

Distribution Date: 07/26/2021  
Determination Date: 07/19/2021

**BNC Mortgage Loan Trust**  
**Mortgage Pass Through Certificates**  
**Series 2007-3**



**CONTACT INFORMATION**

Depositor                      Structured Asset Securities Corporation

Underwriter                      Lehman Brothers

**CONTENTS**

Distribution Summary	2
Distribution Summary (Factors)	3
Interest Distribution	4
Principal Distribution	5
Reconciliation Detail	6
Collateral Summary	7
Delinquency Information	10
Credit Enhancement	14
Distribution Waterfall Detail	15
Other Information	18
Asset Level Detail	21

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**DISTRIBUTION IN DOLLARS**

**Distribution Summary**

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)	Balance Change (10)	Realized Loss (11)	Current Principal Balance (12)=(3-8+10-11)
A1	415,137,000.00	105,335,489.22	0.301500%	31 / 360	06/25 - 07/25	27,347.73	2,410,853.29	2,438,201.02	0.00	0.00	102,924,635.93
A2	110,487,000.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
A3	18,819,000.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
A4	39,086,000.00	25,946,117.78	0.261500%	31 / 360	06/25 - 07/25	5,842.56	971,679.39	977,521.95	0.00	0.00	24,974,438.39
A5	14,861,000.00	14,861,000.00	0.341500%	31 / 360	06/25 - 07/25	4,370.17	0.00	4,370.17	0.00	0.00	14,861,000.00
M1	43,103,000.00	6,105,396.13	0.361500%	31 / 360	06/25 - 07/25	1,900.56	0.00	1,900.56	0.00	(81,737.41)	6,187,133.54
M2	25,629,000.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
M3	14,756,000.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
M4	13,203,000.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
M5	12,426,000.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
M6	11,649,000.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
M7	11,261,000.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
M8	7,766,000.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
M9	8,931,000.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
B1	5,048,000.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
B2	7,766,000.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
X	16,698,015.48	1,815,963.50	0.089250%	30 / 360	-	0.00	0.00	0.00	0.00	(197,941.03)	2,013,904.53
P	100.00	100.00	0.000000%	30 / 360	-	0.00	0.00	0.00	0.00	0.00	100.00
LTR	0.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
R	0.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
Totals	776,626,115.48	154,064,066.63				39,461.02	3,382,532.68	3,421,993.70	0.00	(279,678.44)	150,961,212.39

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**Series 2007-3**



**PER \$1,000 OF ORIGINAL BALANCE**

***Distribution Summary (Factors)***

Class	CUSIP(s)	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)	Balance Change (10/2 x 1000)	Realized Loss (11/2 x 1000)	Current Principal Balance (12/2 x 1000)
A1	05568QAA3	7/23/2021	253.736692	0.065876	5.807368	5.873244	0.000000	0.000000	247.929324
A2	05568QAB1	7/23/2021	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A3	05568QAC9	7/23/2021	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A4	05568QAD7	7/23/2021	663.821260	0.149480	24.860037	25.009516	0.000000	0.000000	638.961224
A5	05568QAE5	7/23/2021	1,000.000000	0.294070	0.000000	0.294070	0.000000	0.000000	1,000.000000
M1	05568QAF2	7/23/2021	141.646663	0.044093	0.000000	0.044093	0.000000	-1.896328	143.542991
M2	05568QAG0	7/23/2021	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M3	05568QAH8	7/23/2021	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M4	05568QAJ4	7/23/2021	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M5	05568QAK1	7/23/2021	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M6	05568QAL9	7/23/2021	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M7	05568QAM7	7/23/2021	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M8	05568QAN5	7/23/2021	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M9	05568QAP0	7/23/2021	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
B1	05568QAS4	7/23/2021	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
B2	05568QAT2	7/23/2021	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
X	05568QAQ8	7/23/2021	108.753253	0.000000	0.000000	0.000000	0.000000	-11.854165	120.607418
P	05568QAR6	7/23/2021	1,000.000000	0.000000	0.000000	0.000000	0.000000	0.000000	1,000.000000
LTR	05568QZZ1	7/23/2021	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	05568QZZ2	7/23/2021	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000

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**Series 2007-3**



**DISTRIBUTION IN DOLLARS**

**Interest Distribution Detail**

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)
A1	105,335,489.22	0.301500%	0.299250%	31 / 360	27,347.73	0.00	0.00	0.00	27,347.73	0.00	27,347.73	0.00
A2	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A3	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A4	25,946,117.78	0.261500%	0.259250%	31 / 360	5,842.56	0.00	0.00	0.00	5,842.56	0.00	5,842.56	0.00
A5	14,861,000.00	0.341500%	0.339250%	31 / 360	4,370.17	0.00	0.00	0.00	4,370.17	0.00	4,370.17	0.00
M1	6,105,396.13	0.361500%	0.359250%	31 / 360	1,900.56	0.00	0.00	0.00	1,900.56	0.00	1,900.56	0.00
M2	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M3	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M4	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M5	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M6	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M7	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M8	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M9	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B1	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B2	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
X	1,815,963.50	0.089250%	-	30 / 360	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
P	100.00	0.000000%	-	30 / 360	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
LTR	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Totals	154,064,066.63				39,461.02	0.00	0.00	0.00	39,461.02	0.00	39,461.02	0.00

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**Mortgage Pass Through Certificates**  
**Series 2007-3**



**DISTRIBUTION IN DOLLARS**

**Principal Distribution Detail**

Class (1)	Original Balance (2)	Prior Principal Balance (3)	Scheduled Principal Distribution (4)	Unscheduled Principal Distribution (5)	Balance Change (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)
A1	415,137,000.00	105,335,489.22	185,989.21	2,224,864.08	0.00	0.00	0.00	102,924,635.93	0.00	53.45%	68.18%	22.95%	5.43%
A2	110,487,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14.23%	0.00%	22.95%	N/A
A3	18,819,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.42%	0.00%	22.95%	N/A
A4	39,086,000.00	25,946,117.78	79,416.88	892,262.51	0.00	0.00	0.00	24,974,438.39	0.00	5.03%	16.54%	22.95%	5.43%
A5	14,861,000.00	14,861,000.00	0.00	0.00	0.00	0.00	0.00	14,861,000.00	0.00	1.91%	9.84%	22.95%	5.43%
M1	43,103,000.00	6,105,396.13	0.00	0.00	0.00	(81,737.41)	0.00	6,187,133.54	36,915,866.28	5.55%	4.10%	17.40%	1.33%
M2	25,629,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25,629,000.00	3.30%	0.00%	14.10%	N/A
M3	14,756,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14,756,000.00	1.90%	0.00%	12.20%	N/A
M4	13,203,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13,203,000.00	1.70%	0.00%	10.50%	N/A
M5	12,426,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,425,999.88	1.60%	0.00%	8.90%	N/A
M6	11,649,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,648,999.54	1.50%	0.00%	7.40%	N/A
M7	11,261,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,260,999.98	1.45%	0.00%	5.95%	N/A
M8	7,766,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,765,999.88	1.00%	0.00%	4.95%	N/A
M9	8,931,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,930,999.92	1.15%	0.00%	3.80%	N/A
B1	5,048,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,048,000.00	0.65%	0.00%	3.15%	N/A
B2	7,766,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,765,999.22	1.00%	0.00%	2.15%	N/A
X	16,698,015.48	1,815,963.50	0.00	0.00	0.00	(197,941.03)	0.00	2,013,904.53	14,684,110.95	2.15%	1.33%	0.00%	0.00%
Totals	776,626,015.48	154,063,966.63	265,406.09	3,117,126.59	0.00	(279,678.44)	0.00	150,961,112.39	170,034,975.65	100%	100%		

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**Mortgage Pass Through Certificates**  
**Series 2007-3**



