



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	177,680,687.19	5.750000	1,362,094.64	851,386.63	2,213,481.27	0.00	176,318,592.55	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	244,360,226.40	0.245331	0.00	49,957.57	49,957.57	0.00	242,999,325.40	0.00
2A1	126694XV5	Senior	Fix-30/360	47,300,091.53	5.500000	61,641.03	216,792.09	278,433.12	0.00	47,238,450.49	0.00
2X	126694XW3	Strip IO	Var-30/360	41,310,157.31	0.142752	0.00	4,914.27	4,914.27	0.00	41,257,632.29	0.00
3A1	126694XX1	Senior	Fix-30/360	85,988,235.89	6.000000	1,292,093.39	429,941.18	1,722,034.57	0.00	84,696,142.50	0.00
3X	126694XY9	Strip IO	Var-30/360	88,640,870.15	0.391153	0.00	28,893.44	28,893.44	0.00	87,346,642.85	0.00
PO				209,383.82	0.000000	325.54	0.00	325.54	0.00	209,058.27	0.00
PO-1	126694XZ6	Strip PO	Fix-30/360	13,927.56	0.000000	13.70	0.00	13.70	0.00	13,913.85	0.00
PO-2	126694XZ6	Strip PO	Fix-30/360	186,695.11	0.000000	304.00	0.00	304.00	0.00	186,391.11	0.00
PO-3	126694XZ6	Strip PO	Fix-30/360	8,761.15	0.000000	7.84	0.00	7.84	0.00	8,753.31	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	0.03	0.03	0.00	0.00	0.00
M	126694YB8	Mezzanine	Var-30/360	7,730,334.76	5.779247	6,939.98	37,229.59	44,169.58	0.00	7,723,394.78	0.00
B1	126694YC6	Junior	Var-30/360	2,440,975.08	5.779247	2,191.41	11,755.83	13,947.24	0.00	2,438,783.67	0.00
B2	126694YD4	Junior	Var-30/360	1,220,537.28	5.779247	1,095.75	5,878.16	6,973.90	0.00	1,219,441.53	0.00
B3	126694YE2	Junior	Var-30/360	813,724.68	5.779247	730.53	3,918.93	4,649.46	0.00	812,994.16	0.00
B4	126694YF9	Junior	Var-30/360	610,268.64	5.779247	547.87	2,939.08	3,486.95	0.00	609,720.77	0.00
B5	126694YG7	Junior	Var-30/360	610,280.00	5.779247	547.88	2,939.13	3,487.02	0.00	609,732.12	0.07
Totals				391,640,618.87		2,728,208.02	1,967,760.11	4,695,968.14	0.00	388,912,410.84	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	177,680,687.19	1,362,094.64	0.00	1,362,094.64	0.00	176,318,592.55	0.95780034737
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	244,360,226.40	0.00	0.00	0.00	0.00	242,999,325.40	0.96979289253
2A1	48,860,000.00	47,300,091.53	61,641.03	0.00	61,641.03	0.00	47,238,450.49	0.96681233099
2X	42,812,790.00	41,310,157.31	0.00	0.00	0.00	0.00	41,257,632.29	0.96367539443
3A1	95,223,000.00	85,988,235.89	1,292,093.39	0.00	1,292,093.39	0.00	84,696,142.50	0.88945047417
3X	97,888,150.00	88,640,870.15	0.00	0.00	0.00	0.00	87,346,642.85	0.89231069185
PO	212,642.54	209,383.82	325.54	0.00	325.54	0.00	209,058.27	0.98314415356
PO-1	14,305.68	13,927.56	13.70	0.00	13.70	0.00	13,913.85	0.97261049220
PO-2	189,529.57	186,695.11	304.00	0.00	304.00	0.00	186,391.11	0.98344080565
PO-3	8,807.29	8,761.15	7.84	0.00	7.84	0.00	8,753.31	0.99387048305
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	7,730,334.76	6,939.98	0.00	6,939.98	0.00	7,723,394.78	0.99400190180
B1	2,453,500.00	2,440,975.08	2,191.41	0.00	2,191.41	0.00	2,438,783.67	0.99400190180
B2	1,226,800.00	1,220,537.28	1,095.75	0.00	1,095.75	0.00	1,219,441.53	0.99400190180
B3	817,900.00	813,724.68	730.53	0.00	730.53	0.00	812,994.16	0.99400190180
B4	613,400.00	610,268.64	547.87	0.00	547.87	0.00	609,720.77	0.99400190180
B5	613,411.42	610,280.00	547.88	0.00	547.88	0.00	609,732.12	0.99400190180
Totals	408,913,853.96	391,640,618.87	2,728,208.02	0.00	2,728,208.02	0.00	388,912,410.84	



