

**THE
BANK OF
NEW
YORK**

101 Barclay Street, 8West
New York, NY 10286

Officer: Maria Tokarz
212-815-4595
Associate: Tiffany Barnes
212-815-3652

Distribution Date: 2/27/06

CWMBS, Inc.
Luminent Mortgage Trust 2006-1
Series 2006-1

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	550279AM5	Senior	Var-Act/360	310,241,000.00	2.733657	429,063.44	1,244,182.42	1,673,245.86	0.00	309,884,210.12	0.00
A2	550279AN3	Senior	Var-Act/360	129,267,000.00	2.733657	178,776.32	527,601.33	706,377.65	0.00	129,118,337.64	0.00
A3	550279AP8	Senior	Var-Act/360	77,561,000.00	2.733657	107,266.90	320,700.65	427,967.55	0.00	77,471,801.67	0.00
X				0.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
X-1	550279AQ6	Strip IO	Var-30/360	517,069,000.00	0.000000	0.00	0.00	0.00	0.00	516,474,349.43	0.00
X-2	550279AQ6	Strip IO	Var-30/360	59,052,724.00	-0.000000	0.00	0.00	0.00	0.00	58,984,799.94	0.00
X-3	550279AQ6	Strip PO	Fix-30/360	0.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
X-4	550279AQ6	Strip PO	Fix-30/360	0.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
AR	550279AR4	Senior	Var-30/360	100.00	2.915901	100.00	0.49	100.49	0.00	0.00	0.00
P	550279AZ6	Prepay Penalties	Var-30/360	100.00	0.000000	0.00	1,889.38	1,889.38	0.00	100.00	0.00
M	550279AS2	Mezzanine	Var-Act/360	19,588,000.00	2.733657	27,094.00	84,475.13	111,569.13	0.00	19,565,469.21	0.00
B1	550279AT0	Junior	Var-Act/360	13,251,000.00	2.733657	18,328.70	63,860.05	82,188.75	0.00	13,235,758.25	0.00
B2	550279AU7	Junior	Var-Act/360	8,930,000.00	2.733657	12,351.92	49,783.13	62,135.05	0.00	8,919,728.41	0.00
B3	550279AV5	Junior	Var-Act/360	7,202,000.00	2.733657	9,961.76	40,149.84	50,111.60	0.00	7,193,716.01	0.00
B4	550279AW3	Junior	Var-Act/360	5,761,000.00	2.733657	7,968.58	32,116.53	40,085.11	0.00	5,754,373.50	0.00
B5	550279AX1	Junior	Var-Act/360	4,320,724.40	2.733657	5,976.40	24,087.25	30,063.65	0.00	4,315,754.56	0.00
Totals				576,121,924.40		796,888.02	2,388,846.20	3,185,734.22	0.00	575,459,249.37	0.00

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Principal Distribution Detail

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Scheduled Principal Distribution	Net Principal Distribution	Deferred Interest	Current Realized Losses	Ending Certificate Balance	Ending Certificate Factor
A1	550279AM5	310,241,000.00	310,241,000.00	429,063.44	429,063.44	72,273.56	0.00	309,884,210.12	0.99884995896
A2	550279AN3	129,267,000.00	129,267,000.00	178,776.32	178,776.32	30,113.96	0.00	129,118,337.64	0.99884995896
A3	550279AP8	77,561,000.00	77,561,000.00	107,266.90	107,266.90	18,068.56	0.00	77,471,801.67	0.99884995896
X		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
X-1	550279AQ6	517,069,000.00	517,069,000.00	0.00	0.00	0.00	0.00	516,474,349.43	0.99884995896
X-2	550279AQ6	59,052,724.00	59,052,724.00	0.00	0.00	0.00	0.00	58,984,799.94	0.99884977259
X-3	550279AQ6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
X-4	550279AQ6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
AR	550279AR4	100.00	100.00	100.00	100.00	0.00	0.00	0.00	0.00000000000
P	550279AZ6	100.00	100.00	0.00	0.00	0.00	0.00	100.00	1.00000000000
M	550279AS2	19,588,000.00	19,588,000.00	27,094.00	27,094.00	4,563.21	0.00	19,565,469.21	0.99884976583
B1	550279AT0	13,251,000.00	13,251,000.00	18,328.70	18,328.70	3,086.95	0.00	13,235,758.25	0.99884976583
B2	550279AU7	8,930,000.00	8,930,000.00	12,351.92	12,351.92	2,080.33	0.00	8,919,728.41	0.99884976583
B3	550279AV5	7,202,000.00	7,202,000.00	9,961.76	9,961.76	1,677.77	0.00	7,193,716.01	0.99884976583
B4	550279AW3	5,761,000.00	5,761,000.00	7,968.58	7,968.58	1,342.08	0.00	5,754,373.50	0.99884976583
B5	550279AX1	4,320,724.40	4,320,724.40	5,976.40	5,976.40	1,006.55	0.00	4,315,754.56	0.99884976583
Totals		576,121,924.40	576,121,924.40	796,888.02	796,888.02	134,212.97	0.00	575,459,249.37	

