



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	181,711,911.60	5.750000	909,686.68	870,702.91	1,780,389.59	0.00	180,802,224.92	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	248,197,895.82	0.245671	0.00	50,812.47	50,812.47	0.00	247,289,522.10	0.00
2A1	126694XV5	Senior	Fix-30/360	48,678,144.20	5.500000	55,401.18	223,108.16	278,509.34	0.00	48,622,743.02	0.00
2X	126694XW3	Strip IO	Var-30/360	42,655,314.34	0.143179	0.00	5,089.46	5,089.46	0.00	42,607,233.47	0.00
3A1	126694XX1	Senior	Fix-30/360	91,565,087.07	6.000000	1,720,661.23	457,825.44	2,178,486.67	0.00	89,844,425.84	0.00
3X	126694XY9	Strip IO	Var-30/360	94,224,142.48	0.395018	0.00	31,016.86	31,016.86	0.00	92,501,345.13	0.00
PO				211,719.56	0.000000	297.92	0.00	297.92	0.00	211,421.65	0.00
PO-1	126694XZ6	Strip PO	Fix-30/360	14,265.56	0.000000	13.51	0.00	13.51	0.00	14,252.05	0.00
PO-2	126694XZ6	Strip PO	Fix-30/360	188,669.59	0.000000	276.70	0.00	276.70	0.00	188,392.90	0.00
PO-3	126694XZ6	Strip PO	Fix-30/360	8,784.41	0.000000	7.71	0.00	7.71	0.00	8,776.70	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	0.00	5.750000	0.00	0.07	0.07	0.00	0.00	0.00
M	126694YB8	Mezzanine	Var-30/360	7,750,686.69	5.779219	6,753.90	37,327.43	44,081.33	0.00	7,743,932.78	0.00
B1	126694YC6	Junior	Var-30/360	2,447,401.52	5.779219	2,132.65	11,786.72	13,919.38	0.00	2,445,268.87	0.00
B2	126694YD4	Junior	Var-30/360	1,223,750.63	5.779219	1,066.37	5,893.60	6,959.97	0.00	1,222,684.26	0.00
B3	126694YE2	Junior	Var-30/360	815,867.01	5.779219	710.94	3,929.23	4,640.17	0.00	815,156.06	0.00
B4	126694YF9	Junior	Var-30/360	611,875.32	5.779219	533.18	2,946.80	3,479.99	0.00	611,342.13	0.00
B5	126694YG7	Junior	Var-30/360	611,886.71	5.779219	533.19	2,946.86	3,480.05	0.00	611,353.51	0.04
Totals				402,664,430.31		2,697,777.24	2,024,600.19	4,722,377.45	0.00	399,966,653.04	0.04



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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	181,711,911.60	909,686.68	0.00	909,686.68	0.00	180,802,224.92	0.98215639844
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	248,197,895.82	0.00	0.00	0.00	0.00	247,289,522.10	0.98691476009
2A1	48,860,000.00	48,678,144.20	55,401.18	0.00	55,401.18	0.00	48,622,743.02	0.99514414694
2X	42,812,790.00	42,655,314.34	0.00	0.00	0.00	0.00	42,607,233.47	0.99519871211
3A1	95,223,000.00	91,565,087.07	1,720,661.23	0.00	1,720,661.23	0.00	89,844,425.84	0.94351601863
3X	97,888,150.00	94,224,142.48	0.00	0.00	0.00	0.00	92,501,345.13	0.94496979594
PO	212,642.54	211,719.56	297.92	0.00	297.92	0.00	211,421.65	0.99425848657
PO-1	14,305.68	14,265.56	13.51	0.00	13.51	0.00	14,252.05	0.99625100167
PO-2	189,529.57	188,669.59	276.70	0.00	276.70	0.00	188,392.90	0.99400265164
PO-3	8,807.29	8,784.41	7.71	0.00	7.71	0.00	8,776.70	0.99652692145
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	7,750,686.69	6,753.90	0.00	6,753.90	0.00	7,743,932.78	0.99664514578
B1	2,453,500.00	2,447,401.52	2,132.65	0.00	2,132.65	0.00	2,445,268.87	0.99664514578
B2	1,226,800.00	1,223,750.63	1,066.37	0.00	1,066.37	0.00	1,222,684.26	0.99664514578
B3	817,900.00	815,867.01	710.94	0.00	710.94	0.00	815,156.06	0.99664514578
B4	613,400.00	611,875.32	533.18	0.00	533.18	0.00	611,342.13	0.99664514578
B5	613,411.42	611,886.71	533.19	0.00	533.19	0.00	611,353.51	0.99664514578
Totals	408,913,853.96	402,664,430.31	2,697,777.24	0.00	2,697,777.24	0.00	399,966,653.04	



