



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	170,215,380.39	5.750000	2,688,798.24	815,570.68	3,504,368.92	0.00	167,526,582.15	0.00
A2	126694XQ6	Senior	Fix-30/360	33,976,000.00	5.750000	0.00	162,792.75	162,792.75	0.00	33,976,000.00	0.00
A3	126694XR4	Senior	Fix-30/360	7,089,000.00	5.750000	0.00	33,966.26	33,966.26	0.00	7,089,000.00	0.00
A4	126694XS2	Senior	Fix-30/360	24,231,000.00	5.750000	0.00	116,100.51	116,100.51	0.00	24,231,000.00	0.00
A5	126694XT0	Senior	Fix-30/360	1,740,000.00	5.750000	0.00	8,337.04	8,337.04	0.00	1,740,000.00	0.00
1X	126694XU7	Strip IO	Var-30/360	237,419,254.59	0.245193	0.00	48,511.27	48,511.27	0.00	234,731,245.20	0.00
2A1	126694XV5	Senior	Fix-30/360	46,554,227.25	5.500000	927,553.87	213,373.54	1,140,927.41	0.00	45,626,673.39	0.00
2X	126694XW3	Strip IO	Var-30/360	40,601,442.23	0.142469	0.00	4,820.38	4,820.38	0.00	39,682,173.43	0.00
3A1	126694XX1	Senior	Fix-30/360	82,058,475.99	6.000000	880,620.95	410,292.38	1,290,913.33	0.00	81,177,855.04	0.00
3X	126694XY9	Strip IO	Var-30/360	84,702,375.77	0.388472	0.00	27,420.42	27,420.42	0.00	83,819,498.26	0.00
PO				207,247.87	0.000000	329.05	0.00	329.05	0.00	206,918.82	0.00
PO-1	126694XZ6	Strip PO	Fix-30/360	13,057.98	0.000000	13.37	0.00	13.37	0.00	13,044.61	0.00
PO-2	126694XZ6	Strip PO	Fix-30/360	185,460.38	0.000000	307.66	0.00	307.66	0.00	185,152.72	0.00
PO-3	126694XZ6	Strip PO	Fix-30/360	8,729.51	0.000000	8.02	0.00	8.02	0.00	8,721.49	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	0.00	0.00	0.00	0.00	0.00
M	126694YB8	Mezzanine	Var-30/360	7,702,316.76	5.779290	7,143.48	37,093.65	44,237.13	0.00	7,695,173.28	0.00
B1	126694YC6	Junior	Var-30/360	2,432,127.95	5.779290	2,255.67	11,712.90	13,968.57	0.00	2,429,872.28	0.00
B2	126694YD4	Junior	Var-30/360	1,216,113.54	5.779290	1,127.88	5,856.69	6,984.57	0.00	1,214,985.66	0.00
B3	126694YE2	Junior	Var-30/360	810,775.40	5.779290	751.95	3,904.62	4,656.57	0.00	810,023.45	0.00
B4	126694YF9	Junior	Var-30/360	608,056.77	5.779290	563.94	2,928.35	3,492.29	0.00	607,492.83	0.00
B5	126694YG7	Junior	Var-30/360	608,079.66	5.779290	563.80	2,928.46	3,492.26	0.16	607,515.70	0.24
Totals				379,448,901.58		4,509,708.83	1,905,609.90	6,415,318.73	0.16	374,939,192.60	0.24



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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	170,215,380.39	2,688,798.24	0.00	2,688,798.24	0.00	167,526,582.15	0.91004026439
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	237,419,254.59	0.00	0.00	0.00	0.00	234,731,245.20	0.93679557700
2A1	48,860,000.00	46,554,227.25	927,553.87	0.00	927,553.87	0.00	45,626,673.39	0.93382467027
2X	42,812,790.00	40,601,442.23	0.00	0.00	0.00	0.00	39,682,173.43	0.92687660463
3A1	95,223,000.00	82,058,475.99	880,620.95	0.00	880,620.95	0.00	81,177,855.04	0.85250259954
3X	97,888,150.00	84,702,375.77	0.00	0.00	0.00	0.00	83,819,498.26	0.85627829579
PO	212,642.54	207,247.87	329.05	0.00	329.05	0.00	206,918.82	0.97308290241
PO-1	14,305.68	13,057.98	13.37	0.00	13.37	0.00	13,044.61	0.91184842311
PO-2	189,529.57	185,460.38	307.66	0.00	307.66	0.00	185,152.72	0.97690676178
PO-3	8,807.29	8,729.51	8.02	0.00	8.02	0.00	8,721.49	0.99025830552
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	7,702,316.76	7,143.48	0.00	7,143.48	0.00	7,695,173.28	0.99036979141
B1	2,453,500.00	2,432,127.95	2,255.67	0.00	2,255.67	0.00	2,429,872.28	0.99036979141
B2	1,226,800.00	1,216,113.54	1,127.88	0.00	1,127.88	0.00	1,214,985.66	0.99036979141
B3	817,900.00	810,775.40	751.95	0.00	751.95	0.00	810,023.45	0.99036979141
B4	613,400.00	608,056.77	563.94	0.00	563.94	0.00	607,492.83	0.99036979141
B5	613,411.42	608,079.66	563.80	0.00	563.80	0.16	607,515.70	0.99038863082
Totals	408,913,853.96	379,448,901.58	4,509,708.83	0.00	4,509,708.83	0.16	374,939,192.60	



