

Distribution Date: 02/25/2009  
Determination Date: 02/13/2009

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



**CONTACT INFORMATION**

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

**CONTENTS**

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

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

Distribution Date: 02/25/2009  
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# Citigroup Mortgage Loan Trust Asset-Backed Pass-Through Certificates Series 2006-WFHE3

## Distribution Summary

### DISTRIBUTION IN DOLLARS

Class (1)	Original Balance (2)	Prior Principal Balance (3)	Pass- Through Rate (4)	Accrual Day Count (5)	Accrual Dates (6)	Interest Distributed (7)	Principal Distributed (8)	Total Distributed (9)=(7+8)	Deferred Interest (10)	Realized Loss (11)	Current Principal Balance (12)=(3-8+10-11)
A1	642,913,000.00	0.00	0.439380%	30 / 360	01/26 - 02/24	0.00	0.00	0.00	0.00	0.00	0.00
A2	289,039,000.00	222,112,276.83	0.489380%	30 / 360	01/26 - 02/24	90,581.09	12,840,700.25	12,931,281.34	0.00	0.00	209,271,576.58
A3	188,628,000.00	188,628,000.00	0.539380%	30 / 360	01/26 - 02/24	84,785.14	0.00	84,785.14	0.00	0.00	188,628,000.00
A4	154,248,000.00	154,248,000.00	0.629380%	30 / 360	01/26 - 02/24	80,900.51	0.00	80,900.51	0.00	0.00	154,248,000.00
M1	62,643,000.00	62,643,000.00	0.679380%	30 / 360	01/26 - 02/24	35,465.33	0.00	35,465.33	0.00	0.00	62,643,000.00
M2	74,032,000.00	74,032,000.00	0.689380%	30 / 360	01/26 - 02/24	42,530.15	0.00	42,530.15	0.00	0.00	74,032,000.00
M3	29,288,000.00	29,288,000.00	0.719380%	30 / 360	01/26 - 02/24	17,557.67	0.00	17,557.67	0.00	0.00	29,288,000.00
M4	27,661,000.00	27,661,000.00	0.759380%	30 / 360	01/26 - 02/24	17,504.34	0.00	17,504.34	0.00	0.00	27,661,000.00
M5	25,220,000.00	25,220,000.00	0.789380%	30 / 360	01/26 - 02/24	16,590.14	0.00	16,590.14	0.00	0.00	25,220,000.00
M6	19,525,000.00	19,525,000.00	0.839380%	30 / 360	01/26 - 02/24	13,657.41	0.00	13,657.41	0.00	0.00	19,525,000.00
M7	17,085,000.00	17,085,000.00	1.189380%	30 / 360	01/26 - 02/24	16,933.80	0.00	16,933.80	0.00	0.00	17,085,000.00
M8	15,458,000.00	15,458,000.00	1.389380%	30 / 360	01/26 - 02/24	17,897.53	0.00	17,897.53	0.00	0.00	15,458,000.00
M9	16,271,000.00	16,271,000.00	2.289380%	30 / 360	01/26 - 02/24	31,042.08	0.00	31,042.08	0.00	0.00	16,271,000.00
M10	20,338,000.00	20,338,000.00	2.889380%	30 / 360	01/26 - 02/24	48,970.18	0.00	48,970.18	0.00	0.00	20,338,000.00
M11	16,270,000.00	16,270,000.00	2.889380%	30 / 360	01/26 - 02/24	39,175.18	0.00	39,175.18	0.00	0.00	16,270,000.00
CE	28,475,746.98	14,006,471.95	441.466253%	30 / 360	01/01 - 01/31	0.00	0.00	0.00	0.00	1,854,529.46	12,151,942.49
P	100.00	100.00	0.000000%	30 / 360		4,432.80	0.00	4,432.80	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	902,785,848.78				558,023.35	12,840,700.25	13,398,723.60	0.00	1,854,529.46	888,090,619.07

Distribution Date: 02/25/2009  
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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 (3/2 x 1000)	Interest Distributed (7/2 x 1000)	Principal Distributed (8/2 x 1000)	Total Distributed (9/2 x 1000)	Deferred Interest (10/2 x 1000)	Realized Loss (11/2 x 1000)	Current Principal Balance (12/2 x 1000)
A1	17309QAA2	02/24/2009	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A2	17309QAB0	02/24/2009	768.450890	0.313387	44.425494	44.738881	0.000000	0.000000	724.025397
A3	17309QAC8	02/24/2009	1,000.000000	0.449483	0.000000	0.449483	0.000000	0.000000	1,000.000000
A4	17309QAD6	02/24/2009	1,000.000000	0.524483	0.000000	0.524483	0.000000	0.000000	1,000.000000
M1	17309QAE4	02/24/2009	1,000.000000	0.566150	0.000000	0.566150	0.000000	0.000000	1,000.000000
M2	17309QAF1	02/24/2009	1,000.000000	0.574483	0.000000	0.574483	0.000000	0.000000	1,000.000000
M3	17309QAG9	02/24/2009	1,000.000000	0.599483	0.000000	0.599483	0.000000	0.000000	1,000.000000
M4	17309QAH7	02/24/2009	1,000.000000	0.632817	0.000000	0.632817	0.000000	0.000000	1,000.000000
M5	17309QAJ3	02/24/2009	1,000.000000	0.657817	0.000000	0.657817	0.000000	0.000000	1,000.000000
M6	17309QAK0	02/24/2009	1,000.000000	0.699483	0.000000	0.699483	0.000000	0.000000	1,000.000000
M7	17309QAL8	02/24/2009	1,000.000000	0.991150	0.000000	0.991150	0.000000	0.000000	1,000.000000
M8	17309QAM6	02/24/2009	1,000.000000	1.157817	0.000000	1.157817	0.000000	0.000000	1,000.000000
M9	17309QAN4	02/24/2009	1,000.000000	1.907816	0.000000	1.907816	0.000000	0.000000	1,000.000000
M10	17309QAP9	02/24/2009	1,000.000000	2.407817	0.000000	2.407817	0.000000	0.000000	1,000.000000
M11	17309QAQ7	02/24/2009	1,000.000000	2.407817	0.000000	2.407817	0.000000	0.000000	1,000.000000
CE	17309QAR5	01/30/2009	491.873732	0.000000	0.000000	0.000000	0.000000	65.126631	426.747102
P	17309QAS3	01/30/2009	1,000.000000	44,328.000000	0.000000	44,328.000000	0.000000	0.000000	1,000.000000

Distribution Date: 02/25/2009  
Determination Date: 02/13/2009



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

**DISTRIBUTION IN DOLLARS**

Class (1)	Prior Principal Balance (2)	Pass- Through Rate (3)	Next Pass- Through Rate (4)	Interest Accrual Day Cnt Fraction (5)	Optimal Accrued Interest (6)	Prior Unpaid Interest (7)	Interest on Prior Unpaid Interest (8)	Non-Recov. Interest Shortfall (9)	Interest Due (10)=(6)+(7)+(8)-(9)	Deferred Interest (11)	Interest Distributed (12)	Current Unpaid Interest (13)=(10)-(11)-(12)
A1	0.00	0.43938%	0.52375%	30 / 360	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A2	222,112,276.83	0.48938%	0.57375%	30 / 360	90,581.09	0.00	0.00	0.00	90,581.09	0.00	90,581.09	0.00
A3	188,628,000.00	0.53938%	0.62375%	30 / 360	84,785.14	0.00	0.00	0.00	84,785.14	0.00	84,785.14	0.00
A4	154,248,000.00	0.62938%	0.71375%	30 / 360	80,900.51	0.00	0.00	0.00	80,900.51	0.00	80,900.51	0.00
M1	62,643,000.00	0.67938%	0.76375%	30 / 360	35,465.33	0.00	0.00	0.00	35,465.33	0.00	35,465.33	0.00
M2	74,032,000.00	0.68938%	0.77375%	30 / 360	42,530.15	0.00	0.00	0.00	42,530.15	0.00	42,530.15	0.00
M3	29,288,000.00	0.71938%	0.80375%	30 / 360	17,557.67	0.00	0.00	0.00	17,557.67	0.00	17,557.67	0.00
M4	27,661,000.00	0.75938%	0.84375%	30 / 360	17,504.34	0.00	0.00	0.00	17,504.34	0.00	17,504.34	0.00
M5	25,220,000.00	0.78938%	0.87375%	30 / 360	16,590.14	0.00	0.00	0.00	16,590.14	0.00	16,590.14	0.00
M6	19,525,000.00	0.83938%	0.92375%	30 / 360	13,657.41	0.00	0.00	0.00	13,657.41	0.00	13,657.41	0.00
M7	17,085,000.00	1.18938%	1.27375%	30 / 360	16,933.80	0.00	0.00	0.00	16,933.80	0.00	16,933.80	0.00
M8	15,458,000.00	1.38938%	1.47375%	30 / 360	17,897.53	0.00	0.00	0.00	17,897.53	0.00	17,897.53	0.00
M9	16,271,000.00	2.28938%	2.37375%	30 / 360	31,042.08	0.00	0.00	0.00	31,042.08	0.00	31,042.08	0.00
M10	20,338,000.00	2.88938%	2.97375%	30 / 360	48,970.18	0.00	0.00	0.00	48,970.18	0.00	48,970.18	0.00
M11	16,270,000.00	2.88938%	2.97375%	30 / 360	39,175.18	0.00	0.00	0.00	39,175.18	0.00	39,175.18	0.00
CE	14,006,471.95	441.46625%	0.00000%	30 / 360	2,019.35	0.00	0.00	2,019.35	0.00	0.00	0.00	0.00
P	100.00	0.00000%	0.00000%	30 / 360	4,432.80	0.00	0.00	0.00	4,432.80	0.00	4,432.80	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	902,785,848.78				560,042.70	0.00	0.00	2,019.35	558,023.35	0.00	558,023.35	0.00

Distribution Date: 02/25/2009  
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**Citigroup Mortgage Loan Trust**  
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**Series 2006-WFHE3**  
*Principal Distribution Detail*



***DISTRIBUTION IN DOLLARS***

Class (1)	Original Balance (2)	Prior Principal Balance (3)	Scheduled Principal Distribution (4)	Unscheduled Principal Distribution (5)	Accreted Principal (6)	Current Realized Losses (7)	Current Principal Recoveries (8)	Current Principal Balance (9)=(3)-(4)-(5)+(6)-(7)+(8)	Cumulative Realized Losses (10)	Original Class (%) (11)	Current Class (%) (12)	Original Credit Support (13)	Current Credit Support (14)
A1	642,913,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	39.51%	0.00%	21.65%	100.00%
A2	289,039,000.00	222,112,276.83	632,136.91	12,208,563.34	0.00	0.00	0.00	209,271,576.58	0.00	17.76%	23.56%	21.65%	37.83%
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%	21.24%	21.65%	37.83%
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%	17.37%	21.65%	37.83%
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%	7.05%	17.80%	30.77%
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%	8.34%	13.25%	22.44%
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%	3.30%	11.45%	19.14%
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%	3.11%	9.75%	16.03%
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%	2.84%	8.20%	13.19%
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%	2.20%	7.00%	10.99%
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%	1.92%	5.95%	9.06%
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%	1.74%	5.00%	7.32%
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%	1.83%	4.00%	5.49%
M10	20,338,000.00	20,338,000.00	0.00	0.00	0.00	0.00	0.00	20,338,000.00	0.00	1.25%	2.29%	2.75%	3.20%
M11	16,270,000.00	16,270,000.00	0.00	0.00	0.00	0.00	0.00	16,270,000.00	0.00	1.00%	1.83%	1.75%	1.37%
CE	28,475,746.98	14,006,471.95	0.00	0.00	0.00	1,854,529.46	0.00	12,151,942.49	16,322,217.33	1.75%	1.37%	0.00%	0.00%
Totals	1,627,094,746.98	902,785,748.78	632,136.91	12,208,563.34	0.00	1,854,529.46	0.00	888,090,519.07	16,322,217.33	100%	100%		

Distribution Date: 02/25/2009  
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# Citigroup Mortgage Loan Trust Asset-Backed Pass-Through Certificates Series 2006-WFHE3

