



101 Barclay Street, 8West  
New York, NY 10286

Officer: Maria Tokarz  
212-815-4595  
Associate: Tiffany Barnes  
212-815-3652

**CWMBS, Inc.**  
**CHL Mortgage Pass-Through Trust 2006-1**  
**Mortgage Pass-Through Certificates, Series 2006-1**

*Certificateholder Monthly Distribution Summary*

Class	Cusip	Class Description	Certificate Rate Type	Beginning Balance	Pass Through Rate (%)	Principal Distribution	Interest Distribution	Total Distribution	Current Realized Losses	Ending Balance	Cumulative Realized Losses
A1	126694XB9	Senior	Fix-30/360	99,017,160.15	6.000000	407,394.11	495,085.80	902,479.91	0.00	98,609,766.04	0.00
A2	126694XC7	Senior	Fix-30/360	239,844,316.17	6.000000	986,810.38	1,199,221.58	2,186,031.96	0.00	238,857,505.79	0.00
A3	126694XD5	Senior	Fix-30/360	13,795,070.75	6.000000	56,758.15	68,975.35	125,733.50	0.00	13,738,312.60	0.00
X	126694XE3	Strip IO	Var-30/360	277,036,506.52	0.313677	0.00	72,416.63	72,416.63	0.00	275,609,371.90	0.00
PO	126694XF0	Strip PO	Fix-30/360	3,831,563.17	0.000000	1,769.15	0.00	1,769.15	0.00	3,829,794.03	0.00
AR	126694XG8	Senior	Fix-30/360	0.00	6.000000	0.00	0.22	0.22	0.00	0.00	0.00
M	126694XH6	Mezzanine	Fix-30/360	9,588,000.00	6.000000	0.12	47,940.00	47,940.12	0.00	9,587,999.88	0.00
B1	126694XJ2	Junior	Fix-30/360	2,444,000.00	6.000000	0.03	12,220.00	12,220.03	0.00	2,443,999.97	0.00
B2	126694XK9	Junior	Fix-30/360	1,316,000.00	6.000000	0.02	6,580.00	6,580.02	0.00	1,315,999.98	0.00
B3	126694XL7	Junior	Fix-30/360	1,128,000.00	6.000000	0.01	5,640.00	5,640.01	0.00	1,127,999.99	0.00
B4	126694XM5	Junior	Fix-30/360	564,000.00	6.000000	0.01	2,820.00	2,820.01	0.00	563,999.99	0.00
B5	126694XN3	Junior	Fix-30/360	940,223.90	6.000000	0.01	4,701.12	4,701.13	0.00	940,223.89	0.00
Totals				372,468,334.14		1,452,731.99	1,915,600.70	3,368,332.69	0.00	371,015,602.16	0.00



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*Principal Distribution Detail*

Class	Original Certificate Balance	Beginning Certificate Balance	Scheduled Principal Distribution	Unscheduled Principal Adjustments	Net Principal Distribution	Current Realized Losses	Ending Certificate Balance	Ending Certificate Factor
A1	100,000,000.00	99,017,160.15	407,394.11	0.00	407,394.11	0.00	98,609,766.04	0.98609766039
A2	242,225,000.00	239,844,316.17	986,810.38	0.00	986,810.38	0.00	238,857,505.79	0.98609766039
A3	13,932,000.00	13,795,070.75	56,758.15	0.00	56,758.15	0.00	13,738,312.60	0.98609766039
X	279,990,891.00	277,036,506.52	0.00	0.00	0.00	0.00	275,609,371.90	0.98435120841
PO	3,862,386.19	3,831,563.17	1,769.15	0.00	1,769.15	0.00	3,829,794.03	0.99156165081
AR	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
M	9,588,000.00	9,588,000.00	0.12	0.00	0.12	0.00	9,587,999.88	0.99999998719
B1	2,444,000.00	2,444,000.00	0.03	0.00	0.03	0.00	2,443,999.97	0.99999998719
B2	1,316,000.00	1,316,000.00	0.02	0.00	0.02	0.00	1,315,999.98	0.99999998719
B3	1,128,000.00	1,128,000.00	0.01	0.00	0.01	0.00	1,127,999.99	0.99999998719
B4	564,000.00	564,000.00	0.01	0.00	0.01	0.00	563,999.99	0.99999998719
B5	940,223.90	940,223.90	0.01	0.00	0.01	0.00	940,223.89	0.99999998719
Totals	375,999,710.09	372,468,334.14	1,452,731.99	0.00	1,452,731.99	0.00	371,015,602.16	



