



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

Officer: Matthew Sabino  
212-815-6093  
Associate: Steven Chrysanthis  
212-815-8318

# CWALT, Inc.

## Alternative Loan Trust 2006-J1

### 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	36,118,902.24	5.500000	2,580,489.68	172,145.19	2,752,634.87	0.00	33,538,412.57	0.00
1A2	12668BJY0	Strip IO	Var-30/360	54,178,353.37	0.000000	0.00	0.00	0.00	0.00	50,307,618.85	0.00
1A3	12668BJZ7	Senior	Fix-30/360	179,335,000.00	5.500000	1,450,000.00	821,844.96	2,271,844.96	0.00	177,885,000.00	0.00
1A4	12668BKA0	Senior	Var-30/360	95,737,658.89	5.500000	2,095,210.28	463,609.06	2,558,819.34	0.00	93,642,448.60	0.00
1A5	12668BKB8	Strip IO	Var-30/360	95,737,658.89	0.000000	0.00	0.00	0.00	0.00	93,642,448.60	0.00
1A6	12668BKC6	Senior	Fix-30/360	75,507,467.80	5.500000	1,480,000.00	346,030.79	1,826,030.79	0.00	74,027,467.80	0.00
1A7	12668BKD4	Senior	Var-30/360	27,723,118.03	5.500000	571,542.76	138,298.84	709,841.60	0.00	27,151,575.27	0.00
1A8	12668BKE2	Strip IO	Var-30/360	27,723,118.03	0.000000	0.00	0.00	0.00	0.00	27,151,575.27	0.00
1A9	12668BKF9	Senior	Fix-30/360	30,836,133.72	5.500000	573,000.00	141,313.86	714,313.86	0.00	30,263,133.72	0.00
1A10	12668BKG7	Senior	Fix-30/360	53,557,000.00	5.500000	0.00	245,437.59	245,437.59	0.00	53,557,000.00	0.00
1A11	12668BKH5	Senior	Fix-30/360	68,711,000.00	5.500000	0.00	314,884.37	314,884.37	0.00	68,711,000.00	0.00
1A12	12668BKJ1	Senior	Fix-30/360	3,389,000.00	5.500000	0.00	15,530.89	15,530.89	0.00	3,389,000.00	0.00
1A13	12668BKK8	Senior	Fix-30/360	23,657,000.00	5.500000	0.00	108,413.79	108,413.79	0.00	23,657,000.00	0.00
1A14	12668BMA8	Senior	Var-30/360	18,059,451.12	5.500000	1,290,244.84	86,072.60	1,376,317.44	0.00	16,769,206.28	0.00
1A15	12668BMB6	Senior	Fix-30/360	957,150.91	5.500000	68,382.98	4,386.37	72,769.35	0.00	888,767.93	0.00
1X	12668BKL6	Strip IO	Fix-30/360	591,348,832.26	0.517711	0.00	255,058.43	255,058.43	0.00	582,407,073.00	0.00
2A1	12668BKM4	Senior	Fix-30/360	40,981,823.38	7.000000	1,346,316.07	239,060.64	1,585,376.70	0.00	39,635,507.31	0.00
2A2	12668BKN2	Senior	Fix-30/360	2,020,819.44	7.000000	66,387.03	11,788.11	78,175.15	0.00	1,954,432.41	0.00
2X	12668BKP7	Strip IO	Fix-30/360	34,629,874.86	0.364707	0.00	10,524.79	10,524.79	0.00	33,905,518.50	0.00
PO1	12668BQ5	Strip PO	Fix-30/360	2,093,563.84	0.000000	82,949.95	0.00	82,949.95	0.00	2,010,613.89	0.00
PO2	12668BKR3	Strip PO	Fix-30/360	488,735.12	0.000000	34,488.08	0.00	34,488.08	0.00	454,247.05	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	46,120.22	46,120.22	0.00	100.00	0.00
M	12668BKT9	Mezzanine	Var-30/360	21,085,762.52	5.626233	10,852.33	98,849.72	109,702.04	0.00	21,074,910.19	0.00
B1	12668BKU6	Junior	Var-30/360	7,028,521.66	5.626233	3,617.41	32,949.60	36,567.01	0.00	7,024,904.25	0.00
B2	12668BKV4	Junior	Var-30/360	4,295,141.83	5.626233	2,210.60	20,135.56	22,346.16	0.00	4,292,931.23	0.00
B3	12668BKW2	Junior	Var-30/360	3,904,701.33	5.626233	2,009.65	18,305.18	20,314.83	0.00	3,902,691.68	0.00
B4	12668BKX0	Junior	Var-30/360	3,123,721.56	5.626233	1,607.70	14,643.96	16,251.66	0.00	3,122,113.85	0.00
B5	12668BKY8	Junior	Var-30/360	1,949,997.12	5.626233	1,003.49	9,141.56	10,145.04	0.13	1,948,993.50	2,354.23
Totals				700,561,770.51		11,660,312.85	3,614,546.08	15,274,858.91	0.13	688,901,457.53	2,354.23