**Reconciliation Detail**

SOURCE OF FUNDS		ALLOCATION OF FUNDS	
<b>Interest Funds Available</b>		<b>Scheduled Fees</b>	
Scheduled Interest	551,553.28	Servicing Fee	64,193.44
Uncompensated PPIS	0.00	Master Servicing Fee	0.00
Relief Act Interest Shortfall	0.00	Legal Expenses	0.00
Interest Adjustments	(18,274.83)	Credit Risk Manager Fee	1,155.44
<b>Total Interest Funds Available:</b>	<b>533,278.45</b>	<b>Total Scheduled Fees:</b>	<b>65,348.88</b>
<b>Principal Funds Available</b>		<b>Additional Fees, Expenses, etc.</b>	
Scheduled Principal	265,406.09	Payment to the Swap Counterparty	0.00
Curtailments	(30,377.59)	Extraordinary Trust Fund Expenses	0.00
Prepayments in Full	2,618,524.20	Other Expenses	0.00
Net Liquidation Proceeds	100,511.33	<b>Total Additional Fees, Expenses, etc.:</b>	<b>0.00</b>
Adjustment Principal	0.00	<b>Distributions</b>	
Repurchased Principal	0.00	Interest Distribution	39,461.02
Substitution Principal	0.00	Principal Distribution	3,382,532.68
Other Principal	0.00	<b>Total Distributions:</b>	<b>3,421,993.70</b>
<b>Total Principal Funds Available:</b>	<b>2,954,064.03</b>	<b>Total Funds Allocated</b>	<b>3,487,342.58</b>
<b>Other Funds Available</b>			
Swap Amount	0.00		
Basis Risk Amount	0.00		
Prepayment Charges	0.00		
FPD Premiums	0.00		
Account Interest Earnings	0.00		
Other Charges	0.00		
<b>Total Other Funds Available:</b>	<b>0.00</b>		
<b>Total Funds Available</b>	<b>3,487,342.48</b>		

**BNC Mortgage Loan Trust**  
**Mortgage Pass Through Certificates**  
**Series 2007-3**



**Collateral Summary**

**GROUP 1**

<b>ASSET CHARACTERISTICS</b>				
	<u><b>Cut-Off</b></u>	<u><b>Beginning</b></u>	<u><b>Ending</b></u>	<u><b>Delta or % of Orig</b></u>
Aggregate Stated Principal Balance	538,789,024.81	106,553,021.65	104,297,947.48	19.36%
Aggregate Actual Principal Balance	538,789,024.81	121,793,338.94	119,589,272.95	22.20%
Loan Count	2,485	682	673	1,812
Weighted Average Coupon Rate (WAC)	8.238533%	4.271157%	Not Available	Not Available
Net Weighted Average Coupon Rate (Net WAC)	7.738533%	3.771157%	Not Available	Not Available
Weighted Average Remaining Term (WART in months)	358	190	189	169
<b>AVAILABLE PRINCIPAL</b>		<b>AVAILABLE INTEREST</b>		
Scheduled Principal	185,989.21	Scheduled Interest		379,253.99
Curtailments	19,234.67			
Prepayments in Full	1,800,548.75	Supplemental Interest Trust Amount		0.00
Liquidation Principal	249,301.54	Less: Servicing Fee		44,397.15
Repurchased Principal	0.00	Master Servicing Fee		0.00
Substitution Principal	0.00	Credit Risk Manager Fee		799.13
Adjustment Principal	0.00	Trustee Fee		0.00
Other Principal	0.00	Uncompensated PPIS		0.00
<b>TOTAL AVAILABLE PRINCIPAL</b>	<b>2,255,074.17</b>	Relief Act Interest Shortfall		0.00
		Other Amounts		3,756.71
		Losses in Excess of Principal Balance		0.00
		Legal Expenses		0.00
		Extraordinary Trust Fund Expenses		0.00
		<b>TOTAL AVAILABLE INTEREST</b>		<b>330,301.00</b>
<b><u>Realized Loss Summary</u></b>				
Current Realized Losses	171,695.31			
Losses in Excess of Principal Balance	0.00			
Realized Losses and Recoveries from Prior Periods	(18,564.67)			
<i>Cumulative Realized Losses</i>	<i>246,929,885.23</i>			

**BNC Mortgage Loan Trust  
Mortgage Pass Through Certificates  
Series 2007-3**



**GROUP 2**

Reports Available at [sf.citidirect.com](http://sf.citidirect.com)



**BNC Mortgage Loan Trust**  
**Mortgage Pass Through Certificates**  
**Series 2007-3**



**Collateral Summary**

**TOTAL**

ASSET CHARACTERISTICS				
	Cut-Off	Beginning	Ending	Delta or % of Orig
Aggregate Stated Principal Balance	776,626,115.48	154,064,066.63	150,961,212.39	19.44%
Aggregate Actual Principal Balance	776,626,115.48	178,474,052.44	175,415,541.50	22.59%
Loan Count	3,249	882	869	2,380
Weighted Average Coupon Rate (WAC)	8.237099%	4.296029%	Not Available	Not Available
Net Weighted Average Coupon Rate (Net WAC)	7.737099%	3.796029%	Not Available	Not Available
Weighted Average Remaining Term (WART in months)	358	190	189	169
AVAILABLE PRINCIPAL		AVAILABLE INTEREST		
Scheduled Principal	265,406.09	Scheduled Interest	551,553.28	
Curtailments	(30,377.59)			
Prepayments in Full	2,618,524.20	Supplemental Interest Trust Amount	0.00	
Liquidation Principal	249,301.54	Less: Servicing Fee	64,193.44	
Repurchased Principal	0.00	Master Servicing Fee	0.00	
Substitution Principal	0.00	Credit Risk Manager Fee	1,155.44	
Adjustment Principal	0.00	Trustee Fee	0.00	
Other Principal	0.00	Uncompensated PPIS	0.00	
TOTAL AVAILABLE PRINCIPAL	3,102,854.24	Relief Act Interest Shortfall	0.00	
		Other Amounts	18,274.83	
		Losses in Excess of Principal Balance	0.00	
		Legal Expenses	0.00	
		Extraordinary Trust Fund Expenses	0.00	
		TOTAL AVAILABLE INTEREST	467,929.57	
Realized Loss Summary				
Current Realized Losses	230,527.62			
Losses in Excess of Principal Balance	0.00			
Realized Losses and Recoveries from Prior Periods	(81,737.41)			
Cumulative Realized Losses	348,000,277.32			

