



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	143,343,414.52	5.500000	5,264,203.98	656,990.65	5,921,194.63	0.00	138,079,210.53	0.00
A2	125433AB8	Senior	Fix-30/360	4,575,521.79	5.500000	168,033.39	20,971.14	189,004.53	0.00	4,407,488.40	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	190,777,100.04	0.279217	0.00	44,390.14	44,390.14	0.00	185,362,257.42	0.00
PO	125433AG7	Strip PO	Fix-30/360	612,125.01	0.000000	821.48	0.00	821.48	0.00	611,303.53	0.00
AR	125433AH5	Senior	Fix-30/360	0.00	5.500000	0.00	0.01	0.01	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	3,558,293.49	5.500000	3,885.87	16,308.85	20,194.71	0.00	3,554,407.62	0.00
B1	125433AK8	Subordinate	Fix-30/360	1,186,031.66	5.500000	1,295.22	5,435.98	6,731.20	0.00	1,184,736.44	0.00
B2	125433AL6	Subordinate	Fix-30/360	646,962.45	5.500000	706.52	2,965.24	3,671.77	0.00	646,255.93	0.00
B3	125433AM4	Subordinate	Fix-30/360	431,374.47	5.500000	471.09	1,977.13	2,448.22	0.00	430,903.39	0.00
B4	125433AN2	Subordinate	Fix-30/360	323,481.23	5.500000	353.26	1,482.62	1,835.88	0.00	323,127.97	0.00
B5	125433AP7	Subordinate	Fix-30/360	323,537.84	5.500000	353.32	1,482.88	1,836.20	0.00	323,184.52	0.00
Totals				210,310,842.46		5,440,124.13	1,005,508.80	6,445,632.93	0.00	204,870,718.33	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	143,343,414.52	5,264,203.98	5,264,203.98	0.00	138,079,210.53	0.92052807023
A2	125433AB8	4,788,000.00	4,575,521.79	168,033.39	168,033.39	0.00	4,407,488.40	0.92052807023
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	190,777,100.04	0.00	0.00	0.00	185,362,257.42	0.94037615197
PO	125433AG7	637,979.77	612,125.01	821.48	821.48	0.00	611,303.53	0.95818638407
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	3,558,293.49	3,885.87	3,885.87	0.00	3,554,407.62	0.99149421627
B1	125433AK8	1,194,900.00	1,186,031.66	1,295.22	1,295.22	0.00	1,184,736.44	0.99149421627
B2	125433AL6	651,800.00	646,962.45	706.52	706.52	0.00	646,255.93	0.99149421627
B3	125433AM4	434,600.00	431,374.47	471.09	471.09	0.00	430,903.39	0.99149421627
B4	125433AN2	325,900.00	323,481.23	353.26	353.26	0.00	323,127.97	0.99149421627
B5	125433AP7	325,957.00	323,537.84	353.32	353.32	0.00	323,184.52	0.99149433354
Totals		217,254,236.77	210,310,842.46	5,440,124.13	5,440,124.13	0.00	204,870,718.33	



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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	143,343,414.52	5.500000	5.500000	656,990.65	656,990.65	0.00	0.00	656,990.65
A2	4,575,521.79	5.500000	5.500000	20,971.14	20,971.14	0.00	0.00	20,971.14
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	190,777,100.04	0.279217	0.279217	44,390.14	44,390.14	0.00	0.00	44,390.14
PO	612,125.01	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	0.01
P	100.00	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00
M	3,558,293.49	5.500000	5.500000	16,308.85	16,308.85	0.00	0.00	16,308.85
B1	1,186,031.66	5.500000	5.500000	5,435.98	5,435.98	0.00	0.00	5,435.98
B2	646,962.45	5.500000	5.500000	2,965.24	2,965.24	0.00	0.00	2,965.24
B3	431,374.47	5.500000	5.500000	1,977.13	1,977.13	0.00	0.00	1,977.13
B4	323,481.23	5.500000	5.500000	1,482.62	1,482.62	0.00	0.00	1,482.62
B5	323,537.84	5.500000	5.500000	1,482.88	1,482.88	0.00	0.00	1,482.88
Totals	210,310,842.46			1,005,508.79	1,005,508.79	0.00	0.00	1,005,508.80



