

SUPREME COURT OF THE STATE OF NEW YORK  
 COUNTY OF NEW YORK

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In the matter of the application of	:
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THE BANK OF NEW YORK MELLON, in its	:
Capacity as Trustee for 278 Residential Mortgage-	:
Backed Securitization Trusts,	:
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Petitioner,	:
	:
For Judicial Instructions Under CPLR Article 77	:
Concerning the Proper Pass-Through Rate Calculation	:
for CWALT Interest Only Senior Certificates.	:
	:
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**AFFIDAVIT OF JOHN MONTGOMERY, Ph.D.**

## Introduction

1. I am a Senior Managing Director at Ankura Consulting Group ("Ankura") in New York, NY. I have been employed as a financial economist at Ankura and other consulting firms for seventeen years. I have worked on numerous financial disputes as both a consulting and testifying expert. My expert work has included matters related to mortgage-backed securities among other financial instruments. I have testified in U.S. District Court and other venues. I have also worked as an economist at the Federal Reserve Board, International Monetary Fund, President's Council of Economic Advisers, and Morgan Stanley. I hold a Ph.D. in Economics from Princeton University, as well as degrees from Yale University and the London School of Economics. I have taught economics at Princeton University and published numerous articles.
2. In this project, I have collaborated with Steven Hilfer, FRM, also a Senior Managing Director at Ankura in New York, NY. Mr. Hilfer has extensive experience with structuring and originating residential mortgage-backed securities ("RMBS") and other structured financial products. Other staff with expertise in finance and in data analysis have been working on this project under Mr. Hilfer's and my direction. Ankura is being compensated at its standard hourly rates for all staff time.
3. We have been retained by counsel in this matter for BlackRock Financial Management, Inc., the Federal Home Loan Bank of Atlanta, Goldman Sachs Asset Management L.P., Kore Advisors, L.P., and Pacific Investment Management Company LLC. Counsel has requested that we estimate the dollar amount of the cash flow that the Class X Interest Only certificates ("IO Certificates") in certain Countrywide residential mortgage-backed securitization trusts would have received (and would be projected to receive), if The Bank of New York Mellon as trustee ("Trustee") had adopted the method advocated by Silian Ventures LLC ("Silian").

4. Based on our analysis as described below, we conclude that Silian's method would result in an additional \$266,914,088 in cash flows received by the IO Certificates, from inception to maturity, compared with the method currently used by the Trustee.

## Analysis

5. We researched the 156 trusts that appear in the List of Covered Trusts, Appendix A in the Dec. 14, 2018 Complaint for *Silian Ventures LLC v. The Bank of New York Mellon* (S.D.N.Y.). A list of these 156 trusts appears as *Exhibit 1* to this affidavit. To conduct our analysis on these trusts, we primarily used data from Bloomberg Finance L.P. ("Bloomberg") and Intex Solutions ("Intex"), which are both industry-standard providers of data and analytic tools for RMBS. We also referred to deal offering documents, pooling and servicing agreements, and monthly remittance reports as part of our analysis. All of the data on which we rely is publicly available.

6. For each of the 156 trusts, we reviewed a list of the associated certificates, listed in Bloomberg, to identify the IO Certificates issued by each trust. IO Certificates were identified in Bloomberg as those certificates with tranche descriptions including the terms IO (interest only), CSTR (coupon strip rate), and NTL (notional principal). We also included one other certificate with only IO and NTL in its description. All of the certificates included in our analysis contained X in the class name. We identified 272 IO Certificates associated with the 156 trusts.<sup>1</sup>

7. *Exhibit 2* lists these 272 IO Certificates and provides the Required Coupon, initial balance of the certificate's collateral (i.e., of loans in the pool or pools backing the certificate), and the current

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<sup>1</sup> Of the 273 certificates that had tranche descriptions IO, CSTR, and NTL, two were excluded. We concluded that one (with CUSIP 12667FTR6 from the deal CWALT 2004-J8) was a "mezzanine IO" certificate and that the other (with CUSIP 12667F3D5 from the deal CWALT 2005-1CB) was an "inverse IO" certificate. All remaining tranches with IO, CSTR, and NTL in the descriptions also had the letter X in the class name. In addition, we reviewed four tranches that included X in their class names but did not have all three of IO, CSTR, and NTL in their tranche descriptions. We concluded that one such tranche (with CUSIP 02147TAX4 from the deal CWALT 2006-28CB) was an IO Certificate, and we included it in our analysis.

balance of the collateral. As shown in the summary statistics at the top of the exhibit, the IO Certificates had initial balances totaling more than \$77 billion. A total of \$9.9 billion of collateral backing these IO Certificates remains (as of February 2019).

8. For each IO Certificate, we obtained the following data:
- a. Actual monthly cash flows, which are available from both Bloomberg and Intex from the trust issuance to present.
  - b. The Required Coupons for each certificate, from Bloomberg.<sup>2</sup>
  - c. Monthly data from Bloomberg on Non-Discount loans backing each IO Certificate, including each loan's unpaid principal balance, interest rate (gross coupon), and reported fees.

9. Using the data on the Required Coupons for each IO Certificate and the monthly data on individual loans, we replicated the actual certificate cash flows from the trusts' issuance through March 2019. For each IO Certificate (and for each pool backing IO Certificates with multiple pools), we calculated certificate-level cash flows by first calculating the "Adjusted Net Mortgage Rate" for each loan in each month by subtracting the reported fees (given as a percentage rate) from the loan's interest rate. We then subtracted the Required Coupon from this Adjusted Net Mortgage Rate. If the difference was negative, we treated it as zero. (These rates are all given in the data as annual rates, and we divided by twelve to calculate the monthly rates.) We then multiplied this percentage difference by the loan's unpaid principal balance, to get that loan's contribution to the cash flow for the IO Certificate. The sum of the contributions across all loans provides the

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<sup>2</sup> As shown in Exhibit 2, ten IO Certificates were made up of component IOs that included more than one group of loans. Of these certificates, seven had loan groups all with the same Required Coupon; three had loan groups with different Required Coupons.

replicated, certificate-level cash flow, which is paid the month immediately following the month for all the loan-level balance and rate data used in the calculation.

10. We also calculated the cash flows that Silian claims should have been paid. The calculation is the same as the calculation of the replicated actual cash flows, except that in the calculation of Silian's claimed cash flows we used the initial interest rates for each loan rather than the current monthly interest rates.

11. *Exhibit 3* shows the results of our analysis, listed by IO Certificate in the same order as *Exhibit 2*. This exhibit shows the total of actual (replicated) cash flows received by each certificate and the total of cash flows according to Silian's claimed method, from the first month after the certificate was issued through March 2019.<sup>3</sup> The sixth column of the *Exhibit 3* gives the dollar value of the difference between total Silian-method and total actual (replicated) cash flows. As shown in the summary statistics at the top of the exhibit, the IO Certificates have received a total of approximately \$1.45 billion in cash flow (excluding the first month for each certificate). If Silian's method had been used, the IO Certificates would have received a total of approximately \$1.62 billion. The estimated total difference between the cash flows according to Silian's method and the actual cash flows is \$169,014,804. The average difference across IO Certificates was \$621,378, and the median difference was \$398,893. The last two columns show the projected future differences and the total of future and past differences; these projections are discussed later in this affidavit.

12. *Exhibit 4* provides monthly summaries of the combined cash flows for all 272 IO Certificates, beginning with cash flows in January 2007. The second and third columns of the exhibit show the monthly totals of replicated actual and Silian-method cash flows. The monthly differences appear in the next column, and the last column shows the cumulative sum of these monthly differences.

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<sup>3</sup> March 2019 is when the cash flows associated with February 2019 loan balances were received. February 2019 is the last month for which we currently have a full set of loan-level data.

Loan modifications appear to have begun in large numbers in November 2009, and the difference between the actual and Silian-method cash flows for December 2009 (the month for which cash flows are based on November 2009 loan interest rates) rose from \$10,246 to \$169,992. The largest monthly difference was in September 2015, at \$1,906,555. The most recent monthly difference, for March 2019, was \$1,585,766.

13. A much higher portion of loans with remaining unpaid balances received a modification during their lifetimes as compared to all loans initially backing the IO Certificates. Of the 240,671 loans initially backing the IO Certificates, a total of 24,639 (or 10.2%) received at least one modification. Of the 40,547 loans backing the IO certificates with remaining unpaid balances, 17,251 (or 42.5%) received at least one modification.

14. Our analysis of the differences between the actual cash flows and the cash flows that would have been paid under Silian's method depends on our replication of actual cash flows, for periods affected by significant numbers of modifications. To assess the reliability of this analysis, we have compared our replicated actual cash flows (based on monthly loan-level data) to reported cash flows. Focusing on the period from December 2009 (the first month reflecting significant numbers of modifications) through March 2019, our replicated cash flows total \$729.32 million, and the reported cash flows total \$732.47 million—with a difference of \$3.15 million, approximately 0.43% of reported cash flows.<sup>4</sup>

15. Our last piece of analysis projects actual and Silian-method cash flows into the future. We projected actual cash flows using tools available in Intex. To project Silian-method cash flows we

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<sup>4</sup> We have incomplete data for certain IO Certificates in certain months and have excluded these "certificate-month" observations from this comparison. We lack loan-level data to replicate cash flows for 5 certificate-month observations, and we lack reported cash flow data for 35 certificate-months, out of 30,286 total observations. Note that the omission of the 5 certificate-months with missing loan-level data should have minimal impact on our estimation of the impact of Silian's claims, because reported cash flows for these certificate-months total only \$258.

made the simplifying assumption that the ratio of Silian-method to actual cash flows for each certificate in March 2019 would remain constant for the remaining life of each certificate. This assumption likely understates projected Silian-method cash flows. The ratios on which our projections of Silian-method cash flows are based have generally increased in recent years; if the ratios continued to increase, projected Silian-method cash flows would be larger than our projections. On this basis, the sum of projected actual cash flows is \$93,177,047.<sup>5</sup> The sum of projected Silian-method cash flows is \$191,076,331. The difference in these projections (also shown in Exhibit 3) is \$97,899,284.

16. *Exhibit 5* is a graph of monthly actual and Silian-method cash flows, both past and projected, from 2007 through 2037.

17. *Exhibit 6* displays the cumulative difference between Silian-method and actual cash flows from January 2007 through the projection period. We project that this cumulative difference will reach a total of \$266,904,692.

### **Summary and conclusion**

18. In summary, for each of the 272 IO Certificates identified in the 156 trusts covered by Silian Ventures' complaint, we have estimated monthly cash flows if Silian's proposed method had been applied and compared these cash flows to actual cash flows. We estimate that the difference between these two cash-flow calculations totaled \$169,014,804 through March 2019 (Exhibit 3). We also estimate that the projected future difference between cash flows using Silian's method and the actual method will total \$97,899,284 (Exhibit 3). Combining our analysis of the past cash flows with our projections, we estimate that the total difference between Silian-method and actual cash flows will be \$266,914,088 (Exhibit 3).

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<sup>5</sup> The numbers for our projections begin with April 2019 cash flows. We use actual reported cash flows for April and May 2019, rather than Intex projected cash flows, which begin in June 2019.

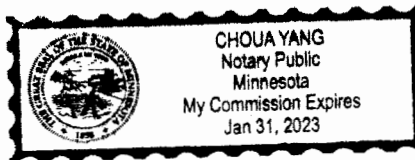
19. Our work in this matter is ongoing, and we may revise these numbers after further research and analysis.

I declare under penalty of perjury that the foregoing is true and correct to the best of my knowledge, information, and belief.