Distribution Date: 07/26/2021  
Determination Date: 07/19/2021

**BNC Mortgage Loan Trust**  
**Mortgage Pass Through Certificates**  
**Series 2007-3**



**GROUP 1**

**Delinquency Information**

DELINQUENT			BANKRUPTCY			FORECLOSURE			REO			TOTAL		
Days	Balance	Count	Days	Balance	Count	Days	Balance	Count	Days	Balance	Count	Days	Balance	Count
			<u>&lt; 30</u>	771,654.67 0.739856%	7 1.0%	<u>&lt; 30</u>	0.00 0.000000%	0 0.0%	<u>&lt; 30</u>	0.00 0.0000%	0 0.0%	<u>&lt; 30</u>	771,654.67 0.739856%	7 1.0%
<u>30-59</u>	1,856,039.28 1.779555%	12 1.8%	<u>30-59</u>	233,527.70 0.223904%	2 0.3%	<u>30-59</u>	0.00 0.000000%	0 0.0%	<u>30-59</u>	0.00 0.000000%	0 0.0%	<u>30-59</u>	2,089,566.98 2.003459%	14 2.1%
<u>60-89</u>	518,323.75 0.496964%	3 0.4%	<u>60-89</u>	0.00 0.000000%	0 0.0%	<u>60-89</u>	0.00 0.000000%	0 0.0%	<u>60-89</u>	0.00 0.000000%	0 0.0%	<u>60-89</u>	518,323.75 0.496964%	3 0.4%
<u>90-119</u>	220,718.96 0.211623%	1 0.1%	<u>90-119</u>	0.00 0.000000%	0 0.0%	<u>90-119</u>	758,079.22 0.726840%	2 0.3%	<u>90-119</u>	0.00 0.000000%	0 0.0%	<u>90-119</u>	978,798.18 0.938464%	3 0.4%
<u>120-149</u>	0.00 0.000000%	0 0.0%	<u>120-149</u>	0.00 0.000000%	0 0.0%	<u>120-149</u>	0.00 0.000000%	0 0.0%	<u>120-149</u>	0.00 0.000000%	0 0.0%	<u>120-149</u>	0.00 0.000000%	0 0.0%
<u>150-179</u>	79,531.80 0.076254%	1 0.1%	<u>150-179</u>	160,327.66 0.153721%	2 0.3%	<u>150-179</u>	315,558.11 0.302554%	2 0.3%	<u>150-179</u>	0.00 0.000000%	0 0.0%	<u>150-179</u>	555,417.57 0.532530%	5 0.7%
<u>180+</u>	2,004,127.06 1.921540%	13 1.9%	<u>180+</u>	233,255.29 0.223643%	2 0.3%	<u>180+</u>	4,015,409.24 3.849941%	18 2.7%	<u>180+</u>	102,810.88 0.098574%	1 0.1%	<u>180+</u>	6,355,602.47 6.093699%	34 5.1%
<u>Total</u>	4,678,740.85 4.485938%	30 4.5%	<u>Total</u>	1,398,765.32 1.341124%	13 1.9%	<u>Total</u>	5,089,046.57 4.879335%	22 3.3%	<u>Total</u>	102,810.88 0.098574%	1 0.1%	<u>Total</u>	11,269,363.62 10.804972%	66 9.8%

Principal and Interest Advances

481,385.37

Distribution Date: 07/26/2021  
Determination Date: 07/19/2021

**BNC Mortgage Loan Trust**  
**Mortgage Pass Through Certificates**  
**Series 2007-3**



**GROUP 2**

**Delinquency Information**

DELINQUENT			BANKRUPTCY			FORECLOSURE			REO			TOTAL		
Days	Balance	Count	Days	Balance	Count	Days	Balance	Count	Days	Balance	Count	Days	Balance	Count
			< 30	187,919.66 0.402714%	1 0.5%	< 30	0.00 0.000000%	0 0.0%	< 30	0.00 0.0000%	0 0.0%	< 30	187,919.66 0.402714%	1 0.5%
<u>30-59</u>	1,335,879.99 2.862809%	3 1.5%	<u>30-59</u>	264,015.64 0.565789%	1 0.5%	<u>30-59</u>	0.00 0.000000%	0 0.0%	<u>30-59</u>	0.00 0.000000%	0 0.0%	<u>30-59</u>	1,599,895.63 3.428598%	4 2.0%
<u>60-89</u>	0.00 0.000000%	0 0.0%	<u>60-89</u>	303,588.78 0.650595%	1 0.5%	<u>60-89</u>	0.00 0.000000%	0 0.0%	<u>60-89</u>	0.00 0.000000%	0 0.0%	<u>60-89</u>	303,588.78 0.650595%	1 0.5%
<u>90-119</u>	0.00 0.000000%	0 0.0%	<u>90-119</u>	0.00 0.000000%	0 0.0%	<u>90-119</u>	0.00 0.000000%	0 0.0%	<u>90-119</u>	0.00 0.000000%	0 0.0%	<u>90-119</u>	0.00 0.000000%	0 0.0%
<u>120-149</u>	323,907.82 0.694139%	1 0.5%	<u>120-149</u>	81,440.69 0.174528%	1 0.5%	<u>120-149</u>	0.00 0.000000%	0 0.0%	<u>120-149</u>	0.00 0.000000%	0 0.0%	<u>120-149</u>	405,348.51 0.868667%	2 1.0%
<u>150-179</u>	675,332.50 1.447247%	2 1.0%	<u>150-179</u>	0.00 0.000000%	0 0.0%	<u>150-179</u>	0.00 0.000000%	0 0.0%	<u>150-179</u>	0.00 0.000000%	0 0.0%	<u>150-179</u>	675,332.50 1.447247%	2 1.0%
<u>180+</u>	687,988.15 1.474368%	3 1.5%	<u>180+</u>	0.00 0.000000%	0 0.0%	<u>180+</u>	3,800,493.64 8.144509%	10 5.1%	<u>180+</u>	0.00 0.000000%	0 0.0%	<u>180+</u>	4,488,481.79 9.618876%	13 6.6%
<u>Total</u>	3,023,108.46 6.478562%	9 4.6%	<u>Total</u>	836,964.77 1.793627%	4 2.0%	<u>Total</u>	3,800,493.64 8.144509%	10 5.1%	<u>Total</u>	0.00 0.000000%	0 0.0%	<u>Total</u>	7,660,566.87 16.416697%	23 11.7%

Principal and Interest Advances

214,366.56

Distribution Date: 07/26/2021  
Determination Date: 07/19/2021

**BNC Mortgage Loan Trust**  
**Mortgage Pass Through Certificates**  
**Series 2007-3**



**TOTAL**

**Delinquency Information**

DELINQUENT			BANKRUPTCY			FORECLOSURE			REO			TOTAL		
Days	Balance	Count	Days	Balance	Count	Days	Balance	Count	Days	Balance	Count	Days	Balance	Count
			<u>&lt; 30</u>	959,574.33 0.635643%	8 0.9%	<u>&lt; 30</u>	0.00 0.000000%	0 0.0%	<u>&lt; 30</u>	0.00 0.000000%	0 0.0%	<u>&lt; 30</u>	959,574.33 0.635643%	8 0.9%
<u>30-59</u>	3,191,919.27 2.114397%	15 1.7%	<u>30-59</u>	497,543.34 0.329584%	3 0.3%	<u>30-59</u>	0.00 0.000000%	0 0.0%	<u>30-59</u>	0.00 0.000000%	0 0.0%	<u>30-59</u>	3,689,462.61 2.443981%	18 2.1%
<u>60-89</u>	518,323.75 0.343349%	3 0.3%	<u>60-89</u>	303,588.78 0.201104%	1 0.1%	<u>60-89</u>	0.00 0.000000%	0 0.0%	<u>60-89</u>	0.00 0.000000%	0 0.0%	<u>60-89</u>	821,912.53 0.544453%	4 0.5%
<u>90-119</u>	220,718.96 0.146209%	1 0.1%	<u>90-119</u>	0.00 0.000000%	0 0.0%	<u>90-119</u>	758,079.22 0.502168%	2 0.2%	<u>90-119</u>	0.00 0.000000%	0 0.0%	<u>90-119</u>	978,798.18 0.648377%	3 0.3%
<u>120-149</u>	323,907.82 0.214564%	1 0.1%	<u>120-149</u>	81,440.69 0.053948%	1 0.1%	<u>120-149</u>	0.00 0.000000%	0 0.0%	<u>120-149</u>	0.00 0.000000%	0 0.0%	<u>120-149</u>	405,348.51 0.268512%	2 0.2%
<u>150-179</u>	754,864.30 0.500039%	3 0.3%	<u>150-179</u>	160,327.66 0.106205%	2 0.2%	<u>150-179</u>	315,558.11 0.209033%	2 0.2%	<u>150-179</u>	0.00 0.000000%	0 0.0%	<u>150-179</u>	1,230,750.07 0.815276%	7 0.8%
<u>180+</u>	2,692,115.21 1.783316%	16 1.8%	<u>180+</u>	233,255.29 0.154513%	2 0.2%	<u>180+</u>	7,815,902.88 5.177425%	28 3.2%	<u>180+</u>	102,810.88 0.068104%	1 0.1%	<u>180+</u>	10,844,084.26 7.183358%	47 5.4%
<u>Total</u>	7,701,849.31 5.101873%	39 4.5%	<u>Total</u>	2,235,730.09 1.480996%	17 2.0%	<u>Total</u>	8,889,540.21 5.888625%	32 3.7%	<u>Total</u>	102,810.88 0.068104%	1 0.1%	<u>Total</u>	18,929,930.49 12.539599%	89 10.2%

