



101 Barclay St., 4W
New York, NY 10286

Officer: Matthew Sabino
212-815-6093
Associate: Steven Chrysanthis
212-815-3986

CWALT, Inc.

Alternative Loan Trust 2006-J3

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	021469AA9	Senior	Var-30/360	18,435,049.75	5.730000	954,436.35	88,027.36	1,042,463.71	0.00	17,480,613.40	0.00
1A2	021469AB7	Strip IO	Var-30/360	18,435,049.75	0.270000	0.00	4,147.89	4,147.89	0.00	17,480,613.40	0.00
1A3	021469AC5	Senior	Fix-30/360	54,030,000.00	6.000000	405,000.00	270,150.00	675,150.00	0.00	53,625,000.00	0.00
1A4	021469AD3	Senior	Fix-30/360	6,436,700.00	6.000000	0.00	32,183.50	32,183.50	0.00	6,436,700.00	0.00
1A5	021469AE1	Senior	Fix-30/360	44,243,220.99	6.000000	836,909.02	221,216.10	1,058,125.12	0.00	43,406,311.97	0.00
1A6	021469AF8	Senior	Fix-30/360	15,119,000.00	6.000000	0.00	75,595.00	75,595.00	0.00	15,119,000.00	0.00
1X	021469AN1	Strip IO	Var-30/360	95,353,938.80	0.354356	0.00	28,157.68	28,157.68	0.00	93,539,925.56	0.00
2A1	021469AJ0	Senior	Fix-30/360	22,531,885.24	4.750000	97,849.93	89,188.71	187,038.65	0.00	22,434,035.31	0.00
2X	021469AP6	Strip IO	Var-30/360	22,123,317.92	0.477585	0.00	8,804.80	8,804.80	0.00	22,028,422.84	0.00
3A1	021469AK7	Senior	Fix-30/360	25,309,999.13	5.500000	110,264.52	116,004.16	226,268.69	0.00	25,199,734.61	0.00
3X	021469AQ4	Strip IO	Var-30/360	26,275,963.56	0.268749	0.00	5,884.70	5,884.70	0.00	26,161,947.92	0.00
4A1	021469AL5	Senior	Fix-30/360	34,615,617.96	5.750000	116,410.90	165,866.50	282,277.40	0.00	34,499,207.06	0.00
4A2	021469AM3	Senior	Fix-30/360	10,760,000.00	5.750000	0.00	51,558.33	51,558.33	0.00	10,760,000.00	0.00
4X	021469BD2	Strip IO	Var-30/360	34,858,278.49	0.373646	0.00	10,853.89	10,853.89	0.00	34,771,057.83	0.00
PO1	021469AR2	Strip PO	Fix-30/360	1,779,552.29	0.000000	33,746.56	0.00	33,746.56	0.00	1,745,805.73	0.00
PO2	021469AS0	Strip PO	Fix-30/360	78,462.62	0.000000	409.96	0.00	409.96	0.00	78,052.66	0.00
PO4	021469AT8	Strip PO	Fix-30/360	269,910.53	0.000000	794.53	0.00	794.53	0.00	269,116.01	0.00
AR	021469AU5	Senior	Fix-30/360	0.00	6.000000	0.00	0.05	0.05	0.00	0.00	0.00
P	021469BB6	Prepay Penalties	Fix-30/360	100.00	0.000000	0.00	31,934.37	31,934.37	0.00	100.00	0.00
M	021469AV3	Mezzanine	Var-30/360	4,433,654.37	5.773950	7,188.72	21,333.08	28,521.80	0.00	4,426,465.65	0.00
B1	021469AW1	Junior	Var-30/360	1,519,500.92	5.773950	2,463.72	7,311.27	9,774.99	0.00	1,517,037.20	0.00
B2	021469AX9	Junior	Var-30/360	1,013,066.72	5.773950	1,642.59	4,874.50	6,517.08	0.00	1,011,424.13	0.00
B3	021469AY7	Junior	Var-30/360	759,800.04	5.773950	1,231.94	3,655.87	4,887.81	0.00	758,568.10	0.00
B4	021469AZ4	Junior	Var-30/360	633,662.77	5.773950	1,027.42	3,048.95	4,076.37	0.00	632,635.35	0.00
B5	021469BA8	Junior	Var-30/360	506,486.66	5.773950	821.22	2,437.02	3,258.24	0.00	505,665.44	100.18
Totals				242,475,669.99		2,570,197.38	1,242,233.73	3,812,431.12	0.00	239,905,472.62	100.18



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Principal Distribution Detail