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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	181,711,911.60	5.750000	870,702.91	0.00	870,702.91	0.00	870,702.91	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	248,197,895.82	0.245671	50,812.47	0.00	50,812.47	0.00	50,812.47	0.00
2A1	48,678,144.20	5.500000	223,108.16	0.00	223,108.16	0.00	223,108.16	0.00
2X	42,655,314.34	0.143179	5,089.46	0.00	5,089.46	0.00	5,089.46	0.00
3A1	91,565,087.07	6.000000	457,825.44	0.00	457,825.44	0.00	457,825.44	0.00
3X	94,224,142.48	0.395018	31,016.86	0.00	31,016.86	0.00	31,016.86	0.00
PO	211,719.56	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
PO-1	14,265.56	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
PO-2	188,669.59	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
PO-3	8,784.41	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	0.00	5.750000	0.00	0.00	0.00	0.00	0.07	0.00
M	7,750,686.69	5.779219	37,327.43	0.00	37,327.43	0.00	37,327.43	0.00
B1	2,447,401.52	5.779219	11,786.72	0.00	11,786.72	0.00	11,786.72	0.00
B2	1,223,750.63	5.779219	5,893.60	0.00	5,893.60	0.00	5,893.60	0.00
B3	815,867.01	5.779219	3,929.23	0.00	3,929.23	0.00	3,929.23	0.00
B4	611,875.32	5.779219	2,946.80	0.00	2,946.80	0.00	2,946.80	0.00
B5	611,886.71	5.779219	2,946.86	0.00	2,946.86	0.00	2,946.86	0.00
Totals	402,664,430.31		2,024,600.12	0.00	2,024,600.12	0.00	2,024,600.19	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	987.098011285	4.941612842	4.729844637	982.156398443	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	990.540014508	0.000000000	0.202788931	986.914760092	0.245671
2A1	126694XV5	48,860,000.00	996.278022855	1.133875914	4.566274271	995.144146941	5.500000
2X	126694XW3	42,812,790.00	996.321761324	0.000000000	0.118877066	995.198712114	0.143179
3A1	126694XX1	95,223,000.00	961.585825635	18.069807010	4.807929128	943.516018625	6.000000
3X	126694XY9	97,888,150.00	962.569447681	0.000000000	0.316860180	944.969795935	0.395018
PO		212,642.54	995.659476227	1.401036688	0.000000000	994.258486566	0.000000
PO-1	126694XZ6	14,305.68	997.195257195	0.944255526	0.000000000	996.251001670	0.000000
PO-2	126694XZ6	189,529.57	995.462578502	1.459926865	0.000000000	994.002651637	0.000000
PO-3	126694XZ6	8,807.29	997.402508982	0.875587534	0.000000000	996.526921448	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	0.661262902	0.000000000	5.750000
M	126694YB8	7,770,000.00	997.514374210	0.869228428	4.804044869	996.645145782	5.779219
B1	126694YC6	2,453,500.00	997.514374210	0.869228428	4.804044869	996.645145782	5.779219
B2	126694YD4	1,226,800.00	997.514374210	0.869228428	4.804044869	996.645145782	5.779219
B3	126694YE2	817,900.00	997.514374210	0.869228428	4.804044869	996.645145782	5.779219
B4	126694YF9	613,400.00	997.514374210	0.869228428	4.804044869	996.645145782	5.779219
B5	126694YG7	613,411.42	997.514374210	0.869228428	4.804044869	996.645145782	5.779219
Totals		408,913,853.96	984.717016581	6.597421960	4.951165558	978.119594547	