John Montgomery, Ph.D.  
Senior Managing Director  
Ankura Consulting Group

Sworn before me this 20<sup>th</sup> day of June, 2019 in Ramsey County MN

Notary Public



My Commission expires Jan 31, 2023



**Exhibit 1: Covered Trusts****Trusts**

1	CWALT 2007-J2	40	CWALT 2006-J5
2	CWALT 2006-16CB	41	CWHL 2006-8
3	CWALT 2006-15CB	42	CWHL 2007-1
4	CWALT 2006-14CB	43	CWHL 2006-16
5	CWALT 2006-J3	44	CWHL 2006-17
6	CWALT 2006-17T1	45	CWHL 2007-13
7	CWALT 2006-24CB	46	CWHL 2007-12
8	CWALT 2006-30T1	47	CWHL 2007-15
9	CWALT 2006-36T2	48	CWHL 2007-21
10	CWALT 2007-7T2	49	CWALT 2007-8CB
11	CWALT 2006-18CB	50	CWALT 2007-11T1
12	CWALT 2006-21CB	51	CWALT 2007-9T1
13	CWALT 2006-46	52	CWALT 2007-12T1
14	CWALT 2007-18CB	53	CWALT 2007-13
15	CWALT 2007-25	54	CWALT 2007-19
16	CWALT 2007-16CB	55	CWALT 2007-22
17	CWHL 2007-18	56	CWALT 2007-15CB
18	CWHL 2007-17	57	CWALT 2007-23CB
19	CWHL 2007-11	58	CWALT 2007-21CB
20	CWHL 2007-16	59	CWALT 2007-24
21	CWHL 2007-19	60	CWALT 2007-17CB
22	CWHL 2007-20	61	CWALT 2007-20
23	CWHL 2007-4	62	CWHL 2006-11
24	CWHL 2007-7	63	CWHL 2006-J3
25	CWHL 2007-5	64	CWHL 2007-6
26	CWHL 2007-9	65	CWHL 2006-21
27	CWHL 2008-1	66	CWHL 2006-13
28	CWHL 2007-8	67	CWHL 2006-18
29	CWHL 2007-10	68	CWHL 2006-19
30	CWALT 2004-J10	69	CWHL 2007-2
31	CWALT 2005-J3	70	CWALT 2004-J2
32	CWALT 2005-J7	71	CWALT 2004-J6
33	CWALT 2005-J8	72	CWALT 2004-J8
34	CWALT 2005-J9	73	CWALT 2005-J1
35	CWALT 2006-11CB	74	CWALT 2005-85CB
36	CWALT 2006-12CB	75	CWALT 2005-86CB
37	CWALT 2006-7CB	76	CWALT 2005-80CB
38	CWALT 2006-13T1	77	CWALT 2005-83CB
39	CWHL 2006-10	78	CWALT 2006-J1

79	CWALT 2006-2CB	118	CWHL 2004-J6
80	CWALT 2006-8T1	119	CWHL 2005-J3
81	CWALT 2006-5T2	120	CWHL 2004-J8
82	CWALT 2006-4CB	121	CWHL 2004-J9
83	CWALT 2006-6CB	122	CWALT 2006-20CB
84	CWALT 2006-J2	123	CWALT 2006-29T1
85	CWALT 2006-9T1	124	CWALT 2006-19CB
86	CWHL 2005-J2	125	CWALT 2006-23CB
87	CWHL 2007-J1	126	CWALT 2006-28CB
88	CWHL 2006-J4	127	CWALT 2006-25CB
89	CWALT 2006-31CB	128	CWALT 2006-26CB
90	CWALT 2006-40T1	129	CWALT 2006-32CB
91	CWALT 2006-42	130	CWALT 2006-27CB
92	CWALT 2006-41CB	131	CWALT 2006-34
93	CWALT 2006-43CB	132	CWALT 2006-33CB
94	CWALT 2007-2CB	133	CWALT 2006-35CB
95	CWALT 2006-45T1	134	CWALT 2007-4CB
96	CWALT 2007-J1	135	CWALT 2006-39CB
97	CWALT 2007-3T1	136	CWALT 2005-70CB
98	CWALT 2007-6	137	CWALT 2005-64CB
99	CWALT 2007-14T2	138	CWALT 2005-J10
100	CWALT 2007-5CB	139	CWALT 2005-J13
101	CWALT 2005-67CB	140	CWALT 2005-75CB
102	CWALT 2005-74T1	141	CWHL 2006-J2
103	CWALT 2005-J14	142	CWHL 2006-6
104	CWALT 2005-J11	143	CWHL 2005-27
105	CWALT 2005-73CB	144	CWHL 2005-J4
106	CWALT 2005-60T1	145	CWHL 2005-30
107	CWALT 2005-57CB	146	CWHL 2006-1
108	CWALT 2005-65CB	147	CWHL 2006-J1
109	CWALT 2005-79CB	148	CWHL 2006-9
110	CWALT 2005-77T1	149	CWHL 2003-J3
111	CWHL 2004-J7	150	CWALT 2003-J2
112	CWHL 2004-J5	151	CWHL 2003-J8
113	CWALT 2003-J3	152	CWALT 2006-J4
114	CWHL 2003-J15	153	CWALT 2006-J6
115	CWHL 2004-J1	154	CWALT 2006-J7
116	CWHL 2004-J2	155	CWALT 2007-1T1
117	CWHL 2004-J3	156	CWALT 2005-1CB

**Exhibit 2: Summary of Covered IO Certificates**

Deal	Class	CUSIP	Required Coupon <sup>[1]</sup>	Issue Date	Initial Balance <sup>[2]</sup>	Current Balance <sup>[2]</sup>
<b>Total</b>					<b>\$77,884,984,008</b>	<b>\$9,889,328,236</b>
Average					\$286,341,853	\$36,357,824
Median					\$225,420,047	\$26,592,871

*Certificate-Level Detail*

1	CWALT 2007-J2	1X	020908AC3	6.50%	05/2007	96,883,752	11,546,754
2	CWALT 2007-J2	2X	020908AQ2	6.00%	05/2007	154,239,225	20,575,639
3	CWALT 2006-16CB	X	021460AH3	6.00%	04/2006	268,128,242	38,236,828
4	CWALT 2006-15CB	X	021467AB1	6.50%	04/2006	355,037,224	52,501,572
5	CWALT 2006-14CB	X	021468AM5	6.00%	04/2006	491,172,636	67,972,276
6	CWALT 2006-J3	1X	021469AN1	6.00%	04/2006	98,914,707	12,724,829
7	CWALT 2006-J3	2X	021469AP6	4.75%	04/2006	23,827,293	894,178
8	CWALT 2006-J3	3X	021469AQ4	5.50%	04/2006	28,116,712	279,192
9	CWALT 2006-J3	4X	021469BD2	5.75%	04/2006	37,036,115	1,773,465
10	CWALT 2006-17T1	X	02146AAE8	6.25%	04/2006	413,809,139	47,030,787
11	CWALT 2006-24CB	X	02146TBA4	6.00%	06/2006	782,056,902	106,499,604
12	CWALT 2006-30T1	1X	02146VAG7	6.25%	09/2006	225,840,093	36,364,353
13	CWALT 2006-30T1	2X	02146VAQ5	6.50%	09/2006	225,000,000	27,457,501
14	CWALT 2006-36T2	1X	02146XAR9	6.00%	10/2006	413,276,032	72,735,933
15	CWALT 2006-36T2	2X	02146XBA5	6.25%	10/2006	309,562,993	55,852,505
16	CWALT 2007-7T2	X	02147BBJ3	6.00%	02/2007	356,215,087	72,396,796
17	CWALT 2006-18CB	X	02147FAF3	6.00%	05/2006	939,182,543	117,459,826
18	CWALT 2006-21CB	X	02147GAJ3	6.00%	05/2006	445,822,216	59,384,193
19	CWALT 2006-46	X	02147JAL2	6.00%	12/2006	211,486,794	47,274,387
20	CWALT 2006-20CB	X	02147MAS0	6.50%	05/2006	524,374,809	67,309,704

## Affidavit of John Montgomery, Ph.D.

	Deal	Class	CUSIP	Required Coupon <sup>[1]</sup>	Issue Date	Initial Balance <sup>[2]</sup>	Current Balance <sup>[2]</sup>
21	CWALT 2006-29T1	1X	02147PAH7	6.25%	08/2006	79,309,024	12,496,513
22	CWALT 2006-29T1	2X	02147PBD5	6.50%	08/2006	379,250,233	48,515,812
23	CWALT 2006-29T1	3X	02147PBN3	6.75%	08/2006	305,500,000	34,923,470
24	CWALT 2006-19CB	X	02147QBK7	6.00%	06/2006	1,212,888,854	164,180,009
25	CWALT 2006-23CB	1X	02147RAW0	6.00%	06/2006	464,581,624	66,893,785
26	CWALT 2006-23CB	2X	02147RAX8	6.50%	06/2006	473,133,355	57,638,030
27	CWALT 2006-25CB	X	02147VAP6	6.00%	07/2006	464,325,227	56,948,800
28	CWALT 2006-26CB	X	02147WAX7	6.50%	07/2006	397,868,818	46,711,138
29	CWALT 2006-32CB	X	02147XAY3	6.00%	09/2006	590,071,434	89,206,343
30	CWALT 2006-27CB	X	02147YAP0	6.00%	08/2006	286,166,807	34,300,320
31	CWALT 2006-34	X	02148AAH9	6.25%	09/2006	146,151,792	27,979,091
32	CWALT 2006-33CB	1X	02148BAB0	6.00%	09/2006	238,201,962	40,048,148
33	CWALT 2006-33CB	2X	02148BAD6	6.00%	09/2006	329,663,322	50,043,319
34	CWALT 2006-35CB	X	02148CAB8	6.00%	10/2006	535,254,922	75,846,895
35	CWALT 2007-4CB	1X	02148FAH8	5.75%	02/2007	373,459,397	60,147,475
36	CWALT 2007-4CB	2X	02148FAK1	7.00%	02/2007	56,735,299	4,967,477
37	CWALT 2006-31CB	X	02148HBF7	6.00%	09/2006	842,035,811	130,978,188
38	CWALT 2006-39CB	1X	02148JAV9	6.00%	11/2006	500,143,577	86,618,222
39	CWALT 2006-39CB	2X	02148JBB2	6.75%	11/2006	189,999,376	26,676,801
40	CWALT 2006-40T1	1X	02148KAY0	6.00%	11/2006	331,920,212	39,186,600
41	CWALT 2006-40T1	2X	02148KAZ7	6.50%	11/2006	249,986,208	34,056,829
42	CWALT 2006-42	1X	02148YAH7	6.00%	11/2006	187,436,416	39,503,926
43	CWALT 2006-42	2X	02148YAK0	6.00%	11/2006	11,518,671	3,923,679
44	CWALT 2006-41CB	1X	02149CBM2	6.00%	11/2006	538,660,938	92,988,741
45	CWALT 2006-41CB	2X	02149CBN0	6.00%	11/2006	377,566,696	59,703,090
46	CWALT 2006-43CB	1X	02149FBC7	6.00%	12/2006	609,288,225	101,059,190
47	CWALT 2006-43CB	2X	02149FBD5	6.00%	12/2006	18,763,136	761,436
48	CWALT 2006-43CB	3X	02149FBE3	6.75%	12/2006	119,650,943	12,900,293

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	Deal	Class	CUSIP	Required Coupon <sup>[1]</sup>	Issue Date	Initial Balance <sup>[2]</sup>	Current Balance <sup>[2]</sup>
49	CWALT 2007-2CB	1X	02149HAQ3	5.75%	01/2007	419,364,891	69,274,779
50	CWALT 2007-2CB	2X	02149HBG4	5.75%	01/2007	350,788,406	58,506,703
51	CWALT 2006-45T1	1X	02149JBF2	6.00%	12/2006	534,433,424	87,775,261
52	CWALT 2006-45T1	2X	02149JBG0	6.00%	12/2006	541,924,886	82,294,539
53	CWALT 2007-J1	X	02149MAN9	(1) 5.75%; (2) 6.00%	02/2007	385,884,298	63,294,632
54	CWALT 2007-3T1	1X	02149VAT6	6.00%	02/2007	684,251,070	111,031,989
55	CWALT 2007-3T1	2X	02149VAV1	6.00%	02/2007	48,622,686	3,085,433
56	CWALT 2007-6	X	02150AAK7	5.75%	02/2007	287,071,669	69,635,467
57	CWALT 2007-14T2	X	02150BAJ8	6.00%	05/2007	395,649,473	81,709,387
58	CWALT 2007-5CB	1X	02150EBR3	6.00%	02/2007	1,336,102,464	236,946,331
59	CWALT 2007-5CB	2X	02150ECF8	6.00%	02/2007	136,179,076	22,489,610
60	CWALT 2007-8CB	X	02150FAN0	6.00%	03/2007	546,246,065	94,790,448
61	CWALT 2007-11T1	X	02150GCR7	6.00%	03/2007	349,184,509	86,470,216
62	CWALT 2007-9T1	1X	02150JAS1	6.00%	03/2007	326,054,131	66,780,596
63	CWALT 2007-9T1	2X	02150JAZ5	6.00%	03/2007	289,986,359	60,170,045
64	CWALT 2007-9T1	3X	02150JBB7	5.50%	03/2007	95,309,982	2,276,273
65	CWALT 2007-12T1	X	02150LAT4	6.00%	04/2007	748,109,215	131,191,232
66	CWALT 2007-13	X	02150MAN5	6.00%	04/2007	103,410,733	26,027,131
67	CWALT 2007-19	1X	02151ABV1	6.00%	06/2007	901,378,044	167,356,879
68	CWALT 2007-19	2X	02151ABY5	6.50%	06/2007	125,728,648	32,851,800
69	CWALT 2007-22	1X	02151BBL1	6.25%	07/2007	149,069,246	28,401,035
70	CWALT 2007-22	2X	02151BBM9	6.50%	07/2007	534,317,602	105,606,460
71	CWALT 2007-15CB	X	02151CAF3	5.75%	05/2007	497,892,052	85,965,687
72	CWALT 2007-23CB	X	02151EAG7	6.50%	07/2007	462,633,476	74,465,030
73	CWALT 2007-21CB	1X	02151FAN9	6.00%	07/2007	172,815,456	24,774,297
74	CWALT 2007-21CB	2X	02151FAP4	6.00%	07/2007	172,160,196	21,283,938
75	CWALT 2007-24	X	02151GAX5	7.00%	08/2007	451,881,720	58,578,494
76	CWALT 2007-17CB	1X	02151HAU9	5.75%	06/2007	292,378,990	47,777,181

