



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**

*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	183,223,244.80	5.750000	1,511,333.20	877,944.71	2,389,277.92	0.00	181,711,911.60	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	249,707,122.14	0.246208	0.00	51,233.22	51,233.22	0.00	248,197,895.82	0.00
2A1	126694XV5	Senior	Fix-30/360	48,739,751.77	5.500000	61,607.58	223,390.53	284,998.11	0.00	48,678,144.20	0.00
2X	126694XW3	Strip IO	Var-30/360	42,708,358.26	0.143182	0.00	5,095.87	5,095.87	0.00	42,655,314.34	0.00
3A1	126694XX1	Senior	Fix-30/360	93,072,506.94	6.000000	1,507,419.86	465,362.53	1,972,782.40	0.00	91,565,087.07	0.00
3X	126694XY9	Strip IO	Var-30/360	95,733,696.38	0.396518	0.00	31,633.45	31,633.45	0.00	94,224,142.48	0.00
<b>PO</b>				<b>212,040.77</b>	<b>0.000000</b>	<b>321.21</b>	<b>0.00</b>	<b>321.21</b>	<b>0.00</b>	<b>211,719.56</b>	<b>0.00</b>
<b>PO-1</b>	126694XZ6	Strip PO	Fix-30/360	14,280.13	0.000000	14.57	0.00	14.57	0.00	14,265.56	0.00
<b>PO-2</b>	126694XZ6	Strip PO	Fix-30/360	188,968.56	0.000000	298.97	0.00	298.97	0.00	188,669.59	0.00
<b>PO-3</b>	126694XZ6	Strip PO	Fix-30/360	8,792.08	0.000000	7.67	0.00	7.67	0.00	8,784.41	0.00
<b>P</b>	126694YH5	Prepay Penalties	Fix-30/360	100.00	0.000000	0.00	0.00	0.00	0.00	100.00	0.00
<b>AR</b>	126694YA0	Senior	Fix-30/360	0.00	5.750000	0.00	0.00	0.00	0.00	0.00	0.00
<b>M</b>	126694YB8	Mezzanine	Var-30/360	7,757,364.91	5.779210	6,678.22	37,359.53	44,037.76	0.00	7,750,686.69	0.00
<b>B1</b>	126694YC6	Junior	Var-30/360	2,449,510.27	5.779210	2,108.75	11,796.86	13,905.62	0.00	2,447,401.52	0.00
<b>B2</b>	126694YD4	Junior	Var-30/360	1,224,805.05	5.779210	1,054.42	5,898.67	6,953.09	0.00	1,223,750.63	0.00
<b>B3</b>	126694YE2	Junior	Var-30/360	816,569.98	5.779210	702.98	3,932.61	4,635.58	0.00	815,867.01	0.00
<b>B4</b>	126694YF9	Junior	Var-30/360	612,402.53	5.779210	527.21	2,949.34	3,476.55	0.00	611,875.32	0.00
<b>B5</b>	126694YG7	Junior	Var-30/360	612,413.93	5.779210	527.18	2,949.39	3,476.57	0.04	611,886.71	0.04
<b>Totals</b>				<b>405,756,710.95</b>		<b>3,092,280.61</b>	<b>2,040,760.89</b>	<b>5,133,041.53</b>	<b>0.04</b>	<b>402,664,430.31</b>	<b>0.04</b>