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*Interest Distribution Detail*

Class	Beginning Certificate Balance	Pass Through Rate (%)	Current Interest	Interest Carryforward Amount	Total Interest Due	Net Interest Shortfall	Interest Paid	Interest Carryforward After Dist.
A1	99,017,160.15	6.000000	495,085.80	0.00	495,085.80	0.00	495,085.80	0.00
A2	239,844,316.17	6.000000	1,199,221.58	0.00	1,199,221.58	0.00	1,199,221.58	0.00
A3	13,795,070.75	6.000000	68,975.35	0.00	68,975.35	0.00	68,975.35	0.00
X	277,036,506.52	0.313677	72,416.63	0.00	72,416.63	0.00	72,416.63	0.00
PO	3,831,563.17	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
AR	0.00	6.000000	0.00	0.00	0.00	0.00	0.22	0.00
M	9,588,000.00	6.000000	47,940.00	0.00	47,940.00	0.00	47,940.00	0.00
B1	2,444,000.00	6.000000	12,220.00	0.00	12,220.00	0.00	12,220.00	0.00
B2	1,316,000.00	6.000000	6,580.00	0.00	6,580.00	0.00	6,580.00	0.00
B3	1,128,000.00	6.000000	5,640.00	0.00	5,640.00	0.00	5,640.00	0.00
B4	564,000.00	6.000000	2,820.00	0.00	2,820.00	0.00	2,820.00	0.00
B5	940,223.90	6.000000	4,701.12	0.00	4,701.12	0.00	4,701.12	0.00
Totals	372,468,334.14		1,915,600.48	0.00	1,915,600.48	0.00	1,915,600.70	0.00



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*Current Payment Information*  
*Factors per \$1,000*

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Principal Distribution	Interest Distribution	Ending Certificate Balance	Pass Through Rate (%)
A1	126694XB9	100,000,000.00	990.171601486	4.073941094	4.950858007	986.097660392	6.000000
A2	126694XC7	242,225,000.00	990.171601486	4.073941094	4.950858007	986.097660392	6.000000
A3	126694XD5	13,932,000.00	990.171601486	4.073941094	4.950858007	986.097660392	6.000000
X	126694XE3	279,990,891.00	989.448283587	0.000000000	0.258639220	984.351208411	0.313677
PO	126694XF0	3,862,386.19	992.019695870	0.458045064	0.000000000	991.561650806	0.000000
AR	126694XG8	100.00	0.000000000	0.000000000	2.166438743	0.000000000	6.000000
M	126694XH6	9,588,000.00	1,000.000000000	0.000012814	5.000000000	999.999987186	6.000000
B1	126694XJ2	2,444,000.00	1,000.000000000	0.000012814	5.000000000	999.999987186	6.000000
B2	126694XK9	1,316,000.00	1,000.000000000	0.000012814	5.000000000	999.999987186	6.000000
B3	126694XL7	1,128,000.00	1,000.000000000	0.000012814	5.000000000	999.999987186	6.000000
B4	126694XM5	564,000.00	1,000.000000000	0.000012814	5.000000000	999.999987186	6.000000
B5	126694XN3	940,223.90	1,000.000000000	0.000012814	5.000000777	999.999987186	6.000000
Totals		375,999,710.09	990.608035445	3.863651889	5.094686641	986.744383583	



