

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

#### **CONTACT INFORMATION**

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388 Greenwich Street, 14th Floor

New York, NY 10013

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388 Greenwich Street, 14th Floor

New York, NY 10013



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

#### **Distribution Summary**

#### **DISTRIBUTION IN DOLLARS**

| Class  | Original<br>Balance<br>(2) | Prior<br>Principal<br>Balance<br>(3) | Pass-<br>Through<br>Rate<br>(4) | Accrual<br>Day Count<br>(5) | Accrual<br>Dates<br>(6) | Interest<br>Distributed<br>(7) | Principal<br>Distributed<br>(8) | Total<br>Distributed<br>(9)=(7+8) | Deferred<br>Interest<br>(10) | Realized<br>Loss<br>(11) | Current<br>Principal<br>Balance<br>(12)=(3-8+10-11) |
|--------|----------------------------|--------------------------------------|---------------------------------|-----------------------------|-------------------------|--------------------------------|---------------------------------|-----------------------------------|------------------------------|--------------------------|---|
| A1     | 602,007,000.00             | 588,568,707.62                       | 5.465000%                       | 33 / 360                    | 10/25 - 11/26           | 2,948,483.99                   | 23,753,290.20                   | 26,701,774.19                     | 0.00                         | 0.00                     | 564,815,417.42                                      |
| A2A    | 208,254,000.00             | 198,702,661.83                       | 5.380000%                       | 33 / 360                    | 10/25 - 11/26           | 979,935.29                     | 17,894,403.77                   | 18,874,339.06                     | 0.00                         | 0.00                     | 180,808,258.06                                      |
| A2B    | 169,186,000.00             | 169,186,000.00                       | 5.480000%                       | 33 / 360                    | 10/25 - 11/26           | 849,877.67                     | 0.00                            | 849,877.67                        | 0.00                         | 0.00                     | 169,186,000.00                                      |
| A2C    | 7,144,000.00               | 7,144,000.00                         | 5.580000%                       | 33 / 360                    | 10/25 - 11/26           | 36,541.56                      | 0.00                            | 36,541.56                         | 0.00                         | 0.00                     | 7,144,000.00  |
| M1     | 44,334,000.00              | 44,334,000.00                        | 5.610000%                       | 33 / 360                    | 10/25 - 11/26           | 227,987.60                     | 0.00                            | 227,987.60                        | 0.00                         | 0.00                     | 44,334,000.00                                       |
| M2     | 51,827,000.00              | 51,827,000.00                        | 5.630000%                       | 33 / 360                    | 10/25 - 11/26           | 267,470.51                     | 0.00                            | 267,470.51                        | 0.00                         | 0.00                     | 51,827,000.00                                       |
| М3     | 21,231,000.00              | 21,231,000.00                        | 5.660000%                       | 33 / 360                    | 10/25 - 11/26           | 110,153.51                     | 0.00                            | 110,153.51                        | 0.00                         | 0.00                     | 21,231,000.00                                       |
| M4     | 17,484,000.00              | 17,484,000.00                        | 5.720000%                       | 33 / 360                    | 10/25 - 11/26           | 91,674.44                      | 0.00                            | 91,674.44                         | 0.00                         | 0.00                     | 17,484,000.00                                       |
| M5     | 22,479,000.00              | 22,479,000.00                        | 5.770000%                       | 33 / 360                    | 10/25 - 11/26           | 118,895.18                     | 0.00                            | 118,895.18                        | 0.00                         | 0.00                     | 22,479,000.00                                       |
| M6     | 14,362,000.00              | 14,362,000.00                        | 5.870000%                       | 33 / 360                    | 10/25 - 11/26           | 77,279.53                      | 0.00                            | 77,279.53                         | 0.00                         | 0.00                     | 14,362,000.00                                       |
| M7     | 16,860,000.00              | 16,860,000.00                        | 6.140000%                       | 33 / 360                    | 10/25 - 11/26           | 94,893.70                      | 0.00                            | 94,893.70                         | 0.00                         | 0.00                     | 16,860,000.00                                       |
| M8     | 9,366,000.00               | 9,366,000.00                         | 6.370000%                       | 33 / 360                    | 10/25 - 11/26           | 54,689.64                      | 0.00                            | 54,689.64                         | 0.00                         | 0.00                     | 9,366,000.00  |
| M9     | 16,235,000.00              | 16,235,000.00                        | 7.134367%                       | 33 / 360                    | 10/25 - 11/26           | 111,169.16                     | 0.00                            | 111,169.16                        | 0.00                         | 0.00                     | 16,235,000.00                                       |
| M10    | 9,991,000.00               | 9,991,000.00                         | 7.134367%                       | 33 / 360                    | 10/25 - 11/26           | 71,618.82                      | 0.00                            | 71,618.82                         | 0.00                         | 0.00                     | 9,991,000.00  |
| M11    | 12,488,000.00              | 12,488,000.00                        | 7.134367%                       | 33 / 360                    | 10/25 - 11/26           | 89,518.15                      | 0.00                            | 89,518.15                         | 0.00                         | 0.00                     | 12,488,000.00                                       |
| CE     | 25,602,284.29              | 25,601,432.88                        | 89.279862%                      | 30 / 360                    | 10/01 - 10/31           | 1,856,088.52                   | 0.00                            | 1,856,088.52                      | 0.00                         | 0.00                     | 25,601,432.88                                       |
| Р      | 100.00                     | 100.00                               | 0.000000%                       | 30 / 360                    |                         | 361,377.79                     | 0.00                            | 361,377.79                        | 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           | 1,225,859,902.33                     |                                 |                             |                         | 8,347,655.06                   | 41,647,693.97                   | 49,995,349.03                     | 0.00                         | 0.00                     | 1,184,212,208.36                                    |

