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**
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Citigroup Mortgage Loan Trust 2006-WFHE1, Asset-Backed Pass-Through Certificates, Series 2006-WFHE1

CIK:**1352714**
Type: **10-D** | Act: **34** | File No.: **333-127834-09** | Film No.: **061001338**
SIC: **6189** Asset-backed securities

Mailing Address
390 GREENWICH STREET
NEW YORK NY 10013

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
June 2, 2006 to July 1, 2006

Commission File Number of issuing entity: 333-127834-09

Citigroup Mortgage Loan Trust 2006-WFHE1
(Exact name of issuing entity as specified in its charter)

Commission File Number of depositor: 333-127834

Citigroup Mortgage Loan Trust Inc.
(Exact name of depositor as specified in its charter)

Citigroup Global Markets Realty Corp.
(Exact name of sponsor as specified in its charter)

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

01-0791848
(I.R.S. Employer Identification No.)

390 Greenwich Street, 14th Floor, New York, New York 10013
(Address of principal executive offices of the issuing entity) (Zip Code)

(212) 816 - 6000
(Telephone number, including area code)

Not Applicable
(Former name, former address, if changed since last report)

Registered/reporting pursuant to (check one)

Title of class	Section 12(b)	Section 12(g)	Section 15(d)	Name of exchange (If Section 12(b))
Class A1A	N/A	[ ]	[X]	____________
Class A1B	N/A	[ ]	[X]	____________
Class A1C	N/A	[ ]	[X]	____________
Class A1D	N/A	[ ]	[X]	____________
Class M1	N/A	[ ]	[X]	____________
Class M2	N/A	[ ]	[X]	____________
Class M3	N/A	[ ]	[X]	____________
Class M4	N/A	[ ]	[X]	____________
Class M5	N/A	[ ]	[X]	____________
Class M6	N/A	[ ]	[X]	____________
Class M7	N/A	[ ]	[X]	____________
Class M8	N/A	[ ]	[X]	____________
Class M9	N/A	[ ]	[X]	____________
Class M10	N/A	[ ]	[X]	____________
Class M11	N/A	[ ]	[X]	____________
Class CE	N/A	[ ]	[X]	____________
Class P	N/A	[ ]	[X]	____________
Class R	N/A	[ ]	[X]	____________
Class RX	N/A	[ ]	[X]	____________

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.

See Exhibit monthly distribution statement for the period covered herein.

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) Monthly Distribution Date Statement for the period covered herein.

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.

Citigroup Mortgage Loan Trust Inc.

(Depositor)

Date: August 1st, 2006

/s/ Susan Mills

Susan Mills,
Vice President

Distribution Date:	07/25/2006	**Citigroup Mortgage Loan Trust Inc.**
Determination Date:	07/17/2006	**Asset-Backed Pass-Through Certificates, Series 2006-WFHE1**

CONTACT INFORMATION

Depositor	Citigroup Mortgage Loan Trust Inc. 390 Greenwich Street New York, NY 10013
Credit Risk Manager	Clayton Fixed Income Services Inc. 1700 Lincoln Street, Suite 1600 Denver, CO 80203
Trust Administrator	Citibank, N.A. 388 Greenwich Street, 14th Floor New York, NY 10013

CONTENTS

Distribution Summary	2
Distribution Summary (Factors)	3
Interest Distribution	4
Principal Distribution	5
Class Rating Detail	6
Reconciliation Detail	7
Collateral Summary	8
Delinquency Information	9
Standard Prepayment and Default Information	10
Credit Enhancement	11
Distribution Waterfall Detail	12
Other Information	14

Deal Contact:	**Valerie Delgado**	**Citibank, N.A.**
	valerie.delgado@citigroup.com	**Agency and Trust**
		388 Greenwich Street, 14th
	Tel: (949) 250-6464	**Floor**
	Fax: (949) 250-6450	**New York, NY 10013**

Citigroup Mortgage Loan Trust Inc.
Asset-Backed Pass-Through Certificates, Series 2006-WFHE1