## Affidavit of John Montgomery, Ph.D.

Deal	Class	CUSIP	Required Coupon <sup>[1]</sup>	Issue Date	Initial Balance <sup>[2]</sup>	Current Balance <sup>[2]</sup>	
77	CWALT 2007-17CB	2X	02151HAV7	5.75%	06/2007	111,612,305	15,209,477
78	CWALT 2007-20	X	02151LAR7	6.25%	06/2007	84,836,874	24,345,868
79	CWALT 2007-18CB	1X	02151NAG7	6.00%	06/2007	145,638,800	25,895,405
80	CWALT 2007-18CB	2X	02151NBL5	6.00%	06/2007	221,599,130	33,174,444
81	CWALT 2007-25	1X	02151UACO	6.50%	09/2007	382,433,847	69,185,758
82	CWALT 2007-25	2X	02151UAG1	6.00%	09/2007	52,278,777	2,685,644
83	CWALT 2007-16CB	X1	02152AAK5	(1) 6.00%; (4) 6.00%	06/2007	942,163,467	153,655,606
84	CWALT 2007-16CB	X2	02152AAN9	(2) 6.25%; (5) 6.25%	06/2007	329,289,415	57,932,950
85	CWALT 2007-16CB	X3	02152AAR0	6.75%	06/2007	131,104,879	19,058,479
86	CWHL 2006-11	X	125430AC2	6.00%	04/2006	559,381,775	47,396,541
87	CWHL 2006-J3	X	125433AF9	5.50%	05/2006	197,115,013	13,161,185
88	CWHL 2007-6	X	125439AR0	6.00%	04/2007	749,482,500	77,906,775
89	CWHL 2006-21	X	12543PAV5	6.00%	12/2006	906,157,345	91,887,815
90	CWHL 2006-13	X	12543TBC8	6.25%	07/2006	442,550,788	36,341,949
91	CWHL 2006-18	1X	12543WAB4	6.00%	10/2006	191,840,661	16,792,420
92	CWHL 2006-18	2X	12543WAL2	6.00%	10/2006	292,756,221	27,050,009
93	CWHL 2006-19	X	12543XAK2	6.00%	11/2006	1,134,873,605	120,289,059
94	CWHL 2007-2	X	12544CAY7	6.00%	01/2007	362,933,532	44,660,968
95	CWHL 2007-18	1X	12544JAC0	6.00%	09/2007	181,734,077	19,086,755
96	CWHL 2007-18	2X	12544JAG1	6.50%	09/2007	192,466,441	20,343,312
97	CWHL 2007-17	1X	12544KAE3	6.00%	08/2007	337,133,222	42,563,131
98	CWHL 2007-17	2X	12544KAH6	6.50%	08/2007	319,364,272	33,956,021
99	CWHL 2007-17	3X	12544KAL7	6.75%	08/2007	84,217,612	9,433,401
100	CWHL 2007-17	4X	12544KAP8	5.75%	08/2007	60,308,025	1,451,313
101	CWHL 2007-11	X	12544LAV3	6.00%	06/2007	941,351,452	104,995,523
102	CWHL 2007-16	X	12544MAK5	6.50%	08/2007	681,232,986	73,986,193
103	CWHL 2007-19	1X	12544PAD4	6.50%	10/2007	289,019,186	32,294,124
104	CWHL 2007-19	2X	12544PAJ1	6.50%	10/2007	35,415,857	6,355,943

## Affidavit of John Montgomery, Ph.D.

Deal	Class	CUSIP	Required Coupon <sup>[1]</sup>	Issue Date	Initial Balance <sup>[2]</sup>	Current Balance <sup>[2]</sup>
105 CWHL 2007-20	X	12544QAD2	6.50%	11/2007	182,309,101	23,860,026
106 CWHL 2007-4	X	12544RCY2	6.00%	03/2007	1,058,011,000	131,132,667
107 CWHL 2007-7	X	12544TAT1	5.75%	04/2007	627,062,507	50,090,196
108 CWHL 2007-5	X	12544VCA5	5.75%	03/2007	761,199,925	66,890,464
109 CWHL 2007-9	X	12544XAE5	5.75%	05/2007	563,517,715	43,283,074
110 CWHL 2008-1	X	12544YAK9	6.00%	03/2008	149,182,870	12,171,572
111 CWHL 2007-8	X	12545ABB9	6.00%	05/2007	855,000,000	102,347,347
112 CWHL 2007-10	X	12545CAZ3	6.00%	05/2007	648,109,587	69,413,051
113 CWALT 2004-J2	1X	12667FEB7	6.00%	03/2004	47,080,356	2,528,624
114 CWALT 2004-J2	2X	12667FEC5	6.50%	03/2004	46,181,612	2,533,022
115 CWALT 2004-J2	3X	12667FEN1	5.50%	03/2004	112,738,041	8,511,465
116 CWALT 2004-J2	4X	12667FEP6	6.00%	03/2004	52,475,818	3,271,510
117 CWALT 2004-J2	5X	12667FEQ4	5.00%	03/2004	20,133,349	91,058
118 CWALT 2004-J2	6X	12667FER2	5.00%	03/2004	39,394,973	160,992
119 CWALT 2004-J2	7X	12667FES0	6.00%	03/2004	48,276,540	1,110,521
120 CWALT 2004-J6	1X	12667FRF4	5.50%	07/2004	17,386,529	1,085,357
121 CWALT 2004-J6	2X	12667FRH0	6.50%	07/2004	93,301,199	2,374,129
122 CWALT 2004-J6	3X	12667FRK3	6.50%	07/2004	19,383,449	0
123 CWALT 2004-J8	1X	12667FSG1	7.00%	08/2004	20,212,032	1,466,326
124 CWALT 2004-J8	2X	12667FSJ5	7.00%	08/2004	41,126,399	1,639,530
125 CWALT 2004-J8	3X	12667FSL0	6.50%	08/2004	52,221,275	1,253,036
126 CWALT 2004-J8	4X	12667FSN6	6.00%	08/2004	32,906,841	217,418
127 CWALT 2005-J1	XA	12667FT70	(1) 5.50%; (5) 5.50%	01/2005	356,274,025	25,770,423
128 CWALT 2005-J1	XB	12667FT96	5.50%	01/2005	61,804,281	1,878,529
129 CWALT 2005-J1	XC	12667FU37	6.50%	01/2005	196,914,848	6,575,357
130 CWALT 2005-J1	XD	12667FU52	6.00%	01/2005	39,023,147	0
131 CWALT 2005-J1	XE	12667FU78	5.00%	01/2005	37,478,450	193,084
132 CWALT 2005-J1	XF	12667FU94	5.50%	01/2005	20,384,028	179,391

## Affidavit of John Montgomery, Ph.D.

Deal	Class	CUSIP	Required Coupon <sup>[1]</sup>	Issue Date	Initial Balance <sup>[2]</sup>	Current Balance <sup>[2]</sup>
133 CWALT 2004-J10	XA	12667FVA0	6.00%	09/2004	122,138,942	6,060,879
134 CWALT 2004-J10	XB	12667FVC6	(2) 6.00% ; (4) 6.50% ; (5) 5.50%	09/2004	56,477,600	6,269,380
135 CWALT 2004-J10	XC	12667FVE2	5.00%	09/2004	25,996,543	575,764
136 CWALT 2005-J3	XA	12667GDF7	(1) 5.50%; (2) 5.50%	03/2005	328,928,675	34,046,614
137 CWALT 2005-J3	XB	12667GEA7	6.50%	03/2005	59,307,081	1,871,010
138 CWALT 2005-J7	XA	12667GG31	5.50%	06/2005	162,010,921	11,967,276
139 CWALT 2005-J7	XB	12667GG49	6.00%	06/2005	44,900,565	0
140 CWALT 2005-J8	XA	12667GJ61	5.50%	06/2005	145,625,895	12,705,677
141 CWALT 2005-J8	XB	12667GJ79	5.00%	06/2005	35,794,694	1,327,250
142 CWALT 2005-J9	1X	12667GT94	5.50%	07/2005	125,639,533	15,554,207
143 CWALT 2005-J9	2X	12667GU68	6.50%	07/2005	100,583,554	4,139,527
144 CWALT 2005-65CB	2X	12668A2A2	5.50%	11/2005	364,115,446	48,548,362
145 CWALT 2005-70CB	X	12668A2T1	5.50%	11/2005	396,604,093	56,008,536
146 CWALT 2005-64CB	1X	12668AA88	5.50%	10/2005	597,452,246	79,172,305
147 CWALT 2005-64CB	2X	12668AA96	6.00%	10/2005	82,655,181	7,614,030
148 CWALT 2005-J10	1X	12668ABV6	5.50%	08/2005	433,680,570	51,149,646
149 CWALT 2005-J10	2X	12668ABW4	6.00%	08/2005	73,738,224	11,536,139
150 CWALT 2005-J13	1X	12668AC37	6.00%	10/2005	47,497,236	2,445,053
151 CWALT 2005-J13	2X	12668AD77	5.50%	10/2005	193,943,332	17,917,812
152 CWALT 2005-64CB	3X	12668AF26	5.50%	10/2005	19,269,934	3,666,496
153 CWALT 2005-75CB	X	12668AG58	5.50%	11/2005	307,504,582	39,914,387
154 CWALT 2005-J11	1X	12668AJV8	5.50%	09/2005	320,989,162	40,762,529
155 CWALT 2005-J11	2X	12668AJW6	6.00%	09/2005	63,240,234	9,043,005
156 CWALT 2005-J11	3X	12668AJX4	7.00%	09/2005	30,910,921	3,675,145
157 CWALT 2005-J11	4X	12668AJY2	5.00%	09/2005	17,251,169	1,570,631
158 CWALT 2005-J11	5X	12668AJZ9	5.50%	09/2005	37,727,185	1,660,637
159 CWALT 2005-67CB	X	12668AK20	5.50%	11/2005	171,532,629	18,633,700



Deal	Class	CUSIP	Required Coupon <sup>[1]</sup>	Issue Date	Initial Balance <sup>[2]</sup>	Current Balance <sup>[2]</sup>
160 CWALT 2005-74T1	X	12668AL94	6.00%	11/2005	203,695,242	33,011,259
161 CWALT 2005-J14	X	12668AQ99	5.50%	11/2005	492,511,840	65,492,427
162 CWALT 2005-J11	6X	12668ASE6	6.50%	09/2005	39,084,136	3,220,635
163 CWALT 2005-J11	7X	12668ASF3	6.00%	09/2005	29,979,515	46,466
164 CWALT 2005-73CB	1X	12668AV77	5.50%	11/2005	128,774,361	19,155,843
165 CWALT 2005-73CB	2X	12668AV85	5.75%	11/2005	170,876,594	24,874,013
166 CWALT 2005-60T1	X	12668AVB8	5.50%	10/2005	410,941,768	52,677,172
167 CWALT 2005-57CB	1X	12668AYY5	5.50%	10/2005	162,610,654	18,903,472
168 CWALT 2005-65CB	1X	12668AZ99	5.50%	11/2005	399,514,571	55,736,712
169 CWALT 2005-57CB	3X	12668AZA6	5.50%	10/2005	235,219,135	22,485,168
170 CWALT 2005-57CB	4X	12668AZB4	5.50%	10/2005	236,315,036	29,196,072
171 CWALT 2005-79CB	X	12668BAJ2	5.50%	12/2005	298,712,075	32,308,902
172 CWALT 2005-77T1	1X	12668BCQ4	6.00%	12/2005	324,434,573	42,006,729
173 CWALT 2005-77T1	2X	12668BCR2	6.00%	12/2005	433,183,763	58,716,241
174 CWALT 2005-85CB	1X	12668BEQ2	6.00%	12/2005	315,658,314	45,862,857
175 CWALT 2005-85CB	2X	12668BER0	5.50%	12/2005	733,106,693	107,184,327
176 CWALT 2005-85CB	3X	12668BES8	5.25%	12/2005	36,160,115	1,572,015
177 CWALT 2005-86CB	X	12668BFP3	5.50%	12/2005	893,229,223	115,319,613
178 CWALT 2005-80CB	1X	12668BGH0	6.00%	12/2005	278,365,764	31,461,087
179 CWALT 2005-80CB	2X	12668BGJ6	6.00%	12/2005	165,534,852	26,328,860
180 CWALT 2005-80CB	3X	12668BGK3	6.50%	12/2005	207,410,864	16,299,296
181 CWALT 2005-80CB	4X	12668BGL1	6.00%	12/2005	255,132,314	28,754,128
182 CWALT 2005-80CB	5X	12668BGM9	6.00%	12/2005	257,717,122	34,009,143
183 CWALT 2005-83CB	X	12668BHA4	5.50%	12/2005	322,180,614	42,383,312
184 CWALT 2006-J1	1X	12668BKL6	5.50%	01/2006	652,155,172	80,260,593
185 CWALT 2006-J1	2X	12668BKP7	7.00%	01/2006	51,755,977	2,503,489
186 CWALT 2006-2CB	X	12668BLM3	6.00%	01/2006	663,420,591	87,258,633
187 CWALT 2006-8T1	1X	12668BML4	6.00%	02/2006	279,295,806	33,476,533

