



101 Barclay Street, 8West  
New York, NY 10286

Officer: Michael Cerchio  
212-815-6314

Associate: Steven Chrysanthis  
212-815-8318

**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	92,218,928.20	6.000000	1,278,361.07	461,077.77	1,739,438.85	0.00	90,940,567.13	0.00
A2	126694XC7	Senior	Fix-30/360	223,377,298.84	6.000000	3,096,510.11	1,116,845.63	4,213,355.75	0.00	220,280,788.73	0.00
A3	126694XD5	Senior	Fix-30/360	12,847,941.08	6.000000	178,101.26	64,237.36	242,338.62	0.00	12,669,839.81	0.00
X	126694XE3	Strip IO	Var-30/360	254,873,908.72	0.301952	0.00	64,133.17	64,133.17	0.00	250,774,380.90	0.00
PO	126694XF0	Strip PO	Fix-30/360	3,726,426.87	0.000000	6,752.83	0.00	6,752.83	0.00	3,719,674.04	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	9,587,999.82	6.000000	0.00	47,938.25	47,938.25	0.00	9,587,999.82	0.00
B1	126694XJ2	Junior	Fix-30/360	2,443,999.95	6.000000	0.00	12,219.55	12,219.55	0.00	2,443,999.95	0.00
B2	126694XK9	Junior	Fix-30/360	1,315,999.98	6.000000	0.00	6,579.76	6,579.76	0.00	1,315,999.98	0.00
B3	126694XL7	Junior	Fix-30/360	1,127,999.98	6.000000	0.00	5,639.79	5,639.79	0.00	1,127,999.98	0.00
B4	126694XM5	Junior	Fix-30/360	563,999.99	6.000000	0.00	2,819.90	2,819.90	0.00	563,999.99	0.00
B5	126694XN3	Junior	Fix-30/360	940,223.89	6.000000	0.00	4,698.11	4,698.11	0.00	940,223.89	0.00
Totals				348,150,818.60		4,559,725.27	1,786,189.29	6,345,914.58	0.00	343,591,093.32	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	92,218,928.20	1,278,361.07	0.00	1,278,361.07	0.00	90,940,567.13	0.90940567129
A2	242,225,000.00	223,377,298.84	3,096,510.11	0.00	3,096,510.11	0.00	220,280,788.73	0.90940567129
A3	13,932,000.00	12,847,941.08	178,101.26	0.00	178,101.26	0.00	12,669,839.81	0.90940567129
X	279,990,891.00	254,873,908.72	0.00	0.00	0.00	0.00	250,774,380.90	0.89565192640
PO	3,862,386.19	3,726,426.87	6,752.83	0.00	6,752.83	0.00	3,719,674.04	0.96305078151
AR	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
M	9,588,000.00	9,587,999.82	0.00	0.00	0.00	0.00	9,587,999.82	0.99999998121
B1	2,444,000.00	2,443,999.95	0.00	0.00	0.00	0.00	2,443,999.95	0.99999998121
B2	1,316,000.00	1,315,999.98	0.00	0.00	0.00	0.00	1,315,999.98	0.99999998121
B3	1,128,000.00	1,127,999.98	0.00	0.00	0.00	0.00	1,127,999.98	0.99999998121
B4	564,000.00	563,999.99	0.00	0.00	0.00	0.00	563,999.99	0.99999998121
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	348,150,818.60	4,559,725.27	0.00	4,559,725.27	0.00	343,591,093.32	



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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	92,218,928.20	6.000000	461,094.64	0.00	461,094.64	16.87	461,077.77	0.00
A2	223,377,298.84	6.000000	1,116,886.49	0.00	1,116,886.49	40.86	1,116,845.63	0.00
A3	12,847,941.08	6.000000	64,239.71	0.00	64,239.71	2.35	64,237.36	0.00
X	254,873,908.72	0.301952	64,133.17	0.00	64,133.17	0.00	64,133.17	0.00
PO	3,726,426.87	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	0.00	0.00
M	9,587,999.82	6.000000	47,940.00	0.00	47,940.00	1.75	47,938.25	0.00
B1	2,443,999.95	6.000000	12,220.00	0.00	12,220.00	0.45	12,219.55	0.00
B2	1,315,999.98	6.000000	6,580.00	0.00	6,580.00	0.24	6,579.76	0.00
B3	1,127,999.98	6.000000	5,640.00	0.00	5,640.00	0.21	5,639.79	0.00
B4	563,999.99	6.000000	2,820.00	0.00	2,820.00	0.10	2,819.90	0.00
B5	940,223.89	6.000000	4,701.12	2.99	4,701.12	0.17	4,698.11	5.82
Totals	348,150,818.60		1,786,255.13	2.99	1,786,255.13	63.00	1,786,189.29	5.82



