

Distribution Date: 07/25/2019  
Determination Date: 07/17/2019

**Citigroup Mortgage Loan Trust Inc.**  
**Asset-Backed Pass-Through Certificates, Series 2006-HE3**



**CONTACT INFORMATION**

Depositor	Citigroup Mortgage Loan Trust Inc.
Credit Risk Manager	Clayton Fixed Income Services Inc.
Trust Administrator	Citibank, N.A.

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**Citibank, N.A.**  
**Agency and Trust**  
388 Greenwich Street  
New York, NY 10013

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**DISTRIBUTION IN DOLLARS**

**Distribution Summary**

Class (1)	Original Balance (2)	Prior Principal Balance (3)	Pass- Through Rate (4)	Accrual Day Count (5)	Accrual Dates (6)	Interest Distributed (7)	Principal Distributed (8)	Total Distributed (9)=(7+8)	Balance Change (10)	Realized Loss (11)	Current Principal Balance (12)=(3-8+10-11)
A1	221,271,000.00	30,386,275.71	2.544380%	30 / 360	06/25 - 07/24	64,428.53	560,070.41	624,498.94	0.00	0.00	29,826,205.30
A2A	189,942,000.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
A2B	76,787,000.00	20,942,924.52	2.504380%	30 / 360	06/25 - 07/24	43,707.53	190,132.83	233,840.36	0.00	0.00	20,752,791.69
A2C	58,159,000.00	28,677,797.45	2.564380%	30 / 360	06/25 - 07/24	61,283.98	260,354.79	321,638.77	0.00	0.00	28,417,442.66
A2D	41,254,000.00	20,342,059.79	2.634380%	30 / 360	06/25 - 07/24	44,657.26	184,677.80	229,335.06	0.00	0.00	20,157,381.99
M1	26,969,000.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
M2	25,491,000.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
M3	14,039,000.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
M4	13,300,000.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
M5	11,822,000.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
M6	9,975,000.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
M7	9,606,000.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
M8	5,541,000.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
M9	9,606,000.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
M10	8,867,000.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
CE	16,255,927.37	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
P	100.00	100.00	0.000000%	30 / 360	-	0.00	0.00	0.00	0.00	0.00	100.00
R	0.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
RX	0.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
Totals	738,885,027.37	100,349,157.47				214,077.30	1,195,235.83	1,409,313.13	0.00	0.00	99,153,921.64

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

***Distribution Summary (Factors)***

Class	CUSIP(s)	Record Date	Prior Principal Balance (3/2 x 1000)	Interest Distributed (7/2 x 1000)	Principal Distributed (8/2 x 1000)	Total Distributed (9/2 x 1000)	Balance Change (10/2 x 1000)	Realized Loss (11/2 x 1000)	Current Principal Balance (12/2 x 1000)
A1	17310VAT7	7/24/2019	137.326065	0.291175	2.531151	2.822326	0.000000	0.000000	134.794913
A2A	17310VAA8	7/24/2019	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A2B	17310VAB6	7/24/2019	272.740497	0.569205	2.476107	3.045312	0.000000	0.000000	270.264390
A2C	17310VAC4	7/24/2019	493.093029	1.053732	4.476604	5.530335	0.000000	0.000000	488.616425
A2D	17310VAD2	7/24/2019	493.093028	1.082495	4.476603	5.559099	0.000000	0.000000	488.616425
M1	17310VAE0	7/24/2019	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M2	17310VAF7	7/24/2019	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M3	17310VAG5	7/24/2019	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M4	17310VAH3	7/24/2019	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M5	17310VAJ9	7/24/2019	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M6	17310VAK6	7/24/2019	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M7	17310VAL4	7/24/2019	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M8	17310VAM2	7/24/2019	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M9	17310VAN0	7/24/2019	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M10	17310VAU4	7/24/2019	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
CE	17310VAQ3	6/28/2019	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
P	17310VAP5	6/28/2019	1,000.000000	0.000000	0.000000	0.000000	0.000000	0.000000	1,000.000000
R	17310VAR1	6/28/2019	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
RX	17310VAS9	6/28/2019	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000

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**DISTRIBUTION IN DOLLARS**

**Interest Distribution Detail**

Class (1)	Prior Principal Balance (2)	Pass- Through Rate (3)	Next Pass- Through Rate (4)	Interest Accrual Day Cnt Fraction (5)	Optimal Accrued Interest (6)	Prior Unpaid Interest (7)	Interest on Prior Unpaid Interest (8)	Non-Recov. Interest Shortfall (9)	Interest Due (10)=(6)+(7)+(8)-(9)	Deferred Interest (11)	Interest Distributed (12)	Current Unpaid Interest (13)=(10)-(11)-(12)
A1	30,386,275.71	2.544380%	2.406000%	30 / 360	64,428.53	0.00	0.00	0.00	64,428.53	0.00	64,428.53	0.00
A2A	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A2B	20,942,924.52	2.504380%	2.366000%	30 / 360	43,707.53	0.00	0.00	0.00	43,707.53	0.00	43,707.53	0.00
A2C	28,677,797.45	2.564380%	2.426000%	30 / 360	61,283.98	0.00	0.00	0.00	61,283.98	0.00	61,283.98	0.00
A2D	20,342,059.79	2.634380%	2.496000%	30 / 360	44,657.26	0.00	0.00	0.00	44,657.26	0.00	44,657.26	0.00
M1	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M2	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M3	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M4	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M5	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M6	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M7	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M8	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M9	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M10	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CE	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
P	100.00	0.000000%	-	30 / 360	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RX	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Totals	100,349,157.47				214,077.30	0.00	0.00	0.00	214,077.30	0.00	214,077.30	0.00

