



101 Barclay St., 4W  
New York, NY 10286

Officer: Michael Cerchio  
212-815-6314

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	173,572,918.11	5.750000	3,357,530.95	831,658.61	4,189,189.56	0.00	170,215,387.16	0.00
A2	126694XQ6	Senior	Fix-30/360	33,976,000.00	5.750000	0.00	162,792.87	162,792.87	0.00	33,976,000.00	0.00
A3	126694XR4	Senior	Fix-30/360	7,089,000.00	5.750000	0.00	33,966.29	33,966.29	0.00	7,089,000.00	0.00
A4	126694XS2	Senior	Fix-30/360	24,231,000.00	5.750000	0.00	116,100.60	116,100.60	0.00	24,231,000.00	0.00
A5	126694XT0	Senior	Fix-30/360	1,740,000.00	5.750000	0.00	8,337.05	8,337.05	0.00	1,740,000.00	0.00
1X	126694XU7	Strip IO	Var-30/360	240,256,516.55	0.245054	0.00	49,063.15	49,063.15	0.00	237,419,254.59	0.00
2A1	126694XV5	Senior	Fix-30/360	46,623,631.91	5.500000	69,404.65	213,691.65	283,096.30	0.00	46,554,227.25	0.00
2X	126694XW3	Strip IO	Var-30/360	40,661,533.60	0.142473	0.00	4,827.65	4,827.65	0.00	40,601,442.23	0.00
3A1	126694XX1	Senior	Fix-30/360	83,304,191.65	6.000000	1,245,715.66	416,520.96	1,662,236.62	0.00	82,058,475.99	0.00
3X	126694XY9	Strip IO	Var-30/360	85,950,294.39	0.389033	0.00	27,864.57	27,864.57	0.00	84,702,375.77	0.00
<b>PO</b>				<b>208,393.26</b>	<b>0.000000</b>	<b>1,145.40</b>	<b>0.00</b>	<b>1,145.40</b>	<b>0.00</b>	<b>207,247.87</b>	<b>0.00</b>
<b>PO-1</b>	126694XZ6	Strip PO	Fix-30/360	13,885.43	0.000000	827.46	0.00	827.46	0.00	13,057.98	0.00
<b>PO-2</b>	126694XZ6	Strip PO	Fix-30/360	185,770.34	0.000000	309.96	0.00	309.96	0.00	185,460.38	0.00
<b>PO-3</b>	126694XZ6	Strip PO	Fix-30/360	8,737.49	0.000000	7.98	0.00	7.98	0.00	8,729.51	0.00
<b>P</b>	126694YH5	Senior	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
M	126694YB8	Mezzanine	Var-30/360	7,709,328.45	5.779279	7,008.93	37,127.37	44,136.29	0.00	7,702,319.52	0.00
B1	126694YC6	Junior	Var-30/360	2,434,342.00	5.779279	2,213.18	11,723.55	13,936.73	0.00	2,432,128.82	0.00
B2	126694YD4	Junior	Var-30/360	1,217,220.61	5.779279	1,106.63	5,862.01	6,968.65	0.00	1,216,113.98	0.00
B3	126694YE2	Junior	Var-30/360	811,513.48	5.779279	737.79	3,908.17	4,645.96	0.00	810,775.69	0.00
B4	126694YF9	Junior	Var-30/360	608,610.31	5.779279	553.32	2,931.01	3,484.32	0.00	608,056.99	0.00
B5	126694YG7	Junior	Var-30/360	608,621.64	5.779279	553.32	2,931.06	3,484.38	0.01	608,068.31	0.08
Totals				384,134,871.42		4,685,969.83	1,929,306.57	6,615,276.39	0.01	379,448,901.58	0.08



