

Distribution Date: 10/25/2006  
Determination Date: 10/10/2006

**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  
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

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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.  
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***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	602,007,000.00	5.468750%	27 / 360	09/28 - 10/24	2,469,169.34	13,438,292.38	15,907,461.72	0.00	0.00	588,568,707.62
A2A	208,254,000.00	208,254,000.00	5.383750%	27 / 360	09/28 - 10/24	840,890.60	9,551,338.17	10,392,228.77	0.00	0.00	198,702,661.83
A2B	169,186,000.00	169,186,000.00	5.483750%	27 / 360	09/28 - 10/24	695,830.30	0.00	695,830.30	0.00	0.00	169,186,000.00
A2C	7,144,000.00	7,144,000.00	5.583750%	27 / 360	09/28 - 10/24	29,917.73	0.00	29,917.73	0.00	0.00	7,144,000.00
M1	44,334,000.00	44,334,000.00	5.613750%	27 / 360	09/28 - 10/24	186,659.99	0.00	186,659.99	0.00	0.00	44,334,000.00
M2	51,827,000.00	51,827,000.00	5.633750%	27 / 360	09/28 - 10/24	218,985.27	0.00	218,985.27	0.00	0.00	51,827,000.00
M3	21,231,000.00	21,231,000.00	5.663750%	27 / 360	09/28 - 10/24	90,185.31	0.00	90,185.31	0.00	0.00	21,231,000.00
M4	17,484,000.00	17,484,000.00	5.723750%	27 / 360	09/28 - 10/24	75,055.53	0.00	75,055.53	0.00	0.00	17,484,000.00
M5	22,479,000.00	22,479,000.00	5.773750%	27 / 360	09/28 - 10/24	97,341.09	0.00	97,341.09	0.00	0.00	22,479,000.00
M6	14,362,000.00	14,362,000.00	5.873750%	27 / 360	09/28 - 10/24	63,269.10	0.00	63,269.10	0.00	0.00	14,362,000.00
M7	16,860,000.00	16,860,000.00	6.143750%	27 / 360	09/28 - 10/24	77,687.72	0.00	77,687.72	0.00	0.00	16,860,000.00
M8	9,366,000.00	9,366,000.00	6.373750%	27 / 360	09/28 - 10/24	44,772.41	0.00	44,772.41	0.00	0.00	9,366,000.00
M9	16,235,000.00	16,235,000.00	7.473750%	27 / 360	09/28 - 10/24	91,002.25	0.00	91,002.25	0.00	0.00	16,235,000.00
M10	9,991,000.00	9,991,000.00	7.823750%	27 / 360	09/28 - 10/24	58,625.31	0.00	58,625.31	0.00	0.00	9,991,000.00
M11	12,488,000.00	12,488,000.00	7.823750%	27 / 360	09/28 - 10/24	73,277.24	0.00	73,277.24	0.00	0.00	12,488,000.00
CE	25,602,284.29	25,602,284.29	143.896150%	30 / 360	09/01 - 09/30	3,068,895.10	851.41	3,069,746.51	0.00	0.00	25,601,432.88
P	100.00	100.00	0.000000%	30 / 360		195,474.84	0.00	195,474.84	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	1,248,850,384.29				8,377,039.13	22,990,481.96	31,367,521.09	0.00	0.00	1,225,859,902.33

