

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

Citigroup Mortgage Loan Trust Inc.
Asset-Backed Pass-Through Certificates, Series 2006-WF1



CONTACT INFORMATION

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

CONTENTS

Distribution Summary	2
Distribution Summary (Factors)	3
Interest Distribution	4
Principal Distribution	5
Reconciliation Detail	6
Collateral Summary	7
Delinquency Information	10
Standard Prepayment and Default Information	14
Credit Enhancement	15
Distribution Waterfall Detail	16
Other Information	18
Asset Level Detail	20

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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	425,206,000.00	75,621,324.62	5.232888%	30 / 360	06/01 - 06/30	186,598.74	635,352.99	821,951.73	0.00	0.00	74,985,971.63
A2A	138,057,000.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
A2B	40,501,000.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
A2C	58,527,000.00	3,509,523.59	4.891173%	30 / 360	06/01 - 06/30	6,955.34	50,820.27	57,775.61	0.00	0.00	3,458,703.32
A2D	58,251,000.00	27,727,389.17	4.891173%	30 / 360	06/01 - 06/30	55,242.67	401,511.32	456,753.99	0.00	0.00	27,325,877.85
A2E	37,021,000.00	17,621,940.82	4.891173%	30 / 360	06/01 - 06/30	35,124.80	255,177.60	290,302.40	0.00	0.00	17,366,763.22
A2F	36,929,000.00	14,650,838.23	4.891173%	30 / 360	06/01 - 06/30	29,079.02	212,154.03	241,233.05	0.00	0.00	14,438,684.20
M1	28,313,000.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
M2	16,302,000.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
M3	9,438,000.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
M4	4,290,000.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
M5	4,290,000.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
CE	858,342.09	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	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	857,983,442.09	139,131,116.43				313,000.57	1,555,016.21	1,868,016.78	0.00	0.00	137,576,100.22

Citigroup Mortgage Loan Trust Inc.
Asset-Backed Pass-Through Certificates, Series 2006-WF1



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	17307G4E5	6/28/2019	177.846325	0.438843	1.494224	1.933067	0.000000	0.000000	176.352101
A2A	17307G4F2	6/28/2019	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A2B	17307G4G0	6/28/2019	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A2C	17307G4H8	6/28/2019	59.964180	0.118840	0.868322	0.987162	0.000000	0.000000	59.095859
A2D	17307G4J4	6/28/2019	475.998509	0.948356	6.892780	7.841136	0.000000	0.000000	469.105730
A2E	17307G4K1	6/28/2019	475.998509	0.948780	6.892780	7.841560	0.000000	0.000000	469.105730
A2F	17307G4L9	6/28/2019	396.729893	0.787430	5.744917	6.532347	0.000000	0.000000	390.984977
M1	17307G4M7	6/28/2019	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M2	17307G4N5	6/28/2019	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M3	17307G4P0	6/28/2019	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M4	17307G4Q8	6/28/2019	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M5	17307G4R6	6/28/2019	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
CE	17307K9F8	6/28/2019	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
P	17307K9G6	6/28/2019	1,000.000000	0.000000	0.000000	0.000000	0.000000	0.000000	1,000.000000
R	17307K9J0	6/28/2019	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
RX	17307K9H4	6/28/2019	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000

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Citigroup Mortgage Loan Trust Inc.
Asset-Backed Pass-Through Certificates, Series 2006-WF1



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	75,621,324.62	5.232888%	5.232888%	30 / 360	329,764.96	11,429,688.18	49,841.90	0.00	11,809,295.04	0.00	186,598.74	11,622,696.30
A2A	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A2B	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A2C	3,509,523.59	4.891173%	4.891173%	30 / 360	14,304.74	475,510.84	1,938.17	0.00	491,753.75	0.00	6,955.34	484,798.41
A2D	27,727,389.17	4.891173%	4.891173%	30 / 360	113,016.22	3,777,330.73	15,396.32	0.00	3,905,743.27	0.00	55,242.67	3,850,500.60
A2E	17,621,940.82	4.891173%	4.891173%	30 / 360	71,826.64	2,401,761.87	9,789.53	0.00	2,483,378.04	0.00	35,124.80	2,448,253.24
A2F	14,650,838.23	4.891173%	4.891173%	30 / 360	59,716.49	1,988,112.42	8,103.50	0.00	2,055,932.41	0.00	29,079.02	2,026,853.39
M1	0.00	0.000000%	-	-	0.00	603,967.65	2,557.25	0.00	606,524.90	0.00	0.00	606,524.90
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
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	139,131,116.43				588,629.05	20,676,371.69	87,626.67	0.00	21,352,627.41	0.00	313,000.57	21,039,626.84

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Asset-Backed Pass-Through Certificates, Series 2006-WF1



