

Distribution Date: 12/26/2007
Determination Date: 12/18/2007

BNC Mortgage Loan Trust Mortgage Pass Through Certificates Series 2007-3



CONTACT INFORMATION	
Depositor	Structured Asset Securities Corporation 745 Seventh Avenue, 7th Floor New York, NY 10019
Underwriter	Lehman Brothers 745 Seventh Avenue, 7th Floor New York, NY 10019
Master Servicer	Aurora Loan Services LLC 327 Inverness Dr South Englewood, CO 80112
Trustee	Citibank, N.A. 388 Greenwich Street, 14th Floor New York, NY 10013

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Distribution Summary

DISTRIBUTION IN DOLLARS

Class (1)	Original Balance (2)	Prior Principal Balance (3)	Pass- Through Rate (4)	Accrual Day Count (5)	Accrual Dates (6)	Interest Distributed (7)	Principal Distributed (8)	Total Distributed (9)=(7+8)	Deferred Interest (10)	Realized Loss (11)	Current Principal Balance (12)=(3-8+10-11)
A1	415,137,000.00	389,975,673.99	4.993130%	30 / 360	11/26 - 12/25	1,622,666.03	8,344,858.71	9,967,524.74	0.00	0.00	381,630,815.28
A2	110,487,000.00	96,102,518.07	4.843130%	30 / 360	11/26 - 12/25	387,864.16	1,475,454.16	1,863,318.32	0.00	0.00	94,627,063.91
A3	18,819,000.00	18,819,000.00	4.913130%	30 / 360	11/26 - 12/25	77,050.16	0.00	77,050.16	0.00	0.00	18,819,000.00
A4	39,086,000.00	39,086,000.00	4.953130%	30 / 360	11/26 - 12/25	161,331.70	0.00	161,331.70	0.00	0.00	39,086,000.00
A5	14,861,000.00	14,861,000.00	5.033130%	30 / 360	11/26 - 12/25	62,331.12	0.00	62,331.12	0.00	0.00	14,861,000.00
M1	43,103,000.00	43,103,000.00	5.053130%	30 / 360	11/26 - 12/25	181,504.22	0.00	181,504.22	0.00	0.00	43,103,000.00
M2	25,629,000.00	25,629,000.00	5.073130%	30 / 360	11/26 - 12/25	108,349.37	0.00	108,349.37	0.00	0.00	25,629,000.00
M3	14,756,000.00	14,756,000.00	5.103130%	30 / 360	11/26 - 12/25	62,751.49	0.00	62,751.49	0.00	0.00	14,756,000.00
M4	13,203,000.00	13,203,000.00	5.143130%	30 / 360	11/26 - 12/25	56,587.29	0.00	56,587.29	0.00	0.00	13,203,000.00
M5	12,426,000.00	12,426,000.00	5.333130%	30 / 360	11/26 - 12/25	55,224.56	0.00	55,224.56	0.00	0.00	12,426,000.00
M6	11,649,000.00	11,649,000.00	5.633130%	30 / 360	11/26 - 12/25	54,683.61	0.00	54,683.61	0.00	0.00	11,649,000.00
M7	11,261,000.00	11,261,000.00	6.883130%	30 / 360	11/26 - 12/25	64,592.44	0.00	64,592.44	0.00	0.00	11,261,000.00
M8	7,766,000.00	7,766,000.00	7.150591%	30 / 360	11/26 - 12/25	47,133.99	0.00	47,133.99	0.00	0.00	7,766,000.00
M9	8,931,000.00	8,931,000.00	7.150591%	30 / 360	11/26 - 12/25	54,204.70	0.00	54,204.70	0.00	0.00	8,931,000.00
B1	5,048,000.00	5,048,000.00	7.150591%	30 / 360	11/26 - 12/25	30,637.70	0.00	30,637.70	0.00	0.00	5,048,000.00
B2	7,766,000.00	7,766,000.00	7.150591%	30 / 360	11/26 - 12/25	47,133.99	0.00	47,133.99	0.00	0.00	7,766,000.00
X	16,698,015.48	16,698,015.48	4.865000%	30 / 360		1,311,072.74	0.00	1,311,072.74	0.00	0.00	16,698,015.48
P	100.00	100.00	0.000000%	30 / 360		108,431.03	0.00	108,431.03	0.00	0.00	100.00
LTR	0.00	0.00	0.000000%	30 / 360		0.00	0.00	0.00	0.00	0.00	0.00
R	0.00	0.00	0.000000%	30 / 360		0.00	0.00	0.00	0.00	0.00	0.00
Totals	776,626,115.48	737,080,307.54				4,493,550.30	9,820,312.87	14,313,863.17	0.00	0.00	727,259,994.67

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Distribution Summary (Factors)

PER \$1,000 OF ORIGINAL BALANCE

Class	CUSIP	Record Date	Prior Principal Balance (3/2 x 1000)	Interest Distributed (7/2 x 1000)	Principal Distributed (8/2 x 1000)	Total Distributed (9/2 x 1000)	Deferred Interest (10/2 x 1000)	Realized Loss (11/2 x 1000)	Current Principal Balance (12/2 x 1000)
A1	05568QAA3	12/24/2007	939.390307	3.908748	20.101457	24.010206	0.000000	0.000000	919.288850
A2	05568QAB1	12/24/2007	869.808376	3.510496	13.354097	16.864593	0.000000	0.000000	856.454279
A3	05568QAC9	12/24/2007	1,000.000000	4.094275	0.000000	4.094275	0.000000	0.000000	1,000.000000
A4	05568QAD7	12/24/2007	1,000.000000	4.127608	0.000000	4.127608	0.000000	0.000000	1,000.000000
A5	05568QAE5	12/24/2007	1,000.000000	4.194275	0.000000	4.194275	0.000000	0.000000	1,000.000000
M1	05568QAF2	12/24/2007	1,000.000000	4.210942	0.000000	4.210942	0.000000	0.000000	1,000.000000
M2	05568QAG0	12/24/2007	1,000.000000	4.227608	0.000000	4.227608	0.000000	0.000000	1,000.000000
M3	05568QAH8	12/24/2007	1,000.000000	4.252608	0.000000	4.252608	0.000000	0.000000	1,000.000000
M4	05568QAJ4	12/24/2007	1,000.000000	4.285942	0.000000	4.285942	0.000000	0.000000	1,000.000000
M5	05568QAK1	12/24/2007	1,000.000000	4.444275	0.000000	4.444275	0.000000	0.000000	1,000.000000
M6	05568QAL9	12/24/2007	1,000.000000	4.694275	0.000000	4.694275	0.000000	0.000000	1,000.000000
M7	05568QAM7	12/24/2007	1,000.000000	5.735942	0.000000	5.735942	0.000000	0.000000	1,000.000000
M8	05568QAN5	12/24/2007	1,000.000000	6.069275	0.000000	6.069275	0.000000	0.000000	1,000.000000
M9	05568QAP0	12/24/2007	1,000.000000	6.069276	0.000000	6.069276	0.000000	0.000000	1,000.000000
B1	05568QAS4	12/24/2007	1,000.000000	6.069275	0.000000	6.069275	0.000000	0.000000	1,000.000000
B2	05568QAT2	12/24/2007	1,000.000000	6.069275	0.000000	6.069275	0.000000	0.000000	1,000.000000
X	05568QAQ8	12/24/2007	1,000.000000	78.516680	0.000000	78.516680	0.000000	0.000000	1,000.000000
P	05568QAR6	12/24/2007	1,000.000000	1,084,310.300000	0.000000	1,084,310.300000	0.000000	0.000000	1,000.000000

