06
Prepayment Penalties	52,229.79
Capitalized Interest Money from Carryover Reserve	
Other Deposits required by the PSA	0.00
Total Deposits	8,204,005.65

Total

Remittance Amount	10,141,443.24
Prepayment Penalties	80,674.29
Capitalized Interest Money from Carryover Reserve	6,179.60
Other Deposits required by the PSA	1,501.51
Total Deposits	10,229,798.64

Group I

Available Funds, to the Distribution Account	2,023,521.57
Trustee Fee	2,271.42
Total Withdrawals	2,025,792.99

Group II

Available Funds, to the Distribution Account	8,201,717.97
Trustee Fee	2,287.68
Total Withdrawals	8,204,005.65

Total

Available Funds, to the Distribution Account	10,225,239.54
Trustee Fee	4,559.10
Total Withdrawals	10,229,798.64

Group I

Ending Balance	0.00
----------------	------

Group II

Ending Balance	0.00
----------------	------

Total

Ending Balance	0.00
----------------	------

Distribution Account

Group I

Beginning Balance	0.00
-------------------	------

Group II

Beginning Balance 0.00

Total

Beginning Balance 0.00

Group I

From the Certificate Account, the Total Deposit	2,025,792.99
Other Deposits Required by the PSA	0.00
Total Deposits	2,025,792.99

Group II

From the Certificate Account, the Total Deposit	8,204,005.65
Other Deposits Required by the PSA	0.00
Total Deposits	8,204,005.65

Total

From the Certificate Account, the Total Deposit	10,229,798.64
Other Deposits Required by the PSA	0.00
Total Deposits	10,229,798.64

Group I

Payment of Trustee Fee	2,271.42
Principal and Interest Payments	
To Terminate the Distribution Account	0.00
Total Withdrawals	2,025,792.96

Group II

Payment of Trustee Fee	2,287.68
Principal and Interest Payments	
To Terminate the Distribution Account	0.00
Total Withdrawals	8,204,005.64

Total

Payment of Trustee Fee	4,559.10
Principal and Interest Payments	10,219,059.94
To Terminate the Distribution Account	0.00
Total Withdrawals	10,229,798.60

Group I

Ending Balance	0.00
----------------	------

Group II

Ending Balance	0.00
----------------	------

Total

Ending Balance	0.00
----------------	------

Carryover Reserve Account

Total	
Beginning Balance	1,000.00
Deposit	6,179.60
Withdrawal	6,179.60
Ending Balance	1,000.00

Net Rate Carryover (NRC) payment detail is found in Interest
Distribution Detail.....

Corridor Reserve Account

Total	
Beginning Balance	1,000.00

Total	
Deposits	0.00

Total

Withdrawals	0.00
-------------	------

Total	
Ending Balance	1,000.00

Principal Reserve Account

Total	
Beginning Principal Reserve Balance	200.00
Deposits	0.00

Total	
To P Classes	0.00
Ending Principal Reserve Balance	200.00

Loan Status

Delinquency Information

	30-59 Days				
	Count	Count %	Balance	Balance %	
Group 1	13	1.51869%	4,905,126.55	1.62256%	
Group 2	23	3.67412%	8,682,153.98	2.90951%	
Total	36	2.42915%	13,587,280.53	2.26186%	

	60-89 Days				
	Count	Count %	Balance	Balance %	
Group 1	0	0.00000%	0.00	0.00000%	
Group 2	0	0.00000%	0.00	0.00000%	
Total	0	0.00000%	0.00	0.00000%	

	90+ Days				
	Count	Count %	Balance	Balance %	
Group 1	0	0.00000%	0.00	0.00000%	
Group 2	0	0.00000%	0.00	0.00000%	
Total	0	0.00000%	0.00	0.00000%	

	Foreclosure				
	Count	Count %	Balance	Balance %	
Group 1	0	0.00000%	0.00	0.00000%	
Group 2	0	0.00000%	0.00	0.00000%	
Total	0	0.00000%	0.00	0.00000%	

Bankruptcy					
	Count	Count %	Balance	Balance %	
Group 1	0	0.00000%	0.00	0.00000%	
Group 2	0	0.00000%	0.00	0.00000%	
Total	0	0.00000%	0.00	0.00000%	

