



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

Officer: Matthew Sabino  
212-815-6093  
Associate: Steven Chrysanthis  
212-815-8318

# CWALT, Inc.

## Alternative Loan Trust 2006-J4

### Mortgage Pass-Through Securities

*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
1A1	23242WAA7	Senior	Var-30/360	27,259,559.36	6.150000	1,000.00	139,705.24	140,705.24	0.00	27,258,559.36	0.00
1A2	23242WAB5	Strip IO	Var-30/360	27,259,559.36	0.100000	0.00	2,271.63	2,271.63	0.00	27,258,559.36	0.00
1A3	23242WAC3	Senior	Fix-30/360	37,162,040.57	6.250000	44,660.86	193,552.29	238,213.15	0.00	37,117,379.71	0.00
1A4	23242WAD1	Senior	Fix-30/360	3,438,000.00	6.250000	0.00	17,906.25	17,906.25	0.00	3,438,000.00	0.00
1A5	23242WAE9	Senior	Fix-30/360	8,697,000.00	6.250000	0.00	45,296.88	45,296.88	0.00	8,697,000.00	0.00
1A6	23242WAF6	Senior	Fix-30/360	1,953,414.00	6.250000	2,347.59	10,174.03	12,521.62	0.00	1,951,066.41	0.00
1X	23242WAG4	Strip IO	Var-30/360	75,651,375.64	0.286180	0.00	18,041.58	18,041.58	0.00	75,609,715.78	0.00
2A1	23242WAH2	Senior	Fix-30/360	97,963,703.39	6.000000	489,937.54	489,818.52	979,756.06	0.00	97,473,765.85	0.00
2A2	23242WAJ8	Senior	Fix-30/360	47,272,000.00	6.000000	0.00	236,360.00	236,360.00	0.00	47,272,000.00	0.00
2A3	23242WAK5	Senior	Var-30/360	21,875,007.47	6.000000	973,198.19	110,286.50	1,083,484.68	0.00	20,901,809.28	0.00
2A4	23242WAL3	Strip IO	Var-30/360	55,921,711.70	0.000000	0.00	0.00	0.00	0.00	53,433,808.16	0.00
2A5	23242WAM1	Senior	Fix-30/360	8,928,000.00	6.000000	0.00	44,640.00	44,640.00	0.00	8,928,000.00	0.00
2A6	23242WAN9	Senior	Var-30/360	34,046,704.23	6.000000	1,514,705.35	171,652.13	1,686,357.48	0.00	32,531,998.88	0.00
2A7	23242WAP4	Senior	Fix-30/360	766,050.85	6.000000	34,080.87	3,830.25	37,911.12	0.00	731,969.97	0.00
2A8	23242WAQ2	Senior	Fix-30/360	35,356,908.69	6.000000	156,264.01	176,784.54	333,048.55	0.00	35,200,644.68	0.00
2A9	23242WAR0	Senior	Fix-30/360	18,090,000.00	6.000000	0.00	90,450.00	90,450.00	0.00	18,090,000.00	0.00
2A10	23242WAS8	Senior	Var-30/360	4,365,882.10	0.000000	149,750.41	0.00	149,750.41	0.00	4,216,131.70	0.00
2A11	23242WAT6	Senior	Var-30/360	17,463,528.41	7.500000	599,001.62	109,147.05	708,148.68	0.00	16,864,526.79	0.00
2A12	23242WAU3	Senior	Fix-30/360	309,113.25	6.000000	57,172.34	0.00	57,172.34	0.00	253,486.48	0.00
2A13	23242WAV1	Senior	Fix-30/360	26,133,000.00	6.000000	0.00	130,665.00	130,665.00	0.00	26,133,000.00	0.00
2X	23242WAW9	Strip IO	Var-30/360	290,982,278.66	0.488058	0.00	118,346.74	118,346.74	0.00	287,194,915.23	0.00
PO1	23242WAX7	Strip PO	Fix-30/360	48,942.00	0.000000	52.90	0.00	52.90	0.00	48,889.10	0.00
PO2	23242WAY5	Strip PO	Fix-30/360	1,148,226.75	0.000000	1,108.28	0.00	1,108.28	0.00	1,147,118.47	0.00
AR	23242WAZ2	Senior	Fix-30/360	0.00	6.250000	0.00	0.25	0.25	0.00	0.00	0.00
P	23242WBG3	Prepay Penalties	Fix-30/360	100.00	0.000000	0.00	8,752.96	8,752.96	0.00	100.00	0.00
M	23242WBA6	Mezzanine	Var-30/360	10,108,730.00	6.050177	20,133.12	50,966.34	71,099.46	0.00	10,088,596.87	0.00
B1	23242WBB4	Junior	Var-30/360	3,441,449.49	6.050177	6,854.19	17,351.15	24,205.34	0.00	3,434,595.30	0.00
B2	23242WBC2	Junior	Var-30/360	2,150,719.62	6.050177	4,283.50	10,843.53	15,127.03	0.00	2,146,436.13	0.00
B3	23242WBD0	Junior	Var-30/360	1,936,094.80	6.050177	3,856.04	9,761.43	13,617.47	0.00	1,932,238.76	0.00
B4	23242WBE8	Junior	Var-30/360	1,505,851.51	6.050177	2,999.14	7,592.22	10,591.36	0.00	1,502,852.37	0.00
B5	23242WBF5	Junior	Var-30/360	1,291,326.97	6.050177	2,571.88	6,510.63	9,082.51	0.00	1,288,755.09	0.00
Totals				412,711,353.46		4,063,977.83	2,220,707.14	6,284,684.97	0.00	408,648,921.20	0.00



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## CWALT, Inc.