Deal	Class	CUSIP	Required Coupon <sup>[1]</sup>	Issue Date	Initial Balance <sup>[2]</sup>	Current Balance <sup>[2]</sup>
188 CWALT 2006-8T1	2X	12668BMR1	5.50%	02/2006	54,867,122	6,385,592
189 CWALT 2006-5T2	X	12668BNC3	6.00%	02/2006	342,621,740	44,625,425
190 CWALT 2006-4CB	1X	12668BPU1	6.00%	02/2006	392,393,997	52,095,801
191 CWALT 2006-4CB	2X	12668BQC0	5.50%	02/2006	244,014,319	32,455,808
192 CWALT 2006-6CB	1X	12668BST1	5.50%	03/2006	1,359,441,862	202,365,691
193 CWALT 2006-6CB	2X	12668BSU8	5.75%	03/2006	655,268,271	92,686,378
194 CWALT 2006-J2	X	12668BTQ6	6.00%	03/2006	144,121,819	12,901,074
195 CWALT 2006-9T1	X	12668BVS9	6.00%	03/2006	471,063,954	57,267,827
196 CWALT 2006-11CB	1X	12668BWG4	6.00%	03/2006	413,526,250	52,153,277
197 CWALT 2006-11CB	2X	12668BWH2	6.25%	03/2006	138,275,703	13,905,521
198 CWALT 2006-11CB	3X	12668BWJ8	6.50%	03/2006	191,783,937	18,640,171
199 CWALT 2006-12CB	X	12668BXH1	6.00%	03/2006	602,613,059	89,519,053
200 CWALT 2006-7CB	1X	12668BYL1	6.00%	03/2006	408,710,050	60,439,947
201 CWALT 2006-7CB	2X	12668BYP2	6.50%	03/2006	68,176,582	7,155,768
202 CWALT 2006-7CB	3X	12668BYS6	5.25%	03/2006	56,065,897	2,818,120
203 CWALT 2006-13T1	X	12668BZX4	6.00%	03/2006	454,014,462	62,664,231
204 CWALT 2006-J5	1X	12668EAG2	6.50%	07/2006	212,148,849	44,491,790
205 CWALT 2006-J5	2X	12668EAH0	7.00%	07/2006	109,362,808	15,745,919
206 CWHL 2006-10	1X	1266942P2	6.00%	03/2006	427,236,363	38,045,123
207 CWHL 2006-10	2X	1266942R8	6.00%	03/2006	49,356,398	4,179,358
208 CWHL 2006-8	1X	1266943E6	6.00%	03/2006	423,009,032	42,555,480
209 CWHL 2006-8	2X	1266943G1	6.00%	03/2006	168,581,238	15,065,387
210 CWHL 2006-8	3X	1266943J5	6.00%	03/2006	24,594,680	1,761,951
211 CWHL 2006-J2	X	126694H92	6.00%	02/2006	168,527,529	11,279,605
212 CWHL 2006-6	X	126694L55	6.00%	02/2006	372,399,100	35,199,854
213 CWHL 2005-27	1X	126694NU8	5.50%	10/2005	344,668,473	25,649,616
214 CWHL 2005-27	2X	126694NW4	5.50%	10/2005	147,205,619	13,256,298
215 CWHL 2005-J4	X	126694RU4	5.50%	10/2005	156,177,851	11,674,507

## Affidavit of John Montgomery, Ph.D.

Deal	Class	CUSIP	Required Coupon <sup>[1]</sup>	Issue Date	Initial Balance <sup>[2]</sup>	Current Balance <sup>[2]</sup>
216 CWHL 2005-30	X	126694TZ1	5.50%	11/2005	480,403,697	48,036,393
217 CWHL 2006-1	X	126694XE3	6.00%	01/2006	279,990,891	30,027,362
218 CWHL 2006-J1	1X	126694XU7	5.75%	01/2006	250,568,268	18,833,692
219 CWHL 2006-J1	2X	126694XW3	5.50%	01/2006	42,812,790	3,488,482
220 CWHL 2006-J1	3X	126694XY9	6.00%	01/2006	97,888,150	8,454,533
221 CWHL 2006-9	X	126694Y51	6.00%	03/2006	326,049,804	41,076,143
222 CWHL 2003-J3	1X	12669D6J2	5.75%	03/2003	99,333,073	616,757
223 CWHL 2003-J3	2X	12669D6L7	5.00%	03/2003	147,608,514	2,126
224 CWALT 2003-J2	X	12669E4B9	6.00%	09/2003	202,023,286	2,649,430
225 CWHL 2003-J8	1X	12669EW77	5.25%	08/2003	70,971,283	810,037
226 CWHL 2003-J8	2X	12669EW93	5.00%	08/2003	31,273,108	0
227 CWHL 2004-J7	1X	12669F5Y5	5.50%	08/2004	73,119,409	3,146,649
228 CWHL 2004-J7	2X	12669F6B4	4.50%	08/2004	21,657,973	145,482
229 CWHL 2004-J7	3X	12669F6D0	5.00%	08/2004	61,649,907	163,971
230 CWHL 2004-J5	X	12669FF57	5.50%	05/2004	41,956,210	3,210,609
231 CWALT 2003-J3	1X	12669FFC2	5.25%	11/2003	96,030,066	4,595,569
232 CWALT 2003-J3	2X	12669FFE8	6.25%	11/2003	270,539,384	1,354,719
233 CWHL 2003-J15	1X	12669FKB8	4.50%	12/2003	45,114,511	208,430
234 CWHL 2003-J15	2X	12669FKD4	4.75%	12/2003	50,376,520	349,821
235 CWHL 2003-J15	3X	12669FKF9	5.00%	12/2003	55,310,000	0
236 CWHL 2004-J1	1X	12669FMQ3	4.50%	01/2004	33,457,559	0
237 CWHL 2004-J1	2X	12669FMS9	4.75%	01/2004	101,005,907	0
238 CWHL 2004-J1	3X	12669FMU4	5.25%	01/2004	16,071,654	0
239 CWHL 2004-J2	X	12669FQR7	5.50%	02/2004	269,685,616	10,994,842
240 CWHL 2004-J3	X	12669FSZ7	5.50%	03/2004	172,807,961	10,877,582
241 CWHL 2004-J6	1X	12669FZ22	5.25%	07/2004	13,909,266	174,447
242 CWHL 2004-J6	2X	12669FZ48	4.75%	07/2004	13,111,407	0
243 CWHL 2004-J6	3X	12669FZ63	5.00%	07/2004	31,273,052	12,373

## Affidavit of John Montgomery, Ph.D.

Deal	Class	CUSIP	Required Coupon <sup>[1]</sup>	Issue Date	Initial Balance <sup>[2]</sup>	Current Balance <sup>[2]</sup>
244 CWHL 2005-J3	X	12669G4Z1	(1) 5.50%; (2) 5.50%	07/2005	341,471,584	26,266,642
245 CWHL 2004-J8	1X	12669GDL2	4.75%	10/2004	56,262,487	19,249
246 CWHL 2004-J8	2X	12669GDP3	4.50%	10/2004	11,613,389	10,269
247 CWHL 2004-J8	3X	12669GDY4	5.50%	10/2004	126,438,436	5,997,393
248 CWHL 2004-J9	XA	12669GFP1	(1) 5.50%; (2) 5.50%	11/2004	190,517,227	14,843,042
249 CWHL 2004-J9	XB	12669GFQ9	(3) 4.75% ; (4) 5.25%	11/2004	38,778,454	80,973
250 CWHL 2005-J2	2X	12669GU74	5.50%	06/2005	180,926,590	11,064,866
251 CWHL 2005-J2	3X	12669GW64	5.50%	06/2005	454,606,702	36,764,699
252 CWHL 2007-J1	X	12669MAC2	(1) 6.00%; (2) 6.00%	01/2007	283,665,920	33,672,045
253 CWHL 2006-J4	X	12669YAJ1	6.25%	07/2006	305,590,495	23,646,505
254 CWHL 2007-1	X	170255AB9	6.00%	01/2007	566,474,850	52,573,878
255 CWHL 2006-16	1X	170257AB5	6.00%	09/2006	475,907,233	35,274,935
256 CWHL 2006-16	2X	170257AD1	6.50%	09/2006	189,261,958	18,700,535
257 CWHL 2006-16	3X	170257AL3	6.50%	09/2006	275,000,000	24,372,367
258 CWHL 2006-17	X	17025AAN2	6.00%	10/2006	489,179,176	38,600,028
259 CWHL 2007-13	X	17025JAR4	6.00%	06/2007	527,427,766	40,679,583
260 CWHL 2007-12	X	17025LAK4	5.75%	06/2007	305,082,202	26,508,941
261 CWHL 2007-15	1X	17025TBG5	6.25%	07/2007	482,617,218	59,924,583
262 CWHL 2007-15	2X	17025TBP5	6.50%	07/2007	504,221,301	60,742,381
263 CWHL 2007-21	1X	17025WAD6	6.25%	12/2007	438,258,613	50,998,498
264 CWHL 2007-21	2X	17025WAJ3	6.00%	12/2007	65,838,741	1,392,834
265 CWALT 2006-J4	1X	23242WAG4	6.25%	06/2006	78,872,718	13,211,593
266 CWALT 2006-J4	2X	23242WAW9	6.00%	06/2006	302,353,475	49,409,848
267 CWALT 2006-J6	X	23244EAF4	6.00%	09/2006	185,515,866	20,293,143
268 CWALT 2006-J7	1X	23244FBK9	6.25%	10/2006	151,692,330	26,142,602
269 CWALT 2007-1T1	1X	23246KAQ4	6.00%	01/2007	304,020,858	42,571,606
270 CWALT 2007-1T1	2X	23246KBL4	6.00%	01/2007	140,939,080	22,860,454
271 CWALT 2006-28CB	X	02147TAX4	6.50%	08/2006	501,004,757	73,484,692

<b>Deal</b>	<b>Class</b>	<b>CUSIP</b>	<b>Required Coupon<sup>[1]</sup></b>	<b>Issue Date</b>	<b>Initial Balance<sup>[2]</sup></b>	<b>Current Balance<sup>[2]</sup></b>
272 CWALT 2005-1CB <sup>[3]</sup>	3X	12667F2Z7	6.00%	01/2005	265,000,000	27,255,985

**Source:** Bloomberg

**Notes:**

1. For tranches backed by multiple collateral pools, the required coupon is reported as (group number) followed by the respective required coupon.
2. Initial Balance is reported on a note-level. Current Balance is reported on a collateral-level.
3. The Initial Balance for this class is based on its group collateral balance instead of its note balance. The notional balance for this class is not equal to the balance of the Non-Discount loans backing it.

