

## *Investor Report*

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BNY MELLON

## GSAA Home Equity Trust, Series 2006-12

Deal Code: GSAA0612  
 Distribution Date: 06/25/2019  
 Pay Date: 06/25/2019

## Distribution Report

CLASS	Pass-Through Rate	Accrual Method	Original Face Value	Beginning Balance	Principal	Interest	Total	Realized Loss	Deferred Interest	Ending Principal	Cumulative Realized Loss
A1	2.479750	ACTUAL/360	567,989,000.00	50,989,202.07	446,176.51	75,301.41	521,477.92	0.00	0.00	50,543,025.56	0.00
A2A	2.579750	ACTUAL/360	165,021,000.00	59,539,646.25	681,443.97	91,474.67	772,918.64	0.00	0.00	58,858,202.28	0.00
A2B	2.609750	ACTUAL/360	18,336,000.00	18,336,000.00	0.00	28,498.40	28,498.40	0.00	0.00	18,336,000.00	0.00
A3A	2.679750	ACTUAL/360	195,407,000.00	70,503,091.02	806,920.02	112,517.33	919,437.35	0.00	0.00	69,696,171.00	0.00
A3B	2.709750	ACTUAL/360	21,712,000.00	21,712,000.00	0.00	35,038.54	35,038.54	0.00	0.00	21,712,000.00	0.00
M1	0.000000	ACTUAL/360	13,975,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13,975,000.00
M2	0.000000	ACTUAL/360	9,317,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,317,000.00
M3	0.000000	ACTUAL/360	10,352,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,352,000.00
M4	0.000000	ACTUAL/360	6,211,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,211,000.00
B1	0.000000	ACTUAL/360	10,352,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,352,000.00
B2	0.000000	ACTUAL/360	5,177,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,177,000.00
B3	0.000000	ACTUAL/360	5,177,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,177,000.00
R	0.000000	ACTUAL/360	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RC	0.000000	ACTUAL/360	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RX	0.000000	ACTUAL/360	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
P	0.000000	30/360	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total</b>			<b>1,029,026,300.00</b>	<b>221,079,939.34</b>	<b>1,934,540.50</b>	<b>342,830.35</b>	<b>2,277,370.85</b>	<b>0.00</b>	<b>0.00</b>	<b>219,145,398.84</b>	<b>60,561,000.00</b>

CLASS	Pass-Through Rate	Accrual Method	Original Face Value	Beginning Balance	Principal	Interest	Total	Realized Loss	Deferred Interest	Ending Principal	Cumulative Realized Loss
X	0.000000	30/360	6,211,968.74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total</b>			<b>6,211,968.74</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>



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# GSAA Home Equity Trust, Series 2006-12

Deal Code: GSAA0612  
Distribution Date: 06/25/2019  
Pay Date: 06/25/2019

## Factor Information

CLASS	Class Type	CUSIP	Rate Type	Beginning Balance	Principal	Interest	Total	Realized Loss	Ending Principal
A1	Senior	362381AA3	FLT	89.77146049	0.78553724	0.13257547	0.91811271	0.00000000	88.98592325
A2A	Senior	362381AS4	FLT	360.80042086	4.12943789	0.55432139	4.68375928	0.00000000	356.67098297
A2B	Senior	362381AT2	FLT	1,000.00000000	0.00000000	1.55423211	1.55423211	0.00000000	1,000.00000000
A3A	Senior	362381AC9	FLT	360.80125594	4.12943252	0.57581013	4.70524265	0.00000000	356.67182342
A3B	Senior	362381AD7	FLT	1,000.00000000	0.00000000	1.61378685	1.61378685	0.00000000	1,000.00000000
M1	Mezzanine	362381AE5	FLT	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
M2	Mezzanine	362381AF2	FLT	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
M3	Mezzanine	362381AG0	FLT	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
M4	Mezzanine	362381AH8	FLT	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
B1	Subordinate	362381AJ4	FLT	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
B2	Subordinate	362381AK1	FLT	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
B3	Subordinate	362381AL9	FLT	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
R		362381AM7	RES	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
RC		362381AN5	RES	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
RX		362381AP0	RES	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
P		362381AR6	FIX	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
<b>Total</b>				<b>214.84381822</b>	<b>1.87997187</b>	<b>0.33315995</b>	<b>2.21313182</b>	<b>0.00000000</b>	<b>212.96384635</b>

CLASS	Class Type	CUSIP	Rate Type	Beginning Balance	Principal	Interest	Total	Realized Loss	Ending Principal
X	OC	362381AQ8	NTL	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
<b>Total</b>				<b>0.00000000</b>	<b>0.00000000</b>	<b>0.00000000</b>	<b>0.00000000</b>	<b>0.00000000</b>	<b>0.00000000</b>

# GSAA Home Equity Trust, Series 2006-12

Deal Code: GSAA0612  
Distribution Date: 06/25/2019  
Pay Date: 06/25/2019



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## Principal Distribution Detail

CLASS	Beginning Balance	Unscheduled Principal Distributed	Scheduled Principal Distributed	Extra Principal Distributed	Total Principal Distributed	Accretion Principal	Current Realized Losses/Recoveries
A1	50,989,202.07	431,364.80	14,811.71	0.00	446,176.51	0.00	0.00
A2A	59,539,646.25	658,822.09	22,621.88	0.00	681,443.97	0.00	0.00
A2B	18,336,000.00	0.00	0.00	0.00	0.00	0.00	0.00
A3A	70,503,091.02	780,132.71	26,787.31	0.00	806,920.02	0.00	0.00
A3B	21,712,000.00	0.00	0.00	0.00	0.00	0.00	0.00
M1	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M2	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M3	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M4	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B1	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B2	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B3	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RC	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RX	0.00	0.00	0.00	0.00	0.00	0.00	0.00
P	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total</b>	<b>221,079,939.34</b>	<b>1,870,319.60</b>	<b>64,220.90</b>	<b>0.00</b>	<b>1,934,540.50</b>	<b>0.00</b>	<b>0.00</b>



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## GSAA Home Equity Trust, Series 2006-12

Deal Code: GSAA0612  
 Distribution Date: 06/25/2019  
 Pay Date: 06/25/2019

## Interest Distribution Detail

CLASS (1)	Accrued Interest (2)	Deferred Interest (3)	Prior Basis Risk Shortfalls (4)	Current Basis Risk Shortfalls (5)	Current Basis Risk Shortfalls Paid (6)	Current Interest Shortfalls (7)	Current Interest Shortfalls Paid (8)	PPIS (9)	Relief Act Shortfalls (10)	Interest Paid (11) 2-3+6-7+8-9-10
A1	98,342.59	0.00	0.00	0.00	0.00	23,041.18	0.00	0.00	0.00	75,301.41
A2A	119,464.65	0.00	0.00	0.00	0.00	27,989.98	0.00	0.00	0.00	91,474.67
A2B	37,218.51	0.00	0.00	0.00	0.00	8,720.11	0.00	0.00	0.00	28,498.40
A3A	146,946.07	0.00	0.00	0.00	0.00	34,428.74	0.00	0.00	0.00	112,517.33
A3B	45,759.85	0.00	0.00	0.00	0.00	10,721.31	0.00	0.00	0.00	35,038.54
M1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RX	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total:</b>	<b>447,731.67</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>104,901.32</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>342,830.35</b>



Interest Distribution Detail

CLASS (1)	Accrued Interest (2)	Deferred Interest (3)	Prior Basis Risk Shortfalls (4)	Current Basis Risk Shortfalls (5)	Current Basis Risk Shortfalls Paid (6)	Current Interest Shortfalls (7)	Current Interest Shortfalls Paid (8)	PPIS (9)	Relief Act Shortfalls (10)	Interest Paid (11) 2-3+6-7+8-9-10
X	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total:	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



## Interest Shortfalls Detail

CLASS	Current PPIS	Cumulative PPIS	Current Relief Act Shortfall	Cumulative Relief Act Shortfall	Prior Unpaid Interest Shortfalls	Current Interest Shortfalls	Current Interest Shortfalls Paid	Outstanding Interest Shortfalls	Prior Basis Risk Shortfalls	Current Basis Risk Shortfalls	Current Basis Risk Shortfalls Paid	Basis Risk Shortfalls Outstanding
A1	0.00	2,696.17	0.00	6.86	332,321.65	23,041.18	0.00	356,003.78	0.00	0.00	0.00	0.00
A2A	0.00	2,784.80	0.00	2.24	414,575.45	27,989.98	0.00	443,397.26	0.00	0.00	0.00	0.00
A2B	0.00	331.51	0.00	0.25	118,461.55	8,720.11	0.00	127,422.12	0.00	0.00	0.00	0.00
A3A	0.00	3,997.44	0.00	2.24	513,099.50	34,428.74	0.00	548,597.66	0.00	0.00	0.00	0.00
A3B	0.00	471.09	0.00	0.30	146,449.96	10,721.31	0.00	157,479.92	0.00	0.00	0.00	0.00
M1	0.00	290.31	0.00	0.19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M2	0.00	196.67	0.00	0.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M3	0.00	246.24	0.00	0.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M4	0.00	123.75	0.00	0.09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B1	0.00	267.31	0.00	0.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B2	0.00	129.84	0.00	0.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RX	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>0.00</b>	<b>11,535.13</b>	<b>0.00</b>	<b>12.97</b>	<b>1,524,908.11</b>	<b>104,901.32</b>	<b>0.00</b>	<b>1,632,900.74</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

CLASS	Current PPIS	Cumulative PPIS	Current Relief Act Shortfall	Cumulative Relief Act Shortfall	Prior Unpaid Interest Shortfalls	Current Interest Shortfalls	Current Interest Shortfalls Paid	Outstanding Interest Shortfalls	Prior Basis Risk Shortfalls	Current Basis Risk Shortfalls	Current Basis Risk Shortfalls Paid	Basis Risk Shortfalls Outstanding
X	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>





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Monthly Payment Information			
	Aggregate Monthly Payments due on Outstanding Loans	Monthly Payments Delinquent 60 days or more	
Preceding 1st Calendar Month	489,053.94		30,693.16
Preceding 2nd Calendar Month	469,860.15		40,981.79
Preceding 3rd Calendar Month	481,249.46		44,004.15
Preceding 4th Calendar Month	502,621.81		37,908.37
Preceding 5th Calendar Month	499,663.64		33,127.11
Preceding 6th Calendar Month	504,270.89		46,028.38
Preceding 7th Calendar Month	507,217.41		48,893.33
Preceding 8th Calendar Month	510,751.34		57,005.56
Preceding 9th Calendar Month	512,398.14		47,109.39
Preceding 10th Calendar Month	522,765.92		49,934.68
Preceding 11th Calendar Month	523,022.73		59,359.68
Preceding 12th Calendar Month	518,685.19		48,416.86



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## Deal Specific Lines

Section 4.02(xiv)	<b>TRIGGER EVENT SECTION</b>	
	<b>60+ Day Delinquency Trigger Event</b>	
	60 + Day DQ %	13.745240%
	Prior Period Senior Enhancement Percentage	0.000000%
	40% of the prior period Senior Enhancement %	0.000000%
	Is the 60+ Day Delinquency Trigger Event Occurring?	YES
	<b>Cumulative Loss Trigger Event</b>	
	Cumulative Losses	271,699,822.98
	Original Collateral Balance	1,035,238,368.74
	Cumulative Loss %	26.245146%
Section 4.02(xv)	Cumulative Realized Losses Threshold	1.350000%
	Is the Cumulative Loss Trigger Event Occurring?	YES
	Deposit in the Excess Reserve Fund Account (after distribution)	0.00
	Amount of Net Monthly Excess Cash Flow	0.00
Section 4.02(xvii)	Net Monthly Excess Cash Flow allocated for Applied Realized Loss	0.00
	Net Monthly Excess Cash Flow allocated for Unpaid Interest Amounts	0.00
Section 4.02(xviii)	Overcollateralization Amount	0.00
	Specified Overcollateralized Amount	6,211,430.21
	O/C Deficiency Amount	6,211,430.21
Section 4.02(xxi)	Amount distributed on Class X	0.00
	Class X Interest Payment	0.00
Section 4.02(xxiii)	Record Date	06/24/19
	Swap Payment Amount Payable by the Supplemental Interest Trust to the Swap Provider	0.00



