



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-J2**  
**Mortgage Pass-Through Certificates**

*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	126694G93	Senior	Fix-30/360	75,188,821.00	6.000000	546,009.51	375,944.11	921,953.62	0.00	74,642,811.49	0.00
1A2	126694H27	Senior	Fix-30/360	21,549,000.00	6.000000	0.00	107,745.00	107,745.00	0.00	21,549,000.00	0.00
1A3	126694H35	Senior	Fix-30/360	24,768,061.04	6.000000	950,694.10	123,840.31	1,074,534.40	0.00	23,817,366.94	0.00
1A4	126694H43	Senior	Fix-30/360	12,034,000.00	6.000000	0.00	60,170.00	60,170.00	0.00	12,034,000.00	0.00
1A5	126694H50	Senior	Fix-30/360	5,580,000.00	6.000000	0.00	27,900.00	27,900.00	0.00	5,580,000.00	0.00
1A6	126694H68	Senior	Fix-30/360	16,887,500.00	6.000000	0.00	84,437.50	84,437.50	0.00	16,887,500.00	0.00
1A7	126694H76	Senior	Fix-30/360	612,500.00	6.000000	0.00	3,062.50	3,062.50	0.00	612,500.00	0.00
1A8	126694H84	Senior	Fix-30/360	2,394,000.00	6.000000	0.00	11,970.00	11,970.00	0.00	2,394,000.00	0.00
1X	126694H92	Strip IO	Var-30/360	162,951,004.24	0.152367	0.00	20,690.35	20,690.35	0.00	161,448,817.62	0.00
PO	126694J25	Strip PO	Fix-30/360	3,225.10	0.000000	0.21	0.00	0.21	0.00	3,224.89	0.00
AR	126694J33	Senior	Fix-30/360	0.00	6.000000	0.00	0.00	0.00	0.00	0.00	0.00
P	126694K23	Senior	Fix-30/360	100.00	0.000000	0.00	0.00	0.00	0.00	100.00	0.00
M	126694J41	Mezzanine	Fix-30/360	3,563,258.02	6.000000	3,291.82	17,816.29	21,108.11	0.00	3,559,966.20	0.00
B1	126694J58	Junior	Fix-30/360	1,129,813.52	6.000000	1,043.75	5,649.07	6,692.82	0.00	1,128,769.77	0.00
B2	126694J66	Junior	Fix-30/360	521,452.39	6.000000	481.73	2,607.26	3,088.99	0.00	520,970.66	0.00
B3	126694J90	Junior	Fix-30/360	347,634.93	6.000000	321.15	1,738.17	2,059.33	0.00	347,313.78	0.00
B4	126694J74	Junior	Fix-30/360	260,726.20	6.000000	240.86	1,303.63	1,544.50	0.00	260,485.33	0.00
B5	126694J82	Junior	Fix-30/360	261,078.01	6.000000	241.16	1,305.39	1,546.55	0.03	260,836.82	0.14
Totals				165,101,170.21		1,502,324.29	846,179.58	2,348,503.88	0.03	163,598,845.88	0.14



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**Mortgage Pass-Through Certificates**