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**CWALT, Inc.**  
**Alternative Loan Trust 2006-J1**  
**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	36,118,902.24	2,580,489.68	0.00	2,580,489.68	0.00	33,538,412.57	0.67076825132
1A2	75,000,000.00	54,178,353.37	0.00	0.00	0.00	0.00	50,307,618.85	0.67076825132
1A3	193,835,000.00	179,335,000.00	1,450,000.00	0.00	1,450,000.00	0.00	177,885,000.00	0.91771351923
1A4	105,000,000.00	95,737,658.89	2,095,210.28	0.00	2,095,210.28	0.00	93,642,448.60	0.89183284385
1A5	105,000,000.00	95,737,658.89	0.00	0.00	0.00	0.00	93,642,448.60	0.89183284385
1A6	89,922,000.00	75,507,467.80	1,480,000.00	0.00	1,480,000.00	0.00	74,027,467.80	0.82324089544
1A7	30,000,000.00	27,723,118.03	571,542.76	0.00	571,542.76	0.00	27,151,575.27	0.90505250899
1A8	30,000,000.00	27,723,118.03	0.00	0.00	0.00	0.00	27,151,575.27	0.90505250899
1A9	36,139,000.00	30,836,133.72	573,000.00	0.00	573,000.00	0.00	30,263,133.72	0.83740927307
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	18,059,451.12	1,290,244.84	0.00	1,290,244.84	0.00	16,769,206.28	0.67076825132
1A15	1,325,000.00	957,150.91	68,382.98	0.00	68,382.98	0.00	888,767.93	0.67076825132
1X	652,155,172.00	591,348,832.26	0.00	0.00	0.00	0.00	582,407,073.00	0.89304984152
2A1	62,259,000.00	40,981,823.38	1,346,316.07	0.00	1,346,316.07	0.00	39,635,507.31	0.63662293497
2A2	3,070,000.00	2,020,819.44	66,387.03	0.00	66,387.03	0.00	1,954,432.41	0.63662293497
2X	51,755,977.00	34,629,874.86	0.00	0.00	0.00	0.00	33,905,518.50	0.65510343858
PO1	2,250,933.27	2,093,563.84	82,949.95	0.00	82,949.95	0.00	2,010,613.89	0.89323567323
PO2	627,214.18	488,735.12	34,488.08	0.00	34,488.08	0.00	454,247.05	0.72422955336
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	21,085,762.52	10,852.33	0.00	10,852.33	0.00	21,074,910.19	0.98719846110
B1	7,116,000.00	7,028,521.66	3,617.41	0.00	3,617.41	0.00	7,024,904.25	0.98719846110
B2	4,348,600.00	4,295,141.83	2,210.60	0.00	2,210.60	0.00	4,292,931.23	0.98719846110
B3	3,953,300.00	3,904,701.33	2,009.65	0.00	2,009.65	0.00	3,902,691.68	0.98719846110
B4	3,162,600.00	3,123,721.56	1,607.70	0.00	1,607.70	0.00	3,122,113.85	0.98719846110
B5	1,976,646.24	1,949,997.12	1,003.49	0.00	1,003.49	0.13	1,948,993.50	0.98601027433
Totals	790,647,693.69	700,561,770.51	11,660,312.85	0.00	11,660,312.85	0.13	688,901,457.53	



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## Alternative Loan Trust 2006-J1