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Interest Distribution Detail

DISTRIBUTION IN DOLLARS

Class (1)	Prior Principal Balance (2)	Pass- Through Rate (3)	Next Pass- Through Rate (4)	Interest Accrual Day Cnt Fraction (5)	Optimal Accrued Interest (6)	Prior Unpaid Interest (7)	Interest on Prior Unpaid Interest (8)	Non-Recov. Interest Shortfall (9)	Interest Due (10)=(6)+(7)+(8)-(9)	Deferred Interest (11)	Interest Distributed (12)	Current Unpaid Interest (13)=(10)-(11)-(12)
A1	389,975,673.99	4.99313%	5.07500%	30 / 360	1,622,666.03	0.00	0.00	0.00	1,622,666.03	0.00	1,622,666.03	0.00
A2	96,102,518.07	4.84313%	4.92500%	30 / 360	387,864.16	0.00	0.00	0.00	387,864.16	0.00	387,864.16	0.00
A3	18,819,000.00	4.91313%	4.99500%	30 / 360	77,050.16	0.00	0.00	0.00	77,050.16	0.00	77,050.16	0.00
A4	39,086,000.00	4.95313%	5.03500%	30 / 360	161,331.70	0.00	0.00	0.00	161,331.70	0.00	161,331.70	0.00
A5	14,861,000.00	5.03313%	5.11500%	30 / 360	62,331.12	0.00	0.00	0.00	62,331.12	0.00	62,331.12	0.00
M1	43,103,000.00	5.05313%	5.13500%	30 / 360	181,504.22	0.00	0.00	0.00	181,504.22	0.00	181,504.22	0.00
M2	25,629,000.00	5.07313%	5.15500%	30 / 360	108,349.37	0.00	0.00	0.00	108,349.37	0.00	108,349.37	0.00
M3	14,756,000.00	5.10313%	5.18500%	30 / 360	62,751.49	0.00	0.00	0.00	62,751.49	0.00	62,751.49	0.00
M4	13,203,000.00	5.14313%	5.22500%	30 / 360	56,587.29	0.00	0.00	0.00	56,587.29	0.00	56,587.29	0.00
M5	12,426,000.00	5.33313%	5.41500%	30 / 360	55,224.56	0.00	0.00	0.00	55,224.56	0.00	55,224.56	0.00
M6	11,649,000.00	5.63313%	5.71500%	30 / 360	54,683.61	0.00	0.00	0.00	54,683.61	0.00	54,683.61	0.00
M7	11,261,000.00	6.88313%	6.96500%	30 / 360	64,592.44	0.00	0.00	0.00	64,592.44	0.00	64,592.44	0.00
M8	7,766,000.00	7.15059%	7.15059%	30 / 360	47,133.99	0.00	0.00	0.00	47,133.99	0.00	47,133.99	0.00
M9	8,931,000.00	7.15059%	7.15059%	30 / 360	54,204.70	0.00	0.00	0.00	54,204.70	0.00	54,204.70	0.00
B1	5,048,000.00	7.15059%	7.15059%	30 / 360	30,637.70	0.00	0.00	0.00	30,637.70	0.00	30,637.70	0.00
B2	7,766,000.00	7.15059%	7.15059%	30 / 360	47,133.99	0.00	0.00	0.00	47,133.99	0.00	47,133.99	0.00
X	16,698,015.48	4.86500%	0.00000%	30 / 360	1,311,072.74	0.00	0.00	0.00	1,311,072.74	0.00	1,311,072.74	0.00
P	100.00	0.00000%	0.00000%	30 / 360	108,431.03	0.00	0.00	0.00	108,431.03	0.00	108,431.03	0.00
LTR	0.00	0.00000%	0.00000%	30 / 360	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R	0.00	0.00000%	0.00000%	30 / 360	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Totals	737,080,307.54				4,493,550.30	0.00	0.00	0.00	4,493,550.30	0.00	4,493,550.30	0.00

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Principal Distribution Detail

