

Distribution Date: 08/25/2009  
Determination Date: 08/14/2009

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



**CONTACT INFORMATION**

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

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

Distribution Date: 08/25/2009  
Determination Date: 08/14/2009



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

## Distribution Summary

### DISTRIBUTION IN DOLLARS

| Class<br>(1) | Original<br>Balance<br>(2) | Prior<br>Principal<br>Balance<br>(3) | Pass-<br>Through<br>Rate<br>(4) | Accrual<br>Day Count<br>(5) | Accrual<br>Dates<br>(6) | Interest<br>Distributed<br>(7) | Principal<br>Distributed<br>(8) | Total<br>Distributed<br>(9)=(7+8) | Deferred<br>Interest<br>(10) | Realized<br>Loss<br>(11) | Current<br>Principal<br>Balance<br>(12)=(3-8+10-11) |
|--------------|----------------------------|--------------------------------------|---------------------------------|-----------------------------|-------------------------|--------------------------------|---------------------------------|-----------------------------------|------------------------------|--------------------------|---|
| A1           | 642,913,000.00             | 0.00                                 | 0.335000%                       | 29 / 360                    | 07/27 - 08/24           | 0.00                           | 0.00                            | 0.00                              | 0.00                         | 0.00                     | 0.00  |
| A2           | 289,039,000.00             | 150,304,141.32                       | 0.385000%                       | 29 / 360                    | 07/27 - 08/24           | 46,615.16                      | 12,132,237.59                   | 12,178,852.75                     | 0.00                         | 0.00                     | 138,171,903.73                                      |
| A3           | 188,628,000.00             | 188,628,000.00                       | 0.435000%                       | 29 / 360                    | 07/27 - 08/24           | 66,098.39                      | 0.00                            | 66,098.39                         | 0.00                         | 0.00                     | 188,628,000.00                                      |
| A4           | 154,248,000.00             | 154,248,000.00                       | 0.525000%                       | 29 / 360                    | 07/27 - 08/24           | 65,234.05                      | 0.00                            | 65,234.05                         | 0.00                         | 0.00                     | 154,248,000.00                                      |
| M1           | 62,643,000.00              | 62,643,000.00                        | 0.575000%                       | 29 / 360                    | 07/27 - 08/24           | 29,015.89                      | 0.00                            | 29,015.89                         | 0.00                         | 0.00                     | 62,643,000.00                                       |
| M2           | 74,032,000.00              | 74,032,000.00                        | 0.585000%                       | 29 / 360                    | 07/27 - 08/24           | 34,887.58                      | 0.00                            | 34,887.58                         | 0.00                         | 0.00                     | 74,032,000.00                                       |
| M3           | 29,288,000.00              | 29,288,000.00                        | 0.615000%                       | 29 / 360                    | 07/27 - 08/24           | 14,509.76                      | 0.00                            | 14,509.76                         | 0.00                         | 0.00                     | 29,288,000.00                                       |
| M4           | 27,661,000.00              | 27,661,000.00                        | 0.655000%                       | 29 / 360                    | 07/27 - 08/24           | 14,595.02                      | 0.00                            | 14,595.02                         | 0.00                         | 0.00                     | 27,661,000.00                                       |
| M5           | 25,220,000.00              | 25,220,000.00                        | 0.685000%                       | 29 / 360                    | 07/27 - 08/24           | 13,916.54                      | 0.00                            | 13,916.54                         | 0.00                         | 0.00                     | 25,220,000.00                                       |
| M6           | 19,525,000.00              | 19,525,000.00                        | 0.735000%                       | 29 / 360                    | 07/27 - 08/24           | 11,560.43                      | 0.00                            | 11,560.43                         | 0.00                         | 0.00                     | 19,525,000.00                                       |
| M7           | 17,085,000.00              | 17,085,000.00                        | 1.085000%                       | 29 / 360                    | 07/27 - 08/24           | 14,932.76                      | 0.00                            | 14,932.76                         | 0.00                         | 0.00                     | 17,085,000.00                                       |
| M8           | 15,458,000.00              | 15,458,000.00                        | 1.285000%                       | 29 / 360                    | 07/27 - 08/24           | 16,001.18                      | 0.00                            | 16,001.18                         | 0.00                         | 0.00                     | 15,458,000.00                                       |
| M9           | 16,271,000.00              | 16,271,000.00                        | 2.185000%                       | 29 / 360                    | 07/27 - 08/24           | 28,639.22                      | 0.00                            | 28,639.22                         | 0.00                         | 0.00                     | 16,271,000.00                                       |
| M10          | 20,338,000.00              | 20,338,000.00                        | 2.785000%                       | 29 / 360                    | 07/27 - 08/24           | 45,627.74                      | 0.00                            | 45,627.74                         | 0.00                         | 1,523,471.96             | 18,814,528.04                                       |
| M11          | 16,270,000.00              | 4,078,641.65                         | 2.785000%                       | 29 / 360                    | 07/27 - 08/24           | 9,150.32                       | 0.00                            | 9,150.32                          | 0.00                         | 4,078,641.65             | 0.00  |
| CE           | 28,475,746.98              | 0.00                                 | 0.000000%                       | 30 / 360                    | 07/01 - 07/31           | 0.00                           | 0.00                            | 0.00                              | 0.00                         | 0.00                     | 0.00  |
| P            | 100.00                     | 100.00                               | 0.000000%                       | 30 / 360                    |                         | 1,405.00                       | 0.00                            | 1,405.00                          | 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           | 804,779,882.97                       |                                 |                             |                         | 412,189.04                     | 12,132,237.59                   | 12,544,426.63                     | 0.00                         | 5,602,113.61             | 787,045,531.77                                      |

Distribution Date: 08/25/2009  
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**Citigroup Mortgage Loan Trust**  
**Asset-Backed Pass-Through Certificates**  
**Series 2006-WFHE3**  
*Distribution Summary (Factors)*

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

| Class | CUSIP     | Record Date | Prior Principal Balance<br>(3/2 x 1000) | Interest Distributed<br>(7/2 x 1000) | Principal Distributed<br>(8/2 x 1000) | Total Distributed<br>(9/2 x 1000) | Deferred Interest<br>(10/2 x 1000) | Realized Loss<br>(11/2 x 1000) | Current Principal Balance<br>(12/2 x 1000) |
|-------|-----------|-------------|---|--------------------------------------|---------------------------------------|-----------------------------------|------------------------------------|--------------------------------|--|
| A1    | 17309QAA2 | 08/24/2009  | 0.000000                                | 0.000000                             | 0.000000                              | 0.000000                          | 0.000000                           | 0.000000                       | 0.000000                                   |
| A2    | 17309QAB0 | 08/24/2009  | 520.013359                              | 0.161276                             | 41.974397                             | 42.135673                         | 0.000000                           | 0.000000                       | 478.038963                                 |
| A3    | 17309QAC8 | 08/24/2009  | 1,000.000000                            | 0.350417                             | 0.000000                              | 0.350417                          | 0.000000                           | 0.000000                       | 1,000.000000                               |
| A4    | 17309QAD6 | 08/24/2009  | 1,000.000000                            | 0.422917                             | 0.000000                              | 0.422917                          | 0.000000                           | 0.000000                       | 1,000.000000                               |
| M1    | 17309QAE4 | 08/24/2009  | 1,000.000000                            | 0.463194                             | 0.000000                              | 0.463194                          | 0.000000                           | 0.000000                       | 1,000.000000                               |
| M2    | 17309QAF1 | 08/24/2009  | 1,000.000000                            | 0.471250                             | 0.000000                              | 0.471250                          | 0.000000                           | 0.000000                       | 1,000.000000                               |
| M3    | 17309QAG9 | 08/24/2009  | 1,000.000000                            | 0.495417                             | 0.000000                              | 0.495417                          | 0.000000                           | 0.000000                       | 1,000.000000                               |
| M4    | 17309QAH7 | 08/24/2009  | 1,000.000000                            | 0.527639                             | 0.000000                              | 0.527639                          | 0.000000                           | 0.000000                       | 1,000.000000                               |
| M5    | 17309QAJ3 | 08/24/2009  | 1,000.000000                            | 0.551806                             | 0.000000                              | 0.551806                          | 0.000000                           | 0.000000                       | 1,000.000000                               |
| M6    | 17309QAK0 | 08/24/2009  | 1,000.000000                            | 0.592083                             | 0.000000                              | 0.592083                          | 0.000000                           | 0.000000                       | 1,000.000000                               |
| M7    | 17309QAL8 | 08/24/2009  | 1,000.000000                            | 0.874028                             | 0.000000                              | 0.874028                          | 0.000000                           | 0.000000                       | 1,000.000000                               |
| M8    | 17309QAM6 | 08/24/2009  | 1,000.000000                            | 1.035139                             | 0.000000                              | 1.035139                          | 0.000000                           | 0.000000                       | 1,000.000000                               |
| M9    | 17309QAN4 | 08/24/2009  | 1,000.000000                            | 1.760139                             | 0.000000                              | 1.760139                          | 0.000000                           | 0.000000                       | 1,000.000000                               |
| M10   | 17309QAP9 | 08/24/2009  | 1,000.000000                            | 2.243472                             | 0.000000                              | 2.243472                          | 0.000000                           | 74.907659                      | 925.092341                                 |
| M11   | 17309QAQ7 | 08/24/2009  | 250.684797                              | 0.562404                             | 0.000000                              | 0.562404                          | 0.000000                           | 250.684797                     | 0.000000                                   |
| CE    | 17309QAR5 | 07/31/2009  | 0.000000                                | 0.000000                             | 0.000000                              | 0.000000                          | 0.000000                           | 0.000000                       | 0.000000                                   |
| P     | 17309QAS3 | 07/31/2009  | 1,000.000000                            | 14,050.000000                        | 0.000000                              | 14,050.000000                     | 0.000000                           | 0.000000                       | 1,000.000000                               |

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Determination Date: 08/14/2009



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

**DISTRIBUTION IN DOLLARS**

| Class<br>(1) | Prior<br>Principal<br>Balance<br>(2) | Pass-<br>Through<br>Rate<br>(3) | Next Pass-<br>Through<br>Rate<br>(4) | Interest<br>Accrual Day<br>Cnt Fraction<br>(5) | Optimal<br>Accrued<br>Interest<br>(6) | Prior<br>Unpaid<br>Interest<br>(7) | Interest on<br>Prior Unpaid<br>Interest<br>(8) | Non-Recov.<br>Interest<br>Shortfall<br>(9) | Interest<br>Due<br>(10)=(6)+(7)+(8)-(9) | Deferred<br>Interest<br>(11) | Interest<br>Distributed<br>(12) | Current<br>Unpaid<br>Interest<br>(13)=(10)-(11)-(12) |
|--------------|--------------------------------------|---------------------------------|--------------------------------------|--|---------------------------------------|------------------------------------|--|--|---|------------------------------|---------------------------------|--|
| A1           | 0.00                                 | 0.33500%                        | 0.31563%                             | 29 / 360                                       | 0.00                                  | 0.00                               | 0.00   | 0.00                                       | 0.00                                    | 0.00                         | 0.00                            | 0.00   |
| A2           | 150,304,141.32                       | 0.38500%                        | 0.36563%                             | 29 / 360                                       | 46,615.16                             | 0.00                               | 0.00   | 0.00                                       | 46,615.16                               | 0.00                         | 46,615.16                       | 0.00   |
| A3           | 188,628,000.00                       | 0.43500%                        | 0.41563%                             | 29 / 360                                       | 66,098.39                             | 0.00                               | 0.00   | 0.00                                       | 66,098.39                               | 0.00                         | 66,098.39                       | 0.00   |
| A4           | 154,248,000.00                       | 0.52500%                        | 0.50563%                             | 29 / 360                                       | 65,234.05                             | 0.00                               | 0.00   | 0.00                                       | 65,234.05                               | 0.00                         | 65,234.05                       | 0.00   |
| M1           | 62,643,000.00                        | 0.57500%                        | 0.55563%                             | 29 / 360                                       | 29,015.89                             | 0.00                               | 0.00   | 0.00                                       | 29,015.89                               | 0.00                         | 29,015.89                       | 0.00   |
| M2           | 74,032,000.00                        | 0.58500%                        | 0.56563%                             | 29 / 360                                       | 34,887.58                             | 0.00                               | 0.00   | 0.00                                       | 34,887.58                               | 0.00                         | 34,887.58                       | 0.00   |
| M3           | 29,288,000.00                        | 0.61500%                        | 0.59563%                             | 29 / 360                                       | 14,509.76                             | 0.00                               | 0.00   | 0.00                                       | 14,509.76                               | 0.00                         | 14,509.76                       | 0.00   |
| M4           | 27,661,000.00                        | 0.65500%                        | 0.63563%                             | 29 / 360                                       | 14,595.02                             | 0.00                               | 0.00   | 0.00                                       | 14,595.02                               | 0.00                         | 14,595.02                       | 0.00   |
| M5           | 25,220,000.00                        | 0.68500%                        | 0.66563%                             | 29 / 360                                       | 13,916.54                             | 0.00                               | 0.00   | 0.00                                       | 13,916.54                               | 0.00                         | 13,916.54                       | 0.00   |
| M6           | 19,525,000.00                        | 0.73500%                        | 0.71563%                             | 29 / 360                                       | 11,560.43                             | 0.00                               | 0.00   | 0.00                                       | 11,560.43                               | 0.00                         | 11,560.43                       | 0.00   |
| M7           | 17,085,000.00                        | 1.08500%                        | 1.06563%                             | 29 / 360                                       | 14,932.76                             | 0.00                               | 0.00   | 0.00                                       | 14,932.76                               | 0.00                         | 14,932.76                       | 0.00   |
| M8           | 15,458,000.00                        | 1.28500%                        | 1.26563%                             | 29 / 360                                       | 16,001.18                             | 0.00                               | 0.00   | 0.00                                       | 16,001.18                               | 0.00                         | 16,001.18                       | 0.00   |
| M9           | 16,271,000.00                        | 2.18500%                        | 2.16563%                             | 29 / 360                                       | 28,639.22                             | 0.00                               | 0.00   | 0.00                                       | 28,639.22                               | 0.00                         | 28,639.22                       | 0.00   |
| M10          | 20,338,000.00                        | 2.78500%                        | 2.76563%                             | 29 / 360                                       | 45,627.74                             | 0.00                               | 0.00   | 0.00                                       | 45,627.74                               | 0.00                         | 45,627.74                       | 0.00   |
| M11          | 4,078,641.65                         | 2.78500%                        | 2.76563%                             | 29 / 360                                       | 9,150.32                              | 0.00                               | 0.00   | 0.00                                       | 9,150.32                                | 0.00                         | 9,150.32                        | 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                                       | 1,405.00                              | 0.00                               | 0.00   | 0.00                                       | 1,405.00                                | 0.00                         | 1,405.00                        | 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       | 804,779,882.97                       |                                 |                                      |  | 412,189.04                            | 0.00                               | 0.00   | 0.00                                       | 412,189.04                              | 0.00                         | 412,189.04                      | 0.00   |

