

Distribution Date: 07/27/2009  
Determination Date: 07/15/2009

**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

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**Deal Contact:**

**Valerie Delgado**  
[valerie.delgado@citi.com](mailto:valerie.delgado@citi.com)  
Tel: (949) 206-8964  
Fax: (949) 206-8964

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

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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	0.363750%	32 / 360	06/25 - 07/26	0.00	0.00	0.00	0.00	0.00	0.00
A2	289,039,000.00	162,795,361.60	0.413750%	32 / 360	06/25 - 07/26	59,872.52	12,491,220.28	12,551,092.80	0.00	0.00	150,304,141.32
A3	188,628,000.00	188,628,000.00	0.463750%	32 / 360	06/25 - 07/26	77,756.65	0.00	77,756.65	0.00	0.00	188,628,000.00
A4	154,248,000.00	154,248,000.00	0.553750%	32 / 360	06/25 - 07/26	75,924.29	0.00	75,924.29	0.00	0.00	154,248,000.00
M1	62,643,000.00	62,643,000.00	0.603750%	32 / 360	06/25 - 07/26	33,618.41	0.00	33,618.41	0.00	0.00	62,643,000.00
M2	74,032,000.00	74,032,000.00	0.613750%	32 / 360	06/25 - 07/26	40,388.57	0.00	40,388.57	0.00	0.00	74,032,000.00
M3	29,288,000.00	29,288,000.00	0.643750%	32 / 360	06/25 - 07/26	16,759.24	0.00	16,759.24	0.00	0.00	29,288,000.00
M4	27,661,000.00	27,661,000.00	0.683750%	32 / 360	06/25 - 07/26	16,811.74	0.00	16,811.74	0.00	0.00	27,661,000.00
M5	25,220,000.00	25,220,000.00	0.713750%	32 / 360	06/25 - 07/26	16,000.69	0.00	16,000.69	0.00	0.00	25,220,000.00
M6	19,525,000.00	19,525,000.00	0.763750%	32 / 360	06/25 - 07/26	13,255.31	0.00	13,255.31	0.00	0.00	19,525,000.00
M7	17,085,000.00	17,085,000.00	1.113750%	32 / 360	06/25 - 07/26	16,914.15	0.00	16,914.15	0.00	0.00	17,085,000.00
M8	15,458,000.00	15,458,000.00	1.313750%	32 / 360	06/25 - 07/26	18,051.51	0.00	18,051.51	0.00	0.00	15,458,000.00
M9	16,271,000.00	16,271,000.00	2.213750%	32 / 360	06/25 - 07/26	32,017.71	0.00	32,017.71	0.00	0.00	16,271,000.00
M10	20,338,000.00	20,338,000.00	2.813750%	32 / 360	06/25 - 07/26	50,867.60	0.00	50,867.60	0.00	0.00	20,338,000.00
M11	16,270,000.00	10,764,901.04	2.813750%	32 / 360	06/25 - 07/26	26,924.21	0.00	26,924.21	0.00	6,686,259.39	4,078,641.65
CE	28,475,746.98	0.00	0.000000%	30 / 360	06/01 - 06/30	0.00	0.00	0.00	0.00	0.00	0.00
P	100.00	100.00	0.000000%	30 / 360		5,276.00	0.00	5,276.00	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	823,957,362.64				500,438.60	12,491,220.28	12,991,658.88	0.00	6,686,259.39	804,779,882.97

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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	07/24/2009	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A2	17309QAB0	07/24/2009	563.229743	0.207143	43.216384	43.423527	0.000000	0.000000	520.013359
A3	17309QAC8	07/24/2009	1,000.000000	0.412222	0.000000	0.412222	0.000000	0.000000	1,000.000000
A4	17309QAD6	07/24/2009	1,000.000000	0.492222	0.000000	0.492222	0.000000	0.000000	1,000.000000
M1	17309QAE4	07/24/2009	1,000.000000	0.536667	0.000000	0.536667	0.000000	0.000000	1,000.000000
M2	17309QAF1	07/24/2009	1,000.000000	0.545556	0.000000	0.545556	0.000000	0.000000	1,000.000000
M3	17309QAG9	07/24/2009	1,000.000000	0.572222	0.000000	0.572222	0.000000	0.000000	1,000.000000
M4	17309QAH7	07/24/2009	1,000.000000	0.607778	0.000000	0.607778	0.000000	0.000000	1,000.000000
M5	17309QAJ3	07/24/2009	1,000.000000	0.634444	0.000000	0.634444	0.000000	0.000000	1,000.000000
M6	17309QAK0	07/24/2009	1,000.000000	0.678889	0.000000	0.678889	0.000000	0.000000	1,000.000000
M7	17309QAL8	07/24/2009	1,000.000000	0.990000	0.000000	0.990000	0.000000	0.000000	1,000.000000
M8	17309QAM6	07/24/2009	1,000.000000	1.167778	0.000000	1.167778	0.000000	0.000000	1,000.000000
M9	17309QAN4	07/24/2009	1,000.000000	1.967778	0.000000	1.967778	0.000000	0.000000	1,000.000000
M10	17309QAP9	07/24/2009	1,000.000000	2.501111	0.000000	2.501111	0.000000	0.000000	1,000.000000
M11	17309QAQ7	07/24/2009	661.641121	1.654838	0.000000	1.654838	0.000000	410.956324	250.684797
CE	17309QAR5	06/30/2009	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
P	17309QAS3	06/30/2009	1,000.000000	52,760.000000	0.000000	52,760.000000	0.000000	0.000000	1,000.000000

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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	0.36375%	0.05000%	32 / 360	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A2	162,795,361.60	0.41375%	0.10000%	32 / 360	59,872.52	0.00	0.00	0.00	59,872.52	0.00	59,872.52	0.00
A3	188,628,000.00	0.46375%	0.15000%	32 / 360	77,756.65	0.00	0.00	0.00	77,756.65	0.00	77,756.65	0.00
A4	154,248,000.00	0.55375%	0.24000%	32 / 360	75,924.29	0.00	0.00	0.00	75,924.29	0.00	75,924.29	0.00
M1	62,643,000.00	0.60375%	0.29000%	32 / 360	33,618.41	0.00	0.00	0.00	33,618.41	0.00	33,618.41	0.00
M2	74,032,000.00	0.61375%	0.30000%	32 / 360	40,388.57	0.00	0.00	0.00	40,388.57	0.00	40,388.57	0.00
M3	29,288,000.00	0.64375%	0.33000%	32 / 360	16,759.24	0.00	0.00	0.00	16,759.24	0.00	16,759.24	0.00
M4	27,661,000.00	0.68375%	0.37000%	32 / 360	16,811.74	0.00	0.00	0.00	16,811.74	0.00	16,811.74	0.00
M5	25,220,000.00	0.71375%	0.40000%	32 / 360	16,000.69	0.00	0.00	0.00	16,000.69	0.00	16,000.69	0.00
M6	19,525,000.00	0.76375%	0.45000%	32 / 360	13,255.31	0.00	0.00	0.00	13,255.31	0.00	13,255.31	0.00
M7	17,085,000.00	1.11375%	0.80000%	32 / 360	16,914.15	0.00	0.00	0.00	16,914.15	0.00	16,914.15	0.00
M8	15,458,000.00	1.31375%	1.00000%	32 / 360	18,051.51	0.00	0.00	0.00	18,051.51	0.00	18,051.51	0.00
M9	16,271,000.00	2.21375%	1.90000%	32 / 360	32,017.71	0.00	0.00	0.00	32,017.71	0.00	32,017.71	0.00
M10	20,338,000.00	2.81375%	2.50000%	32 / 360	50,867.60	0.00	0.00	0.00	50,867.60	0.00	50,867.60	0.00
M11	10,764,901.04	2.81375%	2.50000%	32 / 360	26,924.21	0.00	0.00	0.00	26,924.21	0.00	26,924.21	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	5,276.00	0.00	0.00	0.00	5,276.00	0.00	5,276.00	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	823,957,362.64				500,438.60	0.00	0.00	0.00	500,438.60	0.00	500,438.60	0.00

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**Citigroup Mortgage Loan Trust**  
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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	162,795,361.60	662,930.14	11,828,290.14	0.00	0.00	0.00	150,304,141.32	0.00	17.76%	18.68%	21.65%	38.72%
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%	23.44%	21.65%	38.72%
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%	19.17%	21.65%	38.72%
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%	7.78%	17.80%	30.93%
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%	9.20%	13.25%	21.74%
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%	3.64%	11.45%	18.10%
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%	3.44%	9.75%	14.66%
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%	3.13%	8.20%	11.53%
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%	2.43%	7.00%	9.10%
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%	2.12%	5.95%	6.98%
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%	1.92%	5.00%	5.06%
M9	16,271,000.00	16,271,000.00	0.00	0.00	0.00	0.00	0.00	16,271,000.00	0.00	1.00%	2.02%	4.00%	3.03%
M10	20,338,000.00	20,338,000.00	0.00	0.00	0.00	0.00	0.00	20,338,000.00	0.00	1.25%	2.53%	2.75%	0.51%
M11	16,270,000.00	10,764,901.04	0.00	0.00	0.00	6,686,259.39	0.00	4,078,641.65	12,191,358.35	1.00%	0.51%	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	823,957,262.64	662,930.14	11,828,290.14	0.00	6,686,259.39	0.00	804,779,782.97	40,665,518.17	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	5,270,402.46	Credit Risk Manager Fee	11,157.81
Uncompensated PPIS	0.00	PMI Insurer Fee	161,519.73
Relief Act Interest Shortfall	(551.47)	Servicing Fee	334,152.29
Interest Adjustments	26,701.76	<b>Total Scheduled Fees:</b>	<u>506,829.83</u>
Realized Loss in Excess of Principal Balance	(267,260.48)	<b>Additional Fees, Expenses, etc.</b>	
<b>Total Interest Funds Available:</b>	<u>5,029,292.27</u>	Extraordinary Trust Fund Expenses	0.00
<b>Principal Funds Available</b>		Other Expenses	0.00
Scheduled Principal	662,930.14	<b>Total Additional Fees, Expenses, etc.:</b>	<u>0.00</u>
Curtailments	(260,602.38)	<b>Distribution to Certificateholders</b>	
Prepayments in Full	2,866,531.07	Interest Distribution	500,438.60
Net Liquidation Proceeds	5,013,714.38	Principal Distribution	12,491,220.28
Repurchased Principal	118,576.50	<b>Total Distribution to Certificateholders:</b>	<u>12,991,658.88</u>
Substitution Principal	0.00	<b>Total Funds Allocated</b>	<u><u>13,498,488.71</u></u>
Other Principal	0.00		
(Trailing Loss)/Recovery	62,770.73		
<b>Total Principal Funds Available:</b>	<u>8,463,920.44</u>		
<b>Other Funds Available</b>			
Cap Contract Amount	0.00		
Prepayment Penalties	5,276.00		
Other Charges	0.00		
<b>Total Other Funds Available:</b>	<u>5,276.00</u>		
<b>Total Funds Available</b>	<u><u>13,498,488.71</u></u>		