### Series 2006-J01

#### Interest Distribution Detail

Class	Beginning Certificate Balance	Pass Through Rate (%)	Effective Coupon (%)	Current Interest	Deferred Interest	Total Interest Due	Net Interest Shortfall	Interest Paid	Yield Supplemental Paid	Yield Supplemental After Distr
1A1	36,118,902.24	5.500000	5.719283	165,544.97	0.00	165,544.97	21.58	172,145.19	6,621.80	0.00
1A2	54,178,353.37	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1A3	179,335,000.00	5.500000	5.499283	821,952.08	0.00	821,952.08	107.12	821,844.96	0.00	0.00
1A4	95,737,658.89	5.500000	5.810993	438,797.60	0.00	438,797.60	57.19	463,609.06	24,868.64	1,481.17
1A5	95,737,658.89	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1A6	75,507,467.80	5.500000	5.499283	346,075.89	0.00	346,075.89	45.10	346,030.79	0.00	0.00
1A7	27,723,118.03	5.500000	5.986290	127,064.29	0.00	127,064.29	16.56	138,298.84	11,251.11	1,539.82
1A8	27,723,118.03	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1A9	30,836,133.72	5.500000	5.499283	141,332.28	0.00	141,332.28	18.42	141,313.86	0.00	0.00
1A10	53,557,000.00	5.500000	5.499283	245,469.58	0.00	245,469.58	31.99	245,437.59	0.00	0.00
1A11	68,711,000.00	5.500000	5.499283	314,925.42	0.00	314,925.42	41.04	314,884.37	0.00	0.00
1A12	3,389,000.00	5.500000	5.499283	15,532.92	0.00	15,532.92	2.02	15,530.89	0.00	0.00
1A13	23,657,000.00	5.500000	5.499283	108,427.92	0.00	108,427.92	14.13	108,413.79	0.00	0.00
1A14	18,059,451.12	5.500000	5.719283	82,772.48	0.00	82,772.48	10.79	86,072.60	3,310.90	0.00
1A15	957,150.91	5.500000	5.499283	4,386.94	0.00	4,386.94	0.57	4,386.37	0.00	0.00
1X	591,348,832.26	0.517711	0.517580	255,123.26	0.00	255,123.26	64.83	255,058.43	0.00	0.00
2A1	40,981,823.38	7.000000	7.000000	239,060.64	0.00	239,060.64	0.00	239,060.64	0.00	0.00
2A2	2,020,819.44	7.000000	7.000000	11,788.11	0.00	11,788.11	0.00	11,788.11	0.00	0.00
2X	34,629,874.86	0.364707	0.364707	10,524.79	0.00	10,524.79	0.00	10,524.79	0.00	0.00
PO1	2,093,563.84	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PO2	488,735.12	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AR	0.00	5.500000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
P	100.00	0.000000	553442.640000	0.00	0.00	0.00	0.00	46,120.22	0.00	0.00
M	21,085,762.52	5.626233	5.625581	98,861.18	0.00	98,861.18	11.47	98,849.72	0.00	0.00
B1	7,028,521.66	5.626233	5.625581	32,953.42	0.00	32,953.42	3.82	32,949.60	0.00	0.00
B2	4,295,141.83	5.626233	5.625581	20,137.89	0.00	20,137.89	2.34	20,135.56	0.00	0.00
B3	3,904,701.33	5.626233	5.625581	18,307.30	0.00	18,307.30	2.12	18,305.18	0.00	0.00
B4	3,123,721.56	5.626233	5.625581	14,645.66	0.00	14,645.66	1.70	14,643.96	0.00	0.00
B5	1,949,997.12	5.626233	5.625581	9,142.62	0.00	9,142.62	1.06	9,141.56	0.00	0.00
Totals	700,561,770.51			3,522,827.24	0.00	3,522,827.24	453.85	3,614,546.08	46,052.45	3,020.99



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# CWALT, Inc.