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

*Principal Distribution Detail*

Class	Original Certificate Balance	Beginning Certificate Balance	Scheduled Principal Distribution	Unscheduled Principal Adjustments	Net Principal Distribution	Current Realized Losses	Ending Certificate Balance	Ending Certificate Factor
A1	184,087,000.00	173,572,918.11	3,357,530.95	0.00	3,357,530.95	0.00	170,215,387.16	0.92464642892
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	240,256,516.55	0.00	0.00	0.00	0.00	237,419,254.59	0.94752322984
2A1	48,860,000.00	46,623,631.91	69,404.65	0.00	69,404.65	0.00	46,554,227.25	0.95280858073
2X	42,812,790.00	40,661,533.60	0.00	0.00	0.00	0.00	40,601,442.23	0.94834843116
3A1	95,223,000.00	83,304,191.65	1,245,715.66	0.00	1,245,715.66	0.00	82,058,475.99	0.86175058532
3X	97,888,150.00	85,950,294.39	0.00	0.00	0.00	0.00	84,702,375.77	0.86529754388
<b>PO</b>	<b>212,642.54</b>	<b>208,393.26</b>	<b>1,145.40</b>	<b>0.00</b>	<b>1,145.40</b>	<b>0.00</b>	<b>207,247.87</b>	<b>0.97463033502</b>
<b>PO-1</b>	14,305.68	13,885.43	827.46	0.00	827.46	0.00	13,057.98	0.91278271483
<b>PO-2</b>	189,529.57	185,770.34	309.96	0.00	309.96	0.00	185,460.38	0.97853003635
<b>PO-3</b>	8,807.29	8,737.49	7.98	0.00	7.98	0.00	8,729.51	0.99116895833
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	7,709,328.45	7,008.93	0.00	7,008.93	0.00	7,702,319.52	0.99128951406
B1	2,453,500.00	2,434,342.00	2,213.18	0.00	2,213.18	0.00	2,432,128.82	0.99128951406
B2	1,226,800.00	1,217,220.61	1,106.63	0.00	1,106.63	0.00	1,216,113.98	0.99128951406
B3	817,900.00	811,513.48	737.79	0.00	737.79	0.00	810,775.69	0.99128951406
B4	613,400.00	608,610.31	553.32	0.00	553.32	0.00	608,056.99	0.99128951406
B5	613,411.42	608,621.64	553.32	0.00	553.32	0.01	608,068.31	0.99128951406
Totals	408,913,853.96	384,134,871.42	4,685,969.83	0.00	4,685,969.83	0.01	379,448,901.58	



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**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 (%)	Effective Coupon (%)	Current Interest	Interest Carryforward Amount	Total Interest Due	Net Interest Shortfall	Interest Paid	Interest Carryforward After Dist.
A1	173,572,918.11	5.750000	5.749689	831,703.57	0.00	831,703.57	44.96	831,658.61	0.00
A2	33,976,000.00	5.750000	5.749689	162,801.67	0.00	162,801.67	8.80	162,792.87	0.00
A3	7,089,000.00	5.750000	5.749689	33,968.13	0.00	33,968.13	1.84	33,966.29	0.00
A4	24,231,000.00	5.750000	5.749689	116,106.88	0.00	116,106.88	6.28	116,100.60	0.00
A5	1,740,000.00	5.750000	5.749689	8,337.50	0.00	8,337.50	0.45	8,337.05	0.00
1X	240,256,516.55	0.245054	0.245054	49,063.15	0.00	49,063.15	0.00	49,063.15	0.00
2A1	46,623,631.91	5.500000	5.500000	213,691.65	0.00	213,691.65	0.00	213,691.65	0.00
2X	40,661,533.60	0.142473	0.142473	4,827.65	0.00	4,827.65	0.00	4,827.65	0.00
3A1	83,304,191.65	6.000000	6.000000	416,520.96	0.00	416,520.96	0.00	416,520.96	0.00
3X	85,950,294.39	0.389033	0.389033	27,864.57	0.00	27,864.57	0.00	27,864.57	0.00
<b>PO</b>	<b>208,393.26</b>	<b>0.000000</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>PO-1</b>	13,885.43	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
<b>PO-2</b>	185,770.34	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
<b>PO-3</b>	8,737.49	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
P	100.00	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
AR	0.00	5.750000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
M	7,709,328.45	5.779279	5.779082	37,128.63	0.00	37,128.63	1.27	37,127.37	0.00
B1	2,434,342.00	5.779279	5.779082	11,723.95	0.00	11,723.95	0.40	11,723.55	0.00
B2	1,217,220.61	5.779279	5.779082	5,862.21	0.00	5,862.21	0.20	5,862.01	0.00
B3	811,513.48	5.779279	5.779082	3,908.30	0.00	3,908.30	0.13	3,908.17	0.00
B4	608,610.31	5.779279	5.779082	2,931.11	0.00	2,931.11	0.10	2,931.01	0.00
B5	608,621.64	5.779279	5.779082	2,931.16	0.00	2,931.16	0.10	2,931.06	0.00
Totals	384,134,871.42			1,929,371.09	0.00	1,929,371.09	64.53	1,929,306.57	0.00