REO					
	Count	Count %	Balance	Balance %	
Group 1	0	0.00000%	0.00	0.00000%	
Group 2	0	0.00000%	0.00	0.00000%	
Total	0	0.00000%	0.00	0.00000%	

Realized Loss Detail

Group I	
Current Period Realized Losses	0.00
Cumulative Realized Losses	0.00
Total Liquidated Loan Balance	0.00
Total Liquidated Proceeds	0.00
Subsequent Recoveries	0.00

Group II	
Current Period Realized Losses	0.00
Cumulative Realized Losses	0.00

Total Liquidated Loan Balance	0.00
Total Liquidated Proceeds	0.00
Subsequent Recoveries	0.00

	Total
Current Period Realized Losses	0.00
Cumulative Realized Losses	0.00
Total Liquidated Loan Balance	0.00
Total Liquidated Proceeds	0.00
Subsequent Recoveries	0.00

Group	Loan ID
Group I	N/A
Group II	N/A

Group	Liquidation Balance
Group I	
Group II	

Group	Liquidation Proceeds
Group I	

Group II

Group

Realized Loss

Group I

Group II

Credit Enhancements

Overcollateralization Details

OC Amount Beginning	3,045,685.43
OC Floor	3,045,685.43
OC Target Amount	3,045,685.43
Group Excess Cashflow	145,795.65
OC Amount Ending	3,045,685.43

Trigger Events

	Group I
Rolling Sixty-Day Delinq Rate	0.00000%
Delinquency Trigger Event	NO
Cumulative Loss Rate	0.00000%
Cumulative Loss Trigger Event	NO
Trigger Event	NO
Stepdown Date	NO

	Group II
Rolling Sixty-Day Delinq Rate	0.00000%
Delinquency Trigger Event	NO
Cumulative Loss Rate	0.00000%
Cumulative Loss Trigger Event	NO
Trigger Event	NO
Stepdown Date	NO

Subordination

Credit Support

Original

Class A	551,267,485.67
Class A Percentage	90.499682%
Class M1	18,024,000.00
Class M1 Percentage	2.958938%
Class M2	15,479,000.00
Class M2 Percentage	2.541134%
Class M3	9,137,000.00
Class M3 Percentage	1.499990%
Class M4	6,092,000.00
Class M4 Percentage	1.000103%
Class M5	3,046,000.00
Class M5 Percentage	0.500051%
Class M6	3,046,000.00
Class M6 Percentage	0.500051%
Class M7	3,046,000.00
Class M7 Percentage	0.500051%

Credit Support

Current

Class A	1,140,511,863.81
Class A Percentage	95.170988%
Class M1	18,024,000.00
Class M1 Percentage	1.504028%
Class M2	15,479,000.00
Class M2 Percentage	1.291658%
Class M3	9,137,000.00
Class M3 Percentage	0.762445%
Class M4	6,092,000.00
Class M4 Percentage	0.508352%
Class M5	3,046,000.00
Class M5 Percentage	0.254176%
Class M6	3,046,000.00

Class M6 Percentage

0.254176%

Class M7

3,046,000.00

Class M7 Percentage

0.254176%

Group I

Issuance Face	Number of Items	Percent of Items	Principal Balance	
< = 0.00	0	0.000	0.00	
0.00 - 100,000.00	24	2.804	1,853,032.63	
100,000.00 - 200,000.00	175	20.444	28,152,237.31	
200,000.00 - 300,000.00	219	25.584	55,049,834.29	
300,000.00 - 400,000.00	190	22.196	67,497,388.31	
400,000.00 - 500,000.00	104	12.150	46,456,841.65	
500,000.00 - 600,000.00	76	8.879	41,952,358.55	
600,000.00 - 700,000.00	35	4.089	22,505,591.24	
700,000.00 - 800,000.00	5	0.584	3,683,384.38	
800,000.00 - 900,000.00	7	0.818	5,888,438.38	
900,000.00 - 1,000,000.00	7	0.818	6,940,217.28	
1,000,000.00 - 1,100,000.00	2	0.234	2,118,794.31	
1,100,000.00 - 1,200,000.00	1	0.117	1,168,803.33	
1,200,000.00 - 1,300,000.00	1	0.117	1,239,780.76	
1,300,000.00 - 1,400,000.00	1	0.117	1,377,528.77	
1,400,000.00 - 1,500,000.00	3	0.350	4,366,502.02	
1,500,000.00 - 1,600,000.00	0	0.000	0.00	
1,600,000.00 - 1,700,000.00	0	0.000	0.00	
1,700,000.00 - 1,800,000.00	1	0.117	1,750,895.29	
1,800,000.00 - 1,900,000.00	0	0.000	0.00	
1,900,000.00 - 2,000,000.00	3	0.350	5,952,640.79	
> 2,000,000.00	2	0.234	4,353,297.93	
856			100.000	302,307,567.22