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



*Collateral Summary*

**ASSET CHARACTERISTICS**

	<u>Cut-Off</u>	<u>Prior</u>	<u>Current</u>
Aggregate Stated Principal Balance	1,627,094,846.98	823,957,362.64	804,779,882.97
Loan Count	10,926	5,648	5,542
Weighted Average Coupon Rate (WAC)	8.650968%	7.927908%	Not Available
Net Weighted Average Coupon Rate (Net WAC)	8.150968%	7.176423%	Not Available
Weighted Average Remaining Term (WART in months)	358	315	314

**AVAILABLE PRINCIPAL**

Scheduled Principal	662,930.14
Curtailments	(260,602.38)
Principal Prepayments	2,866,531.07
Net Liquidation Proceeds	5,013,714.38
Repurchased Principal	118,576.50
(Trailing Loss) / Income	62,770.73
<b>TOTAL AVAILABLE PRINCIPAL</b>	<b>8,463,920.44</b>
Current Realized Losses	10,776,329.96
Current Bankruptcy Losses	0.00
Trailing Loss / (Income)	(62,770.73)
Realized Loss in Excess of Liquidated Loan Balances	267,260.48
Cumulative Realized Losses	118,983,349.28

**AVAILABLE INTEREST**

Scheduled Interest	5,270,402.46
Additional Interest	26,701.76
Less: Servicing Fee	334,152.29
Credit Risk Manager Fee	11,157.81
PMI Insurer Fee	161,519.73
Uncompensated PPIS	0.00
Relief Act Interest Shortfall	551.47
Realized Loss in Excess of Liquidated Loan Balances	267,260.48
<b>TOTAL AVAILABLE INTEREST</b>	<b>4,522,462.44</b>

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



## Delinquency Information

	Less Than 30 Days	30-59 Days	60-89 Days	90+ Days	Totals
<b><u>Delinquency</u></b>					
Scheduled Principal Balance		39,259,494.59	30,361,817.96	81,380,538.46	151,001,851.01
Percentage of Total Pool Balance		4.8783%	3.7727%	10.1121%	18.7631%
Number of Loans		265	192	504	961
Percentage of Total Loans		4.7817%	3.4645%	9.0942%	17.3403%
<b><u>Bankruptcy</u></b>					
Scheduled Principal Balance	4,647,848.44	384,433.64	1,077,288.86	16,229,733.14	22,339,304.08
Percentage of Total Pool Balance	0.5775%	0.0478%	0.1339%	2.0167%	2.7758%
Number of Loans	46	3	10	104	163
Percentage of Total Loans	0.8300%	0.0541%	0.1804%	1.8766%	2.9412%
<b><u>Foreclosure</u></b>					
Scheduled Principal Balance	246,231.17	35,123.56	0.00	154,629,020.17	154,910,374.90
Percentage of Total Pool Balance	0.0306%	0.0044%	0.0000%	19.2138%	19.2488%
Number of Loans	1	1	0	774	776
Percentage of Total Loans	0.0180%	0.0180%	0.0000%	13.9661%	14.0022%
<b><u>REO</u></b>					
Scheduled Principal Balance		0.00	0.00	54,897,818.03	54,897,818.03
Percentage of Total Pool Balance		0.0000%	0.0000%	6.8215%	6.8215%
Number of Loans		0	0	312	312
Percentage of Total Loans		0.0000%	0.0000%	5.6297%	5.6297%
<b><u>Total</u></b>					
Scheduled Principal Balance	4,894,079.61	39,679,051.79	31,439,106.82	307,137,109.80	383,149,348.02
Percentage of Total Pool Balance	0.6081%	4.9304%	3.9065%	38.1641%	47.6092%
Number of Loans	47	269	202	1,694	2,212
Percentage of Total Loans	0.8481%	4.8538%	3.6449%	30.5666%	39.9134%
<b><u>Principal and Interest Advances</u></b>					
		5,588,579.72			



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# Citigroup Mortgage Loan Trust

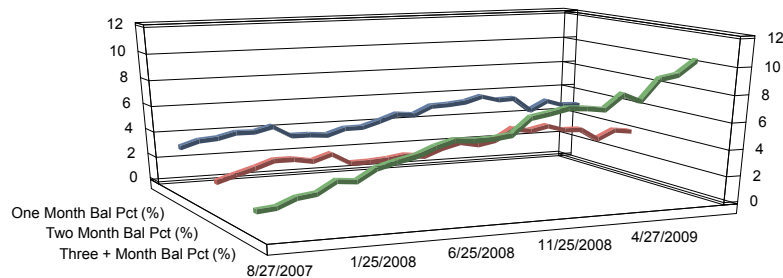
## Asset-Backed Pass-Through Certificates

### Series 2006-WFHE3

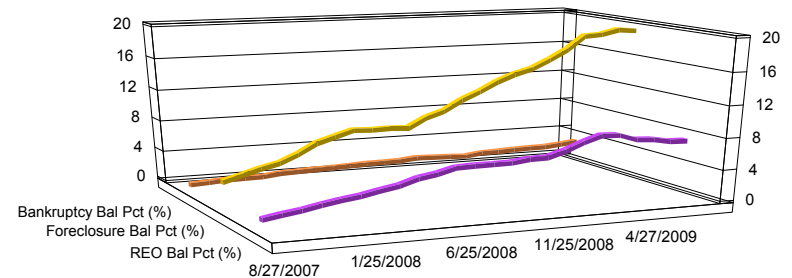
#### Historical Delinquency Information

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
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%
01/26/2009	54,115,417.65 5.994%	361 5.8%	38,951,934.58 4.315%	263 4.2%	63,913,805.56 7.080%	420 6.8%	18,568,912.25 2.057%	138 2.2%	135,401,155.12 14.998%	711 11.4%	67,777,583.28 7.508%	381 6.1%	324,613,390.79 35.957%	1,913 30.8%
12/26/2008	51,876,876.20 5.624%	367 5.8%	42,021,509.38 4.555%	266 4.2%	65,933,664.36 7.147%	417 6.6%	16,259,824.23 1.763%	123 1.9%	132,968,796.50 14.414%	701 11.1%	61,005,441.66 6.613%	349 5.5%	318,189,236.13 34.493%	1,856 29.3%
11/25/2008	51,480,755.27 5.478%	339 5.2%	35,258,524.09 3.752%	236 3.7%	64,430,269.71 6.856%	398 6.2%	17,291,385.04 1.840%	126 1.9%	127,537,238.94 13.571%	688 10.6%	55,800,874.58 5.938%	316 4.9%	300,318,292.36 31.956%	1,764 27.3%
10/27/2008	52,251,075.80 5.430%	363 5.5%	33,534,468.15 3.485%	236 3.6%	63,685,557.84 6.618%	388 5.9%	18,646,376.07 1.938%	133 2.0%	119,926,810.08 12.463%	637 9.6%	56,746,847.18 5.897%	306 4.6%	292,540,059.32 30.401%	1,700 25.7%
09/25/2008	47,523,915.20 4.811%	334 4.9%	37,007,891.85 3.747%	230 3.4%	53,899,627.14 5.457%	335 4.9%	19,531,298.08 1.977%	145 2.1%	113,793,012.57 11.520%	601 8.8%	55,462,746.97 5.615%	300 4.4%	279,694,576.61 28.316%	1,611 23.7%

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



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



# 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
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%
25-Feb-2009	30.09	888,090,619.07	632,136.91	14,063,092.80	10,798,993.12	1.559%	17.183%	286%	1.196%	13.447%	224%
26-Jan-2009	29.09	902,785,848.78	632,252.66	19,064,937.43	12,600,962.20	2.068%	22.180%	381%	1.366%	15.215%	262%
26-Dec-2008	28.09	922,483,038.87	637,982.67	16,660,658.50	9,279,935.82	1.774%	19.329%	344%	0.987%	11.227%	200%
25-Nov-2008	27.09	939,781,680.04	641,417.06	21,841,905.28	11,675,536.21	2.271%	24.096%	445%	1.213%	13.627%	252%
27-Oct-2008	26.08	962,265,002.38	646,910.28	24,836,151.07	8,076,712.21	2.516%	26.346%	505%	0.818%	9.383%	180%
25-Sep-2008	25.08	987,748,063.73	660,773.19	27,701,653.03	8,888,963.72	2.728%	28.245%	563%	0.875%	10.007%	199%