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Deal Specific Lines

Swap Receipt Amount Payable by the Swap Provider to the Supplemental Interest Trust	0.00
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Swap Fixed Payer Payment	0.00
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Swap Floating Payer Payment	0.00
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Extraordinary Trust Fund Expenses

Reimbursement of Expenses Incurred by the Trustee pursuant to the Master Servicing and Trust Agreement	27,086.77
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Deal Code: GSAA0612  
Distribution Date: 06/25/2019  
Pay Date: 06/25/2019

## GSAA HOME EQUITY TRUST ASSET-BACKED CERTIFICATES

2006-12

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Deal Code: GSAA0612  
Distribution Date: 06/25/2019  
Pay Date: 06/25/2019

# GSAA HOME EQUITY TRUST ASSET-BACKED CERTIFICATES

2006-12

## Collateral Information - Summary

Total

Interest Collections	
Scheduled Interest	394,278.26
Prepay Interest Excess / Shortfall	0.00
Interest Adjustment	0.00
Servicer Provided Fee (DAD)	0.00
Servicer Stop Advance	0.00
<b>Total Interest Collected</b>	<b>394,278.26</b>

Fee Summary	
Servicer Fee (1)	28,241.11
Servicer Fee (2)	0.00
Trustee Fee	0.00
Primary Mortgage Insurance Fee	287.11
Other Fees	697.51
<b>Total Fees</b>	<b>29,225.73</b>
<b>Total Fees (Withheld)</b>	<b>28,528.22</b>

Other Interest Adjustment	
Relief Act (Soldiers _Sailors)	0.00
Servicer Compensating Int Deduct	0.00
DAD Fees	0.00
Loan Modification ARM	0.00
Late Fees	5,689.24
Legal Fees	0.00
Lender Paid Mortgage Insurance	0.00
Pool Level Servicer Fee	0.00
Pre-Securitization Int. Arrearage	0.00
Loan Modification Loss	0.00
Modification Adjustment	0.00
NonRecoverable Servicer Advance	(1,197.19)
<b>Total Other Interest Adjust.</b>	<b>4,492.05</b>

Summary	
(+) Total Principal Collected	2,084,438.98
(-) Total Losses	149,525.93
(+) Total Interest Collected	394,278.26
(+) Total Other Interest Adjust. Collected	4,492.05
(-) Total Fees (Withheld)	28,528.22
(+) Prepayment Penalty	0.00
<b>Total Available Funds from Collection</b>	<b>2,305,155.14</b>

Summary		
	Balance	Count
Beginning Pool	115,891,846.98	493
Scheduled Principal	64,220.90	
UnScheduled Principal	2,010,746.95	
Ending Pool	113,816,879.13	485

Characteristics	
Weighted Average Coupon Rate (WAC)	4.4011936
Weighted Average Net Rate (NetWAC)	4.0759405
Weighted Average Remaining Term	203

Advances by Servicer	
Current P and I	580,377.02
Outstanding P and I	2,058,842.67

Other Considerations for Losses	
Balance Due Trust	283,184.06
Net Liquidation Proceeds	130,513.83
Recovered Delinquency	0.00
Delinquency Advances	0.00
Modification Deferred Loss	0.00
Modification Write-Off Loss	0.00

Scheduled Principal	
Scheduled Principal	64,220.90
<b>Total Scheduled Principal</b>	<b>64,220.90</b>

UnScheduled Principal	
(+) Curtailments	240,154.71
(+) Curtailment Adjustment	120.73
(+) Principal Payoff	1,770,471.51
(+) Principal Adjustment	0.00
(-) Negative Amortization	0.00
<b>Total UnScheduled Principal</b>	<b>2,010,746.95</b>

Other Principal	
Other Principal	9,471.13
<b>Total Other Principal</b>	<b>9,471.13</b>

Losses	
(+) Initial (Current) Loss	152,670.23
(+) Non-Recoverable Advances	(372.55)
(+) Subsequent Loss	1,897.97
(-) Subsequent Gain	4,669.72
<b>Total Losses</b>	<b>149,525.93</b>
<b>Cumulative Losses</b>	<b>271,699,822.98</b>

Principal Payoff		
	Balance	Count
Bankruptcy	0.00	0
Discount	0.00	0
Foreclosure	0.00	0
Insurance	0.00	0
Liquidation	0.00	0
Prepay In Full	1,487,287.45	6
REO Disposal	283,184.06	2
Repurchase	0.00	0
Others	0.00	0
<b>Total Principal Payoff</b>	<b>1,770,471.51</b>	<b>8</b>

Deal Code: GSAA0612  
Distribution Date: 06/25/2019  
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# GSAA HOME EQUITY TRUST ASSET-BACKED CERTIFICATES

2006-12

## Collateral Information - Summary

Group 1

Interest Collections	
Scheduled Interest	394,278.26
Prepay Interest Excess / Shortfall	0.00
Interest Adjustment	0.00
Servicer Provided Fee (DAD)	0.00
Servicer Stop Advance	0.00
<b>Total Interest Collected</b>	<b>394,278.26</b>

Fee Summary	
Servicer Fee (1)	28,241.11
Servicer Fee (2)	0.00
Trustee Fee	0.00
Primary Mortgage Insurance Fee	287.11
Other Fees	697.51
<b>Total Fees</b>	<b>29,225.73</b>
<b>Total Fees (Withheld)</b>	<b>28,528.22</b>

Other Interest Adjustment	
Relief Act (Soldiers _Sailors)	0.00
Servicer Compensating Int Deduct	0.00
DAD Fees	0.00
Loan Modification ARM	0.00
Late Fees	5,689.24
Legal Fees	0.00
Lender Paid Mortgage Insurance	0.00
Pool Level Servicer Fee	0.00
Pre-Securitization Int. Arrearage	0.00
Loan Modification Loss	0.00
Modification Adjustment	0.00
NonRecoverable Servicer Advance	(1,197.19)
<b>Total Other Interest Adjust.</b>	<b>4,492.05</b>

Summary	
(+) Total Principal Collected	2,084,438.98
(-) Total Losses	149,525.93
(+) Total Interest Collected	394,278.26
(+) Total Other Interest Adjust. Collected	4,492.05
(-) Total Fees (Withheld)	28,528.22
(+) Prepayment Penalty	0.00
<b>Total Available Funds from Collection</b>	<b>2,305,155.14</b>

Summary		
	Balance	Count
Beginning Pool	115,891,846.98	493
Scheduled Principal	64,220.90	
UnScheduled Principal	2,010,746.95	
Ending Pool	113,816,879.13	485

Characteristics	
Weighted Average Coupon Rate (WAC)	4.4011936
Weighted Average Net Rate (NetWAC)	4.0759405
Weighted Average Remaining Term	203

Advances by Servicer	
Current P and I	580,377.02
Outstanding P and I	2,058,842.67

Other Considerations for Losses	
Balance Due Trust	283,184.06
Net Liquidation Proceeds	130,513.83
Recovered Delinquency	0.00
Delinquency Advances	0.00
Modification Deferred Loss	0.00
Modification Write-Off Loss	0.00

Scheduled Principal	
Scheduled Principal	64,220.90
<b>Total Scheduled Principal</b>	<b>64,220.90</b>

UnScheduled Principal	
(+) Curtailments	240,154.71
(+) Curtailment Adjustment	120.73
(+) Principal Payoff	1,770,471.51
(+) Principal Adjustment	0.00
(-) Negative Amortization	0.00
<b>Total UnScheduled Principal</b>	<b>2,010,746.95</b>

Other Principal	
Other Principal	9,471.13
<b>Total Other Principal</b>	<b>9,471.13</b>

Losses	
(+) Initial (Current) Loss	152,670.23
(+) Non-Recoverable Advances	(372.55)
(+) Subsequent Loss	1,897.97
(-) Subsequent Gain	4,669.72
<b>Total Losses</b>	<b>149,525.93</b>
<b>Cumulative Losses</b>	<b>271,699,822.98</b>

Principal Payoff		
	Balance	Count
Bankruptcy	0.00	0
Discount	0.00	0
Foreclosure	0.00	0
Insurance	0.00	0
Liquidation	0.00	0
Prepay In Full	1,487,287.45	6
REO Disposal	283,184.06	2
Repurchase	0.00	0
Others	0.00	0
<b>Total Principal Payoff</b>	<b>1,770,471.51</b>	<b>8</b>

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# GSAA HOME EQUITY TRUST ASSET-BACKED CERTIFICATES

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## Pipeline Snapshot

Distribution	Delinquencies			Loan Status			Cumulative Losses		Other		
	Payment 1	Payment 2	Payment 3+	Foreclosure	REO	Bankruptcy	Amount	Percent	Pool Factor	CPR	CDR
May 2018	2.51%	0.12%	13.63%	5.03%	0.90%	3.97%	268,420,561.55	186.33%	0.1391499	22.67559%	7.23167%
Jun 2018	3.28%	0.00%	14.60%	5.68%	1.03%	3.48%	268,381,422.96	189.70%	0.1366633	19.23695%	0.00000%
Jul 2018	2.25%	1.52%	14.29%	4.95%	0.73%	3.74%	269,034,868.93	193.57%	0.1342584	13.98559%	5.82442%
Aug 2018	2.21%	0.00%	14.47%	5.35%	0.79%	3.20%	269,795,269.57	197.96%	0.1316491	15.00930%	10.68715%
Sep 2018	2.44%	0.44%	13.27%	5.02%	0.43%	3.47%	270,193,905.84	200.44%	0.1302108	8.62388%	7.20145%
Oct 2018	2.06%	1.37%	13.17%	4.30%	0.39%	3.77%	270,392,425.81	204.30%	0.1278471	17.76074%	2.93704%
Nov 2018	2.67%	0.13%	13.93%	4.03%	0.87%	4.22%	270,404,101.51	207.16%	0.1260880	14.68341%	0.00000%
Dec 2018	1.79%	0.60%	13.51%	4.50%	0.97%	4.15%	270,409,970.29	209.29%	0.1248034	10.93107%	1.36948%
Jan 2019	3.35%	0.41%	12.27%	4.64%	0.84%	4.18%	271,074,430.51	216.97%	0.1206822	28.30183%	10.45627%
Feb 2019	2.38%	0.89%	12.10%	4.69%	0.52%	4.27%	271,160,950.99	221.99%	0.1179941	22.52218%	3.96656%
Mar 2019	1.81%	1.30%	12.00%	5.15%	0.39%	3.19%	271,200,421.49	225.96%	0.1159380	18.16358%	1.56910%
Apr 2019	2.26%	0.74%	11.87%	5.08%	0.40%	2.84%	271,554,153.04	230.47%	0.1138177	16.38257%	4.50312%
May 2019	2.60%	0.15%	11.50%	5.54%	0.41%	2.73%	271,550,297.05	234.31%	0.1119470	17.52439%	0.00000%
Jun 2019	2.76%	0.21%	11.45%	6.11%	0.31%	2.47%	271,699,822.98	238.72%	0.1099427	17.66655%	2.89314%