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	425,206,000.00	75,621,324.62	157,492.62	477,860.37	0.00	0.00	0.00	74,985,971.63	0.00	49.61%	54.51%	7.31%	0.00%
A2A	138,057,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16.11%	0.00%	7.31%	N/A
A2B	40,501,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.73%	0.00%	7.31%	N/A
A2C	58,527,000.00	3,509,523.59	5,957.49	44,862.78	0.00	0.00	0.00	3,458,703.32	0.00	6.83%	2.51%	7.31%	0.00%
A2D	58,251,000.00	27,727,389.17	47,067.85	354,443.46	0.00	0.00	0.00	27,325,877.85	0.00	6.80%	19.86%	7.31%	0.00%
A2E	37,021,000.00	17,621,940.82	29,913.63	225,263.97	0.00	0.00	0.00	17,366,763.22	0.00	4.32%	12.62%	7.31%	0.00%
A2F	36,929,000.00	14,650,838.23	24,870.12	187,283.91	0.00	0.00	0.00	14,438,684.20	0.00	4.31%	10.50%	7.31%	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%	7.31%	0.00%
M1	28,313,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28,313,000.00	3.30%	0.00%	4.00%	N/A
M2	16,302,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16,302,000.00	1.90%	0.00%	2.10%	N/A
M3	9,438,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,438,000.00	1.10%	0.00%	1.00%	N/A
M4	4,290,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,290,000.00	0.50%	0.00%	0.50%	N/A
M5	4,290,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,290,000.00	0.50%	0.00%	0.00%	N/A
Totals	857,125,100.00	139,131,116.43	265,301.71	1,289,714.49	0.00	0.00	0.00	137,576,100.22	62,633,000.00	100%	100%		

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Reconciliation Detail

SOURCE OF FUNDS		ALLOCATION OF FUNDS	
Interest Funds Available		Scheduled Fees	
Scheduled Interest	444,110.85	Servicing Fee	30,505.68
Uncompensated PPIS	0.00	Credit Risk Manager Fee	1,246.02
Relief Act Interest Shortfall	0.00		
Interest Adjustments	(87,897.85)	Total Scheduled Fees:	31,751.70
Realized Loss in Excess of Principal Balance	(11,460.72)		
Total Interest Funds Available:	344,752.28	Additional Fees, Expenses, etc.	
		Extraordinary Trust Fund Expenses	0.00
Principal Funds Available		Other Expenses	0.00
Scheduled Principal	265,301.72	Total Additional Fees, Expenses, etc.:	0.00
Curtailments	37,431.28		
Prepayments in Full	1,241,699.79	Distributions	
Net Liquidation Proceeds	12,552.44	Interest Distribution	313,000.58
Repurchased Principal	0.00	Principal Distribution	1,555,016.21
Substitution Principal	0.00		
Other Principal	0.00	Total Distributions:	1,868,016.79
(Trailing Loss)/Recovery	(1,969.02)	Total Funds Allocated	1,899,768.49
Total Principal Funds Available:	1,555,016.21		
Other Funds Available			
Prepayment Penalties	0.00		
Other Charges	0.00		
Total Other Funds Available:	0.00		
Total Funds Available	1,899,768.49		

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Asset-Backed Pass-Through Certificates, Series 2006-WF1



GROUP 1

Reports Available at sf.citidirect.com

Collateral Summary

ASSET CHARACTERISTICS				
	Cut-Off	Beginning	Ending	Delta or % of Orig
Aggregate Stated Principal Balance	398,797,529.57	44,335,249.73	43,279,538.30	10.85%
Aggregate Actual Principal Balance	398,797,529.57	44,718,171.70	43,657,338.87	10.95%
Loan Count	2,073	293	287	1,786
Weighted Average Coupon Rate (WAC)	7.607814%	5.281173%	Not Available	Not Available
Net Weighted Average Coupon Rate (Net WAC)	7.217814%	4.891173%	Not Available	Not Available
Weighted Average Remaining Term (WART in months)	352	195	194	158
AVAILABLE PRINCIPAL		AVAILABLE INTEREST		
Scheduled Principal	107,809.10	Scheduled Interest		190,111.74
Curtailments	9,641.23	Interest Adjustments		(38,189.02)
Principal Prepayments	784,306.06	Less: Servicing Fee		13,505.96
Net Liquidation Proceeds	17,906.83	Credit Risk Manager Fee		554.20
Repurchased Principal	0.00	Uncompensated PPIS		0.00
(Trailing Loss) / Income	0.00	Relief Act Interest Shortfall		0.00
TOTAL AVAILABLE PRINCIPAL	919,663.22	Realized Loss in Excess of Liquidated Loan Balances		11,460.72
<u>Realized Loss Summary</u>		TOTAL AVAILABLE INTEREST		126,401.84
Current Realized Losses	136,048.21			
Current Bankruptcy Losses	0.00			
Trailing Loss / (Income)	0.00			
Realized Loss in Excess of Liquidated Loan Balances	11,460.72			
Cumulative Realized Losses	63,414,017.61			

