

**THE
BANK OF
NEW
YORK**

101 Barclay St., 8W
New York, NY 10286

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

Distribution Date: 2/27/06

CWMBS, Inc.
CHL Mortgage Pass-Through Trust 2006-J1
Mortgage Pass-Through Certificates, Series 2006-J1

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	126694XP8	Senior	Fix-30/360	184,087,000.00	5.750000	615,575.67	882,083.54	1,497,659.21	0.00	183,471,424.33	0.00
A2	126694XQ6	Senior	Fix-30/360	33,976,000.00	5.750000	0.00	162,801.67	162,801.67	0.00	33,976,000.00	0.00
A3	126694XR4	Senior	Fix-30/360	7,089,000.00	5.750000	0.00	33,968.13	33,968.13	0.00	7,089,000.00	0.00
A4	126694XS2	Senior	Fix-30/360	24,231,000.00	5.750000	0.00	116,106.88	116,106.88	0.00	24,231,000.00	0.00
A5	126694XT0	Senior	Fix-30/360	1,740,000.00	5.750000	0.00	8,337.50	8,337.50	0.00	1,740,000.00	0.00
1X	126694XU7	Strip IO	Var-30/360	250,568,268.00	0.245877	0.00	51,340.86	51,340.86	0.00	249,954,541.83	0.00
2A1	126694XV5	Senior	Fix-30/360	48,860,000.00	5.500000	52,849.13	223,941.67	276,790.80	0.00	48,807,150.87	0.00
2X	126694XW3	Strip IO	Var-30/360	42,812,790.00	0.143186	0.00	5,108.50	5,108.50	0.00	42,767,911.04	0.00
3A1	126694XX1	Senior	Fix-30/360	95,223,000.00	6.000000	1,152,562.60	476,115.00	1,628,677.60	0.00	94,070,437.40	0.00
3X	126694XY9	Strip IO	Var-30/360	97,888,150.00	0.399795	0.00	32,612.69	32,612.69	0.00	96,733,706.11	0.00
PO				212,642.54	0.000000	301.11	0.00	301.11	0.00	212,341.43	0.00
PO-1	126694XZ6	Strip PO	Fix-30/360	14,305.68	0.000000	13.16	0.00	13.16	0.00	14,292.52	0.00
PO-2	126694XZ6	Strip PO	Fix-30/360	189,529.57	0.000000	280.37	0.00	280.37	0.00	189,249.20	0.00
PO-3	126694XZ6	Strip PO	Fix-30/360	8,807.29	0.000000	7.58	0.00	7.58	0.00	8,799.71	0.00
P	126694YH5	Prepay Penalties	Fix-30/360	100.00	0.000000	0.00	0.00	0.00	0.00	100.00	0.00
AR	126694YA0	Senior	Fix-30/360	100.00	5.750000	100.00	0.86	100.86	0.00	0.00	0.00
M	126694YB8	Mezzanine	Var-30/360	7,770,000.00	5.779192	6,022.31	37,420.27	43,442.58	0.00	7,763,977.69	0.00
B1	126694YC6	Junior	Var-30/360	2,453,500.00	5.779192	1,901.64	11,816.04	13,717.68	0.00	2,451,598.36	0.00
B2	126694YD4	Junior	Var-30/360	1,226,800.00	5.779192	950.86	5,908.26	6,859.12	0.00	1,225,849.14	0.00
B3	126694YE2	Junior	Var-30/360	817,900.00	5.779192	633.93	3,939.00	4,572.93	0.00	817,266.07	0.00
B4	126694YF9	Junior	Var-30/360	613,400.00	5.779192	475.43	2,954.13	3,429.56	0.00	612,924.57	0.00
B5	126694YG7	Junior	Var-30/360	613,411.42	5.779192	475.44	2,954.19	3,429.62	0.00	612,935.98	0.00
Totals				408,913,853.96		1,831,848.12	2,057,409.19	3,889,257.30	0.00	407,082,005.84	0.00

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CWMBS, Inc.
CHL Mortgage Pass-Through Trust 2006-J1
Mortgage Pass-Through Certificates, Series 2006-J1

