



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	74,061,026.49	6.000000	617,280.43	370,305.13	987,585.56	0.00	73,443,746.06	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	23,539,734.64	6.000000	1,675,819.66	117,698.67	1,793,518.33	0.00	21,863,914.98	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	160,583,853.87	0.153611	0.00	20,556.15	20,556.15	0.00	158,285,605.36	0.00
PO	126694J25	Strip PO	Fix-30/360	3,224.64	0.000000	0.84	0.00	0.84	0.00	3,223.81	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	3,556,621.31	6.000000	3,342.19	17,783.11	21,125.30	0.00	3,553,279.12	0.00
B1	126694J58	Junior	Fix-30/360	1,127,709.20	6.000000	1,059.72	5,638.55	6,698.27	0.00	1,126,649.48	0.00
B2	126694J66	Junior	Fix-30/360	520,481.17	6.000000	489.10	2,602.41	3,091.51	0.00	519,992.07	0.00
B3	126694J90	Junior	Fix-30/360	346,987.44	6.000000	326.07	1,734.94	2,061.00	0.00	346,661.38	0.00
B4	126694J74	Junior	Fix-30/360	260,240.58	6.000000	244.55	1,301.20	1,545.75	0.00	259,996.03	0.00
B5	126694J82	Junior	Fix-30/360	260,591.74	6.000000	244.88	1,302.96	1,547.84	0.00	260,346.86	0.18
Totals				162,733,717.21		2,298,807.44	834,208.12	3,133,015.55	0.00	160,434,909.79	0.18



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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	74,061,026.49	617,280.43	617,280.43	0.00	73,443,746.06	0.93866219419
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	23,539,734.64	1,675,819.66	1,675,819.66	0.00	21,863,914.98	0.69341013534
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	160,583,853.87	0.00	0.00	0.00	158,285,605.36	0.93922699929
PO	126694J25	43,545.79	3,224.64	0.84	0.84	0.00	3,223.81	0.07403253150
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	3,556,621.31	3,342.19	3,342.19	0.00	3,553,279.12	0.99046107800
B1	126694J58	1,137,500.00	1,127,709.20	1,059.72	1,059.72	0.00	1,126,649.48	0.99046107800
B2	126694J66	525,000.00	520,481.17	489.10	489.10	0.00	519,992.07	0.99046107800
B3	126694J90	350,000.00	346,987.44	326.07	326.07	0.00	346,661.38	0.99046107800
B4	126694J74	262,500.00	260,240.58	244.55	244.55	0.00	259,996.03	0.99046107800
B5	126694J82	262,854.21	260,591.74	244.88	244.88	0.00	260,346.86	0.99046105307
Totals		175,000,100.00	162,733,717.21	2,298,807.44	2,298,807.44	0.00	160,434,909.79	



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**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	74,061,026.49	6.000000	6.000000	370,305.13	0.00	370,305.13	0.00	370,305.13
1A2	21,549,000.00	6.000000	6.000000	107,745.00	0.00	107,745.00	0.00	107,745.00
1A3	23,539,734.64	6.000000	6.000000	117,698.67	0.00	117,698.67	0.00	117,698.67
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	160,583,853.87	0.153611	0.153611	20,556.15	0.00	20,556.15	0.00	20,556.15
PO	3,224.64	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	3,556,621.31	6.000000	6.000000	17,783.11	0.00	17,783.11	0.00	17,783.11
B1	1,127,709.20	6.000000	6.000000	5,638.55	0.00	5,638.55	0.00	5,638.55
B2	520,481.17	6.000000	6.000000	2,602.41	0.00	2,602.41	0.00	2,602.41
B3	346,987.44	6.000000	6.000000	1,734.94	0.00	1,734.94	0.00	1,734.94
B4	260,240.58	6.000000	6.000000	1,301.20	0.00	1,301.20	0.00	1,301.20
B5	260,591.74	6.000000	6.000000	1,302.96	0.00	1,302.96	0.00	1,302.96
Totals	162,733,717.21			834,208.12	0.00	834,208.12	0.00	834,208.12



