



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	17,480,613.40	5.720000	1,000.00	83,324.26	84,324.26	0.00	17,479,613.40	0.00
1A2	021469AB7	Strip IO	Var-30/360	17,480,613.40	0.280000	0.00	4,078.81	4,078.81	0.00	17,479,613.40	0.00
1A3	021469AC5	Senior	Fix-30/360	53,625,000.00	6.000000	283,902.88	268,125.00	552,027.88	0.00	53,341,097.12	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	43,406,311.97	6.000000	175,394.60	217,031.56	392,426.16	0.00	43,230,917.38	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	93,539,925.56	0.348913	0.00	27,197.76	27,197.76	0.00	93,114,629.85	0.00
2A1	021469AJ0	Senior	Fix-30/360	22,434,035.31	4.750000	103,036.31	88,801.39	191,837.70	0.00	22,330,999.00	0.00
2X	021469AP6	Strip IO	Var-30/360	22,028,422.84	0.477596	0.00	8,767.24	8,767.24	0.00	21,928,350.20	0.00
3A1	021469AK7	Senior	Fix-30/360	25,199,734.61	5.500000	104,927.71	115,498.78	220,426.49	0.00	25,094,806.90	0.00
3X	021469AQ4	Strip IO	Var-30/360	26,161,947.92	0.268803	0.00	5,860.33	5,860.33	0.00	26,053,246.50	0.00
4A1	021469AL5	Senior	Fix-30/360	34,499,207.06	5.750000	131,625.38	165,308.70	296,934.08	0.00	34,367,581.69	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	34,771,057.83	0.373691	0.00	10,828.03	10,828.03	0.00	34,665,810.79	0.00
PO1	021469AR2	Strip PO	Fix-30/360	1,745,805.73	0.000000	1,547.81	0.00	1,547.81	0.00	1,744,257.92	0.00
PO2	021469AS0	Strip PO	Fix-30/360	78,052.66	0.000000	411.56	0.00	411.56	0.00	77,641.10	0.00
PO4	021469AT8	Strip PO	Fix-30/360	269,116.01	0.000000	708.35	0.00	708.35	0.00	268,407.66	0.00
AR	021469AU5	Senior	Fix-30/360	0.00	6.000000	0.00	0.02	0.02	0.00	0.00	0.00
P	021469BB6	Prepay Penalties	Fix-30/360	100.00	0.000000	0.00	0.00	0.00	0.00	100.00	0.00
M	021469AV3	Mezzanine	Var-30/360	4,426,465.65	5.774427	7,229.32	21,300.25	28,529.57	0.00	4,419,236.33	0.00
B1	021469AW1	Junior	Var-30/360	1,517,037.20	5.774427	2,477.63	7,300.02	9,777.65	0.00	1,514,559.57	0.00
B2	021469AX9	Junior	Var-30/360	1,011,424.13	5.774427	1,651.86	4,867.00	6,518.86	0.00	1,009,772.27	0.00
B3	021469AY7	Junior	Var-30/360	758,568.10	5.774427	1,238.90	3,650.25	4,889.14	0.00	757,329.20	0.00
B4	021469AZ4	Junior	Var-30/360	632,635.35	5.774427	1,033.22	3,044.26	4,077.48	0.00	631,602.13	0.00
B5	021469BA8	Junior	Var-30/360	505,665.44	5.774427	825.85	2,433.27	3,259.13	-0.00	504,839.59	100.18
Totals				239,905,472.62		817,011.38	1,196,753.76	2,013,765.14	0.00	239,088,461.26	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	17,480,613.40	1,000.00	0.00	0.00	1,000.00	0.00	17,479,613.40	0.87398066991
1A2	021469AB7	20,000,000.00	17,480,613.40	0.00	0.00	0.00	0.00	0.00	17,479,613.40	0.87398066991
1A3	021469AC5	56,055,000.00	53,625,000.00	283,902.88	0.00	0.00	283,902.88	0.00	53,341,097.12	0.95158499900
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	43,406,311.97	175,394.60	0.00	0.00	175,394.60	0.00	43,230,917.38	0.93063178241
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	93,539,925.56	0.00	0.00	0.00	0.00	0.00	93,114,629.85	0.94136284355
2A1	021469AJ0	24,251,000.00	22,434,035.31	103,036.31	0.00	0.00	103,036.31	0.00	22,330,999.00	0.92082796581
2X	021469AP6	23,827,293.00	22,028,422.84	0.00	0.00	0.00	0.00	0.00	21,928,350.20	0.92030388009
3A1	021469AK7	27,132,000.00	25,199,734.61	104,927.71	0.00	0.00	104,927.71	0.00	25,094,806.90	0.92491548341
3X	021469AQ4	28,116,712.00	26,161,947.92	0.00	0.00	0.00	0.00	0.00	26,053,246.50	0.92661071110
4A1	021469AL5	38,004,000.00	34,499,207.06	131,625.38	0.00	0.00	131,625.38	0.00	34,367,581.69	0.90431485332
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	34,771,057.83	0.00	0.00	0.00	0.00	0.00	34,665,810.79	0.93600019305
PO1	021469AR2	1,827,508.67	1,745,805.73	1,547.81	0.00	0.00	1,547.81	0.00	1,744,257.92	0.95444577194
PO2	021469AS0	80,488.67	78,052.66	411.56	0.00	0.00	411.56	0.00	77,641.10	0.96462153391
PO4	021469AT8	317,326.39	269,116.01	708.35	0.00	0.00	708.35	0.00	268,407.66	0.84584095538
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	4,426,465.65	7,229.32	0.00	0.00	7,229.32	0.00	4,419,236.33	0.98842235010
B1	021469AW1	1,532,300.00	1,517,037.20	2,477.63	0.00	0.00	2,477.63	0.00	1,514,559.57	0.98842235010
B2	021469AX9	1,021,600.00	1,011,424.13	1,651.86	0.00	0.00	1,651.86	0.00	1,009,772.27	0.98842235010
B3	021469AY7	766,200.00	758,568.10	1,238.90	0.00	0.00	1,238.90	0.00	757,329.20	0.98842235010
B4	021469AZ4	639,000.25	632,635.35	1,033.22	0.00	0.00	1,033.22	0.00	631,602.13	0.98842235010
B5	021469BA8	510,853.17	505,665.44	825.85	0.00	0.00	825.85	-0.00	504,839.59	0.98822835805
Totals		255,377,477.15	239,905,472.62	817,011.38	0.00	0.00	817,011.38	0.00	239,088,461.26	



