



101 Barclay St., 8W
New York, NY 10286

Officer: Michael Cerchio
212-815-6314
Associate: Steven Chrysanthis
212-815-3986

CWMBS, Inc.
CHL Mortgage Pass-Through Trust 2006-16
Series 2006-16

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
1-A-1	170257AA7	Senior	Fix-30/360	474,004,511.64	6.000000	6,064,881.11	2,370,022.56	8,434,903.66	0.00	467,939,630.54	0.00
1-X	170257AB5	Strip IO	Var-30/360	470,647,508.28	0.362760	0.00	142,276.84	142,276.84	0.00	464,591,247.48	0.00
2-A-1	170257AC3	Senior	Fix-30/360	211,705,006.19	6.500000	3,223,070.43	1,146,735.45	4,369,805.88	0.00	208,481,935.75	0.00
2-X	170257AD1	Strip IO	Var-30/360	185,317,291.37	0.149540	0.00	23,093.66	23,093.66	0.00	182,118,742.18	0.00
3-A-1	170257AE9	Senior	Fix-30/360	62,834,594.92	6.500000	2,017,223.94	340,354.06	2,357,578.00	0.00	60,817,370.98	0.00
3-A-2	170257AF6	Senior	Fix-30/360	62,014,119.61	6.500000	5,030,333.61	335,909.81	5,366,243.42	0.00	56,983,786.01	0.00
3-A-3	170257AG4	Senior	Fix-30/360	83,960,000.00	6.500000	1,000,000.00	454,783.33	1,454,783.33	0.00	82,960,000.00	0.00
3-A-4	170257AH2	Senior	Fix-30/360	22,082,000.00	6.500000	0.00	119,610.83	119,610.83	0.00	22,082,000.00	0.00
3-A-5	170257AJ8	Senior	Fix-30/360	18,546,000.00	6.000000	0.00	92,730.00	92,730.00	0.00	18,546,000.00	0.00
3-A-6	170257AK5	Senior	Fix-30/360	1,237,000.00	6.500000	0.00	6,700.42	6,700.42	0.00	1,237,000.00	0.00
3-A-7	170257AV1	Strip IO	Fix-30/360	1,426,615.38	6.500000	0.00	7,727.50	7,727.50	0.00	1,426,615.38	0.00
3-X	170257AL3	Strip IO	Var-30/360	261,665,649.62	0.357530	0.00	77,961.14	77,961.14	0.00	253,612,960.74	0.00
PO				1,040,506.42	0.000000	884.75	0.00	884.75	0.00	1,039,621.68	0.00
PO-1	170257AM1	Strip PO	Fix-30/360	716,441.13	0.000000	609.19	0.00	609.19	0.00	715,831.94	0.00
PO-2		Strip PO	Fix-30/360	324,065.29	0.000000	275.56	0.00	275.56	0.00	323,789.74	0.00
A-R	170257AN9	Senior	Fix-30/360	0.00	6.000000	0.00	0.08	0.08	0.00	0.00	0.00
M-1	170257AP4	Subordinate	Var-30/360	14,983,698.37	6.250043	9,211.93	78,040.63	87,252.56	0.00	14,974,486.44	0.00
M-2	170257AW9	Subordinate	Var-30/360	10,988,045.47	6.250043	6,755.41	57,229.80	63,985.21	0.00	10,981,290.06	0.00
B-1	170257AQ2	Subordinate	Var-30/360	5,993,479.35	6.250043	3,684.77	31,216.25	34,901.02	0.00	5,989,794.58	0.00
B-2	170257AR0	Subordinate	Var-30/360	2,996,739.67	6.250043	1,842.39	15,608.13	17,450.51	0.00	2,994,897.29	0.00
B-3	170257AS8	Subordinate	Var-30/360	1,997,826.45	6.250043	1,228.26	10,405.42	11,633.67	0.00	1,996,598.19	0.00