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**DISTRIBUTION IN DOLLARS**

**Principal Distribution Detail**

Class (1)	Original Balance (2)	Prior Principal Balance (3)	Scheduled Principal Distribution (4)	Unscheduled Principal Distribution (5)	Balance Change (6)	Current Realized Losses (7)	Current Principal Recoveries (8)	Current Principal Balance (9)=(3)-(4)-(5)+(6)- (7)+(8)	Cumulative Realized Losses (10)	Original Class (%) (11)	Current Class (%) (12)	Original Credit Support (13)	Current Credit Support (14)
A1	221,271,000.00	30,386,275.71	90,559.04	469,511.37	0.00	0.00	0.00	29,826,205.30	0.00	30.62%	30.08%	18.71%	0.00%
A2A	189,942,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26.28%	0.00%	18.71%	N/A
A2B	76,787,000.00	20,942,924.52	25,528.76	164,604.06	0.00	0.00	0.00	20,752,791.69	0.00	10.63%	20.93%	18.71%	0.00%
A2C	58,159,000.00	28,677,797.45	34,957.33	225,397.46	0.00	0.00	0.00	28,417,442.66	0.00	8.05%	28.66%	18.71%	0.00%
A2D	41,254,000.00	20,342,059.79	24,796.33	159,881.48	0.00	0.00	0.00	20,157,381.99	0.00	5.71%	20.33%	18.71%	0.00%
P	100.00	100.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00%	0.00%	18.71%	0.00%
M1	26,969,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26,969,000.00	3.73%	0.00%	14.98%	N/A
M2	25,491,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25,491,000.00	3.53%	0.00%	11.45%	N/A
M3	14,039,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14,039,000.00	1.94%	0.00%	9.51%	N/A
M4	13,300,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13,300,000.00	1.84%	0.00%	7.67%	N/A
M5	11,822,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,822,000.00	1.64%	0.00%	6.03%	N/A
M6	9,975,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,975,000.00	1.38%	0.00%	4.65%	N/A
M7	9,606,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,606,000.00	1.33%	0.00%	3.32%	N/A
M8	5,541,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,541,000.00	0.77%	0.00%	2.56%	N/A
M9	9,606,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,606,000.00	1.33%	0.00%	1.23%	N/A
M10	8,867,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,867,000.00	1.23%	0.00%	0.00%	N/A
Totals	722,629,100.00	100,349,157.47	175,841.46	1,019,394.37	0.00	0.00	0.00	99,153,921.64	135,216,000.00	100%	100%		

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**Reconciliation Detail**

SOURCE OF FUNDS		ALLOCATION OF FUNDS	
<b>Interest Funds Available</b>		<b>Scheduled Fees</b>	
Scheduled Interest	342,957.78	Servicing Fee	35,085.81
Uncompensated PPIS	0.00	Credit Risk Manager Fee	1,123.99
Relief Act Interest Shortfall	0.00	PMI Insurer Fee	23,123.43
Interest Adjustments	11,066.10	Other Fees	0.00
Realized Loss in Excess of Principal Balance	0.00		
<b>Total Interest Funds Available:</b>	<b>354,023.88</b>	<b>Total Scheduled Fees:</b>	<b>59,333.23</b>
<b>Principal Funds Available</b>		<b>Additional Fees, Expenses, etc.</b>	
Scheduled Principal	175,841.46	Extraordinary Trust Fund Expenses	206.06
Curtailments	40,004.41	Other Expenses	0.00
Principal Prepayments	898,105.31		
Net Liquidation Proceeds	0.00	<b>Total Additional Fees, Expenses, etc.:</b>	<b>206.06</b>
Repurchased Principal	0.00	<b>Distributions</b>	
Nonrecoverable Principal Advance	0.00	Interest Distribution	214,077.30
Substitution Principal	0.00	Principal Distribution	1,195,235.83
Other Principal	0.00		
Trailing Income/(Loss)	877.36	<b>Total Distributions:</b>	<b>1,409,313.13</b>
<b>Total Principal Funds Available:</b>	<b>1,114,828.54</b>	<b>Total Funds Allocated</b>	<b>1,468,852.42</b>
<b>Other Funds Available</b>			
Cap Contract Amount	0.00		
Prepayment Charges	0.00		
Overpayment of PMI Fee Returned to Trust	0.00		
Other Charges	0.00		
<b>Total Other Funds Available:</b>	<b>0.00</b>		
<b>Total Funds Available</b>	<b>1,468,852.42</b>		

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**Collateral Summary**

**GROUP 1**

**ASSET CHARACTERISTICS**

	<u>Cut-Off</u>	<u>Beginning</u>	<u>Ending</u>	<u>Delta or % of Orig</u>
Aggregate Stated Principal Balance	278,328,784.18	44,610,021.59	44,088,271.77	15.84%
Aggregate Actual Principal Balance	278,328,784.18	45,660,495.50	45,151,456.29	16.22%
Loan Count	1,686	329	327	1,359
Weighted Average Coupon Rate (WAC)	8.425615%	5.332135%	Not Available	Not Available
Net Weighted Average Coupon Rate (Net WAC)	7.521977%	4.817135%	Not Available	Not Available
Weighted Average Remaining Term (WART in months)	355	207	206	149

**AVAILABLE PRINCIPAL**

Scheduled Principal	90,559.04
Curtailments	32,808.81
Principal Prepayments	398,381.97
Net Liquidation Proceeds	0.00
Repurchased Principal	0.00
Nonrecoverable Principal Advance	0.00
(Trailing Loss) / Income	642.88
<b>TOTAL AVAILABLE PRINCIPAL</b>	<b>522,392.70</b>

**Realized Loss Summary**

Current Realized Losses	0.00
Current Bankruptcy Losses	0.00
Trailing Loss / (Income)	(642.88)
Realized Loss in Excess of Liquidated Loan Balances	0.00
<b>Cumulative Realized Losses</b>	<b>101,513,482.60</b>

**AVAILABLE INTEREST**

Scheduled Interest	188,493.81
Less: Servicing Fee	17,767.83
Credit Risk Manager Fee	557.72
PMI Insurer Fee	12,119.28
Uncompensated PPIS	0.00
Relief Act Interest Shortfall	0.00
Realized Loss in Excess of Liquidated Loan Balances	0.00
Interest Adjustments	1,071.70
Other Expenses	113.25
Extraordinary Trust Fund Expenses	0.00
<b>TOTAL AVAILABLE INTEREST</b>	<b>156,864.03</b>