Distribution Summary

DISTRIBUTION IN DOLLARS

Class (1)	Original Balance (2)	Prior Principal Balance (3)	Pass-Through Rate (4)	Accrual Day Count (5)	Accrual Dates (6)	Interest Distributed (7)	Principal Distributed (8)	Total Distributed (9)=(7+8)	Deferred Interest (10)	Realized Loss (11)	Current Principal Balance (12)=(3-8+10-11)
A1A	169,803,000.00	143,146,627.74	5.392500%	29 / 360	06/26 - 07/24	621,822.99	10,795,343.28	11,417,166.27	0.00	0.00	132,351,284.46
A1B	55,916,000.00	55,916,000.00	5.432500%	29 / 360	06/26 - 07/24	244,698.51	0.00	244,698.51	0.00	0.00	55,916,000.00
A1C	58,376,000.00	58,376,000.00	5.492500%	29 / 360	06/26 - 07/24	258,285.42	0.00	258,285.42	0.00	0.00	58,376,000.00
A1D	47,579,000.00	47,579,000.00	5.602500%	29 / 360	06/26 - 07/24	214,729.97	0.00	214,729.97	0.00	0.00	47,579,000.00
M1	14,197,000.00	14,197,000.00	5.672500%	29 / 360	06/26 - 07/24	64,873.39	0.00	64,873.39	0.00	0.00	14,197,000.00
M2	12,962,000.00	12,962,000.00	5.692500%	29 / 360	06/26 - 07/24	59,438.87	0.00	59,438.87	0.00	0.00	12,962,000.00
M3	8,436,000.00	8,436,000.00	5.722500%	29 / 360	06/26 - 07/24	38,888.20	0.00	38,888.20	0.00	0.00	8,436,000.00
M4	6,379,000.00	6,379,000.00	5.822500%	29 / 360	06/26 - 07/24	29,919.72	0.00	29,919.72	0.00	0.00	6,379,000.00
M5	6,378,000.00	6,378,000.00	5.842500%	29 / 360	06/26 - 07/24	30,017.79	0.00	30,017.79	0.00	0.00	6,378,000.00
M6	5,350,000.00	5,350,000.00	5.922500%	29 / 360	06/26 - 07/24	25,524.33	0.00	25,524.33	0.00	0.00	5,350,000.00
M7	4,732,000.00	4,732,000.00	6.472500%	29 / 360	06/26 - 07/24	24,672.45	0.00	24,672.45	0.00	0.00	4,732,000.00
M8	2,675,000.00	2,675,000.00	6.622500%	29 / 360	06/26 - 07/24	14,270.57	0.00	14,270.57	0.00	0.00	2,675,000.00
M9	3,909,000.00	3,909,000.00	7.572500%	29 / 360	06/26 - 07/24	23,845.17	0.00	23,845.17	0.00	0.00	3,909,000.00
M10	3,498,000.00	3,498,000.00	8.322500%	29 / 360	06/26 - 07/24	23,451.42	0.00	23,451.42	0.00	0.00	3,498,000.00
M11	4,115,000.00	4,115,000.00	8.322500%	29 / 360	06/26 - 07/24	27,587.93	0.00	27,587.93	0.00	0.00	4,115,000.00
CE	7,201,767.37	7,201,370.18	105.098307%	30 / 360	06/01 - 06/30	630,709.84	0.00	630,709.84	0.00	0.00	7,201,370.18
P	100.00	100.00	0.000000%	30 / 360	06/01 - 06/30	102,691.67	0.00	102,691.67	0.00	0.00	100.00
R	0.00	0.00	0.000000%	-		0.00	0.00	0.00	0.00	0.00	0.00
RX	0.00	0.00	0.000000%	-		0.00	0.00	0.00	0.00	0.00	0.00
Totals	411,506,867.37	384,850,097.92				2,435,428.24	10,795,343.28	13,230,771.52	0.00	0.00	374,054,754.64

Citigroup Mortgage Loan Trust Inc.
Asset-Backed Pass-Through Certificates, Series 2006-WFHE1

Distribution Summary (Factors)

