

Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Certificates
Series 2006-7

Contact: Customer Service - CTSLink
Wells Fargo Bank, N.A.
Securities Administration Services
8480 Stagecoach Circle
Frederick, MD 21701-4747
www.ctslink.com
Telephone: 1-866-846-4526
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19-Jul-2010 2:03:44PM

Certificateholder Distribution Summary

Class	CUSIP	Record Date	Certificate Pass-Through Rate	Beginning Certificate Balance	Interest Distribution	Principal Distribution	Current Realized Loss	Ending Certificate Balance	Total Distribution	Cumulative Realized Losses
1-A	61749JAA4	06/30/2010	5.00000 %	8,428,710.48	35,119.63	125,420.62	0.00	8,303,289.87	160,540.25	0.00
1-A-P	61749JAB2	06/30/2010	0.00000 %	29,019.50	0.00	272.88	0.00	28,746.62	272.88	0.00
OC	61749JBD7	06/30/2010	0.00000 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-R	61749JBC9	06/30/2010	5.00000 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2-A	61749JAC0	06/30/2010	6.00000 %	10,289,993.83	51,449.97	143,406.71	0.00	10,146,587.12	194,856.68	0.00
2-A-X	61749JAD8	06/30/2010	6.00000 %	0.00	497.54	0.00	0.00	0.00	497.54	0.00
3-A	61749JAE6	06/30/2010	5.93495 %	138,948,750.22	687,211.18	613,157.02	0.00	138,335,593.20	1,300,368.20	0.00
4-A-1	61749JAF3	07/23/2010	1.09719 %	8,575,214.26	7,840.53	16,545.96	0.00	8,558,668.30	24,386.49	0.00
4-A-2	61749JAG1	07/23/2010	1.09719 %	17,694,668.79	16,178.68	34,142.04	0.00	17,660,526.75	50,320.72	0.00
4-A-3	61749JAH9	07/23/2010	4.90281 %	0.00	107,330.20	0.00	0.00	0.00	107,330.20	0.00
4-A-4	61749JAJ5	06/30/2010	6.00000 %	20,884,831.94	104,424.16	215,565.90	0.00	20,669,266.05	319,990.06	0.00
4-A-5	61749JAK2	06/30/2010	6.00000 %	13,749,000.00	68,745.00	0.00	0.00	13,749,000.00	68,745.00	0.00
4-A-6	61749JAL0	06/30/2010	6.00000 %	3,412,000.00	17,060.00	0.00	0.00	3,412,000.00	17,060.00	0.00
4-A-7	61749JAM8	06/30/2010	6.00000 %	10,493,000.00	52,465.00	0.00	0.00	10,493,000.00	52,465.00	0.00
4-A-8	61749JAN6	06/30/2010	6.00000 %	4,129,000.00	20,645.00	0.00	0.00	4,129,000.00	20,645.00	0.00
4-A-P	61749JAQ9	06/30/2010	0.00000 %	130,768.84	0.00	174.57	0.00	130,594.27	174.57	0.00
4-A-X	61749JAP1	06/30/2010	6.00000 %	0.00	8,394.11	0.00	0.00	0.00	8,394.11	0.00
5-A-1	61749JAR7	07/23/2010	0.43719 %	2,105,606.02	792.70	314,829.61	0.00	1,790,776.41	315,622.31	0.00
5-A-2	61749JAS5	06/30/2010	5.96200 %	42,914,000.00	213,211.06	0.00	0.00	42,914,000.00	213,211.06	0.00
5-A-3	61749JAT3	06/30/2010	6.31500 %	6,926,000.00	36,448.08	0.00	0.00	6,926,000.00	36,448.08	0.00
5-A-4	61749JAU0	06/30/2010	6.40700 %	17,855,000.00	95,330.82	0.00	0.00	17,855,000.00	95,330.82	0.00
5-A-5	61749JAV8	06/30/2010	6.14100 %	14,062,858.22	71,966.68	25,695.84	0.00	14,037,162.37	97,662.52	0.00
5-M-1	61749JAZ9	07/23/2010	0.66719 %	3,978,487.32	2,285.74	0.00	312,150.97	3,666,336.34	2,285.74	334,663.65
5-M-2	61749JBA3	07/23/2010	0.75719 %	0.00	0.00	0.00	0.00	0.00	0.00	3,440,999.99
5-B-1	61749JBB1	07/23/2010	1.44719 %	0.00	0.00	0.00	0.00	0.00	0.00	2,721,000.01
B-1	61749JAW6	06/30/2010	5.83401 %	5,518,442.79	19,595.96	0.00	581,805.98	4,936,636.82	19,595.96	1,646,634.66
B-2	61749JAX4	06/30/2010	5.90345 %	0.00	0.00	0.00	0.00	0.00	0.00	4,234,181.64
B-3	61749JAY2	06/30/2010	5.90345 %	0.00	0.00	0.00	0.00	0.00	0.00	2,596,295.28
B-4	61749JBE5	06/30/2010	5.90345 %	0.00	0.00	0.00	0.00	0.00	0.00	1,864,107.15
B-5	61749JBF2	06/30/2010	5.90345 %	0.00	0.00	0.00	0.00	0.00	0.00	1,311,340.27
B-6	61749JBG0	06/30/2010	5.90345 %	0.00	0.00	0.00	0.00	0.00	0.00	944,662.43
P-1	61749JBH8	06/30/2010	0.00000 %	1,000.00	0.00	0.00	0.00	1,000.00	0.00	0.00
P-2	61749JBH4	06/30/2010	0.00000 %	1,000.00	0.00	0.00	0.00	1,000.00	0.00	0.00
Totals				330,127,352.21	1,616,992.04	1,489,211.15	893,956.95	327,744,184.12	3,106,203.19	19,093,885.08

As Master Servicer, Wells Fargo Bank, N.A. has independently calculated collateral information based on loan level data received from external parties, which may include the Servicers, Issuer and other parties to the transaction. Wells Fargo Bank, N.A. expressly disclaims any responsibility for the accuracy or completeness of information furnished to it by those third parties.

All Record Dates are based upon the governing documents and logic set forth as of closing.

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Principal Distribution Statement

Class	Original Face Amount	Beginning Certificate Balance	Scheduled Principal Distribution	Unscheduled Principal Distribution	Accretion	Realized Loss	Total Principal Reduction	Ending Certificate Balance	Ending Certificate Percentage	Total Principal Distribution
1-A	20,396,000.00	8,428,710.48	55,057.87	70,362.74	0.00	0.00	125,420.62	8,303,289.87	0.40710384	125,420.62
1-A-P	45,662.84	29,019.50	271.20	1.67	0.00	0.00	272.88	28,746.62	0.62954078	272.88
OC	3,523,175.54	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
A-R	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
2-A	30,325,000.00	10,289,993.83	60,134.43	83,272.28	0.00	0.00	143,406.71	10,146,587.12	0.33459479	143,406.71
2-A-X	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
3-A	202,782,000.00	138,948,750.22	129,018.99	484,138.03	0.00	0.00	613,157.02	138,335,593.20	0.68218872	613,157.02
4-A-1	15,000,000.00	8,575,214.26	4,005.28	12,540.68	0.00	0.00	16,545.96	8,558,668.30	0.57057789	16,545.96
4-A-2	30,952,000.00	17,694,668.79	8,264.76	25,877.28	0.00	0.00	34,142.04	17,660,526.75	0.57057789	34,142.04
4-A-3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
4-A-4	38,069,000.00	20,884,831.94	52,182.03	163,383.87	0.00	0.00	215,565.90	20,669,266.05	0.54294219	215,565.90
4-A-5	13,749,000.00	13,749,000.00	0.00	0.00	0.00	0.00	0.00	13,749,000.00	1.00000000	0.00
4-A-6	3,412,000.00	3,412,000.00	0.00	0.00	0.00	0.00	0.00	3,412,000.00	1.00000000	0.00
4-A-7	10,493,000.00	10,493,000.00	0.00	0.00	0.00	0.00	0.00	10,493,000.00	1.00000000	0.00
4-A-8	4,129,000.00	4,129,000.00	0.00	0.00	0.00	0.00	0.00	4,129,000.00	1.00000000	0.00
4-A-P	185,722.08	130,768.84	166.98	7.60	0.00	0.00	174.57	130,594.27	0.70317040	174.57
4-A-X	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
5-A-1	64,046,000.00	2,105,606.02	0.00	314,829.61	0.00	0.00	314,829.61	1,790,776.41	0.02796078	314,829.61
5-A-2	42,914,000.00	42,914,000.00	0.00	0.00	0.00	0.00	0.00	42,914,000.00	1.00000000	0.00
5-A-3	6,926,000.00	6,926,000.00	0.00	0.00	0.00	0.00	0.00	6,926,000.00	1.00000000	0.00
5-A-4	17,855,000.00	17,855,000.00	0.00	0.00	0.00	0.00	0.00	17,855,000.00	1.00000000	0.00
5-A-5	14,638,000.00	14,062,858.22	0.00	25,695.84	0.00	0.00	25,695.84	14,037,162.37	0.95895357	25,695.84
5-M-1	4,001,000.00	3,978,487.32	0.00	0.00	0.00	312,150.97	312,150.97	3,666,336.34	0.91635500	0.00
5-M-2	3,441,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
5-B-1	2,721,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
B-1	6,984,000.00	5,518,442.79	0.00	0.00	0.00	581,805.98	581,805.98	4,936,636.82	0.70684949	0.00
B-2	4,462,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
B-3	2,715,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
B-4	1,940,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
B-5	1,358,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
B-6	970,456.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
P-1	1,000.00	1,000.00	0.00	0.00	0.00	0.00	0.00	1,000.00	1.00000000	0.00
P-2	1,000.00	1,000.00	0.00	0.00	0.00	0.00	0.00	1,000.00	1.00000000	0.00
Totals	548,035,116.89	330,127,352.21	309,101.54	1,180,109.60	0.00	893,956.95	2,383,168.10	327,744,184.12	0.59803501	1,489,211.15

NOTE: Accretion amount also includes Net Negative Amortization, if applicable.

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Principal Distribution Factors Statement

Class	Original Face Amount	Beginning Certificate Balance	Scheduled Principal Distribution	Unscheduled Principal Distribution	Accretion	Realized Loss	Total Principal Reduction	Ending Certificate Balance	Ending Certificate Percentage	Total Principal Distribution
1-A	20,396,000.00	413.25311237	2.69944450	3.44983036	0.00000000	0.00000000	6.14927535	407.10383752	0.40710384	6.14927535
1-A-P	45,662.84	635.51675717	5.93918381	0.03657241	0.00000000	0.00000000	5.97597521	629.54078196	0.62954078	5.97597521
OC	3,523,175.54	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
A-R	100.00	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
2-A	30,325,000.00	339.32378664	1.98299852	2.74599439	0.00000000	0.00000000	4.72899291	334.59479373	0.33459479	4.72899291
2-A-X	0.00	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
3-A	202,782,000.00	685.21244598	0.63624479	2.38748030	0.00000000	0.00000000	3.02372508	682.18872089	0.68218872	3.02372508
4-A-1	15,000,000.00	571.68095067	0.26701867	0.83604533	0.00000000	0.00000000	1.10306400	570.57788667	0.57057789	1.10306400
4-A-2	30,952,000.00	571.68095083	0.26701861	0.83604549	0.00000000	0.00000000	1.10306410	570.57788673	0.57057789	1.10306410
4-A-3	0.00	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
4-A-4	38,069,000.00	548.60468991	1.37072237	4.29178255	0.00000000	0.00000000	5.66250493	542.94218524	0.54294219	5.66250493
4-A-5	13,749,000.00	1000.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1000.00000000	1.00000000	0.00000000
4-A-6	3,412,000.00	1000.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1000.00000000	1.00000000	0.00000000
4-A-7	10,493,000.00	1000.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1000.00000000	1.00000000	0.00000000
4-A-8	4,129,000.00	1000.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1000.00000000	1.00000000	0.00000000
4-A-P	185,722.08	704.11035672	0.89908534	0.04092136	0.00000000	0.00000000	0.93995286	703.17040386	0.70317040	0.93995286
4-A-X	0.00	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
5-A-1	64,046,000.00	32.87646410	0.00000000	4.91567951	0.00000000	0.00000000	4.91567951	27.96078459	0.02796078	4.91567951
5-A-2	42,914,000.00	1000.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1000.00000000	1.00000000	0.00000000
5-A-3	6,926,000.00	1000.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1000.00000000	1.00000000	0.00000000
5-A-4	17,855,000.00	1000.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1000.00000000	1.00000000	0.00000000
5-A-5	14,638,000.00	960.70899167	0.00000000	1.75542014	0.00000000	0.00000000	1.75542014	958.95357084	0.95895357	1.75542014
5-M-1	4,001,000.00	994.37323669	0.00000000	0.00000000	0.00000000	78.01823794	78.01823794	916.35499625	0.91635500	0.00000000
5-M-2	3,441,000.00	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
5-B-1	2,721,000.00	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
B-1	6,984,000.00	790.15503866	0.00000000	0.00000000	0.00000000	83.30555269	83.30555269	706.84948740	0.70684949	0.00000000
B-2	4,462,000.00	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
B-3	2,715,000.00	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
B-4	1,940,000.00	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
B-5	1,358,000.00	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
B-6	970,456.43	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
P-1	1,000.00	1000.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1000.00000000	1.00000000	0.00000000
P-2	1,000.00	1000.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1000.00000000	1.00000000	0.00000000

NOTE: Accretion amount also includes Net Negative Amortization, if applicable.

NOTE: All classes per \$1,000 denomination.

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Interest Distribution Statement

Class	Accrual Dates	Accrual Days	Current Certificate Rate	Beginning Certificate/ Notional Balance	Current Accrued Interest	Payment of Unpaid Interest Shortfall(1)	Current Interest Shortfall(1)	Non-Supported Interest Shortfall	Total Interest Distribution	Remaining Unpaid Interest Shortfall(1)	Ending Certificate/ Notional Balance
1-A	06/01/10 - 06/30/10	30	5.00000 %	8,428,710.48	35,119.63	0.00	0.00	0.00	35,119.63	0.00	8,303,289.87
1-A-P	N/A	N/A	0.00000 %	29,019.50	0.00	0.00	0.00	0.00	0.00	0.00	28,746.62
OC	N/A	N/A	0.00000 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-R	N/A	N/A	5.00000 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2-A	06/01/10 - 06/30/10	30	6.00000 %	10,289,993.83	51,449.97	0.00	0.00	0.00	51,449.97	0.00	10,146,587.12
2-A-X	06/01/10 - 06/30/10	30	6.00000 %	99,508.71	497.54	0.00	0.00	0.00	497.54	0.00	99,035.34
3-A	06/01/10 - 06/30/10	30	5.93495 %	138,948,750.22	687,211.18	0.00	0.00	0.00	687,211.18	0.00	138,335,593.20
4-A-1	06/25/10 - 07/24/10	30	1.09719 %	8,575,214.26	7,840.53	0.00	0.00	0.00	7,840.53	0.00	8,558,668.30
4-A-2	06/25/10 - 07/24/10	30	1.09719 %	17,694,668.79	16,178.68	0.00	0.00	0.00	16,178.68	0.00	17,660,526.75
4-A-3	06/25/10 - 07/24/10	30	4.90281 %	26,269,883.06	107,330.20	0.00	0.00	0.00	107,330.20	0.00	26,219,195.06
4-A-4	06/01/10 - 06/30/10	30	6.00000 %	20,884,831.94	104,424.16	0.00	0.00	0.00	104,424.16	0.00	20,669,266.05
4-A-5	06/01/10 - 06/30/10	30	6.00000 %	13,749,000.00	68,745.00	0.00	0.00	0.00	68,745.00	0.00	13,749,000.00
4-A-6	06/01/10 - 06/30/10	30	6.00000 %	3,412,000.00	17,060.00	0.00	0.00	0.00	17,060.00	0.00	3,412,000.00
4-A-7	06/01/10 - 06/30/10	30	6.00000 %	10,493,000.00	52,465.00	0.00	0.00	0.00	52,465.00	0.00	10,493,000.00
4-A-8	06/01/10 - 06/30/10	30	6.00000 %	4,129,000.00	20,645.00	0.00	0.00	0.00	20,645.00	0.00	4,129,000.00
4-A-P	N/A	N/A	0.00000 %	130,768.84	0.00	0.00	0.00	0.00	0.00	0.00	130,594.27
4-A-X	06/01/10 - 06/30/10	30	6.00000 %	1,678,821.01	8,394.11	0.00	0.00	0.00	8,394.11	0.00	1,670,738.47
5-A-1	06/25/10 - 07/25/10	31	0.43719 %	2,105,606.02	792.70	0.00	0.00	0.00	792.70	0.00	1,790,776.41
5-A-2	06/01/10 - 06/30/10	30	5.96200 %	42,914,000.00	213,211.06	0.00	0.00	0.00	213,211.06	0.00	42,914,000.00
5-A-3	06/01/10 - 06/30/10	30	6.31500 %	6,926,000.00	36,448.08	0.00	0.00	0.00	36,448.08	0.00	6,926,000.00
5-A-4	06/01/10 - 06/30/10	30	6.40700 %	17,855,000.00	95,330.82	0.00	0.00	0.00	95,330.82	0.00	17,855,000.00
5-A-5	06/01/10 - 06/30/10	30	6.14100 %	14,062,858.22	71,966.68	0.00	0.00	0.00	71,966.68	0.00	14,037,162.37
5-M-1	06/25/10 - 07/25/10	31	0.66719 %	3,978,487.32	2,285.74	0.00	0.00	0.00	2,285.74	0.00	3,666,336.34
5-M-2	N/A	N/A	0.75719 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5-B-1	N/A	N/A	1.44719 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B-1	06/01/10 - 06/30/10	30	5.83401 %	5,518,442.79	26,828.88	0.00	7,232.92	0.00	19,595.96	13,840.75	4,936,636.82
B-2	N/A	N/A	5.90345 %	0.00	0.00	0.00	0.00	0.00	0.00	38,969.17	0.00
B-3	N/A	N/A	5.90345 %	0.00	0.00	0.00	0.00	0.00	0.00	9,872.33	0.00
B-4	N/A	N/A	5.90345 %	0.00	0.00	0.00	0.00	0.00	0.00	192.96	0.00
B-5	N/A	N/A	5.90345 %	0.00	0.00	0.00	0.00	0.00	0.00	157.69	0.00
B-6	N/A	N/A	5.90345 %	0.00	0.00	0.00	0.00	0.00	0.00	164.10	0.00
P-1	N/A	N/A	0.00000 %	1,000.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000.00
P-2	N/A	N/A	0.00000 %	1,000.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000.00
Totals					1,624,224.96	0.00	7,232.92	0.00	1,616,992.04	63,197.00	

(1) Amount also includes Coupon Cap or Basis Risk Shortfalls, if applicable.

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Interest Distribution Factors Statement

Class	Original Face Amount	Current Certificate Rate	Beginning Certificate/ Notional Balance	Current Accrued Interest	Payment of Unpaid Interest Shortfall(1)	Current Interest Shortfall(1)	Non-Supported Interest Shortfall	Total Interest Distribution	Remaining Unpaid Interest Shortfall(1)	Ending Certificate/ Notional Balance
1-A	20,396,000.00	5.00000 %	413.25311237	1.72188812	0.00000000	0.00000000	0.00000000	1.72188812	0.00000000	407.10383752
1-A-P	45,662.84	0.00000 %	635.51675717	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	629.54078196
OC	3,523,175.54	0.00000 %	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
A-R	100.00	5.00000 %	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
2-A	30,325,000.00	6.00000 %	339.32378664	1.69661896	0.00000000	0.00000000	0.00000000	1.69661896	0.00000000	334.59479373
2-A-X	0.00	6.00000 %	378.61864006	1.89307969	0.00000000	0.00000000	0.00000000	1.89307969	0.00000000	376.81752430
3-A	202,782,000.00	5.93495 %	685.21244598	3.38891608	0.00000000	0.00000000	0.00000000	3.38891608	0.00000000	682.18872089
4-A-1	15,000,000.00	1.09719 %	571.68095067	0.52270200	0.00000000	0.00000000	0.00000000	0.52270200	0.00000000	570.57788667
4-A-2	30,952,000.00	1.09719 %	571.68095083	0.52270225	0.00000000	0.00000000	0.00000000	0.52270225	0.00000000	570.57788673
4-A-3	0.00	4.90281 %	571.68095099	2.33570247	0.00000000	0.00000000	0.00000000	2.33570247	0.00000000	570.57788693
4-A-4	38,069,000.00	6.00000 %	548.60468991	2.74302346	0.00000000	0.00000000	0.00000000	2.74302346	0.00000000	542.94218524
4-A-5	13,749,000.00	6.00000 %	1000.00000000	5.00000000	0.00000000	0.00000000	0.00000000	5.00000000	0.00000000	1000.00000000
4-A-6	3,412,000.00	6.00000 %	1000.00000000	5.00000000	0.00000000	0.00000000	0.00000000	5.00000000	0.00000000	1000.00000000
4-A-7	10,493,000.00	6.00000 %	1000.00000000	5.00000000	0.00000000	0.00000000	0.00000000	5.00000000	0.00000000	1000.00000000
4-A-8	4,129,000.00	6.00000 %	1000.00000000	5.00000000	0.00000000	0.00000000	0.00000000	5.00000000	0.00000000	1000.00000000
4-A-P	185,722.08	0.00000 %	704.11035672	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	703.17040386
4-A-X	0.00	6.00000 %	651.12800115	3.25564193	0.00000000	0.00000000	0.00000000	3.25564193	0.00000000	647.99320114
5-A-1	64,046,000.00	0.43719 %	32.87646410	0.01237704	0.00000000	0.00000000	0.00000000	0.01237704	0.00000000	27.96078459
5-A-2	42,914,000.00	5.96200 %	1000.00000000	4.96833341	0.00000000	0.00000000	0.00000000	4.96833341	0.00000000	1000.00000000
5-A-3	6,926,000.00	6.31500 %	1000.00000000	5.26250072	0.00000000	0.00000000	0.00000000	5.26250072	0.00000000	1000.00000000
5-A-4	17,855,000.00	6.40700 %	1000.00000000	5.33916662	0.00000000	0.00000000	0.00000000	5.33916662	0.00000000	1000.00000000
5-A-5	14,638,000.00	6.14100 %	960.70899167	4.91642847	0.00000000	0.00000000	0.00000000	4.91642847	0.00000000	958.95357084
5-M-1	4,001,000.00	0.66719 %	994.37323669	0.57129218	0.00000000	0.00000000	0.00000000	0.57129218	0.00000000	916.35499625
5-M-2	3,441,000.00	0.75719 %	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
5-B-1	2,721,000.00	1.44719 %	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
B-1	6,984,000.00	5.83401 %	790.15503866	3.84147766	0.00000000	1.03564147	0.00000000	2.80583620	1.98177978	706.84948740
B-2	4,462,000.00	5.90345 %	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	8.73356567	0.00000000
B-3	2,715,000.00	5.90345 %	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	3.63621731	0.00000000
B-4	1,940,000.00	5.90345 %	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.09946392	0.00000000
B-5	1,358,000.00	5.90345 %	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.11611929	0.00000000
B-6	970,456.43	5.90345 %	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.16909569	0.00000000
P-1	1,000.00	0.00000 %	1000.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1000.00000000
P-2	1,000.00	0.00000 %	1000.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1000.00000000

(1) Amount also includes Coupon Cap or Basis Risk Shortfalls, if applicable.

NOTE: All classes per \$1,000 denomination.

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Certificateholder Account Statement

CERTIFICATE ACCOUNT	
Beginning Balance	0.00
Deposits	
Payments of Interest and Principal	3,512,308.30
Reserve Funds and Credit Enhancements	0.00
Proceeds from Repurchased Loans	0.00
Servicer Advances	590,263.79
Gains & Subsequent Recoveries (Realized Losses)	(927,592.78)
Prepayment Penalties	0.00
Swap/Cap Payments	0.00
Total Deposits	<u>3,174,979.31</u>
Withdrawals	
Swap Payments	0.00
Reserve Funds and Credit Enhancements	0.00
Total Administration Fees	68,776.12
Payment of Interest and Principal	3,106,203.19
Total Withdrawals (Pool Distribution Amount)	<u>3,174,979.31</u>
Ending Balance	<u>0.00</u>

PREPAYMENT/CURTAILMENT INTEREST SHORTFALL	
Total Prepayment/Curtailment Interest Shortfall	0.00
Servicing Fee Support	0.00
Non-Supported Prepayment/Curtailment Interest Shortfall	<u>0.00</u>

ADMINISTRATION FEES	
Gross Servicing Fee*	68,776.12
Supported Prepayment/Curtailment Interest Shortfall	0.00
Total Administration Fees	<u>68,776.12</u>

*Servicer Payees include: BAC HOME LOANS SERVICING, LP; PHH MORTGAGE CORPORATION; SAXON MORTGAGE SERVICES, INC.; WELLS FARGO BANK, N.A.

Servicer Advances are calculated as delinquent scheduled principal and interest.

