

Distribution Date: 01/25/2010  
Determination Date: 01/15/2010

**Citigroup Mortgage Loan Trust**  
**Asset-Backed Pass-Through Certificates**  
**Series 2006-WFHE3**



**CONTACT INFORMATION**

Depositor	Citigroup Mortgage Loan Trust Inc. 390 Greenwich Street New York, NY 10013
Credit Risk Manager	Pentalpha Surveillance LLC. 375 North French Road, Suite 100 Amherst, NY 14228
Trust Administrator	Citibank, N.A. 388 Greenwich Street, 14th Floor New York, NY 10013

**CONTENTS**

Distribution Summary	2
Distribution Summary (Factors)	3
Interest Distribution	4
Principal Distribution	5
Reconciliation Detail	6
Collateral Summary	6
Delinquency Information	8
Standard Prepayment and Default Information	10
Credit Enhancement	11
Distribution Waterfall Detail	12
Other Information	15
Loan Level Detail	17

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**Citibank, N.A.**  
**Agency and Trust**  
388 Greenwich Street, 14th Floor  
New York, NY 10013

Distribution Date: 01/25/2010  
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# Citigroup Mortgage Loan Trust Asset-Backed Pass-Through Certificates Series 2006-WFHE3

## Distribution Summary

### DISTRIBUTION IN DOLLARS

Class (1)	Original Balance (2)	Prior Principal Balance (3)	Pass- Through Rate (4)	Accrual Day Count (5)	Accrual Dates (6)	Interest Distributed (7)	Principal Distributed (8)	Total Distributed (9)=(7+8)	Deferred Interest (10)	Realized Loss (11)	Current Principal Balance (12)=(3-8+10-11)
A1	642,913,000.00	0.00	0.281250%	28 / 360	12/28 - 01/24	0.00	0.00	0.00	0.00	0.00	0.00
A2	289,039,000.00	101,021,348.97	0.331250%	28 / 360	12/28 - 01/24	26,027.03	7,830,295.41	7,856,322.44	0.00	0.00	93,191,053.56
A3	188,628,000.00	188,628,000.00	0.381250%	28 / 360	12/28 - 01/24	55,933.44	0.00	55,933.44	0.00	0.00	188,628,000.00
A4	154,248,000.00	154,248,000.00	0.471250%	28 / 360	12/28 - 01/24	56,536.18	0.00	56,536.18	0.00	0.00	154,248,000.00
M1	62,643,000.00	62,643,000.00	0.521250%	28 / 360	12/28 - 01/24	25,396.52	0.00	25,396.52	0.00	0.00	62,643,000.00
M2	74,032,000.00	74,032,000.00	0.531250%	28 / 360	12/28 - 01/24	30,589.61	0.00	30,589.61	0.00	0.00	74,032,000.00
M3	29,288,000.00	29,288,000.00	0.561250%	28 / 360	12/28 - 01/24	12,785.03	0.00	12,785.03	0.00	0.00	29,288,000.00
M4	27,661,000.00	27,661,000.00	0.601250%	28 / 360	12/28 - 01/24	12,935.36	0.00	12,935.36	0.00	0.00	27,661,000.00
M5	25,220,000.00	25,220,000.00	0.631250%	28 / 360	12/28 - 01/24	12,382.32	0.00	12,382.32	0.00	0.00	25,220,000.00
M6	19,525,000.00	19,525,000.00	0.681250%	28 / 360	12/28 - 01/24	10,345.54	0.00	10,345.54	0.00	0.00	19,525,000.00
M7	17,085,000.00	17,085,000.00	1.031250%	28 / 360	12/28 - 01/24	13,703.59	0.00	13,703.59	0.00	0.00	17,085,000.00
M8	15,458,000.00	15,458,000.00	1.231250%	28 / 360	12/28 - 01/24	14,803.18	0.00	14,803.18	0.00	0.00	15,458,000.00
M9	16,271,000.00	16,271,000.00	2.131250%	28 / 360	12/28 - 01/24	26,971.44	0.00	26,971.44	0.00	2,627,547.88	13,643,452.12
M10	20,338,000.00	1,515,820.70	2.731250%	28 / 360	12/28 - 01/24	3,220.07	0.00	3,220.07	0.00	1,515,820.70	0.00
M11	16,270,000.00	0.00	2.731250%	28 / 360	12/28 - 01/24	0.00	0.00	0.00	0.00	0.00	0.00
CE	28,475,746.98	0.00	0.000000%	30 / 360	12/01 - 12/31	0.00	0.00	0.00	0.00	0.00	0.00
P	100.00	100.00	0.000000%	30 / 360		0.00	0.00	0.00	0.00	0.00	100.00
R	0.00	0.00	0.000000%	-		0.00	0.00	0.00	0.00	0.00	0.00
RX	0.00	0.00	0.000000%	-		0.00	0.00	0.00	0.00	0.00	0.00
Totals	1,627,094,846.98	732,596,269.67				301,629.31	7,830,295.41	8,131,924.72	0.00	4,143,368.58	720,622,605.68

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**Citigroup Mortgage Loan Trust**  
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**Series 2006-WFHE3**  
*Distribution Summary (Factors)*



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

Class	CUSIP	Record Date	Prior Principal Balance (3/2 x 1000)	Interest Distributed (7/2 x 1000)	Principal Distributed (8/2 x 1000)	Total Distributed (9/2 x 1000)	Deferred Interest (10/2 x 1000)	Realized Loss (11/2 x 1000)	Current Principal Balance (12/2 x 1000)
A1	17309QAA2	01/22/2010	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A2	17309QAB0	01/22/2010	349.507675	0.090047	27.090792	27.180839	0.000000	0.000000	322.416883
A3	17309QAC8	01/22/2010	1,000.000000	0.296528	0.000000	0.296528	0.000000	0.000000	1,000.000000
A4	17309QAD6	01/22/2010	1,000.000000	0.366528	0.000000	0.366528	0.000000	0.000000	1,000.000000
M1	17309QAE4	01/22/2010	1,000.000000	0.405417	0.000000	0.405417	0.000000	0.000000	1,000.000000
M2	17309QAF1	01/22/2010	1,000.000000	0.413194	0.000000	0.413194	0.000000	0.000000	1,000.000000
M3	17309QAG9	01/22/2010	1,000.000000	0.436528	0.000000	0.436528	0.000000	0.000000	1,000.000000
M4	17309QAH7	01/22/2010	1,000.000000	0.467639	0.000000	0.467639	0.000000	0.000000	1,000.000000
M5	17309QAJ3	01/22/2010	1,000.000000	0.490972	0.000000	0.490972	0.000000	0.000000	1,000.000000
M6	17309QAK0	01/22/2010	1,000.000000	0.529861	0.000000	0.529861	0.000000	0.000000	1,000.000000
M7	17309QAL8	01/22/2010	1,000.000000	0.802083	0.000000	0.802083	0.000000	0.000000	1,000.000000
M8	17309QAM6	01/22/2010	1,000.000000	0.957639	0.000000	0.957639	0.000000	0.000000	1,000.000000
M9	17309QAN4	01/22/2010	1,000.000000	1.657639	0.000000	1.657639	0.000000	161.486564	838.513436
M10	17309QAP9	01/22/2010	74.531453	0.158328	0.000000	0.158328	0.000000	74.531453	0.000000
M11	17309QAQ7	01/22/2010	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
CE	17309QAR5	12/31/2009	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
P	17309QAS3	12/31/2009	1,000.000000	0.000000	0.000000	0.000000	0.000000	0.000000	1,000.000000

Distribution Date: 01/25/2010  
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**Citigroup Mortgage Loan Trust**  
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**Series 2006-WFHE3**  
*Interest Distribution Detail*

**DISTRIBUTION IN DOLLARS**

Class (1)	Prior Principal Balance (2)	Pass- Through Rate (3)	Next Pass- Through Rate (4)	Interest Accrual Day Cnt Fraction (5)	Optimal Accrued Interest (6)	Prior Unpaid Interest (7)	Interest on Prior Unpaid Interest (8)	Non-Recov. Interest Shortfall (9)	Interest Due (10)=(6)+(7)+(8)-(9)	Deferred Interest (11)	Interest Distributed (12)	Current Unpaid Interest (13)=(10)-(11)-(12)
A1	0.00	0.28125%	0.28063%	28 / 360	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A2	101,021,348.97	0.33125%	0.33063%	28 / 360	26,027.03	0.00	0.00	0.00	26,027.03	0.00	26,027.03	0.00
A3	188,628,000.00	0.38125%	0.38063%	28 / 360	55,933.44	0.00	0.00	0.00	55,933.44	0.00	55,933.44	0.00
A4	154,248,000.00	0.47125%	0.47063%	28 / 360	56,536.18	0.00	0.00	0.00	56,536.18	0.00	56,536.18	0.00
M1	62,643,000.00	0.52125%	0.52063%	28 / 360	25,396.52	0.00	0.00	0.00	25,396.52	0.00	25,396.52	0.00
M2	74,032,000.00	0.53125%	0.53063%	28 / 360	30,589.61	0.00	0.00	0.00	30,589.61	0.00	30,589.61	0.00
M3	29,288,000.00	0.56125%	0.56063%	28 / 360	12,785.03	0.00	0.00	0.00	12,785.03	0.00	12,785.03	0.00
M4	27,661,000.00	0.60125%	0.60063%	28 / 360	12,935.36	0.00	0.00	0.00	12,935.36	0.00	12,935.36	0.00
M5	25,220,000.00	0.63125%	0.63063%	28 / 360	12,382.32	0.00	0.00	0.00	12,382.32	0.00	12,382.32	0.00
M6	19,525,000.00	0.68125%	0.68063%	28 / 360	10,345.54	0.00	0.00	0.00	10,345.54	0.00	10,345.54	0.00
M7	17,085,000.00	1.03125%	1.03063%	28 / 360	13,703.59	0.00	0.00	0.00	13,703.59	0.00	13,703.59	0.00
M8	15,458,000.00	1.23125%	1.23063%	28 / 360	14,803.18	0.00	0.00	0.00	14,803.18	0.00	14,803.18	0.00
M9	16,271,000.00	2.13125%	2.13063%	28 / 360	26,971.44	0.00	0.00	0.00	26,971.44	0.00	26,971.44	0.00
M10	1,515,820.70	2.73125%	2.73063%	28 / 360	3,220.07	0.00	0.00	0.00	3,220.07	0.00	3,220.07	0.00
M11	0.00	2.73125%	2.73063%	28 / 360	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CE	0.00	0.00000%	0.00000%	30 / 360	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
P	100.00	0.00000%	0.00000%	30 / 360	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R	0.00	0.00000%	0.00000%	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RX	0.00	0.00000%	0.00000%	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Totals	732,596,269.67				301,629.31	0.00	0.00	0.00	301,629.31	0.00	301,629.31	0.00

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**Series 2006-WFHE3**  
*Principal Distribution Detail*