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**Pool Level Data**

Distribution Date		3/27/06
Cut-off Date		1/ 1/06
Record Date		2/28/06
Determination Date		3/22/06
Accrual Period 30/360	Begin	2/ 1/06
	End	3/ 1/06
Number of Days in 30/360 Accrual Period		30

**Collateral Detail**

**Original Mortgage Loan Details**

Original Aggregate Loan Count	602
Original Stated Principal Balance	375,999,710.09
Original Weighted Average Mortgage Rate	6.38349%
Original Weighted Average Net Mortgage Rate	6.17337%
Original Weighted Average Remaining Term	360

**Current Mortgage Loan Details**

Beginning Aggregate Loan Count	598
Loans Paid Off or otherwise removed pursuant to the PSA	2
Ending Aggregate Loan Count	596

Beginning Pool Stated Principal Balance	372,468,334.91
Scheduled Principal	4.75
Unscheduled Principal	1,452,727.24
Realized Principal Losses	0.00
Ending Pool Stated Principal Balance	371,015,602.92

Beginning Weighted Average Mortgage Rate	6.38172%
Beginning Weighted Average Net Mortgage Rate	6.17159%
Ending Weighted Average Mortgage Rate	6.38022%
Ending Weighted Average Net Mortgage Rate	6.17008%

Beginning Weighted Average Remaining Term to Maturity	359
Ending Weighted Average Remaining Term to Maturity	358



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**Delinquency Information**

Delinquency Information

	30-59 Days				60-89 Days				90+ Days			
	Count	Count %	Balance	Balance %	Count	Count %	Balance	Balance %	Count	Count %	Balance	Balance %
Group 1	12	2.01342%	7,115,727.89	1.91791%	1	0.16779%	1,000,000.00	0.26953%	0	0.00000%	0.00	0.00000%

  

	Foreclosure				Bankruptcy				REO			
	Count	Count %	Balance	Balance %	Count	Count %	Balance	Balance %	Count	Count %	Balance	Balance %
Group 1	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%

**60+ Delinquency, Foreclosure, Bankruptcy & REO Totals**

Current	1,000,000.00
One-Month Prior	0.00
Two-Month Prior	0.00
Three-Month Prior	0.00
Four-Month Prior	0.00
Five-Month Prior	0.00
60+ Delinquency Average	500,000.00
Passing Delinquency Stepdown Requirement	YES



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Available Funds
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**Interest**

Scheduled Interest	1,979,542.42
Less: Master Servicer Fee	60,795.28
Less: Trustee Fee	2,793.51
Less: Mortgage Loan Premiums	<u>352.93</u>
Total Interest Available	1,915,600.70

**Principal**

Scheduled Principal	4.75
Paid in Full Principal	1,050,892.00
Curtailment Principal	401,835.24
Liquidation Principal	0.00
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	0.00
Total Principal Available	<u>1,452,731.99</u>

<b>Total Available Funds</b>	<b>3,368,332.69</b>
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<b>Certificate Account</b>		
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	Beginning Balance	0.00
Deposits	Available Funds	3,368,332.69
	Trustee Fee	2,793.51
	Other Deposits required by the PSA	<u>0.00</u>
	Total Deposits	3,371,126.20
Withdrawals	Available Funds, to the Distribution Account	3,368,332.69
	Trustee Fee	<u>2,793.51</u>
	Total Withdrawals	<u>3,371,126.20</u>
	Ending Balance	0.00

<b>Distribution Account</b>		
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	Beginning Balance	0.00
Deposits	Available Funds	3,368,332.69
	Other Deposits Required by the PSA	<u>0.00</u>
	Total Deposits	3,368,332.69
Withdrawals	Payments of Principal & Interest to the Classes	<u>3,368,332.69</u>
	Ending Balance	0.00





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**Fees of the Trust**

Gross Master Servicing Fee	62,078.06
Net Master Servicing Fee	60,795.28
Trustee Fee	2,793.51
Lpmi	<u>352.93</u>
Total Net Loan Fees	63,941.72