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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	170,215,380.39	5.750000	5.749685	815,615.36	0.00	815,615.36	44.69	815,570.68	0.00
A2	33,976,000.00	5.750000	5.749685	162,801.67	0.00	162,801.67	8.92	162,792.75	0.00
A3	7,089,000.00	5.750000	5.749685	33,968.13	0.00	33,968.13	1.86	33,966.26	0.00
A4	24,231,000.00	5.750000	5.749685	116,106.88	0.00	116,106.88	6.36	116,100.51	0.00
A5	1,740,000.00	5.750000	5.749685	8,337.50	0.00	8,337.50	0.46	8,337.04	0.00
1X	237,419,254.59	0.245193	0.245193	48,511.27	0.00	48,511.27	0.00	48,511.27	0.00
2A1	46,554,227.25	5.500000	5.500000	213,373.54	0.00	213,373.54	0.00	213,373.54	0.00
2X	40,601,442.23	0.142469	0.142469	4,820.38	0.00	4,820.38	0.00	4,820.38	0.00
3A1	82,058,475.99	6.000000	6.000000	410,292.38	0.00	410,292.38	0.00	410,292.38	0.00
3X	84,702,375.77	0.388472	0.388472	27,420.42	0.00	27,420.42	0.00	27,420.42	0.00
PO	207,247.87	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
PO-1	13,057.98	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
PO-2	185,460.38	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
PO-3	8,729.51	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	7,702,316.76	5.779290	5.779090	37,094.93	0.00	37,094.93	1.28	37,093.65	0.00
B1	2,432,127.95	5.779290	5.779090	11,713.31	0.00	11,713.31	0.41	11,712.90	0.00
B2	1,216,113.54	5.779290	5.779090	5,856.89	0.00	5,856.89	0.20	5,856.69	0.00
B3	810,775.40	5.779290	5.779090	3,904.76	0.00	3,904.76	0.14	3,904.62	0.00
B4	608,056.77	5.779290	5.779090	2,928.45	0.00	2,928.45	0.10	2,928.35	0.00
B5	608,079.66	5.779290	5.779090	2,928.56	0.00	2,928.56	0.10	2,928.46	0.00
Totals	379,448,901.58			1,905,674.43	0.00	1,905,674.43	64.52	1,905,609.90	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	924.646392160	14.606127768	4.430354535	910.040264391	5.750000
A2	126694XQ6	33,976,000.00	1,000.000000000	0.000000000	4.791404122	1,000.000000000	5.750000
A3	126694XR4	7,089,000.00	1,000.000000000	0.000000000	4.791404122	1,000.000000000	5.750000
A4	126694XS2	24,231,000.00	1,000.000000000	0.000000000	4.791404122	1,000.000000000	5.750000
A5	126694XT0	1,740,000.00	1,000.000000000	0.000000000	4.791404122	1,000.000000000	5.750000
1X	126694XU7	250,568,268.00	947.523229837	0.000000000	0.193605006	936.795577004	0.245193
2A1	126694XV5	48,860,000.00	952.808580727	18.983910461	4.367039328	933.824670266	5.500000
2X	126694XW3	42,812,790.00	948.348431158	0.000000000	0.112592065	926.876604631	0.142469
3A1	126694XX1	95,223,000.00	861.750585316	9.247985775	4.308752927	852.502599541	6.000000
3X	126694XY9	97,888,150.00	865.297543880	0.000000000	0.280119879	856.278295790	0.388472
PO		212,642.54	974.630335021	1.547432607	0.000000000	973.082902415	0.000000
PO-1	126694XZ6	14,305.68	912.782716649	0.934293536	0.000000000	911.848423113	0.000000
PO-2	126694XZ6	189,529.57	978.530036352	1.623274568	0.000000000	976.906761783	0.000000
PO-3	126694XZ6	8,807.29	991.168958329	0.910652804	0.000000000	990.258305525	0.000000
P	126694YH5	100.00	1,000.000000000	0.000000000	0.000000000	1,000.000000000	0.000000
AR	126694YA0	100.00	0.000000000	0.000000000	0.000000000	0.000000000	5.750000
M	126694YB8	7,770,000.00	991.289158361	0.919366956	4.773957481	990.369791405	5.779290
B1	126694YC6	2,453,500.00	991.289158361	0.919366956	4.773957481	990.369791405	5.779290
B2	126694YD4	1,226,800.00	991.289158361	0.919366956	4.773957481	990.369791405	5.779290
B3	126694YE2	817,900.00	991.289158361	0.919366956	4.773957481	990.369791405	5.779290
B4	126694YF9	613,400.00	991.289158361	0.919366956	4.773957481	990.369791405	5.779290
B5	126694YG7	613,411.42	991.308015262	0.919121249	4.774048294	990.388630817	5.779290
Totals		408,913,853.96	927.943374638	11.028505849	4.660174464	916.914868423	