### Alternative Loan Trust 2006-J4

### Mortgage Pass-Through Securities

*Principal Distribution Detail*

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Scheduled Principal Distribution	Accretion Principal	Unscheduled Principal Adjustments	Net Principal Distribution	Deferred Interest	Current Realized Losses	Ending Certificate Balance	Ending Certificate Factor
1A1	23242WAA7	30,000,000.00	27,259,559.36	1,000.00	0.00	0.00	1,000.00	0.00	0.00	27,258,559.36	0.90861864525
1A2	23242WAB5	30,000,000.00	27,259,559.36	0.00	0.00	0.00	0.00	0.00	0.00	27,258,559.36	0.90861864525
1A3	23242WAC3	38,600,000.00	37,162,040.57	44,660.86	0.00	0.00	44,660.86	0.00	0.00	37,117,379.71	0.96159014792
1A4	23242WAD1	3,438,000.00	3,438,000.00	0.00	0.00	0.00	0.00	0.00	0.00	3,438,000.00	1.00000000000
1A5	23242WAE9	8,697,000.00	8,697,000.00	0.00	0.00	0.00	0.00	0.00	0.00	8,697,000.00	1.00000000000
1A6	23242WAF6	2,029,000.00	1,953,414.00	2,347.59	0.00	0.00	2,347.59	0.00	0.00	1,951,066.41	0.96159014792
1X	23242WAG4	78,872,718.00	75,651,375.64	0.00	0.00	0.00	0.00	0.00	0.00	75,609,715.78	0.95862951978
2A1	23242WAH2	99,980,000.00	97,963,703.39	489,937.54	0.00	0.00	489,937.54	0.00	0.00	97,473,765.85	0.97493264503
2A2	23242WAJ8	47,272,000.00	47,272,000.00	0.00	0.00	0.00	0.00	0.00	0.00	47,272,000.00	1.00000000000
2A3	23242WAK5	25,700,000.00	21,875,007.47	973,198.19	0.00	0.00	973,198.19	0.00	0.00	20,901,809.28	0.81329997199
2A4	23242WAL3	65,700,000.00	55,921,711.70	0.00	0.00	0.00	0.00	0.00	0.00	53,433,808.16	0.81329997199
2A5	23242WAM1	8,928,000.00	8,928,000.00	0.00	0.00	0.00	0.00	0.00	0.00	8,928,000.00	1.00000000000
2A6	23242WAN9	40,000,000.00	34,046,704.23	1,514,705.35	0.00	0.00	1,514,705.35	0.00	0.00	32,531,998.88	0.81329997199
2A7	23242WAP4	900,000.00	766,050.85	34,080.87	0.00	0.00	34,080.87	0.00	0.00	731,969.97	0.81329997199
2A8	23242WAQ2	36,000,000.00	35,356,908.69	156,264.01	0.00	0.00	156,264.01	0.00	0.00	35,200,644.68	0.97779568556
2A9	23242WAR0	18,090,000.00	18,090,000.00	0.00	0.00	0.00	0.00	0.00	0.00	18,090,000.00	1.00000000000
2A10	23242WAS8	5,000,000.00	4,365,882.10	149,750.41	0.00	0.00	149,750.41	0.00	0.00	4,216,131.70	0.84322633960
2A11	23242WAT6	20,000,000.00	17,463,528.41	599,001.62	0.00	0.00	599,001.62	0.00	0.00	16,864,526.79	0.84322633960
2A12	23242WAU3	300,000.00	309,113.25	57,172.34	0.00	0.00	57,172.34	1,545.57	0.00	253,486.48	0.84495494394
2A13	23242WAV1	26,133,000.00	26,133,000.00	0.00	0.00	0.00	0.00	0.00	0.00	26,133,000.00	1.00000000000
2X	23242WAW9	302,353,475.00	290,982,278.66	0.00	0.00	0.00	0.00	0.00	0.00	287,194,915.23	0.94986477410
PO1	23242WAX7	64,107.13	48,942.00	52.90	0.00	0.00	52.90	0.00	0.00	48,889.10	0.76261568659
PO2	23242WAY5	1,201,348.91	1,148,226.75	1,108.28	0.00	0.00	1,108.28	0.00	0.00	1,147,118.47	0.95485870760
AR	23242WAZ2	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
P	23242WBG3	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	1.00000000000
M	23242WBA6	10,173,500.00	10,108,730.00	20,133.12	0.00	0.00	20,133.12	0.00	0.00	10,088,596.87	0.99165448221
B1	23242WBB4	3,463,500.00	3,441,449.49	6,854.19	0.00	0.00	6,854.19	0.00	0.00	3,434,595.30	0.99165448221
B2	23242WBC2	2,164,500.00	2,150,719.62	4,283.50	0.00	0.00	4,283.50	0.00	0.00	2,146,436.13	0.99165448221
B3	23242WBD0	1,948,500.00	1,936,094.80	3,856.04	0.00	0.00	3,856.04	0.00	0.00	1,932,238.76	0.99165448221
B4	23242WBE8	1,515,500.00	1,505,851.51	2,999.14	0.00	0.00	2,999.14	0.00	0.00	1,502,852.37	0.99165448221
B5	23242WBF5	1,299,600.93	1,291,326.97	2,571.88	0.00	0.00	2,571.88	0.00	0.00	1,288,755.09	0.99165448221
Totals		432,897,756.97	412,711,353.46	4,063,977.83	0.00	0.00	4,063,977.83	1,545.57	0.00	408,648,921.20	



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### Alternative Loan Trust 2006-J4

