



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

Officer: Cirino Emanuele
212-815-3087
Associate: Michael Cerchio
212-815-6314

Countrywide Home Loans, Inc.
Alternative Loan Trust 2006-J01
Series 2006-J01

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
1A1	12668BJX2	Senior	Var-30/360	45,524,318.70	5.500000	599,528.38	217,094.09	816,622.47	0.00	44,924,790.32	0.00
1A2	12668BJY0	Strip IO	Var-30/360	68,286,478.05	0.000000	0.00	0.00	0.00	0.00	67,387,185.48	0.00
1A3	12668BJZ7	Senior	Fix-30/360	186,585,000.00	5.500000	1,450,000.00	855,181.25	2,305,181.25	0.00	185,135,000.00	0.00
1A4	12668BKA0	Senior	Var-30/360	102,672,266.58	5.500000	89,091.07	498,174.39	587,265.46	0.00	102,583,175.51	0.00
1A5	12668BKB8	Strip IO	Var-30/360	102,672,266.58	0.000000	0.00	0.00	0.00	0.00	102,583,175.51	0.00
1A6	12668BKC6	Senior	Fix-30/360	82,907,467.80	5.500000	1,480,000.00	379,992.56	1,859,992.56	0.00	81,427,467.80	0.00
1A7	12668BKD4	Senior	Var-30/360	29,518,781.04	5.500000	1,000.00	148,147.40	149,147.40	0.00	29,517,781.04	0.00
1A8	12668BKE2	Strip IO	Var-30/360	29,518,781.04	0.000000	0.00	0.00	0.00	0.00	29,517,781.04	0.00
1A9	12668BKF9	Senior	Fix-30/360	33,629,451.53	5.500000	501,317.81	154,134.99	655,452.80	0.00	33,128,133.72	0.00
1A10	12668BKG7	Senior	Fix-30/360	53,557,000.00	5.500000	0.00	245,469.58	245,469.58	0.00	53,557,000.00	0.00
1A11	12668BKH5	Senior	Fix-30/360	68,711,000.00	5.500000	0.00	314,925.42	314,925.42	0.00	68,711,000.00	0.00
1A12	12668BKJ1	Senior	Fix-30/360	3,389,000.00	5.500000	0.00	15,532.92	15,532.92	0.00	3,389,000.00	0.00
1A13	12668BKK8	Senior	Fix-30/360	23,657,000.00	5.500000	0.00	108,427.92	108,427.92	0.00	23,657,000.00	0.00
1A14	12668BMA8	Senior	Var-30/360	22,762,159.35	5.500000	299,764.19	108,547.05	408,311.24	0.00	22,462,395.16	0.00
1A15	12668BMB6	Senior	Fix-30/360	1,206,394.45	5.500000	15,887.50	5,529.31	21,416.81	0.00	1,190,506.94	0.00
1X	12668BKL6	Strip IO	Fix-30/360	629,873,792.31	0.524023	0.00	275,056.73	275,056.73	0.00	625,771,999.57	0.00
2A1	12668BKM4	Senior	Fix-30/360	48,147,951.47	7.000000	2,916,615.02	280,863.05	3,197,478.07	0.00	45,231,336.44	0.00
2A2	12668BKN2	Senior	Fix-30/360	2,374,182.22	7.000000	143,818.69	13,849.40	157,668.09	0.00	2,230,363.53	0.00
2X	12668BKP7	Strip IO	Fix-30/360	41,365,896.86	0.355611	0.00	12,258.49	12,258.49	0.00	38,547,012.22	0.00
PO1	12668BKQ5	Strip PO	Fix-30/360	2,121,011.55	0.000000	2,221.59	0.00	2,221.59	0.00	2,118,789.96	0.00
PO2	12668BKR3	Strip PO	Fix-30/360	512,860.46	0.000000	13,131.45	0.00	13,131.45	0.00	499,729.01	0.00
AR	12668BKS1	Senior	Fix-30/360	0.00	5.500000	0.00	0.00	0.00	0.00	0.00	0.00
P	12668BKZ5	Residual	Fix-30/360	100.00	0.000000	0.00	8,830.09	8,830.09	0.00	100.00	0.00
M	12668BKT9	Mezzanine	Var-30/360	21,298,382.62	5.632224	103,409.19	99,964.38	203,373.57	0.00	21,194,973.42	0.00
B1	12668BKU6	Junior	Var-30/360	7,099,394.36	5.632224	34,469.41	33,321.15	67,790.56	0.00	7,064,924.95	0.00
B2	12668BKV4	Junior	Var-30/360	4,338,452.27	5.632224	21,064.32	20,362.61	41,426.93	0.00	4,317,387.95	0.00
B3	12668BKW2	Junior	Var-30/360	3,944,074.72	5.632224	19,149.51	18,511.59	37,661.10	0.00	3,924,925.21	0.00
B4	12668BKX0	Junior	Var-30/360	3,155,219.87	5.632224	15,319.41	14,809.09	30,128.50	0.00	3,139,900.46	0.00
B5	12668BKY8	Junior	Var-30/360	1,972,023.61	5.632224	9,574.26	9,255.73	18,829.99	0.43	1,962,448.93	12.71
Totals				749,083,492.60		7,715,361.80	3,838,239.19	11,553,600.99	0.43	741,368,130.35	12.71