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**Citigroup Mortgage Loan Trust Inc.**  
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*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	10/24/2006	1,000.000000	4.101563	22.322485	26.424048	0.000000	0.000000	977.677515
A2A	17309PAA4	10/24/2006	1,000.000000	4.037812	45.863888	49.901701	0.000000	0.000000	954.136112
A2B	17309PAB2	10/24/2006	1,000.000000	4.112813	0.000000	4.112813	0.000000	0.000000	1,000.000000
A2C	17309PAC0	10/24/2006	1,000.000000	4.187812	0.000000	4.187812	0.000000	0.000000	1,000.000000
M1	17309PAD8	10/24/2006	1,000.000000	4.210312	0.000000	4.210312	0.000000	0.000000	1,000.000000
M2	17309PAE6	10/24/2006	1,000.000000	4.225312	0.000000	4.225312	0.000000	0.000000	1,000.000000
M3	17309PAF3	10/24/2006	1,000.000000	4.247813	0.000000	4.247813	0.000000	0.000000	1,000.000000
M4	17309PAG1	10/24/2006	1,000.000000	4.292812	0.000000	4.292812	0.000000	0.000000	1,000.000000
M5	17309PAH9	10/24/2006	1,000.000000	4.330312	0.000000	4.330312	0.000000	0.000000	1,000.000000
M6	17309PAJ5	10/24/2006	1,000.000000	4.405313	0.000000	4.405313	0.000000	0.000000	1,000.000000
M7	17309PAK2	10/24/2006	1,000.000000	4.607813	0.000000	4.607813	0.000000	0.000000	1,000.000000
M8	17309PAL0	10/24/2006	1,000.000000	4.780313	0.000000	4.780313	0.000000	0.000000	1,000.000000
M9	17309PAM8	10/24/2006	1,000.000000	5.605313	0.000000	5.605313	0.000000	0.000000	1,000.000000
M10	17309PAT3	10/24/2006	1,000.000000	5.867812	0.000000	5.867812	0.000000	0.000000	1,000.000000
M11	17309PAU0	10/24/2006	1,000.000000	5.867812	0.000000	5.867812	0.000000	0.000000	1,000.000000
CE	17309PAP1	09/29/2006	1,000.000000	119.868019	0.033255	119.901274	0.000000	0.000000	999.966745
P	17309PAN6	09/29/2006	1,000.000000	1,954,748.400000	0.000000	1,954,748.400000	0.000000	0.000000	1,000.000000
R	17309PAQ9	09/29/2006	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
RX	17309PAR7	09/29/2006	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	602,007,000.00	5.46875%	5.46500%	27 / 360	2,469,169.34	0.00	0.00	0.00	2,469,169.34	0.00	2,469,169.34	0.00
A2A	208,254,000.00	5.38375%	5.38000%	27 / 360	840,890.60	0.00	0.00	0.00	840,890.60	0.00	840,890.60	0.00
A2B	169,186,000.00	5.48375%	5.48000%	27 / 360	695,830.30	0.00	0.00	0.00	695,830.30	0.00	695,830.30	0.00
A2C	7,144,000.00	5.58375%	5.58000%	27 / 360	29,917.73	0.00	0.00	0.00	29,917.73	0.00	29,917.73	0.00
M1	44,334,000.00	5.61375%	5.61000%	27 / 360	186,659.99	0.00	0.00	0.00	186,659.99	0.00	186,659.99	0.00
M2	51,827,000.00	5.63375%	5.63000%	27 / 360	218,985.27	0.00	0.00	0.00	218,985.27	0.00	218,985.27	0.00
M3	21,231,000.00	5.66375%	5.66000%	27 / 360	90,185.31	0.00	0.00	0.00	90,185.31	0.00	90,185.31	0.00
M4	17,484,000.00	5.72375%	5.72000%	27 / 360	75,055.53	0.00	0.00	0.00	75,055.53	0.00	75,055.53	0.00
M5	22,479,000.00	5.77375%	5.77000%	27 / 360	97,341.09	0.00	0.00	0.00	97,341.09	0.00	97,341.09	0.00
M6	14,362,000.00	5.87375%	5.87000%	27 / 360	63,269.10	0.00	0.00	0.00	63,269.10	0.00	63,269.10	0.00
M7	16,860,000.00	6.14375%	6.14000%	27 / 360	77,687.72	0.00	0.00	0.00	77,687.72	0.00	77,687.72	0.00
M8	9,366,000.00	6.37375%	6.37000%	27 / 360	44,772.41	0.00	0.00	0.00	44,772.41	0.00	44,772.41	0.00
M9	16,235,000.00	7.47375%	7.47000%	27 / 360	91,002.25	0.00	0.00	0.00	91,002.25	0.00	91,002.25	0.00
M10	9,991,000.00	7.82375%	7.82000%	27 / 360	58,625.31	0.00	0.00	0.00	58,625.31	0.00	58,625.31	0.00
M11	12,488,000.00	7.82375%	7.82000%	27 / 360	73,277.24	0.00	0.00	0.00	73,277.24	0.00	73,277.24	0.00
CE	25,602,284.29	143.89615%	0.00000%	30 / 360	3,068,895.10	0.00	0.00	0.00	3,068,895.10	0.00	3,068,895.10	0.00
P	100.00	0.00000%	0.00000%	30 / 360	195,474.84	0.00	0.00	0.00	195,474.84	0.00	195,474.84	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	1,248,850,384.29				8,377,039.13	0.00	0.00	0.00	8,377,039.13	0.00	8,377,039.13	0.00

