

Distribution Date: 02/26/2007  
Determination Date: 02/09/2007

**Citigroup Mortgage Loan Trust Inc.  
Asset Backed Pass Through Certificates  
Series 2006-AMC1**



**CONTACT INFORMATION**

Depositor	Citigroup Mortgage Loan Trust Inc. 390 Greenwich Street New York, NY 10013
Credit Risk Manager	Pentalpha Surveillance LLC. 375 North French Road, Suite 100 Amherst, NY 14228
Trust Administrator	Citibank, N.A. 388 Greenwich Street, 14th Floor New York, NY 10013

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Citibank, N.A.  
Agency and Trust  
388 Greenwich Street, 14th Floor  
New York, NY 10013

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**Citigroup Mortgage Loan Trust Inc.**  
**Asset Backed Pass Through Certificates**  
**Series 2006-AMC1**

***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)
A1	602,007,000.00	513,344,396.43	5.465000%	32 / 360	01/25 - 02/25	2,493,713.00	14,893,593.02	17,387,306.02	0.00	0.00	498,450,803.41
A2A	208,254,000.00	145,761,919.30	5.380000%	32 / 360	01/25 - 02/25	697,065.89	10,130,318.03	10,827,383.92	0.00	0.00	135,631,601.27
A2B	169,186,000.00	169,186,000.00	5.480000%	32 / 360	01/25 - 02/25	824,123.80	0.00	824,123.80	0.00	0.00	169,186,000.00
A2C	7,144,000.00	7,144,000.00	5.580000%	32 / 360	01/25 - 02/25	35,434.24	0.00	35,434.24	0.00	0.00	7,144,000.00
M1	44,334,000.00	44,334,000.00	5.610000%	32 / 360	01/25 - 02/25	221,078.88	0.00	221,078.88	0.00	0.00	44,334,000.00
M2	51,827,000.00	51,827,000.00	5.630000%	32 / 360	01/25 - 02/25	259,365.34	0.00	259,365.34	0.00	0.00	51,827,000.00
M3	21,231,000.00	21,231,000.00	5.660000%	32 / 360	01/25 - 02/25	106,815.52	0.00	106,815.52	0.00	0.00	21,231,000.00
M4	17,484,000.00	17,484,000.00	5.720000%	32 / 360	01/25 - 02/25	88,896.43	0.00	88,896.43	0.00	0.00	17,484,000.00
M5	22,479,000.00	22,479,000.00	5.770000%	32 / 360	01/25 - 02/25	115,292.29	0.00	115,292.29	0.00	0.00	22,479,000.00
M6	14,362,000.00	14,362,000.00	5.870000%	32 / 360	01/25 - 02/25	74,937.72	0.00	74,937.72	0.00	0.00	14,362,000.00
M7	16,860,000.00	16,860,000.00	6.140000%	32 / 360	01/25 - 02/25	92,018.13	0.00	92,018.13	0.00	0.00	16,860,000.00
M8	9,366,000.00	9,366,000.00	6.370000%	32 / 360	01/25 - 02/25	53,032.37	0.00	53,032.37	0.00	0.00	9,366,000.00
M9	16,235,000.00	16,235,000.00	7.319620%	32 / 360	01/25 - 02/25	107,800.40	0.00	107,800.40	0.00	0.00	16,235,000.00
M10	9,991,000.00	9,991,000.00	7.319620%	32 / 360	01/25 - 02/25	69,448.55	0.00	69,448.55	0.00	0.00	9,991,000.00
M11	12,488,000.00	12,488,000.00	7.319620%	32 / 360	01/25 - 02/25	86,805.48	0.00	86,805.48	0.00	0.00	12,488,000.00
CE	25,602,284.29	25,601,432.88	85.801744%	30 / 360	01/01 - 01/31	1,806,837.34	0.00	1,806,837.34	0.00	0.00	25,601,432.88
P	100.00	100.00	0.000000%	30 / 360		237,975.00	0.00	237,975.00	0.00	0.00	100.00
R	0.00	0.00	0.000000%	30 / 360		0.00	0.00	0.00	0.00	0.00	0.00
RX	0.00	0.00	0.000000%	30 / 360		0.00	0.00	0.00	0.00	0.00	0.00
Totals	1,248,850,384.29	1,097,694,848.61				7,370,640.38	25,023,911.05	32,394,551.43	0.00	0.00	1,072,670,937.56

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**Citigroup Mortgage Loan Trust Inc.**  
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**Series 2006-AMC1**  
*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)
A1	17309PAS5	02/23/2007	852.721640	4.142332	24.739900	28.882232	0.000000	0.000000	827.981740
A2A	17309PAA4	02/23/2007	699.923744	3.347191	48.644050	51.991241	0.000000	0.000000	651.279693
A2B	17309PAB2	02/23/2007	1,000.000000	4.871111	0.000000	4.871111	0.000000	0.000000	1,000.000000
A2C	17309PAC0	02/23/2007	1,000.000000	4.960000	0.000000	4.960000	0.000000	0.000000	1,000.000000
M1	17309PAD8	02/23/2007	1,000.000000	4.986667	0.000000	4.986667	0.000000	0.000000	1,000.000000
M2	17309PAE6	02/23/2007	1,000.000000	5.004444	0.000000	5.004444	0.000000	0.000000	1,000.000000
M3	17309PAF3	02/23/2007	1,000.000000	5.031111	0.000000	5.031111	0.000000	0.000000	1,000.000000
M4	17309PAG1	02/23/2007	1,000.000000	5.084445	0.000000	5.084445	0.000000	0.000000	1,000.000000
M5	17309PAH9	02/23/2007	1,000.000000	5.128889	0.000000	5.128889	0.000000	0.000000	1,000.000000
M6	17309PAJ5	02/23/2007	1,000.000000	5.217777	0.000000	5.217777	0.000000	0.000000	1,000.000000
M7	17309PAK2	02/23/2007	1,000.000000	5.457778	0.000000	5.457778	0.000000	0.000000	1,000.000000
M8	17309PAL0	02/23/2007	1,000.000000	5.662222	0.000000	5.662222	0.000000	0.000000	1,000.000000
M9	17309PAM8	02/23/2007	1,000.000000	6.640000	0.000000	6.640000	0.000000	0.000000	1,000.000000
M10	17309PAT3	02/23/2007	1,000.000000	6.951111	0.000000	6.951111	0.000000	0.000000	1,000.000000
M11	17309PAU0	02/23/2007	1,000.000000	6.951111	0.000000	6.951111	0.000000	0.000000	1,000.000000
CE	17309PAP1	01/31/2007	999.966745	70.573286	0.000000	70.573286	0.000000	0.000000	999.966745
P	17309PAN6	01/31/2007	1,000.000000	2,379,750.000000	0.000000	2,379,750.000000	0.000000	0.000000	1,000.000000
R	17309PAQ9	01/31/2007	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
RX	17309PAR7	01/31/2007	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000

