



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

Distribution Date: 11/26/2007  
Determination Date: 11/15/2007

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

<b>Deal Contact:</b>	<p>Valerie Delgado <a href="mailto:valerie.delgado@citi.com">valerie.delgado@citi.com</a> Tel: (949) 250-6464 Fax: (949) 250-6450</p> <p>Citibank, N.A. Agency and Trust 388 Greenwich Street, 14th Floor New York, NY 10013</p>
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**Citigroup Mortgage Loan Trust  
Asset-Backed Pass-Through Certificates  
Series 2006-WFHE3**

*Distribution Summary*

Distribution Date: 11/26/2007  
Determination Date: 11/15/2007

**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	299,455,923.67	4.922500%	32 / 360	10/25 - 11/25	1,310,286.03	44,699,423.48	46,009,709.51	0.00	0.00	254,756,500.19
A2	289,039,000.00	289,039,000.00	4.972500%	32 / 360	10/25 - 11/25	1,277,552.38	0.00	1,277,552.38	0.00	0.00	289,039,000.00
A3	188,628,000.00	188,628,000.00	5.022500%	32 / 360	10/25 - 11/25	842,119.23	0.00	842,119.23	0.00	0.00	188,628,000.00
A4	154,248,000.00	154,248,000.00	5.112500%	32 / 360	10/25 - 11/25	700,971.47	0.00	700,971.47	0.00	0.00	154,248,000.00
M1	62,643,000.00	62,643,000.00	5.162500%	32 / 360	10/25 - 11/25	287,461.77	0.00	287,461.77	0.00	0.00	62,643,000.00
M2	74,032,000.00	74,032,000.00	5.172500%	32 / 360	10/25 - 11/25	340,382.68	0.00	340,382.68	0.00	0.00	74,032,000.00
M3	29,288,000.00	29,288,000.00	5.202500%	32 / 360	10/25 - 11/25	135,440.73	0.00	135,440.73	0.00	0.00	29,288,000.00
M4	27,661,000.00	27,661,000.00	5.242500%	32 / 360	10/25 - 11/25	128,900.26	0.00	128,900.26	0.00	0.00	27,661,000.00
M5	25,220,000.00	25,220,000.00	5.272500%	32 / 360	10/25 - 11/25	118,197.73	0.00	118,197.73	0.00	0.00	25,220,000.00
M6	19,525,000.00	19,525,000.00	5.322500%	32 / 360	10/25 - 11/25	92,374.94	0.00	92,374.94	0.00	0.00	19,525,000.00
M7	17,085,000.00	17,085,000.00	5.672500%	32 / 360	10/25 - 11/25	86,146.37	0.00	86,146.37	0.00	0.00	17,085,000.00
M8	15,458,000.00	15,458,000.00	5.872500%	32 / 360	10/25 - 11/25	80,690.76	0.00	80,690.76	0.00	0.00	15,458,000.00
M9	16,271,000.00	16,271,000.00	6.772500%	32 / 360	10/25 - 11/25	97,951.42	0.00	97,951.42	0.00	0.00	16,271,000.00
M10	20,338,000.00	20,338,000.00	7.347806%	32 / 360	10/25 - 11/25	133,281.69	0.00	133,281.69	0.00	0.00	20,338,000.00
M11	16,270,000.00	16,270,000.00	7.347806%	32 / 360	10/25 - 11/25	106,622.73	0.00	106,622.73	0.00	0.00	16,270,000.00
CE	28,475,746.98	28,474,159.82	109.274634%	30 / 360	10/01 - 10/31	1,401,790.25	0.00	1,401,790.25	0.00	0.00	28,474,159.82
P	100.00	100.00	0.000000%	30 / 360		402,794.98	0.00	402,794.98	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
<b>Totals</b>	<b>1,627,094,846.98</b>	<b>1,283,636,183.49</b>				<b>7,542,965.42</b>	<b>44,699,423.48</b>	<b>52,242,388.90</b>	<b>0.00</b>	<b>0.00</b>	<b>1,238,936,760.01</b>



**Citigroup Mortgage Loan Trust**  
**Asset-Backed Pass-Through Certificates**  
**Series 2006-WFHE3**  
*Distribution Summary (Factors)*

Distribution Date: 11/26/2007  
 Determination Date: 11/15/2007

**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 (6/2 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	11/23/2007	465.779855	2.038046	69.526395	71.564441	0.000000	0.000000	396.253459
A2	17309QAB0	11/23/2007	1,000.000000	4.420000	0.000000	4.420000	0.000000	0.000000	1,000.000000
A3	17309QAC8	11/23/2007	1,000.000000	4.464444	0.000000	4.464444	0.000000	0.000000	1,000.000000
A4	17309QAD6	11/23/2007	1,000.000000	4.544444	0.000000	4.544444	0.000000	0.000000	1,000.000000
M1	17309QAE4	11/23/2007	1,000.000000	4.588889	0.000000	4.588889	0.000000	0.000000	1,000.000000
M2	17309QAF1	11/23/2007	1,000.000000	4.597778	0.000000	4.597778	0.000000	0.000000	1,000.000000
M3	17309QAG9	11/23/2007	1,000.000000	4.624444	0.000000	4.624444	0.000000	0.000000	1,000.000000
M4	17309QAH7	11/23/2007	1,000.000000	4.660000	0.000000	4.660000	0.000000	0.000000	1,000.000000
M5	17309QAJ3	11/23/2007	1,000.000000	4.686667	0.000000	4.686667	0.000000	0.000000	1,000.000000
M6	17309QAK0	11/23/2007	1,000.000000	4.731111	0.000000	4.731111	0.000000	0.000000	1,000.000000
M7	17309QAL8	11/23/2007	1,000.000000	5.042222	0.000000	5.042222	0.000000	0.000000	1,000.000000
M8	17309QAM6	11/23/2007	1,000.000000	5.220000	0.000000	5.220000	0.000000	0.000000	1,000.000000
M9	17309QAN4	11/23/2007	1,000.000000	6.020000	0.000000	6.020000	0.000000	0.000000	1,000.000000
M10	17309QAP9	11/23/2007	1,000.000000	6.553333	0.000000	6.553333	0.000000	0.000000	1,000.000000
M11	17309QAG7	11/23/2007	1,000.000000	6.553333	0.000000	6.553333	0.000000	0.000000	1,000.000000
CE	17309QAR5	10/31/2007	999.944263	49.227515	0.000000	49.227515	0.000000	0.000000	999.944263
P	17309QAS3	10/31/2007	1,000.000000	4,027,949.800000	0.000000	4,027,949.800000	0.000000	0.000000	1,000.000000