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**

*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	183,223,244.80	1,511,333.20	0.00	1,511,333.20	0.00	181,711,911.60	0.98709801129
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	249,707,122.14	0.00	0.00	0.00	0.00	248,197,895.82	0.99054001451
2A1	48,860,000.00	48,739,751.77	61,607.58	0.00	61,607.58	0.00	48,678,144.20	0.99627802286
2X	42,812,790.00	42,708,358.26	0.00	0.00	0.00	0.00	42,655,314.34	0.99632176132
3A1	95,223,000.00	93,072,506.94	1,507,419.86	0.00	1,507,419.86	0.00	91,565,087.07	0.96158582563
3X	97,888,150.00	95,733,696.38	0.00	0.00	0.00	0.00	94,224,142.48	0.96256944768
<b>PO</b>	<b>212,642.54</b>	<b>212,040.77</b>	<b>321.21</b>	<b>0.00</b>	<b>321.21</b>	<b>0.00</b>	<b>211,719.56</b>	<b>0.99565947623</b>
<b>PO-1</b>	14,305.68	14,280.13	14.57	0.00	14.57	0.00	14,265.56	0.99719525720
<b>PO-2</b>	189,529.57	188,968.56	298.97	0.00	298.97	0.00	188,669.59	0.99546257850
<b>PO-3</b>	8,807.29	8,792.08	7.67	0.00	7.67	0.00	8,784.41	0.99740250898
P	100.00	100.00	0.00	0.00	0.00	0.00	100.00	1.00000000000
AR	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
M	7,770,000.00	7,757,364.91	6,678.22	0.00	6,678.22	0.00	7,750,686.69	0.99751437421
B1	2,453,500.00	2,449,510.27	2,108.75	0.00	2,108.75	0.00	2,447,401.52	0.99751437421
B2	1,226,800.00	1,224,805.05	1,054.42	0.00	1,054.42	0.00	1,223,750.63	0.99751437421
B3	817,900.00	816,569.98	702.98	0.00	702.98	0.00	815,867.01	0.99751437421
B4	613,400.00	612,402.53	527.21	0.00	527.21	0.00	611,875.32	0.99751437421
B5	613,411.42	612,413.93	527.18	0.00	527.18	0.04	611,886.71	0.99751437421
Totals	408,913,853.96	405,756,710.95	3,092,280.61	0.00	3,092,280.61	0.04	402,664,430.31	



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**

*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	183,223,244.80	5.750000	877,944.71	0.00	877,944.71	0.00	877,944.71	0.00	0.00	0.00
A2	33,976,000.00	5.750000	162,801.67	0.00	162,801.67	0.00	162,801.67	0.00	0.00	0.00
A3	7,089,000.00	5.750000	33,968.13	0.00	33,968.13	0.00	33,968.13	0.00	0.00	0.00
A4	24,231,000.00	5.750000	116,106.88	0.00	116,106.88	0.00	116,106.88	0.00	0.00	0.00
A5	1,740,000.00	5.750000	8,337.50	0.00	8,337.50	0.00	8,337.50	0.00	0.00	0.00
1X	249,707,122.14	0.246208	51,233.22	0.00	51,233.22	0.00	51,233.22	0.00	0.00	0.00
2A1	48,739,751.77	5.500000	223,390.53	0.00	223,390.53	0.00	223,390.53	0.00	0.00	0.00
2X	42,708,358.26	0.143182	5,095.87	0.00	5,095.87	0.00	5,095.87	0.00	0.00	0.00
3A1	93,072,506.94	6.000000	465,362.53	0.00	465,362.53	0.00	465,362.53	0.00	0.00	0.00
3X	95,733,696.38	0.396518	31,633.45	0.00	31,633.45	0.00	31,633.45	0.00	0.00	0.00
<b>PO</b>	<b>212,040.77</b>	<b>0.000000</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>PO-1</b>	14,280.13	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>PO-2</b>	188,968.56	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>PO-3</b>	8,792.08	0.000000	0.00	0.00	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	0.00	0.00
AR	0.00	5.750000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M	7,757,364.91	5.779210	37,359.53	0.00	37,359.53	0.00	37,359.53	0.00	0.00	0.00
B1	2,449,510.27	5.779210	11,796.86	0.00	11,796.86	0.00	11,796.86	0.00	0.00	0.00
B2	1,224,805.05	5.779210	5,898.67	0.00	5,898.67	0.00	5,898.67	0.00	0.00	0.00
B3	816,569.98	5.779210	3,932.61	0.00	3,932.61	0.00	3,932.61	0.00	0.00	0.00
B4	612,402.53	5.779210	2,949.34	0.00	2,949.34	0.00	2,949.34	0.00	0.00	0.00
B5	612,413.93	5.779210	2,949.39	0.00	2,949.39	0.00	2,949.39	0.00	0.00	0.00
Totals	405,756,710.95		2,040,760.89	0.00	2,040,760.89	0.00	2,040,760.89	0.00	0.00	0.00