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Scheduled Principal Distribution	Accretion Principal	Unscheduled Principal Adjustments	Net Principal Distribution	Current Realized Losses	Ending Certificate Balance	Ending Certificate Factor
1A1	021469AA9	20,000,000.00	18,435,049.75	954,436.35	0.00	0.00	954,436.35	0.00	17,480,613.40	0.87403066991
1A2	021469AB7	20,000,000.00	18,435,049.75	0.00	0.00	0.00	0.00	0.00	17,480,613.40	0.87403066991
1A3	021469AC5	56,055,000.00	54,030,000.00	405,000.00	0.00	0.00	405,000.00	0.00	53,625,000.00	0.95664971903
1A4	021469AD3	6,436,700.00	6,436,700.00	0.00	0.00	0.00	0.00	0.00	6,436,700.00	1.00000000000
1A5	021469AE1	46,453,300.00	44,243,220.99	836,909.02	0.00	0.00	836,909.02	0.00	43,406,311.97	0.93440750118
1A6	021469AF8	15,119,000.00	15,119,000.00	0.00	0.00	0.00	0.00	0.00	15,119,000.00	1.00000000000
1X	021469AN1	98,914,707.00	95,353,938.80	0.00	0.00	0.00	0.00	0.00	93,539,925.56	0.94566246413
2A1	021469AJ0	24,251,000.00	22,531,885.24	97,849.93	0.00	0.00	97,849.93	0.00	22,434,035.31	0.92507671049
2X	021469AP6	23,827,293.00	22,123,317.92	0.00	0.00	0.00	0.00	0.00	22,028,422.84	0.92450379655
3A1	021469AK7	27,132,000.00	25,309,999.13	110,264.52	0.00	0.00	110,264.52	0.00	25,199,734.61	0.92878278809
3X	021469AQ4	28,116,712.00	26,275,963.56	0.00	0.00	0.00	0.00	0.00	26,161,947.92	0.93047678975
4A1	021469AL5	38,004,000.00	34,615,617.96	116,410.90	0.00	0.00	116,410.90	0.00	34,499,207.06	0.90777831445
4A2	021469AM3	10,760,000.00	10,760,000.00	0.00	0.00	0.00	0.00	0.00	10,760,000.00	1.00000000000
4X	021469BD2	37,036,115.00	34,858,278.49	0.00	0.00	0.00	0.00	0.00	34,771,057.83	0.93884193388
PO1	021469AR2	1,827,508.67	1,779,552.29	33,746.56	0.00	0.00	33,746.56	0.00	1,745,805.73	0.95529272012
PO2	021469AS0	80,488.67	78,462.62	409.96	0.00	0.00	409.96	0.00	78,052.66	0.96973474484
PO4	021469AT8	317,326.39	269,910.53	794.53	0.00	0.00	794.53	0.00	269,116.01	0.84807319669
AR	021469AU5	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
P	021469BB6	100.00	100.00	0.00	0.00	0.00	0.00	0.00	100.00	1.00000000000
M	021469AV3	4,471,000.00	4,433,654.37	7,188.72	0.00	0.00	7,188.72	0.00	4,426,465.65	0.99003928619
B1	021469AW1	1,532,300.00	1,519,500.92	2,463.72	0.00	0.00	2,463.72	0.00	1,517,037.20	0.99003928619
B2	021469AX9	1,021,600.00	1,013,066.72	1,642.59	0.00	0.00	1,642.59	0.00	1,011,424.13	0.99003928619
B3	021469AY7	766,200.00	759,800.04	1,231.94	0.00	0.00	1,231.94	0.00	758,568.10	0.99003928619
B4	021469AZ4	639,000.25	633,662.77	1,027.42	0.00	0.00	1,027.42	0.00	632,635.35	0.99003928619
B5	021469BA8	510,853.17	506,486.66	821.22	0.00	0.00	821.22	0.00	505,665.44	0.98984497680
Totals		255,377,477.15	242,475,669.99	2,570,197.38	0.00	0.00	2,570,197.38	0.00	239,905,472.62	



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Interest Distribution Detail

Class	Beginning Certificate Balance	Pass Through Rate (%)	Effective Coupon (%)	Current Interest	Interest Carryforward Amount	Total Interest Due	Net Rate Carryover Paid	Net Interest Shortfall	Interest Paid	Interest Carryforward After Dist.	Net Rate Carryover After Dist.
1A1	18,435,049.75	5.730000	5.730000	88,027.36	0.00	88,027.36	0.00	0.00	88,027.36	0.00	0.00
1A2	18,435,049.75	0.270000	0.270000	4,147.89	0.00	4,147.89	0.00	0.00	4,147.89	0.00	0.00
1A3	54,030,000.00	6.000000	6.000000	270,150.00	0.00	270,150.00	0.00	0.00	270,150.00	0.00	0.00
1A4	6,436,700.00	6.000000	6.000000	32,183.50	0.00	32,183.50	0.00	0.00	32,183.50	0.00	0.00
1A5	44,243,220.99	6.000000	6.000000	221,216.10	0.00	221,216.10	0.00	0.00	221,216.10	0.00	0.00
1A6	15,119,000.00	6.000000	6.000000	75,595.00	0.00	75,595.00	0.00	0.00	75,595.00	0.00	0.00
1X	95,353,938.80	0.354356	0.354356	28,157.68	0.00	28,157.68	0.00	0.00	28,157.68	0.00	0.00
2A1	22,531,885.24	4.750000	4.750000	89,188.71	0.00	89,188.71	0.00	0.00	89,188.71	0.00	0.00
2X	22,123,317.92	0.477585	0.477585	8,804.80	0.00	8,804.80	0.00	0.00	8,804.80	0.00	0.00
3A1	25,309,999.13	5.500000	5.500000	116,004.16	0.00	116,004.16	0.00	0.00	116,004.16	0.00	0.00
3X	26,275,963.56	0.268749	0.268749	5,884.70	0.00	5,884.70	0.00	0.00	5,884.70	0.00	0.00
4A1	34,615,617.96	5.750000	5.750000	165,866.50	0.00	165,866.50	0.00	0.00	165,866.50	0.00	0.00
4A2	10,760,000.00	5.750000	5.750000	51,558.33	0.00	51,558.33	0.00	0.00	51,558.33	0.00	0.00
4X	34,858,278.49	0.373646	0.373646	10,853.89	0.00	10,853.89	0.00	0.00	10,853.89	0.00	0.00
PO1	1,779,552.29	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PO2	78,462.62	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PO4	269,910.53	0.000000	0.000000	0.00	0.00	0.00	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	0.05	0.00	0.00
P	100.00	0.000000	383212.440000	0.00	0.00	0.00	0.00	0.00	31,934.37	0.00	0.00
M	4,433,654.37	5.773950	5.773950	21,333.08	0.00	21,333.08	0.00	0.00	21,333.08	0.00	0.00
B1	1,519,500.92	5.773950	5.773950	7,311.27	0.00	7,311.27	0.00	0.00	7,311.27	0.00	0.00
B2	1,013,066.72	5.773950	5.773950	4,874.50	0.00	4,874.50	0.00	0.00	4,874.50	0.00	0.00
B3	759,800.04	5.773950	5.773950	3,655.87	0.00	3,655.87	0.00	0.00	3,655.87	0.00	0.00
B4	633,662.77	5.773950	5.773950	3,048.95	0.00	3,048.95	0.00	0.00	3,048.95	0.00	0.00
B5	506,486.66	5.773950	5.773950	2,437.02	0.00	2,437.02	0.00	0.00	2,437.02	0.00	0.00
Totals	242,475,669.99			1,210,299.31	0.00	1,210,299.31	0.00	0.00	1,242,233.73	0.00	0.00