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Series 2006-1

Interest Distribution Detail

Class	Beginning Certificate Balance	Pass Through Rate (%)	Current Interest	Deferred Interest	Total Interest Due	Net Rate Carryover Paid	Net Interest Shortfall	Interest Paid	Net Rate Carryover After Dist.
A1	310,241,000.00	2.733657	753,859.97	72,273.56	826,133.53	562,596.01	0.00	1,244,182.42	0.00
A2	129,267,000.00	2.733657	314,108.12	30,113.96	344,222.08	243,607.17	0.00	527,601.33	0.00
A3	77,561,000.00	2.733657	188,466.82	18,068.56	206,535.38	150,302.40	0.00	320,700.65	0.00
X	0.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
X-1	517,069,000.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
X-2	59,052,724.00	-0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
X-3	0.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
X-4	0.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AR	100.00	2.915901	0.24	0.00	0.24	0.00	0.00	0.49	0.00
P	100.00	0.000000	0.00	0.00	0.00	0.00	0.00	1,889.38	0.00
M	19,588,000.00	2.733657	47,597.22	4,563.21	52,160.43	41,441.12	0.00	84,475.13	0.00
B1	13,251,000.00	2.733657	32,198.83	3,086.95	35,285.78	34,748.16	0.00	63,860.05	0.00
B2	8,930,000.00	2.733657	21,699.16	2,080.33	23,779.49	30,164.29	0.00	49,783.13	0.00
B3	7,202,000.00	2.733657	17,500.26	1,677.77	19,178.04	24,327.35	0.00	40,149.84	0.00
B4	5,761,000.00	2.733657	13,998.75	1,342.08	15,340.83	19,459.85	0.00	32,116.53	0.00
B5	4,320,724.40	2.733657	10,499.00	1,006.55	11,505.56	14,594.80	0.00	24,087.25	0.00
Totals	576,121,924.40		1,399,928.37	134,212.97	1,534,141.36	1,121,241.15	0.00	2,388,846.20	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	550279AM5	310,241,000.00	1,000.000000000	1.383000452	4.010373924	998.849958958	2.733657
A2	550279AN3	129,267,000.00	1,000.000000000	1.383000452	4.081485035	998.849958958	2.733657
A3	550279AP8	77,561,000.00	1,000.000000000	1.383000452	4.134818368	998.849958958	2.733657
X		0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000
X-1	550279AQ6	517,069,000.00	1,000.000000000	0.000000000	0.000000000	998.849958958	0.000000
X-2	550279AQ6	59,052,724.00	1,000.000000000	0.000000000	0.000000000	998.849772593	-0.000000
X-3	550279AQ6	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000
X-4	550279AQ6	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000
AR	550279AR4	100.00	1,000.000000000	1,000.000000000	4.917434970	0.000000000	2.915901
P	550279AZ6	100.00	1,000.000000000	0.000000000	18,893.800000000	1,000.000000000	0.000000
M	550279AS2	19,588,000.00	1,000.000000000	1.383193582	4.312596146	998.849765827	2.733657
B1	550279AT0	13,251,000.00	1,000.000000000	1.383193582	4.819262813	998.849765827	2.733657
B2	550279AU7	8,930,000.00	1,000.000000000	1.383193582	5.574818368	998.849765827	2.733657
B3	550279AV5	7,202,000.00	1,000.000000000	1.383193582	5.574818368	998.849765827	2.733657
B4	550279AW3	5,761,000.00	1,000.000000000	1.383193582	5.574818368	998.849765827	2.733657
B5	550279AX1	4,320,724.40	1,000.000000000	1.383193582	5.574817301	998.849765827	2.733657
Totals		576,121,924.40	1,000.000000000	1.383193359	4.146424739	998.849765992	