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Alternative Loan Trust 2006-J01
Series 2006-J01

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
1A1	50,000,000.00	45,524,318.70	599,528.38	0.00	599,528.38	0.00	44,924,790.32	0.89849580640
1A2	75,000,000.00	68,286,478.05	0.00	0.00	0.00	0.00	67,387,185.48	0.89849580640
1A3	193,835,000.00	186,585,000.00	1,450,000.00	0.00	1,450,000.00	0.00	185,135,000.00	0.95511646503
1A4	105,000,000.00	102,672,266.58	89,091.07	0.00	89,091.07	0.00	102,583,175.51	0.97698262394
1A5	105,000,000.00	102,672,266.58	0.00	0.00	0.00	0.00	102,583,175.51	0.97698262394
1A6	89,922,000.00	82,907,467.80	1,480,000.00	0.00	1,480,000.00	0.00	81,427,467.80	0.90553443874
1A7	30,000,000.00	29,518,781.04	1,000.00	0.00	1,000.00	0.00	29,517,781.04	0.98392603458
1A8	30,000,000.00	29,518,781.04	0.00	0.00	0.00	0.00	29,517,781.04	0.98392603458
1A9	36,139,000.00	33,629,451.53	501,317.81	0.00	501,317.81	0.00	33,128,133.72	0.91668650819
1A10	53,557,000.00	53,557,000.00	0.00	0.00	0.00	0.00	53,557,000.00	1.00000000000
1A11	68,711,000.00	68,711,000.00	0.00	0.00	0.00	0.00	68,711,000.00	1.00000000000
1A12	3,389,000.00	3,389,000.00	0.00	0.00	0.00	0.00	3,389,000.00	1.00000000000
1A13	23,657,000.00	23,657,000.00	0.00	0.00	0.00	0.00	23,657,000.00	1.00000000000
1A14	25,000,000.00	22,762,159.35	299,764.19	0.00	299,764.19	0.00	22,462,395.16	0.89849580640
1A15	1,325,000.00	1,206,394.45	15,887.50	0.00	15,887.50	0.00	1,190,506.94	0.89849580640
1X	652,155,172.00	629,873,792.31	0.00	0.00	0.00	0.00	625,771,999.57	0.95954463974
2A1	62,259,000.00	48,147,951.47	2,916,615.02	0.00	2,916,615.02	0.00	45,231,336.44	0.72650277783
2A2	3,070,000.00	2,374,182.22	143,818.69	0.00	143,818.69	0.00	2,230,363.53	0.72650277783
2X	51,755,977.00	41,365,896.86	0.00	0.00	0.00	0.00	38,547,012.22	0.74478378062
PO1	2,250,933.27	2,121,011.55	2,221.59	0.00	2,221.59	0.00	2,118,789.96	0.94129399131
PO2	627,214.18	512,860.46	13,131.45	0.00	13,131.45	0.00	499,729.01	0.79674379707
AR	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
P	100.00	100.00	0.00	0.00	0.00	0.00	100.00	1.00000000000
M	21,348,200.00	21,298,382.62	103,409.19	0.00	103,409.19	0.00	21,194,973.42	0.99282250606
B1	7,116,000.00	7,099,394.36	34,469.41	0.00	34,469.41	0.00	7,064,924.95	0.99282250606
B2	4,348,600.00	4,338,452.27	21,064.32	0.00	21,064.32	0.00	4,317,387.95	0.99282250606
B3	3,953,300.00	3,944,074.72	19,149.51	0.00	19,149.51	0.00	3,924,925.21	0.99282250606
B4	3,162,600.00	3,155,219.87	15,319.41	0.00	15,319.41	0.00	3,139,900.46	0.99282250606
B5	1,976,646.24	1,972,023.61	9,574.26	0.00	9,574.26	0.43	1,962,448.93	0.99281747352
Totals	790,647,693.69	749,083,492.60	7,715,361.80	0.00	7,715,361.80	0.43	741,368,130.35	