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	184,087,000.00	184,087,000.00	615,575.67	0.00	615,575.67	0.00	183,471,424.33	0.99665606115
A2	33,976,000.00	33,976,000.00	0.00	0.00	0.00	0.00	33,976,000.00	1.00000000000
A3	7,089,000.00	7,089,000.00	0.00	0.00	0.00	0.00	7,089,000.00	1.00000000000
A4	24,231,000.00	24,231,000.00	0.00	0.00	0.00	0.00	24,231,000.00	1.00000000000
A5	1,740,000.00	1,740,000.00	0.00	0.00	0.00	0.00	1,740,000.00	1.00000000000
1X	250,568,268.00	250,568,268.00	0.00	0.00	0.00	0.00	249,954,541.83	0.99755066284
2A1	48,860,000.00	48,860,000.00	52,849.13	0.00	52,849.13	0.00	48,807,150.87	0.99891835582
2X	42,812,790.00	42,812,790.00	0.00	0.00	0.00	0.00	42,767,911.04	0.99895173942
3A1	95,223,000.00	95,223,000.00	1,152,562.60	0.00	1,152,562.60	0.00	94,070,437.40	0.98789617421
3X	97,888,150.00	97,888,150.00	0.00	0.00	0.00	0.00	96,733,706.11	0.98820650007
PO	212,642.54	212,642.54	301.11	0.00	301.11	0.00	212,341.43	0.99858396161
PO-1	14,305.68	14,305.68	13.16	0.00	13.16	0.00	14,292.52	0.99907988192
PO-2	189,529.57	189,529.57	280.37	0.00	280.37	0.00	189,249.20	0.99852071354
PO-3	8,807.29	8,807.29	7.58	0.00	7.58	0.00	8,799.71	0.99913901457
P	100.00	100.00	0.00	0.00	0.00	0.00	100.00	1.00000000000
AR	100.00	100.00	100.00	0.00	100.00	0.00	0.00	0.00000000000
M	7,770,000.00	7,770,000.00	6,022.31	0.00	6,022.31	0.00	7,763,977.69	0.99922492791
B1	2,453,500.00	2,453,500.00	1,901.64	0.00	1,901.64	0.00	2,451,598.36	0.99922492791
B2	1,226,800.00	1,226,800.00	950.86	0.00	950.86	0.00	1,225,849.14	0.99922492791
B3	817,900.00	817,900.00	633.93	0.00	633.93	0.00	817,266.07	0.99922492791
B4	613,400.00	613,400.00	475.43	0.00	475.43	0.00	612,924.57	0.99922492791
B5	613,411.42	613,411.42	475.44	0.00	475.44	0.00	612,935.98	0.99922492791
Totals	408,913,853.96	408,913,853.96	1,831,848.12	0.00	1,831,848.12	0.00	407,082,005.84	

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Mortgage Pass-Through Certificates, Series 2006-J1