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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	946.551467735	7.889273545	4.732757339	938.662194190	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	746.558454756	53.148319412	3.732792274	693.410135344	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	952.864228313	0.000000000	0.121975022	939.226999287	0.153611
PO	126694J25	43,545.79	74.051784685	0.019253182	0.000000000	74.032531503	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	991.392699589	0.931621590	4.956963498	990.461077999	6.000000
B1	126694J58	1,137,500.00	991.392699589	0.931621590	4.956963498	990.461077999	6.000000
B2	126694J66	525,000.00	991.392699589	0.931621590	4.956963498	990.461077999	6.000000
B3	126694J90	350,000.00	991.392699589	0.931621590	4.956963498	990.461077999	6.000000
B4	126694J74	262,500.00	991.392699589	0.931621590	4.956963498	990.461077999	6.000000
B5	126694J82	262,854.21	991.392674639	0.931615719	4.956963373	990.461053073	6.000000
Totals		175,000,100.00	929.906424111	13.136035008	4.766900819	916.770389217	



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**Pool Level Data**

Distribution Date		01/25/07
Cut-off Date		02/01/06
Record Date		12/29/06
Determination Date		01/22/07
Accrual Period 30/360	Begin	12/01/06
	End	01/01/07
Number of Days in 30/360 Accrual Period		30

**Prefunding Detail**

	<u><b>Group I</b></u>
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	298
Loans Paid Off or otherwise removed pursuant to the PSA	<u>3</u>
Ending Aggregate Loan Count	295

Beginning Pool Stated Principal Balance	162,733,617.21
Scheduled Principal	152,919.37
Unscheduled Principal	2,145,888.07
Realized Principal Losses	<u>0.00</u>
Ending Pool Stated Principal Balance	160,434,809.77

Beginning Weighted Average Mortgage Rate	6.36599%
Beginning Weighted Average Net Mortgage Rate	6.15146%
Ending Weighted Average Mortgage Rate	6.36752%
Ending Weighted Average Net Mortgage Rate	6.15292%

Beginning Weighted Average Remaining Term to Maturity	348
Ending Weighted Average Remaining Term to Maturity	347



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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	1	0.33898%	707,646.70	0.44108%	0	0.00000%	0.00	0.00000%	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	1	0.33898%	471,561.69	0.29393%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%

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

Current	471,561.69
One-Month Prior	472,019.20
Two-Month Prior	472,474.24
Three-Month Prior	108,843.01
Four-Month Prior	0.00
Five-Month Prior	0.00
60+ Delinquency Average	254,149.69
Passing Delinquency Stepdown Requirement	YES



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Available Funds
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**Interest**

Scheduled Interest	861,942.74
Less: Master Servicer Fee	26,166.05
Less: Trustee Fee	1,220.50
Less: Mortgage Loan Premiums	<u>348.08</u>
Total Interest Available	834,208.11

**Principal**

Scheduled Principal	152,919.37
Paid in Full Principal	1,960,965.99
Curtailement Principal	184,922.08
Liquidation Principal	0.00
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	<u>0.00</u>
Total Principal Available	<u>2,298,807.44</u>

<b>Total Available Funds</b>	<b>3,133,015.55</b>
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Certificate Account		
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	Beginning Balance	0.00
Deposits	Available Funds	3,133,015.55
	Trustee Fee	1,220.50
	Prepayment Charges	0.00
	Other Deposits required by the PSA	0.00
	Total Deposits	3,134,236.05
Withdrawals	Available Funds, to the Distribution Account	3,133,015.55
	Trustee Fee	1,220.50
	Payment of Prepayment Penalties to Class P	0.00
	Total Withdrawals	<u>3,134,236.05</u>
	Ending Balance	0.00

Distribution Account		
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	Beginning Balance	0.00
Deposits	Available Funds	3,133,015.55
	Other Deposits Required by the PSA	0.00
	Total Deposits	3,133,015.55
Withdrawals	Payments of Principal & Interest to the Classes	<u>3,133,015.55</u>
	Ending Balance	0.00



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Supplemental Loan Account	
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Beginning Balance	0.00
Supplemental Transfer	<u>0.00</u>
Ending Balance	0.00

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

Principal Reserve Account	
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Deposits	Beginning Principal Reserve Balance	100.00
	Deposits	0.00
Withdrawals	To Class P	<u>0.00</u>
	Ending Principal Reserve Balance	100.00



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**Fees of the Trust**

Gross Master Servicing Fee	27,523.74
Net Master Servicing Fee	26,166.05
Trustee Fee	1,220.50
Lpmi	<u>348.08</u>
Total Net Loan Fees	27,734.63

**Servicer Advances**

Principal Advances	1,166.41
Interest Advances	6,393.70
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	<u>0.00</u>
Total Advances	7,560.11

**Mortgage Prepayment Details**

Principal Balance of Loans Paid in Full	1,960,965.99
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	1,357.69
Compensating Interest	1,357.69
Net Prepayment Interest Shortfall	0.00
Prepayment Charges	0.00
CPR %	14.73801%
SMM %	1.31989%