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

Distribution Date: 11/26/2007  
 Determination Date: 11/15/2007

**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	299,455,923.67	4.92250%	4.83313%	32 / 360	1,310,286.03	0.00	0.00	0.00	1,310,286.03	0.00	1,310,286.03	0.00
A2	289,039,000.00	4.97250%	4.88313%	32 / 360	1,277,552.38	0.00	0.00	0.00	1,277,552.38	0.00	1,277,552.38	0.00
A3	188,628,000.00	5.02250%	4.93313%	32 / 360	842,119.23	0.00	0.00	0.00	842,119.23	0.00	842,119.23	0.00
A4	154,248,000.00	5.11250%	5.02313%	32 / 360	700,971.47	0.00	0.00	0.00	700,971.47	0.00	700,971.47	0.00
M1	62,643,000.00	5.16250%	5.07313%	32 / 360	287,461.77	0.00	0.00	0.00	287,461.77	0.00	287,461.77	0.00
M2	74,032,000.00	5.17250%	5.08313%	32 / 360	340,382.68	0.00	0.00	0.00	340,382.68	0.00	340,382.68	0.00
M3	29,288,000.00	5.20250%	5.11313%	32 / 360	135,440.73	0.00	0.00	0.00	135,440.73	0.00	135,440.73	0.00
M4	27,661,000.00	5.24250%	5.15313%	32 / 360	128,900.26	0.00	0.00	0.00	128,900.26	0.00	128,900.26	0.00
M5	25,220,000.00	5.27250%	5.18313%	32 / 360	118,197.73	0.00	0.00	0.00	118,197.73	0.00	118,197.73	0.00
M6	19,525,000.00	5.32250%	5.23313%	32 / 360	92,374.94	0.00	0.00	0.00	92,374.94	0.00	92,374.94	0.00
M7	17,085,000.00	5.67250%	5.58313%	32 / 360	86,146.37	0.00	0.00	0.00	86,146.37	0.00	86,146.37	0.00
M8	15,458,000.00	5.87250%	5.78313%	32 / 360	80,690.76	0.00	0.00	0.00	80,690.76	0.00	80,690.76	0.00
M9	16,271,000.00	6.77250%	6.68313%	32 / 360	97,951.42	0.00	0.00	0.00	97,951.42	0.00	97,951.42	0.00
M10	20,338,000.00	7.34781%	7.28313%	32 / 360	133,281.69	0.00	0.00	0.00	133,281.69	0.00	133,281.69	0.00
M11	16,270,000.00	7.34781%	7.28313%	32 / 360	106,622.73	0.00	0.00	0.00	106,622.73	0.00	106,622.73	0.00
CE	28,474,159.82	109.27463%	0.00000%	30 / 360	1,403,222.68	0.00	0.00	1,432.43	1,401,790.25	0.00	1,401,790.25	0.00
P	100.00	0.00000%	0.00000%	30 / 360	402,794.98	0.00	0.00	0.00	402,794.98	0.00	402,794.98	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
<b>Totals</b>	<b>1,283,636,183.49</b>				<b>7,544,397.85</b>	<b>0.00</b>	<b>0.00</b>	<b>1,432.43</b>	<b>7,542,965.42</b>	<b>0.00</b>	<b>7,542,965.42</b>	<b>0.00</b>



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

Distribution Date: 11/26/2007  
Determination Date: 11/15/2007

**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	299,455,923.67	762,722.51	43,936,700.97	0.00	0.00	0.00	254,756,500.19	0.00	39.51%	20.56%	21.65%	28.43%
A2	289,039,000.00	289,039,000.00	0.00	0.00	0.00	0.00	0.00	289,039,000.00	0.00	17.76%	23.33%	21.65%	28.43%
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%	15.23%	21.65%	28.43%
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%	12.45%	21.65%	28.43%
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%	5.06%	17.80%	23.38%
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%	5.98%	13.25%	17.40%
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%	2.36%	11.45%	15.04%
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%	2.23%	9.75%	12.80%
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%	2.04%	8.20%	10.77%
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%	1.58%	7.00%	9.19%
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%	1.38%	5.95%	7.81%
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%	1.25%	5.00%	6.57%
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%	1.31%	4.00%	5.25%
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%	1.64%	2.75%	3.61%
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%	1.31%	1.75%	2.30%
CE	28,475,746.98	28,474,159.82	0.00	0.00	0.00	0.00	0.00	28,474,159.82	0.00	1.75%	2.30%	0.00%	0.00%
Totals	1,627,094,746.98	1,283,636,083.49	762,722.51	43,936,700.97	0.00	0.00	0.00	1,238,936,660.01	0.00	100%	100%		

Distribution Date: 11/26/2007  
 Determination Date: 11/15/2007

**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	9,159,809.53	Credit Risk Manager Fee	17,382.53
Uncompensated PPIS	0.00	PMI Insurer Fee	262,632.57
Relief Act Interest Shortfall	(1,432.43)	Servicing Fee	533,075.21
Interest Adjustments	7,123.22	<b>Total Scheduled Fees:</b>	<b>813,090.31</b>
Realized Loss in Excess of Principal Balance	(23,346.30)	<b>Additional Fees, Expenses, etc.</b>	
<b>Total Interest Funds Available:</b>	<b>9,142,154.02</b>	Extraordinary Trust Fund Expenses	0.00
<b>Principal Funds Available</b>		Other Expenses	0.00
Scheduled Principal	762,722.51	<b>Total Additional Fees, Expenses, etc.:</b>	<b>0.00</b>
Curtailments	93,016.82	<b>Distribution to Certificateholders</b>	
Prepayments in Full	30,704,443.93	Interest Distribution	7,542,965.42
Net Liquidation Proceeds	1,032,917.14	Principal Distribution	44,699,423.48
Repurchased Principal	11,006,715.96	<b>Total Distribution to Certificateholders:</b>	<b>52,242,388.90</b>
Substitution Principal	0.00	<b>Total Funds Allocated</b>	<b>53,055,479.21</b>
Other Principal	0.00		
(Trailing Loss)/Recovery	(89,286.15)		
<b>Total Principal Funds Available:</b>	<b>43,510,530.21</b>		
<b>Other Funds Available</b>			
Cap Contract Amount	0.00		
Prepayment Penalties	402,794.98		
Other Charges	0.00		
<b>Total Other Funds Available:</b>	<b>402,794.98</b>		
<b>Total Funds Available</b>	<b>53,055,479.21</b>		



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

*Collateral Summary*

Distribution Date: 11/26/2007  
Determination Date: 11/15/2007

**ASSET CHARACTERISTICS**

	<u>Cut-Off</u>	<u>Prior</u>	<u>Current</u>
Aggregate Stated Principal Balance	1,627,094,846.98	1,283,636,183.49	1,238,936,760.01
Loan Count	10,926	8,948	8,636
Weighted Average Coupon Rate (WAC)	8.650968%	8.599431%	Not Available
Net Weighted Average Coupon Rate (Net WAC)	8.150968%	7.837660%	Not Available
Weighted Average Remaining Term (WART in months)	358	336	335

