



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

Officer: Maria Tokarz
212-815-4595

Associate: Steven Chrysanthis
212-815-8318

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	179,157,030.20	5.750000	1,476,343.02	858,460.77	2,334,803.79	0.00	177,680,687.19	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	245,835,528.88	0.245866	0.00	50,368.76	50,368.76	0.00	244,360,226.40	0.00
2A1	126694XV5	Senior	Fix-30/360	48,553,012.33	5.500000	1,252,920.81	222,534.64	1,475,455.45	0.00	47,300,091.53	0.00
2X	126694XW3	Strip IO	Var-30/360	42,554,966.04	0.143177	0.00	5,077.43	5,077.43	0.00	41,310,157.31	0.00
3A1	126694XX1	Senior	Fix-30/360	88,474,827.05	6.000000	2,486,591.16	442,374.14	2,928,965.30	0.00	85,988,235.89	0.00
3X	126694XY9	Strip IO	Var-30/360	91,129,615.01	0.391951	0.00	29,765.29	29,765.29	0.00	88,640,870.15	0.00
PO				209,701.35	0.000000	317.53	0.00	317.53	0.00	209,383.82	0.00
PO-1	126694XZ6	Strip PO	Fix-30/360	13,940.82	0.000000	13.26	0.00	13.26	0.00	13,927.56	0.00
PO-2	126694XZ6	Strip PO	Fix-30/360	186,991.58	0.000000	296.47	0.00	296.47	0.00	186,695.11	0.00
PO-3	126694XZ6	Strip PO	Fix-30/360	8,768.95	0.000000	7.80	0.00	7.80	0.00	8,761.15	0.00
P	126694YH5	Senior	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	0.08	0.08	0.00	0.00	0.00
M	126694YB8	Mezzanine	Var-30/360	7,737,159.94	5.779238	6,825.18	37,262.41	44,087.58	0.00	7,730,334.76	0.00
B1	126694YC6	Junior	Var-30/360	2,443,130.23	5.779238	2,155.16	11,766.19	13,921.35	0.00	2,440,975.08	0.00
B2	126694YD4	Junior	Var-30/360	1,221,614.90	5.779238	1,077.62	5,883.34	6,960.96	0.00	1,220,537.28	0.00
B3	126694YE2	Junior	Var-30/360	814,443.13	5.779238	718.44	3,922.38	4,640.83	0.00	813,724.68	0.00
B4	126694YF9	Junior	Var-30/360	610,807.45	5.779238	538.81	2,941.67	3,480.48	0.00	610,268.64	0.00
B5	126694YG7	Junior	Var-30/360	610,818.82	5.779238	538.82	2,941.72	3,480.54	-0.00	610,280.00	0.07
Totals				396,868,645.40		5,228,026.55	1,994,513.00	7,222,539.55	0.00	391,640,618.87	0.07



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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	179,157,030.20	1,476,343.02	0.00	1,476,343.02	0.00	177,680,687.19	0.96519953711
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	245,835,528.88	0.00	0.00	0.00	0.00	244,360,226.40	0.97522415089
2A1	48,860,000.00	48,553,012.33	1,252,920.81	0.00	1,252,920.81	0.00	47,300,091.53	0.96807391581
2X	42,812,790.00	42,554,966.04	0.00	0.00	0.00	0.00	41,310,157.31	0.96490224790
3A1	95,223,000.00	88,474,827.05	2,486,591.16	0.00	2,486,591.16	0.00	85,988,235.89	0.90301960549
3X	97,888,150.00	91,129,615.01	0.00	0.00	0.00	0.00	88,640,870.15	0.90553218290
PO	212,642.54	209,701.35	317.53	0.00	317.53	0.00	209,383.82	0.98467512662
PO-1	14,305.68	13,940.82	13.26	0.00	13.26	0.00	13,927.56	0.97356837065
PO-2	189,529.57	186,991.58	296.47	0.00	296.47	0.00	186,695.11	0.98504476413
PO-3	8,807.29	8,768.95	7.80	0.00	7.80	0.00	8,761.15	0.99476092532
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	7,737,159.94	6,825.18	0.00	6,825.18	0.00	7,730,334.76	0.99489507849
B1	2,453,500.00	2,443,130.23	2,155.16	0.00	2,155.16	0.00	2,440,975.08	0.99489507849
B2	1,226,800.00	1,221,614.90	1,077.62	0.00	1,077.62	0.00	1,220,537.28	0.99489507849
B3	817,900.00	814,443.13	718.44	0.00	718.44	0.00	813,724.68	0.99489507849
B4	613,400.00	610,807.45	538.81	0.00	538.81	0.00	610,268.64	0.99489507849
B5	613,411.42	610,818.82	538.82	0.00	538.82	-0.00	610,280.00	0.99489507849
Totals	408,913,853.96	396,868,645.40	5,228,026.55	0.00	5,228,026.55	0.00	391,640,618.87	