*Percentages of Ending Scheduled Balance*

### Calculation Methodology:

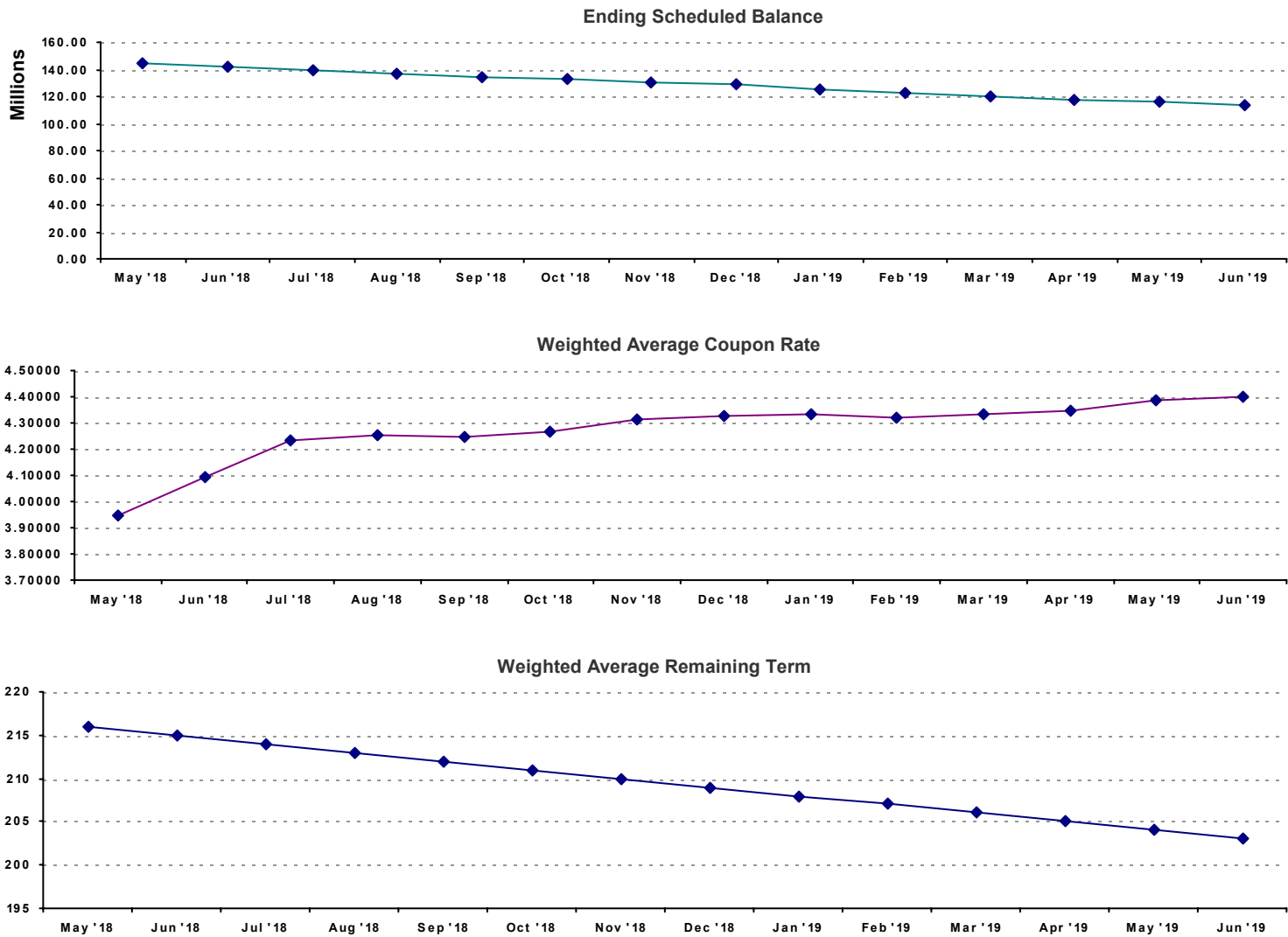
MDR - Monthly Default Rate	Balance Due Trust / Beginning Scheduled Balance
CDR - Conditional Default Rate	$1 - ((1 - \text{MDR}) ^ 12)$
SMM - Single Month Mortality Rate	(All Prepayments + Repurchases - Gross Losses) / (Beginning Scheduled Balance - Scheduled Principal)
CPR - Conditional Prepayment Rate	$1 - ((1 - \text{SMM}) ^ 12)$
WAS - Weighted Average Seasoning	$\text{sum}((\text{Original Term} - \text{Remaining Term}) * (\text{Current Scheduled Balance} / \text{Deal Scheduled Principal Balance}))$
PSA - PSA Standard Prepayment Model	$100 * \text{CPR} / (0.2 * \min(30, \text{WAS}))$

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Distribution Date: 06/25/2019  
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GSAA HOME EQUITY TRUST ASSET-BACKED CERTIFICATES

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General Trends - Total





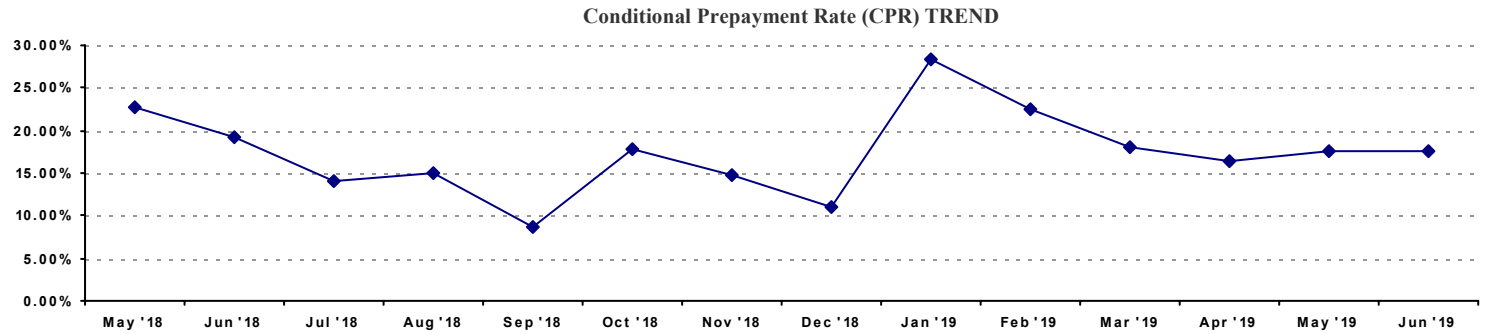
Deal Code: GSAA0612  
 Distribution Date: 06/25/2019  
 Pay Date: 06/25/2019

# GSAA HOME EQUITY TRUST ASSET-BACKED CERTIFICATES

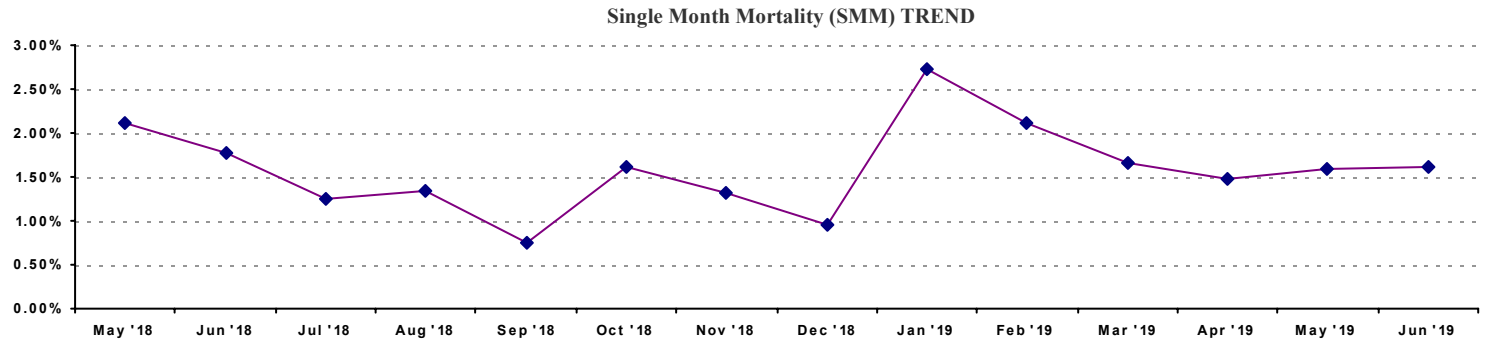
2006-12

## Prepayments - Rates

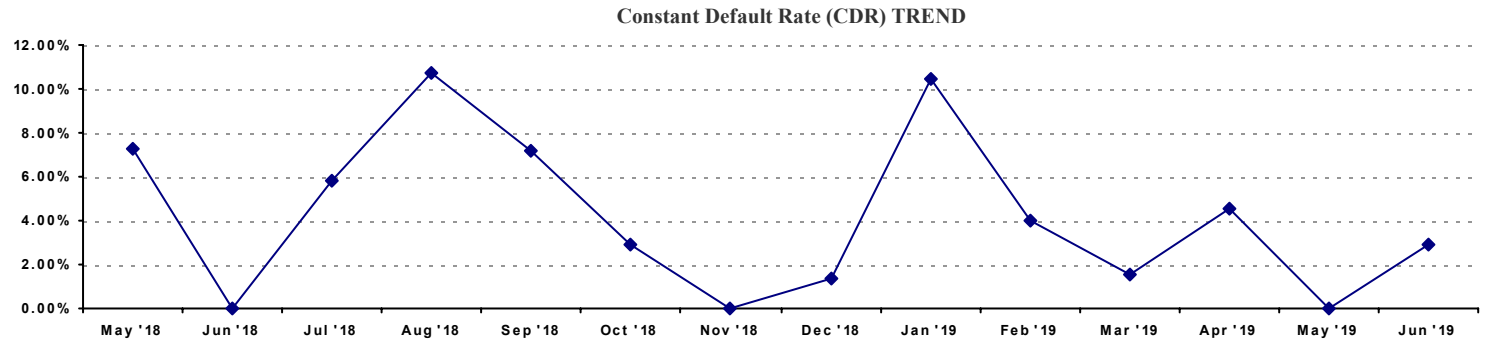
Conditional Prepayment Rate (CPR)	Value
Current Period	17.66655%
3-Month Average	17.19117%
6-Month Average	20.09352%
12-Month Average	16.79626%
Average Since Cut-off	10.72856%



Single Month Mortality (SMM)	Value
Current Period	1.60689%
3-Month Average	1.55985%
6-Month Average	1.86243%
12-Month Average	1.53400%
Average Since Cut-off	0.95558%



Constant Default Rate (CDR)	Value
Current Period	2.89314%
3-Month Average	2.46542%
6-Month Average	3.89803%
12-Month Average	4.28398%



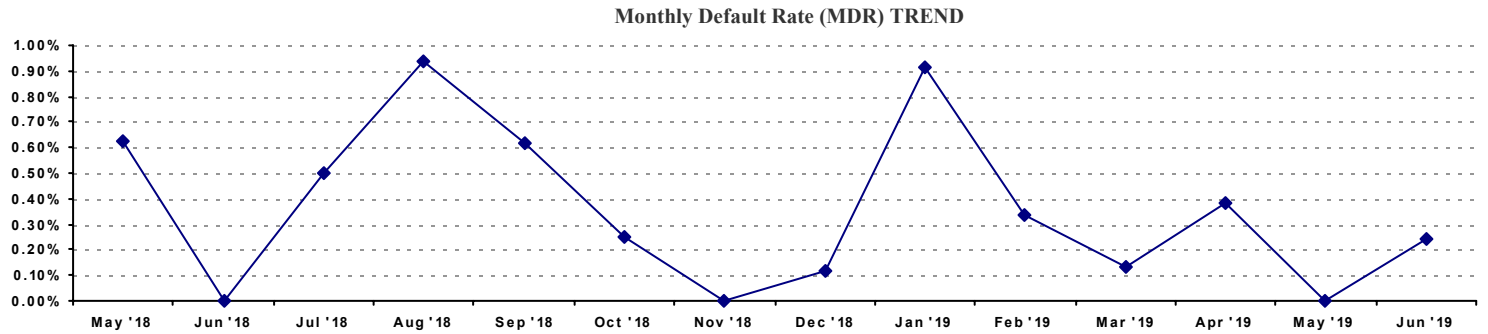
Deal Code: GSAA0612  
 Distribution Date: 06/25/2019  
 Pay Date: 06/25/2019

