## Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates, Series 2007-WFHE1



# Depositor Citigroup Mortgage Loan Trust Inc. Credit Risk Manager Pentalpha Surveillance LLC. PMI Insurer United Guaranty Mortgage Indemnity Company Trust Administrator Citibank, N.A.

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## **DISTRIBUTION IN DOLLARS**

## **Distribution Summary**

Class	Original Balance (2)	Prior Principal Balance (3)	Pass- Through Rate (4)	Accrual Day Count	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	185,385,000.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
A2	77,963,000.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
A3	47,417,000.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
A4	33,098,000.00	5,692,949.04	2.604380%	30 / 360	06/25 - 07/24	12,355.50	944,587.53	956,943.03	0.00	0.00	4,748,361.51
M1	18,532,000.00	18,532,000.00	2.664380%	30 / 360	06/25 - 07/24	41,146.91	0.00	41,146.91	0.00	0.00	18,532,000.00
M2	21,659,000.00	21,659,000.00	2.684380%	30 / 360	06/25 - 07/24	48,450.82	0.00	48,450.82	0.00	0.00	21,659,000.00
М3	6,922,000.00	6,922,000.00	2.704380%	30 / 360	06/25 - 07/24	15,599.77	0.00	15,599.77	0.00	0.00	6,922,000.00
M4	7,815,000.00	7,556,198.37	2.764380%	30 / 360	06/25 - 07/24	17,406.84	0.00	17,406.84	0.00	294,854.79	7,261,343.58
M5	8,261,000.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
M6	6,252,000.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
M7	4,912,000.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
M8	4,019,000.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
M9	4,465,000.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
M10	6,476,000.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
M11	4,690,000.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
CE	8,710,124.19	65,755.96		30 / 360	06/01 - 06/30	0.00	0.00	0.00	0.00	65,755.96	0.00
Р	100.00	100.00	0.000000%	30 / 360	06/01 - 06/30	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	446,576,224.19	60,428,003.37				134,959.84	944,587.53	1,079,547.37	0.00	360,610.75	59,122,805.09

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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	17311CAA9	7/24/2019	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A2	17311CAB7	7/24/2019	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A3	17311CAC5	7/24/2019	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A4	17311CAU5	7/24/2019	172.002811	0.373301	28.539112	28.912413	0.000000	0.000000	143.463699
M1	17311CAD3	7/24/2019	1,000.000000	2.220317	0.000000	2.220317	0.000000	0.000000	1,000.000000
M2	17311CAE1	7/24/2019	1,000.000000	2.236983	0.000000	2.236983	0.000000	0.000000	1,000.000000
M3	17311CAF8	7/24/2019	1,000.000000	2.253651	0.000000	2.253651	0.000000	0.000000	1,000.000000
M4	17311CAG6	7/24/2019	966.883988	2.227363	0.000000	2.227363	0.000000	37.729340	929.154649
M5	17311CAH4	7/24/2019	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M6	17311CAJ0	7/24/2019	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M7	17311CAK7	7/24/2019	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M8	17311CAL5	7/24/2019	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M9	17311CAM3	7/24/2019	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M10	17311CAN1	7/24/2019	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M11	17311CAP6	7/24/2019	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
CE	17311CAQ4	6/28/2019	7.549371	0.000000	0.000000	0.000000	0.000000	7.549371	0.000000
Р	17311CAR2	6/28/2019	1,000.000000	0.000000	0.000000	0.000000	0.000000	0.000000	1,000.000000
R	17311CAS0	6/28/2019	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
RX	17311CAT8	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	Prior Principal Balance (2)	Pass- Through Rate (3)	Next Pass- Through Rate (4)	Interest Accrual Day Cnt Fraction	Optimal Accrued Interest (6)	Prior Unpaid Interest (7)	Interest on Prior Unpaid Interest (8)	Non-Recov. Interest Shortfall	Interest Due (10)=(6)+(7)+(8)-(9)	Deferred Interest (11)	Interest Distributed (12)	Current Unpaid Interest (13)=(10)-(11)-(12)
A1	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A2	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A3	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A4	5,692,949.04	2.604380%	2.466000%	30 / 360	12,355.50	0.00	0.00	0.00	12,355.50	0.00	12,355.50	0.00
M1	18,532,000.00	2.664380%	2.526000%	30 / 360	41,146.91	0.00	0.00	0.00	41,146.91	0.00	41,146.91	0.00
M2	21,659,000.00	2.684380%	2.546000%	30 / 360	48,450.82	0.00	0.00	0.00	48,450.82	0.00	48,450.82	0.00
M3	6,922,000.00	2.704380%	2.566000%	30 / 360	15,599.77	0.00	0.00	0.00	15,599.77	0.00	15,599.77	0.00
M4	7,556,198.37	2.764380%	2.626000%	30 / 360	17,406.84	0.00	0.00	0.00	17,406.84	0.00	17,406.84	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
M11	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CE	65,755.96		-	30 / 360	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Р	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	60,428,003.37				134,959.84	0.00	0.00	0.00	134,959.84	0.00	134,959.84	0.00

