



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	147,549,743.57	5.500000	1,881,177.70	676,269.66	2,557,447.36	0.00	145,668,565.87	0.00
A2	125433AB8	Senior	Fix-30/360	4,709,787.81	5.500000	60,047.19	21,586.53	81,633.72	0.00	4,649,740.62	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	195,062,000.92	0.278895	0.00	45,334.87	45,334.87	0.00	193,140,441.83	0.00
PO	125433AG7	Strip PO	Fix-30/360	614,666.90	0.000000	859.98	0.00	859.98	0.00	613,806.92	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	3,569,872.06	5.500000	3,811.39	16,361.91	20,173.30	0.00	3,566,060.67	0.00
B1	125433AK8	Subordinate	Fix-30/360	1,189,890.96	5.500000	1,270.39	5,453.67	6,724.06	0.00	1,188,620.57	0.00
B2	125433AL6	Subordinate	Fix-30/360	649,067.65	5.500000	692.98	2,974.89	3,667.87	0.00	648,374.67	0.00
B3	125433AM4	Subordinate	Fix-30/360	432,778.15	5.500000	462.06	1,983.57	2,445.62	0.00	432,316.09	0.00
B4	125433AN2	Subordinate	Fix-30/360	324,533.82	5.500000	346.49	1,487.45	1,833.94	0.00	324,187.33	0.00
B5	125433AP7	Subordinate	Fix-30/360	324,590.61	5.500000	346.54	1,487.71	1,834.25	0.00	324,244.07	0.00
Totals				214,675,031.53		1,949,014.72	1,026,444.42	2,975,459.13	0.00	212,726,016.81	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	147,549,743.57	1,881,177.70	1,881,177.70	0.00	145,668,565.87	0.97112377244
A2	125433AB8	4,788,000.00	4,709,787.81	60,047.19	60,047.19	0.00	4,649,740.62	0.97112377244
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	195,062,000.92	0.00	0.00	0.00	193,140,441.83	0.97983628386
PO	125433AG7	637,979.77	614,666.90	859.98	859.98	0.00	613,806.92	0.96211032280
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	3,569,872.06	3,811.39	3,811.39	0.00	3,566,060.67	0.99474480967
B1	125433AK8	1,194,900.00	1,189,890.96	1,270.39	1,270.39	0.00	1,188,620.57	0.99474480967
B2	125433AL6	651,800.00	649,067.65	692.98	692.98	0.00	648,374.67	0.99474480967
B3	125433AM4	434,600.00	432,778.15	462.06	462.06	0.00	432,316.09	0.99474480967
B4	125433AN2	325,900.00	324,533.82	346.49	346.49	0.00	324,187.33	0.99474480967
B5	125433AP7	325,957.00	324,590.61	346.54	346.54	0.00	324,244.07	0.99474492732
Totals		217,254,236.77	214,675,031.53	1,949,014.72	1,949,014.72	0.00	212,726,016.81	



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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	147,549,743.57	5.500000	676,269.66	676,269.66	0.00	0.00	676,269.66
A2	4,709,787.81	5.500000	21,586.53	21,586.53	0.00	0.00	21,586.53
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	195,062,000.92	0.278895	45,334.87	45,334.87	0.00	0.00	45,334.87
PO	614,666.90	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	3,569,872.06	5.500000	16,361.91	16,361.91	0.00	0.00	16,361.91
B1	1,189,890.96	5.500000	5,453.67	5,453.67	0.00	0.00	5,453.67
B2	649,067.65	5.500000	2,974.89	2,974.89	0.00	0.00	2,974.89
B3	432,778.15	5.500000	1,983.57	1,983.57	0.00	0.00	1,983.57
B4	324,533.82	5.500000	1,487.45	1,487.45	0.00	0.00	1,487.45
B5	324,590.61	5.500000	1,487.71	1,487.71	0.00	0.00	1,487.71
Totals	214,675,031.53		1,026,444.42	1,026,444.42	0.00	0.00	1,026,444.42