Principal and Interest Advances

695,751.93

Distribution Date: 07/26/2021  
Determination Date: 07/19/2021

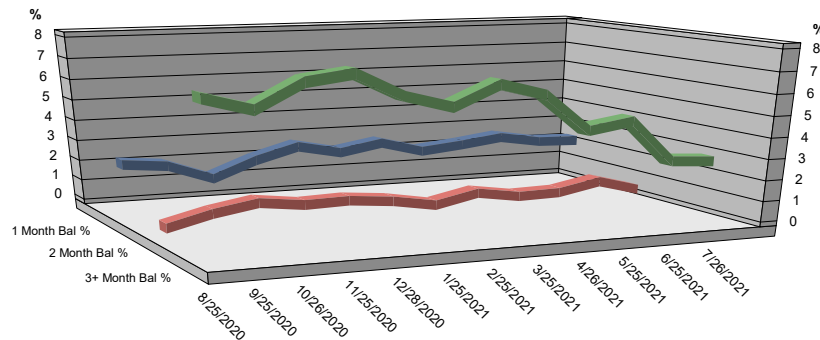
# BNC Mortgage Loan Trust Mortgage Pass Through Certificates Series 2007-3



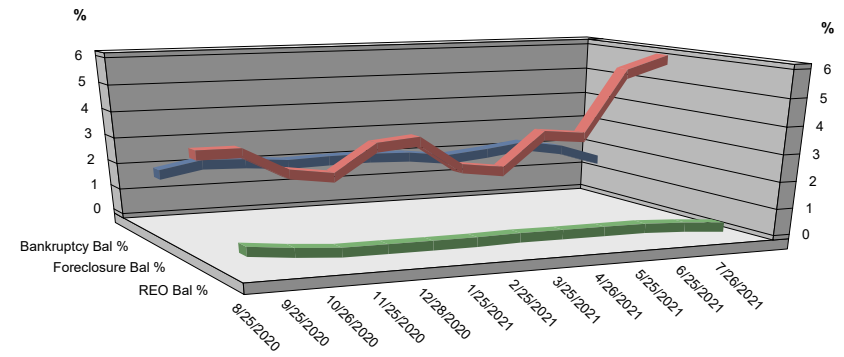
## Historical Delinquency Information

Distribution Date	1 Month		2 Month		3 + Month		Bankruptcy		Foreclosure		REO		Total	
	Balance	Cnt	Balance	Cnt	Balance	Cnt	Balance	Cnt	Balance	Cnt	Balance	Cnt	Balance	Cnt
07/2021	3,191,919 2.114%	15 1.7%	518,324 0.343%	3 0.3%	3,991,606 2.644%	21 2.4%	2,235,730 1.481%	17 2.0%	8,889,540 5.889%	32 3.7%	102,811 0.068%	1 0.1%	18,929,930 12.540%	89 10.2%
06/2021	3,346,605 2.172%	17 1.9%	1,350,923 0.877%	6 0.7%	4,264,253 2.768%	25 2.8%	3,031,278 1.968%	20 2.3%	8,333,579 5.409%	31 3.5%	270,395 0.176%	2 0.2%	20,597,033 13.369%	101 11.5%
05/2021	3,912,058 2.503%	16 1.8%	722,510 0.462%	4 0.4%	7,429,005 4.753%	37 4.2%	3,456,113 2.211%	21 2.4%	4,827,434 3.089%	18 2.0%	393,083 0.251%	3 0.3%	20,740,204 13.270%	99 11.1%
04/2021	3,508,023 2.227%	16 1.8%	641,820 0.407%	4 0.4%	6,969,805 4.425%	34 3.8%	3,157,939 2.005%	20 2.2%	5,089,641 3.231%	19 2.1%	393,364 0.250%	3 0.3%	19,760,592 12.545%	96 10.7%
03/2021	3,215,842 2.012%	18 2.0%	1,141,477 0.714%	8 0.9%	9,794,052 6.129%	39 4.3%	2,946,099 1.844%	19 2.1%	3,113,444 1.948%	14 1.5%	393,643 0.246%	3 0.3%	20,604,556 12.894%	101 11.1%
02/2021	4,093,459 2.551%	24 2.6%	418,867 0.261%	2 0.2%	10,708,229 6.673%	41 4.5%	3,240,352 2.019%	21 2.3%	3,451,973 2.151%	15 1.6%	393,921 0.245%	3 0.3%	22,306,801 13.901%	106 11.6%
01/2021	3,512,203 2.178%	18 2.0%	982,446 0.609%	4 0.4%	9,313,253 5.776%	39 4.3%	3,342,888 2.073%	22 2.4%	5,258,423 3.261%	20 2.2%	336,414 0.209%	3 0.3%	22,745,626 14.107%	106 11.6%
12/2020	4,255,764 2.603%	20 2.2%	1,288,380 0.788%	8 0.9%	10,363,131 6.338%	43 4.6%	3,349,048 2.048%	22 2.4%	5,082,805 3.109%	18 1.9%	336,690 0.206%	3 0.3%	24,675,816 15.092%	114 12.3%
11/2020	3,338,043 2.027%	19 2.0%	1,195,125 0.726%	4 0.4%	12,162,784 7.387%	49 5.3%	3,281,548 1.993%	21 2.3%	3,441,895 2.090%	15 1.6%	336,965 0.205%	3 0.3%	23,756,360 14.427%	111 11.9%
10/2020	2,031,617 1.224%	15 1.6%	1,602,600 0.966%	7 0.7%	11,808,457 7.116%	44 4.7%	3,514,875 2.118%	22 2.4%	3,833,631 2.310%	18 1.9%	337,239 0.203%	3 0.3%	23,128,419 13.938%	109 11.6%
09/2020	3,358,420 2.004%	20 2.1%	993,773 0.593%	6 0.6%	10,148,128 6.056%	36 3.8%	3,626,132 2.164%	24 2.5%	5,306,473 3.167%	24 2.5%	534,476 0.319%	4 0.4%	23,967,402 14.302%	114 12.1%
08/2020	3,722,673 2.186%	22 2.3%	101,542 0.060%	1 0.1%	11,302,584 6.638%	39 4.1%	3,171,863 1.863%	22 2.3%	5,397,695 3.170%	24 2.5%	832,242 0.489%	5 0.5%	24,528,600 14.406%	113 11.9%

Historical One, Two, and Three-Plus Month Trend



Historical BK, FC, and REO Trend



Distribution Date: 07/26/2021  
Determination Date: 07/19/2021

**BNC Mortgage Loan Trust**  
**Mortgage Pass Through Certificates**  
**Series 2007-3**



*Credit Enhancement*

**Overcollateralization and Trigger Information**

<b>Required Overcollateralization Amount</b>		<b>16,698,115.48</b>	<b>11.0612%</b>
<b>Prior Overcollateralization Amount</b>		<b>1,815,963.50</b>	
Overcollateralization Decrease due to Realized Losses		(230,527.62)	
Overcollateralization Deficiency Amount	15,030,842.19		
Funds Available for Overcollateralization Increase	428,468.65		
Overcollateralization Increase Amount		428,468.65	
Excess Overcollateralization Amount	0.00		
Principal Available for Overcollateralization Reduction	2,954,064.03		
Overcollateralization Reduction Amount		0.00	
<b>Current Overcollateralization</b>		<b>2,013,904.53</b>	<b>1.3341%</b>
<b>Senior Enhancement Percentage</b>			<b>5.4325%</b>