Distribution Date: 11/27/2006

Determination Date: 11/10/2006

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

**Distribution Summary (Factors)** 

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

| Class | CUSIP     | Record<br>Date | Prior<br>Principal<br>Balance<br>(3/2 x 1000) | Interest<br>Distributed<br>(7/2 x 1000) | Principal<br>Distributed<br>(8/2 x 1000) | Total<br>Distributed<br>(9/2 x 1000) | Deferred<br>Interest<br>(10/2 x 1000) | Realized<br>Loss<br>(11/2 x 1000) | Current<br>Principal<br>Balance<br>(12/2 x 1000) |
|-------|-----------|----------------|---|---|--|--------------------------------------|---------------------------------------|-----------------------------------|--|
| A1    | 17309PAS5 | 11/24/2006     | 977.677515                                    | 4.897757                                | 39.456834                                | 44.354591                            | 0.000000                              | 0.000000                          | 938.220681                                       |
| A2A   | 17309PAA4 | 11/24/2006     | 954.136112                                    | 4.705481                                | 85.925859                                | 90.631340                            | 0.000000                              | 0.000000                          | 868.210253                                       |
| A2B   | 17309PAB2 | 11/24/2006     | 1,000.000000                                  | 5.023333                                | 0.000000                                 | 5.023333                             | 0.000000                              | 0.000000                          | 1,000.00000                                      |
| A2C   | 17309PAC0 | 11/24/2006     | 1,000.000000                                  | 5.115000                                | 0.000000                                 | 5.115000                             | 0.000000                              | 0.000000                          | 1,000.00000                                      |
| M1    | 17309PAD8 | 11/24/2006     | 1,000.000000                                  | 5.142500                                | 0.000000                                 | 5.142500                             | 0.000000                              | 0.000000                          | 1,000.00000                                      |
| M2    | 17309PAE6 | 11/24/2006     | 1,000.000000                                  | 5.160833                                | 0.000000                                 | 5.160833                             | 0.000000                              | 0.000000                          | 1,000.00000                                      |
| M3    | 17309PAF3 | 11/24/2006     | 1,000.000000                                  | 5.188334                                | 0.000000                                 | 5.188334                             | 0.000000                              | 0.000000                          | 1,000.00000                                      |
| M4    | 17309PAG1 | 11/24/2006     | 1,000.000000                                  | 5.243333                                | 0.000000                                 | 5.243333                             | 0.000000                              | 0.000000                          | 1,000.000000                                     |
| M5    | 17309PAH9 | 11/24/2006     | 1,000.000000                                  | 5.289167                                | 0.000000                                 | 5.289167                             | 0.000000                              | 0.000000                          | 1,000.00000                                      |
| M6    | 17309PAJ5 | 11/24/2006     | 1,000.000000                                  | 5.380833                                | 0.000000                                 | 5.380833                             | 0.000000                              | 0.000000                          | 1,000.000000                                     |
| M7    | 17309PAK2 | 11/24/2006     | 1,000.000000                                  | 5.628333                                | 0.000000                                 | 5.628333                             | 0.000000                              | 0.000000                          | 1,000.000000                                     |
| M8    | 17309PAL0 | 11/24/2006     | 1,000.000000                                  | 5.839167                                | 0.000000                                 | 5.839167                             | 0.000000                              | 0.000000                          | 1,000.000000                                     |
| M9    | 17309PAM8 | 11/24/2006     | 1,000.000000                                  | 6.847500                                | 0.000000                                 | 6.847500                             | 0.000000                              | 0.000000                          | 1,000.00000                                      |
| M10   | 17309PAT3 | 11/24/2006     | 1,000.000000                                  | 7.168334                                | 0.000000                                 | 7.168334                             | 0.000000                              | 0.000000                          | 1,000.000000                                     |
| M11   | 17309PAU0 | 11/24/2006     | 1,000.000000                                  | 7.168334                                | 0.000000                                 | 7.168334                             | 0.000000                              | 0.000000                          | 1,000.000000                                     |
| CE    | 17309PAP1 | 10/31/2006     | 999.966745                                    | 72.496989                               | 0.000000                                 | 72.496989                            | 0.000000                              | 0.000000                          | 999.966745                                       |
| Р     | 17309PAN6 | 10/31/2006     | 1,000.000000                                  | 3,613,777.900000                        | 0.000000                                 | 3,613,777.900000                     | 0.000000                              | 0.000000                          | 1,000.00000                                      |
| R     | 17309PAQ9 | 10/31/2006     | 0.000000                                      | 0.000000                                | 0.000000                                 | 0.000000                             | 0.000000                              | 0.000000                          | 0.000000   |
| RX    | 17309PAR7 | 10/31/2006     | 0.000000                                      | 0.000000                                | 0.000000                                 | 0.000000                             | 0.000000                              | 0.000000                          | 0.00000  |

Distribution Date: 11/27/2006
Determination Date: 11/10/2006

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

Interest Distribution Detail

#### **DISTRIBUTION IN DOLLARS**

| Class    | Prior<br>Principal<br>Balance<br>(2) | Pass-<br>Through<br>Rate<br>(3) | Next Pass-<br>Through<br>Rate<br>(4) | Interest<br>Accrual Day<br>Cnt Fraction<br>(5) | Optimal<br>Accrued<br>Interest<br>(6) | Prior<br>Unpaid<br>Interest<br>(7) | Interest on<br>Prior Unpaid<br>Interest<br>(8) | Non-Recov.<br>Interest<br>Shortfall<br>(9) | Interest<br>Due<br>(10)=(6)+(7)+(8)-(9) | Deferred<br>Interest<br>(11) | Interest<br>Distributed<br>(12) | Current<br>Unpaid<br>Interest<br>(13)=(10)-(11)-(12) |
|----------|--------------------------------------|---------------------------------|--------------------------------------|--|---------------------------------------|------------------------------------|--|--|---|------------------------------|---------------------------------|--|
| A1       | 588,568,707.62                       | 5.46500%                        | 5.46500%                             | 33 / 360                                       | 2,948,483.99                          | 0.00                               | 0.00   | 0.00                                       | 2,948,483.99                            | 0.00                         | 2,948,483.99                    | 0.00   |
| A2A      | 198,702,661.83                       | 5.38000%                        | 5.38000%                             | 33 / 360                                       | 979,935.29                            | 0.00                               | 0.00   | 0.00                                       | 979,935.29                              | 0.00                         | 979,935.29                      | 0.00   |
| A2B      | 169,186,000.00                       | 5.48000%                        | 5.48000%                             | 33 / 360                                       | 849,877.67                            | 0.00                               | 0.00   | 0.00                                       | 849,877.67                              | 0.00                         | 849,877.67                      | 0.00   |
| A2C      | 7,144,000.00                         | 5.58000%                        | 5.58000%                             | 33 / 360                                       | 36,541.56                             | 0.00                               | 0.00   | 0.00                                       | 36,541.56                               | 0.00                         | 36,541.56                       | 0.00   |
| M1       | 44,334,000.00                        | 5.61000%                        | 5.61000%                             | 33 / 360                                       | 227,987.60                            | 0.00                               | 0.00   | 0.00                                       | 227,987.60                              | 0.00                         | 227,987.60                      | 0.00   |
| M2       | 51,827,000.00                        | 5.63000%                        | 5.63000%                             | 33 / 360                                       | 267,470.51                            | 0.00                               | 0.00   | 0.00                                       | 267,470.51                              | 0.00                         | 267,470.51                      | 0.00   |
| М3       | 21,231,000.00                        | 5.66000%                        | 5.66000%                             | 33 / 360                                       | 110,153.51                            | 0.00                               | 0.00   | 0.00                                       | 110,153.51                              | 0.00                         | 110,153.51                      | 0.00   |
| M4       | 17,484,000.00                        | 5.72000%                        | 5.72000%                             | 33 / 360                                       | 91,674.44                             | 0.00                               | 0.00   | 0.00                                       | 91,674.44                               | 0.00                         | 91,674.44                       | 0.00   |
| M5       | 22,479,000.00                        | 5.77000%                        | 5.77000%                             | 33 / 360                                       | 118,895.18                            | 0.00                               | 0.00   | 0.00                                       | 118,895.18                              | 0.00                         | 118,895.18                      | 0.00   |
| M6       | 14,362,000.00                        | 5.87000%                        | 5.87000%                             | 33 / 360                                       | 77,279.53                             | 0.00                               | 0.00   | 0.00                                       | 77,279.53                               | 0.00                         | 77,279.53                       | 0.00   |
| M7       | 16,860,000.00                        | 6.14000%                        | 6.14000%                             | 33 / 360                                       | 94,893.70                             | 0.00                               | 0.00   | 0.00                                       | 94,893.70                               | 0.00                         | 94,893.70                       | 0.00   |
| M8       | 9,366,000.00                         | 6.37000%                        | 6.37000%                             | 33 / 360                                       | 54,689.64                             | 0.00                               | 0.00   | 0.00                                       | 54,689.64                               | 0.00                         | 54,689.64                       | 0.00   |
| M9       | 16,235,000.00                        | 7.13437%                        | 7.13437%                             | 33 / 360                                       | 111,169.16                            | 0.00                               | 0.00   | 0.00                                       | 111,169.16                              | 0.00                         | 111,169.16                      | 0.00   |
| M10      | 9,991,000.00                         | 7.13437%                        | 7.13437%                             | 33 / 360                                       | 71,618.82                             | 0.00                               | 0.00   | 0.00                                       | 71,618.82                               | 0.00                         | 71,618.82                       | 0.00   |
| M11      | 12,488,000.00                        | 7.13437%                        | 7.13437%                             | 33 / 360                                       | 89,518.15                             | 0.00                               | 0.00   | 0.00                                       | 89,518.15                               | 0.00                         | 89,518.15                       | 0.00   |
| CE       | 25,601,432.88                        | 89.27986%                       | 0.00000%                             | 30 / 360                                       | 1,856,088.52                          | 0.00                               | 0.00   | 0.00                                       | 1,856,088.52                            | 0.00                         | 1,856,088.52                    | 0.00   |
| Р        | 100.00                               | 0.00000%                        | 0.00000%                             | 30 / 360                                       | 361,377.79                            | 0.00                               | 0.00   | 0.00                                       | 361,377.79                              | 0.00                         | 361,377.79                      | 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 | 1,225,859,902.33                     |                                 |                                      |  | 8,347,655.06                          | 0.00                               | 0.00   | 0.00                                       | 8,347,655.06                            | 0.00                         | 8,347,655.06                    | 0.00   |