PER $1,000 OF ORIGINAL BALANCE

Class	CUSIP	Record Date	Prior Principal Balance (3/2 x 1000)	Interest Distributed (7/2 x 1000)	Principal Distributed (8/2 x 1000)	Total Distributed (9/2 x 1000)	Deferred Interest (10/2 x 1000)	Realized Loss (11/2 x 1000)	Current Principal Balance (12/2 x 1000)
A1A	17307G2J6	07/24/2006	843.015893	3.662026	63.575692	67.237718	0.000000	0.000000	779.440201
A1B	17307G2K3	07/24/2006	1,000.000000	4.376181	0.000000	4.376181	0.000000	0.000000	1,000.000000
A1C	17307G2L1	07/24/2006	1,000.000000	4.424514	0.000000	4.424514	0.000000	0.000000	1,000.000000
A1D	17307G2M9	07/24/2006	1,000.000000	4.513125	0.000000	4.513125	0.000000	0.000000	1,000.000000
M1	17307G2N7	07/24/2006	1,000.000000	4.569514	0.000000	4.569514	0.000000	0.000000	1,000.000000
M2	17307G2P2	07/24/2006	1,000.000000	4.585625	0.000000	4.585625	0.000000	0.000000	1,000.000000
M3	17307G2Q0	07/24/2006	1,000.000000	4.609791	0.000000	4.609791	0.000000	0.000000	1,000.000000
M4	17307G2R8	07/24/2006	1,000.000000	4.690346	0.000000	4.690346	0.000000	0.000000	1,000.000000
M5	17307G2S6	07/24/2006	1,000.000000	4.706458	0.000000	4.706458	0.000000	0.000000	1,000.000000
M6	17307G2T4	07/24/2006	1,000.000000	4.770903	0.000000	4.770903	0.000000	0.000000	1,000.000000
M7	17307G2U1	07/24/2006	1,000.000000	5.213958	0.000000	5.213958	0.000000	0.000000	1,000.000000
M8	17307G2V9	07/24/2006	1,000.000000	5.334793	0.000000	5.334793	0.000000	0.000000	1,000.000000
M9	17307G2W7	07/24/2006	1,000.000000	6.100069	0.000000	6.100069	0.000000	0.000000	1,000.000000
M10	17307G2X5	07/24/2006	1,000.000000	6.704237	0.000000	6.704237	0.000000	0.000000	1,000.000000
M11	17307G2Y3	07/24/2006	1,000.000000	6.704236	0.000000	6.704236	0.000000	0.000000	1,000.000000
CE	1730G99A4	06/30/2006	999.944848	87.577092	0.000000	87.577092	0.000000	0.000000	999.944848
P	1730G99B2	06/30/2006	1,000.000000	1,026,916.700000	0.000000	1,026,916.700000	0.000000	0.000000	1,000.000000
R	1730G99D8	06/30/2006	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
RX	1730G99C0	06/30/2006	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000

Citigroup Mortgage Loan Trust Inc.

Asset-Backed Pass-Through Certificates, Series 2006-WFHE1

Interest Distribution Detail

DISTRIBUTION IN DOLLARS

Class (1)	Prior Principal Balance (2)	Pass-Through Rate (3)	Next Pass-Through Rate (4)	Interest Accrual Day Cnt Fraction (5)	Optimal Accrued Interest (6)	Prior Unpaid Interest (7)	Interest on Prior Unpaid Interest (8)	Non-Recov. Interest Shortfall (9)	Interest Due (10)=(6)+(7)+(8)-(9)	Deferred Interest (11)	Interest Distributed (12)	Current Unpaid Interest (13)=(10)-(11)-(12)
A1A	143,146,627.74	5.39250%	5.45500%	29 / 360	621,822.99	0.00	0.00	0.00	621,822.99	0.00	621,822.99	0.00
A1B	55,916,000.00	5.43250%	5.49500%	29 / 360	244,698.51	0.00	0.00	0.00	244,698.51	0.00	244,698.51	0.00
A1C	58,376,000.00	5.49250%	5.55500%	29 / 360	258,285.42	0.00	0.00	0.00	258,285.42	0.00	258,285.42	0.00
A1D	47,579,000.00	5.60250%	5.66500%	29 / 360	214,729.97	0.00	0.00	0.00	214,729.97	0.00	214,729.97	0.00
M1	14,197,000.00	5.67250%	5.73500%	29 / 360	64,873.39	0.00	0.00	0.00	64,873.39	0.00	64,873.39	0.00
M2	12,962,000.00	5.69250%	5.75500%	29 / 360	59,438.87	0.00	0.00	0.00	59,438.87	0.00	59,438.87	0.00
M3	8,436,000.00	5.72250%	5.78500%	29 / 360	38,888.20	0.00	0.00	0.00	38,888.20	0.00	38,888.20	0.00
M4	6,379,000.00	5.82250%	5.88500%	29 / 360	29,919.72	0.00	0.00	0.00	29,919.72	0.00	29,919.72	0.00
M5	6,378,000.00	5.84250%	5.90500%	29 / 360	30,017.79	0.00	0.00	0.00	30,017.79	0.00	30,017.79	0.00
M6	5,350,000.00	5.92250%	5.98500%	29 / 360	25,524.33	0.00	0.00	0.00	25,524.33	0.00	25,524.33	0.00
M7	4,732,000.00	6.47250%	6.53500%	29 / 360	24,672.45	0.00	0.00	0.00	24,672.45	0.00	24,672.45	0.00
M8	2,675,000.00	6.62250%	6.68500%	29 / 360	14,270.57	0.00	0.00	0.00	14,270.57	0.00	14,270.57	0.00
M9	3,909,000.00	7.57250%	7.63500%	29 / 360	23,845.17	0.00	0.00	0.00	23,845.17	0.00	23,845.17	0.00
M10	3,498,000.00	8.32250%	8.38500%	29 / 360	23,451.42	0.00	0.00	0.00	23,451.42	0.00	23,451.42	0.00
M11	4,115,000.00	8.32250%	8.38500%	29 / 360	27,587.93	0.00	0.00	0.00	27,587.93	0.00	27,587.93	0.00
CE	7,201,370.18	105.09831%	0.00000%	30 / 360	630,709.84	0.00	0.00	0.00	630,709.84	0.00	630,709.84	0.00
P	100.00	0.00000%	0.00000%	30 / 360	102,691.67	0.00	0.00	0.00	102,691.67	0.00	102,691.67	0.00
R	0.00	0.00000%	0.00000%	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RX	0.00	0.00000%	0.00000%	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Totals	384,850,097.92				2,435,428.24	0.00	0.00	0.00	2,435,428.24	0.00	2,435,428.24	0.00