Distribution Date: 08/25/2009  
Determination Date: 08/14/2009



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

**DISTRIBUTION IN DOLLARS**

| Class<br>(1) | Original<br>Balance<br>(2) | Prior<br>Principal<br>Balance<br>(3) | Scheduled<br>Principal<br>Distribution<br>(4) | Unscheduled<br>Principal<br>Distribution<br>(5) | Accreted<br>Principal<br>(6) | Current<br>Realized<br>Losses<br>(7) | Current<br>Principal<br>Recoveries<br>(8) | Current<br>Principal<br>Balance<br>(9)=(3)-(4)-(5)+(6)-(7)+(8) | Cumulative<br>Realized<br>Losses<br>(10) | Original<br>Class<br>(%)<br>(11) | Current<br>Class<br>(%)<br>(12) | Original<br>Credit<br>Support<br>(13) | Current<br>Credit<br>Support<br>(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             | 150,304,141.32                       | 665,130.73                                    | 11,467,106.86                                   | 0.00                         | 0.00                                 | 0.00                                      | 138,171,903.73   | 0.00                                     | 17.76%                           | 17.56%                          | 21.65%                                | 38.88%                               |
| 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%                           | 23.97%                          | 21.65%                                | 38.88%                               |
| 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%                            | 19.60%                          | 21.65%                                | 38.88%                               |
| 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%                            | 7.96%                           | 17.80%                                | 30.92%                               |
| 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%                            | 9.41%                           | 13.25%                                | 21.51%                               |
| 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%                            | 3.72%                           | 11.45%                                | 17.79%                               |
| 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%                            | 3.51%                           | 9.75%                                 | 14.28%                               |
| 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%                            | 3.20%                           | 8.20%                                 | 11.07%                               |
| 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%                            | 2.48%                           | 7.00%                                 | 8.59%                                |
| 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%                            | 2.17%                           | 5.95%                                 | 6.42%                                |
| 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%                            | 1.96%                           | 5.00%                                 | 4.46%                                |
| 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%                            | 2.07%                           | 4.00%                                 | 2.39%                                |
| M10          | 20,338,000.00              | 20,338,000.00                        | 0.00  | 0.00  | 0.00                         | 1,523,471.96                         | 0.00                                      | 18,814,528.04  | 1,523,471.96                             | 1.25%                            | 2.39%                           | 2.75%                                 | 0.00%                                |
| M11          | 16,270,000.00              | 4,078,641.65                         | 0.00  | 0.00  | 0.00                         | 4,078,641.65                         | 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           | 804,779,782.97                       | 665,130.73                                    | 11,467,106.86                                   | 0.00                         | 5,602,113.61                         | 0.00                                      | 787,045,431.77   | 46,267,631.78                            | 100%                             | 100%                            |                                       |                                      |

Distribution Date: 08/25/2009  
Determination Date: 08/14/2009



# 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                           | 5,084,974.74                | Credit Risk Manager Fee                          | 10,898.10                   |
| Uncompensated PPIS                           | 0.00                        | PMI Insurer Fee                                  | 158,844.97                  |
| Relief Act Interest Shortfall                | (550.84)                    | Servicing Fee                                    | 325,713.84                  |
| Interest Adjustments                         | 36,491.22                   | <b>Total Scheduled Fees:</b>                     | <u>495,456.91</u>           |
| Realized Loss in Excess of Principal Balance | (202,269.57)                | <b>Additional Fees, Expenses, etc.</b>           |                             |
| <b>Total Interest Funds Available:</b>       | <u>4,918,645.55</u>         | Extraordinary Trust Fund Expenses                | 0.00                        |
| <b>Principal Funds Available</b>             |                             | Other Expenses                                   | 0.00                        |
| Scheduled Principal                          | 665,130.73                  | <b>Total Additional Fees, Expenses, etc.:</b>    | <u>0.00</u>                 |
| Curtailments                                 | (656,233.18)                | <b>Distribution to Certificateholders</b>        |                             |
| Prepayments in Full                          | 3,193,143.09                | Interest Distribution                            | 412,189.04                  |
| Net Liquidation Proceeds                     | 4,848,538.70                | Principal Distribution                           | 12,132,237.59               |
| Repurchased Principal                        | 0.00                        | <b>Total Distribution to Certificateholders:</b> | <u>12,544,426.63</u>        |
| Substitution Principal                       | 0.00                        | <b>Total Funds Allocated</b>                     | <u><u>13,039,883.54</u></u> |
| Other Principal                              | 0.00                        |  |                             |
| (Trailing Loss)/Recovery                     | 69,253.65                   |  |                             |
| <b>Total Principal Funds Available:</b>      | <u>8,119,832.99</u>         |  |                             |
| <b>Other Funds Available</b>                 |                             |  |                             |
| Cap Contract Amount                          | 0.00                        |  |                             |
| Prepayment Penalties                         | 1,405.00                    |  |                             |
| Other Charges                                | 0.00                        |  |                             |
| <b>Total Other Funds Available:</b>          | <u>1,405.00</u>             |  |                             |
| <b>Total Funds Available</b>                 | <u><u>13,039,883.54</u></u> |  |                             |

Distribution Date: 08/25/2009  
Determination Date: 08/14/2009

**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 | 804,779,882.97 | 787,045,531.77 |
| Loan Count                                       | 10,926           | 5,542          | 5,423          |
| Weighted Average Coupon Rate (WAC)               | 8.650968%        | 7.844381%      | Not Available  |
| Net Weighted Average Coupon Rate (Net WAC)       | 8.150968%        | 7.091279%      | Not Available  |
| Weighted Average Remaining Term (WART in months) | 358              | 314            | 312            |

**AVAILABLE PRINCIPAL**

|   |                     |
|---|---------------------|
| Scheduled Principal                                 | 665,130.73          |
| Curtailments  | (656,233.18)        |
| Principal Prepayments                               | 3,193,143.09        |
| Net Liquidation Proceeds                            | 4,848,538.70        |
| Repurchased Principal                               | 0.00                |
| (Trailing Loss) / Income                            | 69,253.65           |
| <b>TOTAL AVAILABLE PRINCIPAL</b>                    | <b>8,119,832.99</b> |
| Current Realized Losses                             | 9,683,771.86        |
| Current Bankruptcy Losses                           | 0.00                |
| Trailing Loss / (Income)                            | (69,253.65)         |
| Realized Loss in Excess of Liquidated Loan Balances | 202,269.57          |
| Cumulative Realized Losses                          | 128,800,137.06      |

**AVAILABLE INTEREST**

|   |                     |
|---|---------------------|
| Scheduled Interest                                  | 5,084,974.74        |
| Additional Interest                                 | 36,491.22           |
| Less: Servicing Fee                                 | 325,713.84          |
| Credit Risk Manager Fee                             | 10,898.10           |
| PMI Insurer Fee                                     | 158,844.97          |
| Uncompensated PPIS                                  | 0.00                |
| Relief Act Interest Shortfall                       | 550.84              |
| Realized Loss in Excess of Liquidated Loan Balances | 202,269.57          |
| <b>TOTAL AVAILABLE INTEREST</b>                     | <b>4,423,188.64</b> |

Distribution Date: 08/25/2009  
Determination Date: 08/14/2009



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

## Delinquency Information

|  | Less Than<br>30 Days | 30-59 Days    | 60-89 Days    | 90+ Days       | Totals         |
|--|----------------------|---------------|---------------|----------------|----------------|
| <b><u>Delinquency</u></b>              |                      |               |               |                |                |
| Scheduled Principal Balance            |                      | 40,441,608.07 | 24,445,024.41 | 88,585,778.38  | 153,472,410.86 |
| Percentage of Total Pool Balance       |                      | 5.1384%       | 3.1059%       | 11.2555%       | 19.4998%       |
| Number of Loans                        |                      | 269           | 180           | 524            | 973            |
| Percentage of Total Loans              |                      | 4.9604%       | 3.3192%       | 9.6625%        | 17.9421%       |
| <b><u>Bankruptcy</u></b>               |                      |               |               |                |                |
| Scheduled Principal Balance            | 4,947,127.70         | 782,882.74    | 1,036,848.62  | 15,036,619.44  | 21,803,478.50  |
| Percentage of Total Pool Balance       | 0.6286%              | 0.0995%       | 0.1317%       | 1.9105%        | 2.7703%        |
| Number of Loans                        | 50                   | 7             | 7             | 102            | 166            |
| Percentage of Total Loans              | 0.9220%              | 0.1291%       | 0.1291%       | 1.8809%        | 3.0610%        |
| <b><u>Foreclosure</u></b>              |                      |               |               |                |                |
| Scheduled Principal Balance            |                      | 0.00          | 337,647.99    | 144,437,489.91 | 144,775,137.90 |
| Percentage of Total Pool Balance       |                      | 0.0000%       | 0.0429%       | 18.3519%       | 18.3948%       |
| Number of Loans                        |                      | 0             | 2             | 729            | 731            |
| Percentage of Total Loans              |                      | 0.0000%       | 0.0369%       | 13.4427%       | 13.4796%       |
| <b><u>REO</u></b>                      |                      |               |               |                |                |
| Scheduled Principal Balance            |                      | 0.00          | 0.00          | 53,478,873.54  | 53,478,873.54  |
| Percentage of Total Pool Balance       |                      | 0.0000%       | 0.0000%       | 6.7949%        | 6.7949%        |
| Number of Loans                        |                      | 0             | 0             | 296            | 296            |
| Percentage of Total Loans              |                      | 0.0000%       | 0.0000%       | 5.4582%        | 5.4582%        |
| <b><u>Total</u></b>                    |                      |               |               |                |                |
| Scheduled Principal Balance            | 4,947,127.70         | 41,224,490.81 | 25,819,521.02 | 301,538,761.27 | 373,529,900.80 |
| Percentage of Total Pool Balance       | 0.6286%              | 5.2379%       | 3.2806%       | 38.3127%       | 47.4598%       |
| Number of Loans                        | 50                   | 276           | 189           | 1,651          | 2,166          |
| Percentage of Total Loans              | 0.9220%              | 5.0894%       | 3.4852%       | 30.4444%       | 39.9410%       |
| <b>Principal and Interest Advances</b> |                      |               |               |                |                |
|  |                      | 5,296,061.47  |               |                |                |



Distribution Date: 08/25/2009  
Determination Date: 08/14/2009



# Citigroup Mortgage Loan Trust

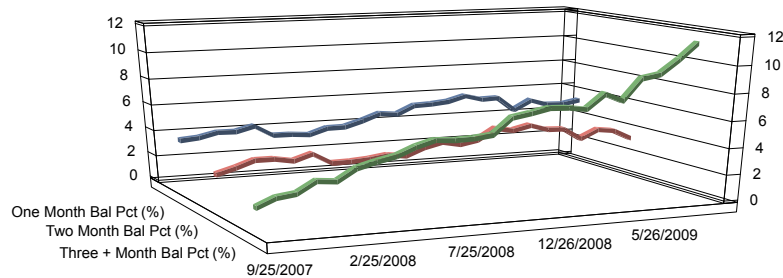
## Asset-Backed Pass-Through Certificates