**Exhibit 3: Actual v. Silian Method Cash Flows**

Deal	Class	CUSIP	Inception through March 2019			Projected (April 2019 to maturity) Difference between Actual and Silian Method Cash Flows	Total Difference between Actual and Silian Method Cash Flows
			Total Actual Cash Flows (Replicated) <sup>[1]</sup>	Total Silian Method Cash Flows <sup>[1],[2]</sup>	Difference between Actual (Replicated) and Silian Method Cash Flows		
<b>Total</b>			<b>\$1,452,206,238</b>	<b>\$1,621,221,042</b>	<b>\$169,014,804</b>	<b>\$97,899,284</b>	<b>\$266,914,088</b>
<i>Average</i>			\$5,338,994	\$5,960,371	\$621,378	\$359,924	\$981,302
<i>Median</i>			\$3,683,290	\$4,071,881	\$398,893	\$216,488	\$611,238

*CUSIP Level Detail*

1	CWALT 2007-J2	1X	020908AC3	2,839,701	3,189,384	349,684	216,017	565,701
2	CWALT 2007-J2	2X	020908AQ2	2,828,051	3,166,944	338,892	88,790	427,682
3	CWALT 2006-16CB	X	021460AH3	4,748,713	5,221,773	473,060	247,524	720,585
4	CWALT 2006-15CB	X	021467AB1	5,010,323	5,629,933	619,610	402,982	1,022,592
5	CWALT 2006-14CB	X	021468AM5	9,573,546	10,533,209	959,663	572,596	1,532,259
6	CWALT 2006-J3	1X	021469AN1	1,915,112	2,051,817	136,705	78,041	214,746
7	CWALT 2006-J3	2X	021469AP6	462,709	463,662	953	4,241	5,194
8	CWALT 2006-J3	3X	021469AQ4	342,342	350,018	7,676	47	7,723
9	CWALT 2006-J3	4X	021469BD2	632,631	647,674	15,043	12,943	27,987
10	CWALT 2006-17T1	X	02146AAE8	7,366,452	8,299,286	932,835	302,614	1,235,449
11	CWALT 2006-24CB	X	02146TBA4	17,508,502	19,253,323	1,744,820	1,137,977	2,882,797
12	CWALT 2006-30T1	1X	02146VAG7	3,216,684	3,615,240	398,556	235,417	633,973
13	CWALT 2006-30T1	2X	02146VAQ5	4,014,896	4,523,485	508,589	118,171	626,760

Deal	Class	CUSIP	Inception through March 2019			Difference between Actual and Silian Method Cash Flows	Projected (April 2019 to maturity) Difference between Actual and Silian Method Cash Flows	Total Difference between Actual and Silian Method Cash Flows
			Total Actual Cash Flows (Replicated) <sup>[1]</sup>	Total Silian Method Cash Flows <sup>[1],[2]</sup>				
14	CWALT 2006-36T2	1X	02146XAR9	10,895,897	12,683,249	1,787,352	1,233,069	3,020,421
15	CWALT 2006-36T2	2X	02146XBA5	8,978,509	10,427,225	1,448,717	700,842	2,149,559
16	CWALT 2007-7T2	X	02147BBJ3	11,384,077	13,819,323	2,435,246	1,258,061	3,693,306
17	CWALT 2006-18CB	X	02147FAF3	19,798,636	21,836,922	2,038,286	1,148,078	3,186,363
18	CWALT 2006-21CB	X	02147GAJ3	9,485,416	10,486,535	1,001,118	501,334	1,502,453
19	CWALT 2006-46	X	02147JAL2	4,516,603	5,863,519	1,346,916	757,375	2,104,291
20	CWALT 2006-20CB	X	02147MAS0	8,936,353	9,995,565	1,059,212	646,591	1,705,803
21	CWALT 2006-29T1	1X	02147PAH7	491,605	585,456	93,851	60,698	154,550
22	CWALT 2006-29T1	2X	02147PBD5	3,213,544	3,753,085	539,542	267,286	806,828
23	CWALT 2006-29T1	3X	02147PBN3	5,443,174	6,484,298	1,041,124	425,378	1,466,502
24	CWALT 2006-19CB	X	02147QBK7	28,704,643	31,555,896	2,851,253	1,540,229	4,391,482
25	CWALT 2006-23CB	1X	02147RAW0	10,362,173	11,466,313	1,104,140	705,477	1,809,617
26	CWALT 2006-23CB	2X	02147RAX8	8,841,502	9,997,907	1,156,405	539,520	1,695,925
27	CWALT 2006-25CB	X	02147VAP6	9,293,604	10,197,271	903,667	507,927	1,411,594
28	CWALT 2006-26CB	X	02147WAX7	5,711,693	6,397,152	685,459	338,295	1,023,754
29	CWALT 2006-32CB	X	02147XAY3	14,773,822	16,544,895	1,771,073	1,155,459	2,926,532
30	CWALT 2006-27CB	X	02147YAP0	5,320,843	5,819,627	498,784	241,049	739,832
31	CWALT 2006-34	X	02148AAH9	3,271,707	3,989,688	717,980	477,501	1,195,482
32	CWALT 2006-33CB	1X	02148BAB0	5,678,966	6,445,616	766,650	500,419	1,267,070

Inception through March 2019								
Deal	Class	CUSIP	Total Actual Cash Flows (Replicated) <sup>[1]</sup>	Total Silian Method Cash Flows <sup>[1],[2]</sup>	Difference between Actual (Replicated) and Silian Method Cash Flows	Projected (April 2019 to maturity) Difference between Actual and Silian Method Cash Flows	Total Difference between Actual and Silian Method Cash Flows	
33	CWALT 2006-33CB	2X	02148BAD6	7,512,296	8,481,115	968,820	728,028	1,696,848
34	CWALT 2006-35CB	X	02148CAB8	9,858,369	11,203,068	1,344,699	868,510	2,213,209
35	CWALT 2007-4CB	1X	02148FAH8	4,906,634	5,505,131	598,496	326,817	925,313
36	CWALT 2007-4CB	2X	02148FAK1	2,005,918	2,229,522	223,604	21,097	244,701
37	CWALT 2006-31CB	X	02148HBF7	23,691,354	26,225,428	2,534,074	1,886,901	4,420,975
38	CWALT 2006-39CB	1X	02148JAV9	8,505,478	9,846,736	1,341,259	1,665,653	3,006,911
39	CWALT 2006-39CB	2X	02148JBB2	7,172,524	8,082,731	910,207	604,408	1,514,615
40	CWALT 2006-40T1	1X	02148KAY0	3,135,618	3,911,794	776,176	316,596	1,092,771
41	CWALT 2006-40T1	2X	02148KAZ7	2,220,156	3,165,540	945,384	443,240	1,388,623
42	CWALT 2006-42	1X	02148YAH7	5,166,379	5,963,365	796,986	889,511	1,686,497
43	CWALT 2006-42	2X	02148YAK0	332,941	418,706	85,765	30,412	116,177
44	CWALT 2006-41CB	1X	02149CBM2	9,222,995	10,509,416	1,286,421	779,483	2,065,904
45	CWALT 2006-41CB	2X	02149CBN0	6,420,869	7,380,143	959,274	463,179	1,422,452
46	CWALT 2006-43CB	1X	02149FBC7	10,008,966	11,327,990	1,319,024	846,492	2,165,516
47	CWALT 2006-43CB	2X	02149FBD5	716,721	724,383	7,661	159	7,820
48	CWALT 2006-43CB	3X	02149FBE3	3,965,967	4,518,103	552,136	167,878	720,015
49	CWALT 2007-2CB	1X	02149HAQ3	4,323,483	5,225,151	901,667	428,222	1,329,889
50	CWALT 2007-2CB	2X	02149HBG4	3,778,925	4,525,942	747,017	425,916	1,172,932
51	CWALT 2006-45T1	1X	02149JBF2	17,144,984	20,191,258	3,046,274	2,490,411	5,536,685



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Deal	Class	CUSIP	Inception through March 2019			Difference between Actual and Silian Method Cash Flows	Projected (April 2019 to maturity) Difference between Actual and Silian Method Cash Flows	Total Difference between Actual and Silian Method Cash Flows
			Total Actual Cash Flows (Replicated) <sup>[1]</sup>	Total Silian Method Cash Flows <sup>[1],[2]</sup>				
52	CWALT 2006-45T1	2X	02149JBG0	9,234,453	10,820,920	1,586,468	760,190	2,346,657
53	CWALT 2007-J1	X	02149MAN9	12,540,563	14,593,673	2,053,110	1,057,694	3,110,804
54	CWALT 2007-3T1	1X	02149VAT6	14,485,144	16,650,501	2,165,356	1,400,724	3,566,081
55	CWALT 2007-3T1	2X	02149VAV1	468,248	533,537	65,290	30,841	96,130
56	CWALT 2007-6	X	02150AAK7	7,946,634	9,443,191	1,496,557	1,108,853	2,605,409
57	CWALT 2007-14T2	X	02150BAJ8	13,822,830	16,769,931	2,947,101	2,078,099	5,025,199
58	CWALT 2007-5CB	1X	02150EBR3	23,191,524	26,713,241	3,521,717	2,343,847	5,865,564
59	CWALT 2007-5CB	2X	02150ECF8	2,072,699	2,354,938	282,239	200,422	482,661
60	CWALT 2007-8CB	X	02150FAN0	11,817,632	13,398,649	1,581,017	867,068	2,448,086
61	CWALT 2007-11T1	X	02150GCR7	7,736,416	8,440,724	704,308	407,085	1,111,393
62	CWALT 2007-9T1	1X	02150JAS1	7,009,868	7,802,240	792,372	370,463	1,162,834
63	CWALT 2007-9T1	2X	02150JAZ5	5,798,365	6,837,091	1,038,726	689,890	1,728,616
64	CWALT 2007-9T1	3X	02150JBB7	1,793,647	1,837,887	44,240	6,895	51,135
65	CWALT 2007-12T1	X	02150LAT4	17,163,900	20,178,365	3,014,465	1,541,229	4,555,694
66	CWALT 2007-13	X	02150MAN5	2,042,724	2,540,969	498,245	455,744	953,990
67	CWALT 2007-19	1X	02151ABV1	18,628,075	22,522,284	3,894,209	2,592,274	6,486,483
68	CWALT 2007-19	2X	02151ABY5	3,420,457	4,046,639	626,182	556,846	1,183,028
69	CWALT 2007-22	1X	02151BBL1	1,113,367	1,547,076	433,709	230,323	664,032
70	CWALT 2007-22	2X	02151BBM9	8,524,822	10,459,710	1,934,888	1,321,022	3,255,910

Inception through March 2019								
Deal	Class	CUSIP	Total Actual Cash Flows (Replicated) <sup>[1]</sup>	Total Silian Method Cash Flows <sup>[1],[2]</sup>	Difference between Actual (Replicated) and Silian Method Cash Flows	Projected (April 2019 to maturity) Difference between Actual and Silian Method Cash Flows	Total Difference between Actual and Silian Method Cash Flows	
71	CWALT 2007-15CB	X	02151CAF3	11,067,890	12,402,219	1,334,329	947,233	2,281,562
72	CWALT 2007-23CB	X	02151EAG7	6,926,690	7,765,109	838,419	386,247	1,224,666
73	CWALT 2007-21CB	1X	02151FAN9	1,983,193	2,158,498	175,305	109,450	284,755
74	CWALT 2007-21CB	2X	02151FAP4	1,592,978	1,797,692	204,714	99,344	304,058
75	CWALT 2007-24	X	02151GAX5	10,622,155	12,560,582	1,938,427	839,771	2,778,198
76	CWALT 2007-17CB	1X	02151HAU9	3,553,997	4,031,146	477,149	300,581	777,730
77	CWALT 2007-17CB	2X	02151HAV7	1,240,030	1,402,952	162,921	80,420	243,341
78	CWALT 2007-20	X	02151LAR7	1,693,827	2,116,733	422,905	215,773	638,679
79	CWALT 2007-18CB	1X	02151NAG7	1,945,999	2,188,019	242,020	108,580	350,600
80	CWALT 2007-18CB	2X	02151NBL5	3,175,595	3,484,315	308,720	191,356	500,076
81	CWALT 2007-25	1X	02151UAC0	10,188,419	11,890,704	1,702,285	982,936	2,685,221
82	CWALT 2007-25	2X	02151UAG1	912,689	1,033,441	120,752	7,563	128,316
83	CWALT 2007-16CB	X1	02152AAK5	15,296,782	17,125,653	1,828,871	1,114,509	2,943,380
84	CWALT 2007-16CB	X2	02152AAN9	4,788,280	5,504,289	716,009	451,340	1,167,349
85	CWALT 2007-16CB	X3	02152AAR0	2,984,340	3,400,076	415,736	167,197	582,933
86	CWHL 2006-11	X	125430AC2	8,529,259	9,297,743	768,484	294,787	1,063,271
87	CWHL 2006-J3	X	125433AF9	2,832,712	2,931,000	98,288	81,273	179,561
88	CWHL 2007-6	X	125439AR0	10,313,997	11,334,615	1,020,619	449,816	1,470,435
89	CWHL 2006-21	X	12543PAV5	14,033,590	15,509,408	1,475,818	733,737	2,209,554

