

# **EXHIBIT D**



**SACO I Trust  
Mortgage-Backed Certificates  
Series 2006-4**

**Distribution Date: 25-Apr-06**

**ABN AMRO Acct : 723563.1**

<b>Payment Date:</b>	<b>Content:</b>	<b>Pages</b>	<b>Contact Information:</b>	
25-Apr-06	Statement to Certificate Holders	2	Analyst:	Sang Huynh sang.huynh@abnamro.com 714.259.6213
<b>Prior Payment:</b>	Statement to Certificate Holders (Factors)	3	Administrator:	Kim Sturm kimberly.sturm@abnamro.com 312.904.4373
	Pool/Non-Pool Funds Cash Reconciliation	4	LaSalle Website:	<a href="http://www.etrustee.net">www.etrustee.net</a>
	Pool Detail and Performance Indicators	5	<b>Outside Parties To The Transaction</b>	
<b>Next Payment:</b>	Bond Interest Reconciliation Part I	6	Depositor: Structured Asset Mortgage Investments II Inc.	
25-May-06	Bond Interest Reconciliation Part II	7	Underwriter: Bear Stearns & Co. Inc.	
	Bond Principal Reconciliation	8	Master Servicer: EMC Mortgage Corporation	
<b>Record Date:</b>	Rating Information	9	Rating Agency: Moody's Investors Service, Inc./Standard & Poor's Ratings Services	
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25-Apr-06				
<b>Rated Final Payment Date:</b>				
25-Apr-36				
<b>Determination Date:</b>				
14-Apr-06				





**SACO I Trust  
Mortgage-Backed Certificates  
Series 2006-4**

**Distribution Date: 25-Apr-06  
Statement to Certificate Holders (FACTORS)  
Bond Payments**

Class	CUSIP	Original Face Value	Beginning Certificate Balance *	Principal Payment *	Current Realized Loss *	Deferred Interest *	Ending Certificate Balance *	Interest Payment *	Interest Adjustment*	Next Rate **
A-1	785778RD5	320,908,000.00	1000.000000000	52.939610106	0.000000000	0.000000000	947.060389894	3.605694436	0.000000000	5.12938000%
A-2	785778RU7	19,022,000.00	1000.000000000	97.407546525	0.000000000	0.000000000	902.592453475	3.533472295	0.000000000	5.02938000%
A-3	785778RV5	15,978,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	3.634583177	0.000000000	5.16938000%
M-1	785778RE3	37,775,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	3.764583455	0.000000000	5.34938000%
M-2	785778RF0	25,697,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	3.771805658	0.000000000	5.35938000%
M-3	785778RG8	11,050,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	3.779028054	0.000000000	5.36938000%
M-4	785778RH6	11,050,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	3.872916742	0.000000000	5.49938000%
M-5	785778RJ2	10,279,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	3.887360638	0.000000000	5.51938000%
M-6	785778RK9	7,966,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	3.930694200	0.000000000	5.57938000%
B-1	785778RL7	8,480,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.349583726	0.000000000	6.15938000%
B-2	785778RM5	7,195,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.457916609	0.000000000	6.30938000%
B-3	785778RN3	5,653,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	5.180139749	0.000000000	7.30938000%
B-4	785778RP8	6,938,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	6.010694725	0.000000000	8.45938000%
C	785778RW3	513,946,331.64 N	1000.000000000	0.000000000	0.000000000	0.000000000	963.337275743	5.267548698	0.077885837	N/A
R-1	785778RQ6	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	N/A
R-2	785778RR4	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	N/A
R-3	785778RS2	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	N/A
RX	785778RT0	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	N/A

\* Per \$1,000 of Original Face Value \*\* Estimated



**SACO I Trust  
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***Distribution Date: 25-Apr-06  
Cash Reconciliation Summary***