DISTRIBUTION IN DOLLARS

Class (1)	Original Balance (2)	Prior Principal Balance (3)	Scheduled Principal Distribution (4)	Unscheduled Principal Distribution (5)	Accreted Principal (6)	Current Realized Losses (7)	Current Principal Recoveries (8)	Current Principal Balance (9)=(3)-(4)-(5)+(6)-(7)+(8)	Cumulative Realized Losses (10)	Original Class (%) (11)	Current Class (%) (12)	Original Credit Support (13)	Current Credit Support (14)
A1	415,137,000.00	389,975,673.99	182,544.19	8,162,314.52	0.00	0.00	0.00	381,630,815.28	0.00	53.45%	52.48%	22.95%	24.51%
A2	110,487,000.00	96,102,518.07	65,214.28	1,410,239.88	0.00	0.00	0.00	94,627,063.91	0.00	14.23%	13.01%	22.95%	24.51%
A3	18,819,000.00	18,819,000.00	0.00	0.00	0.00	0.00	0.00	18,819,000.00	0.00	2.42%	2.59%	22.95%	24.51%
A4	39,086,000.00	39,086,000.00	0.00	0.00	0.00	0.00	0.00	39,086,000.00	0.00	5.03%	5.37%	22.95%	24.51%
A5	14,861,000.00	14,861,000.00	0.00	0.00	0.00	0.00	0.00	14,861,000.00	0.00	1.91%	2.04%	22.95%	24.51%
M1	43,103,000.00	43,103,000.00	0.00	0.00	0.00	0.00	0.00	43,103,000.00	0.00	5.55%	5.93%	17.40%	18.58%
M2	25,629,000.00	25,629,000.00	0.00	0.00	0.00	0.00	0.00	25,629,000.00	0.00	3.30%	3.52%	14.10%	15.06%
M3	14,756,000.00	14,756,000.00	0.00	0.00	0.00	0.00	0.00	14,756,000.00	0.00	1.90%	2.03%	12.20%	13.03%
M4	13,203,000.00	13,203,000.00	0.00	0.00	0.00	0.00	0.00	13,203,000.00	0.00	1.70%	1.82%	10.50%	11.21%
M5	12,426,000.00	12,426,000.00	0.00	0.00	0.00	0.00	0.00	12,426,000.00	0.00	1.60%	1.71%	8.90%	9.50%
M6	11,649,000.00	11,649,000.00	0.00	0.00	0.00	0.00	0.00	11,649,000.00	0.00	1.50%	1.60%	7.40%	7.90%
M7	11,261,000.00	11,261,000.00	0.00	0.00	0.00	0.00	0.00	11,261,000.00	0.00	1.45%	1.55%	5.95%	6.35%
M8	7,766,000.00	7,766,000.00	0.00	0.00	0.00	0.00	0.00	7,766,000.00	0.00	1.00%	1.07%	4.95%	5.29%
M9	8,931,000.00	8,931,000.00	0.00	0.00	0.00	0.00	0.00	8,931,000.00	0.00	1.15%	1.23%	3.80%	4.06%
B1	5,048,000.00	5,048,000.00	0.00	0.00	0.00	0.00	0.00	5,048,000.00	0.00	0.65%	0.69%	3.15%	3.36%
B2	7,766,000.00	7,766,000.00	0.00	0.00	0.00	0.00	0.00	7,766,000.00	0.00	1.00%	1.07%	2.15%	2.30%
X	16,698,015.48	16,698,015.48	0.00	0.00	0.00	0.00	0.00	16,698,015.48	0.00	2.15%	2.30%	0.00%	0.00%
Totals	776,626,015.48	737,080,207.54	247,758.47	9,572,554.40	0.00	0.00	0.00	727,259,894.67	0.00	100%	100%		

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Reconciliation Detail

SOURCE OF FUNDS		ALLOCATION OF FUNDS	
Interest Funds Available		Scheduled Fees	
Scheduled Interest	5,036,638.00	Credit Risk Manager Fee	5,528.44
Uncompensated PPIS	0.00	Master Servicing Fee	0.00
Relief Act Interest Shortfall	0.00	Servicing Fee	307,117.04
Interest Adjustments	(1,541.70)		
Total Interest Funds Available:	5,035,096.30	Total Scheduled Fees:	312,645.48
Principal Funds Available		Additional Fees, Expenses, etc.	
Scheduled Principal	247,758.47	Extraordinary Trust Fund Expenses	0.00
Curtailments	27,637.75	Other Expenses	0.00
Prepayments in Full	9,544,746.98	Payment to the Swap Counterparty	337,342.89
Net Liquidation Proceeds	0.00		
Adjustment Principal	169.67	Total Additional Fees, Expenses, etc.:	337,342.89
Repurchased Principal	0.00	Distribution to Certificateholders	
Substitution Principal	0.00	Interest Distribution	4,493,550.30
Other Principal	0.00	Principal Distribution	9,820,312.87
Total Principal Funds Available:	9,820,312.87	Total Distribution to Certificateholders:	14,313,863.17
Other Funds Available		Total Funds Allocated	
Swap Amount	0.00		14,963,851.54
Prepayment Charges	108,431.03		
FPD Premiums	0.00		
Account Interest Earnings	11.34		
Total Other Funds Available:	108,442.37		
Total Funds Available	14,963,851.54		

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Collateral Summary - Group 1

ASSET CHARACTERISTICS			
	<u>Cut-Off</u>	<u>Prior</u>	<u>Current</u>
Aggregate Stated Principal Balance	538,789,024.81	513,685,310.94	505,340,452.23
Loan Count	2,485	2,372	2,340
Weighted Average Coupon Rate (WAC)	8.238533%	8.206053%	N/A
Net Weighted Average Coupon Rate (Net WAC)	7.738533%	7.706053%	N/A
Weighted Average Remaining Term (WART in months)	358	353	352

AVAILABLE PRINCIPAL	
Scheduled Principal	182,544.19
Curtailments	17,847.29
Prepayments in Full	8,144,349.11
Liquidation Proceeds	0.00
Repurchased Principal	0.00
Substitution Principal	0.00
Adjustment Principal	118.12
Other Principal	0.00
TOTAL AVAILABLE PRINCIPAL	8,344,858.71
Current Realized Losses	0.00
Losses in Excess of Principal Balance	0.00
Realized Losses and Recoveries from Prior Periods	0.00
Cumulative Realized Losses	0.00

AVAILABLE INTEREST	
Scheduled Interest	3,512,774.30
Less: Supplemental Interest Trust Amount	0.00
Servicing Fee	214,035.70
Master Servicing Fee	0.00
Credit Risk Manager Fee	3,852.92
Trustee Fee	0.00
Uncompensated PPIS	0.00
Relief Act Interest Shortfall	0.00
Other Amounts	1,050.32
Losses in Excess of Principal Balance	0.00
TOTAL AVAILABLE INTEREST	3,293,835.36

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Collateral Summary - Group 2

ASSET CHARACTERISTICS			
	<u>Cut-Off</u>	<u>Prior</u>	<u>Current</u>
Aggregate Stated Principal Balance	237,837,090.67	223,394,996.60	221,919,542.44
Loan Count	764	725	719
Weighted Average Coupon Rate (WAC)	8.233850%	8.185664%	N/A
Net Weighted Average Coupon Rate (Net WAC)	7.733850%	7.685664%	N/A
Weighted Average Remaining Term (WART in months)	359	353	352