### Series 2006-WFHE3

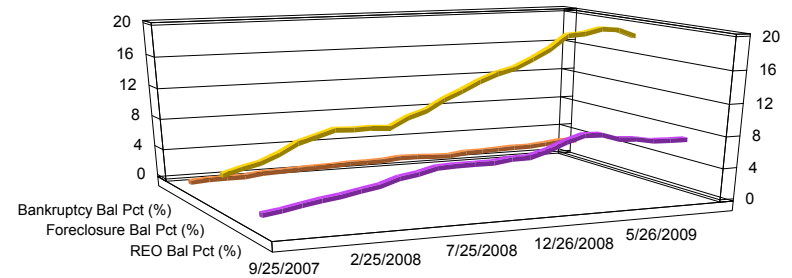
#### Historical Delinquency Information

| Distribution Date | 1 Month                 |             | 2 Month                 |             | 3 + Month                |             | Bankruptcy              |             | Foreclosure               |              | REO                     |             | Total<br>(2+, BK, FC & REO) |                |
|-------------------|-------------------------|-------------|-------------------------|-------------|--------------------------|-------------|-------------------------|-------------|---------------------------|--------------|-------------------------|-------------|-----------------------------|----------------|
|                   | Balance                 | Cnt         | Balance                 | Cnt         | Balance                  | Cnt         | Balance                 | Cnt         | Balance                   | Cnt          | Balance                 | Cnt         | Balance                     | Cnt            |
| 08/25/2009        | 40,441,608.07<br>5.138% | 269<br>5.0% | 24,445,024.41<br>3.106% | 180<br>3.3% | 88,585,778.38<br>11.255% | 524<br>9.7% | 21,803,478.50<br>2.770% | 166<br>3.1% | 144,775,137.90<br>18.395% | 731<br>13.5% | 53,478,873.54<br>6.795% | 296<br>5.5% | 333,088,292.73<br>42.321%   | 1,897<br>35.0% |
| 07/27/2009        | 39,259,494.59<br>4.878% | 265<br>4.8% | 30,361,817.96<br>3.773% | 192<br>3.5% | 81,380,538.46<br>10.112% | 504<br>9.1% | 22,339,304.08<br>2.776% | 163<br>2.9% | 154,910,374.90<br>19.249% | 776<br>14.0% | 54,897,818.03<br>6.821% | 312<br>5.6% | 343,889,853.43<br>42.731%   | 1,947<br>35.1% |
| 06/25/2009        | 40,586,139.09<br>4.926% | 270<br>4.8% | 32,457,672.39<br>3.939% | 207<br>3.7% | 75,335,807.36<br>9.143%  | 480<br>8.5% | 20,728,503.12<br>2.516% | 155<br>2.7% | 160,128,252.54<br>19.434% | 802<br>14.2% | 56,818,903.33<br>6.896% | 314<br>5.6% | 345,469,138.74<br>41.928%   | 1,958<br>34.7% |
| 05/26/2009        | 44,895,514.62<br>5.338% | 282<br>4.9% | 27,848,427.31<br>3.311% | 178<br>3.1% | 74,817,437.19<br>8.895%  | 479<br>8.3% | 19,435,247.22<br>2.311% | 144<br>2.5% | 159,256,613.92<br>18.934% | 810<br>14.1% | 61,282,936.54<br>7.286% | 335<br>5.8% | 342,640,662.18<br>40.737%   | 1,946<br>33.8% |
| 04/27/2009        | 39,742,636.60<br>4.644% | 252<br>4.3% | 35,637,302.24<br>4.164% | 233<br>4.0% | 63,034,939.34<br>7.365%  | 411<br>7.0% | 19,655,788.90<br>2.297% | 150<br>2.6% | 160,765,517.97<br>18.784% | 830<br>14.1% | 63,550,889.66<br>7.425% | 342<br>5.8% | 342,644,438.11<br>40.036%   | 1,966<br>33.5% |
| 03/25/2009        | 49,644,012.68<br>5.686% | 323<br>5.4% | 36,765,232.16<br>4.211% | 236<br>3.9% | 69,360,691.74<br>7.944%  | 455<br>7.6% | 19,253,372.33<br>2.205% | 148<br>2.5% | 149,949,836.05<br>17.174% | 785<br>13.1% | 70,948,677.36<br>8.126% | 383<br>6.4% | 346,277,809.64<br>39.661%   | 2,007<br>33.5% |
| 02/25/2009        | 50,097,191.59<br>5.641% | 350<br>5.7% | 41,004,827.79<br>4.617% | 259<br>4.2% | 61,276,345.43<br>6.900%  | 406<br>6.6% | 18,677,370.59<br>2.103% | 140<br>2.3% | 142,281,813.97<br>16.021% | 765<br>12.5% | 72,912,582.31<br>8.210% | 401<br>6.6% | 336,152,940.09<br>37.851%   | 1,971<br>32.3% |
| 01/26/2009        | 54,115,417.65<br>5.994% | 361<br>5.8% | 38,951,934.58<br>4.315% | 263<br>4.2% | 63,913,805.56<br>7.080%  | 420<br>6.8% | 18,568,912.25<br>2.057% | 138<br>2.2% | 135,401,155.12<br>14.414% | 711<br>11.4% | 67,777,583.28<br>7.508% | 381<br>6.1% | 324,613,390.79<br>35.957%   | 1,913<br>30.8% |
| 12/26/2008        | 51,876,876.20<br>5.624% | 367<br>5.8% | 42,021,509.38<br>4.555% | 266<br>4.2% | 65,933,664.36<br>7.147%  | 417<br>6.6% | 16,259,824.23<br>1.763% | 123<br>1.9% | 132,968,796.50<br>14.414% | 701<br>11.1% | 61,005,441.66<br>6.613% | 349<br>5.5% | 318,189,236.13<br>34.493%   | 1,856<br>29.3% |
| 11/25/2008        | 51,480,755.27<br>5.478% | 339<br>5.2% | 35,258,524.09<br>3.752% | 236<br>3.7% | 64,430,269.71<br>6.856%  | 398<br>6.2% | 17,291,385.04<br>1.840% | 126<br>1.9% | 127,537,238.94<br>13.571% | 688<br>10.6% | 55,800,874.58<br>5.938% | 316<br>4.9% | 300,318,292.36<br>31.956%   | 1,764<br>27.3% |
| 10/27/2008        | 52,251,075.80<br>5.430% | 363<br>5.5% | 33,534,468.15<br>3.485% | 236<br>3.6% | 63,685,557.84<br>6.618%  | 388<br>5.9% | 18,646,376.07<br>1.938% | 133<br>2.0% | 119,926,810.08<br>12.463% | 637<br>9.6%  | 56,746,847.18<br>5.897% | 306<br>4.6% | 292,540,059.32<br>30.401%   | 1,700<br>25.7% |
| 09/25/2008        | 47,523,915.20<br>4.811% | 334<br>4.9% | 37,007,891.85<br>3.747% | 230<br>3.4% | 53,899,627.14<br>5.457%  | 335<br>4.9% | 19,531,298.08<br>1.977% | 145<br>2.1% | 113,793,012.57<br>11.520% | 601<br>8.8%  | 55,462,746.97<br>5.615% | 300<br>4.4% | 279,694,576.61<br>28.316%   | 1,611<br>23.7% |

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



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



Distribution Date: 08/25/2009  
Determination Date: 08/14/2009



# 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-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% |
| 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% |

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

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

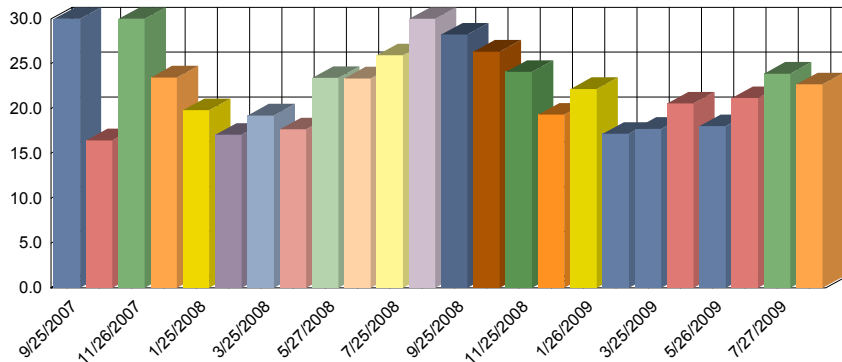
CPR (Constant Prepayment Rate) =  $1 - ((1 - \text{SMM})^{12})$

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

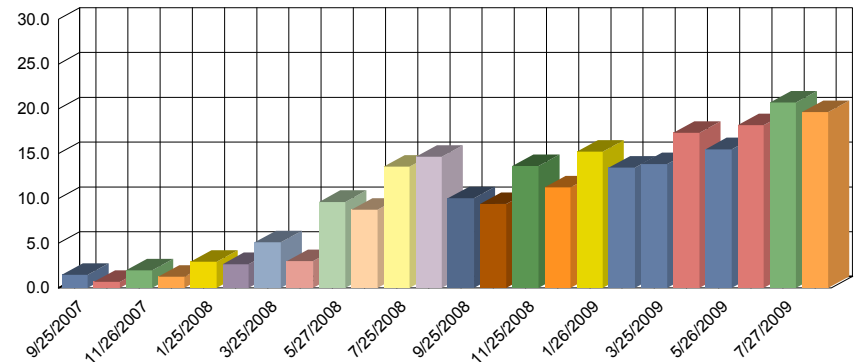
PSA (Public Securities Association) =  $\text{CPR} / (\min(.2\% * \text{Age}, 6\%))$

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

CPR



CDR



Distribution Date: 08/25/2009  
Determination Date: 08/14/2009

**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>3.6179%</b>  |
| <b>Beginning Overcollateralization Amount</b>   |               | <b>0.00</b>          |                 |
| Overcollateralization Decrease Due to Realized Losses   |               | (9,614,518.21)       |                 |
| Overcollateralization Deficiency Amount   | 28,474,159.82 |                      |                 |
| Amount Available for Overcollateralization Increase   | 4,012,404.60  |                      |                 |
| Overcollateralization Increase Amount   |               | 4,012,404.60         |                 |
| Excess Overcollateralization Amount   | 0.00          |                      |                 |
| Principal Available for Overcollateralization Reduction   | 8,119,832.99  |                      |                 |
| Overcollateralization Reduction Amount  |               | 0.00                 |                 |
| <b>Current Overcollateralization</b>  |               | <b>0.00</b>          |                 |
| <b>Senior Enhancement Percentage</b>  |               |                      | <b>37.6017%</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   | 39.5911%      |                      |                 |
| 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  | 41.5933%      |                      |                 |
| Target Percentage (36.95% of the Prior Senior Enhancement Percentage)   | 13.8118%      |                      |                 |
| <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  | 7.9160%       |                      |                 |
| Target Percentage   | 1.2500%       |                      |                 |

Distribution Date: 08/25/2009  
Determination Date: 08/14/2009

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



## Waterfall Detail

| <b>DISTRIBUTIONS</b>   | <b>Amount<br/>Distributed</b> | <b>Remaining<br/>Available<br/>Funds</b> |
|--|-------------------------------|--|
| <b><u>Interest Remittance Funds</u></b>                                |                               | 4,423,188.64                             |
| Class A Certificates, the Senior Interest Distribution Amount          | (177,947.60)                  | 4,245,241.04                             |
| Class M-1 Interest Distribution Amount                                 | (29,015.89)                   | 4,216,225.15                             |
| Class M-2 Interest Distribution Amount                                 | (34,887.58)                   | 4,181,337.57                             |
| Class M-3 Interest Distribution Amount                                 | (14,509.76)                   | 4,166,827.81                             |
| Class M-4 Interest Distribution Amount                                 | (14,595.02)                   | 4,152,232.79                             |
| Class M-5 Interest Distribution Amount                                 | (13,916.54)                   | 4,138,316.25                             |
| Class M-6 Interest Distribution Amount                                 | (11,560.43)                   | 4,126,755.82                             |
| Class M-7 Interest Distribution Amount                                 | (14,932.76)                   | 4,111,823.06                             |
| Class M-8 Interest Distribution Amount                                 | (16,001.18)                   | 4,095,821.88                             |
| Class M-9 Interest Distribution Amount                                 | (28,639.22)                   | 4,067,182.66                             |
| Class M-10 Interest Distribution Amount                                | (45,627.74)                   | 4,021,554.92                             |
| Class M-11 Interest Distribution Amount                                | (9,150.32)                    | 4,012,404.60                             |
| Remaining Amount to Be Distributed as Net Monthly Excess Cashflow      | (4,012,404.60)                | 0.00                                     |
| <b><u>Principal Remittance Amount Less Any OC Reduction Amount</u></b> |                               | 8,119,832.99                             |
| Class A-1 Certificates   | 0.00                          | 8,119,832.99                             |
| Class A-2 Certificates   | (8,119,832.99)                | 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: 08/25/2009  
Determination Date: 08/14/2009

# Citigroup Mortgage Loan Trust

## Asset-Backed Pass-Through Certificates

### Series 2006-WFHE3



|   |                |              |
|---|----------------|--------------|
| <b><u>Net Monthly Excess Cashflow</u></b>   |                | 4,012,404.60 |
| Class A-1 Certificates  | 0.00           | 4,012,404.60 |
| Class A-2 Certificates  | (4,012,404.60) | 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>  |                | 1,405.00     |
| Class P Prepayment Penalties  | (1,405.00)     | 0.00         |

Distribution Date: 08/25/2009  
Determination Date: 08/14/2009

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



|   |      |      |
|---|------|------|
| Distribution of Class P Outstanding Certificate Principal Balance | 0.00 | 0.00 |
|---|------|------|

Distribution Date: 08/25/2009  
Determination Date: 08/14/2009

**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 |
|-----------------------------------|------|

**Rate Reset Information**

|               |           |
|---------------|-----------|
| Current LIBOR | 0.285000% |
| Next LIBOR    | 0.265630% |