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

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

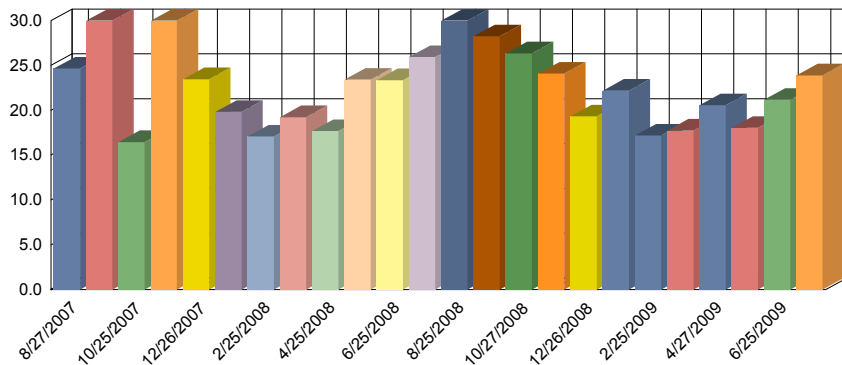
PSA (Public Securities Association) =  $\text{CPR} / (\min(.2\% * \text{Age}, 6\%))$

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

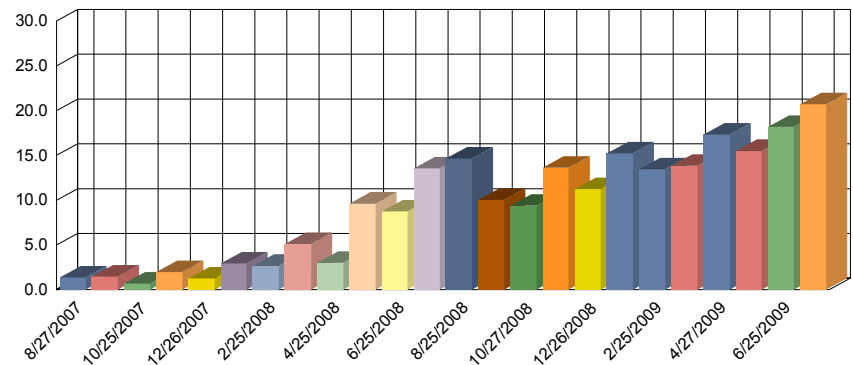
CDR (Conditional Default Rate) =  $1 - ((1 - \text{MDR})^{12})$

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

CPR



CDR



Distribution Date: 07/27/2009  
Determination Date: 07/15/2009

**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>3.5381%</b>
<b>Beginning Overcollateralization Amount</b>		<b>0.00</b>	
Overcollateralization Decrease Due to Realized Losses		(10,713,559.23)	
Overcollateralization Deficiency Amount	28,474,159.82		
Amount Available for Overcollateralization Increase	4,027,299.84		
Overcollateralization Increase Amount		4,027,299.84	
Excess Overcollateralization Amount	0.00		
Principal Available for Overcollateralization Reduction	8,463,920.44		
Overcollateralization Reduction Amount		0.00	
<b>Current Overcollateralization</b>		<b>0.00</b>	
<b>Senior Enhancement Percentage</b>			<b>37.3797%</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>No</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	39.5494%		
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	42.1056%		
Target Percentage (36.95% of the Prior Senior Enhancement Percentage)	13.8173%		
<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	7.3126%		
Target Percentage	1.2500%		

Distribution Date: 07/27/2009  
Determination Date: 07/15/2009

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



*Waterfall Detail*

<b>DISTRIBUTIONS</b>	<b>Amount Distributed</b>	<b>Remaining Available Funds</b>
<b><u>Interest Remittance Funds</u></b>		4,522,462.44
Class A Certificates, the Senior Interest Distribution Amount	(213,553.46)	4,308,908.98
Class M-1 Interest Distribution Amount	(33,618.41)	4,275,290.57
Class M-2 Interest Distribution Amount	(40,388.57)	4,234,902.00
Class M-3 Interest Distribution Amount	(16,759.24)	4,218,142.76
Class M-4 Interest Distribution Amount	(16,811.74)	4,201,331.02
Class M-5 Interest Distribution Amount	(16,000.69)	4,185,330.33
Class M-6 Interest Distribution Amount	(13,255.31)	4,172,075.02
Class M-7 Interest Distribution Amount	(16,914.15)	4,155,160.87
Class M-8 Interest Distribution Amount	(18,051.51)	4,137,109.36
Class M-9 Interest Distribution Amount	(32,017.71)	4,105,091.65
Class M-10 Interest Distribution Amount	(50,867.60)	4,054,224.05
Class M-11 Interest Distribution Amount	(26,924.21)	4,027,299.84
Remaining Amount to Be Distributed as Net Monthly Excess Cashflow	(4,027,299.84)	0.00
<b><u>Principal Remittance Amount Less Any OC Reduction Amount</u></b>		8,463,920.44
Class A-1 Certificates	0.00	8,463,920.44
Class A-2 Certificates	(8,463,920.44)	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: 07/27/2009  
Determination Date: 07/15/2009

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



<b><u>Net Monthly Excess Cashflow</u></b>		4,027,299.84
Class A-1 Certificates	0.00	4,027,299.84
Class A-2 Certificates	(4,027,299.84)	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
<b><u>Cap Account Beginning Balance</u></b>		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
<b><u>Prepayment Penalties</u></b>		5,276.00
Class P Prepayment Penalties	(5,276.00)	0.00

Distribution Date: 07/27/2009  
Determination Date: 07/15/2009

**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: 07/27/2009  
Determination Date: 07/15/2009

**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	0.313750%
Next LIBOR	0.000000%

Distribution Date: 07/27/2009  
Determination Date: 07/15/2009

**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: 07/27/2009  
Determination Date: 07/15/2009

# 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>									
0000000150526481	Delinquent	07/01/2008	38,500.00	41,380.96	41,091.97	51,287.16	-	51,287.16	124.811%
0000000152907796	Delinquent	12/01/2008	40,000.00	39,574.99	39,522.98	40,907.21	-	40,907.21	103.502%
0000000153091475	Delinquent	12/01/2008	68,800.00	70,135.56	70,040.42	72,408.06	-	72,408.06	103.380%
0000000153491642	Delinquent	09/01/2008	40,720.00	40,372.87	40,309.05	42,262.43	-	42,262.43	104.846%
0000000153636311	Delinquent	11/01/2008	19,800.00	20,023.37	20,011.00	21,295.20	-	21,295.20	106.417%
0000000153662598	Delinquent	08/01/2008	377,102.00	372,145.64	369,481.03	170,252.87	-	170,252.87	46.079%
0000000153770581	Delinquent	10/01/2008	112,419.00	111,029.03	110,933.34	113,713.21	-	113,713.21	102.506%
0000000153790159	Delinquent	12/01/2008	388,000.00	388,000.00	388,000.00	188,126.17	-	188,126.17	48.486%
0000000153840145	Delinquent	12/01/2008	97,000.00	96,060.11	95,943.35	98,235.51	-	98,235.51	102.389%
0000000153888524	Delinquent	12/01/2008	285,200.00	278,970.10	276,941.28	107,410.99	-	107,410.99	38.785%
0000000153901996	Delinquent	12/01/2008	66,912.00	65,542.10	65,434.73	67,690.68	-	67,690.68	103.448%
0000000153910617	Delinquent	07/01/2008	60,300.00	59,584.43	59,102.36	70,107.52	-	70,107.52	118.621%
0000000154001168	Delinquent	12/01/2008	61,400.00	60,697.39	60,697.39	61,119.41	-	61,119.41	100.695%
0000000154015093	Delinquent	06/01/2008	316,800.00	310,448.35	306,327.28	151,403.55	-	151,403.55	49.425%
0000000154031603	Delinquent	11/01/2008	84,000.00	83,326.79	83,206.52	86,969.11	-	86,969.11	104.522%
0000000154033187	Delinquent	12/01/2008	18,850.00	18,674.60	18,652.11	19,356.79	-	19,356.79	103.778%
0000000154067698	Delinquent	03/01/2008	148,500.00	148,500.00	148,500.00	146,965.01	-	146,965.01	98.966%
0000000154089072	Delinquent	02/01/2009	71,300.00	70,493.80	70,398.01	71,703.53	-	71,703.53	101.854%
0000000154261259	Delinquent	04/01/2008	189,773.00	186,801.86	184,228.10	18,921.55	-	18,921.55	10.271%
0000000154293286	Delinquent	09/01/2008	203,200.00	199,991.77	198,574.54	115,355.77	-	115,355.77	58.092%
0000000154399562	Delinquent	12/01/2008	64,000.00	63,409.23	63,338.43	65,637.29	-	65,637.29	103.629%
0000000154629422	Delinquent	11/01/2008	50,641.00	50,276.10	50,210.51	52,563.84	-	52,563.84	104.687%
0000000153554969	Bankruptcy	12/01/2008	65,298.00	64,728.37	64,704.88	65,777.68	-	65,777.68	101.658%
0000000154414049	Bankruptcy	05/01/2008	50,880.00	50,514.41	50,437.42	53,047.52	-	53,047.52	105.175%
0000000153679642	Foreclosure	07/01/2007	80,750.00	80,231.87	79,502.32	99,170.82	-	99,170.82	124.740%
0000000153997705	Foreclosure	10/01/2008	118,500.00	123,205.46	122,353.07	29,566.69	-	29,566.69	24.165%