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**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	602,007,000.00	402,916.05	13,035,376.33	0.00	0.00	0.00	588,568,707.62	0.00	48.20%	48.01%	21.00%	21.39%
A2A	208,254,000.00	208,254,000.00	191,962.10	9,359,376.07	0.00	0.00	0.00	198,702,661.83	0.00	16.68%	16.21%	21.00%	21.39%
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%	13.80%	21.00%	21.39%
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%	0.58%	21.00%	21.39%
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%	3.62%	17.45%	17.78%
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%	4.23%	13.30%	13.55%
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%	1.73%	11.60%	11.82%
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%	1.43%	10.20%	10.39%
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%	1.83%	8.40%	8.56%
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%	1.17%	7.25%	7.39%
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%	1.38%	5.90%	6.01%
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%	0.76%	5.15%	5.25%
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%	1.32%	3.85%	3.92%
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%	0.82%	3.05%	3.11%
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%	1.02%	2.05%	2.09%
CE	25,602,284.29	25,602,284.29	8.95	842.46	0.00	0.00	0.00	25,601,432.88	0.00	2.05%	2.09%	0.00%	0.00%
Totals	1,248,850,284.29	1,248,850,284.29	594,887.10	22,395,594.86	0.00	0.00	0.00	1,225,859,802.33	0.00	100%	100%		

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Series 2006-AMC1**

**Reconciliation Detail**

SOURCE OF FUNDS		ALLOCATION OF FUNDS	
<b>Interest Funds Available</b>		<b>Scheduled Fees</b>	
Scheduled Interest	8,718,694.50	Credit Risk Manager Fee	15,612.28
Uncompensated PPIS	0.00	Servicing Fee	520,354.59
Relief Act Interest Shortfall	(1,163.34)	<b>Total Scheduled Fees:</b>	535,966.87
Interest Adjustments	0.00	<b>Additional Fees, Expenses, etc.</b>	
<b>Total Interest Funds Available:</b>	8,717,531.16	Extraordinary Trust Fund Expenses	0.00
<b>Principal Funds Available</b>		Other Expenses	0.00
Scheduled Principal	594,887.10	<b>Total Additional Fees, Expenses, etc.:</b>	0.00
Curtailments	148,674.35	<b>Distribution to Certificateholders</b>	
Prepayments in Full	21,868,304.28	Interest Distribution	8,377,039.13
Liquidation Proceeds	0.00	Principal Distribution	22,990,481.96
Repurchased Principal	378,616.23	<b>Total Distribution to Certificateholders:</b>	31,367,521.09
Substitution Principal	0.00	<b>Total Funds Allocated</b>	<b>31,903,487.96</b>
Other Principal	0.00		
<b>Total Principal Funds Available:</b>	22,990,481.96		
<b>Other Funds Available</b>			
Cap Contract Amount	0.00		
Prepayment Penalties	195,474.84		
Other Charges	0.00		
<b>Total Other Funds Available:</b>	195,474.84		
<b>Total Funds Available</b>	<b>31,903,487.96</b>		