AVAILABLE PRINCIPAL	
Scheduled Principal	65,214.28
Curtailments	9,790.46
Prepayments in Full	1,400,397.87
Liquidation Proceeds	0.00
Repurchased Principal	0.00
Substitution Principal	0.00
Adjustment Principal	51.55
Other Principal	0.00
TOTAL AVAILABLE PRINCIPAL	1,475,454.16
Current Realized Losses	0.00
Losses in Excess of Principal Balance	0.00
Realized Losses and Recoveries from Prior Periods	0.00
Cumulative Realized Losses	82,814.40

AVAILABLE INTEREST	
Scheduled Interest	1,523,863.70
Less: Servicing Fee	93,081.34
Master Servicing Fee	0.00
Credit Risk Manager Fee	1,675.52
Trustee Fee	0.00
Uncompensated PPIS	0.00
Relief Act Interest Shortfall	0.00
Other Amounts	491.38
Losses in Excess of Principal Balance	0.00
TOTAL AVAILABLE INTEREST	1,428,615.46

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Collateral Summary - Total

ASSET CHARACTERISTICS			
	<u>Cut-Off</u>	<u>Prior</u>	<u>Current</u>
Aggregate Stated Principal Balance	776,626,115.48	737,080,307.54	727,259,994.67
Loan Count	3,249	3,097	3,059
Weighted Average Coupon Rate (WAC)	8.237099%	8.199874%	N/A
Net Weighted Average Coupon Rate (WAC)	7.737099%	7.699874%	N/A
Weighted Average Remaining Term (WART in months)	358	353	352

AVAILABLE PRINCIPAL	
Scheduled Principal	247,758.47
Curtailments	27,637.75
Prepayments in Full	9,544,746.98
Liquidation Proceeds	0.00
Repurchased Principal	0.00
Substitution Principal	0.00
Adjustment Principal	169.67
Other Principal	0.00
TOTAL AVAILABLE PRINCIPAL	9,820,312.87
Current Realized Losses	0.00
Losses in Excess of Principal Balance	0.00
Realized Losses and Recoveries from Prior Periods	0.00
Cumulative Realized Losses	82,814.40

AVAILABLE INTEREST	
Scheduled Interest	5,036,638.00
Less: Supplemental Interest Trust Amount	0.00
Servicing Fee	307,117.04
Master Servicing Fee	0.00
Credit Risk Manager Fee	5,528.44
Trustee Fee	0.00
Uncompensated PPIS	0.00
Relief Act Interest Shortfall	0.00
Other Amounts	1,541.70
Losses in Excess of Principal Balance	0.00
TOTAL AVAILABLE INTEREST	4,722,450.82

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Delinquency Information

GROUP 1														
DELINQUENT			BANKRUPTCY			FORECLOSURE			REO			TOTAL		
Days	Balance	Count	Days	Balance	Count	Days	Balance	Count	Days	Balance	Count	Days	Balance	Count
			< 30	0.00 0.000000%	0 0.0%	< 30	0.00 0.000000%	0 0.0%	< 30	0.00 0.0000%	0 0.0%	< 30	0.00 0.000000%	0 0.0%
30-59	19,395,753.42 3.838156%	95 4.1%	30-59	0.00 0.000000%	0 0.0%	30-59	0.00 0.000000%	0 0.0%	30-59	0.00 0.000000%	0 0.0%	30-59	19,395,753.42 3.838156%	95 4.1%
60-89	11,534,397.97 2.282500%	49 2.1%	60-89	0.00 0.000000%	0 0.0%	60-89	0.00 0.000000%	0 0.0%	60-89	0.00 0.000000%	0 0.0%	60-89	11,534,397.97 2.282500%	49 2.1%
90-119	1,088,668.23 0.215433%	4 0.2%	90-119	0.00 0.0000	0 0.0%	90-119	6,225,398.11 1.231922%	30 1.3%	90-119	0.00 0.000000%	0 0.0%	90-119	7,314,066.34 1.447354%	34 1.5%
120-149	40,231.03 0.007961%	1 0.0%	120-149	0.00 0.000000%	0 0.0%	120-149	6,143,935.90 1.215801%	25 1.1%	120-149	392,957.19 0.077761%	1 0.0%	120-149	6,577,124.12 1.301523%	27 1.2%
150-179	0.00 0.000000%	0 0.0%	150-179	0 0.000000%	0 0.0%	150-179	1110370 0.219727%	5 0.2%	150-179	103,353.58 0.020452%	1 0.0%	150-179	1,213,723.37 1.301523%	6 0.3%
180+	0.00 0.000000%	0 0.0%	180+	0.00 0.000000%	0 0.0%	180+	0.00 0.000000%	0 0.0%	180+	0.00 0.000000%	0 0.0%	180+	0.00 0.000000%	0 0.0%
Total	32,059,050.65 6.344050%	149 6.4%	Total	0.00 0.000000%	0 0.0%	Total	13,479,703.80 2.667450%	60 2.6%	Total	496,310.77 0.098213%	2 0.1%	Total	46,035,065.22 9.109713%	211 9.0%

Principal and Interest Advances 3,363,782.28

Distribution Date: 12/26/2007
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BNC Mortgage Loan Trust Mortgage Pass Through Certificates Series 2007-3

Delinquency Information

GROUP 2														
DELINQUENT			BANKRUPTCY			FORECLOSURE			REO			TOTAL		
Days	Balance	Count	Days	Balance	Count	Days	Balance	Count	Days	Balance	Count	Days	Balance	Count
			< 30	0.00	0	< 30	0.00	0	< 30	0.00	0	< 30	0.00	0
				0.000000%	0.0%		0.000000%	0.0%		0.00000%	0.0%		0.000000%	0.0%
30-59	9,913,458.86	31	30-59	62,813.21	1	30-59	0.00	0	30-59	0.00	0	30-59	9,976,272.07	32
	4.467141%	4.3%		0.028304%	0.1%		0.000000%	0.0%		0.000000%	0.0%		4.495445%	4.5%
60-89	4,776,742.48	22	60-89	0.00	0	60-89	0.00	0	60-89	0.00	0	60-89	4,776,742.48	22
	2.152466%	3.1%		0.000000%	0.0%		0.000000%	0.0%		0.000000%	0.0%		2.152466%	3.1%
90-119	766,510.75	4	90-119	0.00	0	90-119	3,682,789.32	8	90-119	0.00	0	90-119	4,449,300.07	12
	0.345400%	0.6%		0.0000	0.0%		1.659516%	1.1%		0.000000%	0.0%		2.004916%	1.7%
120-149	0.00	0	120-149	0.00	0	120-149	3,640,871.76	10	120-149	140,757.33	1	120-149	3,781,629.09	11
	0.000000%	0.0%		0.000000%	0.0%		1.640627%	1.4%		0.063427%	0.1%		1.704054%	1.5%
150-179	0.00	0	150-179	0	0	150-179	458521	2	150-179	0.00	0	150-179	458,520.63	2
	0.000000%	0.0%		0.000000%	0.0%		0.206616%	0.3%		0.000000%	0.0%		1.704054%	0.3%
180+	0.00	0	180+	0.00	0	180+	0.00	0	180+	0.00	0	180+	0.00	0
	0.000000%	0.0%		0.000000%	0.0%		0.000000%	0.0%		0.000000%	0.0%		0.000000%	0.0%
Total	15,456,712.09	57	Total	62,813.21	1	Total	7,782,181.71	20	Total	140,757.33	1	Total	23,442,464.34	79
	6.965007%	7.9%		0.028304%	0.1%		3.506758%	2.8%		0.063427%	0.1%		10.563497%	11.0%