# GSAA HOME EQUITY TRUST ASSET-BACKED CERTIFICATES

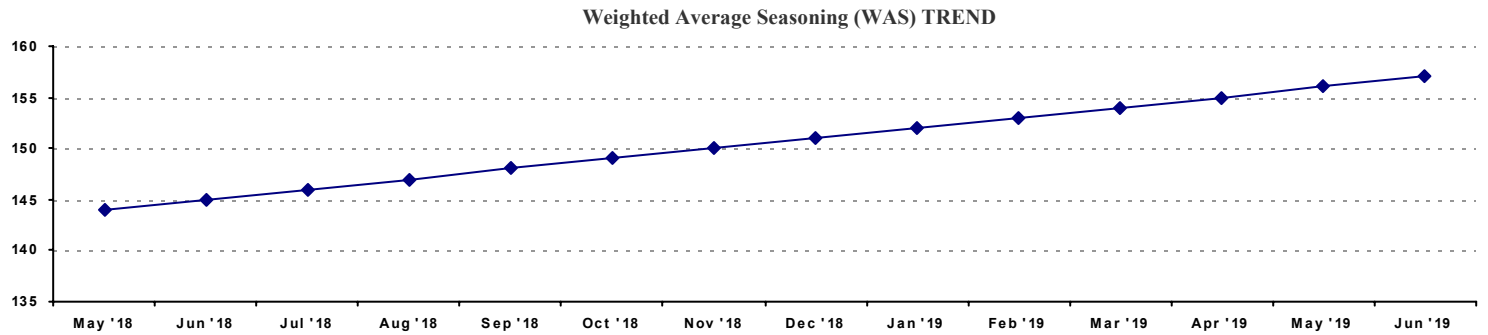
2006-12

## Prepayments - Rates

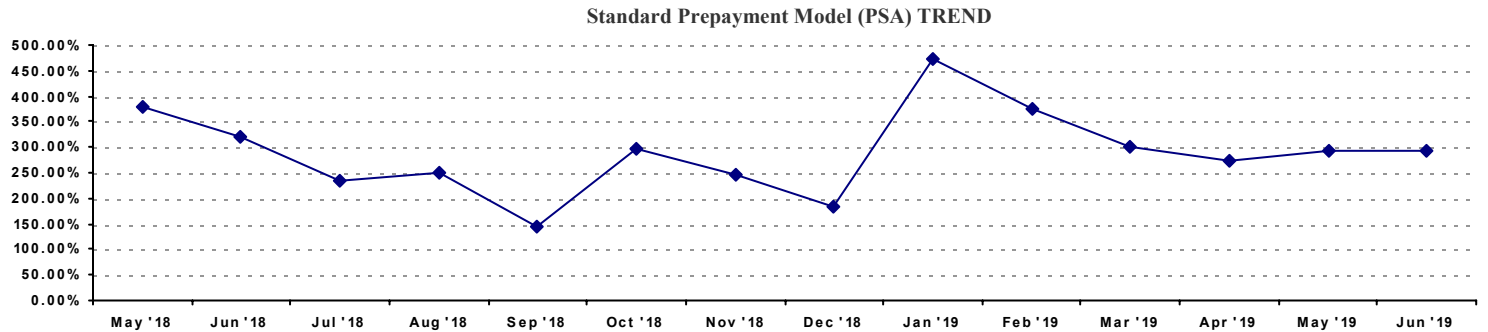
Monthly Default Rate (MDR)	Value
Current Period	0.24435%
3-Month Average	0.20920%
6-Month Average	0.33536%
12-Month Average	0.36936%



Weighted Average Seasoning (WAS)	Value
Current Period	157.00
3-Month Average	156.00
6-Month Average	154.50
12-Month Average	151.50



Standard Prepayment Model (PSA)	Value
Current Period	294.44%
3-Month Average	286.52%
6-Month Average	334.89%
12-Month Average	279.94%



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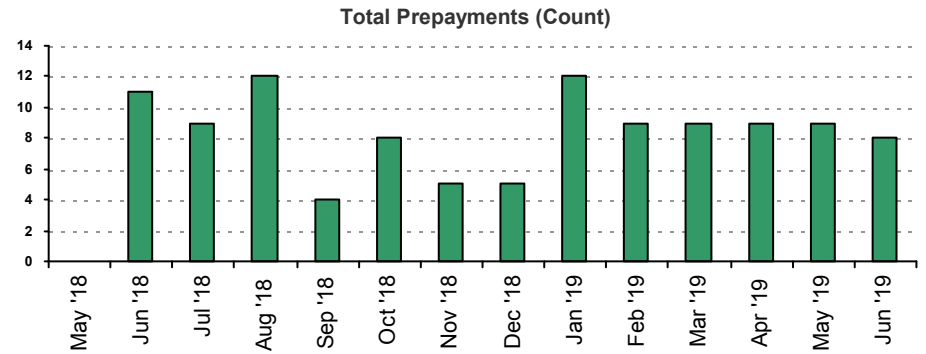
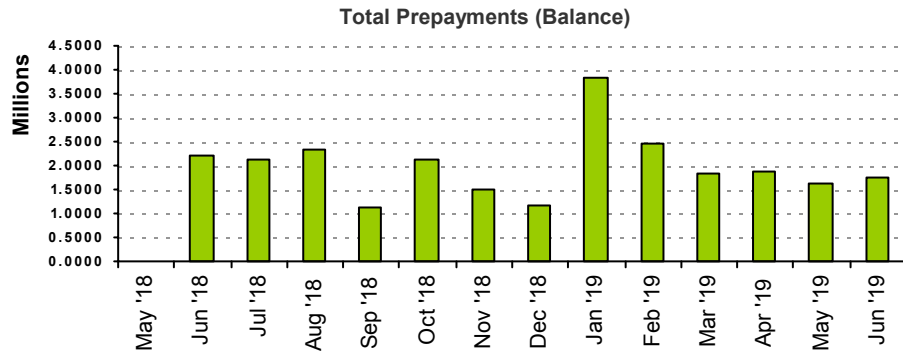
# GSAA HOME EQUITY TRUST ASSET-BACKED CERTIFICATES

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## Prepayments and Liquidations - Summary

Group	Prepayment In Full		Liquidation		Add'l Liquidation		Repurchase		Others		Total Prepayments	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
1	6	1,487,287.45	0	0.00	2	283,184.06	0	0.00	0	0.00	8	1,770,471.51
<b>TOTAL</b>	6	1,487,287.45	0	0.00	2	283,184.06	0	0.00	0	0.00	8	1,770,471.51

ADDITIONAL LIQUIDATIONS - Foreclosure Sale, Bankruptcy Sale, REO Disposal, Disposition

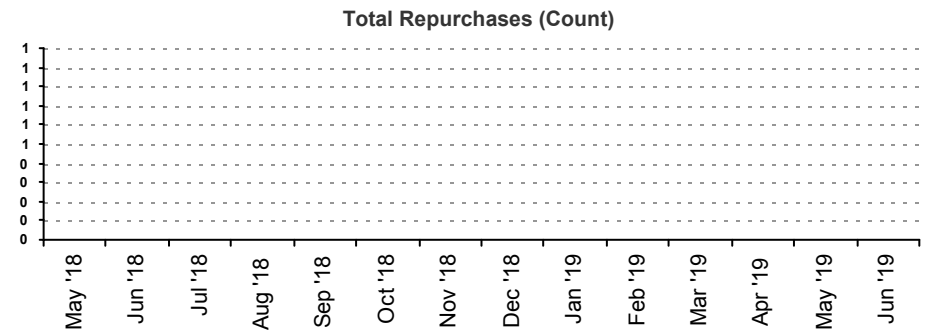
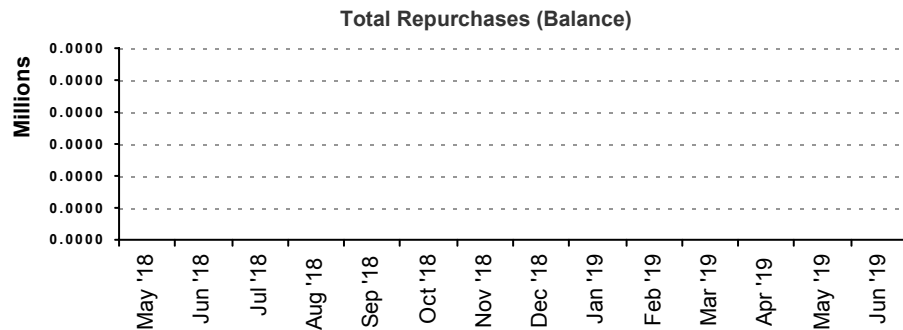
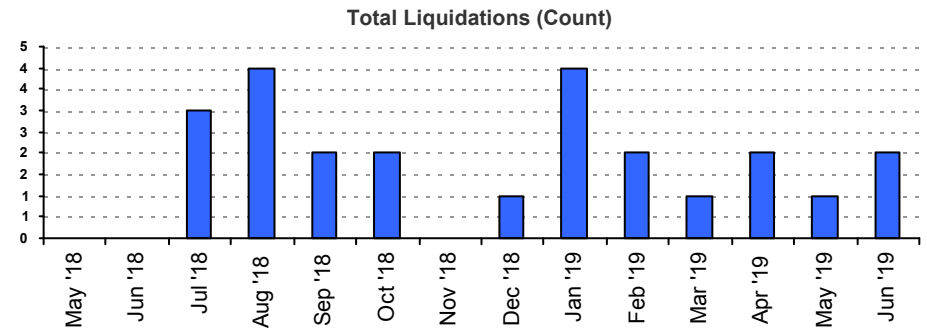
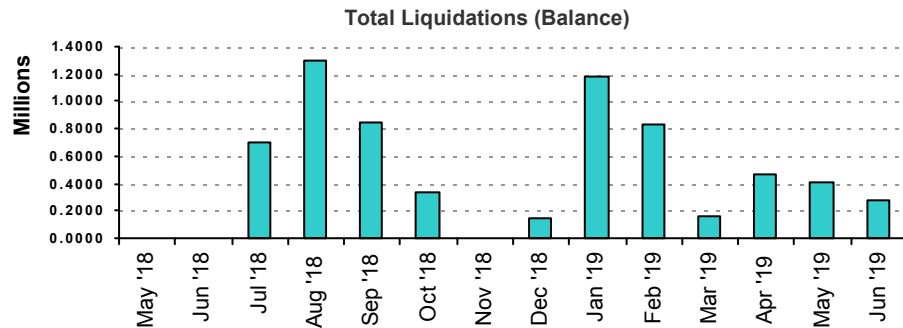
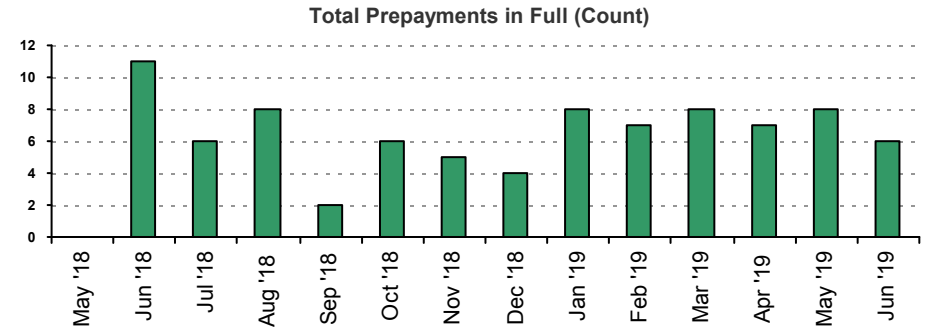
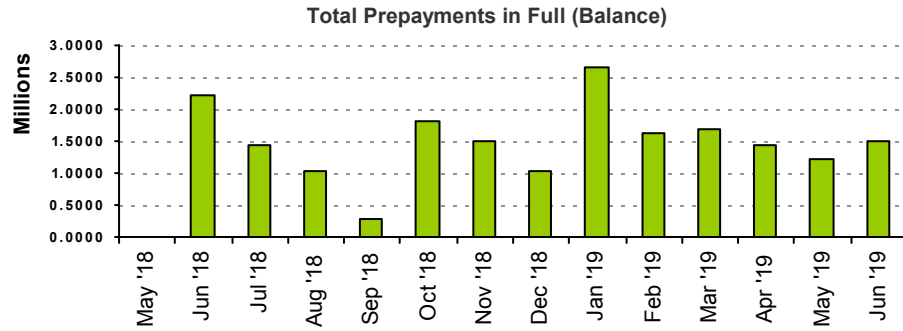