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**

*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	995.307896830	8.209885545	4.769183672	987.098011285	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	996.563228589	0.000000000	0.204468126	990.540014508	0.246208
2A1	126694XV5	48,860,000.00	997.538922906	1.260900051	4.572053397	996.278022855	5.500000
2X	126694XW3	42,812,790.00	997.560735005	0.000000000	0.119026884	996.321761324	0.143182
3A1	126694XX1	95,223,000.00	977.416243317	15.830417682	4.887081217	961.585825635	6.000000
3X	126694XY9	97,888,150.00	977.990659544	0.000000000	0.323159156	962.569447681	0.396518
<b>PO</b>		<b>212,642.54</b>	<b>997.170039447</b>	<b>1.510563220</b>	<b>0.000000000</b>	<b>995.659476227</b>	<b>0.000000</b>
<b>PO-1</b>	126694XZ6	14,305.68	998.213806957	1.018549762	0.000000000	997.195257195	0.000000
<b>PO-2</b>	126694XZ6	189,529.57	997.039996153	1.577417651	0.000000000	995.462578502	0.000000
<b>PO-3</b>	126694XZ6	8,807.29	998.273195463	0.870686481	0.000000000	997.402508982	0.000000
P	126694YH5	100.00	1,000.000000000	0.000000000	0.000000000	1,000.000000000	0.000000
AR	126694YA0	100.00	0.000000000	0.000000000	0.000000000	0.000000000	5.750000
M	126694YB8	7,770,000.00	998.373862440	0.859488230	4.808176769	997.514374210	5.779210
B1	126694YC6	2,453,500.00	998.373862440	0.859488230	4.808176769	997.514374210	5.779210
B2	126694YD4	1,226,800.00	998.373862440	0.859488230	4.808176769	997.514374210	5.779210
B3	126694YE2	817,900.00	998.373862440	0.859488230	4.808176769	997.514374210	5.779210
B4	126694YF9	613,400.00	998.373862440	0.859488230	4.808176769	997.514374210	5.779210
B5	126694YG7	613,411.42	998.373862440	0.859430237	4.808176769	997.514374210	5.779210
Totals		408,913,853.96	992.279197735	7.562181081	4.990686596	984.717016581	



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**

**Pool Level Data**

Distribution Date		4/25/06
Cut-off Date		1/ 1/06
Record Date		3/31/06
Determination Date		4/22/06
Accrual Period 30/360	Begin	3/ 1/06
	End	4/ 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	182	753
Loans Paid Off or otherwise removed pursuant to the PSA	3	0	2	5
Ending Aggregate Loan Count	478	90	180	748
Beginning Pool Stated Principal Balance	258,830,535.88	50,599,653.99	96,326,421.09	405,756,610.96
Scheduled Principal	217,415.67	53,551.80	78,463.92	349,431.39
Unscheduled Principal	1,301,119.93	10,122.38	1,431,606.95	2,742,849.26
Realized Principal Losses	0.00	0.00	0.00	0.00
Ending Pool Stated Principal Balance	257,312,000.28	50,535,979.81	94,816,350.22	402,664,330.31
Beginning Weighted Average Mortgage Rate	6.20176%	5.82550%	6.61115%	
Beginning Weighted Average Net Mortgage Rate	5.98721%	5.60031%	6.39353%	
Ending Weighted Average Mortgage Rate	6.20120%	5.82551%	6.60974%	
Ending Weighted Average Net Mortgage Rate	5.98665%	5.60032%	6.39199%	
Beginning Weighted Average Remaining Term to Maturity	357	356	357	
Ending Weighted Average Remaining Term to Maturity	356	355	356	



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**

**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	0.83682%	1,143,716.81	0.44449%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%
Group 2	1	1.11111%	517,863.71	1.02474%	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%
<b>Total</b>	<b>5</b>	<b>0.66845%</b>	<b>1,661,580.52</b>	<b>0.41265%</b>	<b>0</b>	<b>0.00000%</b>	<b>0.00</b>	<b>0.00000%</b>	<b>0</b>	<b>0.00000%</b>	<b>0.00</b>	<b>0.00000%</b>

