



101 Barclay St., 8W
New York, NY 10286

Officer: Maria Tokarz
212-815-4595
Associate: Tiffany Barnes
212-815-3652

CWMBS, Inc.
CHL Mortgage Pass-Through Trust 2006-J3
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
A1	125433AA0	Senior	Fix-30/360	148,430,620.29	5.500000	624,930.28	680,307.01	1,305,237.29	0.00	147,805,690.02	0.00
A2	125433AB8	Senior	Fix-30/360	4,737,905.40	5.500000	19,947.77	21,715.40	41,663.17	0.00	4,717,957.63	0.00
A3	125433AC6	Senior	Fix-30/360	11,860,000.00	5.500000	0.00	54,358.33	54,358.33	0.00	11,860,000.00	0.00
A4	125433AD4	Senior	Fix-30/360	43,450,000.00	5.500000	0.00	199,145.83	199,145.83	0.00	43,450,000.00	0.00
1X	125433AF9	Strip IO	Var-30/360	195,531,017.08	0.278881	0.00	45,441.50	45,441.50	0.00	195,308,346.55	0.00
PO	125433AG7	Strip PO	Fix-30/360	636,311.31	0.000000	20,815.75	0.00	20,815.75	0.00	615,495.56	0.00
AR	125433AH5	Senior	Fix-30/360	0.00	5.500000	0.00	0.00	0.00	0.00	0.00	0.00
P	125433AQ5	Prepay Penalties	Fix-30/360	100.00	0.000000	0.00	0.00	0.00	0.00	100.00	0.00
M	125433AJ1	Subordinate	Fix-30/360	3,577,474.37	5.500000	3,787.22	16,396.76	20,183.98	0.00	3,573,687.15	0.00
B1	125433AK8	Subordinate	Fix-30/360	1,192,424.93	5.500000	1,262.34	5,465.28	6,727.62	0.00	1,191,162.59	0.00
B2	125433AL6	Subordinate	Fix-30/360	650,449.89	5.500000	688.59	2,981.23	3,669.81	0.00	649,761.30	0.00
B3	125433AM4	Subordinate	Fix-30/360	433,699.79	5.500000	459.13	1,987.79	2,446.92	0.00	433,240.66	0.00
B4	125433AN2	Subordinate	Fix-30/360	325,224.94	5.500000	344.29	1,490.61	1,834.91	0.00	324,880.65	0.00
B5	125433AP7	Subordinate	Fix-30/360	325,281.84	5.500000	344.34	1,490.88	1,835.21	0.00	324,937.50	0.00
Totals				215,619,492.76		672,579.71	1,030,780.62	1,703,360.32	0.00	214,946,913.06	0.00



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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
A1	125433AA0	150,000,000.00	148,430,620.29	624,930.28	624,930.28	0.00	147,805,690.02	0.98537126679
A2	125433AB8	4,788,000.00	4,737,905.40	19,947.77	19,947.77	0.00	4,717,957.63	0.98537126679
A3	125433AC6	11,860,000.00	11,860,000.00	0.00	0.00	0.00	11,860,000.00	1.00000000000
A4	125433AD4	43,450,000.00	43,450,000.00	0.00	0.00	0.00	43,450,000.00	1.00000000000
1X	125433AF9	197,115,013.00	195,531,017.08	0.00	0.00	0.00	195,308,346.55	0.99083445536
PO	125433AG7	637,979.77	636,311.31	20,815.75	20,815.75	0.00	615,495.56	0.96475716865
AR	125433AH5	100.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
P	125433AQ5	100.00	100.00	0.00	0.00	0.00	100.00	1.00000000000
M	125433AJ1	3,584,900.00	3,577,474.37	3,787.22	3,787.22	0.00	3,573,687.15	0.99687219977
B1	125433AK8	1,194,900.00	1,192,424.93	1,262.34	1,262.34	0.00	1,191,162.59	0.99687219977
B2	125433AL6	651,800.00	650,449.89	688.59	688.59	0.00	649,761.30	0.99687219977
B3	125433AM4	434,600.00	433,699.79	459.13	459.13	0.00	433,240.66	0.99687219977
B4	125433AN2	325,900.00	325,224.94	344.29	344.29	0.00	324,880.65	0.99687219977
B5	125433AP7	325,957.00	325,281.84	344.34	344.34	0.00	324,937.50	0.99687228980
Totals		217,254,236.77	215,619,492.76	672,579.71	672,579.71	0.00	214,946,913.06	



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Interest Distribution Detail