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

Pool Level Data

Distribution Date		12/26/06
Cut-off Date		01/01/06
Record Date		11/30/06
Determination Date		12/22/06
Accrual Period 30/360	Begin	11/01/06
	End	12/01/06
Number of Days in 30/360 Accrual Period		30

Collateral Detail

Original Mortgage Loan Details

	Group I	Group II	Group III	Total
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

	Group I	Group II	Group III	Total
Beginning Aggregate Loan Count	464	88	162	714
Loans Paid Off or otherwise removed pursuant to the PSA	5	2	2	9
Ending Aggregate Loan Count	459	86	160	705
Beginning Pool Stated Principal Balance	245,761,850.36	48,396,068.88	85,290,882.34	379,448,801.58
Scheduled Principal	223,768.48	54,977.41	73,797.18	352,543.07
Unscheduled Principal	2,472,780.11	874,764.77	809,621.03	4,157,165.91
Realized Principal Losses	0.00	0.00	0.00	0.00
Ending Pool Stated Principal Balance	243,065,301.77	47,466,326.70	84,407,464.13	374,939,092.60
Beginning Weighted Average Mortgage Rate	6.20117%	5.82399%	6.60374%	
Beginning Weighted Average Net Mortgage Rate	5.98656%	5.59845%	6.38518%	
Ending Weighted Average Mortgage Rate	6.20105%	5.82307%	6.60474%	
Ending Weighted Average Net Mortgage Rate	5.98641%	5.59722%	6.38608%	
Beginning Weighted Average Remaining Term to Maturity	349	348	349	
Ending Weighted Average Remaining Term to Maturity	348	347	348	

Delinquency Information

Delinquency Information



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	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	5	1.08932%	2,817,625.98	1.15921%	1	0.21786%	454,306.83	0.18691%	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	1.87500%	727,168.12	0.86150%	1	0.62500%	444,583.06	0.52671%	1	0.62500%	128,800.00	0.15259%
Total	8	1.13475%	3,544,794.10	0.94543%	2	0.28369%	898,889.89	0.23974%	1	0.14184%	128,800.00	0.03435%

	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%
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

	Group I	Group II	Group III	Total
Current	454,306.83	0.00	573,383.06	1,027,689.89
One-Month Prior	0.00	0.00	573,789.82	573,789.82
Two-Month Prior	0.00	0.00	445,394.26	445,394.26
Three-Month Prior	0.00	0.00	0.00	0.00
Four-Month Prior	588,000.00	0.00	0.00	588,000.00
Five-Month Prior	0.00	0.00	0.00	0.00
60+ Delinquency Average	173,717.81	0.00	265,427.86	439,145.66
Passing Delinquency Stepdown Requirement	YES	YES	YES	



The BANK
of NEW YORK

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Available Funds	
Interest	
Scheduled Interest	1,973,293.91
Less: Master Servicer Fee	64,351.34
Less: Trustee Fee	2,845.87
Less: Mortgage Loan Premiums	<u>486.96</u>
Total Interest Available	1,905,609.74
Principal	
Scheduled Principal	352,543.07
Paid in Full Principal	4,023,161.79
Curtailment Principal	134,004.12
Liquidation Principal	0.00
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	<u>0.00</u>
Total Principal Available	<u>4,509,708.98</u>
Total Available Funds	6,415,318.72