Distribution Date: 08/25/2009  
Determination Date: 08/14/2009

**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: 08/25/2009  
Determination Date: 08/14/2009



# 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>   |                   |                              |                            |   |  |                              |                                     |                            |               |
| 0000000152981783 | Delinquent        | 12/01/2008                   | 35,980.00                  | 35,519.55                               | 35,475.81                                  | 36,820.52                    | -                                   | 36,820.52                  | 103.790%      |
| 0000000153254016 | Delinquent        | 01/01/2009                   | 27,960.00                  | 27,731.64                               | 27,703.77                                  | 28,672.98                    | -                                   | 28,672.98                  | 103.498%      |
| 0000000153350574 | Delinquent        | 01/01/2009                   | 22,000.00                  | 21,820.07                               | 21,798.10                                  | 22,590.74                    | -                                   | 22,590.74                  | 103.636%      |
| 0000000153418421 | Delinquent        | 01/01/2009                   | 81,000.00                  | 80,338.22                               | 80,257.46                                  | 83,250.27                    | -                                   | 83,250.27                  | 103.729%      |
| 0000000153486584 | Delinquent        | 01/01/2009                   | 122,033.00                 | 120,447.92                              | 120,265.85                                 | 124,243.71                   | -                                   | 124,243.71                 | 103.308%      |
| 0000000153491857 | Delinquent        | 01/01/2009                   | 29,200.00                  | 31,249.04                               | 31,192.55                                  | 32,267.81                    | -                                   | 32,267.81                  | 103.447%      |
| 0000000153602966 | Delinquent        | 11/01/2008                   | 80,600.00                  | 78,380.97                               | 78,200.42                                  | 81,774.04                    | -                                   | 81,774.04                  | 104.570%      |
| 0000000153679014 | Delinquent        | 01/01/2009                   | 45,000.00                  | 44,557.54                               | 44,504.13                                  | 46,237.48                    | -                                   | 46,237.48                  | 103.895%      |
| 0000000153792197 | Delinquent        | 09/01/2007                   | 99,900.00                  | 99,181.88                               | 97,673.04                                  | 23,964.75                    | -                                   | 23,964.75                  | 24.536%       |
| 0000000153920046 | Delinquent        | 01/01/2009                   | 43,200.00                  | 42,636.90                               | 42,587.05                                  | 44,324.10                    | -                                   | 44,324.10                  | 104.079%      |
| 0000000153977426 | Delinquent        | 12/01/2008                   | 191,250.00                 | 191,136.74                              | 191,136.74                                 | 105,113.31                   | -                                   | 105,113.31                 | 54.994%       |
| 0000000154004667 | Delinquent        | 01/01/2009                   | 16,840.00                  | 16,501.56                               | 16,473.19                                  | 17,147.83                    | -                                   | 17,147.83                  | 104.095%      |
| 0000000154088314 | Delinquent        | 01/01/2009                   | 46,000.00                  | 45,635.81                               | 45,590.38                                  | 47,229.91                    | -                                   | 47,229.91                  | 103.596%      |
| 0000000153481692 | Bankruptcy        | 01/01/2009                   | 40,980.00                  | 40,607.84                               | 40,562.71                                  | 42,030.46                    | -                                   | 42,030.46                  | 103.618%      |
| 0000000153932363 | Bankruptcy        | 10/01/2008                   | 212,500.00                 | 214,928.45                              | 213,015.60                                 | 133,753.28                   | -                                   | 133,753.28                 | 62.790%       |
| 0000000154587307 | Bankruptcy        | 01/01/2009                   | 26,880.00                  | 26,056.71                               | 26,003.75                                  | 26,931.88                    | -                                   | 26,931.88                  | 103.569%      |
| 0000000153161724 | Foreclosure       | 08/01/2007                   | 72,000.00                  | 71,570.42                               | 70,667.02                                  | 93,618.90                    | -                                   | 93,618.90                  | 132.479%      |
| 0000000153200373 | Foreclosure       | 06/01/2008                   | 142,800.00                 | 141,127.86                              | 139,645.88                                 | 88,604.82                    | -                                   | 88,604.82                  | 63.450%       |
| 0000000154080642 | Foreclosure       | 09/01/2008                   | 135,000.00                 | 132,507.12                              | 131,393.82                                 | 148,293.36                   | -                                   | 148,293.36                 | 112.862%      |
| 0000000154224034 | Foreclosure       | 11/01/2008                   | 67,416.00                  | 66,191.09                               | 65,763.79                                  | 36,925.23                    | -                                   | 36,925.23                  | 56.148%       |
| 0000000152554457 | REO               | 01/01/2008                   | 92,000.00                  | 91,130.47                               | 89,957.02                                  | 40,627.22                    | -                                   | 40,627.22                  | 45.163%       |
| 0000000153011309 | REO               | 03/01/2008                   | 188,010.00                 | 188,010.00                              | 188,010.00                                 | 114,675.60                   | -                                   | 114,675.60                 | 60.994%       |
| 0000000153080411 | REO               | 03/01/2008                   | 83,125.00                  | 82,306.95                               | 81,421.50                                  | 75,277.60                    | -                                   | 75,277.60                  | 92.454%       |
| 0000000153080528 | REO               | 11/01/2007                   | 238,500.00                 | 236,328.86                              | 233,573.57                                 | 248,762.07                   | -                                   | 248,762.07                 | 106.503%      |
| 0000000153090873 | REO               | 06/01/2008                   | 292,500.00                 | 287,398.64                              | 283,902.74                                 | 140,614.00                   | -                                   | 140,614.00                 | 49.529%       |
| 0000000153176151 | REO               | 04/01/2008                   | 238,400.00                 | 238,377.77                              | 238,377.77                                 | 180,563.26                   | -                                   | 180,563.26                 | 75.747%       |

Distribution Date: 08/25/2009  
Determination Date: 08/14/2009



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

## Group 1

|                  |     |            |            |            |            |            |   |            |          |
|------------------|-----|------------|------------|------------|------------|------------|---|------------|----------|
| 0000000153306279 | REO | 03/01/2008 | 150,100.00 | 148,161.94 | 145,818.37 | 97,974.96  | - | 97,974.96  | 67.190%  |
| 0000000153367735 | REO | 09/01/2008 | 76,500.00  | 74,547.25  | 73,864.65  | 81,756.69  | - | 81,756.69  | 110.684% |
| 0000000153376603 | REO | 10/01/2007 | 113,600.00 | 112,405.15 | 110,054.86 | 38,331.47  | - | 38,331.47  | 34.829%  |
| 0000000153386404 | REO | 07/01/2008 | 486,792.00 | 476,774.72 | 470,401.66 | 247,851.15 | - | 247,851.15 | 52.689%  |
| 0000000153440557 | REO | 06/01/2007 | 136,000.00 | 135,378.46 | 133,048.47 | 84,878.04  | - | 84,878.04  | 63.795%  |
| 0000000153455464 | REO | 08/01/2007 | 308,000.00 | 304,897.17 | 299,006.77 | 265,174.11 | - | 265,174.11 | 88.685%  |
| 0000000153462577 | REO | 05/01/2007 | 147,250.00 | 146,572.07 | 144,439.20 | 84,970.04  | - | 84,970.04  | 58.828%  |
| 0000000153497698 | REO | 01/01/2008 | 148,750.00 | 147,475.38 | 145,915.40 | 149,937.11 | - | 149,937.11 | 102.756% |
| 0000000153507801 | REO | 08/01/2008 | 118,750.00 | 116,765.09 | 115,603.10 | 112,154.53 | - | 112,154.53 | 97.017%  |
| 0000000153532882 | REO | 07/01/2008 | 138,700.00 | 142,923.72 | 141,552.90 | 101,948.21 | - | 101,948.21 | 72.021%  |
| 0000000153576723 | REO | 02/01/2008 | 70,800.00  | 70,023.61  | 69,239.33  | 61,930.90  | - | 61,930.90  | 89.445%  |
| 0000000153640396 | REO | 03/01/2008 | 152,000.00 | 158,604.77 | 157,219.20 | 100,961.26 | - | 100,961.26 | 64.217%  |
| 0000000153671326 | REO | 03/01/2008 | 214,472.00 | 211,795.94 | 208,436.15 | 83,623.73  | - | 83,623.73  | 40.120%  |
| 0000000153680889 | REO | 07/01/2008 | 97,000.00  | 95,842.06  | 95,022.22  | 62,399.18  | - | 62,399.18  | 65.668%  |
| 0000000153690672 | REO | 04/01/2008 | 223,000.00 | 230,346.50 | 227,176.86 | 167,259.14 | - | 167,259.14 | 73.625%  |
| 0000000153703442 | REO | 01/01/2008 | 144,125.00 | 142,868.90 | 141,274.97 | 58,847.50  | - | 58,847.50  | 41.655%  |
| 0000000153726484 | REO | 05/01/2008 | 112,500.00 | 120,889.62 | 118,908.34 | 63,568.16  | - | 63,568.16  | 53.460%  |
| 0000000153729587 | REO | 06/01/2007 | 294,500.00 | 292,919.18 | 288,396.25 | 293,578.54 | - | 293,578.54 | 101.797% |
| 0000000153756929 | REO | 04/01/2008 | 447,500.00 | 442,402.09 | 437,610.41 | 126,370.50 | - | 126,370.50 | 28.877%  |
| 0000000153804638 | REO | 07/01/2008 | 335,384.00 | 329,807.35 | 325,839.36 | 186,930.34 | - | 186,930.34 | 57.369%  |
| 0000000153815311 | REO | 09/01/2008 | 211,500.00 | 207,808.03 | 206,000.46 | 113,356.51 | - | 113,356.51 | 55.027%  |
| 0000000153815626 | REO | 07/01/2008 | 67,450.00  | 66,264.12  | 65,759.75  | 69,101.24  | - | 69,101.24  | 105.081% |
| 0000000153835392 | REO | 04/01/2008 | 165,000.00 | 163,853.52 | 162,716.82 | 107,098.77 | - | 107,098.77 | 65.819%  |
| 0000000153886551 | REO | 04/01/2007 | 260,000.00 | 258,919.59 | 254,056.01 | 153,549.91 | - | 153,549.91 | 60.439%  |
| 0000000153892336 | REO | 05/01/2008 | 45,040.00  | 44,497.85  | 43,967.49  | 39,056.01  | - | 39,056.01  | 88.829%  |
| 0000000153908454 | REO | 03/01/2008 | 500,000.00 | 500,000.00 | 500,000.00 | 244,176.07 | - | 244,176.07 | 48.835%  |
| 0000000153918313 | REO | 10/01/2008 | 174,000.00 | 171,554.45 | 170,946.02 | -469.88    | - | (469.88)   | -0.275%  |
| 0000000153948096 | REO | 10/01/2008 | 175,000.00 | 180,543.97 | 179,109.65 | 107,615.54 | - | 107,615.54 | 60.084%  |
| 0000000153954441 | REO | 12/01/2008 | 67,360.00  | 66,053.55  | 65,531.74  | 49,965.95  | - | 49,965.95  | 76.247%  |
| 0000000153961891 | REO | 07/01/2008 | 142,200.00 | 140,438.32 | 139,272.17 | 54,936.03  | - | 54,936.03  | 39.445%  |
| 0000000153968136 | REO | 06/01/2008 | 128,250.00 | 126,825.13 | 125,734.78 | 128,758.92 | - | 128,758.92 | 102.405% |

