



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	96,454,113.73	6.000000	1,350,449.15	482,270.57	1,832,719.72	0.00	95,103,664.57	0.00
A2	126694XC7	Senior	Fix-30/360	233,635,976.97	6.000000	3,271,125.46	1,168,179.88	4,439,305.34	0.00	230,364,851.51	0.00
A3	126694XD5	Senior	Fix-30/360	13,437,987.12	6.000000	188,144.58	67,189.94	255,334.51	0.00	13,249,842.55	0.00
X	126694XE3	Strip IO	Var-30/360	268,704,879.11	0.305715	0.00	68,455.94	68,455.94	0.00	263,911,621.10	0.00
PO	126694XF0	Strip PO	Fix-30/360	3,784,674.61	0.000000	614.59	0.00	614.59	0.00	3,784,060.02	0.00
AR	126694XG8	Senior	Fix-30/360	0.00	6.000000	0.00	0.00	0.00	0.00	0.00	0.00
M	126694XH6	Mezzanine	Fix-30/360	9,587,999.88	6.000000	0.00	47,940.00	47,940.00	0.00	9,587,999.88	0.00
B1	126694XJ2	Junior	Fix-30/360	2,443,999.97	6.000000	0.00	12,220.00	12,220.00	0.00	2,443,999.97	0.00
B2	126694XK9	Junior	Fix-30/360	1,315,999.98	6.000000	0.00	6,580.00	6,580.00	0.00	1,315,999.98	0.00
B3	126694XL7	Junior	Fix-30/360	1,127,999.99	6.000000	0.00	5,640.00	5,640.00	0.00	1,127,999.99	0.00
B4	126694XM5	Junior	Fix-30/360	563,999.99	6.000000	0.00	2,820.00	2,820.00	0.00	563,999.99	0.00
B5	126694XN3	Junior	Fix-30/360	940,223.89	6.000000	0.00	4,700.67	4,700.67	0.00	940,223.89	0.00
Totals				363,292,976.13		4,810,333.78	1,865,997.00	6,676,330.77	0.00	358,482,642.35	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	96,454,113.73	1,350,449.15	0.00	1,350,449.15	0.00	95,103,664.57	0.95103664573
A2	242,225,000.00	233,635,976.97	3,271,125.46	0.00	3,271,125.46	0.00	230,364,851.51	0.95103664573
A3	13,932,000.00	13,437,987.12	188,144.58	0.00	188,144.58	0.00	13,249,842.55	0.95103664573
X	279,990,891.00	268,704,879.11	0.00	0.00	0.00	0.00	263,911,621.10	0.94257216782
PO	3,862,386.19	3,784,674.61	614.59	0.00	614.59	0.00	3,784,060.02	0.97972078133
AR	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
M	9,588,000.00	9,587,999.88	0.00	0.00	0.00	0.00	9,587,999.88	0.99999998719
B1	2,444,000.00	2,443,999.97	0.00	0.00	0.00	0.00	2,443,999.97	0.99999998719
B2	1,316,000.00	1,315,999.98	0.00	0.00	0.00	0.00	1,315,999.98	0.99999998719
B3	1,128,000.00	1,127,999.99	0.00	0.00	0.00	0.00	1,127,999.99	0.99999998719
B4	564,000.00	563,999.99	0.00	0.00	0.00	0.00	563,999.99	0.99999998719
B5	940,223.90	940,223.89	0.00	0.00	0.00	0.00	940,223.89	0.99999998719
Totals	375,999,710.09	363,292,976.13	4,810,333.78	0.00	4,810,333.78	0.00	358,482,642.35	