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CWALT, Inc. Alternative Loan Trust 2006-J3

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	17,480,613.40	5.720000	5.720000	83,324.26	0.00	83,324.26	0.00	0.00	83,324.26	0.00	0.00
1A2	17,480,613.40	0.280000	0.280000	4,078.81	0.00	4,078.81	0.00	0.00	4,078.81	0.00	0.00
1A3	53,625,000.00	6.000000	6.000000	268,125.00	0.00	268,125.00	0.00	0.00	268,125.00	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	43,406,311.97	6.000000	6.000000	217,031.56	0.00	217,031.56	0.00	0.00	217,031.56	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	93,539,925.56	0.348913	0.348913	27,197.76	0.00	27,197.76	0.00	0.00	27,197.76	0.00	0.00
2A1	22,434,035.31	4.750000	4.750000	88,801.39	0.00	88,801.39	0.00	0.00	88,801.39	0.00	0.00
2X	22,028,422.84	0.477596	0.477596	8,767.24	0.00	8,767.24	0.00	0.00	8,767.24	0.00	0.00
3A1	25,199,734.61	5.500000	5.500000	115,498.78	0.00	115,498.78	0.00	0.00	115,498.78	0.00	0.00
3X	26,161,947.92	0.268803	0.268803	5,860.33	0.00	5,860.33	0.00	0.00	5,860.33	0.00	0.00
4A1	34,499,207.06	5.750000	5.750000	165,308.70	0.00	165,308.70	0.00	0.00	165,308.70	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	34,771,057.83	0.373691	0.373691	10,828.03	0.00	10,828.03	0.00	0.00	10,828.03	0.00	0.00
PO1	1,745,805.73	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PO2	78,052.66	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PO4	269,116.01	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	0.02	0.00	0.00
P	100.00	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M	4,426,465.65	5.774427	5.774427	21,300.25	0.00	21,300.25	0.00	0.00	21,300.25	0.00	0.00
B1	1,517,037.20	5.774427	5.774427	7,300.02	0.00	7,300.02	0.00	0.00	7,300.02	0.00	0.00
B2	1,011,424.13	5.774427	5.774427	4,867.00	0.00	4,867.00	0.00	0.00	4,867.00	0.00	0.00
B3	758,568.10	5.774427	5.774427	3,650.25	0.00	3,650.25	0.00	0.00	3,650.25	0.00	0.00
B4	632,635.35	5.774427	5.774427	3,044.26	0.00	3,044.26	0.00	0.00	3,044.26	0.00	0.00
B5	505,665.44	5.774427	5.774427	2,433.27	0.00	2,433.27	0.00	0.00	2,433.27	0.00	0.00
Totals	239,905,472.62			1,196,753.74	0.00	1,196,753.74	0.00	0.00	1,196,753.76	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	874.030669909	0.050000000	4.166212860	873.980669909	5.720000
1A2	021469AB7	20,000,000.00	874.030669909	0.000000000	0.203940490	873.980669909	0.280000
1A3	021469AC5	56,055,000.00	956.649719026	5.064720024	4.783248595	951.584999002	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	934.407501181	3.775718768	4.672037506	930.631782413	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	945.662464127	0.000000000	0.274961778	941.362843546	0.348913
2A1	021469AJ0	24,251,000.00	925.076710489	4.248744679	3.661761979	920.827965810	4.750000
2X	021469AP6	23,827,293.00	924.503796550	0.000000000	0.367949443	920.303880092	0.477596
3A1	021469AK7	27,132,000.00	928.782788089	3.867304680	4.256921112	924.915483409	5.500000