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Deal	Class	CUSIP	Inception through March 2019			Difference between Actual (Replicated) and Silian Method Cash Flows	Projected (April 2019 to maturity) Difference between Actual and Silian Method Cash Flows	Total Difference between Actual and Silian Method Cash Flows
			Total Actual Cash Flows (Replicated) <sup>[1]</sup>	Total Silian Method Cash Flows <sup>[1],[2]</sup>				
90	CWHL 2006-13	X	12543TBC8	6,405,165	7,059,199	654,034	231,746	885,780
91	CWHL 2006-18	1X	12543WAB4	3,303,335	3,527,886	224,551	158,964	383,516
92	CWHL 2006-18	2X	12543WAL2	5,329,449	5,777,532	448,083	233,196	681,280
93	CWHL 2006-19	X	12543XAK2	18,570,576	20,654,435	2,083,859	981,466	3,065,325
94	CWHL 2007-2	X	12544CAY7	4,746,824	5,372,851	626,027	330,474	956,501
95	CWHL 2007-18	1X	12544JAC0	3,101,377	3,469,703	368,327	189,285	557,612
96	CWHL 2007-18	2X	12544JAG1	3,920,424	4,554,152	633,729	457,102	1,090,831
97	CWHL 2007-17	1X	12544KAE3	5,016,640	5,686,208	669,568	447,563	1,117,131
98	CWHL 2007-17	2X	12544KAH6	3,544,695	4,030,673	485,978	156,180	642,158
99	CWHL 2007-17	3X	12544KAL7	1,353,821	1,598,967	245,147	208,613	453,759
100	CWHL 2007-17	4X	12544KAP8	840,627	851,805	11,178	0	11,178
101	CWHL 2007-11	X	12544LAV3	13,652,778	15,411,670	1,758,892	856,114	2,615,006
102	CWHL 2007-16	X	12544MAK5	7,888,140	8,896,931	1,008,791	619,385	1,628,176
103	CWHL 2007-19	1X	12544PAD4	5,487,837	6,286,765	798,928	285,137	1,084,065
104	CWHL 2007-19	2X	12544PAJ1	505,930	643,312	137,382	28,301	165,683
105	CWHL 2007-20	X	12544QAD2	2,962,006	3,231,831	269,826	88,766	358,592
106	CWHL 2007-4	X	12544RCY2	16,912,640	19,210,932	2,298,293	923,202	3,221,495
107	CWHL 2007-7	X	12544TAT1	6,214,154	6,836,962	622,808	217,741	840,549
108	CWHL 2007-5	X	12544VCA5	9,715,909	10,564,971	849,062	366,315	1,215,376

Deal	Class	CUSIP	Inception through March 2019			Difference between Actual (Replicated) and Silian Method Cash Flows	Projected (April 2019 to maturity) Difference between Actual and Silian Method Cash Flows	Total Difference between Actual and Silian Method Cash Flows
			Total Actual Cash Flows (Replicated) <sup>[1]</sup>	Total Silian Method Cash Flows <sup>[1],[2]</sup>				
109	CWHL 2007-9	X	12544XAE5	3,784,853	4,077,614	292,762	117,629	410,391
110	CWHL 2008-1	X	12544YAK9	3,140,691	3,642,227	501,536	600,601	1,102,137
111	CWHL 2007-8	X	12545ABB9	11,333,775	12,930,563	1,596,788	794,720	2,391,508
112	CWHL 2007-10	X	12545CAZ3	8,386,039	9,456,900	1,070,861	476,662	1,547,523
113	CWALT 2004-J2	1X	12667FEB7	418,379	418,964	585	0	585
114	CWALT 2004-J2	2X	12667FEC5	466,061	467,791	1,731	0	1,731
115	CWALT 2004-J2	3X	12667FEN1	1,171,123	1,204,133	33,010	33,292	66,302
116	CWALT 2004-J2	4X	12667FEP6	278,730	292,914	14,185	22,401	36,586
117	CWALT 2004-J2	5X	12667FEQ4	259,532	260,357	825	0	825
118	CWALT 2004-J2	6X	12667FER2	604,265	604,265	0	0	0
119	CWALT 2004-J2	7X	12667FES0	532,342	559,359	27,017	26,588	53,605
120	CWALT 2004-J6	1X	12667FRF4	180,653	180,747	95	0	95
121	CWALT 2004-J6	2X	12667FRH0	875,557	889,529	13,972	17,881	31,853
122	CWALT 2004-J6	3X	12667FRK3	73,047	73,047	0	0	0
123	CWALT 2004-J8	1X	12667FSG1	308,600	308,846	246	5,693	5,939
124	CWALT 2004-J8	2X	12667FSJ5	330,501	349,427	18,926	2,995	21,921
125	CWALT 2004-J8	3X	12667FSL0	733,256	746,130	12,874	18,467	31,341
126	CWALT 2004-J8	4X	12667FSN6	191,363	194,685	3,323	129	3,452
127	CWALT 2005-J1	XA	12667FT70	6,900,395	7,270,421	370,027	188,036	558,063

Deal	Class	CUSIP	Inception through March 2019			Difference between Actual and Silian Method Cash Flows	Projected (April 2019 to maturity) Difference between Actual and Silian Method Cash Flows	Total Difference between Actual and Silian Method Cash Flows
			Total Actual Cash Flows (Replicated) <sup>[1]</sup>	Total Silian Method Cash Flows <sup>[1],[2]</sup>				
128	CWALT 2005-J1	XB	12667FT96	664,164	667,908	3,744	716	4,460
129	CWALT 2005-J1	XC	12667FU37	2,100,445	2,192,639	92,193	27,033	119,226
130	CWALT 2005-J1	XD	12667FU52	288,682	292,400	3,718	0	3,718
131	CWALT 2005-J1	XE	12667FU78	385,146	385,897	751	0	751
132	CWALT 2005-J1	XF	12667FU94	107,571	109,361	1,791	0	1,791
133	CWALT 2004-J10	XA	12667FVA0	1,201,373	1,314,113	112,740	60,830	173,570
134	CWALT 2004-J10	XB	12667FVC6	550,782	558,177	7,394	4,208	11,602
135	CWALT 2004-J10	XC	12667FVE2	293,656	300,345	6,689	197	6,885
136	CWALT 2005-J3	XA	12667GDF7	5,655,446	6,123,545	468,099	336,573	804,671
137	CWALT 2005-J3	XB	12667GEA7	788,107	797,264	9,158	9,590	18,748
138	CWALT 2005-J7	XA	12667GG31	3,723,415	4,027,108	303,693	153,375	457,068
139	CWALT 2005-J7	XB	12667GG49	368,853	368,853	0	0	0
140	CWALT 2005-J8	XA	12667GJ61	3,188,366	3,403,713	215,347	75,086	290,433
141	CWALT 2005-J8	XB	12667GJ79	369,566	374,746	5,180	6,107	11,287
142	CWALT 2005-J9	1X	12667GT94	3,211,064	3,496,654	285,590	128,952	414,541
143	CWALT 2005-J9	2X	12667GU68	1,359,625	1,411,243	51,618	40,848	92,466
144	CWALT 2005-65CB	2X	12668A2A2	6,875,466	7,244,375	368,909	222,916	591,826
145	CWALT 2005-70CB	X	12668A2T1	7,440,807	8,019,638	578,830	302,544	881,375
146	CWALT 2005-64CB	1X	12668AA88	13,515,419	14,481,121	965,703	508,890	1,474,593

Deal	Class	CUSIP	Inception through March 2019			Difference between Actual and Silian Method Cash Flows	Projected (April 2019 to maturity) Difference between Actual and Silian Method Cash Flows	Total Difference between Actual and Silian Method Cash Flows
			Total Actual Cash Flows (Replicated) <sup>[1]</sup>	Total Silian Method Cash Flows <sup>[1],[2]</sup>				
147	CWALT 2005-64CB	2X	12668AA96	2,968,120	3,164,503	196,383	128,397	324,780
148	CWALT 2005-J10	1X	12668ABV6	9,220,855	9,728,626	507,772	261,006	768,778
149	CWALT 2005-J10	2X	12668ABW4	820,485	951,773	131,288	145,155	276,443
150	CWALT 2005-J13	1X	12668AC37	613,127	665,515	52,388	3,627	56,014
151	CWALT 2005-J13	2X	12668AD77	4,111,265	4,412,510	301,246	111,300	412,546
152	CWALT 2005-64CB	3X	12668AF26	347,883	389,043	41,160	32,521	73,681
153	CWALT 2005-75CB	X	12668AG58	4,816,925	5,082,810	265,885	135,997	401,882
154	CWALT 2005-J11	1X	12668AJV8	7,148,375	7,872,485	724,111	407,987	1,132,098
155	CWALT 2005-J11	2X	12668AJW6	1,097,311	1,204,479	107,168	66,238	173,406
156	CWALT 2005-J11	3X	12668AJX4	283,329	301,133	17,805	14,929	32,733
157	CWALT 2005-J11	4X	12668AJY2	249,245	264,892	15,647	4,831	20,478
158	CWALT 2005-J11	5X	12668AJZ9	401,848	419,713	17,865	1,311	19,176
159	CWALT 2005-67CB	X	12668AK20	4,447,435	4,654,598	207,163	94,383	301,546
160	CWALT 2005-74T1	X	12668AL94	3,585,797	3,863,942	278,145	241,433	519,578
161	CWALT 2005-J14	X	12668AQ99	13,402,841	14,441,713	1,038,872	682,931	1,721,803
162	CWALT 2005-J11	6X	12668ASE6	551,825	582,467	30,643	17,898	48,540
163	CWALT 2005-J11	7X	12668ASF3	427,888	429,860	1,971	0	1,971
164	CWALT 2005-73CB	1X	12668AV77	2,139,990	2,282,414	142,425	114,695	257,119
165	CWALT 2005-73CB	2X	12668AV85	4,007,942	4,294,920	286,978	216,960	503,938

Affidavit of John Montgomery, Ph.D.

Deal	Class	CUSIP	Inception through March 2019			Difference between Actual (Replicated) and Silian Method Cash Flows	Projected (April 2019 to maturity) Difference between Actual and Silian Method Cash Flows	Total Difference between Actual and Silian Method Cash Flows
			Total Actual Cash Flows (Replicated) <sup>[1]</sup>	Total Silian Method Cash Flows <sup>[1],[2]</sup>				
166	CWALT 2005-60T1	X	12668AVB8	11,328,106	12,572,976	1,244,870	511,302	1,756,172
167	CWALT 2005-57CB	1X	12668AYY5	3,603,930	3,838,574	234,645	130,690	365,335
168	CWALT 2005-65CB	1X	12668AZ99	7,558,527	8,052,750	494,223	363,956	858,179
169	CWALT 2005-57CB	3X	12668AZA6	5,344,142	5,637,558	293,416	138,432	431,849
170	CWALT 2005-57CB	4X	12668AZB4	5,318,481	5,676,671	358,190	237,525	595,715
171	CWALT 2005-79CB	X	12668BAJ2	8,662,568	9,235,318	572,750	319,436	892,186
172	CWALT 2005-77T1	1X	12668BCQ4	6,025,270	6,734,164	708,894	590,112	1,299,006
173	CWALT 2005-77T1	2X	12668BCR2	10,192,672	11,454,267	1,261,595	520,613	1,782,208
174	CWALT 2005-85CB	1X	12668BEQ2	8,594,014	9,427,944	833,930	425,368	1,259,298
175	CWALT 2005-85CB	2X	12668BER0	18,945,619	20,411,730	1,466,111	775,580	2,241,692
176	CWALT 2005-85CB	3X	12668BES8	450,936	468,373	17,437	3,194	20,631
177	CWALT 2005-86CB	X	12668BFP3	25,928,051	28,180,197	2,252,145	1,387,284	3,639,429
178	CWALT 2005-80CB	1X	12668BGH0	7,398,483	7,979,255	580,772	263,479	844,251
179	CWALT 2005-80CB	2X	12668BGJ6	2,813,307	3,044,904	231,597	147,242	378,838
180	CWALT 2005-80CB	3X	12668BGK3	4,438,089	4,703,476	265,386	116,457	381,843
181	CWALT 2005-80CB	4X	12668BGL1	6,882,246	7,479,637	597,391	260,075	857,467
182	CWALT 2005-80CB	5X	12668BGM9	5,388,505	5,877,266	488,761	260,685	749,447
183	CWALT 2005-83CB	X	12668BHA4	9,101,637	9,708,041	606,403	458,942	1,065,346
184	CWALT 2006-J1	1X	12668BKL6	18,838,857	20,495,862	1,657,005	995,877	2,652,882