Distribution Date: 11/27/2006
Determination Date: 11/10/2006

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

#### **DISTRIBUTION IN DOLLARS**

| Class  | Original<br>Balance<br>(2) | Prior<br>Principal<br>Balance<br>(3) | Scheduled<br>Principal<br>Distribution<br>(4) | Unscheduled<br>Principal<br>Distribution<br>(5) | Accreted<br>Principal<br>(6) | Current<br>Realized<br>Losses | Current<br>Principal<br>Recoveries | Current<br>Principal<br>Balance<br>(9)=(3)-(4)-(5)+(6)-(7)+(8) | Cumulative<br>Realized<br>Losses<br>(10) | Original<br>Class<br>(%) | Current<br>Class<br>(%)<br>(12) | Original<br>Credit<br>Support | Current<br>Credit<br>Support<br>(14) |
|--------|----------------------------|--------------------------------------|---|---|------------------------------|-------------------------------|------------------------------------|--|--|--------------------------|---------------------------------|-------------------------------|--------------------------------------|
| A1     | 602,007,000.00             | 588,568,707.62                       | 400,324.59                                    | 23,352,965.61                                   | 0.00                         | 0.00                          | 0.00                               | 564,815,417.42   | 0.00                                     | 48.20%                   | 47.70%                          | 21.00%                        | 22.15%                               |
| A2A    | 208,254,000.00             | 198,702,661.83                       | 189,071.23                                    | 17,705,332.54                                   | 0.00                         | 0.00                          | 0.00                               | 180,808,258.06   | 0.00                                     | 16.68%                   | 15.27%                          | 21.00%                        | 22.15%                               |
| 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%                   | 14.29%                          | 21.00%                        | 22.15%                               |
| 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%                    | 0.60%                           | 21.00%                        | 22.15%                               |
| 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%                    | 3.74%                           | 17.45%                        | 18.40%                               |
| 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%                    | 4.38%                           | 13.30%                        | 14.03%                               |
| МЗ     | 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%                    | 1.79%                           | 11.60%                        | 12.23%                               |
| 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%                    | 1.48%                           | 10.20%                        | 10.76%                               |
| 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%                    | 1.90%                           | 8.40%                         | 8.86%                                |
| 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%                    | 1.21%                           | 7.25%                         | 7.65%                                |
| 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%                    | 1.42%                           | 5.90%                         | 6.22%                                |
| 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%                    | 0.79%                           | 5.15%                         | 5.43%                                |
| 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%                    | 1.37%                           | 3.85%                         | 4.06%                                |
| 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%                    | 0.84%                           | 3.05%                         | 3.22%                                |
| 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%                    | 1.05%                           | 2.05%                         | 2.16%                                |
| 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%                    | 2.16%                           | 0.00%                         | 0.00%                                |
| Totals | 1,248,850,284.29           | 1,225,859,802.33                     | 589,395.82                                    | 41,058,298.15                                   | 0.00                         | 0.00                          | 0.00                               | 1,184,212,108.36   | 0.00                                     | 100%                     | 100%                            |                               |                                      |

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



Reconciliation Detail

| SOURCE OF FUNDS                  |               |               | ALLOCATION OF FUNDS                       |               |               |
|----------------------------------|---------------|---------------|---|---------------|---------------|
| Interest Funds Available         |               |               | Scheduled Fees                            |               |               |
| Scheduled Interest               | 8,543,160.67  |               | Credit Risk Manager Fee                   | 15,324.36     |               |
| Uncompensated PPIS               | 0.00          |               | Servicing Fee                             | 510,775.27    |               |
| Relief Act Interest Shortfall    | 0.00          |               | Total Scheduled Fees:                     |               | 526,099.63    |
| Interest Adjustments             | (1,251.55)    |               | Additional Fees, Expenses, etc.           |               |               |
| Total Interest Funds Available:  |               | 8,541,909.12  | Extraordinary Trust Fund Expenses         | 0.00          |               |
| Principal Funds Available        |               |               | Other Expenses                            | 0.00          |               |
| Scheduled Principal              | 589,395.82    |               | Total Additional Fees, Expenses, etc.:    |               | 0.00          |
| Curtailments                     | 64,093.07     |               | Distribution to Certificateholders        |               |               |
| Prepayments in Full              | 27,992,287.67 |               | Interest Distribution                     | 8,347,655.06  |               |
| Net Liquidation Proceeds         | 126,782.31    |               | Principal Distribution                    | 41,647,693.97 |               |
| Repurchased Principal            | 12,845,602.88 |               | Total Distribution to Certificateholders: | _             | 49,995,349.03 |
| Substitution Principal           | 0.00          |               | Total Funds Allocated                     | -             | 50,521,448.66 |
| Other Principal                  | 0.00          |               |   | :             |               |
| Total Principal Funds Available: |               | 41,618,161.75 |   |               |               |
| Other Funds Available            |               |               |   |               |               |
| Cap Contract Amount              | 0.00          |               |   |               |               |
| Prepayment Penalties             | 361,377.79    |               |   |               |               |
| Other Charges                    | 0.00          |               |   |               |               |
| Total Other Funds Available:     |               | 361,377.79    |   |               |               |
| Total Funds Available            |               | 50,521,448.66 |   |               |               |
|                                  |               |               |   |               |               |
|                                  |               |               |   |               |               |
|                                  |               |               |   |               |               |
|                                  |               |               |   |               |               |
|                                  |               |               |   |               |               |
|                                  |               |               |   |               |               |
|                                  |               |               |   |               |               |
|                                  |               |               |   |               |               |