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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	179,157,030.20	5.750000	858,460.77	0.00	858,460.77	0.00	858,460.77	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	245,835,528.88	0.245866	50,368.76	0.00	50,368.76	0.00	50,368.76	0.00
2A1	48,553,012.33	5.500000	222,534.64	0.00	222,534.64	0.00	222,534.64	0.00
2X	42,554,966.04	0.143177	5,077.43	0.00	5,077.43	0.00	5,077.43	0.00
3A1	88,474,827.05	6.000000	442,374.14	0.00	442,374.14	0.00	442,374.14	0.00
3X	91,129,615.01	0.391951	29,765.29	0.00	29,765.29	0.00	29,765.29	0.00
PO	209,701.35	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
PO-1	13,940.82	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
PO-2	186,991.58	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
PO-3	8,768.95	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	0.08	0.00
M	7,737,159.94	5.779238	37,262.41	0.00	37,262.41	0.00	37,262.41	0.00
B1	2,443,130.23	5.779238	11,766.19	0.00	11,766.19	0.00	11,766.19	0.00
B2	1,221,614.90	5.779238	5,883.34	0.00	5,883.34	0.00	5,883.34	0.00
B3	814,443.13	5.779238	3,922.38	0.00	3,922.38	0.00	3,922.38	0.00
B4	610,807.45	5.779238	2,941.67	0.00	2,941.67	0.00	2,941.67	0.00
B5	610,818.82	5.779238	2,941.72	0.00	2,941.72	0.00	2,941.72	0.00
Totals	396,868,645.40		1,994,512.92	0.00	1,994,512.92	0.00	1,994,513.00	0.00



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Current Payment Information
Factors per \$1,000

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Principal Distribution	Interest Distribution	Ending Certificate Balance	Pass Through Rate (%)
A1	126694XP8	184,087,000.00	973.219348483	8.019811373	4.663342711	965.199537110	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	981.111977355	0.000000000	0.201018100	975.224150889	0.245866
2A1	126694XV5	48,860,000.00	993.716994125	25.643078311	4.554536223	968.073915814	5.500000
2X	126694XW3	42,812,790.00	993.977875303	0.000000000	0.118596041	964.902247903	0.143177
3A1	126694XX1	95,223,000.00	929.132951638	26.113346152	4.645664758	903.019605487	6.000000
3X	126694XY9	97,888,150.00	930.956556131	0.000000000	0.304074516	905.532182905	0.391951
PO		212,642.54	986.168383805	1.493257182	0.000000000	984.675126623	0.000000
PO-1	126694XZ6	14,305.68	974.495242753	0.926872099	0.000000000	973.568370654	0.000000
PO-2	126694XZ6	189,529.57	986.608980253	1.564216123	0.000000000	985.044764130	0.000000
PO-3	126694XZ6	8,807.29	995.646399176	0.885473852	0.000000000	994.760925324	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	0.760387922	0.000000000	5.750000
M	126694YB8	7,770,000.00	995.773479641	0.878401149	4.795676391	994.895078491	5.779238
B1	126694YC6	2,453,500.00	995.773479641	0.878401149	4.795676391	994.895078491	5.779238
B2	126694YD4	1,226,800.00	995.773479641	0.878401149	4.795676391	994.895078491	5.779238
B3	126694YE2	817,900.00	995.773479641	0.878401149	4.795676391	994.895078491	5.779238
B4	126694YF9	613,400.00	995.773479641	0.878401149	4.795676391	994.895078491	5.779238
B5	126694YG7	613,411.42	995.773479641	0.878401149	4.795676391	994.895078492	5.779238
Totals		408,913,853.96	970.543407998	12.785153888	4.877587249	957.758254159	