**Citigroup Mortgage Loan Trust Inc.**  
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*Collateral Summary*

**GROUP 2**

**ASSET CHARACTERISTICS**

	<u>Cut-Off</u>	<u>Beginning</u>	<u>Ending</u>	<u>Delta or % of Orig</u>
Aggregate Stated Principal Balance	460,556,243.19	45,306,174.74	44,713,973.38	9.71%
Aggregate Actual Principal Balance	460,556,243.19	47,142,653.91	46,567,619.47	10.11%
Loan Count	1,934	226	225	1,709
Weighted Average Coupon Rate (WAC)	8.359876%	4.576174%	Not Available	Not Available
Net Weighted Average Coupon Rate (Net WAC)	7.639724%	4.070427%	Not Available	Not Available
Weighted Average Remaining Term (WART in months)	353	207	206	147

**AVAILABLE PRINCIPAL**

Scheduled Principal	85,282.42
Curtailments	7,195.60
Principal Prepayments	499,723.34
Net Liquidation Proceeds	0.00
Repurchased Principal	0.00
Nonrecoverable Principal Advance	0.00
(Trailing Loss) / Income	234.48
<b>TOTAL AVAILABLE PRINCIPAL</b>	<b>592,435.84</b>

**Realized Loss Summary**

Current Realized Losses	0.00
Current Bankruptcy Losses	0.00
Trailing Loss / (Income)	(234.48)
Realized Loss in Excess of Liquidated Loan Balances	0.00
<i>Cumulative Realized Losses</i>	<i>210,809,254.77</i>

**AVAILABLE INTEREST**

Scheduled Interest	154,463.97
Less: Servicing Fee	17,317.98
Credit Risk Manager Fee	566.27
PMI Insurer Fee	11,004.15
Uncompensated PPIS	0.00
Relief Act Interest Shortfall	0.00
Realized Loss in Excess of Liquidated Loan Balances	0.00
Interest Adjustments	(12,137.80)
Other Expenses	92.81
Extraordinary Trust Fund Expenses	0.00
<b>TOTAL AVAILABLE INTEREST</b>	<b>137,620.56</b>





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***Delinquency Information***

**GROUP 1**

	<b>Less Than 30 Days</b>	<b>30-59 Days</b>	<b>60-89 Days</b>	<b>90+ Days</b>	<b>Totals</b>
<b><u>Delinquency</u></b>					
Scheduled Principal Balance		2,114,511.91	726,409.75	1,471,260.55	4,312,182.21
Percentage of Total Pool Balance		4.7961%	1.6476%	3.3371%	9.7808%
Number of Loans		15	7	8	30
Percentage of Total Loans		4.5872%	2.1407%	2.4465%	9.1743%
<b><u>Bankruptcy</u></b>					
Scheduled Principal Balance	660,576.15	0.00	0.00	2,878,915.35	3,539,491.50
Percentage of Total Pool Balance	1.4983%	0.0000%	0.0000%	6.5299%	8.0282%
Number of Loans	6	0	0	16	22
Percentage of Total Loans	1.8349%	0.0000%	0.0000%	4.8930%	6.7278%
<b><u>Foreclosure</u></b>					
Scheduled Principal Balance		0.00	0.00	3,576,188.47	3,576,188.47
Percentage of Total Pool Balance		0.0000%	0.0000%	8.1114%	8.1114%
Number of Loans		0	0	18	18
Percentage of Total Loans		0.0000%	0.0000%	5.5046%	5.5046%
<b><u>REO</u></b>					
Scheduled Principal Balance		0.00	0.00	362,636.66	362,636.66
Percentage of Total Pool Balance		0.0000%	0.0000%	0.8225%	0.8225%
Number of Loans		0	0	3	3
Percentage of Total Loans		0.0000%	0.0000%	0.9174%	0.9174%
<b><u>Total</u></b>					
Scheduled Principal Balance	660,576.15	2,114,511.91	726,409.75	8,289,001.03	11,790,498.84
Percentage of Total Pool Balance	1.4983%	4.7961%	1.6476%	18.8009%	26.7429%
Number of Loans	6	15	7	45	73
Percentage of Total Loans	1.8349%	4.5872%	2.1407%	13.7615%	22.3242%
<b><u>Principal and Interest Advance Required and Received</u></b>					
		230,116.05			

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

**GROUP 2**

	Less Than <u>30 Days</u>	<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		1,938,521.62	2,228,916.82	1,066,124.27	5,233,562.71
Percentage of Total Pool Balance		4.3354%	4.9848%	2.3843%	11.7045%
Number of Loans		13	7	5	25
Percentage of Total Loans		5.7778%	3.1111%	2.2222%	11.1111%
<b><u>Bankruptcy</u></b>					
Scheduled Principal Balance	394,431.38	0.00	0.00	2,609,250.18	3,003,681.56
Percentage of Total Pool Balance	0.8821%	0.0000%	0.0000%	5.8354%	6.7175%
Number of Loans	3	0	0	6	9
Percentage of Total Loans	1.3333%	0.0000%	0.0000%	2.6667%	4.0000%
<b><u>Foreclosure</u></b>					
Scheduled Principal Balance		0.00	0.00	4,770,493.19	4,770,493.19
Percentage of Total Pool Balance		0.0000%	0.0000%	10.6689%	10.6689%
Number of Loans		0	0	12	12
Percentage of Total Loans		0.0000%	0.0000%	5.3333%	5.3333%
<b><u>REO</u></b>					
Scheduled Principal Balance		0.00	0.00	853,042.21	853,042.21
Percentage of Total Pool Balance		0.0000%	0.0000%	1.9078%	1.9078%
Number of Loans		0	0	3	3
Percentage of Total Loans		0.0000%	0.0000%	1.3333%	1.3333%
<b><u>Total</u></b>					
Scheduled Principal Balance	394,431.38	1,938,521.62	2,228,916.82	9,298,909.85	13,860,779.67
Percentage of Total Pool Balance	0.8821%	4.3354%	4.9848%	20.7964%	30.9988%
Number of Loans	3	13	7	26	49
Percentage of Total Loans	1.3333%	5.7778%	3.1111%	11.5556%	21.7778%