<b>Are Stepdown Principal Distributions allowed this month?</b>		<b>No</b>
<i>(Has the Stepdown Date occurred and are there no Trigger Events in effect?)</i>		
<b>Has the Stepdown Date Occured?</b>		<b>No</b>
<i>(Has the Distribution Date in July 2010 passed and have the Senior Notes paid down to their target percentage?)</i>		
Senior Notes Current Percentage	94.7527%	
Senior Notes Target Percentage	54.1000%	
<b>Is A Trigger Event in effect?</b>		<b>Yes</b>
<i>(Is a Delinquency Trigger Event in effect or is a Cumulative Loss Trigger Event in effect?)</i>		
<b>Is A Delinquency Trigger Event in effect?</b>		<b>Yes</b>
<i>(Does the Delinquency Percentage equal or exceed the target percentage?)</i>		
Rolling Three Month Delinquency Rate	9.3645%	
Target Percentage	1.7944%	
<b>Is A Cumulative Realized Loss Trigger Event in effect?</b>		<b>Yes</b>
<i>(Does the Cumulative Loss Percentage equal or exceed the target percentage?)</i>		
Cumulative Loss Percentage	44.8092%	
Target Percentage	7.0000%	

**BNC Mortgage Loan Trust**  
**Mortgage Pass Through Certificates**  
**Series 2007-3**



**Waterfall Detail**

<b>DISTRIBUTIONS</b>	<b>Amount Distributed</b>	<b>Remaining Available Funds</b>
<b><u>Group 1 Interest Remittance Funds</u></b>		331,100.13
Group 1 Pool Percentage of the Net Swap Payment owed to the Swap Counterparty	0.00	331,100.13
Group 2 Pool Percentage of the Net Swap Payment owed to the Swap Counterparty	0.00	331,100.13
Class A1 Current and Carryforward Interest	(27,347.73)	303,752.40
<b><u>Group 2 Interest Remittance Funds</u></b>		137,984.88
Group 2 Pool Percentage of the Net Swap Payment owed to the Swap Counterparty	0.00	137,984.88
Group 1 Pool Percentage of the Net Swap Payment owed to the Swap Counterparty	0.00	137,984.88
Class A-2, A-3, A-4, A-5 Current and Carryforward Interest	(10,212.73)	127,772.15
<b><u>Group 1 &amp; 2 Interest Remittance Funds</u></b>		431,524.55
Group 1 & 2 Interest Remaining Unpaid SeniorCurrent and Carryforward Interest	0.00	431,524.55
Class M-1 Current and Carryforward Interest	(1,900.56)	429,623.99
Class M-2 Current and Carryforward Interest	0.00	429,623.99
Class M-3 Current and Carryforward Interest	0.00	429,623.99
Class M-4 Current and Carryforward Interest	0.00	429,623.99
Class M-5 Current and Carryforward Interest	0.00	429,623.99
Class M-6 Current and Carryforward Interest	0.00	429,623.99
Class M-7 Current and Carryforward Interest	0.00	429,623.99
Class M-8 Current and Carryforward Interest	0.00	429,623.99
Class M-9 Current and Carryforward Interest	0.00	429,623.99
Class B-1 Current and Carryforward Interest	0.00	429,623.99
Class B-2 Current and Carryforward Interest	0.00	429,623.99
To the Credit Risk Manager, the Credit Risk Manager Fee	(1,155.44)	428,468.55
To the Trustee, Amounts Reimburseable per Section 4.04(b)(i)	0.00	428,468.55

Distribution Date: 07/26/2021  
Determination Date: 07/19/2021

**BNC Mortgage Loan Trust**  
**Mortgage Pass Through Certificates**  
**Series 2007-3**



***Waterfall Detail***

<i><b>DISTRIBUTIONS</b></i>	Amount Distributed	Remaining Available Funds
<u><b>Group 1 Principal Distribution Amount</b></u>		2,101,943.53
Group 1 Swap Percentage of the Net Swap Payment owed to the Swap Counterparty	0.00	2,101,943.53
Group 2 Swap Percentage of the Net Swap Payment owed to the Swap Counterparty	0.00	2,101,943.53
Class A-1, the Class Principal Amount	(2,101,943.53)	0.00
 <u><b>Group 2 Principal Distribution Amount</b></u>		852,120.50
Group 1 Swap Percentage of the Net Swap Payment owed to the Swap Counterparty	0.00	852,120.50
Group 2 Swap Percentage of the Net Swap Payment owed to the Swap Counterparty	0.00	852,120.50
Class A-2, A-3, A-4, A-5, the Class Principal Amount	(852,120.50)	0.00
 <u><b>The Aggregate of Any Remaining Principal Distribution Amount</b></u>		0.00
Concurrently, to the Group 1 Senior Certificates	0.00	0.00
Concurrently, to the Group 2 Senior Certificates	0.00	0.00
Class M-1, the Class Principal Amount	0.00	0.00
Class M-2, the Class Principal Amount	0.00	0.00
Class M-3, the Class Principal Amount	0.00	0.00
Class M-4, the Class Principal Amount	0.00	0.00
Class M-5, the Class Principal Amount	0.00	0.00
Class M-6, the Class Principal Amount	0.00	0.00
Class M-7, the Class Principal Amount	0.00	0.00
Class M-8, the Class Principal Amount	0.00	0.00
Class M-9, the Class Principal Amount	0.00	0.00
Class B-1, the Class Principal Amount	0.00	0.00
Class B-2, the Class Principal Amount	0.00	0.00



Distribution Date: 07/26/2021  
Determination Date: 07/19/2021

**BNC Mortgage Loan Trust**  
**Mortgage Pass Through Certificates**  
**Series 2007-3**



**Waterfall Detail**

<b>DISTRIBUTIONS</b>	<b>Amount Distributed</b>	<b>Remaining Available Funds</b>
<b>Group 1 &amp; 2 Monthly Excess Cashflow Funds</b>		428,468.65
Concurrently, to the Group 1 Senior Certificates	(308,909.76)	119,558.89
Concurrently, to the Group 2 Senior Certificates	(119,558.89)	0.00
Class M-1, the Class Principal Amount	0.00	0.00
Class M-2, the Class Principal Amount	0.00	0.00
Class M-3, the Class Principal Amount	0.00	0.00
Class M-4, the Class Principal Amount	0.00	0.00
Class M-5, the Class Principal Amount	0.00	0.00
Class M-6, the Class Principal Amount	0.00	0.00
Class M-7, the Class Principal Amount	0.00	0.00
Class M-8, the Class Principal Amount	0.00	0.00
Class M-9, the Class Principal Amount	0.00	0.00
Class B-2, the Class Principal Amount	0.00	0.00
Class B-2, the Class Principal Amount	0.00	0.00
Subordinate Certificates, Any Deferred Amount	0.00	0.00
Basis Risk Reserve Fund, the Basis Risk Payment	0.00	0.00
Class P, the Class P Principal Amount	0.00	0.00
Swap Account, the Class X Distributable Amount	0.00	0.00
Class R, the remainder	0.00	0.00

Distribution Date: 07/26/2021  
Determination Date: 07/19/2021

**BNC Mortgage Loan Trust**  
**Mortgage Pass Through Certificates**  
**Series 2007-3**



*Other Information*

**Basis Risk Reserve Fund**

Beginning Balance	0.00
Interest Earnings	0.00
Deposits	0.00
Withdrawals	0.00
Ending Balance	0.00

**Swap Account**

Beginning Balance	1,000.00
Interest Earnings	0.00
Deposits	0.00
Withdrawals	0.00
Ending Balance	1,000.00

**Interest Rate Cap Account**

Beginning Balance	1,000.00
Interest Earnings	0.00
Deposits	0.00
Withdrawals	0.00
Ending Balance	1,000.00

**Distributions to the Holders since inception**

Class P	997,840.78
Class X	13,857,532.52
Class LT-R	0.00
Class R	0.00
Class C	0.00
Current Libor	0.091500%
Next Libor	0.089250%