Distribution Date: 07/27/2009  
Determination Date: 07/15/2009



# Citigroup Mortgage Loan Trust

## Asset-Backed Pass-Through Certificates

### Series 2006-WFHE3

#### Group 1

0000000154092043	Foreclosure	08/01/2008	433,500.00	433,500.00	433,500.00	236,935.71	-	236,935.71	54.656%
0000000154104947	Foreclosure	07/01/2008	93,100.00	91,876.35	91,250.47	107,472.06	-	107,472.06	117.777%
0000000154381651	Foreclosure	05/01/2008	255,000.00	254,999.49	254,999.49	173,787.43	-	173,787.43	68.152%
0000000154831234	Foreclosure	07/01/2008	188,000.00	188,000.00	188,000.00	70,849.78	-	70,849.78	37.686%
0000000151757622	REO	08/01/2007	54,000.00	53,521.65	52,593.19	49,485.51	-	49,485.51	94.091%
0000000152408605	REO	07/01/2007	40,000.00	39,817.15	39,190.76	46,286.46	-	46,286.46	118.106%
0000000152505715	REO	06/01/2008	52,000.00	56,982.18	56,418.53	53,839.07	-	53,839.07	95.428%
0000000152566881	REO	08/01/2008	338,000.00	330,496.38	326,835.68	209,814.17	-	209,814.17	64.196%
0000000152760112	REO	07/01/2008	161,600.00	158,756.95	157,122.66	103,624.61	-	103,624.61	65.951%
0000000152830022	REO	02/01/2008	103,700.00	102,904.88	101,921.38	47,144.85	-	47,144.85	46.256%
0000000152982831	REO	02/15/2008	139,500.00	137,870.67	136,312.95	127,781.54	-	127,781.54	93.741%
0000000153269857	REO	02/01/2007	88,000.00	88,000.00	88,000.00	98,765.31	-	98,765.31	112.233%
0000000153294913	REO	08/01/2008	128,900.00	126,651.85	125,584.98	124,279.83	-	124,279.83	98.961%
0000000153436605	REO	06/01/2007	66,500.00	66,141.12	65,581.29	45,077.18	-	45,077.18	68.735%
0000000153448915	REO	03/01/2008	247,500.00	247,500.00	247,500.00	178,899.65	-	178,899.65	72.283%
0000000153469853	REO	05/01/2007	261,900.00	261,899.66	261,899.66	138,708.40	-	138,708.40	52.962%
0000000153550355	REO	09/01/2007	44,000.00	43,852.88	43,579.53	61,075.40	-	61,075.40	140.147%
0000000153551668	REO	12/01/2007	132,000.00	130,956.02	129,546.40	114,271.38	-	114,271.38	88.209%
0000000153578828	REO	08/01/2007	114,400.00	113,628.13	112,208.96	138,092.97	-	138,092.97	123.068%
0000000153585278	REO	07/01/2008	100,800.00	99,117.47	98,449.98	106,595.38	-	106,595.38	108.274%
0000000153654132	REO	01/01/2008	165,600.00	163,579.42	161,057.35	85,445.67	-	85,445.67	53.053%
0000000153660014	REO	07/01/2008	179,265.00	177,101.10	175,716.89	135,918.93	-	135,918.93	77.351%
0000000153660295	REO	11/01/2007	209,592.00	207,865.37	204,718.82	119,159.24	-	119,159.24	58.206%
0000000153661814	REO	02/01/2008	68,000.00	67,276.78	66,382.09	59,343.38	-	59,343.38	89.397%
0000000153720784	REO	05/01/2008	266,689.00	264,728.45	264,728.45	230,721.25	-	230,721.25	87.154%
0000000153738026	REO	02/01/2008	620,500.00	614,680.69	605,679.40	544,611.41	-	544,611.41	89.917%
0000000153790068	REO	08/01/2008	97,500.00	106,032.56	105,610.38	24,327.31	-	24,327.31	23.035%
0000000153855929	REO	08/01/2007	71,250.00	70,795.05	69,767.95	62,757.33	-	62,757.33	89.952%
0000000153873013	REO	01/01/2008	59,500.00	56,781.14	53,319.84	69,211.00	-	69,211.00	129.803%
0000000153886569	REO	12/01/2007	434,900.00	431,942.97	427,168.56	275,600.18	-	275,600.18	64.518%
0000000153898093	REO	07/01/2008	140,000.00	137,760.31	136,257.85	86,376.52	-	86,376.52	63.392%

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# Citigroup Mortgage Loan Trust

## Asset-Backed Pass-Through Certificates

### Series 2006-WFHE3



#### Group 1

0000000153900881	REO	01/01/2008	400,000.00	395,701.54	390,310.79	39,625.22	-	39,625.22	10.152%
0000000153911318	REO	07/01/2008	195,500.00	192,691.08	190,882.76	101,100.67	-	101,100.67	52.965%
0000000153912225	REO	08/01/2007	532,500.00	532,500.00	532,500.00	437,315.23	-	437,315.23	82.125%
0000000153918693	REO	02/01/2008	163,200.00	163,063.76	163,063.76	161,982.63	-	161,982.63	99.337%
0000000153951553	REO	03/01/2008	144,000.00	141,436.78	139,475.03	92,106.61	-	92,106.61	66.038%
0000000153960414	REO	05/01/2008	135,000.00	133,497.41	132,701.31	29,816.61	-	29,816.61	22.469%
0000000153974324	REO	04/01/2007	57,900.00	57,461.88	56,680.00	53,676.62	-	53,676.62	94.701%
0000000153987615	REO	11/01/2007	200,000.00	197,592.72	193,883.97	130,944.78	-	130,944.78	67.538%
0000000154011951	REO	07/01/2007	183,200.00	181,695.12	177,797.19	180,487.40	-	180,487.40	101.513%
0000000154034144	REO	08/01/2008	200,700.00	200,700.00	200,700.00	187,898.50	-	187,898.50	93.622%
0000000154068134	REO	03/01/2008	406,400.00	406,400.00	406,400.00	260,462.75	-	260,462.75	64.090%
0000000154086375	REO	11/01/2008	114,800.00	112,509.52	111,629.21	17,989.89	-	17,989.89	16.116%
0000000154111215	REO	03/01/2008	437,000.00	436,790.63	436,790.63	268,172.71	-	268,172.71	61.396%
0000000154162838	REO	06/01/2007	153,000.00	152,244.50	149,868.47	131,316.68	-	131,316.68	87.621%
0000000154190656	REO	08/01/2007	410,000.00	407,569.69	403,212.24	64,315.45	-	64,315.45	15.951%
0000000154208987	REO	08/01/2008	251,750.00	247,666.37	245,413.28	126,823.25	-	126,823.25	51.677%
0000000154238943	REO	03/01/2008	116,025.00	115,080.07	114,002.00	75,879.01	-	75,879.01	66.559%
0000000154244867	REO	03/01/2007	229,500.00	229,023.38	225,685.93	137,670.12	-	137,670.12	61.001%
0000000154249049	REO	07/01/2007	378,000.00	375,984.61	369,927.74	253,420.70	-	253,420.70	68.505%
0000000154252233	REO	12/01/2006	328,500.00	327,928.83	323,785.68	391,907.86	-	391,907.86	121.039%
0000000154256226	REO	05/01/2008	201,000.00	198,328.42	196,224.48	161,736.57	-	161,736.57	82.424%
0000000154278071	REO	11/01/2007	85,500.00	84,652.65	83,525.53	97,866.11	-	97,866.11	117.169%
0000000154300636	REO	08/01/2007	154,500.00	153,405.93	150,829.08	136,907.28	-	136,907.28	90.770%
0000000154305338	REO	04/01/2008	208,000.00	204,371.19	201,514.71	134,110.44	-	134,110.44	66.551%
0000000154322069	REO	06/01/2008	501,600.00	501,443.25	501,443.25	351,610.27	-	351,610.27	70.120%
0000000154434518	REO	06/01/2007	51,300.00	51,065.98	50,260.72	61,035.48	-	61,035.48	121.438%
0000000154465181	REO	12/01/2007	105,000.00	104,295.16	103,199.59	103,317.12	-	103,317.12	100.114%
0000000154479026	REO	04/01/2008	138,000.00	136,175.86	134,611.90	89,439.14	-	89,439.14	66.442%
0000000154493431	REO	01/01/2008	184,000.00	184,000.00	184,000.00	136,442.99	-	136,442.99	74.154%
0000000154660203	REO	05/01/2008	103,900.00	102,831.32	101,935.43	18,211.07	-	18,211.07	17.865%
0000000154666135	REO	06/01/2008	160,709.00	158,318.03	156,629.95	106,883.01	-	106,883.01	68.239%

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# Citigroup Mortgage Loan Trust