Pool Source of Funds				Non-Pool Source of Funds	
<b>Interest Summary</b>		<b>Principal Summary</b>		<b>Reserve Fund</b>	
<b>Interest Summary</b>		<b>Principal Summary</b>		Deposit to Trust	5,000.00
Scheduled Interest	4,776,793.34	Scheduled Prin Distribution	204,799.54	Withdrawal from Trust	0.00
Fees	220,354.49	Curtailments	466,734.76	Reimbursement from Waterfall	0.00
<b>Remittance Interest</b>	4,556,438.85	Prepayments in Full	18,125,131.25	Ending Balance	5,000.00
<b>Other Interest Proceeds/Shortfalls</b>		Liquidation Proceeds	0.00		
Prepayment Penalties	40,029.14	Repurchase Proceeds	0.00	<b>Swap Agreement</b>	
Other Interest Loss	0.00	Other Principal Proceeds	0.00	Net Swap payment payable to the Swap	
Other Interest Proceeds	0.00	<b>Remittance Principal</b>	18,796,665.55	Administrator	0.00
Non-advancing Interest	0.00			Net Swap payment payable to the Swap Provider	26,982.18
Net PPIS/Relief Act Shortfall	0.00				
Modification Shortfall	0.00			Swap Termination payment payable to the Swap	
Other Interest Proceeds/Shortfalls	40,029.14			Administrator	0.00
<b>Interest Adjusted</b>	4,596,467.99			Swap Termination payment payable to the Swap	0.00
<b>Fee Summary</b>				Provider	
Total Servicing Fees	214,144.30				
Total Trustee Fees	6,210.18				
LPMI Fees	0.00				
Credit Manager's Fees	0.00				
Misc. Fees / Trust Expense	0.00				
Insurance Premium	0.00				
<b>Total Fees</b>	220,354.49				
<b>Advances (Principal &amp; Interest)</b>					
Prior Month's Outstanding Advances	0.00				
Current Advances	N/A				
Reimbursement of Prior Advances	N/A				
Outstanding Advances	3,648,929.99			<b>P&amp;I Due Certificate Holders</b>	<u>23,366,151.35</u>

P&I Advances as of the end of the Due Period do not reflect the amount of advances remitted by the Servicer on the Servicer Remittance Date due to additional proceeds received between the end of the Due Period and the Servicer Remittance Date and netted from the P&I Advances stated as of the end of the Due Period.



SACO I Trust  
Mortgage-Backed Certificates  
Series 2006-4

Distribution Date: 25-Apr-06  
Pool Detail and Performance Indicators Total (All Loans)

Pool Detail				Performance Indicators				Misc/Additional Information			
Pool Level Information				Factors Impacting Principal Payment Rules				WA Rates/Life			
Historical	Amount	Count		Delinquency Levels	Num	Den	%		Fixed	Adj	Overall
Original Pool Balance	513,946,331.64	9,141		3 mo. Rolling Average	278,476.75	495,103,659	0.06%	WAC - Current	10.63%	0.00%	10.63%
Cum Scheduled Principal	204,799.54			6 mo. Rolling Average	278,476.75	495,103,659	0.06%	WAC - Original	10.63%	0.00%	10.63%
Cum Unscheduled Principal	18,591,866.01			12 mo. Rolling Average	278,476.75	495,103,659	0.06%	WAL - Current	240.76	0.00	240.76
Cum Liquidations	46,007.09			<b>Loss Levels</b>	<b>Amount</b>	<b>Count</b>		WAL - Original	240.76	0.00	240.76
Cum Deferred Interest	0.00			3 mo. Cum Loss	46,007.09	1		<b>Current Index Rate</b>			4.822500%
				6 mo. Cum loss	46,007.09	1		<b>Next Index Rate</b>			4.959380%
				12 mo. Cum Loss	46,007.09	1					
<b>Current</b>	<b>Amount</b>	<b>Count</b>	<b>%</b>	<b>Triggers</b>							
Beginning Pool	513,946,331.64	9,141	100.00%	> Delinquency Trigger Event <sup>(2)</sup>			NO				
Scheduled Principal	204,799.54		0.04%	Delinquency Event Calc <sup>(1)</sup>	278,476.75	495,103,659	0.06%				
Unscheduled Principal	18,591,866.01	283	3.62%	> Loss Trigger Event? <sup>(3)</sup>			NO				
Deferred Interest	0.00		0.00%	Cumulative Loss		46,007	0.01%				
Liquidations	46,007.09	1	0.01%	> Overall Trigger Event?			NO				
Repurchases	0.00	0	0.00%	<b>Step Down Date</b>							
Ending Pool	495,103,659.00	8,857	96.33%	Distribution Count		1					
<b>Average Loan Balance</b>	<b>55,899.70</b>			Current Specified Enhancement % <sup>(4)</sup>		31.91%					
<b>Current Loss Detail</b>	<b>Amount</b>			Step Down % <sup>(5)</sup>		61.50%					
Liquidation	46,007.09			Delinquency Event Threshold % <sup>(6)</sup>		7.00%					
Realized Loss	46,007.09			> Step Down Date?			NO				
Realized Loss Adjustment	0.00			<b>Extra Principal</b>		44,965.20					
Net Liquidation	0.00			<b>Cumulative Extra Principal</b>		44,965.20					
<b>Credit Enhancement</b>	<b>Amount</b>	<b>%</b>		<b>OC Release</b>		N/A					
Original OC	25,955,331.64	5.05%									
Target OC	25,954,289.75	5.05%									
Beginning OC	25,955,331.64										
OC Amount per PSA	25,909,324.55	5.04%									
Ending OC	25,954,289.75										
Non-Senior Certificates	103,817,000.00	20.20%									