B-4	170257AT6	Subordinate	Var-30/360	1,498,369.84	6.250043	921.19	7,804.06	8,725.26	0.00	1,497,448.64	0.00
B-5	170257AU3	Subordinate	Var-30/360	1,499,526.99	6.250043	921.90	7,810.09	8,731.99	0.00	1,498,605.08	0.00
Totals				977,381,424.92		17,360,959.69	5,326,020.06	22,686,979.73	0.00	960,020,465.24	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
1-A-1	170257AA7	479,278,000.00	474,004,511.64	6,064,881.11	6,064,881.11	0.00	467,939,630.54	0.97634281260
1-X	170257AB5	475,907,233.00	470,647,508.28	0.00	0.00	0.00	464,591,247.48	0.97622228717
2-A-1	170257AC3	215,675,000.00	211,705,006.19	3,223,070.43	3,223,070.43	0.00	208,481,935.75	0.96664859512
2-X	170257AD1	189,261,958.00	185,317,291.37	0.00	0.00	0.00	182,118,742.18	0.96225751918
3-A-1	170257AE9	66,175,000.00	62,834,594.92	2,017,223.94	2,017,223.94	0.00	60,817,370.98	0.91903847344
3-A-2	170257AF6	70,000,000.00	62,014,119.61	5,030,333.61	5,030,333.61	0.00	56,983,786.01	0.81405408582
3-A-3	170257AG4	85,960,000.00	83,960,000.00	1,000,000.00	1,000,000.00	0.00	82,960,000.00	0.96510004653
3-A-4	170257AH2	22,082,000.00	22,082,000.00	0.00	0.00	0.00	22,082,000.00	1.00000000000
3-A-5	170257AJ8	18,546,000.00	18,546,000.00	0.00	0.00	0.00	18,546,000.00	1.00000000000
3-A-6	170257AK5	1,237,000.00	1,237,000.00	0.00	0.00	0.00	1,237,000.00	1.00000000000
3-A-7	170257AV1	1,426,615.00	1,426,615.38	0.00	0.00	0.00	1,426,615.38	1.00000026960
3-X	170257AL3	275,000,000.00	261,665,649.62	0.00	0.00	0.00	253,612,960.74	0.92222894815
PO		1,041,937.53	1,040,506.42	884.75	884.75	0.00	1,039,621.68	0.99777736195
PO-1	170257AM1	717,546.08	716,441.13	609.19	609.19	0.00	715,831.94	0.99761110976
PO-2		324,391.45	324,065.29	275.56	275.56	0.00	323,789.74	0.99814509700
A-R	170257AN9	100.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
M-1	170257AP4	15,000,000.00	14,983,698.37	9,211.93	9,211.93	0.00	14,974,486.44	0.99829909617
M-2	170257AW9	11,000,000.00	10,988,045.47	6,755.41	6,755.41	0.00	10,981,290.06	0.99829909617
B-1	170257AQ2	6,000,000.00	5,993,479.35	3,684.77	3,684.77	0.00	5,989,794.58	0.99829909617
B-2	170257AR0	3,000,000.00	2,996,739.67	1,842.39	1,842.39	0.00	2,994,897.29	0.99829909617
B-3	170257AS8	2,000,000.00	1,997,826.45	1,228.26	1,228.26	0.00	1,996,598.19	0.99829909617
B-4	170257AT6	1,500,000.00	1,498,369.84	921.19	921.19	0.00	1,497,448.64	0.99829909617
B-5	170257AU3	1,501,158.40	1,499,526.99	921.90	921.90	0.00	1,498,605.08	0.99829910239
Totals		999,996,195.93	977,381,424.92	17,360,959.69	17,360,959.69	0.00	960,020,465.24	