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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	955.622763439	35.094693210	4.379937666	920.528070228	5.500000
A2	125433AB8	4,788,000.00	955.622763439	35.094693210	4.379937666	920.528070228	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	967.846624853	0.000000000	0.225199205	940.376151968	0.279217
PO	125433AG7	637,979.77	959.474007437	1.287623371	0.000000000	958.186384066	0.000000
AR	125433AH5	100.00	0.000000000	0.000000000	0.074205952	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	992.578171141	1.083954872	4.549316618	991.494216269	5.500000
B1	125433AK8	1,194,900.00	992.578171141	1.083954872	4.549316618	991.494216269	5.500000
B2	125433AL6	651,800.00	992.578171141	1.083954872	4.549316618	991.494216269	5.500000
B3	125433AM4	434,600.00	992.578171141	1.083954872	4.549316618	991.494216269	5.500000
B4	125433AN2	325,900.00	992.578171141	1.083954872	4.549316618	991.494216269	5.500000
B5	125433AP7	325,957.00	992.578288540	1.083955001	4.549317156	991.494333540	5.500000
Totals		217,254,236.77	968.040235195	25.040359216	4.628258647	942.999875979	



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Pool Level Data

Distribution Date		01/25/07
Cut-off Date		05/01/06
Record Date		12/29/06
Determination Date		01/22/07
LIBOR Determination Date		12/21/06
Accrual Period 30/360	Begin	12/01/06
	End	01/01/07
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	368
Loans Paid Off or otherwise removed pursuant to the PSA	<u>8</u>
Ending Aggregate Loan Count	360
Beginning Pool Stated Principal Balance	210,310,742.84
Scheduled Principal	229,775.08
Unscheduled Principal	5,210,349.05
Realized Principal Losses	<u>0.00</u>
Ending Pool Stated Principal Balance	204,870,618.71
Beginning Weighted Average Mortgage Rate	5.94798%
Beginning Weighted Average Net Mortgage Rate	5.73728%
Ending Weighted Average Mortgage Rate	5.94467%
Ending Weighted Average Net Mortgage Rate	5.73392%
Beginning Weighted Average Remaining Term to Maturity	346
Ending Weighted Average Remaining Term to Maturity	345



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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	1	0.27778%	537,100.18	0.26217%	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



The BANK
of NEW YORK

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Available Funds	
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Interest

Scheduled Interest Collected	1,040,681.49
Plus: Compensating Interest	1,755.83
Less: Master Servicer Fee	35,351.17
Less: Mortgage Loan Premiums	0.00
Less: Excess Master Servicing Fee	0.00
Less: Net Interest Shortfall	0.00
Total Interest Available	1,007,086.15

Principal

Scheduled Principal	229,775.08
Paid in Full Principal	5,124,481.15
Curtailment Principal	85,867.90
Liquidation Principal	0.00
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	0.00
Total Principal Available	<u>5,440,124.13</u>

Total Available Funds	6,447,210.28
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Net Interest Shortfalls	
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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	6,447,210.28
	Prepayment Charges Collected	0.00
	Other Amounts Required by PSA	<u>0.00</u>
	Total Deposits	6,447,210.28
Withdrawals	To the Trustee, the Trustee Fee	1,577.33
	Payments of Principal & Interest to the Classes	6,445,632.94
	Total Withdrawals	<u>6,447,210.28</u>
	Ending Balance	0.00

Fees of the Trust		
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Gross Master Servicing Fee	35,351.17
Net Master Servicing Fee	33,595.34
Trustee Fee	1,577.33
Lpmi	<u>0.00</u>
Total Net Loan Fees	35,172.67



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Servicer Advances	
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Principal Advances	567.14
Interest Advances	2,744.34
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	<u>0.00</u>
Total Advances	3,311.48

Mortgage Prepayment Details	
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Principal Balance of Loans Paid in Full	5,124,481.15
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	1,755.83
Compensating Interest	1,755.83
Net Prepayment Interest Shortfall	0.00
CPR %	26.01978%
SMM %	2.48016%