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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	762,034,452.65	748,595,662.59
Loan Count	4,716	4,716	4,646
Weighted Average Coupon Rate (WAC)	8.483985%	8.483985%	N/A
Net Weighted Average Coupon Rate (Net WAC)	7.983985%	7.983985%	N/A
Weighted Average Remaining Term (WART in months)	355	355	353

**AVAILABLE PRINCIPAL**

Scheduled Principal	402,921.41
Curtailments	133,598.68
Principal Prepayments	12,523,653.74
Liquidation Proceeds	0.00
Repurchased Principal	378,616.23
Trailing Recoveries	0.00
<b>TOTAL AVAILABLE PRINCIPAL</b>	<b>13,438,790.06</b>
Current Realized Losses	0.00
Current Bankruptcy Losses	0.00
Cumulative Realized Losses	0.00

**AVAILABLE INTEREST**

Scheduled Interest	5,387,573.97
Less: Servicing Fee	317,514.64
Credit Risk Manager Fee	9,526.26
Uncompensated PPIS	0.00
Relief Act Interest Shortfall	1,163.34
<b>TOTAL AVAILABLE INTEREST</b>	<b>5,059,369.73</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	486,815,931.64	477,264,239.74
Loan Count	1,806	1,806	1,777
Weighted Average Coupon Rate (WAC)	8.211203%	8.211203%	N/A
Net Weighted Average Coupon Rate (Net WAC)	7.711203%	7.711203%	N/A
Weighted Average Remaining Term (WART in months)	356	356	355

**AVAILABLE PRINCIPAL**

Scheduled Principal	191,965.69
Curtailments	15,075.67
Principal Prepayments	9,344,650.54
Liquidation Proceeds	0.00
Repurchased Principal	0.00
Trailing Recoveries	0.00
<b>TOTAL AVAILABLE PRINCIPAL</b>	<b>9,551,691.90</b>
Current Realized Losses	0.00
Current Bankruptcy Losses	0.00
Cumulative Realized Losses	0.00

**AVAILABLE INTEREST**

Scheduled Interest	3,331,120.53
Less: Servicing Fee	202,839.95
Credit Risk Manager Fee	6,086.02
Uncompensated PPIS	0.00
Relief Act Interest Shortfall	0.00
<b>TOTAL AVAILABLE INTEREST</b>	<b>3,122,194.56</b>



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***Collateral Summary - Total***

<b>ASSET CHARACTERISTICS</b>			
	<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	1,248,850,384.29	1,225,859,902.33
Loan Count	6,522	6,522	6,423
Weighted Average Coupon Rate (WAC)	8.377651%	8.377651%	N/A
Net Weighted Average Coupon Rate (WAC)	7.877651%	7.877651%	N/A
Weighted Average Remaining Term (WART in months)	355	355	354

<b>AVAILABLE PRINCIPAL</b>	
Scheduled Principal	594,887.10
Curtailments	148,674.35
Principal Prepayments	21,868,304.28
Liquidation Proceeds	0.00
Repurchased Principal	378,616.23
Trailing Recoveries	0.00
<b>TOTAL AVAILABLE PRINCIPAL</b>	<b>22,990,481.96</b>
Current Realized Losses	0.00
Current Bankruptcy Losses	0.00
Cumulative Realized Losses	0.00

<b>AVAILABLE INTEREST</b>	
Scheduled Interest	8,718,694.50
Less: Servicing Fee	520,354.59
Credit Risk Manager Fee	15,612.28
Uncompensated PPIS	0.00
Relief Act Interest Shortfall	1,163.34
<b>TOTAL AVAILABLE INTEREST</b>	<b>8,181,564.29</b>