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## **DISTRIBUTION IN DOLLARS**

## **Principal Distribution Detail**

Class	Original Balance (2)	Prior Principal Balance (3)	Scheduled Principal Distribution (4)	Unscheduled Principal Distribution (5)	Balance Change (6)	Current Realized Losses	Current Principal Recoveries (8)	Current Principal Balance (9)=(3)-(4)-(5)+(6)- (7)+(8)	Cumulative Realized Losses (10)	Original Class (%) (11)	Current Class (%)	Original Credit Support (13)	Current Credit Support (14)
A1	185,385,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42.34%	0.00%	21.47%	N/A
A2	77,963,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17.81%	0.00%	21.47%	N/A
А3	47,417,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10.83%	0.00%	21.47%	N/A
A4	33,098,000.00	5,692,949.04	138,210.17	806,377.36	0.00	0.00	0.00	4,748,361.51	0.00	7.56%	8.03%	21.47%	91.97%
Р	100.00	100.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00%	0.00%	21.47%	91.97%
M1	18,532,000.00	18,532,000.00	0.00	0.00	0.00	0.00	0.00	18,532,000.00	0.00	4.23%	31.34%	17.24%	60.62%
M2	21,659,000.00	21,659,000.00	0.00	0.00	0.00	0.00	0.00	21,659,000.00	0.00	4.95%	36.63%	12.29%	23.99%
M3	6,922,000.00	6,922,000.00	0.00	0.00	0.00	0.00	0.00	6,922,000.00	0.00	1.58%	11.71%	10.71%	12.28%
M4	7,815,000.00	7,556,198.37	0.00	0.00	0.00	294,854.79	0.00	7,261,343.58	553,656.42	1.78%	12.28%	8.92%	0.00%
M5	8,261,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,261,000.00	1.89%	0.00%	7.04%	N/A
M6	6,252,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,252,000.00	1.43%	0.00%	5.61%	N/A
M7	4,912,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,912,000.00	1.12%	0.00%	4.49%	N/A
M8	4,019,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,019,000.00	0.92%	0.00%	3.57%	N/A
M9	4,465,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,465,000.00	1.02%	0.00%	2.55%	N/A
M10	6,476,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,476,000.00	1.48%	0.00%	1.07%	N/A
M11	4,690,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,690,000.00	1.07%	0.00%	0.00%	N/A
Totals	437,866,100.00	60,362,247.41	138,210.17	806,377.36	0.00	294,854.79	0.00	59,122,805.09	39,628,656.42	100%	100%		