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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	983.664957123	12.541184687	4.508464387	971.123772436	5.500000
A2	125433AB8	4,788,000.00	983.664957123	12.541184687	4.508464387	971.123772436	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
1X	125433AF9	197,115,013.00	989.584699568	0.000000000	0.229991958	979.836283855	0.278895
PO	125433AG7	637,979.77	963.458292843	1.347970046	0.000000000	962.110322797	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	995.807988002	1.063178336	4.564119945	994.744809666	5.500000
B1	125433AK8	1,194,900.00	995.807988002	1.063178336	4.564119945	994.744809666	5.500000
B2	125433AL6	651,800.00	995.807988002	1.063178336	4.564119945	994.744809666	5.500000
B3	125433AM4	434,600.00	995.807988002	1.063178336	4.564119945	994.744809666	5.500000
B4	125433AN2	325,900.00	995.807988002	1.063178336	4.564119945	994.744809666	5.500000
B5	125433AP7	325,957.00	995.808077935	1.063150614	4.564120357	994.744927321	5.500000
Totals		217,254,236.77	988.128170579	8.971124103	4.724623258	979.157046475	



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Pool Level Data

Distribution Date		10/25/06
Cut-off Date		5/ 1/06
Record Date		9/29/06
Determination Date		10/22/06
LIBOR Determination Date		9/21/06
Accrual Period 30/360	Begin	9/ 1/06
	End	10/ 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	374
Loans Paid Off or otherwise removed pursuant to the PSA	<u>2</u>
Ending Aggregate Loan Count	372
Beginning Pool Stated Principal Balance	214,674,931.94
Scheduled Principal	229,302.24
Unscheduled Principal	1,719,712.49
Realized Principal Losses	<u>0.00</u>
Ending Pool Stated Principal Balance	212,725,917.21
Beginning Weighted Average Mortgage Rate	5.94835%
Beginning Weighted Average Net Mortgage Rate	5.73767%
Ending Weighted Average Mortgage Rate	5.94782%
Ending Weighted Average Net Mortgage Rate	5.73713%
Beginning Weighted Average Remaining Term to Maturity	349
Ending Weighted Average Remaining Term to Maturity	348



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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	1	0.26882%	441,521.02	0.20755%	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

		Group I
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



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Available Funds

Interest

Scheduled Interest Collected	1,060,904.81
Plus: Compensating Interest	3,229.29
Less: Master Servicer Fee	36,079.63
Less: Mortgage Loan Premiums	0.00
Less: Excess Master Servicing Fee	0.00
Less: Net Interest Shortfall	0.00
Total Interest Available	1,028,054.47

Principal

Scheduled Principal	229,302.24
Paid in Full Principal	1,483,986.31
Curtailment Principal	235,726.18
Liquidation Principal	0.00
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	0.00
Total Principal Available	<u>1,949,014.73</u>

Total Available Funds	2,977,069.20
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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		
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	Beginning Balance	0.00
Deposits	Available Funds	2,977,069.20
	Prepayment Charges Collected	0.00
	Other Amounts Required by PSA	<u>0.00</u>
	Total Deposits	2,977,069.20
Withdrawals	To the Trustee, the Trustee Fee	1,610.06
	Payments of Principal & Interest to the Classes	2,975,459.13
	Total Withdrawals	<u>2,977,069.20</u>
	Ending Balance	0.00

Fees of the Trust		
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Gross Master Servicing Fee	36,079.63
Net Master Servicing Fee	32,850.35
Trustee Fee	1,610.06
Lpmi	<u>0.00</u>
Total Net Loan Fees	34,460.41



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Servicer Advances

Principal Advances	458.55
Interest Advances	2,257.47
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	0.00
Total Advances	2,716.02

Mortgage Prepayment Details

Principal Balance of Loans Paid in Full	1,483,986.31
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	3,229.29
Compensating Interest	3,229.29
Net Prepayment Interest Shortfall	0.00
CPR %	9.20991%
SMM %	0.80193%

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



The BANK
of NEW YORK

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Senior Principal Distribution Amounts

PO Principal Amounts

Beginning PO Balance	614,666.89
PO Scheduled Principal	759.95
PO Prepayments & Recoveries	100.03
PO Liquidation Principal	0.00
PO Principal Loss	<u>0.00</u>
Ending PO Balance	613,806.92

NON-PO Principal Amounts

Beginning Non-PO Balance	214,060,265.05
Non-PO Scheduled Principal	228,542.29
Non-PO Prepayments & Recoveries	1,719,612.46
Non-PO Liquidation Principal	0.00
Non-PO Principal Loss	<u>0.00</u>
Ending Non-PO Balance	212,112,110.29