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Alternative Loan Trust 2006-J01
Series 2006-J01

Interest Distribution Detail

Class	Beginning Certificate Balance	Pass Through Rate (%)	Current Interest	Deferred Interest	Total Interest Due	Net Interest Shortfall	Interest Paid	Yield Supplemental Paid	Yield Supplemental After Distr
1A1	45,524,318.70	5.500000	208,653.13	0.00	208,653.13	0.00	217,094.09	8,440.97	0.00
1A2	68,286,478.05	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1A3	186,585,000.00	5.500000	855,181.25	0.00	855,181.25	0.00	855,181.25	0.00	0.00
1A4	102,672,266.58	5.500000	470,581.22	0.00	470,581.22	0.00	498,174.39	27,593.17	0.00
1A5	102,672,266.58	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1A6	82,907,467.80	5.500000	379,992.56	0.00	379,992.56	0.00	379,992.56	0.00	0.00
1A7	29,518,781.04	5.500000	135,294.41	0.00	135,294.41	0.00	148,147.40	12,852.99	0.00
1A8	29,518,781.04	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1A9	33,629,451.53	5.500000	154,134.99	0.00	154,134.99	0.00	154,134.99	0.00	0.00
1A10	53,557,000.00	5.500000	245,469.58	0.00	245,469.58	0.00	245,469.58	0.00	0.00
1A11	68,711,000.00	5.500000	314,925.42	0.00	314,925.42	0.00	314,925.42	0.00	0.00
1A12	3,389,000.00	5.500000	15,532.92	0.00	15,532.92	0.00	15,532.92	0.00	0.00
1A13	23,657,000.00	5.500000	108,427.92	0.00	108,427.92	0.00	108,427.92	0.00	0.00
1A14	22,762,159.35	5.500000	104,326.56	0.00	104,326.56	0.00	108,547.05	0.00	0.00
1A15	1,206,394.45	5.500000	5,529.31	0.00	5,529.31	0.00	5,529.31	0.00	0.00
1X	629,873,792.31	0.524023	275,056.73	0.00	275,056.73	0.00	275,056.73	0.00	0.00
2A1	48,147,951.47	7.000000	280,863.05	0.00	280,863.05	0.00	280,863.05	0.00	0.00
2A2	2,374,182.22	7.000000	13,849.40	0.00	13,849.40	0.00	13,849.40	0.00	0.00
2X	41,365,896.86	0.355611	12,258.49	0.00	12,258.49	0.00	12,258.49	0.00	0.00
PO1	2,121,011.55	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PO2	512,860.46	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AR	0.00	5.500000	0.00	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	8,830.09	0.00	0.00
M	21,298,382.62	5.632224	99,964.38	0.00	99,964.38	0.00	99,964.38	0.00	0.00
B1	7,099,394.36	5.632224	33,321.15	0.00	33,321.15	0.00	33,321.15	0.00	0.00
B2	4,338,452.27	5.632224	20,362.61	0.00	20,362.61	0.00	20,362.61	0.00	0.00
B3	3,944,074.72	5.632224	18,511.59	0.00	18,511.59	0.00	18,511.59	0.00	0.00
B4	3,155,219.87	5.632224	14,809.09	0.00	14,809.09	0.00	14,809.09	0.00	0.00
B5	1,972,023.61	5.632224	9,255.73	0.00	9,255.73	0.00	9,255.73	0.00	0.00
Totals	749,083,492.60		3,776,301.49	0.00	3,776,301.49	0.00	3,838,239.19	48,887.13	0.00