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## Reconciliation Detail

SOURCE OF FUNDS			ALLOCATION OF FUNDS		
Interest Funds Available			Scheduled Fees		
Scheduled Interest	265,919.77		Servicing Fee	23,668.89	
Uncompensated PPIS	0.00		Credit Risk Manager Fee	2,500.00	
Relief Act Interest Shortfall	0.00		PMI Insurer Fee	7,362.85	
Interest Adjustments	(1,311.50)		Total Scheduled Fees:		33,531.74
Realized Loss in Excess of Liquidated Loan Balances	0.00		Additional Fees, Expenses, etc.		
Total Interest Funds Available:		264,608.27	Extraordinary Trust Fund Expenses	25,610.75	
Principal Funds Available			Other Expenses	0.00	
Scheduled Principal	138,210.17		Total Additional Fees, Expenses, etc.:		25,610.75
Curtailments	15,618.75		Distributions		
Prepayments in Full	485,791.46		Interest Distribution	134,959.84	
Net Liquidation Proceeds	234,531.21		Principal Distribution	944,587.53	
Repurchased Principal	0.00		Total Distributions:		1,079,547.37
Substitution Principal	0.00		Total Funds Allocated	-	1,138,689.86
Other Principal	0.00			=	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Trailing Income/(Loss)	(70.00)				
Total Principal Funds Available:		874,081.59			
Other Funds Available					
Cap Contract Amount	0.00				
Prepayment Penalties	0.00				
Other Charges	0.00				
Total Other Funds Available:		0.00			
Total Funds Available	_	1,138,689.86			
	=				

# Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates, Series 2007-WFHE1



## **Collateral Summary**

	ASSET CI	HARACTERISTICS			
		Cut-Off	Beginning	Ending	Delta or % of Orig
Aggregate Stated Principal Balance		446,576,224.19	60,428,003.37	59,122,805.09	13.24%
Aggregate Actual Principal Balance		446,576,224.19	60,991,975.66	59,634,623.87	13.35%
Loan Count		3,031	508	502	2,529
Weighted Average Coupon Rate (WAC)		8.632526%	5.651011%	Not Available	Not Available
Net Weighted Average Coupon Rate (Net WAC)		7.921998%	4.987297%	Not Available	Not Available
Weighted Average Remaining Term (WART in months)		353	203	202	151
AVAILABLE PRINCIPAL			AVAILA	BLE INTEREST	
Scheduled Principal	138,210.17	Schedul	led Interest		265,919.77
Curtailments	15,618.75	00.1000			200,010111
Principal Prepayments	485,791.46	Addition	nal Interest		(1,311.50)
Net Liquidation Proceeds	234,531.21				
Repurchased Principal	0.00	Less:	Servicing Fee		23,668.89
(Trailing Loss) / Income	(70.00)		Credit Risk Manager Fee		2,500.00
TOTAL AVAILABLE PRINCIPAL	874,081.59		PMI Insurer Fee		7,362.85
TOTAL AVAILABLE I KINGII AL	074,001100		Uncompensated PPIS		0.00
Realized Loss Summary			Relief Act Interest Shortfall		0.00
Current Realized Losses	431,046.69		Realized Loss in Excess of Liquid	lated Loan Balances	0.00
Current Bankruptcy Losses	0.00	TOTAL	AVAILABLE INTEREST		231,076.53
Trailing Loss / (Income)	70.00				
Realized Loss in Excess of Liquidated Loan Balances	0.00				
Cumulative Realized Losses	140,240,495.25				