***DISTRIBUTION IN DOLLARS***

Class (1)	Original Balance (2)	Prior Principal Balance (3)	Scheduled Principal Distribution (4)	Unscheduled Principal Distribution (5)	Accreted Principal (6)	Current Realized Losses (7)	Current Principal Recoveries (8)	Current Principal Balance (9)=(3)-(4)-(5)+(6)-(7)+(8)	Cumulative Realized Losses (10)	Original Class (%) (11)	Current Class (%) (12)	Original Credit Support (13)	Current Credit Support (14)
A1	642,913,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	39.51%	0.00%	21.65%	100.00%
A2	289,039,000.00	101,021,348.97	718,098.74	7,112,196.67	0.00	0.00	0.00	93,191,053.56	0.00	17.76%	12.93%	21.65%	39.49%
A3	188,628,000.00	188,628,000.00	0.00	0.00	0.00	0.00	0.00	188,628,000.00	0.00	11.59%	26.18%	21.65%	39.49%
A4	154,248,000.00	154,248,000.00	0.00	0.00	0.00	0.00	0.00	154,248,000.00	0.00	9.48%	21.40%	21.65%	39.49%
M1	62,643,000.00	62,643,000.00	0.00	0.00	0.00	0.00	0.00	62,643,000.00	0.00	3.85%	8.69%	17.80%	30.79%
M2	74,032,000.00	74,032,000.00	0.00	0.00	0.00	0.00	0.00	74,032,000.00	0.00	4.55%	10.27%	13.25%	20.52%
M3	29,288,000.00	29,288,000.00	0.00	0.00	0.00	0.00	0.00	29,288,000.00	0.00	1.80%	4.06%	11.45%	16.46%
M4	27,661,000.00	27,661,000.00	0.00	0.00	0.00	0.00	0.00	27,661,000.00	0.00	1.70%	3.84%	9.75%	12.62%
M5	25,220,000.00	25,220,000.00	0.00	0.00	0.00	0.00	0.00	25,220,000.00	0.00	1.55%	3.50%	8.20%	9.12%
M6	19,525,000.00	19,525,000.00	0.00	0.00	0.00	0.00	0.00	19,525,000.00	0.00	1.20%	2.71%	7.00%	6.41%
M7	17,085,000.00	17,085,000.00	0.00	0.00	0.00	0.00	0.00	17,085,000.00	0.00	1.05%	2.37%	5.95%	4.04%
M8	15,458,000.00	15,458,000.00	0.00	0.00	0.00	0.00	0.00	15,458,000.00	0.00	0.95%	2.15%	5.00%	1.89%
M9	16,271,000.00	16,271,000.00	0.00	0.00	0.00	2,627,547.88	0.00	13,643,452.12	2,627,547.88	1.00%	1.89%	4.00%	0.00%
M10	20,338,000.00	1,515,820.70	0.00	0.00	0.00	1,515,820.70	0.00	0.00	20,338,000.00	1.25%	0.00%	2.75%	0.00%
M11	16,270,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16,270,000.00	1.00%	0.00%	1.75%	0.00%
CE	28,475,746.98	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28,474,159.82	1.75%	0.00%	0.00%	0.00%
Totals	1,627,094,746.98	732,596,169.67	718,098.74	7,112,196.67	0.00	4,143,368.58	0.00	720,622,505.68	67,709,707.70	100%	100%		

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# Citigroup Mortgage Loan Trust Asset-Backed Pass-Through Certificates Series 2006-WFHE3



## Reconciliation Detail

SOURCE OF FUNDS		ALLOCATION OF FUNDS	
<b>Interest Funds Available</b>		<b>Scheduled Fees</b>	
Scheduled Interest	4,172,541.29	Credit Risk Manager Fee	9,920.38
Uncompensated PPIS	0.00	PMI Insurer Fee	149,793.97
Relief Act Interest Shortfall	(9,915.89)	Servicing Fee	293,836.69
Interest Adjustments	(159,865.48)	<b>Total Scheduled Fees:</b>	<u>453,551.04</u>
Realized Loss in Excess of Principal Balance	(239,412.62)	<b>Additional Fees, Expenses, etc.</b>	
<b>Total Interest Funds Available:</b>	<u>3,763,347.30</u>	Extraordinary Trust Fund Expenses	0.00
<b>Principal Funds Available</b>		Other Expenses	0.00
Scheduled Principal	718,098.74	<b>Total Additional Fees, Expenses, etc.:</b>	<u>0.00</u>
Curtailments	(1,075,443.13)	<b>Distribution to Certificateholders</b>	
Prepayments in Full	2,650,927.54	Interest Distribution	301,629.31
Net Liquidation Proceeds	2,480,272.47	Principal Distribution	7,830,295.41
Repurchased Principal	0.00	<b>Total Distribution to Certificateholders:</b>	<u>8,131,924.72</u>
Substitution Principal	0.00	<b>Total Funds Allocated</b>	<u><u>8,585,475.76</u></u>
Other Principal	0.00		
(Trailing Loss)/Recovery	48,272.84		
<b>Total Principal Funds Available:</b>	<u>4,822,128.46</u>		
<b>Other Funds Available</b>			
Cap Contract Amount	0.00		
Prepayment Penalties	0.00		
Other Charges	0.00		
<b>Total Other Funds Available:</b>	<u>0.00</u>		
<b>Total Funds Available</b>	<u><u>8,585,475.76</u></u>		

**Citigroup Mortgage Loan Trust  
Asset-Backed Pass-Through Certificates  
Series 2006-WFHE3**



***Collateral Summary***

**ASSET CHARACTERISTICS**

	<u><b>Cut-Off</b></u>	<u><b>Prior</b></u>	<u><b>Current</b></u>
Aggregate Stated Principal Balance	1,627,094,846.98	732,596,269.67	720,622,605.68
Loan Count	10,926	5,064	4,975
Weighted Average Coupon Rate (WAC)	8.650968%	7.146690%	Not Available
Net Weighted Average Coupon Rate (Net WAC)	8.150968%	6.385076%	Not Available
Weighted Average Remaining Term (WART in months)	358	309	307

**AVAILABLE PRINCIPAL**

Scheduled Principal	718,098.74
Curtailments	(1,075,443.13)
Principal Prepayments	2,650,927.54
Net Liquidation Proceeds	2,480,272.47
Repurchased Principal	0.00
(Trailing Loss) / Income	48,272.84
<b>TOTAL AVAILABLE PRINCIPAL</b>	<b>4,822,128.46</b>
Current Realized Losses	7,199,808.37
Current Bankruptcy Losses	0.00
Trailing Loss / (Income)	(48,272.84)
Realized Loss in Excess of Liquidated Loan Balances	239,412.62
Cumulative Realized Losses	168,018,927.97

**AVAILABLE INTEREST**

Scheduled Interest	4,172,541.29
Additional Interest	(159,865.48)
Less: Servicing Fee	293,836.69
Credit Risk Manager Fee	9,920.38
PMI Insurer Fee	149,793.97
Uncompensated PPIS	0.00
Relief Act Interest Shortfall	9,915.89
Realized Loss in Excess of Liquidated Loan Balances	239,412.62
<b>TOTAL AVAILABLE INTEREST</b>	<b>3,309,796.26</b>

**Citigroup Mortgage Loan Trust  
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Series 2006-WFHE3**



***Delinquency Information***

	<b>Less Than 30 Days</b>	<b>30-59 Days</b>	<b>60-89 Days</b>	<b>90+ Days</b>	<b>Totals</b>
<b><u>Delinquency</u></b>					
Scheduled Principal Balance		30,371,408.75	26,353,683.85	131,002,943.71	187,728,036.31
Percentage of Total Pool Balance		4.2146%	3.6571%	18.1791%	26.0508%
Number of Loans		230	186	723	1,139
Percentage of Total Loans		4.6231%	3.7387%	14.5327%	22.8945%
<b><u>Bankruptcy</u></b>					
Scheduled Principal Balance	5,194,916.80	902,260.76	1,199,032.80	12,083,616.72	19,379,827.08
Percentage of Total Pool Balance	0.7209%	0.1252%	0.1664%	1.6768%	2.6893%
Number of Loans	42	9	6	101	158
Percentage of Total Loans	0.8442%	0.1809%	0.1206%	2.0302%	3.1759%
<b><u>Foreclosure</u></b>					
Scheduled Principal Balance	123,985.29	0.00	0.00	91,060,792.59	91,184,777.88
Percentage of Total Pool Balance	0.0172%	0.0000%	0.0000%	12.6364%	12.6536%
Number of Loans	1	0	0	501	502
Percentage of Total Loans	0.0201%	0.0000%	0.0000%	10.0704%	10.0905%
<b><u>REO</u></b>					
Scheduled Principal Balance		0.00	0.00	43,211,138.69	43,211,138.69
Percentage of Total Pool Balance		0.0000%	0.0000%	5.9964%	5.9964%
Number of Loans		0	0	241	241
Percentage of Total Loans		0.0000%	0.0000%	4.8442%	4.8442%
<b><u>Total</u></b>					
Scheduled Principal Balance	5,318,902.09	31,273,669.51	27,552,716.65	277,358,491.71	341,503,779.96
Percentage of Total Pool Balance	0.7381%	4.3398%	3.8235%	38.4887%	47.3901%
Number of Loans	43	239	192	1,566	2,040
Percentage of Total Loans	0.8643%	4.8040%	3.8593%	31.4774%	41.0050%
<b>Principal and Interest Advances</b>					
		4,246,974.52			



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# Citigroup Mortgage Loan Trust

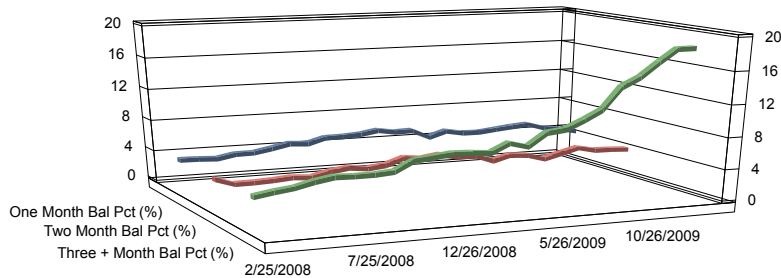
## Asset-Backed Pass-Through Certificates