Deal Code: GSAA0612  
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# GSAA HOME EQUITY TRUST ASSET-BACKED CERTIFICATES

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## Prepayments and Liquidations - Summary



Deal Code: GSAA0612  
Distribution Date: 06/25/2019  
Pay Date: 06/25/2019

## GSAA HOME EQUITY TRUST ASSET-BACKED CERTIFICATES

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### Prepayment and Liquidations - Details

Group	State	Loan Number	Original Loan Balance	Prepayment Amount	Prepayment Type	Paid Through Date	Current Note Rate
1	AZ	115324896	195,000.00	142,662.60	Prepayment	06-01-2019	5.0000
1	CA	32560237	500,000.00	370,843.70	Prepayment	06-01-2019	3.0000
1	CA	35284124	199,500.00	152,217.58	Prepayment	06-01-2019	5.1250
1	CA	89626188	272,000.00	185,447.52	Prepayment	06-01-2019	4.7500
1	DC	4580666	256,000.00	197,885.09	Prepayment	06-01-2019	5.6250
1	IL	4501328	152,550.00	118,252.18	REO Disposal	06-01-2019	5.1250
1	MD	35211689	160,000.00	164,931.88	REO Disposal	06-01-2019	3.0000
1	WA	89400642	536,000.00	438,230.96	Prepayment	06-01-2019	4.8750
TOTAL Group 1		8	2,271,050.00	1,770,471.51			

TOTAL	8	2,271,050.00	1,770,471.51			
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## GSAA HOME EQUITY TRUST ASSET-BACKED CERTIFICATES

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### Delinquency Summary - Total

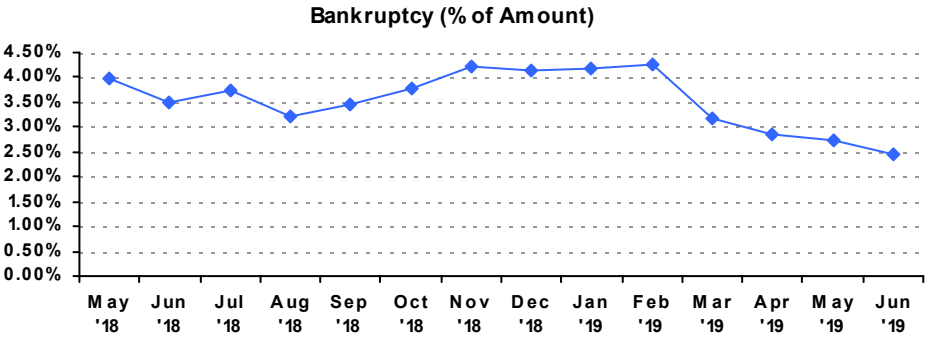
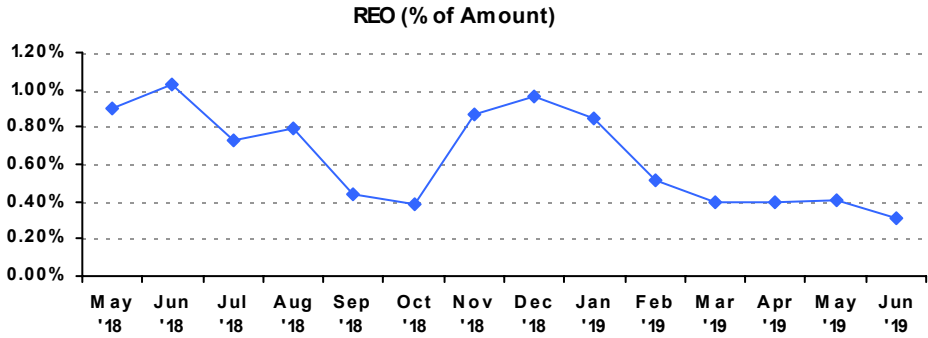
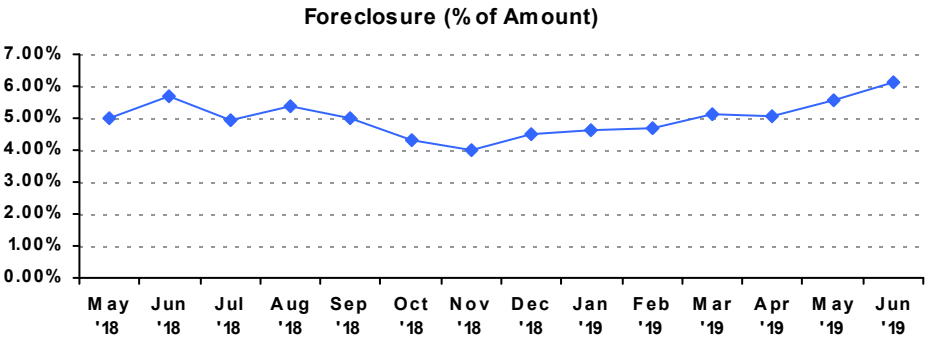
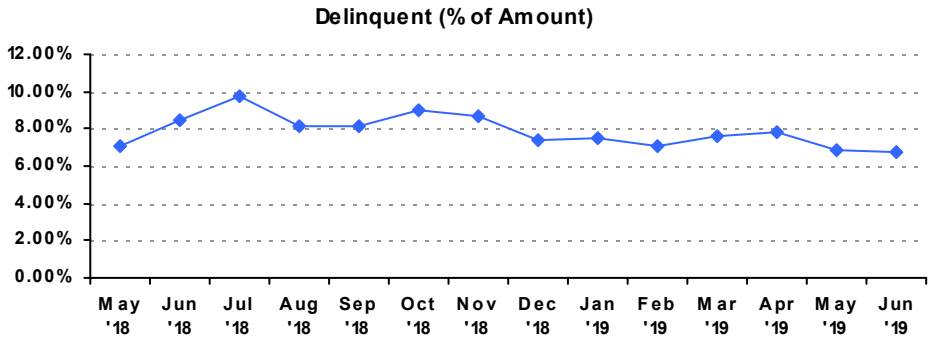
Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Current	425	95,975,740.11	0	0.00	0	0.00	5	1,434,318.28	0	0.00	430	97,410,058.39
	87.63%	84.32%	0.00%	0.00%	0.00%	0.00%	1.03%	1.26%	0.00%	0.00%	88.66%	85.58%
Payment 1	9	2,812,397.11	0	0.00	0	0.00	1	327,922.59	0	0.00	10	3,140,319.70
	1.86%	2.47%	0.00%	0.00%	0.00%	0.00%	0.21%	0.29%	0.00%	0.00%	2.06%	2.76%
Payment 2	2	234,544.73	0	0.00	0	0.00	0	0.00	0	0.00	2	234,544.73
	0.41%	0.21%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.41%	0.21%
Payment 3+	15	4,681,611.84	23	6,951,562.28	2	352,840.15	3	1,045,942.04	0	0.00	43	13,031,956.31
	3.09%	4.11%	4.74%	6.11%	0.41%	0.31%	0.62%	0.92%	0.00%	0.00%	8.87%	11.45%
TOTAL	451	103,704,293.79	23	6,951,562.28	2	352,840.15	9	2,808,182.91	0	0.00	485	113,816,879.13
	92.99%	91.12%	4.74%	6.11%	0.41%	0.31%	1.86%	2.47%	0.00%	0.00%	100.00%	100.00%

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Delinquency Trends - Summary



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# GSAA HOME EQUITY TRUST ASSET-BACKED CERTIFICATES

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## Delinquency Summary - Group 1

Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Current	425	95,975,740.11	0	0.00	0	0.00	5	1,434,318.28	0	0.00	430	97,410,058.39
	87.63%	84.32%	0.00%	0.00%	0.00%	0.00%	1.03%	1.26%	0.00%	0.00%	88.66%	85.58%
Payment 1	9	2,812,397.11	0	0.00	0	0.00	1	327,922.59	0	0.00	10	3,140,319.70
	1.86%	2.47%	0.00%	0.00%	0.00%	0.00%	0.21%	0.29%	0.00%	0.00%	2.06%	2.76%
Payment 2	2	234,544.73	0	0.00	0	0.00	0	0.00	0	0.00	2	234,544.73
	0.41%	0.21%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.41%	0.21%
Payment 3+	15	4,681,611.84	23	6,951,562.28	2	352,840.15	3	1,045,942.04	0	0.00	43	13,031,956.31
	3.09%	4.11%	4.74%	6.11%	0.41%	0.31%	0.62%	0.92%	0.00%	0.00%	8.87%	11.45%
TOTAL	451	103,704,293.79	23	6,951,562.28	2	352,840.15	9	2,808,182.91	0	0.00	485	113,816,879.13
	92.99%	91.12%	4.74%	6.11%	0.41%	0.31%	1.86%	2.47%	0.00%	0.00%	100.00%	100.00%