**AVAILABLE PRINCIPAL**

Scheduled Principal	762,722.51
Curtailments	93,016.82
Principal Prepayments	30,704,443.93
Net Liquidation Proceeds	1,032,917.14
Repurchased Principal	11,006,715.96
(Trailing Loss) / Income	(89,286.15)
<b>TOTAL AVAILABLE PRINCIPAL</b>	<b>43,510,530.21</b>
Current Realized Losses	1,099,607.12
Current Bankruptcy Losses	0.00
Trailing Loss / (Income)	89,286.15
Realized Loss in Excess of Liquidated Loan Balances	23,346.30
Cumulative Realized Losses	3,955,162.37

**AVAILABLE INTEREST**

Scheduled Interest	9,159,809.53
Additional Interest	7,123.22
Less: Servicing Fee	533,075.21
Credit Risk Manager Fee	17,382.53
PMI Insurer Fee	262,632.57
Uncompensated PPIS	0.00
Relief Act Interest Shortfall	1,432.43
Realized Loss in Excess of Liquidated Loan Balances	23,346.30
<b>TOTAL AVAILABLE INTEREST</b>	<b>8,329,063.71</b>

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 Determination Date: 11/15/2007

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



**Delinquency Information**

<u>Delinquency</u>	Less Than				<u>Totals</u>
	<u>30 Days</u>	<u>30-59 Days</u>	<u>60-89 Days</u>	<u>90+ Days</u>	
Scheduled Principal Balance		52,279,106.15	41,155,462.77	27,704,728.12	121,139,297.04
Percentage of Total Pool Balance		4.2197%	3.3218%	2.2362%	9.7777%
Number of Loans		316	250	190	756
Percentage of Total Loans		3.6591%	2.8949%	2.2001%	8.7541%
<u>Bankruptcy</u>					
Scheduled Principal Balance	2,720,215.90	742,353.73	1,103,900.23	6,305,733.38	10,872,203.24
Percentage of Total Pool Balance	0.2196%	0.0599%	0.0891%	0.5090%	0.8775%
Number of Loans	20	6	10	46	82
Percentage of Total Loans	0.2316%	0.0695%	0.1158%	0.5327%	0.9495%
<u>Foreclosure</u>					
Scheduled Principal Balance	256,504.21	0.00	47,337.21	62,218,166.36	62,522,007.78
Percentage of Total Pool Balance	0.0207%	0.0000%	0.0038%	5.0219%	5.0464%
Number of Loans	1	0	1	330	332
Percentage of Total Loans	0.0116%	0.0000%	0.0116%	3.8212%	3.8444%
<u>REO</u>					
Scheduled Principal Balance		0.00	0.00	27,591,729.13	27,591,729.13
Percentage of Total Pool Balance		0.0000%	0.0000%	2.2270%	2.2270%
Number of Loans		0	0	160	160
Percentage of Total Loans		0.0000%	0.0000%	1.8527%	1.8527%
<u>Total</u>					
Scheduled Principal Balance	2,976,720.11	53,021,459.88	42,306,700.21	123,820,356.99	222,125,237.19
Percentage of Total Pool Balance	0.2403%	4.2796%	3.4148%	9.9941%	17.9287%
Number of Loans	21	322	261	726	1,330
Percentage of Total Loans	0.2432%	3.7286%	3.0222%	8.4067%	15.4006%
Principal and Interest Advances					8,606,556.78





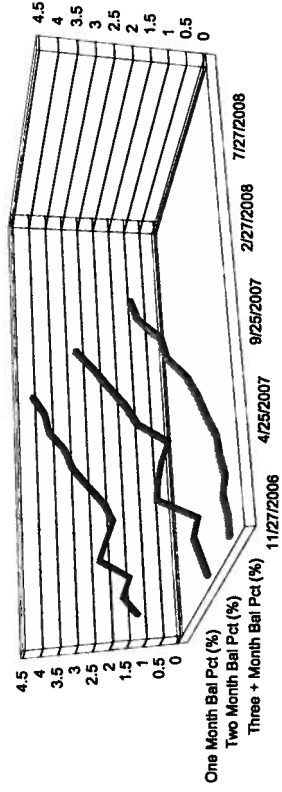
# Citigroup Mortgage Loan Trust Asset-Backed Pass-Through Certificates Series 2006-WFHE3