	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%
<b>Total</b>	<b>0</b>	<b>0.00000%</b>	<b>0.00</b>	<b>0.00000%</b>	<b>0</b>	<b>0.00000%</b>	<b>0.00</b>	<b>0.00000%</b>	<b>0</b>	<b>0.00000%</b>	<b>0.00</b>	<b>0.00000%</b>

**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	514,400.00	0.00	143,986.56	658,386.56
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	171,466.67	0.00	47,995.52	219,462.19
Passing Delinquency Stepdown Requirement	YES	YES	YES	



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**

Available Funds
-----------------

**Interest**

Scheduled Interest	2,114,000.49
Less: Master Servicer Fee	69,705.93
Less: Trustee Fee	3,043.17
Less: Mortgage Loan Premiums	<u>490.53</u>
Total Interest Available	2,040,760.86

**Principal**

Scheduled Principal	349,431.39
Paid in Full Principal	2,341,676.48
Curtailment Principal	401,172.78
Liquidation Principal	0.00
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	<u>0.00</u>
Total Principal Available	<u>3,092,280.65</u>

**Total Available Funds**

**5,133,041.51**



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**

<b>Certificate Account</b>
----------------------------

Beginning Balance		0.00
Deposits	Available Funds	5,133,041.51
	Trustee Fee	3,043.17
	Prepayment Charges	0.00
	Other Deposits required by the PSA	<u>0.00</u>
	Total Deposits	5,136,084.68
Withdrawals	Available Funds, to the Distribution Account	5,133,041.51
	Trustee Fee	3,043.17
	Payment of Prepayment Penalties to Class P	<u>0.00</u>
	Total Withdrawals	<u>5,136,084.68</u>
Ending Balance		0.00

<b>Distribution Account</b>
-----------------------------

Beginning Balance		0.00
Deposits	Available Funds	5,133,041.51
	Other Deposits Required by the PSA	<u>0.00</u>
	Total Deposits	5,133,041.51
Withdrawals	Payments of Principal & Interest to the Classes	<u>5,133,041.51</u>
Ending Balance		0.00





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**

**Principal Reserve Account**

Deposits	Beginning Principal Reserve Balance	100.00
	Deposits	0.00
Withdrawals	To Class P	<u>0.00</u>
	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	44,334.72	9,115.83	16,255.39	69,705.93
Net Master Servicing Fee	44,334.72	9,115.83	16,255.39	69,705.93
Trustee Fee	1,941.23	379.50	722.45	3,043.17
Lpmi	<u>0.00</u>	<u>0.00</u>	<u>490.53</u>	<u>490.53</u>
Total Net Loan Fees	46,275.95	9,495.32	17,468.36	73,239.63

**Servicer Advances**

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Total</u>
Principal Advances	3,032.27	537.99	0.00	3,570.26
Interest Advances	6,247.76	2,538.01	0.00	8,785.77
Reimbursement for Principal & Interest Advances	0.00	0.00	0.00	0.00
Reimbursement for Nonrecoverable Advances	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Total Advances	9,280.03	3,076.00	0.00	12,356.03



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**

**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	947,171.03	0.00	1,394,505.45	2,341,676.48
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 %	5.87308%	0.24005%	16.45883%	22.57196%
SMM %	0.50311%	0.02003%	1.48742%	2.01056%

**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



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**

<b>Senior Principal Distribution Amounts</b>
--

**PO Principal Amounts**

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Total</u>
Beginning PO Balance	14,280.13	188,968.56	8,792.08	212,040.77
PO Scheduled Principal	11.85	223.68	7.67	243.20
PO Prepayments & Recoveries	2.72	75.29	0.00	78.01
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	14,265.55	188,669.60	8,784.41	211,719.56

**NON-PO Principal Amounts**

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Total</u>
Beginning Non-PO Balance	258,816,255.75	50,410,685.43	96,317,629.01	405,544,570.19
Non-PO Scheduled Principal	217,403.82	53,328.12	78,456.25	349,188.19
Non-PO Prepayments & Recoveries	1,301,117.21	10,047.09	1,431,606.95	2,742,771.25
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	257,297,734.73	50,347,310.21	94,807,565.81	402,452,610.75