Reserve and Guaranty Funds				
Account Name	Beginning Balance	Current Withdrawals	Current Deposits	Ending Balance
Class 4-A-1 Reserve Fund	511.24	0.00	0.00	511.24
Class 4-A-2 Reserve Fund	967.59	0.00	0.00	967.59
Class P-1 Prepayment Penalties	1,000.00	0.00	0.00	1,000.00
Class P-2 Prepayment Penalties	1,000.00	0.00	0.00	1,000.00
Hedge Funds				
Account Name		Funds In (A)	Funds Out (B)	Net Amount (A - B)
4-A-1 CAP - Morgan Stanley Capital Services		0.00	0.00	0.00
First 4-A-2 CAP - Morgan Stanley Capital Services		0.00	0.00	0.00
Second 4-A-2 CAP - Morgan Stanley Capital Services		0.00	0.00	0.00

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Collateral Statement

Group	1 - Aggregate	2 - Aggregate	Total
Collateral Description	Fixed 15 & 30 Year	Fixed 30 Year	Mixed Fixed Ratio Strip
Weighted Average Coupon Rate	6.152028	6.904289	6.352195
Weighted Average Net Rate	5.902028	6.654289	6.102195
Weighted Average Pass-Through Rate	5.902028	6.654289	6.102195
Weighted Average Remaining Term	295	307	298
Principal and Interest Constant	1,566,199.44	577,379.85	2,143,579.29
Beginning Loan Count	931	416	1,347
Loans Paid in Full	10	5	15
Ending Loan Count	921	411	1,332
Beginning Scheduled Balance	242,283,400.66	87,841,951.56	330,125,352.22
Ending Scheduled Balance	240,552,909.00	87,189,275.13	327,742,184.13
Actual Ending Collateral Balance	241,182,628.29	87,444,080.62	328,626,708.91
Scheduled Principal	324,087.47	71,974.67	396,062.14
Unscheduled Principal	1,406,404.19	580,701.76	1,987,105.95
Negative Amortized Principal	0.00	0.00	0.00
Scheduled Interest	1,242,111.97	505,405.18	1,747,517.15
Servicing Fees	50,475.71	18,300.41	68,776.12
Master Servicing Fees	0.00	0.00	0.00
Trustee Fee	0.00	0.00	0.00
FRY Amount	0.00	0.00	0.00
Special Hazard Fee	0.00	0.00	0.00
Other Fee	0.00	0.00	0.00
Pool Insurance Fee	0.00	0.00	0.00
Spread 1	0.00	0.00	0.00
Spread 2	0.00	0.00	0.00
Spread 3	0.00	0.00	0.00
Net Interest	1,191,636.26	487,104.77	1,678,741.03
Realized Loss Amount	566,816.16	360,776.62	927,592.78
Cumulative Realized Loss	12,510,758.14	14,185,524.55	26,696,282.69
Percentage of Cumulative Losses	3.2247	8.8623	4.8713
Prepayment Penalty Waived Amount	0.00	0.00	0.00
Prepayment Penalty Waived Count	0	0	0
Prepayment Penalty Paid Amount	0.00	0.00	0.00
Prepayment Penalty Paid Count	0	0	0
Special Servicing Fee	0.00	0.00	0.00

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Collateral Statement by Subgroup

Group	Group 1 & 2	3	4	5
Collateral Description	Fixed 15 Year	Fixed 30 Year	Fixed 30 Year	Fixed 30 Year
Weighted Average Coupon Rate	5.813530	6.185516	6.180267	6.904289
Weighted Average Net Rate	5.563530	5.935516	5.930267	6.654289
Weighted Average Pass-Through Rate	5.563530	5.935516	5.930267	6.654289
Weighted Average Remaining Term	125	306	307	300
Principal and Interest Constant	227,438.53	859,176.42	479,584.49	577,379.85
Beginning Loan Count	69	511	351	416
Loans Paid in Full	2	5	3	5
Ending Loan Count	67	506	348	411
Beginning Scheduled Balance	20,677,056.43	141,239,714.37	80,366,629.86	87,841,951.56
Ending Scheduled Balance	20,396,153.45	140,199,683.05	79,957,072.50	87,189,275.13
Actual Ending Collateral Balance	20,577,384.57	140,502,131.62	80,103,112.10	87,444,080.62
Scheduled Principal	127,266.29	131,142.69	65,678.49	71,974.67
Unscheduled Principal	153,636.69	908,888.63	343,878.87	580,701.76
Negative Amortized Principal	0.00	0.00	0.00	0.00
Scheduled Interest	100,172.24	728,033.73	413,906.00	505,405.18
Servicing Fees	4,307.72	29,424.94	16,743.05	18,300.41
Master Servicing Fees	0.00	0.00	0.00	0.00
Trustee Fee	0.00	0.00	0.00	0.00
FRY Amount	0.00	0.00	0.00	0.00
Special Hazard Fee	0.00	0.00	0.00	0.00
Other Fee	0.00	0.00	0.00	0.00
Pool Insurance Fee	0.00	0.00	0.00	0.00
Spread 1	0.00	0.00	0.00	0.00
Spread 2	0.00	0.00	0.00	0.00
Spread 3	0.00	0.00	0.00	0.00
Net Interest	95,864.52	698,608.79	397,162.95	487,104.77
Realized Loss Amount	0.00	424,747.06	142,069.10	360,776.62
Cumulative Realized Loss	59,588.47	7,935,033.83	4,516,135.84	14,185,524.55
Percentage of Cumulative Losses	0.1118	3.7272	3.7086	8.8623
Prepayment Penalty Waived Amount	0.00	0.00	0.00	0.00
Prepayment Penalty Waived Count	0	0	0	0
Prepayment Penalty Paid Amount	0.00	0.00	0.00	0.00
Prepayment Penalty Paid Count	0	0	0	0
Special Servicing Fee	0.00	0.00	0.00	0.00

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Additional Reporting - Deal Level

Informational Reporting	
CAG 1 Beginning Balance	9,224,669.31
CAG 1 Ending Balance	9,093,966.03
CAG 2 Beginning Balance	11,452,387.12
CAG 2 Ending Balance	11,302,187.42
CAG 1 Senior Recovery Amount	0.00
CAG 2 Senior Recovery Amount	0.00
CAG 1 Senior Sched Prin Amount	55,057.87
CAG 2 Senior Sched Prin Amount	60,134.43
CAG 1 Subordinate Prepayment Amount	0.00
CAG 2 Subordinate Prepayment Amount	0.00
CAG 1 Subordinate Recovery Amount	0.00
CAG 2 Subordinate Recovery Amount	0.00
CAG 1 Subordinate Sched Prin Amount	5,009.79
CAG 2 Subordinate Sched Prin Amount	6,792.99
Trigger Event Reporting	
Cumulative Loss Trigger - Agg 1	
Trigger Result	Pass
Threshold Value	30.000000%
Calculated Value	67.668338%

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Additional Reporting - Group Level

Informational Reporting	
<u>2 - Aggregate</u>	
Rolling 3 Month Delinquency Rate	43.572859%
Structural Reporting	
<u>1 - Aggregate</u>	
CAG 1 Senior %	91.659759%
CAG 1 Senior Prepay %	100.000000%
CAG 1 Subordinate %	8.340241%
CAG 1 Subordinate Prepay %	0.000000%
CAG 2 Senior %	89.850210%
CAG 2 Senior Prepay %	100.000000%
CAG 2 Subordinate %	10.149790%
CAG 2 Subordinate Prepay %	0.000000%
CAG 3 Senior %	98.377960%
CAG 3 Senior Prepay %	100.000000%
CAG 3 Subordinate %	1.622040%
CAG 3 Subordinate Prepay %	0.000000%
CAG 4 Senior %	98.382289%
CAG 4 Senior Prepay %	100.000000%
CAG 4 Subordinate %	1.617711%
CAG 4 Subordinate Prepay %	0.000000%
<u>2 - Aggregate</u>	
Optional Termination Date	NO
Net Monthly Excess Cash Flow	48,625.65
Overcollateralization Amount	0.00
Overcollateralization Deficiency Amount	3,521,433.86
Beginning Overcollateralization Amount	0.00
Overcollateralization Release Amount	0.00
Overcollateralization Target Amount	3,521,433.86
Trigger Event Reporting	
<u>1 - Aggregate</u>	
Delinquency Trigger - CAG 1	
Trigger Result	Pass
Threshold Value	50.000000%
Calculated Value	25.446428%

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Additional Reporting - Group Level

Trigger Event Reporting	
<u>1 - Aggregate</u>	
Delinquency Trigger - CAG 2	
Trigger Result	Pass
Threshold Value	50.000000%
Calculated Value	25.446428%
Delinquency Trigger - CAG 3	
Trigger Result	Pass
Threshold Value	50.000000%
Calculated Value	21.429550%
Delinquency Trigger - CAG 4	
Trigger Result	Pass
Threshold Value	50.000000%
Calculated Value	37.823832%
Senior Stepdown Condition - CAG 1	
Trigger Result	Pass
Senior Stepdown Condition - CAG 2	
Trigger Result	Pass
Senior Stepdown Condition - CAG 3	
Trigger Result	Pass
Senior Stepdown Condition - CAG 4	
Trigger Result	Pass
<u>2 - Aggregate</u>	
Stepdown Date	NO
Cumulative Loss Trigger	
Trigger Result	Fail
Threshold Value	1.700000%
Delinquency Trigger	
Trigger Result	Fail
Threshold Value	1.924942%
Calculated Value	43.572859%
Trigger Event	
Trigger Result	Fail

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Delinquency Status

DELINQUENT			BANKRUPTCY			FORECLOSURE			REO			TOTAL		
No. of Loans	Actual Balance		No. of Loans	Actual Balance		No. of Loans	Actual Balance		No. of Loans	Actual Balance		No. of Loans	Actual Balance	
		0-29 Days	5	570,347.62		0	0.00		0	0.00		5	570,347.62	
30 Days	48	12,864,849.05	1	109,600.00		0	0.00		0	0.00		49	12,974,449.05	
60 Days	31	8,137,566.92	2	391,476.67		0	0.00		0	0.00		33	8,529,043.59	
90 Days	15	3,810,685.79	2	370,356.50		0	0.00		0	0.00		17	4,181,042.29	
120 Days	13	3,942,448.55	1	292,822.77		0	0.00		0	0.00		14	4,235,271.32	
150 Days	14	4,386,709.83	1	309,889.64		10	2,429,646.00		0	0.00		25	7,126,245.47	
180+ Days	46	12,781,626.37	14	3,564,657.61		119	35,517,335.24		38	8,305,760.69		217	60,169,379.91	
	167	45,923,886.51	26	5,609,150.81		129	37,946,981.24		38	8,305,760.69		360	97,785,779.25	
No. of Loans	Actual Balance		No. of Loans	Actual Balance		No. of Loans	Actual Balance		No. of Loans	Actual Balance		No. of Loans	Actual Balance	
		0-29 Days	0.375375 %	0.173555 %		0.000000 %	0.000000 %		0.000000 %	0.000000 %		0.375375 %	0.173555 %	
30 Days	3.603604 %	3.914730 %	0.075075 %	0.033351 %		0.000000 %	0.000000 %		0.000000 %	0.000000 %		3.678679 %	3.948081 %	
60 Days	2.327327 %	2.476234 %	0.150150 %	0.119125 %		0.000000 %	0.000000 %		0.000000 %	0.000000 %		2.477477 %	2.595359 %	
90 Days	1.126126 %	1.159579 %	0.150150 %	0.112698 %		0.000000 %	0.000000 %		0.000000 %	0.000000 %		1.276276 %	1.272277 %	
120 Days	0.975976 %	1.199674 %	0.075075 %	0.089105 %		0.000000 %	0.000000 %		0.000000 %	0.000000 %		1.051051 %	1.288779 %	
150 Days	1.051051 %	1.334861 %	0.075075 %	0.094298 %		0.750751 %	0.739333 %		0.000000 %	0.000000 %		1.876877 %	2.168492 %	
180+ Days	3.453453 %	3.889406 %	1.051051 %	1.084713 %		8.933934 %	10.807805 %		2.852853 %	2.527415 %		16.291291 %	18.309340 %	
	12.537538 %	13.974484 %	1.951952 %	1.706846 %		9.684685 %	11.547139 %		2.852853 %	2.527415 %		27.027027 %	29.755883 %	

Current Period Class A Insufficient Funds 0.00 Principal Balance of Contaminated Properties 0.00 Periodic Advance 590,263.79

	Original \$	Original %	Current \$	Current %
Bankruptcy	150,000.00	0.02737061 %	150,000.00	0.04576768 %
Fraud	11,639,038.00	2.12378370 %	11,639,038.00	3.55127859 %
Special Hazard	4,581,979.00	0.83607703 %	4,481,105.48	1.36726540 %
Limit of Subordinate's Exposure to Certain Types of Losses				

Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Certificates
Series 2006-7

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Delinquency Status By Group

DELINQUENT			BANKRUPTCY		FORECLOSURE		REO		TOTAL					
1 - Aggregate			No of Loans	Actual Balance	No of Loans	Actual Balance	No of Loans	Actual Balance	No of Loans	Actual Balance				
No of Loans	Actual Bal													
30 Days	26	5,343,415.26	0-29 Days	5	570,347.62	0-29 Days	0	0.00	0-29 Days	0	0.00	0-29 Days	5	570,347.62
60 Days	19	5,163,208.67	30 Days	0	0.00	30 Days	0	0.00	30 Days	0	0.00	30 Days	26	5,343,415.26
90 Days	8	1,865,940.42	60 Days	2	391,476.67	60 Days	0	0.00	60 Days	0	0.00	60 Days	21	5,554,685.34
120 Days	8	2,634,556.67	90 Days	2	370,356.50	90 Days	0	0.00	90 Days	0	0.00	90 Days	10	2,236,296.92
150 Days	11	3,650,610.21	120 Days	1	292,822.77	120 Days	0	0.00	120 Days	0	0.00	120 Days	9	2,927,379.44
180+ Days	27	7,415,787.29	150 Days	1	309,889.64	150 Days	6	1,795,033.55	150 Days	0	0.00	150 Days	18	5,755,533.40
	<u>99</u>	<u>26,073,518.52</u>	180+ Days	8	2,222,268.99	180+ Days	51	16,063,277.22	180+ Days	16	4,245,265.08	180+ Days	102	29,946,598.58
				<u>19</u>	<u>4,157,162.19</u>		<u>57</u>	<u>17,858,310.77</u>		<u>16</u>	<u>4,245,265.08</u>		<u>191</u>	<u>52,334,256.56</u>
30 Days	2.823018%	2.215506%	0-29 Days	0.542888%	0.236480%	0-29 Days	0.000000%	0.000000%	0-29 Days	0.000000%	0.000000%	0-29 Days	0.542888%	0.236480%
60 Days	2.062975%	2.140788%	30 Days	0.000000%	0.000000%	30 Days	0.000000%	0.000000%	30 Days	0.000000%	0.000000%	30 Days	2.823018%	2.215506%
90 Days	0.868621%	0.773663%	60 Days	0.217155%	0.162315%	60 Days	0.000000%	0.000000%	60 Days	0.000000%	0.000000%	60 Days	2.280130%	2.303103%
120 Days	0.868621%	1.092349%	90 Days	0.217155%	0.153559%	90 Days	0.000000%	0.000000%	90 Days	0.000000%	0.000000%	90 Days	1.085776%	0.927221%
150 Days	1.194354%	1.513629%	120 Days	0.108578%	0.121411%	120 Days	0.000000%	0.000000%	120 Days	0.000000%	0.000000%	120 Days	0.977199%	1.213760%
180+ Days	2.931596%	3.074760%	150 Days	0.108578%	0.128488%	150 Days	0.651466%	0.744263%	150 Days	0.000000%	0.000000%	150 Days	1.954397%	2.386380%
	<u>10.749186%</u>	<u>10.810695%</u>	180+ Days	0.868621%	0.921405%	180+ Days	5.537459%	6.660213%	180+ Days	1.737242%	1.760187%	180+ Days	11.074919%	12.416565%
				<u>2.062975%</u>	<u>1.723657%</u>		<u>6.188925%</u>	<u>7.404476%</u>		<u>1.737242%</u>	<u>1.760187%</u>		<u>20.738328%</u>	<u>21.699016%</u>

DELINQUENT			BANKRUPTCY		FORECLOSURE		REO		TOTAL					
2 - Aggregate			No of Loans	Actual Balance	No of Loans	Actual Balance	No of Loans	Actual Balance	No of Loans	Actual Balance				
No of Loans	Actual Bal													
30 Days	22	7,521,433.79	0-29 Days	0	0.00	0-29 Days	0	0.00	0-29 Days	0	0.00	0-29 Days	0	0.00
60 Days	12	2,974,358.25	30 Days	1	109,600.00	30 Days	0	0.00	30 Days	0	0.00	30 Days	23	7,631,033.79
90 Days	7	1,944,745.37	60 Days	0	0.00	60 Days	0	0.00	60 Days	0	0.00	60 Days	12	2,974,358.25
120 Days	5	1,307,891.88	90 Days	0	0.00	90 Days	0	0.00	90 Days	0	0.00	90 Days	7	1,944,745.37
150 Days	3	736,099.62	120 Days	0	0.00	120 Days	0	0.00	120 Days	0	0.00	120 Days	5	1,307,891.88
180+ Days	19	5,365,839.08	150 Days	0	0.00	150 Days	4	634,612.45	150 Days	0	0.00	150 Days	7	1,370,712.07
	<u>68</u>	<u>19,850,367.99</u>	180+ Days	6	1,342,388.62	180+ Days	68	19,454,058.02	180+ Days	22	4,060,495.61	180+ Days	115	30,222,781.33
				<u>7</u>	<u>1,451,988.62</u>		<u>72</u>	<u>20,088,670.47</u>		<u>22</u>	<u>4,060,495.61</u>		<u>169</u>	<u>45,451,522.69</u>
30 Days	5.352798%	8.601421%	0-29 Days	0.000000%	0.000000%	0-29 Days	0.000000%	0.000000%	0-29 Days	0.000000%	0.000000%	0-29 Days	0.000000%	0.000000%
60 Days	2.919708%	3.401440%	30 Days	0.243309%	0.125337%	30 Days	0.000000%	0.000000%	30 Days	0.000000%	0.000000%	30 Days	5.596107%	8.726759%
90 Days	1.703163%	2.223987%	60 Days	0.000000%	0.000000%	60 Days	0.000000%	0.000000%	60 Days	0.000000%	0.000000%	60 Days	2.919708%	3.401440%
120 Days	1.216545%	1.495689%	90 Days	0.000000%	0.000000%	90 Days	0.000000%	0.000000%	90 Days	0.000000%	0.000000%	90 Days	1.703163%	2.223987%
150 Days	0.729927%	0.841795%	120 Days	0.000000%	0.000000%	120 Days	0.000000%	0.000000%	120 Days	0.000000%	0.000000%	120 Days	1.216545%	1.495689%
180+ Days	4.622871%	6.136309%	150 Days	0.000000%	0.000000%	150 Days	0.973236%	0.725735%	150 Days	0.000000%	0.000000%	150 Days	1.703163%	1.567530%
	<u>16.545012%</u>	<u>22.700642%</u>	180+ Days	1.459854%	1.535139%	180+ Days	16.545012%	22.247427%	180+ Days	5.352798%	4.643534%	180+ Days	27.980535%	34.562410%
				<u>1.703163%</u>	<u>1.660477%</u>		<u>17.518248%</u>	<u>22.973162%</u>		<u>5.352798%</u>	<u>4.643534%</u>		<u>41.119221%</u>	<u>51.977815%</u>

Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Certificates
Series 2006-7

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Delinquency Status By Subgroup

DELINQUENT			BANKRUPTCY			FORECLOSURE			REO		TOTAL			
Group 1 & 2			No of	Actual	No of	Actual	No of	Actual	No of	Actual	No of	Actual		
No of Loans	Actual Bal		Loans	Balance	Loans	Balance	Loans	Balance	Loans	Balance	Loans	Balance		
30 Days	0	0.00	0-29 Days	1	66,061.94	0-29 Days	0	0.00	0-29 Days	0	0.00	0-29 Days	1	66,061.94
60 Days	3	892,812.54	30 Days	0	0.00	30 Days	0	0.00	30 Days	0	0.00	30 Days	0	0.00
90 Days	0	0.00	60 Days	0	0.00	60 Days	0	0.00	60 Days	0	0.00	60 Days	3	892,812.54
120 Days	1	301,751.95	90 Days	0	0.00	90 Days	0	0.00	90 Days	0	0.00	90 Days	0	0.00
150 Days	1	376,339.84	120 Days	0	0.00	120 Days	0	0.00	120 Days	0	0.00	120 Days	1	301,751.95
180+ Days	1	78,985.30	150 Days	0	0.00	150 Days	0	0.00	150 Days	0	0.00	150 Days	1	376,339.84
	<u>6</u>	<u>1,649,889.63</u>	180+ Days	0	0.00	180+ Days	1	143,083.46	180+ Days	1	632,413.29	180+ Days	3	854,482.05
				<u>1</u>	<u>66,061.94</u>		<u>1</u>	<u>143,083.46</u>		<u>1</u>	<u>632,413.29</u>		<u>9</u>	<u>2,491,448.32</u>
30 Days	0.000000%	0.000000%	0-29 Days	1.492537%	0.321041%	0-29 Days	0.000000%	0.000000%	0-29 Days	0.000000%	0.000000%	0-29 Days	1.492537%	0.321041%
60 Days	4.477612%	4.338805%	30 Days	0.000000%	0.000000%	30 Days	0.000000%	0.000000%	30 Days	0.000000%	0.000000%	30 Days	0.000000%	0.000000%
90 Days	0.000000%	0.000000%	60 Days	0.000000%	0.000000%	60 Days	0.000000%	0.000000%	60 Days	0.000000%	0.000000%	60 Days	4.477612%	4.338805%
120 Days	1.492537%	1.466425%	90 Days	0.000000%	0.000000%	90 Days	0.000000%	0.000000%	90 Days	0.000000%	0.000000%	90 Days	0.000000%	0.000000%
150 Days	1.492537%	1.828900%	120 Days	0.000000%	0.000000%	120 Days	0.000000%	0.000000%	120 Days	0.000000%	0.000000%	120 Days	1.492537%	1.466425%
180+ Days	1.492537%	0.383845%	150 Days	0.000000%	0.000000%	150 Days	0.000000%	0.000000%	150 Days	0.000000%	0.000000%	150 Days	1.492537%	1.828900%
	<u>8.955224%</u>	<u>8.017975%</u>	180+ Days	0.000000%	0.000000%	180+ Days	1.492537%	0.695343%	180+ Days	1.492537%	3.073341%	180+ Days	4.477612%	4.152530%
				<u>1.492537%</u>	<u>0.321041%</u>		<u>1.492537%</u>	<u>0.695343%</u>		<u>1.492537%</u>	<u>3.073341%</u>		<u>13.432836%</u>	<u>12.107702%</u>

DELINQUENT			BANKRUPTCY			FORECLOSURE			REO		TOTAL			
3			No of	Actual	No of	Actual	No of	Actual	No of	Actual	No of	Actual		
No of Loans	Actual Bal		Loans	Balance	Loans	Balance	Loans	Balance	Loans	Balance	Loans	Balance		
30 Days	13	2,623,886.56	0-29 Days	2	269,013.99	0-29 Days	0	0.00	0-29 Days	0	0.00	0-29 Days	2	269,013.99
60 Days	9	2,311,281.35	30 Days	0	0.00	30 Days	0	0.00	30 Days	0	0.00	30 Days	13	2,623,886.56
90 Days	5	1,135,157.25	60 Days	1	246,035.33	60 Days	0	0.00	60 Days	0	0.00	60 Days	10	2,557,316.68
120 Days	6	1,947,004.72	90 Days	1	142,357.86	90 Days	0	0.00	90 Days	0	0.00	90 Days	6	1,277,515.11
150 Days	6	1,953,820.25	120 Days	1	292,822.77	120 Days	0	0.00	120 Days	0	0.00	120 Days	7	2,239,827.49
180+ Days	13	4,144,512.59	150 Days	1	309,889.64	150 Days	5	1,503,795.23	150 Days	0	0.00	150 Days	12	3,767,505.12
	<u>52</u>	<u>14,115,662.72</u>	180+ Days	4	1,118,343.62	180+ Days	31	10,922,260.28	180+ Days	12	2,932,106.16	180+ Days	60	19,117,222.65
				<u>10</u>	<u>2,378,463.21</u>		<u>36</u>	<u>12,426,055.51</u>		<u>12</u>	<u>2,932,106.16</u>		<u>110</u>	<u>31,852,287.60</u>
30 Days	2.569170%	1.867507%	0-29 Days	0.395257%	0.191466%	0-29 Days	0.000000%	0.000000%	0-29 Days	0.000000%	0.000000%	0-29 Days	0.395257%	0.191466%
60 Days	1.778656%	1.645015%	30 Days	0.000000%	0.000000%	30 Days	0.000000%	0.000000%	30 Days	0.000000%	0.000000%	30 Days	2.569170%	1.867507%
90 Days	0.988142%	0.807929%	60 Days	0.197628%	0.175111%	60 Days	0.000000%	0.000000%	60 Days	0.000000%	0.000000%	60 Days	1.976285%	1.820127%
120 Days	1.185771%	1.385747%	90 Days	0.197628%	0.101321%	90 Days	0.000000%	0.000000%	90 Days	0.000000%	0.000000%	90 Days	1.185771%	0.909250%
150 Days	1.185771%	1.390598%	120 Days	0.197628%	0.208412%	120 Days	0.000000%	0.000000%	120 Days	0.000000%	0.000000%	120 Days	1.383399%	1.594159%
180+ Days	2.569170%	2.949786%	150 Days	0.197628%	0.220559%	150 Days	0.988142%	1.070301%	150 Days	0.000000%	0.000000%	150 Days	2.371542%	2.681458%
	<u>10.276680%</u>	<u>10.046583%</u>	180+ Days	0.790514%	0.795962%	180+ Days	6.126482%	7.773733%	180+ Days	2.371542%	2.086877%	180+ Days	11.857708%	13.606358%
				<u>1.976285%</u>	<u>1.692831%</u>		<u>7.114625%</u>	<u>8.844033%</u>		<u>2.371542%</u>	<u>2.086877%</u>		<u>21.739130%</u>	<u>22.670323%</u>