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**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	942.885255940	18.238827021	4.517747646	924.646428919	5.750000
A2	126694XQ6	33,976,000.00	1,000.000000000	0.000000000	4.791407669	1,000.000000000	5.750000
A3	126694XR4	7,089,000.00	1,000.000000000	0.000000000	4.791407669	1,000.000000000	5.750000
A4	126694XS2	24,231,000.00	1,000.000000000	0.000000000	4.791407669	1,000.000000000	5.750000
A5	126694XT0	1,740,000.00	1,000.000000000	0.000000000	4.791407669	1,000.000000000	5.750000
1X	126694XU7	250,568,268.00	958.846538980	0.000000000	0.195807535	947.523229837	0.245054
2A1	126694XV5	48,860,000.00	954.229060704	1.420479977	4.373549862	952.808580727	5.500000
2X	126694XW3	42,812,790.00	949.752015694	0.000000000	0.112761840	948.348431158	0.142473
3A1	126694XX1	95,223,000.00	874.832673271	13.082087954	4.374163366	861.750585316	6.000000
3X	126694XY9	97,888,150.00	878.045957452	0.000000000	0.284657246	865.297543880	0.389033
<b>PO</b>		<b>212,642.54</b>	<b>980.016792501</b>	<b>5.386504507</b>	<b>0.000000000</b>	<b>974.630335021</b>	<b>0.000000</b>
<b>PO-1</b>	126694XZ6	14,305.68	970.623772667	57.841057842	0.000000000	912.782714826	0.000000
<b>PO-2</b>	126694XZ6	189,529.57	980.165463075	1.635426723	0.000000000	978.530036352	0.000000
<b>PO-3</b>	126694XZ6	8,807.29	992.074524816	0.905566487	0.000000000	991.168958329	0.000000
<b>P</b>	126694YH5	100.00	1,000.000000000	0.000000000	0.000000000	1,000.000000000	0.000000
<b>AR</b>	126694YA0	100.00	0.000000000	0.000000000	0.000000000	0.000000000	5.750000
M	126694YB8	7,770,000.00	992.191564002	0.902049946	4.778296707	991.289514056	5.779279
B1	126694YC6	2,453,500.00	992.191564002	0.902049946	4.778296707	991.289514056	5.779279
B2	126694YD4	1,226,800.00	992.191564002	0.902049946	4.778296707	991.289514056	5.779279
B3	126694YE2	817,900.00	992.191564002	0.902049946	4.778296707	991.289514056	5.779279
B4	126694YF9	613,400.00	992.191564002	0.902049946	4.778296707	991.289514056	5.779279
B5	126694YG7	613,411.42	992.191564002	0.902033992	4.778296707	991.289514056	5.779279
Totals		408,913,853.96	939.402927291	11.459552629	4.718124738	927.943374638	



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

**Pool Level Data**

Distribution Date		11/27/06
Cut-off Date		01/01/06
Record Date		10/31/06
Determination Date		11/22/06
Accrual Period 30/360	Begin	10/01/06
	End	11/01/06
Number of Days in 30/360 Accrual Period		30

**Collateral Detail**

**Original Mortgage Loan Details**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Group III</b></u>	<u><b>Total</b></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><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Group III</b></u>	<u><b>Total</b></u>
Beginning Aggregate Loan Count	468	88	164	720
Loans Paid Off or otherwise removed pursuant to the PSA	4	0	2	6
Ending Aggregate Loan Count	464	88	162	714
Beginning Pool Stated Principal Balance	249,127,764.55	48,467,668.22	86,539,338.64	384,134,771.41
Scheduled Principal	221,323.69	55,113.18	73,296.56	349,733.43
Unscheduled Principal	3,144,590.50	16,486.16	1,175,159.74	4,336,236.40
Realized Principal Losses	0.00	0.00	0.00	0.00
Ending Pool Stated Principal Balance	245,761,850.36	48,396,068.88	85,290,882.34	379,448,801.58
Beginning Weighted Average Mortgage Rate	6.20065%	5.82399%	6.60421%	
Beginning Weighted Average Net Mortgage Rate	5.98601%	5.59845%	6.38578%	
Ending Weighted Average Mortgage Rate	6.20117%	5.82399%	6.60374%	
Ending Weighted Average Net Mortgage Rate	5.98656%	5.59845%	6.38518%	