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Alternative Loan Trust 2006-J01
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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 (%)
1A1	12668BJX2	50,000,000.00	910.486373978	11.990567578	4.341881896	898.495806400	5.500000
1A2	12668BJY0	75,000,000.00	910.486373978	0.000000000	0.000000000	898.495806400	0.000000
1A3	12668BJZ7	193,835,000.00	962.597054196	7.480589161	4.411903165	955.116465035	5.500000
1A4	12668BKA0	105,000,000.00	977.831110282	0.848486341	4.744518033	976.982623941	5.500000
1A5	12668BKB8	105,000,000.00	977.831110282	0.000000000	0.000000000	976.982623941	0.000000
1A6	12668BKC6	89,922,000.00	921.993147396	16.458708659	4.225801926	905.534438738	5.500000
1A7	12668BKD4	30,000,000.00	983.959367910	0.033333333	4.938246620	983.926034577	5.500000
1A8	12668BKE2	30,000,000.00	983.959367910	0.000000000	0.000000000	983.926034577	0.000000
1A9	12668BKF9	36,139,000.00	930.558441969	13.871933778	4.265059526	916.686508190	5.500000
1A10	12668BKG7	53,557,000.00	1,000.000000000	0.000000000	4.583333333	1,000.000000000	5.500000
1A11	12668BKH5	68,711,000.00	1,000.000000000	0.000000000	4.583333333	1,000.000000000	5.500000
1A12	12668BKJ1	3,389,000.00	1,000.000000000	0.000000000	4.583333333	1,000.000000000	5.500000
1A13	12668BKK8	23,657,000.00	1,000.000000000	0.000000000	4.583333333	1,000.000000000	5.500000
1A14	12668BMA8	25,000,000.00	910.486373978	11.990567578	4.341881896	898.495806400	5.500000
1A15	12668BMB6	1,325,000.00	910.486373978	11.990567578	4.173062547	898.495806400	5.500000
1X	12668BKL6	652,155,172.00	965.834236012	0.000000000	0.421765770	959.544639738	0.524023
2A1	12668BKM4	62,259,000.00	773.349258246	46.846480416	4.511204006	726.502777830	7.000000
2A2	12668BKN2	3,070,000.00	773.349258246	46.846480416	4.511204006	726.502777830	7.000000
2X	12668BKP7	51,755,977.00	799.248690832	0.000000000	0.236851582	744.783780625	0.355611
PO1	12668BKK5	2,250,933.27	942.280954070	0.986962756	0.000000000	941.293991314	0.000000
PO2	12668BKR3	627,214.18	817.679953589	20.936156523	0.000000000	796.743797066	0.000000
AR	12668BKS1	100.00	0.000000000	0.000000000	0.000000000	0.000000000	5.500000
P	12668BKZ5	100.00	1,000.000000000	0.000000000	88,300.900000000	1,000.000000000	0.000000
M	12668BKT9	21,348,200.00	997.666436370	4.843930312	4.682567073	992.822506058	5.632224
B1	12668BKU6	7,116,000.00	997.666436370	4.843930312	4.682567073	992.822506058	5.632224
B2	12668BKV4	4,348,600.00	997.666436370	4.843930312	4.682567073	992.822506058	5.632224
B3	12668BKW2	3,953,300.00	997.666436370	4.843930312	4.682567073	992.822506058	5.632224
B4	12668BKX0	3,162,600.00	997.666436370	4.843930312	4.682567073	992.822506058	5.632224
B5	12668BKY8	1,976,646.24	997.661379277	4.843686704	4.682543338	992.817473519	5.632224
Totals		790,647,693.69	947.430187400	9.758280283	4.854550542	937.671906548	



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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
LIBOR Determination Date		6/22/06
Accrual Period 30/360	Begin	6/ 1/06
	End	7/ 1/06
Number of Days in 30/360 Accrual Period		30

Prefunding Detail

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Target Funding Balance	721,000,000.00	69,647,593.69	790,647,593.69
Initial Funded Balance	677,531,927.56	69,647,593.69	747,179,521.25
Initial Unfunded Balance	43,468,072.44	0.00	43,468,072.44
Subsequent Prefunded Deposit	43,459,956.42	0.00	43,459,956.42
Subsequent Funded Balance	720,991,883.98	69,647,593.69	790,639,477.67
Subsequent Unfunded Balance	8,116.02	-0.00	8,116.02

Subsequent Unfunded Amounts will be passed through as Principal at the end of the Prefunding Period.