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Certificate Account

	Beginning Balance	0.00
Deposits	Available Funds	6,415,318.72
	Trustee Fee	2,845.87
	Prepayment Charges	0.00
	Other Deposits required by the PSA	0.00
	Total Deposits	6,418,164.58
Withdrawals	Available Funds, to the Distribution Account	6,415,318.72
	Trustee Fee	2,845.87
	Payment of Prepayment Penalties to Class P	0.00
	Total Withdrawals	<u>6,418,164.58</u>
	Ending Balance	0.00

Distribution Account

	Beginning Balance	0.00
Deposits	Available Funds	6,415,318.72
	Other Deposits Required by the PSA	0.00
	Total Deposits	6,415,318.72
Withdrawals	Payments of Principal & Interest to the Classes	<u>6,415,318.72</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	42,108.70	8,733.32	14,407.91	65,249.93
Net Master Servicing Fee	42,002.46	7,940.98	14,407.91	64,351.34
Trustee Fee	1,843.21	362.97	639.68	2,845.87
Lpmi	0.00	0.00	486.96	486.96
Total Net Loan Fees	43,845.68	8,303.95	15,534.55	67,684.17

Servicer Advances

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Total</u>
Principal Advances	2,774.66	0.00	850.49	3,625.15
Interest Advances	16,864.18	0.00	7,266.78	24,130.96
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	19,638.84	0.00	8,117.27	27,756.11



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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	2,391,583.29	855,619.13	775,959.37	4,023,161.79
Prepayment Interest Excess	0.00	0.00	0.00	0.00
Prepayment Interest Shortfall	106.24	792.34	0.00	898.58
Compensating Interest	106.24	792.34	0.00	898.58
Net Prepayment Interest Shortfall	0.00	0.00	0.00	0.00
Prepayment Charges	0.00	0.00	0.00	0.00
CPR %	11.43762%	19.67882%	10.82356%	41.94000%
SMM %	1.00709%	1.80957%	0.95007%	3.76672%

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	64.52	0.00	0.00	64.52
Total Net Interest Shortfalls	64.52	0.00	0.00	64.52



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Senior Principal Distribution Amounts

PO Principal Amounts

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Total</u>
Beginning PO Balance	13,057.98	185,460.38	8,729.51	207,247.87
PO Scheduled Principal	11.65	239.05	8.02	258.73
PO Prepayments & Recoveries	1.71	68.61	0.00	70.32
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	13,044.61	185,152.72	8,721.49	206,918.82

NON-PO Principal Amounts

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Total</u>
Beginning Non-PO Balance	245,748,792.38	48,210,608.50	85,282,152.83	379,241,553.71
Non-PO Scheduled Principal	223,756.83	54,738.36	73,789.16	352,284.34
Non-PO Prepayments & Recoveries	2,472,778.40	874,696.16	809,621.03	4,157,095.59
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	243,052,257.16	47,281,173.98	84,398,742.64	374,732,173.78



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Principal Distribution Amounts

Senior and Subordinate Percentages

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>
Senior Percentage Original	96.69973%	96.68677%	96.69951%
Senior Prepayment Percentage Original	100.00000%	100.00000%	100.00000%
Senior Percentage	96.54224%	96.56428%	96.21999%
Senior Prepayment Percentage	100.00000%	100.00000%	100.00000%
Subordinate Percentages	3.45776%	3.43572%	3.78001%
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	2,688,798.24	927,553.87	880,620.95	4,496,973.06
Subordinate Principal Distribution Amount	7,736.98	1,880.66	2,789.24	12,406.88
PO Principal Distribution Amount	13.37	307.66	8.02	329.04
Total Principal Distribution Amount	2,696,548.59	929,742.18	883,418.21	4,509,708.98

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	10.56811%
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	

<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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Credit Enhancements

