



101 Barclay Street, 4W  
New York, NY 10286

Officer: Michael Cerchio  
212-815-6314  
Associate: Jonathan Conte  
212-815-6146

## CWMBS, Inc.

### CHL Mortgage Pass-Through Trust 2007-J1

#### 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	12669MAA6	Senior	Fix-30/360	95,748,947.67	6.000000	834,716.16	478,744.74	1,313,460.89	0.00	94,914,231.52	0.00
2-A-1	12669MAB4	Senior	Fix-30/360	185,488,978.62	6.000000	647,896.02	927,444.89	1,575,340.92	0.00	184,841,082.60	0.00
<b>X</b>				<b>267,823,883.69</b>	<b>0.498266</b>	<b>0.00</b>	<b>111,206.30</b>	<b>111,206.30</b>	<b>0.00</b>	<b>266,339,397.79</b>	<b>0.00</b>
<b>X-1</b>	12669MAC2	Strip IO	Var-30/360	86,016,041.74	0.374990	0.00	26,879.30	26,879.30	0.00	85,190,648.15	0.00
<b>X-2</b>	12669MAC2	Strip IO	Var-30/360	181,807,841.95	0.556590	0.00	84,327.00	84,327.00	0.00	181,148,749.64	0.00
<b>PO</b>				<b>1,034,304.18</b>	<b>0.000000</b>	<b>1,316.72</b>	<b>0.00</b>	<b>1,316.72</b>	<b>0.00</b>	<b>1,032,987.45</b>	<b>0.00</b>
<b>PO-1</b>	12669MAD0	Strip PO	Fix-30/360	466,878.42	0.000000	397.33	0.00	397.33	0.00	466,481.08	0.00
<b>PO-2</b>	12669MAD0	Strip PO	Fix-30/360	567,425.76	0.000000	919.39	0.00	919.39	0.00	566,506.37	0.00
A-R	12669MAE8	Senior	Fix-30/360	0.00	6.000000	0.00	0.00	0.00	0.00	0.00	0.00
P	12669MAM0	Prepay Penalties	Fix-30/360	100.00	0.000000	0.00	0.00	0.00	0.00	100.00	0.00
M	12669MAF5	Mezzanine	Fix-30/360	6,243,795.62	6.000000	14,787.26	31,218.98	46,006.23	0.00	6,229,008.36	0.00
B-1	12669MAG3	Junior	Fix-30/360	2,495,122.93	6.000000	5,909.23	12,475.61	18,384.84	0.00	2,489,213.70	0.00
B-2	12669MAH1	Junior	Fix-30/360	1,715,646.53	6.000000	4,063.19	8,578.23	12,641.42	0.00	1,711,583.34	0.00
B-3	12669MAJ7	Junior	Fix-30/360	1,091,865.79	6.000000	2,585.88	5,459.33	8,045.21	0.00	1,089,279.91	0.00
B-4	12669MAK4	Junior	Fix-30/360	779,975.43	6.000000	1,847.23	3,899.88	5,747.10	0.00	778,128.20	0.00
B-5	12669MAL2	Junior	Fix-30/360	935,827.97	6.000000	2,216.31	4,679.14	6,895.45	0.03	933,611.64	0.10
Totals				295,534,564.74		1,515,338.00	1,583,707.10	3,099,045.08	0.03	294,019,226.72	0.10



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### CHL Mortgage Pass-Through Trust 2007-J1

#### 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	12669MAA6	100,000,000.00	95,748,947.67	834,716.16	834,716.16	0.00	94,914,231.52	0.949142315
2-A-1	12669MAB4	198,149,000.00	185,488,978.62	647,896.02	647,896.02	0.00	184,841,082.60	0.932838836
<b>X</b>		<b>283,665,920.00</b>	<b>267,823,883.69</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>266,339,397.79</b>	<b>0.938919267</b>
<b>X-1</b>	12669MAC2	90,230,863.00	86,016,041.74	0.00	0.00	0.00	85,190,648.15	0.944140899
<b>X-2</b>	12669MAC2	193,435,057.00	181,807,841.95	0.00	0.00	0.00	181,148,749.64	0.936483554
<b>PO</b>		<b>1,052,583.66</b>	<b>1,034,304.18</b>	<b>1,316.72</b>	<b>1,316.72</b>	<b>0.00</b>	<b>1,032,987.45</b>	<b>0.981382753</b>
<b>PO-1</b>	12669MAD0	468,433.65	466,878.42	397.33	397.33	0.00	466,481.08	0.995831711
<b>PO-2</b>	12669MAD0	584,150.01	567,425.76	919.39	919.39	0.00	566,506.37	0.969796040
A-R	12669MAE8	100.00	0.00	0.00	0.00	0.00	0.00	0.000000000
P	12669MAM0	100.00	100.00	0.00	0.00	0.00	100.00	1.000000000
M	12669MAF5	6,256,000.00	6,243,795.62	14,787.26	14,787.26	0.00	6,229,008.36	0.995685479
B-1	12669MAG3	2,500,000.00	2,495,122.93	5,909.23	5,909.23	0.00	2,489,213.70	0.995685479
B-2	12669MAH1	1,719,000.00	1,715,646.53	4,063.19	4,063.19	0.00	1,711,583.34	0.995685479
B-3	12669MAJ7	1,094,000.00	1,091,865.79	2,585.88	2,585.88	0.00	1,089,279.91	0.995685479
B-4	12669MAK4	781,500.00	779,975.43	1,847.23	1,847.23	0.00	778,128.20	0.995685479
B-5	12669MAL2	937,657.18	935,827.97	2,216.31	2,216.31	0.03	933,611.64	0.995685479
Totals		312,489,940.84	295,534,564.74	1,515,338.00	1,515,338.00	0.03	294,019,226.72	



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## CWMBS, Inc.