Collateral Detail

Original Mortgage Loan Details

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Aggregate Loan Count	2,582	203	2,785
Stated Principal Balance	721,000,000.00	69,647,593.69	790,647,593.69
Weighted Average Mortgage Rate	6.20060%	7.48317%	
Weighted Average Net Mortgage Rate	5.96689%	7.21684%	
Weighted Average Remaining Term	360	357	



The BANK
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Current Mortgage Loan Details

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Beginning Aggregate Loan Count	2,485	164	2,649
Loans Paid Off or otherwise removed pursuant to the PSA	<u>20</u>	<u>9</u>	<u>29</u>
Ending Aggregate Loan Count	2,465	155	2,620
Beginning Pool Stated Principal Balance	694,363,101.04	54,720,291.56	749,083,392.60
Scheduled Principal	358,024.00	2,709,894.99	3,067,918.99
Unscheduled Principal	4,100,433.27	547,009.98	4,647,443.25
Realized Principal Losses	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Ending Pool Stated Principal Balance	689,904,643.77	51,463,386.59	741,368,030.36
Beginning Weighted Average Mortgage Rate	6.19217%	7.45567%	
Beginning Weighted Average Net Mortgage Rate	5.95855%	7.20322%	
Ending Weighted Average Mortgage Rate	6.19060%	7.45659%	
Ending Weighted Average Net Mortgage Rate	5.95709%	7.20182%	
Beginning Weighted Average Remaining Term to Maturity	355	352	
Ending Weighted Average Remaining Term to Maturity	354	351	



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Officer: Cirino Emanuele
212-815-3087
Associate: Michael Cerchio
212-815-6314

Countrywide Home Loans, Inc.
Alternative Loan Trust 2006-J01
Series 2006-J01

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	35	1.41988%	9,311,425.26	1.34967%	4	0.16227%	1,317,014.75	0.19090%	6	0.24341%	1,894,355.16	0.27458%
Group 2	9	5.80645%	2,165,078.63	4.20703%	1	0.64516%	351,477.17	0.68297%	2	1.29032%	574,200.00	1.11574%
Total	44	1.67939%	11,476,503.89	1.54802%	5	0.19084%	1,668,491.92	0.22506%	8	0.30534%	2,468,555.16	0.33297%

	Foreclosure				Bankruptcy				REO			
	Count	Count %	Balance	Balance %	Count	Count %	Balance	Balance %	Count	Count %	Balance	Balance %
Group 1	8	0.32454%	1,171,966.00	0.16987%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%
Group 2	1	0.64516%	476,940.28	0.92676%	0	0.00000%	0.00	0.00000%	1	0.64516%	44,422.59	0.08632%
Total	9	0.34351%	1,648,906.28	0.22241%	0	0.00000%	0.00	0.00000%	1	0.03817%	44,422.59	0.00599%

60+ Delinquency, Foreclosure, Bankruptcy & REO Totals

	Group I	Group II	Total
Current	4,383,335.91	1,447,040.04	5,830,375.95
One-Month Prior	4,682,303.21	3,539,272.73	8,221,575.94
Two-Month Prior	4,090,310.76	3,340,309.22	7,430,619.98
Three-Month Prior	2,301,459.15	2,943,900.06	5,245,359.21
Four-Month Prior	1,237,479.22	3,348,049.33	4,585,528.55
Five-Month Prior	1,104,098.47	2,774,518.01	3,878,616.48
60+ Delinquency Average	2,966,497.79	2,898,848.23	5,865,346.02
Passing Delinquency Stepdown Requirement	YES	YES	



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Available Funds

Interest

	Group I	Group II	Total
Scheduled Interest	3,580,306.75	339,645.71	3,919,952.46
Plus: Capitalized Interest	0.00	0.00	0.00
Less: Master Servicer Fee	127,209.86	9,320.14	136,529.99
Less: Trustee Fee	5,207.72	410.40	5,618.13
Less: Mortgage Loan Premiums	<u>56.64</u>	<u>1,446.67</u>	<u>1,503.31</u>
Total Interest Available	3,447,832.54	328,468.50	3,776,301.04

Principal

	Group I	Group II	Total
Scheduled Principal	358,024.00	18,611.10	376,635.10
Paid in Full Principal	3,857,569.60	544,946.67	4,402,516.27
Curtailement Principal	242,863.67	2,063.31	244,926.98
Liquidation Principal	0.00	0.00	0.00
Repurchased Principal	0.00	2,691,283.89	2,691,283.89
Substitution Adjustment Principal	0.00	0.00	0.00
Unanticipated Principal Recoveries	0.00	0.00	0.00
Remaining Amounts in Supplemental Account	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Total Principal Available	4,458,457.27	3,256,904.97	7,715,362.24
Total Available Funds	7,906,289.81	3,585,373.47	11,491,663.28