## Reconciliation Detail

SOURCE OF FUNDS		ALLOCATION OF FUNDS	
<b>Interest Funds Available</b>		<b>Scheduled Fees</b>	
Scheduled Interest	6,326,369.00	Credit Risk Manager Fee	12,225.58
Uncompensated PPIS	0.00	PMI Insurer Fee	177,665.64
Relief Act Interest Shortfall	(2,019.35)	Servicing Fee	370,721.96
Interest Adjustments	118,232.94	<b>Total Scheduled Fees:</b>	<u>560,613.18</u>
Realized Loss in Excess of Principal Balance	(177,577.63)	<b>Additional Fees, Expenses, etc.</b>	
<b>Total Interest Funds Available:</b>	<u>6,265,004.96</u>	Extraordinary Trust Fund Expenses	0.00
<b>Principal Funds Available</b>		Other Expenses	0.00
Scheduled Principal	632,136.91	<b>Total Additional Fees, Expenses, etc.:</b>	<u>0.00</u>
Curtailments	(470,886.04)	<b>Distribution to Certificateholders</b>	
Prepayments in Full	3,734,985.72	Interest Distribution	558,023.35
Net Liquidation Proceeds	3,744,562.69	Principal Distribution	12,840,700.25
Repurchased Principal	0.00	<b>Total Distribution to Certificateholders:</b>	<u>13,398,723.60</u>
Substitution Principal	0.00	<b>Total Funds Allocated</b>	<u><u>13,959,336.78</u></u>
Other Principal	0.00		
(Trailing Loss)/Recovery	49,099.74		
<b>Total Principal Funds Available:</b>	<u>7,689,899.02</u>		
<b>Other Funds Available</b>			
Cap Contract Amount	0.00		
Prepayment Penalties	4,432.80		
Other Charges	0.00		
<b>Total Other Funds Available:</b>	<u>4,432.80</u>		
<b>Total Funds Available</b>	<u><u>13,959,336.78</u></u>		

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# 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	902,785,848.78	888,090,619.07
Loan Count	10,926	6,218	6,110
Weighted Average Coupon Rate (WAC)	8.650968%	8.559817%	Not Available
Net Weighted Average Coupon Rate (Net WAC)	8.150968%	7.807410%	Not Available
Weighted Average Remaining Term (WART in months)	358	320	319

### AVAILABLE PRINCIPAL

Scheduled Principal	632,136.91
Curtailments	(470,886.04)
Principal Prepayments	3,734,985.72
Net Liquidation Proceeds	3,744,562.69
Repurchased Principal	0.00
(Trailing Loss) / Income	49,099.74
<b>TOTAL AVAILABLE PRINCIPAL</b>	<b>7,689,899.02</b>
Current Realized Losses	7,054,430.43
Current Bankruptcy Losses	0.00
Trailing Loss / (Income)	(49,099.74)
Realized Loss in Excess of Liquidated Loan Balances	177,577.63
Cumulative Realized Losses	72,183,966.28

### AVAILABLE INTEREST

Scheduled Interest	6,326,369.00
Additional Interest	118,232.94
Less: Servicing Fee	370,721.96
Credit Risk Manager Fee	12,225.58
PMI Insurer Fee	177,665.64
Uncompensated PPIS	0.00
Relief Act Interest Shortfall	2,019.35
Realized Loss in Excess of Liquidated Loan Balances	177,577.63
<b>TOTAL AVAILABLE INTEREST</b>	<b>5,704,391.78</b>

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

## Delinquency Information

	Less Than 30 Days	30-59 Days	60-89 Days	90+ Days	Totals
<b><u>Delinquency</u></b>					
Scheduled Principal Balance		50,097,191.59	41,004,827.79	61,276,345.43	152,378,364.81
Percentage of Total Pool Balance		5.6410%	4.6172%	6.8998%	17.1580%
Number of Loans		350	259	406	1,015
Percentage of Total Loans		5.7283%	4.2390%	6.6448%	16.6121%
<b><u>Bankruptcy</u></b>					
Scheduled Principal Balance	3,840,522.30	812,817.30	602,144.35	13,421,886.64	18,677,370.59
Percentage of Total Pool Balance	0.4324%	0.0915%	0.0678%	1.5113%	2.1031%
Number of Loans	34	6	6	94	140
Percentage of Total Loans	0.5565%	0.0982%	0.0982%	1.5385%	2.2913%
<b><u>Foreclosure</u></b>					
Scheduled Principal Balance		0.00	0.00	142,281,813.97	142,281,813.97
Percentage of Total Pool Balance		0.0000%	0.0000%	16.0211%	16.0211%
Number of Loans		0	0	765	765
Percentage of Total Loans		0.0000%	0.0000%	12.5205%	12.5205%
<b><u>REO</u></b>					
Scheduled Principal Balance	168,434.92	0.00	0.00	72,744,147.39	72,912,582.31
Percentage of Total Pool Balance	0.0190%	0.0000%	0.0000%	8.1911%	8.2100%
Number of Loans	1	0	0	400	401
Percentage of Total Loans	0.0164%	0.0000%	0.0000%	6.5466%	6.5630%
<b><u>Total</u></b>					
Scheduled Principal Balance	4,008,957.22	50,910,008.89	41,606,972.14	289,724,193.43	386,250,131.68
Percentage of Total Pool Balance	0.4514%	5.7325%	4.6850%	32.6233%	43.4922%
Number of Loans	35	356	265	1,665	2,321
Percentage of Total Loans	0.5728%	5.8265%	4.3372%	27.2504%	37.9869%
<b><u>Principal and Interest Advances</u></b>					
		6,178,495.35			



Distribution Date: 02/25/2009  
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# Citigroup Mortgage Loan Trust

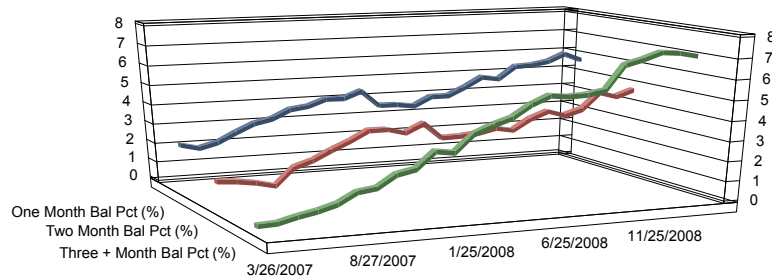
## Asset-Backed Pass-Through Certificates

### Series 2006-WFHE3

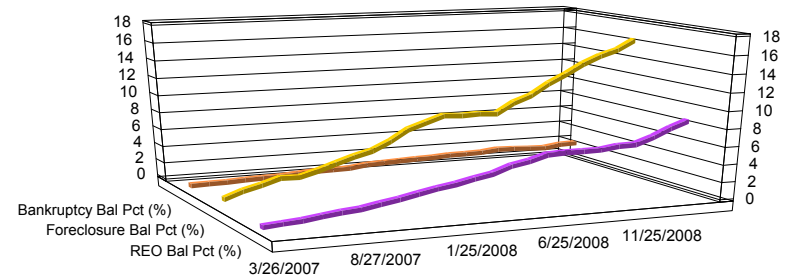
#### Historical Delinquency Information

Distribution Date	1 Month		2 Month		3 + Month		Bankruptcy		Foreclosure		REO		Total (2+, BK, FC & REO)	
	Balance	Cnt	Balance	Cnt	Balance	Cnt	Balance	Cnt	Balance	Cnt	Balance	Cnt	Balance	Cnt
02/25/2009	50,097,191.59 5.641%	350 5.7%	41,004,827.79 4.617%	259 4.2%	61,276,345.43 6.900%	406 6.6%	18,677,370.59 2.103%	140 2.3%	142,281,813.97 16.021%	765 12.5%	72,912,582.31 8.210%	401 6.6%	336,152,940.09 37.851%	1,971 32.3%
01/26/2009	54,115,417.65 5.994%	361 5.8%	38,951,934.58 4.315%	263 4.2%	63,913,805.56 7.080%	420 6.8%	18,568,912.25 2.057%	138 2.2%	135,401,155.12 14.998%	711 11.4%	67,777,583.28 7.508%	381 6.1%	324,613,390.79 35.957%	1,913 30.8%
12/26/2008	51,876,876.20 5.624%	367 5.8%	42,021,509.38 4.555%	266 4.2%	65,933,664.36 7.147%	417 6.6%	16,259,824.23 1.763%	123 1.9%	132,968,796.50 14.414%	701 11.1%	61,005,441.66 6.613%	349 5.5%	318,189,236.13 34.493%	1,856 29.3%
11/25/2008	51,480,755.27 5.478%	339 5.2%	35,258,524.09 3.752%	236 3.7%	64,430,269.71 6.856%	398 6.2%	17,291,385.04 1.840%	126 1.9%	127,537,238.94 13.571%	688 10.6%	55,800,874.58 5.938%	316 4.9%	300,318,292.36 31.956%	1,764 27.3%
10/27/2008	52,251,075.80 5.430%	363 5.5%	33,534,468.15 3.485%	236 3.6%	63,685,557.84 6.618%	388 5.9%	18,646,376.07 1.938%	133 2.0%	119,926,810.08 12.463%	637 9.6%	56,746,847.18 5.897%	306 4.6%	292,540,059.32 30.401%	1,700 25.7%
09/25/2008	47,523,915.20 4.811%	334 4.9%	37,007,891.85 3.747%	230 3.4%	53,899,627.14 5.457%	335 4.9%	19,531,298.08 1.977%	145 2.1%	113,793,012.57 11.520%	601 8.8%	55,462,746.97 5.615%	300 4.4%	279,694,576.61 28.316%	1,611 23.7%
08/25/2008	50,289,391.20 4.949%	335 4.8%	34,678,057.52 3.413%	228 3.3%	53,888,783.87 5.303%	331 4.7%	17,888,251.32 1.760%	140 2.0%	104,256,370.29 10.260%	548 7.8%	56,942,882.49 5.604%	294 4.2%	267,654,345.49 26.341%	1,541 22.0%
07/25/2008	46,864,964.21 4.460%	323 4.5%	30,272,310.06 2.881%	186 2.6%	55,294,549.43 5.262%	345 4.8%	17,911,218.91 1.705%	136 1.9%	100,342,700.42 9.549%	523 7.2%	58,707,674.06 5.587%	298 4.1%	262,528,452.88 24.984%	1,488 20.5%
06/25/2008	43,735,568.76 4.057%	289 3.9%	32,753,512.82 3.038%	215 2.9%	57,732,626.61 5.355%	353 4.7%	17,959,696.99 1.666%	136 1.8%	90,444,384.17 8.389%	479 6.4%	59,207,584.68 5.492%	299 4.0%	258,097,805.27 23.940%	1,482 19.9%
05/27/2008	44,599,226.28 4.044%	291 3.8%	31,320,340.02 2.840%	203 2.7%	54,707,610.30 4.960%	361 4.7%	17,037,962.42 1.545%	124 1.6%	93,938,501.40 8.517%	484 6.4%	54,144,457.90 4.909%	282 3.7%	251,148,872.04 22.770%	1,454 19.1%
04/25/2008	40,689,172.25 3.806%	265 3.4%	31,051,811.42 2.752%	195 2.5%	49,624,215.61 4.397%	345 4.4%	16,483,301.57 1.461%	128 1.6%	95,305,009.23 8.445%	480 6.2%	51,121,507.27 4.530%	276 3.5%	243,585,845.10 21.585%	1,424 18.3%
03/25/2008	42,749,458.30 3.725%	271 3.4%	31,253,263.31 2.723%	213 2.7%	47,095,178.19 4.104%	343 4.3%	15,902,903.54 1.386%	118 1.5%	98,209,015.49 8.557%	507 6.4%	43,593,692.28 3.799%	240 3.0%	236,054,052.81 20.568%	1,421 17.8%