Delinquency Status By Subgroup

Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Certificates
Series 2006-7

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Delinquency Status By Subgroup

4 DELINQUENT			BANKRUPTCY			FORECLOSURE			REO		TOTAL			
No of Loans	Actual Bal		No of Loans	Actual Balance		No of Loans	Actual Balance		No of Loans	Actual Balance				
30 Days	13	2,719,528.70	0-29 Days	2	235,271.69	0-29 Days	0	0.00	0-29 Days	0	0.00	0-29 Days	2	235,271.69
60 Days	7	1,959,114.78	30 Days	0	0.00	30 Days	0	0.00	30 Days	0	0.00	30 Days	13	2,719,528.70
90 Days	3	730,783.17	60 Days	1	145,441.34	60 Days	0	0.00	60 Days	0	0.00	60 Days	8	2,104,556.12
120 Days	1	385,800.00	90 Days	1	227,998.64	90 Days	0	0.00	90 Days	0	0.00	90 Days	4	958,781.81
150 Days	4	1,320,450.12	120 Days	0	0.00	120 Days	0	0.00	120 Days	0	0.00	120 Days	1	385,800.00
180+ Days	13	3,192,289.40	150 Days	0	0.00	150 Days	1	291,238.32	150 Days	0	0.00	150 Days	5	1,611,688.44
			180+ Days	4	1,103,925.37	180+ Days	19	4,997,933.48	180+ Days	3	680,745.63	180+ Days	39	9,974,893.88
	<u>41</u>	<u>10,307,966.17</u>		<u>8</u>	<u>1,712,637.04</u>		<u>20</u>	<u>5,289,171.80</u>		<u>3</u>	<u>680,745.63</u>		<u>72</u>	<u>17,990,520.64</u>
			0-29 Days	0.574713%	0.293711%	0-29 Days	0.000000%	0.000000%	0-29 Days	0.000000%	0.000000%	0-29 Days	0.574713%	0.293711%
30 Days	3.735632%	3.395035%	30 Days	0.000000%	0.000000%	30 Days	0.000000%	0.000000%	30 Days	0.000000%	0.000000%	30 Days	3.735632%	3.395035%
60 Days	2.011494%	2.445741%	60 Days	0.287356%	0.181568%	60 Days	0.000000%	0.000000%	60 Days	0.000000%	0.000000%	60 Days	2.298851%	2.627309%
90 Days	0.862069%	0.912303%	90 Days	0.287356%	0.284631%	90 Days	0.000000%	0.000000%	90 Days	0.000000%	0.000000%	90 Days	1.149425%	1.196935%
120 Days	0.287356%	0.481629%	120 Days	0.000000%	0.000000%	120 Days	0.000000%	0.000000%	120 Days	0.000000%	0.000000%	120 Days	0.287356%	0.481629%
150 Days	1.149425%	1.648438%	150 Days	0.000000%	0.000000%	150 Days	0.287356%	0.363579%	150 Days	0.000000%	0.000000%	150 Days	1.436782%	2.012017%
180+ Days	3.735632%	3.985225%	180+ Days	1.149425%	1.378130%	180+ Days	5.459770%	6.239375%	180+ Days	0.862069%	0.849837%	180+ Days	11.206897%	12.452567%
	<u>11.781609%</u>	<u>12.868372%</u>		<u>2.298851%</u>	<u>2.138041%</u>		<u>5.747126%</u>	<u>6.602954%</u>		<u>0.862069%</u>	<u>0.849837%</u>		<u>20.689655%</u>	<u>22.459203%</u>

5 DELINQUENT			BANKRUPTCY			FORECLOSURE			REO		TOTAL			
No of Loans	Actual Bal		No of Loans	Actual Balance		No of Loans	Actual Balance		No of Loans	Actual Balance				
30 Days	22	7,521,433.79	0-29 Days	0	0.00	0-29 Days	0	0.00	0-29 Days	0	0.00	0-29 Days	0	0.00
60 Days	12	2,974,358.25	30 Days	1	109,600.00	30 Days	0	0.00	30 Days	0	0.00	30 Days	23	7,631,033.79
90 Days	7	1,944,745.37	60 Days	0	0.00	60 Days	0	0.00	60 Days	0	0.00	60 Days	12	2,974,358.25
120 Days	5	1,307,891.88	90 Days	0	0.00	90 Days	0	0.00	90 Days	0	0.00	90 Days	7	1,944,745.37
150 Days	3	736,099.62	120 Days	0	0.00	120 Days	0	0.00	120 Days	0	0.00	120 Days	5	1,307,891.88
180+ Days	19	5,365,839.08	150 Days	0	0.00	150 Days	4	634,612.45	150 Days	0	0.00	150 Days	7	1,370,712.07
	<u>68</u>	<u>19,850,367.99</u>	180+ Days	6	1,342,388.62	180+ Days	68	19,454,058.02	180+ Days	22	4,060,495.61	180+ Days	115	30,222,781.33
				<u>7</u>	<u>1,451,988.62</u>		<u>72</u>	<u>20,088,670.47</u>		<u>22</u>	<u>4,060,495.61</u>		<u>169</u>	<u>45,451,522.69</u>
			0-29 Days	0.000000%	0.000000%	0-29 Days	0.000000%	0.000000%	0-29 Days	0.000000%	0.000000%	0-29 Days	0.000000%	0.000000%
30 Days	5.352798%	8.601421%	30 Days	0.243309%	0.125337%	30 Days	0.000000%	0.000000%	30 Days	0.000000%	0.000000%	30 Days	5.596107%	8.726759%
60 Days	2.919708%	3.401440%	60 Days	0.000000%	0.000000%	60 Days	0.000000%	0.000000%	60 Days	0.000000%	0.000000%	60 Days	2.919708%	3.401440%
90 Days	1.703163%	2.223987%	90 Days	0.000000%	0.000000%	90 Days	0.000000%	0.000000%	90 Days	0.000000%	0.000000%	90 Days	1.703163%	2.223987%
120 Days	1.216545%	1.495689%	120 Days	0.000000%	0.000000%	120 Days	0.000000%	0.000000%	120 Days	0.000000%	0.000000%	120 Days	1.216545%	1.495689%
150 Days	0.729927%	0.841795%	150 Days	0.000000%	0.000000%	150 Days	0.973236%	0.725735%	150 Days	0.000000%	0.000000%	150 Days	1.703163%	1.567530%
180+ Days	4.622871%	6.136309%	180+ Days	1.459854%	1.535139%	180+ Days	16.545012%	22.247427%	180+ Days	5.352798%	4.643534%	180+ Days	27.980535%	34.562410%
	<u>16.545012%</u>	<u>22.700642%</u>		<u>1.703163%</u>	<u>1.660477%</u>		<u>17.518248%</u>	<u>22.973162%</u>		<u>5.352798%</u>	<u>4.643534%</u>		<u>41.119221%</u>	<u>51.977815%</u>

Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Certificates
Series 2006-7

Contact: Customer Service - CTSLink
Wells Fargo Bank, N.A.
Securities Administration Services
8480 Stagecoach Circle
Frederick, MD 21701-4747
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Telephone: 1-866-846-4526
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19-Jul-2010 2:03:44PM

180+ Delinquency Summary

Days Delinquent	Summary			1 - Aggregate			2 - Aggregate		
	Number Of Loans	Outstanding Actual Balance(\$)	Percentage Of Balance(%)	Number Of Loans	Outstanding Actual Balance(\$)	Percentage Of Balance(%)	Number Of Loans	Outstanding Actual Balance(\$)	Percentage Of Balance(%)
180 - 209	15	3,469,049.15	1.056	10	1,897,967.63	0.787	5	1,571,081.52	1.797
210 - 239	12	3,534,733.08	1.076	7	2,318,014.08	0.961	5	1,216,719.00	1.391
240 - 269	11	2,451,113.27	0.746	3	761,641.31	0.316	8	1,689,471.96	1.932
270 - 299	9	2,270,469.68	0.691	7	1,827,469.31	0.758	2	443,000.37	0.507
300 - 329	16	3,803,333.57	1.157	4	907,031.00	0.376	12	2,896,302.57	3.312
330 - 359	16	4,623,510.61	1.407	6	2,590,727.69	1.074	10	2,032,782.92	2.325
360 - 389	9	2,371,541.45	0.722	6	1,711,875.64	0.710	3	659,665.81	0.754
390 - 419	15	3,794,817.67	1.155	7	2,004,228.61	0.831	8	1,790,589.06	2.048
420 - 449	6	1,616,027.91	0.492	4	1,074,669.19	0.446	2	541,358.72	0.619
450 - 479	8	1,804,327.49	0.549	6	1,406,534.88	0.583	2	397,792.61	0.455
480 - 509	13	3,958,033.12	1.204	6	2,459,230.08	1.020	7	1,498,803.04	1.714
510 - 539	12	3,413,464.01	1.039	7	2,523,028.28	1.046	5	890,435.73	1.018
540 - 569	2	848,046.85	0.258	1	208,846.85	0.087	1	639,200.00	0.731
570 - 599	7	1,833,517.63	0.558	3	962,820.06	0.399	4	870,697.57	0.996
600 - 629	8	1,837,745.17	0.559	6	1,491,489.77	0.618	2	346,255.40	0.396
630 - 659	7	1,602,096.80	0.488	2	891,956.80	0.370	5	710,140.00	0.812
660 - 689	9	2,527,121.47	0.769	4	1,043,581.57	0.433	5	1,483,539.90	1.697
690 - 719	3	437,901.61	0.133	2	302,736.08	0.126	1	135,165.53	0.155
720 - 749	10	2,995,603.06	0.912	2	679,500.00	0.282	8	2,316,103.06	2.649
750 - 779	5	1,690,388.76	0.514	2	389,877.02	0.162	3	1,300,511.74	1.487
780 - 809	1	162,682.06	0.050	1	162,682.06	0.067	0	0.00	0.000
810 - 839	2	661,595.70	0.201	0	0.00	0.000	2	661,595.70	0.757
900 - 929	1	200,180.22	0.061	0	0.00	0.000	1	200,180.22	0.229
930 - 959	5	1,843,131.13	0.561	2	737,564.23	0.306	3	1,105,566.90	1.264
960 - 989	1	213,675.58	0.065	1	213,675.58	0.089	0	0.00	0.000
990 - 1019	1	624,000.00	0.190	1	624,000.00	0.259	0	0.00	0.000
1020 - 1049	3	1,135,777.94	0.346	1	204,250.86	0.085	2	931,527.08	1.065
1050 - 1079	2	876,000.00	0.267	0	0.00	0.000	2	876,000.00	1.002
1140 - 1169	1	420,750.00	0.128	0	0.00	0.000	1	420,750.00	0.481
1320 - 1349	1	352,000.00	0.107	0	0.00	0.000	1	352,000.00	0.403
1350 - 1379	2	1,038,349.50	0.316	1	551,200.00	0.229	1	487,149.50	0.557
1410 - 1439	1	524,000.00	0.159	0	0.00	0.000	1	524,000.00	0.599
1440 - 1469	2	662,395.42	0.202	0	0.00	0.000	2	662,395.42	0.758
1470 - 1499	1	572,000.00	0.174	0	0.00	0.000	1	572,000.00	0.654
Total	217	60,169,379.91	18.312	102	29,946,598.58	12.420	115	30,222,781.33	34.564

This report includes all loans greater than 180 days delinquent regardless of status (REO, Foreclosure, Bankruptcy)

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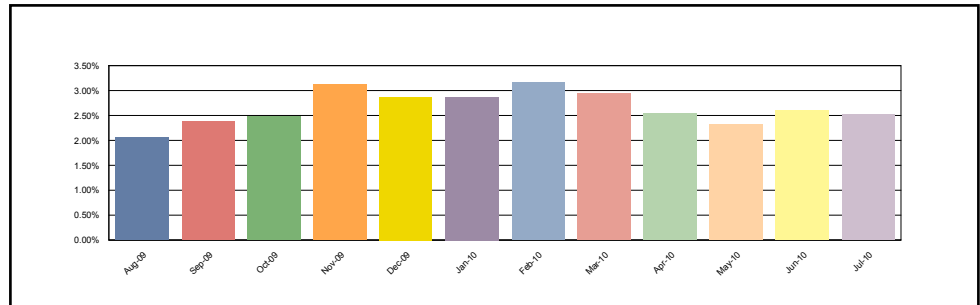
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REO Detail - All Mortgage Loans in REO during Current Period

Summary

New REO Loans	
Loans in REO	4
Original Principal Balance	854,000.00
Current Actual Balance	844,343.00
Current REO Total	
Loans in REO	38
Original Principal Balance	8,488,587.00
Current Actual Balance	8,305,760.69

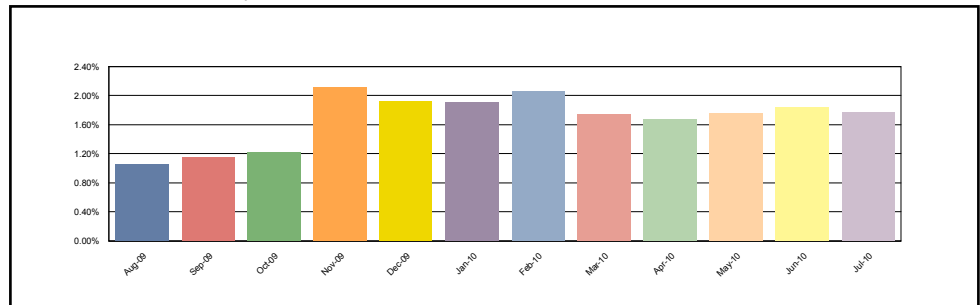
12 Month REO History



1 - Aggregate

New REO Loans	
Loans in REO	3
Original Principal Balance	654,000.00
Current Actual Balance	647,705.59
Current REO Total	
Loans in REO	16
Original Principal Balance	4,401,872.00
Current Actual Balance	4,245,265.08

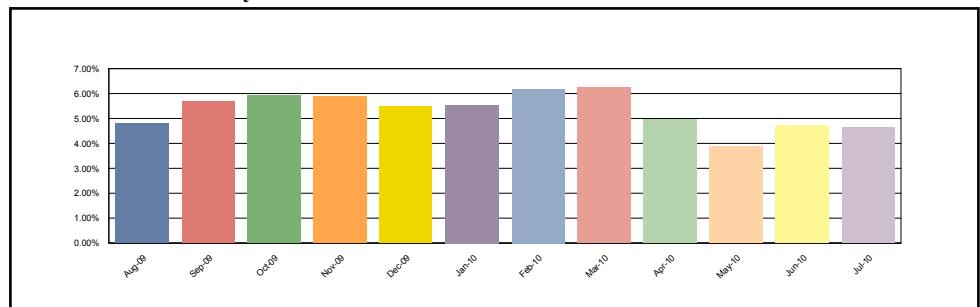
12 Month REO History



2 - Aggregate

New REO Loans	
Loans in REO	1
Original Principal Balance	200,000.00
Current Actual Balance	196,637.41
Current REO Total	
Loans in REO	22
Original Principal Balance	4,086,715.00
Current Actual Balance	4,060,495.61

12 Month REO History



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REO Loan Detail - All Mortgage Loans in REO during Current Period

Group	Loan Number	Month Loan Entered REO	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
1 - Aggregate	0001197892	Jun-2010	01-Oct-2005	OR	80.00	261,600.00	261,600.00	01-Aug-2009	10	6.000%	15,042.00
1 - Aggregate	0001204549	Jul-2010	01-Dec-2005	CA	80.00	246,800.00	244,500.00	01-Sep-2009	9	6.000%	12,887.16
1 - Aggregate	0001206725	Jan-2010	01-Nov-2005	CA	70.00	217,700.00	208,846.85	01-Dec-2008	18	6.125%	20,229.53
1 - Aggregate	0001208386	Jan-2010	01-Nov-2005	FL	80.00	167,992.00	162,682.06	01-Apr-2008	26	6.125%	21,960.40
1 - Aggregate	0001212891	Jun-2010	01-Nov-2005	NV	79.98	181,200.00	181,200.00	01-Aug-2009	10	6.125%	10,645.56
1 - Aggregate	0001233456	Jan-2010	01-Feb-2006	MI	61.26	340,000.00	339,905.06	01-May-2009	13	6.250%	25,492.95
1 - Aggregate	0001242394	May-2010	01-Mar-2006	CA	90.00	263,700.00	261,571.96	01-May-2009	13	7.000%	22,070.25
1 - Aggregate	0001272656	Jan-2010	01-Apr-2006	MD	80.00	208,000.00	208,000.00	01-May-2008	25	6.750%	30,420.09
1 - Aggregate	0001282662	Nov-2009	01-May-2006	MI	80.00	132,000.00	131,993.72	01-Mar-2009	15	6.500%	11,686.99
1 - Aggregate	0001296102	Jun-2010	01-May-2006	CA	80.00	280,000.00	268,850.35	01-May-2009	13	6.750%	21,692.57
1 - Aggregate	0001297469	Jul-2010	01-May-2006	FL	80.00	207,200.00	204,250.86	01-Aug-2007	34	6.875%	40,022.43
1 - Aggregate	0001298078	Nov-2009	01-May-2006	MD	80.00	213,080.00	213,032.67	01-Oct-2008	20	6.750%	25,386.46
1 - Aggregate	0001301061	Jul-2010	01-May-2006	NV	64.52	200,000.00	198,954.73	01-Jun-2009	12	6.875%	15,377.46
1 - Aggregate	0031803935	Jan-2010	01-Jan-2006	CA	80.00	735,200.00	632,413.29	01-Feb-2009	16	6.375%	56,372.94
1 - Aggregate	0040517374	Apr-2010	01-Mar-2006	FL	82.48	565,000.00	545,177.20	01-Jan-2009	17	6.875%	56,681.21
1 - Aggregate	2101111501	May-2010	01-Jun-2005	AL	80.00	182,400.00	182,286.33	01-Aug-2008	22	6.750%	23,697.12
2 - Aggregate	0001251394	Mar-2010	01-Mar-2006	IL	80.00	152,000.00	148,574.86	01-Jun-2008	24	8.250%	25,502.39
2 - Aggregate	0001263801	Sep-2009	01-Mar-2006	CA	79.29	444,000.00	443,561.74	01-May-2008	25	6.125%	58,633.20
2 - Aggregate	0001271961	Dec-2008	01-Apr-2006	NY	74.11	352,000.00	352,000.00	01-Oct-2006	44	8.375%	109,633.64
2 - Aggregate	0001282385	Nov-2009	01-Mar-2006	NY	80.00	456,000.00	456,000.00	01-Jul-2007	35	7.500%	101,935.00
2 - Aggregate	0001282618	Feb-2010	01-May-2006	MI	80.00	109,600.00	109,600.00	01-May-2009	13	8.250%	10,960.05
2 - Aggregate	0001287272	Feb-2010	01-Apr-2006	IL	61.74	124,715.00	124,715.00	01-Sep-2008	21	7.625%	17,629.04
2 - Aggregate	0001287276	Mar-2010	01-Apr-2006	IL	59.44	112,935.00	112,935.00	01-Sep-2008	21	7.625%	15,963.84
2 - Aggregate	0001287280	Feb-2010	01-Apr-2006	OR	80.00	235,200.00	226,437.34	01-Mar-2009	15	8.000%	24,689.43
2 - Aggregate	0001287282	Nov-2009	01-Apr-2006	IL	60.47	114,890.00	114,890.00	01-Sep-2008	21	7.625%	16,240.07
2 - Aggregate	0001287287	Jun-2010	01-Apr-2006	CA	75.00	340,125.00	340,125.00	01-Jul-2009	11	7.125%	25,332.19
2 - Aggregate	0001293870	Dec-2009	01-Apr-2006	TX	80.00	175,000.00	169,358.72	01-Apr-2009	14	7.250%	15,700.52
2 - Aggregate	0001294448	Jun-2010	01-Apr-2006	NY	80.00	463,200.00	463,200.00	01-May-2008	25	7.500%	75,559.50
2 - Aggregate	0001296786	Mar-2010	01-Apr-2006	MN	80.00	127,200.00	132,726.32	01-Oct-2008	20	6.000%	13,799.34
2 - Aggregate	0001303611	Jul-2010	01-May-2006	FL	80.00	200,000.00	196,637.41	01-Nov-2007	31	6.875%	35,282.41
2 - Aggregate	0088721626	Dec-2009	01-Mar-2006	CO	80.00	196,800.00	196,766.40	01-Jan-2009	17	7.000%	21,029.39
2 - Aggregate	0088801147	Jun-2010	01-Mar-2006	GA	80.00	140,000.00	134,379.98	01-Aug-2009	10	7.250%	9,379.03
2 - Aggregate	0088818166	Mar-2010	01-Mar-2006	TX	90.00	41,400.00	40,157.32	01-Aug-2009	10	8.500%	3,300.13
2 - Aggregate	0088818430	May-2010	01-Mar-2006	TX	90.00	41,400.00	40,066.13	01-Oct-2009	8	8.500%	2,746.08
2 - Aggregate	0088819693	Apr-2010	01-Mar-2006	TX	90.00	41,400.00	40,124.98	01-Aug-2009	10	8.500%	3,297.35
2 - Aggregate	0088902978	Feb-2010	01-Apr-2006	OH	79.98	117,250.00	117,060.81	01-Feb-2009	16	7.750%	13,169.34
2 - Aggregate	0088910476	Apr-2010	01-Apr-2006	OH	78.75	63,000.00	62,999.94	01-Nov-2008	19	7.625%	8,130.99
2 - Aggregate	0088935838	Apr-2010	01-Apr-2006	OH	71.48	38,600.00	38,178.66	01-Nov-2008	19	7.500%	4,844.15

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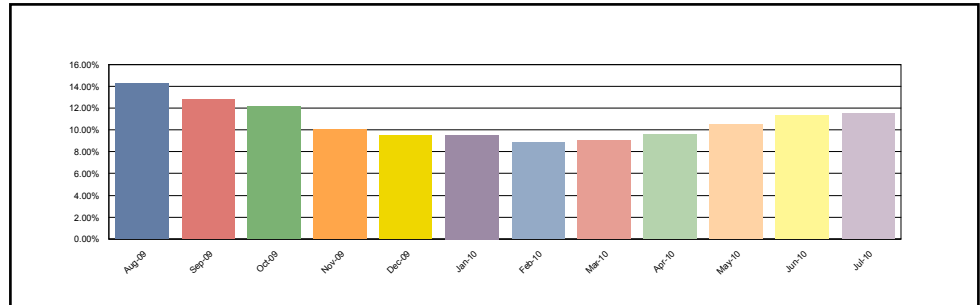
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Foreclosure Detail - All Mortgage Loans in Foreclosure during Current Period

Summary

New Foreclosure Loans	
Loans in Foreclosure	13
Original Principal Balance	3,333,179.00
Current Actual Balance	3,259,915.06
Current Foreclosure Total	
Loans in Foreclosure	129
Original Principal Balance	38,370,737.00
Current Actual Balance	37,946,981.24

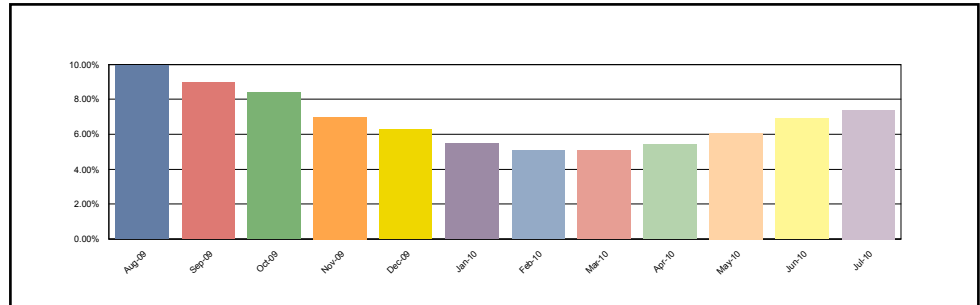
12 Month Foreclosure History



1 - Aggregate

New Foreclosure Loans	
Loans in Foreclosure	9
Original Principal Balance	2,682,300.00
Current Actual Balance	2,628,470.38
Current Foreclosure Total	
Loans in Foreclosure	57
Original Principal Balance	18,211,140.00
Current Actual Balance	17,858,310.77