### Mortgage Pass-Through Securities

#### Interest Distribution Detail

Class	Beginning Certificate Balance	Pass Through Rate (%)	Effective Coupon (%)	Current Interest	Deferred Interest	Total Interest Due	Net Interest Shortfall	Interest Paid	Yield Supplemental Paid	Yield Supplemental After Distr
1A1	27,259,559.36	6.150000	6.150000	139,705.24	0.00	139,705.24	0.00	139,705.24	0.00	0.00
1A2	27,259,559.36	0.100000	0.100000	2,271.63	0.00	2,271.63	0.00	2,271.63	0.00	0.00
1A3	37,162,040.57	6.250000	6.250000	193,552.29	0.00	193,552.29	0.00	193,552.29	0.00	0.00
1A4	3,438,000.00	6.250000	6.250000	17,906.25	0.00	17,906.25	0.00	17,906.25	0.00	0.00
1A5	8,697,000.00	6.250000	6.250000	45,296.88	0.00	45,296.88	0.00	45,296.88	0.00	0.00
1A6	1,953,414.00	6.250000	6.250000	10,174.03	0.00	10,174.03	0.00	10,174.03	0.00	0.00
1X	75,651,375.64	0.286180	0.286180	18,041.58	0.00	18,041.58	0.00	18,041.58	0.00	0.00
2A1	97,963,703.39	6.000000	6.000000	489,818.52	0.00	489,818.52	0.00	489,818.52	0.00	0.00
2A2	47,272,000.00	6.000000	6.000000	236,360.00	0.00	236,360.00	0.00	236,360.00	0.00	0.00
2A3	21,875,007.47	6.000000	6.050000	109,375.04	0.00	109,375.04	0.00	110,286.50	911.46	0.00
2A4	55,921,711.70	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2A5	8,928,000.00	6.000000	6.000000	44,640.00	0.00	44,640.00	0.00	44,640.00	0.00	0.00
2A6	34,046,704.23	6.000000	6.050000	170,233.52	0.00	170,233.52	0.00	171,652.13	1,418.61	0.00
2A7	766,050.85	6.000000	6.000000	3,830.25	0.00	3,830.25	0.00	3,830.25	0.00	0.00
2A8	35,356,908.69	6.000000	6.000000	176,784.54	0.00	176,784.54	0.00	176,784.54	0.00	0.00
2A9	18,090,000.00	6.000000	6.000000	90,450.00	0.00	90,450.00	0.00	90,450.00	0.00	0.00
2A10	4,365,882.10	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2A11	17,463,528.41	7.500000	7.500000	109,147.05	0.00	109,147.05	0.00	109,147.05	0.00	0.00
2A12	309,113.25	6.000000	0.000000	0.00	1,545.57	1,545.57	0.00	0.00	0.00	0.00
2A13	26,133,000.00	6.000000	6.000000	130,665.00	0.00	130,665.00	0.00	130,665.00	0.00	0.00
2X	290,982,278.66	0.488058	0.488058	118,346.74	0.00	118,346.74	0.00	118,346.74	0.00	0.00
PO1	48,942.00	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PO2	1,148,226.75	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AR	0.00	6.250000	0.000000	0.00	0.00	0.00	0.00	0.25	0.00	0.00
P	100.00	0.000000	105035.520000	0.00	0.00	0.00	0.00	8,752.96	0.00	0.00
M	10,108,730.00	6.050177	6.050177	50,966.34	0.00	50,966.34	0.00	50,966.34	0.00	0.00
B1	3,441,449.49	6.050177	6.050177	17,351.15	0.00	17,351.15	0.00	17,351.15	0.00	0.00
B2	2,150,719.62	6.050177	6.050177	10,843.53	0.00	10,843.53	0.00	10,843.53	0.00	0.00
B3	1,936,094.80	6.050177	6.050177	9,761.43	0.00	9,761.43	0.00	9,761.43	0.00	0.00
B4	1,505,851.51	6.050177	6.050177	7,592.22	0.00	7,592.22	0.00	7,592.22	0.00	0.00
B5	1,291,326.97	6.050177	6.050177	6,510.63	0.00	6,510.63	0.00	6,510.63	0.00	0.00
Totals	412,711,353.46			2,209,623.86	1,545.57	2,211,169.43	0.00	2,220,707.14	2,330.07	0.00



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# CWALT, Inc.