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Interest Distribution Detail

Class	Beginning Certificate Balance	Pass Through Rate (%)	Effective Coupon (%)	Current Interest	Total Interest Due	Net Interest Shortfall	Interest Paid
1-A-1	474,004,511.64	6.000000	6.000000	2,370,022.56	2,370,022.56	0.00	2,370,022.56
1-X	470,647,508.28	0.362760	0.362760	142,276.84	142,276.84	0.00	142,276.84
2-A-1	211,705,006.19	6.500000	6.500000	1,146,735.45	1,146,735.45	0.00	1,146,735.45
2-X	185,317,291.37	0.149540	0.149540	23,093.66	23,093.66	0.00	23,093.66
3-A-1	62,834,594.92	6.500000	6.500000	340,354.06	340,354.06	0.00	340,354.06
3-A-2	62,014,119.61	6.500000	6.500000	335,909.81	335,909.81	0.00	335,909.81
3-A-3	83,960,000.00	6.500000	6.500000	454,783.33	454,783.33	0.00	454,783.33
3-A-4	22,082,000.00	6.500000	6.500000	119,610.83	119,610.83	0.00	119,610.83
3-A-5	18,546,000.00	6.000000	6.000000	92,730.00	92,730.00	0.00	92,730.00
3-A-6	1,237,000.00	6.500000	6.500000	6,700.42	6,700.42	0.00	6,700.42
3-A-7	1,426,615.38	6.500000	6.500000	7,727.50	7,727.50	0.00	7,727.50
3-X	261,665,649.62	0.357530	0.357530	77,961.14	77,961.14	0.00	77,961.14
PO	1,040,506.42	0.000000	0.000000	0.00	0.00	0.00	0.00
PO-1	716,441.13	0.000000	0.000000	0.00	0.00	0.00	0.00
PO-2	324,065.29	0.000000	0.000000	0.00	0.00	0.00	0.00
A-R	0.00	6.000000	0.000000	0.00	0.00	0.00	0.08
M-1	14,983,698.37	6.250043	6.250043	78,040.63	78,040.63	0.00	78,040.63
M-2	10,988,045.47	6.250043	6.250043	57,229.80	57,229.80	0.00	57,229.80
B-1	5,993,479.35	6.250043	6.250043	31,216.25	31,216.25	0.00	31,216.25
B-2	2,996,739.67	6.250043	6.250043	15,608.13	15,608.13	0.00	15,608.13
B-3	1,997,826.45	6.250043	6.250043	10,405.42	10,405.42	0.00	10,405.42
B-4	1,498,369.84	6.250043	6.250043	7,804.06	7,804.06	0.00	7,804.06
B-5	1,499,526.99	6.250043	6.250043	7,810.09	7,810.09	0.00	7,810.09
Totals	977,381,424.92			5,326,019.98	5,326,019.98	0.00	5,326,020.06



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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 (%)
1-A-1	170257AA7	479,278,000.00	988.997015603	12.654203003	4.944985078	976.342812601	6.000000
1-X	170257AB5	475,907,233.00	988.948004243	0.000000000	0.298959193	976.222287170	0.362760
2-A-1	170257AC3	215,675,000.00	981.592702842	14.944107723	5.316960474	966.648595120	6.500000
2-X	170257AD1	189,261,958.00	979.157635947	0.000000000	0.122019529	962.257519179	0.149540
3-A-1	170257AE9	66,175,000.00	949.521645973	30.483172536	5.143242249	919.038473436	6.500000
3-A-2	170257AF6	70,000,000.00	885.915994494	71.861908672	4.798711637	814.054085822	6.500000
3-A-3	170257AG4	85,960,000.00	976.73364356	11.633317822	5.290639057	965.100046533	6.500000
3-A-4	170257AH2	22,082,000.00	1,000.000000000	0.000000000	5.416666667	1,000.000000000	6.500000
3-A-5	170257AJ8	18,546,000.00	1,000.000000000	0.000000000	5.000000000	1,000.000000000	6.000000
3-A-6	170257AK5	1,237,000.00	1,000.000000000	0.000000000	5.416666667	1,000.000000000	6.500000
3-A-7	170257AV1	1,426,615.00	1,000.000269600	0.000000000	5.416668127	1,000.000269600	6.500000
3-X	170257AL3	275,000,000.00	951.511453164	0.000000000	0.283495037	922.228948145	0.357530
PO		1,041,937.53	998.626491552	0.849139199	0.000000000	997.777361950	0.000000
PO-1	170257AM1	717,546.08	998.460102140	0.848992383	0.000000000	997.611109756	0.000000
PO-2		324,391.45	998.994560454	0.849463459	0.000000000	998.145096995	0.000000
A-R	170257AN9	100.00	0.000000000	0.000000000	0.820722637	0.000000000	6.000000
M-1	170257AP4	15,000,000.00	998.913224651	0.614128485	5.202708681	998.299096166	6.250043
M-2	170257AW9	11,000,000.00	998.913224651	0.614128485	5.202708681	998.299096166	6.250043
B-1	170257AQ2	6,000,000.00	998.913224651	0.614128485	5.202708681	998.299096166	6.250043
B-2	170257AR0	3,000,000.00	998.913224651	0.614128485	5.202708681	998.299096166	6.250043
B-3	170257AS8	2,000,000.00	998.913224651	0.614128485	5.202708681	998.299096166	6.250043
B-4	170257AT6	1,500,000.00	998.913224651	0.614128485	5.202708681	998.299096166	6.250043
B-5	170257AU3	1,501,158.40	998.913230878	0.614128489	5.202708713	998.299102389	6.250043
Totals		999,996,195.93	977.385142962	17.361025733	5.326040321	960.024117239	