Class	Beginning Certificate Balance	Pass Through Rate (%)	Current Interest	Total Interest Due	Net Rate Carryover Paid	Net Interest Shortfall	Interest Paid
A1	148,430,620.29	5.500000	680,307.01	680,307.01	0.00	0.00	680,307.01
A2	4,737,905.40	5.500000	21,715.40	21,715.40	0.00	0.00	21,715.40
A3	11,860,000.00	5.500000	54,358.33	54,358.33	0.00	0.00	54,358.33
A4	43,450,000.00	5.500000	199,145.83	199,145.83	0.00	0.00	199,145.83
1X	195,531,017.08	0.278881	45,441.50	45,441.50	0.00	0.00	45,441.50
PO	636,311.31	0.000000	0.00	0.00	0.00	0.00	0.00
AR	0.00	5.500000	0.00	0.00	0.00	0.00	0.00
P	100.00	0.000000	0.00	0.00	0.00	0.00	0.00
M	3,577,474.37	5.500000	16,396.76	16,396.76	0.00	0.00	16,396.76
B1	1,192,424.93	5.500000	5,465.28	5,465.28	0.00	0.00	5,465.28
B2	650,449.89	5.500000	2,981.23	2,981.23	0.00	0.00	2,981.23
B3	433,699.79	5.500000	1,987.79	1,987.79	0.00	0.00	1,987.79
B4	325,224.94	5.500000	1,490.61	1,490.61	0.00	0.00	1,490.61
B5	325,281.84	5.500000	1,490.88	1,490.88	0.00	0.00	1,490.88
Totals	215,619,492.76		1,030,780.62	1,030,780.62	0.00	0.00	1,030,780.62



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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	125433AA0	150,000,000.00	989.537468627	4.166201839	4.535380065	985.371266788	5.500000
A2	125433AB8	4,788,000.00	989.537468627	4.166201839	4.535380065	985.371266788	5.500000
A3	125433AC6	11,860,000.00	1,000.000000000	0.000000000	4.583333333	1,000.000000000	5.500000
A4	125433AD4	43,450,000.00	1,000.000000000	0.000000000	4.583333333	1,000.000000000	5.500000
IX	125433AF9	197,115,013.00	991.964103110	0.000000000	0.230532909	990.834455364	0.278881
PO	125433AG7	637,979.77	997.384772541	32.627603896	0.000000000	964.757168645	0.000000
AR	125433AH5	100.00	0.000000000	0.000000000	0.000000000	0.000000000	5.500000
P	125433AQ5	100.00	1,000.000000000	0.000000000	0.000000000	1,000.000000000	0.000000
M	125433AJ1	3,584,900.00	997.928637076	1.056437302	4.573839587	996.872199774	5.500000
B1	125433AK8	1,194,900.00	997.928637076	1.056437302	4.573839587	996.872199774	5.500000
B2	125433AL6	651,800.00	997.928637076	1.056437302	4.573839587	996.872199774	5.500000
B3	125433AM4	434,600.00	997.928637076	1.056437302	4.573839587	996.872199774	5.500000
B4	125433AN2	325,900.00	997.928637076	1.056437302	4.573839587	996.872199774	5.500000
B5	125433AP7	325,957.00	997.928681380	1.056391576	4.573839790	996.872289804	5.500000
Totals		217,254,236.77	992.475433233	3.095818613	4.744582363	989.379614666	



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Pool Level Data

Distribution Date		8/25/06
Cut-off Date		5/ 1/06
Record Date		7/31/06
Determination Date		8/22/06
LIBOR Determination Date		7/21/06
Accrual Period 30/360	Begin	7/ 1/06
	End	8/ 1/06
Number of Days in 30/360 Accrual Period		30

Collateral Detail

Original Mortgage Loan Details

Original Aggregate Loan Count	377
Original Stated Principal Balance	217,254,137.20
Original Weighted Average Mortgage Rate	5.94769%
Original Weighted Average Net Mortgage Rate	5.73692%
Original Weighted Average Remaining Term	353



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Current Mortgage Loan Details

Beginning Aggregate Loan Count	375
Loans Paid Off or otherwise removed pursuant to the PSA	<u>1</u>
Ending Aggregate Loan Count	374
Beginning Pool Stated Principal Balance	215,619,393.17
Scheduled Principal	228,339.93
Unscheduled Principal	444,239.79
Realized Principal Losses	<u>0.00</u>
Ending Pool Stated Principal Balance	214,946,813.45
Beginning Weighted Average Mortgage Rate	5.94744%
Beginning Weighted Average Net Mortgage Rate	5.73667%
Ending Weighted Average Mortgage Rate	5.94834%
Ending Weighted Average Net Mortgage Rate	5.73766%
Beginning Weighted Average Remaining Term to Maturity	351
Ending Weighted Average Remaining Term to Maturity	350