### Series 2006-WFHE3

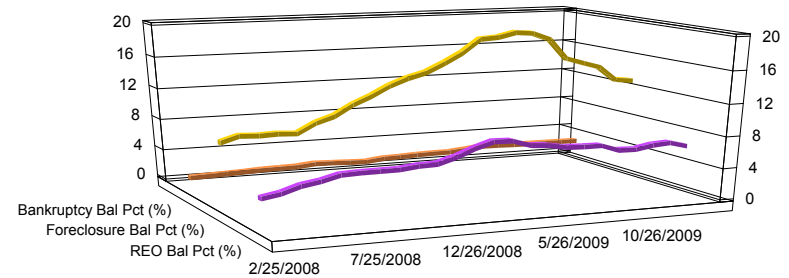
#### Historical Delinquency Information

Distribution Date	1 Month		2 Month		3 + Month		Bankruptcy		Foreclosure		REO		Total (2+, BK, FC & REO)	
	Balance	Cnt	Balance	Cnt	Balance	Cnt	Balance	Cnt	Balance	Cnt	Balance	Cnt	Balance	Cnt
01/25/2010	30,371,408.75 4.215%	230 4.6%	26,353,683.85 3.657%	186 3.7%	131,002,943.71 18.179%	723 14.5%	19,379,827.08 2.689%	158 3.2%	91,184,777.88 12.654%	502 10.1%	43,211,138.69 5.996%	241 4.8%	311,132,371.21 43.175%	1,810 36.4%
12/28/2009	34,194,394.10 4.668%	263 5.2%	27,494,511.81 3.753%	190 3.8%	132,898,281.23 18.141%	741 14.6%	19,668,460.53 2.685%	160 3.2%	94,446,161.56 12.892%	512 10.1%	47,962,721.62 6.547%	268 5.3%	322,470,136.75 44.017%	1,871 36.9%
11/25/2009	36,636,543.53 4.908%	272 5.3%	28,415,544.63 3.806%	194 3.8%	123,894,569.58 16.596%	709 13.8%	20,070,696.45 2.689%	161 3.1%	109,201,896.61 14.628%	568 11.0%	47,737,372.94 6.394%	270 5.2%	329,320,080.21 44.113%	1,902 36.9%
10/26/2009	42,196,360.39 5.564%	300 5.7%	32,520,561.34 4.288%	205 3.9%	113,384,596.58 14.950%	666 12.7%	20,509,504.47 2.704%	159 3.0%	115,694,006.05 15.254%	597 11.4%	45,495,058.78 5.998%	260 5.0%	327,603,727.22 43.194%	1,887 36.1%
09/25/2009	41,320,316.22 5.359%	288 5.4%	28,550,478.68 3.703%	187 3.5%	107,130,197.85 13.893%	621 11.7%	20,951,393.02 2.717%	158 3.0%	122,883,175.53 15.936%	642 12.1%	46,723,369.72 6.059%	264 5.0%	326,238,614.80 42.308%	1,872 35.2%
08/25/2009	40,441,608.07 5.138%	269 5.0%	24,445,024.41 3.106%	180 3.3%	88,585,778.38 11.255%	524 9.7%	21,803,478.50 2.770%	166 3.1%	144,775,137.90 18.395%	731 13.5%	53,478,873.54 6.795%	296 5.5%	333,088,292.73 42.321%	1,897 35.0%
07/27/2009	39,259,494.59 4.878%	265 4.8%	30,361,817.96 3.773%	192 3.5%	81,380,538.46 10.112%	504 9.1%	22,339,304.08 2.776%	163 2.9%	154,910,374.90 19.249%	776 14.0%	54,897,818.03 6.821%	312 5.6%	343,889,853.43 42.731%	1,947 35.1%
06/25/2009	40,586,139.09 4.926%	270 4.8%	32,457,672.39 3.939%	207 3.7%	75,335,807.36 9.143%	480 8.5%	20,728,503.12 2.516%	155 2.7%	160,128,252.54 19.434%	802 14.2%	56,818,903.33 6.896%	314 5.6%	345,469,138.74 41.928%	1,958 34.7%
05/26/2009	44,895,514.62 5.338%	282 4.9%	27,848,427.31 3.311%	178 3.1%	74,817,437.19 8.895%	479 8.3%	19,435,247.22 2.311%	144 2.5%	159,256,613.92 18.934%	810 14.1%	61,282,936.54 7.286%	335 5.8%	342,640,662.18 40.737%	1,946 33.8%
04/27/2009	39,742,636.60 4.644%	252 4.3%	35,637,302.24 4.164%	233 4.0%	63,034,939.34 7.365%	411 7.0%	19,655,788.90 2.297%	150 2.6%	160,765,517.97 18.784%	830 14.1%	63,550,889.66 7.425%	342 5.8%	342,644,438.11 40.036%	1,966 33.5%
03/25/2009	49,644,012.68 5.686%	323 5.4%	36,765,232.16 4.211%	236 3.9%	69,360,691.74 7.944%	455 7.6%	19,253,372.33 2.205%	148 2.5%	149,949,836.05 17.174%	785 13.1%	70,948,677.36 8.126%	383 6.4%	346,277,809.64 39.661%	2,007 33.5%
02/25/2009	50,097,191.59 5.641%	350 5.7%	41,004,827.79 4.617%	259 4.2%	61,276,345.43 6.900%	406 6.6%	18,677,370.59 2.103%	140 2.3%	142,281,813.97 16.021%	765 12.5%	72,912,582.31 8.210%	401 6.6%	336,152,940.09 37.851%	1,971 32.3%

**Historical One, Two and Three Month Trend Chart**



**Historical BK, FC & REO Trend Chart**



Distribution Date: 01/25/2010  
Determination Date: 01/15/2010



# **Citigroup Mortgage Loan Trust Asset-Backed Pass-Through Certificates Series 2006-WFHE3**

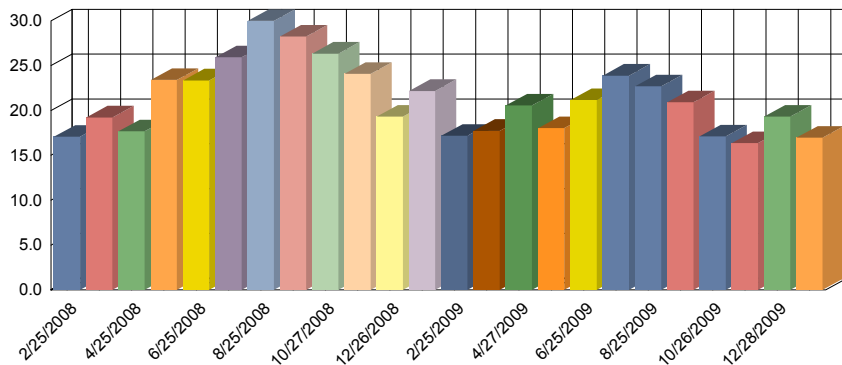
## **Standard Prepayment and Default Information**

Payment Date	Wtd. Avg. Age (Months)	Current Collateral Balance	Scheduled Principal	Unscheduled Principal	Liquidation Principal	SMM	CPR	PSA	MDR	CDR	SDA
25-Jan-2010	41.09	720,622,605.68	718,098.74	11,255,565.25	9,680,080.84	1.538%	16.971%	283%	1.321%	14.753%	246%
28-Dec-2009	40.09	732,596,269.67	711,052.62	13,230,993.72	12,748,479.30	1.774%	19.329%	322%	1.708%	18.673%	311%
25-Nov-2009	39.09	746,538,316.01	715,421.19	11,196,067.25	9,508,026.74	1.478%	16.359%	273%	1.254%	14.048%	234%
26-Oct-2009	38.09	758,449,804.45	715,676.95	11,944,021.74	10,515,781.56	1.550%	17.097%	285%	1.364%	15.191%	253%
25-Sep-2009	37.09	771,109,503.14	708,182.07	15,227,846.56	13,086,557.02	1.937%	20.917%	349%	1.663%	18.226%	304%
25-Aug-2009	36.09	787,045,531.77	665,130.73	17,069,220.47	14,532,310.56	2.123%	22.700%	378%	1.806%	19.641%	327%
27-Jul-2009	35.09	804,779,882.97	662,930.14	18,514,549.53	15,790,044.34	2.249%	23.886%	398%	1.916%	20.721%	345%
25-Jun-2009	34.09	823,957,362.64	670,453.29	16,480,861.14	13,933,095.12	1.961%	21.153%	353%	1.657%	18.163%	303%
26-May-2009	33.09	841,108,677.07	677,053.72	14,062,823.67	11,920,811.40	1.644%	18.043%	301%	1.393%	15.492%	258%
27-Apr-2009	32.09	855,848,554.46	678,916.91	16,574,088.04	13,736,674.99	1.900%	20.560%	343%	1.573%	17.329%	289%
25-Mar-2009	31.09	873,101,559.41	667,222.12	14,321,837.54	10,955,329.27	1.614%	17.737%	296%	1.234%	13.839%	231%

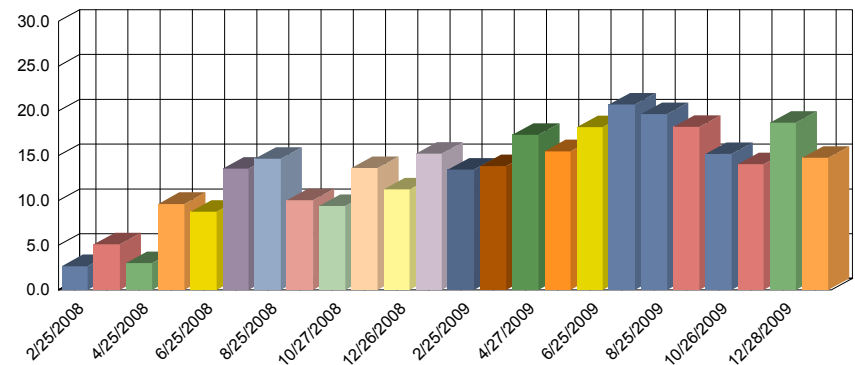
SMM (Single Month Mortality) = (Beginning Balance - Ending Balance - Scheduled Principal) / (Beginning Balance - Scheduled Principal)  
CPR (Constant Prepayment Rate) =  $1 - ((1 - \text{SMM})^{12})$   
PSA (Public Securities Association) =  $\text{CPR} / (\min(.2\% * \text{Age}, 6\%))$

MDR (Monthly Default Rate) = Beginning Balance of Liquidated Asset / Total Beginning Balance  
CDR (Conditional Default Rate) =  $1 - ((1 - \text{MDR})^{12})$   
SDA (Standard Default Assumption) =  $\text{CDR} / (\min(.2\% * \text{Age}, 6\%))$

**CPR**



**CDR**



Distribution Date: 01/25/2010  
Determination Date: 01/15/2010

**Citigroup Mortgage Loan Trust**  
**Asset-Backed Pass-Through Certificates**  
**Series 2006-WFHE3**  
*Credit Enhancement*



<b>Overcollateralization and Trigger Information</b>			
<b>Overcollateralization Target Amount</b>		<b>28,474,159.82</b>	<b>3.9513%</b>
<b>Beginning Overcollateralization Amount</b>		<b>0.00</b>	
Overcollateralization Decrease Due to Realized Losses		(7,151,535.53)	
Overcollateralization Deficiency Amount	28,474,159.82		
Amount Available for Overcollateralization Increase	3,008,166.95		
Overcollateralization Increase Amount		3,008,166.95	
Excess Overcollateralization Amount	0.00		
Principal Available for Overcollateralization Reduction	4,822,128.46		
Overcollateralization Reduction Amount		0.00	
<b>Current Overcollateralization</b>		<b>0.00</b>	
<b>Senior Enhancement Percentage</b>			<b>38.4551%</b>
<b><u>Are Stepdown Principal Distributions Allowed This Month?</u></b>			<b>No</b>
<i>(Has the Stepdown Date Occurred and Are There No Trigger Events in Effect?)</i>			
<b><u>Has the Stepdown Date Occurred?</u></b>			<b>Yes</b>
<i>(Has the 3rd Anniversary Distribution Date Occurred and Does the Senior Enhancement Percentage Equal or Exceed the Target Percentage?)</i>			
3rd Anniversary Distribution Date	25-Nov-2009		
Stepdown Date Senior Enhancement Percentage	40.0624%		
Senior Enhancement Target Percentage	43.3000%		
<b><u>Is a Trigger Event in Effect?</u></b>			<b>Yes</b>
<i>(Is a Delinquency Trigger Event in Effect or Is a Cumulative Realized Loss Trigger in Effect?)</i>			
<b><u>Is a Delinquency Trigger Event in Effect?</u></b>			<b>Yes</b>
<i>(Does the Delinquency Percentage Exceed the Target Percentage?)</i>			
Delinquency Percentage	42.3294%		
Target Percentage (36.95% of the Prior Senior Enhancement Percentage)	14.1181%		
<b><u>Is a Cumulative Realized Loss Trigger Event in Effect?</u></b>			<b>Yes</b>
<i>(Does the Cumulative Loss Percentage Exceed the Target Percentage?)</i>			
Cumulative Loss Percentage	10.3263%		
Target Percentage	2.8000%		