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Pool Level Data

Distribution Date		12/26/06
Cut-off Date		09/01/06
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

Prefunding Detail

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Total</u>
Target Funding Balance	499,996,195.95	225,000,000.00	275,000,000.00	999,996,195.95
Initial Funded Balance	499,996,195.95	224,976,563.17	217,462,720.36	942,435,479.48
Initial Unfunded Balance	0.00	23,436.83	57,537,279.64	57,560,716.47

Subsequent Unfunded Amounts will be passed through as Principal on the next Distribution Date

Collateral Detail

Original Mortgage Loan Details

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Total</u>
Original Aggregate Loan Count	802	377	448	1,627
Original Stated Principal Balance	499,996,195.95	225,000,000.00	275,000,000.00	999,996,195.95
Original Weighted Average Mortgage Rate	6.52212%	6.80139%	7.06097%	
Original Weighted Average Net Mortgage Rate	6.33726%	6.61628%	6.87561%	
Original Weighted Average Remaining Term	359	359	359	



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Current Mortgage Loan Details

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Total</u>
Beginning Aggregate Loan Count	796	372	428	1,596
Loans Paid Off or otherwise removed pursuant to the PSA	9	5	12	26
Ending Aggregate Loan Count	787	367	416	1,570
Beginning Pool Stated Principal Balance	494,696,374.83	221,019,400.49	261,665,649.62	977,381,424.94
Scheduled Principal	343,642.84	136,726.01	122,152.55	602,521.40
Unscheduled Principal	5,735,720.62	3,092,181.34	7,930,536.33	16,758,438.29
Realized Principal Losses	0.00	0.00	0.00	0.00
Ending Pool Stated Principal Balance	488,617,011.37	217,790,493.14	253,612,960.74	960,020,465.25
Beginning Weighted Average Mortgage Rate	6.52130%	6.80099%	7.04295%	
Beginning Weighted Average Net Mortgage Rate	6.33644%	6.61585%	6.85753%	
Ending Weighted Average Mortgage Rate	6.51994%	6.80055%	7.04064%	
Ending Weighted Average Net Mortgage Rate	6.33507%	6.61540%	6.85517%	
Beginning Weighted Average Remaining Term to Maturity	357	357	357	
Ending Weighted Average Remaining Term to Maturity	356	356	356	



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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	6	0.76239%	3,308,778.31	0.67717%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%
Group 2	4	1.08992%	2,417,641.08	1.11008%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%
Group 3	6	1.44231%	4,389,116.76	1.73064%	2	0.48077%	1,080,357.79	0.42599%	0	0.00000%	0.00	0.00000%
Total	16	1.01911%	10,115,536.15	1.05368%	2	0.12739%	1,080,357.79	0.11253%	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%
Group 2	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%
Group 3	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%
Total	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>	<u>Group II</u>	<u>Group III</u>	<u>Total</u>
Current	0.00	0.00	1,080,357.79	1,080,357.79
One-Month Prior	0.00	0.00	0.00	0.00
Two-Month Prior	0.00	0.00	0.00	0.00
Three-Month Prior	0.00	0.00	0.00	0.00
Four-Month Prior	0.00	0.00	0.00	0.00
Five-Month Prior	0.00	0.00	0.00	0.00
Delinquency Average	0.00	0.00	0.00	0.00
Delinquency Average	0.00	0.00	360,119.26	360,119.26
Passing Delinquency Stepdown Requirement	YES	YES	YES	



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Available Funds

Interest

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Total</u>
Scheduled Interest	2,685,643.75	1,249,747.60	1,530,358.70	5,465,750.05
Plus: Capitalized Interest	0.00	0.00	0.00	0.00
Less: Master Servicer Fee	69,399.21	29,354.84	32,769.50	131,523.54
Less: Trustee Fee	3,710.22	1,657.65	1,962.49	7,330.36
Less: Mortgage Loan Premiums	<u>357.80</u>	<u>208.34</u>	<u>309.95</u>	<u>876.10</u>
Total Interest Available	2,612,176.52	1,218,526.78	1,495,316.76	5,326,020.05