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Asset-Backed Pass-Through Certificates, Series 2006-WF1



Delinquency Information

GROUP 1

	Less Than 30 Days	30-59 Days	60-89 Days	90+ Days	Totals
<u>Delinquency</u>					
Scheduled Principal Balance		1,263,703.54	392,234.37	982,047.00	2,637,984.91
Percentage of Total Pool Balance		2.3103%	0.7171%	1.7954%	4.8227%
Number of Loans		9	2	8	19
Percentage of Total Loans		1.9027%	0.4228%	1.6913%	4.0169%
<u>Bankruptcy</u>					
Scheduled Principal Balance	514,137.88	0.00	126,239.48	1,191,400.74	1,831,778.10
Percentage of Total Pool Balance	0.9399%	0.0000%	0.2308%	2.1781%	3.3488%
Number of Loans	4	0	1	5	10
Percentage of Total Loans	0.8457%	0.0000%	0.2114%	1.0571%	2.1142%
<u>Foreclosure</u>					
Scheduled Principal Balance		0.00	0.00	1,201,803.31	1,201,803.31
Percentage of Total Pool Balance		0.0000%	0.0000%	2.1971%	2.1971%
Number of Loans		0	0	9	9
Percentage of Total Loans		0.0000%	0.0000%	1.9027%	1.9027%
<u>REO</u>					
Scheduled Principal Balance		0.00	0.00	373,161.62	373,161.62
Percentage of Total Pool Balance		0.0000%	0.0000%	0.6822%	0.6822%
Number of Loans		0	0	3	3
Percentage of Total Loans		0.0000%	0.0000%	0.6342%	0.6342%
<u>Total</u>					
Scheduled Principal Balance	514,137.88	1,263,703.54	518,473.85	3,748,412.67	6,044,727.94
Percentage of Total Pool Balance	0.9399%	2.3103%	0.9479%	6.8528%	11.0509%
Number of Loans	4	9	3	25	41
Percentage of Total Loans	0.8457%	1.9027%	0.6342%	5.2854%	8.6681%
<u>Principal and Interest Advance Required and Received</u>					
		363,295.86			

Citigroup Mortgage Loan Trust Inc.
Asset-Backed Pass-Through Certificates, Series 2006-WF1



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>
<u>Delinquency</u>					
Scheduled Principal Balance		841,960.21	334,705.62	111,961.67	1,288,627.50
Percentage of Total Pool Balance		1.9454%	0.7734%	0.2587%	2.9775%
Number of Loans		4	1	1	6
Percentage of Total Loans		1.3937%	0.3484%	0.3484%	2.0906%
<u>Bankruptcy</u>					
Scheduled Principal Balance	368,908.49	0.00	0.00	1,049,235.96	1,418,144.45
Percentage of Total Pool Balance	0.8524%	0.0000%	0.0000%	2.4243%	3.2767%
Number of Loans	4	0	0	4	8
Percentage of Total Loans	1.3937%	0.0000%	0.0000%	1.3937%	2.7875%
<u>Foreclosure</u>					
Scheduled Principal Balance		0.00	0.00	2,621,129.33	2,621,129.33
Percentage of Total Pool Balance		0.0000%	0.0000%	6.0563%	6.0563%
Number of Loans		0	0	15	15
Percentage of Total Loans		0.0000%	0.0000%	5.2265%	5.2265%
<u>REO</u>					
Scheduled Principal Balance		0.00	0.00	160,306.05	160,306.05
Percentage of Total Pool Balance		0.0000%	0.0000%	0.3704%	0.3704%
Number of Loans		0	0	2	2
Percentage of Total Loans		0.0000%	0.0000%	0.6969%	0.6969%
<u>Total</u>					
Scheduled Principal Balance	368,908.49	841,960.21	334,705.62	3,942,633.01	5,488,207.33
Percentage of Total Pool Balance	0.8524%	1.9454%	0.7734%	9.1097%	12.6808%
Number of Loans	4	4	1	22	31
Percentage of Total Loans	1.3937%	1.3937%	0.3484%	7.6655%	10.8014%
Principal and Interest Advance Required and Received					
		278,397.35			

Citigroup Mortgage Loan Trust Inc.
Asset-Backed Pass-Through Certificates, Series 2006-WF1