*Principal Distribution Detail*

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Scheduled Principal Distribution	Net Principal Distribution	Current Realized Losses	Ending Certificate Balance	Ending Certificate Factor
1A1	126694G93	78,243,000.00	75,188,821.00	546,009.51	546,009.51	0.00	74,642,811.49	0.95398708498
1A2	126694H27	21,549,000.00	21,549,000.00	0.00	0.00	0.00	21,549,000.00	1.00000000000
1A3	126694H35	31,531,000.00	24,768,061.04	950,694.10	950,694.10	0.00	23,817,366.94	0.75536351348
1A4	126694H43	12,034,000.00	12,034,000.00	0.00	0.00	0.00	12,034,000.00	1.00000000000
1A5	126694H50	5,580,000.00	5,580,000.00	0.00	0.00	0.00	5,580,000.00	1.00000000000
1A6	126694H68	16,887,500.00	16,887,500.00	0.00	0.00	0.00	16,887,500.00	1.00000000000
1A7	126694H76	612,500.00	612,500.00	0.00	0.00	0.00	612,500.00	1.00000000000
1A8	126694H84	2,394,000.00	2,394,000.00	0.00	0.00	0.00	2,394,000.00	1.00000000000
1X	126694H92	168,527,529.00	162,951,004.24	0.00	0.00	0.00	161,448,817.62	0.95799670581
PO	126694J25	43,545.79	3,225.10	0.21	0.21	0.00	3,224.89	0.07405746595
AR	126694J33	100.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
P	126694K23	100.00	100.00	0.00	0.00	0.00	100.00	1.00000000000
M	126694J41	3,587,500.00	3,563,258.02	3,291.82	3,291.82	0.00	3,559,966.20	0.99232507439
B1	126694J58	1,137,500.00	1,129,813.52	1,043.75	1,043.75	0.00	1,128,769.77	0.99232507439
B2	126694J66	525,000.00	521,452.39	481.73	481.73	0.00	520,970.66	0.99232507439
B3	126694J90	350,000.00	347,634.93	321.15	321.15	0.00	347,313.78	0.99232507439
B4	126694J74	262,500.00	260,726.20	240.86	240.86	0.00	260,485.33	0.99232507439
B5	126694J82	262,854.21	261,078.01	241.16	241.16	0.03	260,836.82	0.99232504942
Totals		175,000,100.00	165,101,170.21	1,502,324.29	1,502,324.29	0.03	163,598,845.88	



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**CHL Mortgage Pass-Through Trust 2006-J2**  
**Mortgage Pass-Through Certificates**

*Interest Distribution Detail*

Class	Beginning Certificate Balance	Pass Through Rate (%)	Effective Coupon (%)	Current Interest	Deferred Interest	Total Interest Due	Net Interest Shortfall	Interest Paid
1A1	75,188,821.00	6.000000	6.000000	375,944.10	0.00	375,944.10	0.00	375,944.11
1A2	21,549,000.00	6.000000	6.000000	107,745.00	0.00	107,745.00	0.00	107,745.00
1A3	24,768,061.04	6.000000	6.000000	123,840.31	0.00	123,840.31	0.00	123,840.31
1A4	12,034,000.00	6.000000	6.000000	60,170.00	0.00	60,170.00	0.00	60,170.00
1A5	5,580,000.00	6.000000	6.000000	27,900.00	0.00	27,900.00	0.00	27,900.00
1A6	16,887,500.00	6.000000	6.000000	84,437.50	0.00	84,437.50	0.00	84,437.50
1A7	612,500.00	6.000000	6.000000	3,062.50	0.00	3,062.50	0.00	3,062.50
1A8	2,394,000.00	6.000000	6.000000	11,970.00	0.00	11,970.00	0.00	11,970.00
1X	162,951,004.24	0.152367	0.152367	20,690.35	0.00	20,690.35	0.00	20,690.35
PO	3,225.10	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00
AR	0.00	6.000000	0.000000	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
M	3,563,258.02	6.000000	6.000000	17,816.29	0.00	17,816.29	0.00	17,816.29
B1	1,129,813.52	6.000000	6.000000	5,649.07	0.00	5,649.07	0.00	5,649.07
B2	521,452.39	6.000000	6.000000	2,607.26	0.00	2,607.26	0.00	2,607.26
B3	347,634.93	6.000000	6.000000	1,738.17	0.00	1,738.17	0.00	1,738.17
B4	260,726.20	6.000000	6.000000	1,303.63	0.00	1,303.63	0.00	1,303.63
B5	261,078.01	6.000000	6.000000	1,305.39	0.00	1,305.39	0.00	1,305.39
Totals	165,101,170.21			846,179.58	0.00	846,179.58	0.00	846,179.58



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**Mortgage Pass-Through Certificates**