Principal

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Total</u>
Scheduled Principal	343,642.84	136,726.01	122,152.55	602,521.40
Paid in Full Principal	5,286,662.96	2,518,694.42	7,208,670.37	15,014,027.75
Curtailment Principal	449,057.66	573,486.92	721,865.96	1,744,410.54
Liquidation Principal	0.00	0.00	0.00	0.00
Repurchased Principal	0.00	0.00	0.00	0.00
Substitution Adjustment Principal	0.00	0.00	0.00	0.00
Unanticipated Principal Recoveries	0.00	0.00	0.00	0.00
Remaining Amounts in Supplemental Account	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Total Principal Available	6,079,363.46	3,228,907.35	8,052,688.88	17,360,959.69

Total Available Funds	8,691,539.98	4,447,434.13	9,548,005.64	22,686,979.74
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101 Barclay St., 8W
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Certificate Account			
	Beginning Balance		0.00
Deposits	Available Funds	22,686,979.74	
	Trustee Fee	7,330.36	
	Other Deposits required by the PSA	<u>0.00</u>	
	Total Deposits	22,694,310.10	
Withdrawals	Available Funds, to the Distribution Account	22,686,979.74	
	Trustee Fee	7,330.36	
	Total Withdrawals	<u>22,694,310.10</u>	
	Ending Balance		0.00

Distribution Account			
	Beginning Balance		0.00
Deposits	Available Funds	22,686,979.74	
	Other Deposits Required by the PSA	<u>0.00</u>	
	Total Deposits	22,686,979.74	
Withdrawals	Payments of Principal & Interest to the Classes	<u>22,686,979.74</u>	
	Ending Balance		0.00



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Supplemental Loan Account

Beginning Balance	57,537,279.64
Supplemental Transfer	<u>0.00</u>
Ending Balance	57,537,279.64

Capitalized Interest Account

Beginning Balance	0.00
Capitalized Interest Requirement	<u>0.00</u>
Ending Balance	0.00

Fees of the Trust

	Group I	Group II	Group III	Total
Gross Master Servicing Fee	72,143.22	32,232.00	38,159.57	142,534.79
Net Master Servicing Fee	69,399.21	29,354.84	32,769.50	131,523.54
Trustee Fee	3,710.22	1,657.65	1,962.49	7,330.36
Lpmi	<u>357.80</u>	<u>208.34</u>	<u>309.95</u>	<u>876.10</u>
Total Net Loan Fees	73,467.23	31,220.83	35,041.94	139,730.00

Servicer Advances

	Group I	Group II	Group III	Total
Principal Advances	2,521.33	1,614.02	3,545.69	7,681.04
Interest Advances	18,014.29	13,957.82	32,438.61	64,410.72
Reimbursement for Principal & Interest Advances	0.00	0.00	0.00	0.00
Reimbursement for Nonrecoverable Advances	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Total Advances	20,535.62	15,571.84	35,984.30	72,091.76



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Mortgage Prepayment Details

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Total</u>
Principal Balance of Loans Paid in Full	5,286,662.96	2,518,694.42	7,208,670.37	15,014,027.75
Prepayment Interest Excess	0.00	0.00	0.00	0.00
Prepayment Interest Shortfall	2,744.02	2,877.16	5,390.08	11,011.25
Compensating Interest	2,744.02	2,877.16	5,390.08	11,011.25
Non-Supported Prepayment Interest Shortfall	-0.00	0.00	-0.00	-0.00
CPR %	13.06799%	15.56409%	30.89170%	
SMM %	1.16025%	1.39992%	3.03221%	

Loan Substitution

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

Net Interest Shortfalls

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



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Senior Principal Distribution Amounts

PO Principal Amounts

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Total</u>
Beginning PO Balance	716,441.13	324,065.30	0.00	1,040,506.43
PO Scheduled Principal	568.05	205.33	0.00	773.38
PO Prepayments & Recoveries	41.14	70.23	0.00	111.37
PO Liquidation Principal	0.00	0.00	0.00	0.00
PO Principal Loss	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Ending PO Balance	715,831.94	323,789.74	0.00	1,039,621.68