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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.	Yield Supplemental Paid	Yield Supplemental After Distr
A1	96,454,113.73	6.000000	482,270.57	0.00	482,270.57	0.00	482,270.57	0.00	0.00	0.00
A2	233,635,976.97	6.000000	1,168,179.88	0.00	1,168,179.88	0.00	1,168,179.88	0.00	0.00	0.00
A3	13,437,987.12	6.000000	67,189.94	0.00	67,189.94	0.00	67,189.94	0.00	0.00	0.00
X	268,704,879.11	0.305715	68,455.94	0.00	68,455.94	0.00	68,455.94	0.00	0.00	0.00
PO	3,784,674.61	0.000000	0.00	0.00	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	0.00	0.00	0.00	0.00
M	9,587,999.88	6.000000	47,940.00	0.00	47,940.00	0.00	47,940.00	0.00	0.00	0.00
B1	2,443,999.97	6.000000	12,220.00	0.00	12,220.00	0.00	12,220.00	0.00	0.00	0.00
B2	1,315,999.98	6.000000	6,580.00	0.00	6,580.00	0.00	6,580.00	0.00	0.00	0.00
B3	1,127,999.99	6.000000	5,640.00	0.00	5,640.00	0.00	5,640.00	0.00	0.00	0.00
B4	563,999.99	6.000000	2,820.00	0.00	2,820.00	0.00	2,820.00	0.00	0.00	0.00
B5	940,223.89	6.000000	4,701.12	0.00	4,701.12	0.00	4,700.67	0.45	0.00	0.00
Totals	363,292,976.13		1,865,997.45	0.00	1,865,997.45	0.00	1,865,997.00	0.45	0.00	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	964.541137251	13.504491521	4.822705686	951.036645730	6.000000
A2	126694XC7	242,225,000.00	964.541137251	13.504491521	4.822705686	951.036645730	6.000000
A3	126694XD5	13,932,000.00	964.541137251	13.504491521	4.822705686	951.036645730	6.000000
X	126694XE3	279,990,891.00	959.691503357	0.000000000	0.244493463	942.572167821	0.305715
PO	126694XF0	3,862,386.19	979.879903917	0.159122587	0.000000000	979.720781330	0.000000
AR	126694XG8	100.00	0.000000000	0.000000000	0.000000000	0.000000000	6.000000
M	126694XH6	9,588,000.00	999.999987186	0.000000000	4.999999936	999.999987186	6.000000
B1	126694XJ2	2,444,000.00	999.999987186	0.000000000	4.999999936	999.999987186	6.000000
B2	126694XK9	1,316,000.00	999.999987186	0.000000000	4.999999936	999.999987186	6.000000
B3	126694XL7	1,128,000.00	999.999987186	0.000000000	4.999999936	999.999987186	6.000000
B4	126694XM5	564,000.00	999.999987186	0.000000000	4.999999936	999.999987186	6.000000
B5	126694XN3	940,223.90	999.999987186	0.000000000	4.999523553	999.999987186	6.000000
Totals		375,999,710.09	966.205468730	12.793450768	4.962761805	953.412017962	



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**Pool Level Data**

Distribution Date		6/26/06
Cut-off Date		1/ 1/06
Record Date		5/31/06
Determination Date		6/22/06
Accrual Period 30/360	Begin	5/ 1/06
	End	6/ 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	587
Loans Paid Off or otherwise removed pursuant to the PSA	7
Ending Aggregate Loan Count	580

Beginning Pool Stated Principal Balance	363,292,976.89
Scheduled Principal	-10.34
Unscheduled Principal	4,810,343.66
Realized Principal Losses	0.00
Ending Pool Stated Principal Balance	358,482,643.57

Beginning Weighted Average Mortgage Rate	6.37378%
Beginning Weighted Average Net Mortgage Rate	6.16361%
Ending Weighted Average Mortgage Rate	6.36934%
Ending Weighted Average Net Mortgage Rate	6.15916%

Beginning Weighted Average Remaining Term to Maturity	356
Ending Weighted Average Remaining Term to Maturity	355

**Delinquency Information**



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Delinquency Information

	30-59 Days				60-89 Days				90+ Days			
	Count	Count %	Balance	Balance %	Count	Count %	Balance	Balance %	Count	Count %	Balance	Balance %
Group 1	1	0.17241%	1,000,000.00	0.27895%	2	0.34483%	1,290,000.00	0.35985%	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	1,290,000.00
One-Month Prior	0.00
Two-Month Prior	0.00
Three-Month Prior	1,000,000.00
Four-Month Prior	0.00
Five-Month Prior	0.00
60+ Delinquency Average	458,000.00
Passing Delinquency Stepdown Requirement	YES



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Available Funds
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**Interest**