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



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



Distribution Date: 02/25/2009  
Determination Date: 02/13/2009



# 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-Feb-2009	30.09	888,090,619.07	632,136.91	14,063,092.80	10,798,993.12	1.559%	17.183%	286%	1.196%	13.447%	224%
26-Jan-2009	29.09	902,785,848.78	632,252.66	19,064,937.43	12,600,962.20	2.068%	22.180%	381%	1.366%	15.215%	262%
26-Dec-2008	28.09	922,483,038.87	637,982.67	16,660,658.50	9,279,935.82	1.774%	19.329%	344%	0.987%	11.227%	200%
25-Nov-2008	27.09	939,781,680.04	641,417.06	21,841,905.28	11,675,536.21	2.271%	24.096%	445%	1.213%	13.627%	252%
27-Oct-2008	26.08	962,265,002.38	646,910.28	24,836,151.07	8,076,712.21	2.516%	26.346%	505%	0.818%	9.383%	180%
25-Sep-2008	25.08	987,748,063.73	660,773.19	27,701,653.03	8,888,963.72	2.728%	28.245%	563%	0.875%	10.007%	199%
25-Aug-2008	24.08	1,016,110,489.95	684,232.00	33,989,269.56	13,783,176.82	3.237%	32.621%	677%	1.312%	14.653%	304%
25-Jul-2008	23.08	1,050,783,991.51	699,868.77	26,602,428.33	13,006,208.67	2.469%	25.920%	561%	1.206%	13.554%	294%
25-Jun-2008	22.08	1,078,086,288.61	710,820.03	24,160,935.06	8,379,583.80	2.192%	23.353%	529%	0.760%	8.745%	198%
27-May-2008	21.08	1,102,958,043.70	720,990.44	24,800,574.43	9,460,258.51	2.199%	23.420%	555%	0.838%	9.609%	228%
25-Apr-2008	20.08	1,128,479,608.57	731,633.71	18,441,473.71	2,913,735.81	1.608%	17.677%	440%	0.254%	3.004%	75%

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

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

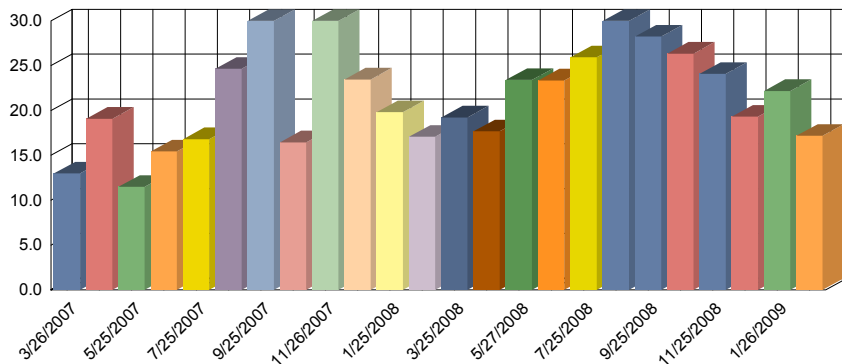
PSA (Public Securities Association) =  $\text{CPR} / (\min(.2\% * \text{Age}, 6\%))$

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

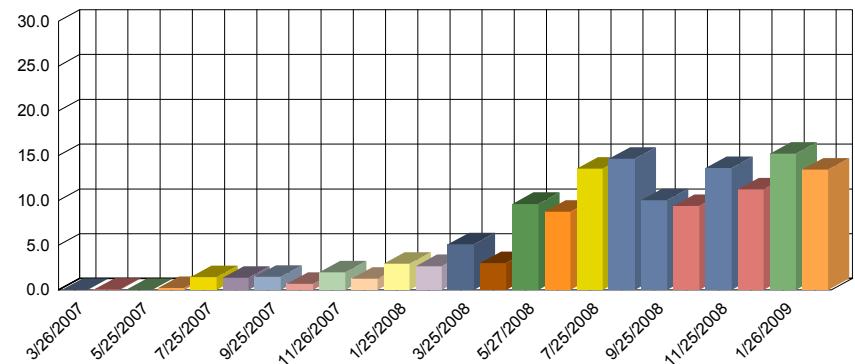
CDR (Conditional Default Rate) =  $1 - ((1 - \text{MDR})^{12})$

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

CPR



CDR



Distribution Date: 02/25/2009  
Determination Date: 02/13/2009

**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>3.2062%</b>
<b>Beginning Overcollateralization Amount</b>		<b>14,006,471.95</b>	
Overcollateralization Decrease Due to Realized Losses		(7,005,330.69)	
Overcollateralization Deficiency Amount	21,473,018.56		
Amount Available for Overcollateralization Increase	5,150,801.23		
Overcollateralization Increase Amount		5,150,801.23	
Excess Overcollateralization Amount	0.00		
Principal Available for Overcollateralization Reduction	7,689,899.02		
Overcollateralization Reduction Amount		0.00	
<b>Current Overcollateralization</b>		<b>12,151,942.49</b>	<b>1.3683%</b>
<b>Senior Enhancement Percentage</b>			<b>36.7451%</b>
<b>Are Stepdown Principal Distributions Allowed This Month?</b>			
<i>(Has the Stepdown Date Occurred and Are There No Trigger Events in Effect?)</i>			<b>No</b>
<b>Has the Stepdown Date Occurred?</b>			
<i>(Has the 3rd Anniversary Distribution Date Occurred and Does the Senior Enhancement Percentage Equal or Exceed the Target Percentage?)</i>			<b>No</b>
3rd Anniversary Distribution Date	25-Nov-2009		
Stepdown Date Senior Enhancement Percentage	38.0364%		
Senior Enhancement Target Percentage	43.3000%		
<b>Is a Trigger Event in Effect?</b>			
<i>(Is a Delinquency Trigger Event in Effect or Is a Cumulative Realized Loss Trigger in Effect?)</i>			<b>Yes</b>
<b>Is a Delinquency Trigger Event in Effect?</b>			
<i>(Does the Delinquency Percentage Exceed the Target Percentage?)</i>			<b>Yes</b>
Delinquency Percentage	37.3272%		
Target Percentage (36.95% of the Prior Senior Enhancement Percentage)	13.4090%		
<b>Is a Cumulative Realized Loss Trigger Event in Effect?</b>			
<i>(Does the Cumulative Loss Percentage Exceed the Target Percentage?)</i>			<b>Yes</b>
Cumulative Loss Percentage	4.4364%		
Target Percentage	1.2500%		

Distribution Date: 02/25/2009  
Determination Date: 02/13/2009

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



## Waterfall Detail

<b>DISTRIBUTIONS</b>	<b>Amount Distributed</b>	<b>Remaining Available Funds</b>
<b><u>Interest Remittance Funds</u></b>		5,704,391.78
Class A Certificates, the Senior Interest Distribution Amount	(256,266.74)	5,448,125.04
Class M-1 Interest Distribution Amount	(35,465.33)	5,412,659.71
Class M-2 Interest Distribution Amount	(42,530.15)	5,370,129.56
Class M-3 Interest Distribution Amount	(17,557.67)	5,352,571.89
Class M-4 Interest Distribution Amount	(17,504.34)	5,335,067.55
Class M-5 Interest Distribution Amount	(16,590.14)	5,318,477.41
Class M-6 Interest Distribution Amount	(13,657.41)	5,304,820.00
Class M-7 Interest Distribution Amount	(16,933.80)	5,287,886.20
Class M-8 Interest Distribution Amount	(17,897.53)	5,269,988.67
Class M-9 Interest Distribution Amount	(31,042.08)	5,238,946.59
Class M-10 Interest Distribution Amount	(48,970.18)	5,189,976.41
Class M-11 Interest Distribution Amount	(39,175.18)	5,150,801.23
Remaining Amount to Be Distributed as Net Monthly Excess Cashflow	(5,150,801.23)	0.00
<b><u>Principal Remittance Amount Less Any OC Reduction Amount</u></b>		7,689,899.02
Class A-1 Certificates	0.00	7,689,899.02
Class A-2 Certificates	(7,689,899.02)	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: 02/25/2009  
Determination Date: 02/13/2009

# Citigroup Mortgage Loan Trust

## Asset-Backed Pass-Through Certificates

### Series 2006-WFHE3



#### Net Monthly Excess Cashflow

		5,150,801.23
Class A-1 Certificates	0.00	5,150,801.23
Class A-2 Certificates	(5,150,801.23)	0.00
Class A-3 Certificates	0.00	0.00
Class A-4 Certificates	0.00	0.00
Class M-1 Certificates	0.00	0.00
Class M-2 Certificates	0.00	0.00
Class M-3 Certificates	0.00	0.00
Class M-4 Certificates	0.00	0.00
Class M-5 Certificates	0.00	0.00
Class M-6 Certificates	0.00	0.00
Class M-7 Certificates	0.00	0.00
Class M-8 Certificates	0.00	0.00
Class M-9 Certificates	0.00	0.00
Class M-10 Certificates	0.00	0.00
Class M-11 Certificates	0.00	0.00
To the Mezzanine Certificates, Any Interest Carryforward Amounts	0.00	0.00
To the Mezzanine Certificates, the Related Allocated Realized Loss Amount	0.00	0.00
To the Net WAC Rate Carryover Reserve Account, Any Net WAC Rate Carryover Amounts	0.00	0.00
To the Swap Provider, Any Swap Termination Payments	0.00	0.00
To the Servicer, Any Reimbursement for Advances	0.00	0.00
To the Class CE Certificates, the Interest Distribution Amount	0.00	0.00
To the Class CE Certificates, the Overcollateralization Reduction Amount	0.00	0.00
To the Class R Certificates, Any Remaining Amounts	0.00	0.00

#### Cap Account Beginning Balance

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

#### Prepayment Penalties

		4,432.80
Class P Prepayment Penalties	(4,432.80)	0.00

Distribution Date: 02/25/2009  
Determination Date: 02/13/2009

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



Distribution of Class P Outstanding Certificate Principal Balance	0.00	0.00
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Distribution Date: 02/25/2009  
Determination Date: 02/13/2009

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



*Other Information*

**Cap Account Information**

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

**Net WAC Rate Carryover Reserve Account Information**

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

**Expenses**

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

Current LIBOR	0.389380%
Next LIBOR	0.473750%

Distribution Date: 02/25/2009  
Determination Date: 02/13/2009

**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: 02/25/2009  
Determination Date: 02/13/2009

# 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>									
0000000151986098	Delinquent	07/01/2008	133,069.00	131,084.70	130,892.30	136,643.12	-	136,643.12	104.394%
0000000153091764	Delinquent	07/01/2008	61,300.00	60,847.29	60,777.69	63,110.54	-	63,110.54	103.838%
0000000153096698	Delinquent	07/01/2008	13,600.00	13,514.51	13,497.41	15,521.86	-	15,521.86	114.999%
0000000153182647	Delinquent	07/01/2008	29,000.00	28,707.65	28,665.01	32,991.48	-	32,991.48	115.093%
0000000153270699	Delinquent	07/01/2008	45,580.00	45,143.65	45,058.19	45,975.22	-	45,975.22	102.035%
0000000153337902	Delinquent	07/01/2008	45,000.00	44,684.32	44,637.63	46,315.26	-	46,315.26	103.758%
0000000153377023	Delinquent	07/01/2008	20,000.00	19,728.78	19,691.25	20,273.17	-	20,273.17	102.955%
0000000153389085	Delinquent	07/01/2008	50,000.00	49,659.54	49,608.99	51,393.66	-	51,393.66	103.597%
0000000153488309	Delinquent	07/01/2008	12,200.00	12,127.52	12,116.66	12,751.78	-	12,751.78	105.242%
0000000153511456	Delinquent	07/01/2008	21,400.00	20,988.59	20,948.01	22,148.80	-	22,148.80	105.732%
0000000153615497	Delinquent	07/01/2008	54,500.00	54,147.64	54,074.59	57,165.21	-	57,165.21	105.715%
0000000153685219	Delinquent	07/01/2008	88,000.00	87,386.07	87,263.89	91,312.89	-	91,312.89	104.640%
0000000153704317	Delinquent	07/01/2008	32,600.00	32,270.49	32,222.43	33,458.04	-	33,458.04	103.835%
0000000153739628	Delinquent	07/01/2008	24,000.00	23,793.30	23,762.87	24,879.67	-	24,879.67	104.700%
0000000153740352	Delinquent	03/01/2008	38,000.00	37,576.58	37,576.58	38,090.81	-	38,090.81	101.368%
0000000153752308	Delinquent	07/01/2008	44,700.00	44,327.72	44,240.17	46,706.52	-	46,706.52	105.575%
0000000153784996	Delinquent	07/01/2008	12,350.00	12,268.62	12,256.92	13,012.29	-	13,012.29	106.163%
0000000153857719	Delinquent	07/01/2008	20,500.00	20,337.62	20,321.96	20,846.58	-	20,846.58	102.582%
0000000153922497	Delinquent	12/01/2007	315,000.00	315,000.00	315,000.00	173,845.32	-	173,845.32	55.189%
0000000154069488	Delinquent	07/01/2008	176,800.00	173,161.82	172,074.32	55,020.02	-	55,020.02	31.975%
0000000154091334	Delinquent	07/01/2008	37,000.00	36,696.28	36,649.82	37,959.23	-	37,959.23	103.573%
0000000154127294	Delinquent	07/01/2007	137,750.00	136,967.35	135,282.07	121,907.36	-	121,907.36	90.113%
0000000154157093	Delinquent	09/01/2008	44,200.00	43,756.64	43,651.72	45,162.20	-	45,162.20	103.460%
0000000154169114	Delinquent	07/01/2008	43,980.00	43,717.80	43,677.08	45,521.82	-	45,521.82	104.224%
0000000154183321	Delinquent	06/01/2008	15,900.00	15,704.95	15,675.69	16,043.55	-	16,043.55	102.347%
0000000154204531	Delinquent	02/01/2008	196,800.00	194,600.13	192,754.59	113,281.70	-	113,281.70	58.770%