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Certificate Account

	Beginning Balance	0.00
Deposits	Available Funds	11,491,663.28
	Trustee Fee	5,618.13
	Prepayment Charges	8,830.09
	Other Deposits required by the PSA	<u>0.00</u>
	Total Deposits	11,506,111.49
Withdrawals	Available Funds, to the Distribution Account	11,544,770.89
	Trustee Fee	5,618.13
	Prepayment Charges	<u>8,830.09</u>
	Total Withdrawals	<u>11,559,219.10</u>
	Ending Balance	0.00

Distribution Account

	Beginning Balance	0.00
Deposits	Available Funds	11,544,770.89
	Other Deposits Required by the PSA	0.00
	Prepayment Charges	<u>8,830.09</u>
	Total Deposits	11,553,600.98
Withdrawals	Payments of Principal & Interest to the Classes	<u>11,553,600.98</u>
	Ending Balance	0.00



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Alternative Loan Trust 2006-J01
Series 2006-J01

Supplemental Loan Account

Beginning Balance	-0.00
Supplemental Transfer	<u>0.00</u>
Ending Balance	-0.00

Capitalized Interest Account

Beginning Balance	0.00
Capitalized Interest Requirement	<u>0.00</u>
Ending Balance	0.00

Principal Reserve Account

Deposits	Beginning Principal Reserve Balance	100.00
	Deposits	<u>0.00</u>
Withdrawals	To Prepayment Premium Class	<u>0.00</u>
	Ending Principal Reserve Balance	100.00

Fees of the Trust

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Gross Master Servicing Fee	129,915.42	9,654.91	139,570.33
Net Master Servicing Fee	127,209.86	9,320.14	136,529.99
Trustee Fee	5,207.72	410.40	5,618.13
Lpmi	<u>56.64</u>	<u>1,446.67</u>	<u>1,503.31</u>
Total Net Loan Fees	132,474.21	11,177.21	143,651.43



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Servicer Advances

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Principal Advances	6,815.48	1,459.79	8,275.27
Interest Advances	72,563.53	23,946.42	96,509.95
Reimbursement for Principal & Interest Advances	0.00	0.00	0.00
Reimbursement for Nonrecoverable Advances	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Total Advances	79,379.01	25,406.21	104,785.22

Mortgage Prepayment Details

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Principal Balance of Loans Paid in Full	3,857,569.60	544,946.67	4,402,516.27
Prepayment Interest Excess	0.00	0.00	0.00
Prepayment Interest Shortfall	2,705.56	334.77	3,040.33
Compensating Interest	2,705.56	334.77	3,040.33
Non-Supported Prepayment Interest Shortfall	0.00	0.00	0.00
Prepayment Charges	7,756.32	1,073.77	8,830.09
CPR %	6.86411%	11.91573%	18.77984%
SMM %	0.59084%	1.05173%	1.64257%

Loan Substitution

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Aggregate Stated of Principal Balances Removed	0.00	0.00	0.00
Aggregate Stated of Principal Balance Added	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Aggregate Principal Substitution Shortfall Amount	0.00	0.00	0.00

Net Interest Shortfalls

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



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Senior Principal Distribution Amounts

PO Principal Amounts

	Group I	Group II	Total
Beginning PO Balance	2,121,011.54	512,860.47	2,633,872.01
PO Scheduled Principal	1,269.23	13,130.44	14,399.67
PO Prepayments & Recoveries	952.36	1.02	953.37
PO Liquidation Principal	0.00	0.00	0.00
PO Principal Loss	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Ending PO Balance	2,118,789.96	499,729.01	2,618,518.97

NON-PO Principal Amounts

	Group I	Group II	Total
Beginning Non-PO Balance	692,242,089.50	54,207,431.09	746,449,520.59
Non-PO Scheduled Principal	356,754.77	2,696,764.55	3,053,519.32
Non-PO Prepayments & Recoveries	4,099,480.91	547,008.96	4,646,489.88
Non-PO Liquidation Principal	0.00	0.00	0.00
Non-PO Principal Loss	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Ending Non-PO Balance	687,785,853.81	50,963,657.58	738,749,511.39



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Principal Distribution Amounts

Senior and Subordinate Percentages

	Group I	Group II
Senior Percentage Original	94.68327%	94.65175%
Senior Prepayment Percentage Original	100.00000%	100.00000%
Senior Percentage	94.49293%	93.20149%
Senior Prepayment Percentage	100.00000%	100.00000%
Subordinate Percentages	5.50707%	6.79851%
Subordinate Prepayment Percentage	0.00000%	0.00000%