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>
<u>Delinquency</u>					
Scheduled Principal Balance		2,105,663.75	726,939.99	1,094,008.67	3,926,612.41
Percentage of Total Pool Balance		2.1491%	0.7419%	1.1166%	4.0076%
Number of Loans		13	3	9	25
Percentage of Total Loans		1.7105%	0.3947%	1.1842%	3.2895%
<u>Bankruptcy</u>					
Scheduled Principal Balance	883,046.37	0.00	126,239.48	2,240,636.70	3,249,922.55
Percentage of Total Pool Balance	0.9013%	0.0000%	0.1288%	2.2869%	3.3170%
Number of Loans	8	0	1	9	18
Percentage of Total Loans	1.0526%	0.0000%	0.1316%	1.1842%	2.3684%
<u>Foreclosure</u>					
Scheduled Principal Balance		0.00	0.00	3,822,932.64	3,822,932.64
Percentage of Total Pool Balance		0.0000%	0.0000%	3.9018%	3.9018%
Number of Loans		0	0	24	24
Percentage of Total Loans		0.0000%	0.0000%	3.1579%	3.1579%
<u>REO</u>					
Scheduled Principal Balance		0.00	0.00	533,467.67	533,467.67
Percentage of Total Pool Balance		0.0000%	0.0000%	0.5445%	0.5445%
Number of Loans		0	0	5	5
Percentage of Total Loans		0.0000%	0.0000%	0.6579%	0.6579%
<u>Total</u>					
Scheduled Principal Balance	883,046.37	2,105,663.75	853,179.47	7,691,045.68	11,532,935.27
Percentage of Total Pool Balance	0.9013%	2.1491%	0.8708%	7.8497%	11.7709%
Number of Loans	8	13	4	47	72
Percentage of Total Loans	1.0526%	1.7105%	0.5263%	6.1842%	9.4737%

Principal and Interest Advance Required and Received 641,693.21

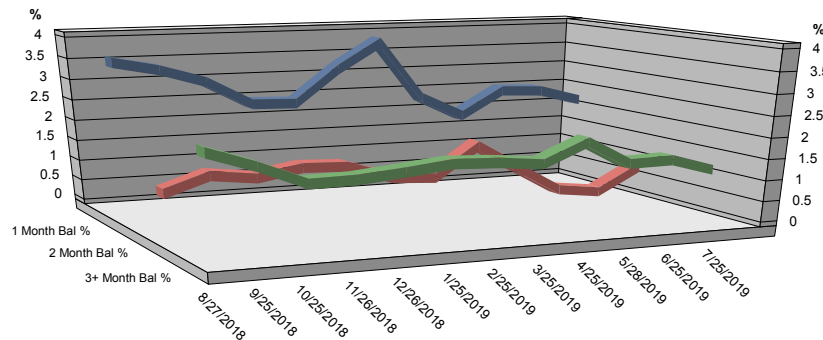
Citigroup Mortgage Loan Trust Inc.
Asset-Backed Pass-Through Certificates, Series 2006-WF1