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Pool Level Data

Distribution Date		5/25/06
Cut-off Date		1/ 1/06
Record Date		4/28/06
Determination Date		5/22/06
Accrual Period 30/360	Begin	4/ 1/06
	End	5/ 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	478	90	180	748
Loans Paid Off or otherwise removed pursuant to the PSA	<u>1</u>	<u>0</u>	<u>3</u>	<u>4</u>
Ending Aggregate Loan Count	477	90	177	744
Beginning Pool Stated Principal Balance	257,312,000.28	50,535,979.81	94,816,350.22	402,664,330.31
Scheduled Principal	219,811.28	53,860.63	77,441.53	351,113.44
Unscheduled Principal	697,192.69	3,595.43	1,645,875.70	2,346,663.82
Realized Principal Losses	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Ending Pool Stated Principal Balance	256,394,996.31	50,478,523.75	93,093,032.99	399,966,553.05
Beginning Weighted Average Mortgage Rate	6.20120%	5.82551%	6.60974%	
Beginning Weighted Average Net Mortgage Rate	5.98665%	5.60032%	6.39199%	
Ending Weighted Average Mortgage Rate	6.20143%	5.82551%	6.60751%	
Ending Weighted Average Net Mortgage Rate	5.98687%	5.60033%	6.38961%	



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Beginning Weighted Average Remaining Term to Maturity	356	355	356
Ending Weighted Average Remaining Term to Maturity	355	354	355

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	1.04822%	1,884,451.44	0.73498%	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	3	1.69492%	1,557,140.26	1.67267%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%
Total	8	1.07527%	3,441,591.70	0.86047%	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	514,400.00	0.00	143,986.56	658,386.56
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	128,600.00	0.00	35,996.64	164,596.64
Passing Delinquency Stepdown Requirement	YES	YES	YES	



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Available Funds

Interest

Scheduled Interest	2,096,496.60
Less: Master Servicer Fee	68,386.41
Less: Trustee Fee	3,019.98
Less: Mortgage Loan Premiums	<u>490.04</u>
Total Interest Available	2,024,600.17

Principal

Scheduled Principal	351,113.44
Paid in Full Principal	2,126,164.56
Curtailment Principal	220,499.26
Liquidation Principal	0.00
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	<u>0.00</u>
Total Principal Available	<u>2,697,777.26</u>

Total Available Funds	4,722,377.43
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Certificate Account		
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	Beginning Balance	0.00
Deposits	Available Funds	4,722,377.43
	Trustee Fee	3,019.98
	Prepayment Charges	0.00
	Other Deposits required by the PSA	0.00
	Total Deposits	4,725,397.41
Withdrawals	Available Funds, to the Distribution Account	4,722,377.43
	Trustee Fee	3,019.98
	Payment of Prepayment Penalties to Class P	0.00
	Total Withdrawals	<u>4,725,397.41</u>
	Ending Balance	0.00

Distribution Account		
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	Beginning Balance	0.00
Deposits	Available Funds	4,722,377.43
	Other Deposits Required by the PSA	0.00
	Total Deposits	4,722,377.43
Withdrawals	Payments of Principal & Interest to the Classes	<u>4,722,377.43</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	44,075.66	9,104.37	16,003.68	69,183.71
Net Master Servicing Fee	44,075.66	9,104.37	15,206.38	68,386.41
Trustee Fee	1,929.84	379.02	711.12	3,019.98
Lpmi	0.00	0.00	490.04	490.04
Total Net Loan Fees	46,005.50	9,483.39	16,407.54	71,896.43

Servicer Advances

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Total</u>
Principal Advances	1,453.23	0.00	1,387.27	2,840.50
Interest Advances	9,827.02	0.00	8,726.52	18,553.54
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	11,280.25	0.00	10,113.79	21,394.04



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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	522,422.46	0.00	1,603,742.10	2,126,164.56
Prepayment Interest Excess	0.00	0.00	0.00	0.00
Prepayment Interest Shortfall	0.00	0.00	797.30	797.30
Compensating Interest	0.00	0.00	797.30	797.30
Net Prepayment Interest Shortfall	0.00	0.00	0.00	0.00
Prepayment Charges	0.00	0.00	0.00	0.00
CPR %	3.20611%	0.08543%	18.96631%	22.25785%
SMM %	0.27118%	0.00712%	1.73728%	2.01558%

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

	Group I	Group II	Group III	Total
Beginning PO Balance	14,265.55	188,669.60	8,784.41	211,719.56
PO Scheduled Principal	11.92	225.01	7.71	244.64
PO Prepayments & Recoveries	1.59	51.69	0.00	53.28
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	14,252.05	188,392.90	8,776.70	211,421.65

NON-PO Principal Amounts

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Total</u>
Beginning Non-PO Balance	257,297,734.73	50,347,310.21	94,807,565.81	402,452,610.75
Non-PO Scheduled Principal	219,799.36	53,635.62	77,433.82	350,868.80
Non-PO Prepayments & Recoveries	697,191.10	3,543.74	1,645,875.70	2,346,610.54
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	256,380,744.26	50,290,130.85	93,084,256.29	399,755,131.40