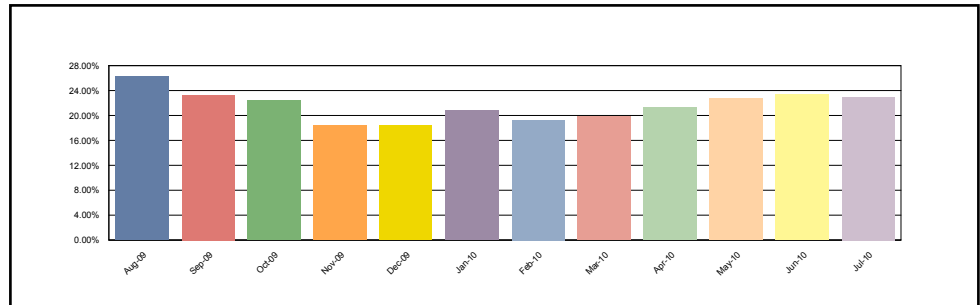
12 Month Foreclosure History



2 - Aggregate

New Foreclosure Loans	
Loans in Foreclosure	4
Original Principal Balance	650,879.00
Current Actual Balance	631,444.68
Current Foreclosure Total	
Loans in Foreclosure	72
Original Principal Balance	20,159,597.00
Current Actual Balance	20,088,670.47

12 Month Foreclosure History



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Foreclosure Loan Detail - All Mortgage Loans in Foreclosure during Current Period

Group	Loan Number	Month Loan Entered FC	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
1 - Aggregate	0001182251	Mar-2010	01-Sep-2005	VA	80.00	188,000.00	181,877.02	01-May-2008	25	6.500%	25,218.30
1 - Aggregate	0001204430	Jan-2010	01-Dec-2005	MD	79.51	257,600.00	256,231.00	01-Aug-2009	10	6.375%	15,708.16
1 - Aggregate	0001227208	Jul-2010	01-Feb-2006	FL	68.35	270,000.00	258,007.17	01-Jul-2009	11	6.250%	16,665.07
1 - Aggregate	0001236820	Mar-2010	01-Jan-2006	FL	74.76	332,700.00	316,024.70	01-Oct-2009	8	6.250%	15,729.91
1 - Aggregate	0001237452	Jul-2010	01-Jan-2006	VA	90.00	301,400.00	300,798.06	01-Feb-2009	16	6.625%	28,763.82
1 - Aggregate	0001237606	Jul-2010	01-Feb-2006	AZ	70.00	304,500.00	292,246.35	01-Dec-2009	6	4.125%	7,515.82
1 - Aggregate	0001248018	Mar-2010	01-Jan-2006	CA	80.00	360,000.00	346,880.83	01-Jan-2009	17	6.625%	34,688.78
1 - Aggregate	0001249994	Aug-2009	01-Feb-2006	CA	79.14	220,000.00	211,506.03	01-Feb-2009	16	6.250%	18,860.22
1 - Aggregate	0001259481	Feb-2010	01-Feb-2006	CA	64.86	227,000.00	226,940.89	01-Sep-2009	9	6.250%	12,481.70
1 - Aggregate	0001260389	May-2010	01-Feb-2006	CA	60.71	340,000.00	340,000.00	01-Dec-2009	6	6.375%	13,883.36
1 - Aggregate	0001261515	Jan-2009	01-Mar-2006	FL	80.00	142,320.00	131,677.21	01-Aug-2008	22	6.375%	16,130.64
1 - Aggregate	0001261563	Aug-2009	01-Mar-2006	CA	64.95	315,000.00	301,412.17	01-Apr-2009	14	6.375%	24,418.11
1 - Aggregate	0001263386	Jul-2010	01-Feb-2006	CA	80.00	292,000.00	279,859.82	01-Jul-2009	11	6.625%	19,213.59
1 - Aggregate	0001263423	Jun-2010	01-Dec-2005	CA	80.00	480,376.00	480,376.00	01-Jan-2010	5	5.750%	15,412.04
1 - Aggregate	0001267068	Apr-2010	01-Apr-2006	MI	70.00	137,200.00	131,159.45	01-Dec-2009	6	6.750%	5,666.95
1 - Aggregate	0001268050	Jan-2008	01-Mar-2006	NY	80.00	624,000.00	624,000.00	01-Sep-2007	33	6.875%	120,575.00
1 - Aggregate	0001268532	Apr-2010	01-Mar-2006	CA	75.00	270,000.00	257,869.07	01-Nov-2009	7	6.625%	12,285.06
1 - Aggregate	0001272429	Jun-2010	01-Mar-2006	OH	80.00	168,000.00	143,083.46	01-Jul-2009	11	6.750%	9,830.75
1 - Aggregate	0001278604	Jun-2010	01-Mar-2006	MD	64.97	236,500.00	236,500.00	01-Jan-2010	5	6.625%	8,794.87
1 - Aggregate	0001280326	Apr-2010	01-Mar-2006	CA	69.01	245,000.00	250,180.07	01-Sep-2009	9	5.000%	10,826.16
1 - Aggregate	0001281768	Aug-2009	01-Apr-2006	FL	74.46	274,000.00	273,900.00	01-Jun-2008	24	6.500%	37,090.82
1 - Aggregate	0001283923	Jul-2010	01-Apr-2006	NY	80.00	405,600.00	405,600.00	01-Jun-2008	24	6.750%	57,122.00
1 - Aggregate	0001284200	Jul-2010	01-Apr-2006	CA	80.00	330,400.00	329,580.76	01-Jun-2009	12	6.250%	23,071.00
1 - Aggregate	0001284225	Aug-2009	01-May-2006	FL	76.51	417,000.00	415,969.90	01-Nov-2007	31	6.875%	75,785.63
1 - Aggregate	0001287721	Jan-2010	01-Apr-2006	WI	80.00	120,000.00	119,646.25	01-Apr-2009	14	6.750%	10,369.28
1 - Aggregate	0001293216	Jun-2010	01-May-2006	FL	70.00	322,000.00	313,618.03	01-Aug-2008	22	6.750%	40,309.53
1 - Aggregate	0001293284	Jan-2010	01-May-2006	MO	80.00	119,200.00	114,738.45	01-Jul-2009	11	6.750%	8,033.66
1 - Aggregate	0001293287	Apr-2010	01-May-2006	NY	80.00	508,000.00	508,000.00	01-Sep-2008	21	6.750%	63,288.41
1 - Aggregate	0001293976	Feb-2010	01-Apr-2006	TX	79.87	246,000.00	238,372.00	01-Feb-2009	16	7.125%	24,389.18
1 - Aggregate	0001294445	Jan-2010	01-Mar-2006	NY	80.00	551,200.00	551,200.00	01-Sep-2006	45	7.000%	145,723.50
1 - Aggregate	0001296100	Jun-2010	01-May-2006	CA	56.99	208,000.00	208,000.00	01-Aug-2009	10	6.750%	13,520.04
1 - Aggregate	0001296783	Jun-2010	01-May-2006	CA	80.00	400,000.00	399,431.27	01-Jan-2009	17	6.750%	41,108.21
1 - Aggregate	0001297533	Jun-2010	01-May-2006	NV	69.99	186,750.00	186,750.00	01-Jan-2010	5	6.750%	7,080.92
1 - Aggregate	0001300180	Apr-2010	01-Apr-2006	NV	80.00	372,000.00	372,000.00	01-Apr-2009	14	6.500%	31,000.00
1 - Aggregate	0001300195	May-2010	01-May-2006	AZ	80.00	196,000.00	195,954.76	01-Dec-2009	6	6.750%	8,491.44
1 - Aggregate	0001300213	Jun-2010	01-Feb-2006	CA	80.00	362,200.00	362,200.00	01-Jan-2010	5	6.000%	12,148.78
1 - Aggregate	0001300777	Oct-2009	01-May-2006	NY	80.00	416,000.00	416,000.00	01-Aug-2008	22	6.500%	51,999.84
1 - Aggregate	0001301115	Apr-2010	01-May-2006	CA	73.09	402,000.00	401,999.13	01-Jul-2009	11	6.875%	28,851.81
1 - Aggregate	0001303297	Feb-2010	01-May-2006	NV	80.00	392,000.00	379,123.06	01-Mar-2009	15	6.875%	35,310.18
1 - Aggregate	0001303980	Jul-2010	01-May-2006	SC	78.06	386,400.00	375,807.42	01-Oct-2008	20	6.875%	45,183.73

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Foreclosure Loan Detail - All Mortgage Loans in Foreclosure during Current Period

Group	Loan Number	Month Loan Entered FC	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
1 - Aggregate	0001309152	May-2010	01-Jun-2006	NY	60.00	390,000.00	390,000.00	01-Nov-2008	19	7.000%	46,068.75
1 - Aggregate	0003036879	Jun-2010	01-Mar-2006	MD	75.00	180,000.00	175,133.08	01-Jul-2008	23	6.750%	23,432.71
1 - Aggregate	0003036891	Jul-2010	01-Mar-2006	AZ	71.86	120,000.00	119,970.80	01-Dec-2009	6	7.000%	5,398.72
1 - Aggregate	0032288250	Mar-2009	01-Feb-2006	FL	80.00	192,000.00	185,746.46	01-Oct-2008	20	6.500%	21,049.65
1 - Aggregate	0040368899	May-2010	01-Oct-2005	CA	67.30	107,000.00	100,661.55	01-Dec-2009	6	5.875%	3,761.59
1 - Aggregate	0040385357	Jun-2010	01-Nov-2005	WA	80.00	238,544.00	237,969.23	01-Jan-2010	5	6.000%	7,982.35
1 - Aggregate	0040392965	Jul-2009	01-Dec-2005	NY	80.00	960,000.00	912,632.06	01-Feb-2009	16	6.125%	79,646.45
1 - Aggregate	0040410587	Jun-2010	01-Nov-2005	AZ	80.00	188,000.00	188,000.00	01-Dec-2009	6	6.375%	7,676.64
1 - Aggregate	0040422060	Jul-2010	01-Nov-2005	CA	77.71	272,000.00	266,600.00	01-Jan-2009	17	6.500%	26,382.26
1 - Aggregate	0040424831	May-2010	01-Nov-2005	FL	80.00	124,000.00	119,603.33	01-Oct-2008	20	6.625%	13,824.85
1 - Aggregate	0040448129	May-2010	01-Jan-2006	PA	65.00	178,750.00	178,750.00	01-Nov-2008	19	6.500%	19,550.79
1 - Aggregate	0040498349	Jun-2010	01-Mar-2006	CA	60.43	278,000.00	291,238.32	01-Jan-2010	5	5.000%	8,044.42
1 - Aggregate	0040506581	Jun-2009	01-Mar-2006	HI	80.00	520,000.00	518,430.68	01-Jan-2009	17	6.750%	53,355.72
1 - Aggregate	0040513467	May-2010	01-Mar-2006	VA	57.43	201,000.00	191,898.66	01-Nov-2009	7	6.625%	9,142.12
1 - Aggregate	0040517555	May-2010	01-Mar-2006	VA	75.00	313,500.00	313,500.00	01-Oct-2008	20	6.500%	35,922.04
1 - Aggregate	0040521021	May-2010	01-Mar-2006	OR	77.14	135,000.00	140,616.61	01-Oct-2009	8	5.250%	5,798.01
1 - Aggregate	2390530380	May-2010	01-Jan-2006	MD	67.74	1,487,000.00	1,393,039.66	01-Jul-2009	11	6.250%	89,947.30
2 - Aggregate	0001188313	May-2010	01-Oct-2005	MO	80.00	200,000.00	171,355.27	01-Mar-2009	15	7.750%	17,611.49
2 - Aggregate	0001243499	Jul-2010	01-Feb-2006	PA	80.00	208,000.00	200,795.06	01-Oct-2009	8	8.250%	13,343.11
2 - Aggregate	0001254565	Jul-2010	01-Mar-2006	TX	67.90	55,000.00	53,377.45	01-Feb-2009	16	8.000%	6,162.09
2 - Aggregate	0001255325	Oct-2008	01-Feb-2006	FL	80.00	377,600.00	369,130.22	01-Jun-2008	24	7.750%	59,352.53
2 - Aggregate	0001255326	Oct-2008	01-Feb-2006	FL	80.00	377,600.00	367,052.78	01-Jun-2008	24	7.750%	58,988.51
2 - Aggregate	0001258164	Jun-2010	01-Jan-2006	NY	80.00	520,000.00	558,419.22	01-Dec-2009	6	5.000%	17,613.48
2 - Aggregate	0001262089	Jan-2009	01-Feb-2006	NJ	80.00	261,600.00	261,600.00	01-Sep-2008	21	8.000%	38,858.50
2 - Aggregate	0001263767	Nov-2008	01-Mar-2006	NY	80.00	304,000.00	303,133.42	01-Jun-2006	48	7.750%	92,935.80
2 - Aggregate	0001264633	Jan-2010	01-Apr-2006	CA	80.00	392,000.00	392,000.00	01-Aug-2009	10	6.125%	23,029.92
2 - Aggregate	0001266176	Aug-2009	01-Feb-2006	NY	80.00	389,600.00	389,600.00	01-Feb-2009	16	7.375%	41,638.50
2 - Aggregate	0001266347	Dec-2006	01-Feb-2006	NY	80.00	572,000.00	572,000.00	01-May-2006	49	7.250%	166,833.00
2 - Aggregate	0001266353	Dec-2009	01-Feb-2006	NY	80.00	404,000.00	403,364.31	01-Feb-2009	16	7.500%	43,866.00
2 - Aggregate	0001267996	Feb-2010	01-Mar-2006	NY	65.67	220,000.00	213,529.08	01-Oct-2008	20	6.875%	25,669.28
2 - Aggregate	0001268052	May-2009	01-Jan-2006	NY	80.00	639,200.00	639,200.00	01-Dec-2008	18	7.250%	74,573.20
2 - Aggregate	0001268061	Apr-2009	01-Mar-2006	NY	80.00	428,000.00	427,941.14	01-Aug-2008	22	7.500%	62,051.52
2 - Aggregate	0001275650	Jan-2009	01-Mar-2006	FL	84.00	210,000.00	209,998.76	01-Aug-2008	22	6.500%	26,249.76
2 - Aggregate	0001279137	Mar-2008	01-Apr-2006	NY	67.74	315,000.00	309,001.99	01-Nov-2007	31	6.500%	52,245.57
2 - Aggregate	0001280369	Jul-2010	01-Apr-2006	MI	80.00	268,000.00	262,500.00	01-Dec-2009	6	7.750%	13,124.96
2 - Aggregate	0001282367	Jan-2010	01-Apr-2006	NY	80.00	500,000.00	499,935.42	01-Mar-2008	27	7.750%	90,613.40
2 - Aggregate	0001282387	Sep-2009	01-Mar-2006	NY	80.00	487,200.00	487,149.50	01-Sep-2006	45	7.875%	145,485.52
2 - Aggregate	0001282389	Sep-2007	01-Mar-2006	NY	75.00	420,750.00	420,750.00	01-Apr-2007	38	8.625%	117,459.20
2 - Aggregate	0001282393	Apr-2010	01-Mar-2006	NY	80.00	359,262.00	359,262.00	01-Jun-2006	48	8.375%	121,625.00
2 - Aggregate	0001282624	Jun-2010	01-May-2006	FL	80.00	96,000.00	95,968.29	01-Jan-2010	5	7.875%	4,268.60

Morgan Stanley Mortgage Loan Trust
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Series 2006-7

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Foreclosure Loan Detail - All Mortgage Loans in Foreclosure during Current Period

Group	Loan Number	Month Loan Entered FC	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
2 - Aggregate	0001282642	Jan-2010	01-Apr-2006	IL	80.00	592,000.00	590,752.62	01-Aug-2009	10	7.375%	42,091.20
2 - Aggregate	0001284452	Mar-2010	01-Apr-2006	NV	68.57	480,000.00	483,399.72	01-May-2009	13	7.250%	42,086.12
2 - Aggregate	0001284888	May-2010	01-Apr-2006	FL	80.00	202,976.00	200,180.22	01-Dec-2007	30	8.625%	44,220.57
2 - Aggregate	0001289917	Jan-2010	01-Feb-2006	NY	80.00	375,600.00	375,600.00	01-Aug-2007	34	7.250%	78,876.00
2 - Aggregate	0001289921	Apr-2009	01-Apr-2006	NY	80.00	488,000.00	488,000.00	01-Aug-2008	22	7.875%	74,419.92
2 - Aggregate	0001290445	Jan-2010	01-May-2006	NY	80.00	420,000.00	420,000.00	01-Jul-2007	35	8.375%	105,218.75
2 - Aggregate	0001294443	Apr-2010	01-Apr-2006	NY	80.00	556,000.00	555,927.08	01-Aug-2007	34	7.625%	122,998.68
2 - Aggregate	0001294444	Oct-2008	01-Mar-2006	NY	80.00	644,000.00	643,922.18	01-Jun-2008	24	7.250%	97,661.46
2 - Aggregate	0001294446	Dec-2006	01-Apr-2006	NY	80.00	524,000.00	524,000.00	01-Jul-2006	47	7.500%	155,125.67
2 - Aggregate	0001294447	Mar-2008	01-Apr-2006	NY	80.00	600,000.00	599,927.50	01-Nov-2007	31	7.250%	115,486.14
2 - Aggregate	0001297489	Mar-2010	01-May-2006	NV	79.87	188,500.00	188,500.00	01-Sep-2009	9	8.750%	14,687.31
2 - Aggregate	0001298083	Feb-2010	01-May-2006	PA	80.00	130,400.00	130,397.86	01-Jan-2009	17	7.250%	14,452.35
2 - Aggregate	0001299492	Jun-2010	01-May-2006	WA	80.00	312,000.00	311,905.75	01-Jul-2010	5	7.250%	12,736.15
2 - Aggregate	0001305439	Apr-2009	01-May-2006	FL	70.00	161,700.00	161,660.28	01-Mar-2008	27	7.375%	27,835.94
2 - Aggregate	0001310332	May-2009	01-May-2006	NY	80.00	620,000.00	619,999.28	01-Nov-2008	19	7.250%	75,949.86
2 - Aggregate	0006509047	Jan-2009	01-Feb-2006	FL	79.98	178,400.00	178,400.00	01-Aug-2008	22	7.250%	24,975.84
2 - Aggregate	0006509048	Jan-2009	01-Feb-2006	FL	79.98	179,200.00	179,200.00	01-Aug-2008	22	7.250%	25,088.16
2 - Aggregate	0034088955	Jul-2010	01-Feb-2006	FL	79.92	119,879.00	114,772.17	01-Jan-2010	5	7.340%	4,736.49
2 - Aggregate	0040409015	Apr-2009	01-Nov-2005	PA	100.00	154,500.00	149,519.69	01-Nov-2008	19	7.250%	18,143.91
2 - Aggregate	0040511256	Mar-2010	01-Mar-2006	FL	63.69	162,400.00	154,688.20	01-Oct-2009	8	6.250%	7,699.98
2 - Aggregate	0040511741	Jul-2009	01-Mar-2006	CT	80.00	240,000.00	239,930.45	01-Feb-2009	16	7.250%	25,192.62
2 - Aggregate	0088167846	Jun-2010	01-Jan-2006	NY	69.48	337,000.00	322,209.97	01-May-2009	13	6.250%	23,983.55
2 - Aggregate	0088425681	Mar-2010	01-Apr-2006	NY	89.05	42,300.00	41,012.42	01-May-2009	13	8.625%	4,282.56
2 - Aggregate	0088563002	Jul-2009	01-Mar-2006	OH	80.00	52,000.00	50,452.15	01-Jan-2009	17	7.375%	5,657.06
2 - Aggregate	0088696901	Mar-2010	01-Mar-2006	FL	80.00	110,400.00	108,706.34	01-Jul-2009	11	7.625%	8,667.30
2 - Aggregate	0088716642	Jun-2010	01-Apr-2006	NY	80.00	204,000.00	195,886.25	01-Nov-2009	7	7.250%	10,252.07
2 - Aggregate	0088799192	Oct-2009	01-Apr-2006	OH	75.71	53,000.00	52,867.95	01-May-2009	13	7.875%	5,039.12
2 - Aggregate	0088802020	Jul-2009	01-Mar-2006	OH	80.00	46,400.00	44,981.95	01-Feb-2009	16	7.375%	4,781.03
2 - Aggregate	0088802806	Jul-2009	01-Mar-2006	OH	80.00	59,200.00	57,043.18	01-Jan-2009	17	7.375%	6,397.47
2 - Aggregate	0088808134	Jul-2009	01-Apr-2006	FL	60.00	96,000.00	96,000.00	01-Sep-2008	21	7.750%	13,800.00
2 - Aggregate	0088812490	Dec-2009	01-Apr-2006	TX	79.93	121,500.00	116,883.98	01-Jul-2009	11	6.875%	8,341.83
2 - Aggregate	0088815998	Oct-2009	01-Apr-2006	NY	80.00	468,000.00	455,776.14	01-Jan-2009	17	7.875%	54,622.88
2 - Aggregate	0088818349	Mar-2010	01-Mar-2006	TX	90.00	41,400.00	40,089.30	01-Oct-2009	8	8.500%	2,747.73
2 - Aggregate	0088871116	Mar-2010	01-Apr-2006	NY	75.00	84,000.00	81,019.20	01-Aug-2009	10	7.375%	5,745.75
2 - Aggregate	0088887963	Mar-2010	01-Apr-2006	GA	80.00	184,000.00	184,000.00	01-Jul-2009	11	7.375%	14,202.50
2 - Aggregate	0088895099	Dec-2009	01-Apr-2006	FL	76.60	144,000.00	143,954.96	01-Jul-2009	11	7.500%	11,306.49
2 - Aggregate	0088895644	Nov-2009	01-Apr-2006	FL	74.09	81,500.00	81,353.07	01-Jun-2009	12	7.500%	6,881.14
2 - Aggregate	0088904891	Dec-2009	01-Apr-2006	ID	72.29	60,000.00	58,029.16	01-Jul-2009	11	7.625%	4,613.44
2 - Aggregate	0088916291	Apr-2010	01-Apr-2006	OR	29.41	500,000.00	479,656.95	01-Jun-2008	24	6.500%	64,029.27
2 - Aggregate	0088927173	Jun-2010	01-Apr-2006	NV	80.00	223,200.00	223,180.00	01-Oct-2009	8	7.375%	13,251.30

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Group	Loan Number	Month Loan Entered FC	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
2 - Aggregate	0088927678	Jun-2009	01-Apr-2006	NC	80.00	135,200.00	135,165.53	01-Jul-2008	23	7.625%	20,767.71
2 - Aggregate	0088944558	Apr-2010	01-Apr-2006	MO	80.00	239,200.00	229,079.21	01-Dec-2009	6	7.000%	10,279.57
2 - Aggregate	0088982673	Jun-2010	01-Apr-2006	AZ	80.00	112,000.00	111,966.24	01-Jan-2010	5	7.500%	4,735.22
2 - Aggregate	0202664488	Nov-2008	01-Mar-2006	NY	79.34	74,500.00	72,712.61	01-Jun-2008	24	7.375%	11,098.98
2 - Aggregate	0202691366	Nov-2008	01-Mar-2006	NY	80.00	120,400.00	117,526.72	01-Jun-2008	24	7.375%	17,939.69
2 - Aggregate	0202697272	Nov-2008	01-Mar-2006	NY	80.00	120,400.00	117,526.74	01-Jun-2008	24	7.375%	17,939.71
2 - Aggregate	0202745139	Dec-2009	01-Mar-2006	FL	80.00	263,200.00	297,936.36	01-Jul-2009	11	7.000%	21,463.54
2 - Aggregate	0202783932	Mar-2010	01-Apr-2006	FL	79.71	444,800.00	443,798.34	01-Oct-2009	8	7.125%	25,425.90
2 - Aggregate	0202797254	Apr-2010	01-Mar-2006	FL	95.00	407,630.00	452,108.84	01-Aug-2009	10	3.750%	15,691.43

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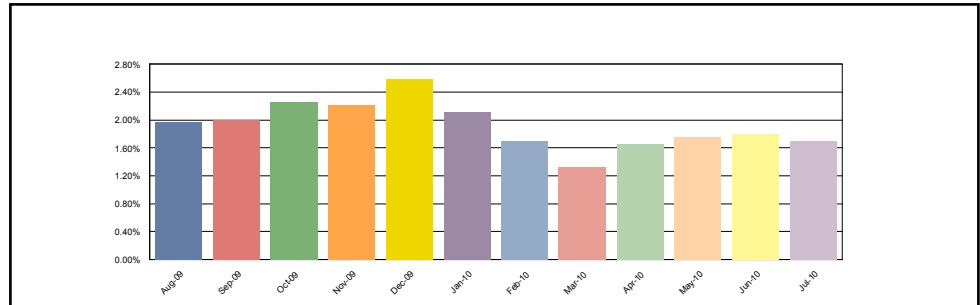
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Bankruptcy Detail - All Mortgage Loans in Bankruptcy during Current Period

Summary

New Bankruptcy Loans	
Loans in Bankruptcy	6
Original Principal Balance	1,367,500.00
Current Actual Balance	1,347,057.41
Current Bankruptcy Total	
Loans in Bankruptcy	26
Original Principal Balance	5,772,120.00
Current Actual Balance	5,609,150.81