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***Delinquency Information***

<b>GROUP 1</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	2,535,835.63	0.00	0.00	2,535,835.63
Percentage of Total Pool Balance	0.3387%	0.0000%	0.0000%	0.3387%
Number of Loans	15	0	0	15
Percentage of Total Loans	0.3229%	0.0000%	0.0000%	0.3229%
<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	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>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	2,535,835.63	0.00	0.00	2,535,835.63
Percentage of Total Pool Balance	0.3387%	0.0000%	0.0000%	0.3387%
Number of Loans	15	0	0	15
Percentage of Total Loans	0.3229%	0.0000%	0.0000%	0.3229%
Principal and Interest Advances	2,686,637.60			

Distribution Date: 10/25/2006  
Determination Date: 10/10/2006



**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	2,843,456.14	312,000.00	0.00	3,155,456.14
Percentage of Total Pool Balance	0.5958%	0.0654%	0.0000%	0.6612%
Number of Loans	8	1	0	9
Percentage of Total Loans	0.4502%	0.0563%	0.0000%	0.5065%
<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	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>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	2,843,456.14	312,000.00	0.00	3,155,456.14
Percentage of Total Pool Balance	0.5958%	0.0654%	0.0000%	0.6612%
Number of Loans	8	1	0	9
Percentage of Total Loans	0.4502%	0.0563%	0.0000%	0.5065%
Principal and Interest Advances	1,762,662.91			

Distribution Date: 10/25/2006  
Determination Date: 10/10/2006



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

***Delinquency Information***

**GROUP TOTALS**

	<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	5,379,291.77	312,000.00	0.00	5,691,291.77
Percentage of Total Pool Balance	0.4388%	0.0255%	0.0000%	0.4643%
Number of Loans	23	1	0	24
Percentage of Total Loans	0.3581%	0.0156%	0.0000%	0.3737%
<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	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>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	5,379,291.77	312,000.00	0.00	5,691,291.77
Percentage of Total Pool Balance	0.4388%	0.0255%	0.0000%	0.4643%
Number of Loans	23	1	0	24
Percentage of Total Loans	0.3581%	0.0156%	0.0000%	0.3737%
Principal and Interest Advances	4,449,300.51			