Principal and Interest Advances 1,467,488.48

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BNC Mortgage Loan Trust Mortgage Pass Through Certificates Series 2007-3

Delinquency Information

GROUP TOTALS			BANKRUPTCY			FORECLOSURE			REO			TOTAL		
DELINQUENT														
Days	Balance	Count	Days	Balance	Count	Days	Balance	Count	Days	Balance	Count	Days	Balance	Count
			<u>< 30</u>	0.00	0	<u>< 30</u>	0.00	0	<u>< 30</u>	0.00	0	<u>< 30</u>	0.00	0
				0.000000%	0.0%		0.000000%	0.0%		0.000000%	0.0%		0.000000%	0.0%
<u>30-59</u>	29,309,212.28	126	<u>30-59</u>	62,813.21	1	<u>30-59</u>	0.00	0	<u>30-59</u>	0.00	0	<u>30-59</u>	29,372,025.49	127
	4.030087%	4.1%		0.008637%	0.0%		0.000000%	0.0%		0.000000%	0.0%		4.038724%	4.2%
<u>60-89</u>	16,311,140.45	71	<u>60-89</u>	0.00	0	<u>60-89</u>	0.00	0	<u>60-89</u>	0.00	0	<u>60-89</u>	16,311,140.45	71
	2.242821%	2.3%		0.000000%	0.0%		0.000000%	0.0%		0.000000%	0.0%		2.242821%	2.3%
<u>90-119</u>	1,855,178.98	8	<u>90-119</u>	0.00	0	<u>90-119</u>	9,908,187.43	38	<u>90-119</u>	0.00	0	<u>90-119</u>	11,763,366.41	46
	0.255092%	0.3%		0.000000%	0.0%		1.362400%	1.2%		0.000000%	0.0%		1.617491%	1.5%
<u>120-149</u>	40,231.03	1	<u>120-149</u>	0.00	0	<u>120-149</u>	9,784,807.66	35	<u>120-149</u>	533,714.52	2	<u>120-149</u>	10,358,753.21	38
	0.005532%	0.0%		0.000000%	0.0%		1.345435%	1.1%		0.073387%	0.1%		1.424354%	1.2%
<u>150-179</u>	0.00	0	<u>150-179</u>	0.00	0	<u>150-179</u>	1,568,890.42	7	<u>150-179</u>	103,353.58	1	<u>150-179</u>	1,672,244.00	8
	0.000000%	0.0%		0.000000%	0.0%		0.215726%	0.2%		0.014211%	0.0%		0.229938%	0.3%
<u>180+</u>	0.00	0	<u>180+</u>	0.00	0	<u>180+</u>	0.00	0	<u>180+</u>	0.00	0	<u>180+</u>	0.00	0
	0.000000%	0.0%		0.000000%	0.0%		0.000000%	0.0%		0.000000%	0.0%		0.000000%	0.0%
<u>Total</u>	47,515,762.74	206	<u>Total</u>	62,813.21	1	<u>Total</u>	21,261,885.51	80	<u>Total</u>	637,068.10	3	<u>Total</u>	69,477,529.56	290
	6.533532%	6.7%		0.008637%	0.0%		2.923560%	2.6%		0.087598%	0.1%		9.553328%	9.5%

