



101 Barclay Street, 4 West  
New York, NY 10286

Officer: Michael Cerchio  
212-815-6314

Associate: Corrie Wagner  
212-815-8357

**CWMBS, Inc.**  
**CHL Mortgage Pass-Through Trust 2006-TM1**  
**Series 2006-TM1**

*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	126694U97	Senior	Var-Act/360	662,575,493.19	7.220000	57,655,575.00	4,227,703.11	61,883,278.11	0.00	604,919,918.19	0.00
A2	126694V21	Strip PO	Fix-30/360	0.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
<b>XIO</b>				<b>737,360,155.99</b>	<b>0.512496</b>	<b>0.00</b>	<b>73,704.68</b>	<b>73,704.68</b>	<b>0.00</b>	<b>679,593,167.60</b>	<b>0.00</b>
XIO1	126694V39	Strip IO	Var-30/360	663,753,482.42	0.436079	0.00	0.00	0.00	0.00	605,995,401.90	0.00
XIO2	126694V39	Strip IO	Var-30/360	73,606,673.57	1.201598	0.00	73,704.68	73,704.68	0.00	73,597,765.70	0.00
<b>XPO</b>				<b>1,280,358.14</b>	<b>0.000000</b>	<b>111,413.39</b>	<b>0.00</b>	<b>111,413.39</b>	<b>0.00</b>	<b>1,168,944.75</b>	<b>0.00</b>
XPO1	126694V39	Strip PO	Fix-30/360	1,177,989.23	0.000000	102,505.52	0.00	102,505.52	0.00	1,075,483.71	0.00
XPO2	126694V39	Strip PO	Fix-30/360	102,368.91	0.000000	8,907.87	0.00	8,907.87	0.00	93,461.04	0.00
AR	126694V47	Residual	Fix-30/360	0.00	7.643265	0.00	0.00	0.00	0.00	0.00	0.00
M	126694V54	Mezzanine	Var-Act/360	32,157,702.16	5.820000	0.00	155,964.86	155,964.86	0.00	32,157,702.16	0.00
B1	126694V62	Junior	Var-Act/360	14,700,578.24	6.200000	0.00	75,952.99	75,952.99	0.00	14,700,578.24	0.00
B2	126694V70	Junior	Var-Act/360	8,268,638.31	7.350000	0.00	50,645.41	50,645.41	0.00	8,268,638.31	0.00
B3	126694U63	Junior	Var-Act/360	7,809,214.03	7.350000	0.00	47,831.44	47,831.44	0.00	7,809,214.03	0.00
B4	126694U71	Junior	Var-Act/360	5,971,516.90	7.350000	0.00	36,575.54	36,575.54	0.00	5,971,516.90	0.00
B5	126694U89	Junior	Var-Act/360	4,596,654.68	7.350000	0.00	28,154.51	28,154.51	0.00	4,596,654.68	0.00
Totals				737,360,155.65		57,766,988.39	4,696,532.54	62,463,520.93	0.00	679,593,167.26	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	126694U97	846,058,000.00	662,575,493.19	57,655,575.00	57,655,575.00	0.00	0.00	604,919,918.19	0.71498634631
A2	126694V21	837,750.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
<b>XIO</b>		<b>920,492,264.00</b>	<b>737,360,155.99</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>679,593,167.60</b>	<b>0.73829318744</b>
XIO1	126694V39	846,895,850.00	663,753,482.42	0.00	0.00	0.00	0.00	605,995,401.90	0.71554890947
XIO2	126694V39	73,596,414.00	73,606,673.57	0.00	0.00	0.00	0.00	73,597,765.70	1.00001836636
<b>XPO</b>		<b>0.00</b>	<b>1,280,358.14</b>	<b>111,413.39</b>	<b>111,413.39</b>	<b>0.00</b>	<b>0.00</b>	<b>1,168,944.75</b>	<b>0.00000000000</b>
XPO1	126694V39	0.00	1,177,989.23	102,505.52	102,505.52	0.00	0.00	1,075,483.71	0.00000000000
XPO2	126694V39	0.00	102,368.91	8,907.87	8,907.87	0.00	0.00	93,461.04	0.00000000000
AR	126694V47	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
M	126694V54	32,198,000.00	32,157,702.16	0.00	0.00	0.00	0.00	32,157,702.16	0.99874843660
B1	126694V62	14,719,000.00	14,700,578.24	0.00	0.00	0.00	0.00	14,700,578.24	0.99874843668
B2	126694V70	8,279,000.00	8,268,638.31	0.00	0.00	0.00	0.00	8,268,638.31	0.99874843661
B3	126694U63	7,819,000.00	7,809,214.03	0.00	0.00	0.00	0.00	7,809,214.03	0.99874843688
B4	126694U71	5,979,000.00	5,971,516.90	0.00	0.00	0.00	0.00	5,971,516.90	0.99874843667
B5	126694U89	4,602,414.00	4,596,654.68	0.00	0.00	0.00	0.00	4,596,654.68	0.99874862969
Totals		920,492,264.00	737,360,155.65	57,766,988.39	57,766,988.39	0.00	0.00	679,593,167.26	