Principal and Interest Advance Required and Received	209,480.61
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**Citigroup Mortgage Loan Trust Inc.**  
**Asset-Backed Pass-Through Certificates, Series 2006-HE3**



***Delinquency Information***

**GROUP TOTALS**

	<u>Less Than 30 Days</u>	<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		4,053,033.53	2,955,326.57	2,537,384.82	9,545,744.92
Percentage of Total Pool Balance		4.5641%	3.3280%	2.8573%	10.7494%
Number of Loans		28	14	13	55
Percentage of Total Loans		5.0725%	2.5362%	2.3551%	9.9638%
<b><u>Bankruptcy</u></b>					
Scheduled Principal Balance	1,055,007.53	0.00	0.00	5,488,165.53	6,543,173.06
Percentage of Total Pool Balance	1.1880%	0.0000%	0.0000%	6.1802%	7.3683%
Number of Loans	9	0	0	22	31
Percentage of Total Loans	1.6304%	0.0000%	0.0000%	3.9855%	5.6159%
<b><u>Foreclosure</u></b>					
Scheduled Principal Balance		0.00	0.00	8,346,681.66	8,346,681.66
Percentage of Total Pool Balance		0.0000%	0.0000%	9.3992%	9.3992%
Number of Loans		0	0	30	30
Percentage of Total Loans		0.0000%	0.0000%	5.4348%	5.4348%
<b><u>REO</u></b>					
Scheduled Principal Balance		0.00	0.00	1,215,678.87	1,215,678.87
Percentage of Total Pool Balance		0.0000%	0.0000%	1.3690%	1.3690%
Number of Loans		0	0	6	6
Percentage of Total Loans		0.0000%	0.0000%	1.0870%	1.0870%
<b><u>Total</u></b>					
Scheduled Principal Balance	1,055,007.53	4,053,033.53	2,955,326.57	17,587,910.88	25,651,278.51
Percentage of Total Pool Balance	1.1880%	4.5641%	3.3280%	19.8057%	28.8858%
Number of Loans	9	28	14	71	122
Percentage of Total Loans	1.6304%	5.0725%	2.5362%	12.8623%	22.1014%

Principal and Interest Advance Required and Received	439,596.66
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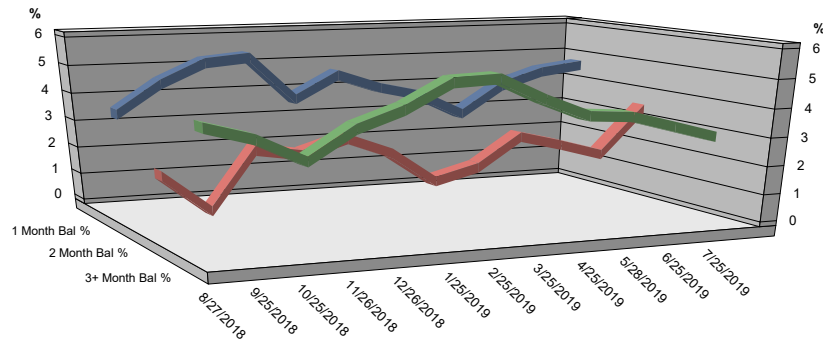
**Citigroup Mortgage Loan Trust Inc.**  
**Asset-Backed Pass-Through Certificates, Series 2006-HE3**