Distribution Date: 10/25/2006  
Determination Date: 10/10/2006



**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
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%

Distribution Date: 10/25/2006  
Determination Date: 10/10/2006

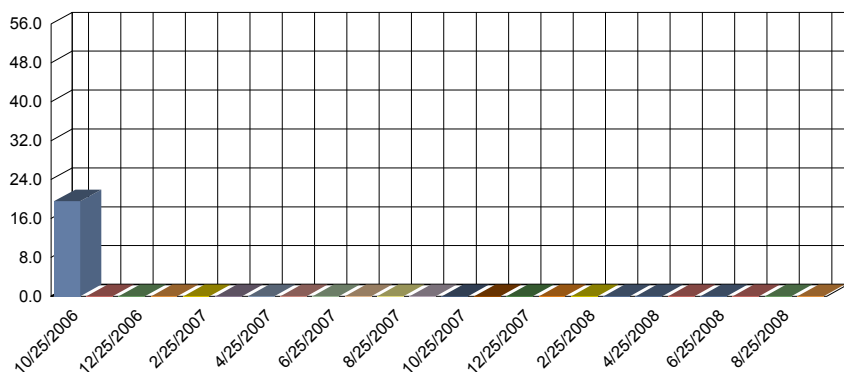


# Citigroup Mortgage Loan Trust Inc. Asset Backed Pass Through Certificates Series 2006-AMC1

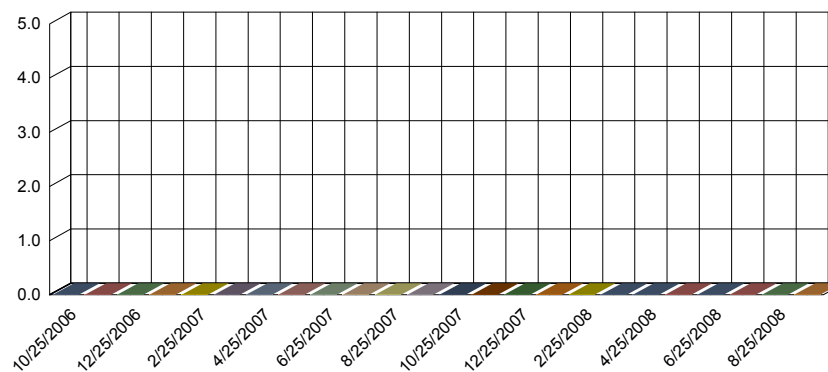
## Standard Prepayment and Default Information

Payment Date	Wtd. Avg. Age (Months)	Current Collateral Balance	Scheduled Principal	Unscheduled Principal	Liquidation Principal	SMM	CPR	PSA	MDR	CDR	SDA
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) = $\text{Unscheduled Principal} / (\text{Beginning Balance} - \text{Scheduled Principal})$						MDR (Monthly Default Rate) = $\text{Beginning Balance of Liquidated Asset} / \text{Total Beginning Balance}$					
CPR (Constant Prepayment Rate) = $1 - ((1 - \text{SMM})^{12})$						CDR (Conditional Default Rate) = $1 - ((1 - \text{MDR})^{12})$					
PSA (Public Securities Association) = $\text{CPR} * (\min(.2\% * \text{Age}, 6\%))$						SDA (Standard Default Assumption) = $\text{CDR} * (\min(.2\% * \text{Age}, 6\%))$					

CPR



CDR



Distribution Date: 10/25/2006  
Determination Date: 10/10/2006

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



<b>GROUP 1</b>			
<b>Overcollateralization Target Amount</b>		<b>25,601,432.88</b>	<b>2.0884%</b>
<b>Beginning Overcollateralization Amount</b>		<b>25,602,284.29</b>	
Overcollateralization Decrease Due to Realized Losses		0.00	
Overcollateralization Deficiency Amount	0.00		
Excess Spread Available for Overcollateralization Increase	3,068,895.10		
Overcollateralization Increase Amount		0.00	
Excess Overcollateralization Amount	851.41		
Principal Available for Overcollateralization Reduction	22,990,481.96		
Overcollateralization Reduction Amount		851.41	
<b>Current Overcollateralization</b>		<b>25,601,432.88</b>	<b>2.0884%</b>
<b>Senior Enhancement Percentage</b>			<b>21.0001%</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 or Does the Senior Enhancement Percentage Equal or Exceed the Target Percentage?)</i>			
3rd Anniversary Distribution Date	26-Oct-2009		
Senior Enhancement Percentage	21.0001%		
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>			No
<i>(Does the Delinquency Percentage Exceed the Target Percentage?)</i>			
Delinquency Percentage	0.0255%		
Target Percentage (38.19% of the Senior Enhancement Percentage)	8.1703%		
<b><u>Is a Cumulative Realized Loss Trigger Event in Effect?</u></b>			No
<i>(Does the Cumulative Loss Percentage Exceed the Target Percentage?)</i>			
Cumulative Loss Percentage	0.0000%		
Target Percentage	0.0000%		