Subordination

Credit Support

Class A
Class A Percentage

Original

395,418,842.54
96.699791%

Current

361,574,129.40
96.435405%

Class M
Class M Percentage

7,770,000.00
1.900156%

7,695,173.28
2.052379%

Class B1
Class B1 Percentage

2,453,500.00
0.600004%

2,429,872.28
0.648071%

Class B2
Class B2 Percentage

1,226,800.00
0.300014%

1,214,985.66
0.324049%

Class B3
Class B3 Percentage

817,900.00
0.200018%

810,023.45
0.216041%

Class B4
Class B4 Percentage

613,400.00
0.150007%

607,492.83
0.162024%

Class B5
Class B5 Percentage

613,411.42
0.150010%

607,515.70
0.162030%



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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	0.00	0.000
25,000.00 - 50,000.00	0	0.000	0.00	0.000
50,000.00 - 75,000.00	3	0.654	194,655.78	0.080
75,000.00 - 100,000.00	1	0.218	91,646.47	0.038
100,000.00 - 125,000.00	3	0.654	341,442.61	0.140
125,000.00 - 150,000.00	11	2.397	1,548,159.77	0.637
150,000.00 - 175,000.00	8	1.743	1,319,433.04	0.543
175,000.00 - 200,000.00	6	1.307	1,170,487.71	0.482
200,000.00 - 225,000.00	6	1.307	1,288,737.85	0.530
225,000.00 - 250,000.00	7	1.525	1,667,622.90	0.686
250,000.00 - 275,000.00	3	0.654	780,559.75	0.321
275,000.00 - 300,000.00	7	1.525	2,000,575.39	0.823
300,000.00 - 325,000.00	5	1.089	1,560,962.34	0.642
325,000.00 - 350,000.00	4	0.871	1,346,546.00	0.554
350,000.00 - 375,000.00	6	1.307	2,177,907.18	0.896
375,000.00 - 400,000.00	6	1.307	2,330,674.67	0.959
400,000.00 - 425,000.00	22	4.793	9,188,282.86	3.780
425,000.00 - 450,000.00	49	10.675	21,475,535.29	8.835
450,000.00 - 475,000.00	46	10.022	21,363,837.09	8.789
475,000.00 - 500,000.00	42	9.150	20,520,749.33	8.442
500,000.00 - 525,000.00	36	7.843	18,466,470.20	7.597
525,000.00 - 550,000.00	32	6.972	17,236,948.17	7.091
550,000.00 - 575,000.00	16	3.486	8,982,443.56	3.695
575,000.00 - 600,000.00	24	5.229	14,178,188.12	5.833
600,000.00 - 625,000.00	12	2.614	7,383,838.04	3.038
625,000.00 - 650,000.00	19	4.139	12,119,510.53	4.986
650,000.00 - 675,000.00	9	1.961	6,001,619.96	2.469
675,000.00 - 700,000.00	12	2.614	8,288,619.21	3.410
700,000.00 - 725,000.00	6	1.307	4,257,226.56	1.751
725,000.00 - 750,000.00	5	1.089	3,672,896.02	1.511
750,000.00 - 775,000.00	6	1.307	4,564,441.50	1.878
775,000.00 - 800,000.00	5	1.089	3,947,510.76	1.624
> 800,000.00	42	9.150	43,597,773.11	17.937
Wgt Ave / Total:	459	100.000	243,065,301.77	100.000

Group II

<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	0.00	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



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Mortgage Pass-Through Certificates, Series 2006-J1

Update Face			Number of Items	Percent of Items	Principal Balance	Percent of Balance
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	9	10.465	3,749,984.54	7.900
425,000.00	-	450,000.00	19	22.093	8,273,936.71	17.431
450,000.00	-	475,000.00	4	4.651	1,849,346.80	3.896
475,000.00	-	500,000.00	17	19.767	8,296,708.60	17.479
500,000.00	-	525,000.00	6	6.977	3,108,489.03	6.549
525,000.00	-	550,000.00	7	8.140	3,751,931.70	7.904
550,000.00	-	575,000.00	1	1.163	574,115.29	1.210
575,000.00	-	600,000.00	1	1.163	581,986.62	1.226
600,000.00	-	625,000.00	3	3.488	1,815,747.35	3.825
625,000.00	-	650,000.00	6	6.977	3,831,046.12	8.071
650,000.00	-	675,000.00	1	1.163	661,352.25	1.393
675,000.00	-	700,000.00	1	1.163	696,023.42	1.466
700,000.00	-	725,000.00	1	1.163	720,473.67	1.518
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	3.488	2,346,004.51	4.942
>		800,000.00	7	8.140	7,209,180.09	15.188
Wgt Ave / Total:			86	100.000	47,466,326.70	100.000