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**Citigroup Mortgage Loan Trust Inc.**  
**Asset Backed Pass Through Certificates**  
**Series 2006-AMC1**  
*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)
A1	513,344,396.43	5.46500%	5.46500%	32 / 360	2,493,713.00	0.00	0.00	0.00	2,493,713.00	0.00	2,493,713.00	0.00
A2A	145,761,919.30	5.38000%	5.38000%	32 / 360	697,065.89	0.00	0.00	0.00	697,065.89	0.00	697,065.89	0.00
A2B	169,186,000.00	5.48000%	5.48000%	32 / 360	824,123.80	0.00	0.00	0.00	824,123.80	0.00	824,123.80	0.00
A2C	7,144,000.00	5.58000%	5.58000%	32 / 360	35,434.24	0.00	0.00	0.00	35,434.24	0.00	35,434.24	0.00
M1	44,334,000.00	5.61000%	5.61000%	32 / 360	221,078.88	0.00	0.00	0.00	221,078.88	0.00	221,078.88	0.00
M2	51,827,000.00	5.63000%	5.63000%	32 / 360	259,365.34	0.00	0.00	0.00	259,365.34	0.00	259,365.34	0.00
M3	21,231,000.00	5.66000%	5.66000%	32 / 360	106,815.52	0.00	0.00	0.00	106,815.52	0.00	106,815.52	0.00
M4	17,484,000.00	5.72000%	5.72000%	32 / 360	88,896.43	0.00	0.00	0.00	88,896.43	0.00	88,896.43	0.00
M5	22,479,000.00	5.77000%	5.77000%	32 / 360	115,292.29	0.00	0.00	0.00	115,292.29	0.00	115,292.29	0.00
M6	14,362,000.00	5.87000%	5.87000%	32 / 360	74,937.72	0.00	0.00	0.00	74,937.72	0.00	74,937.72	0.00
M7	16,860,000.00	6.14000%	6.14000%	32 / 360	92,018.13	0.00	0.00	0.00	92,018.13	0.00	92,018.13	0.00
M8	9,366,000.00	6.37000%	6.37000%	32 / 360	53,032.37	0.00	0.00	0.00	53,032.37	0.00	53,032.37	0.00
M9	16,235,000.00	7.31962%	7.31962%	32 / 360	107,800.40	0.00	0.00	0.00	107,800.40	0.00	107,800.40	0.00
M10	9,991,000.00	7.31962%	7.31962%	32 / 360	69,448.55	0.00	0.00	0.00	69,448.55	0.00	69,448.55	0.00
M11	12,488,000.00	7.31962%	7.31962%	32 / 360	86,805.48	0.00	0.00	0.00	86,805.48	0.00	86,805.48	0.00
CE	25,601,432.88	85.80174%	0.00000%	30 / 360	1,806,837.34	0.00	0.00	0.00	1,806,837.34	0.00	1,806,837.34	0.00
P	100.00	0.00000%	0.00000%	30 / 360	237,975.00	0.00	0.00	0.00	237,975.00	0.00	237,975.00	0.00
R	0.00	0.00000%	0.00000%	30 / 360	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RX	0.00	0.00000%	0.00000%	30 / 360	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Totals	1,097,694,848.61				7,370,640.38	0.00	0.00	0.00	7,370,640.38	0.00	7,370,640.38	0.00