Distribution Date: 10/25/2006  
Determination Date: 10/10/2006



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

**Waterfall Detail**

<b>DISTRIBUTIONS</b>	<b>Amount Distributed</b>	<b>Remaining Available Funds</b>
<b><u>Group 1 Interest Remittance Funds</u></b>		5,059,369.73
Class A1 Certificates, the Senior Interest Distribution Amount	(2,469,169.34)	2,590,200.39
Class A2 Certificates, Any Remaining Unpaid Senior Interest Distribution Amount	0.00	2,590,200.39
<b><u>Group 2 Interest Remittance Funds</u></b>		3,122,194.56
Class A2 Certificates, the Senior Interest Distribution Amount	(1,566,638.63)	1,555,555.93
Class A1 Certificates, Any Remaining Unpaid Senior Interest Distribution Amount	0.00	1,555,555.93
<b><u>Reamining Group 1 &amp; 2 Interest Remittance Funds</u></b>		4,145,756.32
Class M-1 Interest Distribution Amount	(186,659.99)	3,959,096.33
Class M-2 Interest Distribution Amount	(218,985.27)	3,740,111.06
Class M-3 Interest Distribution Amount	(90,185.31)	3,649,925.75
Class M-4 Interest Distribution Amount	(75,055.53)	3,574,870.22
Class M-5 Interest Distribution Amount	(97,341.09)	3,477,529.13
Class M-6 Interest Distribution Amount	(63,269.10)	3,414,260.03
Class M-7 Interest Distribution Amount	(77,687.72)	3,336,572.31
Class M-8 Interest Distribution Amount	(44,772.41)	3,291,799.90
Class M-9 Interest Distribution Amount	(91,002.25)	3,200,797.65
Class M-10 Interest Distribution Amount	(58,625.31)	3,142,172.34
Class M-11 Interest Distribution Amount	(73,277.24)	3,068,895.10
<b><u>Group 1 Principal Remittance Amount Less Any OC Reduction Amount)</u></b>		13,438,292.38
Class A-1 Certificates	(13,438,292.38)	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: 10/25/2006  
Determination Date: 10/10/2006

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



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

9,551,338.17

Class A-2A Certificates	(9,551,338.17)	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**

3,069,746.51

Class A-1 Certificates	0.00	3,069,746.51
Class A-2A Certificates	0.00	3,069,746.51
Class A-2B Certificates	0.00	3,069,746.51
Class A-3 Certificates	0.00	3,069,746.51
Class M1 Certificates	0.00	3,069,746.51
Class M2 Certificates	0.00	3,069,746.51
Class M3 Certificates	0.00	3,069,746.51
Class M4 Certificates	0.00	3,069,746.51
Class M5 Certificates	0.00	3,069,746.51
Class M6 Certificates	0.00	3,069,746.51
Class M7 Certificates	0.00	3,069,746.51
Class M8 Certificates	0.00	3,069,746.51
Class M9 Certificates	0.00	3,069,746.51
Class M10 Certificates	0.00	3,069,746.51
Class M11 Certificates	0.00	3,069,746.51

Distribution Date: 10/25/2006  
Determination Date: 10/10/2006

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



To the Mezzanine Certificates, any Interest Carryforward Amounts	0.00	3,069,746.51
To the Mezzanine Certificates, the related Allocated Realized Loss Amount	0.00	3,069,746.51
To the Net Wac Rate Carryover Reserve Account, any Net Wac Rate Carryover Amounts	0.00	3,069,746.51
To the Servicer, any reimbursement for advances	0.00	3,069,746.51
To the Class CE Certificates, the Interest Distribution Amount	(3,068,895.10)	851.41
To the Class CE Certificates, the Overcollateralization Reduction Amount	(851.41)	0.00
To the Class R Certificates, any remaining amounts	0.00	0.00
<b><u>Prepayment Penalties</u></b>		195,474.84
Class P Prepayment Penalties	(195,474.84)	0.00
Distribution of Class P outstanding Certificate Principal Balance	0.00	0.00

Distribution Date: 10/25/2006  
Determination Date: 10/10/2006

**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	0.00
Withdrawals	0.00
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	5.323750%
Next LIBOR	5.320000%

Distribution Date: 10/25/2006  
Determination Date: 10/10/2006

**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	0.00
M-10 Net Wac Rate Carryover Amount	0.00
M-11 Net Wac Rate Carryover Amount	0.00

**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