Loan Substitution	
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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



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Senior Principal Distribution Amounts
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PO Principal Amounts

Beginning PO Balance	612,125.00
PO Scheduled Principal	771.62
PO Prepayments & Recoveries	49.86
PO Liquidation Principal	0.00
PO Principal Loss	<u>0.00</u>
Ending PO Balance	611,303.52

NON-PO Principal Amounts

Beginning Non-PO Balance	209,698,617.84
Non-PO Scheduled Principal	229,003.46
Non-PO Prepayments & Recoveries	5,210,299.19
Non-PO Liquidation Principal	0.00
Non-PO Principal Loss	<u>0.00</u>
Ending Non-PO Balance	204,259,315.19



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Principal Distribution Amounts

Senior and Subordinate Percentages

Senior Percentage Original	96.99096%
Senior Prepayment Percentage Original	100.00000%
Senior Percentage	96.91477%
Senior Prepayment Percentage	100.00000%
Subordinate Percentages	3.08523%
Subordinate Prepayment Percentage	0.00000%

Principal Distribution Amounts

Senior Principal Distribution Amount	5,432,237.37
Subordinate Principal Distribution Amount	7,065.28
PO Principal Distribution Amount	<u>821.48</u>
Total Principal Distribution Amount	5,440,124.13

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	198,408,102.46
96.999802%	96.845515%

Class M
Class M Percentage

3,584,900.00	3,554,407.62
1.650094%	1.734952%

Class B1
Class B1 Percentage

1,194,900.00	1,184,736.44
0.550001%	0.578285%

Class B2
Class B2 Percentage

651,800.00	646,255.93
0.300017%	0.315446%

Class B3
Class B3 Percentage

434,600.00	430,903.39
0.200042%	0.210329%

Class B4
Class B4 Percentage

325,900.00	323,127.97
0.150009%	0.157723%

Class B5
Class B5 Percentage

325,957.00	323,184.52
0.150035%	0.157750%



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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	83,831.91	0.041
100,000.00	-	125,000.00	2	211,577.42	0.103
125,000.00	-	150,000.00	2	262,222.00	0.128
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	0.121
250,000.00	-	275,000.00	1	269,737.74	0.132
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	742,851.60	0.363
375,000.00	-	400,000.00	3	1,177,611.54	0.575
400,000.00	-	425,000.00	29	12,044,261.79	5.879
425,000.00	-	450,000.00	46	20,207,868.62	9.864
450,000.00	-	475,000.00	46	21,313,016.11	10.403
475,000.00	-	500,000.00	39	19,000,722.96	9.274
500,000.00	-	525,000.00	35	17,950,645.38	8.762
525,000.00	-	550,000.00	21	11,215,407.11	5.474
550,000.00	-	575,000.00	22	12,389,325.88	6.047
575,000.00	-	600,000.00	8	4,703,758.37	2.296
600,000.00	-	625,000.00	11	6,710,911.75	3.276
625,000.00	-	650,000.00	10	6,326,132.01	3.088
650,000.00	-	675,000.00	5	3,316,675.55	1.619
675,000.00	-	700,000.00	11	7,580,513.42	3.700
700,000.00	-	725,000.00	7	4,958,311.45	2.420
725,000.00	-	750,000.00	12	8,808,220.50	4.299
750,000.00	-	775,000.00	3	2,290,293.51	1.118
775,000.00	-	800,000.00	5	3,918,435.53	1.913
>	800,000.00	38	10.556	39,140,366.84	19.105
Wgt Ave / Total:		360	100.000	204,870,618.71	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	4.444	9,311,689.09	4.545
5.5 -	6.0	256	71.111	148,373,962.19	72.423
6.0 -	6.5	83	23.056	45,810,785.66	22.361
6.5 -	7.0	5	1.389	1,374,181.77	0.671
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:		360	100.000	204,870,618.71	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	360	100.000	204,870,618.71	100.000
>	360	0	0.000	0.00	0.000
Wgt Ave / Total:		360	100.000	204,870,618.71	100.000