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**Citigroup Mortgage Loan Trust Inc.**  
**Asset Backed Pass Through Certificates**  
**Series 2006-AMC1**  
*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)
A1	602,007,000.00	513,344,396.43	371,520.14	14,522,072.88	0.00	0.00	0.00	498,450,803.41	0.00	48.20%	46.47%	21.00%	24.45%
A2A	208,254,000.00	145,761,919.30	173,318.25	9,956,999.78	0.00	0.00	0.00	135,631,601.27	0.00	16.68%	12.64%	21.00%	24.45%
A2B	169,186,000.00	169,186,000.00	0.00	0.00	0.00	0.00	0.00	169,186,000.00	0.00	13.55%	15.77%	21.00%	24.45%
A2C	7,144,000.00	7,144,000.00	0.00	0.00	0.00	0.00	0.00	7,144,000.00	0.00	0.57%	0.67%	21.00%	24.45%
M1	44,334,000.00	44,334,000.00	0.00	0.00	0.00	0.00	0.00	44,334,000.00	0.00	3.55%	4.13%	17.45%	20.32%
M2	51,827,000.00	51,827,000.00	0.00	0.00	0.00	0.00	0.00	51,827,000.00	0.00	4.15%	4.83%	13.30%	15.48%
M3	21,231,000.00	21,231,000.00	0.00	0.00	0.00	0.00	0.00	21,231,000.00	0.00	1.70%	1.98%	11.60%	13.51%
M4	17,484,000.00	17,484,000.00	0.00	0.00	0.00	0.00	0.00	17,484,000.00	0.00	1.40%	1.63%	10.20%	11.88%
M5	22,479,000.00	22,479,000.00	0.00	0.00	0.00	0.00	0.00	22,479,000.00	0.00	1.80%	2.10%	8.40%	9.78%
M6	14,362,000.00	14,362,000.00	0.00	0.00	0.00	0.00	0.00	14,362,000.00	0.00	1.15%	1.34%	7.25%	8.44%
M7	16,860,000.00	16,860,000.00	0.00	0.00	0.00	0.00	0.00	16,860,000.00	0.00	1.35%	1.57%	5.90%	6.87%
M8	9,366,000.00	9,366,000.00	0.00	0.00	0.00	0.00	0.00	9,366,000.00	0.00	0.75%	0.87%	5.15%	6.00%
M9	16,235,000.00	16,235,000.00	0.00	0.00	0.00	0.00	0.00	16,235,000.00	0.00	1.30%	1.51%	3.85%	4.48%
M10	9,991,000.00	9,991,000.00	0.00	0.00	0.00	0.00	0.00	9,991,000.00	0.00	0.80%	0.93%	3.05%	3.55%
M11	12,488,000.00	12,488,000.00	0.00	0.00	0.00	0.00	0.00	12,488,000.00	0.00	1.00%	1.16%	2.05%	2.39%
CE	25,602,284.29	25,601,432.88	0.00	0.00	0.00	0.00	0.00	25,601,432.88	0.00	2.05%	2.39%	0.00%	0.00%
Totals	1,248,850,284.29	1,097,694,748.61	544,838.39	24,479,072.66	0.00	0.00	0.00	1,072,670,837.56	0.00	100%	100%		

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**Reconciliation Detail**

SOURCE OF FUNDS		ALLOCATION OF FUNDS	
<b>Interest Funds Available</b>		<b>Scheduled Fees</b>	
Scheduled Interest	7,616,436.87	Credit Risk Manager Fee	14,864.73
Uncompensated PPIS	0.00	Servicing Fee	457,372.86
Relief Act Interest Shortfall	0.00	<b>Total Scheduled Fees:</b>	<u>472,237.59</u>
Interest Adjustments	<u>0.00</u>	<b>Additional Fees, Expenses, etc.</b>	
<b>Total Interest Funds Available:</b>	7,616,436.87	Extraordinary Trust Fund Expenses	0.00
<b>Principal Funds Available</b>		Other Expenses	<u>0.00</u>
Scheduled Principal	544,838.39	<b>Total Additional Fees, Expenses, etc.:</b>	0.00
Curtailments	100,290.42	<b>Distribution to Certificateholders</b>	
Prepayments in Full	19,434,125.39	Interest Distribution	7,370,640.38
Net Liquidation Proceeds	100,533.12	Principal Distribution	<u>25,023,911.05</u>
Repurchased Principal	4,832,589.83	<b>Total Distribution to Certificateholders:</b>	<u>32,394,551.43</u>
Substitution Principal	0.00	<b>Total Funds Allocated</b>	<u><u>32,866,789.02</u></u>
Other Principal	<u>0.00</u>		
<b>Total Principal Funds Available:</b>	25,012,377.15		
<b>Other Funds Available</b>			
Cap Contract Amount	0.00		
Prepayment Penalties	237,975.00		
Other Charges	<u>0.00</u>		
<b>Total Other Funds Available:</b>	237,975.00		
<b>Total Funds Available</b>	<u><u>32,866,789.02</u></u>		

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**Collateral Summary - Group 1**

**ASSET CHARACTERISTICS**

	<u>Cut-Off</u>	<u>Prior</u>	<u>Current</u>
Aggregate Stated Principal Balance	762,034,452.65	673,332,886.07	658,434,623.83
Loan Count	4,716	4,238	4,151
Weighted Average Coupon Rate (WAC)	8.483985%	8.431164%	N/A
Net Weighted Average Coupon Rate (Net WAC)	7.983985%	7.914914%	N/A
Weighted Average Remaining Term (WART in months)	355	350	349

**AVAILABLE PRINCIPAL**

Scheduled Principal	371,520.14
Curtailments	(180,797.93)
Principal Prepayments	13,055,586.89
Liquidation Proceeds	112,067.02
Repurchased Principal	1,539,886.12
Trailing Recoveries	0.00
<b>TOTAL AVAILABLE PRINCIPAL</b>	<b>14,898,262.24</b>
Current Realized Losses	11,533.90
Current Bankruptcy Losses	0.00
Cumulative Realized Losses	100,238.22

**AVAILABLE INTEREST**

Scheduled Interest	4,732,205.44
Less: Servicing Fee	280,555.24
Credit Risk Manager Fee	9,118.27
Uncompensated PPIS	0.00
Relief Act Interest Shortfall	0.00
Non-Recoverable Advance	0.00
Net Interest Adjustment	0.00
<b>TOTAL AVAILABLE INTEREST</b>	<b>4,442,531.93</b>

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**Collateral Summary - Group 2**

**ASSET CHARACTERISTICS**

	<u>Cut-Off</u>	<u>Prior</u>	<u>Current</u>
Aggregate Stated Principal Balance	486,815,931.64	424,361,962.54	414,236,313.73
Loan Count	1,806	1,596	1,562
Weighted Average Coupon Rate (WAC)	8.211203%	8.155957%	N/A
Net Weighted Average Coupon Rate (Net WAC)	7.711203%	7.639707%	N/A
Weighted Average Remaining Term (WART in months)	356	352	351