Distribution Date: 08/25/2009  
Determination Date: 08/14/2009



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

**Group 1**

|                  |     |            |            |            |            |            |   |            |          |
|------------------|-----|------------|------------|------------|------------|------------|---|------------|----------|
| 0000000153973003 | REO | 05/01/2008 | 283,200.00 | 283,200.00 | 283,200.00 | 200,671.59 | - | 200,671.59 | 70.859%  |
| 0000000153992862 | REO | 07/01/2008 | 148,000.00 | 145,392.80 | 143,677.09 | 75,227.62  | - | 75,227.62  | 52.359%  |
| 0000000154003537 | REO | 04/01/2008 | 106,400.00 | 105,527.40 | 104,736.81 | 43,491.39  | - | 43,491.39  | 41.524%  |
| 0000000154044077 | REO | 12/01/2008 | 183,200.00 | 183,163.05 | 183,163.05 | 50,166.52  | - | 50,166.52  | 27.389%  |
| 0000000154062657 | REO | 07/01/2008 | 175,920.00 | 173,105.67 | 171,033.38 | 144,230.45 | - | 144,230.45 | 84.329%  |
| 0000000154069447 | REO | 06/01/2008 | 181,000.00 | 178,136.66 | 176,154.44 | 81,476.22  | - | 81,476.22  | 46.253%  |
| 0000000154076111 | REO | 01/01/2008 | 68,000.00  | 67,342.67  | 66,595.26  | 67,960.34  | - | 67,960.34  | 102.050% |
| 0000000154086003 | REO | 12/01/2008 | 45,800.00  | 45,217.51  | 45,149.52  | 46,124.87  | - | 46,124.87  | 102.160% |
| 0000000154086508 | REO | 09/01/2007 | 225,250.00 | 223,981.78 | 220,968.62 | 250,845.05 | - | 250,845.05 | 113.521% |
| 0000000154163745 | REO | 09/01/2007 | 111,321.00 | 110,520.77 | 108,780.79 | 73,521.15  | - | 73,521.15  | 67.587%  |
| 0000000154198436 | REO | 03/01/2008 | 85,500.00  | 84,794.30  | 84,089.29  | 40,099.16  | - | 40,099.16  | 47.686%  |
| 0000000154218325 | REO | 03/01/2008 | 82,175.00  | 81,500.00  | 81,166.30  | 62,168.53  | - | 62,168.53  | 76.594%  |
| 0000000154230064 | REO | 11/01/2007 | 25,500.00  | 25,357.41  | 25,114.13  | 39,003.21  | - | 39,003.21  | 155.304% |
| 0000000154236368 | REO | 06/01/2008 | 73,000.00  | 72,080.44  | 71,383.06  | 63,059.82  | - | 63,059.82  | 88.340%  |
| 0000000154256804 | REO | 05/01/2008 | 189,000.00 | 188,890.00 | 188,890.00 | 81,747.24  | - | 81,747.24  | 43.278%  |
| 0000000154257653 | REO | 06/01/2007 | 447,450.00 | 444,743.30 | 435,933.89 | 343,301.83 | - | 343,301.83 | 78.751%  |
| 0000000154274831 | REO | 10/01/2007 | 99,900.00  | 99,072.92  | 97,989.61  | 125,130.81 | - | 125,130.81 | 127.698% |
| 0000000154279103 | REO | 09/01/2008 | 144,305.00 | 142,819.65 | 141,690.60 | 46,885.88  | - | 46,885.88  | 33.090%  |
| 0000000154294748 | REO | 07/01/2007 | 175,500.00 | 174,596.47 | 171,760.55 | 177,996.22 | - | 177,996.22 | 103.630% |
| 0000000154305015 | REO | 10/01/2007 | 113,905.00 | 112,676.41 | 111,150.05 | 97,790.00  | - | 97,790.00  | 87.980%  |
| 0000000154306062 | REO | 06/01/2008 | 539,100.00 | 528,784.28 | 521,608.32 | 210,907.29 | - | 210,907.29 | 40.434%  |
| 0000000154342125 | REO | 04/01/2008 | 280,000.00 | 276,138.93 | 272,400.15 | 231,209.88 | - | 231,209.88 | 84.879%  |
| 0000000154374987 | REO | 04/01/2007 | 418,500.00 | 416,777.16 | 408,950.74 | 393,465.34 | - | 393,465.34 | 96.213%  |
| 0000000154391569 | REO | 10/01/2008 | 170,000.00 | 170,000.00 | 170,000.00 | 133,317.29 | - | 133,317.29 | 78.422%  |
| 0000000154405997 | REO | 11/01/2007 | 178,500.00 | 177,755.34 | 176,721.58 | 198,100.19 | - | 198,100.19 | 112.097% |
| 0000000154408231 | REO | 10/01/2007 | 229,200.00 | 227,066.73 | 222,927.74 | 205,917.20 | - | 205,917.20 | 92.369%  |
| 0000000154425284 | REO | 10/01/2008 | 185,000.00 | 182,497.62 | 181,258.90 | 145,912.80 | - | 145,912.80 | 80.500%  |
| 0000000154496129 | REO | 11/01/2007 | 136,000.00 | 136,000.00 | 136,000.00 | 115,923.51 | - | 115,923.51 | 85.238%  |
| 0000000154541585 | REO | 04/01/2008 | 132,800.00 | 131,299.01 | 129,737.57 | 59,090.52  | - | 59,090.52  | 45.546%  |
| 0000000154631824 | REO | 08/01/2008 | 193,300.00 | 203,477.82 | 202,229.35 | 6,777.84   | - | 6,777.84   | 3.352%   |
| 0000000154647903 | REO | 02/01/2008 | 116,800.00 | 115,474.92 | 113,891.87 | 85,962.26  | - | 85,962.26  | 75.477%  |

Distribution Date: 08/25/2009  
Determination Date: 08/14/2009

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



## Group 1

|                  |                         |            |            |            |            |            |            |            |         |
|------------------|-------------------------|------------|------------|------------|------------|------------|------------|------------|---------|
| 0000000154649222 | REO                     | 04/25/2008 | 102,600.00 | 101,237.93 | 100,089.74 | 93,685.87  | -          | 93,685.87  | 93.602% |
| 0000000154749253 | REO                     | 08/01/2008 | 407,500.00 | 403,122.39 | 400,023.51 | 287,604.75 | -          | 287,604.75 | 71.897% |
| 0000000154750764 | REO                     | 05/01/2008 | 182,000.00 | 188,582.85 | 186,767.63 | 5,363.03   | -          | 5,363.03   | 2.871%  |
| 0000000148054877 | N/A - Prior Liquidation | -          | 80,750.00  | -          | -          | -          | (155.25)   | (155.25)   | -       |
| 0000000150423119 | N/A - Prior Liquidation | -          | 63,000.00  | -          | -          | -          | (142.10)   | (142.10)   | -       |
| 0000000150526481 | N/A - Prior Liquidation | -          | 38,500.00  | -          | -          | -          | (588.50)   | (588.50)   | -       |
| 0000000152621462 | N/A - Prior Liquidation | -          | 95,100.00  | -          | -          | -          | 15.00      | 15.00      | -       |
| 0000000152693636 | N/A - Prior Liquidation | -          | 30,000.00  | -          | -          | -          | (267.64)   | (267.64)   | -       |
| 0000000152761524 | N/A - Prior Liquidation | -          | 85,500.00  | -          | -          | -          | (1,328.16) | (1,328.16) | -       |
| 0000000152870051 | N/A - Prior Liquidation | -          | 72,000.00  | -          | -          | -          | (697.02)   | (697.02)   | -       |
| 0000000152900734 | N/A - Prior Liquidation | -          | 162,000.00 | -          | -          | -          | (683.86)   | (683.86)   | -       |
| 0000000152907796 | N/A - Prior Liquidation | -          | 40,000.00  | -          | -          | -          | 15.00      | 15.00      | -       |
| 0000000152910782 | N/A - Prior Liquidation | -          | 293,400.00 | -          | -          | -          | (49.00)    | (49.00)    | -       |
| 0000000152940573 | N/A - Prior Liquidation | -          | 64,000.00  | -          | -          | -          | (123.89)   | (123.89)   | -       |
| 0000000152949202 | N/A - Prior Liquidation | -          | 160,800.00 | -          | -          | -          | 57.41      | 57.41      | -       |
| 0000000152961967 | N/A - Prior Liquidation | -          | 156,750.00 | -          | -          | -          | (606.64)   | (606.64)   | -       |
| 0000000152982831 | N/A - Prior Liquidation | -          | 139,500.00 | -          | -          | -          | (1,206.57) | (1,206.57) | -       |
| 0000000153053582 | N/A - Prior Liquidation | -          | 65,980.00  | -          | -          | -          | (613.62)   | (613.62)   | -       |
| 0000000153150487 | N/A - Prior Liquidation | -          | 265,200.00 | -          | -          | -          | (1,006.63) | (1,006.63) | -       |
| 0000000153185939 | N/A - Prior Liquidation | -          | 55,200.00  | -          | -          | -          | (195.04)   | (195.04)   | -       |
| 0000000153258074 | N/A - Prior Liquidation | -          | 200,000.00 | -          | -          | -          | (1,758.29) | (1,758.29) | -       |
| 0000000153317706 | N/A - Prior Liquidation | -          | 495,334.00 | -          | -          | -          | 339.16     | 339.16     | -       |
| 0000000153337274 | N/A - Prior Liquidation | -          | 520,000.00 | -          | -          | -          | (2,931.54) | (2,931.54) | -       |
| 0000000153337902 | N/A - Prior Liquidation | -          | 45,000.00  | -          | -          | -          | (452.95)   | (452.95)   | -       |
| 0000000153352992 | N/A - Prior Liquidation | -          | 230,000.00 | -          | -          | -          | (331.53)   | (331.53)   | -       |
| 0000000153353065 | N/A - Prior Liquidation | -          | 246,500.00 | -          | -          | -          | (11.55)    | (11.55)    | -       |
| 0000000153374095 | N/A - Prior Liquidation | -          | 19,820.00  | -          | -          | -          | (155.61)   | (155.61)   | -       |
| 0000000153392469 | N/A - Prior Liquidation | -          | 840,000.00 | -          | -          | -          | (1,621.00) | (1,621.00) | -       |
| 0000000153428925 | N/A - Prior Liquidation | -          | 86,400.00  | -          | -          | -          | (1,046.19) | (1,046.19) | -       |
| 0000000153447107 | N/A - Prior Liquidation | -          | 33,700.00  | -          | -          | -          | 15.00      | 15.00      | -       |
| 0000000153447396 | N/A - Prior Liquidation | -          | 54,000.00  | -          | -          | -          | (481.87)   | (481.87)   | -       |

Distribution Date: 08/25/2009  
Determination Date: 08/14/2009

# Citigroup Mortgage Loan Trust

## Asset-Backed Pass-Through Certificates

### Series 2006-WFHE3



#### Group 1

|                  |                         |   |            |   |   |   |            |            |   |
|------------------|-------------------------|---|------------|---|---|---|------------|------------|---|
| 0000000153476395 | N/A - Prior Liquidation | - | 138,700.00 | - | - | - | 128.39     | 128.39     | - |
| 0000000153491642 | N/A - Prior Liquidation | - | 40,720.00  | - | - | - | 15.00      | 15.00      | - |
| 0000000153504345 | N/A - Prior Liquidation | - | 341,214.00 | - | - | - | (2,970.85) | (2,970.85) | - |
| 0000000153521323 | N/A - Prior Liquidation | - | 129,000.00 | - | - | - | (249.19)   | (249.19)   | - |
| 0000000153525241 | N/A - Prior Liquidation | - | 351,000.00 | - | - | - | 15.00      | 15.00      | - |
| 0000000153525308 | N/A - Prior Liquidation | - | 24,200.00  | - | - | - | (36.25)    | (36.25)    | - |
| 0000000153540729 | N/A - Prior Liquidation | - | 322,200.00 | - | - | - | 150.00     | 150.00     | - |
| 0000000153551627 | N/A - Prior Liquidation | - | 453,000.00 | - | - | - | (873.36)   | (873.36)   | - |
| 0000000153553938 | N/A - Prior Liquidation | - | 54,300.00  | - | - | - | (546.63)   | (546.63)   | - |
| 0000000153578562 | N/A - Prior Liquidation | - | 36,000.00  | - | - | - | (69.65)    | (69.65)    | - |
| 0000000153636949 | N/A - Prior Liquidation | - | 498,750.00 | - | - | - | (607.06)   | (607.06)   | - |
| 0000000153638226 | N/A - Prior Liquidation | - | 25,000.00  | - | - | - | (232.46)   | (232.46)   | - |
| 0000000153658281 | N/A - Prior Liquidation | - | 404,347.00 | - | - | - | (107.22)   | (107.22)   | - |
| 0000000153664222 | N/A - Prior Liquidation | - | 67,500.00  | - | - | - | 8.00       | 8.00       | - |
| 0000000153679642 | N/A - Prior Liquidation | - | 80,750.00  | - | - | - | (1,787.00) | (1,787.00) | - |
| 0000000153689773 | N/A - Prior Liquidation | - | 44,175.00  | - | - | - | (85.51)    | (85.51)    | - |
| 0000000153716436 | N/A - Prior Liquidation | - | 229,500.00 | - | - | - | (1,441.66) | (1,441.66) | - |
| 0000000153725163 | N/A - Prior Liquidation | - | 178,400.00 | - | - | - | (74.48)    | (74.48)    | - |
| 0000000153732516 | N/A - Prior Liquidation | - | 157,500.00 | - | - | - | 400.00     | 400.00     | - |
| 0000000153732714 | N/A - Prior Liquidation | - | 174,900.00 | - | - | - | (999.31)   | (999.31)   | - |
| 0000000153734033 | N/A - Prior Liquidation | - | 20,800.00  | - | - | - | (262.84)   | (262.84)   | - |
| 0000000153743703 | N/A - Prior Liquidation | - | 162,433.00 | - | - | - | 1,043.75   | 1,043.75   | - |
| 0000000153754247 | N/A - Prior Liquidation | - | 165,000.00 | - | - | - | (636.94)   | (636.94)   | - |
| 0000000153759493 | N/A - Prior Liquidation | - | 30,400.00  | - | - | - | (178.00)   | (178.00)   | - |
| 0000000153761424 | N/A - Prior Liquidation | - | 133,000.00 | - | - | - | (257.82)   | (257.82)   | - |
| 0000000153763792 | N/A - Prior Liquidation | - | 292,500.00 | - | - | - | (1,393.21) | (1,393.21) | - |
| 0000000153767496 | N/A - Prior Liquidation | - | 160,000.00 | - | - | - | (308.92)   | (308.92)   | - |
| 0000000153770581 | N/A - Prior Liquidation | - | 112,419.00 | - | - | - | 30.00      | 30.00      | - |
| 0000000153776562 | N/A - Prior Liquidation | - | 33,360.00  | - | - | - | (1,000.00) | (1,000.00) | - |
| 0000000153787833 | N/A - Prior Liquidation | - | 499,500.00 | - | - | - | (1,258.03) | (1,258.03) | - |
| 0000000153788393 | N/A - Prior Liquidation | - | 160,000.00 | - | - | - | (782.04)   | (782.04)   | - |