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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	177,680,687.19	5.750000	851,386.63	0.00	851,386.63	0.00	851,386.63	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	244,360,226.40	0.245331	49,957.57	0.00	49,957.57	0.00	49,957.57	0.00
2A1	47,300,091.53	5.500000	216,792.09	0.00	216,792.09	0.00	216,792.09	0.00
2X	41,310,157.31	0.142752	4,914.27	0.00	4,914.27	0.00	4,914.27	0.00
3A1	85,988,235.89	6.000000	429,941.18	0.00	429,941.18	0.00	429,941.18	0.00
3X	88,640,870.15	0.391153	28,893.44	0.00	28,893.44	0.00	28,893.44	0.00
PO	209,383.82	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
PO-1	13,927.56	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
PO-2	186,695.11	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
PO-3	8,761.15	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	0.03	0.00
M	7,730,334.76	5.779247	37,229.59	0.00	37,229.59	0.00	37,229.59	0.00
B1	2,440,975.08	5.779247	11,755.83	0.00	11,755.83	0.00	11,755.83	0.00
B2	1,220,537.28	5.779247	5,878.16	0.00	5,878.16	0.00	5,878.16	0.00
B3	813,724.68	5.779247	3,918.93	0.00	3,918.93	0.00	3,918.93	0.00
B4	610,268.64	5.779247	2,939.08	0.00	2,939.08	0.00	2,939.08	0.00
B5	610,280.00	5.779247	2,939.13	0.00	2,939.13	0.00	2,939.13	0.00
Totals	391,640,618.87		1,967,760.08	0.00	1,967,760.08	0.00	1,967,760.11	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	965.199537110	7.399189740	4.624914449	957.800347370	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	975.224150889	0.000000000	0.199377070	969.792892530	0.245331
2A1	126694XV5	48,860,000.00	968.073915814	1.261584819	4.437005447	966.812330995	5.500000
2X	126694XW3	42,812,790.00	964.902247903	0.000000000	0.114785014	963.675394432	0.142752
3A1	126694XX1	95,223,000.00	903.019605487	13.569131317	4.515098027	889.450474169	6.000000
3X	126694XY9	97,888,150.00	905.532182905	0.000000000	0.295167853	892.310691846	0.391153
PO		212,642.54	984.675126623	1.530926032	0.000000000	983.144153564	0.000000
PO-1	126694XZ6	14,305.68	973.568370654	0.957878452	0.000000000	972.610492202	0.000000
PO-2	126694XZ6	189,529.57	985.044764130	1.603958484	0.000000000	983.440805646	0.000000
PO-3	126694XZ6	8,807.29	994.760925324	0.890442274	0.000000000	993.870483051	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	0.346825419	0.000000000	5.750000
M	126694YB8	7,770,000.00	994.895078491	0.893176689	4.791453385	994.001901803	5.779247
B1	126694YC6	2,453,500.00	994.895078491	0.893176689	4.791453385	994.001901803	5.779247
B2	126694YD4	1,226,800.00	994.895078491	0.893176689	4.791453385	994.001901803	5.779247
B3	126694YE2	817,900.00	994.895078491	0.893176689	4.791453385	994.001901803	5.779247
B4	126694YF9	613,400.00	994.895078491	0.893176689	4.791453385	994.001901803	5.779247
B5	126694YG7	613,411.42	994.895078492	0.893176689	4.791453385	994.001901803	5.779247
Totals		408,913,853.96	957.758254159	6.671840520	4.812162980	951.086413614	