Distribution Date: 01/25/2010  
Determination Date: 01/15/2010

**Citigroup Mortgage Loan Trust**  
**Asset-Backed Pass-Through Certificates**  
**Series 2006-WFHE3**



***Waterfall Detail***

<i><b>DISTRIBUTIONS</b></i>	Amount Distributed	Remaining Available Funds
<b><u>Interest Remittance Funds</u></b>		3,309,796.26
Class A Certificates, the Senior Interest Distribution Amount	(138,496.65)	3,171,299.61
Class M-1 Interest Distribution Amount	(25,396.52)	3,145,903.09
Class M-2 Interest Distribution Amount	(30,589.61)	3,115,313.48
Class M-3 Interest Distribution Amount	(12,785.03)	3,102,528.45
Class M-4 Interest Distribution Amount	(12,935.36)	3,089,593.09
Class M-5 Interest Distribution Amount	(12,382.32)	3,077,210.77
Class M-6 Interest Distribution Amount	(10,345.54)	3,066,865.23
Class M-7 Interest Distribution Amount	(13,703.59)	3,053,161.64
Class M-8 Interest Distribution Amount	(14,803.18)	3,038,358.46
Class M-9 Interest Distribution Amount	(26,971.44)	3,011,387.02
Class M-10 Interest Distribution Amount	(3,220.07)	3,008,166.95
Class M-11 Interest Distribution Amount	0.00	3,008,166.95
Remaining Amount to Be Distributed as Net Monthly Excess Cashflow	(3,008,166.95)	0.00
<b><u>Principal Remittance Amount Less Any OC Reduction Amount</u></b>		4,822,128.46
Class A-1 Certificates	0.00	4,822,128.46
Class A-2 Certificates	(4,822,128.46)	0.00
Class A-3 Certificates	0.00	0.00
Class A-4 Certificates	0.00	0.00
Class M-1 Certificates	0.00	0.00
Class M-2 Certificates	0.00	0.00
Class M-3 Certificates	0.00	0.00
Class M-4 Certificates	0.00	0.00
Class M-5 Certificates	0.00	0.00
Class M-6 Certificates	0.00	0.00
Class M-7 Certificates	0.00	0.00
Class M-8 Certificates	0.00	0.00
Class M-9 Certificates	0.00	0.00
Class M-10 Certificates	0.00	0.00
Class M-11 Certificates	0.00	0.00

Distribution Date: 01/25/2010  
Determination Date: 01/15/2010

# Citigroup Mortgage Loan Trust

## Asset-Backed Pass-Through Certificates

### Series 2006-WFHE3



#### Net Monthly Excess Cashflow

		3,008,166.95
Class A-1 Certificates	0.00	3,008,166.95
Class A-2 Certificates	(3,008,166.95)	0.00
Class A-3 Certificates	0.00	0.00
Class A-4 Certificates	0.00	0.00
Class M-1 Certificates	0.00	0.00
Class M-2 Certificates	0.00	0.00
Class M-3 Certificates	0.00	0.00
Class M-4 Certificates	0.00	0.00
Class M-5 Certificates	0.00	0.00
Class M-6 Certificates	0.00	0.00
Class M-7 Certificates	0.00	0.00
Class M-8 Certificates	0.00	0.00
Class M-9 Certificates	0.00	0.00
Class M-10 Certificates	0.00	0.00
Class M-11 Certificates	0.00	0.00
To the Mezzanine Certificates, Any Interest Carryforward Amounts	0.00	0.00
To the Mezzanine Certificates, the Related Allocated Realized Loss Amount	0.00	0.00
To the Net WAC Rate Carryover Reserve Account, Any Net WAC Rate Carryover Amounts	0.00	0.00
To the Swap Provider, Any Swap Termination Payments	0.00	0.00
To the Servicer, Any Reimbursement for Advances	0.00	0.00
To the Class CE Certificates, the Interest Distribution Amount	0.00	0.00
To the Class CE Certificates, the Overcollateralization Reduction Amount	0.00	0.00
To the Class R Certificates, Any Remaining Amounts	0.00	0.00

#### Cap Account Beginning Balance

		0.00
Deposit of Cap Contract Amount	0.00	0.00
To the Senior Certificates any Undistributed Senior Distribution Amounts	0.00	0.00
To the Senior Certificates any Remaining OC Increase Amounts	0.00	0.00
To the M Certificates any Unreimbursed Allocated Realized Loss Amounts	0.00	0.00
To the Senior Certificates any Remaining Net WAC Rate Carryover Amounts	0.00	0.00
To the M Certificates any Remaining Net WAC Rate Carryover Amounts	0.00	0.00
Remaining Undistributed Amounts to Class CE	0.00	0.00

#### Prepayment Penalties

		0.00
Class P Prepayment Penalties	0.00	0.00

Distribution Date: 01/25/2010  
Determination Date: 01/15/2010

**Citigroup Mortgage Loan Trust**  
**Asset-Backed Pass-Through Certificates**  
**Series 2006-WFHE3**



Distribution of Class P Outstanding Certificate Principal Balance	0.00	0.00
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Distribution Date: 01/25/2010  
Determination Date: 01/15/2010

**Citigroup Mortgage Loan Trust**  
**Asset-Backed Pass-Through Certificates**  
**Series 2006-WFHE3**



*Other Information*

**Cap Account Information**

Beginning Cap Account Balance	0.00
Deposits	0.00
Withdrawals	0.00
Ending Cap Account Balance	0.00

**Net WAC Rate Carryover Reserve Account Information**

Beginning Net WAC Rate Carryover Reserve Account Balance	0.00
Deposits	0.00
Withdrawals	0.00
Ending Net WAC Rate Carryover Reserve Account Balance	0.00

**Expenses**

Extraordinary Trust Fund Expenses	0.00
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**Rate Reset Information**

Current LIBOR	0.231250%
Next LIBOR	0.230630%

Distribution Date: 01/25/2010  
Determination Date: 01/15/2010

**Citigroup Mortgage Loan Trust**  
**Asset-Backed Pass-Through Certificates**  
**Series 2006-WFHE3**



**Net WAC Rate Carryover Amount for Each Class of Certificates**

A-1 Net WAC Rate Carryover Amount	0.00
A-2 Net WAC Rate Carryover Amount	0.00
A-3 Net WAC Rate Carryover Amount	0.00
A-4 Net WAC Rate Carryover Amount	0.00
M-1 Net WAC Rate Carryover Amount	0.00
M-2 Net WAC Rate Carryover Amount	0.00
M-3 Net WAC Rate Carryover Amount	0.00
M-4 Net WAC Rate Carryover Amount	0.00
M-5 Net WAC Rate Carryover Amount	0.00
M-6 Net WAC Rate Carryover Amount	0.00
M-7 Net WAC Rate Carryover Amount	0.00
M-8 Net WAC Rate Carryover Amount	0.00
M-9 Net WAC Rate Carryover Amount	0.00
M-10 Net WAC Rate Carryover Amount	0.00
M-11 Net WAC Rate Carryover Amount	0.00

**Net WAC Rate Carryover Remaining Unpaid on Each Class of Certificates**

A-1 Unpaid Net WAC Rate Carryover Amount	0.00
A-2 Unpaid Net WAC Rate Carryover Amount	0.00
A-3 Unpaid Net WAC Rate Carryover Amount	0.00
A-4 Unpaid Net WAC Rate Carryover Amount	0.00
M-1 Unpaid Net WAC Rate Carryover Amount	0.00
M-2 Unpaid Net WAC Rate Carryover Amount	0.00
M-3 Unpaid Net WAC Rate Carryover Amount	0.00
M-4 Unpaid Net WAC Rate Carryover Amount	0.00
M-5 Unpaid Net WAC Rate Carryover Amount	0.00
M-6 Unpaid Net WAC Rate Carryover Amount	0.00
M-7 Unpaid Net WAC Rate Carryover Amount	0.00
M-8 Unpaid Net WAC Rate Carryover Amount	0.00
M-9 Unpaid Net WAC Rate Carryover Amount	0.00
M-10 Unpaid Net WAC Rate Carryover Amount	0.00
M-11 Unpaid Net WAC Rate Carryover Amount	0.00



Distribution Date: 01/25/2010  
Determination Date: 01/15/2010



# Citigroup Mortgage Loan Trust

## Asset-Backed Pass-Through Certificates

### Series 2006-WFHE3

#### LIQUIDATION LOSS DETAIL

Loan Number	Prior Loan Status	Next Due Date at Liquidation	Original Principal Balance	Unpaid Principal Balance at Liquidation	Scheduled Principal Balance at Liquidation	Current Realized Loss Amount	Subsequent Loss / (Recovery) Amount	Total Realized Loss Amount	Loss Severity
<b>Group 1</b>									
0000000150465789	Delinquent	06/01/2009	80,914.00	79,949.58	79,853.36	82,688.31	-	82,688.31	103.550%
0000000152179693	Delinquent	06/01/2009	44,391.00	43,852.35	43,776.43	45,796.72	-	45,796.72	104.615%
0000000152357356	Delinquent	06/01/2009	85,291.00	78,721.05	78,447.16	81,235.70	-	81,235.70	103.555%
0000000153026075	Delinquent	11/01/2008	190,400.00	187,119.59	185,087.40	18,418.67	-	18,418.67	9.951%
0000000153135009	Delinquent	06/01/2009	31,000.00	30,655.06	30,631.12	31,357.34	-	31,357.34	102.371%
0000000153303136	Delinquent	02/01/2009	70,800.00	69,197.48	68,906.75	79,140.64	-	79,140.64	114.852%
0000000153488903	Delinquent	06/01/2009	28,723.00	28,239.49	28,200.97	29,192.65	-	29,192.65	103.516%
0000000153518006	Delinquent	06/01/2009	36,600.00	36,199.41	36,156.98	37,507.87	-	37,507.87	103.736%
0000000153518196	Delinquent	12/01/2008	650,000.00	717,494.54	711,015.62	415,580.22	-	415,580.22	58.449%
0000000153594239	Delinquent	08/01/2009	80,000.00	78,302.95	78,083.61	80,888.01	-	80,888.01	103.592%
0000000153708128	Delinquent	05/01/2009	33,000.00	32,315.47	32,155.55	33,948.86	-	33,948.86	105.577%
0000000153711916	Delinquent	01/01/2009	82,603.00	35,760.01	34,345.64	37,142.09	-	37,142.09	108.142%
0000000153745369	Delinquent	05/01/2009	46,400.00	45,355.38	45,281.92	46,985.08	-	46,985.08	103.761%
0000000153754353	Delinquent	06/01/2009	57,414.00	56,668.03	56,668.03	56,696.80	-	56,696.80	100.051%
0000000153775994	Delinquent	06/01/2009	13,000.00	12,694.30	12,694.30	12,886.35	-	12,886.35	101.513%
0000000153967005	Delinquent	06/01/2009	35,600.00	35,180.41	35,109.35	37,158.53	-	37,158.53	105.837%
0000000154039101	Delinquent	11/01/2008	96,400.00	103,837.21	102,784.31	14,087.42	-	14,087.42	13.706%
0000000154108823	Delinquent	07/01/2009	183,520.00	180,621.37	179,036.60	115,059.38	-	115,059.38	64.266%
0000000154168009	Delinquent	07/01/2009	45,880.00	46,024.76	45,881.63	46,060.78	-	46,060.78	100.390%
0000000154189013	Delinquent	06/01/2009	51,180.00	50,718.45	50,667.78	52,706.77	-	52,706.77	104.024%
0000000154217046	Delinquent	03/01/2009	34,000.00	32,608.19	32,535.72	33,003.54	-	33,003.54	101.438%
0000000154321772	Delinquent	10/01/2008	85,000.00	83,953.57	83,651.52	107,891.91	-	107,891.91	128.978%
0000000154420822	Delinquent	06/01/2009	77,600.00	76,741.63	76,608.23	73,101.60	-	73,101.60	95.423%
0000000154527105	Delinquent	05/01/2009	41,000.00	39,501.06	39,501.04	39,648.81	-	39,648.81	100.374%
0000000154539324	Delinquent	08/01/2008	380,000.00	373,921.07	368,743.95	288,051.20	-	288,051.20	78.117%
0000000154549448	Delinquent	06/01/2009	51,580.00	51,107.23	51,054.15	53,052.03	-	53,052.03	103.913%