Distribution Date: 11/26/2007  
Determination Date: 11/15/2007

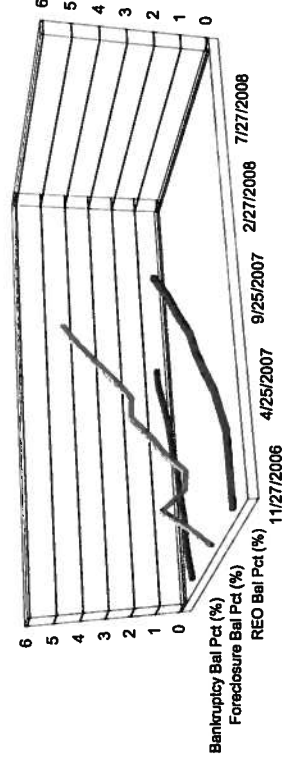
## Historical Delinquency Information

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
11/26/2007	52,279,106.15 4.220%	316 3.7%	41,155,462.77 3.322%	250 2.9%	27,704,728.12 2.236%	190 2.2%	10,872,203.24 0.878%	82 0.9%	62,522,007.78 5.046%	332 3.8%	27,591,729.13 2.227%	160 1.9%	169,846,131.04 13.709%	1,014 11.7%
10/25/2007	50,001,480.40 3.895%	324 3.6%	36,567,614.38 2.849%	230 2.6%	26,339,164.38 2.052%	183 2.0%	10,769,706.72 0.839%	81 0.9%	58,092,384.51 4.526%	317 3.5%	22,764,285.17 1.773%	131 1.5%	154,533,155.16 12.039%	942 10.5%
09/25/2007	49,279,928.43 3.780%	318 3.5%	31,910,017.38 2.447%	210 2.3%	19,183,124.59 1.471%	141 1.5%	8,811,871.66 0.678%	72 0.8%	50,422,550.57 3.867%	264 2.9%	18,767,644.66 1.439%	108 1.2%	129,095,208.86 9.902%	795 8.7%
08/27/2007	45,087,578.32 3.351%	301 3.2%	27,014,457.69 2.008%	178 1.9%	18,018,995.11 1.339%	124 1.3%	7,462,422.56 0.555%	60 0.6%	42,885,630.63 3.187%	234 2.5%	14,151,385.15 1.052%	88 0.9%	109,532,891.14 8.140%	684 7.3%
07/25/2007	43,551,991.22 3.159%	277 2.9%	23,570,540.09 1.710%	168 1.8%	11,583,517.80 0.840%	88 0.9%	6,868,346.11 0.498%	55 0.6%	36,106,381.55 2.619%	192 2.0%	12,112,828.56 0.879%	72 0.8%	90,241,614.11 6.546%	575 6.0%
06/25/2007	38,393,242.46 2.741%	249 2.6%	12,108,445.92 0.865%	85 1.0%	8,143,680.69 0.581%	65 0.7%	5,891,391.81 0.421%	49 0.5%	37,639,300.55 2.687%	202 2.1%	8,620,852.13 0.616%	54 0.6%	72,403,671.10 5.169%	455 4.7%
05/25/2007	32,514,825.35 2.288%	207 2.1%	15,489,831.87 1.090%	108 1.1%	5,587,706.42 0.393%	47 0.5%	4,530,571.96 0.319%	39 0.4%	29,168,080.97 2.052%	147 1.5%	4,624,644.91 0.325%	29 0.3%	59,400,836.13 4.180%	370 3.8%
04/25/2007	29,567,615.28 2.058%	200 2.0%	17,595,995.74 1.225%	98 1.0%	2,247,351.86 0.156%	23 0.2%	4,078,765.75 0.284%	32 0.3%	21,812,652.75 1.518%	117 1.2%	2,446,436.96 0.170%	16 0.2%	48,181,203.06 3.354%	286 2.9%
03/26/2007	33,393,255.23 2.283%	199 2.0%	18,794,711.75 1.285%	114 1.1%	1,543,293.11 0.105%	13 0.1%	3,229,228.78 0.221%	30 0.3%	11,388,998.10 0.779%	65 0.6%	164,016.72 0.011%	2 0.0%	35,120,148.46 2.401%	224 2.2%
02/26/2007	36,981,443.42 2.497%	250 2.5%	2,521,612.38 0.170%	23 0.2%	69,075.30 0.005%	1 0.0%	2,223,028.50 0.150%	19 0.2%	12,719,401.62 0.899%	75 0.7%	0.00 0.000%	0 0.0%	17,533,117.80 1.184%	118 1.2%
01/25/2007	25,764,054.08 1.662%	162 1.5%	5,091,102.06 0.328%	40 0.4%	1,509,813.77 0.097%	16 0.2%	2,550,514.63 0.165%	22 0.2%	27,458,060.06 1.772%	157 1.5%	39,926.58 0.003%	1 0.0%	36,649,417.10 2.365%	236 2.2%
12/26/2006	29,962,691.87 1.687%	191 1.8%	2,528,427.59 0.159%	25 0.2%	0.00 0.000%	0 0.0%	1,725,765.25 0.109%	16 0.1%	12,918,754.72 0.814%	77 0.7%	0.00 0.000%	0 0.0%	17,172,947.56 1.081%	118 1.1%

Historical One, Two and Three Month Trend Chart



Historical BK, FC & REO Trend Chart





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

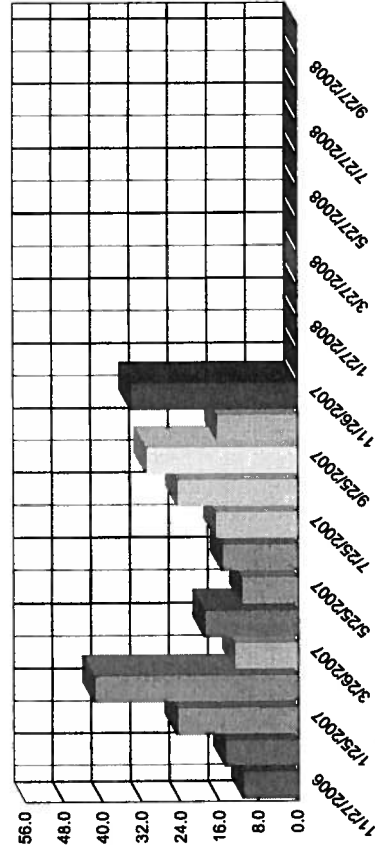
Distribution Date: 11/26/2007  
Determination Date: 11/15/2007

## Standard Prepayment and Default Information

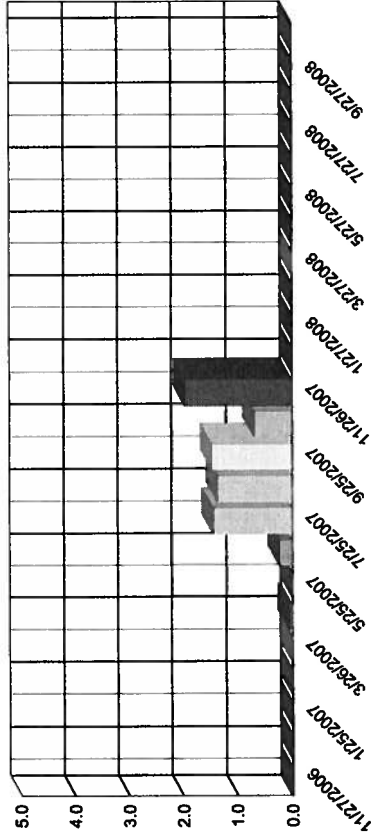
Payment Date	Wtd. Avg. Age (Months)	Current Collateral Balance	Scheduled Principal	Unscheduled Principal	Liquidation Principal	SMM	CPR	PSA	MDR	CDR	SDA
26-Nov-2007	15.08	1,238,936,760.01	762,722.51	43,936,700.97	2,132,524.26	3.425%	34.176%	1,133%	0.166%	1.975%	65%
25-Oct-2007	14.08	1,283,636,183.49	784,060.22	19,369,998.46	753,586.48	1.487%	16.450%	584%	0.058%	0.691%	25%
25-Sep-2007	13.08	1,303,790,242.17	790,752.23	40,975,873.01	1,661,808.75	3.047%	31.019%	1,185%	0.124%	1.472%	56%
27-Aug-2007	12.09	1,345,556,867.41	808,177.69	32,124,135.69	1,580,619.08	2.332%	24.657%	1,020%	0.115%	1.367%	57%
25-Jul-2007	11.09	1,378,489,180.79	820,588.79	21,303,343.50	1,695,833.13	1.522%	16.809%	758%	0.121%	1.443%	65%
25-Jun-2007	10.09	1,400,613,113.08	825,295.43	19,697,366.91	280,909.70	1.387%	15.430%	765%	0.020%	0.237%	12%
25-May-2007	9.10	1,421,135,775.42	829,891.60	14,519,526.29	0.00	1.011%	11.483%	631%	0.000%	0.000%	0%
25-Apr-2007	8.10	1,436,485,193.31	831,526.76	25,572,371.27	65,362.72	1.749%	19.083%	1,178%	0.004%	0.054%	3%
26-Mar-2007	7.10	1,462,889,091.34	838,017.16	17,046,997.01	0.00	1.152%	12.980%	914%	0.000%	0.000%	0%
26-Feb-2007	6.10	1,480,774,105.51	840,148.27	68,225,118.27	0.00	4.404%	41.756%	3,421%	0.000%	0.000%	0%
25-Jan-2007	5.11	1,549,839,372.05	866,429.35	37,283,451.29	0.00	2.349%	24.818%	2,428%	0.000%	0.000%	0%
26-Dec-2006	4.11	1,587,989,252.69	876,903.04	21,379,418.59	0.00	1.328%	14.827%	1,803%	0.000%	0.000%	0%