Principal Distribution Amounts

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Senior Principal Distribution Amount	4,436,588.95	3,060,433.72	7,497,022.67
Subordinate Principal Distribution Amount	19,646.73	183,339.80	202,986.53
PO Principal Distribution Amount	<u>2,221.59</u>	<u>13,131.45</u>	<u>15,353.04</u>
Total Principal Distribution Amount	4,458,457.27	3,256,904.97	7,715,362.24

Cross-Collateralization due to Rapid Prepayments

	<u>Group I</u>	<u>Group II</u>
Group 1 amount available to senior bonds of other groups.	0.00	0.00
Group 2 amount available to senior bonds of other groups.	0.00	0.00



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Corridor Reserve Fund

Beginning Balance	839.38
Deposits	52,889.99
Withdrawal	53,570.51
Ending Balance	158.86

Realized Loss Detail

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Current Period Realized Losses	0.00	0.00	0.00
Cumulative Realized Losses	0.00	10.00	10.00
Total Liquidated Loan Balance	0.00	0.00	0.00
Total Liquidated Proceeds	0.00	0.00	0.00
Subsequent Recoveries	0.00	0.00	0.00
Passing Cumulative Loss Test	YES	YES	

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



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Credit Enhancements

Subordination

Credit Support

Class A
Class A Percentage

	Original	Current
Class A	748,742,347.45	699,763,569.44
Class A Percentage	94.699871%	94.388137%

Class M
Class M Percentage

Class M	21,348,200.00	21,194,973.42
Class M Percentage	2.700090%	2.858900%

Class B1
Class B1 Percentage

Class B1	7,116,000.00	7,064,924.95
Class B1 Percentage	0.900022%	0.952958%

Class B2
Class B2 Percentage

Class B2	4,348,600.00	4,317,387.95
Class B2 Percentage	0.550005%	0.582354%

Class B3
Class B3 Percentage

Class B3	3,953,300.00	3,924,925.21
Class B3 Percentage	0.500008%	0.529417%

Class B4
Class B4 Percentage

Class B4	3,162,600.00	3,139,900.46
Class B4 Percentage	0.400001%	0.423528%

Class B5
Class B5 Percentage

Class B5	1,976,646.24	1,962,448.93
Class B5 Percentage	0.250003%	0.264706%



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Group I

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	1	0.041	23,753.29	0.003
25,000.00	-	50,000.00	10	0.406	432,276.65	0.063
50,000.00	-	75,000.00	71	2.880	4,537,617.03	0.658
75,000.00	-	100,000.00	142	5.761	12,647,344.35	1.833
100,000.00	-	125,000.00	226	9.168	25,480,843.41	3.693
125,000.00	-	150,000.00	242	9.817	33,525,941.06	4.860
150,000.00	-	175,000.00	189	7.667	30,789,631.14	4.463
175,000.00	-	200,000.00	184	7.465	34,571,188.79	5.011
200,000.00	-	225,000.00	160	6.491	34,028,697.55	4.932
225,000.00	-	250,000.00	134	5.436	31,843,755.66	4.616
250,000.00	-	275,000.00	111	4.503	29,148,623.96	4.225
275,000.00	-	300,000.00	106	4.300	30,392,893.99	4.405
300,000.00	-	325,000.00	104	4.219	32,538,723.75	4.716
325,000.00	-	350,000.00	73	2.961	24,708,452.05	3.581
350,000.00	-	375,000.00	101	4.097	36,398,249.98	5.276
375,000.00	-	400,000.00	72	2.921	28,094,571.59	4.072
400,000.00	-	425,000.00	66	2.677	27,170,238.57	3.938
425,000.00	-	450,000.00	72	2.921	31,618,613.89	4.583
450,000.00	-	475,000.00	63	2.556	29,190,967.36	4.231
475,000.00	-	500,000.00	62	2.515	30,273,421.77	4.388
500,000.00	-	525,000.00	44	1.785	22,576,091.65	3.272
525,000.00	-	550,000.00	34	1.379	18,294,480.56	2.652
550,000.00	-	575,000.00	30	1.217	16,826,780.75	2.439
575,000.00	-	600,000.00	30	1.217	17,731,360.46	2.570
600,000.00	-	625,000.00	27	1.095	16,580,937.21	2.403
625,000.00	-	650,000.00	30	1.217	19,246,299.08	2.790
650,000.00	-	675,000.00	4	0.162	2,665,916.61	0.386
675,000.00	-	700,000.00	7	0.284	4,840,415.37	0.702
700,000.00	-	725,000.00	7	0.284	4,965,244.75	0.720
725,000.00	-	750,000.00	2	0.081	1,476,210.99	0.214
750,000.00	-	775,000.00	6	0.243	4,557,445.63	0.661
775,000.00	-	800,000.00	8	0.325	6,338,240.32	0.919
>		800,000.00	47	1.907	46,389,414.55	6.724
Wgt Ave / Total:			2465	100.000	689,904,643.77	100.000