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**Series 2006-TM1**

*Interest Distribution Detail*

Class	Beginning Certificate Balance	Pass Through Rate (%)	Effective Coupon (%)	Current Interest	Deferred Interest	Total Interest Due	Net Rate Carryover Paid	Net Interest Shortfall	Interest Paid	Net Rate Carryover After Dist.
A1	662,575,493.19	7.220000	7.656854	3,986,495.88	0.00	3,986,495.88	241,207.23	0.00	4,227,703.11	408,228.26
A2	0.00	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>XIO</b>	<b>737,360,155.99</b>	<b>0.512496</b>	<b>0.119949</b>	<b>314,911.91</b>	<b>0.00</b>	<b>314,911.91</b>	<b>0.00</b>	<b>0.00</b>	<b>73,704.68</b>	<b>0.00</b>
XIO1	663,753,482.42	0.436079	0.000000	241,207.23	0.00	241,207.23	0.00	0.00	0.00	0.00
XIO2	73,606,673.57	1.201598	1.201598	73,704.68	0.00	73,704.68	0.00	0.00	73,704.68	0.00
<b>XPO</b>	<b>1,280,358.14</b>	<b>0.000000</b>	<b>0.000000</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
XPO1	1,177,989.23	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
XPO2	102,368.91	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AR	0.00	7.643265	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M	32,157,702.16	5.820000	5.820000	155,964.86	0.00	155,964.86	0.00	0.00	155,964.86	0.00
B1	14,700,578.24	6.200000	6.200000	75,952.99	0.00	75,952.99	0.00	0.00	75,952.99	0.00
B2	8,268,638.31	7.350000	7.350000	50,645.41	0.00	50,645.41	0.00	0.00	50,645.41	0.00
B3	7,809,214.03	7.350000	7.350000	47,831.44	0.00	47,831.44	0.00	0.00	47,831.44	0.00
B4	5,971,516.90	7.350000	7.350000	36,575.54	0.00	36,575.54	0.00	0.00	36,575.54	0.00
B5	4,596,654.68	7.350000	7.350000	28,154.51	0.00	28,154.51	0.00	0.00	28,154.51	0.00
Totals	737,360,155.65			4,696,532.54	0.00	4,696,532.54	241,207.23	0.00	4,696,532.54	408,228.26