## Alternative Loan Trust 2006-J1

### Series 2006-J01

*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	722.378044894	51.609793574	3.442903843	670.768251320	5.500000
1A2	12668BJY0	75,000,000.00	722.378044894	0.000000000	0.000000000	670.768251320	0.000000
1A3	12668BJZ7	193,835,000.00	925.194108391	7.480589161	4.239920342	917.713519230	5.500000
1A4	12668BKA0	105,000,000.00	911.787227519	19.954383665	4.415324369	891.832843854	5.500000
1A5	12668BKB8	105,000,000.00	911.787227519	0.000000000	0.000000000	891.832843854	0.000000
1A6	12668BKC6	89,922,000.00	839.699604103	16.458708659	3.848121600	823.240895444	5.500000
1A7	12668BKD4	30,000,000.00	924.103934291	19.051425305	4.609961459	905.052508986	5.500000
1A8	12668BKE2	30,000,000.00	924.103934291	0.000000000	0.000000000	905.052508986	0.000000
1A9	12668BKF9	36,139,000.00	853.264720094	15.855447024	3.910286945	837.409273070	5.500000
1A10	12668BKG7	53,557,000.00	1,000.000000000	0.000000000	4.582735994	1,000.000000000	5.500000
1A11	12668BKH5	68,711,000.00	1,000.000000000	0.000000000	4.582735994	1,000.000000000	5.500000
1A12	12668BKJ1	3,389,000.00	1,000.000000000	0.000000000	4.582735994	1,000.000000000	5.500000
1A13	12668BKK8	23,657,000.00	1,000.000000000	0.000000000	4.582735994	1,000.000000000	5.500000
1A14	12668BMA8	25,000,000.00	722.378044894	51.609793574	3.442903843	670.768251320	5.500000
1A15	12668BMB6	1,325,000.00	722.378044894	51.609793574	3.310467868	670.768251320	5.500000
1X	12668BKL6	652,155,172.00	906.760933056	0.000000000	0.391100828	893.049841518	0.517711
2A1	12668BKM4	62,259,000.00	658.247375885	21.624440915	3.839776359	636.622934970	7.000000
2A2	12668BKN2	3,070,000.00	658.247375885	21.624440915	3.839776359	636.622934970	7.000000
2X	12668BKP7	51,755,977.00	669.099046473	0.000000000	0.203354151	655.103438584	0.364707
PO1	12668BKQ5	2,250,933.27	930.087031652	36.851358419	0.000000000	893.235673232	0.000000
PO2	12668BKR3	627,214.18	779.215676041	54.986122678	0.000000000	724.229553363	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	461,202.200000000	1,000.000000000	0.000000
M	12668BKT9	21,348,200.00	987.706809743	0.508348640	4.630353631	987.198461104	5.626233
B1	12668BKU6	7,116,000.00	987.706809743	0.508348640	4.630353631	987.198461104	5.626233
B2	12668BKV4	4,348,600.00	987.706809743	0.508348640	4.630353631	987.198461104	5.626233
B3	12668BKW2	3,953,300.00	987.706809743	0.508348640	4.630353631	987.198461104	5.626233
B4	12668BKX0	3,162,600.00	987.706809743	0.508348640	4.630353631	987.198461104	5.626233
B5	12668BKY8	1,976,646.24	986.518011122	0.507671878	4.624780562	986.010274328	5.626233
Totals		790,647,693.69	886.060600823	14.747798473	4.571626666	871.312802185	



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**CWALT, Inc.**  
**Alternative Loan Trust 2006-J1**  
**Series 2006-J01**

**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**

	<b><u>Group I</u></b>	<b><u>Group II</u></b>	<b><u>Total</u></b>
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	



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**Alternative Loan Trust 2006-J1**  
**Series 2006-J01**

**Current Mortgage Loan Details**

	<b><u>Group I</u></b>	<b><u>Group II</u></b>	<b><u>Total</u></b>
Beginning Aggregate Loan Count	2,332	140	2,472
Loans Paid Off or otherwise removed pursuant to the PSA	35	4	39
Ending Aggregate Loan Count	2,297	136	2,433
Beginning Pool Stated Principal Balance	653,587,275.49	46,974,395.02	700,561,670.51
Scheduled Principal	347,144.49	15,905.59	363,050.08
Unscheduled Principal	9,864,802.36	1,432,460.54	11,297,262.90
Realized Principal Losses	0.00	0.00	0.00
Ending Pool Stated Principal Balance	643,375,328.64	45,526,028.89	688,901,357.53
Beginning Weighted Average Mortgage Rate	6.18403%	7.45381%	
Beginning Weighted Average Net Mortgage Rate	5.95079%	7.19603%	
Ending Weighted Average Mortgage Rate	6.18191%	7.45404%	
Ending Weighted Average Net Mortgage Rate	5.94862%	7.19608%	
Beginning Weighted Average Remaining Term to Maturity	350	347	
Ending Weighted Average Remaining Term to Maturity	349	346	



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Associate: Steven Chrysanthis  
212-815-8318

# **CWALT, Inc.** **Alternative Loan Trust 2006-J1** **Series 2006-J01**

## **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	47	2.04615%	9,442,369.47	1.46763%	11	0.47889%	2,375,620.67	0.36924%	2	0.08707%	472,874.97	0.07350%
Group 2	13	9.55882%	5,149,442.50	11.31099%	4	2.94118%	1,132,009.47	2.48651%	4	2.94118%	1,463,147.69	3.21387%
<b>Total</b>	<b>60</b>	<b>2.46609%</b>	<b>14,591,811.97</b>	<b>2.11813%</b>	<b>15</b>	<b>0.61652%</b>	<b>3,507,630.14</b>	<b>0.50916%</b>	<b>6</b>	<b>0.24661%</b>	<b>1,936,022.66</b>	<b>0.28103%</b>