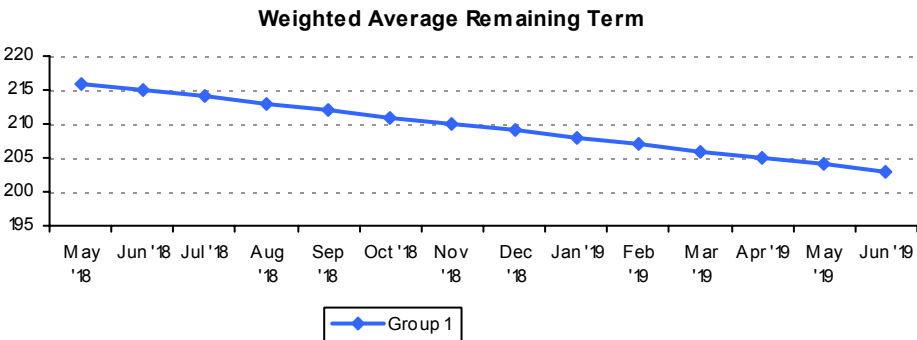
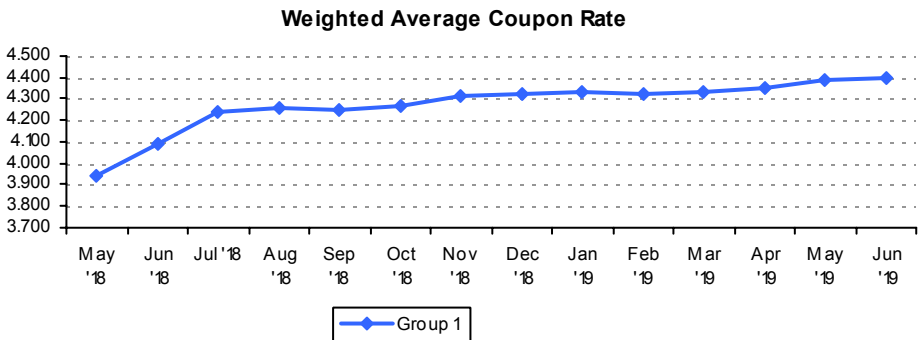
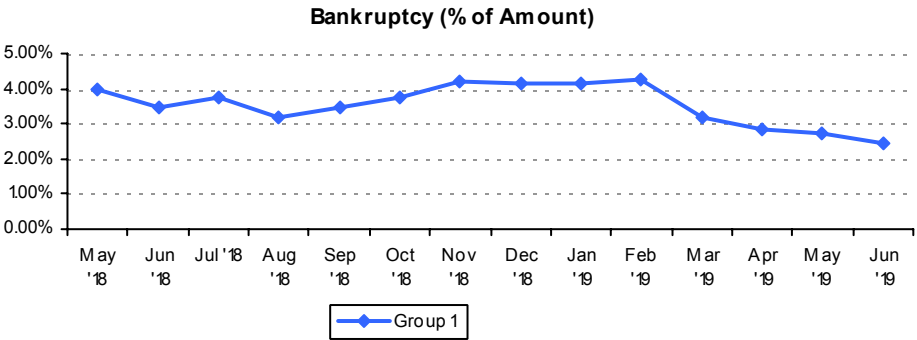
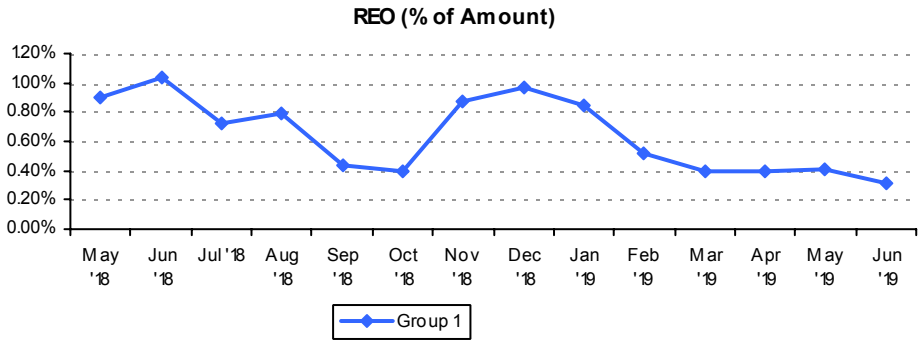
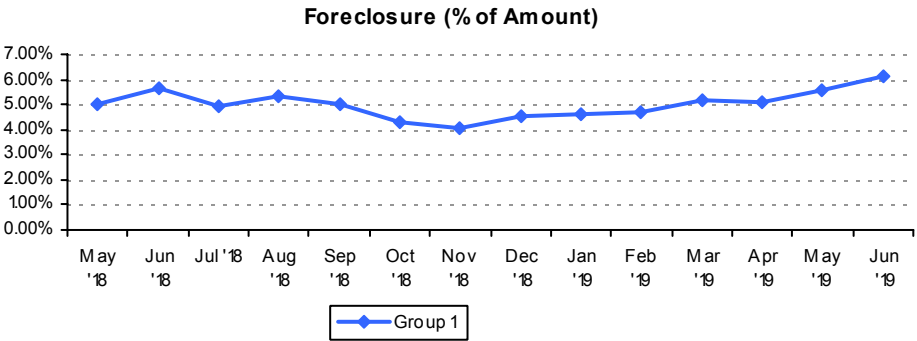
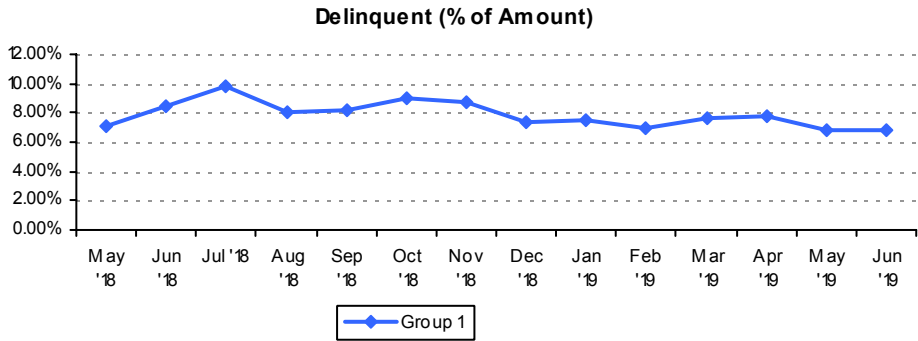


Deal Code: GSAA0612  
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GSAA HOME EQUITY TRUST ASSET-BACKED CERTIFICATES

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Delinquency Trends - By Groups



Deal Code: GSAA0612  
Distribution Date: 06/25/2019  
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# GSAA HOME EQUITY TRUST ASSET-BACKED CERTIFICATES

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## Delinquency Summary - ARM

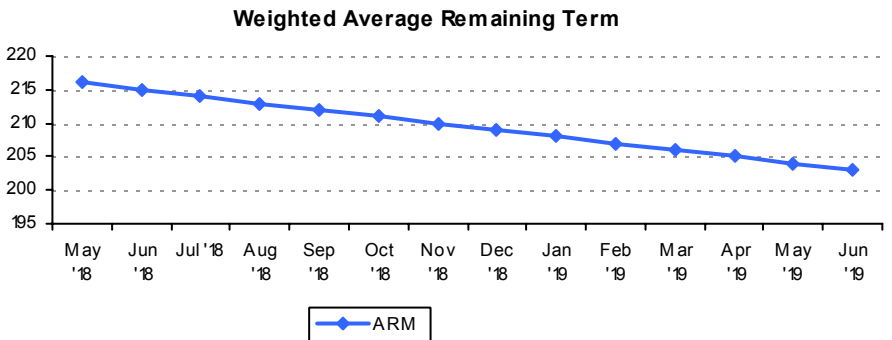
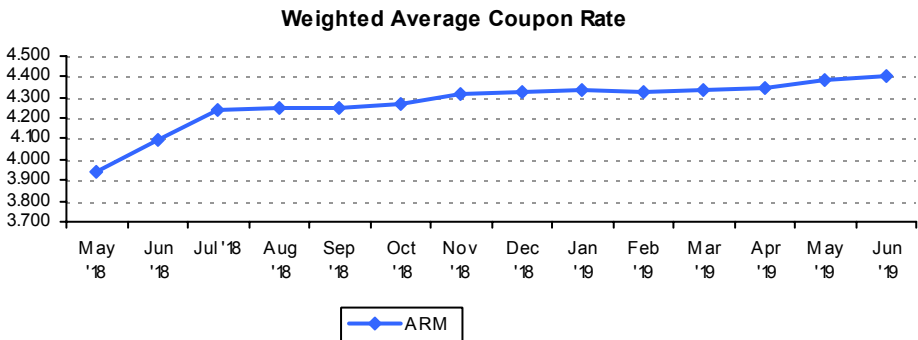
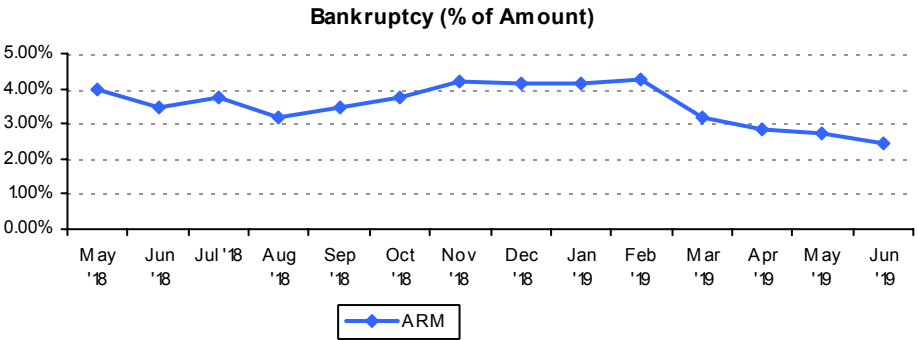
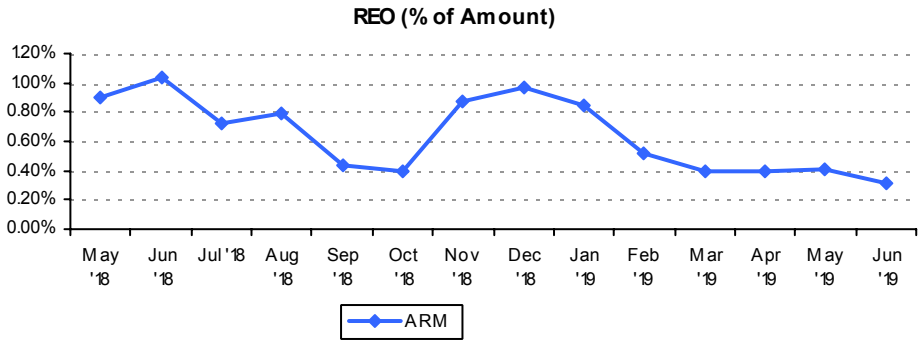
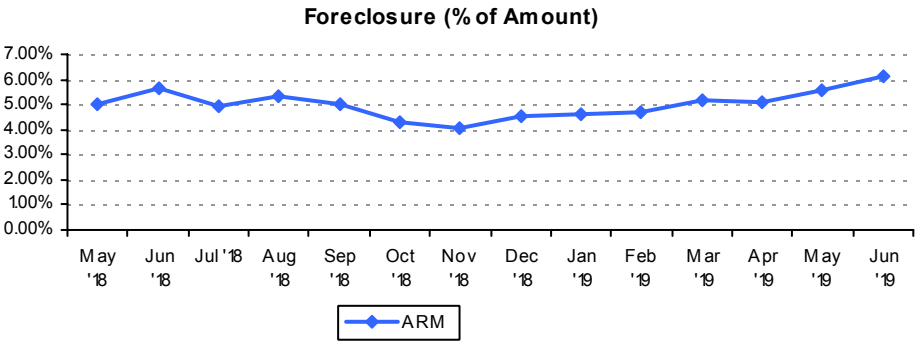
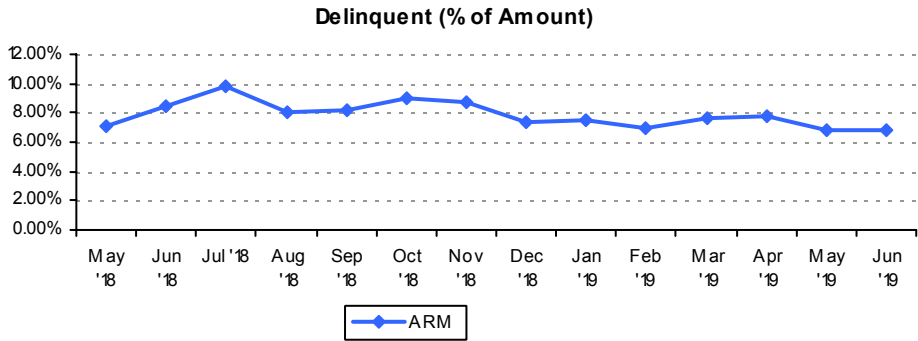
Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Current	425	95,975,740.11	0	0.00	0	0.00	5	1,434,318.28	0	0.00	430	97,410,058.39
	87.63%	84.32%	0.00%	0.00%	0.00%	0.00%	1.03%	1.26%	0.00%	0.00%	88.66%	85.58%
Payment 1	9	2,812,397.11	0	0.00	0	0.00	1	327,922.59	0	0.00	10	3,140,319.70
	1.86%	2.47%	0.00%	0.00%	0.00%	0.00%	0.21%	0.29%	0.00%	0.00%	2.06%	2.76%
Payment 2	2	234,544.73	0	0.00	0	0.00	0	0.00	0	0.00	2	234,544.73
	0.41%	0.21%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.41%	0.21%
Payment 3+	15	4,681,611.84	23	6,951,562.28	2	352,840.15	3	1,045,942.04	0	0.00	43	13,031,956.31
	3.09%	4.11%	4.74%	6.11%	0.41%	0.31%	0.62%	0.92%	0.00%	0.00%	8.87%	11.45%
TOTAL	451	103,704,293.79	23	6,951,562.28	2	352,840.15	9	2,808,182.91	0	0.00	485	113,816,879.13
	92.99%	91.12%	4.74%	6.11%	0.41%	0.31%	1.86%	2.47%	0.00%	0.00%	100.00%	100.00%