Principal Distribution Detail

DISTRIBUTION IN DOLLARS

Class (1)	Original Balance (2)	Prior Principal Balance (3)	Scheduled Principal Distribution (4)	Unscheduled Principal Distribution (5)	Accreted Principal (6)	Current Realized Losses (7)	Current Principal Recoveries (8)	Current Principal Balance (9)=(3)-(4)-(5)+(6)-(7)+(8)	Cumulative Realized Losses (10)	Original Class (%) (11)	Current Class (%) (12)	Original Credit Support (13)	Current Credit Support (14)
A1A	169,803,000.00	143,146,627.74	282,098.65	10,513,244.63	0.00	0.00	0.00	132,351,284.46	0.00	41.26%	35.38%	19.40%	21.34%
A1B	55,916,000.00	55,916,000.00	0.00	0.00	0.00	0.00	0.00	55,916,000.00	0.00	13.59%	14.95%	19.40%	21.34%
A1C	58,376,000.00	58,376,000.00	0.00	0.00	0.00	0.00	0.00	58,376,000.00	0.00	14.19%	15.61%	19.40%	21.34%
A1D	47,579,000.00	47,579,000.00	0.00	0.00	0.00	0.00	0.00	47,579,000.00	0.00	11.56%	12.72%	19.40%	21.34%
P	100.00	100.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00%	0.00%	19.40%	21.34%
M1	14,197,000.00	14,197,000.00	0.00	0.00	0.00	0.00	0.00	14,197,000.00	0.00	3.45%	3.80%	15.95%	17.55%
M2	12,962,000.00	12,962,000.00	0.00	0.00	0.00	0.00	0.00	12,962,000.00	0.00	3.15%	3.47%	12.80%	14.08%
M3	8,436,000.00	8,436,000.00	0.00	0.00	0.00	0.00	0.00	8,436,000.00	0.00	2.05%	2.26%	10.75%	11.83%
M4	6,379,000.00	6,379,000.00	0.00	0.00	0.00	0.00	0.00	6,379,000.00	0.00	1.55%	1.71%	9.20%	10.12%
M5	6,378,000.00	6,378,000.00	0.00	0.00	0.00	0.00	0.00	6,378,000.00	0.00	1.55%	1.71%	7.65%	8.42%
M6	5,350,000.00	5,350,000.00	0.00	0.00	0.00	0.00	0.00	5,350,000.00	0.00	1.30%	1.43%	6.35%	6.99%
M7	4,732,000.00	4,732,000.00	0.00	0.00	0.00	0.00	0.00	4,732,000.00	0.00	1.15%	1.27%	5.20%	5.72%
M8	2,675,000.00	2,675,000.00	0.00	0.00	0.00	0.00	0.00	2,675,000.00	0.00	0.65%	0.72%	4.55%	5.01%
M9	3,909,000.00	3,909,000.00	0.00	0.00	0.00	0.00	0.00	3,909,000.00	0.00	0.95%	1.05%	3.60%	3.96%
M10	3,498,000.00	3,498,000.00	0.00	0.00	0.00	0.00	0.00	3,498,000.00	0.00	0.85%	0.94%	2.75%	3.03%
M11	4,115,000.00	4,115,000.00	0.00	0.00	0.00	0.00	0.00	4,115,000.00	0.00	1.00%	1.10%	1.75%	1.93%
CE	7,201,767.37	7,201,370.18	0.00	0.00	0.00	0.00	0.00	7,201,370.18	0.00	1.75%	1.93%	0.00%	0.00%
Totals	411,506,867.37	384,850,097.92	282,098.65	10,513,244.63	0.00	0.00	0.00	374,054,754.64	0.00	100%	100%		

Citigroup Mortgage Loan Trust Inc.
Asset-Backed Pass-Through Certificates, Series 2006-WFHE1