SMM (Single Month Mortality) = Unscheduled 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**





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

Distribution Date: 11/26/2007  
Determination Date: 11/15/2007

**Overcollateralization and Trigger Information**

Overcollateralization Target Amount	28,474,159.82	2.2983%
Beginning Overcollateralization Amount	28,474,159.82	
Overcollateralization Decrease Due to Realized Losses	(1,188,893.27)	
Overcollateralization Deficiency Amount	1,188,893.27	
Amount Available for Overcollateralization Increase	2,591,487.06	
Overcollateralization Increase Amount	1,188,893.27	
Excess Overcollateralization Amount	0.00	
Principal Available for Overcollateralization Reduction	43,510,530.21	
Overcollateralization Reduction Amount	0.00	
<b>Current Overcollateralization</b>	<b>28,474,159.82</b>	<b>2.2983%</b>
<b>Senior Enhancement Percentage</b>	<b>28.2732%</b>	

**Are Stepdown Principal Distributions Allowed This Month?**

(Has the Stepdown Date Occurred and Are There No Trigger Events in Effect?)

**Has the Stepdown Date Occurred?**

(Has the 3rd Anniversary Distribution Date Occurred and Does the Senior Enhancement Percentage Equal or Exceed the Target Percentage?)

3rd Anniversary Distribution Date	25-Nov-2009
Stepdown Date Senior Enhancement Percentage	28.4329%
Senior Enhancement Target Percentage	43.3000%

**Is a Trigger Event in Effect?**

(Is a Delinquency Trigger Event in Effect or Is a Cumulative Realized Loss Trigger in Effect?)

**Is a Delinquency Trigger Event in Effect?**

(Does the Delinquency Percentage Exceed the Target Percentage?)

Delinquency Percentage	13.4295%	Yes
Target Percentage (36.95% of the Prior Senior Enhancement Percentage)	10.1142%	No

**Is a Cumulative Realized Loss Trigger Event in Effect?**

(Does the Cumulative Loss Percentage Exceed the Target Percentage?)

Cumulative Loss Percentage	0.2431%
Target Percentage	1.2500%



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

Distribution Date: 11/26/2007  
Determination Date: 11/15/2007

**Waterfall Detail**

<b>DISTRIBUTIONS</b>	Amount Distributed	Remaining Available Funds
<u>Interest Remittance Funds</u>		
Class A Certificates, the Senior Interest Distribution Amount		8,329,063.71
Class M-1 Interest Distribution Amount	(4,130,929.11)	4,198,134.60
Class M-2 Interest Distribution Amount	(287,461.77)	3,910,672.83
Class M-3 Interest Distribution Amount	(340,382.68)	3,570,290.15
Class M-4 Interest Distribution Amount	(135,440.73)	3,434,849.42
Class M-5 Interest Distribution Amount	(128,900.26)	3,305,949.16
Class M-6 Interest Distribution Amount	(118,197.73)	3,187,751.43
Class M-7 Interest Distribution Amount	(92,374.94)	3,095,376.49
Class M-8 Interest Distribution Amount	(86,146.37)	3,009,230.12
Class M-9 Interest Distribution Amount	(80,690.76)	2,928,539.36
Class M-10 Interest Distribution Amount	(97,951.42)	2,830,587.94
Class M-11 Interest Distribution Amount	(132,835.27)	2,697,752.67
Remaining Amount to Be Distributed as Net Monthly Excess Cashflow	(106,265.61)	2,591,487.06
	(2,591,487.06)	0.00
 <u>Principal Remittance Amount Less Any OC Reduction Amount</u>		
Class A-1 Certificates	(43,510,530.21)	43,510,530.21
Class A-2 Certificates	0.00	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



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

Distribution Date: 11/26/2007  
Determination Date: 11/15/2007

<b><u>Net Monthly Excess Cashflow</u></b>		
Class A-1 Certificates	(1,188,893.27)	2,591,487.06
Class A-2 Certificates	0.00	1,402,593.79
Class A-3 Certificates	0.00	1,402,593.79
Class A-4 Certificates	0.00	1,402,593.79
Class M-1 Certificates	0.00	1,402,593.79
Class M-2 Certificates	0.00	1,402,593.79
Class M-3 Certificates	0.00	1,402,593.79
Class M-4 Certificates	0.00	1,402,593.79
Class M-5 Certificates	0.00	1,402,593.79
Class M-6 Certificates	0.00	1,402,593.79
Class M-7 Certificates	0.00	1,402,593.79
Class M-8 Certificates	0.00	1,402,593.79
Class M-9 Certificates	0.00	1,402,593.79
Class M-10 Certificates	0.00	1,402,593.79
Class M-11 Certificates	0.00	1,402,593.79
To the Mezzanine Certificates, Any Interest Carryforward Amounts	0.00	1,402,593.79
To the Mezzanine Certificates, the Related Allocated Realized Loss Amount	0.00	1,402,593.79
To the Net WAC Rate Carryover Reserve Account, Any Net WAC Rate Carryover Amounts	(803.54)	1,401,790.25
To the Swap Provider, Any Swap Termination Payments	0.00	1,401,790.25
To the Servicer, Any Reimbursement for Advances	0.00	1,401,790.25
To the Class CE Certificates, the Interest Distribution Amount	(1,401,790.25)	0.00
To the Class CE Certificates, the Overcollateralization Reduction Amount	0.00	0.00
To the Class R Certificates, Any Remaining Amounts	0.00	0.00
<b><u>Cap Account Beginning Balance</u></b>		0.00
Deposit of Cap Contract Amount	0.00	0.00
To the Senior Certificates any Undistributed Senior Distribution Amounts	0.00	0.00
To the Senior Certificates any Remaining OC Increase Amounts	0.00	0.00
To the M Certificates any Unreimbursed Allocated Realized Loss Amounts	0.00	0.00
To the Senior Certificates any Remaining Net WAC Rate Carryover Amounts	0.00	0.00
To the M Certificates any Remaining Net WAC Rate Carryover Amounts	0.00	0.00
Remaining Undistributed Amounts to Class CE	0.00	0.00
<b><u>Prepayment Penalties</u></b>		402,794.98
Class P Prepayment Penalties	(402,794.98)	0.00

Distribution Date: 11/26/2007  
Determination Date: 11/15/2007

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



Distribution of Class P Outstanding Certificate Principal Balance

0.00

0.00



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

Distribution Date: 11/26/2007  
Determination Date: 11/15/2007

*Other Information*

<u>Cap Account Information</u>	
Beginning Cap Account Balance	0.00
Deposits	0.00
Withdrawals	0.00
Ending Cap Account Balance	0.00
<u>Net WAC Rate Carryover Reserve Account Information</u>	
Beginning Net WAC Rate Carryover Reserve Account Balance	0.00
Deposits	803.54
Withdrawals	803.54
Ending Net WAC Rate Carryover Reserve Account Balance	0.00
<u>Expenses</u>	
Extraordinary Trust Fund Expenses	0.00
<u>Rate Reset Information</u>	
Current LIBOR	4.872500%
Next LIBOR	4.783130%