Distribution Date: 01/25/2010  
Determination Date: 01/15/2010



# Citigroup Mortgage Loan Trust Asset-Backed Pass-Through Certificates Series 2006-WFHE3

**Group 1**

0000000151588506	Bankruptcy	06/01/2009	40,989.00	40,445.75	40,388.39	41,821.83	-	41,821.83	103.549%
0000000154235659	Bankruptcy	02/01/2009	35,000.00	34,681.98	34,669.26	35,414.64	-	35,414.64	102.150%
0000000153375845	Foreclosure	05/01/2008	85,410.00	84,272.28	82,738.91	46,503.39	-	46,503.39	56.205%
0000000153466099	Foreclosure	06/01/2009	214,200.00	218,323.37	216,730.52	19,529.54	-	19,529.54	9.011%
0000000153735105	Foreclosure	10/01/2008	159,800.00	156,859.64	154,851.08	35,928.77	-	35,928.77	23.202%
0000000154420004	Foreclosure	06/01/2008	174,800.00	183,217.88	180,888.94	169,468.86	-	169,468.86	93.687%
0000000153116355	REO	09/01/2008	81,000.00	79,576.87	78,417.98	64,450.57	-	64,450.57	82.189%
0000000153131909	REO	10/01/2008	63,750.00	62,776.25	62,156.92	76,194.87	-	76,194.87	122.585%
0000000153144662	REO	09/01/2007	300,800.00	297,848.65	291,054.74	158,838.66	-	158,838.66	54.573%
0000000153154497	REO	08/01/2008	167,400.00	164,739.47	162,727.57	157,724.72	-	157,724.72	96.926%
0000000153167986	REO	04/01/2009	179,200.00	179,199.34	179,199.34	135,243.04	-	135,243.04	75.471%
0000000153170873	REO	08/01/2008	75,000.00	73,838.85	73,353.95	32,737.32	-	32,737.32	44.629%
0000000153277207	REO	09/01/2008	60,000.00	59,162.82	58,513.87	54,304.89	-	54,304.89	92.807%
0000000153352448	REO	12/01/2007	102,500.00	101,454.33	100,269.92	127,639.36	-	127,639.36	127.296%
0000000153457809	REO	05/01/2008	84,000.00	91,049.10	89,269.07	88,217.25	-	88,217.25	98.822%
0000000153540307	REO	08/01/2008	60,000.00	59,123.02	58,415.03	58,710.16	-	58,710.16	100.505%
0000000153634308	REO	08/01/2007	444,000.00	441,158.35	432,000.31	450,089.00	-	450,089.00	104.187%
0000000153639745	REO	09/01/2007	115,000.00	113,790.27	110,762.66	98,541.63	-	98,541.63	88.966%
0000000153670146	REO	03/01/2009	161,500.00	158,490.44	156,949.53	87,459.13	-	87,459.13	55.724%
0000000153698071	REO	12/01/2008	187,960.00	194,544.47	192,258.56	67,887.44	-	67,887.44	35.310%
0000000153754171	REO	07/01/2007	188,000.00	186,667.22	181,514.24	124,123.45	-	124,123.45	68.382%
0000000153759428	REO	07/01/2007	105,000.00	104,104.26	101,985.18	82,941.59	-	82,941.59	81.327%
0000000153780648	REO	12/01/2007	237,500.00	235,549.96	230,204.17	208,011.82	-	208,011.82	90.360%
0000000153792411	REO	05/01/2008	104,800.00	103,396.49	101,465.75	60,535.60	-	60,535.60	59.661%
0000000153810593	REO	06/01/2008	124,720.00	131,812.45	129,953.17	102,665.09	-	102,665.09	79.002%
0000000153816624	REO	08/01/2008	123,600.00	121,257.97	119,868.01	35,566.29	-	35,566.29	29.671%
0000000153817705	REO	03/01/2008	59,500.00	58,924.29	58,129.77	71,374.70	-	71,374.70	122.785%
0000000153833553	REO	07/01/2007	22,500.00	21,963.13	19,996.71	29,180.63	-	29,180.63	145.927%
0000000153873989	REO	08/01/2008	148,500.00	146,368.70	144,275.24	89,988.33	-	89,988.33	62.373%
0000000154010615	REO	11/01/2008	55,800.00	54,949.45	54,379.93	50,603.82	-	50,603.82	93.056%
0000000154066849	REO	09/01/2007	332,500.00	329,790.47	324,192.01	367,094.00	-	367,094.00	113.234%

Distribution Date: 01/25/2010  
Determination Date: 01/15/2010

# Citigroup Mortgage Loan Trust Asset-Backed Pass-Through Certificates Series 2006-WFHE3



## Group 1

0000000154128276	REO	03/01/2008	252,000.00	252,000.00	252,000.00	256,444.07	-	256,444.07	101.764%
0000000154218705	REO	04/01/2007	42,750.00	42,653.84	42,351.31	46,894.02	-	46,894.02	110.726%
0000000154220271	REO	11/01/2008	391,500.00	391,499.85	391,499.85	279,873.01	-	279,873.01	71.487%
0000000154224166	REO	11/01/2008	98,910.00	97,437.01	96,293.17	96,175.47	-	96,175.47	99.878%
0000000154260483	REO	02/01/2009	99,750.00	98,053.30	97,211.28	81,140.61	-	81,140.61	83.468%
0000000154300578	REO	04/01/2008	48,800.00	48,386.95	48,221.56	72,414.58	-	72,414.58	150.171%
0000000154302376	REO	08/01/2008	81,700.00	80,810.73	80,571.16	0.00	-	0.00	-
0000000154311229	REO	06/01/2007	85,780.00	85,367.10	83,407.04	27,618.72	-	27,618.72	33.113%
0000000154313027	REO	07/01/2009	90,900.00	93,732.19	93,231.31	38,110.84	-	38,110.84	40.878%
0000000154351522	REO	12/01/2006	319,260.00	318,821.27	313,345.02	311,249.63	-	311,249.63	99.331%
0000000154354161	REO	02/01/2008	172,900.00	172,900.00	172,900.00	43,341.73	-	43,341.73	25.068%
0000000154363063	REO	04/01/2008	322,500.00	321,885.36	321,885.36	257,117.65	-	257,117.65	79.879%
0000000154390629	REO	12/01/2007	148,500.00	147,372.44	144,898.96	140,344.68	-	140,344.68	96.857%
0000000154508923	REO	08/01/2008	104,000.00	102,729.01	101,973.22	108,761.75	-	108,761.75	106.657%
0000000154535249	REO	12/01/2007	118,792.00	117,611.75	115,424.05	63,888.43	-	63,888.43	55.351%
0000000154536411	REO	10/01/2007	180,000.00	176,668.67	172,294.73	183,052.37	-	183,052.37	106.244%
0000000154548036	REO	03/01/2009	20,000.00	19,716.91	19,602.54	667.41	-	667.41	3.405%
0000000154563738	REO	01/01/2009	212,000.00	206,715.14	204,229.24	184,086.24	-	184,086.24	90.137%
0000000154666689	REO	10/01/2008	123,500.00	121,643.63	120,281.19	69,962.11	-	69,962.11	58.165%
0000000152033064	N/A - Prior Liquidation	-	184,000.00	-	-	-	(50.00)	(50.00)	-
0000000152479218	N/A - Prior Liquidation	-	44,280.00	-	-	-	(428.71)	(428.71)	-
0000000152736773	N/A - Prior Liquidation	-	28,514.00	-	-	-	(15.00)	(15.00)	-
0000000152870051	N/A - Prior Liquidation	-	72,000.00	-	-	-	(697.07)	(697.07)	-
0000000152937686	N/A - Prior Liquidation	-	36,167.00	-	-	-	(429.16)	(429.16)	-
0000000152953436	N/A - Prior Liquidation	-	23,500.00	-	-	-	(473.19)	(473.19)	-
0000000153318043	N/A - Prior Liquidation	-	665,500.00	-	-	-	172.75	172.75	-
0000000153344114	N/A - Prior Liquidation	-	175,500.00	-	-	-	(25.00)	(25.00)	-
0000000153421466	N/A - Prior Liquidation	-	283,992.00	-	-	-	62.00	62.00	-
0000000153454459	N/A - Prior Liquidation	-	300,000.00	-	-	-	(843.52)	(843.52)	-
0000000153484639	N/A - Prior Liquidation	-	170,000.00	-	-	-	(92.74)	(92.74)	-
0000000153518345	N/A - Prior Liquidation	-	380,000.00	-	-	-	(732.33)	(732.33)	-

