



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	144,978,601.71	5.500000	1,635,187.20	664,485.26	2,299,672.46	0.00	143,343,414.52	0.00
A2	125433AB8	Senior	Fix-30/360	4,627,716.97	5.500000	52,195.18	21,210.37	73,405.54	0.00	4,575,521.79	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	192,446,428.25	0.278344	0.00	44,638.58	44,638.58	0.00	190,777,100.04	0.00
PO	125433AG7	Strip PO	Fix-30/360	612,966.21	0.000000	841.20	0.00	841.20	0.00	612,125.01	0.00
AR	125433AH5	Senior	Fix-30/360	0.00	5.500000	0.00	0.06	0.06	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	3,562,179.97	5.500000	3,886.48	16,326.66	20,213.14	0.00	3,558,293.49	0.00
B1	125433AK8	Subordinate	Fix-30/360	1,187,327.08	5.500000	1,295.42	5,441.92	6,737.34	0.00	1,186,031.66	0.00
B2	125433AL6	Subordinate	Fix-30/360	647,669.09	5.500000	706.63	2,968.48	3,675.12	0.00	646,962.45	0.00
B3	125433AM4	Subordinate	Fix-30/360	431,845.63	5.500000	471.16	1,979.29	2,450.45	0.00	431,374.47	0.00
B4	125433AN2	Subordinate	Fix-30/360	323,834.54	5.500000	353.32	1,484.24	1,837.56	0.00	323,481.23	0.00
B5	125433AP7	Subordinate	Fix-30/360	323,891.22	5.500000	353.38	1,484.50	1,837.88	0.00	323,537.84	0.00
Totals				212,006,132.42		1,695,289.97	1,013,523.52	2,708,813.49	0.00	210,310,842.46	0.00



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

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	144,978,601.71	1,635,187.20	1,635,187.20	0.00	143,343,414.52	0.95562276344
A2	125433AB8	4,788,000.00	4,627,716.97	52,195.18	52,195.18	0.00	4,575,521.79	0.95562276344
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	192,446,428.25	0.00	0.00	0.00	190,777,100.04	0.96784662485
PO	125433AG7	637,979.77	612,966.21	841.20	841.20	0.00	612,125.01	0.95947400744
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	3,562,179.97	3,886.48	3,886.48	0.00	3,558,293.49	0.99257817114
B1	125433AK8	1,194,900.00	1,187,327.08	1,295.42	1,295.42	0.00	1,186,031.66	0.99257817114
B2	125433AL6	651,800.00	647,669.09	706.63	706.63	0.00	646,962.45	0.99257817114
B3	125433AM4	434,600.00	431,845.63	471.16	471.16	0.00	431,374.47	0.99257817114
B4	125433AN2	325,900.00	323,834.54	353.32	353.32	0.00	323,481.23	0.99257817114
B5	125433AP7	325,957.00	323,891.22	353.38	353.38	0.00	323,537.84	0.99257828854
Totals		217,254,236.77	212,006,132.42	1,695,289.97	1,695,289.97	0.00	210,310,842.46	



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

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	144,978,601.71	5.500000	5.500000	664,485.26	664,485.26	0.00	0.00	664,485.26
A2	4,627,716.97	5.500000	5.500000	21,210.37	21,210.37	0.00	0.00	21,210.37
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	192,446,428.25	0.278344	0.278344	44,638.58	44,638.58	0.00	0.00	44,638.58
PO	612,966.21	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	0.06
P	100.00	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00
M	3,562,179.97	5.500000	5.500000	16,326.66	16,326.66	0.00	0.00	16,326.66
B1	1,187,327.08	5.500000	5.500000	5,441.92	5,441.92	0.00	0.00	5,441.92
B2	647,669.09	5.500000	5.500000	2,968.48	2,968.48	0.00	0.00	2,968.48
B3	431,845.63	5.500000	5.500000	1,979.29	1,979.29	0.00	0.00	1,979.29
B4	323,834.54	5.500000	5.500000	1,484.24	1,484.24	0.00	0.00	1,484.24
B5	323,891.22	5.500000	5.500000	1,484.50	1,484.50	0.00	0.00	1,484.50
Totals	212,006,132.42			1,013,523.46	1,013,523.46	0.00	0.00	1,013,523.52