**AVAILABLE PRINCIPAL**

Scheduled Principal	173,318.25
Curtailments	281,088.35
Principal Prepayments	6,378,538.50
Liquidation Proceeds	0.00
Repurchased Principal	3,292,703.71
Trailing Recoveries	0.00
<b>TOTAL AVAILABLE PRINCIPAL</b>	<b>10,125,648.81</b>
Current Realized Losses	0.00
Current Bankruptcy Losses	0.00
Cumulative Realized Losses	0.00

**AVAILABLE INTEREST**

Scheduled Interest	2,884,231.43
Less: Servicing Fee	176,817.62
Credit Risk Manager Fee	5,746.46
Uncompensated PPIS	0.00
Relief Act Interest Shortfall	0.00
Non-Recoverable Advance	0.00
Net Interest Adjustment	0.00
<b>TOTAL AVAILABLE INTEREST</b>	<b>2,701,667.35</b>



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***Collateral Summary - Total***

**ASSET CHARACTERISTICS**

	<u><b>Cut-Off</b></u>	<u><b>Prior</b></u>	<u><b>Current</b></u>
Aggregate Stated Principal Balance	1,248,850,384.29	1,097,694,848.61	1,072,670,937.56
Loan Count	6,522	5,834	5,713
Weighted Average Coupon Rate (WAC)	8.377651%	8.324771%	N/A
Net Weighted Average Coupon Rate (WAC)	7.877651%	7.824771%	N/A
Weighted Average Remaining Term (WART in months)	355	351	350

**AVAILABLE PRINCIPAL**

Scheduled Principal	544,838.39
Curtailments	100,290.42
Principal Prepayments	19,434,125.39
Liquidation Proceeds	112,067.02
Repurchased Principal	4,832,589.83
Trailing Recoveries	0.00
<b>TOTAL AVAILABLE PRINCIPAL</b>	<b>25,023,911.05</b>
Current Realized Losses	11,533.90
Current Bankruptcy Losses	0.00
Cumulative Realized Losses	100,238.22

**AVAILABLE INTEREST**

Scheduled Interest	7,616,436.87
Less: Servicing Fee	457,372.86
Credit Risk Manager Fee	14,864.73
Uncompensated PPIS	0.00
Relief Act Interest Shortfall	0.00
Non-Recoverable Advance	0.00
Net Interest Adjustment	0.00
<b>TOTAL AVAILABLE INTEREST</b>	<b>7,144,199.28</b>

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**Delinquency Information**

<b>GROUP 1</b>					
	<b><u>Less Than 30 Days</u></b>	<b><u>30-59 Days</u></b>	<b><u>60-89 Days</u></b>	<b><u>90+ Days</u></b>	<b><u>Totals</u></b>
<b><u>Delinquency</u></b>					
Scheduled Principal Balance		13,386,797.48	8,789,931.37	3,583,823.84	25,760,552.69
Percentage of Total Pool Balance		2.0331%	1.3350%	0.5443%	3.9124%
Number of Loans		86	49	25	160
Percentage of Total Loans		2.0718%	1.1804%	0.6023%	3.8545%
<b><u>Bankruptcy</u></b>					
Scheduled Principal Balance	370,561.08	106,702.41	171,876.98	209,358.64	858,499.11
Percentage of Total Pool Balance	0.0563%	0.0162%	0.0261%	0.0318%	0.1304%
Number of Loans	3	1	1	2	7
Percentage of Total Loans	0.0723%	0.0241%	0.0241%	0.0482%	0.1686%
<b><u>Foreclosure</u></b>					
Scheduled Principal Balance		19,950.49	229,753.52	4,104,518.55	4,354,222.56
Percentage of Total Pool Balance		0.0030%	0.0349%	0.6234%	0.6613%
Number of Loans		1	3	32	36
Percentage of Total Loans		0.0241%	0.0723%	0.7709%	0.8673%
<b><u>REO</u></b>					
Scheduled Principal Balance		0.00	0.00	0.00	0.00
Percentage of Total Pool Balance		0.0000%	0.0000%	0.0000%	0.0000%
Number of Loans		0	0	0	0
Percentage of Total Loans		0.0000%	0.0000%	0.0000%	0.0000%
<b><u>Total</u></b>					
Scheduled Principal Balance	370,561.08	13,513,450.38	9,191,561.87	7,897,701.03	30,973,274.36
Percentage of Total Pool Balance	0.0563%	2.0524%	1.3960%	1.1995%	4.7041%
Number of Loans	3	88	53	59	203
Percentage of Total Loans	0.0723%	2.1200%	1.2768%	1.4213%	4.8904%
<b>Principal and Interest Advances</b>					
		3,100,552.11			

Distribution Date: 02/26/2007  
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**Citigroup Mortgage Loan Trust Inc.  
Asset Backed Pass Through Certificates  
Series 2006-AMC1**

