



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

Officer: Michael Cerchio
212-815-6314

Associate: Steven Chrysanthis
212-815-8318

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	145,668,565.87	5.500000	689,964.15	667,647.59	1,357,611.75	0.00	144,978,601.71	0.00
A2	125433AB8	Senior	Fix-30/360	4,649,740.62	5.500000	22,023.66	21,311.31	43,334.97	0.00	4,627,716.97	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	193,140,441.83	0.278650	0.00	44,848.84	44,848.84	0.00	192,446,428.25	0.00
PO	125433AG7	Strip PO	Fix-30/360	613,806.92	0.000000	840.71	0.00	840.71	0.00	612,966.21	0.00
AR	125433AH5	Senior	Fix-30/360	0.00	5.500000	0.00	0.02	0.02	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	3,566,060.67	5.500000	3,880.70	16,344.44	20,225.14	0.00	3,562,179.97	0.00
B1	125433AK8	Subordinate	Fix-30/360	1,188,620.57	5.500000	1,293.49	5,447.84	6,741.34	0.00	1,187,327.08	0.00
B2	125433AL6	Subordinate	Fix-30/360	648,374.67	5.500000	705.58	2,971.72	3,677.30	0.00	647,669.09	0.00
B3	125433AM4	Subordinate	Fix-30/360	432,316.09	5.500000	470.46	1,981.45	2,451.91	0.00	431,845.63	0.00
B4	125433AN2	Subordinate	Fix-30/360	324,187.33	5.500000	352.79	1,485.86	1,838.65	0.00	323,834.54	0.00
B5	125433AP7	Subordinate	Fix-30/360	324,244.07	5.500000	352.85	1,486.12	1,838.97	0.00	323,891.22	0.00
Totals				212,726,016.81		719,884.39	1,017,029.35	1,736,913.76	0.00	212,006,132.42	0.00



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Mortgage Pass-Through Certificates

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	145,668,565.87	689,964.15	689,964.15	0.00	144,978,601.71	0.96652401142
A2	125433AB8	4,788,000.00	4,649,740.62	22,023.66	22,023.66	0.00	4,627,716.97	0.96652401142
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	193,140,441.83	0.00	0.00	0.00	192,446,428.25	0.97631542784
PO	125433AG7	637,979.77	613,806.92	840.71	840.71	0.00	612,966.21	0.96079254943
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	3,566,060.67	3,880.70	3,880.70	0.00	3,562,179.97	0.99366229698
B1	125433AK8	1,194,900.00	1,188,620.57	1,293.49	1,293.49	0.00	1,187,327.08	0.99366229698
B2	125433AL6	651,800.00	648,374.67	705.58	705.58	0.00	647,669.09	0.99366229698
B3	125433AM4	434,600.00	432,316.09	470.46	470.46	0.00	431,845.63	0.99366229698
B4	125433AN2	325,900.00	324,187.33	352.79	352.79	0.00	323,834.54	0.99366229698
B5	125433AP7	325,957.00	324,244.07	352.85	352.85	0.00	323,891.22	0.99366241451
Totals		217,254,236.77	212,726,016.81	719,884.39	719,884.39	0.00	212,006,132.42	



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Interest Distribution Detail

Class	Beginning Certificate Balance	Pass Through Rate (%)	Effective Coupon (%)	Current Interest	Total Interest Due	Net Rate Carryover Paid	Net Interest Shortfall	Interest Paid
A1	145,668,565.87	5.500000	5.500000	667,647.59	667,647.59	0.00	0.00	667,647.59
A2	4,649,740.62	5.500000	5.500000	21,311.31	21,311.31	0.00	0.00	21,311.31
A3	11,860,000.00	5.500000	5.500000	54,358.33	54,358.33	0.00	0.00	54,358.33
A4	43,450,000.00	5.500000	5.500000	199,145.83	199,145.83	0.00	0.00	199,145.83
1X	193,140,441.83	0.278650	0.278650	44,848.84	44,848.84	0.00	0.00	44,848.84
PO	613,806.92	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00
AR	0.00	5.500000	0.000000	0.00	0.00	0.00	0.00	0.02
P	100.00	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00
M	3,566,060.67	5.500000	5.500000	16,344.44	16,344.44	0.00	0.00	16,344.44
B1	1,188,620.57	5.500000	5.500000	5,447.84	5,447.84	0.00	0.00	5,447.84
B2	648,374.67	5.500000	5.500000	2,971.72	2,971.72	0.00	0.00	2,971.72
B3	432,316.09	5.500000	5.500000	1,981.45	1,981.45	0.00	0.00	1,981.45
B4	324,187.33	5.500000	5.500000	1,485.86	1,485.86	0.00	0.00	1,485.86
B5	324,244.07	5.500000	5.500000	1,486.12	1,486.12	0.00	0.00	1,486.12
Totals	212,726,016.81			1,017,029.33	1,017,029.33	0.00	0.00	1,017,029.35