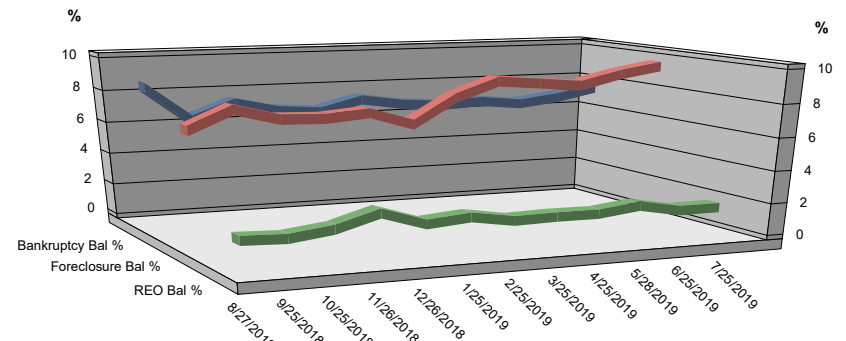
**Historical Delinquency Information**

Distribution Date	1 Month		2 Month		3 + Month		Bankruptcy		Foreclosure		REO		Total	
	Balance	Cnt	Balance	Cnt	Balance	Cnt	Balance	Cnt	Balance	Cnt	Balance	Cnt	Balance	Cnt
07/2019	4,053,034 4.564%	28 5.1%	2,955,327 3.328%	14 2.5%	2,537,385 2.857%	13 2.4%	6,543,173 7.368%	31 5.6%	8,346,682 9.999%	30 5.4%	1,215,679 1.369%	6 1.1%	25,651,279 28.886%	122 22.1%
06/2019	3,931,887 4.373%	23 4.1%	1,536,362 1.709%	9 1.6%	2,951,130 3.282%	13 2.3%	6,175,071 6.868%	27 4.9%	8,078,642 8.985%	30 5.4%	1,216,720 1.353%	6 1.1%	23,889,810 26.569%	108 19.5%
05/2019	3,556,275 3.886%	24 4.3%	1,965,650 2.148%	11 2.0%	3,393,297 3.708%	15 2.7%	5,985,292 6.541%	28 5.0%	7,671,660 8.384%	27 4.8%	1,658,702 1.813%	6 1.1%	24,230,875 26.480%	111 19.8%
04/2019	2,680,850 2.895%	21 3.7%	2,348,551 2.536%	11 1.9%	3,530,333 3.812%	14 2.5%	6,303,392 6.807%	27 4.8%	7,983,533 8.622%	30 5.3%	1,387,109 1.498%	6 1.1%	24,233,768 26.171%	109 19.2%
03/2019	3,419,561 3.655%	26 4.5%	1,397,783 1.494%	6 1.0%	4,155,749 4.442%	15 2.6%	6,234,230 6.663%	26 4.5%	8,269,393 8.838%	34 5.9%	1,411,771 1.509%	7 1.2%	24,888,488 26.600%	114 19.9%
02/2019	3,765,452 4.006%	25 4.3%	1,014,402 1.079%	4 0.7%	4,876,620 5.188%	18 3.1%	6,428,688 6.840%	26 4.5%	7,469,803 7.947%	32 5.6%	1,356,355 1.443%	7 1.2%	24,911,319 26.504%	112 19.4%
01/2019	4,308,145 4.550%	27 4.7%	2,083,470 2.200%	11 1.9%	4,854,188 5.127%	18 3.1%	6,844,052 7.228%	26 4.5%	6,104,762 6.447%	27 4.7%	1,756,912 1.856%	8 1.4%	25,951,530 27.408%	117 20.2%
12/2018	3,574,542 3.731%	25 4.3%	2,693,936 2.812%	12 2.1%	4,140,110 4.321%	17 2.9%	6,301,752 6.577%	25 4.3%	6,960,930 7.265%	28 4.8%	1,545,698 1.613%	7 1.2%	25,216,969 26.318%	114 19.6%
11/2018	5,140,038 5.292%	30 5.1%	2,260,789 2.327%	11 1.9%	3,672,054 3.780%	15 2.6%	6,564,718 6.758%	26 4.4%	6,834,197 7.036%	27 4.6%	2,387,201 2.458%	9 1.5%	26,858,999 27.651%	118 20.1%
10/2018	5,084,381 5.153%	29 4.9%	2,546,271 2.581%	8 1.3%	2,773,747 2.811%	16 2.7%	7,255,893 7.355%	28 4.7%	7,017,423 7.113%	27 4.5%	1,668,806 1.691%	7 1.2%	26,346,520 26.705%	115 19.4%
09/2018	4,477,595 4.470%	22 3.7%	536,634 0.536%	6 1.0%	3,614,600 3.609%	19 3.2%	6,420,032 6.409%	28 4.7%	7,807,040 7.794%	26 4.3%	1,348,718 1.346%	7 1.2%	24,204,620 24.165%	108 18.0%
08/2018	3,512,127 3.466%	22 3.6%	1,906,642 1.882%	11 1.8%	4,119,739 4.066%	16 2.6%	8,608,992 8.496%	34 5.6%	6,791,353 6.702%	28 4.6%	1,455,690 1.437%	6 1.0%	26,394,542 26.049%	117 19.4%

**Historical One, Two, and Three-Plus Month Trend**



**Historical BK, FC, and REO Trend**



**Citigroup Mortgage Loan Trust Inc.**  
**Asset-Backed Pass-Through Certificates, Series 2006-HE3**



**Standard Prepayment and Default Information**

Payment Date	Wtd. Avg. Age (Months)	Current Collateral Balance	Scheduled Principal	Unscheduled Principal	Liquidation Principal	SMM	CPR	PSA	MDR	CDR	SDA
25-Jul-2019	153.26	88,802,245.15	175,841.46	938,109.72	0.00	1.045%	11.848%	197%	0.000%	0.000%	0%
25-Jun-2019	152.25	89,916,196.33	177,292.80	1,413,253.27	624,788.36	1.547%	17.067%	284%	0.683%	7.893%	132%
28-May-2019	151.25	91,506,742.40	179,711.89	912,620.49	179,209.85	0.987%	11.227%	187%	0.194%	2.298%	38%
25-Apr-2019	150.25	92,599,074.78	180,194.13	786,098.87	283,942.41	0.842%	9.647%	161%	0.303%	3.581%	60%
25-Mar-2019	149.25	93,565,367.78	180,786.16	244,159.90	125,137.85	0.260%	3.079%	51%	0.133%	1.586%	26%
25-Feb-2019	148.25	93,990,313.84	180,947.64	515,254.98	399,036.35	0.545%	6.350%	106%	0.421%	4.942%	82%
25-Jan-2019	147.25	94,686,516.46	182,060.20	947,779.83	108,819.33	0.991%	11.265%	188%	0.114%	1.354%	23%
26-Dec-2018	146.26	95,816,356.49	182,711.15	1,135,812.29	966,364.22	1.172%	13.187%	220%	0.995%	11.306%	188%
26-Nov-2018	145.25	97,134,879.93	184,190.43	1,339,872.82	0.00	1.361%	15.159%	253%	0.000%	0.000%	0%
25-Oct-2018	144.24	98,658,943.18	186,630.64	1,319,867.04	336,441.67	1.320%	14.741%	246%	0.336%	3.957%	66%
25-Sep-2018	143.25	100,165,440.86	188,392.28	972,286.20	792,313.63	0.961%	10.945%	182%	0.782%	8.990%	150%
27-Aug-2018	142.24	101,326,119.34	188,476.56	1,146,919.52	1,068,764.11	1.119%	12.634%	211%	1.041%	11.802%	197%

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

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

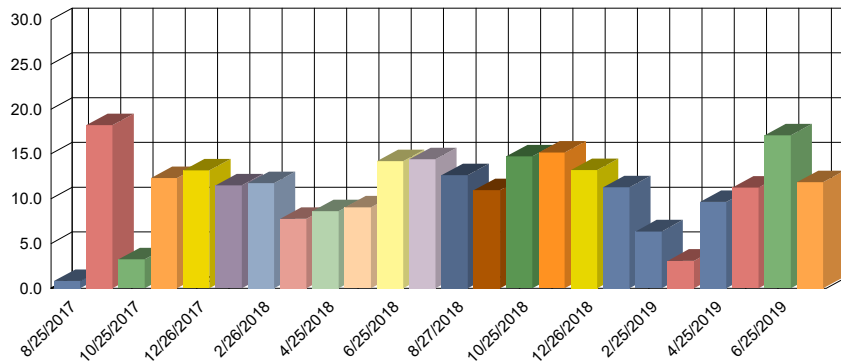
PSA (Public Securities Association) =  $\text{CPR} / (\min(.2\% * \text{Age}, 6\%))$