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

Distribution Date: 11/26/2007  
Determination Date: 11/15/2007

**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	446.42
M-11 Net WAC Rate Carryover Amount	357.12

**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: 11/26/2007  
 Determination Date: 11/15/2007

# 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
0000000153234414	Delinquent	04/01/2007	41,000.00	40,907.96	40,871.47	42,225.40	-	42,225.40	103.313%
0000000153621362	Delinquent	06/01/2007	212,500.00	211,102.27	210,366.67	90,932.71	-	90,932.71	43.226%
0000000153638226	Delinquent	04/01/2007	25,000.00	24,939.21	24,921.10	25,967.09	-	25,967.09	104.197%
0000000153681119	Delinquent	04/01/2007	46,600.00	46,481.74	46,396.68	49,496.59	-	49,496.59	106.681%
0000000154081335	Delinquent	04/01/2007	100,000.00	99,766.78	99,660.99	104,313.00	-	104,313.00	104.668%
0000000154378228	Delinquent	06/01/2007	346,500.00	343,791.01	342,240.23	101,798.92	-	101,798.92	29.745%
0000000154426795	Delinquent	04/01/2007	23,600.00	23,558.74	23,533.75	24,718.34	-	24,718.34	105.034%
0000000154428726	Delinquent	04/01/2007	26,180.00	26,134.21	26,113.52	26,983.27	-	26,983.27	103.331%
0000000154480362	Delinquent	06/01/2007	140,000.00	139,424.77	139,348.48	146,038.78	-	146,038.78	104.801%
0000000154607824	Delinquent	04/01/2007	15,600.00	15,542.61	15,517.05	15,998.78	-	15,998.78	103.105%
0000000154800957	Delinquent	04/01/2007	42,900.00	42,824.92	42,779.46	44,804.26	-	44,804.26	104.733%
0000000153416201	Bankruptcy	04/01/2007	26,297.00	26,193.63	26,153.66	27,348.84	-	27,348.84	104.570%
0000000154563209	Bankruptcy	04/01/2007	10,700.00	10,680.54	10,666.93	11,415.04	-	11,415.04	107.013%
0000000153457692	Foreclosure	04/01/2007	136,000.00	135,494.88	134,961.89	32,732.75	-	32,732.75	24.253%
0000000154364624	Foreclosure	03/01/2007	297,500.00	297,400.70	297,400.70	134,019.45	-	134,019.45	45.064%
0000000153453915	REO	01/01/2007	151,300.00	150,675.03	149,576.76	0.00	-	0.00	-
0000000153896865	REO	11/01/2006	48,450.00	48,399.57	48,080.12	25,193.95	-	25,193.95	52.400%
0000000154216105	REO	03/01/2007	340,000.00	338,804.66	337,127.62	118,831.63	-	118,831.63	35.248%
0000000154284277	REO	11/01/2006	117,800.00	117,726.78	116,807.18	100,134.62	-	100,134.62	85.726%
0000000153861976	N/A - Prior Liquidation	-	83,200.00	-	-	-	(868.00)	(868.00)	-
0000000153905666	N/A - Prior Liquidation	-	188,000.00	-	-	-	121.78	121.78	-
0000000154016752	N/A - Prior Liquidation	-	594,618.00	-	-	-	132.00	132.00	-
0000000154033864	N/A - Prior Liquidation	-	67,920.00	-	-	-	68,980.72	68,980.72	-
0000000154152953	N/A - Prior Liquidation	-	36,800.00	-	-	-	(144.05)	(144.05)	-
0000000154196109	N/A - Prior Liquidation	-	171,000.00	-	-	-	(812.50)	(812.50)	-
0000000154208474	N/A - Prior Liquidation	-	63,650.00	-	-	-	22,411.13	22,411.13	-

**Group 1**

Distribution Date: 11/26/2007  
 Determination Date: 11/15/2007

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



**Group 1**

0000000154379234	N/A - Prior Liquidation	-	110,500.00	-	-	(534.93)	(534.93)	-
<b>TOTALS</b>			3,463,615.00	2,139,850.01	2,132,524.26	1,122,953.42	89,286.15	1,212,239.57
								52.658%



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

Distribution Date: 11/26/2007  
Determination Date: 11/15/2007

<b>REO DETAIL</b>	Loan Number	Group No.	State	REO Acquisition Date	Original Principal Balance	Unpaid Principal Balance at Acquisition	Current Scheduled Principal Balance	REO Book Value
	0000000153628995	1	FL	Not Available	180,000.00	Not Available	177,671.92	Not Available
	0000000153631197	1	IL	Not Available	355,000.00	Not Available	352,838.33	Not Available
	0000000153720529	1	TN	Not Available	32,000.00	Not Available	31,799.54	Not Available
	0000000153769617	1	CA	Not Available	340,000.00	Not Available	340,000.00	Not Available
	0000000153773825	1	MI	Not Available	117,000.00	Not Available	115,571.42	Not Available
	0000000153927652	1	WI	Not Available	135,000.00	Not Available	132,722.23	Not Available
	0000000153655386	1	CA	Not Available	614,392.00	Not Available	614,389.94	Not Available
	0000000153800198	1	TN	Not Available	62,400.00	Not Available	61,725.30	Not Available
	0000000153809306	1	TX	Not Available	71,100.00	Not Available	70,577.54	Not Available
	0000000153843974	1	CA	Not Available	616,552.00	Not Available	610,823.99	Not Available
	0000000153855028	1	TX	Not Available	62,400.00	Not Available	62,088.25	Not Available
	0000000154066999	1	KY	Not Available	101,000.00	Not Available	100,232.01	Not Available
	0000000154069926	1	MN	Not Available	152,500.00	Not Available	151,454.25	Not Available
	0000000154098222	1	MI	Not Available	53,600.00	Not Available	53,132.17	Not Available
	0000000154137004	1	CO	Not Available	104,500.00	Not Available	104,500.00	Not Available
	0000000154160352	1	AZ	Not Available	215,000.00	Not Available	213,106.93	Not Available
	0000000154166334	1	RI	Not Available	242,250.00	Not Available	240,631.57	Not Available
	0000000154197354	1	NM	Not Available	151,590.00	Not Available	150,313.29	Not Available
	0000000154228373	1	NY	Not Available	46,800.00	Not Available	46,495.24	Not Available
	00000001542407201	1	AZ	Not Available	126,320.00	Not Available	126,320.00	Not Available
	0000000152971628	1	GA	Not Available	73,950.00	Not Available	73,344.62	Not Available
	0000000152976486	1	AR	Not Available	43,890.00	Not Available	43,469.23	Not Available
	0000000153262837	1	MN	Not Available	144,000.00	Not Available	142,308.63	Not Available
	0000000153354287	1	MO	Not Available	59,916.00	Not Available	59,632.13	Not Available
	0000000153378633	1	CA	Not Available	480,000.00	Not Available	473,759.81	Not Available