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

## **Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates, Series 2007-WFHE1**



## **Delinquency Information**

	Less Than 30 Days	30-59 Days	60-89 Days	90+ Days	Totals
<u>lelinquency</u>	<u> </u>	<u></u>	<u> </u>	<u></u>	<u></u>
Scheduled Principal Balance		2,476,907.58	1,199,419.85	820,537.67	4,496,865.10
ercentage of Total Pool Balance		4.1894%	2.0287%	1.3879%	7.6060%
umber of Loans		23	7	3	33
ercentage of Total Loans		4.5817%	1.3944%	0.5976%	6.5737%
sankruptc <u>y</u>					
icheduled Principal Balance	560,727.92	300,736.66	363,390.62	2,237,525.90	3,462,381.10
Percentage of Total Pool Balance	0.9484%	0.5087%	0.6146%	3.7845%	5.8563%
Number of Loans	7	3	3	16	29
Percentage of Total Loans	1.3944%	0.5976%	0.5976%	3.1873%	5.7769%
<u>Foreclosure</u>					
Scheduled Principal Balance		0.00	0.00	3,525,215.35	3,525,215.35
Percentage of Total Pool Balance		0.0000%	0.0000%	5.9625%	5.9625%
Number of Loans		0	0	19	19
Percentage of Total Loans		0.0000%	0.0000%	3.7849%	3.7849%
REO					
Scheduled Principal Balance		0.00	0.00	1,368,894.91	1,368,894.91
Percentage of Total Pool Balance		0.0000%	0.0000%	2.3153%	2.3153%
Number of Loans		0	0	5	5
Percentage of Total Loans		0.0000%	0.0000%	0.9960%	0.9960%
<u>Total</u>					
Scheduled Principal Balance	560,727.92	2,777,644.24	1,562,810.47	7,952,173.83	12,853,356.46
Percentage of Total Pool Balance	0.9484%	4.6981%	2.6433%	13.4503%	21.7401%
Number of Loans	7	26	10	43	86
Percentage of Total Loans	1.3944%	5.1793%	1.9920%	8.5657%	17.1315%

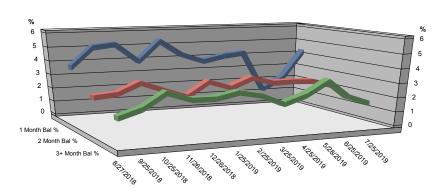
## Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates, Series 2007-WFHE1



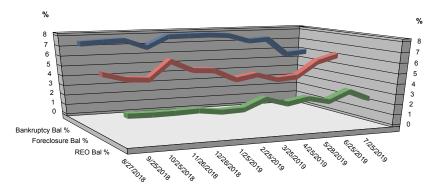
## Historical Delinquency Information

Distribution	1 Month		2 Month		3 + Month		Bankruptcy		Foreclosure		REO		Total	
Date	Balance	Cnt	Balance	Cnt	Balance	Cnt	Balance	Cnt	Balance	Cnt	Balance	Cnt	Balance	Cnt
07/2019	2,476,908	23	1,199,420	7	820,538	3	3,462,381	29	3,525,215	19	1,368,895	5	12,853,356	86
	4.189%	4.6%	2.029%	1.4%	1.388%	0.6%	5.856%	5.8%	5.963%	3.8%	2.315%	1.0%	21.740%	17.1%
06/2019	1,324,771	16	1,496,623	7	1,167,630	5	3,417,172	29	3,252,976	19	1,909,817	6	12,568,989	82
	2.192%	3.1%	<sup>2.477%</sup>	1.4%	1.932%	1.0%	5.655%	5.7%	5.383%	3.7%	3.160%	1.2%	20.800%	16.1%
05/2019	871,536	9	1,554,967	9	1,905,586	10	4,452,788	33	2,429,048	14	1,391,668	5	12,605,592	80
	1.430%	1.8%	2.552%	1.8%	3.127%	2.0%	7.307%	6.4%	3.986%	2.7%	2.284%	1.0%	<sub>20.687%</sub>	15.6%
04/2019	2,647,800	17	1,556,360	12	1,369,526	9	4,424,003	34	2,354,480	<b>11</b>	1,678,814	7	14,030,983	90
	4.288%	3.3%	2.520%	2.3%	2.218%	1.7%	7.164%	6.6%	3.813%	2.1%	2.719%	1.4%	22.721%	17.4%
03/2019	2,548,610	22	1,839,930	13	1,055,413	6	4,826,670	<b>36</b>	2,723,228	16	1,438,503	6	14,432,354	99
	4.113%	4.2%	<sup>2.970%</sup>	2.5%	1.703%	1.2%	7.790%	6.9%	4.395%	3.1%	2.322%	1.2%	23.294%	19.1%
02/2019	2,374,779	19	1,465,613	10	1,498,746	8	4,960,643	3 <b>7</b>	2,520,795	16	1,835,060	8	14,655,637	98
	3.784%	3.6%	2.335%	1.9%	2.388%	1.5%	7.904%	7.1%	4.016%	3.1%	2.924%	1.5%	23.350%	18.7%
01/2019	2,747,500	25	1,807,979	9	1,703,532	10	4,996,911	3 <b>7</b>	3,176,064	20	1,298,094	6	15,730,080	107
	4.340%	4.7%	2.856%	1.7%	2.691%	1.9%	7.894%	7.0%	5.018%	3.8%	2.051%	1.1%	24.850%	20.3%
12/2018	3,428,351	21	1,191,311	<b>11</b>	1,510,982	9	5,006,675	37	3,265,775	21	1,253,719	5	15,656,812	104
	5.385%	4.0%	1.871%	2.1%	2.374%	1.7%	7.865%	7.0%	5.130%	4.0%	1.969%	0.9%	24.595%	19.6%
11/2018	2,562,363	20	1,564,277	12	1,531,563	12	4,406,759	35	3,905,015	20	1,431,730	7	15,401,707	106
	4.000%	3.7%	2.442%	2.2%	2.391%	2.2%	6.880%	6.6%	6.096%	3.7%	2.235%	1.3%	24.045%	19.9%
10/2018	3,390,477	25	1,950,673	14	1,899,309	15	4,937,004	38	2,861,124	14	1,388,060	6	16,426,646	112
	5.255%	4.7%	3.024%	2.6%	2.944%	2.8%	7.652%	7.1%	4.435%	2.6%	2.151%	1.1%	25.461%	20.9%
09/2018	3,321,914	25	1,534,073	11	1,291,275	<b>11</b>	4,935,222	38	2,990,880	15	1,392,008	6	15,465,372	106
	5.086%	4.6%	2.349%	2.0%	1.977%	2.0%	7.556%	7.0%	4.579%	2.8%	2.131%	1.1%	23.679%	19.5%
08/2018	2,483,065	19	1,465,199	12	993,448	10	4,942,835	38	3,431,120	<b>17</b>	1,450,829	7	14,766,496	103
	3.741%	3.4%	2.207%	2.2%	1.497%	1.8%	7.447%	6.9%	5.169%	3.1%	2.186%	1.3%	22.246%	18.7%