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Principal Distribution Amounts

Senior and Subordinate Percentages

	Group I	Group II	Group III
Senior Percentage Original	96.69973%	96.68677%	96.69951%
Senior Prepayment Percentage Original	100.00000%	100.00000%	100.00000%
Senior Percentage	96.67707%	96.68470%	96.57994%
Senior Prepayment Percentage	100.00000%	100.00000%	100.00000%
Subordinate Percentages	3.32293%	3.31530%	3.42006%
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	909,686.68	55,401.18	1,720,661.23	2,685,749.09
Subordinate Principal Distribution Amount	7,303.78	1,778.18	2,648.29	11,730.25
PO Principal Distribution Amount	<u>13.51</u>	<u>276.70</u>	<u>7.71</u>	<u>297.92</u>
Total Principal Distribution Amount	917,003.97	57,456.06	1,723,317.23	2,697,777.26

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	10.09375%
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	

Group	Loan ID	Liquidation Balance	Liquidation Proceeds	Realized Loss
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

Original	Current
395,418,842.54	386,516,915.43
96.699791%	96.637285%

Class M
Class M Percentage

7,770,000.00	7,743,932.78
1.900156%	1.936145%

Class B1
Class B1 Percentage

2,453,500.00	2,445,268.87
0.600004%	0.611368%

Class B2
Class B2 Percentage

1,226,800.00	1,222,684.26
0.300014%	0.305697%

Class B3
Class B3 Percentage

817,900.00	815,156.06
0.200018%	0.203806%

Class B4
Class B4 Percentage

613,400.00	611,342.13
0.150007%	0.152848%

Class B5
Class B5 Percentage

613,411.42	611,353.51
0.150010%	0.152851%



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Group I

<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	0.000
25,000.00	-	50,000.00	0	0.000	0.000
50,000.00	-	75,000.00	3	194,699.90	0.076
75,000.00	-	100,000.00	2	168,684.61	0.066
100,000.00	-	125,000.00	4	455,842.99	0.178
125,000.00	-	150,000.00	11	1,532,808.67	0.598
150,000.00	-	175,000.00	8	1,315,861.99	0.513
175,000.00	-	200,000.00	6	1,164,256.07	0.454
200,000.00	-	225,000.00	6	1,290,756.54	0.503
225,000.00	-	250,000.00	7	1,667,864.82	0.651
250,000.00	-	275,000.00	3	782,463.81	0.305
275,000.00	-	300,000.00	6	1,703,300.56	0.664
300,000.00	-	325,000.00	5	1,542,743.76	0.602
325,000.00	-	350,000.00	4	1,349,252.41	0.526
350,000.00	-	375,000.00	5	1,826,232.34	0.712
375,000.00	-	400,000.00	6	2,337,141.08	0.912
400,000.00	-	425,000.00	15	6,265,037.48	2.444
425,000.00	-	450,000.00	54	23,710,005.23	9.247
450,000.00	-	475,000.00	40	18,518,733.11	7.223
475,000.00	-	500,000.00	50	24,379,180.75	9.508
500,000.00	-	525,000.00	41	21,040,772.29	8.206
525,000.00	-	550,000.00	30	16,158,966.47	6.302
550,000.00	-	575,000.00	19	10,613,637.57	4.140
575,000.00	-	600,000.00	26	15,376,120.53	5.997
600,000.00	-	625,000.00	14	8,622,624.00	3.363
625,000.00	-	650,000.00	20	12,814,929.75	4.998
650,000.00	-	675,000.00	5	3,306,688.16	1.290
675,000.00	-	700,000.00	16	11,040,198.63	4.306
700,000.00	-	725,000.00	7	4,965,171.36	1.937
725,000.00	-	750,000.00	7	5,154,924.95	2.011
750,000.00	-	775,000.00	5	3,819,843.13	1.490
775,000.00	-	800,000.00	3	2,361,871.04	0.921
>	800,000.00	49	10.273	50,914,382.31	19.858
Wgt Ave / Total:		477	100.000	256,394,996.31	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	7	7.778	2,926,632.05	5.798
425,000.00 -	450,000.00	20	22.222	8,725,606.97	17.286
450,000.00 -	475,000.00	6	6.667	2,752,232.15	5.452
475,000.00 -	500,000.00	18	20.000	8,842,888.14	17.518
500,000.00 -	525,000.00	4	4.444	2,075,368.72	4.111
525,000.00 -	550,000.00	8	8.889	4,289,035.85	8.497
550,000.00 -	575,000.00	1	1.111	550,980.45	1.092
575,000.00 -	600,000.00	2	2.222	1,168,437.00	2.315
600,000.00 -	625,000.00	3	3.333	1,837,578.93	3.640
625,000.00 -	650,000.00	5	5.556	3,215,632.98	6.370
650,000.00 -	675,000.00	2	2.222	1,317,631.96	2.610
675,000.00 -	700,000.00	0	0.000	0.00	0.000
700,000.00 -	725,000.00	2	2.222	1,402,358.50	2.778
725,000.00 -	750,000.00	1	1.111	725,953.93	1.438
750,000.00 -	775,000.00	0	0.000	0.00	0.000
775,000.00 -	800,000.00	3	3.333	2,369,481.96	4.694
>	800,000.00	8	8.889	8,278,704.16	16.400
Wgt Ave / Total:		90	100.000	50,478,523.75	100.000