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**

**Principal Distribution Amounts**

**Senior and Subordinate Percentages**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Group III</b></u>
Senior Percentage Original	96.69973%	96.68677%	96.69951%
Senior Prepayment Percentage Original	100.00000%	100.00000%	100.00000%
Senior Percentage	96.69379%	96.68536%	96.63081%
Senior Prepayment Percentage	100.00000%	100.00000%	100.00000%
Subordinate Percentages	3.30621%	3.31464%	3.36919%
Subordinate Prepayment Percentage	0.00000%	0.00000%	0.00000%

**Principal Distribution Amounts**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Group III</b></u>	<u><b>Total</b></u>
Senior Principal Distribution Amount	1,511,333.20	61,607.58	1,507,419.86	3,080,360.64
Subordinate Principal Distribution Amount	7,187.83	1,767.64	2,643.34	11,598.80
PO Principal Distribution Amount	<u>14.57</u>	<u>298.97</u>	<u>7.67</u>	<u>321.21</u>
Total Principal Distribution Amount	1,518,535.60	63,674.18	1,510,070.87	3,092,280.65

**Cross-Collateralization due to Rapid Prepayments**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Group III</b></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	10.03453%
NAS Distribution Percentage	0.00000%
NAS Principal Distribution Amount	0.00



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**

**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			



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**

Credit Enhancements
---------------------

**Subordination**

**Credit Support**

	<b><u>Original</u></b>	<b><u>Current</u></b>
Class A	395,418,842.54	389,202,962.44
Class A Percentage	96.699791%	96.656902%
Class M	7,770,000.00	7,750,686.69
Class M Percentage	1.900156%	1.924850%
Class B1	2,453,500.00	2,447,401.52
Class B1 Percentage	0.600004%	0.607802%
Class B2	1,226,800.00	1,223,750.63
Class B2 Percentage	0.300014%	0.303913%
Class B3	817,900.00	815,867.01
Class B3 Percentage	0.200018%	0.202617%
Class B4	613,400.00	611,875.32
Class B4 Percentage	0.150007%	0.151957%
Class B5	613,411.42	611,886.71
Class B5 Percentage	0.150010%	0.151959%



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 I**

<u>Update Face</u>			<b>Number of Items</b>	<b>Percent of Items</b>	<b>Principal Balance</b>	<b>Percent of Balance</b>
< =		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	0.628	194,699.94	0.076
75,000.00	-	100,000.00	2	0.418	168,690.07	0.066
100,000.00	-	125,000.00	4	0.837	456,442.99	0.177
125,000.00	-	150,000.00	11	2.301	1,532,954.72	0.596
150,000.00	-	175,000.00	8	1.674	1,315,874.63	0.511
175,000.00	-	200,000.00	6	1.255	1,164,318.57	0.452
200,000.00	-	225,000.00	6	1.255	1,290,760.18	0.502
225,000.00	-	250,000.00	7	1.464	1,667,899.32	0.648
250,000.00	-	275,000.00	3	0.628	782,663.81	0.304
275,000.00	-	300,000.00	6	1.255	1,703,600.56	0.662
300,000.00	-	325,000.00	5	1.046	1,543,765.81	0.600
325,000.00	-	350,000.00	4	0.837	1,349,624.44	0.525
350,000.00	-	375,000.00	5	1.046	1,826,295.27	0.710
375,000.00	-	400,000.00	6	1.255	2,338,688.63	0.909
400,000.00	-	425,000.00	15	3.138	6,269,184.36	2.436
425,000.00	-	450,000.00	53	11.088	23,289,173.31	9.051
450,000.00	-	475,000.00	39	8.159	18,060,789.36	7.019
475,000.00	-	500,000.00	52	10.879	25,377,458.41	9.863
500,000.00	-	525,000.00	41	8.577	21,057,051.47	8.183
525,000.00	-	550,000.00	30	6.276	16,149,701.77	6.276
550,000.00	-	575,000.00	20	4.184	11,172,843.49	4.342
575,000.00	-	600,000.00	25	5.230	14,791,173.84	5.748
600,000.00	-	625,000.00	15	3.138	9,231,135.40	3.588
625,000.00	-	650,000.00	20	4.184	12,828,339.54	4.986
650,000.00	-	675,000.00	5	1.046	3,309,931.35	1.286
675,000.00	-	700,000.00	16	3.347	11,052,497.26	4.295
700,000.00	-	725,000.00	7	1.464	4,970,922.64	1.932
725,000.00	-	750,000.00	6	1.255	4,410,460.39	1.714
750,000.00	-	775,000.00	6	1.255	4,575,055.45	1.778
775,000.00	-	800,000.00	3	0.628	2,364,239.43	0.919
>		800,000.00	49	10.251	51,065,763.87	19.846
<b>Wgt Ave / Total:</b>			<b>478</b>	<b>100.000</b>	<b>257,312,000.28</b>	<b>100.000</b>