***Delinquency Information***

<b>GROUP 2</b>				
	<u>30-59 Days</u>	<u>60-89 Days</u>	<u>90+ Days</u>	<u>Totals</u>
<b><u>Delinquency</u></b>				
Scheduled Principal Balance	15,919,597.97	11,170,761.44	5,645,663.80	32,736,023.21
Percentage of Total Pool Balance	3.8431%	2.6967%	1.3629%	7.9027%
Number of Loans	55	33	18	106
Percentage of Total Loans	3.5211%	2.1127%	1.1524%	6.7862%
<b><u>Bankruptcy</u></b>				
Scheduled Principal Balance	0.00	0.00	0.00	0.00
Percentage of Total Pool Balance	0.0000%	0.0000%	0.0000%	0.0000%
Number of Loans	0	0	0	0
Percentage of Total Loans	0.0000%	0.0000%	0.0000%	0.0000%
<b><u>Foreclosure</u></b>				
Scheduled Principal Balance	0.00	1,713,113.18	4,291,720.95	6,004,834.13
Percentage of Total Pool Balance	0.0000%	0.4136%	1.0361%	1.4496%
Number of Loans	0	6	15	21
Percentage of Total Loans	0.0000%	0.3841%	0.9603%	1.3444%
<b><u>REO</u></b>				
Scheduled Principal Balance	0.00	0.00	0.00	0.00
Percentage of Total Pool Balance	0.0000%	0.0000%	0.0000%	0.0000%
Number of Loans	0	0	0	0
Percentage of Total Loans	0.0000%	0.0000%	0.0000%	0.0000%
<b><u>Total</u></b>				
Scheduled Principal Balance	15,919,597.97	12,883,874.62	9,937,384.75	38,740,857.34
Percentage of Total Pool Balance	3.8431%	3.1103%	2.3990%	9.3524%
Number of Loans	55	39	33	127
Percentage of Total Loans	3.5211%	2.4968%	2.1127%	8.1306%
Principal and Interest Advances	1,993,634.76			

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**Citigroup Mortgage Loan Trust Inc.  
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***Delinquency Information***

**GROUP TOTALS**

	<b>Less Than 30 Days</b>	<b>30-59 Days</b>	<b>60-89 Days</b>	<b>90+ Days</b>	<b>Totals</b>
<b><u>Delinquency</u></b>					
Scheduled Principal Balance		29,306,395.45	19,960,692.81	9,229,487.64	58,496,575.90
Percentage of Total Pool Balance		2.7321%	1.8608%	0.8604%	5.4534%
Number of Loans		141	82	43	266
Percentage of Total Loans		2.4681%	1.4353%	0.7527%	4.6560%
<b><u>Bankruptcy</u></b>					
Scheduled Principal Balance	370,561.08	106,702.41	171,876.98	209,358.64	858,499.11
Percentage of Total Pool Balance	0.0345%	0.0099%	0.0160%	0.0195%	0.0800%
Number of Loans	3	1	1	2	7
Percentage of Total Loans	0.0525%	0.0175%	0.0175%	0.0350%	0.1225%
<b><u>Foreclosure</u></b>					
Scheduled Principal Balance		19,950.49	1,942,866.70	8,396,239.50	10,359,056.69
Percentage of Total Pool Balance		0.0019%	0.1811%	0.7827%	0.9657%
Number of Loans		1	9	47	57
Percentage of Total Loans		0.0175%	0.1575%	0.8227%	0.9977%
<b><u>REO</u></b>					
Scheduled Principal Balance		0.00	0.00	0.00	0.00
Percentage of Total Pool Balance		0.0000%	0.0000%	0.0000%	0.0000%
Number of Loans		0	0	0	0
Percentage of Total Loans		0.0000%	0.0000%	0.0000%	0.0000%
<b><u>Total</u></b>					
Scheduled Principal Balance	370,561.08	29,433,048.35	22,075,436.49	17,835,085.78	69,714,131.70
Percentage of Total Pool Balance	0.0345%	2.7439%	2.0580%	1.6627%	6.4991%
Number of Loans	3	143	92	92	330
Percentage of Total Loans	0.0525%	2.5031%	1.6104%	1.6104%	5.7763%

Principal and Interest Advances	5,094,186.87
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Distribution Date: 02/26/2007  
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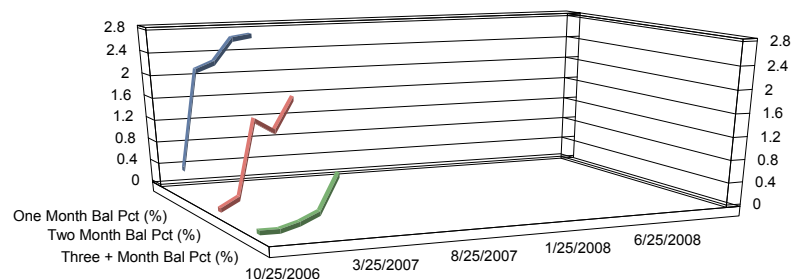