## Alternative Loan Trust 2006-J4

### Mortgage Pass-Through Securities

*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 (%)
1A1	23242WAA7	30,000,000.00	908.651978578	0.033333333	4.656841390	908.618645245	6.150000
1A2	23242WAB5	30,000,000.00	908.651978578	0.000000000	0.075720998	908.618645245	0.100000
1A3	23242WAC3	38,600,000.00	962.747164912	1.157016990	5.014308151	961.590147922	6.250000
1A4	23242WAD1	3,438,000.00	1,000.000000000	0.000000000	5.208333333	1,000.000000000	6.250000
1A5	23242WAE9	8,697,000.00	1,000.000000000	0.000000000	5.208333333	1,000.000000000	6.250000
1A6	23242WAF6	2,029,000.00	962.747164912	1.157016990	5.014308151	961.590147922	6.250000
1X	23242WAG4	78,872,718.00	959.157710782	0.000000000	0.228742916	958.629519779	0.286180
2A1	23242WAH2	99,980,000.00	979.833000500	4.90355471	4.899165003	974.932645029	6.000000
2A2	23242WAJ8	47,272,000.00	1,000.000000000	0.000000000	5.000000000	1,000.000000000	6.000000
2A3	23242WAK5	25,700,000.00	851.167605728	37.867633736	4.291303346	813.299971992	6.000000
2A4	23242WAL3	65,700,000.00	851.167605728	0.000000000	0.000000000	813.299971992	0.000000
2A5	23242WAM1	8,928,000.00	1,000.000000000	0.000000000	5.000000000	1,000.000000000	6.000000
2A6	23242WAN9	40,000,000.00	851.167605728	37.867633736	4.291303346	813.299971992	6.000000
2A7	23242WAP4	900,000.00	851.167605728	37.867633736	4.255838029	813.299971992	6.000000
2A8	23242WAQ2	36,000,000.00	982.136352500	4.340666944	4.910681762	977.795685556	6.000000
2A9	23242WAR0	18,090,000.00	1,000.000000000	0.000000000	5.000000000	1,000.000000000	6.000000
2A10	23242WAS8	5,000,000.00	873.176420749	29.950081149	0.000000000	843.226339600	0.000000
2A11	23242WAT6	20,000,000.00	873.176420749	29.950081149	5.457352630	843.226339600	7.500000
2A12	23242WAU3	300,000.00	1,030.377509394	190.574453003	0.000000000	844.954943938	6.000000
2A13	23242WAV1	26,133,000.00	1,000.000000000	0.000000000	5.000000000	1,000.000000000	6.000000
2X	23242WAW9	302,353,475.00	962.391051269	0.000000000	0.391418489	949.864774103	0.488058
PO1	23242WAX7	64,107.13	763.440847793	0.825161207	0.000000000	762.615686586	0.000000
PO2	23242WAY5	1,201,348.91	955.781235510	0.922527914	0.000000000	954.858707596	0.000000
AR	23242WAZ2	100.00	0.000000000	0.000000000	2.509792384	0.000000000	6.250000
P	23242WBG3	100.00	1,000.000000000	0.000000000	87,529.600000000	1,000.000000000	0.000000
M	23242WBA6	10,173,500.00	993.633459363	1.978977155	5.009715430	991.654482208	6.050177
B1	23242WBB4	3,463,500.00	993.633459363	1.978977155	5.009715430	991.654482208	6.050177
B2	23242WBC2	2,164,500.00	993.633459363	1.978977155	5.009715430	991.654482208	6.050177
B3	23242WBD0	1,948,500.00	993.633459363	1.978977155	5.009715430	991.654482208	6.050177
B4	23242WBE8	1,515,500.00	993.633459363	1.978977155	5.009715430	991.654482208	6.050177
B5	23242WBF5	1,299,600.93	993.633459363	1.978977155	5.009715430	991.654482208	6.050177
Totals		432,897,756.97	953.369119648	9.387846817	5.129865203	943.984843119	



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**CWALT, Inc.**  
**Alternative Loan Trust 2006-J4**  
**Mortgage Pass-Through Securities**

**Pool Level Data**

Distribution Date		01/25/07
Cut-off Date		06/01/06
Record Date		12/29/06
Determination Date		01/22/07
Accrual Period 30/360	Begin	12/01/06
	End	01/01/07
Number of Days in 30/360 Accrual Period		30

**Index**

One-Month Libor Rate 5.35000%

**Prefunding Detail**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>
Target Funding Balance		345,937,292.24
Initial Funded Balance		280,436,064.43
Initial Unfunded Balance		65,501,227.81
Subsequent Prefunded Deposit		65,495,027.85
Subsequent Funded Balance		345,931,092.28
Subsequent Unfunded Balance		6,199.96

Subsequent Unfunded Amounts will be passed through as Principal at the End of the Prefunding Period



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# CWALT, Inc.

## Alternative Loan Trust 2006-J4

### Mortgage Pass-Through Securities

#### Collateral Detail

##### Original Mortgage Loan Details

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Original Aggregate Loan Count	205	1,311	1,516
Original Stated Principal Balance	86,960,364.73	345,937,292.24	432,897,656.97
Original Weighted Average Mortgage Rate	6.72397%	6.58059%	
Original Weighted Average Net Mortgage Rate	6.50751%	6.32807%	
Original Weighted Average Remaining Term	359	359	

##### Current Mortgage Loan Details

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Beginning Aggregate Loan Count	194	1,258	1,452
Loans Paid Off or otherwise removed pursuant to the PSA	<u>0</u>	<u>15</u>	<u>15</u>
Ending Aggregate Loan Count	194	1,243	1,437
Beginning Pool Stated Principal Balance	82,660,275.41	330,050,978.03	412,711,253.44
Scheduled Principal	36,441.60	783,838.50	820,280.10
Unscheduled Principal	13,426.48	3,228,725.66	3,242,152.14
Realized Principal Losses	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Ending Pool Stated Principal Balance	82,610,407.33	326,038,413.87	408,648,821.20
Beginning Weighted Average Mortgage Rate	6.72447%	6.65628%	
Beginning Weighted Average Net Mortgage Rate	6.50821%	6.40941%	
Ending Weighted Average Mortgage Rate	6.72448%	6.65489%	
Ending Weighted Average Net Mortgage Rate	6.50823%	6.40810%	
Beginning Weighted Average Remaining Term to Maturity	353	353	
Ending Weighted Average Remaining Term to Maturity	352	352	



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## Alternative Loan Trust 2006-J4

### Mortgage Pass-Through Securities

#### Delinquency Information

#### Delinquency Information

Delinquency Info		Group 1		Group 2		Total	
30-59 Days	Balance	785,818.89	0.95123%	3,625,929.50	1.11212%	4,411,748.39	1.07959%
	Loan Count	3	1.54639%	14	1.12631%	17	1.18302%
60-89 Days	Balance	0.00	0.00000%	864,266.27	0.26508%	864,266.27	0.21149%
	Loan Count	0	0.00000%	5	0.40225%	5	0.34795%
90+ Days	Balance	0.00	0.00000%	157,000.00	0.04815%	157,000.00	0.03842%
	Loan Count	0	0.00000%	1	0.08045%	1	0.06959%
<b>Total</b>	<b>Balance</b>	<b>785,818.89</b>	<b>0.95123%</b>	<b>4,647,195.77</b>	<b>1.42535%</b>	<b>5,433,014.66</b>	<b>1.32951%</b>
	<b>Loan Count</b>	<b>3</b>	<b>1.54639%</b>	<b>20</b>	<b>1.60901%</b>	<b>23</b>	<b>1.60056%</b>