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	184,087,000.00	5.750000	882,083.54	0.00	882,083.54	0.00	882,083.54	0.00
A2	33,976,000.00	5.750000	162,801.67	0.00	162,801.67	0.00	162,801.67	0.00
A3	7,089,000.00	5.750000	33,968.13	0.00	33,968.13	0.00	33,968.13	0.00
A4	24,231,000.00	5.750000	116,106.88	0.00	116,106.88	0.00	116,106.88	0.00
A5	1,740,000.00	5.750000	8,337.50	0.00	8,337.50	0.00	8,337.50	0.00
1X	250,568,268.00	0.245877	51,340.86	0.00	51,340.86	0.00	51,340.86	0.00
2A1	48,860,000.00	5.500000	223,941.67	0.00	223,941.67	0.00	223,941.67	0.00
2X	42,812,790.00	0.143186	5,108.50	0.00	5,108.50	0.00	5,108.50	0.00
3A1	95,223,000.00	6.000000	476,115.00	0.00	476,115.00	0.00	476,115.00	0.00
3X	97,888,150.00	0.399795	32,612.69	0.00	32,612.69	0.00	32,612.69	0.00
PO	212,642.54	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
PO-1	14,305.68	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
PO-2	189,529.57	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
PO-3	8,807.29	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
P	100.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
AR	100.00	5.750000	0.48	0.00	0.48	0.00	0.86	0.00
M	7,770,000.00	5.779192	37,420.27	0.00	37,420.27	0.00	37,420.27	0.00
B1	2,453,500.00	5.779192	11,816.04	0.00	11,816.04	0.00	11,816.04	0.00
B2	1,226,800.00	5.779192	5,908.26	0.00	5,908.26	0.00	5,908.26	0.00
B3	817,900.00	5.779192	3,939.00	0.00	3,939.00	0.00	3,939.00	0.00
B4	613,400.00	5.779192	2,954.13	0.00	2,954.13	0.00	2,954.13	0.00
B5	613,411.42	5.779192	2,954.19	0.00	2,954.19	0.00	2,954.19	0.00
Totals	408,913,853.96		2,057,408.81	0.00	2,057,408.81	0.00	2,057,409.19	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	126694XP8	184,087,000.00	1,000.000000000	3.343938853	4.791666667	996.656061147	5.750000
A2	126694XQ6	33,976,000.00	1,000.000000000	0.000000000	4.791666667	1,000.000000000	5.750000
A3	126694XR4	7,089,000.00	1,000.000000000	0.000000000	4.791666667	1,000.000000000	5.750000
A4	126694XS2	24,231,000.00	1,000.000000000	0.000000000	4.791666667	1,000.000000000	5.750000
A5	126694XT0	1,740,000.00	1,000.000000000	0.000000000	4.791666667	1,000.000000000	5.750000
1X	126694XU7	250,568,268.00	1,000.000000000	0.000000000	0.204897708	997.550662840	0.245877
2A1	126694XV5	48,860,000.00	1,000.000000000	1.081644175	4.583333333	998.918355825	5.500000
2X	126694XW3	42,812,790.00	1,000.000000000	0.000000000	0.119321783	998.951739422	0.143186
3A1	126694XX1	95,223,000.00	1,000.000000000	12.103825787	5.000000000	987.896174213	6.000000
3X	126694XY9	97,888,150.00	1,000.000000000	0.000000000	0.333162831	988.206500072	0.399795
PO		212,642.54	1,000.000000000	1.416038390	0.000000000	998.583961610	0.000000
PO-1	126694XZ6	14,305.68	1,000.000000000	0.920118078	0.000000000	999.079881922	0.000000
PO-2	126694XZ6	189,529.57	1,000.000000000	1.479286463	0.000000000	998.520713537	0.000000
PO-3	126694XZ6	8,807.29	1,000.000000000	0.860985426	0.000000000	999.139014574	0.000000
P	126694YH5	100.00	1,000.000000000	0.000000000	0.000000000	1,000.000000000	0.000000
AR	126694YA0	100.00	1,000.000000000	1,000.000000000	8.591960841	0.000000000	5.750000
M	126694YB8	7,770,000.00	1,000.000000000	0.775072095	4.815993191	999.224927905	5.779192
B1	126694YC6	2,453,500.00	1,000.000000000	0.775072095	4.815993191	999.224927905	5.779192
B2	126694YD4	1,226,800.00	1,000.000000000	0.775072095	4.815993191	999.224927905	5.779192
B3	126694YE2	817,900.00	1,000.000000000	0.775072095	4.815993191	999.224927905	5.779192
B4	126694YF9	613,400.00	1,000.000000000	0.775072095	4.815993191	999.224927905	5.779192
B5	126694YG7	613,411.42	1,000.000000000	0.775072095	4.815993191	999.224927905	5.779192
Totals		408,913,853.96	1,000.000000000	4.479789819	5.031400062	995.520210181	

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Mortgage Pass-Through Certificates, Series 2006-J1

Pool Level Data

Distribution Date		2/27/06
Cut-off Date		1/ 1/06
Record Date		1/31/06
Determination Date		2/22/06
Accrual Period 30/360	Begin	1/ 1/06
	End	2/ 1/06
Number of Days in 30/360 Accrual Period		30