**Collateral Summary - Group 1** 

| ASSET CHARACTERISTICS                            | RACTERISTICS   |                |                |  |  |  |
|--|----------------|----------------|----------------|--|--|--|
|  | <u>Cut-Off</u> | <u>Prior</u>   | <u>Current</u> |  |  |  |
| Aggregate Stated Principal Balance               | 762,034,452.65 | 748,595,662.59 | 724,829,683.54 |  |  |  |
| Loan Count                                       | 4,716          | 4,646          | 4,519          |  |  |  |
| Weighted Average Coupon Rate (WAC)               | 8.483985%      | 8.473164%      | N/A            |  |  |  |
| Net Weighted Average Coupon Rate (Net WAC)       | 7.983985%      | 7.958164%      | N/A            |  |  |  |
| Weighted Average Remaining Term (WART in months) | 355            | 353            | 352            |  |  |  |

| /AILABLE PRINCIPAL  |  | AVAILABLI       | E INTEREST  |
|---|--|-----------------|---|
| Scheduled Principal Curtailments Principal Prepayments Liquidation Proceeds Repurchased Principal Trailing Recoveries | 400,324.59<br>44,191.77<br>17,817,368.44<br>156,314.53<br>5,347,779.72<br>0.00 | Schedu<br>Less: | sled Interest Servicing Fee Credit Risk Manage Uncompensated Pl Relief Act Interest S |
| TOTAL AVAILABLE PRINCIPAL   | 23,765,979.05  |                 | Non-Recoverable A Net Interest Adjustr  |
| Current Realized Losses Current Bankruptcy Losses Cumulative Realized Losses  | 29,532.22<br>0.00<br>29,532.22   | TOTAL           | AVAILABLE INTERE  |

| AVAILABL | E INTEREST   |  |
|----------|--|--|
| Schedu   | iled Interest  | 5,285,811.93   |
| Less:    | Servicing Fee Credit Risk Manager Fee Uncompensated PPIS Relief Act Interest Shortfall Non-Recoverable Advance Net Interest Adjustment | 311,914.87<br>9,358.18<br>0.00<br>0.00<br>508.12<br>430.30 |
| TOTAL    | AVAILABLE INTEREST   | 4,963,600.46   |





**Collateral Summary - Group 2** 

| ASSET CHARACTERISTICS                            | RACTERISTICS   |                |                |  |  |  |
|--|----------------|----------------|----------------|--|--|--|
|  | <u>Cut-Off</u> | <u>Prior</u>   | <u>Current</u> |  |  |  |
| Aggregate Stated Principal Balance               | 486,815,931.64 | 477,264,239.74 | 459,382,524.82 |  |  |  |
| Loan Count                                       | 1,806          | 1,777          | 1,715          |  |  |  |
| Weighted Average Coupon Rate (WAC)               | 8.211203%      | 8.190051%      | N/A            |  |  |  |
| Net Weighted Average Coupon Rate (Net WAC)       | 7.711203%      | 7.675051%      | N/A            |  |  |  |
| Weighted Average Remaining Term (WART in months) | 356            | 355            | 354            |  |  |  |

| VAILABLE PRINCIPAL         |               |
|----------------------------|---------------|
|                            |               |
| Scheduled Principal        | 189,071.23    |
| Curtailments               | 19,901.30     |
| Principal Prepayments      | 10,174,919.23 |
| Liquidation Proceeds       | 0.00          |
| Repurchased Principal      | 7,497,823.16  |
| Trailing Recoveries        | 0.00          |
| TOTAL AVAILABLE PRINCIPAL  | 17,881,714.92 |
| Current Realized Losses    | 0.00          |
| Current Bankruptcy Losses  | 0.00          |
| Cumulative Realized Losses | 0.00          |

| Schedu | led Interest                  | 3,257,348.74 |
|--------|-------------------------------|--------------|
| Less:  | Servicing Fee                 | 198,860.40   |
|        | Credit Risk Manager Fee       | 5,966.18     |
|        | Uncompensated PPIS            | 0.00         |
|        | Relief Act Interest Shortfall | 0.00         |
|        | Non-Recoverable Advance       | 313.13       |
|        | Net Interest Adjustment       | 0.00         |
| TOTAL  | AVAILABLE INTEREST            | 3,052,209.03 |
|        |                               |              |
|        |                               |              |
|        |                               |              |
|        |                               |              |
|        |                               |              |





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Collateral Summary - Total

| ASSET CHARACTERISTICS                  |                  |                  |                  |
|--|------------------|------------------|------------------|
|  | <u>Cut-Off</u>   | <u>Prior</u>     | <u>Current</u>   |
| Aggregate Stated Principal Balance     | 1,248,850,384.29 | 1,225,859,902.33 | 1,184,212,208.36 |
|  |                  | , , ,            |                  |
| Loan Count                             | 6,522            | 6,423            | 6,234            |
| Weighted Average Coupon Rate (WAC)     | 8.377651%        | 8.362940%        | N/A              |
| Net Weighted Average Coupon Rate (WAC) | 7.877651%        | 7.862940%        | N/A              |

| AVAILABLE PRINCIPAL   |   |
|---|---|
| Scheduled Principal Curtailments Principal Prepayments Liquidation Proceeds Repurchased Principal Trailing Recoveries | 589,395.82<br>64,093.07<br>27,992,287.67<br>156,314.53<br>12,845,602.88<br>0.00 |
| TOTAL AVAILABLE PRINCIPAL   | 41,647,693.97   |
| Current Realized Losses Current Bankruptcy Losses Cumulative Realized Losses  | 29,532.22<br>0.00<br>29,532.22  |