Group III



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212-815-4595
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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
< =	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	2.825	563,942.56	0.606
125,000.00 -	150,000.00	7	3.955	947,406.68	1.018
150,000.00 -	175,000.00	3	1.695	468,654.88	0.503
175,000.00 -	200,000.00	6	3.390	1,143,195.71	1.228
200,000.00 -	225,000.00	2	1.130	442,169.71	0.475
225,000.00 -	250,000.00	5	2.825	1,187,890.75	1.276
250,000.00 -	275,000.00	3	1.695	804,589.65	0.864
275,000.00 -	300,000.00	0	0.000	0.00	0.000
300,000.00 -	325,000.00	1	0.565	315,000.00	0.338
325,000.00 -	350,000.00	0	0.000	0.00	0.000
350,000.00 -	375,000.00	2	1.130	720,650.00	0.774
375,000.00 -	400,000.00	1	0.565	379,893.12	0.408
400,000.00 -	425,000.00	2	1.130	843,524.08	0.906
425,000.00 -	450,000.00	18	10.169	7,917,682.55	8.505
450,000.00 -	475,000.00	14	7.910	6,505,247.07	6.988
475,000.00 -	500,000.00	20	11.299	9,753,851.27	10.478
500,000.00 -	525,000.00	12	6.780	6,124,253.96	6.579
525,000.00 -	550,000.00	12	6.780	6,444,539.57	6.923
550,000.00 -	575,000.00	8	4.520	4,507,611.26	4.842
575,000.00 -	600,000.00	10	5.650	5,910,193.88	6.349
600,000.00 -	625,000.00	2	1.130	1,239,455.73	1.331
625,000.00 -	650,000.00	7	3.955	4,477,959.18	4.810
650,000.00 -	675,000.00	2	1.130	1,323,439.26	1.422
675,000.00 -	700,000.00	11	6.215	7,607,427.61	8.172
700,000.00 -	725,000.00	4	2.260	2,853,507.83	3.065
725,000.00 -	750,000.00	2	1.130	1,480,771.13	1.591
750,000.00 -	775,000.00	3	1.695	2,290,064.02	2.460
775,000.00 -	800,000.00	2	1.130	1,574,425.22	1.691
>	800,000.00	13	7.345	15,265,686.31	16.398
Wgt Ave / Total:		177	100.000	93,093,032.99	100.000

Group I



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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>
< =	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	20.964	57,472,603.39	22.416
6.0	- 6.5	377	79.036	198,922,392.92	77.584
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:		477	100.000	256,394,996.31	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	1,287,946.45	2.551
5.5	- 6.0	88	97.778	49,190,577.30	97.449
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	50,478,523.75	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>
< = 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	93	52.542	52,159,135.20	56.029
6.5 - 7.0	82	46.328	39,801,952.61	42.755
7.0 - 7.5	1	0.565	545,782.68	0.586
7.5 - 8.0	1	0.565	586,162.50	0.630
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:	177	100.000	93,093,032.99	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>
< = 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	477	100.000	256,394,996.31	100.000
> 360	0	0.000	0.00	0.000
Wgt Ave / Total:	477	100.000	256,394,996.31	100.000



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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	50,478,523.75	100.000
>	360	0	0.000	0.00	0.000
Wgt Ave / Total:		90	100.000	50,478,523.75	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	177	100.000	93,093,032.99	100.000
>	360	0	0.000	0.00	0.000
Wgt Ave / Total:		177	100.000	93,093,032.99	100.000