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Pool Level Data

Distribution Date		8/25/06
Cut-off Date		1/ 1/06
Record Date		7/31/06
Determination Date		8/22/06
Accrual Period 30/360	Begin	7/ 1/06
	End	8/ 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	473	89	169	731
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	472	89	166	727
Beginning Pool Stated Principal Balance	253,258,387.26	49,150,622.16	89,231,509.45	391,640,518.87
Scheduled Principal	224,143.46	54,712.75	73,238.52	352,094.73
Unscheduled Principal	1,145,512.30	9,083.53	1,221,517.48	2,376,113.31
Realized Principal Losses	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Ending Pool Stated Principal Balance	251,888,731.50	49,086,825.88	87,936,753.45	388,912,310.83
Beginning Weighted Average Mortgage Rate	6.20099%	5.82448%	6.60625%	
Beginning Weighted Average Net Mortgage Rate	5.98639%	5.59909%	6.38797%	
Ending Weighted Average Mortgage Rate	6.20090%	5.82448%	6.60324%	
Ending Weighted Average Net Mortgage Rate	5.98628%	5.59910%	6.38495%	



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Beginning Weighted Average Remaining Term to Maturity	353	352	353
Ending Weighted Average Remaining Term to Maturity	352	351	352

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	1.05932%	2,261,705.19	0.89790%	1	0.21186%	588,000.00	0.23344%	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	1.20482%	1,036,543.72	1.17874%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%
Total	7	0.96286%	3,298,248.91	0.84807%	1	0.13755%	588,000.00	0.15119%	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	588,000.00	0.00	0.00	588,000.00
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	514,400.00	0.00	143,986.56	658,386.56
60+ Delinquency Average	183,733.33	0.00	23,997.76	207,731.09
Passing Delinquency Stepdown Requirement	YES	YES	YES	



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Available Funds

Interest

Scheduled Interest	2,037,724.87
Less: Master Servicer Fee	66,538.77
Less: Trustee Fee	2,937.30
Less: Mortgage Loan Premiums	488.72
Total Interest Available	1,967,760.08

Principal

Scheduled Principal	352,094.73
Paid in Full Principal	1,958,386.00
Curtailment Principal	417,727.31
Liquidation Principal	0.00
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	0.00
Total Principal Available	<u>2,728,208.04</u>

Total Available Funds

4,695,968.12



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Certificate Account

	Beginning Balance	0.00
Deposits	Available Funds	4,695,968.12
	Trustee Fee	2,937.30
	Prepayment Charges	0.00
	Other Deposits required by the PSA	0.00
	Total Deposits	4,698,905.42
Withdrawals	Available Funds, to the Distribution Account	4,695,968.12
	Trustee Fee	2,937.30
	Payment of Prepayment Penalties to Class P	0.00
	Total Withdrawals	<u>4,698,905.42</u>
	Ending Balance	0.00

Distribution Account

	Beginning Balance	0.00
Deposits	Available Funds	4,695,968.12
	Other Deposits Required by the PSA	0.00
	Total Deposits	4,695,968.12
Withdrawals	Payments of Principal & Interest to the Classes	<u>4,695,968.12</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	43,389.58	8,862.93	15,072.79	67,325.30
Net Master Servicing Fee	43,389.58	8,862.93	14,286.26	66,538.77
Trustee Fee	1,899.44	368.63	669.24	2,937.30
Lpmi	<u>0.00</u>	<u>0.00</u>	<u>488.72</u>	<u>488.72</u>
Total Net Loan Fees	45,289.02	9,231.56	15,444.22	69,964.79

Servicer Advances

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Total</u>
Principal Advances	1,672.13	0.00	942.51	2,614.64
Interest Advances	14,773.65	0.00	6,005.48	20,779.13
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	16,445.78	0.00	6,947.99	23,393.77



101 Barclay St., 8W
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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	986,323.92	0.00	972,062.08	1,958,386.00
Prepayment Interest Excess	0.00	0.00	0.00	0.00
Prepayment Interest Shortfall	0.00	0.00	786.53	786.53
Compensating Interest	0.00	0.00	786.53	786.53
Net Prepayment Interest Shortfall	0.00	0.00	0.00	0.00
Prepayment Charges	0.00	0.00	0.00	0.00
CPR %	5.29928%	0.22179%	15.25668%	20.77775%
SMM %	0.45271%	0.01850%	1.37006%	1.84127%