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Pool Level Data

Distribution Date		2/27/06
Cut-off Date		1/ 1/06
Record Date		1/31/06
Determination Date		2/22/06
LIBOR Determination Date		1/24/06
Accrual Period 30/360	Begin	1/ 1/06
	End	2/ 1/06
Number of Days in 30/360 Accrual Period		30
Accrual Period Actual Days	Begin	1/26/06
	End	2/27/06
Number of Days in Actual Accrual Period		32

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One-Month Libor Rate 4.5337500%

Prefunding Detail

	Group I
Target Funding Balance	576,121,824.40
Initial Funded Balance	566,564,428.33
Initial Unfunded Balance	9,557,396.07
Subsequent Prefunded Deposit	0.00
Subsequent Funded Balance	0.00
Subsequent Unfunded Balance	0.00

Subsequent Unfunded Amounts are passed through as Prinicipal at the end of the Prefunding Period

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Collateral Detail

Original Mortgage Loan Details

	<u>Group I</u>
Original Aggregate Loan Count	1,352
Original Stated Principal Balance	576,121,824.40
Original Weighted Average Mortgage Rate	3.32295%
Original Weighted Average Net Mortgage Rate	2.91590%
Original Weighted Average Remaining Term	360

Current Mortgage Loan Details

	<u>Group I</u>
Beginning Aggregate Loan Count	1,352
Loans Paid Off or otherwise removed pursuant to the PSA	1
Ending Aggregate Loan Count	1,351
Beginning Pool Stated Principal Balance	576,121,824.40
Scheduled Principal	796,888.01
Negative Amortization	-438,554.45
Unscheduled Principal	304,341.45
Realized Principal Losses	0.00
Ending Pool Stated Principal Balance	575,459,149.39
Beginning Weighted Average Mortgage Rate	3.32295%
Beginning Weighted Average Net Mortgage Rate	2.91590%
Ending Weighted Average Mortgage Rate	3.32802%
Ending Weighted Average Net Mortgage Rate	2.92092%
Beginning Weighted Average Remaining Term to Maturity	360
Ending Weighted Average Remaining Term to Maturity	359

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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	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%

	Foreclosure				Bankruptcy				REO			
	Count	Count %	Balance	Balance %	Count	Count %	Balance	Balance %	Count	Count %	Balance	Balance %
Group 1	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%

60+ Delinquency, Foreclosure, Bankruptcy & REO Totals

	<u>Group I</u>
Current	0.00
One-Month Prior	0.00
Two-Month Prior	0.00
Three-Month Prior	0.00
Four-Month Prior	0.00
Five-Month Prior	0.00
60+ Delinquency Average	0.00
Passing Delinquency Stepdown Requirement	YES

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Negative Amortization Detail

	<u>Group I</u>
Negative Amortization	438,554.45
Unscheduled Principal	304,341.45
Net Deferred Interest	134,213.00
Adjusted Cap Rate for LIBOR Certs	2.47158
Adjusted Cap Rate for X-IO 1 Component	0.00000
Adjusted Cap Rate for X-IO 2 Component	-0.00000

Please see page 2 (Principal Detail) or page 3 (Interest Detail) for information about bond level allocation of Net Deferred Interest.