Collateral Detail

Original Mortgage Loan Details

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Total</u>
Original Aggregate Loan Count	481	90	186	757
Original Stated Principal Balance	259,708,007.69	50,723,846.13	98,481,900.14	408,913,753.96
Original Weighted Average Mortgage Rate	6.20144%	5.82549%	6.61429%	
Original Weighted Average Net Mortgage Rate	5.98691%	5.60030%	6.39685%	
Original Weighted Average Remaining Term	359	358	359	

Current Mortgage Loan Details

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Total</u>
Beginning Aggregate Loan Count	481	90	186	757
Loans Paid Off or otherwise removed pursuant to the PSA	0	0	2	2
Ending Aggregate Loan Count	481	90	184	755
Beginning Pool Stated Principal Balance	259,708,007.69	50,723,846.13	98,481,900.14	408,913,753.96
Scheduled Principal	195,376.92	49,326.40	72,271.26	316,974.58
Unscheduled Principal	426,759.50	5,430.07	1,082,683.98	1,514,873.55
Realized Principal Losses	0.00	0.00	0.00	0.00
Ending Pool Stated Principal Balance	259,085,871.27	50,669,089.66	97,326,944.90	407,081,905.83
Beginning Weighted Average Mortgage Rate	6.20144%	5.82549%	6.61429%	
Beginning Weighted Average Net Mortgage Rate	5.98691%	5.60030%	6.39685%	
Ending Weighted Average Mortgage Rate	6.20176%	5.82550%	6.61206%	
Ending Weighted Average Net Mortgage Rate	5.98721%	5.60032%	6.39453%	

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Beginning Weighted Average Remaining Term to Maturity	359	358	359
Ending Weighted Average Remaining Term to Maturity	358	357	358

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	4	0.83160%	1,480,445.51	0.57141%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%
Group 2	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%
Group 3	2	1.08696%	834,732.01	0.85766%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%
Total	6	0.79470%	2,315,177.52	0.56873%	0	0.00000%	0.00	0.00000%	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%
Group 2	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%
Group 3	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%
Total	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

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Total</u>
Current	0.00	0.00	0.00	0.00
One-Month Prior	0.00	0.00	0.00	0.00
Two-Month Prior	0.00	0.00	0.00	0.00
Three-Month Prior	0.00	0.00	0.00	0.00
Four-Month Prior	0.00	0.00	0.00	0.00
Five-Month Prior	0.00	0.00	0.00	0.00
60+ Delinquency Average	0.00	0.00	0.00	0.00
Passing Delinquency Stepdown Requirement	YES	YES	YES	

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Available Funds

Interest

Scheduled Interest	2,131,202.95
Less: Master Servicer Fee	70,235.44
Less: Trustee Fee	3,066.85
Less: Mortgage Loan Premiums	491.49
Total Interest Available	2,057,409.17

Principal

Scheduled Principal	316,974.58
Paid in Full Principal	1,029,451.54
Curtailment Principal	485,422.01
Liquidation Principal	0.00
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	0.00
Total Principal Available	<u>1,831,848.13</u>

Total Available Funds	3,889,257.30
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Certificate Account		
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	Beginning Balance	0.00
Deposits	Available Funds	3,889,257.30
	Trustee Fee	3,066.85
	Prepayment Charges	0.00
	Other Deposits required by the PSA	0.00
	Total Deposits	3,892,324.16
Withdrawals	Available Funds, to the Distribution Account	3,889,257.30
	Trustee Fee	3,066.85
	Payment of Prepayment Penalties to Class P	0.00
	Total Withdrawals	<u>3,892,324.16</u>
	Ending Balance	0.00

Distribution Account		
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	Beginning Balance	0.00
Deposits	Available Funds	3,889,257.30
	Other Deposits Required by the PSA	0.00
	Total Deposits	3,889,257.30
Withdrawals	Payments of Principal & Interest to the Classes	<u>3,889,257.30</u>
	Ending Balance	0.00