Deal	Class	CUSIP	Inception through March 2019			Difference between Actual and Silian Method Cash Flows	Projected (April 2019 to maturity) Difference between Actual and Silian Method Cash Flows	Total Difference between Actual and Silian Method Cash Flows
			Total Actual Cash Flows (Replicated) <sup>[1]</sup>	Total Silian Method Cash Flows <sup>[1],[2]</sup>				
185	CWALT 2006-J1	2X	12668BKP7	520,290	562,355	42,065	14,134	56,198
186	CWALT 2006-2CB	X	12668BLM3	14,672,376	16,627,120	1,954,745	862,109	2,816,853
187	CWALT 2006-8T1	1X	12668BML4	7,116,809	7,928,307	811,498	462,090	1,273,588
188	CWALT 2006-8T1	2X	12668BMR1	1,744,132	1,870,891	126,759	54,400	181,160
189	CWALT 2006-5T2	X	12668BNC3	9,244,745	10,048,287	803,542	440,103	1,243,645
190	CWALT 2006-4CB	1X	12668BPU1	7,277,116	7,918,753	641,637	371,525	1,013,163
191	CWALT 2006-4CB	2X	12668BQC0	4,351,127	4,750,358	399,231	298,749	697,979
192	CWALT 2006-6CB	1X	12668BST1	35,728,586	38,922,992	3,194,406	1,739,479	4,933,885
193	CWALT 2006-6CB	2X	12668BSU8	18,357,940	20,504,542	2,146,602	1,315,126	3,461,729
194	CWALT 2006-J2	X	12668BTQ6	2,306,303	2,510,510	204,206	125,652	329,858
195	CWALT 2006-9T1	X	12668BVS9	11,154,616	12,281,757	1,127,141	659,335	1,786,476
196	CWALT 2006-11CB	1X	12668BWG4	10,948,530	12,000,419	1,051,889	565,112	1,617,001
197	CWALT 2006-11CB	2X	12668BWH2	3,138,497	3,458,967	320,470	132,286	452,756
198	CWALT 2006-11CB	3X	12668BWJ8	4,160,259	4,488,911	328,652	235,925	564,578
199	CWALT 2006-12CB	X	12668BXH1	13,683,444	15,378,323	1,694,879	1,246,472	2,941,351
200	CWALT 2006-7CB	1X	12668BYL1	11,117,757	12,557,930	1,440,174	752,385	2,192,559
201	CWALT 2006-7CB	2X	12668BYP2	1,631,392	1,769,905	138,513	82,723	221,236
202	CWALT 2006-7CB	3X	12668BYS6	1,103,494	1,144,475	40,981	5,381	46,362
203	CWALT 2006-13T1	X	12668BZX4	10,661,492	12,120,929	1,459,437	929,102	2,388,539



Deal	Class	CUSIP	Inception through March 2019			Difference between Actual (Replicated) and Silian Method Cash Flows	Projected (April 2019 to maturity) Difference between Actual and Silian Method Cash Flows	Total Difference between Actual and Silian Method Cash Flows
			Total Actual Cash Flows (Replicated) <sup>[1]</sup>	Total Silian Method Cash Flows <sup>[1],[2]</sup>				
204	CWALT 2006-J5	1X	12668EAG2	2,180,840	2,553,074	372,234	378,844	751,078
205	CWALT 2006-J5	2X	12668EAH0	1,119,906	1,264,861	144,955	31,330	176,286
206	CWHL 2006-10	1X	1266942P2	6,025,383	6,607,385	582,002	235,135	817,137
207	CWHL 2006-10	2X	1266942R8	751,182	870,590	119,408	19,840	139,248
208	CWHL 2006-8	1X	1266943E6	6,173,781	6,835,286	661,505	268,943	930,449
209	CWHL 2006-8	2X	1266943G1	2,348,864	2,621,613	272,748	88,629	361,378
210	CWHL 2006-8	3X	1266943J5	355,541	408,171	52,630	27,999	80,628
211	CWHL 2006-J2	X	126694H92	1,396,237	1,478,507	82,271	20,351	102,622
212	CWHL 2006-6	X	126694L55	4,965,826	5,470,748	504,922	288,451	793,373
213	CWHL 2005-27	1X	126694NU8	5,178,656	5,369,480	190,824	79,396	270,220
214	CWHL 2005-27	2X	126694NW4	2,256,701	2,530,492	273,790	99,111	372,902
215	CWHL 2005-J4	X	126694RU4	2,084,009	2,184,770	100,761	34,932	135,692
216	CWHL 2005-30	X	126694TZ1	8,437,742	8,953,660	515,917	254,911	770,828
217	CWHL 2006-1	X	126694XE3	4,438,584	4,738,248	299,663	174,507	474,171
218	CWHL 2006-J1	1X	126694XU7	3,330,899	3,581,397	250,498	130,359	380,857
219	CWHL 2006-J1	2X	126694XW3	355,286	370,252	14,966	3,583	18,549
220	CWHL 2006-J1	3X	126694XY9	1,803,997	1,927,096	123,099	74,982	198,081
221	CWHL 2006-9	X	126694Y51	4,476,868	4,899,834	422,966	406,328	829,294
222	CWHL 2003-J3	1X	12669D6J2	103,313	103,313	0	0	0

Deal	Class	CUSIP	Inception through March 2019		Difference between Actual (Replicated) and Silian Method Cash Flows	Projected (April 2019 to maturity) Difference between Actual and Silian Method Cash Flows	Total Difference between Actual and Silian Method Cash Flows	
			Total Actual Cash Flows (Replicated) <sup>[1]</sup>	Total Silian Method Cash Flows <sup>[1],[2]</sup>				
223	CWHL 2003-J3	2X	12669D6L7	295,633	295,633	0	0	0
224	CWALT 2003-J2	X	12669E4B9	2,040,310	2,111,330	71,020	73,756	144,776
225	CWHL 2003-J8	1X	12669EW77	542,901	545,392	2,492	511	3,002
226	CWHL 2003-J8	2X	12669EW93	217,121	217,121	0	0	0
227	CWHL 2004-J7	1X	12669F5Y5	892,621	892,621	0	0	0
228	CWHL 2004-J7	2X	12669F6B4	203,442	239,813	36,370	27	36,398
229	CWHL 2004-J7	3X	12669F6D0	887,188	898,067	10,878	56	10,935
230	CWHL 2004-J5	X	12669FF57	317,543	327,911	10,368	6,405	16,773
231	CWALT 2003-J3	1X	12669FFC2	936,516	959,070	22,554	10,232	32,786
232	CWALT 2003-J3	2X	12669FFE8	1,813,330	1,825,340	12,010	0	12,010
233	CWHL 2003-J15	1X	12669FKB8	193,631	193,631	0	0	0
234	CWHL 2003-J15	2X	12669FKD4	279,799	281,175	1,375	0	1,375
235	CWHL 2003-J15	3X	12669FKF9	419,895	419,895	0	0	0
236	CWHL 2004-J1	1X	12669FMQ3	231,592	231,592	0	0	0
237	CWHL 2004-J1	2X	12669FMS9	1,069,294	1,069,294	0	0	0
238	CWHL 2004-J1	3X	12669FMU4	120,400	120,400	0	0	0
239	CWHL 2004-J2	X	12669FQR7	2,245,533	2,331,127	85,594	51,092	136,686
240	CWHL 2004-J3	X	12669FSZ7	2,600,402	2,750,686	150,284	145,263	295,547
241	CWHL 2004-J6	1X	12669FZ22	83,652	83,652	0	0	0

Affidavit of John Montgomery, Ph.D.

Deal	Class	CUSIP	Inception through March 2019			Difference between Actual and Silian Method Cash Flows	Projected (April 2019 to maturity) Difference between Actual and Silian Method Cash Flows	Total Difference between Actual and Silian Method Cash Flows
			Total Actual Cash Flows (Replicated) <sup>[1]</sup>	Total Silian Method Cash Flows <sup>[1],[2]</sup>				
242	CWHL 2004-J6	2X	12669FZ48	147,940	147,940	0	0	0
243	CWHL 2004-J6	3X	12669FZ63	189,078	189,078	0	0	0
244	CWHL 2005-J3	X	12669G4Z1	4,592,706	5,019,895	427,189	133,422	560,611
245	CWHL 2004-J8	1X	12669GDL2	685,227	688,874	3,647	0	3,647
246	CWHL 2004-J8	2X	12669GDP3	59,276	59,276	0	0	0
247	CWHL 2004-J8	3X	12669GDY4	1,046,256	1,083,415	37,159	21,430	58,590
248	CWHL 2004-J9	XA	12669GFP1	2,919,008	3,090,251	171,242	156,471	327,714
249	CWHL 2004-J9	XB	12669GFQ9	397,193	397,193	0	0	0
250	CWHL 2005-J2	2X	12669GU74	2,220,547	2,333,363	112,816	87,840	200,657
251	CWHL 2005-J2	3X	12669GW64	6,730,642	7,070,728	340,086	188,599	528,685
252	CWHL 2007-J1	X	12669MAC2	6,597,344	7,468,443	871,098	311,694	1,182,792
253	CWHL 2006-J4	X	12669YAJ1	4,290,953	4,729,245	438,291	203,255	641,546
254	CWHL 2007-1	X	170255AB9	7,476,651	8,254,132	777,482	332,728	1,110,210
255	CWHL 2006-16	1X	170257AB5	8,130,831	8,816,518	685,686	384,254	1,069,940
256	CWHL 2006-16	2X	170257AD1	1,327,137	1,468,185	141,048	48,674	189,723
257	CWHL 2006-16	3X	170257AL3	3,643,165	4,066,148	422,983	289,436	712,419
258	CWHL 2006-17	X	17025AAN2	7,399,050	8,136,053	737,002	409,747	1,146,749
259	CWHL 2007-13	X	17025JAR4	6,407,484	7,004,453	596,969	172,700	769,670
260	CWHL 2007-12	X	17025LAK4	2,161,342	2,318,564	157,222	91,923	249,144

Deal	Class	CUSIP	Inception through March 2019			Difference between Actual and Silian Method Cash Flows (Replicated)	Projected (April 2019 to maturity) Difference between Actual and Silian Method Cash Flows	Total Difference between Actual and Silian Method Cash Flows
			Total Actual Cash Flows (Replicated) <sup>[1]</sup>	Total Silian Method Cash Flows <sup>[1],[2]</sup>				
261	CWHL 2007-15	1X	17025TBG5	2,773,345	3,108,941	335,596	254,717	590,313
262	CWHL 2007-15	2X	17025TBP5	4,806,664	5,487,676	681,012	307,985	988,997
263	CWHL 2007-21	1X	17025WAD6	9,632,144	10,808,338	1,176,193	442,294	1,618,487
264	CWHL 2007-21	2X	17025WAJ3	483,044	556,278	73,234	0	73,234
265	CWALT 2006-J4	1X	23242WAG4	1,166,444	1,490,174	323,730	78,810	402,540
266	CWALT 2006-J4	2X	23242WAW5	8,540,617	9,360,145	819,528	468,468	1,287,996
267	CWALT 2006-J6	X	23244EAF4	4,992,535	5,553,950	561,414	244,057	805,471
268	CWALT 2006-J7	1X	23244FBK9	3,549,276	4,381,381	832,105	1,000,181	1,832,285
269	CWALT 2007-1T1	1X	23246KAQ4	6,254,749	7,370,578	1,115,830	462,516	1,578,345
270	CWALT 2007-1T1	2X	23246KBL4	3,310,387	3,784,485	474,098	322,432	796,530
271	CWALT 2006-28CB	X	02147TAX4	8,139,856	9,148,486	1,008,630	1,206,650	2,215,280
272	CWALT 2005-1CB	3X	12667F2Z7	2,909,863	3,113,865	204,002	145,299	349,301

**Sources:** Bloomberg and Intex.

**Notes:**

1. Excludes cashflows for the issuance month for each tranche.
2. Total Silian Method Cash Flows is calculated using each loan's first gross coupon or origination coupon (if the latter exists) less current fees.

**Exhibit 4: Monthly Aggregate Cash Flows**

From January 2007

<b>Month</b>	<b>Actual Cash Flow (Replicated)</b>	<b>Silian Method Cash Flow</b>	<b>Monthly Difference</b>	<b>Cumulative Difference</b>
<b>Total</b>	<b>\$1,341,384,778</b>	<b>\$1,510,390,187</b>	<b>\$169,005,409</b>	
01/2007	13,709,926	13,710,276	350	350
02/2007	14,523,255	14,523,742	487	837
03/2007	14,746,383	14,746,986	603	1,440
04/2007	15,769,281	15,770,149	868	2,308
05/2007	16,440,412	16,441,277	864	3,172
06/2007	16,847,853	16,848,584	731	3,903
07/2007	17,526,431	17,527,158	727	4,630
08/2007	18,604,733	18,605,460	727	5,358
09/2007	18,844,459	18,845,182	723	6,081
10/2007	19,274,136	19,274,856	719	6,800
11/2007	19,455,115	19,455,906	791	7,592
12/2007	19,416,581	19,417,292	712	8,303
01/2008	19,355,054	19,361,307	6,253	14,556
02/2008	19,341,261	19,341,926	664	15,220
03/2008	19,188,027	19,188,687	660	15,881
04/2008	18,923,467	18,924,642	1,176	17,056
05/2008	18,750,356	18,752,283	1,927	18,983
06/2008	18,524,986	18,526,904	1,918	20,902
07/2008	18,346,706	18,348,646	1,940	22,842
08/2008	18,173,172	18,175,559	2,387	25,229
09/2008	18,023,956	18,026,637	2,681	27,911
10/2008	17,888,372	17,892,628	4,256	32,167
11/2008	17,741,906	17,746,138	4,232	36,398
12/2008	17,596,435	17,602,211	5,776	42,174
01/2009	17,491,576	17,497,724	6,147	48,321
02/2009	17,337,617	17,343,948	6,330	54,652
03/2009	17,138,934	17,145,275	6,342	60,993
04/2009	16,924,914	16,932,217	7,303	68,297
05/2009	16,682,226	16,690,381	8,155	76,452
06/2009	16,712,378	16,722,289	9,912	86,364
07/2009	16,526,000	16,536,300	10,300	96,663
08/2009	16,291,727	16,302,390	10,663	107,326
09/2009	16,082,759	16,093,294	10,535	117,861
10/2009	15,852,417	15,862,940	10,523	128,384
11/2009	15,716,336	15,726,582	10,246	138,630