Principal and Interest Advances 4,831,270.76

Distribution Date: 12/26/2007
 Determination Date: 12/18/2007

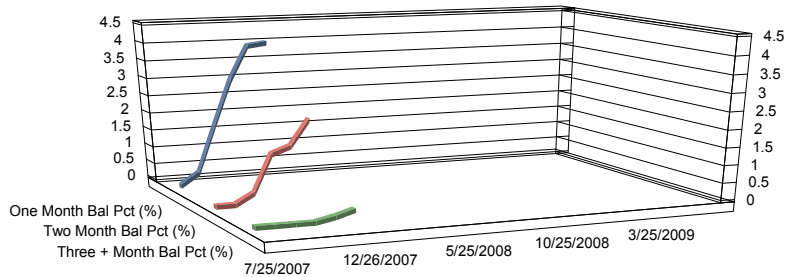


BNC Mortgage Loan Trust Mortgage Pass Through Certificates Series 2007-3

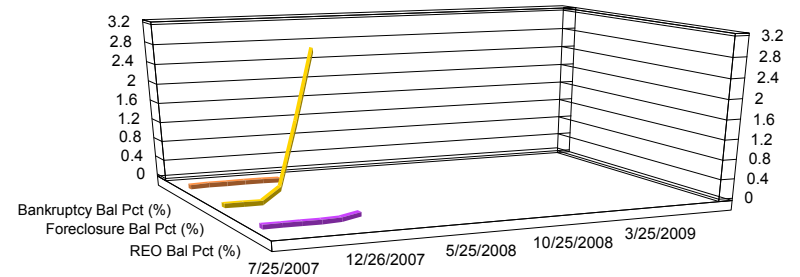
Historical Delinquency Information

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
12/26/2007	29,309,212.28 4.030%	126 4.1%	16,311,140.45 2.243%	71 2.3%	1,895,410.01 0.261%	9 0.3%	62,813.21 0.009%	1 0.0%	21,261,885.51 2.924%	80 2.6%	637,068.10 0.088%	3 0.1%	40,168,317.28 5.523%	164 5.4%
11/26/2007	29,184,046.32 3.959%	127 4.1%	11,325,619.06 1.537%	49 1.6%	802,358.51 0.109%	3 0.1%	120,262.23 0.016%	1 0.0%	11,321,755.10 1.536%	42 1.4%	103,427.33 0.014%	1 0.0%	23,673,422.23 3.212%	96 3.1%
10/25/2007	22,421,499.87 3.015%	95 3.0%	10,084,319.14 1.356%	40 1.3%	0.00 0.000%	0 0.0%	120,312.60 0.016%	1 0.0%	1,887,930.88 0.254%	9 0.3%	0.00 0.000%	0 0.0%	12,092,562.62 1.626%	50 1.6%
09/25/2007	12,965,336.05 1.736%	59 1.9%	2,169,801.09 0.291%	10 0.3%	0.00 0.000%	0 0.0%	120,362.53 0.016%	1 0.0%	0.00 0.000%	0 0.0%	0.00 0.000%	0 0.0%	2,290,163.62 0.307%	11 0.4%
08/27/2007	3,073,350.54 0.409%	18 0.6%	0.00 0.000%	0 0.0%	0.00 0.000%	0 0.0%	120,412.02 0.016%	1 0.0%	0.00 0.000%	0 0.0%	0.00 0.000%	0 0.0%	120,412.02 0.016%	1 0.0%
07/25/2007	460,750.00 0.061%	1 0.0%	0.00 0.000%	0 0.0%	0.00 0.000%	0 0.0%	0.00 0.000%	0 0.0%	0.00 0.000%	0 0.0%	0.00 0.000%	0 0.0%	0.00 0.000%	0 0.0%

Historical One, Two and Three Month Trend Chart



Historical BK, FC & REO Trend Chart



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Credit Enhancement

Overcollateralization and Trigger Information			
Required Overcollateralization Amount		16,698,115.48	2.2960%
Prior Overcollateralization Amount		16,698,115.48	
Overcollateralization Decrease due to Realized Losses		0.00	
Overcollateralization Deficiency Amount	0.00		
Funds Available for Overcollateralization Increase	1,314,328.43		
Overcollateralization Increase Amount		0.00	
Excess Overcollateralization Amount	0.00		
Principal Available for Overcollateralization Reduction	9,820,312.87		
Overcollateralization Reduction Amount		0.00	
Current Overcollateralization		16,698,115.48	2.2960%
Senior Enhancement Percentage			24.5079%
<u>Are Stepdown Principal Distributions allowed this month?</u>			No
<i>(Has the Stepdown Date occurred and are there no Trigger Events in effect?)</i>			
<u>Has the Stepdown Date Occurred?</u>			No
<i>(Has the Distribution Date in July 2010 passed and have the Senior Notes paid down to their target percentage?)</i>			
Senior Notes Current Percentage	75.4921%		
Senior Notes Target Percentage	54.1000%		
<u>Is A Trigger Event in effect?</u>			No
<i>(Is a Delinquency Trigger Event in effect or is a Cumulative Loss Trigger Event in effect?)</i>			
<u>Is A Delinquency Trigger Event in effect?</u>			No
<i>(Does the Delinquency Percentage equal or exceed the target percentage?)</i>			
Rolling Three Month Delinquency Rate	3.4400%		
Target Percentage	10.4404%		
<u>Is A Cumulative Realized Loss Trigger Event in effect?</u>			No
<i>(Does the Cumulative Loss Percentage equal or exceed the target percentage?)</i>			
Cumulative Loss Percentage	0.0001%		
Target Percentage	0.0000%		

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BNC Mortgage Loan Trust Mortgage Pass Through Certificates Series 2007-3



Waterfall Detail

DISTRIBUTIONS	Amount Distributed	Remaining Available Funds
<u>Group 1 Interest Remittance Funds</u>		3,297,688.28
Group 1 Pool Percentage of the Net Swap Payment owed to the Swap Counterparty	(234,404.49)	3,063,283.79
Group 2 Pool Percentage of the Net Swap Payment owed to the Swap Counterparty	0.00	3,063,283.79
Class A1 Current and Carryforward Interest	(1,622,666.03)	1,440,617.76
<u>Group 2 Interest Remittance Funds</u>		1,430,290.98
Group 2 Pool Percentage of the Net Swap Payment owed to the Swap Counterparty	(102,938.40)	1,327,352.58
Group 1 Pool Percentage of the Net Swap Payment owed to the Swap Counterparty	0.00	1,327,352.58
Class A-2, A-3, A-4, A-5 Current and Carryforward Interest	(688,577.14)	638,775.44
<u>Group 1 & 2 Interest Remittance Funds</u>		2,079,393.20
Group 1 & 2 Interest Remaining Unpaid Senior Current and Carryforward Interest	0.00	2,079,393.20
Class M-1 Current and Carryforward Interest	(181,504.22)	1,897,888.98
Class M-2 Current and Carryforward Interest	(108,349.37)	1,789,539.61
Class M-3 Current and Carryforward Interest	(62,751.49)	1,726,788.12
Class M-4 Current and Carryforward Interest	(56,587.29)	1,670,200.83
Class M-5 Current and Carryforward Interest	(55,224.56)	1,614,976.27
Class M-6 Current and Carryforward Interest	(54,683.61)	1,560,292.66
Class M-7 Current and Carryforward Interest	(64,592.44)	1,495,700.22
Class M-8 Current and Carryforward Interest	(46,276.24)	1,449,423.98
Class M-9 Current and Carryforward Interest	(53,218.28)	1,396,205.70
Class B-1 Current and Carryforward Interest	(30,080.15)	1,366,125.55
Class B-2 Current and Carryforward Interest	(46,276.24)	1,319,849.31
To the Credit Risk Manager, the Credit Risk Manager Fee	(5,528.44)	1,314,320.87
To the Trustee, Amounts Reimburseable per Section 4.04(b)(i)	0.00	1,314,320.87

Distribution Date: 12/26/2007
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BNC Mortgage Loan Trust Mortgage Pass Through Certificates Series 2007-3