Distribution Date: 02/25/2009  
Determination Date: 02/13/2009



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

**Group 1**

0000000154231906	Delinquent	07/01/2008	17,800.00	17,693.68	17,671.56	18,674.76	-	18,674.76	105.677%
0000000154237937	Delinquent	11/01/2008	158,000.00	155,429.15	155,141.29	44,076.56	-	44,076.56	28.411%
0000000154242945	Delinquent	03/01/2008	99,200.00	98,201.98	97,468.63	25,304.38	-	25,304.38	25.962%
0000000154511539	Delinquent	02/01/2009	100,000.00	98,533.65	98,242.18	106,212.70	-	106,212.70	108.113%
0000000154548143	Delinquent	07/01/2008	10,000.00	9,944.77	9,935.83	10,735.48	-	10,735.48	108.048%
0000000154659627	Delinquent	07/01/2008	33,800.00	33,536.77	33,500.89	34,773.22	-	34,773.22	103.798%
0000000154727184	Delinquent	07/01/2008	24,000.00	23,712.51	23,685.63	24,687.39	-	24,687.39	104.229%
0000000146117031	Bankruptcy	06/01/2008	34,400.00	33,716.45	33,626.03	35,053.06	-	35,053.06	104.244%
0000000153599618	Bankruptcy	07/01/2008	15,900.00	15,800.24	15,785.35	16,476.60	-	16,476.60	104.379%
0000000154226906	Foreclosure	11/01/2007	350,000.00	346,731.79	343,540.22	300,490.81	-	300,490.81	87.469%
0000000154238166	Foreclosure	05/01/2008	212,000.00	209,318.05	208,014.75	152,131.71	-	152,131.71	73.135%
0000000154345839	Foreclosure	10/01/2007	248,000.00	245,514.64	242,238.99	127,963.85	-	127,963.85	52.825%
0000000150971018	REO	10/01/2007	66,500.00	66,000.82	65,459.84	80,664.64	-	80,664.64	123.228%
0000000152742508	REO	05/01/2007	180,000.00	178,964.41	176,299.09	140,117.79	-	140,117.79	79.477%
0000000153141601	REO	10/01/2007	83,120.00	82,266.75	81,151.34	59,467.25	-	59,467.25	73.279%
0000000153344114	REO	07/01/2007	175,500.00	174,225.70	171,747.20	94,638.52	-	94,638.52	55.103%
0000000153652953	REO	09/01/2007	113,000.00	112,472.30	111,623.31	42,563.80	-	42,563.80	38.132%
0000000153678487	REO	07/01/2007	128,700.00	127,694.18	126,136.38	97,715.33	-	97,715.33	77.468%
0000000153705025	REO	10/01/2007	78,500.00	78,072.35	77,485.88	13,071.19	-	13,071.19	16.869%
0000000153708854	REO	07/01/2007	139,175.00	138,419.74	136,945.09	138,593.88	-	138,593.88	101.204%
0000000153710942	REO	05/01/2007	104,400.00	103,977.54	102,740.62	47,443.43	-	47,443.43	46.178%
0000000153742804	REO	11/01/2007	1,000,000.00	989,943.38	978,095.83	528,027.06	-	528,027.06	53.985%
0000000153746201	REO	06/01/2007	70,000.00	69,626.71	68,741.74	77,035.26	-	77,035.26	112.065%
0000000153746649	REO	11/01/2007	256,500.00	254,418.61	251,922.78	75,867.96	-	75,867.96	30.116%
0000000153763768	REO	06/01/2008	90,000.00	88,630.23	88,134.90	38,871.60	-	38,871.60	44.105%
0000000153773528	REO	11/01/2007	150,875.00	149,780.83	148,444.05	121,292.19	-	121,292.19	81.709%
0000000153839188	REO	11/01/2007	250,000.00	249,939.48	249,939.48	149,409.63	-	149,409.63	59.778%
0000000153853015	REO	03/01/2008	343,900.00	340,242.55	338,388.25	954.88	-	954.88	0.282%
0000000153860119	REO	07/01/2007	72,000.00	71,549.63	70,595.01	67,702.90	-	67,702.90	95.903%
0000000153900485	REO	03/01/2008	130,500.00	128,789.96	127,641.37	41,713.91	-	41,713.91	32.681%
0000000153916424	REO	01/01/2008	52,250.00	51,824.50	51,436.41	44,202.67	-	44,202.67	85.937%

Distribution Date: 02/25/2009  
Determination Date: 02/13/2009

# Citigroup Mortgage Loan Trust

## Asset-Backed Pass-Through Certificates

### Series 2006-WFHE3



#### Group 1

0000000153944723	REO	01/01/2007	236,000.00	235,376.17	231,071.52	157,663.07	-	157,663.07	68.231%
0000000153971213	REO	08/01/2007	384,750.00	381,770.31	377,011.56	301,610.30	-	301,610.30	80.000%
0000000153988712	REO	12/01/2007	229,600.00	229,559.74	229,559.74	175,690.13	-	175,690.13	76.534%
0000000153989306	REO	08/01/2008	175,920.00	173,267.85	172,389.60	97,284.65	-	97,284.65	56.433%
0000000154026397	REO	04/01/2008	58,520.00	57,985.55	57,667.77	52,585.53	-	52,585.53	91.187%
0000000154026405	REO	08/01/2008	43,980.00	43,673.02	43,627.44	44,237.74	-	44,237.74	101.399%
0000000154063002	REO	09/01/2007	220,000.00	220,000.00	220,000.00	147,987.20	-	147,987.20	67.267%
0000000154063762	REO	07/01/2007	238,000.00	236,232.32	232,818.00	166,623.64	-	166,623.64	71.568%
0000000154067037	REO	09/01/2007	107,920.00	107,246.77	106,375.62	103,631.97	-	103,631.97	97.421%
0000000154071278	REO	06/01/2007	250,000.00	248,667.02	245,489.04	185,484.15	-	185,484.15	75.557%
0000000154095954	REO	03/01/2007	60,800.00	60,639.01	59,951.25	37,867.49	-	37,867.49	63.164%
0000000154125942	REO	01/01/2008	280,000.00	277,600.08	275,458.29	202,150.28	-	202,150.28	73.387%
0000000154153845	REO	01/01/2007	81,600.00	81,518.30	81,144.13	105,991.12	-	105,991.12	130.621%
0000000154181895	REO	01/01/2008	260,000.00	260,000.00	260,000.00	219,934.39	-	219,934.39	84.590%
0000000154182406	REO	01/01/2007	108,900.00	108,742.23	107,953.85	135,202.71	-	135,202.71	125.241%
0000000154189161	REO	03/01/2008	336,000.00	330,739.04	327,644.30	98,600.02	-	98,600.02	30.094%
0000000154204986	REO	03/01/2007	57,000.00	56,879.26	56,505.62	72,240.95	-	72,240.95	127.847%
0000000154220099	REO	03/01/2008	76,000.00	75,071.85	74,497.19	66,675.00	-	66,675.00	89.500%
0000000154260574	REO	06/01/2008	220,000.00	216,869.30	215,512.02	103,533.02	-	103,533.02	48.040%
0000000154263248	REO	11/01/2007	137,500.00	136,384.46	135,053.19	107,309.96	-	107,309.96	79.458%
0000000154263339	REO	05/01/2007	110,675.00	110,238.70	109,213.62	124,406.56	-	124,406.56	113.911%
0000000154268551	REO	05/01/2007	80,000.00	79,675.65	78,748.29	56,746.44	-	56,746.44	72.061%
0000000154323802	REO	05/01/2007	170,000.00	169,431.04	167,507.89	36,194.47	-	36,194.47	21.608%
0000000154329403	REO	06/01/2008	55,000.00	54,688.23	54,620.66	56,490.16	-	56,490.16	103.423%
0000000154342497	REO	11/01/2007	212,800.00	210,691.18	208,172.52	112,065.63	-	112,065.63	53.833%
0000000154364657	REO	12/01/2007	95,000.00	94,176.86	93,536.28	-283.86	-	(283.86)	-0.303%
0000000154783161	REO	10/01/2007	56,800.00	56,407.88	55,903.97	68,647.99	-	68,647.99	122.796%
0000000154783302	REO	08/01/2007	129,000.00	128,494.19	127,402.00	58,164.84	-	58,164.84	45.655%
0000000149380412	N/A - Prior Liquidation	-	44,625.00	-	-	-	(202.10)	(202.10)	-
0000000152250403	N/A - Prior Liquidation	-	92,150.00	-	-	-	(178.88)	(178.88)	-
0000000152523395	N/A - Prior Liquidation	-	110,500.00	-	-	-	52.97	52.97	-