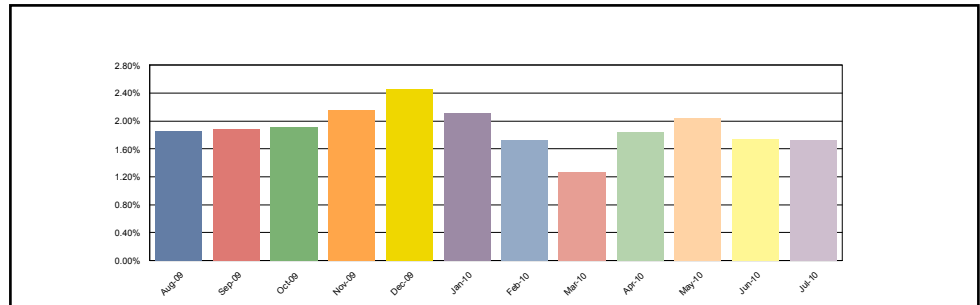
12 Month Bankruptcy History



1 - Aggregate

New Bankruptcy Loans	
Loans in Bankruptcy	6
Original Principal Balance	1,367,500.00
Current Actual Balance	1,347,057.41
Current Bankruptcy Total	
Loans in Bankruptcy	19
Original Principal Balance	4,307,970.00
Current Actual Balance	4,157,162.19

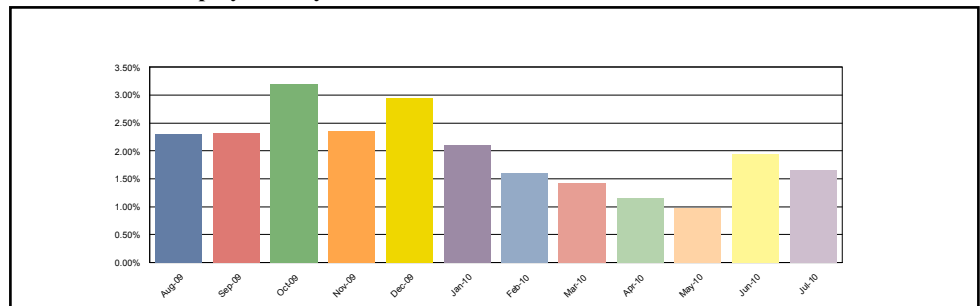
12 Month Bankruptcy History



2 - Aggregate

New Bankruptcy Loans	
Loans in Bankruptcy	0
Original Principal Balance	0.00
Current Actual Balance	0.00
Current Bankruptcy Total	
Loans in Bankruptcy	7
Original Principal Balance	1,464,150.00
Current Actual Balance	1,451,988.62

12 Month Bankruptcy History



Morgan Stanley Mortgage Loan Trust
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1 - Aggregate	0000071318	May-2009	01-Oct-2005	MI	75.00	330,000.00	309,889.64	01-Jan-2010	5	6.000%	10,365.21
1 - Aggregate	0001222753	May-2009	01-Dec-2005	IL	74.58	88,000.00	82,366.54	01-Jul-2010	(1)	6.375%	420.98
1 - Aggregate	0001235981	Jul-2010	01-Jan-2006	CA	72.73	400,000.00	380,809.45	01-Sep-2009	9	6.250%	20,837.51
1 - Aggregate	0001241944	Jul-2010	01-Jan-2006	CA	80.00	172,000.00	165,116.62	01-Mar-2009	15	6.375%	14,205.29
1 - Aggregate	0001243475	May-2010	01-Dec-2005	CA	36.64	85,000.00	66,061.94	01-Jun-2010	0	5.625%	593.56
1 - Aggregate	0001247244	Oct-2009	01-Jan-2006	CA	65.24	241,400.00	227,998.64	01-Mar-2010	3	6.375%	5,811.15
1 - Aggregate	0001260564	Jul-2010	01-Feb-2006	CA	67.78	305,000.00	305,000.00	01-Oct-2009	8	6.500%	15,885.40
1 - Aggregate	0001262953	Aug-2009	01-Apr-2006	CA	75.00	562,500.00	538,452.13	01-Jun-2009	12	6.000%	35,865.43
1 - Aggregate	0001268466	Nov-2009	01-Mar-2006	CO	80.00	142,400.00	142,357.86	01-Mar-2010	3	6.750%	3,855.50
1 - Aggregate	0001275924	Mar-2010	01-Mar-2006	CA	69.87	262,000.00	252,999.30	01-Jan-2009	17	6.625%	25,303.47
1 - Aggregate	0001281210	Apr-2010	01-Apr-2006	CA	50.42	300,000.00	292,822.77	01-Feb-2010	4	6.500%	9,142.80
1 - Aggregate	0001291760	Jun-2010	01-Apr-2006	ID	65.00	161,850.00	152,905.15	01-Jun-2010	0	6.250%	1,530.04
1 - Aggregate	0001292647	May-2010	01-Apr-2006	NY	80.00	321,600.00	321,594.33	01-Nov-2007	31	6.750%	57,485.01
1 - Aggregate	0001293838	Jul-2010	01-Apr-2006	CA	60.57	106,000.00	117,096.01	01-Jun-2010	0	4.000%	732.40
1 - Aggregate	0001293839	Jul-2010	01-Apr-2006	CA	70.00	133,000.00	133,000.00	01-Mar-2009	15	6.875%	12,482.59
1 - Aggregate	0001296218	Sep-2006	01-May-2006	CO	65.95	153,000.00	145,441.34	01-Apr-2010	2	6.500%	3,028.15
1 - Aggregate	0001296742	Jul-2010	01-May-2006	CA	76.91	251,500.00	246,035.33	01-Apr-2010	2	6.875%	5,431.84
1 - Aggregate	0001311195	Apr-2010	01-Jun-2006	CA	49.38	160,000.00	151,917.98	01-Jun-2010	0	6.750%	1,646.92
1 - Aggregate	0040420389	May-2010	01-Nov-2005	WA	80.00	132,720.00	125,297.16	01-Sep-2009	9	6.000%	6,568.03
2 - Aggregate	0000068539	Apr-2009	01-Aug-2005	MD	75.00	60,000.00	49,556.60	01-Jul-2009	11	7.250%	3,661.92
2 - Aggregate	0001287263	Jun-2010	01-Apr-2006	CA	75.00	393,750.00	393,750.00	01-May-2008	25	7.375%	63,123.03
2 - Aggregate	0001287286	Aug-2009	01-Apr-2006	CA	80.00	454,400.00	454,305.01	01-Jun-2009	12	7.437%	38,092.74
2 - Aggregate	0088123443	Mar-2009	01-Dec-2005	MS	80.00	32,000.00	30,483.13	01-Dec-2009	6	7.125%	1,393.12
2 - Aggregate	0088916499	Jun-2010	01-Apr-2006	AZ	80.00	200,000.00	199,899.00	01-May-2009	13	7.125%	17,178.75
2 - Aggregate	0088963384	Dec-2009	01-Apr-2006	OH	80.00	109,600.00	109,600.00	01-May-2010	1	8.125%	2,157.75
2 - Aggregate	0202762555	May-2010	01-Mar-2006	OR	80.00	214,400.00	214,394.88	01-Jul-2009	11	7.000%	15,677.61

Morgan Stanley Mortgage Loan Trust
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Realized Loss Detail Report - Loans with Losses during Current Period

Group	Inactive				Active				Totals			
	# Loans with Losses	Liquidated Actual Balance	Realized Loss/(Gain) Amount	Current Loss Percentage	# Loans with Losses	Ending Actual Balance	Realized Loss/(Gain) Amount	Current Loss Percentage	# Loans with Losses	Liquidated or Ending Actual Balance	Realized Loss/(Gain) Amount	Current Loss Percentage
1 - Aggregate	5	1,192,103.82	566,816.16	0.236 %	0	0.00	0.00	0.000 %	5	1,192,103.82	566,816.16	0.236 %
2 - Aggregate	5	800,612.09	360,776.62	0.414 %	0	0.00	0.00	0.000 %	5	800,612.09	360,776.62	0.414 %
Total	10	1,992,715.91	927,592.78	0.283 %	0	0.00	0.00	0.000 %	10	1,992,715.91	927,592.78	0.283 %

Realized Loss Loan Detail Report - Loans with Losses during Current Period

Group	Loan Number	Original Principal Balance	Current Note Rate	State	LTV at Origination	Original Term	Liquidated or Ending Actual Balance	Liquidation Effective Date	Realized Loss/(Gain)	Cumulative Realized Loss/(Gain)
1 - Aggregate	0001282655	348,000.00	6.500%	CA	80.00	360	329,577.32	05/04/2010	326.22	216,099.91
1 - Aggregate	0001285485	157,150.00	6.875%	IN	78.97	360	149,274.30	06/17/2010	87,732.30	87,732.30
1 - Aggregate	0001287026	188,800.00	6.500%	NV	80.00	360	178,580.72	06/04/2010	141,742.88	141,742.88
1 - Aggregate	0001297463	257,000.00	6.125%	NV	77.88	360	256,999.99	06/10/2010	161,140.34	161,140.34
1 - Aggregate	0040508407	284,000.00	6.875%	NV	75.73	360	277,671.49	06/02/2010	175,874.42	175,874.42
2 - Aggregate	0001263403	89,175.00	6.500%	ID	74.94	360	83,407.12	06/04/2010	36,707.73	36,707.73
2 - Aggregate	0001288260	212,000.00	6.500%	AZ	80.00	360	211,902.38	05/26/2010	103.70	186,926.12
2 - Aggregate	0001305454	207,000.00	6.875%	CA	75.27	360	196,645.28	06/28/2010	131,448.04	131,448.04
2 - Aggregate	0040513316	128,000.00	6.750%	IL	80.00	360	121,007.31	06/28/2010	43,972.55	43,972.55
2 - Aggregate	0088912365	187,650.00	7.250%	FL	79.99	360	187,650.00	06/30/2010	148,544.60	148,544.60

Realized Loss/(Gain) value may include Interest Loss, Principal Loss, and Expense amounts.

* This data is currently not provided for reporting.

** The current loss for this loan is associated with a modification; for further detail please see the Modification section.

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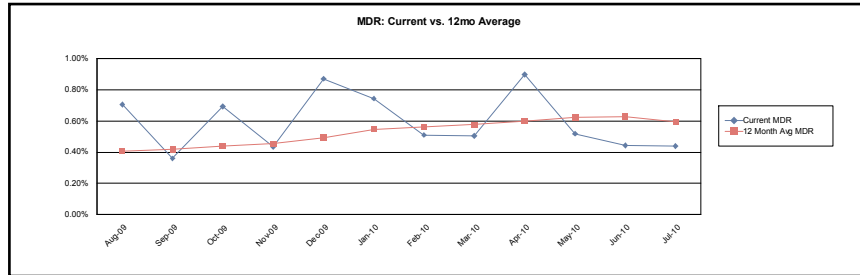
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Realized Loss Report - Collateral

Summary

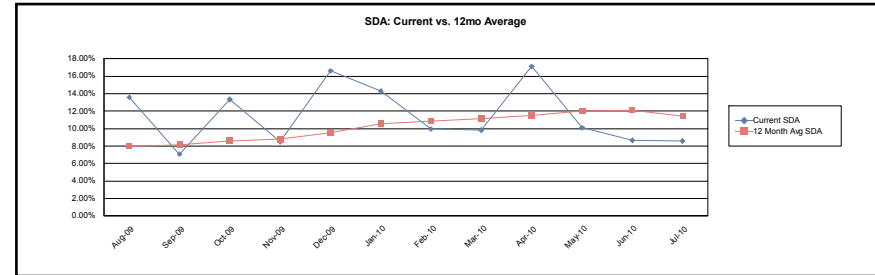
MDR

Current Month 0.440%
3 Month Average 0.468%
12 Month Average 0.594%



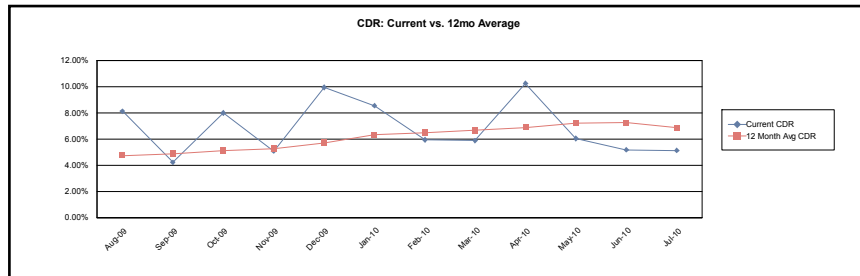
SDA

Current Month 8.587%
3 Month Average 9.118%
12 Month Average 11.471%



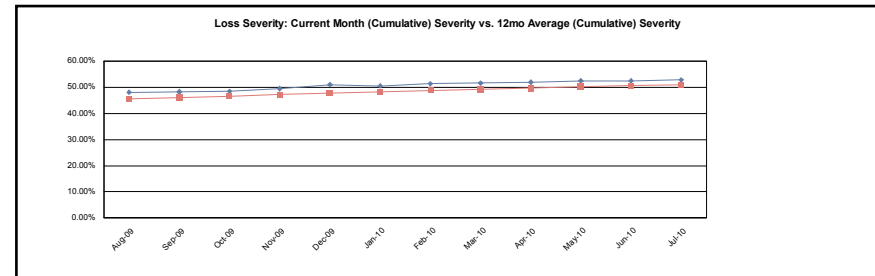
CDR

Current Month 5.152%
3 Month Average 5.471%
12 Month Average 6.883%



Loss Severity

Current Month (Cumulative) 52.792%
3 Month Average (Cumulative) 52.569%
12 Month Average (Cumulative) 50.678%



**Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Certificates
Series 2006-7**

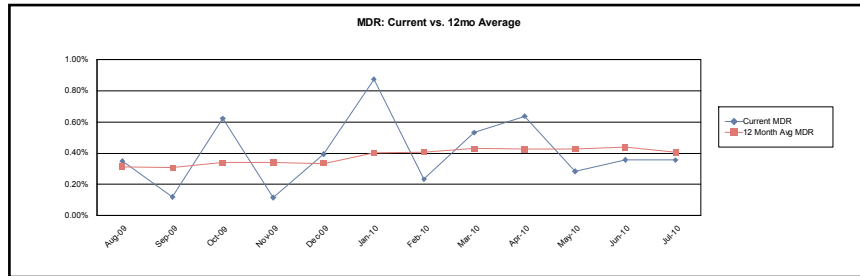
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Realized Loss Report - Collateral

1 - Aggregate

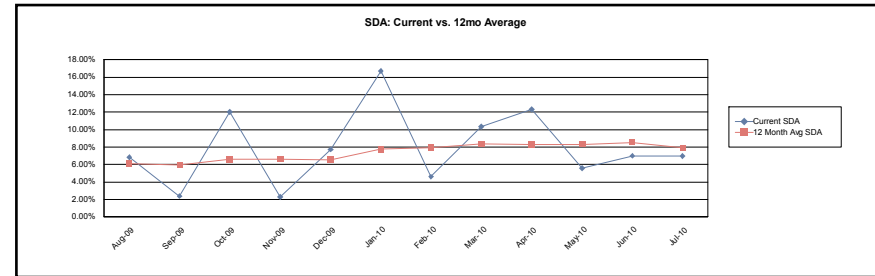
MDR

Current Month 0.356%
3 Month Average 0.332%
12 Month Average 0.407%



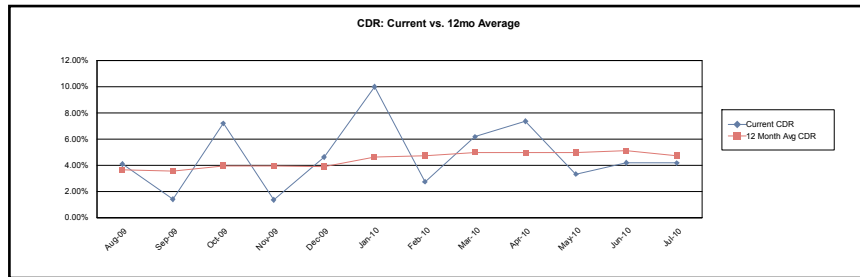
SDA

Current Month 6.984%
3 Month Average 6.527%
12 Month Average 7.904%



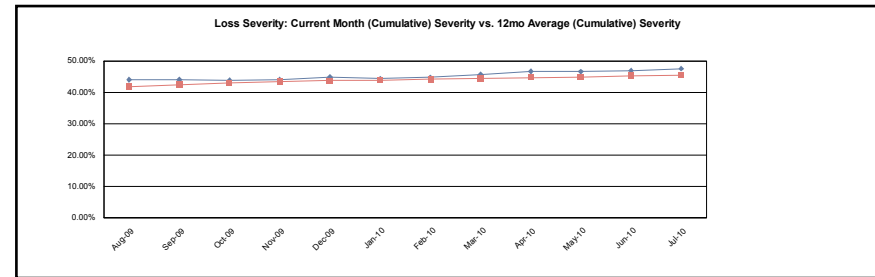
CDR

Current Month 4.190%
3 Month Average 3.916%
12 Month Average 4.743%



Loss Severity

Current Month (Cumulative) 47.581%
3 Month Average (Cumulative) 47.064%
12 Month Average (Cumulative) 45.309%



**Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Certificates
Series 2006-7**

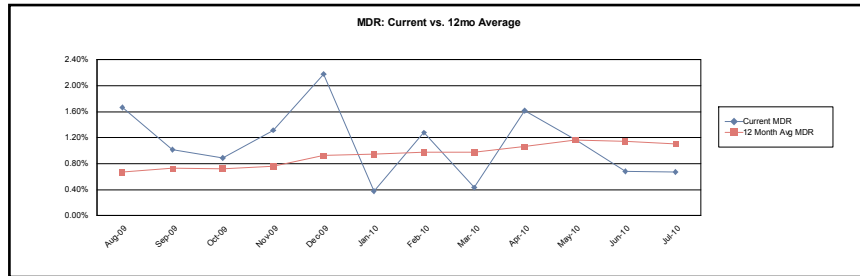
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Realized Loss Report - Collateral

2 - Aggregate

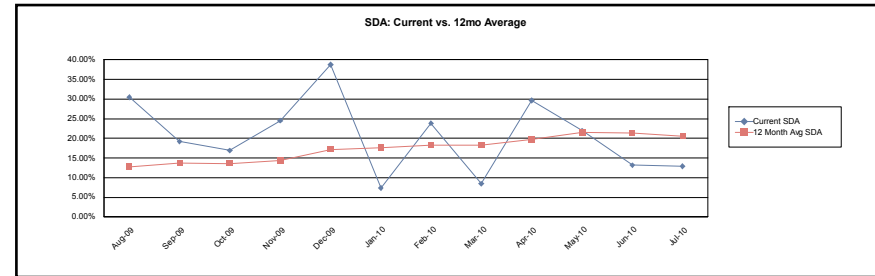
MDR

Current Month	0.671%
3 Month Average	0.841%
12 Month Average	1.108%



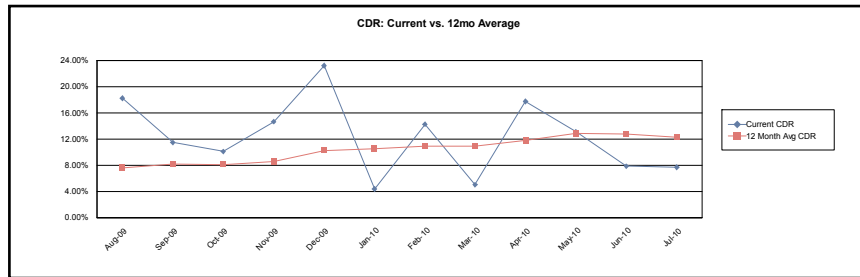
SDA

Current Month	12.931%
3 Month Average	16.011%
12 Month Average	20.589%



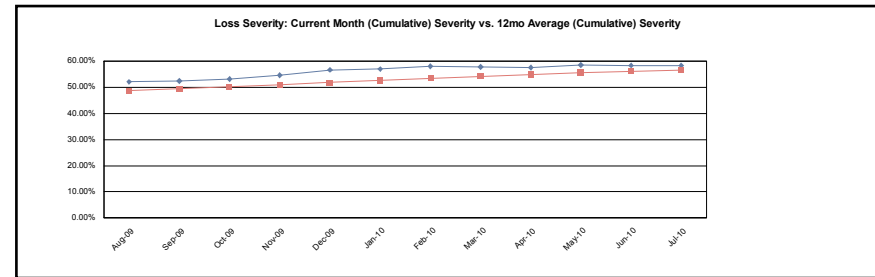
CDR

Current Month	7.759%
3 Month Average	9.607%
12 Month Average	12.353%



Loss Severity

Current Month (Cumulative)	58.357%
3 Month Average (Cumulative)	58.391%
12 Month Average (Cumulative)	56.181%



Calculation Methodology:

Monthly Default Rate (MDR): $\text{Sum}(\text{Beg Scheduled Balance of Liquidated Loans}) / \text{Sum}(\text{Beg Scheduled Balance})$.

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

SDA Standard Default Assumption: If $\text{WAS} \leq 30$ then $\text{CDR} / (\text{WAS} * 0.02)$ else if $30 < \text{WAS} \leq 60$ then $\text{CDR} / 0.6$ else if $60 < \text{WAS} \leq 120$ then $\text{CDR} / (0.6 - ((\text{WAS} - 60) * 0.0095))$ else if $\text{WAS} > 120$ then $\text{CDR} / 0.03$

Cumulative Loss Severity: $\text{Sum}(\text{All Realized Losses}) / \text{Sum}(\text{Actual Liquidated Balance for loans that have experienced a loss})$. 3 Month Average and 12 Month Average will not have values until the 3rd and 12th month respectively.