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**Series 2006-TM1**

*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	126694U97	846,058,000.00	783.132472225	68.146125910	4.996942421	714.986346315	7.220000
A2	126694V21	837,750.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000
<b>XIO</b>		<b>920,492,264.00</b>	<b>801.049813049</b>	<b>0.000000000</b>	<b>0.080070939</b>	<b>738.293187437</b>	<b>0.512496</b>
XIO1	126694V39	846,895,850.00	783.748653885	0.000000000	0.000000000	715.548909469	0.436079
XIO2	126694V39	73,596,414.00	1,000.139403142	0.000000000	1.001471113	1,000.018366362	1.201598
<b>XPO</b>		<b>0.00</b>	<b>0.000000000</b>	<b>0.000000000</b>	<b>0.000000000</b>	<b>0.000000000</b>	<b>0.000000</b>
XPO1	126694V39	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000
XPO2	126694V39	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000
AR	126694V47	100.00	0.000000000	0.000000000	0.018672265	0.000000000	7.643265
M	126694V54	32,198,000.00	998.748436601	0.000000000	4.843929918	998.748436601	5.820000
B1	126694V62	14,719,000.00	998.748436682	0.000000000	5.160200256	998.748436682	6.200000
B2	126694V70	8,279,000.00	998.748436611	0.000000000	6.117334174	998.748436611	7.350000
B3	126694U63	7,819,000.00	998.748436875	0.000000000	6.117334176	998.748436875	7.350000
B4	126694U71	5,979,000.00	998.748436668	0.000000000	6.117334175	998.748436668	7.350000
B5	126694U89	4,602,414.00	998.748629691	0.000000000	6.117335357	998.748629691	7.350000
Totals		920,492,264.00	801.049812679	62.756625611	5.102196644	738.293187068	



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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
LIBOR Determination Date		12/21/06
Accrual Period 30/360	Begin	12/01/06
	End	01/01/07
Number of Days in 30/360 Accrual Period		30
Accrual Period Actual Days	Begin	12/26/06
	End	01/25/07
Number of Days in Actual Accrual Period		30

Index

One-Month Libor Rate	<u>Group I</u> 5.35000%
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Collateral Detail

Original Mortgage Loan Details

Aggregate Loan Count	307
Stated Principal Balance	919,654,514.71
Weighted Average Mortgage Rate	6.14354%
Weighted Average Net Mortgage Rate	5.75954%
Weighted Average Remaining Term	360



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## CWMBS, Inc.

### CHL Mortgage Pass-Through Trust 2006-TM1

### Series 2006-TM1

#### Current Mortgage Loan Details

Beginning Aggregate Loan Count	248
Loans Paid Off or otherwise removed pursuant to the PSA	17
Ending Aggregate Loan Count	231
Beginning Pool Stated Principal Balance	737,360,155.99
Scheduled Principal	2,085,013.62
Negative Amortization	-2,085,013.62
Unscheduled Principal	57,766,988.39
Realized Principal Losses	0.00
Ending Pool Stated Principal Balance	679,593,167.60
Beginning Weighted Average Mortgage Rate	8.02976%
Beginning Weighted Average Net Mortgage Rate	7.64576%
Ending Weighted Average Mortgage Rate	8.01302%
Ending Weighted Average Net Mortgage Rate	7.62902%
Beginning Weighted Average Remaining Term to Maturity	352
Ending Weighted Average Remaining Term to Maturity	351

#### 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	9	3.89610%	25,029,984.94	3.68308%	2	0.86580%	5,239,116.68	0.77092%	3	1.29870%	7,767,747.09	1.14300%

  

	Foreclosure				Bankruptcy				REO			
	Loan Count	Loan Count %	Balance	Balance %	Loan Count	Loan Count %	Balance	Balance %	Loan Count	Loan Count %	Balance	Balance %
Group 1	6	2.59740%	16,520,614.54	2.43096%	0	0.00000%	0.00	0.00000%	1	0.43290%	2,378,347.14	0.34997%

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

Current	31,905,825.45
One-Month Prior	37,462,634.23
Two-Month Prior	25,615,326.79
Three-Month Prior	23,294,933.33
Four-Month Prior	21,005,048.06
Five-Month Prior	11,245,038.04
60+ Delinquency Average	0.34%
Passing Delinquency Stepdown Requirement	YES



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Negative Amortization Detail	
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Deferred Interest	2,085,013.62
Principal Prepayment Amount	59,852,002.01
Net Deferred Interest	0.00
Adjusted Cap Rate for LIBOR Certs	7.64326%
Adjusted Cap Rate for 1X-IO-1	0.43608%
Adjusted Cap Rate for 1X-IO-2	1.20160%