Distribution Date: 02/25/2009  
Determination Date: 02/13/2009

# Citigroup Mortgage Loan Trust

## Asset-Backed Pass-Through Certificates

### Series 2006-WFHE3



#### Group 1

0000000152933644	N/A - Prior Liquidation	-	463,000.00	-	-	-	(1,421.00)	(1,421.00)	-
0000000153081377	N/A - Prior Liquidation	-	294,500.00	-	-	-	(507.98)	(507.98)	-
0000000153307111	N/A - Prior Liquidation	-	45,900.00	-	-	-	(42.81)	(42.81)	-
0000000153337274	N/A - Prior Liquidation	-	520,000.00	-	-	-	235.12	235.12	-
0000000153358056	N/A - Prior Liquidation	-	44,100.00	-	-	-	(348.00)	(348.00)	-
0000000153377395	N/A - Prior Liquidation	-	108,400.00	-	-	-	248.39	248.39	-
0000000153392469	N/A - Prior Liquidation	-	840,000.00	-	-	-	52.31	52.31	-
0000000153414461	N/A - Prior Liquidation	-	340,000.00	-	-	-	25.76	25.76	-
0000000153494992	N/A - Prior Liquidation	-	46,000.00	-	-	-	(480.95)	(480.95)	-
0000000153518345	N/A - Prior Liquidation	-	380,000.00	-	-	-	(2,167.45)	(2,167.45)	-
0000000153553938	N/A - Prior Liquidation	-	54,300.00	-	-	-	(2,732.76)	(2,732.76)	-
0000000153557483	N/A - Prior Liquidation	-	37,500.00	-	-	-	(1,906.58)	(1,906.58)	-
0000000153574876	N/A - Prior Liquidation	-	175,500.00	-	-	-	(1,186.00)	(1,186.00)	-
0000000153578505	N/A - Prior Liquidation	-	280,000.00	-	-	-	54.00	54.00	-
0000000153589148	N/A - Prior Liquidation	-	18,225.00	-	-	-	(176.42)	(176.42)	-
0000000153630561	N/A - Prior Liquidation	-	130,500.00	-	-	-	(952.80)	(952.80)	-
0000000153638226	N/A - Prior Liquidation	-	25,000.00	-	-	-	(232.45)	(232.45)	-
0000000153660691	N/A - Prior Liquidation	-	185,250.00	-	-	-	(1,076.31)	(1,076.31)	-
0000000153672274	N/A - Prior Liquidation	-	358,727.00	-	-	-	(700.83)	(700.83)	-
0000000153688619	N/A - Prior Liquidation	-	342,000.00	-	-	-	(524.86)	(524.86)	-
0000000153694385	N/A - Prior Liquidation	-	128,250.00	-	-	-	(1,045.80)	(1,045.80)	-
0000000153738513	N/A - Prior Liquidation	-	87,305.00	-	-	-	(485.84)	(485.84)	-
0000000153805353	N/A - Prior Liquidation	-	27,900.00	-	-	-	95.00	95.00	-
0000000153814231	N/A - Prior Liquidation	-	67,824.00	-	-	-	224.02	224.02	-
0000000153822085	N/A - Prior Liquidation	-	74,100.00	-	-	-	(144.77)	(144.77)	-
0000000153840012	N/A - Prior Liquidation	-	15,200.00	-	-	-	(135.61)	(135.61)	-
0000000153900717	N/A - Prior Liquidation	-	127,532.00	-	-	-	(332.30)	(332.30)	-
0000000153902424	N/A - Prior Liquidation	-	60,000.00	-	-	-	(219.00)	(219.00)	-
0000000153906284	N/A - Prior Liquidation	-	105,000.00	-	-	-	(982.41)	(982.41)	-
0000000153908116	N/A - Prior Liquidation	-	388,000.00	-	-	-	(349.97)	(349.97)	-
0000000153916747	N/A - Prior Liquidation	-	114,000.00	-	-	-	(16.49)	(16.49)	-

Distribution Date: 02/25/2009  
Determination Date: 02/13/2009

# Citigroup Mortgage Loan Trust

## Asset-Backed Pass-Through Certificates

### Series 2006-WFHE3



#### Group 1

0000000153918784	N/A - Prior Liquidation	-	320,000.00	-	-	-	(131.25)	(131.25)	-
0000000153929849	N/A - Prior Liquidation	-	242,400.00	-	-	-	(2,035.78)	(2,035.78)	-
0000000153937776	N/A - Prior Liquidation	-	158,000.00	-	-	-	(1,461.55)	(1,461.55)	-
0000000153960398	N/A - Prior Liquidation	-	41,400.00	-	-	-	(325.00)	(325.00)	-
0000000153960463	N/A - Prior Liquidation	-	77,390.00	-	-	-	125.00	125.00	-
0000000153969647	N/A - Prior Liquidation	-	372,400.00	-	-	-	(27.35)	(27.35)	-
0000000153987573	N/A - Prior Liquidation	-	236,000.00	-	-	-	(419.69)	(419.69)	-
0000000154014815	N/A - Prior Liquidation	-	92,800.00	-	-	-	(550.00)	(550.00)	-
0000000154035471	N/A - Prior Liquidation	-	266,000.00	-	-	-	(327.26)	(327.26)	-
0000000154051007	N/A - Prior Liquidation	-	312,000.00	-	-	-	(121.11)	(121.11)	-
0000000154058267	N/A - Prior Liquidation	-	100,000.00	-	-	-	588.42	588.42	-
0000000154079537	N/A - Prior Liquidation	-	612,000.00	-	-	-	(1,599.21)	(1,599.21)	-
0000000154118038	N/A - Prior Liquidation	-	68,000.00	-	-	-	39.76	39.76	-
0000000154120166	N/A - Prior Liquidation	-	268,850.00	-	-	-	(2,491.51)	(2,491.51)	-
0000000154121214	N/A - Prior Liquidation	-	107,100.00	-	-	-	(5,305.35)	(5,305.35)	-
0000000154137889	N/A - Prior Liquidation	-	118,750.00	-	-	-	(127.84)	(127.84)	-
0000000154142483	N/A - Prior Liquidation	-	36,000.00	-	-	-	(168.18)	(168.18)	-
0000000154183669	N/A - Prior Liquidation	-	74,700.00	-	-	-	(252.82)	(252.82)	-
0000000154185748	N/A - Prior Liquidation	-	55,100.00	-	-	-	(3,410.46)	(3,410.46)	-
0000000154189559	N/A - Prior Liquidation	-	221,250.00	-	-	-	8,119.13	8,119.13	-
0000000154204432	N/A - Prior Liquidation	-	151,920.00	-	-	-	(280.20)	(280.20)	-
0000000154255905	N/A - Prior Liquidation	-	49,200.00	-	-	-	(1,000.00)	(1,000.00)	-
0000000154259584	N/A - Prior Liquidation	-	49,875.00	-	-	-	(116.15)	(116.15)	-
0000000154260251	N/A - Prior Liquidation	-	57,714.00	-	-	-	(2,267.91)	(2,267.91)	-
0000000154272942	N/A - Prior Liquidation	-	575,822.00	-	-	-	(1,203.82)	(1,203.82)	-
0000000154291033	N/A - Prior Liquidation	-	14,522.00	-	-	-	1,062.65	1,062.65	-
0000000154301477	N/A - Prior Liquidation	-	24,800.00	-	-	-	(1,000.00)	(1,000.00)	-
0000000154304893	N/A - Prior Liquidation	-	116,100.00	-	-	-	(2,042.27)	(2,042.27)	-
0000000154334262	N/A - Prior Liquidation	-	191,200.00	-	-	-	(1,163.50)	(1,163.50)	-
0000000154345607	N/A - Prior Liquidation	-	96,000.00	-	-	-	396.37	396.37	-
0000000154353056	N/A - Prior Liquidation	-	55,800.00	-	-	-	(146.00)	(146.00)	-

Distribution Date: 02/25/2009  
Determination Date: 02/13/2009

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



**Group 1**

0000000154360341	N/A - Prior Liquidation	-	645,000.00	-	-	-	(673.16)	(673.16)	-
0000000154367064	N/A - Prior Liquidation	-	26,400.00	-	-	-	(275.95)	(275.95)	-
0000000154388573	N/A - Prior Liquidation	-	97,200.00	-	-	-	568.93	568.93	-
0000000154407548	N/A - Prior Liquidation	-	145,000.00	-	-	-	(282.37)	(282.37)	-
0000000154410427	N/A - Prior Liquidation	-	46,200.00	-	-	-	(390.56)	(390.56)	-
0000000154428726	N/A - Prior Liquidation	-	26,180.00	-	-	-	(56.00)	(56.00)	-
0000000154440648	N/A - Prior Liquidation	-	295,000.00	-	-	-	(562.96)	(562.96)	-
0000000154441992	N/A - Prior Liquidation	-	95,200.00	-	-	-	(67.77)	(67.77)	-
0000000154442495	N/A - Prior Liquidation	-	135,000.00	-	-	-	(1,025.70)	(1,025.70)	-
0000000154476238	N/A - Prior Liquidation	-	194,750.00	-	-	-	(2,879.77)	(2,879.77)	-
0000000154487458	N/A - Prior Liquidation	-	79,125.00	-	-	-	(153.56)	(153.56)	-
0000000154496848	N/A - Prior Liquidation	-	112,000.00	-	-	-	(1,111.00)	(1,111.00)	-
0000000154501233	N/A - Prior Liquidation	-	156,750.00	-	-	-	(303.21)	(303.21)	-
0000000154578066	N/A - Prior Liquidation	-	253,887.00	-	-	-	(1,591.82)	(1,591.82)	-
0000000154587612	N/A - Prior Liquidation	-	230,400.00	-	-	-	(1,856.68)	(1,856.68)	-
0000000154598791	N/A - Prior Liquidation	-	129,900.00	-	-	-	(252.06)	(252.06)	-
0000000154643035	N/A - Prior Liquidation	-	242,000.00	-	-	-	(180.46)	(180.46)	-
0000000154690366	N/A - Prior Liquidation	-	188,500.00	-	-	-	(730.51)	(730.51)	-
0000000154701072	N/A - Prior Liquidation	-	64,600.00	-	-	-	(2,069.45)	(2,069.45)	-
<b>TOTALS</b>			25,430,487.00	10,885,198.92	10,798,993.12	7,232,008.06	(49,099.74)	7,182,908.32	66.969%

Distribution Date: 02/25/2009  
Determination Date: 02/13/2009

# Citigroup Mortgage Loan Trust

## Asset-Backed Pass-Through Certificates

### Series 2006-WFHE3



<i><b>REO DETAIL</b></i>							
Loan Number	Group No.	State	REO Acquisition Date	Original Principal Balance	Unpaid Principal Balance at Acquisition	Current Scheduled Principal Balance	REO Book Value
0000000153603204	1	MI	Not Available	135,850.00	Not Available	132,788.99	Not Available
0000000153603428	1	WI	Not Available	229,000.00	Not Available	225,072.38	Not Available
0000000153606868	1	TX	Not Available	116,000.00	Not Available	115,959.64	Not Available
0000000153621727	1	FL	Not Available	210,000.00	Not Available	205,201.35	Not Available
0000000153632336	1	FL	Not Available	161,000.00	Not Available	157,363.73	Not Available
0000000153660295	1	IL	Not Available	209,592.00	Not Available	205,532.35	Not Available
0000000153664701	1	MO	Not Available	74,100.00	Not Available	77,036.38	Not Available
0000000153773825	1	MI	Not Available	117,000.00	Not Available	114,076.96	Not Available
0000000153813803	1	TX	Not Available	198,550.00	Not Available	193,578.60	Not Available
0000000153815444	1	IN	Not Available	93,100.00	Not Available	91,158.36	Not Available
0000000153815626	1	MI	Not Available	67,450.00	Not Available	65,958.84	Not Available
0000000153871942	1	OH	Not Available	118,915.00	Not Available	117,041.49	Not Available
0000000153926175	1	FL	Not Available	130,410.00	Not Available	130,409.30	Not Available
0000000153654132	1	WA	Not Available	165,600.00	Not Available	161,642.92	Not Available
0000000153657408	1	MN	Not Available	78,440.00	Not Available	76,925.89	Not Available
0000000153783857	1	CT	Not Available	522,000.00	Not Available	510,544.91	Not Available
0000000153787833	1	CA	Not Available	499,500.00	Not Available	499,026.48	Not Available
0000000153788393	1	AZ	Not Available	160,000.00	Not Available	156,730.95	Not Available
0000000153790076	1	CA	Not Available	327,250.00	Not Available	327,200.00	Not Available
0000000153809413	1	CA	Not Available	324,000.00	Not Available	324,000.00	Not Available
0000000153822036	1	KS	Not Available	107,550.00	Not Available	105,139.28	Not Available
0000000153855929	1	OH	Not Available	71,250.00	Not Available	69,979.19	Not Available
0000000154060487	1	NV	Not Available	268,000.00	Not Available	268,000.00	Not Available
0000000154067821	1	AL	Not Available	65,110.00	Not Available	63,908.76	Not Available
0000000154069447	1	VA	Not Available	181,000.00	Not Available	176,940.03	Not Available