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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	971.123772436	4.599761014	4.450983957	966.524011422	5.500000
A2	125433AB8	4,788,000.00	971.123772436	4.599761014	4.450983957	966.524011422	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	979.836283855	0.000000000	0.227526275	976.315427836	0.278650
PO	125433AG7	637,979.77	962.110322797	1.317773369	0.000000000	960.792549428	0.000000
AR	125433AH5	100.00	0.000000000	0.000000000	0.238787603	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	994.744809666	1.082512686	4.559247044	993.662296979	5.500000
B1	125433AK8	1,194,900.00	994.744809666	1.082512686	4.559247044	993.662296979	5.500000
B2	125433AL6	651,800.00	994.744809666	1.082512686	4.559247044	993.662296979	5.500000
B3	125433AM4	434,600.00	994.744809666	1.082512686	4.559247044	993.662296979	5.500000
B4	125433AN2	325,900.00	994.744809666	1.082512686	4.559247044	993.662296979	5.500000
B5	125433AP7	325,957.00	994.744927321	1.082512814	4.559247584	993.662414507	5.500000
Totals		217,254,236.77	979.157046475	3.313557428	4.681286612	975.843489048	



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Pool Level Data

Distribution Date		11/27/06
Cut-off Date		05/01/06
Record Date		10/31/06
Determination Date		11/22/06
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

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



The BANK
of NEW YORK

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Current Mortgage Loan Details

Beginning Aggregate Loan Count	372
Loans Paid Off or otherwise removed pursuant to the PSA	<u>1</u>
Ending Aggregate Loan Count	371
Beginning Pool Stated Principal Balance	212,725,917.21
Scheduled Principal	231,590.99
Unscheduled Principal	488,293.41
Realized Principal Losses	<u>0.00</u>
Ending Pool Stated Principal Balance	212,006,032.81
Beginning Weighted Average Mortgage Rate	5.94782%
Beginning Weighted Average Net Mortgage Rate	5.73713%
Ending Weighted Average Mortgage Rate	5.94746%
Ending Weighted Average Net Mortgage Rate	5.73676%
Beginning Weighted Average Remaining Term to Maturity	348
Ending Weighted Average Remaining Term to Maturity	347



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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	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%	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	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>
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	1,054,379.25
Plus: Compensating Interest	0.00
Less: Master Servicer Fee	35,754.43
Less: Mortgage Loan Premiums	0.00
Less: Excess Master Servicing Fee	0.00
Less: Net Interest Shortfall	<u>0.00</u>
Total Interest Available	1,018,624.82

Principal

Scheduled Principal	231,590.99
Paid in Full Principal	443,336.79
Curtailment Principal	44,956.62
Liquidation Principal	0.00
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	<u>0.00</u>
Total Principal Available	<u>719,884.40</u>

Total Available Funds

1,738,509.22

Net Interest Shortfalls

Net Prepayment Interest Shortfalls	0.00
Relief Act Reduction Shortfalls	<u>0.00</u>
Total Net Interest Shortfalls	<u>0.00</u>



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Distribution Account		
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	Beginning Balance	0.00
Deposits	Available Funds	1,738,509.22
	Prepayment Charges Collected	0.00
	Other Amounts Required by PSA	<u>0.00</u>
	Total Deposits	1,738,509.22
Withdrawals	To the Trustee, the Trustee Fee	1,595.44
	Payments of Principal & Interest to the Classes	1,736,913.77
	Total Withdrawals	<u>1,738,509.22</u>
	Ending Balance	0.00

Fees of the Trust		
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Gross Master Servicing Fee	35,754.43
Net Master Servicing Fee	35,754.43
Trustee Fee	1,595.44
Lpmi	<u>0.00</u>
Total Net Loan Fees	37,349.88