Weighted Average Remaining Term (WART in months)

| AILABLE INTEREST   |                               |              |  |  |
|--------------------|-------------------------------|--------------|--|--|
|                    |                               |              |  |  |
| Scheduled Interest |                               | 8,543,160.67 |  |  |
| Less:              | Servicing Fee                 | 510,775.27   |  |  |
|                    | Credit Risk Manager Fee       | 15,324.36    |  |  |
|                    | Uncompensated PPIS            | 0.00         |  |  |
|                    | Relief Act Interest Shortfall | 0.00         |  |  |
|                    | Non-Recoverable Advance       | 821.25       |  |  |
|                    | Net Interest Adjustment       | 430.30       |  |  |
| TOTAL A            | VAILABLE INTEREST             | 8,015,809.49 |  |  |
|                    |                               |              |  |  |
|                    |                               |              |  |  |
|                    |                               |              |  |  |
|                    |                               |              |  |  |
|                    |                               |              |  |  |

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Distribution Date: 11/27/2006

Determination Date: 11/10/2006

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

**Delinquency Information** 

|                                  | <u>30-59 Days</u> | 60-89 Days   | 90+ Days  | <u>Totals</u> |
|----------------------------------|-------------------|--------------|-----------|---------------|
| <u>Delinquency</u>               | *****             | <u> </u>     | <u>,-</u> |               |
| Scheduled Principal Balance      | 11,367,927.93     | 726,235.42   | 0.00      | 12,094,163.35 |
| Percentage of Total Pool Balance | 1.5684%           | 0.1002%      | 0.0000%   | 1.6686%       |
| Number of Loans                  | 71                | 4            | 0         | 75            |
| Percentage of Total Loans        | 1.5711%           | 0.0885%      | 0.0000%   | 1.6597%       |
| <u>Bankruptcy</u>                |                   |              |           |               |
| 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%       |
| <u>Foreclosure</u>               |                   |              |           |               |
| Scheduled Principal Balance      | 0.00              | 290,351.51   | 0.00      | 290,351.51    |
| Percentage of Total Pool Balance | 0.0000%           | 0.0401%      | 0.0000%   | 0.0401%       |
| Number of Loans                  | 0                 | 2            | 0         | 2             |
| Percentage of Total Loans        | 0.0000%           | 0.0443%      | 0.0000%   | 0.0443%       |
| REO                              |                   |              |           |               |
| 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%       |
| <u>「otal</u>                     |                   |              |           |               |
| Scheduled Principal Balance      | 11,367,927.93     | 1,016,586.93 | 0.00      | 12,384,514.86 |
| Percentage of Total Pool Balance | 1.5684%           | 0.1403%      | 0.0000%   | 1.7086%       |
| Number of Loans                  | 71                | 6            | 0         | 77            |
| Percentage of Total Loans        | 1.5711%           | 0.1328%      | 0.0000%   | 1.7039%       |

Distribution Date: 11/27/2006

Determination Date: 11/10/2006

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

**Delinquency Information** 

|                                  | <u>30-59 Days</u> | 60-89 Days   | 90+ Days   | <u>Totals</u> |
|----------------------------------|-------------------|--------------|------------|---------------|
| <u>Delinquency</u>               | <del></del>       |              |            |               |
| Scheduled Principal Balance      | 14,269,413.89     | 1,695,869.66 | 0.00       | 15,965,283.55 |
| Percentage of Total Pool Balance | 3.1062%           | 0.3692%      | 0.0000%    | 3.4754%       |
| Number of Loans                  | 50                | 6            | 0          | 56            |
| Percentage of Total Loans        | 2.9155%           | 0.3499%      | 0.0000%    | 3.2653%       |
| Bankruptc <u>y</u>               |                   |              |            |               |
| 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%       |
| <u>Foreclosure</u>               |                   |              |            |               |
| Scheduled Principal Balance      | 0.00              | 0.00         | 312,000.00 | 312,000.00    |
| Percentage of Total Pool Balance | 0.0000%           | 0.0000%      | 0.0679%    | 0.0679%       |
| Number of Loans                  | 0                 | 0            | 1          | 1             |
| Percentage of Total Loans        | 0.0000%           | 0.0000%      | 0.0583%    | 0.0583%       |
| REO                              |                   |              |            |               |
| 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%       |
| <u>Total</u>                     |                   |              |            |               |
| Scheduled Principal Balance      | 14,269,413.89     | 1,695,869.66 | 312,000.00 | 16,277,283.55 |
| Percentage of Total Pool Balance | 3.1062%           | 0.3692%      | 0.0679%    | 3.5433%       |
| Number of Loans                  | 50                | 6            | 1          | 57            |
| Percentage of Total Loans        | 2.9155%           | 0.3499%      | 0.0583%    | 3.3236%       |

Distribution Date: 11/27/2006

Determination Date: 11/10/2006

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

**Delinquency Information** 

| OUP TOTALS                       |                   |              |            |               |
|----------------------------------|-------------------|--------------|------------|---------------|
|                                  | <u>30-59 Days</u> | 60-89 Days   | 90+ Days   | <u>Totals</u> |
| <u>Delinquency</u>               |                   |              |            |               |
| Scheduled Principal Balance      | 25,637,341.82     | 2,422,105.08 | 0.00       | 28,059,446.90 |
| Percentage of Total Pool Balance | 2.1649%           | 0.2045%      | 0.0000%    | 2.3695%       |
| Number of Loans                  | 121               | 10           | 0          | 131           |
| Percentage of Total Loans        | 1.9410%           | 0.1604%      | 0.0000%    | 2.1014%       |
| <u>Bankruptcy</u>                |                   |              |            |               |
| 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%       |
| <u>Foreclosure</u>               |                   |              |            |               |
| Scheduled Principal Balance      | 0.00              | 290,351.51   | 312,000.00 | 602,351.51    |
| Percentage of Total Pool Balance | 0.0000%           | 0.0245%      | 0.0263%    | 0.0509%       |
| Number of Loans                  | 0                 | 2            | 1          | 3             |
| Percentage of Total Loans        | 0.0000%           | 0.0321%      | 0.0160%    | 0.0481%       |
| <u>REO</u>                       |                   |              |            |               |
| 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%       |
| <u>Total</u>                     |                   |              |            |               |
| Scheduled Principal Balance      | 25,637,341.82     | 2,712,456.59 | 312,000.00 | 28,661,798.41 |
| Percentage of Total Pool Balance | 2.1649%           | 0.2291%      | 0.0263%    | 2.4203%       |
| Number of Loans                  | 121               | 12           | 1          | 134           |
| Percentage of Total Loans        | 1.9410%           | 0.1925%      | 0.0160%    | 2.1495%       |