Waterfall Detail

DISTRIBUTIONS	Amount Distributed	Remaining Available Funds
<u>Group 1 Principal Distribution Amount</u>		8,344,858.71
Group 1 Swap Percentage of the Net Swap Payment owed to the Swap Counterparty	0.00	8,344,858.71
Group 2 Swap Percentage of the Net Swap Payment owed to the Swap Counterparty	0.00	8,344,858.71
Class A-1, the Class Principal Amount	(8,344,858.71)	0.00
 <u>Group 2 Principal Distribution Amount</u>		 1,475,454.16
Group 1 Swap Percentage of the Net Swap Payment owed to the Swap Counterparty	0.00	1,475,454.16
Group 2 Swap Percentage of the Net Swap Payment owed to the Swap Counterparty	0.00	1,475,454.16
Class A-2, A-3, A-4, A-5, the Class Principal Amount	(1,475,454.16)	0.00
 <u>The Aggregate of Any Remaining Principal Distribution Amount</u>		 0.00
Concurrently, to the Group 1 Senior Certificates	0.00	0.00
Concurrently, to the Group 2 Senior Certificates	0.00	0.00
Class M-1, the Class Principal Amount	0.00	0.00
Class M-2, the Class Principal Amount	0.00	0.00
Class M-3, the Class Principal Amount	0.00	0.00
Class M-4, the Class Principal Amount	0.00	0.00
Class M-5, the Class Principal Amount	0.00	0.00
Class M-6, the Class Principal Amount	0.00	0.00
Class M-7, the Class Principal Amount	0.00	0.00
Class M-8, the Class Principal Amount	0.00	0.00
Class M-9, the Class Principal Amount	0.00	0.00
Class B-1, the Class Principal Amount	0.00	0.00
Class B-2, the Class Principal Amount	0.00	0.00

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BNC Mortgage Loan Trust Mortgage Pass Through Certificates Series 2007-3



Waterfall Detail

<i>DISTRIBUTIONS</i>	Amount Distributed	Remaining Available Funds
<u>Group 1 & 2 Monthly Excess Cashlow Funds</u>		1,314,320.87
Concurrently, to the Group 1 Senior Certificates	0.00	1,314,320.87
Concurrently, to the Group 2 Senior Certificates	0.00	1,314,320.87
Class M-1, the Class Principal Amount	0.00	1,314,320.87
Class M-2, the Class Principal Amount	0.00	1,314,320.87
Class M-3, the Class Principal Amount	0.00	1,314,320.87
Class M-4, the Class Principal Amount	0.00	1,314,320.87
Class M-5, the Class Principal Amount	0.00	1,314,320.87
Class M-7, the Class Principal Amount	0.00	1,314,320.87
Class M-6, the Class Principal Amount	0.00	1,314,320.87
Class M-8, the Class Principal Amount	0.00	1,314,320.87
Class M-9, the Class Principal Amount	0.00	1,314,320.87
Class B-2, the Class Principal Amount	0.00	1,314,320.87
Class B-2, the Class Principal Amount	0.00	1,314,320.87
Subordinate Certificates, Any Deferred Amount	0.00	1,314,320.87
Basis Risk Reserve Fund, the Basis Risk Payment	(3,259.47)	1,311,061.40
Class P, the Class P Principal Amount	0.00	1,311,061.40
Swap Account, the Class X Distributable Amount	(1,311,061.40)	0.00
Class R, the remainder	0.00	0.00

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BNC Mortgage Loan Trust
Mortgage Pass Through Certificates
Series 2007-3



Other Information

Basis Risk Reserve Fund

Beginning Balance	1,000.00
Interest Earnings	3.78
Deposits	3,259.47
Withdrawals	3,263.25
Ending Balance	1,000.00

Swap Account

Beginning Balance	1,000.00
Interest Earnings	3.78
Deposits	1,648,404.29
Withdrawals	1,648,408.07
Ending Balance	1,000.00

Interest Rate Cap Account

Beginning Balance	1,000.00
Interest Earnings	3.78
Deposits	0.00
Withdrawals	3.78
Ending Balance	1,000.00

Distributions to the Holders since inception

Class P	290,884.30
Class X	7,701,523.29
Class LT-R	0.00
Class R	0.00
Class C	0.00
Current Libor	4.783130%
Next Libor	4.865000%

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BNC Mortgage Loan Trust
Mortgage Pass Through Certificates
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Basis Risk Shortfall Amounts (Amounts include prior month's unpaid)

Class A-1 Basis Risk Shortfall Amount	0.00
Class A-2 Basis Risk Shortfall Amount	0.00
Class A-3 Basis Risk Shortfall Amount	0.00
Class A-4 Basis Risk Shortfall Amount	0.00
Class A-5 Basis Risk Shortfall Amount	0.00
Class M-1 Basis Risk Shortfall Amount	0.00
Class M-2 Basis Risk Shortfall Amount	0.00
Class M-3 Basis Risk Shortfall Amount	0.00
Class M-4 Basis Risk Shortfall Amount	0.00
Class M-5 Basis Risk Shortfall Amount	0.00
Class M-6 Basis Risk Shortfall Amount	0.00
Class M-7 Basis Risk Shortfall Amount	0.00
Class M-8 Basis Risk Shortfall Amount	857.75
Class M-9 Basis Risk Shortfall Amount	986.42
Class B-1 Basis Risk Shortfall Amount	557.55
Class B-2 Basis Risk Shortfall Amount	857.75

Unpaid Basis Risk Shortfall Amounts

Class A-1 Unpaid Basis Risk Shortfall Amount	0.00
Class A-2 Unpaid Basis Risk Shortfall Amount	0.00
Class A-3 Unpaid Basis Risk Shortfall Amount	0.00
Class A-4 Unpaid Basis Risk Shortfall Amount	0.00
Class A-5 Unpaid Basis Risk Shortfall Amount	0.00
Class M-1 Unpaid Basis Risk Shortfall Amount	0.00
Class M-2 Unpaid Basis Risk Shortfall Amount	0.00
Class M-3 Unpaid Basis Risk Shortfall Amount	0.00
Class M-4 Unpaid Basis Risk Shortfall Amount	0.00
Class M-5 Unpaid Basis Risk Shortfall Amount	0.00
Class M-6 Unpaid Basis Risk Shortfall Amount	0.00
Class M-7 Unpaid Basis Risk Shortfall Amount	0.00
Class M-8 Unpaid Basis Risk Shortfall Amount	0.00
Class M-9 Unpaid Basis Risk Shortfall Amount	0.00
Class B-1 Unpaid Basis Risk Shortfall Amount	0.00
Class B-2 Unpaid Basis Risk Shortfall Amount	0.00