Class Rating Detail

		Fitch					*Moody's*					*S & P*				
Class	Cusip	Original	Previous	Current	Status	Date	Original	Previous	Current	Status	Date	Original	Previous	Current	Status	Date
A1A	17307G2J6	NR	-	NR	-		Aaa	-	Aaa	-	14-Mar-06	AAA	-	AAA	-	3-Mar-06
A1B	17307G2K3	NR	-	NR	-		Aaa	-	Aaa	-	14-Mar-06	AAA	-	AAA	-	3-Mar-06
A1C	17307G2L1	NR	-	NR	-		Aaa	-	Aaa	-	14-Mar-06	AAA	-	AAA	-	3-Mar-06
A1D	17307G2M9	NR	-	NR	-		Aaa	-	Aaa	-	14-Mar-06	AAA	-	AAA	-	3-Mar-06
M1	17307G2N7	NR	-	NR	-		Aa1	-	Aa1	-	14-Mar-06	AA+	-	AA+	-	3-Mar-06
M2	17307G2P2	NR	-	NR	-		Aa2	-	Aa2	-	14-Mar-06	AA	-	AA	-	3-Mar-06
M3	17307G2Q0	NR	-	NR	-		Aa3	-	Aa3	-	14-Mar-06	AA-	-	AA-	-	3-Mar-06
M4	17307G2R8	NR	-	NR	-		A1	-	A1	-	14-Mar-06	A+	-	A+	-	3-Mar-06
M5	17307G2S6	NR	-	NR	-		A2	-	A2	-	14-Mar-06	A	-	A	-	3-Mar-06
M6	17307G2T4	NR	-	NR	-		A3	-	A3	-	14-Mar-06	A-	-	A-	-	3-Mar-06
M7	17307G2U1	NR	-	NR	-		Baa1	-	Baa1	-	14-Mar-06	BBB+	-	BBB+	-	3-Mar-06
M8	17307G2V9	NR	-	NR	-		Baa2	-	Baa2	-	14-Mar-06	BBB	-	BBB	-	3-Mar-06
M9	17307G2W7	NR	-	NR	-		Baa3	-	Baa3	-	14-Mar-06	BBB-	-	BBB-	-	3-Mar-06
M10	17307G2X5	NR	-	NR	-		Ba1	-	Ba1	-	14-Mar-06	BB+	-	BB+	-	3-Mar-06
M11	17307G2Y3	NR	-	NR	-		Ba2	-	Ba2	-	14-Mar-06	BB	-	BB	-	3-Mar-06
CE	1730G99A4	NR	-	NR	-		NR	-	NR	-		NR	-	NR	-	
P	1730G99B2	NR	-	NR	-		NR	-	NR	-		NR	-	NR	-	
R	1730G99D8	NR	-	NR	-		NR	-	NR	-		NR	-	NR	-	
RX	1730G99C0	NR	-	NR	-		NR	-	NR	-		NR	-	NR	-	

All ratings are updated through the last day of the prior month, however some ratings may include more recent updates.

Citigroup Mortgage Loan Trust Inc.
Asset-Backed Pass-Through Certificates, Series 2006-WFHE1

Reconciliation Detail

SOURCE OF FUNDS

Interest Funds Available		
Scheduled Interest	2,318,292.60	
Uncompensated PPIS	0.00	
Relief Act Interest Shortfall	0.00	
Interest Adjustments	0.00	
Total Interest Funds Available:		2,318,292.60
Principal Funds Available		
Scheduled Principal	282,098.65	
Curtailments	81,901.67	
Prepayments in Full	10,431,342.96	
Liquidation Proceeds	0.00	
Repurchased Principal	0.00	
Substitution Principal	0.00	
Other Principal	0.00	
Total Principal Funds Available:		10,795,343.28
Other Funds Available		
Cap Contract Amount	179,603.14	
Prepayment Penalties	102,691.67	
Other Charges	0.00	
Total Other Funds Available:		282,294.81
Total Funds Available		**13,395,930.69**

ALLOCATION OF FUNDS

Scheduled Fees		
Servicing Fee	160,348.66	
Credit Risk Manager Fee	4,810.51	
Total Scheduled Fees:		165,159.17
Additional Fees, Expenses, etc.		
Extraordinary Trust Fund Expenses	0.00	
Other Expenses	0.00	
Total Additional Fees, Expenses, etc.:		0.00
Distribution to Certificateholders & Others		
Interest Distribution	2,435,428.24	
Principal Distribution	10,795,343.28	
Total Distribution to Certificateholders & Others:		13,230,771.52

Total Funds Allocated	**13,395,930.69**

Citigroup Mortgage Loan Trust Inc.
Asset-Backed Pass-Through Certificates, Series 2006-WFHE1