3X	021469AQ4	28,116,712.00	930.476789747	0.000000000	0.208428781	926.610711096	0.268803
4A1	021469AL5	38,004,000.00	907.778314448	3.463461127	4.349771090	904.314853320	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	938.841933880	0.000000000	0.292364005	936.000193055	0.373691
PO1	021469AR2	1,827,508.67	955.292720123	0.846948180	0.000000000	954.445771944	0.000000
PO2	021469AS0	80,488.67	969.734744844	5.113210932	0.000000000	964.621533911	0.000000
PO4	021469AT8	317,326.39	848.073196691	2.232241310	0.000000000	845.840955381	0.000000
AR	021469AU5	100.00	0.000000000	0.000000000	0.203175341	0.000000000	6.000000
P	021469BB6	100.00	1,000.000000000	0.000000000	0.000000000	1,000.000000000	0.000000
M	021469AV3	4,471,000.00	990.039286187	1.616936091	4.764091368	988.422350096	5.774427
B1	021469AW1	1,532,300.00	990.039286187	1.616936091	4.764091368	988.422350096	5.774427
B2	021469AX9	1,021,600.00	990.039286187	1.616936091	4.764091368	988.422350096	5.774427
B3	021469AY7	766,200.00	990.039286187	1.616936091	4.764091368	988.422350096	5.774427
B4	021469AZ4	639,000.25	990.039286187	1.616936091	4.764091368	988.422350096	5.774427
B5	021469BA8	510,853.17	989.844976798	1.616618744	4.763156347	988.228358055	5.774427
Totals		255,377,477.15	939.415156330	3.199230367	4.686214984	936.215926041	



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CWALT, Inc. Alternative Loan Trust 2006-J3

Pool Level Data			
Distribution Date			11/27/06
Cut-off Date			04/01/06
Record Date			10/31/06
Determination Date			11/21/06
LIBOR Determination Date			10/23/06
Accrual Period 30/360	Begin		10/01/06
	End		11/01/06
Number of Days in 30/360 Accrual Period			30

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One-Month Libor Rate 5.32000%

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	459	40	58	107	664
Loans Paid Off or otherwise removed pursuant to the PSA	<u>2</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2</u>
Ending Aggregate Loan Count	457	40	58	107	662
Beginning Pool Stated Principal Balance	143,083,932.60	23,373,511.69	26,161,947.92	47,286,080.41	239,905,472.62
Scheduled Principal	79,777.66	100,042.60	102,604.68	109,660.07	392,085.01
Unscheduled Principal	384,991.30	7,089.44	6,096.74	26,748.88	424,926.36
Realized Principal Losses	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Ending Pool Stated Principal Balance	142,619,163.64	23,266,379.65	26,053,246.50	47,149,671.46	239,088,461.25
Beginning Weighted Average Mortgage Rate	6.39022%	5.39892%	5.98608%	6.20333%	
Beginning Weighted Average Net Mortgage Rate	6.15489%	5.18425%	5.76880%	5.99206%	
Ending Weighted Average Mortgage Rate	6.38886%	5.39894%	5.98608%	6.20333%	
Ending Weighted Average Net Mortgage Rate	6.15359%	5.18428%	5.76881%	5.99207%	
Beginning Weighted Average Remaining Term to Maturity	352	164	167	230	
Ending Weighted Average Remaining Term to Maturity	351	163	166	229	