NON-PO Principal Amounts

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Total</u>
Beginning Non-PO Balance	493,979,933.70	220,695,335.19	261,665,649.62	976,340,918.51
Non-PO Scheduled Principal	343,074.79	136,520.68	122,152.55	601,748.02
Non-PO Prepayments & Recoveries	5,735,679.48	3,092,111.11	7,930,536.33	16,758,326.92
Non-PO Liquidation Principal	0.00	0.00	0.00	0.00
Non-PO Principal Loss	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Ending Non-PO Balance	487,901,179.43	217,466,703.40	253,612,960.74	958,980,843.57



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Principal Distribution Amounts

Senior and Subordinate Percentages

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>
Senior Percentage Original	95.99411%	95.99395%	96.00000%
Senior Prepayment Percentage Original	100.00000%	100.00000%	100.00000%
Senior Percentage	95.95623%	95.92636%	95.79924%
Senior Prepayment Percentage	100.00000%	100.00000%	100.00000%
Subordinate Percentages	0.00000%	0.00000%	0.00000%
Subordinate Prepayment Percentage	0.00000%	0.00000%	0.00000%

Principal Distribution Amounts

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Total</u>
Senior Principal Distribution Amount	6,064,881.11	3,223,070.43	8,047,557.55	17,335,509.09
Subordinate Principal Distribution Amount				24,565.85
PO Principal Distribution Amount	<u>609.19</u>	<u>275.56</u>	<u>0.00</u>	<u>884.75</u>
Total Principal Distribution Amount	6,090,056.15	3,223,345.99	8,047,557.55	17,360,959.69



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Realized Loss Detail

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Total</u>
Current Period Realized Losses	0.00	0.00	0.00	0.00
Cumulative Realized Losses	0.00	0.00	0.00	0.00
Total Liquidated Loan Balance	0.00	0.00	0.00	0.00
Total Liquidated Proceeds	0.00	0.00	0.00	0.00
Subsequent Recoveries	0.00	0.00	0.00	0.00
Passing Cumulative Loss Test	YES	YES	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			
<u>Group III</u>	N/A			



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Credit Enhancements

Subordination

Credit Support

Class A
Class A Percentage

<u>Original</u>	<u>Current</u>
959,995,037.53	920,087,344.95
95.999869%	95.840389%

Class M-1
Class M-1 Percentage

15,000,000.00	14,974,486.44
1.500006%	1.559809%

Class M-2
Class M-2 Percentage

11,000,000.00	10,981,290.06
1.100004%	1.143860%

Class B-1
Class B-1 Percentage

6,000,000.00	5,989,794.58
0.600002%	0.623924%

Class B-2
Class B-2 Percentage

3,000,000.00	2,994,897.29
0.300001%	0.311962%

Class B-3
Class B-3 Percentage

2,000,000.00	1,996,598.19
0.200001%	0.207975%

Class B-4
Class B-4 Percentage

1,500,000.00	1,497,448.64
0.150001%	0.155981%

Class B-5
Class B-5 Percentage

1,501,158.40	1,498,605.08
0.150116%	0.156101%



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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	0	0.000	0.00	0.000
25,000.00	-	50,000.00	0	0.000	0.00	0.000
50,000.00	-	75,000.00	0	0.000	0.00	0.000
75,000.00	-	100,000.00	0	0.000	0.00	0.000
100,000.00	-	125,000.00	0	0.000	0.00	0.000
125,000.00	-	150,000.00	0	0.000	0.00	0.000
150,000.00	-	175,000.00	0	0.000	0.00	0.000
175,000.00	-	200,000.00	0	0.000	0.00	0.000
200,000.00	-	225,000.00	0	0.000	0.00	0.000
225,000.00	-	250,000.00	0	0.000	0.00	0.000
250,000.00	-	275,000.00	0	0.000	0.00	0.000
275,000.00	-	300,000.00	0	0.000	0.00	0.000
300,000.00	-	325,000.00	0	0.000	0.00	0.000
325,000.00	-	350,000.00	0	0.000	0.00	0.000
350,000.00	-	375,000.00	0	0.000	0.00	0.000
375,000.00	-	400,000.00	0	0.000	0.00	0.000
400,000.00	-	425,000.00	17	2.160	7,125,469.49	1.458
425,000.00	-	450,000.00	67	8.513	29,467,475.31	6.031
450,000.00	-	475,000.00	93	11.817	43,053,209.52	8.811
475,000.00	-	500,000.00	88	11.182	43,093,670.57	8.820
500,000.00	-	525,000.00	61	7.751	31,354,374.41	6.417
525,000.00	-	550,000.00	53	6.734	28,549,927.29	5.843
550,000.00	-	575,000.00	52	6.607	29,224,149.94	5.981
575,000.00	-	600,000.00	59	7.497	34,802,048.54	7.123
600,000.00	-	625,000.00	34	4.320	20,861,896.15	4.270
625,000.00	-	650,000.00	61	7.751	39,057,391.98	7.993
650,000.00	-	675,000.00	19	2.414	12,541,390.70	2.567
675,000.00	-	700,000.00	24	3.050	16,576,984.58	3.393
700,000.00	-	725,000.00	10	1.271	7,143,908.83	1.462
725,000.00	-	750,000.00	17	2.160	12,580,944.07	2.575
750,000.00	-	775,000.00	15	1.906	11,427,092.50	2.339
775,000.00	-	800,000.00	12	1.525	9,464,562.63	1.937
>		800,000.00	105	13.342	112,292,514.86	22.982
Wgt Ave / Total:			787	100.000	488,617,011.37	100.000