## Asset-Backed Pass-Through Certificates

### Series 2006-WFHE3



#### Group 1

0000000154696785	REO	04/01/2007	268,000.00	267,112.60	262,661.30	214,863.07	-	214,863.07	81.802%
0000000154711071	REO	01/01/2008	347,000.00	343,988.65	339,652.83	280,740.72	-	280,740.72	82.655%
0000000148054877	N/A - Prior Liquidation	-	80,750.00	-	-	-	(155.17)	(155.17)	-
0000000150423119	N/A - Prior Liquidation	-	63,000.00	-	-	-	303.00	303.00	-
0000000151094828	N/A - Prior Liquidation	-	63,000.00	-	-	-	(129.00)	(129.00)	-
0000000152167235	N/A - Prior Liquidation	-	109,520.00	-	-	-	402.06	402.06	-
0000000152508362	N/A - Prior Liquidation	-	408,500.00	-	-	-	(37.50)	(37.50)	-
0000000152729026	N/A - Prior Liquidation	-	28,500.00	-	-	-	439.74	439.74	-
0000000152870051	N/A - Prior Liquidation	-	72,000.00	-	-	-	(697.01)	(697.01)	-
0000000152940573	N/A - Prior Liquidation	-	64,000.00	-	-	-	(247.48)	(247.48)	-
0000000152961967	N/A - Prior Liquidation	-	156,750.00	-	-	-	(303.32)	(303.32)	-
0000000153053582	N/A - Prior Liquidation	-	65,980.00	-	-	-	(613.61)	(613.61)	-
0000000153072301	N/A - Prior Liquidation	-	148,000.00	-	-	-	(89.78)	(89.78)	-
0000000153167051	N/A - Prior Liquidation	-	420,000.00	-	-	-	(2,804.76)	(2,804.76)	-
0000000153177001	N/A - Prior Liquidation	-	318,856.00	-	-	-	(1,265.28)	(1,265.28)	-
0000000153258074	N/A - Prior Liquidation	-	200,000.00	-	-	-	(890.92)	(890.92)	-
0000000153348578	N/A - Prior Liquidation	-	46,750.00	-	-	-	(1,009.00)	(1,009.00)	-
0000000153353065	N/A - Prior Liquidation	-	246,500.00	-	-	-	(1,206.89)	(1,206.89)	-
0000000153374095	N/A - Prior Liquidation	-	19,820.00	-	-	-	(155.60)	(155.60)	-
0000000153377395	N/A - Prior Liquidation	-	108,400.00	-	-	-	(306.00)	(306.00)	-
0000000153391339	N/A - Prior Liquidation	-	283,200.00	-	-	-	(454.00)	(454.00)	-
0000000153464409	N/A - Prior Liquidation	-	344,150.00	-	-	-	(2,370.12)	(2,370.12)	-
0000000153521323	N/A - Prior Liquidation	-	129,000.00	-	-	-	(249.00)	(249.00)	-
0000000153521489	N/A - Prior Liquidation	-	99,000.00	-	-	-	(839.04)	(839.04)	-
0000000153551627	N/A - Prior Liquidation	-	453,000.00	-	-	-	(873.36)	(873.36)	-
0000000153603204	N/A - Prior Liquidation	-	135,850.00	-	-	-	3,367.00	3,367.00	-
0000000153629639	N/A - Prior Liquidation	-	55,250.00	-	-	-	(117.00)	(117.00)	-
0000000153650965	N/A - Prior Liquidation	-	172,500.00	-	-	-	15.00	15.00	-
0000000153657408	N/A - Prior Liquidation	-	78,440.00	-	-	-	155.97	155.97	-
0000000153660691	N/A - Prior Liquidation	-	185,250.00	-	-	-	(359.45)	(359.45)	-
0000000153671169	N/A - Prior Liquidation	-	44,200.00	-	-	-	(269.00)	(269.00)	-

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



## Group 1

0000000153694112	N/A - Prior Liquidation	-	80,800.00	-	-	-	(612.10)	(612.10)	-
0000000153703459	N/A - Prior Liquidation	-	135,000.00	-	-	-	(421.78)	(421.78)	-
0000000153703558	N/A - Prior Liquidation	-	96,000.00	-	-	-	(187.40)	(187.40)	-
0000000153716741	N/A - Prior Liquidation	-	194,750.00	-	-	-	(263.51)	(263.51)	-
0000000153736582	N/A - Prior Liquidation	-	164,350.00	-	-	-	149.25	149.25	-
0000000153759378	N/A - Prior Liquidation	-	211,500.00	-	-	-	(792.81)	(792.81)	-
0000000153767496	N/A - Prior Liquidation	-	160,000.00	-	-	-	(308.43)	(308.43)	-
0000000153777156	N/A - Prior Liquidation	-	37,580.00	-	-	-	(70.00)	(70.00)	-
0000000153790076	N/A - Prior Liquidation	-	327,250.00	-	-	-	(686.01)	(686.01)	-
0000000153846878	N/A - Prior Liquidation	-	409,500.00	-	-	-	(1,386.38)	(1,386.38)	-
0000000153865092	N/A - Prior Liquidation	-	294,400.00	-	-	-	(434.00)	(434.00)	-
0000000153869029	N/A - Prior Liquidation	-	26,800.00	-	-	-	(210.65)	(210.65)	-
0000000153885231	N/A - Prior Liquidation	-	128,000.00	-	-	-	(246.79)	(246.79)	-
0000000153887518	N/A - Prior Liquidation	-	57,700.00	-	-	-	(400.37)	(400.37)	-
0000000153897194	N/A - Prior Liquidation	-	127,000.00	-	-	-	(725.00)	(725.00)	-
0000000153897616	N/A - Prior Liquidation	-	120,000.00	-	-	-	(1,102.42)	(1,102.42)	-
0000000153903232	N/A - Prior Liquidation	-	113,310.00	-	-	-	763.20	763.20	-
0000000153910484	N/A - Prior Liquidation	-	32,400.00	-	-	-	(286.63)	(286.63)	-
0000000153938261	N/A - Prior Liquidation	-	36,980.00	-	-	-	(1,000.00)	(1,000.00)	-
0000000153966478	N/A - Prior Liquidation	-	78,850.00	-	-	-	(124.00)	(124.00)	-
0000000154007405	N/A - Prior Liquidation	-	74,000.00	-	-	-	(446.00)	(446.00)	-
0000000154009393	N/A - Prior Liquidation	-	11,980.00	-	-	-	80.00	80.00	-
0000000154013692	N/A - Prior Liquidation	-	104,405.00	-	-	-	(197.73)	(197.73)	-
0000000154018782	N/A - Prior Liquidation	-	179,550.00	-	-	-	28.33	28.33	-
0000000154044069	N/A - Prior Liquidation	-	232,000.00	-	-	-	(576.55)	(576.55)	-
0000000154060487	N/A - Prior Liquidation	-	268,000.00	-	-	-	(1,612.32)	(1,612.32)	-
0000000154078836	N/A - Prior Liquidation	-	498,000.00	-	-	-	118.48	118.48	-
0000000154094171	N/A - Prior Liquidation	-	184,000.00	-	-	-	(2,014.22)	(2,014.22)	-
0000000154123442	N/A - Prior Liquidation	-	87,300.00	-	-	-	(514.66)	(514.66)	-
0000000154125942	N/A - Prior Liquidation	-	280,000.00	-	-	-	(578.50)	(578.50)	-
0000000154181911	N/A - Prior Liquidation	-	78,300.00	-	-	-	(129.00)	(129.00)	-

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# Citigroup Mortgage Loan Trust

## Asset-Backed Pass-Through Certificates

### Series 2006-WFHE3



#### Group 1

0000000154193395	N/A - Prior Liquidation	-	110,500.00	-	-	-	(1,173.00)	(1,173.00)	-
0000000154216162	N/A - Prior Liquidation	-	19,000.00	-	-	-	(187.57)	(187.57)	-
0000000154220099	N/A - Prior Liquidation	-	76,000.00	-	-	-	(926.05)	(926.05)	-
0000000154249817	N/A - Prior Liquidation	-	147,250.00	-	-	-	(682.18)	(682.18)	-
0000000154260251	N/A - Prior Liquidation	-	57,714.00	-	-	-	(453.73)	(453.73)	-
0000000154264535	N/A - Prior Liquidation	-	143,200.00	-	-	-	(40.49)	(40.49)	-
0000000154291546	N/A - Prior Liquidation	-	125,800.00	-	-	-	(275.00)	(275.00)	-
0000000154315121	N/A - Prior Liquidation	-	176,580.00	-	-	-	(1,026.08)	(1,026.08)	-
0000000154340731	N/A - Prior Liquidation	-	206,150.00	-	-	-	(399.60)	(399.60)	-
0000000154344352	N/A - Prior Liquidation	-	205,000.00	-	-	-	(395.95)	(395.95)	-
0000000154373567	N/A - Prior Liquidation	-	259,900.00	-	-	-	491.35	491.35	-
0000000154381248	N/A - Prior Liquidation	-	54,980.00	-	-	-	(333.32)	(333.32)	-
0000000154394423	N/A - Prior Liquidation	-	38,000.00	-	-	-	220.00	220.00	-
0000000154426795	N/A - Prior Liquidation	-	23,600.00	-	-	-	250.50	250.50	-
0000000154435333	N/A - Prior Liquidation	-	62,500.00	-	-	-	(121.75)	(121.75)	-
0000000154443006	N/A - Prior Liquidation	-	310,000.00	-	-	-	(1,305.37)	(1,305.37)	-
0000000154448898	N/A - Prior Liquidation	-	96,000.00	-	-	-	101.57	101.57	-
0000000154451991	N/A - Prior Liquidation	-	305,000.00	-	-	-	(1,399.36)	(1,399.36)	-
0000000154452452	N/A - Prior Liquidation	-	100,000.00	-	-	-	(447.65)	(447.65)	-
0000000154490502	N/A - Prior Liquidation	-	24,100.00	-	-	-	15.00	15.00	-
0000000154507834	N/A - Prior Liquidation	-	64,800.00	-	-	-	(24,915.77)	(24,915.77)	-
0000000154522841	N/A - Prior Liquidation	-	63,900.00	-	-	-	(374.00)	(374.00)	-
0000000154529796	N/A - Prior Liquidation	-	124,450.00	-	-	-	(2,087.76)	(2,087.76)	-
0000000154532519	N/A - Prior Liquidation	-	479,000.00	-	-	-	(776.08)	(776.08)	-
0000000154615215	N/A - Prior Liquidation	-	61,750.00	-	-	-	(461.00)	(461.00)	-
0000000154655104	N/A - Prior Liquidation	-	415,000.00	-	-	-	489.60	489.60	-
0000000154687784	N/A - Prior Liquidation	-	47,443.00	-	-	-	(970.00)	(970.00)	-
0000000154702336	N/A - Prior Liquidation	-	75,000.00	-	-	-	(432.57)	(432.57)	-
0000000154714117	N/A - Prior Liquidation	-	139,000.00	-	-	-	(206.95)	(206.95)	-
<b>TOTALS</b>			29,460,813.00	15,916,662.76	15,790,044.34	11,043,590.44	(62,770.73)	10,980,819.71	69.940%

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# Citigroup Mortgage Loan Trust