# Citigroup Mortgage Loan Trust Inc. Asset Backed Pass Through Certificates Series 2006-AMC1

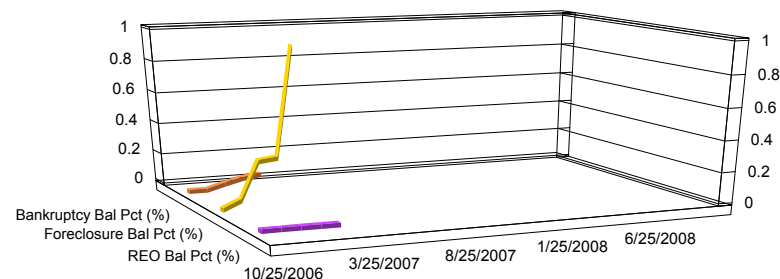
## Historical Delinquency Information

Distribution Date	1 Month		2 Month		3 + Month		Bankruptcy		Foreclosure		REO		Total (2+, BK, FC & REO)	
	Balance	Cnt	Balance	Cnt	Balance	Cnt	Balance	Cnt	Balance	Cnt	Balance	Cnt	Balance	Cnt
02/26/2007	29,306,395.45 2.732%	141 2.5%	19,960,692.81 1.861%	82 1.4%	9,229,487.64 0.860%	43 0.8%	858,499.11 0.080%	7 0.1%	10,359,056.69 0.966%	57 1.0%	0.00 0.000%	0 0.0%	40,407,736.25 3.767%	189 3.3%
01/25/2007	29,461,068.15 2.684%	129 2.2%	14,501,515.43 1.321%	74 1.3%	2,689,604.93 0.245%	12 0.2%	676,945.85 0.062%	6 0.1%	3,299,761.76 0.301%	21 0.4%	0.00 0.000%	0 0.0%	21,167,827.97 1.928%	113 1.9%
12/26/2006	26,522,298.79 2.291%	145 2.4%	17,679,420.00 1.527%	81 1.3%	1,084,611.61 0.094%	4 0.1%	380,150.07 0.033%	3 0.0%	3,327,392.32 0.287%	16 0.3%	0.00 0.000%	0 0.0%	22,471,574.00 1.941%	104 1.7%
11/27/2006	25,637,341.82 2.165%	121 1.9%	2,422,105.08 0.205%	10 0.2%	0.00 0.000%	0 0.0%	0.00 0.000%	0 0.0%	602,351.51 0.051%	3 0.0%	0.00 0.000%	0 0.0%	3,024,456.59 0.255%	13 0.2%
10/25/2006	5,379,291.77 0.439%	23 0.4%	312,000.00 0.025%	1 0.0%	0.00 0.000%	0 0.0%	0.00 0.000%	0 0.0%	0.00 0.000%	0 0.0%	0.00 0.000%	0 0.0%	312,000.00 0.025%	1 0.0%

Historical One, Two and Three Month Trend Chart



Historical BK, FC & REO Trend Chart



Distribution Date: 02/26/2007  
Determination Date: 02/09/2007



# Citigroup Mortgage Loan Trust Inc. Asset Backed Pass Through Certificates Series 2006-AMC1

## 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
26-Feb-2007	7.83	1,072,670,937.56	544,838.39	24,479,072.66	112,067.02	2.231%	23.721%	1,515%	0.010%	0.122%	8%
25-Jan-2007	6.82	1,097,694,848.61	563,118.30	59,591,006.84	193,152.34	5.149%	46.974%	3,442%	0.017%	0.200%	15%
26-Dec-2006	5.82	1,157,848,973.75	572,543.82	25,790,690.79	0.00	2.179%	23.230%	1,994%	0.000%	0.000%	0%
27-Nov-2006	4.82	1,184,212,208.36	589,395.82	41,058,298.15	156,314.53	3.351%	33.569%	3,480%	0.013%	0.153%	16%
25-Oct-2006	3.82	1,225,859,902.33	594,887.10	22,395,594.86	0.00	1.794%	19.527%	2,554%	0.000%	0.000%	0%

SMM (Single Month Mortality) =  $\text{Unscheduled Principal} / (\text{Beginning Balance} - \text{Scheduled Principal})$

CPR (Constant Prepayment Rate) =  $1 - ((1 - \text{SMM})^{12})$

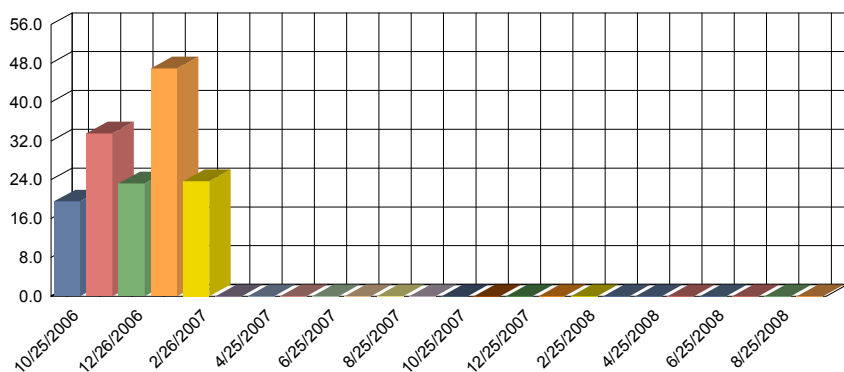
PSA (Public Securities Association) =  $\text{CPR} * (\min(.2\% * \text{Age}, 6\%))$

MDR (Monthly Default Rate) =  $\text{Beginning Balance of Liquidated Asset} / \text{Total Beginning Balance}$

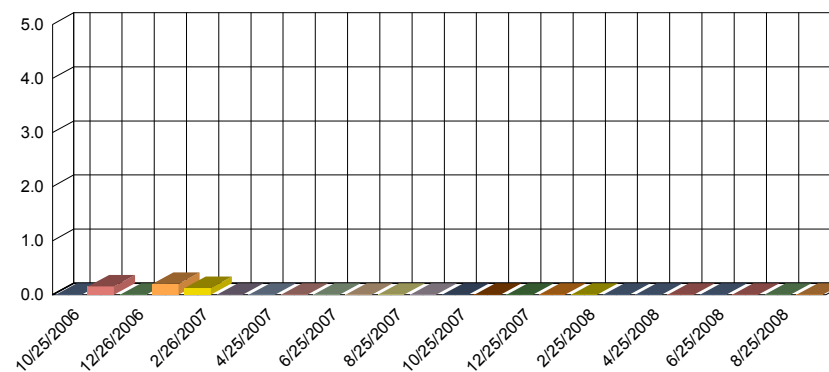
CDR (Conditional Default Rate) =  $1 - ((1 - \text{MDR})^{12})$

SDA (Standard Default Assumption) =  $\text{CDR} * (\min(.2\% * \text{Age}, 6\%))$

CPR



CDR



Distribution Date: 02/26/2007  
Determination Date: 02/09/2007

**Citigroup Mortgage Loan Trust Inc.**  
**Asset Backed Pass Through Certificates**  
**Series 2006-AMC1**  
**Credit Enhancement**