Foreclosure Info		Group 1		Group 2		Total	
30-59 Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
60-89 Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
90+ Days	Balance	0.00	0.00000%	239,306.97	0.07340%	239,306.97	0.05856%
	Loan Count	0	0.00000%	2	0.16090%	2	0.13918%
<b>Total</b>	<b>Balance</b>	<b>0.00</b>	<b>0.00000%</b>	<b>239,306.97</b>	<b>0.07340%</b>	<b>239,306.97</b>	<b>0.05856%</b>
	<b>Loan Count</b>	<b>0</b>	<b>0.00000%</b>	<b>2</b>	<b>0.16090%</b>	<b>2</b>	<b>0.13918%</b>

REO Info		Group 1		Group 2		Total	
30-59 Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
60-89 Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
90+ Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
<b>Total</b>	<b>Balance</b>	<b>0.00</b>	<b>0.00000%</b>	<b>0.00</b>	<b>0.00000%</b>	<b>0.00</b>	<b>0.00000%</b>
	<b>Loan Count</b>	<b>0</b>	<b>0.00000%</b>	<b>0</b>	<b>0.00000%</b>	<b>0</b>	<b>0.00000%</b>



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## CWALT, Inc.

### Alternative Loan Trust 2006-J4

### Mortgage Pass-Through Securities

Bankruptcy Info		Group 1		Group 2		Total	
30-59 Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
60-89 Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
90+ Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
<b>Total</b>	<b>Balance</b>	<b>0.00</b>	<b>0.00000%</b>	<b>0.00</b>	<b>0.00000%</b>	<b>0.00</b>	<b>0.00000%</b>
	<b>Loan Count</b>	<b>0</b>	<b>0.00000%</b>	<b>0</b>	<b>0.00000%</b>	<b>0</b>	<b>0.00000%</b>

Totals for Foreclosure Bankruptcy, REO		Group 1		Group 2		Total	
All	Balance	0.00	0.00000%	239,306.97	0.07340%	239,306.97	0.05856%
	Loan Count	0	0.00000%	2	0.16090%	2	0.13918%

Totals for Foreclosure, REO Bankruptcy, Delinquency		Group 1		Group 2		Total	
All	Balance	785,818.89	0.95123%	4,886,502.74	1.49875%	5,672,321.63	1.38807%
	Loan Count	3	1.54639%	22	1.76991%	25	1.73974%

#### 60+ Delinquency, Foreclosure, Bankruptcy & REO Totals

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Current	0.00	1,260,573.24	1,260,573.24
One-Month Prior	0.00	694,639.05	694,639.05
Two-Month Prior	562,500.00	1,597,900.59	2,160,400.59
Three-Month Prior	0.00	1,306,623.70	1,306,623.70
Four-Month Prior	0.00	1,082,035.42	1,082,035.42
Five-Month Prior	0.00	293,644.14	293,644.14
Delinquency Average	0.00	0.00	
Delinquency Average	93,750.00	1,039,236.02	1,132,986.02
Delinquency Test Pass ?	YES		





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# CWALT, Inc.

## Alternative Loan Trust 2006-J4

### Mortgage Pass-Through Securities

#### Available Funds

##### Interest

Scheduled Interest Collected	463,205.26	1,828,090.49	2,291,295.75
Plus: Compensating Interest	0.00	2,668.53	2,668.53
Less: Master Servicer Fee	14,276.38	65,209.47	79,485.86
Less: Mortgage Loan Premiums	0.00	213.40	213.40
Less: Excess Master Servicing Fee	0.00	0.00	0.00
Total Interest Available	448,928.88	1,765,336.14	2,214,265.02

##### Principal

Scheduled Principal	36,441.60	164,528.01	200,969.61
Paid in Full Principal	0.00	3,196,640.69	3,196,640.69
Curtailment Principal	13,426.48	32,084.97	45,511.45
Liquidation Principal	0.00	0.00	0.00
Repurchased Principal	0.00	619,310.49	619,310.49
Substitution Adjustment Principal	0.00	0.00	0.00
Unanticipated Principal Recoveries	0.00	0.00	0.00
Total Principal Available	<u>49,868.08</u>	<u>4,012,564.16</u>	<u>4,062,432.24</u>

<b>Total Available Funds</b>	<b>498,796.96</b>	<b>5,777,900.30</b>	<b>6,276,697.26</b>
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#### Net Interest Shortfalls

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Net Prepayment Interest Shortfalls	0.00	-0.00	-0.00
Relief Act Reduction Shortfalls	0.00	0.00	0.00
Total Net Interest Shortfalls	0.00	-0.00	-0.00



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**CWALT, Inc.**  
**Alternative Loan Trust 2006-J4**  
**Mortgage Pass-Through Securities**

**Distribution Account**

Beginning Balance				0.00
Deposits	Available Funds	498,796.96	5,777,900.30	6,276,697.26
	Prepayment Charges Collected	0.00	8,752.96	8,752.96
	Prefunded Amounts Required	0.00	0.00	0.00
	Capitalized Interest	0.00	0.00	0.00
	Other Amounts Required by PSA	0.00	0.00	0.00
	Amounts Tranfered from Corridor Reserve Fund			<u>2,330.07</u>
	Total Deposits	499,961.99	5,787,818.30	6,287,780.29
Withdrawals	To the Trustee, the Trustee Fee			3,095.33
	To the Bond Insurer, if any, the Bond Insurance Premium			0.00
	Payments of Principial & Interest to the Classes			<u>6,284,684.96</u>
	Total Withdrawals			6,287,780.29
Ending Balance				0.00