Percent

Issuance Face		of Balance
< =	0.00	0.000
0.00 -	100,000.00	0.613
100,000.00 -	200,000.00	9.312
200,000.00 -	300,000.00	18.210
300,000.00 -	400,000.00	22.327
400,000.00 -	500,000.00	15.367
500,000.00 -	600,000.00	13.877
600,000.00 -	700,000.00	7.445
700,000.00 -	800,000.00	1.218
800,000.00 -	900,000.00	1.948
900,000.00 -	1,000,000.00	2.296
1,000,000.00 -	1,100,000.00	0.701
1,100,000.00 -	1,200,000.00	0.387
1,200,000.00 -	1,300,000.00	0.410
1,300,000.00 -	1,400,000.00	0.456
1,400,000.00 -	1,500,000.00	1.444
1,500,000.00 -	1,600,000.00	0.000
1,600,000.00 -	1,700,000.00	0.000
1,700,000.00 -	1,800,000.00	0.579
1,800,000.00 -	1,900,000.00	0.000
1,900,000.00 -	2,000,000.00	1.969
>	2,000,000.00	1.440

100.000

Group II

Issuance Face		Number of Items	Percent of Items	Principal Balance
< =	0.00	0	0.000	0.00
0.00 -	100,000.00	4	0.639	354,563.17
100,000.00 -	200,000.00	83	13.259	12,879,035.20
200,000.00 -	300,000.00	127	20.288	31,850,241.38
300,000.00 -	400,000.00	82	13.099	29,188,426.92
400,000.00 -	500,000.00	96	15.335	43,858,476.67
500,000.00 -	600,000.00	77	12.300	42,300,986.91
600,000.00 -	700,000.00	66	10.543	42,613,345.47
700,000.00 -	800,000.00	17	2.716	12,742,102.20

800,000.00	-	900,000.00	20	3.195	17,150,067.91
900,000.00	-	1,000,000.00	27	4.313	26,053,804.71
1,000,000.00	-	1,100,000.00	2	0.319	2,146,954.52
1,100,000.00	-	1,200,000.00	4	0.639	4,644,307.14
1,200,000.00	-	1,300,000.00	4	0.639	4,952,891.98
1,300,000.00	-	1,400,000.00	5	0.799	6,737,795.59
1,400,000.00	-	1,500,000.00	5	0.799	7,352,651.24
1,500,000.00	-	1,600,000.00	1	0.160	1,560,262.21
1,600,000.00	-	1,700,000.00	2	0.319	3,336,513.06
1,700,000.00	-	1,800,000.00	1	0.160	1,733,168.11
1,800,000.00	-	1,900,000.00	0	0.000	0.00
1,900,000.00	-	2,000,000.00	2	0.319	3,950,967.06
>		2,000,000.00	1	0.160	2,999,495.95

626 100.000 298,406,057.40

Issuance Face	Percent of Balance
< =	0.000
0.00 -	100,000.00 0.119
100,000.00 -	200,000.00 4.316
200,000.00 -	300,000.00 10.673
300,000.00 -	400,000.00 9.781
400,000.00 -	500,000.00 14.698
500,000.00 -	600,000.00 14.176
600,000.00 -	700,000.00 14.280
700,000.00 -	800,000.00 4.270
800,000.00 -	900,000.00 5.747
900,000.00 -	1,000,000.00 8.731
1,000,000.00 -	1,100,000.00 0.719
1,100,000.00 -	1,200,000.00 1.556
1,200,000.00 -	1,300,000.00 1.660
1,300,000.00 -	1,400,000.00 2.258
1,400,000.00 -	1,500,000.00 2.464
1,500,000.00 -	1,600,000.00 0.523
1,600,000.00 -	1,700,000.00 1.118
1,700,000.00 -	1,800,000.00 0.581
1,800,000.00 -	1,900,000.00 0.000
1,900,000.00 -	2,000,000.00 1.324
>	2,000,000.00 1.005