Distribution Date: 01/25/2010  
Determination Date: 01/15/2010

# Citigroup Mortgage Loan Trust

## Asset-Backed Pass-Through Certificates

### Series 2006-WFHE3



#### Group 1

0000000153535208	N/A - Prior Liquidation	-	80,100.00	-	-	-	(222.00)	(222.00)	-
0000000153588322	N/A - Prior Liquidation	-	171,000.00	-	-	-	(504.95)	(504.95)	-
0000000153638226	N/A - Prior Liquidation	-	25,000.00	-	-	-	(232.47)	(232.47)	-
0000000153645577	N/A - Prior Liquidation	-	132,000.00	-	-	-	3,091.92	3,091.92	-
0000000153672894	N/A - Prior Liquidation	-	56,700.00	-	-	-	(437.00)	(437.00)	-
0000000153704093	N/A - Prior Liquidation	-	95,620.00	-	-	-	(405.91)	(405.91)	-
0000000153710447	N/A - Prior Liquidation	-	205,000.00	-	-	-	143.24	143.24	-
0000000153718325	N/A - Prior Liquidation	-	40,500.00	-	-	-	(432.07)	(432.07)	-
0000000153739024	N/A - Prior Liquidation	-	200,000.00	-	-	-	(883.00)	(883.00)	-
0000000153740352	N/A - Prior Liquidation	-	38,000.00	-	-	-	(736.02)	(736.02)	-
0000000153758974	N/A - Prior Liquidation	-	62,100.00	-	-	-	(480.00)	(480.00)	-
0000000153763107	N/A - Prior Liquidation	-	130,000.00	-	-	-	35.00	35.00	-
0000000153771621	N/A - Prior Liquidation	-	93,000.00	-	-	-	1,847.00	1,847.00	-
0000000153792379	N/A - Prior Liquidation	-	52,000.00	-	-	-	(510.00)	(510.00)	-
0000000153805643	N/A - Prior Liquidation	-	24,200.00	-	-	-	(243.64)	(243.64)	-
0000000153807391	N/A - Prior Liquidation	-	57,600.00	-	-	-	1,132.25	1,132.25	-
0000000153813084	N/A - Prior Liquidation	-	46,400.00	-	-	-	(15,521.46)	(15,521.46)	-
0000000153822036	N/A - Prior Liquidation	-	107,550.00	-	-	-	(1,112.10)	(1,112.10)	-
0000000153827647	N/A - Prior Liquidation	-	174,250.00	-	-	-	(50.00)	(50.00)	-
0000000153833066	N/A - Prior Liquidation	-	180,000.00	-	-	-	(50.00)	(50.00)	-
0000000153836358	N/A - Prior Liquidation	-	100,000.00	-	-	-	(923.42)	(923.42)	-
0000000153866694	N/A - Prior Liquidation	-	267,648.00	-	-	-	180.00	180.00	-
0000000153869029	N/A - Prior Liquidation	-	26,800.00	-	-	-	(421.41)	(421.41)	-
0000000153870258	N/A - Prior Liquidation	-	104,000.00	-	-	-	(741.00)	(741.00)	-
0000000153879242	N/A - Prior Liquidation	-	146,800.00	-	-	-	(829.29)	(829.29)	-
0000000153906284	N/A - Prior Liquidation	-	105,000.00	-	-	-	(50.00)	(50.00)	-
0000000153908454	N/A - Prior Liquidation	-	500,000.00	-	-	-	(969.57)	(969.57)	-
0000000153944145	N/A - Prior Liquidation	-	63,750.00	-	-	-	(466.20)	(466.20)	-
0000000153974506	N/A - Prior Liquidation	-	68,000.00	-	-	-	95.00	95.00	-
0000000153975131	N/A - Prior Liquidation	-	361,000.00	-	-	-	(50.00)	(50.00)	-
0000000154028062	N/A - Prior Liquidation	-	163,000.00	-	-	-	1,057.02	1,057.02	-

Distribution Date: 01/25/2010  
Determination Date: 01/15/2010

# Citigroup Mortgage Loan Trust Asset-Backed Pass-Through Certificates Series 2006-WFHE3



## Group 1

0000000154061725	N/A - Prior Liquidation	-	178,000.00	-	-	-	312.22	312.22	-
0000000154087324	N/A - Prior Liquidation	-	111,150.00	-	-	-	(215.20)	(215.20)	-
0000000154092274	N/A - Prior Liquidation	-	512,000.00	-	-	-	(1,213.62)	(1,213.62)	-
0000000154093074	N/A - Prior Liquidation	-	63,600.00	-	-	-	(1,371.98)	(1,371.98)	-
0000000154094171	N/A - Prior Liquidation	-	184,000.00	-	-	-	(50.00)	(50.00)	-
0000000154120166	N/A - Prior Liquidation	-	268,850.00	-	-	-	(50.00)	(50.00)	-
0000000154128763	N/A - Prior Liquidation	-	102,000.00	-	-	-	(16.00)	(16.00)	-
0000000154148597	N/A - Prior Liquidation	-	454,500.00	-	-	-	(141.00)	(141.00)	-
0000000154152763	N/A - Prior Liquidation	-	264,000.00	-	-	-	(509.82)	(509.82)	-
0000000154165773	N/A - Prior Liquidation	-	408,000.00	-	-	-	(6,576.25)	(6,576.25)	-
0000000154180145	N/A - Prior Liquidation	-	210,600.00	-	-	-	(50.00)	(50.00)	-
0000000154182372	N/A - Prior Liquidation	-	180,000.00	-	-	-	(345.65)	(345.65)	-
0000000154201719	N/A - Prior Liquidation	-	142,000.00	-	-	-	(588.65)	(588.65)	-
0000000154203178	N/A - Prior Liquidation	-	330,000.00	-	-	-	(2,605.01)	(2,605.01)	-
0000000154203699	N/A - Prior Liquidation	-	290,000.00	-	-	-	250.00	250.00	-
0000000154214175	N/A - Prior Liquidation	-	63,500.00	-	-	-	400.00	400.00	-
0000000154225387	N/A - Prior Liquidation	-	71,100.00	-	-	-	(437.36)	(437.36)	-
0000000154230577	N/A - Prior Liquidation	-	340,400.00	-	-	-	255.37	255.37	-
0000000154242945	N/A - Prior Liquidation	-	99,200.00	-	-	-	(408.00)	(408.00)	-
0000000154260251	N/A - Prior Liquidation	-	57,714.00	-	-	-	(453.83)	(453.83)	-
0000000154264535	N/A - Prior Liquidation	-	143,200.00	-	-	-	(474.88)	(474.88)	-
0000000154269302	N/A - Prior Liquidation	-	144,000.00	-	-	-	2,015.68	2,015.68	-
0000000154274831	N/A - Prior Liquidation	-	99,900.00	-	-	-	(234.97)	(234.97)	-
0000000154285852	N/A - Prior Liquidation	-	142,400.00	-	-	-	(1,139.00)	(1,139.00)	-
0000000154291694	N/A - Prior Liquidation	-	26,000.00	-	-	-	(523.36)	(523.36)	-
0000000154298129	N/A - Prior Liquidation	-	16,400.00	-	-	-	(168.24)	(168.24)	-
0000000154317713	N/A - Prior Liquidation	-	150,000.00	-	-	-	(248.01)	(248.01)	-
0000000154332746	N/A - Prior Liquidation	-	64,000.00	-	-	-	(713.00)	(713.00)	-
0000000154335673	N/A - Prior Liquidation	-	114,000.00	-	-	-	(1,248.62)	(1,248.62)	-
0000000154341994	N/A - Prior Liquidation	-	70,998.00	-	-	-	(687.32)	(687.32)	-
0000000154367262	N/A - Prior Liquidation	-	187,000.00	-	-	-	(50.00)	(50.00)	-

Distribution Date: 01/25/2010  
Determination Date: 01/15/2010

**Citigroup Mortgage Loan Trust**  
**Asset-Backed Pass-Through Certificates**  
**Series 2006-WFHE3**



**Group 1**

0000000154371777	N/A - Prior Liquidation	-	121,600.00	-	-	-	402.58	402.58	-
0000000154380695	N/A - Prior Liquidation	-	128,250.00	-	-	-	(2,835.00)	(2,835.00)	-
0000000154381248	N/A - Prior Liquidation	-	54,980.00	-	-	-	(667.01)	(667.01)	-
0000000154397996	N/A - Prior Liquidation	-	31,304.00	-	-	-	(333.34)	(333.34)	-
0000000154410112	N/A - Prior Liquidation	-	54,000.00	-	-	-	(104.57)	(104.57)	-
0000000154411573	N/A - Prior Liquidation	-	315,000.00	-	-	-	400.00	400.00	-
0000000154420046	N/A - Prior Liquidation	-	503,500.00	-	-	-	(50.00)	(50.00)	-
0000000154448567	N/A - Prior Liquidation	-	78,300.00	-	-	-	(120.00)	(120.00)	-
0000000154477046	N/A - Prior Liquidation	-	49,500.00	-	-	-	(849.00)	(849.00)	-
0000000154495139	N/A - Prior Liquidation	-	94,800.00	-	-	-	23.30	23.30	-
0000000154511174	N/A - Prior Liquidation	-	162,726.00	-	-	-	(3,239.10)	(3,239.10)	-
0000000154537765	N/A - Prior Liquidation	-	35,700.00	-	-	-	(1,000.00)	(1,000.00)	-
0000000154697205	N/A - Prior Liquidation	-	62,300.00	-	-	-	(330.87)	(330.87)	-
0000000154702336	N/A - Prior Liquidation	-	75,000.00	-	-	-	(144.84)	(144.84)	-
0000000154778096	N/A - Prior Liquidation	-	87,300.00	-	-	-	103.56	103.56	-
<b>TOTALS</b>			23,403,810.00	9,792,082.31	9,680,080.84	7,439,220.99	(48,272.84)	7,390,948.15	76.851%

Distribution Date: 01/25/2010  
Determination Date: 01/15/2010

# Citigroup Mortgage Loan Trust

## Asset-Backed Pass-Through Certificates

### Series 2006-WFHE3



<i><b>REO DETAIL</b></i>							
Loan Number	Group No.	State	REO Acquisition Date	Original Principal Balance	Unpaid Principal Balance at Acquisition	Current Scheduled Principal Balance	REO Book Value
0000000153603428	1	WI	Not Available	229,000.00	Not Available	224,700.60	Not Available
0000000153646419	1	MD	Not Available	665,000.00	Not Available	646,376.02	Not Available
0000000153716295	1	FL	Not Available	148,000.00	Not Available	142,260.08	Not Available
0000000153657192	1	AZ	Not Available	350,000.00	Not Available	336,201.21	Not Available
0000000153785217	1	FL	Not Available	225,000.00	Not Available	217,080.92	Not Available
0000000153789995	1	MI	Not Available	146,500.00	Not Available	141,587.40	Not Available
0000000153796727	1	FL	Not Available	198,000.00	Not Available	197,989.23	Not Available
0000000153819255	1	KS	Not Available	50,000.00	Not Available	49,181.65	Not Available
0000000153833116	1	KY	Not Available	136,850.00	Not Available	133,380.03	Not Available
0000000153848635	1	IN	Not Available	57,000.00	Not Available	56,002.19	Not Available
0000000153860184	1	ID	Not Available	134,000.00	Not Available	128,621.21	Not Available
0000000154086466	1	IL	Not Available	264,100.00	Not Available	256,400.81	Not Available
0000000154093603	1	WY	Not Available	289,000.00	Not Available	280,743.31	Not Available
0000000154117923	1	OH	Not Available	105,000.00	Not Available	102,236.54	Not Available
0000000154164891	1	MO	Not Available	97,755.00	Not Available	95,730.65	Not Available
0000000154224554	1	AR	Not Available	110,200.00	Not Available	106,220.04	Not Available
0000000154245377	1	NC	Not Available	131,600.00	Not Available	139,222.76	Not Available
0000000154262299	1	VA	Not Available	373,500.00	Not Available	373,324.73	Not Available
0000000154279707	1	AL	Not Available	54,200.00	Not Available	53,547.72	Not Available
0000000154313399	1	MI	Not Available	63,650.00	Not Available	62,726.98	Not Available
0000000151063393	1	NM	Not Available	50,160.00	Not Available	48,703.39	Not Available
0000000152409132	1	NM	Not Available	167,512.00	Not Available	161,465.54	Not Available
0000000152694469	1	IL	Not Available	274,500.00	Not Available	266,508.64	Not Available
0000000152901997	1	IL	Not Available	254,990.00	Not Available	256,587.72	Not Available
0000000152992921	1	FL	Not Available	78,850.00	Not Available	77,422.71	Not Available