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	0	0.000	0.00	0.000
50,000.00	-	75,000.00	0	0.000	0.00	0.000
75,000.00	-	100,000.00	1	0.272	99,338.55	0.046
100,000.00	-	125,000.00	0	0.000	0.00	0.000
125,000.00	-	150,000.00	0	0.000	0.00	0.000



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Update Face			Number of Items	Percent of Items	Principal Balance	Percent of Balance
150,000.00	-	175,000.00	0	0.000	0.00	0.000
175,000.00	-	200,000.00	0	0.000	0.00	0.000
200,000.00	-	225,000.00	0	0.000	0.00	0.000
225,000.00	-	250,000.00	0	0.000	0.00	0.000
250,000.00	-	275,000.00	0	0.000	0.00	0.000
275,000.00	-	300,000.00	0	0.000	0.00	0.000
300,000.00	-	325,000.00	0	0.000	0.00	0.000
325,000.00	-	350,000.00	0	0.000	0.00	0.000
350,000.00	-	375,000.00	1	0.272	361,107.87	0.166
375,000.00	-	400,000.00	1	0.272	381,216.89	0.175
400,000.00	-	425,000.00	6	1.635	2,528,304.13	1.161
425,000.00	-	450,000.00	21	5.722	9,221,583.08	4.234
450,000.00	-	475,000.00	43	11.717	19,960,197.73	9.165
475,000.00	-	500,000.00	47	12.807	23,009,558.37	10.565
500,000.00	-	525,000.00	41	11.172	21,086,068.88	9.682
525,000.00	-	550,000.00	26	7.084	13,984,541.26	6.421
550,000.00	-	575,000.00	33	8.992	18,567,315.31	8.525
575,000.00	-	600,000.00	28	7.629	16,492,220.76	7.573
600,000.00	-	625,000.00	19	5.177	11,633,293.74	5.342
625,000.00	-	650,000.00	15	4.087	9,574,855.46	4.396
650,000.00	-	675,000.00	8	2.180	5,300,875.67	2.434
675,000.00	-	700,000.00	14	3.815	9,641,100.16	4.427
700,000.00	-	725,000.00	11	2.997	7,830,701.42	3.596
725,000.00	-	750,000.00	10	2.725	7,371,769.36	3.385
750,000.00	-	775,000.00	4	1.090	3,052,662.62	1.402
775,000.00	-	800,000.00	7	1.907	5,559,270.10	2.553
>		800,000.00	31	8.447	32,134,511.78	14.755
Wgt Ave / Total:			367	100.000	217,790,493.14	100.000