Legend: (1) 60 Days+, REO, F/C % (2) (1) > (6), then TRUE (3) Condn: Cum Loss > specified thresholds (4) Non-Senior + OC Amount / Ending Pool Bal (5) Defined Benchmark (6) Defined Benchmark (Used in Delinq Event Calc) (7) Condn: Distn Cnt > 36, (4) > (5)



**SACO I Trust  
Mortgage-Backed Certificates  
Series 2006-4**

***Distribution Date: 25-Apr-06  
Bond Interest Reconciliation***

-- Accrual --					----- Outstanding -----									
Class	Method	Days	Opening Balance	Pass-Thru Rate	Accrual Certificate Interest	Total Interest Additions	Total Interest Deductions	Distributable Certificate Interest	Interest Payment Amount	Current Period (Shortfall) / Recovery	Remaining Int Carry-Forward Shortfall	Remaining Basis Risk Carry-Fwd Shortfall	Outstanding Relief Act / Prepayment Interest Shortfalls	Net Cap Rate in Effect Y/N
A-1	Act/360	26	320,908,000.00	4.992500000%	1,157,096.19	0.00	0.00	1,157,096.19	1,157,096.19	0.00	0.00	0.00	0.00	No
A-2	Act/360	26	19,022,000.00	4.892500000%	67,213.71	0.00	0.00	67,213.71	67,213.71	0.00	0.00	0.00	0.00	No
A-3	Act/360	26	15,978,000.00	5.032500000%	58,073.37	0.00	0.00	58,073.37	58,073.37	0.00	0.00	0.00	0.00	No
M-1	Act/360	26	37,775,000.00	5.212500000%	142,207.14	0.00	0.00	142,207.14	142,207.14	0.00	0.00	0.00	0.00	No
M-2	Act/360	26	25,697,000.00	5.222500000%	96,924.09	0.00	0.00	96,924.09	96,924.09	0.00	0.00	0.00	0.00	No
M-3	Act/360	26	11,050,000.00	5.232500000%	41,758.26	0.00	0.00	41,758.26	41,758.26	0.00	0.00	0.00	0.00	No
M-4	Act/360	26	11,050,000.00	5.362500000%	42,795.73	0.00	0.00	42,795.73	42,795.73	0.00	0.00	0.00	0.00	No
M-5	Act/360	26	10,279,000.00	5.382500000%	39,958.18	0.00	0.00	39,958.18	39,958.18	0.00	0.00	0.00	0.00	No
M-6	Act/360	26	7,966,000.00	5.442500000%	31,311.91	0.00	0.00	31,311.91	31,311.91	0.00	0.00	0.00	0.00	No
B-1	Act/360	26	8,480,000.00	6.022500000%	36,884.47	0.00	0.00	36,884.47	36,884.47	0.00	0.00	0.00	0.00	No
B-2	Act/360	26	7,195,000.00	6.172500000%	32,074.71	0.00	0.00	32,074.71	32,074.71	0.00	0.00	0.00	0.00	No
B-3	Act/360	26	5,653,000.00	7.172500000%	29,283.33	0.00	0.00	29,283.33	29,283.33	0.00	0.00	0.00	0.00	No
B-4	Act/360	26	6,938,000.00	8.322500000%	41,702.20	0.00	0.00	41,702.20	41,702.20	0.00	0.00	0.00	0.00	No
C	30/360		513,946,331.64	6.227600000%	2,667,208.19	40,029.14	0.00	2,707,237.33	2,707,237.33	0.00	0.00	0.00	0.00	No
Total			487,991,000.00		4,484,491.48	40,029.14	0.00	4,524,520.62	4,524,520.62	0.00	0.00	0.00	0.00	

<sup>(1)</sup> Basis Risk Carry-Forward Shortfall - difference between LIBOR plus margin and the Net Rate Cap.