Distribution Date: 08/25/2009  
Determination Date: 08/14/2009

# Citigroup Mortgage Loan Trust

## Asset-Backed Pass-Through Certificates

### Series 2006-WFHE3



#### Group 1

|                  |                         |   |            |   |   |   |            |            |   |
|------------------|-------------------------|---|------------|---|---|---|------------|------------|---|
| 0000000153790076 | N/A - Prior Liquidation | - | 327,250.00 | - | - | - | (91.56)    | (91.56)    | - |
| 0000000153809413 | N/A - Prior Liquidation | - | 324,000.00 | - | - | - | 24.96      | 24.96      | - |
| 0000000153813803 | N/A - Prior Liquidation | - | 198,550.00 | - | - | - | (3,599.43) | (3,599.43) | - |
| 0000000153815444 | N/A - Prior Liquidation | - | 93,100.00  | - | - | - | (179.28)   | (179.28)   | - |
| 0000000153826292 | N/A - Prior Liquidation | - | 121,000.00 | - | - | - | (637.00)   | (637.00)   | - |
| 0000000153839188 | N/A - Prior Liquidation | - | 250,000.00 | - | - | - | (510.82)   | (510.82)   | - |
| 0000000153840012 | N/A - Prior Liquidation | - | 15,200.00  | - | - | - | (135.64)   | (135.64)   | - |
| 0000000153855929 | N/A - Prior Liquidation | - | 71,250.00  | - | - | - | (340.59)   | (340.59)   | - |
| 0000000153869029 | N/A - Prior Liquidation | - | 26,800.00  | - | - | - | (421.33)   | (421.33)   | - |
| 0000000153885231 | N/A - Prior Liquidation | - | 128,000.00 | - | - | - | (246.99)   | (246.99)   | - |
| 0000000153886569 | N/A - Prior Liquidation | - | 434,900.00 | - | - | - | (1,756.04) | (1,756.04) | - |
| 0000000153887518 | N/A - Prior Liquidation | - | 57,700.00  | - | - | - | (111.81)   | (111.81)   | - |
| 0000000153900881 | N/A - Prior Liquidation | - | 400,000.00 | - | - | - | (705.78)   | (705.78)   | - |
| 0000000153901996 | N/A - Prior Liquidation | - | 66,912.00  | - | - | - | 15.00      | 15.00      | - |
| 0000000153903463 | N/A - Prior Liquidation | - | 82,000.00  | - | - | - | 325.00     | 325.00     | - |
| 0000000153910617 | N/A - Prior Liquidation | - | 60,300.00  | - | - | - | (116.00)   | (116.00)   | - |
| 0000000153939293 | N/A - Prior Liquidation | - | 40,850.00  | - | - | - | 1,245.00   | 1,245.00   | - |
| 0000000153948203 | N/A - Prior Liquidation | - | 110,200.00 | - | - | - | (213.88)   | (213.88)   | - |
| 0000000153951553 | N/A - Prior Liquidation | - | 144,000.00 | - | - | - | (67.42)    | (67.42)    | - |
| 0000000153954367 | N/A - Prior Liquidation | - | 220,000.00 | - | - | - | (1,230.90) | (1,230.90) | - |
| 0000000153961842 | N/A - Prior Liquidation | - | 357,128.00 | - | - | - | (2,334.92) | (2,334.92) | - |
| 0000000153965611 | N/A - Prior Liquidation | - | 108,000.00 | - | - | - | (681.14)   | (681.14)   | - |
| 0000000153966478 | N/A - Prior Liquidation | - | 78,850.00  | - | - | - | (152.46)   | (152.46)   | - |
| 0000000153974407 | N/A - Prior Liquidation | - | 141,600.00 | - | - | - | (370.88)   | (370.88)   | - |
| 0000000153975131 | N/A - Prior Liquidation | - | 361,000.00 | - | - | - | (696.78)   | (696.78)   | - |
| 0000000153987219 | N/A - Prior Liquidation | - | 118,900.00 | - | - | - | (230.20)   | (230.20)   | - |
| 0000000153991633 | N/A - Prior Liquidation | - | 38,250.00  | - | - | - | (135.00)   | (135.00)   | - |
| 0000000154001341 | N/A - Prior Liquidation | - | 199,750.00 | - | - | - | 137.47     | 137.47     | - |
| 0000000154015093 | N/A - Prior Liquidation | - | 316,800.00 | - | - | - | 30.00      | 30.00      | - |
| 0000000154029946 | N/A - Prior Liquidation | - | 285,000.00 | - | - | - | (1,653.12) | (1,653.12) | - |
| 0000000154041685 | N/A - Prior Liquidation | - | 82,800.00  | - | - | - | (108.29)   | (108.29)   | - |

Distribution Date: 08/25/2009  
Determination Date: 08/14/2009

# Citigroup Mortgage Loan Trust

## Asset-Backed Pass-Through Certificates

### Series 2006-WFHE3



#### Group 1

|                  |                         |   |            |   |   |   |            |            |   |
|------------------|-------------------------|---|------------|---|---|---|------------|------------|---|
| 0000000154068134 | N/A - Prior Liquidation | - | 406,400.00 | - | - | - | (259.00)   | (259.00)   | - |
| 0000000154083562 | N/A - Prior Liquidation | - | 360,000.00 | - | - | - | 306.28     | 306.28     | - |
| 0000000154104947 | N/A - Prior Liquidation | - | 93,100.00  | - | - | - | (212.00)   | (212.00)   | - |
| 0000000154118459 | N/A - Prior Liquidation | - | 62,000.00  | - | - | - | (478.00)   | (478.00)   | - |
| 0000000154151567 | N/A - Prior Liquidation | - | 258,000.00 | - | - | - | (879.86)   | (879.86)   | - |
| 0000000154156921 | N/A - Prior Liquidation | - | 443,241.00 | - | - | - | (1,676.00) | (1,676.00) | - |
| 0000000154157465 | N/A - Prior Liquidation | - | 201,400.00 | - | - | - | 497.80     | 497.80     | - |
| 0000000154159156 | N/A - Prior Liquidation | - | 380,000.00 | - | - | - | (572.23)   | (572.23)   | - |
| 0000000154162838 | N/A - Prior Liquidation | - | 153,000.00 | - | - | - | (287.77)   | (287.77)   | - |
| 0000000154178024 | N/A - Prior Liquidation | - | 108,800.00 | - | - | - | (659.40)   | (659.40)   | - |
| 0000000154199608 | N/A - Prior Liquidation | - | 38,000.00  | - | - | - | (73.82)    | (73.82)    | - |
| 0000000154208987 | N/A - Prior Liquidation | - | 251,750.00 | - | - | - | 524.50     | 524.50     | - |
| 0000000154216162 | N/A - Prior Liquidation | - | 19,000.00  | - | - | - | (187.58)   | (187.58)   | - |
| 0000000154226625 | N/A - Prior Liquidation | - | 129,900.00 | - | - | - | (252.10)   | (252.10)   | - |
| 0000000154230007 | N/A - Prior Liquidation | - | 59,755.00  | - | - | - | (186.00)   | (186.00)   | - |
| 0000000154238943 | N/A - Prior Liquidation | - | 116,025.00 | - | - | - | (211.24)   | (211.24)   | - |
| 0000000154249049 | N/A - Prior Liquidation | - | 378,000.00 | - | - | - | (629.33)   | (629.33)   | - |
| 0000000154249817 | N/A - Prior Liquidation | - | 147,250.00 | - | - | - | (289.59)   | (289.59)   | - |
| 0000000154251755 | N/A - Prior Liquidation | - | 92,650.00  | - | - | - | (761.58)   | (761.58)   | - |
| 0000000154252233 | N/A - Prior Liquidation | - | 328,500.00 | - | - | - | (2,017.00) | (2,017.00) | - |
| 0000000154260251 | N/A - Prior Liquidation | - | 57,714.00  | - | - | - | (453.75)   | (453.75)   | - |
| 0000000154262885 | N/A - Prior Liquidation | - | 68,000.00  | - | - | - | 153.00     | 153.00     | - |
| 0000000154263248 | N/A - Prior Liquidation | - | 137,500.00 | - | - | - | (928.86)   | (928.86)   | - |
| 0000000154265292 | N/A - Prior Liquidation | - | 454,920.00 | - | - | - | (1,791.83) | (1,791.83) | - |
| 0000000154274724 | N/A - Prior Liquidation | - | 59,535.00  | - | - | - | (245.00)   | (245.00)   | - |
| 0000000154298129 | N/A - Prior Liquidation | - | 16,400.00  | - | - | - | (504.72)   | (504.72)   | - |
| 0000000154300636 | N/A - Prior Liquidation | - | 154,500.00 | - | - | - | 21.81      | 21.81      | - |
| 0000000154300743 | N/A - Prior Liquidation | - | 200,140.00 | - | - | - | (1,656.30) | (1,656.30) | - |
| 0000000154305338 | N/A - Prior Liquidation | - | 208,000.00 | - | - | - | (1,958.63) | (1,958.63) | - |
| 0000000154307441 | N/A - Prior Liquidation | - | 75,200.00  | - | - | - | (678.00)   | (678.00)   | - |
| 0000000154333835 | N/A - Prior Liquidation | - | 229,520.00 | - | - | - | (605.48)   | (605.48)   | - |

Distribution Date: 08/25/2009  
Determination Date: 08/14/2009

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



**Group 1**

|                  |                         |   |               |               |               |              |             |              |         |
|------------------|-------------------------|---|---------------|---------------|---------------|--------------|-------------|--------------|---------|
| 0000000154341994 | N/A - Prior Liquidation | - | 70,998.00     | -             | -             | -            | (687.30)    | (687.30)     | -       |
| 0000000154345151 | N/A - Prior Liquidation | - | 430,392.00    | -             | -             | -            | (529.65)    | (529.65)     | -       |
| 0000000154381248 | N/A - Prior Liquidation | - | 54,980.00     | -             | -             | -            | (333.35)    | (333.35)     | -       |
| 0000000154397996 | N/A - Prior Liquidation | - | 31,304.00     | -             | -             | -            | (333.33)    | (333.33)     | -       |
| 0000000154399562 | N/A - Prior Liquidation | - | 64,000.00     | -             | -             | -            | 15.00       | 15.00        | -       |
| 0000000154434518 | N/A - Prior Liquidation | - | 51,300.00     | -             | -             | -            | 122.49      | 122.49       | -       |
| 0000000154445878 | N/A - Prior Liquidation | - | 92,000.00     | -             | -             | -            | (1,055.44)  | (1,055.44)   | -       |
| 0000000154476824 | N/A - Prior Liquidation | - | 191,425.00    | -             | -             | -            | (370.13)    | (370.13)     | -       |
| 0000000154477087 | N/A - Prior Liquidation | - | 281,250.00    | -             | -             | -            | (373.10)    | (373.10)     | -       |
| 0000000154492243 | N/A - Prior Liquidation | - | 112,100.00    | -             | -             | -            | (216.83)    | (216.83)     | -       |
| 0000000154493431 | N/A - Prior Liquidation | - | 184,000.00    | -             | -             | -            | 360.00      | 360.00       | -       |
| 0000000154512214 | N/A - Prior Liquidation | - | 109,250.00    | -             | -             | -            | (907.36)    | (907.36)     | -       |
| 0000000154553424 | N/A - Prior Liquidation | - | 142,400.00    | -             | -             | -            | (93.27)     | (93.27)      | -       |
| 0000000154589717 | N/A - Prior Liquidation | - | 74,700.00     | -             | -             | -            | (598.00)    | (598.00)     | -       |
| 0000000154660203 | N/A - Prior Liquidation | - | 103,900.00    | -             | -             | -            | (405.17)    | (405.17)     | -       |
| 0000000154666135 | N/A - Prior Liquidation | - | 160,709.00    | -             | -             | -            | (1,281.23)  | (1,281.23)   | -       |
| 0000000154831234 | N/A - Prior Liquidation | - | 188,000.00    | -             | -             | -            | 1,112.53    | 1,112.53     | -       |
| 0000000154863328 | N/A - Prior Liquidation | - | 241,134.00    | -             | -             | -            | (1,396.83)  | (1,396.83)   | -       |
| <b>TOTALS</b>    |                         |   | 38,449,357.00 | 14,680,173.71 | 14,532,310.56 | 9,886,041.43 | (69,253.65) | 9,816,787.78 | 68.028% |



Distribution Date: 08/25/2009  
Determination Date: 08/14/2009

# 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                           | 266,222.79                          | Not Available  |
| 0000000153639745  | 1         | DC    | Not Available        | 115,000.00                 | Not Available                           | 111,299.35                          | 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                           | 130,365.90                          | Not Available  |
| 0000000153924774  | 1         | DC    | Not Available        | 476,000.00                 | Not Available                           | 476,000.00                          | 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                           | 148,949.75                          | Not Available  |
| 0000000153780648  | 1         | FL    | Not Available        | 237,500.00                 | Not Available                           | 231,460.85                          | Not Available  |
| 0000000153787049  | 1         | FL    | Not Available        | 170,000.00                 | Not Available                           | 165,783.10                          | Not Available  |
| 0000000153789995  | 1         | MI    | Not Available        | 146,500.00                 | Not Available                           | 142,258.09                          | Not Available  |
| 0000000153792411  | 1         | SD    | Not Available        | 104,800.00                 | Not Available                           | 101,975.29                          | Not Available  |
| 0000000153804257  | 1         | FL    | Not Available        | 277,400.00                 | Not Available                           | 270,316.12                          | Not Available  |
| 0000000153804406  | 1         | MD    | Not Available        | 214,800.00                 | Not Available                           | 223,063.99                          | Not Available  |
| 0000000153819255  | 1         | KS    | Not Available        | 50,000.00                  | Not Available                           | 49,297.01                           | Not Available  |
| 0000000153822036  | 1         | KS    | Not Available        | 107,550.00                 | Not Available                           | 104,597.14                          | Not Available  |
| 0000000153845037  | 1         | CA    | Not Available        | 180,000.00                 | Not Available                           | 174,498.91                          | Not Available  |
| 0000000153863915  | 1         | AZ    | Not Available        | 160,000.00                 | Not Available                           | 155,317.87                          | Not Available  |
| 0000000154061725  | 1         | AZ    | Not Available        | 178,000.00                 | Not Available                           | 172,508.58                          | Not Available  |
| 0000000154066849  | 1         | NJ    | Not Available        | 332,500.00                 | Not Available                           | 324,192.01                          | Not Available  |
| 0000000154086466  | 1         | IL    | Not Available        | 264,100.00                 | Not Available                           | 257,792.87                          | Not Available  |
| 0000000154093603  | 1         | WY    | Not Available        | 289,000.00                 | Not Available                           | 282,171.73                          | Not Available  |
| 0000000154117089  | 1         | MN    | Not Available        | 161,200.00                 | Not Available                           | 157,438.71                          | Not Available  |
| 0000000154117923  | 1         | OH    | Not Available        | 105,000.00                 | Not Available                           | 102,539.45                          | Not Available  |
| 0000000154120075  | 1         | MD    | Not Available        | 256,000.00                 | Not Available                           | 248,387.69                          | Not Available  |