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Beginning Weighted Average Remaining Term to Maturity	350	349	350
Ending Weighted Average Remaining Term to Maturity	350	350	350

**Delinquency Information**

Delinquency Information

	30-59 Days				60-89 Days				90+ Days			
	Loan Count	Loan Count %	Balance	Balance %	Loan Count	Loan Count %	Balance	Balance %	Loan Count	Loan Count %	Balance	Balance %
Group 1	6	1.29310%	3,292,714.03	1.33980%	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	1.85185%	900,740.72	1.05608%	2	1.23457%	573,789.82	0.67274%	0	0.00000%	0.00	0.00000%
<b>Total</b>	<b>9</b>	<b>1.26050%</b>	<b>4,193,454.75</b>	<b>1.10514%</b>	<b>2</b>	<b>0.28011%</b>	<b>573,789.82</b>	<b>0.15122%</b>	<b>0</b>	<b>0.00000%</b>	<b>0.00</b>	<b>0.00000%</b>

	Foreclosure				Bankruptcy				REO			
	Loan Count	Loan Count %	Balance	Balance %	Loan Count	Loan Count %	Balance	Balance %	Loan Count	Loan 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	573,789.82	573,789.82
One-Month Prior	0.00	0.00	445,394.26	445,394.26
Two-Month Prior	0.00	0.00	0.00	0.00
Three-Month Prior	588,000.00	0.00	0.00	588,000.00
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	98,000.00	0.00	169,864.01	267,864.01
Passing Delinquency Stepdown Requirement	YES	YES	YES	



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**Mortgage Pass-Through Certificates, Series 2006-J1**

Available Funds
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**Interest**

Scheduled Interest	1,996,796.40
Less: Master Servicer Fee	64,056.91
Less: Trustee Fee	2,881.01
Less: Mortgage Loan Premiums	487.41
Total Interest Available	1,929,371.07

**Principal**

Scheduled Principal	349,733.43
Paid in Full Principal	3,860,678.50
Curtailment Principal	475,557.90
Liquidation Principal	0.00
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	0.00
Total Principal Available	<u>4,685,969.83</u>

**Total Available Funds**

**6,615,340.90**



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Certificate Account		
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	Beginning Balance	0.00
Deposits	Available Funds	6,615,276.38
	Trustee Fee	2,881.01
	Prepayment Charges	0.00
	Other Deposits required by the PSA	0.00
	Total Deposits	6,618,157.39
Withdrawals	Available Funds, to the Distribution Account	6,615,276.38
	Trustee Fee	2,881.01
	Payment of Prepayment Penalties to Class P	0.00
	Total Withdrawals	<u>6,618,157.39</u>
	Ending Balance	0.00

Distribution Account		
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	Beginning Balance	0.00
Deposits	Available Funds	6,615,276.38
	Other Deposits Required by the PSA	0.00
	Total Deposits	6,615,276.38
Withdrawals	Payments of Principal & Interest to the Classes	<u>6,615,276.38</u>
	Ending Balance	0.00





101 Barclay St., 4W  
New York, NY 10286

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**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	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	42,692.16	8,746.22	14,616.01	66,054.39
Net Master Servicing Fee	41,298.67	8,746.22	14,012.02	64,056.91
Trustee Fee	1,868.46	363.51	649.05	2,881.01
Lpmi	<u>0.00</u>	<u>0.00</u>	<u>487.41</u>	<u>487.41</u>
Total Net Loan Fees	43,167.13	9,109.73	15,148.47	67,425.32

**Servicer Advances**

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Total</u>
Principal Advances	2,960.64	0.00	1,116.33	4,076.97
Interest Advances	16,750.53	0.00	8,161.60	24,912.13
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	19,711.17	0.00	9,277.93	28,989.10



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**Mortgage Pass-Through Certificates, Series 2006-J1**