**SACO I Trust  
Mortgage-Backed Certificates  
Series 2006-4**

***Distribution Date: 25-Apr-06  
Bond Interest Reconciliation***

Class	Record Date	Prior Interest Due Date	Current Interest Due Date	Interest Rate SWAP Agreement	Deposits from YM Agreement	Prepayment Premiums	Prior Int Carry-Fwd Shortfall	Prior Shortfall Reimbursement	Other Interest Proceeds <sup>(1)</sup>	Deductions -----			Current Basis Risk Carry-Fwd Shortfall
										Other Interest Losses	Current Int Carry-Fwd Shortfall <sup>(2)</sup>		
A-1	24-Apr-06	30-Mar-06	25-Apr-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-2	24-Apr-06	30-Mar-06	25-Apr-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-3	24-Apr-06	30-Mar-06	25-Apr-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-1	24-Apr-06	30-Mar-06	25-Apr-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-2	24-Apr-06	30-Mar-06	25-Apr-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-3	24-Apr-06	30-Mar-06	25-Apr-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-4	24-Apr-06	30-Mar-06	25-Apr-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-5	24-Apr-06	30-Mar-06	25-Apr-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-6	24-Apr-06	30-Mar-06	25-Apr-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B-1	24-Apr-06	30-Mar-06	25-Apr-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B-2	24-Apr-06	30-Mar-06	25-Apr-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B-3	24-Apr-06	30-Mar-06	25-Apr-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B-4	24-Apr-06	30-Mar-06	25-Apr-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
C	31-Mar-06	1-Mar-06	1-Apr-06	0.00	0.00	40,029.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total</b>				0.00	0.00	40,029.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00

(1) Other Interest Proceeds are additional interest amounts specifically allocated to the bond(s) and used in determining the bonds Distributable Interest.

(2) Interest Carry-Forward Shortfall is unpaid interest with interest thereon.

(3) Basis Risk Carry-Forward Shortfall - difference between LIBOR plus margin and the Net Rate Cap.





**SACO I Trust  
Mortgage-Backed Certificates  
Series 2006-4**

***Distribution Date: 25-Apr-06  
Bond Principal Reconciliation***

Class	Original Class Balance	Beginning Class Balance	Scheduled Principal Payment	Unscheduled Principal Payment	Extra Principal Payment	----- Losses -----				Ending Class Balance	Rated Final Maturity	- Credit Support -	
						Prior Loss Reimburs.	Current Losses	Cumulative Losses	Interest on Losses			Original	Current
A-1	320,908,000.00	320,908,000.00	184,659.55	16,763,541.53	40,543.32	0.00	0.00	0.00	0.00	303,919,255.60	25-Apr-36	N/A	N/A
A-2	19,022,000.00	19,022,000.00	20,139.99	1,828,324.48	4,421.88	0.00	0.00	0.00	0.00	17,169,113.65	25-Apr-36	N/A	N/A
A-3	15,978,000.00	15,978,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,978,000.00	25-Apr-36	N/A	N/A
M-1	37,775,000.00	37,775,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	37,775,000.00	25-Apr-36	N/A	N/A
M-2	25,697,000.00	25,697,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25,697,000.00	25-Apr-36	N/A	N/A
M-3	11,050,000.00	11,050,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,050,000.00	25-Apr-36	N/A	N/A
M-4	11,050,000.00	11,050,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,050,000.00	25-Apr-36	N/A	N/A
M-5	10,279,000.00	10,279,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,279,000.00	25-Apr-36	N/A	N/A
M-6	7,966,000.00	7,966,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,966,000.00	25-Apr-36	N/A	N/A
B-1	8,480,000.00	8,480,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,480,000.00	25-Apr-36	N/A	N/A
B-2	7,195,000.00	7,195,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,195,000.00	25-Apr-36	N/A	N/A
B-3	5,653,000.00	5,653,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,653,000.00	25-Apr-36	N/A	N/A
B-4	6,938,000.00	6,938,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,938,000.00	25-Apr-36	N/A	N/A
C	513,946,331.64	513,946,331.64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	495,103,659.00	25-Apr-36	N/A	N/A
<b>Total</b>	<b>487,991,000.00</b>	<b>487,991,000.00</b>	<b>204,799.54</b>	<b>18,591,866.01</b>	<b>44,965.20</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>469,149,369.25</b>			