**Citigroup Mortgage Loan Trust  
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0000000153768155	1	MI	Not Available	123,900.00	Not Available	122,818.39	Not Available
0000000153904164	1	MA	Not Available	200,000.00	Not Available	197,837.80	Not Available
0000000153984869	1	MN	Not Available	284,000.00	Not Available	281,419.91	Not Available
0000000150941474	1	UT	Not Available	109,250.00	Not Available	108,152.48	Not Available
0000000152761367	1	MD	Not Available	63,000.00	Not Available	62,372.19	Not Available
0000000150821858	1	SC	Not Available	100,000.00	Not Available	98,877.82	Not Available
0000000151394871	1	CO	Not Available	115,200.00	Not Available	113,439.05	Not Available
0000000152910782	1	AR	Not Available	293,400.00	Not Available	290,686.44	Not Available
0000000153036868	1	NC	Not Available	131,000.00	Not Available	129,931.42	Not Available
0000000153208368	1	AK	Not Available	184,000.00	Not Available	182,691.62	Not Available
0000000153252937	1	GA	Not Available	144,000.00	Not Available	144,000.00	Not Available
0000000153304415	1	AZ	Not Available	399,000.00	Not Available	395,473.38	Not Available
0000000153309844	1	MI	Not Available	158,000.00	Not Available	156,277.36	Not Available
0000000153311097	1	NV	Not Available	579,000.00	Not Available	573,606.08	Not Available
0000000153377395	1	MN	Not Available	108,400.00	Not Available	107,311.63	Not Available
0000000153419205	1	CA	Not Available	387,128.00	Not Available	387,128.00	Not Available
0000000153446141	1	CO	Not Available	174,000.00	Not Available	172,571.34	Not Available
0000000153467758	1	TN	Not Available	60,000.00	Not Available	59,620.19	Not Available
0000000153482716	1	MI	Not Available	67,500.00	Not Available	67,191.67	Not Available
0000000153549118	1	MI	Not Available	97,500.00	Not Available	96,441.84	Not Available
0000000153567011	1	MO	Not Available	99,000.00	Not Available	98,234.97	Not Available
0000000153573217	1	MO	Not Available	56,720.00	Not Available	56,700.32	Not Available
0000000153586722	1	AZ	Not Available	186,400.00	Not Available	186,400.00	Not Available
0000000153669577	1	GA	Not Available	121,837.00	Not Available	120,757.65	Not Available
0000000153672274	1	AZ	Not Available	358,727.00	Not Available	356,356.14	Not Available
0000000153678164	1	AZ	Not Available	204,800.00	Not Available	204,800.00	Not Available
0000000153688213	1	AZ	Not Available	208,000.00	Not Available	205,859.35	Not Available
0000000153688247	1	MI	Not Available	130,000.00	Not Available	128,715.12	Not Available
0000000153693981	1	IN	Not Available	89,250.00	Not Available	88,358.99	Not Available
0000000153698899	1	MN	Not Available	204,155.00	Not Available	202,247.62	Not Available



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

Distribution Date: 11/26/2007  
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0000000153727136	1	CA	Not Available	252,000.00	Not Available	252,000.00	Not Available
0000000153760434	1	TN	Not Available	80,275.00	Not Available	79,680.04	Not Available
0000000153761515	1	GA	Not Available	139,500.00	Not Available	138,200.40	Not Available
0000000153768114	1	MI	Not Available	142,500.00	Not Available	140,921.17	Not Available
0000000153940812	1	MS	Not Available	90,000.00	Not Available	89,382.75	Not Available
0000000153941042	1	TX	Not Available	153,900.00	Not Available	152,788.55	Not Available
0000000153952528	1	KS	Not Available	47,500.00	Not Available	47,162.14	Not Available
0000000153953849	1	GA	Not Available	109,250.00	Not Available	108,500.80	Not Available
0000000153974795	1	GA	Not Available	171,000.00	Not Available	169,716.72	Not Available
0000000153994579	1	TX	Not Available	301,500.00	Not Available	297,818.69	Not Available
0000000154002703	1	MO	Not Available	38,250.00	Not Available	38,029.12	Not Available
0000000154019764	1	MI	Not Available	106,200.00	Not Available	105,140.33	Not Available
0000000154029888	1	IA	Not Available	26,500.00	Not Available	26,418.33	Not Available
0000000154059695	1	LA	Not Available	76,000.00	Not Available	75,309.44	Not Available
0000000153670518	1	WA	Not Available	220,000.00	Not Available	217,845.53	Not Available
0000000153721535	1	TN	Not Available	70,200.00	Not Available	69,747.57	Not Available
0000000153825864	1	MI	Not Available	66,500.00	Not Available	66,019.65	Not Available
0000000153833066	1	FL	Not Available	180,000.00	Not Available	178,360.44	Not Available
0000000153838438	1	GA	Not Available	318,750.00	Not Available	316,010.61	Not Available
0000000153872288	1	NH	Not Available	80,400.00	Not Available	79,686.94	Not Available
0000000153880174	1	AZ	Not Available	297,600.00	Not Available	297,600.00	Not Available
0000000153880984	1	MI	Not Available	59,850.00	Not Available	59,478.38	Not Available
0000000153893011	1	MIN	Not Available	176,700.00	Not Available	175,608.73	Not Available
0000000153931944	1	MI	Not Available	68,000.00	Not Available	67,350.33	Not Available
0000000153961628	1	UT	Not Available	169,000.00	Not Available	167,895.22	Not Available
0000000153990056	1	TN	Not Available	50,400.00	Not Available	50,088.65	Not Available
0000000153998463	1	WI	Not Available	247,000.00	Not Available	245,131.37	Not Available
0000000154038244	1	MO	Not Available	90,250.00	Not Available	89,578.65	Not Available
0000000154041289	1	MO	Not Available	66,500.00	Not Available	66,006.18	Not Available
0000000154081541	1	GA	Not Available	117,800.00	Not Available	116,947.46	Not Available