## Asset-Backed Pass-Through Certificates

### Series 2006-WFHE3



<b>REO DETAIL</b>							
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
0000000153632799	1	AZ	Not Available	273,267.00	Not Available	266,459.74	Not Available
0000000153639745	1	DC	Not Available	115,000.00	Not Available	111,431.79	Not Available
0000000153664701	1	MO	Not Available	74,100.00	Not Available	77,036.38	Not Available
0000000153810593	1	IL	Not Available	124,720.00	Not Available	130,467.25	Not Available
0000000153815311	1	AZ	Not Available	211,500.00	Not Available	206,000.46	Not Available
0000000153815626	1	MI	Not Available	67,450.00	Not Available	65,759.75	Not Available
0000000153926175	1	FL	Not Available	130,410.00	Not Available	130,409.30	Not Available
0000000153653092	1	NE	Not Available	153,600.00	Not Available	149,129.65	Not Available
0000000153780648	1	FL	Not Available	237,500.00	Not Available	231,723.03	Not Available
0000000153787049	1	FL	Not Available	170,000.00	Not Available	165,783.10	Not Available
0000000153792411	1	SD	Not Available	104,800.00	Not Available	102,081.22	Not Available
0000000153804257	1	FL	Not Available	277,400.00	Not Available	270,596.91	Not Available
0000000153804638	1	FL	Not Available	335,384.00	Not Available	325,839.36	Not Available
0000000153822036	1	KS	Not Available	107,550.00	Not Available	104,689.00	Not Available
0000000153845037	1	CA	Not Available	180,000.00	Not Available	174,668.65	Not Available
0000000153863915	1	AZ	Not Available	160,000.00	Not Available	155,482.75	Not Available
0000000154061725	1	AZ	Not Available	178,000.00	Not Available	172,695.74	Not Available
0000000154066849	1	NJ	Not Available	332,500.00	Not Available	324,192.01	Not Available
0000000154069447	1	VA	Not Available	181,000.00	Not Available	176,154.44	Not Available
0000000154086003	1	MA	Not Available	45,800.00	Not Available	45,149.52	Not Available
0000000154086466	1	IL	Not Available	264,100.00	Not Available	258,022.31	Not Available
0000000154117089	1	MN	Not Available	161,200.00	Not Available	157,569.71	Not Available
0000000154120075	1	MD	Not Available	256,000.00	Not Available	248,663.05	Not Available
0000000154163745	1	TN	Not Available	111,321.00	Not Available	108,780.79	Not Available

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



0000000154173413	1	MS	Not Available	118,750.00	Not Available	116,412.32	Not Available
0000000154182372	1	CA	Not Available	180,000.00	Not Available	176,060.84	Not Available
0000000154201719	1	KS	Not Available	142,000.00	Not Available	138,920.21	Not Available
0000000154214589	1	MN	Not Available	155,000.00	Not Available	151,750.43	Not Available
0000000154262299	1	VA	Not Available	373,500.00	Not Available	373,324.73	Not Available
0000000154273718	1	IL	Not Available	204,300.00	Not Available	201,995.26	Not Available
0000000154306062	1	OR	Not Available	539,100.00	Not Available	521,608.32	Not Available
0000000154313399	1	MI	Not Available	63,650.00	Not Available	62,726.98	Not Available
0000000154370704	1	TN	Not Available	98,910.00	Not Available	95,888.75	Not Available
0000000152554457	1	VA	Not Available	92,000.00	Not Available	89,957.02	Not Available
0000000152694469	1	IL	Not Available	274,500.00	Not Available	268,268.49	Not Available
0000000152901997	1	IL	Not Available	254,990.00	Not Available	257,629.06	Not Available
0000000152914404	1	FL	Not Available	128,000.00	Not Available	124,350.60	Not Available
0000000153094529	1	FL	Not Available	132,097.00	Not Available	129,482.46	Not Available
0000000153172952	1	NV	Not Available	352,000.00	Not Available	342,503.32	Not Available
0000000153357553	1	IL	Not Available	205,000.00	Not Available	202,196.46	Not Available
0000000153367735	1	MI	Not Available	76,500.00	Not Available	73,864.65	Not Available
0000000153386404	1	CA	Not Available	486,792.00	Not Available	470,401.66	Not Available
0000000153406129	1	IL	Not Available	65,075.00	Not Available	64,026.30	Not Available
0000000153439369	1	OK	Not Available	68,300.00	Not Available	65,574.94	Not Available
0000000153444781	1	PA	Not Available	178,500.00	Not Available	174,876.19	Not Available
0000000153507801	1	TN	Not Available	118,750.00	Not Available	115,603.10	Not Available
0000000153611215	1	NY	Not Available	55,100.00	Not Available	54,063.93	Not Available
0000000153766407	1	KY	Not Available	88,000.00	Not Available	85,534.75	Not Available
0000000153771621	1	OH	Not Available	93,000.00	Not Available	92,973.50	Not Available
0000000153983044	1	NC	Not Available	185,725.00	Not Available	192,014.48	Not Available
0000000154054381	1	VA	Not Available	184,000.00	Not Available	178,583.72	Not Available
0000000153577937	1	TN	Not Available	105,000.00	Not Available	102,709.65	Not Available
0000000151336138	1	TN	Not Available	78,850.00	Not Available	76,706.10	Not Available
0000000152288551	1	MN	Not Available	93,585.00	Not Available	91,598.56	Not Available



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

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	453,067.37	Not Available
0000000152889812	1	OK	Not Available	123,500.00	Not Available	120,940.23	Not Available
0000000151461837	1	FL	Not Available	127,341.00	Not Available	124,592.33	Not Available
0000000152172524	1	PA	Not Available	165,300.00	Not Available	162,024.45	Not Available
0000000152440251	1	MI	Not Available	124,450.00	Not Available	121,713.14	Not Available
0000000152482311	1	OK	Not Available	88,000.00	Not Available	85,716.96	Not Available
0000000152757431	1	FL	Not Available	225,360.00	Not Available	218,589.38	Not Available
0000000152802252	1	IN	Not Available	45,125.00	Not Available	44,294.28	Not Available
0000000153011309	1	GA	Not Available	188,010.00	Not Available	188,010.00	Not Available
0000000153080411	1	DE	Not Available	83,125.00	Not Available	81,421.50	Not Available
0000000153080528	1	FL	Not Available	238,500.00	Not Available	233,573.57	Not Available
0000000153090873	1	CA	Not Available	292,500.00	Not Available	283,902.74	Not Available
0000000153131909	1	MO	Not Available	63,750.00	Not Available	62,329.84	Not Available
0000000153144662	1	MD	Not Available	300,800.00	Not Available	292,362.45	Not Available
0000000153170873	1	TX	Not Available	75,000.00	Not Available	73,353.95	Not Available
0000000153176151	1	CA	Not Available	238,400.00	Not Available	238,377.77	Not Available
0000000153239587	1	MD	Not Available	299,000.00	Not Available	291,377.94	Not Available
0000000153270749	1	TN	Not Available	121,750.00	Not Available	118,672.78	Not Available
0000000153277207	1	SC	Not Available	60,000.00	Not Available	58,725.17	Not Available
0000000153292545	1	WI	Not Available	241,300.00	Not Available	236,160.75	Not Available
0000000153295118	1	NV	Not Available	275,000.00	Not Available	267,251.90	Not Available
0000000153354535	1	OK	Not Available	143,070.00	Not Available	139,703.33	Not Available
0000000153376603	1	NY	Not Available	113,600.00	Not Available	110,054.86	Not Available
0000000153381405	1	MA	Not Available	203,500.00	Not Available	197,661.54	Not Available
0000000153395322	1	WI	Not Available	83,000.00	Not Available	80,667.05	Not Available
0000000153440557	1	IL	Not Available	136,000.00	Not Available	133,048.47	Not Available
0000000153455464	1	CA	Not Available	308,000.00	Not Available	299,006.77	Not Available
0000000153457809	1	SC	Not Available	84,000.00	Not Available	89,733.68	Not Available
0000000153462577	1	WI	Not Available	147,250.00	Not Available	144,439.20	Not Available

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

0000000153497698	1	GA	Not Available	148,750.00	Not Available	145,915.40	Not Available
0000000153509534	1	MN	Not Available	125,400.00	Not Available	122,652.81	Not Available
0000000153511803	1	CA	Not Available	75,001.00	Not Available	72,414.59	Not Available
0000000153514443	1	MD	Not Available	292,000.00	Not Available	282,702.30	Not Available
0000000153528369	1	NC	Not Available	123,700.00	Not Available	130,152.87	Not Available
0000000153532882	1	NC	Not Available	138,700.00	Not Available	141,552.90	Not Available
0000000153535208	1	MD	Not Available	80,100.00	Not Available	78,360.88	Not Available
0000000153576723	1	OH	Not Available	70,800.00	Not Available	69,239.33	Not Available
0000000153583539	1	MI	Not Available	85,500.00	Not Available	83,516.77	Not Available
0000000153666557	1	IL	Not Available	64,600.00	Not Available	63,072.32	Not Available
0000000153669312	1	TX	Not Available	119,700.00	Not Available	117,496.51	Not Available
0000000153679147	1	CO	Not Available	95,997.00	Not Available	94,036.26	Not Available
0000000153684055	1	MD	Not Available	61,300.00	Not Available	59,659.47	Not Available
0000000153689021	1	MD	Not Available	228,000.00	Not Available	222,724.89	Not Available
0000000153690672	1	NV	Not Available	223,000.00	Not Available	227,176.86	Not Available
0000000153700935	1	OK	Not Available	25,200.00	Not Available	24,907.20	Not Available
0000000153701305	1	OH	Not Available	32,300.00	Not Available	31,532.78	Not Available
0000000153704093	1	SC	Not Available	95,620.00	Not Available	93,047.73	Not Available
0000000153722079	1	FL	Not Available	220,000.00	Not Available	213,691.27	Not Available
0000000153726484	1	MI	Not Available	112,500.00	Not Available	118,908.34	Not Available
0000000153729587	1	FL	Not Available	294,500.00	Not Available	288,396.25	Not Available
0000000153734983	1	OH	Not Available	74,100.00	Not Available	73,298.00	Not Available
0000000153758149	1	IL	Not Available	157,500.00	Not Available	153,541.35	Not Available
0000000153762034	1	OH	Not Available	118,750.00	Not Available	116,368.35	Not Available
0000000153767728	1	IL	Not Available	67,200.00	Not Available	64,952.23	Not Available
0000000153876586	1	WA	Not Available	245,000.00	Not Available	239,836.65	Not Available
0000000153878699	1	NC	Not Available	61,750.00	Not Available	60,498.51	Not Available
0000000153886551	1	MD	Not Available	260,000.00	Not Available	254,056.01	Not Available
0000000153905591	1	MI	Not Available	172,900.00	Not Available	168,577.95	Not Available
0000000153908454	1	CA	Not Available	500,000.00	Not Available	500,000.00	Not Available