**Servicer Advances**

Principal Advances	0.00
Interest Advances	44,508.68
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	<u>0.00</u>
Total Advances	44,508.68

**Mortgage Prepayment Details**

Principal Balance of Loans Paid in Full	1,050,892.00
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	1,282.78
Compensating Interest	1,282.78
Non-Supported Prepayment Interest Shortfall	0.00
CPR %	4.58122%
SMM %	0.39003%

**Loan Substitution**

Aggregate Stated of Principal Balances Removed	0.00
Aggregate Stated of Principal Balance Added	<u>0.00</u>
Aggregate Principal Substitution Shortfall Amount	0.00



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<b>Formula Principal Distribution Amounts</b>
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**PO Principal Amounts**

Beginning PO Balance	3,831,563.18
PO Scheduled Principal	0.03
PO Prepayments & Recoveries	1,769.12
PO Liquidation Principal	0.00
PO Principal Loss	<u>0.00</u>
Ending PO Balance	3,829,794.03

**NON-PO Principal Amounts**

Beginning Non-PO Balance	368,636,771.73
Non-PO Scheduled Principal	4.72
Non-PO Prepayments & Recoveries	1,450,958.12
Non-PO Liquidation Principal	0.00
Non-PO Principal Loss	<u>0.00</u>
Ending Non-PO Balance	367,185,808.89

<b>Principal Distribution Amounts</b>
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**Senior and Subordinate Percentages**

Senior Percentage Original	95.70583%
Senior Prepayment Percentage Original	100.00000%
Senior Percentage	95.66505%
Senior Prepayment Percentage	100.00000%
Subordinate Percentages	4.33495%
Subordinate Prepayment Percentage	0.00000%

**Principal Distribution Amounts**

Senior Principal Distribution Amount	1,450,962.64
Subordinate Principal Distribution Amount	0.97
PO Principal Distribution Amount	<u>1,769.15</u>
Total Principal Distribution Amount	1,452,732.76



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Realized Loss Detail	
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Current Period Realized Losses	0.00
Cumulative Realized Losses	0.00
Total Liquidated Loan Balance	0.00
Total Liquidated Proceeds	0.00
Subsequent Recoveries	0.00
Passing Cumulative Loss Test	YES

<u>Group</u>	<u>Loan ID</u>	<u>Liquidation Balance</u>	<u>Liquidation Proceeds</u>	<u>Realized Loss</u>
Group I	N/A			



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Credit Enhancements
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**Subordination**

**Credit Support**

	Original	Current
Class A	360,019,486.19	355,035,378.46
Class A Percentage	95.749937%	95.692843%
Class M	9,588,000.00	9,587,999.88
Class M Percentage	2.550002%	2.584258%
Class B1	2,444,000.00	2,443,999.97
Class B1 Percentage	0.650001%	0.658732%
Class B2	1,316,000.00	1,315,999.98
Class B2 Percentage	0.350000%	0.354702%
Class B3	1,128,000.00	1,127,999.99
Class B3 Percentage	0.300000%	0.304030%
Class B4	564,000.00	563,999.99
Class B4 Percentage	0.150000%	0.152015%
Class B5	940,223.90	940,223.89
Class B5 Percentage	0.250060%	0.253419%