**Supplemental Loan Account**

Beginning Balance	0.00
Withdrawal	<u>0.00</u>
Ending Balance	0.00

**Capitalized Interest Account**

Beginning Balance	0.00
Withdrawal	<u>0.00</u>
Ending Balance	0.00



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**Mortgage Pass-Through Securities**

**Corridor Contract Reserve Fund**

Beginnning Balance	2,797.48
Deposits	2,184.08
Withdrawals	<u>2,330.07</u>
Ending Balance	2,651.49

Yield Supplemental Payments Detailed on Interest Detail Report

**Yield Supplemental Amounts**

**Class 2A3 Yield Supplemental Amount Calculations**

YSA Prior	0.00
YSA Current	911.46
YSA Paid	<u>911.46</u>
YSA Remaining	0.00

**Class 2A6 Yield Supplemental Amount Calculations**

YSA Prior	0.00
YSA Current	1,418.61
YSA Paid	<u>1,418.61</u>
YSA Remaining	0.00

**Corridor Contract Amounts**

**Class 2A3 Corridor Contract**

Contract Process Prior	703.12
Contract Process Current	<u>854.35</u>
Contract Process Remaining	646.02

**Class 2A6 Corridor Contract**

Contract Process Prior	1,094.36
Contract Process Current	<u>1,329.73</u>
Contract Process Remaining	1,005.47



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**Principal Reserve Account**

Beginning Principal Reserve Balance	100.00
Deposit	0.00
Withdrawal	0.00
Ending Balance	100.00

**Fees of the Trust**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Total</b></u>
Gross Master Servicing Fee	14,276.38	65,209.47	79,485.86
Net Master Servicing Fee	14,276.38	62,540.94	76,817.33
Trustee Fee	619.95	2,475.38	3,095.33
Lpmi	0.00	213.40	213.40
Total Net Loan Fees	14,896.34	65,229.73	80,126.06

**Servicer Advances**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Total</b></u>
Principal Advances	107.07	2,525.37	2,632.44
Interest Advances	4,538.35	27,499.37	32,037.72
Reimbursement for Principal & Interest Advances	0.00	0.00	0.00
Reimbursement for Nonrecoverable Advances	0.00	0.00	0.00
Total Advances	4,645.42	30,024.74	34,670.16

**Mortgage Prepayment Details**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Total</b></u>
Prepayment Charges	0.00	8,752.96	8,752.96
Principal Balance of Loans Paid in Full	0.00	3,196,640.69	3,196,640.69
Prepayment Interest Excess	0.00	0.00	0.00
Prepayment Interest Shortfall	0.00	2,668.53	2,668.53
Compensating Interest	0.00	2,668.53	2,668.53
Non-Supported Prepayment Interest Shortfall	0.00	-0.00	-0.00
CPR %	0.19483%	11.15263%	
SMM %	0.01625%	0.98058%	



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# **CWALT, Inc.** **Alternative Loan Trust 2006-J4** **Mortgage Pass-Through Securities**

## **Loan Substitution**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Total</b></u>
Aggregate Stated of Principal Balances Removed	0.00	0.00	0.00
Aggregate Stated of Principal Balance Added	0.00	0.00	0.00
Aggregate Principal Substitution Shortfall Amount	0.00	0.00	0.00

## **Senior Principal Distribution Amounts**

### **PO Principal Amounts**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Total</b></u>
Beginning PO Balance	48,942.00	1,148,226.74	1,197,168.75
PO Scheduled Principal	49.16	668.61	717.76
PO Prepayments & Recoveries	3.74	439.67	443.41
PO Liquidation Principal	0.00	0.00	0.00
PO Principal Loss	0.00	0.00	0.00
Ending PO Balance	48,889.10	1,147,118.47	1,196,007.57

### **NON-PO Principal Amounts**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Total</b></u>
Beginning Non-PO Balance	82,611,333.41	328,902,751.29	411,514,084.69
Non-PO Scheduled Principal	36,392.44	783,169.89	819,562.34
Non-PO Prepayments & Recoveries	13,422.74	3,228,285.99	3,241,708.73
Non-PO Liquidation Principal	0.00	0.00	0.00
Non-PO Principal Loss	0.00	0.00	0.00
Ending Non-PO Balance	82,561,518.23	324,891,295.40	407,452,813.63



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**CWALT, Inc.**  
**Alternative Loan Trust 2006-J4**  
**Mortgage Pass-Through Securities**

**Principal Distribution Amounts**

**Senior and Subordinate Percentages**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>
Senior Percentage Original	95.24472%	95.23318%
Senior Prepayment Percentage Original	100.00000%	100.00000%
Senior Percentage	95.03540%	95.03414%
Senior Prepayment Percentage	100.00000%	100.00000%
Subordinate Percentages	4.96460%	4.96586%
Subordinate Prepayment Percentage	0.00000%	0.00000%

**Principal Distribution Amounts**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Total</b></u>
Senior Principal Distribution Amount	48,008.44	3,972,564.76	4,020,573.20
Subordinate Principal Distribution Amount			40,697.86
PO Principal Distribution Amount	52.90	1,108.28	1,161.18
Total Principal Distribution Amount	88,759.21	3,973,673.03	4,062,432.24

**NAS Principal Distribution Amount**

Shift Percentage	0.00000%
Class 1-A-5 Priority Percentage	21.05522%
Class 1-A-5 Priority Amount	0.00
Class 2-A-13 Priority Percentage	15.89102%
Class 2-A-13 Priority Amount	0.00