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Certificate Interest Rates limited by the Net WAC Rate:

Class M8 Certificate	7.283130%
Class M9 Certificate	7.283130%
Class B1 Certificate	7.283130%
Class B2 Certificate	7.283130%
FPD Premiums	0.00
Senior Principal Distribution Amount	9,820,312.87
Net Swap Payment to the Supplemental Interest Trust Pursuant to Sec.5.02	0.00
Net Swap Payment to the Swap Counterparty Pursuant to Sec.5.02	337,342.89
Swap Termination Payment to the Supplemental Interest Trust Pursuant to Sec.5.02	0.00
Swap Termination Payment to the Swap Counterparty Pursuant to Sec.5.02	0.00

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VOLUNTARY PREPAYMENTS AND REPURCHASES						
Loan Number	Payoff Type	Payoff Date	Prior Status (Bankruptcy, Foreclosure, REO)	Original Principal Balance	Scheduled Principal Balance at Payoff	Current Note Rate
Group 1						
0000000123858342	Prepayment	11/29/2007	-	240,300.00	238,195.39	8.0000%
0000000123872541	Prepayment	12/05/2007	-	493,200.00	492,696.64	8.3500%
0000000124045410	Prepayment	12/06/2007	-	168,300.00	167,560.30	9.1000%
0000000124243213	Prepayment	11/16/2007	-	195,500.00	195,253.50	9.6500%
0000000124412800	Prepayment	12/12/2007	-	300,000.00	299,178.83	6.4000%
0000000124414616	Prepayment	12/11/2007	-	185,000.00	184,440.30	7.7380%
0000000124415639	Prepayment	11/27/2007	-	210,000.00	209,900.17	9.2500%
0000000124415878	Prepayment	11/26/2007	-	283,410.00	282,689.16	10.3000%
0000000124416322	Prepayment	12/11/2007	-	151,000.00	150,451.47	8.5900%
0000000124417643	Prepayment	12/06/2007	-	260,000.00	259,784.31	7.8000%
0000000124418179	Prepayment	11/29/2007	-	262,500.00	261,111.76	8.5250%
0000000124418922	Prepayment	11/28/2007	-	209,000.00	207,692.72	9.1750%
0000000124422627	Prepayment	12/14/2007	-	350,000.00	349,546.22	9.0250%
0000000124423757	Prepayment	12/04/2007	-	232,000.00	232,000.00	9.0750%
0000000124425992	Prepayment	11/23/2007	-	175,000.00	174,056.16	6.6000%
0000000124429408	Prepayment	11/27/2007	-	336,000.00	335,164.66	6.7500%
0000000124432402	Prepayment	11/15/2007	-	184,000.00	183,807.79	9.7500%
0000000124432766	Prepayment	12/03/2007	-	175,500.00	175,153.60	8.1250%
0000000124433285	Prepayment	11/20/2007	-	246,500.00	246,150.93	8.7250%
0000000124433434	Prepayment	11/16/2007	-	200,001.00	199,297.88	8.7500%
0000000124435934	Prepayment	11/19/2007	-	264,000.00	263,052.65	8.6500%
0000000124435983	Prepayment	11/28/2007	-	164,500.00	164,127.88	7.0900%
0000000124439746	Prepayment	12/07/2007	-	322,500.00	321,137.04	8.1500%
0000000124439928	Prepayment	11/29/2007	-	142,000.00	140,095.86	10.3250%
0000000124441585	Prepayment	12/10/2007	-	238,000.00	237,447.78	6.9990%

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BNC Mortgage Loan Trust Mortgage Pass Through Certificates Series 2007-3



VOLUNTARY PREPAYMENTS AND REPURCHASES						
Loan Number	Payoff Type	Payoff Date	Prior Status (Bankruptcy, Foreclosure, REO)	Original Principal Balance	Scheduled Principal Balance at Payoff	Current Note Rate
Group 1						
0000000124442112	Prepayment	12/13/2007	-	250,000.00	249,678.25	9.0500%
0000000124442393	Prepayment	12/12/2007	-	391,000.00	389,000.79	7.6750%
0000000124443896	Prepayment	11/28/2007	-	268,000.00	267,727.36	9.8500%
0000000124447756	Prepayment	12/04/2007	-	207,000.00	206,689.20	8.5250%
0000000124449950	Prepayment	11/16/2007	-	202,500.00	201,518.65	7.1500%
0000000124450230	Prepayment	11/30/2007	-	416,250.00	414,808.94	8.8250%
0000000124450248	Prepayment	11/30/2007	-	450,000.00	448,442.11	8.8250%
SUBTOTAL				8,172,961.00	8,147,858.30	

VOLUNTARY PREPAYMENTS AND REPURCHASES						
Loan Number	Payoff Type	Payoff Date	Prior Status (Bankruptcy, Foreclosure, REO)	Original Principal Balance	Scheduled Principal Balance at Payoff	Current Note Rate
Group 2						
0000000124265026	Prepayment	11/23/2007	-	425,000.00	425,000.00	9.2400%
0000000124419805	Prepayment	11/27/2007	-	114,000.00	113,788.60	7.8000%
0000000124428483	Prepayment	11/21/2007	-	540,000.00	539,460.80	9.9000%
0000000124435025	Prepayment	11/29/2007	-	158,100.00	158,100.00	9.0000%
0000000124446444	Prepayment	12/13/2007	-	30,000.00	29,897.68	8.9000%
0000000124449877	Prepayment	11/27/2007	-	135,000.00	134,398.28	7.6250%
SUBTOTAL				1,402,100.00	1,400,645.36	

TOTALS				9,575,061.00	9,548,503.66	
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REO DETAIL								
Loan Number	Group No.	State	REO Acquisition Date	Original Principal Balance	Unpaid Principal Balance at Acquisition	Current Scheduled Principal Balance	REO Book Value	
0000000124051939	1	MI	N/A	104,000.00	N/A	103,353.58	N/A	
0000000124449810	1	MD	N/A	394,250.00	N/A	392,957.19	N/A	
<i>SUBTOTAL</i>				498,250.00	N/A	496,310.77	N/A	
0000000124423054	2	MI	N/A	141,300.00	N/A	140,757.33	N/A	
<i>SUBTOTAL</i>				141,300.00	N/A	140,757.33	N/A	
TOTALS				639,550.00	N/A	637,068.10	N/A	