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CWALT, Inc. Alternative Loan Trust 2006-J3

*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	021469AA9	20,000,000.00	921.752487266	47.721817357	4.401368127	874.030669909	5.730000
1A2	021469AB7	20,000,000.00	921.752487266	0.000000000	0.207394310	874.030669909	0.270000
1A3	021469AC5	56,055,000.00	963.874765855	7.225046829	4.819373829	956.649719026	6.000000
1A4	021469AD3	6,436,700.00	1,000.000000000	0.000000000	5.000000000	1,000.000000000	6.000000
1A5	021469AE1	46,453,300.00	952.423638163	18.016136982	4.762118191	934.407501181	6.000000
1A6	021469AF8	15,119,000.00	1,000.000000000	0.000000000	5.000000000	1,000.000000000	6.000000
1X	021469AN1	98,914,707.00	964.001630213	0.000000000	0.284666261	945.662464127	0.354356
2A1	021469AJ0	24,251,000.00	929.111592917	4.034882429	3.677733389	925.076710489	4.750000
2X	021469AP6	23,827,293.00	928.486417656	0.000000000	0.369525993	924.503796550	0.477585
3A1	021469AK7	27,132,000.00	932.846790887	4.064002798	4.275547792	928.782788089	5.500000
3X	021469AQ4	28,116,712.00	934.531874139	0.000000000	0.209295287	930.476789747	0.268749
4A1	021469AL5	38,004,000.00	910.841436684	3.063122236	4.364448551	907.778314448	5.750000
4A2	021469AM3	10,760,000.00	1,000.000000000	0.000000000	4.791666667	1,000.000000000	5.750000
4X	021469BD2	37,036,115.00	941.196950328	0.000000000	0.293062235	938.841933880	0.373646
PO1	021469AR2	1,827,508.67	973.758605094	18.465884971	0.000000000	955.292720123	0.000000
PO2	021469AS0	80,488.67	974.828115520	5.093370677	0.000000000	969.734744844	0.000000
PO4	021469AT8	317,326.39	850.577016044	2.503819353	0.000000000	848.073196691	0.000000
AR	021469AU5	100.00	0.000000000	0.000000000	0.463904924	0.000000000	6.000000
P	021469BB6	100.00	1,000.000000000	0.000000000	319,343.700000000	1,000.000000000	0.000000
M	021469AV3	4,471,000.00	991.647141718	1.607855531	4.771434219	990.039286187	5.773950
B1	021469AW1	1,532,300.00	991.647141718	1.607855531	4.771434219	990.039286187	5.773950
B2	021469AX9	1,021,600.00	991.647141718	1.607855531	4.771434219	990.039286187	5.773950
B3	021469AY7	766,200.00	991.647141718	1.607855531	4.771434219	990.039286187	5.773950
B4	021469AZ4	639,000.25	991.647141718	1.607855531	4.771434219	990.039286187	5.773950
B5	021469BA8	510,853.17	991.452516765	1.607539967	4.770497757	989.844976798	5.773950
Totals		255,377,477.15	949.479463483	10.064307192	4.864304182	939.415156330	



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CWALT, Inc. Alternative Loan Trust 2006-J3

Pool Level Data		
Distribution Date		10/25/2006
Cut-off Date		4/ 1/2006
Record Date		9/29/2006
Determination Date		10/21/2006
LIBOR Determination Date		9/21/2006
Accrual Period 30/360	Begin	9/ 1/2006
	End	10/ 1/2006
Number of Days in 30/360 Accrual Period		30

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One-Month Libor Rate 5.33000%

Collateral Detail

Original Mortgage Loan Details

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Group IV</u>	<u>Total</u>
Original Aggregate Loan Count	483	42	64	114	703
Original Stated Principal Balance	151,184,049.17	25,214,161.57	28,116,712.00	50,862,454.41	255,377,377.15
Original Weighted Average Mortgage Rate	6.40033%	5.40581%	6.00314%	6.21394%	
Original Weighted Average Net Mortgage Rate	6.16465%	5.19020%	5.78048%	6.00264%	
Original Weighted Average Remaining Term	360	180	181	240	