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**Mortgage Pass-Through Securities**

**Realized Loss Detail**

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Current Period Realized Losses	0.00	0.00	0.00
Cumulative Realized Losses	0.00	0.00	0.00
Total Liquidated Loan Balance	0.00	0.00	0.00
Total Liquidated Proceeds	0.00	0.00	0.00
Subsequent Recoveries	0.00	0.00	0.00

Loss Test Pass ? YES

**Loan ID**

**Liquidation Balance**

**Liquidation Proceeds**

**Realized Loss**

**Date**

**Group I**

N/A

**Group II**

N/A



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**Mortgage Pass-Through Securities**

**Credit Enhancements**

**Subordination**

**Credit Support**

Class A  
Class A Percentage

<b><u>Original</u></b>	<b><u>Current</u></b>
412,332,656.04	388,255,446.69
95.249432%	95.009537%

Class M  
Class M Percentage

10,173,500.00	10,088,596.87
2.350093%	2.468769%

Class B1  
Class B1 Percentage

3,463,500.00	3,434,595.30
0.800073%	0.840476%

Class B2  
Class B2 Percentage

2,164,500.00	2,146,436.13
0.500003%	0.525252%

Class B3  
Class B3 Percentage

1,948,500.00	1,932,238.76
0.450106%	0.472836%

Class B4  
Class B4 Percentage

1,515,500.00	1,502,852.37
0.350083%	0.367761%

Class B5  
Class B5 Percentage

1,299,600.93	1,288,755.09
0.300210%	0.315370%





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**Prepayment Loan Details**

<u>Loan ID</u>	<u>Balance</u>	<u>Paid Off Date</u>	<u>Penalty</u>	<u>State</u>	<u>Rate</u>	<u>Seasoning</u>	<u>Type</u>
<u>Group I</u>	N/A						
<u>Group II</u>							
135157666	172,499.68	12/19/06	0.00	CA	6.750	11	Paid in Full
119354300	380,406.48	12/20/06	0.00	CA	6.375	9	Paid in Full
138382195	366,680.00	01/04/07	0.00	NY	6.500	7	Paid in Full
138984913	203,951.76	12/21/06	0.00	RI	6.875	7	Paid in Full
139764667	197,503.79	01/10/07	0.00	CA	6.250	13	Paid in Full
126941006	171,098.00	12/28/06	0.00	MI	7.750	12	Paid in Full
128153672	399,408.99	01/12/07	0.00	MD	6.875	8	Paid in Full
138986705	190,046.81	12/18/06	5,325.88	AZ	7.000	7	Paid in Full
138383851	114,800.00	01/05/07	0.00	WI	7.125	8	Paid in Full
119251135	317,600.00	01/03/07	0.00	OR	6.625	9	Paid in Full
139765099	119,981.32	01/09/07	3,427.08	ID	7.125	7	Paid in Full
139498286	139,000.00	12/19/06	0.00	MO	7.000	8	Paid in Full
139689174	425,095.42	12/28/06	0.00	NY	6.625	7	Paid in Full



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# **CWALT, Inc.** **Alternative Loan Trust 2006-J4** **Mortgage Pass-Through Securities**

## **Stratification Tables**

### **Group I**

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	2	1.031	48,355.51	0.059
25,000.00	-	50,000.00	5	2.577	233,599.06	0.283
50,000.00	-	75,000.00	10	5.155	619,292.81	0.750
75,000.00	-	100,000.00	17	8.763	1,485,482.00	1.798
100,000.00	-	125,000.00	7	3.608	798,031.05	0.966
125,000.00	-	150,000.00	7	3.608	965,783.75	1.169
150,000.00	-	175,000.00	9	4.639	1,484,861.50	1.797
175,000.00	-	200,000.00	6	3.093	1,155,279.17	1.398
200,000.00	-	225,000.00	3	1.546	648,515.03	0.785
225,000.00	-	250,000.00	5	2.577	1,189,147.87	1.439
250,000.00	-	275,000.00	1	0.515	256,990.54	0.311
275,000.00	-	300,000.00	1	0.515	286,226.64	0.346
300,000.00	-	325,000.00	1	0.515	305,693.21	0.370
325,000.00	-	350,000.00	0	0.000	0.00	0.000
350,000.00	-	375,000.00	1	0.515	354,527.55	0.429
375,000.00	-	400,000.00	3	1.546	1,162,470.08	1.407
400,000.00	-	425,000.00	4	2.062	1,677,158.52	2.030
425,000.00	-	450,000.00	7	3.608	3,043,444.69	3.684
450,000.00	-	475,000.00	10	5.155	4,641,920.40	5.619
475,000.00	-	500,000.00	19	9.794	9,268,855.72	11.220
500,000.00	-	525,000.00	13	6.701	6,657,759.86	8.059
525,000.00	-	550,000.00	7	3.608	3,758,366.40	4.550
550,000.00	-	575,000.00	7	3.608	3,941,588.42	4.771
575,000.00	-	600,000.00	9	4.639	5,306,651.27	6.424
600,000.00	-	625,000.00	7	3.608	4,274,887.90	5.175
625,000.00	-	650,000.00	5	2.577	3,175,048.38	3.843
650,000.00	-	675,000.00	1	0.515	674,781.20	0.817
675,000.00	-	700,000.00	3	1.546	2,078,247.21	2.516
700,000.00	-	725,000.00	4	2.062	2,860,639.20	3.463
725,000.00	-	750,000.00	6	3.093	4,454,751.65	5.392
750,000.00	-	775,000.00	2	1.031	1,536,291.57	1.860
775,000.00	-	800,000.00	1	0.515	797,779.67	0.966
>	-	800,000.00	11	5.670	13,467,979.50	16.303
<b>Wgt Ave / Total:</b>			<b>194</b>	<b>100.000</b>	<b>82,610,407.33</b>	<b>100.000</b>