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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	5	1.09409%	1,223,345.68	0.85777%	1	0.21882%	349,437.21	0.24501%	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	1	1.72414%	447,887.59	1.71912%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%
Group 4	3	2.80374%	1,146,921.04	2.43251%	1	0.93458%	330,389.35	0.70072%	0	0.00000%	0.00	0.00000%
Total	9	1.35952%	2,818,154.31	1.17871%	2	0.30211%	679,826.56	0.28434%	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	0.21882%	138,160.85	0.09687%	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	1	0.15106%	138,160.85	0.05779%	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	487,598.06	0.00	0.00	330,389.35	817,987.41
One-Month Prior	138,296.87	0.00	0.00	0.00	138,296.87
Two-Month Prior	138,432.16	0.00	0.00	0.00	138,432.16
Three-Month Prior	1,303,595.35	0.00	0.00	0.00	1,303,595.35
Four-Month Prior	1,166,034.30	0.00	0.00	0.00	1,166,034.30
Five-Month Prior	0.00	0.00	0.00	0.00	0.00
60+ Delinquency Average	538,992.79	0.00	0.00	55,064.89	594,057.68
Passing Delinquency Stepdown Requirement	YES	YES	YES	YES	



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CWALT, Inc.
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Available Funds

Interest

Scheduled Interest	1,242,056.30
Plus: Capitalized Interest	0.00
Less: Master Servicer Fee	43,478.16
Less: Trustee Fee	1,799.29
Less: Mortgage Loan Premiums	<u>25.09</u>
Total Interest Available	1,196,753.76

Principal

Scheduled Principal	392,085.01
Paid in Full Principal	327,514.24
Curtailement Principal	97,412.12
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	817,011.37

Total Available Funds

2,013,765.13



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Certificate Account

Beginning Balance		0.00
Deposits	Available Funds	2,013,765.13
	Trustee Fee	1,799.29
	Prepayment Charges	0.00
	Other Deposits required by the PSA	<u>0.00</u>
	Total Deposits	2,015,564.42
Withdrawals	Available Funds, to the Distribution Account	2,013,765.13
	Trustee Fee	1,799.29
	Prepayment Charges	<u>0.00</u>
	Total Withdrawals	<u>2,015,564.42</u>
Ending Balance		0.00

Distribution Account

Beginning Balance		0.00
Deposits	Available Funds	2,013,765.13
	Other Deposits Required by the PSA	0.00
	Prepayment Charges	<u>0.00</u>
	Total Deposits	2,013,765.13
Withdrawals	Payments of Principal & Interest to the Classes	<u>2,013,765.13</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	26,986.36	3,980.91	4,540.69	7,970.20	43,478.16
Net Master Servicing Fee	26,986.36	3,980.91	4,540.69	7,970.20	43,478.16
Trustee Fee	1,073.13	175.30	196.21	354.65	1,799.29
Lpmi	0.00	25.09	0.00	0.00	25.09
Total Net Loan Fees	28,059.49	4,181.30	4,736.91	8,324.85	45,302.54

Servicer Advances

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Group IV</u>	<u>Total</u>
Principal Advances	1,558.15	0.00	1,843.27	3,323.76	6,725.18
Interest Advances	9,264.45	0.00	2,436.04	7,769.90	19,470.39
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	10,822.60	0.00	4,279.31	11,093.66	26,195.57



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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	327,514.24	0.00	0.00	0.00	327,514.24
Prepayment Interest Excess	0.00	0.00	0.00	0.00	0.00
Prepayment Interest Shortfall	0.00	0.00	0.00	0.00	0.00
Compensating Interest	0.00	0.00	0.00	0.00	0.00
Non-Supported Prepayment Interest Shortfall	0.00	0.00	0.00	0.00	0.00
Prepayment Charges	0.00	0.00	0.00	0.00	0.00
CPR %	3.18319%	0.36493%	0.28039%	0.67828%	4.50678%
SMM %	0.26922%	0.03046%	0.02340%	0.05670%	0.37977%