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

0000000153918313	1	WI	Not Available	174,000.00	Not Available	170,946.02	Not Available
0000000153918651	1	KY	Not Available	100,720.00	Not Available	97,809.56	Not Available
0000000153948096	1	AZ	Not Available	175,000.00	Not Available	179,109.65	Not Available
0000000153950431	1	MI	Not Available	125,000.00	Not Available	122,241.95	Not Available
0000000153950548	1	NV	Not Available	480,000.00	Not Available	480,000.00	Not Available
0000000153954441	1	MO	Not Available	67,360.00	Not Available	65,531.74	Not Available
0000000153961891	1	TN	Not Available	142,200.00	Not Available	139,272.17	Not Available
0000000153963632	1	FL	Not Available	184,500.00	Not Available	180,002.95	Not Available
0000000153973003	1	CA	Not Available	283,200.00	Not Available	283,200.00	Not Available
0000000153990593	1	WV	Not Available	180,000.00	Not Available	176,074.26	Not Available
0000000154003982	1	OH	Not Available	153,183.00	Not Available	150,182.31	Not Available
0000000154044077	1	MA	Not Available	183,200.00	Not Available	183,163.05	Not Available
0000000154046791	1	AZ	Not Available	120,000.00	Not Available	121,344.02	Not Available
0000000154052831	1	VA	Not Available	203,300.00	Not Available	212,000.30	Not Available
0000000153634308	1	AZ	Not Available	444,000.00	Not Available	433,782.23	Not Available
0000000153640396	1	NC	Not Available	152,000.00	Not Available	157,219.20	Not Available
0000000153656525	1	OR	Not Available	140,000.00	Not Available	135,659.69	Not Available
0000000153671326	1	AZ	Not Available	214,472.00	Not Available	208,436.15	Not Available
0000000153671573	1	FL	Not Available	154,755.00	Not Available	151,796.75	Not Available
0000000153680889	1	AZ	Not Available	97,000.00	Not Available	95,022.22	Not Available
0000000153696406	1	MN	Not Available	190,000.00	Not Available	185,380.56	Not Available
0000000153702014	1	MI	Not Available	166,900.00	Not Available	163,908.04	Not Available
0000000153703442	1	WI	Not Available	144,125.00	Not Available	141,274.97	Not Available
0000000153718325	1	TN	Not Available	40,500.00	Not Available	39,654.11	Not Available
0000000153754007	1	GA	Not Available	105,450.00	Not Available	105,450.00	Not Available
0000000153756929	1	CA	Not Available	447,500.00	Not Available	437,610.41	Not Available
0000000153759428	1	KY	Not Available	105,000.00	Not Available	102,483.83	Not Available
0000000153813084	1	TX	Not Available	46,400.00	Not Available	44,960.25	Not Available
0000000153816624	1	MI	Not Available	123,600.00	Not Available	120,074.83	Not Available
0000000153835392	1	GA	Not Available	165,000.00	Not Available	162,716.82	Not Available

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



0000000153836358	1	MD	Not Available	100,000.00	Not Available	97,244.68	Not Available
0000000153870258	1	MI	Not Available	104,000.00	Not Available	101,673.37	Not Available
0000000153870357	1	HI	Not Available	332,500.00	Not Available	313,575.00	Not Available
0000000153891999	1	MI	Not Available	86,450.00	Not Available	84,360.94	Not Available
0000000153892336	1	IN	Not Available	45,040.00	Not Available	43,967.49	Not Available
0000000153894985	1	AZ	Not Available	177,200.00	Not Available	180,666.03	Not Available
0000000153915715	1	IL	Not Available	367,000.00	Not Available	359,599.19	Not Available
0000000153919923	1	OR	Not Available	211,500.00	Not Available	207,111.66	Not Available
0000000153925011	1	MO	Not Available	125,000.00	Not Available	128,287.09	Not Available
0000000153933957	1	CO	Not Available	190,000.00	Not Available	189,808.62	Not Available
0000000153937552	1	GA	Not Available	144,000.00	Not Available	141,306.74	Not Available
0000000153942172	1	AL	Not Available	44,200.00	Not Available	43,362.97	Not Available
0000000153944145	1	NY	Not Available	63,750.00	Not Available	63,030.90	Not Available
0000000153945167	1	WI	Not Available	225,250.00	Not Available	219,155.03	Not Available
0000000153954185	1	KS	Not Available	131,250.00	Not Available	128,878.08	Not Available
0000000153962618	1	CA	Not Available	295,960.00	Not Available	286,868.62	Not Available
0000000153968136	1	MI	Not Available	128,250.00	Not Available	125,734.78	Not Available
0000000153992862	1	MN	Not Available	148,000.00	Not Available	143,677.09	Not Available
0000000154000301	1	WI	Not Available	136,800.00	Not Available	133,521.47	Not Available
0000000154003537	1	IN	Not Available	106,400.00	Not Available	104,736.81	Not Available
0000000154005771	1	AZ	Not Available	164,000.00	Not Available	159,640.06	Not Available
0000000154020846	1	NC	Not Available	61,625.00	Not Available	60,549.24	Not Available
0000000154025274	1	SC	Not Available	172,500.00	Not Available	168,235.64	Not Available
0000000154027338	1	IL	Not Available	186,200.00	Not Available	181,774.40	Not Available
0000000154028815	1	WI	Not Available	149,150.00	Not Available	145,984.38	Not Available
0000000154046114	1	MI	Not Available	109,250.00	Not Available	107,726.93	Not Available
0000000154062657	1	AZ	Not Available	175,920.00	Not Available	171,033.38	Not Available
0000000154074173	1	IL	Not Available	137,750.00	Not Available	134,443.37	Not Available
0000000154085187	1	GA	Not Available	76,000.00	Not Available	74,124.48	Not Available
0000000154087324	1	OH	Not Available	111,150.00	Not Available	109,426.06	Not Available

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



0000000154092274	1	CA	Not Available	512,000.00	Not Available	512,000.00	Not Available
0000000154098479	1	MA	Not Available	440,000.00	Not Available	440,000.00	Not Available
0000000154099469	1	SC	Not Available	183,240.00	Not Available	178,746.26	Not Available
0000000154099758	1	FL	Not Available	185,000.00	Not Available	181,015.58	Not Available
0000000154128276	1	CA	Not Available	252,000.00	Not Available	252,000.00	Not Available
0000000154129522	1	FL	Not Available	144,500.00	Not Available	141,122.75	Not Available
0000000154135776	1	TN	Not Available	70,500.00	Not Available	68,754.20	Not Available
0000000154142848	1	VA	Not Available	114,800.00	Not Available	112,855.73	Not Available
0000000154148597	1	FL	Not Available	454,500.00	Not Available	442,628.57	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	268,711.31	Not Available
0000000154198436	1	NC	Not Available	85,500.00	Not Available	84,089.29	Not Available
0000000154200281	1	AZ	Not Available	206,150.00	Not Available	202,390.70	Not Available
0000000154203178	1	IL	Not Available	330,000.00	Not Available	330,000.00	Not Available
0000000154203699	1	CA	Not Available	290,000.00	Not Available	282,285.13	Not Available
0000000154206221	1	CA	Not Available	398,050.00	Not Available	389,338.74	Not Available
0000000154209183	1	NV	Not Available	318,600.00	Not Available	320,071.82	Not Available
0000000154214175	1	OK	Not Available	63,500.00	Not Available	64,658.31	Not Available
0000000154218325	1	MI	Not Available	82,175.00	Not Available	81,166.30	Not Available
0000000154220347	1	IL	Not Available	132,050.00	Not Available	129,662.06	Not Available
0000000154225387	1	IL	Not Available	71,100.00	Not Available	69,703.98	Not Available
0000000154229462	1	FL	Not Available	208,000.00	Not Available	207,899.85	Not Available
0000000154230064	1	NY	Not Available	25,500.00	Not Available	25,114.13	Not Available
0000000154230577	1	MN	Not Available	340,400.00	Not Available	340,400.00	Not Available
0000000154236368	1	IN	Not Available	73,000.00	Not Available	71,383.06	Not Available
0000000154237069	1	TX	Not Available	62,960.00	Not Available	61,618.65	Not Available
0000000154237259	1	SD	Not Available	173,755.00	Not Available	169,175.48	Not Available
0000000154238018	1	GA	Not Available	365,000.00	Not Available	357,585.19	Not Available
0000000154256804	1	VA	Not Available	189,000.00	Not Available	188,890.00	Not Available
0000000154263024	1	AR	Not Available	64,600.00	Not Available	63,214.92	Not Available