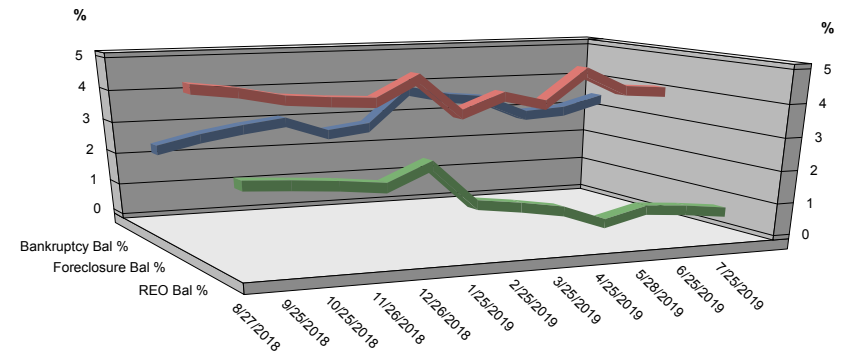
Historical Delinquency Information

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	2,105,664 2.149%	13 1.7%	726,940 0.742%	3 0.4%	1,094,009 1.117%	9 1.2%	3,249,923 3.317%	18 2.4%	3,822,933 3.902%	24 3.2%	533,468 0.544%	5 0.7%	11,532,935 11.771%	72 9.5%
06/2019	2,418,869 2.427%	12 1.6%	178,095 0.179%	3 0.4%	1,405,786 1.410%	12 1.6%	2,963,556 2.973%	17 2.2%	3,972,717 3.986%	23 3.0%	684,333 0.687%	7 0.9%	11,623,356 11.661%	74 9.6%
05/2019	2,500,532 2.473%	14 1.8%	305,206 0.302%	4 0.5%	1,401,817 1.387%	11 1.4%	2,915,467 2.884%	16 2.1%	4,652,836 4.602%	24 3.1%	791,364 0.783%	8 1.0%	12,567,221 12.431%	77 9.9%
04/2019	1,928,105 1.888%	15 1.9%	926,578 0.907%	6 0.8%	1,992,618 1.952%	14 1.8%	3,504,782 3.433%	17 2.2%	3,726,097 3.649%	22 2.8%	463,855 0.454%	6 0.8%	12,542,035 12.284%	80 10.2%
03/2019	2,493,569 2.393%	17 2.1%	1,594,308 1.530%	11 1.4%	1,568,140 1.505%	11 1.4%	3,704,641 3.556%	19 2.4%	4,130,971 3.965%	22 2.7%	961,943 0.923%	9 1.1%	14,453,573 13.873%	89 11.1%
02/2019	4,010,796 3.788%	31 3.8%	857,374 0.810%	9 1.1%	1,694,092 1.600%	12 1.5%	4,061,683 3.836%	20 2.5%	3,681,033 3.476%	20 2.5%	1,194,050 1.128%	10 1.2%	15,499,027 14.636%	102 12.6%
01/2019	3,411,122 3.175%	24 2.9%	932,976 0.868%	8 1.0%	1,758,888 1.637%	14 1.7%	2,927,970 2.725%	19 2.3%	4,939,511 4.598%	22 2.7%	1,391,971 1.296%	12 1.5%	15,362,439 14.300%	99 12.0%
12/2018	2,619,409 2.388%	22 2.6%	1,334,253 1.216%	11 1.3%	1,665,912 1.519%	10 1.2%	2,806,505 2.558%	18 2.1%	4,319,287 3.938%	20 2.4%	2,777,787 2.532%	17 2.0%	15,523,153 14.151%	98 11.7%
11/2018	2,697,088 2.418%	23 2.7%	1,397,469 1.253%	10 1.2%	1,580,198 1.417%	11 1.3%	3,364,957 3.016%	19 2.2%	4,468,133 4.005%	21 2.5%	2,194,035 1.967%	14 1.6%	15,701,880 14.076%	98 11.5%
10/2018	3,384,052 2.995%	26 3.0%	1,210,204 1.071%	9 1.0%	1,579,690 1.398%	10 1.2%	3,220,002 2.850%	18 2.1%	4,645,161 4.111%	24 2.8%	2,379,616 2.106%	14 1.6%	16,418,724 14.530%	101 11.7%
09/2018	3,796,939 3.316%	25 2.9%	1,368,229 1.195%	12 1.4%	2,102,547 1.836%	11 1.3%	3,005,368 2.625%	17 2.0%	5,010,984 4.376%	26 3.0%	2,517,413 2.199%	14 1.6%	17,801,481 15.547%	105 12.1%
08/2018	4,067,312 3.524%	23 2.6%	976,451 0.846%	10 1.1%	2,535,525 2.197%	13 1.5%	2,684,063 2.326%	16 1.8%	5,236,899 4.538%	26 3.0%	2,621,781 2.272%	15 1.7%	18,122,030 15.703%	103 11.8%

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-WF1



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	162.82	97,978,370.52	265,301.72	1,433,086.11	153,955.04	1.442%	15.991%	267%	0.154%	1.838%	31%
25-Jun-2019	161.81	99,676,758.35	276,061.09	1,141,996.76	114,494.74	1.133%	12.777%	213%	0.113%	1.351%	23%
28-May-2019	160.81	101,094,816.20	280,245.56	728,172.15	0.00	0.715%	8.252%	138%	0.000%	0.000%	0%
25-Apr-2019	159.82	102,103,233.91	210,712.88	1,869,644.58	726,084.49	1.798%	19.567%	326%	0.697%	8.050%	134%
25-Mar-2019	158.82	104,183,591.37	293,592.73	1,416,804.06	231,555.64	1.342%	14.964%	249%	0.219%	2.593%	43%
25-Feb-2019	157.83	105,893,988.16	295,925.69	1,243,091.40	405,094.27	1.160%	13.068%	218%	0.377%	4.432%	74%
25-Jan-2019	156.83	107,433,005.25	301,610.14	1,960,528.80	878,153.44	1.792%	19.508%	325%	0.801%	9.195%	153%
26-Dec-2018	155.82	109,695,144.19	299,790.83	1,557,395.49	116,133.17	1.400%	15.564%	259%	0.104%	1.242%	21%
26-Nov-2018	154.82	111,552,330.51	302,928.87	1,146,840.97	541,691.00	1.018%	11.551%	193%	0.479%	5.603%	93%
25-Oct-2018	153.82	113,002,100.35	303,955.13	1,197,590.86	296,530.42	1.049%	11.883%	198%	0.259%	3.064%	51%
25-Sep-2018	152.82	114,503,646.34	306,890.76	594,176.85	155,559.55	0.516%	6.022%	100%	0.135%	1.606%	27%
27-Aug-2018	151.82	115,404,713.95	307,115.13	1,577,043.22	473,226.19	1.348%	15.030%	251%	0.403%	4.736%	79%