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Principal Reserve Account

Deposits	Beginning Principal Reserve Balance	100.00
	Deposits	0.00
Withdrawals	To Class P	0.00
	Ending Principal Reserve Balance	100.00

Fees of the Trust

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Total</u>
Gross Master Servicing Fee	44,482.60	9,138.14	16,614.70	70,235.44
Net Master Servicing Fee	44,482.60	9,138.14	16,614.70	70,235.44
Trustee Fee	1,947.81	380.43	738.61	3,066.85
Lpmi	0.00	0.00	491.49	491.49
Total Net Loan Fees	46,430.41	9,518.57	17,844.81	73,793.78

Servicer Advances

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Total</u>
Principal Advances	476.89	0.00	628.97	1,105.86
Interest Advances	7,669.43	0.00	4,524.87	12,194.30
Reimbursement for Principal & Interest Advances	0.00	0.00	0.00	0.00
Reimbursement for Nonrecoverable Advances	0.00	0.00	0.00	0.00
Total Advances	8,146.32	0.00	5,153.84	13,300.16

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CWMBS, Inc.
CHL Mortgage Pass-Through Trust 2006-J1
Mortgage Pass-Through Certificates, Series 2006-J1

Mortgage Prepayment Details

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Total</u>
Principal Balance of Loans Paid in Full	0.00	0.00	1,029,451.54	1,029,451.54
Prepayment Interest Excess	0.00	0.00	0.00	0.00
Prepayment Interest Shortfall	0.00	0.00	0.00	0.00
Compensating Interest	0.00	0.00	0.00	0.00
Net Prepayment Interest Shortfall	0.00	0.00	0.00	0.00
Prepayment Charges	0.00	0.00	0.00	0.00
CPR %	1.95561%	0.12851%	12.43189%	14.51601%
SMM %	0.16445%	0.01072%	1.10018%	1.27534%

Loan Substitution

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Total</u>
Aggregate Stated of Principal Balances Removed	0.00	0.00	0.00	0.00
Aggregate Stated of Principal Balance Added	0.00	0.00	0.00	0.00
Aggregate Principal Substitution Shortfall Amount	0.00	0.00	0.00	0.00

Net Interest Shortfalls

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Total</u>
Net Prepayment Interest Shortfalls	0.00	0.00	0.00	0.00
Relief Act Reduction Shortfalls	0.00	0.00	0.00	0.00
Total Net Interest Shortfalls	0.00	0.00	0.00	0.00

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Senior Principal Distribution Amounts

PO Principal Amounts

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Total</u>
Beginning PO Balance	14,305.68	189,529.57	8,807.29	212,642.54
PO Scheduled Principal	11.72	221.19	7.58	240.49
PO Prepayments & Recoveries	1.44	59.18	0.00	60.62
PO Liquidation Principal	0.00	0.00	0.00	0.00
PO Principal Loss	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Ending PO Balance	14,292.52	189,249.20	8,799.71	212,341.43

NON-PO Principal Amounts

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Total</u>
Beginning Non-PO Balance	259,693,702.01	50,534,316.56	98,473,092.85	408,701,111.42
Non-PO Scheduled Principal	195,365.20	49,105.21	72,263.68	316,734.09
Non-PO Prepayments & Recoveries	426,758.06	5,370.89	1,082,683.98	1,514,812.93
Non-PO Liquidation Principal	0.00	0.00	0.00	0.00
Non-PO Principal Loss	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Ending Non-PO Balance	259,071,578.75	50,479,840.46	97,318,145.19	406,869,564.40

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Principal Distribution Amounts

Senior and Subordinate Percentages

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>
Senior Percentage Original	96.69973%	96.68677%	96.69951%
Senior Prepayment Percentage Original	100.00000%	100.00000%	100.00000%
Senior Percentage	96.69973%	96.68677%	96.69951%
Senior Prepayment Percentage	100.00000%	100.00000%	100.00000%
Subordinate Percentages	3.30027%	3.31323%	3.30049%
Subordinate Prepayment Percentage	0.00000%	0.00000%	0.00000%