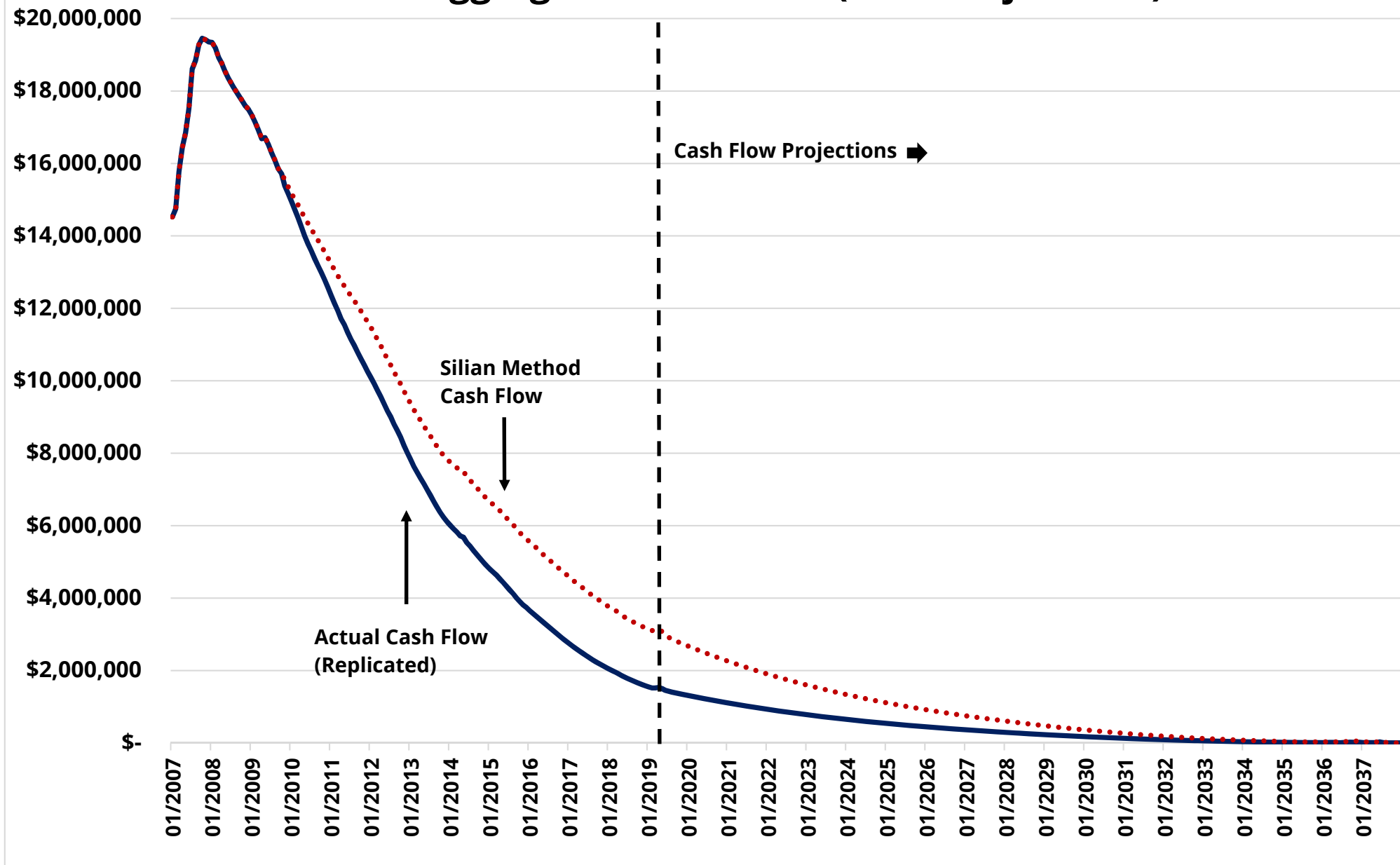
Month	Actual Cash Flow (Replicated)	Silian Method Cash Flow	Monthly Difference	Cumulative Difference
12/2009	15,376,058	15,546,050	169,992	308,622
01/2010	15,166,082	15,355,917	189,835	498,457
02/2010	14,956,706	15,171,643	214,937	713,394
03/2010	14,721,983	15,009,466	287,483	1,000,877
04/2010	14,498,594	14,853,288	354,694	1,355,571
05/2010	14,244,850	14,664,581	419,731	1,775,302
06/2010	13,994,508	14,516,407	521,899	2,297,201
07/2010	13,775,367	14,343,169	567,802	2,865,003
08/2010	13,585,805	14,183,000	597,195	3,462,198
09/2010	13,370,958	14,033,831	662,873	4,125,071
10/2010	13,180,193	13,880,632	700,439	4,825,511
11/2010	12,989,124	13,726,329	737,206	5,562,717
12/2010	12,794,250	13,562,057	767,807	6,330,523
01/2011	12,579,847	13,397,195	817,349	7,147,872
02/2011	12,354,380	13,220,940	866,560	8,014,432
03/2011	12,134,871	13,064,452	929,582	8,944,014
04/2011	11,937,047	12,908,800	971,753	9,915,767
05/2011	11,710,473	12,736,460	1,025,987	10,941,754
06/2011	11,545,509	12,616,016	1,070,507	12,012,260
07/2011	11,339,570	12,473,425	1,133,854	13,146,115
08/2011	11,141,960	12,337,428	1,195,468	14,341,583
09/2011	10,975,681	12,214,126	1,238,444	15,580,027
10/2011	10,784,576	12,066,144	1,281,568	16,861,595
11/2011	10,609,544	11,927,082	1,317,538	18,179,134
12/2011	10,437,237	11,777,123	1,339,887	19,519,020
01/2012	10,258,553	11,626,069	1,367,516	20,886,536
02/2012	10,091,774	11,478,236	1,386,463	22,272,999
03/2012	9,924,030	11,309,349	1,385,318	23,658,317
04/2012	9,735,341	11,139,231	1,403,889	25,062,207
05/2012	9,561,651	10,972,860	1,411,209	26,473,415
06/2012	9,362,635	10,778,247	1,415,611	27,889,027
07/2012	9,172,195	10,595,396	1,423,201	29,312,228
08/2012	9,002,624	10,432,668	1,430,044	30,742,272
09/2012	8,801,646	10,246,296	1,444,650	32,186,922
10/2012	8,626,629	10,080,816	1,454,187	33,641,109
11/2012	8,443,906	9,909,810	1,465,904	35,107,013
12/2012	8,214,819	9,716,740	1,501,921	36,608,934
01/2013	8,018,425	9,545,235	1,526,810	38,135,744

Month	Actual Cash Flow (Replicated)	Silian Method Cash Flow	Monthly Difference	Cumulative Difference
02/2013	7,827,831	9,368,808	1,540,977	39,676,721
03/2013	7,636,934	9,200,897	1,563,963	41,240,684
04/2013	7,472,187	9,052,794	1,580,606	42,821,290
05/2013	7,313,544	8,907,123	1,593,578	44,414,869
06/2013	7,157,795	8,759,034	1,601,238	46,016,107
07/2013	6,998,410	8,610,429	1,612,019	47,628,125
08/2013	6,843,413	8,476,538	1,633,125	49,261,250
09/2013	6,667,901	8,318,740	1,650,839	50,912,089
10/2013	6,512,774	8,187,784	1,675,010	52,587,100
11/2013	6,361,143	8,049,833	1,688,690	54,275,790
12/2013	6,227,203	7,938,885	1,711,682	55,987,472
01/2014	6,114,842	7,837,776	1,722,934	57,710,406
02/2014	6,010,924	7,750,220	1,739,297	59,449,702
03/2014	5,914,996	7,675,415	1,760,419	61,210,121
04/2014	5,823,689	7,599,502	1,775,813	62,985,934
05/2014	5,719,077	7,510,003	1,790,926	64,776,860
06/2014	5,679,349	7,502,312	1,822,964	66,599,824
07/2014	5,534,473	7,346,286	1,811,814	68,411,638
08/2014	5,432,920	7,254,111	1,821,192	70,232,829
09/2014	5,315,854	7,146,518	1,830,663	72,063,493
10/2014	5,207,098	7,046,880	1,839,782	73,903,275
11/2014	5,099,989	6,949,704	1,849,715	75,752,989
12/2014	4,985,165	6,832,745	1,847,581	77,600,570
01/2015	4,895,699	6,754,707	1,859,008	79,459,578
02/2015	4,800,255	6,666,092	1,865,837	81,325,415
03/2015	4,714,676	6,580,051	1,865,375	83,190,790
04/2015	4,631,104	6,505,141	1,874,037	85,064,827
05/2015	4,530,978	6,411,830	1,880,852	86,945,679
06/2015	4,435,850	6,318,015	1,882,165	88,827,844
07/2015	4,324,454	6,213,388	1,888,934	90,716,778
08/2015	4,223,656	6,116,654	1,892,998	92,609,776
09/2015	4,125,780	6,032,335	1,906,555	94,516,331
10/2015	4,008,676	5,906,601	1,897,925	96,414,255
11/2015	3,908,901	5,811,148	1,902,246	98,316,502
12/2015	3,815,779	5,717,137	1,901,358	100,217,860
01/2016	3,743,654	5,640,123	1,896,470	102,114,329
02/2016	3,656,833	5,549,713	1,892,879	104,007,209
03/2016	3,580,954	5,470,869	1,889,914	105,897,123

<b>Month</b>	<b>Actual Cash Flow (Replicated)</b>	<b>Silian Method Cash Flow</b>	<b>Monthly Difference</b>	<b>Cumulative Difference</b>
04/2016	3,506,667	5,393,681	1,887,014	107,784,137
05/2016	3,420,780	5,305,565	1,884,785	109,668,922
06/2016	3,341,042	5,210,645	1,869,603	111,538,525
07/2016	3,268,860	5,141,605	1,872,745	113,411,270
08/2016	3,187,542	5,053,481	1,865,939	115,277,209
09/2016	3,105,672	4,968,991	1,863,319	117,140,527
10/2016	3,030,399	4,887,797	1,857,398	118,997,925
11/2016	2,956,547	4,808,955	1,852,408	120,850,333
12/2016	2,884,630	4,730,203	1,845,573	122,695,907
01/2017	2,813,655	4,658,633	1,844,978	124,540,885
02/2017	2,742,140	4,577,370	1,835,229	126,376,114
03/2017	2,668,162	4,495,572	1,827,410	128,203,524
04/2017	2,608,660	4,431,308	1,822,648	130,026,172
05/2017	2,543,312	4,354,578	1,811,266	131,837,438
06/2017	2,483,368	4,287,215	1,803,847	133,641,284
07/2017	2,419,580	4,213,722	1,794,142	135,435,426
08/2017	2,359,491	4,140,665	1,781,174	137,216,600
09/2017	2,297,596	4,067,687	1,770,091	138,986,691
10/2017	2,240,797	3,999,929	1,759,131	140,745,822
11/2017	2,195,642	3,945,308	1,749,666	142,495,488
12/2017	2,139,445	3,878,475	1,739,030	144,234,518
01/2018	2,088,508	3,815,351	1,726,843	145,961,361
02/2018	2,042,447	3,759,676	1,717,229	147,678,590
03/2018	1,996,927	3,708,408	1,711,481	149,390,072
04/2018	1,955,055	3,656,150	1,701,095	151,091,166
05/2018	1,904,296	3,594,747	1,690,452	152,781,618
06/2018	1,850,126	3,516,341	1,666,215	154,447,833
07/2018	1,806,228	3,458,655	1,652,426	156,100,259
08/2018	1,768,260	3,411,617	1,643,357	157,743,616
09/2018	1,726,301	3,359,081	1,632,779	159,376,395
10/2018	1,683,106	3,308,258	1,625,151	161,001,547
11/2018	1,647,839	3,266,218	1,618,379	162,619,926
12/2018	1,612,139	3,219,694	1,607,555	164,227,481
01/2019	1,578,410	3,177,424	1,599,014	165,826,495
02/2019	1,546,709	3,139,857	1,593,148	167,419,643
03/2019	1,521,125	3,106,891	1,585,766	169,005,409



### Exhibit 5: Aggregate Cash Flows (with Projections)



### Exhibit 6: Cumulative Difference Between Replicated Actual and Silian Method Cash Flows