Available Funds

Interest

	<u>Group I</u>
Scheduled Interest	1,595,288.45
Less: Master Servicer Fee	179,972.47
Less: Trustee Fee	4,320.91
Less: Mortgage Loan Premiums	<u>11,066.44</u>
Total Interest Available	1,399,928.63

Principal

	<u>Group I</u>
Scheduled Principal	796,888.01
Negative Amortization	-438,554.45
Paid in Full Principal	188,585.09
Curtailment Principal	115,756.36
Liquidation Principal	0.00
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	0.00
Remaining Amounts in Supplemental Account	<u>0.00</u>
Total Principal Available	<u>662,675.01</u>

Total Available Funds **2,062,603.64**

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Certificate Account			
	Beginning Balance		0.00
Deposits	Remittance Amount		2,068,813.94
	Other Deposits required by the PSA		<u>0.00</u>
	Total Deposits		2,068,813.94
Withdrawals	Available Funds, to the Distribution Account		2,064,493.02
	Trustee Fee		<u>4,320.91</u>
	Total Withdrawals		<u>2,068,813.94</u>
	Ending Balance		0.00
Distribution Account			
	Beginning Balance		0.00
Deposits	Available Funds		2,064,493.02
	Other Deposits Required by the PSA		<u>0.00</u>
	Total Deposits		2,064,493.02
Withdrawals	Payments of Principal & Interest to the Classes		<u>2,064,493.05</u>
	Ending Balance		0.00

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Supplemental Loan Account

Beginning Balance	9,557,396.07
Supplemental Transfer	<u>0.00</u>
Ending Balance	9,557,396.07

Capitalized Interest Account

Beginning Balance	1,121,241.16
Capitalized Interest Requirement	<u>1,121,241.16</u>
Ending Balance	0.00

Carryover Shortfall Reserve

Beginning Balance	1,000.00
Deposits	1,121,241.16
Withdrawals	1,121,241.16
Ending Balance	1,000.00

Fees of the Trust

	<u>Group I</u>
Gross Master Servicing Fee	180,038.07
Net Master Servicing Fee	179,972.47
Trustee Fee	4,320.91
LPMI	<u>11,066.44</u>
Total Net Loan Fees	184,293.38

Servicer Advances

	<u>Group I</u>
Principal Advances	0.00
Interest Advances	0.00
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	<u>0.00</u>
Total Advances	0.00

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Mortgage Prepayment Details

	<u>Group I</u>
Principal Balance of Loans Paid in Full	188,585.09
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	65.60
Compensating Interest	65.60
Non-Supported Prepayment Interest Shortfall	0.00
Prepayment Charges	1,889.38
CPR %	0.632%
SMM %	0.053%

Loan Substitution

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

Net Interest Shortfalls

	<u>Group I</u>
PPIS not Covered by Compensating Interest	0.00
Relief Act Reduction	0.00
Net Interest Shortfall	0.00

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Principal Distribution Amounts

Senior and Subordinate Percentages

	<u>Group I</u>
Senior Percentage Original	89.74996%
Senior Prepayment Percentage Original	100.00000%
Senior Percentage	89.74996%
Senior Prepayment Percentage	100.00000%
Subordinate Percentages	10.25004%
Subordinate Prepayment Percentage	0.00000%

Principal Distribution Amounts

	<u>Group I</u>
Senior Principal Distribution Amount	715,206.66
Subordinate Principal Distribution Amount	<u>81,681.35</u>
Total Principal Distribution Amount	796,888.01

Two Times Test Trigger	NO
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Realized Loss Detail

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

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

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Credit Enhancements

Subordination

Credit Support

Class A
Class A Percentage

<u>Original</u>	<u>Current</u>
517,069,200.00	516,474,449.43
89.749961%	89.749961%