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

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	966.524011422	10.901247983	4.429901719	955.622763439	5.500000
A2	125433AB8	4,788,000.00	966.524011422	10.901247983	4.429901719	955.622763439	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	976.315427836	0.000000000	0.226459571	967.846624853	0.278344
PO	125433AG7	637,979.77	960.792549428	1.318541991	0.000000000	959.474007437	0.000000
AR	125433AH5	100.00	0.000000000	0.000000000	0.623763445	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	993.662296979	1.084125838	4.554285528	992.578171141	5.500000
B1	125433AK8	1,194,900.00	993.662296979	1.084125838	4.554285528	992.578171141	5.500000
B2	125433AL6	651,800.00	993.662296979	1.084125838	4.554285528	992.578171141	5.500000
B3	125433AM4	434,600.00	993.662296979	1.084125838	4.554285528	992.578171141	5.500000
B4	125433AN2	325,900.00	993.662296979	1.084125838	4.554285528	992.578171141	5.500000
B5	125433AP7	325,957.00	993.662414507	1.084125967	4.554286066	992.578288540	5.500000
Totals		217,254,236.77	975.843489048	7.803253898	4.665149619	968.040235195	



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

Pool Level Data

Distribution Date		12/26/06
Cut-off Date		05/01/06
Record Date		11/30/06
Determination Date		12/22/06
LIBOR Determination Date		11/22/06
Accrual Period 30/360	Begin	11/01/06
	End	12/01/06
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



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

Current Mortgage Loan Details

Beginning Aggregate Loan Count	371
Loans Paid Off or otherwise removed pursuant to the PSA	<u>3</u>
Ending Aggregate Loan Count	368
Beginning Pool Stated Principal Balance	212,006,032.81
Scheduled Principal	231,406.16
Unscheduled Principal	1,463,883.81
Realized Principal Losses	<u>0.00</u>
Ending Pool Stated Principal Balance	210,310,742.84
Beginning Weighted Average Mortgage Rate	5.94746%
Beginning Weighted Average Net Mortgage Rate	5.73676%
Ending Weighted Average Mortgage Rate	5.94798%
Ending Weighted Average Net Mortgage Rate	5.73728%
Beginning Weighted Average Remaining Term to Maturity	347
Ending Weighted Average Remaining Term to Maturity	346



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

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	1	0.27174%	836,853.29	0.39791%	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



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

Available Funds

Interest

Scheduled Interest Collected	1,049,281.67
Plus: Compensating Interest	1,465.99
Less: Master Servicer Fee	35,634.08
Less: Mortgage Loan Premiums	0.00
Less: Excess Master Servicing Fee	0.00
Less: Net Interest Shortfall	<u>0.00</u>
Total Interest Available	1,015,113.58

Principal

Scheduled Principal	231,406.16
Paid in Full Principal	1,310,802.58
Curtailment Principal	153,081.23
Liquidation Principal	0.00
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	<u>0.00</u>
Total Principal Available	<u>1,695,289.97</u>

Total Available Funds

2,710,403.55

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>



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

Distribution Account		
----------------------	--	--

	Beginning Balance	0.00
Deposits	Available Funds	2,710,403.55
	Prepayment Charges Collected	0.00
	Other Amounts Required by PSA	<u>0.00</u>
	Total Deposits	2,710,403.55
Withdrawals	To the Trustee, the Trustee Fee	1,590.05
	Payments of Principal & Interest to the Classes	2,708,813.50
	Total Withdrawals	<u>2,710,403.55</u>
	Ending Balance	0.00

Fees of the Trust	
-------------------	--

Gross Master Servicing Fee	35,634.08
Net Master Servicing Fee	34,168.09
Trustee Fee	1,590.05
Lpmi	<u>0.00</u>
Total Net Loan Fees	35,758.13



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

Servicer Advances	
-------------------	--

Principal Advances	907.38
Interest Advances	4,188.80
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	<u>0.00</u>
Total Advances	5,096.18

Mortgage Prepayment Details	
-----------------------------	--

Principal Balance of Loans Paid in Full	1,310,802.58
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	1,465.99
Compensating Interest	1,465.99
Net Prepayment Interest Shortfall	0.00
CPR %	7.98675%
SMM %	0.69125%

Loan Substitution	
-------------------	--

Aggregate Stated of Principal Balances Removed	0.00
Aggregate Stated of Principal Balance Added	<u>0.00</u>
Aggregate Principal Substitution Shortfall Amount	0.00