Distribution Date: 02/25/2009  
Determination Date: 02/13/2009



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

0000000154076673	1	WI	Not Available	96,050.00	Not Available	94,364.36	Not Available
0000000154117089	1	MN	Not Available	161,200.00	Not Available	158,211.41	Not Available
0000000154120075	1	MD	Not Available	256,000.00	Not Available	250,017.35	Not Available
0000000154123087	1	MO	Not Available	45,000.00	Not Available	44,069.81	Not Available
0000000154128763	1	OH	Not Available	102,000.00	Not Available	100,324.50	Not Available
0000000154135172	1	VA	Not Available	123,200.00	Not Available	120,650.93	Not Available
0000000154159156	1	CA	Not Available	380,000.00	Not Available	380,000.00	Not Available
0000000154162838	1	FL	Not Available	153,000.00	Not Available	150,322.26	Not Available
0000000154182521	1	NH	Not Available	164,000.00	Not Available	161,138.42	Not Available
0000000154196992	1	GA	Not Available	72,000.00	Not Available	70,643.54	Not Available
0000000154199608	1	WV	Not Available	38,000.00	Not Available	37,533.30	Not Available
0000000154201719	1	KS	Not Available	142,000.00	Not Available	139,597.84	Not Available
0000000154206734	1	KS	Not Available	97,627.00	Not Available	95,289.13	Not Available
0000000154214589	1	MN	Not Available	155,000.00	Not Available	152,093.56	Not Available
0000000154232573	1	TX	Not Available	270,000.00	Not Available	266,370.52	Not Available
0000000154254163	1	VA	Not Available	249,000.00	Not Available	249,000.00	Not Available
0000000154273718	1	IL	Not Available	204,300.00	Not Available	202,358.17	Not Available
0000000154278071	1	WI	Not Available	85,500.00	Not Available	83,605.72	Not Available
0000000154320519	1	TN	Not Available	60,000.00	Not Available	58,730.11	Not Available
0000000154370704	1	TN	Not Available	98,910.00	Not Available	96,356.45	Not Available
0000000152407201	1	AZ	Not Available	126,320.00	Not Available	126,320.00	Not Available
0000000152408605	1	IL	Not Available	40,000.00	Not Available	39,332.53	Not Available
0000000152694469	1	IL	Not Available	274,500.00	Not Available	269,492.10	Not Available
0000000152830022	1	WI	Not Available	103,700.00	Not Available	102,229.97	Not Available
0000000152922837	1	FL	Not Available	292,500.00	Not Available	284,481.35	Not Available
0000000153094529	1	FL	Not Available	132,097.00	Not Available	129,874.53	Not Available
0000000153174016	1	MO	Not Available	87,550.00	Not Available	85,451.44	Not Available
0000000153185939	1	LA	Not Available	55,200.00	Not Available	54,012.70	Not Available
0000000153258074	1	CA	Not Available	200,000.00	Not Available	194,373.48	Not Available
0000000153294913	1	FL	Not Available	128,900.00	Not Available	126,021.20	Not Available



Distribution Date: 02/25/2009  
Determination Date: 02/13/2009



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

0000000153352992	1	CA	Not Available	230,000.00	Not Available	223,731.07	Not Available
0000000153357553	1	IL	Not Available	205,000.00	Not Available	202,196.46	Not Available
0000000153367735	1	MI	Not Available	76,500.00	Not Available	74,167.34	Not Available
0000000153406129	1	IL	Not Available	65,075.00	Not Available	64,269.68	Not Available
0000000153469853	1	MD	Not Available	261,900.00	Not Available	261,899.66	Not Available
0000000153521323	1	WI	Not Available	129,000.00	Not Available	126,707.05	Not Available
0000000153763792	1	WY	Not Available	292,500.00	Not Available	287,860.30	Not Available
0000000153897616	1	MO	Not Available	120,000.00	Not Available	116,984.15	Not Available
0000000153898093	1	AZ	Not Available	140,000.00	Not Available	136,836.41	Not Available
0000000153903232	1	WI	Not Available	113,310.00	Not Available	111,673.39	Not Available
0000000153903463	1	AZ	Not Available	82,000.00	Not Available	80,054.60	Not Available
0000000153983044	1	NC	Not Available	185,725.00	Not Available	192,872.35	Not Available
0000000153983879	1	FL	Not Available	115,900.00	Not Available	113,811.02	Not Available
0000000153984729	1	TX	Not Available	36,800.00	Not Available	36,124.81	Not Available
0000000154112833	1	MN	Not Available	166,500.00	Not Available	163,286.15	Not Available
0000000148054877	1	WI	Not Available	80,750.00	Not Available	78,940.08	Not Available
0000000150423119	1	OH	Not Available	63,000.00	Not Available	61,426.13	Not Available
0000000151094828	1	SC	Not Available	63,000.00	Not Available	57,265.47	Not Available
0000000152288551	1	MN	Not Available	93,585.00	Not Available	91,900.75	Not Available
0000000152508362	1	MD	Not Available	408,500.00	Not Available	401,125.24	Not Available
0000000152762894	1	MD	Not Available	246,000.00	Not Available	246,000.00	Not Available
0000000152935896	1	SC	Not Available	217,800.00	Not Available	212,729.06	Not Available
0000000152982831	1	WI	Not Available	139,500.00	Not Available	136,719.52	Not Available
0000000150648491	1	MO	Not Available	144,669.00	Not Available	141,709.31	Not Available
0000000151757622	1	OK	Not Available	54,000.00	Not Available	52,728.60	Not Available
0000000152033064	1	FL	Not Available	184,000.00	Not Available	178,815.27	Not Available
0000000152172524	1	PA	Not Available	165,300.00	Not Available	162,699.52	Not Available
0000000152590204	1	WI	Not Available	157,500.00	Not Available	154,964.60	Not Available
0000000152757431	1	FL	Not Available	225,360.00	Not Available	219,832.91	Not Available
0000000152760112	1	TN	Not Available	161,600.00	Not Available	157,681.60	Not Available

Distribution Date: 02/25/2009  
Determination Date: 02/13/2009



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

0000000152801676	1	MD	Not Available	131,835.00	Not Available	129,386.20	Not Available
0000000152802252	1	IN	Not Available	45,125.00	Not Available	44,462.65	Not Available
0000000152900734	1	CA	Not Available	162,000.00	Not Available	162,000.00	Not Available
0000000152940573	1	PA	Not Available	64,000.00	Not Available	62,993.16	Not Available
0000000152961967	1	IN	Not Available	156,750.00	Not Available	154,346.67	Not Available
0000000152979175	1	MI	Not Available	78,850.00	Not Available	77,849.27	Not Available
0000000153011309	1	GA	Not Available	188,010.00	Not Available	188,010.00	Not Available
0000000153072301	1	MN	Not Available	148,000.00	Not Available	144,764.82	Not Available
0000000153080528	1	FL	Not Available	238,500.00	Not Available	234,086.68	Not Available
0000000153144662	1	MD	Not Available	300,800.00	Not Available	293,627.42	Not Available
0000000153150487	1	AL	Not Available	265,200.00	Not Available	267,922.26	Not Available
0000000153151253	1	CO	Not Available	181,276.00	Not Available	176,531.07	Not Available
0000000153170873	1	TX	Not Available	75,000.00	Not Available	73,519.80	Not Available
0000000153176151	1	CA	Not Available	238,400.00	Not Available	238,377.77	Not Available
0000000153239587	1	MD	Not Available	299,000.00	Not Available	292,546.79	Not Available
0000000153258967	1	MO	Not Available	57,800.00	Not Available	56,649.31	Not Available
0000000153269857	1	OH	Not Available	88,000.00	Not Available	88,000.00	Not Available
0000000153295118	1	NV	Not Available	275,000.00	Not Available	268,337.75	Not Available
0000000153317706	1	CA	Not Available	495,334.00	Not Available	493,967.28	Not Available
0000000153353065	1	CA	Not Available	246,500.00	Not Available	240,688.98	Not Available
0000000153391339	1	VA	Not Available	283,200.00	Not Available	283,572.58	Not Available
0000000153398953	1	NJ	Not Available	215,000.00	Not Available	215,000.00	Not Available
0000000153402862	1	MI	Not Available	57,800.00	Not Available	57,252.98	Not Available
0000000153418694	1	TN	Not Available	59,980.00	Not Available	59,059.72	Not Available
0000000153428925	1	KY	Not Available	86,400.00	Not Available	84,974.54	Not Available
0000000153436605	1	MN	Not Available	66,500.00	Not Available	65,581.29	Not Available
0000000153438601	1	AZ	Not Available	316,003.00	Not Available	316,003.00	Not Available
0000000153440557	1	IL	Not Available	136,000.00	Not Available	133,655.34	Not Available
0000000153448915	1	OH	Not Available	247,500.00	Not Available	247,500.00	Not Available
0000000153454764	1	CA	Not Available	348,500.00	Not Available	348,500.00	Not Available

Distribution Date: 02/25/2009  
Determination Date: 02/13/2009



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

0000000153462577	1	WI	Not Available	147,250.00	Not Available	144,552.54	Not Available
0000000153464409	1	TX	Not Available	344,150.00	Not Available	336,790.67	Not Available
0000000153476395	1	NC	Not Available	138,700.00	Not Available	136,284.25	Not Available
0000000153497698	1	GA	Not Available	148,750.00	Not Available	146,348.69	Not Available
0000000153504345	1	AZ	Not Available	341,214.00	Not Available	332,645.02	Not Available
0000000153509534	1	MN	Not Available	125,400.00	Not Available	123,081.28	Not Available
0000000153514443	1	MD	Not Available	292,000.00	Not Available	284,252.23	Not Available
0000000153525316	1	KY	Not Available	83,200.00	Not Available	81,706.35	Not Available
0000000153532171	1	GA	Not Available	97,600.00	Not Available	95,478.73	Not Available
0000000153532882	1	NC	Not Available	138,700.00	Not Available	142,095.29	Not Available
0000000153535208	1	MD	Not Available	80,100.00	Not Available	78,645.32	Not Available
0000000153550355	1	TX	Not Available	44,000.00	Not Available	43,595.28	Not Available
0000000153551627	1	NJ	Not Available	453,000.00	Not Available	444,083.40	Not Available
0000000153551668	1	FL	Not Available	132,000.00	Not Available	129,861.63	Not Available
0000000153575782	1	MA	Not Available	192,000.00	Not Available	188,503.85	Not Available
0000000153578562	1	OH	Not Available	36,000.00	Not Available	35,417.55	Not Available
0000000153578828	1	MI	Not Available	114,400.00	Not Available	112,354.47	Not Available
0000000153585278	1	MI	Not Available	100,800.00	Not Available	98,525.31	Not Available
0000000153594882	1	WI	Not Available	137,700.00	Not Available	135,195.14	Not Available
0000000153669312	1	TX	Not Available	119,700.00	Not Available	117,943.15	Not Available
0000000153672894	1	MI	Not Available	56,700.00	Not Available	55,884.60	Not Available
0000000153674866	1	CA	Not Available	178,400.00	Not Available	173,663.48	Not Available
0000000153679147	1	CO	Not Available	95,997.00	Not Available	94,248.88	Not Available
0000000153687348	1	VA	Not Available	129,500.00	Not Available	126,800.18	Not Available
0000000153689773	1	MI	Not Available	44,175.00	Not Available	43,477.16	Not Available
0000000153690672	1	NV	Not Available	223,000.00	Not Available	228,202.09	Not Available
0000000153694112	1	AZ	Not Available	80,800.00	Not Available	79,251.93	Not Available
0000000153703152	1	OH	Not Available	135,920.00	Not Available	133,845.22	Not Available
0000000153703558	1	WI	Not Available	96,000.00	Not Available	93,797.06	Not Available
0000000153707476	1	CA	Not Available	150,000.00	Not Available	150,000.00	Not Available