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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	922.189282038	12.783610748	4.610777727	909.405671290	6.000000
A2	126694XC7	242,225,000.00	922.189282038	12.783610748	4.610777727	909.405671290	6.000000
A3	126694XD5	13,932,000.00	922.189282038	12.783610748	4.610777727	909.405671290	6.000000
X	126694XE3	279,990,891.00	910.293573515	0.000000000	0.229054485	895.651926405	0.301952
PO	126694XF0	3,862,386.19	964.799138249	1.748356736	0.000000000	963.050781513	0.000000
AR	126694XG8	100.00	0.000000000	0.000000000	0.000000000	0.000000000	6.000000
M	126694XH6	9,588,000.00	999.999981205	0.000000000	4.999817030	999.999981205	6.000000
B1	126694XJ2	2,444,000.00	999.999981205	0.000000000	4.999817030	999.999981205	6.000000
B2	126694XK9	1,316,000.00	999.999981205	0.000000000	4.999817030	999.999981205	6.000000
B3	126694XL7	1,128,000.00	999.999981205	0.000000000	4.999817030	999.999981205	6.000000
B4	126694XM5	564,000.00	999.999981205	0.000000000	4.999817030	999.999981205	6.000000
B5	126694XN3	940,223.90	999.999987186	0.000000000	4.996802768	999.999987186	6.000000
Totals		375,999,710.09	925.933742121	12.126938260	4.750507094	913.806803834	



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**Pool Level Data**

Distribution Date		10/25/06
Cut-off Date		1/ 1/06
Record Date		9/29/06
Determination Date		10/22/06
Accrual Period 30/360	Begin	9/ 1/06
	End	10/ 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	564
Loans Paid Off or otherwise removed pursuant to the PSA	6
Ending Aggregate Loan Count	558

Beginning Pool Stated Principal Balance	348,150,822.66
Scheduled Principal	-63.00
Unscheduled Principal	4,559,785.40
Realized Principal Losses	0.00
Ending Pool Stated Principal Balance	343,591,100.26

Beginning Weighted Average Mortgage Rate	6.36705%
Beginning Weighted Average Net Mortgage Rate	6.15683%
Ending Weighted Average Mortgage Rate	6.36506%
Ending Weighted Average Net Mortgage Rate	6.15482%

Beginning Weighted Average Remaining Term to Maturity	352
Ending Weighted Average Remaining Term to Maturity	351



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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	5	0.89606%	2,664,150.85	0.77538%	0	0.00000%	0.00	0.00000%	1	0.17921%	640,000.00	0.18627%

  

	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	640,000.00
One-Month Prior	640,000.00
Two-Month Prior	640,000.00
Three-Month Prior	1,290,000.00
Four-Month Prior	1,290,000.00
Five-Month Prior	0.00
60+ Delinquency Average	750,000.00
Passing Delinquency Stepdown Requirement	YES



The BANK  
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Available Funds	
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**Interest**

Scheduled Interest	1,843,474.65
Less: Master Servicer Fee	54,255.70
Less: Trustee Fee	2,611.13
Less: Mortgage Loan Premiums	<u>352.65</u>
Total Interest Available	1,786,255.18

**Principal**

Scheduled Principal	-63.00
Paid in Full Principal	3,929,053.49
Curtailment Principal	630,731.91
Liquidation Principal	0.00
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	0.00
Total Principal Available	<u>4,559,722.40</u>

<b>Total Available Funds</b>	<b>6,345,977.58</b>
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<b>Certificate Account</b>		
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	Beginning Balance	0.00
Deposits	Available Funds	6,345,914.58
	Trustee Fee	2,611.13
	Other Deposits required by the PSA	<u>0.00</u>
	Total Deposits	6,348,525.71
Withdrawals	Available Funds, to the Distribution Account	6,345,914.58
	Trustee Fee	<u>2,611.13</u>
	Total Withdrawals	<u>6,348,525.71</u>
	Ending Balance	0.00

<b>Distribution Account</b>		
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	Beginning Balance	0.00
Deposits	Available Funds	6,345,914.58
	Other Deposits Required by the PSA	<u>0.00</u>
	Total Deposits	6,345,914.58
Withdrawals	Payments of Principal & Interest to the Classes	<u>6,345,914.58</u>
	Ending Balance	0.00





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**Fees of the Trust**

Gross Master Servicing Fee	58,025.14
Net Master Servicing Fee	54,255.70
Trustee Fee	2,611.13
Lpmi	<u>352.65</u>
Total Net Loan Fees	57,219.48

**Servicer Advances**

Principal Advances	-63.00
Interest Advances	17,951.90
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	<u>0.00</u>
Total Advances	17,888.90

**Mortgage Prepayment Details**

Principal Balance of Loans Paid in Full	3,929,053.49
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	3,769.44
Compensating Interest	3,769.44
Non-Supported Prepayment Interest Shortfall	0.00
Prepayment Charges	0.00
CPR %	14.63245%
SMM %	1.30972%

**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	3,726,426.87
PO Scheduled Principal	-0.88
PO Prepayments & Recoveries	6,753.71
PO Liquidation Principal	0.00
PO Principal Loss	<u>0.00</u>
Ending PO Balance	3,719,674.04