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Current Mortgage Loan Details

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Group IV</u>	<u>Total</u>
Beginning Aggregate Loan Count	464	40	58	107	669
Loans Paid Off or otherwise removed pursuant to the PSA	5	0	0	0	5
Ending Aggregate Loan Count	459	40	58	107	664
Beginning Pool Stated Principal Balance	145,316,931.09	23,475,438.52	26,275,963.56	47,407,336.82	242,475,669.99
Scheduled Principal	80,494.64	99,584.76	102,037.08	109,035.71	391,152.19
Unscheduled Principal	2,152,503.85	2,342.07	11,978.56	12,220.70	2,179,045.18
Realized Principal Losses	0.00	0.00	0.00	0.00	0.00
Ending Pool Stated Principal Balance	143,083,932.60	23,373,511.69	26,161,947.92	47,286,080.41	239,905,472.62
Beginning Weighted Average Mortgage Rate	6.39416%	5.39888%	5.98602%	6.20327%	
Beginning Weighted Average Net Mortgage Rate	6.15904%	5.18420%	5.76875%	5.99200%	
Ending Weighted Average Mortgage Rate	6.39022%	5.39892%	5.98608%	6.20333%	
Ending Weighted Average Net Mortgage Rate	6.15489%	5.18425%	5.76880%	5.99206%	
Beginning Weighted Average Remaining Term to Maturity	353	165	168	231	
Ending Weighted Average Remaining Term to Maturity	352	164	167	230	



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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	8	1.74292%	2,195,340.83	1.53430%	0	0.00000%	0.00	0.00000%	1	0.21786%	138,296.87	0.09665%
Group 2	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%
Group 3	2	3.44828%	852,134.64	3.25715%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%
Group 4	2	1.86916%	1,008,417.24	2.13259%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%
Total	12	1.80723%	4,055,892.71	1.69062%	0	0.00000%	0.00	0.00000%	1	0.15060%	138,296.87	0.05765%

	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%
Group 2	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%
Group 3	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%
Group 4	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%
Total	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>	<u>Group II</u>	<u>Group III</u>	<u>Group IV</u>	<u>Total</u>
Current	138,296.87	0.00	0.00	0.00	138,296.87
One-Month Prior	138,432.16	0.00	0.00	0.00	138,432.16
Two-Month Prior	1,303,595.35	0.00	0.00	0.00	1,303,595.35
Three-Month Prior	1,166,034.30	0.00	0.00	0.00	1,166,034.30
Four-Month Prior	0.00	0.00	0.00	0.00	0.00
Five-Month Prior	0.00	0.00	0.00	0.00	0.00
60+ Delinquency Average	457,726.45	0.00	0.00	0.00	457,726.45
Passing Delinquency Stepdown Requirement	YES	YES	YES	YES	



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Available Funds

Interest

Scheduled Interest	1,255,901.35
Plus: Capitalized Interest	0.00
Less: Master Servicer Fee	43,758.10
Less: Trustee Fee	1,818.57
Less: Mortgage Loan Premiums	<u>25.31</u>
Total Interest Available	1,210,299.37

Principal

Scheduled Principal	391,152.19
Paid in Full Principal	2,122,388.39
Curtailment Principal	56,656.79
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	2,570,197.37

Total Available Funds

3,780,496.74



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Certificate Account

Beginning Balance		0.00
Deposits	Available Funds	3,780,496.74
	Trustee Fee	1,818.57
	Prepayment Charges	31,934.37
	Other Deposits required by the PSA	0.00
	Total Deposits	3,814,249.68
Withdrawals	Available Funds, to the Distribution Account	3,780,496.74
	Trustee Fee	1,818.57
	Prepayment Charges	31,934.37
	Total Withdrawals	<u>3,814,249.68</u>
Ending Balance		0.00

Distribution Account

Beginning Balance		0.00
Deposits	Available Funds	3,780,496.74
	Other Deposits Required by the PSA	0.00
	Prepayment Charges	<u>31,934.37</u>
	Total Deposits	3,812,431.11
Withdrawals	Payments of Principal & Interest to the Classes	<u>3,812,431.11</u>
Ending Balance		0.00



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Corridor Reserve Fund

Beginning Balance	1,000.00
Deposits	0.00
Withdrawals	0.00
Ending Balance	1,000.00

Fees of the Trust

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Group IV</u>	<u>Total</u>
Gross Master Servicing Fee	27,381.54	3,998.32	4,560.52	7,990.62	43,931.00
Net Master Servicing Fee	27,208.64	3,998.32	4,560.52	7,990.62	43,758.10
Trustee Fee	1,089.88	176.07	197.07	355.56	1,818.57
Lpmi	0.00	25.31	0.00	0.00	25.31
Total Net Loan Fees	28,298.51	4,199.70	4,757.59	8,346.18	45,601.98

Servicer Advances

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Group IV</u>	<u>Total</u>
Principal Advances	1,481.66	0.00	3,521.77	2,941.32	7,944.75
Interest Advances	12,724.65	0.00	4,470.51	5,262.06	22,457.22
Reimbursement for Principal & Interest Advances	0.00	0.00	0.00	0.00	0.00
Reimbursement for Nonrecoverable Advances	0.00	0.00	0.00	0.00	0.00
Total Advances	14,206.31	0.00	7,992.28	8,203.38	30,401.97