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



The BANK  
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Available Funds
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**Interest**

Scheduled Interest	2,787,157.96
Less: Master Servicer Fee	168,572.68
Less: Mortgage Loan Premiums	<u>1,536.17</u>
Total Interest Available	2,617,049.12

**Principal**

Scheduled Principal	2,085,013.62
Negative Amortization	-2,085,013.62
Paid in Full Principal	59,684,946.11
Curtailment Principal	167,055.90
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>59,852,002.01</u>

**Total Available Funds**

**62,469,051.13**





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Certificate Account			
	Beginning Balance		0.00
Deposits	Remittance Amount	62,469,051.13	
	Other Deposits required by the PSA	<u>0.00</u>	
	Total Deposits	62,469,051.13	
Withdrawals	Available Funds, to the Distribution Account	62,463,520.92	
	Trustee Fee	5,530.20	
	Other Amounts Required by the PSA	<u>0.00</u>	
	Total Withdrawals	<u>62,469,051.13</u>	
	Ending Balance		0.00

Distribution Account			
	Beginning Balance		0.00
Deposits	Available Funds	62,463,520.92	
	Other Deposits Required by the PSA	<u>0.00</u>	
	Total Deposits	62,463,520.92	
Withdrawals	Payments of Principal & Interest to the Classes	<u>62,463,520.92</u>	
	Ending Balance		0.00



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**Carryover Reserve Account**

Beginning Balance	0.00
Deposits	314,911.91
Withdrawals	<u>314,911.91</u>
Ending Balance	0.00

**Fees of the Trust**

Gross Master Servicing Fee	230,425.05
Net Master Servicing Fee	168,572.68
Trustee Fee	5,530.20
LPMI	<u>1,536.17</u>
Total Net Loan Fees	175,639.05

**Servicer Advances**

Principal Advances	-181,113.07
Interest Advances	388,725.09
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	<u>0.00</u>
Total Advances	207,612.02



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Mortgage Prepayment Details	
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Principal Balance of Loans Paid in Full	59,684,946.11
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	61,852.37
Compensating Interest	61,852.37
Non-Supported Prepayment Interest Shortfall	0.00
CPR %	62.431%
SMM %	7.834%

Loan Substitution	
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Aggregate Stated of Principal Balances Removed	0.00
Aggregate Stated of Principal Balance Added	0.00
Aggregate Principal Substitution Shortfall Amount	0.00



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**Principal Distribution Amounts**

**Senior and Subordinate Percentages**

Senior Percentage	90.03142%
Senior Prepayment Percentage	100.00000%
Subordinate Percentages	9.96858%
Subordinate Prepayment Percentage	0.00000%

**Principal Distribution Amounts**

Senior Principal Distribution Amount	57,766,988.39
Subordinate Principal Distribution Amount	-0.00
Total Principal Distribution Amount	57,766,988.39
Two Times Test	NO

**Realized Loss Detail**

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**

**Group 1**

N/A



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**Credit Enhancements**

**Subordination**

**Credit Support**

Class A  
Class A Percentage

<u>Original</u>	<u>Current</u>
846,895,850.00	606,088,862.94
92.004668%	89.184072%