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	1,745,805.72	78,052.67	0.00	269,116.01	2,092,974.39
PO Scheduled Principal	1,373.91	411.49	0.00	654.88	2,440.28
PO Prepayments & Recoveries	173.89	0.06	0.00	53.47	227.43
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	1,744,257.91	77,641.11	0.00	268,407.66	2,090,306.68

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	141,338,126.88	23,295,459.02	26,161,947.92	47,016,964.40	237,812,498.23
Non-PO Scheduled Principal	78,403.75	99,631.11	102,604.68	109,005.19	389,644.73
Non-PO Prepayments & Recoveries	384,817.41	7,089.38	6,096.74	26,695.41	424,698.93
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	140,874,905.73	23,188,738.54	26,053,246.50	46,881,263.80	236,998,154.57



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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	96.27100%	96.30218%	96.32209%	96.26144%
Senior Prepayment Percentage	100.00000%	100.00000%	100.00000%	100.00000%
Subordinate Percentages	3.72900%	3.69782%	3.67791%	3.73856%
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	460,297.48	103,036.31	104,927.71	131,625.38	799,886.87
Subordinate Principal Distribution Amount	2,923.68	3,684.18	3,773.71	4,075.22	14,456.79
PO Principal Distribution Amount	<u>1,547.81</u>	<u>411.56</u>	<u>0.00</u>	<u>708.35</u>	<u>2,667.71</u>
Total Principal Distribution Amount	464,768.96	107,132.04	108,701.42	136,408.95	817,011.37

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	230,251,122.16
Class A Percentage	96.498926%	96.303737%
Class M	4,471,000.00	4,419,236.33
Class M Percentage	1.750742%	1.848369%
Class B1	1,532,300.00	1,514,559.57
Class B1 Percentage	0.600014%	0.633472%
Class B2	1,021,600.00	1,009,772.27
Class B2 Percentage	0.400035%	0.422343%
Class B3	766,200.00	757,329.20
Class B3 Percentage	0.300026%	0.316757%
Class B4	639,000.25	631,602.13
Class B4 Percentage	0.250218%	0.264171%
Class B5	510,853.17	504,839.59
Class B5 Percentage	0.200038%	0.211152%



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Group I

Issuance Coupon			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	85	18.600	31,211,221.91	21.884
6.0	-	6.5	195	42.670	68,882,283.57	48.298
6.5	-	7.0	155	33.917	37,772,636.34	26.485
7.0	-	7.5	22	4.814	4,753,021.82	3.333
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
Wgt Ave / Total:			457	100.000	142,619,163.64	100.000

Group II

Issuance Coupon			Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =		5.0	4	10.000	2,186,022.29	9.396
5.0	-	5.5	28	70.000	14,793,080.83	63.581
5.5	-	6.0	8	20.000	6,287,276.53	27.023
6.0	-	6.5	0	0.000	0.00	0.000
6.5	-	7.0	0	0.000	0.00	0.000
7.0	-	7.5	0	0.000	0.00	0.000
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
Wgt Ave / Total:			40	100.000	23,266,379.65	100.000

Group III



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<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	30	51.724	19,306,222.30	74.103
6.0	- 6.5	22	37.931	6,093,712.99	23.389
6.5	- 7.0	6	10.345	653,311.21	2.508
7.0	- 7.5	0	0.000	0.00	0.000
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
Wgt Ave / Total:		58	100.000	26,053,246.50	100.000

Group IV

<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	37	34.579	16,200,600.84	34.360
6.0	- 6.5	58	54.206	26,835,983.52	56.917
6.5	- 7.0	9	8.411	3,670,945.97	7.786
7.0	- 7.5	1	0.935	134,036.32	0.284
7.5	- 8.0	2	1.869	308,104.81	0.653
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
Wgt Ave / Total:		107	100.000	47,149,671.46	100.000

Group I

<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	457	100.000	142,619,163.64	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:	457	100.000	142,619,163.64	100.000