	Foreclosure				Bankruptcy				REO			
	Loan Count	Loan Count %	Balance	Balance %	Loan Count	Loan Count %	Balance	Balance %	Loan Count	Loan Count %	Balance	Balance %
Group 1	7	0.30475%	2,073,807.11	0.32233%	1	0.04354%	128,890.19	0.02003%	1	0.04354%	49,200.00	0.00765%
Group 2	3	2.20588%	1,571,747.72	3.45242%	0	0.00000%	0.00	0.00000%	1	0.73529%	44,242.30	0.09718%
<b>Total</b>	<b>10</b>	<b>0.41102%</b>	<b>3,645,554.83</b>	<b>0.52918%</b>	<b>1</b>	<b>0.04110%</b>	<b>128,890.19</b>	<b>0.01871%</b>	<b>2</b>	<b>0.08220%</b>	<b>93,442.30</b>	<b>0.01356%</b>

### **60+ Delinquency, Foreclosure, Bankruptcy & REO Totals**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Total</b></u>
Current	5,100,392.94	4,211,147.18	9,311,540.12
One-Month Prior	3,616,023.94	3,727,858.33	7,343,882.27
Two-Month Prior	4,236,364.51	2,995,060.06	7,231,424.57
Three-Month Prior	3,863,084.21	2,501,793.97	6,364,878.18
Four-Month Prior	5,655,158.29	1,753,062.63	7,408,220.92
Five-Month Prior	4,383,335.91	1,447,040.04	5,830,375.95
60+ Delinquency Average	4,475,726.63	2,772,660.37	7,248,387.00
Passing Delinquency Stepdown Requirement	YES	YES	



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**Alternative Loan Trust 2006-J1**  
**Series 2006-J01**

**Available Funds**

**Interest**

	<b><u>Group I</u></b>	<b><u>Group II</u></b>	<b><u>Total</u></b>
Scheduled Interest	3,359,350.47	289,458.49	3,648,808.96
Plus: Capitalized Interest	0.00	0.00	0.00
Less: Master Servicer Fee	113,312.58	5,970.81	119,283.39
Less: Trustee Fee	4,901.90	352.31	5,254.21
Less: Mortgage Loan Premiums	0.00	1,444.25	1,444.25
Less: S & S	453.86	0.00	453.86
Total Interest Available	3,240,682.13	281,691.13	3,522,373.26

**Principal**

	<b><u>Group I</u></b>	<b><u>Group II</u></b>	<b><u>Total</u></b>
Scheduled Principal	347,144.49	15,905.59	363,050.08
Paid in Full Principal	9,719,469.50	1,431,143.32	11,150,612.82
Curtailement Principal	145,332.86	1,317.22	146,650.08
Liquidation Principal	0.00	0.00	0.00
Repurchased Principal	0.00	0.00	0.00
Substitution Adjustment Principal	0.00	0.00	0.00
Unanticipated Principal Recoveries	0.00	0.00	0.00
Remaining Amounts in Supplemental Account	0.00	0.00	0.00
Total Principal Available	10,211,946.85	1,448,366.13	11,660,312.98
<b>Total Available Funds</b>	<b>13,452,628.98</b>	<b>1,730,057.26</b>	<b>15,182,686.24</b>





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**Certificate Account**

Beginning Balance				0.00
Deposits	Available Funds			15,182,686.24
	Trustee Fee			5,254.21
	Prepayment Charges			46,120.22
	Other Deposits required by the PSA			0.00
	Corridor Payment			<u>46,052.45</u>
	Total Deposits			15,280,113.12
Withdrawals	Available Funds, to the Distribution Account			15,182,686.24
	Trustee Fee			5,254.21
	Prepayment Charges			<u>46,120.22</u>
	Corridor Payments	23,026.23	23,026.23	
	Total Withdrawals			<u>15,280,113.12</u>
Ending Balance				0.00

**Distribution Account**

Beginning Balance				0.00
Deposits	Available Funds			15,182,686.24
	Other Deposits Required by the PSA			0.00
	Prepayment Charges			46,120.22
	Corridor Payments			<u>46,052.45</u>
	Total Deposits			15,274,858.91
Withdrawals	Payments of Principal & Interest to the Classes			<u>15,274,858.91</u>
Ending Balance				0.00