Principal and Interest Advances

4,546,024.86



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

#### **Historical Delinquency Information**

| Distribution<br>Date | 1 Month       |                 | 2 Month      |      | 3 + Month |      | Bankruptcy |      | Foreclosure | e    | REO     |          | Total<br>(2+, BK, FC & REO) | )    |
|----------------------|---------------|-----------------|--------------|------|-----------|------|------------|------|-------------|------|---------|----------|-----------------------------|------|
|                      | Balance       | Cnt             | Balance      | Cnt  | Balance   | Cnt  | Balance    | Cnt  | Balance     | Cnt  | Balance | Cnt      | Balance                     | Cnt  |
| 11/27/2006           | 25,637,341.82 | 121             | 2,422,105.08 | 10   | 0.00      | 0    | 0.00       | 0    | 602,351.51  | 3    | 0.00    | <b>0</b> | 3,024,456.59                | 13   |
|                      | 2.165%        | 1.9%            | 0.205%       | 0.2% | 0.000%    | 0.0% | 0.000%     | 0.0% | 0.051%      | 0.0% | 0.000%  | 0.0%     | 0.255%                      | 0.2% |
| 10/25/2006           | 5,379,291.77  | 23              | 312,000.00   | 1    | 0.00      | 0    | 0.00       | 0    | 0.00        | 0    | 0.00    | 0        | 312,000.00                  | 1    |
|                      | 0.439%        | <sub>0.4%</sub> | 0.025%       | 0.0% | 0.000%    | 0.0% | 0.000%     | 0.0% | 0.000%      | 0.0% | 0.000%  | 0.0%     | 0.025%                      | 0.0% |



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

#### Standard Prepayment and Default Information

| Payment<br>Date | Wtd. Avg.<br>Age<br>(Months) | Current<br>Collateral<br>Balance | Scheduled<br>Principal | Unscheduled<br>Principal | Liquidation<br>Principal | SMM    | CPR     | PSA    | MDR    | CDR    | SDA |
|-----------------|------------------------------|----------------------------------|------------------------|--------------------------|--------------------------|--------|---------|--------|--------|--------|-----|
| 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%  |

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

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

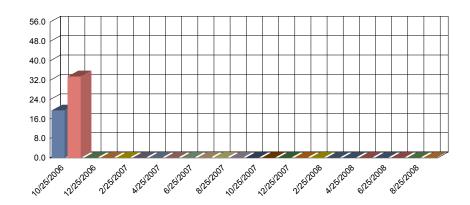
PSA (Public Securities Association) = CPR \* (min(.2% \* Age, 6%))

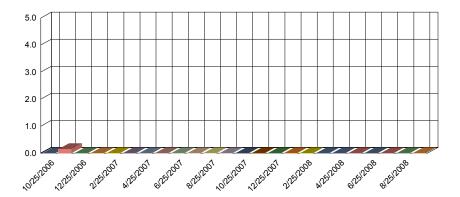
MDR (Monthly Default Rate) = Beginning Balance of Liquidated Asset / Total Beginning Balance

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

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











**Credit Enhancement** 

| Overcollateralization Target Amount Beginning Overcollateralization Amount   |                    | 25,601,432.88<br>25,601,432.88 | 2.1619%  |
|--|--------------------|--------------------------------|----------|
| Overcollateralization Decrease Due to Realized Losses  |                    | 0.00                           |          |
| Overcollateralization Deficiency Amount  | 29,532.22          | 0.00                           |          |
| Excess Spread Available for Overcollateralization Increase   | 1,904,743.66       |                                |          |
| Overcollateralization Increase Amount  | 1,904,740.00       | 29,532.22                      |          |
| Excess Overcollateralization Amount  | 0.00               |                                |          |
| Principal Available for Overcollateralization Reduction  | 41,618,161.75      |                                |          |
| Overcollateralization Reduction Amount   | ,                  | 0.00                           |          |
| Current Overcollateralization  |                    | 25,601,432.88                  | 2.1619%  |
| Senior Enhancement Percentage  |                    |                                | 21.3938% |
| (Has the Stepdown Date Occured and Are There No Trigger Events in Effect?)  Has the Stepdown Date Occured?  (Has the 3rd Anniversary Distribution Date Occurred or Does the Senior Enhancement Percentage Equal or Exceed the Target | Percentage?)       | No                             |          |
| 3rd Anniversary Distribution Date  | 26-Oct-2009        |                                |          |
| Senior Enhancement Percentage  | 21.3938%           |                                |          |
| Senior Enhancement Target Percentage   | 41.9000%           |                                |          |
| Is a Trigger Event in Effect?  (Is a Delinquency Trigger Event in Effect or Is a Cumulative Realized Loss Trigger in Effect?)  |                    | Yes                            |          |
|  |                    | No                             |          |
| Is a Delinquency Trigger Event in Effect? (Does the Delinquency Percentage Exceed the Target Percentage?)  |                    |                                |          |
| Is a Delinquency Trigger Event in Effect? (Does the Delinquency Percentage Exceed the Target Percentage?)  Delinquency Percentage  | 0.2554%            |                                |          |
| (Does the Delinquency Percentage Exceed the Target Percentage?)  | 0.2554%<br>8.4567% |                                |          |
| (Does the Delinquency Percentage Exceed the Target Percentage?)  Delinquency Percentage  |                    | Yes                            |          |
| (Does the Delinquency Percentage Exceed the Target Percentage?)  Delinquency Percentage  Target Percentage (38.19% of the Senior Enhancement Percentage)  Is a Cumulative Realized Loss Trigger Event in Effect?                     |                    | Yes                            |          |





#### Waterfall Detail

| DISTRIBUTIONS   | Amount<br>Distributed | Remaining<br>Available<br>Funds |
|---|-----------------------|---------------------------------|
|   |                       |                                 |
| Group 1 Interest Remittance Funds   |                       | 4,963,600.46                    |
| Class A1 Certificates, the Senior Interest Distribution Amount                  | (2,948,483.99)        | 2,015,116.47                    |
| Class A2 Certificates, Any Remaining Unpaid Senior Interest Distribution Amount | 0.00                  | 2,015,116.47                    |
| Group 2 Interest Remittance Funds   |                       | 3,052,209.03                    |
| Class A2 Certificates, the Senior Interest Distribution Amount                  | (1,866,354.52)        | 1,185,854.51                    |
| Class A1 Certificates, Any Remaining Unpaid Senior Interest Distribution Amount | 0.00                  | 1,185,854.51                    |
| Reamining Group 1 & 2 Interest Remittance Funds                                 |                       | 3,200,970.98                    |
| Class M-1 Interest Distribution Amount  | (227,987.60)          | 2,972,983.38                    |
| Class M-2 Interest Distribution Amount  | (267,470.51)          | 2,705,512.87                    |
| Class M-3 Interest Distribution Amount  | (110,153.51)          | 2,595,359.36                    |
| Class M-4 Interest Distribution Amount  | (91,674.44)           | 2,503,684.92                    |
| Class M-5 Interest Distribution Amount  | (118,895.18)          | 2,384,789.74                    |
| Class M-6 Interest Distribution Amount  | (77,279.53)           | 2,307,510.21                    |
| Class M-7 Interest Distribution Amount  | (94,893.70)           | 2,212,616.51                    |
| Class M-8 Interest Distribution Amount  | (54,689.64)           | 2,157,926.87                    |
| Class M-9 Interest Distribution Amount  | (106,174.24)          | 2,051,752.63                    |
| Class M-10 Interest Distribution Amount   | (65,339.50)           | 1,986,413.13                    |
| Class M-11 Interest Distribution Amount   | (81,669.47)           | 1,904,743.66                    |
| Group 1 Principal Remittance Amount Less Any OC Reduction Amount)               |                       | 23,736,446.83                   |
| Class A-1 Certificates  | (23,736,446.83)       | 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: 11/27/2006 Determination Date: 11/10/2006