**Mortgage Prepayment Details**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Group III</b></u>	<u><b>Total</b></u>
Principal Balance of Loans Paid in Full	2,703,993.79	0.00	1,156,684.71	3,860,678.50
Prepayment Interest Excess	0.00	0.00	0.00	0.00
Prepayment Interest Shortfall	1,393.49	0.00	603.99	1,997.48
Compensating Interest	1,393.49	0.00	603.99	1,997.48
Net Prepayment Interest Shortfall	0.00	0.00	0.00	0.00
Prepayment Charges	0.00	0.00	0.00	0.00
CPR %	14.15006%	0.40788%	15.14365%	29.70159%
SMM %	1.26336%	0.03405%	1.35910%	2.65652%

**Loan Substitution**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Group III</b></u>	<u><b>Total</b></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><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Group III</b></u>	<u><b>Total</b></u>
Net Prepayment Interest Shortfalls	0.00	0.00	0.00	0.00
Relief Act Reduction Shortfalls	64.52	0.00	0.00	64.52
Total Net Interest Shortfalls	64.52	0.00	0.00	64.52



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

**Senior Principal Distribution Amounts**

**PO Principal Amounts**

	<b>Group I</b>	<b>Group II</b>	<b>Group III</b>	<b>Total</b>
Beginning PO Balance	13,885.43	185,770.34	8,737.49	208,393.26
PO Scheduled Principal	11.59	237.68	7.98	257.24
PO Prepayments & Recoveries	815.87	72.28	0.00	888.15
PO Liquidation Principal	0.00	0.00	0.00	0.00
PO Principal Loss	0.00	0.00	0.00	0.00
Ending PO Balance	13,057.98	185,460.38	8,729.51	207,247.87

**NON-PO Principal Amounts**

	<b><u>Group I</u></b>	<b><u>Group II</u></b>	<b><u>Group III</u></b>	<b><u>Total</u></b>
Beginning Non-PO Balance	249,113,879.12	48,281,897.88	86,530,601.15	383,926,378.15
Non-PO Scheduled Principal	221,312.10	54,875.50	73,288.58	349,476.19
Non-PO Prepayments & Recoveries	3,143,774.63	16,413.88	1,175,159.74	4,335,348.25
Non-PO Liquidation Principal	0.00	0.00	0.00	0.00
Non-PO Principal Loss	0.00	0.00	0.00	0.00
Ending Non-PO Balance	245,748,792.38	48,210,608.50	85,282,152.83	379,241,553.71



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

**Principal Distribution Amounts**

**Senior and Subordinate Percentages**

	<b>Group I</b>	<b>Group II</b>	<b>Group III</b>
Senior Percentage Original	96.69973%	96.68677%	96.69951%
Senior Prepayment Percentage Original	100.00000%	100.00000%	100.00000%
Senior Percentage	96.58591%	96.56545%	96.27137%
Senior Prepayment Percentage	100.00000%	100.00000%	100.00000%
Subordinate Percentages	3.41409%	3.43455%	3.72863%
Subordinate Prepayment Percentage	0.00000%	0.00000%	0.00000%

**Principal Distribution Amounts**

	<b><u>Group I</u></b>	<b><u>Group II</u></b>	<b><u>Group III</u></b>	<b><u>Total</u></b>
Senior Principal Distribution Amount	3,357,530.95	69,404.65	1,245,715.66	4,672,651.26
Subordinate Principal Distribution Amount	7,555.78	1,884.73	2,732.66	12,173.17
PO Principal Distribution Amount	827.46	309.96	7.98	1,145.39
Total Principal Distribution Amount	3,365,914.19	71,599.34	1,248,456.30	4,685,969.83

**Cross-Collateralization due to Rapid Prepayments**

	<b><u>Group I</u></b>	<b><u>Group II</u></b>	<b><u>Group III</u></b>
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	10.42535%
NAS Distribution Percentage	0.00000%
NAS Principal Distribution Amount	0.00



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



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

Credit Enhancements
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**Subordination**

**Credit Support**

	Original	Current
Class A	395,418,842.54	366,071,438.27
Class A Percentage	96.699791%	96.474502%
Class M	7,770,000.00	7,702,319.52
Class M Percentage	1.900156%	2.029870%
Class B1	2,453,500.00	2,432,128.82
Class B1 Percentage	0.600004%	0.640963%
Class B2	1,226,800.00	1,216,113.98
Class B2 Percentage	0.300014%	0.320495%
Class B3	817,900.00	810,775.69
Class B3 Percentage	0.200018%	0.213672%
Class B4	613,400.00	608,056.99
Class B4 Percentage	0.150007%	0.160247%
Class B5	613,411.42	608,068.31
Class B5 Percentage	0.150010%	0.160250%