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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	3,224.65
PO Scheduled Principal	0.00
PO Prepayments & Recoveries	0.84
PO Liquidation Principal	0.00
PO Principal Loss	<u>0.00</u>
Ending PO Balance	3,223.81

**NON-PO Principal Amounts**

Beginning Non-PO Balance	162,730,392.56
Non-PO Scheduled Principal	152,919.37
Non-PO Prepayments & Recoveries	2,145,887.23
Non-PO Liquidation Principal	0.00
Non-PO Principal Loss	<u>0.00</u>
Ending Non-PO Balance	160,431,585.96



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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	96.26829%
Senior Prepayment Percentage	100.00000%
Subordinate Percentages	3.73171%
Subordinate Prepayment Percentage	0.00000%

**Principal Distribution Amounts**

Senior Principal Distribution Amount	2,293,100.09
Subordinate Principal Distribution Amount	5,706.51
PO Principal Distribution Amount	0.84
Total Principal Distribution Amount	2,298,807.44

<b>NAS Principal Distribution Amount</b>
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NAS Percentage	10.75398%
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	154,367,984.84
96.499800%	96.218451%

Class M  
Class M Percentage

3,587,500.00	3,553,279.12
2.049999%	2.214779%

Class B1  
Class B1 Percentage

1,137,500.00	1,126,649.48
0.650000%	0.702247%

Class B2  
Class B2 Percentage

525,000.00	519,992.07
0.300000%	0.324114%

Class B3  
Class B3 Percentage

350,000.00	346,661.38
0.200000%	0.216076%

Class B4  
Class B4 Percentage

262,500.00	259,996.03
0.150000%	0.162057%

Class B5  
Class B5 Percentage

262,854.21	260,346.86
0.150202%	0.162276%



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	266	90.169	147,596,678.93	91.998
6.5	- 7.0	24	8.136	11,238,261.04	7.005
7.0	- 7.5	5	1.695	1,599,869.80	0.997
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>295</b>	<b>100.000</b>	<b>160,434,809.77</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	1.017	335,297.80	0.209
125,000.00	- 150,000.00	0	0.000	0.00	0.000
150,000.00	- 175,000.00	2	0.678	342,633.49	0.214
175,000.00	- 200,000.00	4	1.356	780,742.20	0.487
200,000.00	- 225,000.00	3	1.017	628,541.78	0.392
225,000.00	- 250,000.00	5	1.695	1,190,610.72	0.742
250,000.00	- 275,000.00	4	1.356	1,049,543.04	0.654
275,000.00	- 300,000.00	3	1.017	870,778.56	0.543





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

<u>Update Face</u>			<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
300,000.00	-	325,000.00	2	0.678	625,962.88	0.390
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	8	2.712	3,121,095.20	1.945
400,000.00	-	425,000.00	14	4.746	5,863,402.40	3.655
425,000.00	-	450,000.00	38	12.881	16,703,934.62	10.412
450,000.00	-	475,000.00	31	10.508	14,382,312.69	8.965
475,000.00	-	500,000.00	24	8.136	11,795,273.48	7.352
500,000.00	-	525,000.00	22	7.458	11,230,571.97	7.000
525,000.00	-	550,000.00	19	6.441	10,183,428.52	6.347
550,000.00	-	575,000.00	17	5.763	9,578,990.97	5.971
575,000.00	-	600,000.00	17	5.763	9,962,449.38	6.210
600,000.00	-	625,000.00	11	3.729	6,726,341.55	4.193
625,000.00	-	650,000.00	15	5.085	9,588,722.04	5.977
650,000.00	-	675,000.00	2	0.678	1,326,118.38	0.827
675,000.00	-	700,000.00	9	3.051	6,208,828.45	3.870
700,000.00	-	725,000.00	2	0.678	1,430,327.98	0.892
725,000.00	-	750,000.00	4	1.356	2,939,024.43	1.832
750,000.00	-	775,000.00	6	2.034	4,554,223.26	2.839
775,000.00	-	800,000.00	5	1.695	3,960,392.04	2.469
>		800,000.00	25	8.475	25,055,261.94	15.617
<b>Wgt Ave / Total:</b>			<b>295</b>	<b>100.000</b>	<b>160,434,809.77</b>	<b>100.000</b>

<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	295	100.000	160,434,809.77	100.000
>		360	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>			<b>295</b>	<b>100.000</b>	<b>160,434,809.77</b>	<b>100.000</b>