Principal Distribution Amounts

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Total</u>
Senior Principal Distribution Amount	615,675.67	52,849.13	1,152,562.60	1,821,087.41
Subordinate Principal Distribution Amount	6,447.59	1,626.97	2,385.05	10,459.61
PO Principal Distribution Amount	13.16	280.37	7.58	301.11
Total Principal Distribution Amount	622,136.42	54,756.47	1,154,955.24	1,831,848.13

Cross-Collateralization due to Rapid Prepayments

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>
Group 1 amount available to senior bonds of other groups.	0.00	0.00	0.00
Group 2 amount available to senior bonds of other groups.	0.00	0.00	0.00
Group 3 amount available to senior bonds of other groups.	0.00	0.00	0.00

NAS Principal Distribution Amount

NAS Percentage	10.00063%
NAS Distribution Percentage	0.00000%
NAS Principal Distribution Amount	0.00

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Realized Loss Detail

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Total</u>
Current Period Realized Losses	0.00	0.00	0.00	0.00
Cumulative Realized Losses	0.00	0.00	0.00	0.00
Total Liquidated Loan Balance	0.00	0.00	0.00	0.00
Total Liquidated Proceeds	0.00	0.00	0.00	0.00
Subsequent Recoveries	0.00	0.00	0.00	0.00
Passing Cumulative Loss Test	YES	YES	YES	

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

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Credit Enhancements

Subordination

Credit Support

Class A
Class A Percentage

<u>Original</u>	<u>Current</u>
395,418,842.54	393,597,454.02
96.699791%	96.687510%

Class M
Class M Percentage

7,770,000.00	7,763,977.69
1.900156%	1.907227%

Class B1
Class B1 Percentage

2,453,500.00	2,451,598.36
0.600004%	0.602237%

Class B2
Class B2 Percentage

1,226,800.00	1,225,849.14
0.300014%	0.301131%

Class B3
Class B3 Percentage

817,900.00	817,266.07
0.200018%	0.200762%

Class B4
Class B4 Percentage

613,400.00	612,924.57
0.150007%	0.150565%

Class B5
Class B5 Percentage

613,411.42	612,935.98
0.150010%	0.150568%

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CHL Mortgage Pass-Through Trust 2006-J1
Mortgage Pass-Through Certificates, Series 2006-J1

Group I

<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	3	0.624	194,699.97	0.075
75,000.00	-	100,000.00	2	0.416	168,694.12	0.065
100,000.00	-	125,000.00	5	1.040	562,556.66	0.217
125,000.00	-	150,000.00	11	2.287	1,533,055.40	0.592
150,000.00	-	175,000.00	8	1.663	1,315,936.13	0.508
175,000.00	-	200,000.00	6	1.247	1,165,006.66	0.450
200,000.00	-	225,000.00	6	1.247	1,291,419.45	0.498
225,000.00	-	250,000.00	7	1.455	1,667,966.67	0.644
250,000.00	-	275,000.00	3	0.624	800,065.00	0.309
275,000.00	-	300,000.00	6	1.247	1,704,701.02	0.658
300,000.00	-	325,000.00	5	1.040	1,545,102.78	0.596
325,000.00	-	350,000.00	4	0.832	1,350,455.80	0.521
350,000.00	-	375,000.00	5	1.040	1,826,682.21	0.705
375,000.00	-	400,000.00	6	1.247	2,350,545.98	0.907
400,000.00	-	425,000.00	13	2.703	5,426,770.84	2.095
425,000.00	-	450,000.00	53	11.019	23,278,198.78	8.985
450,000.00	-	475,000.00	40	8.316	18,520,339.51	7.148
475,000.00	-	500,000.00	52	10.811	25,420,722.83	9.812
500,000.00	-	525,000.00	42	8.732	21,610,536.52	8.341
525,000.00	-	550,000.00	31	6.445	16,710,981.81	6.450
550,000.00	-	575,000.00	20	4.158	11,192,189.26	4.320
575,000.00	-	600,000.00	25	5.198	14,813,525.19	5.718
600,000.00	-	625,000.00	15	3.119	9,223,775.29	3.560
625,000.00	-	650,000.00	21	4.366	13,480,342.19	5.203
650,000.00	-	675,000.00	5	1.040	3,316,367.84	1.280
675,000.00	-	700,000.00	16	3.326	11,076,435.19	4.275
700,000.00	-	725,000.00	7	1.455	4,980,846.30	1.922
725,000.00	-	750,000.00	6	1.247	4,423,606.60	1.707
750,000.00	-	775,000.00	6	1.247	4,584,948.23	1.770
775,000.00	-	800,000.00	3	0.624	2,368,940.44	0.914
>		800,000.00	49	10.187	51,180,456.60	19.754
Wgt Ave / Total:			481	100.000	259,085,871.27	100.000