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**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	0.647	194,656.13	0.079
75,000.00	-	100,000.00	1	0.216	91,651.93	0.037
100,000.00	-	125,000.00	4	0.862	453,442.60	0.185
125,000.00	-	150,000.00	11	2.371	1,548,270.71	0.630
150,000.00	-	175,000.00	7	1.509	1,145,443.49	0.466
175,000.00	-	200,000.00	7	1.509	1,347,113.52	0.548
200,000.00	-	225,000.00	6	1.293	1,288,792.91	0.524
225,000.00	-	250,000.00	7	1.509	1,667,658.01	0.679
250,000.00	-	275,000.00	3	0.647	780,759.75	0.318
275,000.00	-	300,000.00	7	1.509	2,000,977.28	0.814
300,000.00	-	325,000.00	5	1.078	1,562,024.56	0.636
325,000.00	-	350,000.00	4	0.862	1,346,786.84	0.548
350,000.00	-	375,000.00	6	1.293	2,179,251.74	0.887
375,000.00	-	400,000.00	6	1.293	2,331,604.66	0.949
400,000.00	-	425,000.00	21	4.526	8,770,718.10	3.569
425,000.00	-	450,000.00	48	10.345	21,024,466.77	8.555
450,000.00	-	475,000.00	47	10.129	21,789,593.68	8.866
475,000.00	-	500,000.00	44	9.483	21,493,232.92	8.746
500,000.00	-	525,000.00	36	7.759	18,469,969.92	7.515
525,000.00	-	550,000.00	33	7.112	17,779,266.11	7.234
550,000.00	-	575,000.00	16	3.448	8,993,321.22	3.659
575,000.00	-	600,000.00	24	5.172	14,189,616.68	5.774
600,000.00	-	625,000.00	12	2.586	7,368,197.90	2.998
625,000.00	-	650,000.00	19	4.095	12,123,344.47	4.933
650,000.00	-	675,000.00	9	1.940	5,996,421.51	2.440
675,000.00	-	700,000.00	13	2.802	8,974,407.40	3.652
700,000.00	-	725,000.00	7	1.509	4,984,224.80	2.028
725,000.00	-	750,000.00	5	1.078	3,676,703.43	1.496
750,000.00	-	775,000.00	6	1.293	4,569,535.47	1.859
775,000.00	-	800,000.00	5	1.078	3,953,761.88	1.609
>		800,000.00	42	9.052	43,666,633.97	17.768
<b>Wgt Ave / Total:</b>			<b>464</b>	<b>100.000</b>	<b>245,761,850.36</b>	<b>100.000</b>

**Group II**



101 Barclay St., 4W  
New York, NY 10286

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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	10	11.364	4,174,798.31	8.626
425,000.00 -	450,000.00	19	21.591	8,279,925.06	17.109
450,000.00 -	475,000.00	5	5.682	2,302,310.78	4.757
475,000.00 -	500,000.00	17	19.318	8,309,245.24	17.169
500,000.00 -	525,000.00	5	5.682	2,586,417.17	5.344
525,000.00 -	550,000.00	8	9.091	4,281,718.83	8.847
550,000.00 -	575,000.00	1	1.136	574,755.97	1.188
575,000.00 -	600,000.00	1	1.136	583,134.02	1.205
600,000.00 -	625,000.00	3	3.409	1,819,764.43	3.760
625,000.00 -	650,000.00	6	6.818	3,836,507.99	7.927
650,000.00 -	675,000.00	1	1.136	662,081.51	1.368
675,000.00 -	700,000.00	1	1.136	696,785.81	1.440
700,000.00 -	725,000.00	1	1.136	721,268.08	1.490
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	3.409	2,349,406.74	4.855
>	800,000.00	7	7.955	7,217,948.94	14.914
<b>Wgt Ave / Total:</b>		<b>88</b>	<b>100.000</b>	<b>48,396,068.88</b>	<b>100.000</b>