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GSAA HOME EQUITY TRUST ASSET-BACKED CERTIFICATES

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Delinquency Trends - By Loan Type



Deal Code: GSAA0612  
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## GSAA HOME EQUITY TRUST ASSET-BACKED CERTIFICATES

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### Losses - Details

Group	State	Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non-Recoverables	Net Liq, Proceeds
1	AZ	150259711		0.00				384.62	0.00	0.00
1	FL	150170967		0.00				879.35	0.00	0.00
1	FL	150433688		0.00				725.06	0.00	0.00
1	IL	150773117		0.00				0.00	-176.66	0.00
1	IL	150826519		0.00				0.00	-195.89	0.00
1	IL	4501328	118,252.18	0.00	54,591.02	46.16%			0.00	63,661.16
1	MA	150556736		0.00				1,375.77	0.00	0.00
1	MD	150486553		0.00				394.20	0.00	0.00
1	MD	35211689	164,931.88	0.00	98,079.21	59.47%			0.00	66,852.67
1	NC	150337368		0.00				2.83	0.00	0.00
1	NC	150337939		0.00				286.62	0.00	0.00
1	NV	119418596		0.00			145.00		0.00	0.00
1	NY	7108032900		0.00			1,752.97		0.00	0.00
1	VA	150471613		0.00				621.27	0.00	0.00
TOTAL Group 1		14	283,184.06	0.00	152,670.23		1,897.97	4,669.72	-372.55	130,513.83

TOTAL	14	283,184.06	0.00	152,670.23		1,897.97	4,669.72	-372.55	130,513.83
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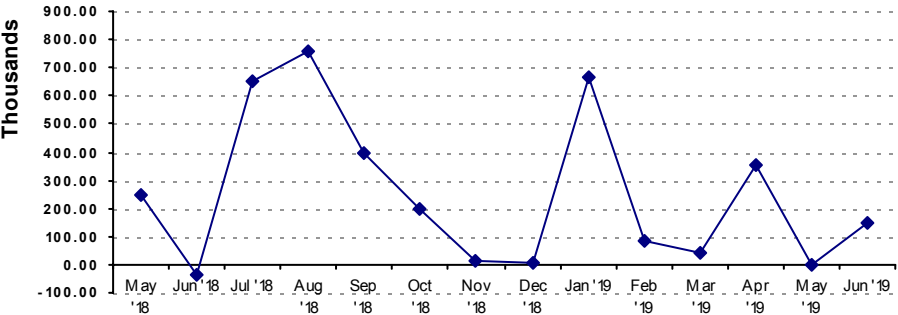
Deal Code: GSAA0612  
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GSAA HOME EQUITY TRUST ASSET-BACKED CERTIFICATES

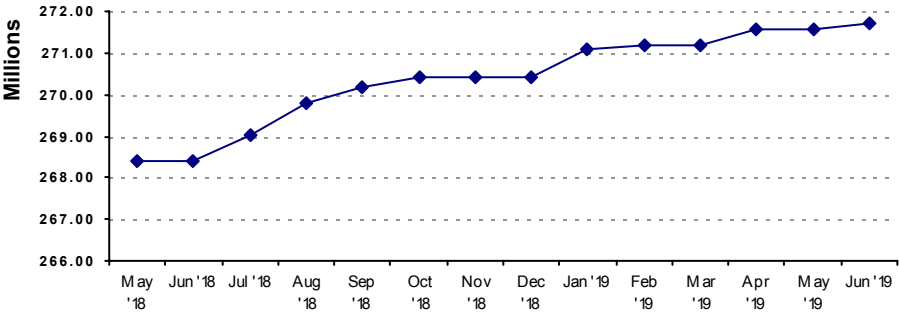
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Losses Trends

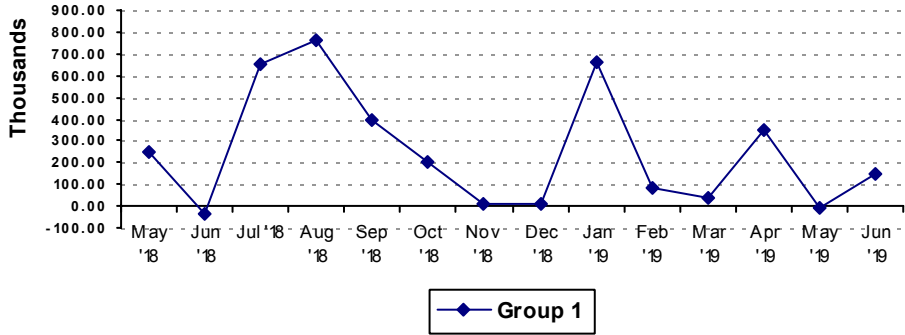
Total Net Losses



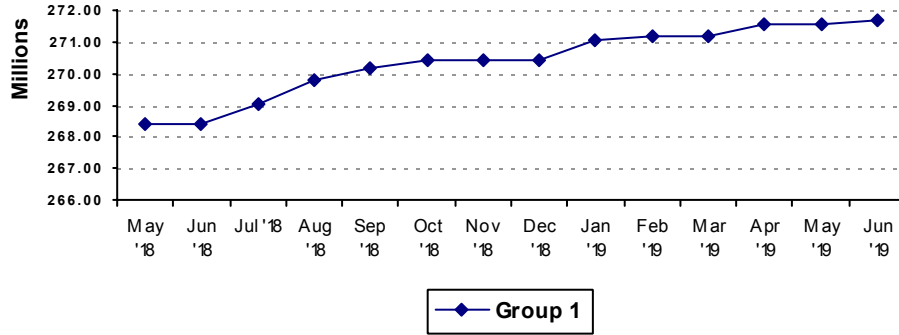
Cumulative Net Losses



Total Net Losses - By Group



Cumulative Net Losses - By Group



Deal Code: GSAA0612  
Distribution Date: 06/25/2019  
Pay Date: 06/25/2019

## GSAA HOME EQUITY TRUST ASSET-BACKED CERTIFICATES

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### Distribution by Note Rate (Current)

Range of Rates	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
Less than 5.5000	403	98,142,794.96	86.229%	203	4.20%
5.5000 to less than 5.7500	63	11,721,716.97	10.299%	202	5.54%
5.7500 to less than 6.0000	15	2,745,425.35	2.412%	201	5.78%
6.0000 to less than 6.2500	1	370,579.23	0.326%	204	6.00%
6.2500 to less than 6.5000	1	310,391.46	0.273%	201	6.25%
6.5000 to less than 6.7500	0	0.00	0.000%	0	0.00%
6.7500 to less than 7.0000	0	0.00	0.000%	0	0.00%
7.0000 to less than 7.2500	1	114,153.96	0.100%	202	7.00%
7.2500 to less than 7.5000	0	0.00	0.000%	0	0.00%
7.5000 to less than 7.7500	1	411,817.20	0.362%	203	7.63%
7.7500 to less than 8.0000	0	0.00	0.000%	0	0.00%
8.0000 to less than 8.2500	0	0.00	0.000%	0	0.00%
8.2500 to less than 8.5000	0	0.00	0.000%	0	0.00%
8.5000 to less than 8.7500	0	0.00	0.000%	0	0.00%
8.7500 to less than 9.0000	0	0.00	0.000%	0	0.00%
9.0000 to less than 9.2500	0	0.00	0.000%	0	0.00%
9.2500 to less than 9.5000	0	0.00	0.000%	0	0.00%
9.5000 to less than 9.7500	0	0.00	0.000%	0	0.00%
9.7500 to less than 10.0000	0	0.00	0.000%	0	0.00%
10.0000 to less than 10.2500	0	0.00	0.000%	0	0.00%
10.2500 to less than 10.5000	0	0.00	0.000%	0	0.00%
10.5000 to less than 10.7500	0	0.00	0.000%	0	0.00%
10.7500 to less than 11.0000	0	0.00	0.000%	0	0.00%
11.0000 to less than 11.2500	0	0.00	0.000%	0	0.00%
11.2500 to less than 11.5000	0	0.00	0.000%	0	0.00%
11.5000 to less than 11.7500	0	0.00	0.000%	0	0.00%
11.7500 to less than 12.0000	0	0.00	0.000%	0	0.00%
Greater than; equal to 12.0000	0	0.00	0.000%	0	0.00%
<b>TOTAL</b>	<b>485</b>	<b>113,816,879.13</b>			

### Distribution by Note Rate (Cut-off)

Range of Rates	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
Less than 5.5000	5	1,608,856.02	0.155%	359	4.82%
5.5000 to less than 5.7500	29	7,512,189.75	0.726%	358	5.56%
5.7500 to less than 6.0000	104	32,389,615.90	3.129%	358	5.82%
6.0000 to less than 6.2500	199	63,801,198.28	6.163%	357	6.07%
6.2500 to less than 6.5000	475	156,693,374.54	15.136%	358	6.33%
6.5000 to less than 6.7500	630	210,746,316.68	20.357%	358	6.56%
6.7500 to less than 7.0000	781	242,621,974.82	23.436%	358	6.82%
7.0000 to less than 7.2500	349	95,966,598.93	9.270%	358	7.05%
7.2500 to less than 7.5000	298	82,704,925.06	7.989%	358	7.30%
7.5000 to less than 7.7500	214	57,554,520.18	5.560%	358	7.55%
7.7500 to less than 8.0000	130	37,442,549.66	3.617%	357	7.81%
8.0000 to less than 8.2500	62	14,894,208.28	1.439%	357	8.05%
8.2500 to less than 8.5000	33	8,692,467.48	0.840%	357	8.31%
8.5000 to less than 8.7500	29	5,625,834.66	0.543%	357	8.56%
8.7500 to less than 9.0000	38	7,735,475.58	0.747%	356	8.81%
9.0000 to less than 9.2500	9	1,242,224.81	0.120%	356	9.06%
9.2500 to less than 9.5000	24	4,712,289.76	0.455%	356	9.32%
9.5000 to less than 9.7500	9	1,876,657.83	0.181%	356	9.51%
9.7500 to less than 10.0000	8	1,358,876.94	0.131%	357	9.81%
10.0000 to less than 10.2500	2	58,213.58	0.006%	354	10.13%
10.2500 to less than 10.5000	0	0.00	0.000%	0	0.00%
10.5000 to less than 10.7500	0	0.00	0.000%	0	0.00%
10.7500 to less than 11.0000	0	0.00	0.000%	0	0.00%
11.0000 to less than 11.2500	0	0.00	0.000%	0	0.00%
11.2500 to less than 11.5000	0	0.00	0.000%	0	0.00%
11.5000 to less than 11.7500	0	0.00	0.000%	0	0.00%
11.7500 to less than 12.0000	0	0.00	0.000%	0	0.00%
Greater than; equal to 12.0000	0	0.00	0.000%	0	0.00%
<b>TOTAL</b>	<b>3,428</b>	<b>1,035,238,368.74</b>			

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## GSAA HOME EQUITY TRUST ASSET-BACKED CERTIFICATES

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### Distribution by Ending Scheduled Balance (Current)