Scheduled Interest	1,929,623.83
Less: Master Servicer Fee	60,548.83
Less: Trustee Fee	2,724.70
Less: Mortgage Loan Premiums	<u>352.84</u>
Total Interest Available	1,865,997.46

**Principal**

Scheduled Principal	-10.34
Paid in Full Principal	4,369,221.58
Curtailment Principal	441,122.08
Liquidation Principal	0.00
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	0.00
Total Principal Available	<u>4,810,333.32</u>

<b>Total Available Funds</b>	<b>6,676,330.78</b>
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Certificate Account		
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	Beginning Balance	0.00
Deposits	Available Funds	6,676,330.78
	Trustee Fee	2,724.70
	Other Deposits required by the PSA	<u>0.00</u>
	Total Deposits	6,679,055.48
Withdrawals	Available Funds, to the Distribution Account	6,676,330.78
	Trustee Fee	2,724.70
	Total Withdrawals	<u>6,679,055.48</u>
	Ending Balance	0.00

Distribution Account		
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	Beginning Balance	0.00
Deposits	Available Funds	6,676,330.78
	Other Deposits Required by the PSA	<u>0.00</u>
	Total Deposits	6,676,330.78
Withdrawals	Payments of Principal & Interest to the Classes	<u>6,676,330.78</u>
	Ending Balance	0.00





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**Fees of the Trust**

Gross Master Servicing Fee	60,548.83
Net Master Servicing Fee	60,548.83
Trustee Fee	2,724.70
Lpmi	352.84
Total Net Loan Fees	63,626.36

**Servicer Advances**

Principal Advances	0.00
Interest Advances	12,768.75
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	0.00
Total Advances	12,768.75

**Mortgage Prepayment Details**

Principal Balance of Loans Paid in Full	4,369,221.58
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	0.00
Compensating Interest	0.00
Non-Supported Prepayment Interest Shortfall	0.00
Prepayment Charges	0.00
CPR %	14.78159%
SMM %	1.32409%

**Loan Substitution**

Aggregate Stated of Principal Balances Removed	0.00
Aggregate Stated of Principal Balance Added	0.00
Aggregate Principal Substitution Shortfall Amount	0.00



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**Formula Principal Distribution Amounts**

**PO Principal Amounts**

Beginning PO Balance	3,784,674.61
PO Scheduled Principal	0.00
PO Prepayments & Recoveries	614.59
PO Liquidation Principal	0.00
PO Principal Loss	0.00
Ending PO Balance	3,784,060.02

**NON-PO Principal Amounts**

Beginning Non-PO Balance	359,508,302.28
Non-PO Scheduled Principal	-10.34
Non-PO Prepayments & Recoveries	4,809,729.07
Non-PO Liquidation Principal	0.00
Non-PO Principal Loss	0.00
Ending Non-PO Balance	354,698,583.55

**Principal Distribution Amounts**

**Senior and Subordinate Percentages**

Senior Percentage Original	95.70583%
Senior Prepayment Percentage Original	100.00000%
Senior Percentage	95.55498%
Senior Prepayment Percentage	100.00000%
Subordinate Percentages	4.44502%
Subordinate Prepayment Percentage	0.00000%

**Principal Distribution Amounts**

Senior Principal Distribution Amount	4,809,719.19
Subordinate Principal Distribution Amount	0.77
PO Principal Distribution Amount	614.59
Total Principal Distribution Amount	4,810,334.55



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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**

**Subordination**

**Credit Support**

	<b><u>Original</u></b>	<b><u>Current</u></b>
Class A	360,019,486.19	342,502,418.65
Class A Percentage	95.749937%	95.542260%
Class M	9,588,000.00	9,587,999.88
Class M Percentage	2.550002%	2.674606%
Class B1	2,444,000.00	2,443,999.97
Class B1 Percentage	0.650001%	0.681762%
Class B2	1,316,000.00	1,315,999.98
Class B2 Percentage	0.350000%	0.367103%
Class B3	1,128,000.00	1,127,999.99
Class B3 Percentage	0.300000%	0.314660%
Class B4	564,000.00	563,999.99
Class B4 Percentage	0.150000%	0.157330%
Class B5	940,223.90	940,223.89
Class B5 Percentage	0.250060%	0.262279%



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