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

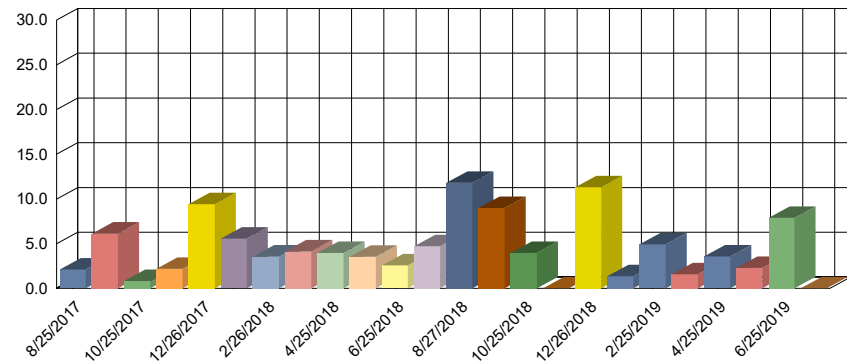
CDR (Conditional Default Rate) =  $1 - ((1 - \text{MDR})^{12})$

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

**CPR**



**CDR**



**Citigroup Mortgage Loan Trust Inc.**  
**Asset-Backed Pass-Through Certificates, Series 2006-HE3**



*Credit Enhancement*

**Overcollateralization and Trigger Information**

<b>Overcollateralization Target Amount</b>		<b>16,255,470.60</b>	<b>18.3052%</b>
<b>Beginning Overcollateralization Amount</b>		<b>-10,432,961.14</b>	
Overcollateralization Decrease due to Realized Losses		877.36	
Overcollateralization Deficiency Amount	26,687,554.38		
Amount Available for Overcollateralization Increase	80,407.29		
Overcollateralization Increase Amount		80,407.29	
Excess Overcollateralization Amount	0.00		
Principal Available for Overcollateralization Reduction	1,114,828.54		
Overcollateralization Reduction Amount		0.00	
<b>Current Overcollateralization</b>		<b>-10,351,676.49</b>	<b>-11.6570%</b>
<b>Current Senior Enhancement Percentage</b>			<b>-11.6569%</b>

<b>Are Stepdown Principal Distributions Allowed This Month?</b>		<b>No</b>
<i>(Has the Stepdown Date Occured and Are There No Trigger Events in Effect?)</i>		
<b>Has the Stepdown Date Occured?</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	25-Jan-2010	
Stepdown Date Senior Enhancement Percentage	0.0001%	
Senior Enhancement Target Percentage	41.0000%	
<b>Is a Trigger Event in Effect?</b>		<b>Yes</b>
<i>(Is a Delinquency Trigger Event in Effect or Is a Cumulative Realized Loss Trigger in Effect?)</i>		
<b>Is a Delinquency Trigger Event in Effect?</b>		<b>Yes</b>
<i>(Does the Delinquency Percentage Exceed the Target Percentage?)</i>		
Delinquency Percentage	23.1337%	
Target Percentage (38.00% of the Prior Senior Enhancement Percentage)	-4.4091%	
<b>Is a Cumulative Realized Loss Trigger Event in Effect?</b>		<b>Yes</b>
<i>(Does the Cumulative Loss Percentage Exceed the Target Percentage?)</i>		
Cumulative Loss Percentage	42.2695%	
Target Percentage	1.6000%	

**Citigroup Mortgage Loan Trust Inc.**  
**Asset-Backed Pass-Through Certificates, Series 2006-HE3**



***Waterfall Detail***

<b>DISTRIBUTIONS</b>	<b>Amount Distributed</b>	<b>Remaining Available Funds</b>
<b><u>Group I Interest Remittance Amount to Senior Classes</u></b>		156,864.03
Class A-1 Monthly Interest Distributable Amount	(64,428.53)	92,435.50
Remaining Amount to be Distributed as Interest to Subordinate Classes	(92,435.50)	0.00
<b><u>Group II Interest Remittance Amount to Senior Classes</u></b>		137,620.56
Class A-2A Monthly Interest Distributable Amount	0.00	137,620.56
Class A-2B Monthly Interest Distributable Amount	(43,707.53)	93,913.03
Class A-2C Monthly Interest Distributable Amount	(61,283.98)	32,629.05
Class A-2D Monthly Interest Distributable Amount	(44,657.26)	(12,028.21)
Remaining Amount to be Distributed as Interest to Subordinate Classes	12,028.21	0.00
<b><u>Group I &amp; II Interest Remittance Amounts to Subordinate Classes</u></b>		80,407.29
Class M-1 Interest Distribution Amount	0.00	80,407.29
Class M-2 Interest Distribution Amount	0.00	80,407.29
Class M-3 Interest Distribution Amount	0.00	80,407.29
Class M-4 Interest Distribution Amount	0.00	80,407.29
Class M-5 Interest Distribution Amount	0.00	80,407.29
Class M-6 Interest Distribution Amount	0.00	80,407.29
Class M-7 Interest Distribution Amount	0.00	80,407.29
Class M-8 Interest Distribution Amount	0.00	80,407.29
Class M-9 Interest Distribution Amount	0.00	80,407.29
Class M-10 Interest Distribution Amount	0.00	80,407.29
Remaining Amount to Be Distributed as Net Monthly Excess Cashflow	(80,407.29)	0.00
<b><u>Group I Senior Principal Distribution Amount</u></b>		522,392.70
Class A-1 Senior Principal Distribution Amount	(522,392.70)	0.00