**BNC Mortgage Loan Trust**  
**Mortgage Pass Through Certificates**  
**Series 2007-3**



*Other Information*

**Basis Risk Shortfall Amounts (Amounts include prior month's unpaid)**

Class A-1 Basis Risk Shortfall Amount	0.00
Class A-2 Basis Risk Shortfall Amount	0.00
Class A-3 Basis Risk Shortfall Amount	0.00
Class A-4 Basis Risk Shortfall Amount	0.00
Class A-5 Basis Risk Shortfall Amount	0.00
Class M-1 Basis Risk Shortfall Amount	0.00
Class M-2 Basis Risk Shortfall Amount	0.00
Class M-3 Basis Risk Shortfall Amount	0.00
Class M-4 Basis Risk Shortfall Amount	0.00
Class M-5 Basis Risk Shortfall Amount	0.00
Class M-6 Basis Risk Shortfall Amount	0.00
Class M-7 Basis Risk Shortfall Amount	0.00
Class M-8 Basis Risk Shortfall Amount	1,197.67
Class M-9 Basis Risk Shortfall Amount	1,377.36
Class B-1 Basis Risk Shortfall Amount	778.61
Class B-2 Basis Risk Shortfall Amount	1,197.67

**Unpaid Basis Risk Shortfall Amounts**

Class A-1 Unpaid Basis Risk Shortfall Amount	0.00
Class A-2 Unpaid Basis Risk Shortfall Amount	0.00
Class A-3 Unpaid Basis Risk Shortfall Amount	0.00
Class A-4 Unpaid Basis Risk Shortfall Amount	0.00
Class A-5 Unpaid Basis Risk Shortfall Amount	0.00
Class M-1 Unpaid Basis Risk Shortfall Amount	0.00
Class M-2 Unpaid Basis Risk Shortfall Amount	0.00
Class M-3 Unpaid Basis Risk Shortfall Amount	0.00
Class M-4 Unpaid Basis Risk Shortfall Amount	0.00
Class M-5 Unpaid Basis Risk Shortfall Amount	0.00
Class M-6 Unpaid Basis Risk Shortfall Amount	0.00
Class M-7 Unpaid Basis Risk Shortfall Amount	0.00
Class M-8 Unpaid Basis Risk Shortfall Amount	1,197.67
Class M-9 Unpaid Basis Risk Shortfall Amount	1,377.36
Class B-1 Unpaid Basis Risk Shortfall Amount	778.61

Distribution Date: 07/26/2021  
Determination Date: 07/19/2021

**BNC Mortgage Loan Trust**  
**Mortgage Pass Through Certificates**  
**Series 2007-3**



*Other Information*

Class B-2 Unpaid Basis Risk Shortfall Amount

1,197.67

**Certificate Interest Rates limited by the Net WAC Rate:**

None of the Certificate Rates were limited

FPD Premiums

0.00

Senior Principal Distribution Amount

2,954,064.03

Net Swap Payment to the Supplemental Interest Trust Pursuant to Sec.5.02

0.00

Net Swap Payment to the Swap Counterparty Pursuant to Sec.5.02

0.00

Swap Termination Payment to the Supplemental Interest Trust Pursuant to Sec.5.02

0.00

Swap Termination Payment to the Swap Counterparty Pursuant to Sec.5.02

0.00

Distribution Date: 07/26/2021  
Determination Date: 07/19/2021

**BNC Mortgage Loan Trust**  
**Mortgage Pass Through Certificates**  
**Series 2007-3**



*Liquidation / Loss Detail*

Loan Number	Loss Type	Most Recent Loan Status	Most Recent Next Due Date	Cutoff Principal Balance	Prior Unpaid Principal Balance	Prior Scheduled Principal Balance	Current Realized Loss Amount	Subsequent Loss / (Recovery) Amount	Total Realized Loss Amount	Loss Severity
<b>Group 1</b>										
0000000124425778	Liquidation	REO	10/01/2018	100,937.85	90,182.39	81,717.60	35,155.78	-	35,155.78	43.021%
0000000124428616	Liquidation	REO	09/01/2018	211,136.36	182,419.19	167,583.94	35,408.35	-	35,408.35	21.129%
0000000123853095	Liquidation	N/A - Prior Liquidation	-	57,250.81	-	-	-	(233.06)	-233.06	-
0000000123883100	Liquidation	N/A - Prior Liquidation	-	49,895.11	-	-	-	(246.81)	-246.81	-
0000000124255316	Liquidation	N/A - Prior Liquidation	-	134,702.61	-	-	-	1,300.50	1,300.50	-
0000000124268186	Liquidation	N/A - Prior Liquidation	-	168,224.55	-	-	-	(390.00)	-390.00	-
0000000124421603	Liquidation	N/A - Prior Liquidation	-	191,971.83	-	-	-	175.00	175.00	-
0000000124423534	Liquidation	N/A - Prior Liquidation	-	95,983.86	-	-	-	(650.00)	-650.00	-
0000000123261844	Mod/Active	Current	07/01/2021	60,185.08	52,814.78	49,554.16	711.01	-	711.01	-
0000000123555914	Mod/Active	Current	07/01/2021	29,536.88	24,666.80	19,878.42	322.67	-	322.67	-
0000000124048877	Mod/Active	Current	07/01/2021	360,826.04	133,413.62	123,970.94	1,040.85	-	1,040.85	-
0000000124058835	Mod/Active	Current	07/01/2021	225,000.00	173,453.48	165,212.69	805.25	-	805.25	-
0000000124242918	Mod/Active	Current	07/01/2021	288,648.60	301,706.56	276,708.33	1,755.30	-	1,755.30	-
0000000124244161	Mod/Active	Current	07/01/2021	237,884.29	180,611.09	168,026.95	965.74	-	965.74	-
0000000124246430	Mod/Active	Current	07/01/2021	345,982.79	286,479.19	270,589.73	1,910.87	-	1,910.87	-
0000000124247107	Mod/Active	Current	07/01/2021	132,116.38	112,718.91	98,367.37	1,176.14	-	1,176.14	-
0000000124257254	Mod/Active	Current	07/01/2021	284,582.25	168,764.73	129,224.92	1,097.36	-	1,097.36	-
0000000124259425	Mod/Active	Current	07/01/2021	254,516.01	244,626.80	230,913.65	1,704.63	-	1,704.63	-
0000000124267048	Mod/Active	Current	07/01/2021	113,280.10	130,513.70	85,430.26	578.97	-	578.97	-
0000000124268244	Mod/Active	Current	07/01/2021	184,273.34	169,215.38	147,276.69	1,921.30	-	1,921.30	-
0000000124273178	Mod/Active	Current	07/01/2021	390,824.71	439,719.40	400,391.41	2,469.79	-	2,469.79	-
0000000124276585	Mod/Active	Current	07/01/2021	234,461.16	188,333.15	147,866.67	1,076.07	-	1,076.07	-
0000000124278292	Mod/Active	Current	07/01/2021	411,000.00	230,034.23	206,190.60	1,989.93	-	1,989.93	-
0000000124279571	Mod/Active	Current	07/01/2021	404,943.29	196,688.60	144,791.43	1,929.78	-	1,929.78	-
0000000124281999	Mod/Active	Current	07/01/2021	414,585.00	206,998.46	160,383.86	1,278.10	-	1,278.10	-
0000000124412495	Mod/Active	Current	07/01/2021	99,937.23	83,963.59	79,592.10	1,042.20	-	1,042.20	-