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Mortgage Prepayment Details

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Group IV</u>	<u>Total</u>
Principal Balance of Loans Paid in Full	2,122,388.39	0.00	0.00	0.00	2,122,388.39
Prepayment Interest Excess	0.00	0.00	0.00	0.00	0.00
Prepayment Interest Shortfall	172.90	0.00	0.00	0.00	172.90
Compensating Interest	172.90	0.00	0.00	0.00	172.90
Non-Supported Prepayment Interest Shortfall	0.00	0.00	0.00	0.00	0.00
Prepayment Charges	31,934.37	0.00	0.00	0.00	31,934.37
CPR %	16.40440%	0.12016%	0.54780%	0.30961%	17.38198%
SMM %	1.48207%	0.01002%	0.04577%	0.02584%	1.56369%

Net Interest Shortfalls

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



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Senior Principal Distribution Amounts

PO Principal Amounts

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Group IV</u>	<u>Total</u>
Beginning PO Balance	1,779,552.28	78,462.63	0.00	269,910.53	2,127,925.44
PO Scheduled Principal	1,380.66	409.89	0.00	651.06	2,441.61
PO Prepayments & Recoveries	32,365.90	0.07	0.00	143.47	32,509.44
PO Liquidation Principal	0.00	0.00	0.00	0.00	0.00
PO Principal Loss	0.00	0.00	0.00	0.00	0.00
Ending PO Balance	1,745,805.72	78,052.67	0.00	269,116.01	2,092,974.39

NON-PO Principal Amounts

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Group IV</u>	<u>Total</u>
Beginning Non-PO Balance	143,537,378.81	23,396,975.89	26,275,963.56	47,137,426.29	240,347,744.55
Non-PO Scheduled Principal	79,113.98	99,174.87	102,037.08	108,384.65	388,710.58
Non-PO Prepayments & Recoveries	2,120,137.95	2,342.00	11,978.56	12,077.23	2,146,535.74
Non-PO Liquidation Principal	0.00	0.00	0.00	0.00	0.00
Non-PO Principal Loss	0.00	0.00	0.00	0.00	0.00
Ending Non-PO Balance	141,338,126.88	23,295,459.02	26,161,947.92	47,016,964.40	237,812,498.23



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Principal Distribution Amounts

Senior and Subordinate Percentages

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Group IV</u>
Senior Percentage Original	96.45651%	96.48809%	96.49777%	96.47616%
Senior Prepayment Percentage Original	100.00000%	100.00000%	100.00000%	100.00000%
Senior Percentage	96.32611%	96.30255%	96.32377%	96.26240%
Senior Prepayment Percentage	100.00000%	100.00000%	100.00000%	100.00000%
Subordinate Percentages	3.67389%	3.69745%	3.67623%	3.73760%
Subordinate Prepayment Percentage	0.00000%	0.00000%	0.00000%	0.00000%

Principal Distribution Amounts

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Group IV</u>	<u>Total</u>
Senior Principal Distribution Amount	2,196,345.36	97,849.93	110,264.52	116,410.90	2,520,870.72
Subordinate Principal Distribution Amount	2,906.56	3,666.94	3,751.12	4,050.98	14,375.60
PO Principal Distribution Amount	33,746.56	409.96	0.00	794.53	34,951.05
Total Principal Distribution Amount	2,232,998.49	101,926.83	114,015.64	121,256.41	2,570,197.37

Cross-Collateralization due to Rapid Prepayments

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Group IV</u>
Group 1 amount available to senior bonds of other groups.	0.00	0.00	0.00	0.00
Group 2 amount available to senior bonds of other groups.	0.00	0.00	0.00	0.00
Group 3 amount available to senior bonds of other groups.	0.00	0.00	0.00	0.00
Group 4 amount available to senior bonds of other groups.	0.00	0.00	0.00	0.00



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Realized Loss Detail

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

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



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Credit Enhancements

Subordination

Credit Support

	<u>Original</u>	<u>Current</u>
Class A	246,436,523.73	231,053,676.74
Class A Percentage	96.498926%	96.310298%
Class M	4,471,000.00	4,426,465.65
Class M Percentage	1.750742%	1.845087%
Class B1	1,532,300.00	1,517,037.20
Class B1 Percentage	0.600014%	0.632348%
Class B2	1,021,600.00	1,011,424.13
Class B2 Percentage	0.400035%	0.421593%
Class B3	766,200.00	758,568.10
Class B3 Percentage	0.300026%	0.316195%
Class B4	639,000.25	632,635.35
Class B4 Percentage	0.250218%	0.263702%
Class B5	510,853.17	505,665.44
Class B5 Percentage	0.200038%	0.210777%



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Group I

<u>Issuance Coupon</u>	<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
< = 5.000000000000	0	0.000	0.00	0.000
5.000000000000 - 5.501000000000	0	0.000	0.00	0.000
5.501000000000 - 6.001000000000	85	18.519	31,238,085.40	21.832
6.001000000000 - 6.501000000000	196	42.702	69,069,510.50	48.272
6.501000000000 - 7.001000000000	155	33.769	37,829,825.49	26.439
7.001000000000 - 7.501000000000	23	5.011	4,946,511.21	3.457
7.501000000000 - 8.001000000000	0	0.000	0.00	0.000
8.001000000000 - 8.501000000000	0	0.000	0.00	0.000
8.501000000000 - 9.001000000000	0	0.000	0.00	0.000
9.001000000000 - 9.501000000000	0	0.000	0.00	0.000
9.501000000000 - 10.001000000000	0	0.000	0.00	0.000
10.001000000000 - 10.501000000000	0	0.000	0.00	0.000
10.501000000000 - 11.001000000000	0	0.000	0.00	0.000
11.001000000000 - 11.501000000000	0	0.000	0.00	0.000
11.501000000000 - 12.001000000000	0	0.000	0.00	0.000
12.001000000000 - 12.501000000000	0	0.000	0.00	0.000
> 12.501000000000	0	0.000	0.00	0.000
Wgt Ave / Total:	459	100.000	143,083,932.60	100.000