Distribution Date: 08/25/2009  
Determination Date: 08/14/2009

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



|                  |   |    |               |            |               |            |               |
|------------------|---|----|---------------|------------|---------------|------------|---------------|
| 0000000154164891 | 1 | MO | Not Available | 97,755.00  | Not Available | 96,002.09  | Not Available |
| 0000000154173413 | 1 | MS | Not Available | 118,750.00 | Not Available | 116,321.89 | Not Available |
| 0000000154182372 | 1 | CA | Not Available | 180,000.00 | Not Available | 175,920.94 | Not Available |
| 0000000154201719 | 1 | KS | Not Available | 142,000.00 | Not Available | 138,782.22 | 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 | 201,921.22 | 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 | 95,793.51  | Not Available |
| 0000000152694469 | 1 | IL | Not Available | 274,500.00 | Not Available | 268,019.08 | Not Available |
| 0000000152901997 | 1 | IL | Not Available | 254,990.00 | Not Available | 257,371.03 | Not Available |
| 0000000152914404 | 1 | FL | Not Available | 128,000.00 | Not Available | 124,232.41 | 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 | 342,198.75 | Not Available |
| 0000000153187703 | 1 | MN | Not Available | 90,000.00  | Not Available | 90,000.00  | Not Available |
| 0000000153357553 | 1 | IL | Not Available | 205,000.00 | Not Available | 202,196.46 | Not Available |
| 0000000153406129 | 1 | IL | Not Available | 65,075.00  | Not Available | 63,976.57  | Not Available |
| 0000000153411566 | 1 | MI | Not Available | 301,750.00 | Not Available | 291,520.25 | Not Available |
| 0000000153439369 | 1 | OK | Not Available | 68,300.00  | Not Available | 65,532.13  | Not Available |
| 0000000153444781 | 1 | PA | Not Available | 178,500.00 | Not Available | 174,727.50 | Not Available |
| 0000000153467329 | 1 | CA | Not Available | 675,500.00 | Not Available | 660,619.73 | Not Available |
| 0000000153484639 | 1 | FL | Not Available | 170,000.00 | Not Available | 165,335.99 | 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 | 85,445.99  | 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 | 191,839.51 | Not Available |
| 0000000154054381 | 1 | VA | Not Available | 184,000.00 | Not Available | 178,398.41 | Not Available |
| 0000000153554415 | 1 | AL | Not Available | 160,000.00 | Not Available | 163,117.77 | Not Available |
| 0000000153555099 | 1 | IL | Not Available | 160,000.00 | Not Available | 176,846.74 | Not Available |
| 0000000153577937 | 1 | TN | Not Available | 105,000.00 | Not Available | 102,620.33 | Not Available |

Distribution Date: 08/25/2009  
Determination Date: 08/14/2009

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



|                  |   |    |               |            |               |            |               |
|------------------|---|----|---------------|------------|---------------|------------|---------------|
| 0000000151336138 | 1 | TN | Not Available | 78,850.00  | Not Available | 76,635.83  | Not Available |
| 0000000152288551 | 1 | MN | Not Available | 93,585.00  | Not Available | 91,536.68  | 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 | 452,709.81 | 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 | 124,473.90 | Not Available |
| 0000000152161659 | 1 | PA | Not Available | 46,240.00  | Not Available | 45,593.42  | Not Available |
| 0000000152172524 | 1 | PA | Not Available | 165,300.00 | Not Available | 161,886.68 | Not Available |
| 0000000152440251 | 1 | MI | Not Available | 124,450.00 | Not Available | 121,627.80 | Not Available |
| 0000000152482311 | 1 | OK | Not Available | 88,000.00  | Not Available | 85,645.15  | Not Available |
| 0000000152757431 | 1 | FL | Not Available | 225,360.00 | Not Available | 218,336.70 | Not Available |
| 0000000152802252 | 1 | IN | Not Available | 45,125.00  | Not Available | 44,294.28  | Not Available |
| 0000000153020227 | 1 | CA | Not Available | 245,200.00 | Not Available | 243,861.34 | Not Available |
| 0000000153131909 | 1 | MO | Not Available | 63,750.00  | Not Available | 62,279.18  | Not Available |
| 0000000153144662 | 1 | MD | Not Available | 300,800.00 | Not Available | 292,104.37 | Not Available |
| 0000000153154497 | 1 | CA | Not Available | 167,400.00 | Not Available | 163,076.80 | Not Available |
| 0000000153170873 | 1 | TX | Not Available | 75,000.00  | Not Available | 73,353.95  | Not Available |
| 0000000153239587 | 1 | MD | Not Available | 299,000.00 | Not Available | 291,092.80 | Not Available |
| 0000000153270749 | 1 | TN | Not Available | 121,750.00 | Not Available | 118,551.46 | Not Available |
| 0000000153277207 | 1 | SC | Not Available | 60,000.00  | Not Available | 58,683.55  | Not Available |
| 0000000153292545 | 1 | WI | Not Available | 241,300.00 | Not Available | 235,976.69 | 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 |
| 0000000153381405 | 1 | MA | Not Available | 203,500.00 | Not Available | 197,504.47 | Not Available |
| 0000000153395322 | 1 | WI | Not Available | 83,000.00  | Not Available | 80,604.39  | Not Available |
| 0000000153457809 | 1 | SC | Not Available | 84,000.00  | Not Available | 89,641.84  | Not Available |
| 0000000153509534 | 1 | MN | Not Available | 125,400.00 | Not Available | 122,547.72 | Not Available |
| 0000000153511803 | 1 | CA | Not Available | 75,001.00  | Not Available | 72,352.58  | Not Available |
| 0000000153514443 | 1 | MD | Not Available | 292,000.00 | Not Available | 282,329.05 | Not Available |
| 0000000153528369 | 1 | NC | Not Available | 123,700.00 | Not Available | 130,064.04 | Not Available |

Distribution Date: 08/25/2009  
Determination Date: 08/14/2009

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



|                  |   |    |               |            |               |            |               |
|------------------|---|----|---------------|------------|---------------|------------|---------------|
| 0000000153535208 | 1 | MD | Not Available | 80,100.00  | Not Available | 78,302.72  | Not Available |
| 0000000153535984 | 1 | NJ | Not Available | 229,500.00 | Not Available | 223,520.07 | Not Available |
| 0000000153540307 | 1 | OH | Not Available | 60,000.00  | Not Available | 58,589.82  | Not Available |
| 0000000153559455 | 1 | CA | Not Available | 100,000.00 | Not Available | 87,627.06  | Not Available |
| 0000000153581566 | 1 | CA | Not Available | 292,600.00 | Not Available | 285,737.91 | Not Available |
| 0000000153583539 | 1 | MI | Not Available | 85,500.00  | Not Available | 83,454.79  | Not Available |
| 0000000153666557 | 1 | IL | Not Available | 64,600.00  | Not Available | 63,013.68  | Not Available |
| 0000000153669312 | 1 | TX | Not Available | 119,700.00 | Not Available | 117,405.25 | 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 | 59,604.01  | Not Available |
| 0000000153689021 | 1 | MD | Not Available | 228,000.00 | Not Available | 222,551.89 | Not Available |
| 0000000153700935 | 1 | OK | Not Available | 25,200.00  | Not Available | 24,897.23  | Not Available |
| 0000000153704093 | 1 | SC | Not Available | 95,620.00  | Not Available | 92,955.30  | Not Available |
| 0000000153720743 | 1 | IL | Not Available | 154,850.00 | Not Available | 151,186.94 | Not Available |
| 0000000153722079 | 1 | FL | Not Available | 220,000.00 | Not Available | 213,691.27 | 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 | 153,388.84 | Not Available |
| 0000000153762034 | 1 | OH | Not Available | 118,750.00 | Not Available | 116,277.96 | 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 | 239,637.26 | Not Available |
| 0000000153878699 | 1 | NC | Not Available | 61,750.00  | Not Available | 60,457.54  | Not Available |
| 0000000153897913 | 1 | SC | Not Available | 139,500.00 | Not Available | 136,153.21 | Not Available |
| 0000000153905591 | 1 | MI | Not Available | 172,900.00 | Not Available | 168,442.58 | Not Available |
| 0000000153918651 | 1 | KY | Not Available | 100,720.00 | Not Available | 97,703.56  | 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 |
| 0000000153963632 | 1 | FL | Not Available | 184,500.00 | Not Available | 179,853.30 | 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 | 148,658.85 | Not Available |
| 0000000154003982 | 1 | OH | Not Available | 153,183.00 | Not Available | 150,065.66 | Not Available |

Distribution Date: 08/25/2009  
Determination Date: 08/14/2009

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



|                  |   |    |               |            |               |            |               |
|------------------|---|----|---------------|------------|---------------|------------|---------------|
| 0000000154005326 | 1 | MN | Not Available | 184,800.00 | Not Available | 179,650.11 | Not Available |
| 0000000154008395 | 1 | GA | Not Available | 277,000.00 | Not Available | 271,005.08 | Not Available |
| 0000000154046791 | 1 | AZ | Not Available | 120,000.00 | Not Available | 121,204.25 | Not Available |
| 0000000154048821 | 1 | FL | Not Available | 151,920.00 | Not Available | 147,882.91 | Not Available |
| 0000000154052831 | 1 | VA | Not Available | 203,300.00 | Not Available | 211,860.12 | Not Available |
| 0000000153631676 | 1 | IL | Not Available | 180,000.00 | Not Available | 175,509.24 | Not Available |
| 0000000153634308 | 1 | AZ | Not Available | 444,000.00 | Not Available | 433,396.50 | Not Available |
| 0000000153656525 | 1 | OR | Not Available | 140,000.00 | Not Available | 135,506.19 | Not Available |
| 0000000153670146 | 1 | MO | Not Available | 161,500.00 | Not Available | 157,643.31 | Not Available |
| 0000000153671573 | 1 | FL | Not Available | 154,755.00 | Not Available | 151,681.50 | Not Available |
| 0000000153696406 | 1 | MN | Not Available | 190,000.00 | Not Available | 185,231.24 | Not Available |
| 0000000153702014 | 1 | MI | Not Available | 166,900.00 | Not Available | 163,809.14 | Not Available |
| 0000000153718325 | 1 | TN | Not Available | 40,500.00  | Not Available | 39,623.30  | Not Available |
| 0000000153754007 | 1 | GA | Not Available | 105,450.00 | Not Available | 105,450.00 | Not Available |
| 0000000153759428 | 1 | KY | Not Available | 105,000.00 | Not Available | 102,398.63 | Not Available |
| 0000000153813084 | 1 | TX | Not Available | 46,400.00  | Not Available | 44,915.59  | Not Available |
| 0000000153813753 | 1 | CA | Not Available | 436,500.00 | Not Available | 434,171.67 | Not Available |
| 0000000153816624 | 1 | MI | Not Available | 123,600.00 | Not Available | 119,971.77 | Not Available |
| 0000000153821038 | 1 | NJ | Not Available | 142,400.00 | Not Available | 139,712.73 | Not Available |
| 0000000153833553 | 1 | WV | Not Available | 22,500.00  | Not Available | 20,221.89  | Not Available |
| 0000000153836358 | 1 | MD | Not Available | 100,000.00 | Not Available | 97,141.55  | 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 | 84,293.77  | Not Available |
| 0000000153894985 | 1 | AZ | Not Available | 177,200.00 | Not Available | 180,504.15 | 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 | 55,060.71  | Not Available |
| 0000000153915715 | 1 | IL | Not Available | 367,000.00 | Not Available | 359,267.29 | Not Available |
| 0000000153919923 | 1 | OR | Not Available | 211,500.00 | Not Available | 206,939.47 | Not Available |
| 0000000153925011 | 1 | MO | Not Available | 125,000.00 | Not Available | 128,287.09 | Not Available |