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

Senior Principal Distribution Amounts
--

PO Principal Amounts

Beginning PO Balance	612,966.20
PO Scheduled Principal	767.76
PO Prepayments & Recoveries	73.45
PO Liquidation Principal	0.00
PO Principal Loss	<u>0.00</u>
Ending PO Balance	612,125.00

NON-PO Principal Amounts

Beginning Non-PO Balance	211,393,066.61
Non-PO Scheduled Principal	230,638.40
Non-PO Prepayments & Recoveries	1,463,810.36
Non-PO Liquidation Principal	0.00
Non-PO Principal Loss	<u>0.00</u>
Ending Non-PO Balance	209,698,617.84



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

Principal Distribution Amounts

Senior and Subordinate Percentages

Senior Percentage Original	96.99096%
Senior Prepayment Percentage Original	100.00000%
Senior Percentage	96.93616%
Senior Prepayment Percentage	100.00000%
Subordinate Percentages	3.06384%
Subordinate Prepayment Percentage	0.00000%

Principal Distribution Amounts

Senior Principal Distribution Amount	1,687,382.37
Subordinate Principal Distribution Amount	7,066.39
PO Principal Distribution Amount	841.20
Total Principal Distribution Amount	1,695,289.97

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			



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

Credit Enhancements

Subordination

Credit Support

Class A
Class A Percentage

Original	Current
210,736,179.77	203,841,161.31
96.999802%	96.923753%

Class M
Class M Percentage

3,584,900.00	3,558,293.49
1.650094%	1.691921%

Class B1
Class B1 Percentage

1,194,900.00	1,186,031.66
0.550001%	0.563942%

Class B2
Class B2 Percentage

651,800.00	646,962.45
0.300017%	0.307622%

Class B3
Class B3 Percentage

434,600.00	431,374.47
0.200042%	0.205113%

Class B4
Class B4 Percentage

325,900.00	323,481.23
0.150009%	0.153811%

Class B5
Class B5 Percentage

325,957.00	323,537.84
0.150035%	0.153838%



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

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	83,845.68	0.040
100,000.00	-	125,000.00	2	211,738.39	0.101
125,000.00	-	150,000.00	2	262,222.00	0.125
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	247,919.72	0.118
250,000.00	-	275,000.00	1	270,023.20	0.128
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	0	0.00	0.000
350,000.00	-	375,000.00	2	745,035.89	0.354
375,000.00	-	400,000.00	2	781,517.32	0.372
400,000.00	-	425,000.00	31	12,899,002.47	6.133
425,000.00	-	450,000.00	45	19,777,111.93	9.404
450,000.00	-	475,000.00	49	22,714,502.66	10.800
475,000.00	-	500,000.00	39	19,026,838.53	9.047
500,000.00	-	525,000.00	34	17,446,874.26	8.296
525,000.00	-	550,000.00	22	11,753,567.63	5.589
550,000.00	-	575,000.00	23	12,975,597.08	6.170
575,000.00	-	600,000.00	8	4,708,849.43	2.239
600,000.00	-	625,000.00	11	6,717,846.64	3.194
625,000.00	-	650,000.00	11	6,967,712.24	3.313
650,000.00	-	675,000.00	5	3,323,260.79	1.580
675,000.00	-	700,000.00	11	7,577,037.45	3.603
700,000.00	-	725,000.00	8	5,667,063.40	2.695
725,000.00	-	750,000.00	12	8,817,936.82	4.193
750,000.00	-	775,000.00	3	2,292,816.57	1.090
775,000.00	-	800,000.00	5	3,923,955.86	1.866
>	800,000.00	40	10.870	41,118,466.88	19.551
Wgt Ave / Total:		368	100.000	210,310,742.84	100.000



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

<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	4.348	9,324,305.05	4.434
5.5 -	6.0	261	70.924	151,566,842.61	72.068
6.0 -	6.5	86	23.370	48,044,819.84	22.845
6.5 -	7.0	5	1.359	1,374,775.34	0.654
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:		368	100.000	210,310,742.84	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	368	100.000	210,310,742.84	100.000
>	360	0	0.000	0.00	0.000
Wgt Ave / Total:		368	100.000	210,310,742.84	100.000