**NON-PO Principal Amounts**

Beginning Non-PO Balance	344,424,395.79
Non-PO Scheduled Principal	-62.12
Non-PO Prepayments & Recoveries	4,553,031.69
Non-PO Liquidation Principal	0.00
Non-PO Principal Loss	<u>0.00</u>
Ending Non-PO Balance	339,871,426.22

<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	95.36031%
Senior Prepayment Percentage	100.00000%
Subordinate Percentages	4.63969%
Subordinate Prepayment Percentage	0.00000%

**Principal Distribution Amounts**

Senior Principal Distribution Amount	4,552,972.45
Subordinate Principal Distribution Amount	4.06
PO Principal Distribution Amount	<u>6,752.83</u>
Total Principal Distribution Amount	4,559,729.35



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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**

Class A  
Class A Percentage

Original	Current
360,019,486.19	327,610,869.71
95.749937%	95.349058%

Class M  
Class M Percentage

9,588,000.00	9,587,999.82
2.550002%	2.790526%

Class B1  
Class B1 Percentage

2,444,000.00	2,443,999.95
0.650001%	0.711311%

Class B2  
Class B2 Percentage

1,316,000.00	1,315,999.98
0.350000%	0.383013%

Class B3  
Class B3 Percentage

1,128,000.00	1,127,999.98
0.300000%	0.328297%

Class B4  
Class B4 Percentage

564,000.00	563,999.99
0.150000%	0.164149%

Class B5  
Class B5 Percentage

940,223.90	940,223.89
0.250060%	0.273646%



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**Current Loan Rate**

<u>Issuance Coupon</u>		<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
< =	5.0	0	0.000	0.00	0.000
5.0 -	5.5	3	0.538	2,619,315.43	0.762
5.5 -	6.0	93	16.667	61,465,887.28	17.889
6.0 -	6.5	326	58.423	200,058,545.30	58.226
6.5 -	7.0	127	22.760	74,639,956.74	21.723
7.0 -	7.5	9	1.613	4,807,395.51	1.399
7.5 -	8.0	0	0.000	0.00	0.000
8.0 -	8.5	0	0.000	0.00	0.000
8.5 -	9.0	0	0.000	0.00	0.000
9.0 -	9.5	0	0.000	0.00	0.000
9.5 -	10.0	0	0.000	0.00	0.000
10.0 -	10.5	0	0.000	0.00	0.000
10.5 -	11.0	0	0.000	0.00	0.000
11.0 -	11.5	0	0.000	0.00	0.000
11.5 -	12.0	0	0.000	0.00	0.000
12.0 -	12.5	0	0.000	0.00	0.000
>	12.5	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>		<b>558</b>	<b>100.000</b>	<b>343,591,100.26</b>	<b>100.000</b>

**Current Loan Balances**

<u>Update Face</u>		<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
< =	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	0.179	90,600.00	0.026
100,000.00 -	125,000.00	0	0.000	0.00	0.000
125,000.00 -	150,000.00	1	0.179	129,876.50	0.038
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	2	0.358	427,105.78	0.124
225,000.00 -	250,000.00	1	0.179	246,885.38	0.072



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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	2	0.358	596,751.35	0.174
300,000.00	-	325,000.00	1	0.179	320,000.00	0.093
325,000.00	-	350,000.00	2	0.358	680,074.54	0.198
350,000.00	-	375,000.00	2	0.358	739,703.32	0.215
375,000.00	-	400,000.00	1	0.179	392,076.93	0.114
400,000.00	-	425,000.00	19	3.405	7,956,808.58	2.316
425,000.00	-	450,000.00	55	9.857	24,002,518.10	6.986
450,000.00	-	475,000.00	38	6.810	17,525,553.85	5.101
475,000.00	-	500,000.00	64	11.470	31,271,970.70	9.102
500,000.00	-	525,000.00	43	7.706	22,118,841.06	6.438
525,000.00	-	550,000.00	48	8.602	25,851,490.23	7.524
550,000.00	-	575,000.00	32	5.735	17,981,272.28	5.233
575,000.00	-	600,000.00	34	6.093	20,081,324.57	5.845
600,000.00	-	625,000.00	21	3.763	12,877,570.16	3.748
625,000.00	-	650,000.00	37	6.631	23,843,876.98	6.940
650,000.00	-	675,000.00	14	2.509	9,289,205.39	2.704
675,000.00	-	700,000.00	15	2.688	10,355,996.38	3.014
700,000.00	-	725,000.00	12	2.151	8,522,275.62	2.480
725,000.00	-	750,000.00	13	2.330	9,608,321.51	2.796
750,000.00	-	775,000.00	10	1.792	7,631,769.52	2.221
775,000.00	-	800,000.00	15	2.688	11,904,096.41	3.465
>		800,000.00	75	13.441	79,145,135.12	23.035
<b>Wgt Ave / Total:</b>			<b>558</b>	<b>100.000</b>	<b>343,591,100.26</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	558	100.000	343,591,100.26	100.000
>		360	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>			<b>558</b>	<b>100.000</b>	<b>343,591,100.26</b>	<b>100.000</b>