Group III

Update Face			Number of Items	Percent of Items	Principal Balance	Percent of Balance
<=		0.00	0	0.000	0.00	0.000
0.00	-	25,000.00	0	0.000	0.00	0.000
25,000.00	-	50,000.00	0	0.000	0.00	0.000
50,000.00	-	75,000.00	0	0.000	0.00	0.000
75,000.00	-	100,000.00	0	0.000	0.00	0.000
100,000.00	-	125,000.00	5	3.125	563,934.79	0.668
125,000.00	-	150,000.00	6	3.750	818,803.36	0.970
150,000.00	-	175,000.00	3	1.875	468,654.88	0.555
175,000.00	-	200,000.00	4	2.500	771,138.37	0.914
200,000.00	-	225,000.00	2	1.250	441,825.03	0.523
225,000.00	-	250,000.00	4	2.500	945,678.31	1.120
250,000.00	-	275,000.00	2	1.250	534,913.37	0.634
275,000.00	-	300,000.00	0	0.000	0.00	0.000
300,000.00	-	325,000.00	1	0.625	315,000.00	0.373
325,000.00	-	350,000.00	0	0.000	0.00	0.000
350,000.00	-	375,000.00	1	0.625	359,650.00	0.426
375,000.00	-	400,000.00	1	0.625	379,893.12	0.450
400,000.00	-	425,000.00	3	1.875	1,262,559.52	1.496
425,000.00	-	450,000.00	18	11.250	7,907,658.72	9.368
450,000.00	-	475,000.00	15	9.375	6,978,054.96	8.267
475,000.00	-	500,000.00	21	13.125	10,217,944.78	12.105
500,000.00	-	525,000.00	8	5.000	4,119,496.84	4.880
525,000.00	-	550,000.00	10	6.250	5,351,598.02	6.340



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Update Face			Number of Items	Percent of Items	Principal Balance	Percent of Balance
550,000.00	-	575,000.00	6	3.750	3,376,318.27	4.000
575,000.00	-	600,000.00	9	5.625	5,293,339.73	6.271
600,000.00	-	625,000.00	4	2.500	2,476,130.55	2.934
625,000.00	-	650,000.00	5	3.125	3,207,185.64	3.800
650,000.00	-	675,000.00	1	0.625	672,398.77	0.797
675,000.00	-	700,000.00	9	5.625	6,192,520.63	7.336
700,000.00	-	725,000.00	3	1.875	2,133,502.93	2.528
725,000.00	-	750,000.00	3	1.875	2,218,534.16	2.628
750,000.00	-	775,000.00	2	1.250	1,528,063.85	1.810
775,000.00	-	800,000.00	2	1.250	1,555,493.43	1.843
>		800,000.00	12	7.500	14,317,172.10	16.962
Wgt Ave / Total:			160	100.000	84,407,464.13	100.000

Group I

Issuance Coupon			Number of Items	Percent of Items	Principal Balance	Percent of Balance
<=		5.0	0	0.000	0.00	0.000
5.0	-	5.5	0	0.000	0.00	0.000
5.5	-	6.0	96	20.915	55,844,574.61	22.975
6.0	-	6.5	363	79.085	187,220,727.16	77.025
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:			459	100.000	243,065,301.77	100.000

Group II

Issuance Coupon			Number of Items	Percent of Items	Principal Balance	Percent of Balance
<=		5.0	0	0.000	0.00	0.000
5.0	-	5.5	2	2.326	1,262,628.29	2.660
5.5	-	6.0	84	97.674	46,203,698.41	97.340
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



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Issuance Coupon			Number of Items	Percent of Items	Principal Balance	Percent of Balance
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:			86	100.000	47,466,326.70	100.000

Group III

Issuance Coupon			Number of Items	Percent of Items	Principal Balance	Percent of Balance
<=		5.0	0	0.000	0.00	0.000
5.0	-	5.5	0	0.000	0.00	0.000
5.5	-	6.0	0	0.000	0.00	0.000
6.0	-	6.5	86	53.750	48,078,768.97	56.960
6.5	-	7.0	73	45.625	35,745,630.43	42.349
7.0	-	7.5	0	0.000	0.00	0.000
7.5	-	8.0	1	0.625	583,064.73	0.691
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:			160	100.000	84,407,464.13	100.000

Group I

Update Term			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	459	100.000	243,065,301.77	100.000
>		360	0	0.000	0.00	0.000
Wgt Ave / Total:			459	100.000	243,065,301.77	100.000

Group II



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Update Term			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	86	100.000	47,466,326.70	100.000
>		360	0	0.000	0.00	0.000
Wgt Ave / Total:			86	100.000	47,466,326.70	100.000

Group III

Update Term			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	160	100.000	84,407,464.13	100.000
>		360	0	0.000	0.00	0.000
Wgt Ave / Total:			160	100.000	84,407,464.13	100.000