Distribution Date: 07/25/2019  
Determination Date: 07/17/2019

**Citigroup Mortgage Loan Trust Inc.**  
**Asset-Backed Pass-Through Certificates, Series 2006-HE3**



***Waterfall Detail***

<b>DISTRIBUTIONS</b>	<b>Amount Distributed</b>	<b>Remaining Available Funds</b>
<b><u>Group II Senior Principal Distribution Amount</u></b>		592,435.84
Class A-2A Senior Principal Distribution Amount	42,729.58	635,165.42
Class A-2B Senior Principal Distribution Amount	(190,132.83)	445,032.59
Class A-2C Senior Principal Distribution Amount	(260,354.79)	184,677.80
Class A-2D Senior Principal Distribution Amount	(184,677.80)	0.00
 <b><u>Group I &amp; II Subordinate Principal Distribution Amount</u></b>		0.00
Class M-1 Subordinate Principal Distribution Amount	0.00	0.00
Class M-2 Subordinate Principal Distribution Amount	0.00	0.00
Class M-3 Subordinate Principal Distribution Amount	0.00	0.00
Class M-4 Subordinate Principal Distribution Amount	0.00	0.00
Class M-5 Subordinate Principal Distribution Amount	0.00	0.00
Class M-6 Subordinate Principal Distribution Amount	0.00	0.00
Class M-7 Subordinate Principal Distribution Amount	0.00	0.00
Class M-8 Subordinate Principal Distribution Amount	0.00	0.00
Class M-9 Subordinate Principal Distribution Amount	0.00	0.00
Class M-10 Subordinate Principal Distribution Amount	0.00	0.00
 <b><u>Net Monthly Excess Cashflow</u></b>		80,407.29
Group I Principal Distribution Amount to Increase Overcollateralization	(37,677.71)	42,729.58
Group II Principal Distribution Amount to Increase Overcollateralization	(42,729.58)	0.00
Amounts Paid to Cover Net WAC Rate Carryover Amount Shortfalls	0.00	0.00
Class CE Interest Distribution Amount and Any Overcollateralization Reduction Amount	0.00	0.00
Remaining to the Holders of the Class R Certificates	0.00	0.00
 <b><u>Group I &amp; II Prepayment Premiums</u></b>		0.00
Group I Class P Prepayment Premiums and Servicer Prepayment Premium Payment Amounts	0.00	0.00
Distribution of Class P Outstanding Certificate Principal Balance	0.00	0.00
Group II Class P Prepayment Premiums and Servicer Prepayment Premium Payment Amounts	0.00	0.00

**Citigroup Mortgage Loan Trust Inc.**  
**Asset-Backed Pass-Through Certificates, Series 2006-HE3**



*Other Information*

**Interest Rate Cap Contract Information**

Cap Contract Beginning Notional Amount	0.00
Cap Contract Ending Notional Amount	0.00
Current Cap Amount Paid	0.00
Next Cap Amount to Be Paid	0.00

**Expenses**

Extraordinary Trust Fund Expenses	0.00
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**Net WAC Rate Carryover Reserve Information**

Beginning Balance	0.00
Add: Deposits	0.00
Less: Withdrawals	0.00
Ending Balance	0.00

**Rate Reset Information**

Current LIBOR	2.404380%
Next LIBOR	2.266000%

**Beginning Unpaid Net WAC Rate Carryover Amounts**

Class A-1 Beginning Unpaid Net WAC Rate Carryover Amount	0.00
Class A-2A Beginning Unpaid Net WAC Rate Carryover Amount	0.00
Class A-2B Beginning Unpaid Net WAC Rate Carryover Amount	0.00
Class A-2C Beginning Unpaid Net WAC Rate Carryover Amount	0.00
Class A-2D Beginning Unpaid Net WAC Rate Carryover Amount	0.00
Class M-1 Beginning Unpaid Net WAC Rate Carryover Amount	0.00
Class M-2 Beginning Unpaid Net WAC Rate Carryover Amount	0.00
Class M-3 Beginning Unpaid Net WAC Rate Carryover Amount	0.00
Class M-4 Beginning Unpaid Net WAC Rate Carryover Amount	0.00
Class M-5 Beginning Unpaid Net WAC Rate Carryover Amount	0.00
Class M-6 Beginning Unpaid Net WAC Rate Carryover Amount	0.00
Class M-7 Beginning Unpaid Net WAC Rate Carryover Amount	0.01
Class M-8 Beginning Unpaid Net WAC Rate Carryover Amount	0.00
Class M-9 Beginning Unpaid Net WAC Rate Carryover Amount	5,182.23
Class M-10 Beginning Unpaid Net WAC Rate Carryover Amount	4,783.59

**Citigroup Mortgage Loan Trust Inc.**  
**Asset-Backed Pass-Through Certificates, Series 2006-HE3**



*Other Information*

**Current Net WAC Carryover Amounts**

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

**Ending Unpaid Net WAC Rate Carryover Amounts**

Class A-1 Ending Unpaid Net WAC Rate Carryover Amount	0.00
Class A-2A Ending Unpaid Net WAC Rate Carryover Amount	0.00
Class A-2B Ending Unpaid Net WAC Rate Carryover Amount	0.00
Class A-2C Ending Unpaid Net WAC Rate Carryover Amount	0.00
Class A-2D Ending Unpaid Net WAC Rate Carryover Amount	0.00
Class M-1 Ending Unpaid Net WAC Rate Carryover Amount	0.00
Class M-2 Ending Unpaid Net WAC Rate Carryover Amount	0.00
Class M-3 Ending Unpaid Net WAC Rate Carryover Amount	0.00
Class M-4 Ending Unpaid Net WAC Rate Carryover Amount	0.00
Class M-5 Ending Unpaid Net WAC Rate Carryover Amount	0.00
Class M-6 Ending Unpaid Net WAC Rate Carryover Amount	0.00
Class M-7 Ending Unpaid Net WAC Rate Carryover Amount	0.01
Class M-8 Ending Unpaid Net WAC Rate Carryover Amount	0.00
Class M-9 Ending Unpaid Net WAC Rate Carryover Amount	5,203.41
Class M-10 Ending Unpaid Net WAC Rate Carryover Amount	4,803.14