Group II

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CHL Mortgage Pass-Through Trust 2006-J1
Mortgage Pass-Through Certificates, Series 2006-J1

Update Face		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	0	0.000	0.00	0.000
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
250,000.00 -	275,000.00	0	0.000	0.00	0.000
275,000.00 -	300,000.00	0	0.000	0.00	0.000
300,000.00 -	325,000.00	0	0.000	0.00	0.000
325,000.00 -	350,000.00	0	0.000	0.00	0.000
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	5	5.556	2,086,152.28	4.117
425,000.00 -	450,000.00	21	23.333	9,160,597.59	18.079
450,000.00 -	475,000.00	7	7.778	3,222,786.22	6.360
475,000.00 -	500,000.00	18	20.000	8,871,536.23	17.509
500,000.00 -	525,000.00	3	3.333	1,555,740.47	3.070
525,000.00 -	550,000.00	9	10.000	4,830,913.45	9.534
550,000.00 -	575,000.00	1	1.111	552,719.96	1.091
575,000.00 -	600,000.00	2	2.222	1,173,595.72	2.316
600,000.00 -	625,000.00	2	2.222	1,216,893.72	2.402
625,000.00 -	650,000.00	6	6.667	3,852,630.91	7.604
650,000.00 -	675,000.00	2	2.222	1,321,797.34	2.609
675,000.00 -	700,000.00	0	0.000	0.00	0.000
700,000.00 -	725,000.00	2	2.222	1,409,409.73	2.782
725,000.00 -	750,000.00	1	1.111	728,245.86	1.437
750,000.00 -	775,000.00	0	0.000	0.00	0.000
775,000.00 -	800,000.00	3	3.333	2,379,305.63	4.696
>	800,000.00	8	8.889	8,306,764.55	16.394
Wgt Ave / Total:		90	100.000	50,669,089.66	100.000

Group III

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CHL Mortgage Pass-Through Trust 2006-J1
Mortgage Pass-Through Certificates, Series 2006-J1

Update Face		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	0	0.000	0.00	0.000
100,000.00 -	125,000.00	5	2.717	564,030.00	0.580
125,000.00 -	150,000.00	7	3.804	947,863.34	0.974
150,000.00 -	175,000.00	3	1.630	468,654.88	0.482
175,000.00 -	200,000.00	6	3.261	1,143,198.28	1.175
200,000.00 -	225,000.00	2	1.087	442,297.88	0.454
225,000.00 -	250,000.00	4	2.174	948,207.24	0.974
250,000.00 -	275,000.00	3	1.630	804,700.00	0.827
275,000.00 -	300,000.00	0	0.000	0.00	0.000
300,000.00 -	325,000.00	2	1.087	630,838.88	0.648
325,000.00 -	350,000.00	1	0.543	335,300.00	0.345
350,000.00 -	375,000.00	2	1.087	720,650.00	0.740
375,000.00 -	400,000.00	1	0.543	379,893.12	0.390
400,000.00 -	425,000.00	2	1.087	845,762.21	0.869
425,000.00 -	450,000.00	19	10.326	8,378,657.84	8.609
450,000.00 -	475,000.00	12	6.522	5,555,428.31	5.708
475,000.00 -	500,000.00	24	13.043	11,696,038.33	12.017
500,000.00 -	525,000.00	13	7.065	6,663,725.62	6.847
525,000.00 -	550,000.00	12	6.522	6,466,988.44	6.645
550,000.00 -	575,000.00	7	3.804	3,959,561.73	4.068
575,000.00 -	600,000.00	10	5.435	5,929,527.55	6.092
600,000.00 -	625,000.00	2	1.087	1,225,797.17	1.259
625,000.00 -	650,000.00	9	4.891	5,770,580.66	5.929
650,000.00 -	675,000.00	2	1.087	1,327,039.51	1.363
675,000.00 -	700,000.00	11	5.978	7,632,487.59	7.842
700,000.00 -	725,000.00	3	1.630	2,148,525.06	2.208
725,000.00 -	750,000.00	3	1.630	2,217,776.37	2.279
750,000.00 -	775,000.00	3	1.630	2,296,129.01	2.359
775,000.00 -	800,000.00	2	1.087	1,582,901.63	1.626
>	800,000.00	14	7.609	16,244,384.25	16.691
Wgt Ave / Total:		184	100.000	97,326,944.90	100.000