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

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

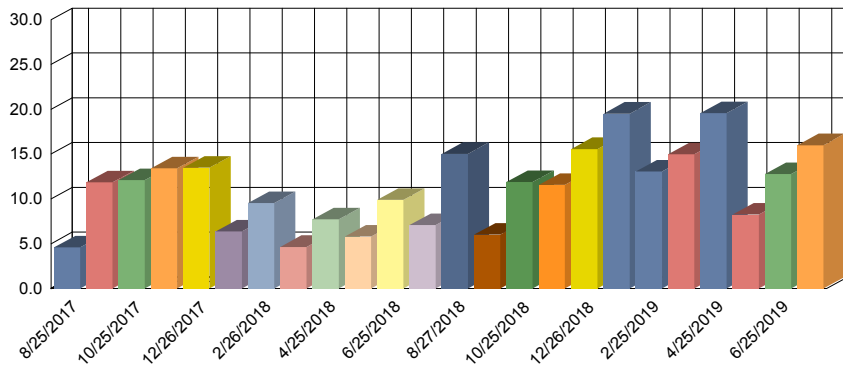
PSA (Public Securities Association) = $\text{CPR} / (\min(.2\% * \text{Age}, 6\%))$

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

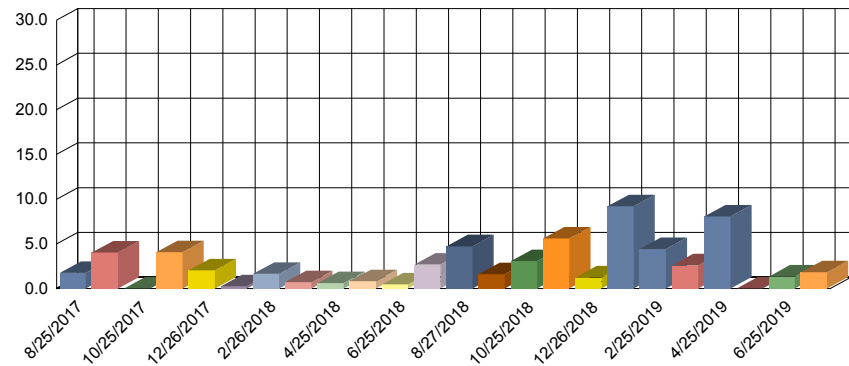
CDR (Conditional Default Rate) = $1 - ((1 - \text{MDR})^{12})$

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-WF1



Credit Enhancement

Overcollateralization and Trigger Information

Overcollateralization Target Amount		6,863,867.54	7.0055%
Beginning Overcollateralization Amount		-39,454,358.08	
Overcollateralization Decrease Due to Realized Losses		(143,371.62)	
Overcollateralization Deficiency Amount	6,863,867.54		
Amount Available for Overcollateralization Increase	0.00		
Overcollateralization Increase Amount		0.00	
Excess Overcollateralization Amount	0.00		
Principal Available for Overcollateralization Reduction	1,555,016.21		
Overcollateralization Reduction Amount		0.00	
Current Overcollateralization		-39,597,729.70	-40.4148%
Current Senior Enhancement Percentage			-40.4147%

Are Stepdown Principal Distributions Allowed This Month?		No
<i>(Has the Stepdown Date Occurred and Are There No Trigger Events in Effect?)</i>		
Has the Stepdown Date Occurred?		Yes
<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	27-Apr-2009	
Stepdown Date Senior Enhancement Percentage	0.0001%	
Senior Enhancement Target Percentage	16.2000%	
Is a Trigger Event in Effect?		Yes
<i>(Is a Delinquency Trigger Event in Effect or Is a Cumulative Realized Loss Trigger in Effect?)</i>		
Is a Delinquency Trigger Event in Effect?		Yes
<i>(Does the Delinquency Percentage Exceed the Target Percentage?)</i>		
Delinquency Percentage	8.7205%	
Target Percentage (50% of the Prior Senior Enhancement Percentage)	-19.7911%	
Is a Cumulative Realized Loss Trigger Event in Effect?		Yes
<i>(Does the Cumulative Loss Percentage Exceed the Target Percentage?)</i>		
Cumulative Loss Percentage	15.6795%	
Target Percentage	0.0000%	

Citigroup Mortgage Loan Trust Inc.
Asset-Backed Pass-Through Certificates, Series 2006-WF1