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	13,927.56	186,695.11	8,761.15	209,383.82
PO Scheduled Principal	12.12	233.58	7.84	253.54
PO Prepayments & Recoveries	1.59	70.42	0.00	72.00
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	13,913.85	186,391.11	8,753.31	209,058.27

NON-PO Principal Amounts

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Total</u>
Beginning Non-PO Balance	253,244,459.70	48,963,927.05	89,222,748.30	391,431,135.05
Non-PO Scheduled Principal	224,131.34	54,479.17	73,230.68	351,841.19
Non-PO Prepayments & Recoveries	1,145,510.71	9,013.11	1,221,517.48	2,376,041.31
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	251,874,817.65	48,900,434.77	87,928,000.14	388,703,252.56



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Mortgage Pass-Through Certificates, Series 2006-J1

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	96.63259%	96.60192%	96.37479%
Senior Prepayment Percentage	100.00000%	100.00000%	100.00000%
Subordinate Percentages	3.36741%	3.39808%	3.62521%
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	1,362,094.64	61,641.03	1,292,093.39	2,715,829.07
Subordinate Principal Distribution Amount	7,547.42	1,851.25	2,654.77	12,053.43
PO Principal Distribution Amount	13.70	304.00	7.84	325.54
Total Principal Distribution Amount	1,369,655.76	63,796.28	1,294,756.00	2,728,208.04

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	10.25531%
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	375,498,343.81
96.699791%	96.550877%

Class M
Class M Percentage

7,770,000.00	7,723,394.78
1.900156%	1.985896%

Class B1
Class B1 Percentage

2,453,500.00	2,438,783.67
0.600004%	0.627078%

Class B2
Class B2 Percentage

1,226,800.00	1,219,441.53
0.300014%	0.313552%

Class B3
Class B3 Percentage

817,900.00	812,994.16
0.200018%	0.209043%

Class B4
Class B4 Percentage

613,400.00	609,720.77
0.150007%	0.156776%

Class B5
Class B5 Percentage

613,411.42	609,732.12
0.150010%	0.156779%



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Mortgage Pass-Through Certificates, Series 2006-J1

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	194,699.50	0.077
75,000.00	-	100,000.00	2	168,668.23	0.067
100,000.00	-	125,000.00	5	574,989.44	0.228
125,000.00	-	150,000.00	11	1,532,516.65	0.608
150,000.00	-	175,000.00	8	1,315,560.51	0.522
175,000.00	-	200,000.00	5	973,461.82	0.386
200,000.00	-	225,000.00	6	1,290,001.55	0.512
225,000.00	-	250,000.00	7	1,667,762.20	0.662
250,000.00	-	275,000.00	3	781,763.81	0.310
275,000.00	-	300,000.00	6	1,702,124.06	0.676
300,000.00	-	325,000.00	5	1,541,151.21	0.612
325,000.00	-	350,000.00	4	1,348,127.90	0.535
350,000.00	-	375,000.00	5	1,825,937.87	0.725
375,000.00	-	400,000.00	6	2,334,381.97	0.927
400,000.00	-	425,000.00	18	7,524,838.76	2.987
425,000.00	-	450,000.00	50	21,928,812.33	8.706
450,000.00	-	475,000.00	45	20,843,843.57	8.275
475,000.00	-	500,000.00	49	23,923,643.46	9.498
500,000.00	-	525,000.00	38	19,529,605.33	7.753
525,000.00	-	550,000.00	28	15,062,464.63	5.980
550,000.00	-	575,000.00	20	11,173,495.49	4.436
575,000.00	-	600,000.00	25	14,782,249.37	5.869
600,000.00	-	625,000.00	14	8,616,523.75	3.421
625,000.00	-	650,000.00	21	13,446,798.81	5.338
650,000.00	-	675,000.00	6	3,998,021.46	1.587
675,000.00	-	700,000.00	16	11,050,957.06	4.387
700,000.00	-	725,000.00	6	4,275,304.60	1.697
725,000.00	-	750,000.00	6	4,414,518.49	1.753
750,000.00	-	775,000.00	5	3,807,348.84	1.512
775,000.00	-	800,000.00	5	3,948,914.58	1.568
>	800,000.00	44	9.322	46,310,244.25	18.385
Wgt Ave / Total:		472	100.000	251,888,731.50	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	8	8.989	3,340,211.45	6.805
425,000.00 -	450,000.00	20	22.472	8,715,430.92	17.755
450,000.00 -	475,000.00	6	6.742	2,765,535.34	5.634
475,000.00 -	500,000.00	18	20.225	8,838,542.06	18.006
500,000.00 -	525,000.00	4	4.494	2,068,778.78	4.215
525,000.00 -	550,000.00	9	10.112	4,824,046.43	9.828
550,000.00 -	575,000.00	0	0.000	0.00	0.000
575,000.00 -	600,000.00	2	2.247	1,163,202.12	2.370
600,000.00 -	625,000.00	3	3.371	1,827,737.82	3.723
625,000.00 -	650,000.00	6	6.742	3,852,887.41	7.849
650,000.00 -	675,000.00	1	1.124	664,248.04	1.353
675,000.00 -	700,000.00	1	1.124	699,050.77	1.424
700,000.00 -	725,000.00	1	1.124	723,628.17	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	2,359,516.34	4.807
>	800,000.00	7	7.865	7,244,010.23	14.758
Wgt Ave / Total:		89	100.000	49,086,825.88	100.000