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Prepayment Detail - Prepayments during Current Period

Summary													
	Loans Paid in Full			Repurchased Loans			Substitution Loans			Liquidated Loans			Curtailments
	Count	Original Principal Balance	Current Scheduled Balance	Count	Original Principal Balance	Current Scheduled Balance	Count	Original Principal Balance	Current Scheduled Balance	Count	Original Principal Balance	Current Scheduled Balance	Curtailment Amount
1 - Aggregate	6	889,650.00	791,370.59	0	0.00	0.00	0	0.00	0.00	4	886,950.00	862,751.31	(245,878.98)
2 - Aggregate	1	77,000.00	62,593.64	0	0.00	0.00	0	0.00	0.00	4	611,825.00	589,201.58	(70,283.03)
Total	7	966,650.00	853,964.23	0	0.00	0.00	0	0.00	0.00	8	1,498,775.00	1,451,952.89	(316,162.01)

Prepayment Loan Detail - Prepayments during Current Period

Group	Loan Number	State	LTV at Origination	First Payment Date	Original Principal Balance	Prepayment Amount	PIF Type	Months Delinquent	Current Loan Rate	Original Term	Seasoning
1 - Aggregate	0001172819	MS	100.00	01-Sep-2005	146,900.00	94,822.38	Loan Paid in Full	0	5.750%	180	58
1 - Aggregate	0001285485	IN	78.97	01-May-2006	157,150.00	149,274.30	Liquidation	18	6.875%	360	50
1 - Aggregate	0001287026	NV	80.00	01-Apr-2006	188,800.00	178,580.72	Liquidation	15	6.500%	360	51
1 - Aggregate	0001297463	NV	77.88	01-May-2006	257,000.00	256,999.99	Liquidation	11	6.125%	360	50
1 - Aggregate	0040431942	TX	80.00	01-Dec-2005	188,000.00	188,000.00	Loan Paid in Full	0	6.250%	360	55
1 - Aggregate	0040461186	WI	85.00	01-Jan-2006	153,850.00	144,749.06	Loan Paid in Full	0	6.625%	360	54
1 - Aggregate	0040508407	NV	75.73	01-Mar-2006	284,000.00	277,671.49	Liquidation	15	6.875%	360	52
1 - Aggregate	0040523795	MO	65.00	01-Mar-2006	95,900.00	92,089.98	Loan Paid in Full	0	6.375%	360	52
1 - Aggregate	2390521284	NY	43.24	01-Aug-2005	80,000.00	58,652.39	Loan Paid in Full	0	5.875%	180	59
1 - Aggregate	2390527952	NY	42.86	01-Feb-2006	225,000.00	211,442.86	Loan Paid in Full	0	6.125%	360	53
2 - Aggregate	0001241973	AR	61.60	01-Jan-2006	77,000.00	62,275.08	Loan Paid in Full	3	8.000%	180	54
2 - Aggregate	0001263403	ID	74.94	01-Feb-2006	89,175.00	83,407.12	Liquidation	16	6.500%	360	53
2 - Aggregate	0001305454	CA	75.27	01-May-2006	207,000.00	196,645.28	Liquidation	15	6.875%	360	50
2 - Aggregate	0040513316	IL	80.00	01-Mar-2006	128,000.00	121,007.31	Liquidation	18	6.750%	360	52
2 - Aggregate	0088912365	FL	79.99	01-Mar-2006	187,650.00	187,650.00	Liquidation	22	7.250%	360	52

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Prepayment Penalty Detail - Prepayment Penalty Paid during Current Period

Summary	Loan Count	Prior Balance	Prepayment Penalty Amount	Prepayment Penalty Waived
1 - Aggregate	0	0.00	0.00	0.00
2 - Aggregate	0	0.00	0.00	0.00
Total	0	0.00	0.00	0.00

Prepayment Penalty Loan Detail - Prepayment Penalty Paid during Current Period

Group	Loan Number	Paid In Full Date	Prior Balance	Prepayment Penalty Amount	Prepayment Penalty Waived
No Prepayment Penalties this Period					

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Prepayment Rates

Summary

SMM

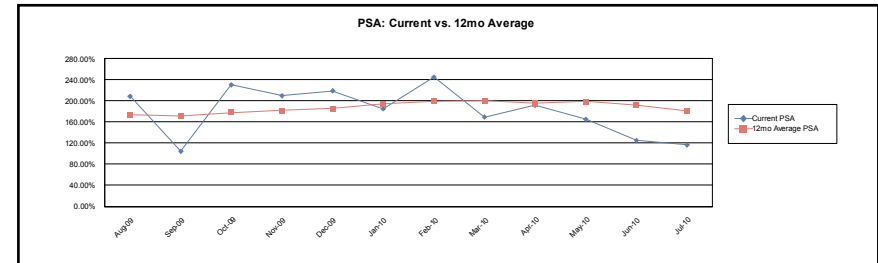
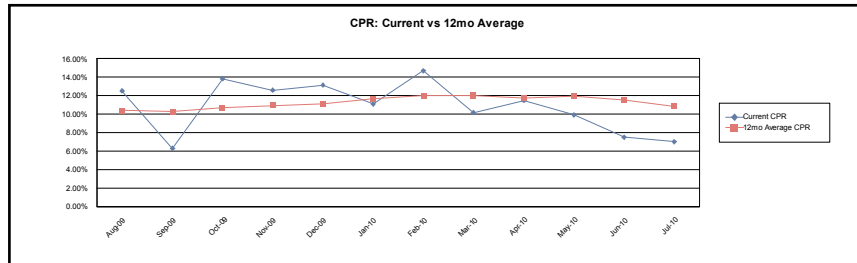
Current Month 0.603%
3 Month Average 0.705%
12 Month Average 1.131%

CPR

Current Month 6.997%
3 Month Average 8.129%
12 Month Average 10.839%

PSA

Current Month 116.614%
3 Month Average 135.487%
12 Month Average 180.650%



1 - Aggregate

SMM

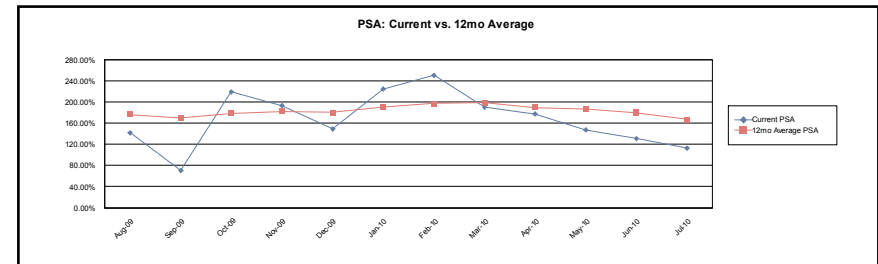
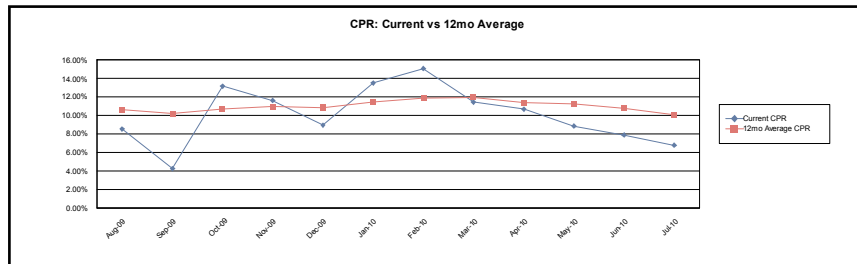
Current Month 0.581%
3 Month Average 0.676%
12 Month Average 1.051%

CPR

Current Month 6.756%
3 Month Average 7.813%
12 Month Average 10.045%

PSA

Current Month 112.606%
3 Month Average 130.220%
12 Month Average 167.422%



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Prepayment Rates

2 - Aggregate

SMM

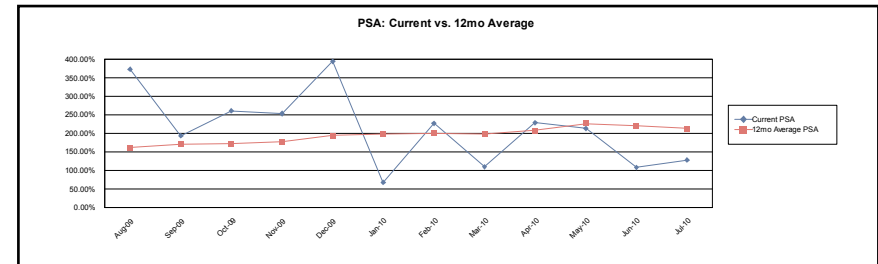
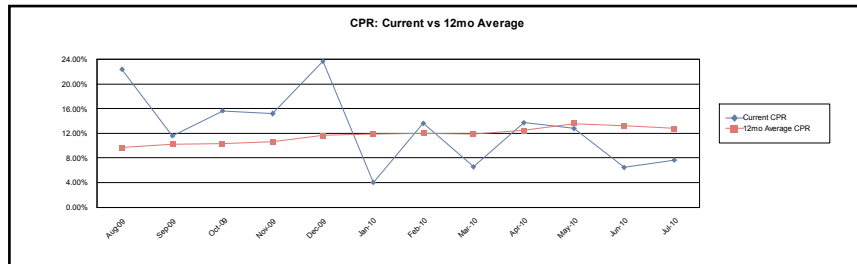
Current Month	0.662%
3 Month Average	0.784%
12 Month Average	1.346%

CPR

Current Month	7.657%
3 Month Average	8.975%
12 Month Average	12.780%

PSA

Current Month	127.613%
3 Month Average	149.582%
12 Month Average	213.008%



Calculation Methodology:

Single Month Mortality (SMM): (Partial and full prepayments + Repurchases) / (Beginning Scheduled Balance - Scheduled Principal)

Conditional PrePayment Rate (CPR): $1 - ((1 - SMM)^{12})$

PSA Standard Prepayment Model: $100 * CPR / (0.2 * \text{MIN}(30, \text{WAS}))$

Weighted Average Seasoning (WAS): $\text{sum}((\text{Original Term} - \text{Remaining Term}) * (\text{Current Scheduled Balance} / \text{Deal Scheduled Principal Balance}))$

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Modification Summary

	Loan Count (Numerator)	Loan Count (Denominator)	Loan Count %	Current Scheduled Balance (Numerator)	Current Scheduled Balance (Denominator)	Current Scheduled Balance %
Number of loans modified within the past 12 months that are currently delinquent (against the total number of loans delinquent within the deal)	14	355	3.944%	5,491,727.42	96,587,362.15	5.686%
Number of modified loans that have passed the loan modification performance test (against the total number of modified loans)	66	92	71.739%	22,647,090.33	32,287,310.01	70.142%
Number of loans modified in the current cycle (against the number of loans within the deal)	18	1,332	1.351%	6,109,900.35	327,742,184.13	1.864%
Number of modified loans (against the total number of loans within the deal)	92	1,332	6.907%	32,287,310.01	327,742,184.13	9.851%
Number of loans modified within the last 12 months (against the total number of modified loans within the deal)	73	92	79.348%	25,712,912.56	32,287,310.01	79.638%
Number of loans modified within the last 12 months (against the total number of loans within the deal)	73	1,332	5.480%	25,712,912.56	327,742,184.13	7.845%
Number of modified loans that are not currently delinquent after the modification (against the number of modified loans within the deal)	66	92	71.739%	22,647,090.33	32,287,310.01	70.142%
Number of loans modified in the current cycle that are not currently delinquent (against the number of loans modified in the current cycle)	17	18	94.444%	5,689,672.46	6,109,900.35	93.122%
Number of loans modified in the current cycle that are currently delinquent (against the number of loans modified in the current cycle)	1	18	5.556%	420,227.89	6,109,900.35	6.878%
Number of modified loans that were not delinquent at the time of the modification (against the number of loans modified within the deal)	4	92	4.348%	1,001,760.90	32,287,310.01	3.103%
Number of modified loans that were delinquent at the time of the modification (against the total number of loans modified within the deal)	88	92	95.652%	31,285,549.11	32,287,310.01	96.897%

Delinquencies are classified based on the logic set forth in the governing documents.

If a loan is modified in the first month of the security it is assumed the loan is delinquent.

This summary excludes inactive loans.

Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Certificates
Series 2006-7

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Modification Detail

Modification Detail Summary												
Groups	Current						Cumulative					
	Loan Count	Original Principal Balance	Current Scheduled Balance	Capitalized Amount	Capitalized Reimbursement Amount	Total Forgiveness	Loan Count	Original Principal Balance	Current Scheduled Balance	Capitalized Amount	Capitalized Reimbursement Amount	Total Forgiveness
1 - Aggregate	15	4,777,200.00	4,892,792.67	230,980.55	(242,944.27)	0.00	63	20,820,495.00	20,009,149.85	621,931.71	(736,615.50)	7,761.81
2 - Aggregate	3	1,173,850.00	1,217,107.68	73,379.07	(79,267.73)	0.00	30	11,358,530.00	12,278,160.16	899,850.16	(1,109,946.96)	0.00
Total	18	5,951,050.00	6,109,900.35	304,359.62	(322,212.00)	0.00	93	32,179,025.00	32,287,310.01	1,521,781.87	(1,846,562.46)	7,761.81

Current Month Modification Detail															
Loan Number/ Original Balance	Mod Appr Date/Mod Effective Date	Total Capitalized Amount	Total Capitalized Reimb. Amount	Total Forgiveness	No of Times Loan Modified		No of Months Delinq.	Loan Status	Next Due Date	Interest Rate	Payment Amount	Maturity Date	Balloon Amount	Balloon Date	Scheduled Balance
1 - Aggregate															
0001227211	07/13/2010					Pre Mod	11	No Action	07/01/2009	6.250	1,095.98	12/01/2035	*	*	165,902.44
178,000.00	07/01/2010	13,359.57	(16,093.86)	*	1	Post Mod	(1)	No Action	08/01/2010	5.000	1,053.22	12/01/2035	*	*	181,634.34
0001228120	07/13/2010					Pre Mod	7	No Action	11/01/2009	6.375	1,091.77	12/01/2035	*	*	160,661.12
175,000.00	07/01/2010	7,524.22	(9,341.72)	*	1	Post Mod	(2)	No Action	09/01/2010	3.250	818.14	12/01/2035	*	*	169,619.82
0001248050	07/13/2010					Pre Mod	3	No Action	03/01/2010	5.999	2,169.67	12/01/2035	*	*	434,006.00
435,500.00	07/01/2010	9,385.13	(9,406.63)	*	1	Post Mod	(1)	No Action	08/01/2010	2.750	1,631.36	12/01/2045	*	*	442,775.87
0001256845	07/13/2010					Pre Mod	15	No Action	03/01/2009	6.500	1,820.00	02/01/2036	*	*	335,997.59
336,000.00	07/01/2010	28,100.22	(28,193.89)	*	1	Post Mod	0	No Action	07/01/2010	4.000	1,892.83	02/01/2036	*	*	363,418.64
0001257660	07/14/2010					Pre Mod	8	Foreclosure	10/01/2009	6.750	947.26	02/01/2036	*	*	168,402.00
169,000.00	07/01/2010	15,449.04	(15,511.80)	*	1	Post Mod	0	No Action	07/01/2010	4.875	883.80	10/01/2048	*	*	183,714.13
0001260562	07/12/2010					Pre Mod	0	No Action	06/01/2010	6.500	1,934.14	01/01/2036	*	*	357,072.06
360,000.00	07/01/2010	1,934.14	0.00	*	1	Post Mod	(1)	No Action	08/01/2010	4.250	1,766.09	06/01/2040	*	*	358,477.68
0001263387	07/13/2010					Pre Mod	17	No Action	01/01/2009	6.375	2,347.62	01/01/2036	*	*	354,886.56
376,300.00	07/01/2010	40,723.44	(48,720.14)	*	1	Post Mod	0	No Action	07/01/2010	2.000	1,343.37	03/01/2045	*	*	402,854.81
0001272673	07/13/2010					Pre Mod	9	No Action	09/01/2009	6.625	1,824.76	02/01/2036	*	02/01/2036	299,189.80
307,000.00	07/01/2010	22,523.31	(24,302.60)	*	1	Post Mod	(1)	No Action	08/01/2010	5.000	1,865.91	02/01/2036	*	02/01/2036	322,873.11
0001280300	07/13/2010					Pre Mod	0	No Action	06/01/2010	6.250	2,057.81	03/01/2021	*	*	183,432.80
240,000.00	07/01/2010	1,244.20	(2,350.41)	*	1	Post Mod	0	No Action	07/01/2010	4.875	1,457.02	06/01/2025	*	*	185,071.39
0001280368	07/13/2010					Pre Mod	19	No Action	11/01/2008	6.750	2,214.00	03/01/2036	*	*	393,600.00
393,600.00	07/01/2010	52,256.32	(52,479.50)	*	1	Post Mod	0	No Action	07/01/2010	5.125	2,601.23	03/01/2036	*	*	445,159.27
0001282760	07/13/2010					Pre Mod	5	No Action	01/01/2010	6.250	1,458.33	03/01/2036	*	*	280,000.00
280,000.00	07/01/2010	9,040.00	(9,070.14)	*	1	Post Mod	0	No Action	07/01/2010	4.000	1,379.92	06/01/2040	*	*	288,623.55

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Current Month Modification Detail															
Loan Number/ Original Balance	Mod Appr Date/Mod Effective Date	Total Capitalized Amount	Total Capitalized Reimb. Amount	Total Forgiveness	No of Times Loan Modified		No of Months Delinq.	Loan Status	Next Due Date	Interest Rate	Payment Amount	Maturity Date	Balloon Amount	Balloon Date	Scheduled Balance
1 - Aggregate															
0001293271	07/13/2010					Pre Mod	2	No Action	04/01/2010	6.625	2,142.08	04/01/2036	*	*	388,000.00
388,000.00	07/01/2010	5,730.92	(3,671.30)	*	1	Post Mod	(1)	No Action	08/01/2010	4.875	1,938.68	04/01/2046	*	*	391,308.87
0001295080	07/13/2010					Pre Mod	4	No Action	02/01/2010	6.125	2,082.50	04/01/2036	*	*	407,979.95
408,000.00	07/01/2010	8,925.20	(8,954.95)	*	1	Post Mod	0	No Action	07/01/2010	4.000	2,159.34	04/01/2036	*	*	416,135.49
0001295082	07/13/2010					Pre Mod	5	No Action	01/01/2010	6.125	1,617.00	04/01/2036	*	*	316,800.00
316,800.00	07/01/2010	8,563.40	(8,599.97)	*	1	Post Mod	0	No Action	07/01/2010	5.125	1,895.30	04/01/2036	*	*	324,857.67
0001298669	07/13/2010					Pre Mod	2	No Action	04/01/2010	6.500	2,222.97	04/01/2036	*	*	410,395.37
414,000.00	07/01/2010	6,221.44	(6,247.36)	*	1	Post Mod	0	No Action	07/01/2010	5.000	2,084.68	04/01/2046	*	*	416,268.03
2 - Aggregate															
0001268799	07/13/2010					Pre Mod	6	No Action	12/01/2009	8.375	2,791.67	02/01/2036	*	*	399,860.42
400,000.00	07/01/2010	25,033.79	(25,135.49)	*	1	Post Mod	0	No Action	07/01/2010	4.875	2,420.51	02/01/2036	*	*	424,199.83
0001287274	07/13/2010					Pre Mod	13	No Action	05/01/2009	7.875	2,486.99	03/01/2036	*	*	328,756.75
343,000.00	07/01/2010	40,135.79	(44,710.70)	*	1	Post Mod	0	No Action	07/01/2010	4.875	2,123.06	03/01/2036	*	*	372,679.96
0088862487	07/15/2010					Pre Mod	5	No Action	01/01/2010	7.500	3,078.15	03/01/2036	*	*	411,313.79
430,850.00	11/01/2009	8,209.49	(9,421.54)	*	1	Post Mod	1	No Action	06/01/2010	7.500	3,078.15	03/01/2036	*	*	420,227.89

All Pre Mod values are from the cycle directly preceding the modification effective date, except for a modification with a prior effective date which will come from the cycle directly preceding the modification approval date.

Total Capitalized Reimbursement Amount is a projected value based upon the adjusted principal at the time of modification.

* This data is currently not provided for reporting.

Historical Modification Detail															
Loan Number/ Original Balance	Mod Appr Date/Mod Effective Date	Total Capitalized Amount	Total Capitalized Reimb. Amount	Total Forgiveness	No of Times Loan Modified		No of Months Delinq.	Loan Status	Next Due Date	Interest Rate	Payment Amount	Maturity Date	Balloon Amount	Balloon Date	Scheduled Balance
1 - Aggregate															
0001206793	12/11/2009					Pre Mod	5	Foreclosure	06/01/2009	6.375	1,577.67	10/01/2035	*	*	296,973.00
297,500.00	12/01/2009	*	(9,608.52)	*	1	Post Mod	0	No Action	12/01/2009	3.600	919.74	10/01/2035	*	*	306,581.52
						Current Values	0	No Action	07/01/2010	3.600	919.74	10/01/2035	N/A	N/A	306,581.52
0001208373	08/14/2009					Pre Mod	10	No Action	09/01/2008	6.250	1,880.38	10/01/2035	*	*	290,636.36
305,396.00	08/01/2009	*	(29,319.08)	*	1	Post Mod	0	No Action	08/01/2009	5.000	1,716.94	07/01/2039	*	*	319,449.48
						Current Values	5	No Action	02/01/2010	5.000	1,716.94	07/01/2039	N/A	N/A	315,115.03
0001216560	08/14/2009					Pre Mod	2	No Action	05/01/2009	6.375	1,996.38	10/01/2035	*	*	304,947.26
319,999.00	08/01/2009	*	(7,027.97)	*		Post Mod	0	No Action	08/01/2009	5.875	1,944.80	10/01/2035	*	*	311,523.40
0001216560	06/14/2010					Pre Mod	4	No Action	01/01/2010	5.875	1,944.80	10/01/2035	*	*	307,671.89
319,999.00	05/01/2010	4,144.67	(5,487.74)	*		Post Mod	(1)	No Action	07/01/2010	3.750	1,765.69	12/01/2031	*	*	312,355.41
					2	Current Values	0	No Action	07/01/2010	3.750	1,765.69	12/01/2031	N/A	N/A	311,565.83

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Historical Modification Detail															
Loan Number/ Original Balance	Mod Appr Date/Mod Effective Date	Total Capitalized Amount	Total Capitalized Reimb. Amount	Total Forgiveness	No of Times Loan Modified		No of Months Delinq.	Loan Status	Next Due Date	Interest Rate	Payment Amount	Maturity Date	Balloon Amount	Balloon Date	Scheduled Balance
I - Aggregate															
0001233499	01/12/2009					Pre Mod	9	No Action	03/01/2008	6.500	1,729.97	02/01/2036	*	*	264,441.39
273,700.00	12/01/2008	*	(18,551.71)	*		Post Mod	1	No Action	12/01/2008	6.500	1,850.34	02/01/2036	*	*	282,575.15
					1	Current Values	14	No Action	05/01/2009	6.500	1,850.34	02/01/2036	N/A	N/A	276,547.31
0001237606	07/14/2009					Pre Mod	2	No Action	04/01/2009	6.125	1,850.17	01/01/2036	*	*	290,934.30
304,500.00	07/01/2009	*	(4,418.46)	*		Post Mod	(1)	No Action	08/01/2009	4.125	1,525.84	01/01/2036	*	*	294,827.01
					1	Current Values	6	Foreclosure	01/01/2010	4.125	1,525.84	01/01/2036	N/A	N/A	288,559.82
0001241670	12/11/2009					Pre Mod	(1)	No Action	12/01/2009	6.375	1,172.88	01/01/2036	*	*	178,953.53
188,000.00	12/01/2009	*	(2.31)	*		Post Mod	0	Loss Mitigation	12/01/2009	4.500	970.80	01/01/2036	*	*	178,656.12
					1	Current Values	0	Loss Mitigation	07/01/2010	4.500	970.80	01/01/2036	N/A	N/A	176,526.40
0001247395	02/15/2010					Pre Mod	5	Loss Mitigation	08/01/2009	6.125	2,187.40	01/01/2036	*	*	340,992.92
360,000.00	02/01/2010	7,976.75	42.17	0.00		Post Mod	0	No Action	02/01/2010	4.750	1,964.51	01/01/2036	*	*	351,031.17
					1	Current Values	0	Loss Mitigation	07/01/2010	4.750	1,964.51	01/01/2036	N/A	N/A	348,133.26
0001248516	02/15/2010					Pre Mod	10	No Action	03/01/2009	6.500	2,060.54	12/01/2035	*	*	309,512.37
326,000.00	02/01/2010	23,462.33	1.23	0.00		Post Mod	(1)	No Action	03/01/2010	4.000	1,723.83	06/01/2036	*	*	335,957.49
					1	Current Values	0	No Action	07/01/2010	4.000	1,723.83	06/01/2036	N/A	N/A	332,917.44
0001250600	03/11/2010					Pre Mod	2	No Action	12/01/2009	5.875	1,732.02	09/01/2035	*	*	274,428.79
292,800.00	03/01/2010	2,537.22	5.89	0.00		Post Mod	(1)	No Action	04/01/2010	2.000	547.27	02/01/2050	*	*	276,361.07
					1	Current Values	(1)	No Action	08/01/2010	2.000	547.27	02/01/2050	N/A	N/A	275,362.57
0001255280	09/16/2009					Pre Mod	11	Loss Mitigation	09/01/2008	6.500	1,226.21	01/01/2036	*	*	185,354.83
194,000.00	08/01/2009	*	(13,621.95)	*		Post Mod	2	Loss Mitigation	07/01/2009	4.750	1,102.56	01/01/2036	*	*	198,607.92
					1	Current Values	6	No Action	01/01/2010	4.750	1,102.56	01/01/2036	N/A	N/A	195,386.92
0001262963	04/12/2010					Pre Mod	2	No Action	01/01/2010	6.375	1,511.83	02/01/2036	*	*	284,579.69
285,000.00	04/01/2010	3,913.89	(2,741.51)	0.00		Post Mod	0	No Action	04/01/2010	4.200	1,410.78	03/01/2040	*	*	286,906.45
					1	Current Values	0	No Action	07/01/2010	4.200	1,410.78	03/01/2040	N/A	N/A	286,880.93
0001263470	08/14/2009					Pre Mod	1	No Action	06/01/2009	6.375	2,167.50	03/01/2036	*	*	408,000.00
408,000.00	08/01/2009	*	(4,824.23)	*		Post Mod	0	No Action	08/01/2009	4.750	2,153.39	07/01/2039	*	*	412,285.84
					1	Current Values	0	No Action	07/01/2010	4.750	2,153.39	07/01/2039	N/A	N/A	406,435.27
0001266342	06/14/2010					Pre Mod	15	No Action	02/01/2009	6.750	1,871.21	03/01/2036	*	*	274,203.74
288,500.00	05/01/2010	27,364.01	(31,699.66)	*		Post Mod	(1)	No Action	07/01/2010	2.000	1,245.82	09/01/2036	*	*	305,114.59
					1	Current Values	(1)	No Action	08/01/2010	2.000	1,245.82	09/01/2036	N/A	N/A	304,377.29
0001269840	01/14/2010					Pre Mod	2	No Action	10/01/2009	6.750	3,113.27	02/01/2036	*	*	458,372.48
480,000.00	01/01/2010	*	0.00	7,761.81		Post Mod	(1)	No Action	02/01/2010	2.000	1,392.87	12/01/2049	*	*	459,333.10
					1	Current Values	0	No Action	07/01/2010	2.000	1,392.87	12/01/2049	N/A	N/A	455,553.49
0001270834	07/14/2009					Pre Mod	1	No Action	05/01/2009	6.625	2,612.47	02/01/2036	*	*	391,465.46
408,000.00	07/01/2009	*	(3,589.82)	*		Post Mod	0	No Action	07/01/2009	5.250	2,313.96	02/01/2036	*	*	394,453.98
					1	Current Values	0	No Action	07/01/2010	5.250	2,313.96	02/01/2036	N/A	N/A	387,222.95