### **Group II**

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	0.00	0.000
25,000.00	-	50,000.00	3	0.241	143,593.39	0.044
50,000.00	-	75,000.00	30	2.414	1,943,590.55	0.596



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# **CWALT, Inc.** **Alternative Loan Trust 2006-J4** **Mortgage Pass-Through Securities**

<u>Update Face</u>			Number of Items	Percent of Items	Principal Balance	Percent of Balance
75,000.00	-	100,000.00	55	4.425	4,969,950.37	1.524
100,000.00	-	125,000.00	113	9.091	12,818,253.96	3.932
125,000.00	-	150,000.00	123	9.895	17,005,782.60	5.216
150,000.00	-	175,000.00	98	7.884	15,751,705.17	4.831
175,000.00	-	200,000.00	122	9.815	22,916,055.47	7.029
200,000.00	-	225,000.00	104	8.367	22,123,193.08	6.785
225,000.00	-	250,000.00	70	5.632	16,653,711.54	5.108
250,000.00	-	275,000.00	91	7.321	23,986,829.25	7.357
275,000.00	-	300,000.00	79	6.356	22,809,472.51	6.996
300,000.00	-	325,000.00	41	3.298	12,743,905.46	3.909
325,000.00	-	350,000.00	42	3.379	14,145,613.02	4.339
350,000.00	-	375,000.00	46	3.701	16,633,708.64	5.102
375,000.00	-	400,000.00	36	2.896	13,935,864.32	4.274
400,000.00	-	425,000.00	45	3.620	18,574,106.26	5.697
425,000.00	-	450,000.00	14	1.126	6,159,175.30	1.889
450,000.00	-	475,000.00	19	1.529	8,859,228.43	2.717
475,000.00	-	500,000.00	21	1.689	10,305,313.02	3.161
500,000.00	-	525,000.00	9	0.724	4,612,360.94	1.415
525,000.00	-	550,000.00	9	0.724	4,853,617.22	1.489
550,000.00	-	575,000.00	6	0.483	3,378,383.20	1.036
575,000.00	-	600,000.00	12	0.965	7,103,368.17	2.179
600,000.00	-	625,000.00	10	0.805	6,097,419.38	1.870
625,000.00	-	650,000.00	7	0.563	4,516,615.91	1.385
650,000.00	-	675,000.00	5	0.402	3,328,668.64	1.021
675,000.00	-	700,000.00	8	0.644	5,482,363.45	1.682
700,000.00	-	725,000.00	1	0.080	710,000.00	0.218
725,000.00	-	750,000.00	5	0.402	3,685,529.00	1.130
750,000.00	-	775,000.00	3	0.241	2,280,857.90	0.700
775,000.00	-	800,000.00	3	0.241	2,366,282.06	0.726
>		800,000.00	13	1.046	15,143,895.66	4.645
<b>Wgt Ave / Total:</b>			<b>1243</b>	<b>100.000</b>	<b>326,038,413.87</b>	<b>100.000</b>

## **Group I**

<u>Issuance Coupon</u>			Number of Items	Percent of Items	Principal Balance	Percent of Balance
<=		5.0	0	0.000	0.00	0.000
5.0	-	5.5	1	0.515	44,445.86	0.054
5.5	-	6.0	0	0.000	0.00	0.000
6.0	-	6.5	59	30.412	23,070,639.47	27.927
6.5	-	7.0	129	66.495	57,604,907.06	69.731
7.0	-	7.5	5	2.577	1,890,414.94	2.288
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



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<u>Issuance Coupon</u>			Number of Items	Percent of Items	Principal Balance	Percent of Balance
12.0	-	12.5	0	0.000	0.00	0.000
>		12.5	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>			<b>194</b>	<b>100.000</b>	<b>82,610,407.33</b>	<b>100.000</b>

## Group II

<u>Issuance Coupon</u>			Number of Items	Percent of Items	Principal Balance	Percent of Balance
<=		5.0	0	0.000	0.00	0.000
5.0	-	5.5	2	0.161	882,897.99	0.271
5.5	-	6.0	39	3.138	15,512,889.78	4.758
6.0	-	6.5	349	28.077	103,171,378.95	31.644
6.5	-	7.0	736	59.212	182,021,394.73	55.828
7.0	-	7.5	115	9.252	24,169,380.14	7.413
7.5	-	8.0	2	0.161	280,472.28	0.086
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
<b>Wgt Ave / Total:</b>			<b>1243</b>	<b>100.000</b>	<b>326,038,413.87</b>	<b>100.000</b>

## Group I

<u>Update Term</u>			Number of Items	Percent of Items	Principal Balance	Percent of Balance
<=		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	194	100.000	82,610,407.33	100.000
>		360	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>			<b>194</b>	<b>100.000</b>	<b>82,610,407.33</b>	<b>100.000</b>

## Group II

<u>Update Term</u>			Number of Items	Percent of Items	Principal Balance	Percent of Balance
<=		120	0	0.000	0.00	0.000
120	-	180	0	0.000	0.00	0.000
180	-	300	3	0.241	565,926.20	0.174



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**Alternative Loan Trust 2006-J4**  
**Mortgage Pass-Through Securities**

<u>Update Term</u>			Number of Items	Percent of Items	Principal Balance	Percent of Balance
300	-	360	1240	99.759	325,472,487.67	99.826
>		360	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>			<b>1243</b>	<b>100.000</b>	<b>326,038,413.87</b>	<b>100.000</b>