<b>Overcollateralization and Trigger Information</b>			
<b>Overcollateralization Target Amount</b>		<b>25,601,432.88</b>	<b>2.3867%</b>
<b>Beginning Overcollateralization Amount</b>		<b>25,601,432.88</b>	
Overcollateralization Decrease Due to Realized Losses		(11,533.90)	
Overcollateralization Deficiency Amount	11,533.90		
Excess Spread Available for Overcollateralization Increase	1,830,539.66		
Overcollateralization Increase Amount		11,533.90	
Excess Overcollateralization Amount	0.00		
Principal Available for Overcollateralization Reduction	25,012,377.15		
Overcollateralization Reduction Amount		0.00	
<b>Current Overcollateralization</b>		<b>25,601,432.88</b>	<b>2.3867%</b>
<b>Current Senior Enhancement Percentage</b>			<b>24.4491%</b>
<b><u>Are Stepdown Principal Distributions Allowed This Month?</u></b>			<b>No</b>
<i>(Has the Stepdown Date Occured and Are There No Trigger Events in Effect?)</i>			
<b><u>Has the Stepdown Date Occured?</u></b>			<b>No</b>
<i>(Has the 3rd Anniversary Distribution Date Occurred and Does the Senior Enhancement Percentage Equal or Exceed the Target Percentage?)</i>			
3rd Anniversary Distribution Date	26-Oct-2009		
Stepdown Date Senior Enhancement Percentage	22.1163%		
Senior Enhancement Target Percentage	41.9000%		
<b><u>Is a Trigger Event in Effect?</u></b>			<b>No</b>
<i>(Is a Delinquency Trigger Event in Effect or Is a Cumulative Realized Loss Trigger in Effect?)</i>			
<b><u>Is a Delinquency Trigger Event in Effect?</u></b>			<b>No</b>
<i>(Does the Delinquency Percentage Exceed the Target Percentage?)</i>			
Delinquency Percentage	3.7225%		
Target Percentage (38.19% of the Prior Senior Enhancement Percentage)	9.1243%		
<b><u>Is a Cumulative Realized Loss Trigger Event in Effect?</u></b>			<b>No</b>
<i>(Does the Cumulative Loss Percentage Exceed the Target Percentage?)</i>			
Cumulative Loss Percentage	0.0080%		
Target Percentage	0.0000%		

Distribution Date: 02/26/2007  
Determination Date: 02/09/2007



**Citigroup Mortgage Loan Trust Inc.  
Asset Backed Pass Through Certificates  
Series 2006-AMC1**

***Waterfall Detail***

<b><i>DISTRIBUTIONS</i></b>	<b>Amount Distributed</b>	<b>Remaining Available Funds</b>
<b><u>Group 1 Interest Remittance Funds</u></b>		4,442,531.93
Class A1 Certificates, the Senior Interest Distribution Amount	(2,493,713.00)	1,948,818.93
Class A2 Certificates, Any Remaining Unpaid Senior Interest Distribution Amount	0.00	1,948,818.93
<b><u>Group 2 Interest Remittance Funds</u></b>		2,701,667.35
Class A2 Certificates, the Senior Interest Distribution Amount	(1,556,623.93)	1,145,043.42
Class A1 Certificates, Any Remaining Unpaid Senior Interest Distribution Amount	0.00	1,145,043.42
<b><u>Reamining Group 1 &amp; 2 Interest Remittance Funds</u></b>		3,093,862.35
Class M-1 Interest Distribution Amount	(221,078.88)	2,872,783.47
Class M-2 Interest Distribution Amount	(259,365.34)	2,613,418.13
Class M-3 Interest Distribution Amount	(106,815.52)	2,506,602.61
Class M-4 Interest Distribution Amount	(88,896.43)	2,417,706.18
Class M-5 Interest Distribution Amount	(115,292.29)	2,302,413.89
Class M-6 Interest Distribution Amount	(74,937.72)	2,227,476.17
Class M-7 Interest Distribution Amount	(92,018.13)	2,135,458.04
Class M-8 Interest Distribution Amount	(53,032.37)	2,082,425.67
Class M-9 Interest Distribution Amount	(105,630.25)	1,976,795.42
Class M-10 Interest Distribution Amount	(65,004.73)	1,911,790.69
Class M-11 Interest Distribution Amount	(81,251.03)	1,830,539.66
<b><u>Group 1 Principal Remittance Amount Less Any OC Reduction Amount)</u></b>		14,886,728.34
Class A-1 Certificates	(14,886,728.34)	0.00
Class A-2A Certificates	0.00	0.00
Class A-2B Certificates	0.00	0.00
Class A-3 Certificates	0.00	0.00



Distribution Date: 02/26/2007  
Determination Date: 02/09/2007



**Citigroup Mortgage Loan Trust Inc.**  
**Asset Backed Pass Through Certificates**  
**Series 2006-AMC1**

**Group 2 Principal Remittance Amount Less Any OC Reduction Amount)**

10,125,648.81

Class A-2A Certificates	(10,125,648.81)	0.00
Class A-2B Certificates	0.00	0.00
Class A-3 Certificates	0.00	0.00
Class A-1 Certificates	0.00	0.00

**Group 1 & 2 Remaining Principal Remittance Amount Less Any OC Reduction Amount)**

0.00

Class M1 Certificates	0.00	0.00
Class M2 Certificates	0.00	0.00
Class M3 Certificates	0.00	0.00
Class M4 Certificates	0.00	0.00
Class M5 Certificates	0.00	0.00
Class M6 Certificates	0.00	0.00
Class M7 Certificates	0.00	0.00
Class M8 Certificates	0.00	0.00
Class M9 Certificates	0.00	0.00
Class M10 Certificates	0.00	0.00
Class M11 Certificates	0.00	0.00