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Collateral Summary

ASSET CHARACTERISTICS

	Cut-Off	Prior	Current
Aggregate Stated Principal Balance	411,506,867.37	384,850,097.92	374,054,754.64
Loan Count	2,749	2,607	2,544
Weighted Average Coupon Rate (WAC)	7.235409 %	7.229110 %	N/A
Net Weighted Average Coupon Rate (Net WAC)	6.735409 %	6.714110 %	N/A
Weighted Average Remaining Term (WART in months)	347	342	341

AVAILABLE PRINCIPAL

Scheduled Principal	282,098.65
Curtailments	81,901.67
Principal Prepayments	10,431,342.96
Liquidation Proceeds	0.00
Repurchased Principal	0.00
Trailing Recoveries	0.00
TOTAL AVAILABLE PRINCIPAL	10,795,343.28
Current Realized Losses	0.00
Current Bankruptcy Losses	0.00
Cumulative Realized Losses	0.00

AVAILABLE INTEREST

Scheduled Interest		2,318,292.60
Less:	Servicing Fee	160,348.66
	Credit Risk Manager Fee	4,810.51
	Uncompensated PPIS	0.00
	Relief Act Interest Shortfall	0.00
TOTAL AVAILABLE INTEREST		2,153,133.43

Citigroup Mortgage Loan Trust Inc.
Asset-Backed Pass-Through Certificates, Series 2006-WFHE1

Delinquency Information

	Less Than 30 Days		30-59 Days		60-89 Days		90+ Days		Totals	
Delinquency										
Scheduled Principal Balance			3,935,860.49		326,508.48		287,469.67		4,549,838.64	
Percentage of Total Pool Balance			1.0522	%	0.0873	%	0.0769	%	1.2164	%
Number of Loans			34		4		4		42	
Percentage of Total Loans			1.3365	%	0.1572	%	0.1572	%	1.6509	%
Bankruptcy										
Scheduled Principal Balance	19,936.83		68,131.83		0.00		160,892.93		248,961.59	
Percentage of Total Pool Balance	0.0053	%	0.0182	%	0.0000	%	0.0430	%	0.0666	%
Number of Loans	1		1		0		1		3	
Percentage of Total Loans	0.0393	%	0.0393	%	0.0000	%	0.0393	%	0.1179	%
Foreclosure										
Scheduled Principal Balance			0.00		973,130.45		815,317.07		1,788,447.52	
Percentage of Total Pool Balance			0.0000	%	0.2602	%	0.2180	%	0.4781	%
Number of Loans			0		9		5		14	
Percentage of Total Loans			0.0000	%	0.3538	%	0.1965	%	0.5503	%
REO										
Scheduled Principal Balance			0.00		0.00		137,397.20		137,397.20	
Percentage of Total Pool Balance			0.0000	%	0.0000	%	0.0367	%	0.0367	%
Number of Loans			0		0		1		1	
Percentage of Total Loans			0.0000	%	0.0000	%	0.0393	%	0.0393	%
Total										
Scheduled Principal Balance	19,936.83		4,003,992.32		1,299,638.93		1,401,076.87		6,724,644.95	
Percentage of Total Pool Balance	0.0053	%	1.0704	%	0.3474	%	0.3746	%	1.7978	%
Number of Loans	1		35		13		11		60	
Percentage of Total Loans	0.0393	%	1.3758	%	0.5110	%	0.4324	%	2.3585	%

Principal and Interest Advances	1,894,069.30

Citigroup Mortgage Loan Trust Inc.
Asset-Backed Pass-Through Certificates, Series 2006-WFHE1

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Standard Prepayment and Default Information

Payment Date	Wtd. Avg. Age (Months)	Current Collateral Balance	Scheduled Principal	Unscheduled Principal	Liquidation Principal	SMM	CPR	PSA	MDR	CDR	SDA
25-Jul-2006	8.44	374,054,754.64	282,098.65	10,513,244.63	0.00	2.734%	28.296%	1,677%	0.000%	0.000%	0%
26-Jun-2006	7.45	384,850,097.92	287,222.20	10,125,879.69	0.00	2.564%	26.776%	1,797%	0.000%	0.000%	0%
25-May-2006	6.45	395,263,199.81	292,934.07	7,953,083.45	0.00	1.972%	21.263%	1,649%	0.000%	0.000%	0%
25-Apr-2006	5.45	403,509,217.33	297,713.76	5,142,788.88	0.00	1.258%	14.099%	1,293%	0.000%	0.000%	0%
27-Mar-2006	4.45	408,949,719.97	298,832.72	2,258,314.68	0.00	0.549%	6.395%	718%	0.000%	0.000%	0%

SMM (Single Month Mortality) = Unscheduled Principal / (Beginning Balance - Scheduled Principal)