Distribution Date: 01/25/2010  
Determination Date: 01/15/2010



**Citigroup Mortgage Loan Trust**  
**Asset-Backed Pass-Through Certificates**  
**Series 2006-WFHE3**

0000000153151063	1	WI	Not Available	100,500.00	Not Available	98,048.01	Not Available
0000000153187703	1	MN	Not Available	90,000.00	Not Available	90,000.00	Not Available
0000000153205729	1	OR	Not Available	148,000.00	Not Available	142,307.46	Not Available
0000000153411566	1	MI	Not Available	301,750.00	Not Available	290,077.17	Not Available
0000000153439369	1	OK	Not Available	68,300.00	Not Available	65,445.48	Not Available
0000000153611215	1	NY	Not Available	55,100.00	Not Available	54,063.93	Not Available
0000000154110811	1	CA	Not Available	399,000.00	Not Available	387,772.49	Not Available
0000000154112866	1	GA	Not Available	175,750.00	Not Available	171,277.04	Not Available
0000000153554415	1	AL	Not Available	160,000.00	Not Available	162,506.86	Not Available
0000000153555099	1	IL	Not Available	160,000.00	Not Available	175,784.72	Not Available
0000000153588546	1	NC	Not Available	59,200.00	Not Available	64,888.14	Not Available
0000000152762894	1	MD	Not Available	246,000.00	Not Available	246,000.00	Not Available
0000000152825162	1	CA	Not Available	465,000.00	Not Available	452,349.68	Not Available
0000000150750537	1	CA	Not Available	316,000.00	Not Available	305,089.56	Not Available
0000000151718715	1	NV	Not Available	216,000.00	Not Available	208,012.21	Not Available
0000000152161659	1	PA	Not Available	46,240.00	Not Available	45,471.71	Not Available
0000000152440251	1	MI	Not Available	124,450.00	Not Available	121,191.11	Not Available
0000000152638672	1	AZ	Not Available	158,400.00	Not Available	152,850.90	Not Available
0000000152750832	1	MI	Not Available	66,510.00	Not Available	64,681.48	Not Available
0000000152757431	1	FL	Not Available	225,360.00	Not Available	216,820.77	Not Available
0000000152802252	1	IN	Not Available	45,125.00	Not Available	44,294.28	Not Available
0000000152804027	1	NY	Not Available	66,000.00	Not Available	64,185.28	Not Available
0000000152809836	1	AL	Not Available	128,250.00	Not Available	125,073.43	Not Available
0000000153119607	1	MO	Not Available	72,200.00	Not Available	70,538.84	Not Available
0000000153132915	1	OK	Not Available	50,000.00	Not Available	48,299.31	Not Available
0000000153140827	1	OH	Not Available	76,500.00	Not Available	83,820.41	Not Available
0000000153260369	1	WI	Not Available	129,300.00	Not Available	125,869.38	Not Available
0000000153292545	1	WI	Not Available	241,300.00	Not Available	235,604.57	Not Available
0000000153330584	1	MA	Not Available	134,800.00	Not Available	130,344.12	Not Available
0000000153381405	1	MA	Not Available	203,500.00	Not Available	196,547.19	Not Available



Distribution Date: 01/25/2010  
Determination Date: 01/15/2010



**Citigroup Mortgage Loan Trust**  
**Asset-Backed Pass-Through Certificates**  
**Series 2006-WFHE3**

0000000153388004	1	IL	Not Available	49,600.00	Not Available	48,131.97	Not Available
0000000153395322	1	WI	Not Available	83,000.00	Not Available	80,222.13	Not Available
0000000153416722	1	WI	Not Available	132,000.00	Not Available	127,715.46	Not Available
0000000153440532	1	KY	Not Available	54,150.00	Not Available	52,921.94	Not Available
0000000153483375	1	FL	Not Available	170,900.00	Not Available	166,474.50	Not Available
0000000153498258	1	NC	Not Available	148,852.00	Not Available	157,087.27	Not Available
0000000153528369	1	NC	Not Available	123,700.00	Not Available	129,609.37	Not Available
0000000153538236	1	AZ	Not Available	1,141,500.00	Not Available	1,098,056.60	Not Available
0000000153549571	1	WI	Not Available	92,700.00	Not Available	90,251.18	Not Available
0000000153563325	1	FL	Not Available	212,800.00	Not Available	207,730.26	Not Available
0000000153565866	1	WI	Not Available	124,500.00	Not Available	121,549.56	Not Available
0000000153569975	1	MA	Not Available	116,800.00	Not Available	112,909.64	Not Available
0000000153583539	1	MI	Not Available	85,500.00	Not Available	83,202.20	Not Available
0000000153584222	1	KY	Not Available	72,000.00	Not Available	69,932.51	Not Available
0000000153669312	1	TX	Not Available	119,700.00	Not Available	116,848.47	Not Available
0000000153675939	1	CO	Not Available	101,735.00	Not Available	105,381.82	Not Available
0000000153679147	1	CO	Not Available	95,997.00	Not Available	94,036.26	Not Available
0000000153681267	1	CO	Not Available	94,515.00	Not Available	96,965.49	Not Available
0000000153684055	1	MD	Not Available	61,300.00	Not Available	59,403.57	Not Available
0000000153689021	1	MD	Not Available	228,000.00	Not Available	221,496.51	Not Available
0000000153720743	1	IL	Not Available	154,850.00	Not Available	151,186.94	Not Available
0000000153761523	1	AZ	Not Available	211,000.00	Not Available	205,593.07	Not Available
0000000153762034	1	OH	Not Available	118,750.00	Not Available	115,726.55	Not Available
0000000153763099	1	OK	Not Available	74,100.00	Not Available	72,283.40	Not Available
0000000153763909	1	CO	Not Available	334,800.00	Not Available	324,890.37	Not Available
0000000153767728	1	IL	Not Available	67,200.00	Not Available	64,952.23	Not Available
0000000153880265	1	TN	Not Available	70,000.00	Not Available	68,256.19	Not Available
0000000153886445	1	NJ	Not Available	343,500.00	Not Available	351,700.04	Not Available
0000000153886783	1	MD	Not Available	162,500.00	Not Available	157,508.18	Not Available
0000000153895123	1	CA	Not Available	221,000.00	Not Available	221,995.50	Not Available

Distribution Date: 01/25/2010  
Determination Date: 01/15/2010

**Citigroup Mortgage Loan Trust**  
**Asset-Backed Pass-Through Certificates**  
**Series 2006-WFHE3**



0000000153895313	1	OH	Not Available	60,300.00	Not Available	58,856.34	Not Available
0000000153897913	1	SC	Not Available	139,500.00	Not Available	135,493.30	Not Available
0000000153901178	1	KS	Not Available	149,400.00	Not Available	145,097.81	Not Available
0000000153905591	1	MI	Not Available	172,900.00	Not Available	167,751.23	Not Available
0000000153907589	1	FL	Not Available	139,300.00	Not Available	134,999.56	Not Available
0000000153915343	1	SC	Not Available	47,500.00	Not Available	46,492.86	Not Available
0000000153937909	1	KY	Not Available	142,000.00	Not Available	138,067.30	Not Available
0000000153944111	1	MD	Not Available	296,570.00	Not Available	307,397.27	Not Available
0000000153946439	1	MI	Not Available	95,625.00	Not Available	100,896.75	Not Available
0000000153950431	1	MI	Not Available	125,000.00	Not Available	122,241.95	Not Available
0000000153990593	1	WV	Not Available	180,000.00	Not Available	175,937.49	Not Available
0000000153990627	1	IL	Not Available	152,000.00	Not Available	147,821.06	Not Available
0000000153997283	1	FL	Not Available	248,000.00	Not Available	247,881.92	Not Available
0000000154003982	1	OH	Not Available	153,183.00	Not Available	149,641.39	Not Available
0000000154005326	1	MN	Not Available	184,800.00	Not Available	178,571.37	Not Available
0000000154008395	1	GA	Not Available	277,000.00	Not Available	269,719.91	Not Available
0000000154010953	1	WV	Not Available	35,700.00	Not Available	34,900.40	Not Available
0000000154015028	1	AZ	Not Available	437,000.00	Not Available	436,817.35	Not Available
0000000154032353	1	PA	Not Available	96,000.00	Not Available	93,297.26	Not Available
0000000154048821	1	FL	Not Available	151,920.00	Not Available	146,897.47	Not Available
0000000154052831	1	VA	Not Available	203,300.00	Not Available	211,142.38	Not Available
0000000153631676	1	IL	Not Available	180,000.00	Not Available	175,509.24	Not Available
0000000153644398	1	WI	Not Available	212,800.00	Not Available	203,852.03	Not Available
0000000153657911	1	CA	Not Available	330,411.00	Not Available	330,217.82	Not Available
0000000153696406	1	MN	Not Available	190,000.00	Not Available	184,468.75	Not Available
0000000153702014	1	MI	Not Available	166,900.00	Not Available	163,302.17	Not Available
0000000153739313	1	NJ	Not Available	400,000.00	Not Available	389,040.35	Not Available
0000000153744917	1	AZ	Not Available	391,000.00	Not Available	377,553.85	Not Available
0000000153754007	1	GA	Not Available	105,450.00	Not Available	105,450.00	Not Available
0000000153761754	1	TN	Not Available	17,977.00	Not Available	17,495.96	Not Available

Distribution Date: 01/25/2010  
Determination Date: 01/15/2010

**Citigroup Mortgage Loan Trust**  
**Asset-Backed Pass-Through Certificates**  
**Series 2006-WFHE3**



0000000153793021	1	GA	Not Available	119,000.00	Not Available	115,918.14	Not Available
0000000153806047	1	MI	Not Available	68,000.00	Not Available	65,879.38	Not Available
0000000153821038	1	NJ	Not Available	142,400.00	Not Available	139,050.21	Not Available
0000000153870357	1	HI	Not Available	332,500.00	Not Available	313,575.00	Not Available
0000000153876487	1	IN	Not Available	71,250.00	Not Available	69,572.69	Not Available
0000000153888268	1	KS	Not Available	84,800.00	Not Available	85,989.24	Not Available
0000000153891999	1	MI	Not Available	86,450.00	Not Available	83,950.69	Not Available
0000000153895768	1	CA	Not Available	680,000.00	Not Available	679,775.87	Not Available
0000000153913264	1	TN	Not Available	52,000.00	Not Available	54,865.46	Not Available
0000000153925011	1	MO	Not Available	125,000.00	Not Available	128,287.09	Not Available
0000000153926084	1	KY	Not Available	89,433.00	Not Available	87,082.46	Not Available
0000000153929955	1	OH	Not Available	148,500.00	Not Available	144,587.25	Not Available
0000000153943832	1	FL	Not Available	274,455.00	Not Available	268,364.33	Not Available
0000000153963913	1	CA	Not Available	416,000.00	Not Available	403,851.64	Not Available
0000000153965074	1	IA	Not Available	33,600.00	Not Available	37,835.54	Not Available
0000000153988126	1	CA	Not Available	464,000.00	Not Available	447,092.42	Not Available
0000000154002778	1	VA	Not Available	75,400.00	Not Available	73,443.38	Not Available
0000000154012496	1	FL	Not Available	245,600.00	Not Available	236,759.81	Not Available
0000000154025274	1	SC	Not Available	172,500.00	Not Available	167,200.96	Not Available
0000000154026736	1	FL	Not Available	130,200.00	Not Available	126,703.46	Not Available
0000000154027338	1	IL	Not Available	186,200.00	Not Available	181,774.40	Not Available
0000000154032445	1	OK	Not Available	148,000.00	Not Available	143,547.53	Not Available
0000000154046114	1	MI	Not Available	109,250.00	Not Available	107,726.93	Not Available
0000000154061048	1	MD	Not Available	239,400.00	Not Available	231,850.53	Not Available
0000000154064794	1	CA	Not Available	90,000.00	Not Available	86,989.34	Not Available
0000000154071476	1	MI	Not Available	59,920.00	Not Available	58,371.38	Not Available
0000000154074173	1	IL	Not Available	137,750.00	Not Available	133,591.07	Not Available
0000000154082259	1	AZ	Not Available	174,400.00	Not Available	174,274.03	Not Available
0000000154125322	1	FL	Not Available	236,000.00	Not Available	231,230.65	Not Available
0000000154148332	1	FL	Not Available	161,600.00	Not Available	156,541.55	Not Available