100.000

Group I

Issuance Coupon	Number of Items	Percent of Items	Principal Balance	Percent of Balance	
< =	0.0	0	0.000	0.00	0.000
0.0 -	0.5	0	0.000	0.00	0.000
0.5 -	1.0	75	8.762	26,465,976.08	8.755
1.0 -	1.5	252	29.439	97,819,498.29	32.358
1.5 -	2.0	241	28.154	88,880,153.91	29.401
2.0 -	2.5	97	11.332	30,369,961.60	10.046
2.5 -	3.0	32	3.738	10,551,567.33	3.490
3.0 -	3.5	20	2.336	4,446,570.94	1.471
3.5 -	4.0	7	0.818	1,586,655.60	0.525
4.0 -	4.5	1	0.117	139,194.47	0.046
4.5 -	5.0	0	0.000	0.00	0.000
5.0 -	5.5	1	0.117	91,969.52	0.030
5.5 -	6.0	0	0.000	0.00	0.000
6.0 -	6.5	2	0.234	419,200.88	0.139
6.5 -	7.0	16	1.869	7,353,750.63	2.433
7.0 -	7.5	68	7.944	21,071,305.89	6.970
7.5 -	8.0	31	3.621	9,254,091.84	3.061
8.0 -	8.5	8	0.935	2,311,874.83	0.765
8.5 -	9.0	5	0.584	1,545,795.41	0.511
9.0 -	9.5	0	0.000	0.00	0.000
9.5 -	10.0	0	0.000	0.00	0.000
>	10.0	0	0.000	0.00	0.000

856 100.000 302,307,567.22 100.000

Group II

Issuance Coupon	Number of Items	Percent of Items	Principal Balance	Percent of Balance	
< =	0.0	0	0.000	0.00	0.000
0.0 -	0.5	0	0.000	0.00	0.000
0.5 -	1.0	92	14.696	46,003,788.03	15.417
1.0 -	1.5	189	30.192	99,815,293.08	33.449
1.5 -	2.0	155	24.760	74,687,456.37	25.029
2.0 -	2.5	44	7.029	24,283,265.94	8.138
2.5 -	3.0	27	4.313	7,942,969.10	2.662
3.0 -	3.5	20	3.195	7,684,228.76	2.575
3.5 -	4.0	7	1.118	1,937,201.58	0.649
4.0 -	4.5	7	1.118	1,971,831.77	0.661
4.5 -	5.0	1	0.160	222,579.26	0.075
5.0 -	5.5	2	0.319	435,734.62	0.146
5.5 -	6.0	0	0.000	0.00	0.000
6.0 -	6.5	1	0.160	280,165.60	0.094
6.5 -	7.0	10	1.597	4,494,046.35	1.506
7.0 -	7.5	48	7.668	18,947,003.40	6.349
7.5 -	8.0	20	3.195	8,887,039.07	2.978
8.0 -	8.5	2	0.319	519,627.44	0.174
8.5 -	9.0	1	0.160	293,827.03	0.098
9.0 -	9.5	0	0.000	0.00	0.000
9.5 -	10.0	0	0.000	0.00	0.000
>	10.0	0	0.000	0.00	0.000

626 100.000 298,406,057.40 100.000

Group I

Update Term	Number of Items	Percent of Items	Principal Balance	Percent of Balance	
< =	120	0	0.000	0.00	0.000
120 -	180	0	0.000	0.00	0.000
180 -	300	0	0.000	0.00	0.000
300 -	360	733	85.631	257,365,862.16	85.134
>	360	123	14.369	44,941,705.06	14.866

856	100.000	302,307,567.22	100.000
-----	---------	----------------	---------

Group II

Update Term	Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =	120	0	0.00	0.000
120 -	180	0	0.00	0.000
180 -	300	0	0.00	0.000
300 -	360	534	254,375,717.75	85.245
>	360	92	44,030,339.65	14.755

626	100.000	298,406,057.40	100.000
-----	---------	----------------	---------