**SACO I Trust  
Mortgage-Backed Certificates  
Series 2006-4**

***Distribution Date: 25-Apr-06  
Ratings Information***

Class	CUSIP	----- Original Ratings -----			----- Ratings Change / Change Date <sup>(1)</sup> -----		
		Fitch	Moody's	S&P	Fitch	Moody's	S&P
A-1	785778RD5	NR	Aaa	AAA			
A-2	785778RU7	NR	Aaa	AAA			
A-3	785778RV5	NR	Aaa	AAA			
M-1	785778RE3	NR	Aa1	AA+			
M-2	785778RF0	NR	Aa2	AA			
M-3	785778RG8	NR	Aa3	AA-			
M-4	785778RH6	NR	A1	A+			
M-5	785778RJ2	NR	A2	A			
M-6	785778RK9	NR	A3	A-			
B-1	785778RL7	NR	Baa1	BBB+			
B-2	785778RM5	NR	Baa2	BBB			
B-3	785778RN3	NR	Baa3	BBB-			
B-4	785778RP8	NR	Ba1	BB+			
C	785778RW3	NR	NR	NR			

NR - Designates that the class was not rated by the rating agency.

(1) Changed ratings provided on this report are based on information provided by the applicable rating agency via electronic transmission. It shall be understood that this transmission will generally have been provided to LaSalle within 30 days of the payment date listed on this statement. Because ratings may have changed during the 30 day window, or may not be being provided by the rating agency in an electronic format and therefore not being updated on this report, LaSalle recommends that investors obtain current rating information directly from the rating agency.



**SACO I Trust  
Mortgage-Backed Certificates  
Series 2006-4**

***Distribution Date: 25-Apr-06  
End of Month Balance Reporting***

Type	Count	Count (%)	Scheduled UPB	Sched UPB (%)	Arrears	Arrears (%)	F/C Quick Sale Value	REO Book Value
<b>Total</b>								
0	8873	97.0682%	496,255,703.25	98.9060%	0.00	0.0000%	0.00	0.00
30	70	0.7658%	5,210,501.66	1.0385%	0.00	0.0000%	0.00	0.00
BKY0	8	0.0875%	278,476.75	0.0555%	0.00	0.0000%	0.00	0.00
PIF	190	2.0785%	0.00	0.0000%	0.00	0.0000%	0.00	0.00
<hr/>								
<b>Total (Prior Month End):</b>	<b>9141</b>	<b>100.0000%</b>	<b>501,744,681.00</b>	<b>100.0000%</b>	<b>0.00</b>	<b>0.0000%</b>	<b>0.00</b>	<b>0.00</b>
<b>Delinq Total (Prior Month End):</b>	<b>70</b>	<b>0.7658%</b>	<b>5,210,501.00</b>	<b>1.0385%</b>	<b>0.00</b>	<b>0.0000%</b>	<b>0.00</b>	<b>0.00</b>

**Total (Prior Month End):**  
**Delinq Total (Prior Month End):**



**SACO I Trust  
Mortgage-Backed Certificates  
Series 2006-4**

***Distribution Date: 25-Apr-06  
Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part I***

Distribution Date	Current		Delinq 1 Month		Delinq 2 Months		Delinq 3+ Months		Bankruptcy		Foreclosure		REO	
	Count	Balance	Count	Balance	Count	Balance	Count	Balance	Count	Balance	Count	Balance	Count	Balance
<b><i>Total (All Loans)</i></b>														
25-Apr-06	8,781	489,732,444	68	5,092,738	0	0	0	0	8	278,477	0	0	0	0



**SACO I Trust  
Mortgage-Backed Certificates  
Series 2006-4**

***Distribution Date: 25-Apr-06  
Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part II***

Distribution Date	----- In Foreclosure and Delinquent -----								----- In REO and Delinquent -----				----- In Bankruptcy and Delinquent -----											
	Current #	Current Balance	31-60 Days #	31-60 Days Balance	61-90 Days #	61-90 Days Balance	90 + Days #	90 + Days Balance	Current #	Current Balance	31-60 Days #	31-60 Days Balance	61-90 Days #	61-90 Days Balance	90 + Days #	90 + Days Balance	Current #	Current Balance	31-60 Days #	31-60 Days Balance	61-90 Days #	61-90 Days Balance	90 + Days #	90 + Days Balance
<b>Total (All Loans)</b>																								
25-Apr-06	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8	278,477	0	0	0	0	0	0