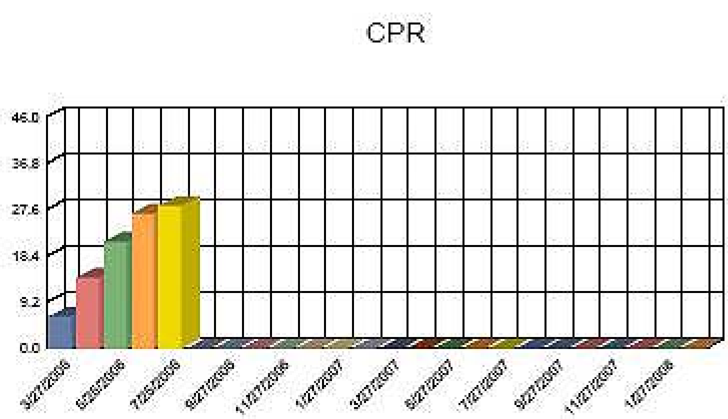
MDR (Monthly Default Rate) = Beginning Balance of Liquidated Asset / Total Beginning Balance

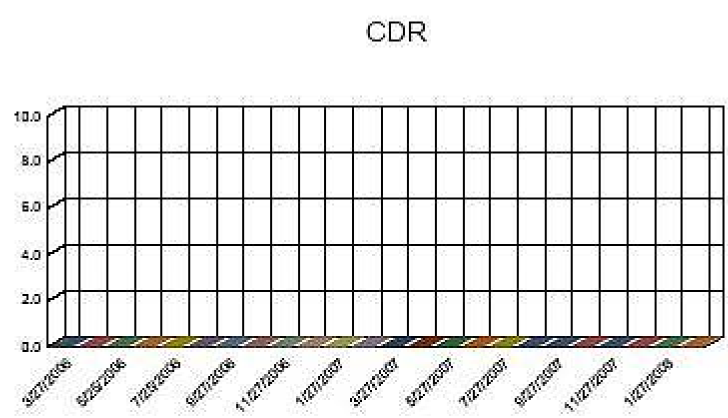
CPR (Constant Prepayment Rate) = 1 - ((1-SMM)^12)

CDR (Conditional Default Rate) = 1 - ((1-MDR)^12)

PSA (Public Securities Association) = CPR * (min(.2% * Age, 6%))

SDA (Standard Default Assumption) = CDR * (min(.2% * Age, 6%))





Citigroup Mortgage Loan Trust Inc.
Asset-Backed Pass-Through Certificates, Series 2006-WFHE1

Credit Enhancement

GROUP TOTALS

Overcollateralization Target Amount		**7,201,370.18**	**1.9252%**
Beginning Overcollateralization Amount		**7,201,370.18**	
Overcollateralization Decrease Due to Realized Losses		0.00	
Overcollateralization Deficiency Amount	0.00		
Excess Spread Available for Overcollateralization Increase	630,709.84		
Overcollateralization Increase Amount		0.00	
Excess Overcollateralization Amount	0.00		
Principal Available for Overcollateralization Reduction	10,795,343.28		
Overcollateralization Reduction Amount		0.00	
Current Overcollateralization		**7,201,370.18**	**1.9252%**

Senior Enhancement Percentage			**21.3425%**
Are Stepdown Principal Distributions Allowed This Month?			**No**
(Has the Stepdown Date Occured and Are There No Trigger Events in Effect?)			
Has the Stepdown Date Occured?		**No**	
(Has the 3rd Anniversary Distribution Date Occurred or Does the Senior Enhancement Percentage Equal or Exceed the Target Percentage?)			
3rd Anniversary Distribution Date	25-Mar-2009		
Senior Enhancement Percentage	21.3425%		
Senior Enhancement Target Percentage	38.8000%		
Is a Trigger Event in Effect?		**No**	
(Is a Delinquency Trigger Event in Effect or Is a Cumulative Realized Loss Trigger in Effect?)			
Is a Delinquency Trigger Event in Eeffect?	No		
(Does the Delinquency Percentage Exceed the Target Percentage?)			
Delinquency Percentage	0.7220%		
Target Percentage (40.50% of the Senior Enhancement Percentage)	8.6437%		
Is a Cumulative Realized Loss Trigger Event in Effect?	No		
(Does the Cumulative Loss Percentage Exceed the Target Percentage?)			
Cumulative Loss Percentage	0.0000%		
Target Percentage	1.1500%		

Citigroup Mortgage Loan Trust Inc.
Asset-Backed Pass-Through Certificates, Series 2006-WFHE1