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**Supplemental Loan Account**

Beginning Balance	-0.00
Supplemental Transfer	0.00
Ending Balance	-0.00

**Capitalized Interest Account**

Beginning Balance	0.00
Capitalized Interest Requirement	0.00
Ending Balance	0.00

**Principal Reserve Account**

Deposits	Beginning Principal Reserve Balance	100.00
	Deposits	0.00
Withdrawals	To Prepayment Premium Class	0.00
	Ending Principal Reserve Balance	100.00

**Fees of the Trust**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Total</b></u>
Gross Master Servicing Fee	122,131.40	8,294.22	130,425.62
Net Master Servicing Fee	113,312.58	5,970.81	119,283.39
Trustee Fee	4,901.90	352.31	5,254.21
Lpmi	0.00	1,444.25	1,444.25
Total Net Loan Fees	118,214.48	7,767.36	125,981.85



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**Servicer Advances**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Total</b></u>
Principal Advances	8,033.01	2,259.25	10,292.26
Interest Advances	76,956.10	58,487.09	135,443.19
Reimbursement for Principal & Interest Advances	0.00	0.00	0.00
Reimbursement for Nonrecoverable Advances	0.00	0.00	0.00
Total Advances	84,989.11	60,746.34	145,735.45

**Mortgage Prepayment Details**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Total</b></u>
Principal Balance of Loans Paid in Full	9,719,469.50	1,431,143.32	11,150,612.82
Prepayment Interest Excess	0.00	0.00	0.00
Prepayment Interest Shortfall	8,818.83	2,323.41	11,142.24
Compensating Interest	8,818.83	2,323.41	11,142.24
Non-Supported Prepayment Interest Shortfall	0.00	0.00	0.00
Prepayment Charges	26,397.58	19,722.64	46,120.22
CPR %	16.68973%	31.04785%	47.73758%
SMM %	1.51013%	3.05048%	4.56062%

**Loan Substitution**

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

**Net Interest Shortfalls**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Total</b></u>
Net Prepayment Interest Shortfalls	0.00	0.00	0.00
Relief Act Reduction Shortfalls	453.86	0.00	453.86
Total Net Interest Shortfalls	453.86	0.00	453.86



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**Senior Principal Distribution Amounts**

**PO Principal Amounts**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Total</b></u>
Beginning PO Balance	2,093,563.84	488,735.13	2,582,298.97
PO Scheduled Principal	1,220.26	224.22	1,444.48
PO Prepayments & Recoveries	81,729.69	34,263.86	115,993.55
PO Liquidation Principal	0.00	0.00	0.00
PO Principal Loss	0.00	0.00	0.00
Ending PO Balance	2,010,613.89	454,247.05	2,464,860.94

**NON-PO Principal Amounts**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Total</b></u>
Beginning Non-PO Balance	651,493,711.65	46,485,659.89	697,979,371.54
Non-PO Scheduled Principal	345,924.23	15,681.37	361,605.60
Non-PO Prepayments & Recoveries	9,783,072.67	1,398,196.68	11,181,269.35
Non-PO Liquidation Principal	0.00	0.00	0.00
Non-PO Principal Loss	0.00	0.00	0.00
Ending Non-PO Balance	641,364,714.75	45,071,781.84	686,436,496.59



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# CWALT, Inc.

## Alternative Loan Trust 2006-J1

### Series 2006-J01

#### Principal Distribution Amounts

#### Senior and Subordinate Percentages

	<u>Group I</u>	<u>Group II</u>
Senior Percentage Original	94.68327%	94.65175%
Senior Prepayment Percentage Original	100.00000%	100.00000%
Senior Percentage	94.18186%	92.50733%
Senior Prepayment Percentage	100.00000%	100.00000%
Subordinate Percentages	5.81814%	7.49267%
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	10,108,870.54	1,412,703.10	11,521,573.64
Subordinate Principal Distribution Amount	20,126.36	1,174.95	21,301.32
PO Principal Distribution Amount	<u>82,949.95</u>	<u>34,488.08</u>	<u>117,438.02</u>
Total Principal Distribution Amount	10,211,946.85	1,448,366.13	11,660,312.98

#### 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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**Series 2006-J01**

<b>Corridor Reserve Fund</b>
------------------------------

Beginning Balance	3,665.95
Deposits	47,628.28
Withdrawal	<u>46,052.45</u>
Ending Balance	5,241.77