Class M
Class M Percentage

19,588,000.00	19,565,469.21
3.399975%	3.399975%

Class B1
Class B1 Percentage

13,251,000.00	13,235,758.25
2.300034%	2.300034%

Class B2
Class B2 Percentage

8,930,000.00	8,919,728.41
1.550019%	1.550019%

Class B3
Class B3 Percentage

7,202,000.00	7,193,716.01
1.250083%	1.250083%

Class B4
Class B4 Percentage

5,761,000.00	5,754,373.50
0.999962%	0.999962%

Class B5
Class B5 Percentage

4,320,724.40	4,315,754.56
0.749967%	0.749967%

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<u>Issuance 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	-	100,000.00	43	3.183	3,599,121.91	0.625
100,000.00	-	200,000.00	226	16.728	35,025,754.55	6.087
200,000.00	-	300,000.00	211	15.618	52,814,087.54	9.178
300,000.00	-	400,000.00	285	21.095	101,407,579.90	17.622
400,000.00	-	500,000.00	213	15.766	95,665,349.01	16.624
500,000.00	-	600,000.00	157	11.621	86,126,782.32	14.967
600,000.00	-	700,000.00	78	5.774	50,199,391.33	8.723
700,000.00	-	800,000.00	24	1.776	17,864,198.06	3.104
800,000.00	-	900,000.00	38	2.813	32,740,188.87	5.689
900,000.00	-	1,000,000.00	35	2.591	34,400,114.76	5.978
1,000,000.00	-	1,100,000.00	2	0.148	2,174,804.93	0.378
1,100,000.00	-	1,200,000.00	12	0.888	13,890,757.74	2.414
1,200,000.00	-	1,300,000.00	5	0.370	6,355,986.98	1.105
1,300,000.00	-	1,400,000.00	4	0.296	5,356,619.96	0.931
1,400,000.00	-	1,500,000.00	8	0.592	11,850,659.62	2.059
1,500,000.00	-	1,600,000.00	0	0.000	0.00	0.000
1,600,000.00	-	1,700,000.00	0	0.000	0.00	0.000
1,700,000.00	-	1,800,000.00	5	0.370	8,782,783.33	1.526
1,800,000.00	-	1,900,000.00	2	0.148	3,652,259.48	0.635
1,900,000.00	-	2,000,000.00	2	0.148	3,995,313.03	0.694
>		2,000,000.00	1	0.074	9,557,396.07	1.661
Wgt Ave / Total:			1351	100.000	575,459,149.39	100.000

<u>Issuance Coupon</u>			<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
<=		0.0	0	0.000	0.00	0.000
0.0	-	0.5	1	0.074	9,557,396.07	1.661
0.5	-	1.0	320	23.686	161,296,843.99	28.029
1.0	-	1.5	301	22.280	126,922,623.58	22.056
1.5	-	2.0	80	5.922	30,197,100.76	5.247
2.0	-	2.5	83	6.144	24,963,201.22	4.338
2.5	-	3.0	20	1.480	5,498,183.64	0.955
3.0	-	3.5	18	1.332	4,655,179.32	0.809
3.5	-	4.0	12	0.888	2,971,666.13	0.516
4.0	-	4.5	1	0.074	359,342.97	0.062
4.5	-	5.0	2	0.148	268,765.41	0.047
5.0	-	5.5	4	0.296	671,175.23	0.117
5.5	-	6.0	13	0.962	8,917,228.56	1.550
6.0	-	6.5	130	9.623	68,239,356.27	11.858
6.5	-	7.0	315	23.316	116,361,015.49	20.221
7.0	-	7.5	20	1.480	5,178,969.26	0.900
7.5	-	8.0	21	1.554	6,622,217.05	1.151
8.0	-	8.5	10	0.740	2,778,884.44	0.483
8.5	-	9.0	0	0.000	0.00	0.000

**THE
BANK OF
NEW
YORK**

101 Barclay Street, 8West
New York, NY 10286

Officer: Maria Tokarz
212-815-4595
Associate: Tiffany Barnes
212-815-3652

CWMBS, Inc.
Luminent Mortgage Trust 2006-1
Series 2006-1

<u>Issuance Coupon</u>			Number of Items	Percent of Items	Principal Balance	Percent of Balance
9.0	-	9.5	0	0.000	0.00	0.000
9.5	-	10.0	0	0.000	0.00	0.000
>		10.0	0	0.000	0.00	0.000
Wgt Ave / Total:			1351	100.000	575,459,149.39	100.000

<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	1351	100.000	575,459,149.39	100.000
>		360	0	0.000	0.00	0.000
Wgt Ave / Total:			1351	100.000	575,459,149.39	100.000