**Group II**

<u>Update Face</u>			<b>Number of Items</b>	<b>Percent of Items</b>	<b>Principal Balance</b>	<b>Percent of Balance</b>
< =		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



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**

Update Face			Number of Items	Percent of Items	Principal Balance	Percent of Balance
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	7	7.778	2,930,006.33	5.798
425,000.00	-	450,000.00	20	22.222	8,735,026.40	17.285
450,000.00	-	475,000.00	6	6.667	2,756,193.69	5.454
475,000.00	-	500,000.00	18	20.000	8,852,417.79	17.517
500,000.00	-	525,000.00	3	3.333	1,552,509.87	3.072
525,000.00	-	550,000.00	9	10.000	4,818,756.50	9.535
550,000.00	-	575,000.00	1	1.111	551,563.12	1.091
575,000.00	-	600,000.00	2	2.222	1,170,164.98	2.316
600,000.00	-	625,000.00	2	2.222	1,214,384.15	2.403
625,000.00	-	650,000.00	6	6.667	3,844,344.50	7.607
650,000.00	-	675,000.00	2	2.222	1,319,030.80	2.610
675,000.00	-	700,000.00	0	0.000	0.00	0.000
700,000.00	-	725,000.00	2	2.222	1,404,619.21	2.779
725,000.00	-	750,000.00	1	1.111	726,721.64	1.438
750,000.00	-	775,000.00	0	0.000	0.00	0.000
775,000.00	-	800,000.00	3	3.333	2,372,072.19	4.694
>		800,000.00	8	8.889	8,288,168.64	16.401
<b>Wgt Ave / Total:</b>			<b>90</b>	<b>100.000</b>	<b>50,535,979.81</b>	<b>100.000</b>

**Group III**

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	2.778	563,943.44	0.595
125,000.00	-	150,000.00	7	3.889	947,551.52	0.999
150,000.00	-	175,000.00	3	1.667	468,654.88	0.494
175,000.00	-	200,000.00	6	3.333	1,143,196.60	1.206





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**

Update Face			Number of Items	Percent of Items	Principal Balance	Percent of Balance
200,000.00	-	225,000.00	2	1.111	442,229.71	0.466
225,000.00	-	250,000.00	5	2.778	1,193,431.50	1.259
250,000.00	-	275,000.00	3	1.667	804,626.61	0.849
275,000.00	-	300,000.00	0	0.000	0.00	0.000
300,000.00	-	325,000.00	1	0.556	315,000.00	0.332
325,000.00	-	350,000.00	0	0.000	0.00	0.000
350,000.00	-	375,000.00	2	1.111	720,650.00	0.760
375,000.00	-	400,000.00	1	0.556	379,893.12	0.401
400,000.00	-	425,000.00	2	1.111	844,274.27	0.890
425,000.00	-	450,000.00	19	10.556	8,365,305.42	8.823
450,000.00	-	475,000.00	13	7.222	6,035,500.33	6.365
475,000.00	-	500,000.00	21	11.667	10,238,210.40	10.798
500,000.00	-	525,000.00	13	7.222	6,644,699.22	7.008
525,000.00	-	550,000.00	12	6.667	6,450,777.90	6.803
550,000.00	-	575,000.00	7	3.889	3,952,436.28	4.169
575,000.00	-	600,000.00	11	6.111	6,500,945.22	6.856
600,000.00	-	625,000.00	2	1.111	1,240,608.03	1.308
625,000.00	-	650,000.00	8	4.444	5,132,017.89	5.413
650,000.00	-	675,000.00	2	1.111	1,324,675.09	1.397
675,000.00	-	700,000.00	11	6.111	7,614,355.30	8.031
700,000.00	-	725,000.00	4	2.222	2,861,318.20	3.018
725,000.00	-	750,000.00	2	1.111	1,482,089.25	1.563
750,000.00	-	775,000.00	3	1.667	2,292,096.96	2.417
775,000.00	-	800,000.00	2	1.111	1,577,931.07	1.664
>		800,000.00	13	7.222	15,279,932.01	16.115
Wgt Ave / Total:			180	100.000	94,816,350.22	100.000