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	3.086	563,934.79	0.661
125,000.00 -	150,000.00	6	3.704	818,961.35	0.960
150,000.00 -	175,000.00	3	1.852	468,654.88	0.549
175,000.00 -	200,000.00	4	2.469	771,138.37	0.904
200,000.00 -	225,000.00	2	1.235	441,825.03	0.518
225,000.00 -	250,000.00	4	2.469	945,879.88	1.109
250,000.00 -	275,000.00	3	1.852	804,363.37	0.943
275,000.00 -	300,000.00	0	0.000	0.00	0.000
300,000.00 -	325,000.00	1	0.617	315,000.00	0.369
325,000.00 -	350,000.00	0	0.000	0.00	0.000
350,000.00 -	375,000.00	1	0.617	359,650.00	0.422
375,000.00 -	400,000.00	1	0.617	379,893.12	0.445
400,000.00 -	425,000.00	2	1.235	838,779.61	0.983
425,000.00 -	450,000.00	18	11.111	7,888,764.70	9.249
450,000.00 -	475,000.00	15	9.259	6,959,569.76	8.160
475,000.00 -	500,000.00	21	12.963	10,212,915.17	11.974
500,000.00 -	525,000.00	9	5.556	4,605,034.53	5.399
525,000.00 -	550,000.00	11	6.790	5,882,662.10	6.897
550,000.00 -	575,000.00	6	3.704	3,379,521.00	3.962
575,000.00 -	600,000.00	9	5.556	5,298,750.96	6.213
600,000.00 -	625,000.00	3	1.852	1,854,689.90	2.175
625,000.00 -	650,000.00	4	2.469	2,548,601.55	2.988
650,000.00 -	675,000.00	3	1.852	1,977,880.46	2.319
675,000.00 -	700,000.00	9	5.556	6,198,406.13	7.267
700,000.00 -	725,000.00	3	1.852	2,135,185.42	2.503
725,000.00 -	750,000.00	3	1.852	2,220,625.41	2.604
750,000.00 -	775,000.00	2	1.235	1,529,458.16	1.793
775,000.00 -	800,000.00	2	1.235	1,558,108.30	1.827
>	800,000.00	12	7.407	14,332,628.39	16.804
<b>Wgt Ave / Total:</b>		<b>162</b>	<b>100.000</b>	<b>85,290,882.34</b>	<b>100.000</b>

Group I



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**CWMBS, Inc.**  
**CHL Mortgage Pass-Through Trust 2006-J1**  
**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	96	20.690	55,907,600.90	22.749
6.0	- 6.5	368	79.310	189,854,249.46	77.251
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
<b>Wgt Ave / Total:</b>		<b>464</b>	<b>100.000</b>	<b>245,761,850.36</b>	<b>100.000</b>

**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	2.273	1,264,801.41	2.613
5.5	- 6.0	86	97.727	47,131,267.47	97.387
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



101 Barclay St., 4W  
New York, NY 10286

Officer: Michael Cerchio  
212-815-6314  
Associate: Steven Chrysanthis  
212-815-8318

**CWMBS, Inc.**  
**CHL Mortgage Pass-Through Trust 2006-J1**  
**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>
<b>Wgt Ave / Total:</b>	<b>88</b>	<b>100.000</b>	<b>48,396,068.88</b>	<b>100.000</b>

**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	88	54.321	48,930,667.22	57.369
6.5 - 7.0	73	45.062	35,776,699.26	41.947
7.0 - 7.5	0	0.000	0.00	0.000
7.5 - 8.0	1	0.617	583,515.86	0.684
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
<b>Wgt Ave / Total:</b>	<b>162</b>	<b>100.000</b>	<b>85,290,882.34</b>	<b>100.000</b>

**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	464	100.000	245,761,850.36	100.000
> 360	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>	<b>464</b>	<b>100.000</b>	<b>245,761,850.36</b>	<b>100.000</b>



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

**Group II**

<u>Update Term</u>		Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =	120	0	0.000	0.00	0.000
120 -	180	0	0.000	0.00	0.000
180 -	300	0	0.000	0.00	0.000
300 -	360	88	100.000	48,396,068.88	100.000
>	360	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>		<b>88</b>	<b>100.000</b>	<b>48,396,068.88</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	0.00	0.000
180 -	300	0	0.000	0.00	0.000
300 -	360	162	100.000	85,290,882.34	100.000
>	360	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>		<b>162</b>	<b>100.000</b>	<b>85,290,882.34</b>	<b>100.000</b>