Yield Supplemental Payments Detailed on Interest Detail Report

Yield Supplemental Amounts

<u>Class</u>	<u>Beginning Balance</u>	<u>Current Period Amount</u>	<u>Amount Paid</u>	<u>Ending Amount</u>
1A1	0.00	6,621.80	6,621.80	0.00
1A4	0.00	25,530.04	24,868.64	1,481.17
1A7	0.00	12,013.35	11,251.11	1,539.82
1A14	0.00	3,310.90	3,310.90	0.00

Corridor Contract Amounts Available

Class 1A1-1A14 Contract Proceeds from Current Period	11,508.52
Class 1A4 Contract Proceeds from Current Period	24,868.64
Class 1A7 Contract Proceeds from Current Period	11,251.11



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**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	2,340.96	10.00	2,350.96
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	

Loan ID

Liquidation Balance

Liquidation Proceeds

Realized Loss

Date

Group I

N/A

Group II

N/A



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**Credit Enhancements**

**Subordination**

**Credit Support**

	<b><u>Original</u></b>	<b><u>Current</u></b>
Class A	748,742,347.45	647,534,912.83
Class A Percentage	94.699871%	93.995289%
Class M	21,348,200.00	21,074,910.19
Class M Percentage	2.700090%	3.059205%
Class B1	7,116,000.00	7,024,904.25
Class B1 Percentage	0.900022%	1.019726%
Class B2	4,348,600.00	4,292,931.23
Class B2 Percentage	0.550005%	0.623156%
Class B3	3,953,300.00	3,902,691.68
Class B3 Percentage	0.500008%	0.566509%
Class B4	3,162,600.00	3,122,113.85
Class B4 Percentage	0.400001%	0.453202%
Class B5	1,976,646.24	1,948,993.50
Class B5 Percentage	0.250003%	0.282913%





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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	11	0.479	479,201.90	0.074
50,000.00	-	75,000.00	64	2.786	4,135,348.31	0.643
75,000.00	-	100,000.00	145	6.313	12,949,612.12	2.013
100,000.00	-	125,000.00	211	9.186	23,859,577.93	3.709
125,000.00	-	150,000.00	220	9.578	30,460,517.09	4.734
150,000.00	-	175,000.00	171	7.444	27,858,998.31	4.330
175,000.00	-	200,000.00	174	7.575	32,635,465.23	5.073
200,000.00	-	225,000.00	150	6.530	31,881,225.74	4.955
225,000.00	-	250,000.00	121	5.268	28,812,602.38	4.478
250,000.00	-	275,000.00	95	4.136	24,931,284.82	3.875
275,000.00	-	300,000.00	99	4.310	28,323,263.90	4.402
300,000.00	-	325,000.00	99	4.310	30,972,803.76	4.814
325,000.00	-	350,000.00	65	2.830	21,994,877.97	3.419
350,000.00	-	375,000.00	93	4.049	33,443,361.08	5.198
375,000.00	-	400,000.00	68	2.960	26,512,678.51	4.121
400,000.00	-	425,000.00	65	2.830	26,738,989.68	4.156
425,000.00	-	450,000.00	69	3.004	30,255,655.71	4.703
450,000.00	-	475,000.00	64	2.786	29,698,787.56	4.616
475,000.00	-	500,000.00	52	2.264	25,447,286.08	3.955
500,000.00	-	525,000.00	44	1.916	22,564,184.48	3.507
525,000.00	-	550,000.00	30	1.306	16,137,523.48	2.508
550,000.00	-	575,000.00	29	1.263	16,233,324.89	2.523
575,000.00	-	600,000.00	29	1.263	17,110,003.31	2.659
600,000.00	-	625,000.00	28	1.219	17,212,729.69	2.675
625,000.00	-	650,000.00	25	1.088	16,059,862.25	2.496
650,000.00	-	675,000.00	5	0.218	3,326,726.60	0.517
675,000.00	-	700,000.00	8	0.348	5,527,373.08	0.859
700,000.00	-	725,000.00	5	0.218	3,554,467.05	0.552
725,000.00	-	750,000.00	1	0.044	738,075.34	0.115
750,000.00	-	775,000.00	7	0.305	5,328,305.92	0.828
775,000.00	-	800,000.00	6	0.261	4,777,347.21	0.743
>		800,000.00	44	1.916	43,413,867.26	6.748
<b>Wgt Ave / Total:</b>			<b>2297</b>	<b>100.000</b>	<b>643,375,328.64</b>	<b>100.000</b>