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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	443,336.79
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	0.00
Compensating Interest	0.00
Net Prepayment Interest Shortfall	0.00
CPR %	2.72291%
SMM %	0.22979%

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	613,806.92
PO Scheduled Principal	763.90
PO Prepayments & Recoveries	76.81
PO Liquidation Principal	0.00
PO Principal Loss	<u>0.00</u>
Ending PO Balance	612,966.20

NON-PO Principal Amounts

Beginning Non-PO Balance	212,112,110.29
Non-PO Scheduled Principal	230,827.09
Non-PO Prepayments & Recoveries	488,216.60
Non-PO Liquidation Principal	0.00
Non-PO Principal Loss	<u>0.00</u>
Ending Non-PO Balance	211,393,066.61



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Principal Distribution Amounts

Senior and Subordinate Percentages

Senior Percentage Original	96.99096%
Senior Prepayment Percentage Original	100.00000%
Senior Percentage	96.94322%
Senior Prepayment Percentage	100.00000%
Subordinate Percentages	3.05678%
Subordinate Prepayment Percentage	0.00000%

Principal Distribution Amounts

Senior Principal Distribution Amount	711,987.81
Subordinate Principal Distribution Amount	7,055.88
PO Principal Distribution Amount	<u>840.71</u>
Total Principal Distribution Amount	719,884.40

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>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			



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Credit Enhancements

Subordination

Credit Support

Class A
Class A Percentage

Original	Current
210,736,179.77 96.999802%	205,529,384.89 96.945019%

Class M
Class M Percentage

3,584,900.00 1.650094%	3,562,179.97 1.680225%
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Class B1
Class B1 Percentage

1,194,900.00 0.550001%	1,187,327.08 0.560044%
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Class B2
Class B2 Percentage

651,800.00 0.300017%	647,669.09 0.305495%
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Class B3
Class B3 Percentage

434,600.00 0.200042%	431,845.63 0.203695%
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Class B4
Class B4 Percentage

325,900.00 0.150009%	323,834.54 0.152748%
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Class B5
Class B5 Percentage

325,957.00 0.150035%	323,891.22 0.152774%
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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	83,859.36	0.040
100,000.00	-	125,000.00	2	211,869.44	0.100
125,000.00	-	150,000.00	2	262,222.00	0.124
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	247,939.95	0.117
250,000.00	-	275,000.00	1	270,307.24	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	326,981.83	0.154
350,000.00	-	375,000.00	1	371,734.44	0.175
375,000.00	-	400,000.00	2	782,543.58	0.369
400,000.00	-	425,000.00	30	12,490,548.10	5.892
425,000.00	-	450,000.00	44	19,324,091.61	9.115
450,000.00	-	475,000.00	51	23,640,898.60	11.151
475,000.00	-	500,000.00	41	20,008,943.36	9.438
500,000.00	-	525,000.00	35	17,971,055.63	8.477
525,000.00	-	550,000.00	22	11,766,850.24	5.550
550,000.00	-	575,000.00	23	12,990,523.90	6.127
575,000.00	-	600,000.00	8	4,713,915.32	2.223
600,000.00	-	625,000.00	11	6,724,747.51	3.172
625,000.00	-	650,000.00	11	6,975,514.78	3.290
650,000.00	-	675,000.00	5	3,327,389.65	1.569
675,000.00	-	700,000.00	11	7,585,460.60	3.578
700,000.00	-	725,000.00	8	5,677,692.16	2.678
725,000.00	-	750,000.00	12	8,827,556.08	4.164
750,000.00	-	775,000.00	3	2,295,327.21	1.083
775,000.00	-	800,000.00	5	3,929,450.00	1.853
>	800,000.00	40	10.782	41,198,610.22	19.433
Wgt Ave / Total:		371	100.000	212,006,032.81	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	4.313	9,337,361.47	4.404
5.5 -	6.0	264	71.159	153,191,928.96	72.258
6.0 -	6.5	86	23.181	48,101,234.80	22.689
6.5 -	7.0	5	1.348	1,375,507.58	0.649
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:		371	100.000	212,006,032.81	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	371	100.000	212,006,032.81	100.000
>	360	0	0.000	0.00	0.000
Wgt Ave / Total:		371	100.000	212,006,032.81	100.000