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**Current Loan Rate**

<u>Issuance Coupon</u>		Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =	5.000000000000	0	0.000	0.00	0.000
5.000000000000	- 5.501000000000	3	0.503	2,624,898.71	0.707
5.501000000000	- 6.001000000000	95	15.940	63,545,389.02	17.127
6.001000000000	- 6.501000000000	341	57.215	212,529,319.78	57.283
6.501000000000	- 7.001000000000	144	24.161	85,142,740.08	22.949
7.001000000000	- 7.501000000000	13	2.181	7,173,255.33	1.933
7.501000000000	- 8.001000000000	0	0.000	0.00	0.000
8.001000000000	- 8.501000000000	0	0.000	0.00	0.000
8.501000000000	- 9.001000000000	0	0.000	0.00	0.000
9.001000000000	- 9.501000000000	0	0.000	0.00	0.000
9.501000000000	- 10.001000000000	0	0.000	0.00	0.000
10.001000000000	- 10.501000000000	0	0.000	0.00	0.000
10.501000000000	- 11.001000000000	0	0.000	0.00	0.000
11.001000000000	- 11.501000000000	0	0.000	0.00	0.000
11.501000000000	- 12.001000000000	0	0.000	0.00	0.000
12.001000000000	- 12.501000000000	0	0.000	0.00	0.000
>	12.501000000000	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>		<b>596</b>	<b>100.000</b>	<b>371,015,602.92</b>	<b>100.000</b>

**Current Loan Balances**

<u>Update Face</u>		Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =	0.00	0	0.000	0.00	0.000
0.00	- 25,000.00	0	0.000	0.00	0.000
25,000.00	- 50,000.00	0	0.000	0.00	0.000
50,000.00	- 75,000.00	0	0.000	0.00	0.000
75,000.00	- 100,000.00	1	0.168	97,600.00	0.026
100,000.00	- 125,000.00	0	0.000	0.00	0.000
125,000.00	- 150,000.00	0	0.000	0.00	0.000
150,000.00	- 175,000.00	0	0.000	0.00	0.000
175,000.00	- 200,000.00	0	0.000	0.00	0.000
200,000.00	- 225,000.00	0	0.000	0.00	0.000
225,000.00	- 250,000.00	0	0.000	0.00	0.000



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Update Face			Number of Items	Percent of Items	Principal Balance	Percent of Balance
250,000.00	-	275,000.00	0	0.000	0.00	0.000
275,000.00	-	300,000.00	1	0.168	296,751.35	0.080
300,000.00	-	325,000.00	0	0.000	0.00	0.000
325,000.00	-	350,000.00	1	0.168	332,141.04	0.090
350,000.00	-	375,000.00	0	0.000	0.00	0.000
375,000.00	-	400,000.00	0	0.000	0.00	0.000
400,000.00	-	425,000.00	18	3.020	7,565,527.12	2.039
425,000.00	-	450,000.00	59	9.899	25,785,388.80	6.950
450,000.00	-	475,000.00	44	7.383	20,316,027.06	5.476
475,000.00	-	500,000.00	73	12.248	35,680,848.77	9.617
500,000.00	-	525,000.00	44	7.383	22,632,096.83	6.100
525,000.00	-	550,000.00	51	8.557	27,479,176.71	7.406
550,000.00	-	575,000.00	32	5.369	17,970,711.52	4.844
575,000.00	-	600,000.00	38	6.376	22,435,995.09	6.047
600,000.00	-	625,000.00	25	4.195	15,351,465.33	4.138
625,000.00	-	650,000.00	37	6.208	23,869,970.24	6.434
650,000.00	-	675,000.00	15	2.517	9,966,336.64	2.686
675,000.00	-	700,000.00	18	3.020	12,421,570.03	3.348
700,000.00	-	725,000.00	14	2.349	9,971,926.88	2.688
725,000.00	-	750,000.00	17	2.852	12,609,897.55	3.399
750,000.00	-	775,000.00	8	1.342	6,106,327.11	1.646
775,000.00	-	800,000.00	18	3.020	14,259,100.70	3.843
>		800,000.00	82	13.758	85,866,744.15	23.144
<b>Wgt Ave / Total:</b>			<b>596</b>	<b>100.000</b>	<b>371,015,602.92</b>	<b>100.000</b>

**Current Loan Terms**

Update Term			Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =		120	0	0.000	0.00	0.000
120	-	180	0	0.000	0.00	0.000
180	-	300	0	0.000	0.00	0.000
300	-	360	596	100.000	371,015,602.92	100.000
>		360	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>			<b>596</b>	<b>100.000</b>	<b>371,015,602.92</b>	<b>100.000</b>