## 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 2007-WFHE1



## 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	152.14	59,122,805.09	138,210.17	1,166,988.11	665,577.90	1.936%	20.908%	348%	1.101%	12.445%	207%
25-Jun-2019	151.14	60,428,003.37	138,752.55	369,228.76	34,208.03	0.607%	7.049%	117%	0.056%	0.672%	11%
28-May-2019	150.15	60,935,984.68	139,021.02	679,525.10	286,115.52	1.103%	12.460%	208%	0.463%	5.420%	90%
25-Apr-2019	149.15	61,754,530.80	139,780.28	63,667.69	0.00	0.103%	1.229%	20%	0.000%	0.000%	0%
25-Mar-2019	148.15	61,957,978.77	139,188.23	667,015.61	154,025.08	1.065%	12.058%	201%	0.245%	2.905%	48%
25-Feb-2019	147.15	62,764,182.61	140,295.54	395,039.14	67,015.23	0.625%	7.253%	121%	0.106%	1.263%	21%
25-Jan-2019	146.15	63,299,517.29	140,308.09	219,848.31	0.00	0.346%	4.075%	68%	0.000%	0.000%	0%
26-Dec-2018	145.15	63,659,673.69	140,162.86	254,390.80	177,440.80	0.398%	4.673%	78%	0.277%	3.274%	55%
26-Nov-2018	144.15	64,054,227.35	141,106.66	321,236.78	0.00	0.499%	5.826%	97%	0.000%	0.000%	0%
25-Oct-2018	143.14	64,516,570.79	141,154.56	654,760.03	165,341.87	1.005%	11.412%	190%	0.253%	2.996%	50%
25-Sep-2018	142.14	65,312,485.38	142,022.33	923,248.96	141,342.15	1.394%	15.502%	258%	0.213%	2.526%	42%
27-Aug-2018	141.14	66,377,756.67	142,814.50	764,372.00	120,708.11	1.138%	12.838%	214%	0.179%	2.132%	36%