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Historical Modification Detail															
Loan Number/ Original Balance	Mod Appr Date/Mod Effective Date	Total Capitalized Amount	Total Capitalized Reimb. Amount	Total Forgiveness	No of Times Loan Modified		No of Months Delinq.	Loan Status	Next Due Date	Interest Rate	Payment Amount	Maturity Date	Balloon Amount	Balloon Date	Scheduled Balance
I - Aggregate															
0001272669	09/14/2007					Pre Mod	*	*	*	*	*	*	*	*	*
550,000.00	09/01/2007	*	(39,035.67)	*		Post Mod	0	No Action	09/01/2007	6.125	5,030.67	*	*	*	553,500.96
					1	Current Values	0	No Action	07/01/2010	6.125	5,030.67	03/01/2021	N/A	N/A	470,815.03
0001280272	05/12/2010					Pre Mod	4	No Action	12/01/2009	6.750	679.50	03/01/2036	*	*	120,800.00
120,800.00	05/01/2010	3,230.91	(3,241.68)	*		Post Mod	0	No Action	05/01/2010	4.000	592.14	04/01/2040	*	*	123,852.21
					1	Current Values	0	No Action	07/01/2010	4.000	592.14	04/01/2040	N/A	N/A	123,493.01
0001280326	05/13/2009					Pre Mod	4	Loss Mitigation	12/01/2008	6.500	1,327.08	02/01/2036	*	*	245,000.00
245,000.00	05/01/2009	*	(7,090.73)	*		Post Mod	0	Loss Mitigation	05/01/2009	5.000	1,423.38	02/01/2036	*	*	251,688.18
					1	Current Values	9	Foreclosure	10/01/2009	5.000	1,423.38	02/01/2036	N/A	N/A	246,298.22
0001282227	06/15/2009					Pre Mod	1	No Action	04/01/2009	6.750	3,061.38	03/01/2036	*	*	454,183.97
472,000.00	06/01/2009	*	(6,095.21)	*		Post Mod	(1)	No Action	07/01/2009	4.750	2,445.39	03/01/2038	*	*	459,631.60
					1	Current Values	0	No Action	07/01/2010	4.750	2,445.39	03/01/2038	N/A	N/A	450,624.83
0001282656	06/10/2010					Pre Mod	3	No Action	02/01/2010	6.375	1,322.60	03/01/2036	*	*	200,689.44
212,000.00	06/01/2010	5,424.70	0.00	*		Post Mod	(1)	No Action	07/01/2010	4.875	1,096.13	05/01/2040	*	*	206,871.72
					1	Current Values	0	No Action	07/01/2010	4.875	1,096.13	05/01/2040	N/A	N/A	206,616.01
0001284198	08/14/2009					Pre Mod	7	No Action	12/01/2008	6.625	1,689.51	03/01/2036	*	*	306,024.72
309,500.00	08/01/2009	*	(13,613.44)	*		Post Mod	(1)	No Action	09/01/2009	4.750	1,763.37	03/01/2036	*	*	319,086.14
					1	Current Values	(1)	No Action	08/01/2010	4.750	1,763.37	03/01/2036	N/A	N/A	313,304.38
0001290256	12/11/2009					Pre Mod	1	No Action	10/01/2009	6.125	1,652.70	04/01/2036	*	*	259,324.22
272,000.00	12/01/2009	*	(3,660.61)	*		Post Mod	(1)	No Action	01/01/2010	4.750	1,457.56	04/01/2036	*	*	262,553.76
					1	Current Values	0	No Action	07/01/2010	4.750	1,457.56	04/01/2036	N/A	N/A	259,590.77
0001293253	06/12/2008					Pre Mod	*	*	*	*	*	*	*	*	*
320,000.00	06/01/2008	*	(5,473.76)	*		Post Mod	0	No Action	06/01/2008	6.625	2,137.51	*	*	*	325,273.76
0001293253	04/12/2010					Pre Mod	8	No Action	07/01/2009	6.625	2,137.51	03/01/2036	*	*	317,670.32
320,000.00	04/01/2010	15,704.07	(19,141.44)	0.00		Post Mod	0	No Action	04/01/2010	4.875	1,782.03	03/01/2040	*	*	336,320.27
					2	Current Values	0	No Action	07/01/2010	4.875	1,782.03	03/01/2040	N/A	N/A	335,068.01
0001293257	11/17/2009					Pre Mod	2	Loss Mitigation	08/01/2009	6.375	1,123.59	03/01/2036	*	*	211,500.00
218,000.00	11/01/2009	*	(921.12)	*		Post Mod	(1)	Loss Mitigation	12/01/2009	5.375	1,256.08	03/01/2036	*	*	212,112.38
					1	Current Values	(1)	No Action	08/01/2010	5.375	1,256.08	03/01/2036	N/A	N/A	209,625.72
0001293456	01/14/2010					Pre Mod	10	No Action	02/01/2009	6.750	1,426.92	04/01/2036	*	*	210,573.39
220,000.00	01/01/2010	15,910.42	0.00	*		Post Mod	(1)	No Action	02/01/2010	5.000	1,305.22	04/01/2036	*	*	228,712.07
					1	Current Values	0	No Action	07/01/2010	5.000	1,305.22	04/01/2036	N/A	N/A	226,576.43
0001293838	01/14/2010					Pre Mod	13	No Action	11/01/2008	6.875	607.29	03/01/2036	*	*	106,000.00
106,000.00	01/01/2010	13,163.38	44.02	*		Post Mod	0	No Action	01/01/2010	4.000	568.90	12/01/2039	*	*	118,656.62
					1	Current Values	0	Bankruptcy	07/01/2010	4.000	568.90	12/01/2039	N/A	N/A	116,917.43

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Contact: Customer Service - CTSLink
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Historical Modification Detail															
Loan Number/ Original Balance	Mod Appr Date/Mod Effective Date	Total Capitalized Amount	Total Capitalized Reimb. Amount	Total Forgiveness	No of Times Loan Modified		No of Months Delinq.	Loan Status	Next Due Date	Interest Rate	Payment Amount	Maturity Date	Balloon Amount	Balloon Date	Scheduled Balance
I - Aggregate															
0001293845	06/10/2010					Pre Mod	5	No Action	12/01/2009	6.750	1,139.33	03/01/2036	*	*	202,548.11
203,450.00	05/01/2010	6,429.72	0.00	*		Post Mod	(1)	No Action	07/01/2010	2.000	712.47	11/01/2043	*	*	208,205.24
					1	Current Values	0	No Action	07/01/2010	2.000	712.47	11/01/2043	N/A	N/A	207,839.78
0001296106	03/12/2009					Pre Mod	8	No Action	06/01/2008	7.000	1,061.67	04/01/2036	*	*	181,993.59
182,000.00	03/01/2009	*	(11,390.29)	*		Post Mod	0	No Action	03/01/2009	6.500	1,264.48	04/01/2036	*	*	193,105.20
0001296106	02/15/2010					Pre Mod	5	No Action	08/01/2009	6.500	1,264.48	04/01/2036	*	*	190,866.23
182,000.00	02/01/2010	5,846.27	24.09	0.00		Post Mod	0	No Action	02/01/2010	4.000	1,016.60	04/01/2036	*	*	197,714.00
					2	Current Values	2	Loss Mitigation	05/01/2010	4.000	1,016.60	04/01/2036	N/A	N/A	195,914.14
0001296752	03/11/2010					Pre Mod	2	No Action	12/01/2009	6.750	1,290.94	03/01/2036	*	*	229,500.00
232,000.00	03/01/2010	3,319.62	8.32	0.00		Post Mod	0	No Action	03/01/2010	3.000	981.58	02/01/2040	*	*	232,420.09
					1	Current Values	0	No Action	07/01/2010	3.000	981.58	02/01/2040	N/A	N/A	230,811.96
0001298145	01/12/2009					Pre Mod	6	No Action	06/01/2008	6.750	2,304.82	04/01/2036	*	04/01/2036	376,544.82
382,000.00	12/01/2008	*	(17,205.67)	*		Post Mod	1	No Action	12/01/2008	6.750	2,632.46	04/01/2036	*	04/01/2036	393,236.09
					1	Current Values	19	No Action	12/01/2008	6.750	2,632.46	04/01/2036	*	04/01/2036	385,293.96
0001299153	03/11/2010					Pre Mod	12	No Action	02/01/2009	6.625	2,164.16	04/01/2036	*	*	391,998.55
392,000.00	03/01/2010	40,320.13	163.62	0.00		Post Mod	0	No Action	03/01/2010	4.850	1,747.29	04/01/2036	*	*	432,318.68
					1	Current Values	0	No Action	07/01/2010	4.850	1,747.29	04/01/2036	N/A	N/A	432,318.68
0001301155	03/15/2010					Pre Mod	16	No Action	10/01/2008	6.750	3,656.25	04/01/2036	*	*	650,000.00
650,000.00	02/01/2010	74,571.92	(73,857.67)	*		Post Mod	1	No Action	02/01/2010	2.000	873.10	01/01/2050	*	*	723,857.67
					1	Current Values	0	No Action	07/01/2010	2.000	873.10	01/01/2050	N/A	N/A	723,857.67
0001303470	06/14/2010					Pre Mod	17	No Action	12/01/2008	7.000	2,448.31	04/01/2036	*	*	350,406.46
368,000.00	06/01/2010	39,404.88	(46,448.07)	*		Post Mod	0	No Action	06/01/2010	4.000	2,050.91	04/01/2036	*	*	395,971.64
					1	Current Values	0	No Action	07/01/2010	4.000	2,050.91	04/01/2036	N/A	N/A	395,240.62
0001310337	12/11/2009					Pre Mod	1	No Action	10/01/2009	7.000	3,214.58	03/01/2036	*	*	551,071.39
551,200.00	12/01/2009	*	(9,475.44)	*		Post Mod	0	No Action	12/01/2009	3.500	2,516.98	11/01/2039	*	*	559,637.14
					1	Current Values	0	No Action	07/01/2010	3.500	2,516.98	11/01/2039	N/A	N/A	553,372.91
0001311361	02/15/2010					Pre Mod	2	No Action	11/01/2009	6.875	2,337.50	04/01/2036	*	*	408,000.00
408,000.00	01/01/2010	4,675.00	0.00	0.00		Post Mod	(1)	No Action	03/01/2010	2.000	1,116.44	12/01/2049	*	*	411,669.65
					1	Current Values	0	No Action	07/01/2010	2.000	1,116.44	12/01/2049	N/A	N/A	409,142.40
0005772299	11/06/2007					Pre Mod	*	*	*	*	*	*	*	*	*
1,000,000.00	11/01/2007	*	0.00	*		Post Mod	0	No Action	11/01/2007	6.125	5,263.91	*	*	*	567,587.95
					1	Current Values		INACTIVE							
0006508374	05/12/2010					Pre Mod	2	No Action	02/01/2010	6.750	2,115.00	01/01/2036	*	*	375,995.00
376,000.00	05/01/2010	5,411.88	(5,429.92)	*		Post Mod	0	No Action	05/01/2010	4.000	1,594.05	04/01/2050	*	*	381,084.19
					1	Current Values	0	No Action	07/01/2010	4.000	1,594.05	04/01/2050	N/A	N/A	380,435.57

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Loan Number/ Original Balance	Mod Appr Date/Mod Effective Date	Total Capitalized Amount	Total Capitalized Reimb. Amount	Total Forgiveness	No of Times Loan Modified		No of Months Delinq.	Loan Status	Next Due Date	Interest Rate	Payment Amount	Maturity Date	Balloon Amount	Balloon Date	Scheduled Balance
1 - Aggregate															
0033992132	03/14/2008					Pre Mod	*	*	*	*	*	*	*	*	*
286,500.00	10/01/2007	*	88.53	*	1	Post Mod	0	No Action	03/01/2008	6.500	1,810.88	*	*	*	289,999.90
						Current Values	2	No Action	05/01/2010	6.500	1,810.88	01/01/2036	N/A	N/A	280,380.98
0040403970	12/11/2009					Pre Mod	12	No Action	11/01/2008	6.250	1,770.83	09/01/2035	*	*	340,000.00
340,000.00	12/01/2009	*	(32,161.28)	*	1	Post Mod	(1)	No Action	01/01/2010	4.000	1,554.96	11/01/2049	*	*	371,739.65
						Current Values	0	No Action	07/01/2010	4.000	1,554.96	11/01/2049	N/A	N/A	369,506.61
0040459843	06/15/2009					Pre Mod	1	No Action	04/01/2009	6.625	2,298.72	11/01/2035	*	*	344,027.61
359,000.00	06/01/2009	*	(6,864.06)	*	1	Post Mod	0	No Action	06/01/2009	4.625	1,880.78	11/01/2036	*	*	350,336.83
						Current Values	0	No Action	07/01/2010	4.625	1,880.78	11/01/2036	N/A	N/A	343,278.27
0040498349	06/15/2009					Pre Mod	9	No Action	08/01/2008	6.125	1,418.96	02/01/2036	*	*	278,000.00
278,000.00	06/01/2009	*	(16,361.98)	*	1	Post Mod	0	No Action	06/01/2009	5.000	1,667.20	02/01/2036	*	*	294,361.98
						Current Values	5	Foreclosure	02/01/2010	5.000	1,667.20	02/01/2036	N/A	N/A	288,487.55
0040501163	02/15/2010					Pre Mod	11	No Action	02/01/2009	6.750	2,776.48	02/01/2036	*	*	493,401.35
493,600.00	02/01/2010	49,937.83	83.37	0.00	1	Post Mod	0	No Action	02/01/2010	2.000	2,008.29	01/01/2040	*	*	542,236.46
						Current Values	0	No Action	07/01/2010	2.000	2,008.29	01/01/2040	N/A	N/A	534,637.31
0040517788	03/11/2010					Pre Mod	7	No Action	07/01/2009	6.250	2,308.94	02/01/2036	*	*	355,653.20
375,000.00	03/01/2010	13,962.57	65.99	0.00	1	Post Mod	0	No Action	03/01/2010	4.500	2,031.26	02/01/2036	*	*	372,552.43
						Current Values	1	No Action	06/01/2010	4.500	2,031.26	02/01/2036	N/A	N/A	370,001.37
0040520402	09/16/2009					Pre Mod	8	Loss Mitigation	12/01/2008	6.250	738.86	03/01/2036	*	*	114,810.85
120,000.00	08/01/2009	*	(7,817.46)	*	1	Post Mod	1	Loss Mitigation	08/01/2009	5.000	695.39	03/01/2036	*	*	122,411.30
						Current Values	1	No Action	06/01/2010	5.000	695.39	03/01/2036	N/A	N/A	120,522.72
0040521021	10/14/2009					Pre Mod	7	No Action	02/01/2009	6.750	750.94	02/01/2036	*	*	133,499.96
135,000.00	10/01/2009	*	(7,116.65)	*	1	Post Mod	0	No Action	10/01/2009	5.250	822.14	02/01/2036	*	*	140,616.61
						Current Values	8	Foreclosure	11/01/2009	5.250	822.14	02/01/2036	N/A	N/A	138,721.20
0040525294	02/15/2010					Pre Mod	3	Loss Mitigation	10/01/2009	6.250	1,571.31	03/01/2036	*	*	241,797.10
255,200.00	02/01/2010	5,063.12	0.00	0.00	1	Post Mod	(1)	No Action	03/01/2010	4.000	1,184.43	01/01/2040	*	*	247,718.91
						Current Values	(1)	Loss Mitigation	08/01/2010	4.000	1,184.43	01/01/2040	N/A	N/A	245,835.03
3-10383782	06/15/2009					Pre Mod	3	Loss Mitigation	02/01/2009	6.500	2,273.24	11/01/2035	*	*	343,607.05
359,650.00	06/01/2009	*	(11,655.57)	*	1	Post Mod	(1)	Loss Mitigation	07/01/2009	4.650	1,938.90	11/01/2035	*	*	354,655.20
						Current Values	0	No Action	07/01/2010	4.650	1,938.90	11/01/2035	N/A	N/A	347,142.14
3318006021	06/14/2010					Pre Mod	6	No Action	11/01/2009	6.125	2,654.17	11/01/2035	*	*	519,867.29
520,000.00	06/01/2010	19,175.87	(19,247.78)	*	1	Post Mod	0	No Action	06/01/2010	4.500	2,731.25	05/01/2040	*	*	538,333.32
						Current Values	0	No Action	07/01/2010	4.500	2,731.25	05/01/2040	N/A	N/A	537,520.44
2 - Aggregate															

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2 - Aggregate															
0001227216	05/14/2008					Pre Mod	*	*	*	*	*	*	*	*	*
382,000.00	05/01/2008	*	75.81	*		Post Mod	0	No Action	05/01/2008	6.375	2,538.00	*	*	*	395,469.20
0001227216	08/14/2009					Pre Mod	10	Loss Mitigation	09/01/2008	6.375	2,538.00	01/01/2036	*	*	389,134.38
382,000.00	08/01/2009	*	(40,475.55)	*		Post Mod	0	Loss Mitigation	08/01/2009	5.250	2,503.43	01/01/2036	*	*	428,808.96
					2	Current Values	4	No Action	03/01/2010	5.250	2,503.43	01/01/2036	N/A	N/A	420,461.24
0001258164	05/13/2009					Pre Mod	10	Loss Mitigation	06/01/2008	7.375	3,195.83	12/01/2035	*	*	519,979.01
520,000.00	05/01/2009	*	(45,500.63)	*		Post Mod	0	Loss Mitigation	05/01/2009	5.000	3,201.67	12/01/2035	*	*	564,444.55
					1	Current Values	6	Foreclosure	01/01/2010	5.000	3,201.67	12/01/2035	N/A	N/A	552,217.65
0001258166	05/13/2009					Pre Mod	9	Foreclosure	07/01/2008	7.375	2,851.67	01/01/2036	*	*	463,999.80
464,000.00	03/01/2009	*	(31,086.95)	*		Post Mod	2	No Action	03/01/2009	7.375	3,536.32	01/01/2036	*	*	494,402.10
					1	Current Values	7	No Action	12/01/2009	7.375	3,536.32	01/01/2036	N/A	N/A	487,147.43
0001262095	06/14/2010					Pre Mod	5	No Action	12/01/2009	6.375	1,428.66	01/01/2036	*	*	213,329.29
229,000.00	06/01/2010	9,647.51	(11,429.83)	*		Post Mod	0	No Action	06/01/2010	4.500	1,138.61	05/01/2040	*	*	224,420.49
					1	Current Values	0	No Action	07/01/2010	4.500	1,138.61	05/01/2040	N/A	N/A	224,123.46
0001268053	02/15/2010					Pre Mod	14	No Action	11/01/2008	7.500	3,575.00	02/01/2036	*	*	572,000.00
572,000.00	02/01/2010	61,213.00	230.41	0.00		Post Mod	0	No Action	02/01/2010	4.500	3,208.40	01/01/2040	*	*	632,379.15
					1	Current Values	1	No Action	06/01/2010	4.500	3,208.40	01/01/2040	N/A	N/A	627,924.97
0001280379	05/12/2010					Pre Mod	13	No Action	03/01/2009	8.250	745.26	02/01/2036	*	*	95,440.62
99,200.00	05/01/2010	28,000.54	(29,304.56)	*		Post Mod	0	No Action	05/01/2010	4.875	659.53	04/01/2040	*	*	124,473.38
					1	Current Values	0	No Action	07/01/2010	4.875	659.53	04/01/2040	N/A	N/A	124,165.04
0001282631	04/12/2010					Pre Mod	9	No Action	06/01/2009	7.500	10,488.22	04/01/2036	*	*	1,439,401.19
1,500,000.00	04/01/2010	357,829.08	(370,961.73)	0.00		Post Mod	0	No Action	04/01/2010	5.125	9,188.84	04/01/2046	*	*	1,807,321.52
					1	Current Values	1	No Action	06/01/2010	5.125	9,188.84	04/01/2046	N/A	N/A	1,802,892.45
0001282664	08/14/2009					Pre Mod	7	No Action	12/01/2008	7.375	602.27	03/01/2036	*	*	84,201.55
87,200.00	08/01/2009	*	(17,077.07)	*		Post Mod	0	No Action	08/01/2009	5.000	573.22	03/01/2036	*	*	101,056.24
					1	Current Values	2	No Action	05/01/2010	5.000	573.22	03/01/2036	N/A	N/A	99,347.26
0001282670	07/14/2009					Pre Mod	1	No Action	05/01/2009	5.875	1,656.31	03/01/2036	*	*	267,534.34
280,000.00	07/01/2009	*	(5,308.16)	*		Post Mod	0	No Action	07/01/2009	4.750	1,502.73	03/01/2036	*	*	272,398.76
					1	Current Values	0	No Action	07/01/2010	4.750	1,502.73	03/01/2036	N/A	N/A	267,192.56
0001284452	01/13/2009					Pre Mod	0	No Action	12/01/2008	7.250	3,274.45	03/01/2036	*	*	485,328.81
480,000.00	12/01/2008	*	0.00	*		Post Mod	(1)	No Action	02/01/2009	7.250	3,313.38	11/01/2038	*	*	484,947.62
					1	Current Values	13	Foreclosure	06/01/2009	7.250	3,313.38	11/01/2038	N/A	N/A	477,678.66
0001287256	12/11/2009					Pre Mod	15	No Action	08/01/2008	7.375	2,256.36	03/01/2036	*	*	367,137.23
367,200.00	12/01/2009	*	(44,657.03)	*		Post Mod	0	No Action	12/01/2009	4.125	1,754.57	10/01/2049	*	*	411,301.72
					1	Current Values	(1)	No Action	08/01/2010	4.125	1,754.57	10/01/2049	N/A	N/A	408,891.93

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2 - Aggregate															
0001287296	03/11/2010					Pre Mod	19	No Action	07/01/2008	7.375	2,797.89	03/01/2036	*	*	455,250.00
455,250.00	02/01/2010	86,873.43	(85,959.51)	0.00		Post Mod	1	No Action	02/01/2010	3.000	2,483.58	05/01/2036	*	*	539,864.06
					1	Current Values	(1)	No Action	08/01/2010	3.000	2,483.58	05/01/2036	N/A	N/A	535,311.34
0001288259	01/14/2010					Pre Mod	4	No Action	08/01/2009	7.500	3,500.00	03/01/2036	*	*	560,000.00
560,000.00	01/01/2010	18,486.00	65.70	*		Post Mod	0	No Action	01/01/2010	4.250	2,845.80	12/01/2039	*	*	577,689.00
					1	Current Values	0	No Action	07/01/2010	4.250	2,845.80	12/01/2039	N/A	N/A	572,832.13
0001293691	06/14/2010					Pre Mod	12	No Action	05/01/2009	7.500	4,642.78	04/01/2036	*	*	616,493.77
664,000.00	06/01/2010	61,985.97	(72,055.91)	*		Post Mod	0	No Action	06/01/2010	4.000	3,408.60	05/01/2038	*	*	687,196.06
					1	Current Values	0	No Action	07/01/2010	4.000	3,408.60	05/01/2038	N/A	N/A	686,078.11
0001296754	12/11/2009					Pre Mod	17	No Action	06/01/2008	7.250	1,208.33	03/01/2036	*	*	200,000.00
200,000.00	12/01/2009	*	(25,291.20)	*		Post Mod	2	No Action	10/01/2009	4.875	1,173.48	12/01/2040	*	*	224,930.22
					1	Current Values	0	No Action	07/01/2010	4.875	1,173.48	12/01/2040	N/A	N/A	222,985.62
0001296771	11/12/2008					Pre Mod	6	Loss Mitigation	04/01/2008	6.875	2,010.20	03/01/2036	*	*	297,196.60
306,000.00	11/01/2008	*	70.46	*		Post Mod	0	Loss Mitigation	11/01/2008	6.875	2,092.14	03/01/2036	*	*	309,105.75
0001296771	06/14/2010					Pre Mod	17	No Action	12/01/2008	6.875	2,092.14	03/01/2036	*	*	303,024.69
306,000.00	05/01/2010	35,732.64	(40,969.91)	*		Post Mod	(1)	No Action	07/01/2010	2.000	1,306.68	04/01/2039	*	*	343,192.96
					2	Current Values	0	No Action	07/01/2010	2.000	1,306.68	04/01/2039	N/A	N/A	342,458.27
0001296786	10/09/2008					Pre Mod	*	*	*	*	*	*	*	*	*
127,200.00	10/01/2008	*	187.17	*		Post Mod	0	No Action	10/01/2008	6.000	823.17	*	*	*	132,726.32
					1	Current Values	20	REO	11/01/2008	6.000	823.17	03/01/2036	N/A	N/A	129,203.06
0001300198	05/12/2010					Pre Mod	12	No Action	04/01/2009	7.250	682.18	03/01/2036	*	*	95,566.74
100,000.00	03/01/2010	12,247.72	(13,436.07)	*		Post Mod	1	No Action	04/01/2010	5.125	553.47	03/01/2046	*	*	108,857.49
					1	Current Values	1	No Action	06/01/2010	5.125	553.47	03/01/2046	N/A	N/A	108,679.99
0001303476	05/12/2010					Pre Mod	20	No Action	08/01/2008	7.500	4,195.29	04/01/2036	*	*	575,163.55
600,000.00	05/01/2010	72,001.78	(84,099.90)	*		Post Mod	(1)	No Action	06/01/2010	4.500	3,338.80	04/01/2040	*	*	658,081.51
					1	Current Values	0	No Action	07/01/2010	4.500	3,338.80	04/01/2040	N/A	N/A	656,336.26
0003036341	01/14/2010					Pre Mod	8	No Action	04/01/2009	7.250	1,659.05	02/01/2036	*	*	232,864.85
243,200.00	01/01/2010	16,682.26	79.01	*		Post Mod	0	No Action	01/01/2010	5.000	1,438.91	02/01/2036	*	*	251,359.53
					1	Current Values	1	No Action	06/01/2010	5.000	1,438.91	02/01/2036	N/A	N/A	248,985.45
0006509368	02/15/2010					Pre Mod	1	No Action	12/01/2009	7.500	1,194.96	01/01/2036	*	*	163,825.65
170,900.00	02/01/2010	2,052.06	12.01	0.00		Post Mod	0	No Action	02/01/2010	6.000	1,053.28	01/01/2036	*	*	165,994.43
					1	Current Values	0	No Action	07/01/2010	6.000	1,053.28	01/01/2036	N/A	N/A	164,866.67
0040521875	11/12/2008					Pre Mod	12	No Action	10/01/2007	7.250	2,592.27	02/01/2036	*	*	369,550.42
380,000.00	11/01/2008	*	205.80	*		Post Mod	0	No Action	11/01/2008	7.250	2,829.64	02/01/2036	*	*	402,987.56
0040521875	05/12/2010					Pre Mod	12	No Action	04/01/2009	7.250	2,829.64	02/01/2036	*	*	395,939.36
380,000.00	04/01/2010	29,101.08	(33,949.24)	*		Post Mod	0	No Action	05/01/2010	4.500	2,347.17	02/01/2036	*	*	429,026.20
					2	Current Values	1	No Action	06/01/2010	4.500	2,347.17	02/01/2036	N/A	N/A	427,546.79