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>
< = 5.000000000000	4	10.000	2,196,650.66	9.398
5.000000000000 - 5.501000000000	28	70.000	14,864,190.60	63.594
5.501000000000 - 6.001000000000	8	20.000	6,312,670.43	27.008
6.001000000000 - 6.501000000000	0	0.000	0.00	0.000
6.501000000000 - 7.001000000000	0	0.000	0.00	0.000
7.001000000000 - 7.501000000000	0	0.000	0.00	0.000
7.501000000000 - 8.001000000000	0	0.000	0.00	0.000
8.001000000000 - 8.501000000000	0	0.000	0.00	0.000
8.501000000000 - 9.001000000000	0	0.000	0.00	0.000
9.001000000000 - 9.501000000000	0	0.000	0.00	0.000
9.501000000000 - 10.001000000000	0	0.000	0.00	0.000
10.001000000000 - 10.501000000000	0	0.000	0.00	0.000
10.501000000000 - 11.001000000000	0	0.000	0.00	0.000
11.001000000000 - 11.501000000000	0	0.000	0.00	0.000
11.501000000000 - 12.001000000000	0	0.000	0.00	0.000
12.001000000000 - 12.501000000000	0	0.000	0.00	0.000
> 12.501000000000	0	0.000	0.00	0.000
Wgt Ave / Total:	40	100.000	23,373,511.69	100.000

Group III



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Issuance Coupon			Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =		5.000000000000	0	0.000	0.00	0.000
5.000000000000	-	5.501000000000	0	0.000	0.00	0.000
5.501000000000	-	6.001000000000	30	51.724	19,386,377.36	74.101
6.001000000000	-	6.501000000000	22	37.931	6,119,496.44	23.391
6.501000000000	-	7.001000000000	6	10.345	656,074.12	2.508
7.001000000000	-	7.501000000000	0	0.000	0.00	0.000
7.501000000000	-	8.001000000000	0	0.000	0.00	0.000
8.001000000000	-	8.501000000000	0	0.000	0.00	0.000
8.501000000000	-	9.001000000000	0	0.000	0.00	0.000
9.001000000000	-	9.501000000000	0	0.000	0.00	0.000
9.501000000000	-	10.001000000000	0	0.000	0.00	0.000
10.001000000000	-	10.501000000000	0	0.000	0.00	0.000
10.501000000000	-	11.001000000000	0	0.000	0.00	0.000
11.001000000000	-	11.501000000000	0	0.000	0.00	0.000
11.501000000000	-	12.001000000000	0	0.000	0.00	0.000
12.001000000000	-	12.501000000000	0	0.000	0.00	0.000
>		12.501000000000	0	0.000	0.00	0.000
Wgt Ave / Total:			58	100.000	26,161,947.92	100.000

Group IV

Issuance Coupon			Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =		5.000000000000	0	0.000	0.00	0.000
5.000000000000	-	5.501000000000	0	0.000	0.00	0.000
5.501000000000	-	6.001000000000	37	34.579	16,240,610.66	34.345
6.001000000000	-	6.501000000000	58	54.206	26,923,564.66	56.938
6.501000000000	-	7.001000000000	9	8.411	3,678,916.02	7.780
7.001000000000	-	7.501000000000	1	0.935	134,299.81	0.284
7.501000000000	-	8.001000000000	2	1.869	308,689.26	0.653
8.001000000000	-	8.501000000000	0	0.000	0.00	0.000
8.501000000000	-	9.001000000000	0	0.000	0.00	0.000
9.001000000000	-	9.501000000000	0	0.000	0.00	0.000
9.501000000000	-	10.001000000000	0	0.000	0.00	0.000
10.001000000000	-	10.501000000000	0	0.000	0.00	0.000
10.501000000000	-	11.001000000000	0	0.000	0.00	0.000
11.001000000000	-	11.501000000000	0	0.000	0.00	0.000
11.501000000000	-	12.001000000000	0	0.000	0.00	0.000
12.001000000000	-	12.501000000000	0	0.000	0.00	0.000
>		12.501000000000	0	0.000	0.00	0.000
Wgt Ave / Total:			107	100.000	47,286,080.41	100.000

Group I

Update Term			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	459	100.000	143,083,932.60	100.000



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<u>Update Term</u>	Number of Items	Percent of Items	Principal Balance	Percent of Balance
> 360	0	0.000	0.00	0.000
Wgt Ave / Total:	459	100.000	143,083,932.60	100.000

Group II

<u>Update Term</u>	Number of Items	Percent of Items	Principal Balance	Percent of Balance
<= 120	1	2.500	167,269.45	0.716
120 - 180	39	97.500	23,206,242.24	99.284
180 - 300	0	0.000	0.00	0.000
300 - 360	0	0.000	0.00	0.000
> 360	0	0.000	0.00	0.000
Wgt Ave / Total:	40	100.000	23,373,511.69	100.000