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

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

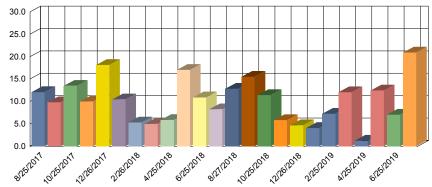
PSA (Public Securities Association) = CPR / (min(.2% \* Age, 6%))

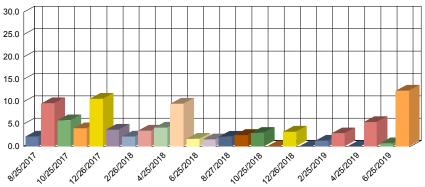
 ${\sf MDR}\ ({\sf Monthly}\ {\sf Default}\ {\sf Rate}) = {\sf Beginning}\ {\sf Balance}\ {\sf of}\ {\sf Liquidated}\ {\sf Asset}\ {\it /}\ {\sf Total}\ {\sf Beginning}\ {\sf Balance}$ 

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

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







# Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates, Series 2007-WFHE1



## Credit Enhancement

Overcollateralization Target Amount		2,305,789.40	3.9000%
Beginning Overcollateralization Amount		65,755.96	
Overcollateralization Decrease Due to Realized Losses		(431,116.69)	
Overcollateralization Deficiency Amount	2,671,150.13		
Amount Available for Overcollateralization Increase	70,505.94		
Overcollateralization Increase Amount		70,505.94	
Excess Overcollateralization Amount	0.00		
Principal Available for Overcollateralization Reduction	874,081.59		
Overcollateralization Reduction Amount		0.00	
Current Overcollateralization		0.00	
Current Senior Enhancement Percentage			91.9686%
Are Stepdown Principal Distributions Allowed This Month?  (Has the Stepdown Date Occurred and Are There No Trigger Events in Effect?)			Ye
Has the Stepdown Date Occurred?  (Has the 3rd Anniversary Distribution Date Occurred or Does the Senior Enhancement Percentage Equal or Exceed the Target Percentage?)		Yes	
3rd Anniversary Distribution Date	25-Feb-2010		
Stepdown Date Senior Enhancement Percentage	92.5786%		
Senior Enhancement Target Percentage	46.0000%		
Is a Trigger Event in Effect?  (Is a Delinquency Trigger Event in Effect or Is a Cumulative Realized Loss Trigger in Effect?)		Yes	
Is a Delinquency Trigger Event in Eeffect?		No	
(Does the Delinquency Percentage Exceed the Target Percentage?)			
Delinquency Percentage	16.0936%		
Target Percentage (34.75% of the Prior Senior Enhancement Percentage)	31.4762%		
Is a Cumulative Realized Loss Trigger Event in Effect?		Yes	
(Does the Cumulative Loss Percentage Exceed the Target Percentage?)			
	31.4035%		

# Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates, Series 2007-WFHE1



## Waterfall Detail

DISTRIBUTIONS	Amount Distributed	Remaining Available Funds	
Senior Interest Remittance Funds		198,866.88	
Class A-1 Monthly Interest Distributable Amount	0.00	198,866.88	
Class A-2 Monthly Interest Distributable Amount	0.00	198,866.88	
Class A-3 Monthly Interest Distributable Amount	0.00	198,866.88	
Class A-4 Monthly Interest Distributable Amount	(12,355.50)	186,511.38	
Remaining Amount to be Distributed as Interest to Subordinate Classes	(186,511.38)	0.00	
Subordinate Interest Remittance Funds		186,511.38	
Class M-1 Monthly Interest Distributable Amount	(41,146.91)	145,364.47	
Class M-2 Monthly Interest Distributable Amount	(48,450.82)	96,913.65	
Class M-3 Monthly Interest Distributable Amount	(15,599.77)	81,313.88	
Class M-4 Monthly Interest Distributable Amount	(17,406.84)	63,907.04	
Class M-5 Monthly Interest Distributable Amount	0.00	63,907.04	
Class M-6 Monthly Interest Distributable Amount	0.00	63,907.04	
Class M-7 Monthly Interest Distributable Amount	0.00	63,907.04	
Class M-8 Monthly Interest Distributable Amount	0.00	63,907.04	
Class M-9 Monthly Interest Distributable Amount	0.00	63,907.04	
Class M-10 Monthly Interest Distributable Amount	0.00	63,907.04	
Class M-11 Monthly Interest Distributable Amount	0.00	63,907.04	
Remaining Amount to Be Distributed as Net Monthly Excess Cashflow	(63,907.04)	0.00	
Senior Principal Distribution Funds		874,081.59	
Class A-1 Principal Distribution Amount	(874,081.59)	0.00	
Class A-2 Principal Distribution Amount	0.00	0.00	
Class A-3 Principal Distribution Amount	0.00	0.00	
Class A-4 Principal Distribution Amount	0.00	0.00	
Subordinate Principal Distribution Funds		0.00	
Class M-1 Principal Distribution Amount	0.00	0.00	
Class M-2 Principal Distribution Amount	0.00	0.00	

# Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates, Series 2007-WFHE1



## Waterfall Detail

DISTRIBUTIONS	Amount Distributed	Remaining Available Funds	
Class M-3 Principal Distribution Amount	0.00	0.00	
Class M-4 Principal Distribution Amount	0.00	0.00	
Class M-5 Principal Distribution Amount	0.00	0.00	
Class M-6 Principal Distribution Amount	0.00	0.00	
Class M-7 Principal Distribution Amount	0.00	0.00	
Class M-8 Principal Distribution Amount	0.00	0.00	
Class M-9 Principal Distribution Amount	0.00	0.00	
Class M-10 Principal Distribution Amount	0.00	0.00	
Class M-11 Principal Distribution Amount	0.00	0.00	
Net Monthly Excess Cashflow		63,907.04	
Class A Extra Principal Payment Amount to Increase Overcollateralization	(63,907.04)	0.00	
Amounts Paid to Cover Net WAC Rate Carryover Amount Shortfalls	0.00	0.00	
Class CE Monthly Interest Distributable Amount and Any Unpaid Interest Shortfall Amount	0.00	0.00	
Class CE, Principal, Up to the Amount of Any Overcollateralization Release Amount	0.00	0.00	
Remaining to the Holders of the Residual Certificates	0.00	0.00	
Prepayment Penalties		0.00	
Class P Prepayment Penalties	0.00	0.00	
Distribution of Class P Outstanding Certificate Principal Balance	0.00	0.00	

# Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates, Series 2007-WFHE1



## Other Information

Interest Rate Cap Contract Information		
Cap Contract Beginning Notional Amount	115,313.67	
Cap Contract Ending Notional Amount	114,767.16	
Current Cap Amount Paid	0.00	
Next Cap Amount to be Paid	0.00	
Next dap Amount to be raid	0.00	
Expenses		
Extraordinary Trust Fund Expenses	25,610.75	
Prepayment Penalties		
Prepayment Penalties	0.00	
Net WAC Rate Carryover Reserve Account Information		
Beginning Reserve Account Balance	0.00	
Deposits	0.00	
Withdrawals	0.00	
Ending Reserve Account 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-2 Beginning Unpaid Net WAC Rate Carryover Amount	0.00	
Class A-3 Beginning Unpaid Net WAC Rate Carryover Amount	0.00	
Class A-4 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	0.00	
Class M-8 Beginning Unpaid Net WAC Rate Carryover Amount	0.00	
Class M-9 Beginning Unpaid Net WAC Rate Carryover Amount	0.00	

# Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates, Series 2007-WFHE1



## Other Information

Class M-10 Beginning Unpaid Net WAC Rate Carryover Amount	0.00
Class M-11 Beginning Unpaid Net WAC Rate Carryover Amount	0.00
ent Net WAC Carryover Amounts	
Class A-1 Current Net WAC Rate Carryover Amount	0.00
Class A-2 Current Net WAC Rate Carryover Amount	0.00
Class A-3 Current Net WAC Rate Carryover Amount	0.00
Class A-4 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
Class M-11 Current Net WAC Rate Carryover Amount	0.00
ng Unpaid Net WAC Rate Carryover Amounts	
Class A-1 Ending Unpaid Net WAC Rate Carryover Amount	0.00
Class A-2 Ending Unpaid Net WAC Rate Carryover Amount	0.00
Class A-3 Ending Unpaid Net WAC Rate Carryover Amount	0.00
Class A-4 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	0.00
Class M-8 Ending Unpaid Net WAC Rate Carryover Amount	0.00

# Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates, Series 2007-WFHE1



## Other Information

Class M-11 Ending Unpaid Net WAC Rate Carryover Amount 0.00

# Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates, Series 2007-WFHE1



## Liquidation / Loss Detail

Loan Number Los	Most Recent ss Type Loan Status		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
0000000221853287 Liq	quidation Foreclosure	06/01/2016	174,140.31	130,733.39	125,935.35	26,920.34	-	26,920.34	21.376%
0000000221854932 Liq	quidation REO	03/01/2014	456,968.09	599,599.29	539,642.55	404,126.35	-	404,126.35	74.888%
0000000221853779 T	railing	-	251,499.60	-	-	-	70.00	70.00	-
Count: 3	TOTALS		882,608.00	730,332.68	665,577.90	431.046.69	70.00	431,116.69	64.763%

# Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates, Series 2007-WFHE1



## Foreclosure Detail

Loan Number	Group No.	State	Foreclosure Conclusion Date	Original Principal Balance	Unpaid Principal Balance at Acquisition	Current Scheduled Principal Balance
0000000221853042	1	DE	Not Available	252,598.00	Not Available	225,840.10
0000000221853283	1	СТ	Not Available	207,000.00	Not Available	252,984.12
0000000221853515	1	PA	Not Available	494,950.00	Not Available	401,735.73
0000000221853743	1	ME	Not Available	42,000.00	Not Available	27,393.13
0000000221854319	1	MD	Not Available	115,500.00	Not Available	93,829.51
0000000221854399	1	MA	Not Available	228,000.00	Not Available	167,381.68
0000000221854459	1	NY	Not Available	370,000.00	Not Available	390,082.31
0000000221854464	1	AR	Not Available	284,800.00	Not Available	267,416.35
0000000221854870	1	IN	Not Available	75,905.00	Not Available	69,866.92
0000000221855086	1	IN	Not Available	125,680.00	Not Available	98,266.82
0000000221855100	1	DC	Not Available	337,500.00	Not Available	282,380.05
0000000221855142	1	NY	Not Available	203,000.00	Not Available	205,597.96
0000000221855295	1	TX	Not Available	64,000.00	Not Available	51,156.31
0000000221855668	1	TX	Not Available	75,200.00	Not Available	73,398.08
0000000221855856	1	NY	Not Available	369,000.00	Not Available	414,529.43
0000000221855965	1	NJ	Not Available	112,000.00	Not Available	87,290.85
0000000221856072	1	ОН	Not Available	75,600.00	Not Available	63,823.30
0000000221856218	1	NY	Not Available	297,500.00	Not Available	305,947.38
0000000221856246	1	PA	Not Available	57,000.00	Not Available	46,295.32
Count: 19	TOTALS			3,787,233.00	Not Available	3,525,215.35

# Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates, Series 2007-WFHE1



## **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
0000000221854323	1	FL	Not Available	692,000.00	Not Available	672,332.96	Not Available
0000000221854381	1	PA	Not Available	35,000.00	Not Available	13,348.18	Not Available
0000000221855117	1	PA	Not Available	51,920.00	Not Available	44,461.80	Not Available
0000000221855571	1	NJ	Not Available	337,600.00	Not Available	323,860.29	Not Available
0000000221856036	1	IL	Not Available	288,960.00	Not Available	314,891.68	Not Available
Count: 5	TOTALS			1,405,480.00	Not Available	1,368,894.91	Not Available