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Pool Level Data

Distribution Date		7/25/06
Cut-off Date		1/ 1/06
Record Date		6/30/06
Determination Date		7/21/06
Accrual Period 30/360	Begin	6/ 1/06
	End	7/ 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	474	90	174	738
Loans Paid Off or otherwise removed pursuant to the PSA	<u>1</u>	<u>1</u>	<u>5</u>	<u>7</u>
Ending Aggregate Loan Count	473	89	169	731
Beginning Pool Stated Principal Balance	254,742,161.11	50,405,604.24	91,720,780.06	396,868,545.41
Scheduled Principal	221,385.62	53,442.05	75,697.80	350,525.47
Unscheduled Principal	1,262,388.23	1,201,540.03	2,413,572.81	4,877,501.07
Realized Principal Losses	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Ending Pool Stated Principal Balance	253,258,387.26	49,150,622.16	89,231,509.45	391,640,518.87
Beginning Weighted Average Mortgage Rate	6.20152%	5.82566%	6.60688%	
Beginning Weighted Average Net Mortgage Rate	5.98695%	5.60047%	6.38885%	
Ending Weighted Average Mortgage Rate	6.20099%	5.82448%	6.60625%	
Ending Weighted Average Net Mortgage Rate	5.98639%	5.59909%	6.38797%	



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Beginning Weighted Average Remaining Term to Maturity	354	353	354
Ending Weighted Average Remaining Term to Maturity	353	352	353

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	0.84567%	1,691,084.27	0.66773%	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	1.18343%	869,367.24	0.97428%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%
Total	6	0.82079%	2,560,451.51	0.65378%	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	514,400.00	0.00	143,986.56	658,386.56
Five-Month Prior	0.00	0.00	0.00	0.00
60+ Delinquency Average	85,733.33	0.00	23,997.76	109,731.09
Passing Delinquency Stepdown Requirement	YES	YES	YES	



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Available Funds

Interest

Scheduled Interest	2,064,135.47
Less: Master Servicer Fee	66,156.83
Less: Trustee Fee	2,976.51
Less: Mortgage Loan Premiums	489.16
Total Interest Available	1,994,512.97

Principal

Scheduled Principal	350,525.47
Paid in Full Principal	4,325,007.88
Curtailment Principal	552,493.19
Liquidation Principal	0.00
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	0.00
Total Principal Available	<u>5,228,026.54</u>

Total Available Funds

7,222,539.51



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Certificate Account		
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	Beginning Balance	0.00
Deposits	Available Funds	7,222,539.51
	Trustee Fee	2,976.51
	Prepayment Charges	0.00
	Other Deposits required by the PSA	0.00
	Total Deposits	7,225,516.03
Withdrawals	Available Funds, to the Distribution Account	7,222,539.51
	Trustee Fee	2,976.51
	Payment of Prepayment Penalties to Class P	0.00
	Total Withdrawals	<u>7,225,516.03</u>
	Ending Balance	0.00

Distribution Account		
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	Beginning Balance	0.00
Deposits	Available Funds	7,222,539.51
	Other Deposits Required by the PSA	0.00
	Total Deposits	7,222,539.51
Withdrawals	Payments of Principal & Interest to the Classes	<u>7,222,539.51</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	43,637.71	9,081.02	15,487.70	68,206.44
Net Master Servicing Fee	43,135.87	8,918.67	14,102.29	66,156.83
Trustee Fee	1,910.57	378.04	687.91	2,976.51
Lpmi	<u>0.00</u>	<u>0.00</u>	<u>489.16</u>	<u>489.16</u>
Total Net Loan Fees	45,046.43	9,296.71	15,279.35	69,622.50

Servicer Advances

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Total</u>
Principal Advances	632.02	0.00	771.63	1,403.65
Interest Advances	8,766.21	0.00	4,941.09	13,707.30
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	9,398.23	0.00	5,712.72	15,110.95



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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	943,741.77	993,807.36	2,387,458.75	4,325,007.88
Prepayment Interest Excess	0.00	0.00	0.00	0.00
Prepayment Interest Shortfall	501.84	162.35	1,385.41	2,049.61
Compensating Interest	501.84	162.35	1,385.41	2,049.61
Net Prepayment Interest Shortfall	0.00	0.00	0.00	0.00
Prepayment Charges	0.00	0.00	0.00	0.00
CPR %	5.79213%	25.16052%	27.40464%	58.35729%
SMM %	0.49599%	2.38627%	2.63361%	5.51587%

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	13,940.82	186,991.58	8,768.95	209,701.34
PO Scheduled Principal	12.05	232.26	7.80	252.12
PO Prepayments & Recoveries	1.21	64.20	0.00	65.41
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	13,927.56	186,695.11	8,761.15	209,383.82