Waterfall Detail

DISTRIBUTIONS	Amount Distributed	Remaining Available Funds
<u>Group 1 Interest Remittance Funds</u>		186,598.74
Class A-1 Monthly Interest Distributable Amount	(186,598.74)	0.00
Remaining Amount to be Distributed as Interest to Subordinate Classes	0.00	0.00
<u>Group 2 Interest Remittance Funds</u>		126,401.84
Class A-2A, A-2B, A-2C, A-2D, A-2E, A-2F Monthly Interest Distributable Amount	(126,401.84)	0.00
Class A-1 Monthly Interest Distributable Amount	0.00	0.00
Remaining Amount to be Distributed as Interest to Subordinate Classes	0.00	0.00
<u>Group 1 & 2 Interest Remittance Funds to Subordinate Classes</u>		0.00
Class M-1 Monthly Interest Distributable Amount	0.00	0.00
Class M-2 Monthly Interest Distributable Amount	0.00	0.00
Class M-3 Monthly Interest Distributable Amount	0.00	0.00
Class M-4 Monthly Interest Distributable Amount	0.00	0.00
Class M-5 Monthly Interest Distributable Amount	0.00	0.00
Remaining Amount to be Distributed as Net Monthly Excess Cashflow	0.00	0.00
<u>Group 1 Principal Distribution Funds Excluding Amount to Increase Overcollateralization</u>		635,352.99
Class A-1, the Group 1 Principal Distribution Funds Excluding Amount to Increase Overcollateralization	(635,352.99)	0.00
<u>Group 2 Principal Distribution Funds Excluding Amount to Increase Overcollateralization</u>		919,663.22
Class A-2A, the Group 2 Principal Distribution Funds Excluding Amount to Increase Overcollateralization	(919,663.22)	0.00
Class A-2B, the Group 2 Principal Distribution Funds Excluding Amount to Increase Overcollateralization	0.00	0.00
Class A-2C, the Group 2 Principal Distribution Funds Excluding Amount to Increase Overcollateralization	0.00	0.00
Class A-2D, the Group 2 Principal Distribution Funds Excluding Amount to Increase Overcollateralization	0.00	0.00
Class A-2E, the Group 2 Principal Distribution Funds Excluding Amount to Increase Overcollateralization	0.00	0.00
Class A-2F, the Group 2 Principal Distribution Funds Excluding Amount to Increase Overcollateralization	0.00	0.00

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

Citigroup Mortgage Loan Trust Inc.
Asset-Backed Pass-Through Certificates, Series 2006-WF1



Waterfall Detail

DISTRIBUTIONS	Amount Distributed	Remaining Available Funds
<u>Group 1 & 2 Principal Remittance Funds to Subordinate Classes</u>		0.00
Class M-1 Principal Distribution Amount	0.00	0.00
Class M-2 Principal Distribution Amount	0.00	0.00
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
<u>Net Monthly Excess Cashflow</u>		0.00
Class A-1 Extra Principal Payment Amount to Increase Overcollateralization	0.00	0.00
Class A-2A Extra Principal Payment Amount to Increase Overcollateralization	0.00	0.00
Amounts Paid to Cover Net WAC Rate Carryover Amount Shortfalls	0.00	0.00
Class C-E Monthly Interest Distributable Amount and any Unpaid Interest Shortfall Amount	0.00	0.00
Class C-E, 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
<u>Group 1 & 2 Prepayment Penalties</u>		0.00
Group 1 Class P Prepayment Penalties	0.00	0.00
Distribution of Class P outstanding Certificate Principal Balance	0.00	0.00
Group 2 Class P Prepayment Penalties	0.00	0.00

Citigroup Mortgage Loan Trust Inc.
Asset-Backed Pass-Through Certificates, Series 2006-WF1



Other Information

Expenses

Extraordinary Trust Fund Expenses	0.00
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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

Beginning Unpaid Net WAC Rate Carryover Amounts

Class A-1 Beginning Unpaid Net WAC Rate Carryover Amount	7,567,355.67
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	92,332.04
Class A-2D Beginning Unpaid Net WAC Rate Carryover Amount	1,466,677.37
Class A-2E Beginning Unpaid Net WAC Rate Carryover Amount	1,214,769.15
Class A-2F Beginning Unpaid Net WAC Rate Carryover Amount	448,737.02
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	0.28
Class M-4 Beginning Unpaid Net WAC Rate Carryover Amount	0.00
Class M-5 Beginning Unpaid Net WAC Rate Carryover Amount	0.00

Current Net WAC Carryover Amounts

Class A-1 Current Net WAC Rate Carryover Amount	79,850.55
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	2,067.19
Class A-2D Current Net WAC Rate Carryover Amount	23,841.55
Class A-2E Current Net WAC Rate Carryover Amount	17,487.23
Class A-2F Current Net WAC Rate Carryover Amount	9,350.00
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

Citigroup Mortgage Loan Trust Inc.
Asset-Backed Pass-Through Certificates, Series 2006-WF1



Other Information

Ending Unpaid Net WAC Rate Carryover Amounts

Class A-1 Ending Unpaid Net WAC Rate Carryover Amount	7,647,206.23
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	94,399.23
Class A-2D Ending Unpaid Net WAC Rate Carryover Amount	1,490,518.92
Class A-2E Ending Unpaid Net WAC Rate Carryover Amount	1,232,256.38
Class A-2F Ending Unpaid Net WAC Rate Carryover Amount	458,087.02
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	0.28
Class M-4 Ending Unpaid Net WAC Rate Carryover Amount	0.00
Class M-5 Ending Unpaid Net WAC Rate Carryover Amount	0.00

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

Citigroup Mortgage Loan Trust Inc.
Asset-Backed Pass-Through Certificates, Series 2006-WF1