Group III



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

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Associate: Steven Chrysanthis
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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	3.012	563,936.22	0.641
125,000.00 -	150,000.00	6	3.614	819,424.36	0.932
150,000.00 -	175,000.00	3	1.807	468,654.88	0.533
175,000.00 -	200,000.00	4	2.410	771,195.49	0.877
200,000.00 -	225,000.00	2	1.205	442,067.07	0.503
225,000.00 -	250,000.00	4	2.410	947,142.99	1.077
250,000.00 -	275,000.00	3	1.807	804,477.43	0.915
275,000.00 -	300,000.00	0	0.000	0.00	0.000
300,000.00 -	325,000.00	1	0.602	315,000.00	0.358
325,000.00 -	350,000.00	0	0.000	0.00	0.000
350,000.00 -	375,000.00	2	1.205	720,650.00	0.820
375,000.00 -	400,000.00	1	0.602	379,893.12	0.432
400,000.00 -	425,000.00	2	1.205	841,150.00	0.957
425,000.00 -	450,000.00	17	10.241	7,460,590.16	8.484
450,000.00 -	475,000.00	15	9.036	6,952,674.98	7.906
475,000.00 -	500,000.00	20	12.048	9,725,688.94	11.060
500,000.00 -	525,000.00	12	7.229	6,137,784.60	6.980
525,000.00 -	550,000.00	11	6.627	5,912,951.38	6.724
550,000.00 -	575,000.00	6	3.614	3,389,023.90	3.854
575,000.00 -	600,000.00	9	5.422	5,314,309.20	6.043
600,000.00 -	625,000.00	3	1.807	1,860,021.04	2.115
625,000.00 -	650,000.00	5	3.012	3,208,725.05	3.649
650,000.00 -	675,000.00	3	1.807	1,996,972.33	2.271
675,000.00 -	700,000.00	9	5.422	6,215,869.97	7.069
700,000.00 -	725,000.00	3	1.807	2,140,023.37	2.434
725,000.00 -	750,000.00	2	1.205	1,476,729.37	1.679
750,000.00 -	775,000.00	3	1.807	2,283,896.12	2.597
775,000.00 -	800,000.00	2	1.205	1,565,864.09	1.781
>	800,000.00	13	7.831	15,222,037.39	17.310
Wgt Ave / Total:		166	100.000	87,936,753.45	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>
< =	5.0000000000	0	0.000	0.00	0.000
5.0000000000	- 5.5010000000	0	0.000	0.00	0.000
5.5010000000	- 6.0010000000	99	20.975	56,760,837.03	22.534
6.0010000000	- 6.5010000000	373	79.025	195,127,894.47	77.466
6.5010000000	- 7.0010000000	0	0.000	0.00	0.000
7.0010000000	- 7.5010000000	0	0.000	0.00	0.000
7.5010000000	- 8.0010000000	0	0.000	0.00	0.000
8.0010000000	- 8.5010000000	0	0.000	0.00	0.000
8.5010000000	- 9.0010000000	0	0.000	0.00	0.000
9.0010000000	- 9.5010000000	0	0.000	0.00	0.000
9.5010000000	- 10.0010000000	0	0.000	0.00	0.000
10.0010000000	- 10.5010000000	0	0.000	0.00	0.000
10.5010000000	- 11.0010000000	0	0.000	0.00	0.000
11.0010000000	- 11.5010000000	0	0.000	0.00	0.000