Group I

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<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	0	0.000	0.00	0.000
5.5	- 6.0	100	20.790	57,816,639.04	22.316
6.0	- 6.5	381	79.210	201,269,232.23	77.684
6.5	- 7.0	0	0.000	0.00	0.000
7.0	- 7.5	0	0.000	0.00	0.000
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
Wgt Ave / Total:		481	100.000	259,085,871.27	100.000

Group II

<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	2	2.222	1,293,921.22	2.554
5.5	- 6.0	88	97.778	49,375,168.44	97.446
6.0	- 6.5	0	0.000	0.00	0.000
6.5	- 7.0	0	0.000	0.00	0.000
7.0	- 7.5	0	0.000	0.00	0.000
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

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Mortgage Pass-Through Certificates, Series 2006-J1

<u>Issuance Coupon</u>	<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
Wgt Ave / Total:	90	100.000	50,669,089.66	100.000

Group III

<u>Issuance Coupon</u>	<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
< =	0	0.000	0.00	0.000
5.0 -	0	0.000	0.00	0.000
5.5 -	0	0.000	0.00	0.000
6.0 -	96	52.174	53,813,865.12	55.292
6.5 -	85	46.196	41,861,533.80	43.011
7.0 -	2	1.087	1,063,901.19	1.093
7.5 -	1	0.543	587,644.79	0.604
8.0 -	0	0.000	0.00	0.000
8.5 -	0	0.000	0.00	0.000
9.0 -	0	0.000	0.00	0.000
9.5 -	0	0.000	0.00	0.000
10.0 -	0	0.000	0.00	0.000
10.5 -	0	0.000	0.00	0.000
11.0 -	0	0.000	0.00	0.000
11.5 -	0	0.000	0.00	0.000
12.0 -	0	0.000	0.00	0.000
>	0	0.000	0.00	0.000
Wgt Ave / Total:	184	100.000	97,326,944.90	100.000

Group I

<u>Update Term</u>	<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
< =	0	0.000	0.00	0.000
120 -	0	0.000	0.00	0.000
180 -	0	0.000	0.00	0.000
300 -	481	100.000	259,085,871.27	100.000
>	0	0.000	0.00	0.000
Wgt Ave / Total:	481	100.000	259,085,871.27	100.000

**THE
BANK OF
NEW
YORK**

101 Barclay St., 8W
New York, NY 10286

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

CWMBS, Inc.
CHL Mortgage Pass-Through Trust 2006-J1
Mortgage Pass-Through Certificates, Series 2006-J1

Group II

<u>Update Term</u>		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	90	100.000	50,669,089.66	100.000
>	360	0	0.000	0.00	0.000
Wgt Ave / Total:		90	100.000	50,669,089.66	100.000

Group III

<u>Update Term</u>		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	184	100.000	97,326,944.90	100.000
>	360	0	0.000	0.00	0.000
Wgt Ave / Total:		184	100.000	97,326,944.90	100.000