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

0000000154273098	1	IA	Not Available	84,000.00	Not Available	81,982.02	Not Available
0000000154294748	1	IL	Not Available	175,500.00	Not Available	171,760.55	Not Available
0000000154296388	1	MN	Not Available	152,800.00	Not Available	148,703.49	Not Available
0000000154300578	1	NY	Not Available	48,800.00	Not Available	48,221.56	Not Available
0000000154302376	1	MO	Not Available	81,700.00	Not Available	80,571.16	Not Available
0000000154305015	1	OH	Not Available	113,905.00	Not Available	111,150.05	Not Available
0000000154319776	1	AZ	Not Available	135,000.00	Not Available	131,188.40	Not Available
0000000154325815	1	WI	Not Available	152,000.00	Not Available	148,934.76	Not Available
0000000154337034	1	MI	Not Available	76,000.00	Not Available	76,000.00	Not Available
0000000154340103	1	TN	Not Available	560,000.00	Not Available	545,845.35	Not Available
0000000154341366	1	OH	Not Available	64,800.00	Not Available	63,638.88	Not Available
0000000154353759	1	IL	Not Available	77,900.00	Not Available	76,093.22	Not Available
0000000154354161	1	OH	Not Available	172,900.00	Not Available	172,900.00	Not Available
0000000154356992	1	MI	Not Available	134,900.00	Not Available	132,185.08	Not Available
0000000154363063	1	CA	Not Available	322,500.00	Not Available	321,885.36	Not Available
0000000154374987	1	MD	Not Available	418,500.00	Not Available	408,950.74	Not Available
0000000154390629	1	MD	Not Available	148,500.00	Not Available	145,562.05	Not Available
0000000154391569	1	AZ	Not Available	170,000.00	Not Available	170,000.00	Not Available
0000000154393433	1	IL	Not Available	94,905.00	Not Available	93,060.13	Not Available
0000000154397806	1	MD	Not Available	280,000.00	Not Available	273,025.11	Not Available
0000000154401483	1	MD	Not Available	571,500.00	Not Available	555,328.64	Not Available
0000000154402846	1	TX	Not Available	79,800.00	Not Available	77,345.60	Not Available
0000000154407001	1	MD	Not Available	427,500.00	Not Available	415,971.97	Not Available
0000000154407217	1	OH	Not Available	172,900.00	Not Available	168,737.87	Not Available
0000000154408231	1	FL	Not Available	229,200.00	Not Available	222,927.74	Not Available
0000000154411573	1	FL	Not Available	315,000.00	Not Available	308,586.99	Not Available
0000000154425284	1	AZ	Not Available	185,000.00	Not Available	181,258.90	Not Available
0000000154450233	1	FL	Not Available	143,650.00	Not Available	141,383.42	Not Available
0000000154458053	1	CA	Not Available	164,000.00	Not Available	159,143.47	Not Available
0000000154461925	1	MD	Not Available	175,920.00	Not Available	175,919.99	Not Available

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



0000000154465173	1	MI	Not Available	140,426.00	Not Available	137,742.86	Not Available
0000000154470603	1	ND	Not Available	43,700.00	Not Available	46,490.28	Not Available
0000000154471114	1	VA	Not Available	145,592.00	Not Available	159,017.37	Not Available
0000000154487532	1	OH	Not Available	76,000.00	Not Available	73,657.81	Not Available
0000000154495139	1	NE	Not Available	94,800.00	Not Available	98,710.17	Not Available
0000000154496129	1	FL	Not Available	136,000.00	Not Available	136,000.00	Not Available
0000000154508923	1	MI	Not Available	104,000.00	Not Available	101,973.22	Not Available
0000000154511174	1	TX	Not Available	162,726.00	Not Available	159,157.73	Not Available
0000000154522098	1	MO	Not Available	107,520.00	Not Available	104,720.05	Not Available
0000000154555338	1	MI	Not Available	132,000.00	Not Available	128,896.00	Not Available
0000000154589014	1	MN	Not Available	138,600.00	Not Available	134,573.44	Not Available
0000000154605653	1	KS	Not Available	42,000.00	Not Available	41,135.96	Not Available
0000000153301643	1	MI	Not Available	64,800.00	Not Available	63,941.52	Not Available
0000000153306279	1	NC	Not Available	150,100.00	Not Available	145,818.37	Not Available
0000000153318043	1	CA	Not Available	665,500.00	Not Available	650,729.65	Not Available
0000000153334305	1	NY	Not Available	47,970.00	Not Available	46,283.19	Not Available
0000000153454459	1	CA	Not Available	300,000.00	Not Available	290,710.00	Not Available
0000000153643937	1	TX	Not Available	173,000.00	Not Available	169,035.89	Not Available
0000000153905633	1	IL	Not Available	303,000.00	Not Available	294,552.28	Not Available
0000000153931472	1	TN	Not Available	95,000.00	Not Available	92,832.22	Not Available
0000000154076111	1	MI	Not Available	68,000.00	Not Available	66,595.26	Not Available
0000000154086508	1	IL	Not Available	225,250.00	Not Available	220,968.62	Not Available
0000000154119911	1	IL	Not Available	78,300.00	Not Available	80,084.88	Not Available
0000000154147045	1	SD	Not Available	121,500.00	Not Available	118,927.03	Not Available
0000000154159404	1	IL	Not Available	159,900.00	Not Available	155,258.32	Not Available
0000000154178446	1	IL	Not Available	66,400.00	Not Available	64,740.44	Not Available
0000000154190805	1	IL	Not Available	162,000.00	Not Available	159,265.22	Not Available
0000000154218705	1	OH	Not Available	42,750.00	Not Available	42,351.31	Not Available
0000000154226591	1	DE	Not Available	850,000.00	Not Available	827,687.91	Not Available
0000000154241681	1	OH	Not Available	133,200.00	Not Available	130,305.19	Not Available

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



0000000154251052	1	MN	Not Available	237,500.00	Not Available	236,731.23	Not Available
0000000154254452	1	PA	Not Available	56,000.00	Not Available	54,844.50	Not Available
0000000154257653	1	CA	Not Available	447,450.00	Not Available	435,933.89	Not Available
0000000154274831	1	OH	Not Available	99,900.00	Not Available	97,989.61	Not Available
0000000154279103	1	GA	Not Available	144,305.00	Not Available	141,690.60	Not Available
0000000154285852	1	MD	Not Available	142,400.00	Not Available	138,810.29	Not Available
0000000154342125	1	CA	Not Available	280,000.00	Not Available	272,400.15	Not Available
0000000154356265	1	PA	Not Available	160,000.00	Not Available	157,217.35	Not Available
0000000154380695	1	IN	Not Available	128,250.00	Not Available	125,358.29	Not Available
0000000154394902	1	CO	Not Available	226,005.00	Not Available	220,699.47	Not Available
0000000154405997	1	IL	Not Available	178,500.00	Not Available	176,721.58	Not Available
0000000154410112	1	TX	Not Available	54,000.00	Not Available	53,172.60	Not Available
0000000154424055	1	MA	Not Available	605,000.00	Not Available	605,000.00	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
0000000154444749	1	FL	Not Available	91,800.00	Not Available	89,759.90	Not Available
0000000154449623	1	DC	Not Available	617,500.00	Not Available	604,265.83	Not Available
0000000154465355	1	CA	Not Available	212,760.00	Not Available	210,078.57	Not Available
0000000154469902	1	MD	Not Available	247,500.00	Not Available	242,017.76	Not Available
0000000154478598	1	MI	Not Available	308,750.00	Not Available	301,824.01	Not Available
0000000154499008	1	TN	Not Available	111,200.00	Not Available	108,179.34	Not Available
0000000154500714	1	TX	Not Available	80,000.00	Not Available	86,462.02	Not Available
0000000154528228	1	GA	Not Available	387,000.00	Not Available	383,456.84	Not Available
0000000154528541	1	TN	Not Available	156,000.00	Not Available	153,061.87	Not Available
0000000154536411	1	FL	Not Available	180,000.00	Not Available	173,081.90	Not Available
0000000154538706	1	MO	Not Available	108,000.00	Not Available	109,253.66	Not Available
0000000154541585	1	WA	Not Available	132,800.00	Not Available	129,737.57	Not Available
0000000154554299	1	AZ	Not Available	198,000.00	Not Available	198,000.00	Not Available
0000000154569404	1	AR	Not Available	210,600.00	Not Available	206,153.54	Not Available
0000000154594576	1	NE	Not Available	28,500.00	Not Available	28,065.03	Not Available



Distribution Date: 07/27/2009  
Determination Date: 07/15/2009



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

0000000154600241	1	IL	Not Available	376,000.00	Not Available	367,549.81	Not Available
0000000154602817	1	OH	Not Available	200,000.00	Not Available	195,745.73	Not Available
0000000154618631	1	MN	Not Available	99,920.00	Not Available	97,515.08	Not Available
0000000154631824	1	GA	Not Available	193,300.00	Not Available	202,229.35	Not Available
0000000154639355	1	IL	Not Available	44,000.00	Not Available	43,155.52	Not Available
0000000154647903	1	MI	Not Available	116,800.00	Not Available	113,891.87	Not Available
0000000154649222	1	MI	Not Available	102,600.00	Not Available	100,089.74	Not Available
0000000154666689	1	TX	Not Available	123,500.00	Not Available	120,820.99	Not Available
0000000154671804	1	FL	Not Available	194,000.00	Not Available	190,990.42	Not Available
0000000154686083	1	CO	Not Available	204,250.00	Not Available	200,633.64	Not Available
0000000154697205	1	IN	Not Available	62,300.00	Not Available	65,782.44	Not Available
0000000154713382	1	MI	Not Available	252,135.00	Not Available	246,445.58	Not Available
0000000154749253	1	FL	Not Available	407,500.00	Not Available	400,023.51	Not Available
0000000154750764	1	NC	Not Available	182,000.00	Not Available	186,767.63	Not Available
0000000154758825	1	MN	Not Available	233,700.00	Not Available	242,805.29	Not Available
0000000154778096	1	OH	Not Available	87,300.00	Not Available	90,145.20	Not Available
0000000154783542	1	VA	Not Available	352,000.00	Not Available	345,716.08	Not Available
TOTALS				55,821,459.00	Not Available	54,897,818.03	Not Available