11.5010000000	- 12.0010000000	0	0.000	0.00	0.000
12.0010000000	- 12.5010000000	0	0.000	0.00	0.000
>	12.5010000000	0	0.000	0.00	0.000
Wgt Ave / Total:		472	100.000	251,888,731.50	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>
< =	5.0000000000	0	0.000	0.00	0.000
5.0000000000	- 5.5010000000	2	2.247	1,271,264.78	2.590
5.5010000000	- 6.0010000000	87	97.753	47,815,561.10	97.410
6.0010000000	- 6.5010000000	0	0.000	0.00	0.000
6.5010000000	- 7.0010000000	0	0.000	0.00	0.000
7.0010000000	- 7.5010000000	0	0.000	0.00	0.000
7.5010000000	- 8.0010000000	0	0.000	0.00	0.000
8.0010000000	- 8.5010000000	0	0.000	0.00	0.000
8.5010000000	- 9.0010000000	0	0.000	0.00	0.000
9.0010000000	- 9.5010000000	0	0.000	0.00	0.000
9.5010000000	- 10.0010000000	0	0.000	0.00	0.000
10.0010000000	- 10.5010000000	0	0.000	0.00	0.000
10.5010000000	- 11.0010000000	0	0.000	0.00	0.000
11.0010000000	- 11.5010000000	0	0.000	0.00	0.000
11.5010000000	- 12.0010000000	0	0.000	0.00	0.000
12.0010000000	- 12.5010000000	0	0.000	0.00	0.000
>	12.5010000000	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	49,086,825.88	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>
< = 5.0000000000	0	0.000	0.00	0.000
5.0000000000 - 5.5010000000	0	0.000	0.00	0.000
5.5010000000 - 6.0010000000	0	0.000	0.00	0.000
6.0010000000 - 6.5010000000	90	54.217	50,471,020.06	57.395
6.5010000000 - 7.0010000000	75	45.181	36,880,881.43	41.940
7.0010000000 - 7.5010000000	0	0.000	0.00	0.000
7.5010000000 - 8.0010000000	1	0.602	584,851.96	0.665
8.0010000000 - 8.5010000000	0	0.000	0.00	0.000
8.5010000000 - 9.0010000000	0	0.000	0.00	0.000
9.0010000000 - 9.5010000000	0	0.000	0.00	0.000
9.5010000000 - 10.0010000000	0	0.000	0.00	0.000
10.0010000000 - 10.5010000000	0	0.000	0.00	0.000
10.5010000000 - 11.0010000000	0	0.000	0.00	0.000
11.0010000000 - 11.5010000000	0	0.000	0.00	0.000
11.5010000000 - 12.0010000000	0	0.000	0.00	0.000
12.0010000000 - 12.5010000000	0	0.000	0.00	0.000
> 12.5010000000	0	0.000	0.00	0.000
Wgt Ave / Total:	166	100.000	87,936,753.45	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	472	100.000	251,888,731.50	100.000
> 360	0	0.000	0.00	0.000
Wgt Ave / Total:	472	100.000	251,888,731.50	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	49,086,825.88	100.000
>	360	0	0.000	0.00	0.000
Wgt Ave / Total:		89	100.000	49,086,825.88	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	166	100.000	87,936,753.45	100.000
>	360	0	0.000	0.00	0.000
Wgt Ave / Total:		166	100.000	87,936,753.45	100.000