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
Group 1										
0000000149582421	Mod/Active		07/01/2019	54,931.39	45,051.72	44,632.89	5,354.39	-	5,354.39	-
0000000148654205	Trailing		-	251,240.68	-	-	-	939.02	939.02	-
0000000149569436	Trailing		-	213,971.14	-	-	-	1,030.00	1,030.00	-
Count: 3	SUBTOTAL			520,143.21	45,051.72	44,632.89	5,354.39	1,969.02	7,323.41	11.997%
Group 2										
0000000146639992	Liquidation	REO	12/01/2016	103,841.23	91,219.47	91,219.47	73,312.64	-	73,312.64	80.370%
0000000148817232	Liquidation	REO	07/01/2012	67,359.17	62,735.57	62,735.57	74,196.29	-	74,196.29	118.268%
Count: 2	SUBTOTAL			171,200.40	153,955.04	153,955.04	147,508.93	0.00	147,508.93	95.813%
Count: 5	TOTALS			691,343.61	199,006.76	198,587.93	152,863.32	1,969.02	154,832.34	76.975%

Citigroup Mortgage Loan Trust Inc.
Asset-Backed Pass-Through Certificates, Series 2006-WF1



Foreclosure Detail

Loan Number	Group No.	State	Foreclosure Conclusion Date	Original Principal Balance	Unpaid Principal Balance at Acquisition	Current Scheduled Principal Balance
Group 1						
0000000147984728	1	CT	Not Available	300,000.00	Not Available	223,939.70
0000000148207814	1	TX	Not Available	82,800.00	Not Available	63,336.14
0000000148290315	1	IL	Not Available	168,000.00	Not Available	133,901.66
0000000148335128	1	OH	Not Available	142,500.00	Not Available	128,544.01
0000000148849953	1	OH	Not Available	133,200.00	Not Available	101,503.07
0000000148925829	1	MI	Not Available	85,500.00	Not Available	56,629.87
0000000149174559	1	NY	Not Available	333,000.00	Not Available	248,293.77
0000000149219354	1	IN	Not Available	49,500.00	Not Available	41,177.61
0000000149454365	1	PA	Not Available	205,000.00	Not Available	204,477.48
Count: 9	SUBTOTAL			1,499,500.00	Not Available	1,201,803.31
Group 2						
0000000146115563	2	NY	Not Available	347,500.00	Not Available	265,880.43
0000000146621289	2	NY	Not Available	750,000.00	Not Available	575,979.46
0000000146649405	2	NY	Not Available	428,000.00	Not Available	436,295.00
0000000146791074	2	MN	Not Available	250,000.00	Not Available	190,036.96
0000000147066567	2	PA	Not Available	49,500.00	Not Available	39,002.00
0000000147713002	2	IL	Not Available	135,000.00	Not Available	108,331.54
0000000148337959	2	IL	Not Available	332,405.00	Not Available	289,290.77
0000000148794654	2	PA	Not Available	84,500.00	Not Available	66,264.66
0000000148888068	2	MI	Not Available	70,700.00	Not Available	55,400.56
0000000149103012	2	OH	Not Available	64,800.00	Not Available	54,228.08
0000000149175309	2	WI	Not Available	43,146.00	Not Available	34,957.49
0000000149264491	2	NJ	Not Available	265,000.00	Not Available	212,410.61
0000000149327637	2	PA	Not Available	49,500.00	Not Available	39,112.49

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

Citigroup Mortgage Loan Trust Inc.
Asset-Backed Pass-Through Certificates, Series 2006-WF1



Foreclosure Detail

Loan Number	Group No.	State	Foreclosure Conclusion Date	Original Principal Balance	Unpaid Principal Balance at Acquisition	Current Scheduled Principal Balance
<i>Group 2</i>						
0000000149352817	2	IL	Not Available	156,750.00	Not Available	106,274.32
0000000149366312	2	TX	Not Available	170,000.00	Not Available	147,664.96
Count: 15	<i>SUBTOTAL</i>			3,196,801.00	Not Available	2,621,129.33
Count: 24	<i>TOTALS</i>			4,696,301.00	Not Available	3,822,932.64

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

Citigroup Mortgage Loan Trust Inc.
Asset-Backed Pass-Through Certificates, Series 2006-WF1



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
Group 1							
0000000148339823	1	LA	Not Available	26,910.00	Not Available	22,100.15	Not Available
0000000148994668	1	CT	Not Available	256,500.00	Not Available	227,809.44	Not Available
0000000149414823	1	LA	Not Available	161,500.00	Not Available	123,252.03	Not Available
Count: 3	SUBTOTAL			444,910.00	Not Available	373,161.62	Not Available
Group 2							
0000000146498886	2	FL	Not Available	146,300.00	Not Available	109,791.26	Not Available
0000000147946511	2	MD	Not Available	58,500.00	Not Available	50,514.79	Not Available
Count: 2	SUBTOTAL			204,800.00	Not Available	160,306.05	Not Available
Count: 5	TOTALS			649,710.00	Not Available	533,467.67	Not Available