**SACO I Trust  
Mortgage-Backed Certificates  
Series 2006-4**

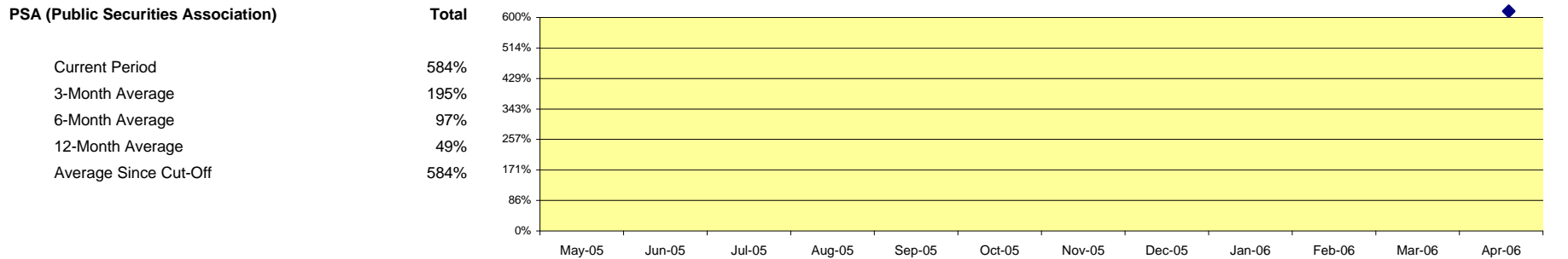
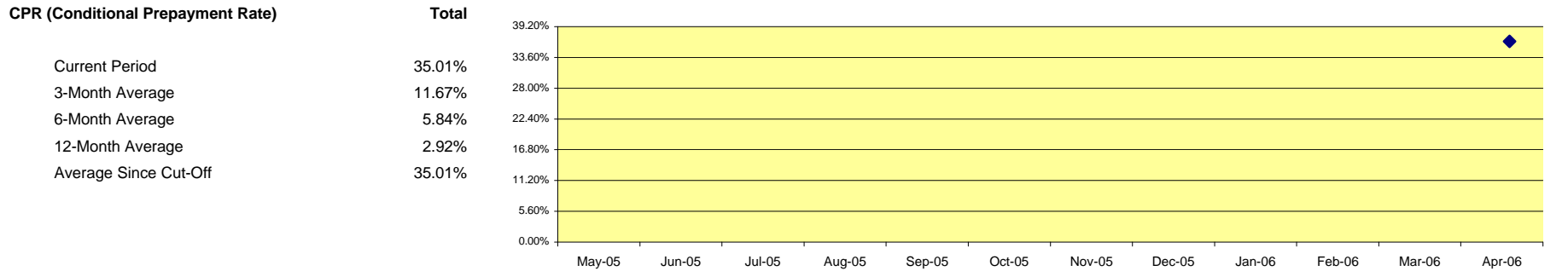
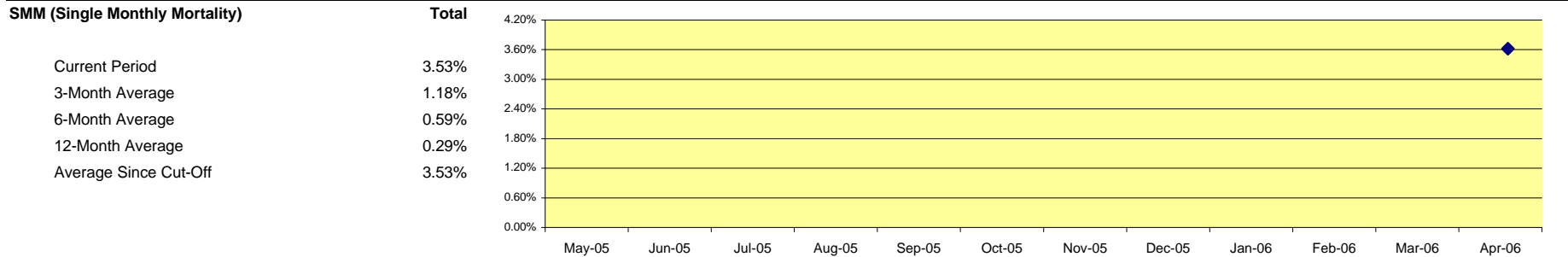
***Distribution Date: 25-Apr-06  
Asset-Backed Facts ~ 15 Month Historical Payoff/Loss Summary***