NON-PO Principal Amounts

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Total</u>
Beginning Non-PO Balance	254,728,220.29	50,218,612.66	91,712,011.11	396,658,844.07
Non-PO Scheduled Principal	221,373.57	53,209.79	75,690.00	350,273.35
Non-PO Prepayments & Recoveries	1,262,387.02	1,201,475.83	2,413,572.81	4,877,435.66
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	253,244,459.70	48,963,927.05	89,222,748.30	391,431,135.05



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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	96.64930%	96.68330%	96.47027%
Senior Prepayment Percentage	100.00000%	100.00000%	100.00000%
Subordinate Percentages	3.35070%	3.31670%	3.52973%
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	1,476,343.02	1,252,920.81	2,486,591.16	5,215,854.98
Subordinate Principal Distribution Amount	7,417.57	1,764.81	2,671.65	11,854.03
PO Principal Distribution Amount	13.26	296.47	7.80	317.52
Total Principal Distribution Amount	1,483,773.85	1,254,982.08	2,489,270.61	5,228,026.54

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	10.19557%
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	378,214,498.42
96.699791%	96.571826%

Class M
Class M Percentage

7,770,000.00	7,730,334.76
1.900156%	1.973834%

Class B1
Class B1 Percentage

2,453,500.00	2,440,975.08
0.600004%	0.623269%

Class B2
Class B2 Percentage

1,226,800.00	1,220,537.28
0.300014%	0.311647%

Class B3
Class B3 Percentage

817,900.00	813,724.68
0.200018%	0.207773%

Class B4
Class B4 Percentage

613,400.00	610,268.64
0.150007%	0.155824%

Class B5
Class B5 Percentage

613,411.42	610,280.00
0.150010%	0.155827%



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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	194,699.84	0.077
75,000.00	-	100,000.00	2	168,673.69	0.067
100,000.00	-	125,000.00	4	455,242.99	0.180
125,000.00	-	150,000.00	11	1,532,614.51	0.605
150,000.00	-	175,000.00	8	1,315,666.18	0.519
175,000.00	-	200,000.00	5	973,705.82	0.384
200,000.00	-	225,000.00	6	1,290,012.99	0.509
225,000.00	-	250,000.00	8	1,902,952.77	0.751
250,000.00	-	275,000.00	3	781,963.81	0.309
275,000.00	-	300,000.00	6	1,702,474.06	0.672
300,000.00	-	325,000.00	5	1,541,611.71	0.609
325,000.00	-	350,000.00	4	1,348,504.11	0.532
350,000.00	-	375,000.00	5	1,826,106.25	0.721
375,000.00	-	400,000.00	6	2,335,303.64	0.922
400,000.00	-	425,000.00	16	6,679,831.52	2.638
425,000.00	-	450,000.00	52	22,801,615.75	9.003
450,000.00	-	475,000.00	44	20,390,601.42	8.051
475,000.00	-	500,000.00	49	23,924,238.63	9.447
500,000.00	-	525,000.00	38	19,521,472.91	7.708
525,000.00	-	550,000.00	29	15,602,151.62	6.161
550,000.00	-	575,000.00	19	10,608,895.23	4.189
575,000.00	-	600,000.00	25	14,772,332.27	5.833
600,000.00	-	625,000.00	15	9,226,667.17	3.643
625,000.00	-	650,000.00	20	12,812,592.58	5.059
650,000.00	-	675,000.00	5	3,324,501.41	1.313
675,000.00	-	700,000.00	18	12,413,821.41	4.902
700,000.00	-	725,000.00	5	3,553,973.71	1.403
725,000.00	-	750,000.00	7	5,144,606.37	2.031
750,000.00	-	775,000.00	5	3,811,539.79	1.505
775,000.00	-	800,000.00	5	3,953,190.63	1.561
>	800,000.00	45	9.514	47,346,822.47	18.695
Wgt Ave / Total:		473	100.000	253,258,387.26	100.000