Distribution Date: 07/25/2019  
Determination Date: 07/17/2019

**Citigroup Mortgage Loan Trust Inc.**  
**Asset-Backed Pass-Through Certificates, Series 2006-HE3**



**Liquidation / Loss Detail**

Loan Number	Loss Type	Most Recent Loan Status	Most Recent Next Due Date	Cutoff Principal Balance	Prior Unpaid Principal Balance	Prior Scheduled Principal Balance	Current Realized Loss Amount	Subsequent Loss / (Recovery) Amount	Total Realized Loss Amount	Loss Severity
<b>Group 1</b>										
0000001010340525	Trailing		-	25,792.37	-	-	-	(288.73)	-288.73	-
0000001010407393	Trailing		-	318,963.10	-	-	-	(800.00)	-800.00	-
0000000050045825	Trailing	N/A - Prior Liquidation	-	195,723.59	-	-	-	445.85	445.85	-
<b>Count: 3</b>	<b>SUBTOTAL</b>			540,479.06	0.00	0.00	0.00	(642.88)	(642.88)	
<b>Group 2</b>										
0000001009954846	Trailing		-	69,903.28	-	-	-	(312.60)	-312.60	-
0000001010275249	Trailing		-	58,580.22	-	-	-	(239.85)	-239.85	-
0000000050046827	Trailing	N/A - Prior Liquidation	-	77,995.30	-	-	-	317.97	317.97	-
<b>Count: 3</b>	<b>SUBTOTAL</b>			206,478.80	0.00	0.00	0.00	(234.48)	(234.48)	
<b>Count: 6</b>	<b>TOTALS</b>			746,957.86	0.00	0.00	0.00	(877.36)	(877.36)	

**Citigroup Mortgage Loan Trust Inc.**  
**Asset-Backed Pass-Through Certificates, Series 2006-HE3**



***Foreclosure Detail***

Loan Number	Group No.	State	Foreclosure Conclusion Date	Original Principal Balance	Unpaid Principal Balance at Acquisition	Current Scheduled Principal Balance
Group 1						
0000000106081786	1	CA	Not Available	332,500.00	Not Available	153,363.19
0000001000262753	1	PA	Not Available	66,500.00	Not Available	53,669.24
0000001009482632	1	FL	Not Available	188,950.00	Not Available	197,009.30
0000001009782924	1	PA	Not Available	98,400.00	Not Available	76,982.10
0000001010003630	1	NY	Not Available	385,000.00	Not Available	329,486.62
0000001010005040	1	NH	Not Available	185,500.00	Not Available	165,389.14
0000001010150123	1	NY	Not Available	300,000.00	Not Available	419,487.27
0000001010266507	1	AZ	Not Available	283,500.00	Not Available	254,321.03
0000001010269728	1	TX	Not Available	113,600.00	Not Available	112,308.37
0000001010276444	1	AZ	Not Available	188,000.00	Not Available	158,110.50
0000001010306590	1	NY	Not Available	412,250.00	Not Available	338,022.47
0000001010325203	1	HI	Not Available	500,000.00	Not Available	402,043.56
0000001010368675	1	MA	Not Available	160,000.00	Not Available	141,479.85
0000001010385674	1	NY	Not Available	262,500.00	Not Available	266,644.88
0000001010393157	1	NY	Not Available	200,000.00	Not Available	197,464.46
0000001010413956	1	MD	Not Available	227,500.00	Not Available	129,772.94
0000001010449106	1	PA	Not Available	77,350.00	Not Available	63,581.85
0000001010462493	1	TX	Not Available	111,399.00	Not Available	117,051.70
Count: 18	SUBTOTAL			4,092,949.00	Not Available	3,576,188.47
Group 2						
0000000000329068	2	CA	Not Available	204,000.00	Not Available	242,214.35
0000000000329184	2	AZ	Not Available	450,000.00	Not Available	398,460.95
0000000050045332	2	CA	Not Available	658,800.00	Not Available	519,436.41
0000000050045628	2	CA	Not Available	452,000.00	Not Available	422,979.53

Distribution Date: 07/25/2019  
Determination Date: 07/17/2019

**Citigroup Mortgage Loan Trust Inc.**  
**Asset-Backed Pass-Through Certificates, Series 2006-HE3**



***Foreclosure Detail***

Loan Number	Group No.	State	Foreclosure Conclusion Date	Original Principal Balance	Unpaid Principal Balance at Acquisition	Current Scheduled Principal Balance
<b>Group 2</b>						
0000000050046550	2	VA	Not Available	171,500.00	Not Available	76,160.87
0000000154253009	2	NY	Not Available	467,200.00	Not Available	388,747.56
0000001008920019	2	VA	Not Available	148,750.00	Not Available	104,258.86
0000001009985607	2	NY	Not Available	222,720.00	Not Available	178,149.44
0000001010121218	2	HI	Not Available	452,000.00	Not Available	438,891.61
0000001010167017	2	HI	Not Available	952,000.00	Not Available	1,067,537.03
0000001010367033	2	NY	Not Available	480,000.00	Not Available	477,936.07
0000001010392997	2	NY	Not Available	400,500.00	Not Available	455,720.51
<b>Count: 12</b>	<b>SUBTOTAL</b>			5,059,470.00	Not Available	4,770,493.19
<b>Count: 30</b>	<b>TOTALS</b>			9,152,419.00	Not Available	8,346,681.66

Distribution Date: 07/25/2019  
Determination Date: 07/17/2019

**Citigroup Mortgage Loan Trust Inc.**  
**Asset-Backed Pass-Through Certificates, Series 2006-HE3**



**REO Detail**

Loan Number	Group No.	State	REO Acquisition Date	Original Principal Balance	Unpaid Principal Balance at Acquisition	Current Scheduled Principal Balance	REO Book Value
<b>Group 1</b>							
0000001008826032	1	MI	Not Available	120,000.00	Not Available	107,181.89	Not Available
0000001009278514	1	KY	Not Available	89,000.00	Not Available	76,048.18	Not Available
0000001010185195	1	MD	Not Available	198,000.00	Not Available	179,406.59	Not Available
<b>Count: 3</b>	<b>SUBTOTAL</b>			407,000.00	Not Available	362,636.66	Not Available
<b>Group 2</b>							
0000000050043879	2	OR	Not Available	211,200.00	Not Available	206,719.22	Not Available
0000000050046606	2	WA	Not Available	309,950.00	Not Available	260,570.94	Not Available
0000001009785128	2	NY	Not Available	394,320.00	Not Available	385,752.05	Not Available
<b>Count: 3</b>	<b>SUBTOTAL</b>			915,470.00	Not Available	853,042.21	Not Available
<b>Count: 6</b>	<b>TOTALS</b>			1,322,470.00	Not Available	1,215,678.87	Not Available