Group III

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	2	0.481	79,600.00	0.031
50,000.00	-	75,000.00	0	0.000	0.00	0.000
75,000.00	-	100,000.00	0	0.000	0.00	0.000
100,000.00	-	125,000.00	0	0.000	0.00	0.000
125,000.00	-	150,000.00	0	0.000	0.00	0.000
150,000.00	-	175,000.00	0	0.000	0.00	0.000
175,000.00	-	200,000.00	0	0.000	0.00	0.000
200,000.00	-	225,000.00	0	0.000	0.00	0.000
225,000.00	-	250,000.00	0	0.000	0.00	0.000
250,000.00	-	275,000.00	0	0.000	0.00	0.000
275,000.00	-	300,000.00	0	0.000	0.00	0.000
300,000.00	-	325,000.00	2	0.481	631,155.49	0.249
325,000.00	-	350,000.00	1	0.240	332,668.89	0.131
350,000.00	-	375,000.00	0	0.000	0.00	0.000
375,000.00	-	400,000.00	0	0.000	0.00	0.000
400,000.00	-	425,000.00	6	1.442	2,519,428.94	0.993
425,000.00	-	450,000.00	29	6.971	12,721,929.27	5.016
450,000.00	-	475,000.00	48	11.538	22,270,264.55	8.781



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<u>Update Face</u>	<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
475,000.00 - 500,000.00	57	13.702	27,879,910.90	10.993
500,000.00 - 525,000.00	30	7.212	15,425,529.92	6.082
525,000.00 - 550,000.00	40	9.615	21,508,806.68	8.481
550,000.00 - 575,000.00	23	5.529	12,927,940.80	5.098
575,000.00 - 600,000.00	27	6.490	15,867,334.02	6.257
600,000.00 - 625,000.00	22	5.288	13,455,222.24	5.305
625,000.00 - 650,000.00	37	8.894	23,798,844.53	9.384
650,000.00 - 675,000.00	11	2.644	7,289,384.29	2.874
675,000.00 - 700,000.00	6	1.442	4,119,381.42	1.624
700,000.00 - 725,000.00	7	1.683	5,016,101.32	1.978
725,000.00 - 750,000.00	6	1.442	4,463,265.92	1.760
750,000.00 - 775,000.00	5	1.202	3,811,078.77	1.503
775,000.00 - 800,000.00	4	0.962	3,157,894.20	1.245
> 800,000.00	53	12.740	56,337,218.59	22.214
Wgt Ave / Total:	416	100.000	253,612,960.74	100.000

Group I

<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	0	0.000	0.00	0.000
5.5 - 6.0	23	2.922	12,574,936.02	2.574
6.0 - 6.5	408	51.842	252,010,747.54	51.576
6.5 - 7.0	355	45.108	223,565,640.80	45.755
7.0 - 7.5	1	0.127	465,687.01	0.095
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:	787	100.000	488,617,011.37	100.000

Group II

<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	0	0.000	0.00	0.000
5.5 - 6.0	0	0.000	0.00	0.000
6.0 - 6.5	0	0.000	0.00	0.000
6.5 - 7.0	366	99.728	217,270,051.39	99.761
7.0 - 7.5	1	0.272	520,441.75	0.239
7.5 - 8.0	0	0.000	0.00	0.000



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Issuance Coupon			Number of Items	Percent of Items	Principal Balance	Percent of Balance
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:			367	100.000	217,790,493.14	100.000

Group III

Issuance Coupon			Number of Items	Percent of Items	Principal Balance	Percent of Balance
<=		5.0	0	0.000	0.00	0.000
5.0	-	5.5	0	0.000	0.00	0.000
5.5	-	6.0	0	0.000	0.00	0.000
6.0	-	6.5	0	0.000	0.00	0.000
6.5	-	7.0	256	61.538	157,040,889.67	61.921
7.0	-	7.5	151	36.298	90,714,076.49	35.769
7.5	-	8.0	9	2.163	5,857,994.58	2.310
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:			416	100.000	253,612,960.74	100.000

Group I

Update Term			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	787	100.000	488,617,011.37	100.000
>		360	0	0.000	0.00	0.000
Wgt Ave / Total:			787	100.000	488,617,011.37	100.000

Group II



101 Barclay St., 8W
New York, NY 10286

Officer: Michael Cerchio
212-815-6314
Associate: Steven Chrysanthis
212-815-3986

CWMBS, Inc.
CHL Mortgage Pass-Through Trust 2006-16
Series 2006-16

Update Term			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	367	100.000	217,790,493.14	100.000
>		360	0	0.000	0.00	0.000
Wgt Ave / Total:			367	100.000	217,790,493.14	100.000

Group III

Update Term			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	416	100.000	253,612,960.74	100.000
>		360	0	0.000	0.00	0.000
Wgt Ave / Total:			416	100.000	253,612,960.74	100.000