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Delinquency Information

Delinquency Information

	30-59 Days				60-89 Days				90+ Days			
	Count	Count %	Balance	Balance %	Count	Count %	Balance	Balance %	Count	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%

	Foreclosure				Bankruptcy				REO			
	Count	Count %	Balance	Balance %	Count	Count %	Balance	Balance %	Count	Count %	Balance	Balance %
Group 1	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%

60+ Delinquency, Foreclosure, Bankruptcy & REO Totals

	<u>Group 1</u>
Current	0.00
One-Month Prior	0.00
Two-Month Prior	0.00
Three-Month Prior	0.00
Four-Month Prior	0.00
Five-Month Prior	0.00
60+ Delinquency Average	0.00
Passing Delinquency Stepdown Requirement	YES



The BANK
of NEW YORK

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Available Funds

Interest

Scheduled Interest Collected	1,067,745.18
Plus: Compensating Interest	908.02
Less: Master Servicer Fee	36,255.45
Less: Mortgage Loan Premiums	0.00
Less: Excess Master Servicing Fee	0.00
Less: Net Interest Shortfall	0.00
Total Interest Available	1,032,397.75

Principal

Scheduled Principal	228,339.93
Paid in Full Principal	424,005.08
Curtailment Principal	20,234.71
Liquidation Principal	0.00
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	0.00
Total Principal Available	<u>672,579.72</u>

Total Available Funds	1,704,977.47
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Net Interest Shortfalls

Net Prepayment Interest Shortfalls	0.00
Relief Act Reduction Shortfalls	0.00
Total Net Interest Shortfalls	0.00



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Distribution Account

	Beginning Balance	0.00
Deposits	Available Funds	1,704,977.47
	Prepayment Charges Collected	0.00
	Other Amounts Required by PSA	0.00
	Total Deposits	1,704,977.47
Withdrawals	To the Trustee, the Trustee Fee	1,617.15
	Payments of Principal & Interest to the Classes	1,703,360.33
	Total Withdrawals	<u>1,704,977.47</u>
	Ending Balance	0.00

Fees of the Trust

Gross Master Servicing Fee	36,255.45
Net Master Servicing Fee	35,347.43
Trustee Fee	1,617.15
Lpmi	0.00
Total Net Loan Fees	36,964.57



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Servicer Advances

Principal Advances	0.00
Interest Advances	0.00
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	0.00
Total Advances	0.00

Mortgage Prepayment Details

Principal Balance of Loans Paid in Full	424,005.08
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	908.02
Compensating Interest	908.02
Net Prepayment Interest Shortfall	0.00
CPR %	2.44709%
SMM %	0.20625%

Loan Substitution

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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Senior Principal Distribution Amounts
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PO Principal Amounts

Beginning PO Balance	636,311.30
PO Scheduled Principal	752.37
PO Prepayments & Recoveries	20,063.38
PO Liquidation Principal	0.00
PO Principal Loss	<u>0.00</u>
Ending PO Balance	615,495.55

NON-PO Principal Amounts

Beginning Non-PO Balance	214,983,081.87
Non-PO Scheduled Principal	227,587.56
Non-PO Prepayments & Recoveries	424,176.41
Non-PO Liquidation Principal	0.00
Non-PO Principal Loss	<u>0.00</u>
Ending Non-PO Balance	214,331,317.90



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Principal Distribution Amounts

Senior and Subordinate Percentages

Senior Percentage Original	96.99096%
Senior Prepayment Percentage Original	100.00000%
Senior Percentage	96.97439%
Senior Prepayment Percentage	100.00000%
Subordinate Percentages	3.02561%
Subordinate Prepayment Percentage	0.00000%

Principal Distribution Amounts

Senior Principal Distribution Amount	644,878.05
Subordinate Principal Distribution Amount	6,885.92
PO Principal Distribution Amount	20,815.75
Total Principal Distribution Amount	672,579.72

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

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



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Credit Enhancements

Subordination

Credit Support

Class A
Class A Percentage

<u>Original</u>	<u>Current</u>
210,736,179.77	208,449,243.20
96.999802%	96.977082%

Class M
Class M Percentage

3,584,900.00	3,573,687.15
1.650094%	1.662591%

Class B1
Class B1 Percentage

1,194,900.00	1,191,162.59
0.550001%	0.554166%

Class B2
Class B2 Percentage

651,800.00	649,761.30
0.300017%	0.302289%

Class B3
Class B3 Percentage

434,600.00	433,240.66
0.200042%	0.201557%

Class B4
Class B4 Percentage

325,900.00	324,880.65
0.150009%	0.151145%

Class B5
Class B5 Percentage

325,957.00	324,937.50
0.150035%	0.151171%



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