Distribution Date	Ending Pool		Payoffs		Insurance	Substitution	Liquidation	Realized Losses		Remaining Term	Curr Weighted Avg.	
	#	Balance	#	Balance	Proceeds	Proceeds	Proceeds	#	Amount	Life	Coupon	Remit
<b><i>Total (All Loans)</i></b>												
25-Apr-06	8,857	495,103,659	283	18,125,131	0.00	0.00	0.00	1	46,007	240	11.15%	10.64%



**SACO I Trust  
Mortgage-Backed Certificates  
Series 2006-4**

**Distribution Date: 25-Apr-06  
Prepayment Summary**



SMM	Single Monthly Mortality	$(\text{Partial and Full Prepayments} + \text{Repurchases} + \text{Liquidations}) / (\text{Beginning Collateral Balance} - \text{Scheduled Principal})$
CPR	Conditional Prepayment Rate	$1 - ((1 - \text{SMM})^{12})$
PSA	Public Securities Association	$100 * \text{CPR} / (0.2 * \text{MIN}(30, \text{WAS}))$
WAS	Weighted Average Seasoning	$((\text{Original Term} - \text{Remaining Term}) * (\text{Current Scheduled Balance} / \text{Deal Scheduled Principal Balance}))$



**SACO I Trust  
Mortgage-Backed Certificates  
Series 2006-4**

***Distribution Date: 25-Apr-06  
Current Period Realized Loss Detail***

Disclosure Control #	Period	Original Liquidation Balance	Net Liquidation Proceeds	Loss-Loan Non-adjusted	Loss to Trust	Loss-Certs Non-adjusted	Subsequent Recov/(Exp)	Loss-Loan Adjusted	Loss-Certs Adjusted	Liq Type	Adj Type
13335815	200604	46,007.09	0.00	46,007.09	0.00	46,007.09	0.00	46,007.09	46,007.09	M	
Current Total		46,007.09	0.00	46,007.09	0.00	46,007.09	0.00	46,007.09	46,007.09		
Cumulative		46,007.09	0.00	46,007.09	0.00	46,007.09	0.00	46,007.09	46,007.09		

**Liq. Type Code - Legend**

Charge-off	C	REO
Matured	M	Short Pay
Repurchase	N	Third Party
Note Sale	O	Write-off
Paid in Full	P	