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

| o 2 Principal Remittance Amount Less Any OC Reduction Amount)   |   | 17,881,714.92  |
|---|---|--|
| Class A-2A Certificates   | (17,881,714.92)   | 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   |
| p 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   |
| Acuthly France Cookflow   |   | 1,904,743.66   |
| Monthly Excess Cashflow   |   |  |
| Class A-1 Certificates  | (16,843.37)   | 1,887,900.29   |
|   | (16,843.37)<br>(12,688.85)  | 1,887,900.29<br>1,875,211.44   |
| Class A-1 Certificates  | · · · · · · · · · · · · · · · · · · ·                               |  |
| Class A-1 Certificates Class A-2A Certificates  | (12,688.85)   | 1,875,211.44   |
| Class A-1 Certificates Class A-2A Certificates Class A-2B Certificates  | (12,688.85)<br>0.00   | 1,875,211.44<br>1,875,211.44   |
| Class A-1 Certificates Class A-2A Certificates Class A-2B Certificates Class A-3 Certificates   | (12,688.85)<br>0.00<br>0.00   | 1,875,211.44<br>1,875,211.44<br>1,875,211.44   |
| Class A-1 Certificates Class A-2A Certificates Class A-2B Certificates Class A-3 Certificates Class M1 Certificates   | (12,688.85)<br>0.00<br>0.00<br>0.00                                 | 1,875,211.44<br>1,875,211.44<br>1,875,211.44<br>1,875,211.44   |
| Class A-1 Certificates Class A-2A Certificates Class A-2B Certificates Class A-3 Certificates Class M1 Certificates Class M2 Certificates   | (12,688.85)<br>0.00<br>0.00<br>0.00<br>0.00                         | 1,875,211.44<br>1,875,211.44<br>1,875,211.44<br>1,875,211.44<br>1,875,211.44   |
| Class A-1 Certificates Class A-2A Certificates Class A-2B Certificates Class A-3 Certificates Class M1 Certificates Class M2 Certificates Class M3 Certificates Class M3 Certificates   | (12,688.85)<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00                 | 1,875,211.44<br>1,875,211.44<br>1,875,211.44<br>1,875,211.44<br>1,875,211.44<br>1,875,211.44   |
| Class A-1 Certificates Class A-2A Certificates Class A-2B Certificates Class A-3 Certificates Class M1 Certificates Class M2 Certificates Class M3 Certificates Class M4 Certificates Class M4 Certificates Class M5 Certificates   | (12,688.85)<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00         | 1,875,211.44<br>1,875,211.44<br>1,875,211.44<br>1,875,211.44<br>1,875,211.44<br>1,875,211.44<br>1,875,211.44                                   |
| Class A-1 Certificates Class A-2A Certificates Class A-2B Certificates Class A-3 Certificates Class M1 Certificates Class M2 Certificates Class M3 Certificates Class M4 Certificates Class M5 Certificates Class M6 Certificates Class M7 Certificates Class M8 Certificates Class M8 Certificates Class M8 Certificates   | (12,688.85)<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00 | 1,875,211.44<br>1,875,211.44<br>1,875,211.44<br>1,875,211.44<br>1,875,211.44<br>1,875,211.44<br>1,875,211.44<br>1,875,211.44                   |
| Class A-1 Certificates Class A-2A Certificates Class A-2B Certificates Class A-3 Certificates Class M1 Certificates Class M2 Certificates Class M3 Certificates Class M4 Certificates Class M5 Certificates Class M6 Certificates Class M6 Certificates Class M6 Certificates   | (12,688.85) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.                   | 1,875,211.44<br>1,875,211.44<br>1,875,211.44<br>1,875,211.44<br>1,875,211.44<br>1,875,211.44<br>1,875,211.44<br>1,875,211.44                   |
| Class A-1 Certificates Class A-2A Certificates Class A-2B Certificates Class A-3 Certificates Class M1 Certificates Class M2 Certificates Class M3 Certificates Class M4 Certificates Class M4 Certificates Class M5 Certificates Class M6 Certificates Class M7 Certificates Class M7 Certificates Class M8 Certificates Class M8 Certificates Class M9 Certificates Class M9 Certificates | (12,688.85) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.                   | 1,875,211.44<br>1,875,211.44<br>1,875,211.44<br>1,875,211.44<br>1,875,211.44<br>1,875,211.44<br>1,875,211.44<br>1,875,211.44<br>1,875,211.44   |
| Class A-1 Certificates Class A-2A Certificates Class A-2B Certificates Class A-3 Certificates Class M1 Certificates Class M2 Certificates Class M3 Certificates Class M4 Certificates Class M5 Certificates Class M6 Certificates Class M7 Certificates Class M8 Certificates | (12,688.85) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.                   | 1,875,211.44 1,875,211.44 1,875,211.44 1,875,211.44 1,875,211.44 1,875,211.44 1,875,211.44 1,875,211.44 1,875,211.44 1,875,211.44 1,875,211.44 |

Distribution Date: 11/27/2006
Determination Date: 11/10/2006

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

| To the Mezzanine Certificates, any Interest Carryforward Amounts                  | 0.00           | 1,875,211.44 |
|---|----------------|--------------|
| To the Mezzanine Certificates, the related Allocated Realized Loss Amount         | 0.00           | 1,875,211.44 |
| To the Net Wac Rate Carryover Reserve Account, any Net Wac Rate Carryover Amounts | (19,122.92)    | 1,856,088.52 |
| To the Servicer, any reimbursement for advances                                   | 0.00           | 1,856,088.52 |
| To the Class CE Certificates, the Interest Distribution Amount                    | (1,856,088.52) | 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         |
| yment Penalties   |                | 361,377.79   |
| Class P Prepayment Penalties  | (361,377.79)   | 0.00         |
| Distribution of Class P outstanding Certificate Principal Balance                 | 0.00           | 0.00         |





#### **Other Information**

| Cap Account Information                                  |           |
|--|-----------|
| Beginning Cap Account Balance                            | 0.00      |
| Deposits   | 0.00      |
| Withdrawals  | 0.00      |
| Ending Cap Account Balance                               | 0.00      |
|  |           |
| let WAC Rate Carryover Reserve Account Information       |           |
| Beginning Net Wac Rate Carryover Reserve Account Balance | 0.00      |
| Deposits   | 19,122.92 |
| Withdrawals  | 19,122.92 |
| Ending Net Wac Rate Carryover Reserve Account Balance    | 0.00      |
| expenses   |           |
| Extraordinary Trust Fund Expenses                        | 0.00      |
|  |           |
| Rate Reset Information                                   |           |
| Rate Reset Information Current LIBOR                     | 5.320000% |