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Loan Number/ Original Balance	Mod Appr Date/Mod Effective Date	Total Capitalized Amount	Total Capitalized Reimb. Amount	Total Forgiveness	No of Times Loan Modified		No of Months Delinq.	Loan Status	Next Due Date	Interest Rate	Payment Amount	Maturity Date	Balloon Amount	Balloon Date	Scheduled Balance
2 - Aggregate															
0088606470	03/17/2010					Pre Mod	15	No Action	11/01/2008	6.875	1,784.22	03/01/2036	*	*	257,497.74
271,600.00	02/01/2010	29,436.70	(34,007.93)	*		Post Mod	1	No Action	02/01/2010	6.875	2,004.23	03/01/2036	*	*	290,976.69
0088606470	05/10/2010					Pre Mod	2	Loss Mitigation	02/01/2010	6.875	2,004.23	03/01/2036	*	*	290,639.51
271,600.00	05/01/2010	5,181.32	(1,008.44)	*		Post Mod	(2)	No Action	07/01/2010	6.600	1,994.86	03/01/2036	*	*	296,464.31
					2	Current Values	(1)	Loss Mitigation	08/01/2010	6.600	1,994.86	03/01/2036	N/A	N/A	295,733.68
0088937537	07/20/2009					Pre Mod	2	Loss Mitigation	04/01/2009	7.875	1,139.09	03/01/2036	*	*	152,312.28
157,100.00	06/01/2009	*	(10,563.72)	*		Post Mod	0	Loss Mitigation	07/01/2009	5.250	945.15	03/01/2036	*	*	162,597.22
					1	Current Values	0	No Action	07/01/2010	5.250	945.15	03/01/2036	N/A	N/A	159,629.41
0088951942	02/17/2010					Pre Mod	0	Loss Mitigation	01/01/2010	6.625	1,908.13	03/01/2036	*	*	282,959.83
298,000.00	02/01/2010	*	(345.41)	*		Post Mod	(2)	Loss Mitigation	04/01/2010	4.710	1,579.88	03/01/2036	*	*	284,029.08
					1	Current Values	(2)	Loss Mitigation	09/01/2010	4.710	1,579.88	03/01/2036	N/A	N/A	281,685.43
0202745139	08/18/2009					Pre Mod	13	Foreclosure	06/01/2008	7.875	1,727.25	02/01/2036	*	*	263,200.00
263,200.00	07/01/2009	*	(34,938.99)	*		Post Mod	0	No Action	08/01/2009	7.000	2,066.06	02/01/2036	*	*	297,608.26
					1	Current Values	11	Foreclosure	08/01/2009	7.000	2,066.06	02/01/2036	N/A	N/A	293,870.37
0202797254	05/13/2009					Pre Mod	(1)	No Action	05/01/2009	7.875	2,675.07	02/01/2036	*	*	455,412.86
407,630.00	04/16/2009	*	822.14	*		Post Mod	0	Loss Mitigation	05/01/2009	3.750	2,245.31	02/01/2036	*	*	454,590.72
					1	Current Values	10	Foreclosure	09/01/2009	3.750	2,245.31	02/01/2036	N/A	N/A	442,807.25

All Pre Mod values are from the cycle directly preceding the modification effective date, except for a modification with a prior effective date which will come from the cycle directly preceding the modification approval date.

Total Capitalized Reimbursement Amount is a projected value based upon the adjusted principal at the time of modification.

* This data is currently not provided for reporting.

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Modified Data Elements

CURRENT PERIOD SUMMARY	# of Modifications	% of Modifications	Original Principal Balance	% of Original Principal Balance	Current Scheduled Balance	% of Current Scheduled Balance
Interest Rate, Principal Balance, Maturity Date, Scheduled P&I	2	11.1111 %	616,300.00	10.3562 %	587,926.20	9.6225 %
Interest Rate, Principal Balance, Maturity Date, Scheduled P&I, IO to Fully Amortizing	6	33.3333 %	2,046,500.00	34.3889 %	2,081,168.13	34.0622 %
Interest Rate, Principal Balance, Scheduled P&I	4	22.2222 %	1,003,000.00	16.8542 %	1,046,807.23	17.1330 %
Interest Rate, Principal Balance, Scheduled P&I, IO to Fully Amortizing	5	27.7778 %	1,854,400.00	31.1609 %	1,973,770.90	32.3045 %
Principal Balance	1	5.5556 %	430,850.00	7.2399 %	420,227.89	6.8778 %
Total	18	100.0000 %	5,951,050.00	100.0000 %	6,109,900.35	100.0000 %

CUMULATIVE SUMMARY	# of Modifications	% of Modifications	Original Principal Balance	% of Original Principal Balance	Current Scheduled Balance	% of Current Scheduled Balance
Interest Rate, Principal Balance, Maturity Date, Scheduled P&I	21	22.8261 %	8,395,395.00	26.8912 %	8,874,777.75	27.1371 %
Interest Rate, Principal Balance, Maturity Date, Scheduled P&I, ARM to Fixed, IO to Fully Amortizing	17	18.4783 %	6,198,500.00	19.8544 %	6,573,191.01	20.0994 %
Interest Rate, Principal Balance, Maturity Date, Scheduled P&I, IO to Fully Amortizing	6	6.5217 %	2,046,500.00	6.5551 %	2,081,168.13	6.3638 %
Interest Rate, Principal Balance, Scheduled P&I	28	30.4348 %	7,501,549.00	24.0282 %	7,760,015.89	23.7284 %
Interest Rate, Principal Balance, Scheduled P&I, ARM to Fixed, IO to Fully Amortizing	2	2.1739 %	765,000.00	2.4504 %	816,132.73	2.4956 %
Interest Rate, Principal Balance, Scheduled P&I, IO to Fully Amortizing	8	8.6957 %	2,653,900.00	8.5007 %	2,767,523.18	8.4625 %
Interest Rate, Scheduled P&I	2	2.1739 %	670,830.00	2.1487 %	752,198.98	2.3001 %
Principal Balance	1	1.0870 %	430,850.00	1.3801 %	420,227.89	1.2850 %
Principal Balance, Maturity Date, Scheduled P&I	1	1.0870 %	480,000.00	1.5375 %	484,947.62	1.4829 %
Principal Balance, Scheduled P&I	5	5.4348 %	1,613,300.00	5.1675 %	1,678,881.24	5.1336 %
Principal Balance, Scheduled P&I, ARM to Fixed, IO to Fully Amortizing	1	1.0870 %	464,000.00	1.4862 %	494,402.10	1.5118 %
Total	92	100.0000 %	31,219,824.00	100.0000 %	32,703,466.52	100.0000 %

Current Modified Data Elements Detail															
Loan Number	Modification Approved Date	Modification Effective Date	Original Principal Balance	Current Scheduled Balance	Interest Rate Change	Principal Balance Change	Maturity Date Change	Scheduled P&I Change	Balloon Date Change	Balloon Amt Change	ARM to Fixed Change	Fixed To ARM Change	IO To Fully Amortizing Change	Fully Amortizing To IO Change	Streamlined Modification
1 - Aggregate															
0001227211	07/13/2010	07/01/2010	178,000.00	181,634.34	X	X		X							

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Current Modified Data Elements Detail															
Loan Number	Modification Approved Date	Modification Effective Date	Original Principal Balance	Current Scheduled Balance	Interest Rate Change	Principal Balance Change	Maturity Date Change	Scheduled P&I Change	Balloon Date Change	Balloon Amt Change	ARM to Fixed Change	Fixed To ARM Change	IO To Fully Amortizing Change	Fully Amortizing To IO Change	Streamlined Modification
0001228120	07/13/2010	07/01/2010	175,000.00	169,619.82	X	X		X							
0001248050	07/13/2010	07/01/2010	435,500.00	442,775.87	X	X	X	X					X		
0001256845	07/13/2010	07/01/2010	336,000.00	363,418.64	X	X		X					X		
0001257660	07/14/2010	07/01/2010	169,000.00	183,714.13	X	X	X	X					X		
0001260562	07/12/2010	07/01/2010	360,000.00	358,477.68	X	X	X	X					X		
0001263387	07/13/2010	07/01/2010	376,300.00	402,854.81	X	X	X	X							
0001272673	07/13/2010	07/01/2010	307,000.00	322,873.11	X	X		X							
0001280300	07/13/2010	07/01/2010	240,000.00	185,071.39	X	X	X	X							
0001280368	07/13/2010	07/01/2010	393,600.00	445,159.27	X	X		X					X		
0001282760	07/13/2010	07/01/2010	280,000.00	288,623.55	X	X	X	X					X		
0001293271	07/13/2010	07/01/2010	388,000.00	391,308.87	X	X	X	X					X		
0001295080	07/13/2010	07/01/2010	408,000.00	416,135.49	X	X		X					X		
0001295082	07/13/2010	07/01/2010	316,800.00	324,857.67	X	X		X					X		
0001298669	07/13/2010	07/01/2010	414,000.00	416,268.03	X	X	X	X					X		
2 - Aggregate															
0001268799	07/13/2010	07/01/2010	400,000.00	424,199.83	X	X		X					X		
0001287274	07/13/2010	07/01/2010	343,000.00	372,679.96	X	X		X							
0088862487	07/15/2010	11/01/2009	430,850.00	420,227.89		X									

For Additional Footnote information, please see bottom of the Historical Modified Data Elements Detail Section.

Historical Modified Data Elements Detail															
Loan Number	Modification Approved Date	Modification Effective Date	Original Principal Balance	Current Scheduled Balance	Interest Rate Change	Principal Balance Change	Maturity Date Change	Scheduled P&I Change	Balloon Date Change	Balloon Amt Change	ARM to Fixed Change	Fixed To ARM Change	IO To Fully Amortizing Change	Fully Amortizing To IO Change	Streamlined Modification
1 - Aggregate															
0001206793	12/11/2009	12/01/2009	297,500.00	306,581.52	X	X		X							
0001208373	08/14/2009	08/01/2009	305,396.00	319,449.48	X	X	X	X							
0001216560	08/14/2009	08/01/2009	319,999.00	311,523.40	X	X		X							
0001216560	06/14/2010	05/01/2010	319,999.00	312,355.41	X	X	X	X							
0001233499	01/12/2009	12/01/2008	273,700.00	282,575.15		X		X							
0001237606	07/14/2009	07/01/2009	304,500.00	294,827.01	X	X		X							
0001241670	12/11/2009	12/01/2009	188,000.00	178,656.12	X	X		X							
0001247395	02/15/2010	02/01/2010	360,000.00	351,031.17	X	X		X							
0001248516	02/15/2010	02/01/2010	326,000.00	335,957.49	X	X	X	X							
0001250600	03/11/2010	03/01/2010	292,800.00	276,361.07	X	X	X	X							
0001255280	09/16/2009	08/01/2009	194,000.00	198,607.92	X	X		X							
0001262963	04/12/2010	04/01/2010	285,000.00	286,906.45	X	X	X	X					X		
0001263470	08/14/2009	08/01/2009	408,000.00	412,285.84	X	X	X	X				X	X		
0001266342	06/14/2010	05/01/2010	288,500.00	305,114.59	X	X	X	X							

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Historical Modified Data Elements Detail															
Loan Number	Modification Approved Date	Modification Effective Date	Original Principal Balance	Current Scheduled Balance	Interest Rate Change	Principal Balance Change	Maturity Date Change	Scheduled P&I Change	Balloon Date Change	Balloon Amt Change	ARM to Fixed Change	Fixed To ARM Change	IO To Fully Amortizing Change	Fully Amortizing To IO Change	Streamlined Modification
0001269840	01/14/2010	01/01/2010	480,000.00	459,333.10	X	X	X	X							
0001270834	07/14/2009	07/01/2009	408,000.00	394,453.98	X	X		X							
0001280272	05/12/2010	05/01/2010	120,800.00	123,852.21	X	X	X	X			X		X		
0001280326	05/13/2009	05/01/2009	245,000.00	251,688.18	X	X		X			X		X		
0001282227	06/15/2009	06/01/2009	472,000.00	459,631.60	X	X	X	X							
0001282656	06/10/2010	06/01/2010	212,000.00	206,871.72	X	X	X	X							
0001284198	08/14/2009	08/01/2009	309,500.00	319,086.14	X	X		X					X		
0001290256	12/11/2009	12/01/2009	272,000.00	262,553.76	X	X		X					X		
0001293253	04/12/2010	04/01/2010	320,000.00	336,320.27	X	X	X	X							
0001293257	11/17/2009	11/01/2009	218,000.00	212,112.38	X	X		X					X		
0001293456	01/14/2010	01/01/2010	220,000.00	228,712.07	X	X		X							
0001293838	01/14/2010	01/01/2010	106,000.00	118,656.62	X	X	X	X			X		X		
0001293845	06/10/2010	05/01/2010	203,450.00	208,205.24	X	X	X	X			X		X		
0001296106	03/12/2009	03/01/2009	182,000.00	193,105.20	X	X		X							
0001296106	02/15/2010	02/01/2010	182,000.00	197,714.00	X	X		X							
0001296752	03/11/2010	03/01/2010	232,000.00	232,420.09	X	X	X	X			X		X		
0001298145	01/12/2009	12/01/2008	382,000.00	393,236.09		X		X							
0001299153	03/11/2010	03/01/2010	392,000.00	432,318.68	X	X		X							
0001301155	03/15/2010	02/01/2010	650,000.00	723,857.67	X	X	X	X							
0001303470	06/14/2010	06/01/2010	368,000.00	395,971.64	X	X		X							
0001310337	12/11/2009	12/01/2009	551,200.00	559,637.14	X	X	X	X			X		X		
0001311361	02/15/2010	01/01/2010	408,000.00	411,669.65	X	X	X	X			X		X		
0006508374	05/12/2010	05/01/2010	376,000.00	381,084.19	X	X	X	X			X		X		
0040403970	12/11/2009	12/01/2009	340,000.00	371,739.65	X	X	X	X			X		X		
0040459843	06/15/2009	06/01/2009	359,000.00	350,336.83	X	X	X	X							
0040498349	06/15/2009	06/01/2009	278,000.00	294,361.98	X	X		X							
0040501163	02/15/2010	02/01/2010	493,600.00	542,236.46	X	X	X	X			X		X		
0040517788	03/11/2010	03/01/2010	375,000.00	372,552.43	X	X		X							
0040520402	09/16/2009	08/01/2009	120,000.00	122,411.30	X	X		X							
0040521021	10/14/2009	10/01/2009	135,000.00	140,616.61	X	X		X							
0040525294	02/15/2010	02/01/2010	255,200.00	247,718.91	X	X	X	X							
3-10383782	06/15/2009	06/01/2009	359,650.00	354,655.20	X	X		X							
3318006021	06/14/2010	06/01/2010	520,000.00	538,333.32	X	X	X	X			X		X		
2 - Aggregate															
0001227216	08/14/2009	08/01/2009	382,000.00	428,808.96	X	X		X							
0001258164	05/13/2009	05/01/2009	520,000.00	564,444.55	X	X		X			X		X		
0001258166	05/13/2009	03/01/2009	464,000.00	494,402.10		X		X			X		X		
0001262095	06/14/2010	06/01/2010	229,000.00	224,420.49	X	X	X	X							
0001268053	02/15/2010	02/01/2010	572,000.00	632,379.15	X	X	X	X			X		X		
0001280379	05/12/2010	05/01/2010	99,200.00	124,473.38	X	X	X	X							
0001282631	04/12/2010	04/01/2010	1,500,000.00	1,807,321.52	X	X	X	X							

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Historical Modified Data Elements Detail															
Loan Number	Modification Approved Date	Modification Effective Date	Original Principal Balance	Current Scheduled Balance	Interest Rate Change	Principal Balance Change	Maturity Date Change	Scheduled P&I Change	Balloon Date Change	Balloon Amt Change	ARM to Fixed Change	Fixed To ARM Change	IO To Fully Amortizing Change	Fully Amortizing To IO Change	Streamlined Modification
0001282664	08/14/2009	08/01/2009	87,200.00	101,056.24	X	X		X							
0001282670	07/14/2009	07/01/2009	280,000.00	272,398.76	X	X		X							
0001284452	01/13/2009	12/01/2008	480,000.00	484,947.62		X	X	X							
0001287256	12/11/2009	12/01/2009	367,200.00	411,301.72	X	X	X	X			X		X		
0001287296	03/11/2010	02/01/2010	455,250.00	539,864.06	X	X	X	X			X		X		
0001288259	01/14/2010	01/01/2010	560,000.00	577,689.00	X	X	X	X			X		X		
0001293691	06/14/2010	06/01/2010	664,000.00	687,196.06	X	X	X	X							
0001296754	12/11/2009	12/01/2009	200,000.00	224,930.22	X	X	X	X			X		X		
0001296771	11/12/2008	11/01/2008	306,000.00	309,105.75		X		X							
0001296771	06/14/2010	05/01/2010	306,000.00	343,192.96	X	X	X	X							
0001300198	05/12/2010	03/01/2010	100,000.00	108,857.49	X	X	X	X							
0001303476	05/12/2010	05/01/2010	600,000.00	658,081.51	X	X	X	X							
0003036341	01/14/2010	01/01/2010	243,200.00	251,359.53	X	X		X							
0006509368	02/15/2010	02/01/2010	170,900.00	165,994.43	X	X		X							
0040521875	11/12/2008	11/01/2008	380,000.00	402,987.56		X		X							
0040521875	05/12/2010	04/01/2010	380,000.00	429,026.20	X	X		X							
0088606470	03/17/2010	02/01/2010	271,600.00	290,976.69		X		X							
0088606470	05/10/2010	05/01/2010	271,600.00	296,464.31	X	X		X							
0202745139	08/18/2009	07/01/2009	263,200.00	297,608.26	X			X							
0202797254	05/13/2009	04/16/2009	407,630.00	454,590.72	X			X							

If a loan has been modified multiple times, it will be included in the totals for each applicable modification type in the summary sections.

* Loans that are listed in the Modification Detail Section, and are not listed in the Modified Data Elements Section may have been reported prior to November 2008 or incurred one or more ARM Parameter changes.

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Future Modifications

Future Modification Summary			
Groups	Loan Count	Original Principal Balance	Current Scheduled Balance
1 - Aggregate	0	0.00	0.00
2 - Aggregate	0	0.00	0.00
Total	0	0.00	0.00

Future Modification Detail													
Loan Number	Original Principal Balance	Modification Approved Date/ Modification Effective Date	Previously Modified		No of Months Delinq.	Loan Status	Next Due Date	Interest Rate	Payment Amount	Maturity Date	Balloon Amount	Balloon Date	Current Sched Balance/Modified Beginning Balance
No Future Modifications this Period													

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Substitutions							
<u>Loans Repurchased</u>				<u>Loans Substituted</u>			
Loan Number	Current Scheduled Balance	Current Rate	Current Payment	Loan Number	Current Scheduled Balance	Current Rate	Current Payment
No Substitutions this Period							

Repurchases Due to Breaches				
Loan Number	Beginning Scheduled Balance	Payoff Balance	Current Rate	Current Payment
No Repurchases Due to Breaches this Period				

Repurchases Due To Other				
Loan Number	Beginning Scheduled Balance	Payoff Balance	Current Rate	Current Payment
No Repurchases Due to Other this Period				

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Interest Rate Stratification

Current Interest Rate Range (%)	Summary			1 - Aggregate			2 - Aggregate		
	Number Of Loans	Outstanding Scheduled Balance(\$)	Percentage Of Balance(%)	Number Of Loans	Outstanding Scheduled Balance(\$)	Percentage Of Balance(%)	Number Of Loans	Outstanding Scheduled Balance(\$)	Percentage Of Balance(%)
< 4.000	17	6,648,930.09	2.029	14	5,328,353.23	2.215	3	1,320,576.86	1.515
4.000 4.249	15	4,898,848.32	1.495	13	3,803,878.28	1.581	2	1,094,970.04	1.256
4.250 4.499	2	931,309.81	0.284	1	358,477.68	0.149	1	572,832.13	0.657
4.500 4.749	10	3,992,085.53	1.218	5	1,774,468.62	0.738	5	2,217,616.91	2.543
4.750 4.999	17	5,118,795.53	1.562	12	3,707,572.52	1.541	5	1,411,223.01	1.619
5.000 5.249	22	7,357,255.16	2.245	17	4,545,132.36	1.889	5	2,812,122.80	3.225
5.250 5.499	13	5,604,737.35	1.710	11	5,024,646.70	2.089	2	580,090.65	0.665
5.500 5.749	19	6,176,532.03	1.885	18	5,898,473.58	2.452	1	278,058.45	0.319
5.750 5.999	71	19,110,972.85	5.831	67	18,173,254.22	7.555	4	937,718.63	1.075
6.000 6.249	162	45,831,154.90	13.984	150	41,565,432.74	17.279	12	4,265,722.16	4.892
6.250 6.499	248	66,048,738.21	20.153	232	62,310,719.05	25.903	16	3,738,019.16	4.287
6.500 6.749	232	52,406,966.78	15.990	208	47,420,979.01	19.713	24	4,985,987.77	5.719
6.750 6.999	193	41,104,101.09	12.542	148	34,582,044.93	14.376	45	6,522,056.16	7.480
7.000 7.249	70	13,808,366.59	4.213	25	6,059,476.08	2.519	45	7,748,890.51	8.887
7.250 7.499	114	22,382,721.79	6.829	0	0.00	0.000	114	22,382,721.79	25.671
7.500 7.749	65	13,414,517.80	4.093	0	0.00	0.000	65	13,414,517.80	15.386
7.750 7.999	33	7,676,613.79	2.342	0	0.00	0.000	33	7,676,613.79	8.805
8.000 8.249	8	1,786,709.08	0.545	0	0.00	0.000	8	1,786,709.08	2.049
8.250 8.499	9	1,799,706.86	0.549	0	0.00	0.000	9	1,799,706.86	2.064
8.500 8.749	10	1,406,271.32	0.429	0	0.00	0.000	10	1,406,271.32	1.613
8.750 8.999	1	188,500.00	0.058	0	0.00	0.000	1	188,500.00	0.216
>= 9.000	1	48,349.25	0.015	0	0.00	0.000	1	48,349.25	0.055
Total	1,332	327,742,184.13	100.000	921	240,552,909.00	100.000	411	87,189,275.13	100.000

**Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Certificates
Series 2006-7**

Contact: Customer Service - CTSLink
Wells Fargo Bank, N.A.
Securities Administration Services
8480 Stagecoach Circle
Frederick, MD 21701-4747
www.ctslink.com
Telephone: 1-866-846-4526
Fax: 240-586-8675

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Supplemental Reporting

<u>Determination Date</u>
With respect to each Servicer, the "Determination Date" set forth in the related Purchase and Servicing Agreement.
<u>Distribution Date</u>
The 25th day of each month or, if such 25th day is not a Business Day, the next succeeding Business Day, commencing in June 2006.
<u>Record Date</u>
As to any Distribution Date (i) with respect to the Non-Delay Certificates, the last Business Day preceding such Distribution Date (or the Closing Date, in the case of the first Distribution Date) unless such Certificates shall no longer be Book-Entry Certificates, in which case the Record Date shall be the last Business Day of the month preceding the month of such Distribution Date and (ii) in the case of the Delay Certificates (including the Non-Delay Certificates that are subsequently reissued as Definitive Certificates), the last Business Day of the month preceding the month of each Distribution Date.
<u>Closing Date</u>
May 31, 2006
<u>Servicer Remittance Date</u>
The 18th day of each calendar month, commencing on the 18th day of the month following the Funding Date, or, if such 18th day is not a Business Day, then the next Business Day immediately preceding such 18th day
<u>LIBOR Determination Date</u>
With respect to any Interest Accrual Period for any Class of LIBOR Certificates, the second Business Day prior to the first day of such Interest Accrual Period.
<u>Miscellaneous Modification Reporting Footnote</u>
In the absence of specific guidance in the governing agreements, Wells Fargo Bank, N.A. has determined that a reduction in principal agreed to by a servicer in connection with a loan modification should be treated in a manner similar to a realized principal loss on the related loan.