Distribution Date: 02/25/2009  
Determination Date: 02/13/2009

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



0000000153722608	1	MN	Not Available	180,000.00	Not Available	175,958.64	Not Available
0000000153726484	1	MI	Not Available	112,500.00	Not Available	119,586.10	Not Available
0000000153729587	1	FL	Not Available	294,500.00	Not Available	289,198.60	Not Available
0000000153732714	1	WI	Not Available	174,900.00	Not Available	172,282.93	Not Available
0000000153734983	1	OH	Not Available	74,100.00	Not Available	73,298.00	Not Available
0000000153736582	1	MI	Not Available	164,350.00	Not Available	161,604.91	Not Available
0000000153739024	1	GA	Not Available	200,000.00	Not Available	196,875.75	Not Available
0000000153750054	1	WA	Not Available	107,100.00	Not Available	111,069.64	Not Available
0000000153754247	1	FL	Not Available	165,000.00	Not Available	161,995.42	Not Available
0000000153756192	1	GA	Not Available	87,500.00	Not Available	86,264.29	Not Available
0000000153758149	1	IL	Not Available	157,500.00	Not Available	154,290.29	Not Available
0000000153759378	1	AZ	Not Available	211,500.00	Not Available	206,482.78	Not Available
0000000153761424	1	VA	Not Available	133,000.00	Not Available	131,092.56	Not Available
0000000153767496	1	IL	Not Available	160,000.00	Not Available	157,078.72	Not Available
0000000153767728	1	IL	Not Available	67,200.00	Not Available	65,204.69	Not Available
0000000153876586	1	WA	Not Available	245,000.00	Not Available	240,813.38	Not Available
0000000153885231	1	MI	Not Available	128,000.00	Not Available	125,588.68	Not Available
0000000153886551	1	MD	Not Available	260,000.00	Not Available	255,090.64	Not Available
0000000153886569	1	VA	Not Available	434,900.00	Not Available	428,461.98	Not Available
0000000153887518	1	MO	Not Available	57,700.00	Not Available	56,851.91	Not Available
0000000153897194	1	CA	Not Available	127,000.00	Not Available	124,088.63	Not Available
0000000153908454	1	CA	Not Available	500,000.00	Not Available	500,000.00	Not Available
0000000153911318	1	AL	Not Available	195,500.00	Not Available	191,576.42	Not Available
0000000153933445	1	IL	Not Available	184,702.00	Not Available	181,170.30	Not Available
0000000153936307	1	OH	Not Available	71,250.00	Not Available	69,875.54	Not Available
0000000153939293	1	MI	Not Available	40,850.00	Not Available	40,478.78	Not Available
0000000153948203	1	MO	Not Available	110,200.00	Not Available	108,750.10	Not Available
0000000153950431	1	MI	Not Available	125,000.00	Not Available	122,620.74	Not Available
0000000153954169	1	NC	Not Available	50,400.00	Not Available	51,419.10	Not Available
0000000153955828	1	TX	Not Available	280,000.00	Not Available	274,900.49	Not Available

Distribution Date: 02/25/2009  
Determination Date: 02/13/2009



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

0000000153961891	1	TN	Not Available	142,200.00	Not Available	139,734.69	Not Available
0000000153963699	1	CA	Not Available	185,600.00	Not Available	180,586.61	Not Available
0000000153966478	1	OH	Not Available	78,850.00	Not Available	77,522.78	Not Available
0000000153973003	1	CA	Not Available	283,200.00	Not Available	283,200.00	Not Available
0000000153987219	1	NC	Not Available	118,900.00	Not Available	117,052.70	Not Available
0000000154029946	1	MA	Not Available	285,000.00	Not Available	280,526.69	Not Available
0000000154041685	1	FL	Not Available	82,800.00	Not Available	81,237.98	Not Available
0000000154046791	1	AZ	Not Available	120,000.00	Not Available	122,030.80	Not Available
0000000153629639	1	MS	Not Available	55,250.00	Not Available	54,137.83	Not Available
0000000153634308	1	AZ	Not Available	444,000.00	Not Available	435,673.50	Not Available
0000000153636949	1	MD	Not Available	498,750.00	Not Available	492,098.20	Not Available
0000000153640396	1	NC	Not Available	152,000.00	Not Available	157,647.81	Not Available
0000000153663141	1	PA	Not Available	20,000.00	Not Available	19,703.34	Not Available
0000000153671326	1	AZ	Not Available	214,472.00	Not Available	209,647.87	Not Available
0000000153680889	1	AZ	Not Available	97,000.00	Not Available	95,383.43	Not Available
0000000153684428	1	CA	Not Available	272,000.00	Not Available	271,912.55	Not Available
0000000153702014	1	MI	Not Available	166,900.00	Not Available	164,390.41	Not Available
0000000153703459	1	CA	Not Available	135,000.00	Not Available	132,647.48	Not Available
0000000153716741	1	AK	Not Available	194,750.00	Not Available	190,118.60	Not Available
0000000153725163	1	AZ	Not Available	178,400.00	Not Available	178,400.00	Not Available
0000000153734033	1	MI	Not Available	20,800.00	Not Available	20,486.97	Not Available
0000000153738026	1	CA	Not Available	620,500.00	Not Available	608,546.96	Not Available
0000000153756929	1	CA	Not Available	447,500.00	Not Available	439,312.71	Not Available
0000000153759493	1	ND	Not Available	30,400.00	Not Available	29,891.21	Not Available
0000000153791843	1	OH	Not Available	67,500.00	Not Available	66,700.85	Not Available
0000000153816624	1	MI	Not Available	123,600.00	Not Available	120,579.64	Not Available
0000000153827647	1	FL	Not Available	174,250.00	Not Available	171,870.29	Not Available
0000000153833066	1	FL	Not Available	180,000.00	Not Available	176,846.26	Not Available
0000000153835392	1	GA	Not Available	165,000.00	Not Available	163,090.47	Not Available
0000000153846878	1	CA	Not Available	409,500.00	Not Available	402,677.25	Not Available

Distribution Date: 02/25/2009  
Determination Date: 02/13/2009



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

0000000153865092	1	NV	Not Available	294,400.00	Not Available	294,284.77	Not Available
0000000153870258	1	MI	Not Available	104,000.00	Not Available	101,673.37	Not Available
0000000153873013	1	NY	Not Available	59,500.00	Not Available	54,128.60	Not Available
0000000153906706	1	FL	Not Available	467,500.00	Not Available	456,967.46	Not Available
0000000153912225	1	CA	Not Available	532,500.00	Not Available	532,500.00	Not Available
0000000153915715	1	IL	Not Available	367,000.00	Not Available	361,173.48	Not Available
0000000153919923	1	OR	Not Available	211,500.00	Not Available	207,955.11	Not Available
0000000153923719	1	CA	Not Available	279,000.00	Not Available	278,897.72	Not Available
0000000153925011	1	MO	Not Available	125,000.00	Not Available	128,838.86	Not Available
0000000153931944	1	MI	Not Available	68,000.00	Not Available	67,070.57	Not Available
0000000153935242	1	ID	Not Available	119,000.00	Not Available	117,019.39	Not Available
0000000153937867	1	MI	Not Available	116,803.00	Not Available	115,009.80	Not Available
0000000153944558	1	GA	Not Available	135,000.00	Not Available	132,510.31	Not Available
0000000153945167	1	WI	Not Available	225,250.00	Not Available	220,047.53	Not Available
0000000153946405	1	FL	Not Available	280,000.00	Not Available	274,931.26	Not Available
0000000153947114	1	IN	Not Available	71,920.00	Not Available	70,634.13	Not Available
0000000153954185	1	KS	Not Available	131,250.00	Not Available	129,260.30	Not Available
0000000153954367	1	NV	Not Available	220,000.00	Not Available	214,077.61	Not Available
0000000153968136	1	MI	Not Available	128,250.00	Not Available	126,138.13	Not Available
0000000153975131	1	FL	Not Available	361,000.00	Not Available	354,294.71	Not Available
0000000153991633	1	OK	Not Available	38,250.00	Not Available	34,961.04	Not Available
0000000153992862	1	MN	Not Available	148,000.00	Not Available	144,353.37	Not Available
0000000154000301	1	WI	Not Available	136,800.00	Not Available	134,040.85	Not Available
0000000154001747	1	VA	Not Available	75,360.00	Not Available	73,872.83	Not Available
0000000154005771	1	AZ	Not Available	164,000.00	Not Available	160,384.74	Not Available
0000000154027338	1	IL	Not Available	186,200.00	Not Available	182,603.51	Not Available
0000000154028898	1	GA	Not Available	149,260.00	Not Available	145,506.22	Not Available
0000000154035158	1	TX	Not Available	251,750.00	Not Available	247,165.85	Not Available
0000000154041354	1	NV	Not Available	252,000.00	Not Available	251,999.58	Not Available
0000000154046114	1	MI	Not Available	109,250.00	Not Available	107,726.93	Not Available

Distribution Date: 02/25/2009  
Determination Date: 02/13/2009



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

0000000154062657	1	AZ	Not Available	175,920.00	Not Available	171,944.72	Not Available
0000000154078836	1	CO	Not Available	498,000.00	Not Available	486,689.28	Not Available
0000000154079198	1	CA	Not Available	222,260.00	Not Available	222,260.00	Not Available
0000000154079644	1	CA	Not Available	499,950.00	Not Available	499,950.00	Not Available
0000000154080386	1	MI	Not Available	100,700.00	Not Available	99,026.38	Not Available
0000000154083562	1	NV	Not Available	360,000.00	Not Available	359,980.69	Not Available
0000000154096846	1	AZ	Not Available	155,600.00	Not Available	152,326.27	Not Available
0000000154099758	1	FL	Not Available	185,000.00	Not Available	181,563.67	Not Available
0000000154123442	1	FL	Not Available	87,300.00	Not Available	85,407.22	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	141,710.71	Not Available
0000000154130728	1	TN	Not Available	76,500.00	Not Available	75,095.47	Not Available
0000000154136451	1	AZ	Not Available	270,027.00	Not Available	263,524.29	Not Available
0000000154142848	1	VA	Not Available	114,800.00	Not Available	113,204.60	Not Available
0000000154148597	1	FL	Not Available	454,500.00	Not Available	444,544.19	Not Available
0000000154154611	1	FL	Not Available	306,000.00	Not Available	300,807.21	Not Available
0000000154157168	1	IA	Not Available	37,400.00	Not Available	36,906.75	Not Available
0000000154157465	1	AZ	Not Available	201,400.00	Not Available	201,285.02	Not Available
0000000154180145	1	FL	Not Available	210,600.00	Not Available	207,142.70	Not Available
0000000154190656	1	CA	Not Available	410,000.00	Not Available	403,212.24	Not Available
0000000154193395	1	WI	Not Available	110,500.00	Not Available	108,510.58	Not Available
0000000154198436	1	NC	Not Available	85,500.00	Not Available	84,209.27	Not Available
0000000154203178	1	IL	Not Available	330,000.00	Not Available	330,000.00	Not Available
0000000154206221	1	CA	Not Available	398,050.00	Not Available	390,853.28	Not Available
0000000154218325	1	MI	Not Available	82,175.00	Not Available	81,166.30	Not Available
0000000154220347	1	IL	Not Available	132,050.00	Not Available	130,035.02	Not Available
0000000154220628	1	OH	Not Available	109,800.00	Not Available	108,148.90	Not Available
0000000154222053	1	MI	Not Available	95,400.00	Not Available	93,753.68	Not Available
0000000154226625	1	GA	Not Available	129,900.00	Not Available	128,186.93	Not Available
0000000154230577	1	MN	Not Available	340,400.00	Not Available	340,400.00	Not Available