Group III

<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	57	98.276	25,969,895.38	99.266
180 - 300	0	0.000	0.00	0.000
300 - 360	1	1.724	192,052.54	0.734
> 360	0	0.000	0.00	0.000
Wgt Ave / Total:	58	100.000	26,161,947.92	100.000

Group IV

<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	107	100.000	47,286,080.41	100.000
300 - 360	0	0.000	0.00	0.000
> 360	0	0.000	0.00	0.000
Wgt Ave / Total:	107	100.000	47,286,080.41	100.000

Group I

<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	1	0.218	19,792.23	0.014
25,000.00 - 50,000.00	2	0.436	98,601.97	0.069
50,000.00 - 75,000.00	6	1.307	383,246.53	0.268
75,000.00 - 100,000.00	17	3.704	1,583,041.09	1.106



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Update Face			Number of Items	Percent of Items	Principal Balance	Percent of Balance
100,000.00	-	125,000.00	36	7.843	4,039,656.48	2.823
125,000.00	-	150,000.00	44	9.586	6,083,902.02	4.252
150,000.00	-	175,000.00	22	4.793	3,583,873.85	2.505
175,000.00	-	200,000.00	32	6.972	6,042,745.90	4.223
200,000.00	-	225,000.00	37	8.061	7,862,190.76	5.495
225,000.00	-	250,000.00	23	5.011	5,494,288.29	3.840
250,000.00	-	275,000.00	21	4.575	5,562,324.72	3.887
275,000.00	-	300,000.00	23	5.011	6,613,952.70	4.622
300,000.00	-	325,000.00	16	3.486	5,003,265.77	3.497
325,000.00	-	350,000.00	17	3.704	5,770,613.41	4.033
350,000.00	-	375,000.00	22	4.793	7,976,410.22	5.575
375,000.00	-	400,000.00	27	5.882	10,511,065.83	7.346
400,000.00	-	425,000.00	12	2.614	4,918,488.20	3.437
425,000.00	-	450,000.00	9	1.961	3,976,904.83	2.779
450,000.00	-	475,000.00	16	3.486	7,392,326.45	5.166
475,000.00	-	500,000.00	14	3.050	6,845,789.67	4.784
500,000.00	-	525,000.00	10	2.179	5,122,016.05	3.580
525,000.00	-	550,000.00	6	1.307	3,208,934.54	2.243
550,000.00	-	575,000.00	6	1.307	3,389,538.17	2.369
575,000.00	-	600,000.00	7	1.525	4,127,890.07	2.885
600,000.00	-	625,000.00	2	0.436	1,222,720.00	0.855
625,000.00	-	650,000.00	7	1.525	4,512,864.80	3.154
650,000.00	-	675,000.00	1	0.218	655,912.88	0.458
675,000.00	-	700,000.00	0	0.000	0.00	0.000
700,000.00	-	725,000.00	4	0.871	2,844,083.38	1.988
725,000.00	-	750,000.00	4	0.871	2,991,419.50	2.091
750,000.00	-	775,000.00	0	0.000	0.00	0.000
775,000.00	-	800,000.00	3	0.654	2,393,403.42	1.673
>		800,000.00	12	2.614	12,852,668.87	8.983
Wgt Ave / Total:			459	100.000	143,083,932.60	100.000

Group II

Update Face			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	2	5.000	129,191.31	0.553
75,000.00	-	100,000.00	0	0.000	0.00	0.000
100,000.00	-	125,000.00	1	2.500	111,208.37	0.476
125,000.00	-	150,000.00	0	0.000	0.00	0.000
150,000.00	-	175,000.00	1	2.500	167,269.45	0.716
175,000.00	-	200,000.00	0	0.000	0.00	0.000
200,000.00	-	225,000.00	0	0.000	0.00	0.000
225,000.00	-	250,000.00	0	0.000	0.00	0.000
250,000.00	-	275,000.00	0	0.000	0.00	0.000
275,000.00	-	300,000.00	1	2.500	292,231.41	1.250
300,000.00	-	325,000.00	0	0.000	0.00	0.000
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	4	10.000	1,577,694.87	6.750
400,000.00	-	425,000.00	2	5.000	830,236.92	3.552



101 Barclay St., 4W
New York, NY 10286

Officer: Matthew Sabino
212-815-6093
Associate: Steven Chrysanthis
212-815-3986

CWALT, Inc. Alternative Loan Trust 2006-J3

Update Face			Number of Items	Percent of Items	Principal Balance	Percent of Balance
425,000.00	-	450,000.00	3	7.500	1,319,081.41	5.643
450,000.00	-	475,000.00	3	7.500	1,377,558.60	5.894
475,000.00	-	500,000.00	1	2.500	499,212.31	2.136
500,000.00	-	525,000.00	2	5.000	1,029,983.18	4.407
525,000.00	-	550,000.00	1	2.500	532,279.78	2.277
550,000.00	-	575,000.00	1	2.500	566,883.79	2.425
575,000.00	-	600,000.00	3	7.500	1,767,132.21	7.560
600,000.00	-	625,000.00	3	7.500	1,825,823.57	7.812
625,000.00	-	650,000.00	0	0.000	0.00	0.000
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	1	2.500	704,292.01	3.013
725,000.00	-	750,000.00	2	5.000	1,480,942.49	6.336
750,000.00	-	775,000.00	1	2.500	755,975.72	3.234
775,000.00	-	800,000.00	0	0.000	0.00	0.000
>		800,000.00	8	20.000	8,406,514.29	35.966
Wgt Ave / Total:			40	100.000	23,373,511.69	100.000