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

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0000000154133946	1	CA	Not Available	124,000.00	Not Available	122,679.06	Not Available
0000000154137889	1	GA	Not Available	118,750.00	Not Available	117,846.94	Not Available
0000000154153845	1	MI	Not Available	81,600.00	Not Available	81,281.35	Not Available
0000000154154611	1	FL	Not Available	306,000.00	Not Available	303,604.00	Not Available
0000000154156426	1	TX	Not Available	32,500.00	Not Available	31,364.21	Not Available
0000000154191811	1	MI	Not Available	112,100.00	Not Available	112,010.91	Not Available
0000000154201834	1	TX	Not Available	352,000.00	Not Available	352,000.00	Not Available
0000000154214506	1	TX	Not Available	99,000.00	Not Available	98,095.77	Not Available
0000000154219117	1	AZ	Not Available	272,011.00	Not Available	271,825.10	Not Available
0000000154224935	1	MI	Not Available	66,500.00	Not Available	66,196.17	Not Available
0000000154231435	1	MI	Not Available	395,000.00	Not Available	391,858.31	Not Available
0000000154232292	1	DC	Not Available	584,250.00	Not Available	579,807.40	Not Available
0000000154244073	1	NC	Not Available	78,400.00	Not Available	77,651.13	Not Available
0000000154244453	1	TX	Not Available	117,000.00	Not Available	117,000.00	Not Available
0000000154245229	1	AR	Not Available	180,000.00	Not Available	178,628.20	Not Available
0000000154252233	1	IL	Not Available	328,500.00	Not Available	325,515.50	Not Available
0000000154255269	1	AL	Not Available	56,000.00	Not Available	55,645.01	Not Available
0000000154274237	1	TX	Not Available	34,200.00	Not Available	34,005.41	Not Available
0000000154289052	1	MI	Not Available	166,250.00	Not Available	165,249.81	Not Available
0000000154290415	1	MI	Not Available	76,000.00	Not Available	75,256.94	Not Available
0000000154295182	1	AR	Not Available	114,100.00	Not Available	113,060.73	Not Available
0000000154315626	1	NH	Not Available	163,400.00	Not Available	162,308.39	Not Available
0000000154334262	1	OH	Not Available	191,200.00	Not Available	189,708.26	Not Available
0000000154359475	1	NE	Not Available	399,000.00	Not Available	396,334.34	Not Available
0000000154368567	1	MI	Not Available	165,300.00	Not Available	163,857.61	Not Available
0000000154374987	1	MD	Not Available	418,500.00	Not Available	414,697.87	Not Available
0000000154387401	1	MO	Not Available	105,600.00	Not Available	105,600.00	Not Available
0000000154387781	1	GA	Not Available	105,300.00	Not Available	104,174.47	Not Available
0000000154407431	1	AZ	Not Available	173,600.00	Not Available	171,530.90	Not Available
0000000154422828	1	NC	Not Available	66,025.00	Not Available	65,604.14	Not Available



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

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0000000154443006	1	IL	Not Available	310,000.00	Not Available	307,874.26	Not Available
0000000154447429	1	TX	Not Available	265,000.00	Not Available	263,471.72	Not Available
0000000154461313	1	AZ	Not Available	465,500.00	Not Available	461,868.40	Not Available
0000000154476824	1	MN	Not Available	191,425.00	Not Available	189,947.53	Not Available
0000000154487284	1	TX	Not Available	399,000.00	Not Available	396,599.69	Not Available
0000000154494744	1	GA	Not Available	173,490.00	Not Available	172,237.09	Not Available
0000000154496772	1	AZ	Not Available	235,450.00	Not Available	235,440.08	Not Available
0000000154501233	1	MI	Not Available	156,750.00	Not Available	155,357.47	Not Available
0000000154508501	1	TN	Not Available	70,000.00	Not Available	69,499.59	Not Available
0000000154513709	1	CA	Not Available	486,000.00	Not Available	486,000.00	Not Available
0000000154514541	1	MO	Not Available	148,675.00	Not Available	147,775.73	Not Available
0000000154515357	1	MO	Not Available	19,000.00	Not Available	18,869.12	Not Available
0000000154546295	1	MI	Not Available	58,900.00	Not Available	58,517.60	Not Available
0000000154564207	1	GA	Not Available	310,000.00	Not Available	307,633.68	Not Available
0000000152968699	1	TX	Not Available	35,000.00	Not Available	34,756.39	Not Available
0000000153701404	1	MI	Not Available	97,750.00	Not Available	97,112.70	Not Available
0000000153732029	1	CA	Not Available	649,800.00	Not Available	649,800.00	Not Available
0000000153801386	1	VA	Not Available	66,480.00	Not Available	65,961.35	Not Available
0000000153836943	1	NC	Not Available	231,550.00	Not Available	229,743.55	Not Available
0000000154007728	1	CA	Not Available	476,000.00	Not Available	471,121.02	Not Available
0000000154182406	1	MI	Not Available	108,900.00	Not Available	108,130.28	Not Available
0000000154262885	1	MI	Not Available	68,000.00	Not Available	67,577.82	Not Available
0000000154287585	1	MO	Not Available	40,000.00	Not Available	39,776.33	Not Available
0000000154405484	1	NC	Not Available	66,500.00	Not Available	66,110.49	Not Available
0000000154420467	1	AZ	Not Available	147,680.00	Not Available	147,680.00	Not Available
0000000154428668	1	GA	Not Available	162,400.00	Not Available	160,599.11	Not Available
0000000154441661	1	MI	Not Available	83,505.00	Not Available	82,851.09	Not Available
0000000154441992	1	WI	Not Available	95,200.00	Not Available	94,784.61	Not Available
0000000154464267	1	GA	Not Available	139,500.00	Not Available	138,498.40	Not Available
0000000154466494	1	MD	Not Available	265,500.00	Not Available	265,500.00	Not Available



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

Distribution Date: 11/26/2007  
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0000000154469084	1	CA	Not Available	367,706.00	Not Available	365,634.17	Not Available
0000000154482566	1	NC	Not Available	123,500.00	Not Available	122,712.95	Not Available
0000000154509665	1	MI	Not Available	58,144.00	Not Available	57,769.26	Not Available
0000000154538763	1	MA	Not Available	320,000.00	Not Available	320,000.00	Not Available
0000000154538938	1	TN	Not Available	74,800.00	Not Available	74,310.69	Not Available
0000000154552277	1	MO	Not Available	76,400.00	Not Available	75,828.68	Not Available
0000000154555155	1	TX	Not Available	114,855.00	Not Available	113,989.92	Not Available
0000000154557979	1	IL	Not Available	56,050.00	Not Available	55,796.89	Not Available
0000000154570113	1	TN	Not Available	55,250.00	Not Available	54,888.62	Not Available
0000000154598791	1	MN	Not Available	129,900.00	Not Available	128,689.87	Not Available
0000000154610844	1	MI	Not Available	100,700.00	Not Available	100,700.00	Not Available
0000000154637151	1	MS	Not Available	189,000.00	Not Available	187,664.16	Not Available
0000000154670848	1	MS	Not Available	79,800.00	Not Available	79,152.59	Not Available
0000000154676332	1	MIN	Not Available	43,460.00	Not Available	43,203.91	Not Available
0000000154684872	1	TX	Not Available	450,000.00	Not Available	446,293.09	Not Available
<b>TOTALS</b>				<b>27,776,258.00</b>	<b>Not Available</b>	<b>27,591,729.13</b>	<b>Not Available</b>