*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	126694G93	78,243,000.00	960.965466559	6.978381580	4.804827333	953.987084979	6.000000
1A2	126694H27	21,549,000.00	1,000.000000000	0.000000000	5.000000000	1,000.000000000	6.000000
1A3	126694H35	31,531,000.00	785.514606004	30.151092522	3.927573030	755.363513482	6.000000
1A4	126694H43	12,034,000.00	1,000.000000000	0.000000000	5.000000000	1,000.000000000	6.000000
1A5	126694H50	5,580,000.00	1,000.000000000	0.000000000	5.000000000	1,000.000000000	6.000000
1A6	126694H68	16,887,500.00	1,000.000000000	0.000000000	5.000000000	1,000.000000000	6.000000
1A7	126694H76	612,500.00	1,000.000000000	0.000000000	5.000000000	1,000.000000000	6.000000
1A8	126694H84	2,394,000.00	1,000.000000000	0.000000000	5.000000000	1,000.000000000	6.000000
1X	126694H92	168,527,529.00	966.910303657	0.000000000	0.122771348	957.996705808	0.152367
PO	126694J25	43,545.79	74.062209228	0.004743283	0.000000000	74.057465946	0.000000
AR	126694J33	100.00	0.000000000	0.000000000	0.000000000	0.000000000	6.000000
P	126694K23	100.00	1,000.000000000	0.000000000	0.000000000	1,000.000000000	0.000000
M	126694J41	3,587,500.00	993.242654819	0.917580430	4.966213274	992.325074390	6.000000
B1	126694J58	1,137,500.00	993.242654819	0.917580430	4.966213274	992.325074390	6.000000
B2	126694J66	525,000.00	993.242654819	0.917580430	4.966213274	992.325074390	6.000000
B3	126694J90	350,000.00	993.242654819	0.917580430	4.966213274	992.325074390	6.000000
B4	126694J74	262,500.00	993.242654819	0.917580430	4.966213274	992.325074390	6.000000
B5	126694J82	262,854.21	993.242629823	0.917460297	4.966213149	992.325049416	6.000000
Totals		175,000,100.00	943.434719237	8.584705323	4.835309123	934.850013686	



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**Pool Level Data**

Distribution Date		11/27/06
Cut-off Date		02/01/06
Record Date		10/31/06
Determination Date		11/22/06
Accrual Period 30/360	Begin	10/01/06
	End	11/01/06
Number of Days in 30/360 Accrual Period		30

**Prefunding Detail**

**Group I**

Target Funding Balance	175,000,000.00
Initial Funded Balance	167,439,549.89
Initial Unfunded Balance	7,560,450.11
Subsequent Prefunded Deposit	7,560,174.95
Subsequent Funded Balance	174,999,724.84
*Subsequent Unfunded Balance	275.16
**Capitalized Interest Requirement	0.00

\*Subsequent Unfunded Amounts are passed through as Principal on the April 2006 Payment

\*\*Capitalized Interest Withdrawal for Initial Unfunded Amount



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Collateral Detail
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**Original Mortgage Loan Details**

Original Aggregate Loan Count	317
Original Stated Principal Balance	175,000,000.00
Original Weighted Average Mortgage Rate	6.36296%
Original Weighted Average Net Mortgage Rate	6.14853%
Original Weighted Average Remaining Term	357

**Current Mortgage Loan Details**

Beginning Aggregate Loan Count	302
Loans Paid Off or otherwise removed pursuant to the PSA	<u>3</u>
Ending Aggregate Loan Count	299

Beginning Pool Stated Principal Balance	165,101,070.21
Scheduled Principal	152,521.19
Unscheduled Principal	1,349,803.13
Realized Principal Losses	<u>0.00</u>
Ending Pool Stated Principal Balance	163,598,745.89

Beginning Weighted Average Mortgage Rate	6.36478%
Beginning Weighted Average Net Mortgage Rate	6.15027%
Ending Weighted Average Mortgage Rate	6.36555%
Ending Weighted Average Net Mortgage Rate	6.15105%

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



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**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	2	0.66890%	554,134.65	0.33872%	1	0.33445%	472,474.24	0.28880%	0	0.00000%	0.00	0.00000%

  

	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%

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

Current	472,474.24
One-Month Prior	108,843.01
Two-Month Prior	0.00
Three-Month Prior	0.00
Four-Month Prior	0.00
Five-Month Prior	0.00
60+ Delinquency Average	96,886.21
Passing Delinquency Stepdown Requirement	YES



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Available Funds
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**Interest**