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



| Vac Rate Carryover Amount for Each Class of Certificates   |  |
|--|--|
| A. 1. Net Wee Date Corniquer Amount  | 0.00   |
| A-1 Net Wac Rate Carryover Amount 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  | 4,994.92   |
| M-10 Net Wac Rate Carryover Amount   | 6,279.32   |
| M-11 Net Wac Rate Carryover Amount   |  |
| M-11 Net Wac Rate Carryover Amount   | 7,848.68   |
| VAC Rate Carryover Remaining Unpaid on Each Class of Certificates  | 7,848.08   |
|  | 0.00   |
| AC Rate Carryover Remaining Unpaid on Each Class of Certificates   |  |
| A-1 Unpaid Net WAC Rate Carryover Amount   | 0.00   |
| A-1 Unpaid Net WAC Rate Carryover Amount A-2A Unpaid Net WAC Rate Carryover Amount   | 0.00<br>0.00   |
| A-1 Unpaid Net WAC Rate Carryover Amount A-2A Unpaid Net WAC Rate Carryover Amount A-2B Unpaid Net WAC Rate Carryover Amount   | 0.00<br>0.00<br>0.00   |
| A-1 Unpaid Net WAC Rate Carryover Amount A-2A Unpaid Net WAC Rate Carryover Amount A-2B Unpaid Net WAC Rate Carryover Amount A-2C Unpaid Net WAC Rate Carryover Amount A-2C Unpaid Net WAC Rate Carryover Amount   | 0.00<br>0.00<br>0.00<br>0.00   |
| A-1 Unpaid Net WAC Rate Carryover Amount A-2A Unpaid Net WAC Rate Carryover Amount A-2B Unpaid Net WAC Rate Carryover Amount A-2C Unpaid Net WAC Rate Carryover Amount A-1 Unpaid Net WAC Rate Carryover Amount A-2C Unpaid Net WAC Rate Carryover Amount M-1 Unpaid Net WAC Rate Carryover Amount   | 0.00<br>0.00<br>0.00<br>0.00<br>0.00   |
| A-1 Unpaid Net WAC Rate Carryover Amount A-2A Unpaid Net WAC Rate Carryover Amount A-2B Unpaid Net WAC Rate Carryover Amount A-2C Unpaid Net WAC Rate Carryover Amount A-2C Unpaid Net WAC Rate Carryover Amount M-1 Unpaid Net WAC Rate Carryover Amount M-2 Unpaid Net WAC Rate Carryover Amount M-2 Unpaid Net WAC Rate Carryover Amount  | 0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00                                 |
| A-1 Unpaid Net WAC Rate Carryover Amount A-2A Unpaid Net WAC Rate Carryover Amount A-2B Unpaid Net WAC Rate Carryover Amount A-2C Unpaid Net WAC Rate Carryover Amount A-2C Unpaid Net WAC Rate Carryover Amount M-1 Unpaid Net WAC Rate Carryover Amount M-2 Unpaid Net WAC Rate Carryover Amount M-3 Unpaid Net WAC Rate Carryover Amount M-3 Unpaid Net WAC Rate Carryover Amount   | 0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00                         |
| A-1 Unpaid Net WAC Rate Carryover Amount A-2A Unpaid Net WAC Rate Carryover Amount A-2B Unpaid Net WAC Rate Carryover Amount A-2C Unpaid Net WAC Rate Carryover Amount M-1 Unpaid Net WAC Rate Carryover Amount M-2 Unpaid Net WAC Rate Carryover Amount M-3 Unpaid Net WAC Rate Carryover Amount M-3 Unpaid Net WAC Rate Carryover Amount M-4 Unpaid Net WAC Rate Carryover Amount M-4 Unpaid Net WAC Rate Carryover Amount   | 0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.0                  |
| A-1 Unpaid Net WAC Rate Carryover Amount A-2A Unpaid Net WAC Rate Carryover Amount A-2B Unpaid Net WAC Rate Carryover Amount A-2C Unpaid Net WAC Rate Carryover Amount M-1 Unpaid Net WAC Rate Carryover Amount M-2 Unpaid Net WAC Rate Carryover Amount M-3 Unpaid Net WAC Rate Carryover Amount M-4 Unpaid Net WAC Rate Carryover Amount M-4 Unpaid Net WAC Rate Carryover Amount M-5 Unpaid Net WAC Rate Carryover Amount M-5 Unpaid Net WAC Rate Carryover Amount  | 0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.0                  |
| A-1 Unpaid Net WAC Rate Carryover Amount A-2A Unpaid Net WAC Rate Carryover Amount A-2B Unpaid Net WAC Rate Carryover Amount A-2C Unpaid Net WAC Rate Carryover Amount M-1 Unpaid Net WAC Rate Carryover Amount M-2 Unpaid Net WAC Rate Carryover Amount M-3 Unpaid Net WAC Rate Carryover Amount M-4 Unpaid Net WAC Rate Carryover Amount M-5 Unpaid Net WAC Rate Carryover Amount M-5 Unpaid Net WAC Rate Carryover Amount M-6 Unpaid Net WAC Rate Carryover Amount  | 0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.0                  |
| A-1 Unpaid Net WAC Rate Carryover Amount A-2A Unpaid Net WAC Rate Carryover Amount A-2B Unpaid Net WAC Rate Carryover Amount A-2C Unpaid Net WAC Rate Carryover Amount M-1 Unpaid Net WAC Rate Carryover Amount M-2 Unpaid Net WAC Rate Carryover Amount M-3 Unpaid Net WAC Rate Carryover Amount M-4 Unpaid Net WAC Rate Carryover Amount M-5 Unpaid Net WAC Rate Carryover Amount M-6 Unpaid Net WAC Rate Carryover Amount M-7 Unpaid Net WAC Rate Carryover Amount M-7 Unpaid Net WAC Rate Carryover Amount   |  |
| Unpaid Net WAC Rate Carryover Amount | 0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00 |

Distribution Date: 11/27/2006

Determination Date: 11/10/2006

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

Loan Level Detail

| LIQUIDATION LOSS DETAIL |                      |                              |                               |   |  |                                    |   |                               |               |  |
|-------------------------|----------------------|------------------------------|-------------------------------|---|--|------------------------------------|---|-------------------------------|---------------|--|
| Loan Number             | Prior<br>Loan Status | Next Due Date at Liquidation | Original Principal<br>Balance | Unpaid Principal<br>Balance at<br>Liquidation | Scheduled<br>Principal Balance<br>at Liquidation | Current<br>Realized Loss<br>Amount | Subsequent<br>Loss / (Recovery)<br>Amount | Total Realized<br>Loss Amount | Loss Severity |  |
| Group 1                 |                      |                              |                               |   |  |                                    |   |                               |               |  |
| 0000000085554012        | Delinquent           | 12/01/2006                   | 156,750.00                    | 156,664.20                                    | 156,402.93                                       | 29,532.22                          | -   | 29,532.22                     | 18.882%       |  |