Class M  
Class M Percentage

32,198,000.00	32,157,702.16
3.497911%	4.731905%

Class B1  
Class B1 Percentage

14,719,000.00	14,700,578.24
1.599036%	2.163144%

Class B2  
Class B2 Percentage

8,279,000.00	8,268,638.31
0.899410%	1.216704%

Class B3  
Class B3 Percentage

7,819,000.00	7,809,214.03
0.849437%	1.149101%

Class B4  
Class B4 Percentage

5,979,000.00	5,971,516.90
0.649544%	0.878690%

Class B5  
Class B5 Percentage

4,602,414.00	4,596,654.68
0.499995%	0.676383%



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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	0	0.000	0.00	0.000
100,000.00 - 200,000.00	0	0.000	0.00	0.000
200,000.00 - 300,000.00	0	0.000	0.00	0.000
300,000.00 - 400,000.00	0	0.000	0.00	0.000
400,000.00 - 500,000.00	0	0.000	0.00	0.000
500,000.00 - 600,000.00	0	0.000	0.00	0.000
600,000.00 - 700,000.00	0	0.000	0.00	0.000
700,000.00 - 800,000.00	0	0.000	0.00	0.000
800,000.00 - 900,000.00	0	0.000	0.00	0.000
900,000.00 - 1,000,000.00	0	0.000	0.00	0.000
1,000,000.00 - 1,100,000.00	0	0.000	0.00	0.000
1,100,000.00 - 1,200,000.00	0	0.000	0.00	0.000
1,200,000.00 - 1,300,000.00	0	0.000	0.00	0.000
1,300,000.00 - 1,400,000.00	0	0.000	0.00	0.000
1,400,000.00 - 1,500,000.00	0	0.000	0.00	0.000
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	0	0.000	0.00	0.000
1,800,000.00 - 1,900,000.00	0	0.000	0.00	0.000
1,900,000.00 - 2,000,000.00	0	0.000	0.00	0.000
> 2,000,000.00	231	100.000	679,593,167.60	100.000
<b>Wgt Ave / Total:</b>	<b>231</b>	<b>100.000</b>	<b>679,593,167.60</b>	<b>100.000</b>

<u>Issuance Coupon</u>	<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
<= 0.000000000000	0	0.000	0.00	0.000
0.000000000000 - 0.500000000000	0	0.000	0.00	0.000
0.500000000000 - 1.000000000000	0	0.000	0.00	0.000
1.000000000000 - 1.500000000000	19	8.225	50,527,763.43	7.435
1.500000000000 - 2.000000000000	13	5.628	47,151,145.93	6.938
2.000000000000 - 2.500000000000	3	1.299	9,086,604.15	1.337
2.500000000000 - 3.000000000000	1	0.433	2,991,447.61	0.440
3.000000000000 - 3.500000000000	0	0.000	0.00	0.000
3.500000000000 - 4.000000000000	0	0.000	0.00	0.000
4.000000000000 - 4.500000000000	1	0.433	3,021,542.25	0.445
4.500000000000 - 5.000000000000	1	0.433	2,530,646.31	0.372
5.000000000000 - 5.500000000000	1	0.433	4,058,239.69	0.597
5.500000000000 - 6.000000000000	13	5.628	35,608,880.36	5.240
6.000000000000 - 6.500000000000	30	12.987	87,466,999.06	12.870
6.500000000000 - 7.000000000000	101	43.723	297,667,213.91	43.801
7.000000000000 - 7.500000000000	45	19.481	132,466,221.82	19.492
7.500000000000 - 8.000000000000	3	1.299	7,016,463.08	1.032
8.000000000000 - 8.500000000000	0	0.000	0.00	0.000
8.500000000000 - 9.000000000000	0	0.000	0.00	0.000
9.000000000000 - 9.500000000000	0	0.000	0.00	0.000
9.500000000000 - 10.000000000000	0	0.000	0.00	0.000
> 10.000000000000	0	0.000	0.00	0.000



101 Barclay Street, 4 West  
New York, NY 10286

Officer: Michael Cerchio  
212-815-6314  
Associate: Corrie Wagner  
212-815-8357

**CWMBS, Inc.**  
**CHL Mortgage Pass-Through Trust 2006-TM1**  
**Series 2006-TM1**

<u>Issuance Coupon</u>	Number of Items	Percent of Items	Principal Balance	Percent of Balance
<b>Wgt Ave / Total:</b>	<b>231</b>	<b>100.000</b>	<b>679,593,167.60</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	220	95.238	651,011,985.43	95.794
> 360	11	4.762	28,581,182.17	4.206
<b>Wgt Ave / Total:</b>	<b>231</b>	<b>100.000</b>	<b>679,593,167.60</b>	<b>100.000</b>