Range of Balances	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
Less than 20,000.00	0	0.00	0.000%	0	0.00%
20,000.00 to less than 40,000.0	14	451,149.65	0.396%	203	5.03%
40,000.00 to less than 60,000.0	9	454,687.35	0.399%	203	5.23%
60,000.00 to less than 80,000.0	20	1,370,673.54	1.204%	203	4.86%
80,000.00 to less than 100,000.	25	2,285,647.40	2.008%	203	5.02%
100,000.00 to less than 120,00	41	4,550,632.20	3.998%	203	4.80%
120,000.00 to less than 140,00	39	5,059,849.67	4.446%	203	4.59%
140,000.00 to less than 160,00	28	4,134,541.20	3.633%	203	4.41%
160,000.00 to less than 180,00	36	6,138,968.65	5.394%	203	4.76%
180,000.00 to less than 200,00	33	6,324,797.80	5.557%	203	4.36%
200,000.00 to less than 220,00	33	6,892,754.96	6.056%	203	4.53%
220,000.00 to less than 240,00	27	6,207,304.13	5.454%	203	4.60%
240,000.00 to less than 260,00	28	6,980,152.40	6.133%	203	4.55%
260,000.00 to less than 280,00	23	6,213,589.65	5.459%	203	4.45%
280,000.00 to less than 300,00	14	4,079,333.70	3.584%	203	4.03%
300,000.00 to less than 320,00	10	3,116,488.55	2.738%	204	4.57%
320,000.00 to less than 340,00	10	3,291,944.35	2.892%	203	4.19%
340,000.00 to less than 360,00	8	2,790,810.78	2.452%	203	4.27%
360,000.00 to less than 380,00	12	4,431,097.90	3.893%	203	4.52%
380,000.00 to less than 400,00	11	4,276,830.96	3.758%	203	4.26%
400,000.00 to less than 420,00	7	2,898,619.29	2.547%	203	4.53%
420,000.00 to less than 440,00	2	861,148.02	0.757%	203	3.48%
440,000.00 to less than 460,00	8	3,580,012.03	3.145%	203	3.96%
460,000.00 to less than 480,00	6	2,808,978.61	2.468%	203	4.05%
480,000.00 to less than 500,00	12	5,858,852.99	5.148%	203	4.09%
500,000.00 to less than 520,00	3	1,550,359.96	1.362%	202	4.50%
520,000.00 to less than 540,00	8	4,267,118.27	3.749%	203	4.30%
Greater than; equal to 540,000.	18	12,940,535.12	11.370%	203	4.10%
<b>TOTAL</b>	<b>485</b>	<b>113,816,879.13</b>			

### Distribution by Ending Scheduled Balance (Cut-off)

Range of Balances	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
Less than 20,000.00	4	64,478.21	0.006%	356	8.24%
20,000.00 to less than 40,000.0	7	227,861.67	0.022%	356	7.79%
40,000.00 to less than 60,000.0	34	1,726,069.09	0.167%	357	7.87%
60,000.00 to less than 80,000.0	62	4,398,044.63	0.425%	357	7.53%
80,000.00 to less than 100,000.	82	7,590,777.51	0.733%	358	7.12%
100,000.00 to less than 120,00	132	14,507,044.90	1.401%	357	7.11%
120,000.00 to less than 140,00	169	21,916,300.24	2.117%	358	6.95%
140,000.00 to less than 160,00	212	31,780,858.49	3.070%	358	6.97%
160,000.00 to less than 180,00	202	34,378,021.75	3.321%	358	6.89%
180,000.00 to less than 200,00	216	41,039,433.59	3.964%	358	6.87%
200,000.00 to less than 220,00	191	39,928,296.23	3.857%	358	6.89%
220,000.00 to less than 240,00	206	47,272,184.75	4.566%	357	6.85%
240,000.00 to less than 260,00	167	41,853,826.23	4.043%	358	6.80%
260,000.00 to less than 280,00	165	44,529,589.41	4.301%	358	6.91%
280,000.00 to less than 300,00	178	51,398,583.34	4.965%	358	6.83%
300,000.00 to less than 320,00	158	48,822,381.86	4.716%	358	6.92%
320,000.00 to less than 340,00	108	35,463,748.23	3.426%	358	6.77%
340,000.00 to less than 360,00	115	40,163,408.60	3.880%	358	6.75%
360,000.00 to less than 380,00	104	38,335,901.28	3.703%	358	6.71%
380,000.00 to less than 400,00	114	44,499,269.75	4.298%	358	6.83%
400,000.00 to less than 420,00	109	44,532,874.43	4.302%	358	6.74%
420,000.00 to less than 440,00	68	29,096,350.39	2.811%	358	6.86%
440,000.00 to less than 460,00	73	32,730,074.96	3.162%	358	6.69%
460,000.00 to less than 480,00	78	36,541,514.06	3.530%	358	6.68%
480,000.00 to less than 500,00	72	35,250,340.03	3.405%	358	6.83%
500,000.00 to less than 520,00	58	29,410,506.19	2.841%	358	6.57%
520,000.00 to less than 540,00	40	21,230,938.85	2.051%	358	6.61%
Greater than; equal to 540,000.	304	216,549,690.07	20.918%	358	6.78%
<b>TOTAL</b>	<b>3,428</b>	<b>1,035,238,368.74</b>			

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## GSAA HOME EQUITY TRUST ASSET-BACKED CERTIFICATES

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### Distribution by Loan Type Characteristics (Current)

	Loan Type	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	ARM - First Mortgage	485	113,816,879.13	100.000%	203	4.40%
	<b>TOTAL</b>	<b>485</b>	<b>113,816,879.13</b>			

### Distribution by Property Type Characteristics (Current)

	Property Type	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	Single-Family	255	62,493,174.88	54.907%	203	4.34%
2	Plan Unit Development (PU	106	26,980,416.45	23.705%	203	4.27%
3	Low Rise Condo	97	17,506,357.06	15.381%	203	4.69%
4	Multi-Family ( including 3 or	24	6,507,852.98	5.718%	203	4.63%
5	High Rise Condo	2	291,918.57	0.256%	201	5.59%
6	COOP	1	37,159.19	0.033%	202	5.13%
	<b>TOTAL</b>	<b>485</b>	<b>113,816,879.13</b>			

### Distribution by Amortization Characteristics (Current)

	Loan Type	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	Fully Amortizing	483	113,516,588.76	99.736%	203	4.40%
2	Balloon	2	300,290.37	0.264%	203	3.07%
	<b>TOTAL</b>	<b>485</b>	<b>113,816,879.13</b>			

### Distribution by Loan Type Characteristics (Cut-off)

	Loan Type	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	ARM - First Mortgage	3,428	1,035,238,368.74	100.000%	358	6.82%
	<b>TOTAL</b>	<b>3,428</b>	<b>1,035,238,368.74</b>			

### Distribution by Property Type Characteristics (Cut-off)

	Property Type	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	Single-Family	1,848	576,766,553.27	55.713%	358	6.81%
2	Plan Unit Development (PU	801	253,235,890.53	24.462%	358	6.71%
3	Low Rise Condo	607	153,325,140.81	14.811%	358	6.83%
4	Multi-Family ( including 3 or	140	43,096,769.19	4.163%	358	7.21%
5	High Rise Condo	30	8,476,635.94	0.819%	357	8.03%
6	COOP	2	337,379.00	0.033%	358	6.39%
	<b>TOTAL</b>	<b>3,428</b>	<b>1,035,238,368.74</b>			

### Distribution by Amortization Characteristics (Cut-off)

	Loan Type	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	Fully Amortizing	3,418	1,032,343,952.78	99.720%	358	6.82%
2	Balloon	10	2,894,415.96	0.280%	358	7.06%
	<b>TOTAL</b>	<b>3,428</b>	<b>1,035,238,368.74</b>			



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## GSAA HOME EQUITY TRUST ASSET-BACKED CERTIFICATES

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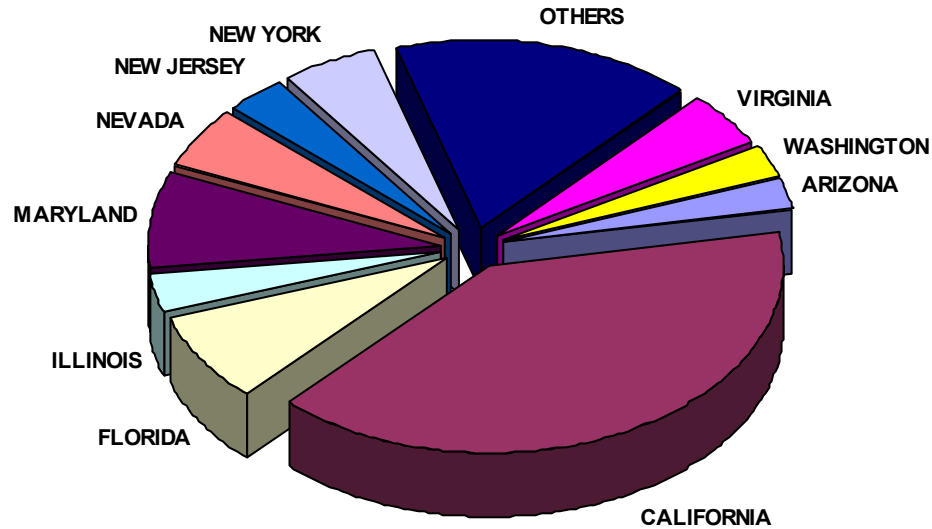
### Top 10 State Concentration (Current)

	States	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	CALIFORNIA	129	45,083,071.34	39.610%	203	4.14%
2	MARYLAND	45	9,659,534.23	8.487%	203	4.26%
3	FLORIDA	54	8,873,053.68	7.796%	203	4.33%
4	NEW YORK	22	6,200,942.04	5.448%	203	4.77%
5	NEVADA	26	5,750,385.43	5.052%	203	3.82%
6	VIRGINIA	25	5,389,906.24	4.736%	203	4.64%
7	NEW JERSEY	16	3,858,683.19	3.390%	203	4.72%
8	ILLINOIS	21	3,782,257.71	3.323%	203	4.74%
9	ARIZONA	15	3,259,472.88	2.864%	203	4.87%
10	WASHINGTON	17	3,179,395.55	2.793%	203	4.48%
	OTHERS	115	18,780,176.84	16.500%	203	4.90%
	<b>TOTAL</b>	<b>485</b>	<b>113,816,879.13</b>			

### Top 10 State Concentration (Cut-off)

	States	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	CALIFORNIA	1,150	467,255,807.12	45.135%	358	6.71%
2	FLORIDA	379	85,597,116.29	8.268%	358	7.20%
3	VIRGINIA	175	55,242,264.38	5.336%	357	6.75%
4	MARYLAND	187	54,075,155.55	5.223%	358	6.82%
5	ARIZONA	187	47,868,833.27	4.624%	358	6.90%
6	NEVADA	164	43,907,398.17	4.241%	358	6.72%
7	WASHINGTON	127	35,463,068.40	3.426%	358	6.65%
8	ILLINOIS	121	30,727,264.39	2.968%	357	7.05%
9	COLORADO	79	19,336,541.73	1.868%	358	6.75%
10	NEW JERSEY	59	18,668,292.66	1.803%	358	6.81%
	OTHERS	800	177,096,626.78	17.107%	358	6.93%
	<b>TOTAL</b>	<b>3,428</b>	<b>1,035,238,368.74</b>			

### Top 10 Current State Concentration



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GSAA HOME EQUITY TRUST ASSET-BACKED CERTIFICATES

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Modifications, Extensions, Waivers

Group	State	Loan Number	Modification Date	Modification Type	Current Loan Balance	Current Note Rate	Remaining Term	Modification Comments