Distribution Date: 08/25/2009  
Determination Date: 08/14/2009



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

|                  |   |    |               |            |               |            |               |
|------------------|---|----|---------------|------------|---------------|------------|---------------|
| 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 | 140,704.74 | Not Available |
| 0000000153940416 | 1 | NY | Not Available | 700,000.00 | Not Available | 680,016.46 | Not Available |
| 0000000153942172 | 1 | AL | Not Available | 44,200.00  | Not Available | 43,326.92  | Not Available |
| 0000000153944145 | 1 | NY | Not Available | 63,750.00  | Not Available | 63,007.09  | Not Available |
| 0000000153945167 | 1 | WI | Not Available | 225,250.00 | Not Available | 218,972.83 | Not Available |
| 0000000153954185 | 1 | KS | Not Available | 131,250.00 | Not Available | 128,799.72 | Not Available |
| 0000000153962618 | 1 | CA | Not Available | 295,960.00 | Not Available | 286,582.81 | Not Available |
| 0000000154000301 | 1 | WI | Not Available | 136,800.00 | Not Available | 133,415.38 | Not Available |
| 0000000154005771 | 1 | AZ | Not Available | 164,000.00 | Not Available | 159,488.32 | Not Available |
| 0000000154020846 | 1 | NC | Not Available | 61,625.00  | Not Available | 60,513.61  | Not Available |
| 0000000154025274 | 1 | SC | Not Available | 172,500.00 | Not Available | 168,089.35 | 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 | 145,856.48 | Not Available |
| 0000000154046114 | 1 | MI | Not Available | 109,250.00 | Not Available | 107,726.93 | Not Available |
| 0000000154071476 | 1 | MI | Not Available | 59,920.00  | Not Available | 58,582.83  | Not Available |
| 0000000154074173 | 1 | IL | Not Available | 137,750.00 | Not Available | 134,319.29 | Not Available |
| 0000000154085187 | 1 | GA | Not Available | 76,000.00  | Not Available | 74,049.22  | Not Available |
| 0000000154087324 | 1 | OH | Not Available | 111,150.00 | Not Available | 109,426.06 | Not Available |
| 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 | 178,587.31 | 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 | 141,002.76 | Not Available |
| 0000000154135776 | 1 | TN | Not Available | 70,500.00  | Not Available | 68,754.20  | Not Available |
| 0000000154136766 | 1 | FL | Not Available | 202,320.00 | Not Available | 197,045.09 | Not Available |
| 0000000154142848 | 1 | VA | Not Available | 114,800.00 | Not Available | 112,781.74 | Not Available |
| 0000000154148597 | 1 | FL | Not Available | 454,500.00 | Not Available | 442,237.87 | Not Available |
| 0000000154149801 | 1 | OH | Not Available | 97,000.00  | Not Available | 93,872.34  | Not Available |

Distribution Date: 08/25/2009  
Determination Date: 08/14/2009



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

|                  |   |    |               |            |               |            |               |
|------------------|---|----|---------------|------------|---------------|------------|---------------|
| 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 | 268,463.30 | Not Available |
| 0000000154165773 | 1 | OR | Not Available | 408,000.00 | Not Available | 397,988.97 | Not Available |
| 0000000154183081 | 1 | TN | Not Available | 162,700.00 | Not Available | 158,870.83 | 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 | 282,037.45 | Not Available |
| 0000000154205942 | 1 | MD | Not Available | 426,600.00 | Not Available | 417,013.21 | Not Available |
| 0000000154206221 | 1 | CA | Not Available | 398,050.00 | Not Available | 389,029.37 | Not Available |
| 0000000154209183 | 1 | NV | Not Available | 318,600.00 | Not Available | 319,837.53 | Not Available |
| 0000000154212153 | 1 | CA | Not Available | 302,000.00 | Not Available | 294,610.21 | Not Available |
| 0000000154212963 | 1 | OH | Not Available | 124,500.00 | Not Available | 122,121.58 | Not Available |
| 0000000154214175 | 1 | OK | Not Available | 63,500.00  | Not Available | 64,615.82  | 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 | 69,660.22  | Not Available |
| 0000000154229462 | 1 | FL | Not Available | 208,000.00 | Not Available | 207,899.85 | Not Available |
| 0000000154230577 | 1 | MN | Not Available | 340,400.00 | Not Available | 340,400.00 | Not Available |
| 0000000154237069 | 1 | TX | Not Available | 62,960.00  | Not Available | 61,560.50  | Not Available |
| 0000000154237259 | 1 | SD | Not Available | 173,755.00 | Not Available | 169,035.91 | Not Available |
| 0000000154238018 | 1 | GA | Not Available | 365,000.00 | Not Available | 357,307.43 | Not Available |
| 0000000154263024 | 1 | AR | Not Available | 64,600.00  | Not Available | 63,174.55  | Not Available |
| 0000000154265565 | 1 | MO | Not Available | 130,000.00 | Not Available | 126,705.80 | Not Available |
| 0000000154273098 | 1 | IA | Not Available | 84,000.00  | Not Available | 81,900.59  | Not Available |
| 0000000154288211 | 1 | CA | Not Available | 540,000.00 | Not Available | 522,307.58 | Not Available |
| 0000000154296388 | 1 | MN | Not Available | 152,800.00 | Not Available | 148,545.79 | 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 |
| 0000000154302988 | 1 | CA | Not Available | 270,000.00 | Not Available | 275,383.46 | Not Available |
| 0000000154311229 | 1 | KY | Not Available | 85,780.00  | Not Available | 83,783.72  | Not Available |
| 0000000154314561 | 1 | TX | Not Available | 113,430.00 | Not Available | 111,155.79 | Not Available |

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Determination Date: 08/14/2009

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



|                  |   |    |               |            |               |            |               |
|------------------|---|----|---------------|------------|---------------|------------|---------------|
| 0000000154319776 | 1 | AZ | Not Available | 135,000.00 | Not Available | 131,055.21 | 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 | 545,278.94 | Not Available |
| 0000000154341366 | 1 | OH | Not Available | 64,800.00  | Not Available | 63,638.88  | Not Available |
| 0000000154351522 | 1 | FL | Not Available | 319,260.00 | Not Available | 313,345.02 | 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 | 132,068.40 | Not Available |
| 0000000154363063 | 1 | CA | Not Available | 322,500.00 | Not Available | 321,885.36 | Not Available |
| 0000000154368294 | 1 | SD | Not Available | 98,000.00  | Not Available | 96,250.07  | Not Available |
| 0000000154371777 | 1 | FL | Not Available | 121,600.00 | Not Available | 118,379.18 | Not Available |
| 0000000154390629 | 1 | MD | Not Available | 148,500.00 | Not Available | 145,448.99 | Not Available |
| 0000000154393433 | 1 | IL | Not Available | 94,905.00  | Not Available | 92,987.84  | Not Available |
| 0000000154397806 | 1 | MD | Not Available | 280,000.00 | Not Available | 272,782.33 | Not Available |
| 0000000154401483 | 1 | MD | Not Available | 571,500.00 | Not Available | 554,811.90 | Not Available |
| 0000000154402846 | 1 | TX | Not Available | 79,800.00  | Not Available | 77,285.52  | Not Available |
| 0000000154407001 | 1 | MD | Not Available | 427,500.00 | Not Available | 415,567.77 | Not Available |
| 0000000154407217 | 1 | OH | Not Available | 172,900.00 | Not Available | 168,618.03 | Not Available |
| 0000000154411573 | 1 | FL | Not Available | 315,000.00 | Not Available | 308,586.99 | 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 | 158,988.83 | Not Available |
| 0000000154461925 | 1 | MD | Not Available | 175,920.00 | Not Available | 175,919.99 | Not Available |
| 0000000154465173 | 1 | MI | Not Available | 140,426.00 | Not Available | 137,635.87 | Not Available |
| 0000000154470603 | 1 | ND | Not Available | 43,700.00  | Not Available | 46,456.54  | Not Available |
| 0000000154471114 | 1 | VA | Not Available | 145,592.00 | Not Available | 158,869.53 | 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 | 98,616.19  | 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 | 159,034.11 | Not Available |



Distribution Date: 08/25/2009  
Determination Date: 08/14/2009

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



|                  |   |    |               |            |               |            |               |
|------------------|---|----|---------------|------------|---------------|------------|---------------|
| 0000000154522098 | 1 | MO | Not Available | 107,520.00 | Not Available | 104,636.45 | Not Available |
| 0000000154547285 | 1 | WV | Not Available | 127,000.00 | Not Available | 124,565.47 | Not Available |
| 0000000154555338 | 1 | MI | Not Available | 132,000.00 | Not Available | 128,795.41 | Not Available |
| 0000000154589014 | 1 | MN | Not Available | 138,600.00 | Not Available | 134,445.41 | Not Available |
| 0000000154605653 | 1 | KS | Not Available | 42,000.00  | Not Available | 41,135.96  | Not Available |
| 0000000143353217 | 1 | OH | Not Available | 61,200.00  | Not Available | 57,610.47  | Not Available |
| 0000000152937686 | 1 | PA | Not Available | 36,167.00  | Not Available | 35,586.75  | Not Available |
| 0000000153301643 | 1 | MI | Not Available | 64,800.00  | Not Available | 63,941.52  | Not Available |
| 0000000153318043 | 1 | CA | Not Available | 665,500.00 | Not Available | 650,248.94 | 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 | 290,388.07 | Not Available |
| 0000000153643937 | 1 | TX | Not Available | 173,000.00 | Not Available | 168,885.58 | Not Available |
| 0000000153905633 | 1 | IL | Not Available | 303,000.00 | Not Available | 294,237.79 | Not Available |
| 0000000153931472 | 1 | TN | Not Available | 95,000.00  | Not Available | 92,755.04  | Not Available |
| 0000000154119911 | 1 | IL | Not Available | 78,300.00  | Not Available | 80,033.14  | 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 | 64,682.87  | Not Available |
| 0000000154190805 | 1 | IL | Not Available | 162,000.00 | Not Available | 159,172.36 | 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 | 826,906.83 | Not Available |
| 0000000154241681 | 1 | OH | Not Available | 133,200.00 | Not Available | 130,215.19 | Not Available |
| 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 | 54,806.69  | Not Available |
| 0000000154285852 | 1 | MD | Not Available | 142,400.00 | Not Available | 138,684.99 | Not Available |
| 0000000154317713 | 1 | FL | Not Available | 150,000.00 | Not Available | 147,675.75 | 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 | 125,252.51 | Not Available |
| 0000000154394902 | 1 | CO | Not Available | 226,005.00 | Not Available | 220,521.47 | Not Available |
| 0000000154410112 | 1 | TX | Not Available | 54,000.00  | Not Available | 53,172.60  | Not Available |

Distribution Date: 08/25/2009  
Determination Date: 08/14/2009



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

|                  |   |    |               |            |               |            |               |
|------------------|---|----|---------------|------------|---------------|------------|---------------|
| 0000000154424055 | 1 | MA | Not Available | 605,000.00 | Not Available | 605,000.00 | Not Available |
| 0000000154429195 | 1 | TN | Not Available | 110,400.00 | Not Available | 107,083.66 | 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 | 89,687.51  | Not Available |
| 0000000154449623 | 1 | DC | Not Available | 617,500.00 | Not Available | 603,767.31 | Not Available |
| 0000000154465355 | 1 | CA | Not Available | 212,760.00 | Not Available | 209,994.91 | Not Available |
| 0000000154469902 | 1 | MD | Not Available | 247,500.00 | Not Available | 241,804.14 | Not Available |
| 0000000154471429 | 1 | NV | Not Available | 400,000.00 | Not Available | 387,676.18 | Not Available |
| 0000000154478598 | 1 | MI | Not Available | 308,750.00 | Not Available | 301,586.05 | Not Available |
| 0000000154499008 | 1 | TN | Not Available | 111,200.00 | Not Available | 108,067.85 | Not Available |
| 0000000154500714 | 1 | TX | Not Available | 80,000.00  | Not Available | 86,390.54  | Not Available |
| 0000000154528228 | 1 | GA | Not Available | 387,000.00 | Not Available | 383,339.01 | Not Available |
| 0000000154528541 | 1 | TN | Not Available | 156,000.00 | Not Available | 152,943.91 | Not Available |
| 0000000154536411 | 1 | FL | Not Available | 180,000.00 | Not Available | 172,903.52 | Not Available |
| 0000000154538706 | 1 | MO | Not Available | 108,000.00 | Not Available | 109,151.77 | 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 | 205,991.00 | Not Available |
| 0000000154594576 | 1 | NE | Not Available | 28,500.00  | Not Available | 28,065.03  | Not Available |
| 0000000154600241 | 1 | IL | Not Available | 376,000.00 | Not Available | 367,276.52 | Not Available |
| 0000000154602817 | 1 | OH | Not Available | 200,000.00 | Not Available | 195,603.61 | Not Available |
| 0000000154618631 | 1 | MN | Not Available | 99,920.00  | Not Available | 97,423.06  | Not Available |
| 0000000154639355 | 1 | IL | Not Available | 44,000.00  | Not Available | 43,127.66  | Not Available |
| 0000000154666689 | 1 | TX | Not Available | 123,500.00 | Not Available | 120,725.74 | 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 | 65,715.11  | Not Available |
| 0000000154713382 | 1 | MI | Not Available | 252,135.00 | Not Available | 246,259.03 | Not Available |
| 0000000154758825 | 1 | MN | Not Available | 233,700.00 | Not Available | 242,555.05 | Not Available |
| 0000000154778096 | 1 | OH | Not Available | 87,300.00  | Not Available | 89,820.65  | Not Available |

Distribution Date: 08/25/2009  
Determination Date: 08/14/2009

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



|                  |   |    |               |               |               |               |               |
|------------------|---|----|---------------|---------------|---------------|---------------|---------------|
| 0000000154783542 | 1 | VA | Not Available | 352,000.00    | Not Available | 345,716.08    | Not Available |
| TOTALS           |   |    |               | 54,427,567.00 | Not Available | 53,478,873.54 | Not Available |