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Principal Distribution Amounts

Senior and Subordinate Percentages

Senior Percentage Original	96.99096%
Senior Prepayment Percentage Original	100.00000%
Senior Percentage	96.96780%
Senior Prepayment Percentage	100.00000%
Subordinate Percentages	3.03220%
Subordinate Prepayment Percentage	0.00000%

Principal Distribution Amounts

Senior Principal Distribution Amount	1,941,224.90
Subordinate Principal Distribution Amount	6,929.86
PO Principal Distribution Amount	<u>859.98</u>
Total Principal Distribution Amount	1,949,014.73

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

Original	Current
210,736,179.77	206,242,213.41
96.999802%	96.952040%

Class M
Class M Percentage

3,584,900.00	3,566,060.67
1.650094%	1.676363%

Class B1
Class B1 Percentage

1,194,900.00	1,188,620.57
0.550001%	0.558757%

Class B2
Class B2 Percentage

651,800.00	648,374.67
0.300017%	0.304793%

Class B3
Class B3 Percentage

434,600.00	432,316.09
0.200042%	0.203227%

Class B4
Class B4 Percentage

325,900.00	324,187.33
0.150009%	0.152397%

Class B5
Class B5 Percentage

325,957.00	324,244.07
0.150035%	0.152423%



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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	0.000
25,000.00	-	50,000.00	0	0.000	0.000
50,000.00	-	75,000.00	0	0.000	0.000
75,000.00	-	100,000.00	1	83,872.98	0.039
100,000.00	-	125,000.00	2	212,074.45	0.100
125,000.00	-	150,000.00	2	262,222.00	0.123
150,000.00	-	175,000.00	0	0.00	0.000
175,000.00	-	200,000.00	0	0.00	0.000
200,000.00	-	225,000.00	0	0.00	0.000
225,000.00	-	250,000.00	1	247,960.07	0.117
250,000.00	-	275,000.00	1	270,589.87	0.127
275,000.00	-	300,000.00	0	0.00	0.000
300,000.00	-	325,000.00	0	0.00	0.000
325,000.00	-	350,000.00	1	327,941.74	0.154
350,000.00	-	375,000.00	1	372,185.84	0.175
375,000.00	-	400,000.00	2	783,565.15	0.368
400,000.00	-	425,000.00	30	12,504,883.62	5.878
425,000.00	-	450,000.00	45	19,792,793.73	9.304
450,000.00	-	475,000.00	50	23,194,702.86	10.904
475,000.00	-	500,000.00	42	20,511,753.18	9.642
500,000.00	-	525,000.00	34	17,467,029.60	8.211
525,000.00	-	550,000.00	23	12,305,380.61	5.785
550,000.00	-	575,000.00	23	13,005,376.73	6.114
575,000.00	-	600,000.00	8	4,718,956.14	2.218
600,000.00	-	625,000.00	11	6,731,614.19	3.164
625,000.00	-	650,000.00	11	6,985,112.97	3.284
650,000.00	-	675,000.00	5	3,331,398.60	1.566
675,000.00	-	700,000.00	11	7,593,843.17	3.570
700,000.00	-	725,000.00	8	5,684,805.63	2.672
725,000.00	-	750,000.00	12	8,837,124.71	4.154
750,000.00	-	775,000.00	3	2,297,854.37	1.080
775,000.00	-	800,000.00	5	3,933,754.42	1.849
>	800,000.00	40	10.753	41,269,120.58	19.400
Wgt Ave / Total:		372	100.000	212,725,917.21	100.000



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<u>Issuance Coupon</u>		<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
< =	5.0	0	0.000	0.00	0.000
5.0 -	5.5	16	4.301	9,350,486.95	4.396
5.5 -	6.0	264	70.968	153,401,103.19	72.112
6.0 -	6.5	87	23.387	48,598,015.03	22.845
6.5 -	7.0	5	1.344	1,376,312.04	0.647
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:		372	100.000	212,725,917.21	100.000

<u>Update Term</u>		<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
< =	120	0	0.000	0.00	0.000
120 -	180	0	0.000	0.00	0.000
180 -	300	0	0.000	0.00	0.000
300 -	360	372	100.000	212,725,917.21	100.000
>	360	0	0.000	0.00	0.000
Wgt Ave / Total:		372	100.000	212,725,917.21	100.000