Scheduled Interest	875,162.24
Less: Master Servicer Fee	27,395.77
Less: Trustee Fee	1,238.26
Less: Mortgage Loan Premiums	<u>348.66</u>
Total Interest Available	846,179.55

**Principal**

Scheduled Principal	152,521.19
Paid in Full Principal	1,183,218.16
Curtailment Principal	166,584.97
Liquidation Principal	0.00
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	<u>0.00</u>
Total Principal Available	<u>1,502,324.32</u>

<b>Total Available Funds</b>	<b>2,348,503.87</b>
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**Certificate Account**

	Beginning Balance	0.00
Deposits	Available Funds	2,348,503.87
	Trustee Fee	1,238.26
	Prepayment Charges	0.00
	Other Deposits required by the PSA	0.00
	Total Deposits	2,349,742.12
Withdrawals	Available Funds, to the Distribution Account	2,348,503.87
	Trustee Fee	1,238.26
	Payment of Prepayment Penalties to Class P	0.00
	Total Withdrawals	<u>2,349,742.12</u>
	Ending Balance	0.00

**Distribution Account**

	Beginning Balance	0.00
Deposits	Available Funds	2,348,503.87
	Other Deposits Required by the PSA	0.00
	Total Deposits	2,348,503.87
Withdrawals	Payments of Principal & Interest to the Classes	<u>2,348,503.87</u>
	Ending Balance	0.00



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**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 Class P	<u>0.00</u>
	Ending Principal Reserve Balance	100.00



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<b>Fees of the Trust</b>
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Gross Master Servicing Fee	27,927.29
Net Master Servicing Fee	27,395.77
Trustee Fee	1,238.26
Lpmi	<u>348.66</u>
Total Net Loan Fees	28,982.69

<b>Servicer Advances</b>
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Principal Advances	892.05
Interest Advances	5,496.53
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	<u>0.00</u>
Total Advances	6,388.58

<b>Mortgage Prepayment Details</b>
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Principal Balance of Loans Paid in Full	1,183,218.16
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	531.52
Compensating Interest	531.52
Net Prepayment Interest Shortfall	0.00
Prepayment Charges	0.00
CPR %	9.38968%
SMM %	0.81832%



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**Loan Substitution**

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

**Net Interest Shortfalls**

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

**Senior Principal Distribution Amounts**

**PO Principal Amounts**

Beginning PO Balance	3,225.10
PO Scheduled Principal	0.00
PO Prepayments & Recoveries	0.21
PO Liquidation Principal	0.00
PO Principal Loss	<u>0.00</u>
Ending PO Balance	3,224.89

**NON-PO Principal Amounts**

Beginning Non-PO Balance	165,097,845.11
Non-PO Scheduled Principal	152,521.19
Non-PO Prepayments & Recoveries	1,349,802.92
Non-PO Liquidation Principal	0.00
Non-PO Principal Loss	<u>0.00</u>
Ending Non-PO Balance	163,595,521.00



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<b>Principal Distribution Amounts</b>
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**Senior and Subordinate Percentages**

Senior Percentage Original	96.49893%
Senior Prepayment Percentage Original	100.00000%
Senior Percentage	96.31493%
Senior Prepayment Percentage	100.00000%
Subordinate Percentages	3.68507%
Subordinate Prepayment Percentage	0.00000%

**Principal Distribution Amounts**

Senior Principal Distribution Amount	1,496,703.61
Subordinate Principal Distribution Amount	5,620.51
PO Principal Distribution Amount	<u>0.21</u>
Total Principal Distribution Amount	1,502,324.32

<b>NAS Principal Distribution Amount</b>
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NAS Percentage	10.59977%
NAS Distribution Percentage	0.00000%
NAS Principal Distribution Amount	0.00



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Realized Loss Detail	
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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

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



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<b>Credit Enhancements</b>
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**Subordination**

**Credit Support**

Class A  
Class A Percentage

<b>Original</b>	<b>Current</b>
168,874,745.79	157,520,503.32
96.499800%	96.284605%