Group III

Update Face			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	5	8.621	214,741.67	0.821
50,000.00	-	75,000.00	4	6.897	232,750.35	0.890
75,000.00	-	100,000.00	7	12.069	623,276.18	2.382
100,000.00	-	125,000.00	0	0.000	0.00	0.000
125,000.00	-	150,000.00	2	3.448	282,317.24	1.079
150,000.00	-	175,000.00	1	1.724	173,747.14	0.664
175,000.00	-	200,000.00	1	1.724	192,052.54	0.734
200,000.00	-	225,000.00	0	0.000	0.00	0.000
225,000.00	-	250,000.00	0	0.000	0.00	0.000
250,000.00	-	275,000.00	1	1.724	251,615.83	0.962
275,000.00	-	300,000.00	0	0.000	0.00	0.000
300,000.00	-	325,000.00	1	1.724	309,973.09	1.185
325,000.00	-	350,000.00	1	1.724	339,274.16	1.297
350,000.00	-	375,000.00	1	1.724	352,225.68	1.346
375,000.00	-	400,000.00	0	0.000	0.00	0.000
400,000.00	-	425,000.00	2	3.448	811,094.98	3.100
425,000.00	-	450,000.00	1	1.724	449,730.86	1.719
450,000.00	-	475,000.00	3	5.172	1,386,744.69	5.301
475,000.00	-	500,000.00	5	8.621	2,409,822.32	9.211
500,000.00	-	525,000.00	3	5.172	1,536,861.48	5.874
525,000.00	-	550,000.00	1	1.724	531,227.33	2.031
550,000.00	-	575,000.00	1	1.724	573,417.64	2.192
575,000.00	-	600,000.00	0	0.000	0.00	0.000
600,000.00	-	625,000.00	3	5.172	1,866,712.92	7.135
625,000.00	-	650,000.00	0	0.000	0.00	0.000
650,000.00	-	675,000.00	3	5.172	1,994,938.84	7.625
675,000.00	-	700,000.00	1	1.724	698,213.50	2.669
700,000.00	-	725,000.00	0	0.000	0.00	0.000
725,000.00	-	750,000.00	0	0.000	0.00	0.000



101 Barclay St., 4W
New York, NY 10286

Officer: Matthew Sabino
212-815-6093
Associate: Steven Chrysanthis
212-815-3986

CWALT, Inc. Alternative Loan Trust 2006-J3

Update Face			Number of Items	Percent of Items	Principal Balance	Percent of Balance
750,000.00	-	775,000.00	1	1.724	766,429.33	2.930
775,000.00	-	800,000.00	1	1.724	784,398.66	2.998
>		800,000.00	9	15.517	9,380,381.49	35.855
Wgt Ave / Total:			58	100.000	26,161,947.92	100.000

Group IV

Update Face			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	3	2.804	172,381.19	0.365
75,000.00	-	100,000.00	4	3.738	352,277.89	0.745
100,000.00	-	125,000.00	3	2.804	329,241.50	0.696
125,000.00	-	150,000.00	4	3.738	543,534.23	1.149
150,000.00	-	175,000.00	5	4.673	804,279.98	1.701
175,000.00	-	200,000.00	1	0.935	178,098.72	0.377
200,000.00	-	225,000.00	1	0.935	204,330.89	0.432
225,000.00	-	250,000.00	0	0.000	0.00	0.000
250,000.00	-	275,000.00	0	0.000	0.00	0.000
275,000.00	-	300,000.00	1	0.935	290,463.87	0.614
300,000.00	-	325,000.00	0	0.000	0.00	0.000
325,000.00	-	350,000.00	1	0.935	331,151.71	0.700
350,000.00	-	375,000.00	2	1.869	737,412.31	1.559
375,000.00	-	400,000.00	3	2.804	1,168,346.79	2.471
400,000.00	-	425,000.00	5	4.673	2,092,816.69	4.426
425,000.00	-	450,000.00	13	12.150	5,674,266.52	12.000
450,000.00	-	475,000.00	12	11.215	5,596,212.11	11.835
475,000.00	-	500,000.00	10	9.346	4,906,697.18	10.377
500,000.00	-	525,000.00	6	5.607	3,041,645.19	6.432
525,000.00	-	550,000.00	5	4.673	2,680,856.05	5.669
550,000.00	-	575,000.00	5	4.673	2,816,235.71	5.956
575,000.00	-	600,000.00	6	5.607	3,507,016.70	7.417
600,000.00	-	625,000.00	2	1.869	1,233,957.06	2.610
625,000.00	-	650,000.00	3	2.804	1,910,392.57	4.040
650,000.00	-	675,000.00	2	1.869	1,344,846.22	2.844
675,000.00	-	700,000.00	4	3.738	2,726,052.12	5.765
700,000.00	-	725,000.00	1	0.935	710,938.77	1.503
725,000.00	-	750,000.00	0	0.000	0.00	0.000
750,000.00	-	775,000.00	2	1.869	1,510,971.16	3.195
775,000.00	-	800,000.00	2	1.869	1,561,956.63	3.303
>		800,000.00	1	0.935	859,700.65	1.818
Wgt Ave / Total:			107	100.000	47,286,080.41	100.000