Distribution Date: 07/26/2021  
Determination Date: 07/19/2021

**BNC Mortgage Loan Trust**  
**Mortgage Pass Through Certificates**  
**Series 2007-3**



***Liquidation / Loss Detail***

Loan Number	Loss Type	Most Recent Loan Status	Most Recent Next Due Date	Cutoff Principal Balance	Prior Unpaid Principal Balance	Prior Scheduled Principal Balance	Current Realized Loss Amount	Subsequent Loss / (Recovery) Amount	Total Realized Loss Amount	Loss Severity
<b>Group 1</b>										
0000000124413105	Mod/Active	Current	07/01/2021	197,116.86	197,753.15	104,576.79	798.53	-	798.53	-
0000000124415126	Mod/Active	Current	07/01/2021	232,366.92	176,312.10	166,787.42	888.32	-	888.32	-
0000000124415563	Mod/Active	Current	07/01/2021	185,462.25	119,650.35	114,936.77	642.41	-	642.41	-
0000000124416181	Mod/Active	Current	07/01/2021	170,902.12	44,371.63	37,841.68	908.45	-	908.45	-
0000000124416470	Mod/Active	Current	07/01/2021	343,931.79	427,052.98	209,611.81	4,214.84	-	4,214.84	-
0000000124416710	Mod/Active	Current	07/01/2021	187,420.13	186,760.84	172,220.43	1,307.18	-	1,307.18	-
0000000124417171	Mod/Active	Current	07/01/2021	415,927.77	431,174.00	355,922.78	1,933.37	-	1,933.37	-
0000000124417924	Mod/Active	Current	07/01/2021	217,568.84	75,474.94	66,622.95	950.72	-	950.72	-
0000000124418757	Mod/Active	Current	07/01/2021	161,458.36	66,318.04	51,558.00	267.05	-	267.05	-
0000000124419847	Mod/Active	Current	07/01/2021	374,900.10	374,721.91	348,231.75	1,638.19	-	1,638.19	-
0000000124419946	Mod/Active	Current	07/01/2021	215,952.37	207,641.89	203,514.91	1,403.64	-	1,403.64	-
0000000124421025	Mod/Active	Current	07/01/2021	260,805.91	231,580.06	229,811.23	1,499.56	-	1,499.56	-
0000000124423302	Mod/Active	Current	07/01/2021	346,442.65	112,285.38	97,227.34	155.82	-	155.82	-
0000000124423682	Mod/Active	Current	07/01/2021	259,906.09	510,485.53	332,900.67	2,280.00	-	2,280.00	-
0000000124423740	Mod/Active	Current	07/01/2021	127,464.00	29,434.38	24,446.32	550.65	-	550.65	-
0000000124424557	Mod/Active	Current	07/01/2021	252,896.63	200,654.68	194,017.20	773.51	-	773.51	-
0000000124425174	Mod/Active	Current	07/01/2021	244,859.04	222,074.44	159,795.57	1,525.72	-	1,525.72	-
0000000124425489	Mod/Active	Current	07/01/2021	187,861.86	300,228.81	149,363.67	3,084.62	-	3,084.62	-
0000000124426321	Mod/Active	Current	07/01/2021	543,830.10	519,932.15	468,217.55	3,383.53	-	3,383.53	-
0000000124426776	Mod/Active	Current	07/01/2021	209,951.69	313,559.64	309,657.61	1,832.26	-	1,832.26	-
0000000124427816	Mod/Active	Current	07/01/2021	179,894.27	96,185.18	78,363.83	110.00	-	110.00	-
0000000124429374	Mod/Active	Current	07/01/2021	456,263.47	763,748.40	722,553.67	4,066.95	-	4,066.95	-
0000000124429432	Mod/Active	Current	07/01/2021	154,380.54	143,960.79	125,685.15	1,475.20	-	1,475.20	-
0000000124429507	Mod/Active	Current	07/01/2021	224,943.87	176,014.04	173,869.06	1,666.55	-	1,666.55	-
0000000124429556	Mod/Active	Current	07/01/2021	329,912.09	113,837.48	98,491.74	1,974.66	-	1,974.66	-
0000000124430117	Mod/Active	Current	07/01/2021	103,439.20	50,395.41	44,202.41	1,053.16	-	1,053.16	-

Distribution Date: 07/26/2021  
Determination Date: 07/19/2021

**BNC Mortgage Loan Trust**  
**Mortgage Pass Through Certificates**  
**Series 2007-3**



*Liquidation / Loss Detail*

Loan Number	Loss Type	Most Recent Loan Status	Most Recent Next Due Date	Cutoff Principal Balance	Prior Unpaid Principal Balance	Prior Scheduled Principal Balance	Current Realized Loss Amount	Subsequent Loss / (Recovery) Amount	Total Realized Loss Amount	Loss Severity
<b>Group 1</b>										
0000000124430166	Mod/Active	Current	07/01/2021	224,945.69	194,643.63	147,175.51	1,128.14	-	1,128.14	-
0000000124430968	Mod/Active	Current	07/01/2021	152,929.37	75,406.25	69,049.86	796.35	-	796.35	-
0000000124431461	Mod/Active	Current	07/01/2021	136,764.38	128,206.48	119,988.10	743.34	-	743.34	-
0000000124432352	Mod/Active	Current	07/01/2021	364,282.57	336,614.64	293,564.10	2,822.09	-	2,822.09	-
0000000124432659	Mod/Active	Current	07/01/2021	165,964.43	171,385.70	120,264.28	713.86	-	713.86	-
0000000124433087	Mod/Active	Current	07/01/2021	280,066.68	375,606.13	172,679.68	1,482.63	-	1,482.63	-
0000000124433202	Mod/Active	Current	07/01/2021	208,213.38	110,318.07	93,473.11	1,209.57	-	1,209.57	-
0000000124433228	Mod/Active	Current	07/01/2021	339,937.58	304,476.53	304,153.42	15.00	-	15.00	-
0000000124433368	Mod/Active	Current	07/01/2021	299,904.26	245,592.61	222,429.63	1,829.55	-	1,829.55	-
0000000124433764	Mod/Active	Current	07/01/2021	161,250.00	179,472.21	156,733.51	1,439.03	-	1,439.03	-
0000000124433798	Mod/Active	Current	07/01/2021	181,914.74	172,241.24	147,595.29	1,853.95	-	1,853.95	-
0000000124433814	Mod/Active	Current	07/01/2021	144,945.88	142,173.41	122,095.18	1,513.46	-	1,513.46	-
0000000124434754	Mod/Active	Current	07/01/2021	276,185.50	167,310.69	153,934.04	1,144.50	-	1,144.50	-
0000000124435835	Mod/Active	Current	07/01/2021	74,984.94	61,593.62	46,376.13	-14,877.42	-	-14,877.42	-
0000000124439456	Mod/Active	Current	07/01/2021	143,932.02	96,832.98	89,766.47	627.88	-	627.88	-
0000000124439811	Mod/Active	Current	07/01/2021	171,957.72	142,620.71	138,942.71	-3,678.00	-	-3,678.00	-
0000000124440215	Mod/Active	Current	07/01/2021	328,889.63	270,946.91	196,405.91	1,342.59	-	1,342.59	-
0000000124440298	Mod/Active	Current	07/01/2021	211,903.24	190,681.75	115,177.99	1,001.47	-	1,001.47	-
0000000124440371	Mod/Active	Current	07/01/2021	210,762.93	211,339.28	194,500.42	1,493.07	-	1,493.07	-
0000000124441189	Mod/Active	Current	07/01/2021	319,464.77	349,798.51	207,017.09	1,402.65	-	1,402.65	-
0000000124441619	Mod/Active	Current	07/01/2021	187,842.83	141,250.84	139,670.03	1,191.92	-	1,191.92	-
0000000124443714	Mod/Active	Current	07/01/2021	355,142.48	327,917.33	306,464.82	1,625.89	-	1,625.89	-
0000000124444704	Mod/Active	Current	07/01/2021	353,308.23	393,573.86	355,408.29	2,069.79	-	2,069.79	-
0000000124446881	Mod/Active	Current	07/01/2021	150,049.64	37,200.11	28,642.47	844.99	-	844.99	-
0000000124447632	Mod/Active	Current	07/01/2021	119,933.42	76,036.93	60,209.29	710.54	-	710.54	-
0000000124448747	Mod/Active	Current	07/01/2021	169,048.05	50,003.25	36,866.59	1,637.07	-	1,637.07	-