Class M  
Class M Percentage

3,587,500.00	3,559,966.20
2.049999%	2.176034%

Class B1  
Class B1 Percentage

1,137,500.00	1,128,769.77
0.650000%	0.689962%

Class B2  
Class B2 Percentage

525,000.00	520,970.66
0.300000%	0.318444%

Class B3  
Class B3 Percentage

350,000.00	347,313.78
0.200000%	0.212296%

Class B4  
Class B4 Percentage

262,500.00	260,485.33
0.150000%	0.159222%

Class B5  
Class B5 Percentage

262,854.21	260,836.82
0.150202%	0.159437%



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-J2**  
**Mortgage Pass-Through Certificates**

<u>Issuance Coupon</u>		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	270	90.301	150,744,024.84	92.143
6.5	- 7.0	24	8.027	11,254,029.60	6.879
7.0	- 7.5	5	1.672	1,600,691.45	0.978
7.5	- 8.0	0	0.000	0.00	0.000
8.0	- 8.5	0	0.000	0.00	0.000
8.5	- 9.0	0	0.000	0.00	0.000
9.0	- 9.5	0	0.000	0.00	0.000
9.5	- 10.0	0	0.000	0.00	0.000
10.0	- 10.5	0	0.000	0.00	0.000
10.5	- 11.0	0	0.000	0.00	0.000
11.0	- 11.5	0	0.000	0.00	0.000
11.5	- 12.0	0	0.000	0.00	0.000
12.0	- 12.5	0	0.000	0.00	0.000
>	12.5	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>		<b>299</b>	<b>100.000</b>	<b>163,598,745.89</b>	<b>100.000</b>

<u>Update Face</u>		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	3	1.003	335,324.98	0.205
125,000.00	- 150,000.00	1	0.334	133,648.53	0.082
150,000.00	- 175,000.00	2	0.669	342,789.66	0.210
175,000.00	- 200,000.00	4	1.338	781,592.55	0.478
200,000.00	- 225,000.00	3	1.003	629,033.80	0.384
225,000.00	- 250,000.00	5	1.672	1,190,610.72	0.728
250,000.00	- 275,000.00	3	1.003	798,393.47	0.488
275,000.00	- 300,000.00	3	1.003	871,456.15	0.533





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**CHL Mortgage Pass-Through Trust 2006-J2**  
**Mortgage Pass-Through Certificates**

<u>Update Face</u>			Number of Items	Percent of Items	Principal Balance	Percent of Balance
300,000.00	-	325,000.00	2	0.669	626,640.54	0.383
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	7	2.341	2,722,933.82	1.664
400,000.00	-	425,000.00	14	4.682	5,845,735.92	3.573
425,000.00	-	450,000.00	39	13.043	17,140,180.88	10.477
450,000.00	-	475,000.00	27	9.030	12,500,950.78	7.641
475,000.00	-	500,000.00	28	9.365	13,701,397.47	8.375
500,000.00	-	525,000.00	23	7.692	11,756,934.59	7.186
525,000.00	-	550,000.00	17	5.686	9,118,878.66	5.574
550,000.00	-	575,000.00	18	6.020	10,135,994.41	6.196
575,000.00	-	600,000.00	17	5.686	9,972,478.51	6.096
600,000.00	-	625,000.00	12	4.013	7,341,148.51	4.487
625,000.00	-	650,000.00	16	5.351	10,242,947.01	6.261
650,000.00	-	675,000.00	2	0.669	1,330,105.34	0.813
675,000.00	-	700,000.00	9	3.010	6,221,381.38	3.803
700,000.00	-	725,000.00	2	0.669	1,433,410.16	0.876
725,000.00	-	750,000.00	4	1.338	2,944,942.79	1.800
750,000.00	-	775,000.00	6	2.007	4,565,191.77	2.790
775,000.00	-	800,000.00	5	1.672	3,968,210.78	2.426
>		800,000.00	27	9.030	26,946,432.71	16.471
<b>Wgt Ave / Total:</b>			<b>299</b>	<b>100.000</b>	<b>163,598,745.89</b>	<b>100.000</b>

<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	299	100.000	163,598,745.89	100.000
>		360	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>			<b>299</b>	<b>100.000</b>	<b>163,598,745.89</b>	<b>100.000</b>