**Group I**

<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	0.000
5.5	-	6.0	100	57,591,746.53	22.382
6.0	-	6.5	378	199,720,253.75	77.618
6.5	-	7.0	0	0.000	0.000
7.0	-	7.5	0	0.000	0.000
7.5	-	8.0	0	0.000	0.000
8.0	-	8.5	0	0.000	0.000
8.5	-	9.0	0	0.000	0.000
9.0	-	9.5	0	0.000	0.000
9.5	-	10.0	0	0.000	0.000
10.0	-	10.5	0	0.000	0.000
10.5	-	11.0	0	0.000	0.000
11.0	-	11.5	0	0.000	0.000
11.5	-	12.0	0	0.000	0.000



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**

Issuance Coupon			Number of Items	Percent of Items	Principal Balance	Percent of Balance
12.0	-	12.5	0	0.000	0.00	0.000
>		12.5	0	0.000	0.00	0.000
Wgt Ave / Total:			478	100.000	257,312,000.28	100.000

**Group II**

Issuance Coupon			Number of Items	Percent of Items	Principal Balance	Percent of Balance
<=		5.0	0	0.000	0.00	0.000
5.0	-	5.5	2	2.222	1,290,013.18	2.553
5.5	-	6.0	88	97.778	49,245,966.63	97.447
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
Wgt Ave / Total:			90	100.000	50,535,979.81	100.000

**Group III**

Issuance Coupon			Number of Items	Percent of Items	Principal Balance	Percent of Balance
<=		5.0	0	0.000	0.00	0.000
5.0	-	5.5	0	0.000	0.00	0.000
5.5	-	6.0	0	0.000	0.00	0.000
6.0	-	6.5	95	52.778	53,325,978.16	56.241
6.5	-	7.0	82	45.556	39,841,593.59	42.020
7.0	-	7.5	2	1.111	1,062,185.19	1.120
7.5	-	8.0	1	0.556	586,593.28	0.619
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



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**

<u>Issuance Coupon</u>		Number of Items	Percent of Items	Principal Balance	Percent of Balance
11.0	-	11.5	0	0.000	0.00
11.5	-	12.0	0	0.000	0.00
12.0	-	12.5	0	0.000	0.00
>	-	12.5	0	0.000	0.00
<b>Wgt Ave / Total:</b>		<b>180</b>	<b>100.000</b>	<b>94,816,350.22</b>	<b>100.000</b>

**Group I**

<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	0.000
180	-	300	0	0.000	0.000
300	-	360	478	100.000	257,312,000.28
>	360	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>		<b>478</b>	<b>100.000</b>	<b>257,312,000.28</b>	<b>100.000</b>

**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	0.000
180	-	300	0	0.000	0.000
300	-	360	90	100.000	50,535,979.81
>	360	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>		<b>90</b>	<b>100.000</b>	<b>50,535,979.81</b>	<b>100.000</b>

**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	0.000
180	-	300	0	0.000	0.000
300	-	360	180	100.000	94,816,350.22
>	360	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>		<b>180</b>	<b>100.000</b>	<b>94,816,350.22</b>	<b>100.000</b>