Group II

<u>Update Term</u>	Number of Items	Percent of Items	Principal Balance	Percent of Balance
<= 120	1	2.500	165,797.61	0.713
120 - 180	39	97.500	23,100,582.04	99.287
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	23,266,379.65	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	25,861,396.09	99.264
180 - 300	0	0.000	0.00	0.000
300 - 360	1	1.724	191,850.41	0.736
> 360	0	0.000	0.00	0.000
Wgt Ave / Total:	58	100.000	26,053,246.50	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	47,149,671.46	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	47,149,671.46	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	0.219	19,776.09	0.014
25,000.00 - 50,000.00	2	0.438	98,316.44	0.069
50,000.00 - 75,000.00	7	1.532	439,621.60	0.308
75,000.00 - 100,000.00	16	3.501	1,495,844.15	1.049



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Update Face			Number of Items	Percent of Items	Principal Balance	Percent of Balance
100,000.00	-	125,000.00	37	8.096	4,161,106.46	2.918
125,000.00	-	150,000.00	42	9.190	5,818,087.02	4.079
150,000.00	-	175,000.00	22	4.814	3,580,942.38	2.511
175,000.00	-	200,000.00	31	6.783	5,840,216.00	4.095
200,000.00	-	225,000.00	37	8.096	7,858,044.19	5.510
225,000.00	-	250,000.00	23	5.033	5,488,818.74	3.849
250,000.00	-	275,000.00	21	4.595	5,558,017.43	3.897
275,000.00	-	300,000.00	23	5.033	6,610,787.10	4.635
300,000.00	-	325,000.00	16	3.501	5,000,943.13	3.507
325,000.00	-	350,000.00	17	3.720	5,766,317.30	4.043
350,000.00	-	375,000.00	23	5.033	8,345,558.13	5.852
375,000.00	-	400,000.00	26	5.689	10,126,740.10	7.101
400,000.00	-	425,000.00	12	2.626	4,913,771.33	3.445
425,000.00	-	450,000.00	9	1.969	3,974,937.70	2.787
450,000.00	-	475,000.00	16	3.501	7,385,974.66	5.179
475,000.00	-	500,000.00	14	3.063	6,838,495.76	4.795
500,000.00	-	525,000.00	10	2.188	5,117,843.23	3.588
525,000.00	-	550,000.00	6	1.313	3,207,216.13	2.249
550,000.00	-	575,000.00	6	1.313	3,387,055.47	2.375
575,000.00	-	600,000.00	7	1.532	4,125,799.93	2.893
600,000.00	-	625,000.00	2	0.438	1,222,720.00	0.857
625,000.00	-	650,000.00	7	1.532	4,509,628.67	3.162
650,000.00	-	675,000.00	1	0.219	655,219.97	0.459
675,000.00	-	700,000.00	0	0.000	0.00	0.000
700,000.00	-	725,000.00	4	0.875	2,843,380.02	1.994
725,000.00	-	750,000.00	4	0.875	2,990,633.91	2.097
750,000.00	-	775,000.00	0	0.000	0.00	0.000
775,000.00	-	800,000.00	3	0.656	2,393,402.07	1.678
>		800,000.00	12	2.626	12,843,948.53	9.006
Wgt Ave / Total:			457	100.000	142,619,163.64	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	128,597.79	0.553
75,000.00	-	100,000.00	0	0.000	0.00	0.000
100,000.00	-	125,000.00	1	2.500	110,599.82	0.475
125,000.00	-	150,000.00	0	0.000	0.00	0.000
150,000.00	-	175,000.00	1	2.500	165,797.61	0.713
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	290,742.57	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	1,570,707.18	6.751
400,000.00	-	425,000.00	2	5.000	824,660.82	3.544