Waterfall Detail

DISTRIBUTIONS	Amount Distributed	Remaining Available Funds
Senior Interest Remittance Funds		2,332,736.57
Class A-1A Monthly Interest Distributable Amount	(621,822.99)	1,710,913.58
Class A-1B Monthly Interest Distributable Amount	(244,698.51)	1,466,215.07
Class A-1C Monthly Interest Distributable Amount	(258,285.42)	1,207,929.65
Class A-1D Monthly Interest Distributable Amount	(214,729.97)	993,199.68
Subordinate Interest Remittance Funds		993,199.68
Class M-1 Monthly Interest Distributable Amount	(64,873.39)	928,326.29
Class M-2 Monthly Interest Distributable Amount	(59,438.87)	868,887.42
Class M-3 Monthly Interest Distributable Amount	(38,888.20)	829,999.22
Class M-4 Monthly Interest Distributable Amount	(29,919.72)	800,079.50
Class M-5 Monthly Interest Distributable Amount	(30,017.79)	770,061.71
Class M-6 Monthly Interest Distributable Amount	(25,524.33)	744,537.38
Class M-7 Monthly Interest Distributable Amount	(24,672.45)	719,864.93
Class M-8 Monthly Interest Distributable Amount	(14,270.57)	705,594.36
Class M-9 Monthly Interest Distributable Amount	(21,140.82)	684,453.54
Class M-10 Monthly Interest Distributable Amount	(18,918.03)	665,535.51
Class M-11 Monthly Interest Distributable Amount	(22,254.91)	643,280.60
Remaining Amount to Be Distributed as Net Monthly Excess Cashflow	(643,280.60)	0.00
Subordinate Principal Distribution Funds		10,795,343.28
Class A-1A Principal Distribution Amount	(10,795,343.28)	0.00
Class A-1B Principal Distribution Amount	0.00	0.00
Class A-1C Principal Distribution Amount	0.00	0.00
Class A-1D Principal Distribution Amount	0.00	0.00

Waterfall Detail

DISTRIBUTIONS	Amount Distributed		Remaining Available Funds
Subordinate Principal Distribution Funds			0.00
Class M-1 Principal Distribution Amount	0.00		0.00
Class M-2 Principal Distribution Amount	0.00		0.00
Class M-3 Principal Distribution Amount	0.00		0.00
Class M-4 Principal Distribution Amount	0.00		0.00
Class M-5 Principal Distribution Amount	0.00		0.00
Class M-6 Principal Distribution Amount	0.00		0.00
Class M-7 Principal Distribution Amount	0.00		0.00
Class M-8 Principal Distribution Amount	0.00		0.00
Class M-9 Principal Distribution Amount	0.00		0.00
Class M-10 Principal Distribution Amount	0.00		0.00
Class M-11 Principal Distribution Amount	0.00		0.00
Net Monthly Excess Cashflow			643,280.60
Class CE Monthly Interest Distributable Amount and Any Unpaid Interest Shortfall Amount	(630,709.84	)	12,570.76
Net WAC Rate Carryover Amount Paid to Class M-9	(2,704.35	)	9,866.41
Net WAC Rate Carryover Amount Paid to Class M-10	(4,533.39	)	5,333.02
Net WAC Rate Carryover Amount Paid to Class M-11	(5,333.02	)	0.00
Class CE, Principal, Up to the Amount of Any Overcollateralization Release Amount	0.00		0.00
Remaining to the Holders of the Residual Certificates	0.00		0.00
Prepayment Penalties			102,691.67
Class P Prepayment Penalties	(102,691.67	)	0.00
Distribution of Class P Outstanding Certificate Principal Balance	0.00		0.00

Citigroup Mortgage Loan Trust Inc.
Asset-Backed Pass-Through Certificates, Series 2006-WFHE1

Other Information

Interest Rate Cap Contract Information		
Cap Contract Beginning Notional Amount	389,442,143.12	
Cap Contract Ending Notional Amount	380,288,791.45	
Current Cap Amount Paid	179,603.14	
Next Cap Amount to be Paid	207,944.02	
Expenses		
Extraordinary Trust Fund Expenses	0.00	
Prepayment Penalties		
Prepayment Penalties	102,691.67	
Net WAC Rate Carryover Reserve Account Information		
Beginning Reserve Account Balance	0.00	
Deposits	12,570.76	
Withdrawals	12,570.76	
Ending Reserve Account Balance	0.00	
Rate Reset Information		
Current LIBOR	5.322500	%
Next LIBOR	5.385000	%

Citigroup Mortgage Loan Trust Inc.
Asset-Backed Pass-Through Certificates, Series 2006-WFHE1

Loan Level Detail

REO DETAIL

Loan Number	Group No.	REO Acquisition Date	Original Principal Balance	Unpaid Principal Balance at Acquisition	Current Scheduled Principal Balance	REO Book Value
0000000147626527	1	N/A	138,225.00	N/A	137,397.20	N/A