**Net Monthly Excess Cashflow**

1,830,539.66

Class A-1 Certificates	(6,864.68)	1,823,674.98
Class A-2A Certificates	(4,669.22)	1,819,005.76
Class A-2B Certificates	0.00	1,819,005.76
Class A-3 Certificates	0.00	1,819,005.76
Class M1 Certificates	0.00	1,819,005.76
Class M2 Certificates	0.00	1,819,005.76
Class M3 Certificates	0.00	1,819,005.76
Class M4 Certificates	0.00	1,819,005.76
Class M5 Certificates	0.00	1,819,005.76
Class M6 Certificates	0.00	1,819,005.76
Class M7 Certificates	0.00	1,819,005.76
Class M8 Certificates	0.00	1,819,005.76
Class M9 Certificates	0.00	1,819,005.76
Class M10 Certificates	0.00	1,819,005.76
Class M11 Certificates	0.00	1,819,005.76

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**Citigroup Mortgage Loan Trust Inc.**  
**Asset Backed Pass Through Certificates**  
**Series 2006-AMC1**



To the Mezzanine Certificates, any Interest Carryforward Amounts	0.00	1,819,005.76
To the Mezzanine Certificates, the related Allocated Realized Loss Amount	0.00	1,819,005.76
To the Net Wac Rate Carryover Reserve Account, any Net Wac Rate Carryover Amounts	(12,168.42)	1,806,837.34
To the Servicer, any reimbursement for advances	0.00	1,806,837.34
To the Class CE Certificates, the Interest Distribution Amount	(1,806,837.34)	0.00
To the Class CE Certificates, the Overcollateralization Reduction Amount	0.00	0.00
To the Class R Certificates, any remaining amounts	0.00	0.00
<b><u>Prepayment Penalties</u></b>		237,975.00
Class P Prepayment Penalties	(237,975.00)	0.00
Distribution of Class P outstanding Certificate Principal Balance	0.00	0.00

Distribution Date: 02/26/2007  
Determination Date: 02/09/2007

**Citigroup Mortgage Loan Trust Inc.  
Asset Backed Pass Through Certificates  
Series 2006-AMC1**



*Other Information*

**Cap Account Information**

Beginning Cap Account Balance	0.00
Deposits	0.00
Withdrawals	0.00
Ending Cap Account Balance	0.00

**Net WAC Rate Carryover Reserve Account Information**

Beginning Net Wac Rate Carryover Reserve Account Balance	0.00
Deposits	12,168.42
Withdrawals	12,168.42
Ending Net Wac Rate Carryover Reserve Account Balance	0.00

**Expenses**

Extraordinary Trust Fund Expenses	0.00
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**Rate Reset Information**

Current LIBOR	5.320000%
Next LIBOR	5.320000%

Distribution Date: 02/26/2007  
Determination Date: 02/09/2007

**Citigroup Mortgage Loan Trust Inc.**  
**Asset Backed Pass Through Certificates**  
**Series 2006-AMC1**



**Net Wac Rate Carryover Amount for Each Class of Certificates**

A-1 Net Wac Rate Carryover Amount	0.00
A-2A Net Wac Rate Carryover Amount	0.00
A-2B Net Wac Rate Carryover Amount	0.00
A-2C Net Wac Rate Carryover Amount	0.00
M-1 Net Wac Rate Carryover Amount	0.00
M-2 Net Wac Rate Carryover Amount	0.00
M-3 Net Wac Rate Carryover Amount	0.00
M-4 Net Wac Rate Carryover Amount	0.00
M-5 Net Wac Rate Carryover Amount	0.00
M-6 Net Wac Rate Carryover Amount	0.00
M-7 Net Wac Rate Carryover Amount	0.00
M-8 Net Wac Rate Carryover Amount	0.00
M-9 Net Wac Rate Carryover Amount	2,170.15
M-10 Net Wac Rate Carryover Amount	4,443.82
M-11 Net Wac Rate Carryover Amount	5,554.45

**Net WAC Rate Carryover Remaining Unpaid on Each Class of Certificates**

A-1 Unpaid Net WAC Rate Carryover Amount	0.00
A-2A Unpaid Net WAC Rate Carryover Amount	0.00
A-2B Unpaid Net WAC Rate Carryover Amount	0.00
A-2C Unpaid Net WAC Rate Carryover Amount	0.00
M-1 Unpaid Net WAC Rate Carryover Amount	0.00
M-2 Unpaid Net WAC Rate Carryover Amount	0.00
M-3 Unpaid Net WAC Rate Carryover Amount	0.00
M-4 Unpaid Net WAC Rate Carryover Amount	0.00
M-5 Unpaid Net WAC Rate Carryover Amount	0.00
M-6 Unpaid Net WAC Rate Carryover Amount	0.00
M-7 Unpaid Net WAC Rate Carryover Amount	0.00
M-8 Unpaid Net WAC Rate Carryover Amount	0.00
M-9 Unpaid Net WAC Rate Carryover Amount	0.00
M-10 Unpaid Net WAC Rate Carryover Amount	0.00
M-11 Unpaid Net WAC Rate Carryover Amount	0.00

Distribution Date: 02/26/2007  
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**Citigroup Mortgage Loan Trust Inc.**  
**Asset Backed Pass Through Certificates**  
**Series 2006-AMC1**

**LIQUIDATION LOSS DETAIL**

Loan Number	Prior Loan Status	Next Due Date at Liquidation	Original Principal Balance	Unpaid Principal Balance at Liquidation	Scheduled Principal Balance at Liquidation	Current Realized Loss Amount	Subsequent Loss / (Recovery) Amount	Total Realized Loss Amount	Loss Severity
<b>Group 1</b>									
0000000098109994	Delinquent	03/01/2007	112,500.00	0.00	112,122.69	41,051.12	-	41,051.12	36.613%
0000000085554012	N/A - Prior Liquidation	-	156,750.00	-	-	-	(29,532.22)	(29,532.22)	-
0000000097273510	N/A - Prior Liquidation	-	193,500.00	-	-	-	15.00	15.00	-