**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	6	4.412	245,992.14	0.540
50,000.00	-	75,000.00	8	5.882	492,122.96	1.081
75,000.00	-	100,000.00	8	5.882	698,106.98	1.533



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<u>Update Face</u>			Number of Items	Percent of Items	Principal Balance	Percent of Balance
100,000.00	-	125,000.00	8	5.882	912,377.78	2.004
125,000.00	-	150,000.00	10	7.353	1,370,465.61	3.010
150,000.00	-	175,000.00	7	5.147	1,165,840.93	2.561
175,000.00	-	200,000.00	10	7.353	1,898,093.24	4.169
200,000.00	-	225,000.00	10	7.353	2,124,935.06	4.668
225,000.00	-	250,000.00	8	5.882	1,912,495.42	4.201
250,000.00	-	275,000.00	2	1.471	526,197.69	1.156
275,000.00	-	300,000.00	5	3.676	1,438,964.89	3.161
300,000.00	-	325,000.00	1	0.735	312,523.17	0.686
325,000.00	-	350,000.00	3	2.206	1,018,830.23	2.238
350,000.00	-	375,000.00	4	2.941	1,455,425.94	3.197
375,000.00	-	400,000.00	2	1.471	771,808.27	1.695
400,000.00	-	425,000.00	1	0.735	409,500.00	0.899
425,000.00	-	450,000.00	5	3.676	2,208,262.46	4.851
450,000.00	-	475,000.00	5	3.676	2,323,717.05	5.104
475,000.00	-	500,000.00	5	3.676	2,436,914.59	5.353
500,000.00	-	525,000.00	3	2.206	1,548,284.48	3.401
525,000.00	-	550,000.00	4	2.941	2,158,690.57	4.742
550,000.00	-	575,000.00	1	0.735	562,991.49	1.237
575,000.00	-	600,000.00	3	2.206	1,773,239.45	3.895
600,000.00	-	625,000.00	2	1.471	1,218,750.01	2.677
625,000.00	-	650,000.00	5	3.676	3,242,441.63	7.122
650,000.00	-	675,000.00	0	0.000	0.00	0.000
675,000.00	-	700,000.00	0	0.000	0.00	0.000
700,000.00	-	725,000.00	0	0.000	0.00	0.000
725,000.00	-	750,000.00	1	0.735	750,000.00	1.647
750,000.00	-	775,000.00	1	0.735	761,501.46	1.673
775,000.00	-	800,000.00	0	0.000	0.00	0.000
>		800,000.00	8	5.882	9,787,555.39	21.499
<b>Wgt Ave / Total:</b>			<b>136</b>	<b>100.000</b>	<b>45,526,028.89</b>	<b>100.000</b>

**Group I**

<u>Issuance Coupon</u>			Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =		5.0	3	0.131	658,210.16	0.102
5.0	-	5.5	85	3.700	30,927,292.85	4.807
5.5	-	6.0	732	31.868	222,166,363.88	34.531
6.0	-	6.5	1057	46.017	294,469,856.92	45.770
6.5	-	7.0	393	17.109	90,449,073.89	14.059
7.0	-	7.5	27	1.175	4,704,530.94	0.731
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



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

Officer: Matthew Sabino  
212-815-6093  
Associate: Steven Chrysanthis  
212-815-8318

**CWALT, Inc.**  
**Alternative Loan Trust 2006-J1**  
**Series 2006-J01**

<u>Issuance Coupon</u>	<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
> 12.5	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>	<b>2297</b>	<b>100.000</b>	<b>643,375,328.64</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	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	16	11.765	9,946,025.99	21.847
7.0 - 7.5	64	47.059	20,187,778.11	44.343
7.5 - 8.0	44	32.353	12,287,418.41	26.990
8.0 - 8.5	9	6.618	2,138,210.32	4.697
8.5 - 9.0	2	1.471	722,916.98	1.588
9.0 - 9.5	1	0.735	243,679.08	0.535
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>136</b>	<b>100.000</b>	<b>45,526,028.89</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	2297	100.000	643,375,328.64	100.000
> 360	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>	<b>2297</b>	<b>100.000</b>	<b>643,375,328.64</b>	<b>100.000</b>

**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	136	100.000	45,526,028.89	100.000



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**Series 2006-J01**

<u>Update Term</u>	<b>Number of Items</b>	<b>Percent of Items</b>	<b>Principal Balance</b>	<b>Percent of Balance</b>
> 360	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>	<b>136</b>	<b>100.000</b>	<b>45,526,028.89</b>	<b>100.000</b>