Group II



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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	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	7.865	2,919,934.58	5.941
425,000.00 -	450,000.00	21	23.596	9,150,409.54	18.617
450,000.00 -	475,000.00	5	5.618	2,294,566.41	4.668
475,000.00 -	500,000.00	18	20.225	8,823,343.37	17.952
500,000.00 -	525,000.00	5	5.618	2,574,431.95	5.238
525,000.00 -	550,000.00	9	10.112	4,829,396.86	9.826
550,000.00 -	575,000.00	0	0.000	0.00	0.000
575,000.00 -	600,000.00	2	2.247	1,164,955.62	2.370
600,000.00 -	625,000.00	3	3.371	1,830,699.26	3.725
625,000.00 -	650,000.00	6	6.742	3,858,246.43	7.850
650,000.00 -	675,000.00	1	1.124	664,963.19	1.353
675,000.00 -	700,000.00	1	1.124	699,798.41	1.424
700,000.00 -	725,000.00	1	1.124	724,407.21	1.474
725,000.00 -	750,000.00	0	0.000	0.00	0.000
750,000.00 -	775,000.00	0	0.000	0.00	0.000
775,000.00 -	800,000.00	3	3.371	2,362,854.11	4.807
>	800,000.00	7	7.865	7,252,615.22	14.756
Wgt Ave / Total:		89	100.000	49,150,622.16	100.000

Group III



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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	2.959	563,937.17	0.632
125,000.00 -	150,000.00	6	3.550	819,633.40	0.919
150,000.00 -	175,000.00	3	1.775	468,654.88	0.525
175,000.00 -	200,000.00	5	2.959	963,196.41	1.079
200,000.00 -	225,000.00	2	1.183	442,067.07	0.495
225,000.00 -	250,000.00	5	2.959	1,184,379.53	1.327
250,000.00 -	275,000.00	3	1.775	804,515.05	0.902
275,000.00 -	300,000.00	0	0.000	0.00	0.000
300,000.00 -	325,000.00	1	0.592	315,000.00	0.353
325,000.00 -	350,000.00	0	0.000	0.00	0.000
350,000.00 -	375,000.00	2	1.183	720,650.00	0.808
375,000.00 -	400,000.00	1	0.592	379,893.12	0.426
400,000.00 -	425,000.00	2	1.183	842,011.12	0.944
425,000.00 -	450,000.00	17	10.059	7,466,256.63	8.367
450,000.00 -	475,000.00	14	8.284	6,491,122.20	7.274
475,000.00 -	500,000.00	20	11.834	9,735,351.16	10.910
500,000.00 -	525,000.00	12	7.101	6,158,216.15	6.901
525,000.00 -	550,000.00	12	7.101	6,473,056.28	7.254
550,000.00 -	575,000.00	6	3.550	3,392,156.75	3.802
575,000.00 -	600,000.00	9	5.325	5,319,107.02	5.961
600,000.00 -	625,000.00	3	1.775	1,861,778.86	2.086
625,000.00 -	650,000.00	5	2.959	3,215,186.80	3.603
650,000.00 -	675,000.00	2	1.183	1,320,903.30	1.480
675,000.00 -	700,000.00	11	6.509	7,583,595.37	8.499
700,000.00 -	725,000.00	3	1.775	2,141,557.00	2.400
725,000.00 -	750,000.00	2	1.183	1,478,112.84	1.656
750,000.00 -	775,000.00	3	1.775	2,285,963.34	2.562
775,000.00 -	800,000.00	2	1.183	1,568,421.36	1.758
>	800,000.00	13	7.692	15,236,786.64	17.076
Wgt Ave / Total:		169	100.000	89,231,509.45	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	99	20.930	56,934,847.25	22.481
6.0	- 6.5	374	79.070	196,323,540.01	77.519
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:		473	100.000	253,258,387.26	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	2.247	1,273,400.73	2.591
5.5	- 6.0	87	97.753	47,877,221.43	97.409
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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CWMBS, Inc.
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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:	89	100.000	49,150,622.16	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	90	53.254	50,760,022.73	56.886
6.5 - 7.0	77	45.562	37,341,317.90	41.848
7.0 - 7.5	1	0.592	544,877.20	0.611
7.5 - 8.0	1	0.592	585,291.62	0.656
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:	169	100.000	89,231,509.45	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	473	100.000	253,258,387.26	100.000
> 360	0	0.000	0.00	0.000
Wgt Ave / Total:	473	100.000	253,258,387.26	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	89	100.000	49,150,622.16	100.000
>	360	0	0.000	0.00	0.000
Wgt Ave / Total:		89	100.000	49,150,622.16	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	169	100.000	89,231,509.45	100.000
>	360	0	0.000	0.00	0.000
Wgt Ave / Total:		169	100.000	89,231,509.45	100.000