Distribution Date: 07/26/2021  
Determination Date: 07/19/2021

**BNC Mortgage Loan Trust**  
**Mortgage Pass Through Certificates**  
**Series 2007-3**



*Liquidation / Loss Detail*

Loan Number	Loss Type	Most Recent Loan Status	Most Recent Next Due Date	Cutoff Principal Balance	Prior Unpaid Principal Balance	Prior Scheduled Principal Balance	Current Realized Loss Amount	Subsequent Loss / (Recovery) Amount	Total Realized Loss Amount	Loss Severity
Group 1										
0000000124449430	Mod/Active	Current	07/01/2021	412,500.00	467,479.47	445,265.29	1,921.92	-	1,921.92	-
0000000124450305	Mod/Active	Current	07/01/2021	416,270.12	373,049.59	333,081.43	2,248.77	-	2,248.77	-
0000000124264680	Mod/Active	Delinquent	05/01/2021	234,829.03	122,782.92	122,782.92	16.34	-	16.34	-
0000000124414046	Mod/Active	Delinquent	06/01/2021	310,000.00	245,352.06	233,442.01	34.89	-	34.89	-
0000000124414111	Mod/Active	Delinquent	04/01/2021	212,898.50	245,841.26	244,410.96	15.00	-	15.00	-
0000000124431396	Mod/Active	Delinquent	06/01/2021	131,973.03	122,881.93	122,786.11	0.08	-	0.08	-
0000000124445545	Mod/Active	Delinquent	05/01/2021	126,313.70	92,620.63	92,166.81	1,985.00	-	1,985.00	-
0000000124029075	Mod/Active	Bankruptcy	07/01/2021	233,351.88	57,781.26	47,649.53	109.00	-	109.00	-
0000000124433749	Mod/Active	Bankruptcy	05/01/2021	108,833.69	89,365.19	89,365.19	-13.50	-	-13.50	-
0000000124436270	Mod/Active	Bankruptcy	06/01/2021	260,032.70	257,254.72	257,254.72	-9.00	-	-9.00	-
0000000124271552	Trailing	N/A - Prior Liquidation	-	360,000.00	-	-	-	12.00	12.00	-
0000000124419003	Trailing	N/A - Prior Liquidation	-	195,651.44	-	-	-	9.25	9.25	-
0000000124436858	Trailing	N/A - Prior Liquidation	-	142,071.18	-	-	-	3.12	3.12	-
0000000124441387	Trailing	N/A - Prior Liquidation	-	174,962.61	-	-	-	12.00	12.00	-
0000000124443375	Trailing	N/A - Prior Liquidation	-	107,081.59	-	-	-	9.25	9.25	-
0000000124447483	Trailing	N/A - Prior Liquidation	-	209,952.05	-	-	-	12.00	12.00	-
Count: 94	SUBTOTAL			21,439,790.93	16,716,584.95	14,220,888.92	153,117.39	13.25	153,130.64	1.077%
Group 2										
0000000124275983	Mod/Active	Current	07/01/2021	297,000.00	115,946.91	101,640.62	995.35	-	995.35	-
0000000124280520	Mod/Active	Current	07/01/2021	220,032.67	238,638.94	120,628.68	846.35	-	846.35	-
0000000124412867	Mod/Active	Current	07/01/2021	570,000.00	702,390.35	476,110.97	2,895.89	-	2,895.89	-
0000000124414798	Mod/Active	Current	07/01/2021	464,801.93	482,091.76	328,579.83	2,319.89	-	2,319.89	-
0000000124421272	Mod/Active	Current	07/01/2021	637,382.55	632,610.33	594,597.90	4,055.18	-	4,055.18	-
0000000124423773	Mod/Active	Current	07/01/2021	263,420.60	312,656.67	162,620.31	1,465.33	-	1,465.33	-
0000000124425000	Mod/Active	Current	07/01/2021	600,000.00	495,812.28	377,542.80	1,963.26	-	1,963.26	-
0000000124426081	Mod/Active	Current	07/01/2021	647,828.63	575,347.62	559,722.78	3,728.53	-	3,728.53	-



Distribution Date: 07/26/2021  
Determination Date: 07/19/2021

**BNC Mortgage Loan Trust**  
**Mortgage Pass Through Certificates**  
**Series 2007-3**



*Liquidation / Loss Detail*

Loan Number	Loss Type	Most Recent Loan Status	Most Recent Next Due Date	Cutoff Principal Balance	Prior Unpaid Principal Balance	Prior Scheduled Principal Balance	Current Realized Loss Amount	Subsequent Loss / (Recovery) Amount	Total Realized Loss Amount	Loss Severity
<b>Group 2</b>										
0000000124426792	Mod/Active	Current	07/01/2021	506,217.64	226,755.21	221,719.33	2,300.31	-	2,300.31	-
0000000124427501	Mod/Active	Current	07/01/2021	734,431.17	825,952.55	727,853.56	7,044.84	-	7,044.84	-
0000000124429317	Mod/Active	Current	07/01/2021	432,000.00	362,824.39	323,711.38	2,716.58	-	2,716.58	-
0000000124429564	Mod/Active	Current	07/01/2021	157,954.08	152,223.23	114,606.94	1,440.44	-	1,440.44	-
0000000124429663	Mod/Active	Current	07/01/2021	420,000.00	280,313.77	246,494.62	2,406.65	-	2,406.65	-
0000000124430653	Mod/Active	Current	07/01/2021	119,117.96	94,073.50	93,076.01	3,558.77	-	3,558.77	-
0000000124432568	Mod/Active	Current	07/01/2021	424,924.82	338,170.29	187,373.14	1,183.05	-	1,183.05	-
0000000124433392	Mod/Active	Current	07/01/2021	665,000.00	752,023.56	700,222.34	4,449.45	-	4,449.45	-
0000000124439043	Mod/Active	Current	07/01/2021	464,849.47	473,529.29	418,608.30	3,665.08	-	3,665.08	-
0000000124439779	Mod/Active	Current	07/01/2021	143,631.78	145,931.13	129,973.77	1,332.30	-	1,332.30	-
0000000124440363	Mod/Active	Current	07/01/2021	279,890.75	165,860.30	135,224.95	823.32	-	823.32	-
0000000124440801	Mod/Active	Current	07/01/2021	149,787.58	133,462.96	115,864.02	1,247.08	-	1,247.08	-
0000000124446808	Mod/Active	Current	07/01/2021	166,920.33	155,430.17	119,260.03	2,470.32	-	2,470.32	-
0000000124448259	Mod/Active	Current	07/01/2021	500,000.00	379,730.78	347,194.49	5,910.22	-	5,910.22	-
0000000124431370	Mod/Active	Delinquent	05/01/2021	587,862.72	602,540.05	600,590.79	14.12	-	14.12	-
0000000124417775	Mod/Active	Bankruptcy	05/01/2021	467,909.51	383,425.76	264,280.70	-4.50	-	-4.50	-
0000000124413204	Trailing	Current	07/01/2021	440,825.99	232,050.81	189,686.76	-42,000.00	-	-42,000.00	-22.142%
0000000124445024	Trailing	Delinquent	06/01/2021	514,832.69	425,891.32	403,718.27	-21,097.30	-	-21,097.30	-5.226%
0000000124420977	Trailing	N/A - Prior Liquidation	-	161,896.68	-	-	-	19.25	19.25	-
0000000124426032	Trailing	N/A - Prior Liquidation	-	636,295.43	-	-	-	(90.19)	-90.19	-
<b>Count: 28</b>	<b>SUBTOTAL</b>			11,674,814.98	9,685,683.93	8,060,903.29	(4,269.49)	(70.94)	(4,340.43)	-0.053%
<b>Count: 122</b>	<b>TOTALS</b>			33,114,605.91	26,402,268.88	22,281,792.21	148,847.90	(57.69)	148,790.21	0.668%

Distribution Date: 07/26/2021  
Determination Date: 07/19/2021

**BNC Mortgage Loan Trust**  
**Mortgage Pass Through Certificates**  
**Series 2007-3**



*REO Detail*

Loan Number	Group No.	State	REO Acquisition Date	Original Principal Balance	Unpaid Principal Balance at Acquisition	Current Scheduled Principal Balance	REO Book Value
0000000124441403	1	FL	Not Available	103,500.00	Not Available	102,810.88	Not Available