**Adjustment Legend**

1	Third Party	6
2	Charged Off/Matured	7
3	Side Note	8
4	Manual	9
5	Suspense	





**SACO I Trust  
Mortgage-Backed Certificates  
Series 2006-4**

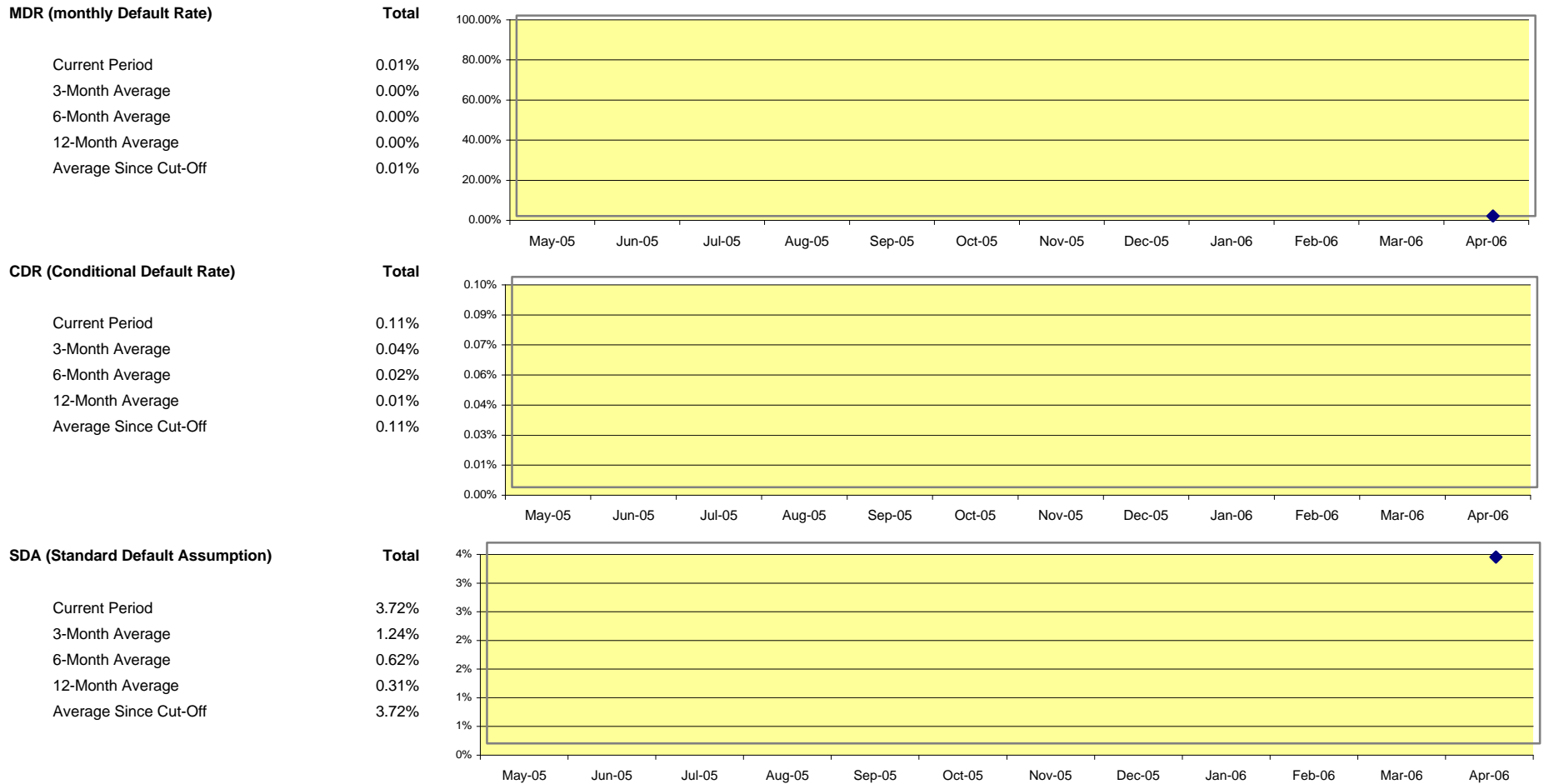
***Distribution Date: 25-Apr-06  
Historical Realized Loss Summary***

Distribution Date	----- Current Realized Loss -----				----- Previous Liquidations/Payoffs -----							
	Beginning Scheduled Balance	Net Liquidation Proceeds	Realized Loss	Loan Count	Claims on Prior Liquidations		Recovery on Prior Liquidations		(Claims)/Recoveries on Prior Payoffs		Realized Loss Adjusted	Cumulative Realized Loss
					Amount	Count	Amount	Count	Amount	Count		
25-Apr-06	46,007.09	0.00	46,007.09	1	0.00	0	0.00	0	0.00	0	46,007.09	46,007.09
Total	46,007.09	0.00	46,007.09	1	0.00	0	0.00	0	0.00	0	46,007.09	



**SACO I Trust  
Mortgage-Backed Certificates  
Series 2006-4**

**Distribution Date: 25-Apr-06  
Realized Loss Summary**



MDR	(Monthly Default Rate)	$(\text{Beginning Principal Balance of Liquidated Loans}) / (\text{Total Beginning Principal Balance})$
CDR	(Conditional Default Rate)	$1 - ((1 - \text{MDR})^{\text{WAS}})$
SDA	(Standard Default Assumption)	If WAS=30 then CDR/(WAS*0.02) else if 30<WAS=60 then CDR/0.6 else if 60<WAS=120 then CDR/(0.6-((WAS-60)*0.0095)) else if WAS>120 then CDR/0.03
WAS	Weighted Average Seasoning	$((\text{Original Term} - \text{Remaining Term}) * (\text{Current Scheduled Balance} / \text{Deal Scheduled Principal Balance}))$



**SACO I Trust  
Mortgage-Backed Certificates  
Series 2006-4**

***Distribution Date: 25-Apr-06  
Material Breaches Detail***

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Disclosure Control #	Loan Group #	Ending Principal Balance	Material Breach Date	Material Breach Description
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Material breaches of pool asset representation or warranties or transaction covenants.



**SACO I Trust  
Mortgage-Backed Certificates  
Series 2006-4**

***Distribution Date: 25-Apr-06  
Modified Loan Detail***

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Disclosure Control #	Loan Group #	Modified Maturity Date	Cutoff Maturity Date	Modification Description
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Modifications include any extensions or waivers to the mortgage loan terms, fees, penalties or payments during the preceding calendar month or that have become material over time.