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	1,313,697.84	5.646
450,000.00	-	475,000.00	3	7.500	1,371,894.69	5.896
475,000.00	-	500,000.00	1	2.500	497,268.97	2.137
500,000.00	-	525,000.00	3	7.500	1,550,863.82	6.666
525,000.00	-	550,000.00	0	0.000	0.00	0.000
550,000.00	-	575,000.00	2	5.000	1,137,595.91	4.889
575,000.00	-	600,000.00	3	7.500	1,784,785.26	7.671
600,000.00	-	625,000.00	2	5.000	1,220,514.75	5.246
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	701,517.91	3.015
725,000.00	-	750,000.00	2	5.000	1,474,958.36	6.339
750,000.00	-	775,000.00	1	2.500	752,929.51	3.236
775,000.00	-	800,000.00	0	0.000	0.00	0.000
>		800,000.00	8	20.000	8,369,246.84	35.971
Wgt Ave / Total:			40	100.000	23,266,379.65	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	213,674.10	0.820
50,000.00	-	75,000.00	5	8.621	306,544.66	1.177
75,000.00	-	100,000.00	6	10.345	544,699.60	2.091
100,000.00	-	125,000.00	0	0.000	0.00	0.000
125,000.00	-	150,000.00	2	3.448	280,972.77	1.078
150,000.00	-	175,000.00	1	1.724	172,847.02	0.663
175,000.00	-	200,000.00	1	1.724	191,850.41	0.736
200,000.00	-	225,000.00	0	0.000	0.00	0.000
225,000.00	-	250,000.00	1	1.724	249,862.76	0.959
250,000.00	-	275,000.00	0	0.000	0.00	0.000
275,000.00	-	300,000.00	0	0.000	0.00	0.000
300,000.00	-	325,000.00	1	1.724	308,667.54	1.185
325,000.00	-	350,000.00	1	1.724	337,832.30	1.297
350,000.00	-	375,000.00	1	1.724	350,807.54	1.347
375,000.00	-	400,000.00	0	0.000	0.00	0.000
400,000.00	-	425,000.00	2	3.448	807,579.77	3.100
425,000.00	-	450,000.00	1	1.724	447,887.59	1.719
450,000.00	-	475,000.00	4	6.897	1,855,205.48	7.121
475,000.00	-	500,000.00	4	6.897	1,926,822.15	7.396
500,000.00	-	525,000.00	3	5.172	1,530,904.96	5.876
525,000.00	-	550,000.00	1	1.724	529,223.97	2.031
550,000.00	-	575,000.00	1	1.724	571,305.97	2.193
575,000.00	-	600,000.00	0	0.000	0.00	0.000
600,000.00	-	625,000.00	3	5.172	1,859,522.01	7.137
625,000.00	-	650,000.00	0	0.000	0.00	0.000
650,000.00	-	675,000.00	3	5.172	1,987,339.78	7.628
675,000.00	-	700,000.00	1	1.724	690,412.00	2.650
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	763,426.24	2.930
775,000.00	-	800,000.00	1	1.724	781,401.02	2.999
>		800,000.00	9	15.517	9,344,456.86	35.867
Wgt Ave / Total:			58	100.000	26,053,246.50	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	171,802.88	0.364
75,000.00	-	100,000.00	4	3.738	351,454.83	0.745
100,000.00	-	125,000.00	3	2.804	328,346.20	0.696
125,000.00	-	150,000.00	4	3.738	542,341.59	1.150
150,000.00	-	175,000.00	5	4.673	802,476.84	1.702
175,000.00	-	200,000.00	1	0.935	177,683.39	0.377
200,000.00	-	225,000.00	1	0.935	203,877.77	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	289,800.50	0.615
300,000.00	-	325,000.00	0	0.000	0.00	0.000
325,000.00	-	350,000.00	2	1.869	673,177.63	1.428
350,000.00	-	375,000.00	1	0.935	372,345.18	0.790
375,000.00	-	400,000.00	3	2.804	1,165,694.07	2.472
400,000.00	-	425,000.00	7	6.542	2,936,964.06	6.229
425,000.00	-	450,000.00	12	11.215	5,259,420.18	11.155
450,000.00	-	475,000.00	11	10.280	5,134,263.03	10.889
475,000.00	-	500,000.00	10	9.346	4,893,117.66	10.378
500,000.00	-	525,000.00	7	6.542	3,559,016.89	7.548
525,000.00	-	550,000.00	4	3.738	2,150,207.81	4.560
550,000.00	-	575,000.00	6	5.607	3,383,937.29	7.177
575,000.00	-	600,000.00	5	4.673	2,924,367.06	6.202
600,000.00	-	625,000.00	2	1.869	1,230,989.60	2.611
625,000.00	-	650,000.00	3	2.804	1,905,972.20	4.042
650,000.00	-	675,000.00	2	1.869	1,341,761.77	2.846
675,000.00	-	700,000.00	4	3.738	2,717,680.25	5.764
700,000.00	-	725,000.00	1	0.935	709,346.46	1.504
725,000.00	-	750,000.00	0	0.000	0.00	0.000
750,000.00	-	775,000.00	2	1.869	1,507,504.84	3.197
775,000.00	-	800,000.00	2	1.869	1,558,437.17	3.305
>		800,000.00	1	0.935	857,684.31	1.819
Wgt Ave / Total:			107	100.000	47,149,671.46	100.000