Distribution Date: 02/25/2009  
Determination Date: 02/13/2009



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

0000000154237259	1	SD	Not Available	173,755.00	Not Available	169,836.19	Not Available
0000000154238018	1	GA	Not Available	365,000.00	Not Available	358,944.52	Not Available
0000000154238943	1	GA	Not Available	116,025.00	Not Available	114,347.17	Not Available
0000000154244867	1	OR	Not Available	229,500.00	Not Available	226,335.06	Not Available
0000000154249049	1	FL	Not Available	378,000.00	Not Available	371,095.03	Not Available
0000000154249817	1	MO	Not Available	147,250.00	Not Available	147,250.00	Not Available
0000000154252233	1	IL	Not Available	328,500.00	Not Available	323,785.68	Not Available
0000000154253421	1	FL	Not Available	175,000.00	Not Available	168,434.92	Not Available
0000000154256226	1	CA	Not Available	201,000.00	Not Available	196,846.65	Not Available
0000000154256804	1	VA	Not Available	189,000.00	Not Available	188,890.00	Not Available
0000000154258099	1	MD	Not Available	297,350.00	Not Available	292,444.61	Not Available
0000000154268957	1	NV	Not Available	134,392.00	Not Available	131,442.62	Not Available
0000000154272009	1	MO	Not Available	86,400.00	Not Available	84,494.92	Not Available
0000000154288112	1	AZ	Not Available	200,000.00	Not Available	195,165.30	Not Available
0000000154294748	1	IL	Not Available	175,500.00	Not Available	172,370.64	Not Available
0000000154299911	1	TX	Not Available	743,750.00	Not Available	727,591.21	Not Available
0000000154300636	1	FL	Not Available	154,500.00	Not Available	151,307.35	Not Available
0000000154302376	1	MO	Not Available	81,700.00	Not Available	80,571.16	Not Available
0000000154305015	1	OH	Not Available	113,905.00	Not Available	111,572.58	Not Available
0000000154311096	1	GA	Not Available	185,000.00	Not Available	181,601.19	Not Available
0000000154315121	1	MN	Not Available	176,580.00	Not Available	172,304.60	Not Available
0000000154325815	1	WI	Not Available	152,000.00	Not Available	149,163.52	Not Available
0000000154337034	1	MI	Not Available	76,000.00	Not Available	76,000.00	Not Available
0000000154340731	1	FL	Not Available	206,150.00	Not Available	203,188.74	Not Available
0000000154344352	1	MI	Not Available	205,000.00	Not Available	201,482.26	Not Available
0000000154353759	1	IL	Not Available	77,900.00	Not Available	76,440.28	Not Available
0000000154356992	1	MI	Not Available	134,900.00	Not Available	132,738.06	Not Available
0000000154363063	1	CA	Not Available	322,500.00	Not Available	321,885.36	Not Available
0000000154363766	1	CA	Not Available	269,000.00	Not Available	269,000.00	Not Available
0000000154373567	1	MD	Not Available	259,900.00	Not Available	256,085.74	Not Available



Distribution Date: 02/25/2009  
Determination Date: 02/13/2009



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

0000000154374987	1	MD	Not Available	418,500.00	Not Available	410,616.20	Not Available
0000000154387971	1	AL	Not Available	89,250.00	Not Available	87,787.73	Not Available
0000000154393433	1	IL	Not Available	94,905.00	Not Available	93,413.91	Not Available
0000000154397806	1	MD	Not Available	280,000.00	Not Available	274,215.48	Not Available
0000000154400147	1	AZ	Not Available	273,060.00	Not Available	266,999.04	Not Available
0000000154401483	1	MD	Not Available	571,500.00	Not Available	557,863.84	Not Available
0000000154408231	1	FL	Not Available	229,200.00	Not Available	224,039.54	Not Available
0000000154418719	1	VA	Not Available	154,800.00	Not Available	151,021.91	Not Available
0000000154424907	1	NC	Not Available	100,000.00	Not Available	98,104.93	Not Available
0000000154443006	1	IL	Not Available	310,000.00	Not Available	305,361.52	Not Available
0000000154445878	1	MN	Not Available	92,000.00	Not Available	90,007.61	Not Available
0000000154448898	1	GA	Not Available	96,000.00	Not Available	93,807.37	Not Available
0000000154451991	1	CA	Not Available	305,000.00	Not Available	297,649.32	Not Available
0000000154452452	1	AZ	Not Available	100,000.00	Not Available	98,253.78	Not Available
0000000154465173	1	MI	Not Available	140,426.00	Not Available	138,266.48	Not Available
0000000154476824	1	MN	Not Available	191,425.00	Not Available	188,199.70	Not Available
0000000154477087	1	CA	Not Available	281,250.00	Not Available	281,250.00	Not Available
0000000154477277	1	MO	Not Available	430,000.00	Not Available	426,577.43	Not Available
0000000154497424	1	AZ	Not Available	168,800.00	Not Available	165,262.74	Not Available
0000000154515522	1	TX	Not Available	92,940.00	Not Available	91,194.23	Not Available
0000000154523583	1	FL	Not Available	513,000.00	Not Available	513,000.00	Not Available
0000000154553424	1	OH	Not Available	142,400.00	Not Available	140,208.68	Not Available
0000000154555338	1	MI	Not Available	132,000.00	Not Available	129,388.29	Not Available
0000000154589014	1	MN	Not Available	138,600.00	Not Available	135,201.74	Not Available
0000000154589568	1	MS	Not Available	71,400.00	Not Available	70,453.00	Not Available
0000000154589717	1	MO	Not Available	74,700.00	Not Available	73,326.28	Not Available
0000000154605653	1	KS	Not Available	42,000.00	Not Available	41,197.70	Not Available
0000000152167235	1	FL	Not Available	109,520.00	Not Available	106,535.71	Not Available
0000000153177001	1	CA	Not Available	318,856.00	Not Available	318,826.15	Not Available
0000000153301643	1	MI	Not Available	64,800.00	Not Available	63,941.52	Not Available

Distribution Date: 02/25/2009  
Determination Date: 02/13/2009



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

0000000153306279	1	NC	Not Available	150,100.00	Not Available	146,600.58	Not Available
0000000153318043	1	CA	Not Available	665,500.00	Not Available	653,080.61	Not Available
0000000153540729	1	CA	Not Available	322,200.00	Not Available	322,200.00	Not Available
0000000153643937	1	TX	Not Available	173,000.00	Not Available	169,772.88	Not Available
0000000153701404	1	MI	Not Available	97,750.00	Not Available	96,834.22	Not Available
0000000153900881	1	MD	Not Available	400,000.00	Not Available	391,697.54	Not Available
0000000153905633	1	IL	Not Available	303,000.00	Not Available	295,846.10	Not Available
0000000153918693	1	AZ	Not Available	163,200.00	Not Available	163,063.76	Not Available
0000000153931472	1	TN	Not Available	95,000.00	Not Available	93,210.28	Not Available
0000000153951553	1	AZ	Not Available	144,000.00	Not Available	140,002.82	Not Available
0000000153970827	1	IL	Not Available	36,800.00	Not Available	35,970.90	Not Available
0000000153987615	1	NV	Not Available	200,000.00	Not Available	194,725.47	Not Available
0000000154017032	1	NV	Not Available	179,550.00	Not Available	176,209.73	Not Available
0000000154018782	1	NV	Not Available	179,550.00	Not Available	176,284.90	Not Available
0000000154076111	1	MI	Not Available	68,000.00	Not Available	66,734.22	Not Available
0000000154086508	1	IL	Not Available	225,250.00	Not Available	221,530.94	Not Available
0000000154094171	1	FL	Not Available	184,000.00	Not Available	181,125.59	Not Available
0000000154105647	1	MI	Not Available	83,600.00	Not Available	82,204.55	Not Available
0000000154119911	1	IL	Not Available	78,300.00	Not Available	80,337.49	Not Available
0000000154147045	1	SD	Not Available	121,500.00	Not Available	119,433.91	Not Available
0000000154159404	1	IL	Not Available	159,900.00	Not Available	155,477.40	Not Available
0000000154178024	1	GA	Not Available	108,800.00	Not Available	106,804.97	Not Available
0000000154178446	1	IL	Not Available	66,400.00	Not Available	65,022.71	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	831,394.33	Not Available
0000000154230007	1	IN	Not Available	59,755.00	Not Available	61,502.80	Not Available
0000000154254452	1	PA	Not Available	56,000.00	Not Available	55,029.23	Not Available
0000000154257653	1	CA	Not Available	447,450.00	Not Available	437,750.16	Not Available
0000000154262885	1	MI	Not Available	68,000.00	Not Available	67,480.63	Not Available
0000000154264535	1	CA	Not Available	143,200.00	Not Available	140,096.05	Not Available

Distribution Date: 02/25/2009  
Determination Date: 02/13/2009

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



0000000154271589	1	IL	Not Available	43,000.00	Not Available	42,219.88	Not Available
0000000154274724	1	MI	Not Available	59,535.00	Not Available	58,591.58	Not Available
0000000154274831	1	OH	Not Available	99,900.00	Not Available	97,989.61	Not Available
0000000154285852	1	MD	Not Available	142,400.00	Not Available	139,404.36	Not Available
0000000154300743	1	FL	Not Available	200,140.00	Not Available	197,654.62	Not Available
0000000154322069	1	AZ	Not Available	501,600.00	Not Available	501,443.25	Not Available
0000000154333835	1	CA	Not Available	229,520.00	Not Available	229,490.10	Not Available
0000000154342125	1	CA	Not Available	280,000.00	Not Available	273,610.15	Not Available
0000000154345151	1	CA	Not Available	430,392.00	Not Available	430,361.57	Not Available
0000000154354948	1	MS	Not Available	89,300.00	Not Available	88,067.92	Not Available
0000000154405997	1	IL	Not Available	178,500.00	Not Available	176,940.32	Not Available
0000000154435333	1	IN	Not Available	62,500.00	Not Available	61,904.67	Not Available
0000000154441661	1	MI	Not Available	83,505.00	Not Available	82,851.09	Not Available
0000000154449623	1	DC	Not Available	617,500.00	Not Available	606,625.76	Not Available
0000000154464267	1	GA	Not Available	139,500.00	Not Available	138,271.99	Not Available
0000000154465181	1	IL	Not Available	105,000.00	Not Available	103,444.62	Not Available
0000000154469902	1	MD	Not Available	247,500.00	Not Available	243,030.21	Not Available
0000000154478598	1	MI	Not Available	308,750.00	Not Available	302,949.57	Not Available
0000000154492243	1	FL	Not Available	112,100.00	Not Available	110,318.39	Not Available
0000000154493431	1	MN	Not Available	184,000.00	Not Available	184,000.00	Not Available
0000000154499008	1	TN	Not Available	111,200.00	Not Available	108,709.26	Not Available
0000000154512214	1	MI	Not Available	109,250.00	Not Available	108,011.20	Not Available
0000000154522841	1	MI	Not Available	63,900.00	Not Available	63,280.27	Not Available
0000000154528228	1	GA	Not Available	387,000.00	Not Available	384,033.52	Not Available
0000000154532519	1	CA	Not Available	479,000.00	Not Available	469,960.68	Not Available
0000000154534945	1	AZ	Not Available	271,708.00	Not Available	264,778.08	Not Available
0000000154538706	1	MO	Not Available	108,000.00	Not Available	109,752.94	Not Available
0000000154541585	1	WA	Not Available	132,800.00	Not Available	130,292.79	Not Available
0000000154560585	1	IL	Not Available	57,600.00	Not Available	56,828.91	Not Available
0000000154576169	1	TX	Not Available	23,235.00	Not Available	23,028.06	Not Available

Distribution Date: 02/25/2009  
Determination Date: 02/13/2009



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

0000000154618631	1	MN	Not Available	99,920.00	Not Available	97,951.76	Not Available
0000000154629083	1	MI	Not Available	108,800.00	Not Available	107,173.18	Not Available
0000000154631766	1	MA	Not Available	196,000.00	Not Available	191,841.79	Not Available
0000000154639355	1	IL	Not Available	44,000.00	Not Available	43,291.53	Not Available
0000000154647903	1	MI	Not Available	116,800.00	Not Available	114,351.48	Not Available
0000000154649222	1	MI	Not Available	102,600.00	Not Available	100,485.91	Not Available
0000000154660203	1	TX	Not Available	103,900.00	Not Available	102,228.64	Not Available
0000000154682231	1	FL	Not Available	226,790.00	Not Available	223,122.39	Not Available
0000000154686083	1	CO	Not Available	204,250.00	Not Available	200,745.54	Not Available
0000000154696785	1	FL	Not Available	268,000.00	Not Available	263,434.58	Not Available
0000000154702336	1	IN	Not Available	75,000.00	Not Available	73,555.34	Not Available
0000000154704241	1	VA	Not Available	236,000.00	Not Available	230,356.71	Not Available
0000000154714117	1	WI	Not Available	139,000.00	Not Available	136,770.35	Not Available
0000000154758825	1	MN	Not Available	233,700.00	Not Available	244,034.86	Not Available
0000000154783542	1	VA	Not Available	352,000.00	Not Available	346,430.56	Not Available
0000000154863328	1	CO	Not Available	241,134.00	Not Available	236,905.72	Not Available
TOTALS				73,966,736.00	Not Available	72,912,582.31	Not Available