Distribution Date: 01/25/2010  
Determination Date: 01/15/2010

**Citigroup Mortgage Loan Trust**  
**Asset-Backed Pass-Through Certificates**  
**Series 2006-WFHE3**



0000000154149801	1	OH	Not Available	97,000.00	Not Available	93,467.97	Not Available
0000000154154611	1	FL	Not Available	306,000.00	Not Available	299,689.60	Not Available
0000000154162937	1	IL	Not Available	275,000.00	Not Available	267,914.72	Not Available
0000000154180921	1	LA	Not Available	84,000.00	Not Available	81,045.45	Not Available
0000000154188502	1	NV	Not Available	399,000.00	Not Available	387,242.99	Not Available
0000000154200281	1	AZ	Not Available	206,150.00	Not Available	202,390.70	Not Available
0000000154205942	1	MD	Not Available	426,600.00	Not Available	415,035.64	Not Available
0000000154212153	1	CA	Not Available	302,000.00	Not Available	293,777.28	Not Available
0000000154212963	1	OH	Not Available	124,500.00	Not Available	121,565.26	Not Available
0000000154220347	1	IL	Not Available	132,050.00	Not Available	129,662.06	Not Available
0000000154237069	1	TX	Not Available	62,960.00	Not Available	61,219.52	Not Available
0000000154237259	1	SD	Not Available	173,755.00	Not Available	168,895.38	Not Available
0000000154259741	1	PA	Not Available	112,500.00	Not Available	109,531.08	Not Available
0000000154263024	1	AR	Not Available	64,600.00	Not Available	62,967.60	Not Available
0000000154265565	1	MO	Not Available	130,000.00	Not Available	126,179.51	Not Available
0000000154282131	1	TX	Not Available	103,200.00	Not Available	99,721.62	Not Available
0000000154288211	1	CA	Not Available	540,000.00	Not Available	518,898.29	Not Available
0000000154290142	1	FL	Not Available	185,000.00	Not Available	180,299.52	Not Available
0000000154296388	1	MN	Not Available	152,800.00	Not Available	147,596.06	Not Available
0000000154300529	1	WI	Not Available	54,799.00	Not Available	51,806.58	Not Available
0000000154302889	1	FL	Not Available	90,250.00	Not Available	87,837.03	Not Available
0000000154302988	1	CA	Not Available	270,000.00	Not Available	273,947.72	Not Available
0000000154307698	1	AL	Not Available	105,600.00	Not Available	112,674.64	Not Available
0000000154312797	1	FL	Not Available	132,990.00	Not Available	129,619.72	Not Available
0000000154312821	1	OH	Not Available	175,000.00	Not Available	169,581.65	Not Available
0000000154320857	1	IL	Not Available	38,000.00	Not Available	37,181.11	Not Available
0000000154326425	1	FL	Not Available	189,000.00	Not Available	189,000.00	Not Available
0000000154338115	1	FL	Not Available	100,000.00	Not Available	97,888.76	Not Available
0000000154338578	1	MD	Not Available	256,000.00	Not Available	255,405.21	Not Available
0000000154353759	1	IL	Not Available	77,900.00	Not Available	76,093.22	Not Available

Distribution Date: 01/25/2010  
Determination Date: 01/15/2010

**Citigroup Mortgage Loan Trust**  
**Asset-Backed Pass-Through Certificates**  
**Series 2006-WFHE3**



0000000154366561	1	IL	Not Available	121,900.00	Not Available	118,691.64	Not Available
0000000154368294	1	SD	Not Available	98,000.00	Not Available	96,250.07	Not Available
0000000154372262	1	AZ	Not Available	267,000.00	Not Available	260,195.10	Not Available
0000000154373922	1	NC	Not Available	169,592.00	Not Available	181,133.35	Not Available
0000000154374425	1	PA	Not Available	44,000.00	Not Available	42,559.12	Not Available
0000000154393433	1	IL	Not Available	94,905.00	Not Available	92,900.76	Not Available
0000000154401483	1	MD	Not Available	571,500.00	Not Available	551,751.14	Not Available
0000000154402846	1	TX	Not Available	79,800.00	Not Available	76,919.03	Not Available
0000000154413173	1	MD	Not Available	274,400.00	Not Available	276,664.26	Not Available
0000000154414858	1	IL	Not Available	74,400.00	Not Available	70,085.25	Not Available
0000000154439228	1	LA	Not Available	143,200.00	Not Available	139,185.17	Not Available
0000000154440275	1	AZ	Not Available	744,000.00	Not Available	782,715.58	Not Available
0000000154449847	1	WI	Not Available	147,250.00	Not Available	142,027.13	Not Available
0000000154450233	1	FL	Not Available	143,650.00	Not Available	141,383.42	Not Available
0000000154461925	1	MD	Not Available	175,920.00	Not Available	175,919.99	Not Available
0000000154470603	1	ND	Not Available	43,700.00	Not Available	46,283.98	Not Available
0000000154481998	1	MI	Not Available	163,400.00	Not Available	160,317.37	Not Available
0000000154486005	1	ME	Not Available	128,800.00	Not Available	139,392.26	Not Available
0000000154547285	1	WV	Not Available	127,000.00	Not Available	124,331.43	Not Available
0000000154555338	1	MI	Not Available	132,000.00	Not Available	128,592.09	Not Available
0000000154575302	1	GA	Not Available	52,250.00	Not Available	51,066.49	Not Available
0000000154589089	1	AL	Not Available	161,100.00	Not Available	154,985.59	Not Available
0000000154590905	1	TX	Not Available	91,736.00	Not Available	88,177.13	Not Available
0000000154605653	1	KS	Not Available	42,000.00	Not Available	41,135.96	Not Available
0000000154637037	1	IN	Not Available	80,750.00	Not Available	78,122.08	Not Available
0000000152906335	1	WV	Not Available	59,925.00	Not Available	58,845.14	Not Available
0000000153320072	1	OH	Not Available	79,325.00	Not Available	79,325.00	Not Available
0000000153461199	1	OR	Not Available	368,000.00	Not Available	358,083.25	Not Available
0000000153931472	1	TN	Not Available	95,000.00	Not Available	92,380.52	Not Available
0000000154019905	1	NM	Not Available	276,000.00	Not Available	267,488.39	Not Available

Distribution Date: 01/25/2010  
Determination Date: 01/15/2010

**Citigroup Mortgage Loan Trust**  
**Asset-Backed Pass-Through Certificates**  
**Series 2006-WFHE3**



0000000154074371	1	NC	Not Available	204,720.00	Not Available	197,398.93	Not Available
0000000154122642	1	GA	Not Available	209,950.00	Not Available	217,552.62	Not Available
0000000154148217	1	MD	Not Available	56,000.00	Not Available	54,876.11	Not Available
0000000154159404	1	IL	Not Available	159,900.00	Not Available	155,258.32	Not Available
0000000154190805	1	IL	Not Available	162,000.00	Not Available	158,422.38	Not Available
0000000154218762	1	FL	Not Available	148,500.00	Not Available	145,719.03	Not Available
0000000154223846	1	DE	Not Available	367,120.00	Not Available	355,091.25	Not Available
0000000154226591	1	DE	Not Available	850,000.00	Not Available	822,326.75	Not Available
0000000154345854	1	OR	Not Available	121,900.00	Not Available	118,683.77	Not Available
0000000154356265	1	PA	Not Available	160,000.00	Not Available	157,217.35	Not Available
0000000154392641	1	CA	Not Available	441,231.00	Not Available	424,524.14	Not Available
0000000154419949	1	MI	Not Available	78,000.00	Not Available	76,397.95	Not Available
0000000154424055	1	MA	Not Available	605,000.00	Not Available	605,000.00	Not Available
0000000154433379	1	WI	Not Available	104,400.00	Not Available	105,960.49	Not Available
0000000154433916	1	AK	Not Available	138,400.00	Not Available	138,129.35	Not Available
0000000154441661	1	MI	Not Available	83,505.00	Not Available	82,851.09	Not Available
0000000154452551	1	FL	Not Available	234,000.00	Not Available	226,389.52	Not Available
0000000154465355	1	CA	Not Available	212,760.00	Not Available	209,568.52	Not Available
0000000154469399	1	AZ	Not Available	151,400.00	Not Available	147,788.91	Not Available
0000000154469902	1	MD	Not Available	247,500.00	Not Available	240,548.44	Not Available
0000000154510077	1	CO	Not Available	227,920.00	Not Available	219,959.81	Not Available
0000000154532105	1	AL	Not Available	59,900.00	Not Available	58,820.58	Not Available
0000000154541734	1	CT	Not Available	195,000.00	Not Available	190,403.33	Not Available
0000000154549653	1	CO	Not Available	181,600.00	Not Available	174,823.49	Not Available
0000000154563191	1	MD	Not Available	380,000.00	Not Available	366,750.35	Not Available
0000000154569404	1	AR	Not Available	210,600.00	Not Available	205,031.69	Not Available
0000000154569438	1	MD	Not Available	120,000.00	Not Available	114,533.75	Not Available
0000000154573745	1	CT	Not Available	250,000.00	Not Available	250,000.00	Not Available
0000000154609127	1	OH	Not Available	61,750.00	Not Available	60,333.15	Not Available
0000000154640676	1	CA	Not Available	159,375.00	Not Available	154,425.89	Not Available

Distribution Date: 01/25/2010  
Determination Date: 01/15/2010

**Citigroup Mortgage Loan Trust**  
**Asset-Backed Pass-Through Certificates**  
**Series 2006-WFHE3**



0000000154686083	1	CO	Not Available	204,250.00	Not Available	200,633.64	Not Available
0000000154699755	1	FL	Not Available	515,000.00	Not Available	502,858.60	Not Available
0000000154713382	1	MI	Not Available	252,135.00	Not Available	245,011.14	Not Available
0000000154733943	1	NC	Not Available	180,000.00	Not Available	174,833.58	Not Available
0000000154758825	1	MN	Not Available	233,700.00	Not Available	242,303.35	Not Available
0000000154783542	1	VA	Not Available	352,000.00	Not Available	345,716.08	Not Available
TOTALS				44,021,668.00	Not Available	43,211,138.69	Not Available