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Group II

Update Face		Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =	0.00	0	0.000	0.00	0.000
0.00	-	0	0.000	0.00	0.000
25,000.00	-	6	3.871	246,927.90	0.480
50,000.00	-	10	6.452	630,037.18	1.224
75,000.00	-	9	5.806	797,053.08	1.549
100,000.00	-	8	5.161	915,219.19	1.778
125,000.00	-	11	7.097	1,520,615.09	2.955
150,000.00	-	7	4.516	1,165,173.04	2.264
175,000.00	-	13	8.387	2,473,980.30	4.807
200,000.00	-	12	7.742	2,566,336.64	4.987
225,000.00	-	10	6.452	2,382,322.73	4.629
250,000.00	-	3	1.935	783,469.25	1.522
275,000.00	-	5	3.226	1,442,096.54	2.802
300,000.00	-	1	0.645	313,736.81	0.610
325,000.00	-	3	1.935	1,021,923.45	1.986
350,000.00	-	4	2.581	1,459,780.88	2.837
375,000.00	-	3	1.935	1,161,810.48	2.258
400,000.00	-	1	0.645	409,500.00	0.796
425,000.00	-	6	3.871	2,639,284.82	5.128
450,000.00	-	6	3.871	2,765,705.96	5.374
475,000.00	-	6	3.871	2,916,089.86	5.666
500,000.00	-	3	1.935	1,548,284.48	3.009
525,000.00	-	4	2.581	2,158,859.32	4.195
550,000.00	-	1	0.645	566,779.61	1.101
575,000.00	-	4	2.581	2,371,979.14	4.609
600,000.00	-	2	1.290	1,218,750.01	2.368
625,000.00	-	5	3.226	3,245,332.66	6.306
650,000.00	-	0	0.000	0.00	0.000
675,000.00	-	0	0.000	0.00	0.000
700,000.00	-	2	1.290	1,425,111.29	2.769
725,000.00	-	1	0.645	750,000.00	1.457
750,000.00	-	1	0.645	764,846.39	1.486
775,000.00	-	0	0.000	0.00	0.000
>	800,000.00	8	5.161	9,802,380.49	19.047
Wgt Ave / Total:		155	100.000	51,463,386.59	100.000

Group I



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<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	3	0.122	658,341.50	0.095
5.0 -	5.5	90	3.651	32,599,092.76	4.725
5.5 -	6.0	767	31.116	232,326,938.54	33.675
6.0 -	6.5	1132	45.923	316,025,981.34	45.807
6.5 -	7.0	442	17.931	103,106,896.67	14.945
7.0 -	7.5	31	1.258	5,187,392.96	0.752
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:		2465	100.000	689,904,643.77	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	0	0.000	0.00	0.000
5.5 -	6.0	0	0.000	0.00	0.000
6.0 -	6.5	0	0.000	0.00	0.000
6.5 -	7.0	17	10.968	10,892,529.84	21.166
7.0 -	7.5	75	48.387	23,620,729.82	45.898
7.5 -	8.0	49	31.613	13,381,375.73	26.002
8.0 -	8.5	11	7.097	2,599,278.84	5.051
8.5 -	9.0	2	1.290	724,919.33	1.409
9.0 -	9.5	1	0.645	244,553.03	0.475
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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<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:	155	100.000	51,463,386.59	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	2465	100.000	689,904,643.77	100.000
> 360	0	0.000	0.00	0.000
Wgt Ave / Total:	2465	100.000	689,904,643.77	100.000

Group II

<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	155	100.000	51,463,386.59	100.000
> 360	0	0.000	0.00	0.000
Wgt Ave / Total:	155	100.000	51,463,386.59	100.000