### CHL Mortgage Pass-Through Trust 2007-J1

#### 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	95,748,947.67	6.000000	6.000000	478,744.74	478,744.74	0.00	478,744.74
2-A-1	185,488,978.62	6.000000	6.000000	927,444.89	927,444.89	0.00	927,444.89
<b>X</b>	<b>267,823,883.69</b>	<b>0.498266</b>	<b>0.498266</b>	<b>111,206.30</b>	<b>111,206.30</b>	<b>0.00</b>	<b>111,206.30</b>
<b>X-1</b>	86,016,041.74	0.374990	0.374990	26,879.30	26,879.30	0.00	26,879.30
<b>X-2</b>	181,807,841.95	0.556590	0.556590	84,327.00	84,327.00	0.00	84,327.00
<b>PO</b>	<b>1,034,304.18</b>	<b>0.000000</b>	<b>0.000000</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>PO-1</b>	466,878.42	0.000000	0.000000	0.00	0.00	0.00	0.00
<b>PO-2</b>	567,425.76	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	0.00
P	100.00	0.000000	0.000000	0.00	0.00	0.00	0.00
M	6,243,795.62	6.000000	6.000000	31,218.98	31,218.98	0.00	31,218.98
B-1	2,495,122.93	6.000000	6.000000	12,475.61	12,475.61	0.00	12,475.61
B-2	1,715,646.53	6.000000	6.000000	8,578.23	8,578.23	0.00	8,578.23
B-3	1,091,865.79	6.000000	6.000000	5,459.33	5,459.33	0.00	5,459.33
B-4	779,975.43	6.000000	6.000000	3,899.88	3,899.88	0.00	3,899.88
B-5	935,827.97	6.000000	6.000000	4,679.14	4,679.14	0.00	4,679.14
Totals	295,534,564.74			1,583,707.10	1,583,707.10	0.00	1,583,707.10



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### CHL Mortgage Pass-Through Trust 2007-J1

*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	12669MAA6	100,000,000.00	957.489476723	8.347161556	4.787447384	949.142315168	6.000000
2-A-1	12669MAB4	198,149,000.00	936.108578004	3.269741568	4.680542890	932.838836436	6.000000
<b>X</b>		<b>283,665,920.00</b>	<b>944.152486453</b>	<b>0.000000000</b>	<b>0.392032642</b>	<b>938.919267390</b>	<b>0.498266</b>
<b>X-1</b>	12669MAC2	90,230,863.00	953.288474477	0.000000000	0.297894771	944.140899439	0.374990
<b>X-2</b>	12669MAC2	193,435,057.00	939.890859339	0.000000000	0.435944756	936.483553961	0.556590
<b>PO</b>		<b>1,052,583.66</b>	<b>982.633703434</b>	<b>1.250940947</b>	<b>0.000000000</b>	<b>981.382752987</b>	<b>0.000000</b>
<b>PO-1</b>	12669MAD0	468,433.65	996.679927118	0.848216341	0.000000000	995.831710777	0.000000
<b>PO-2</b>	12669MAD0	584,150.01	971.369936873	1.573896626	0.000000000	969.796040247	0.000000
<b>A-R</b>	12669MAE8	100.00	0.000000000	0.000000000	0.000000000	0.000000000	6.000000
<b>P</b>	12669MAM0	100.00	1,000.000000000	0.000000000	0.000000000	1,000.000000000	0.000000
M	12669MAF5	6,256,000.00	998.049171202	2.363691759	4.990245856	995.685479443	6.000000
B-1	12669MAG3	2,500,000.00	998.049171202	2.363691759	4.990245856	995.685479443	6.000000
B-2	12669MAH1	1,719,000.00	998.049171202	2.363691759	4.990245856	995.685479443	6.000000
B-3	12669MAJ7	1,094,000.00	998.049171202	2.363691759	4.990245856	995.685479443	6.000000
B-4	12669MAK4	781,500.00	998.049171202	2.363691759	4.990245856	995.685479443	6.000000
B-5	12669MAL2	937,657.18	998.049171202	2.363663355	4.990245856	995.685479443	6.000000
Totals		312,489,940.84	945.741049922	4.849237694	5.068025856	940.891812164	



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**Pool Level Data**

Distribution Date  
Cut-off Date  
Record Date  
Determination Date  
Accrual Period 30/360

Begin  
End

06/25/07  
01/01/07  
05/31/07  
06/22/07  
05/01/07  
06/01/07  
30

Number of Days in 30/360 Accrual Period

**CWMBS, Inc.**  
**CHL Mortgage Pass-Through Trust 2007-J1**

**Collateral Detail**

**Original Mortgage Loan Details**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Total</b></u>
Original Aggregate Loan Count	171	335	506
Original Stated Principal Balance	104,934,702.77	207,555,138.07	312,489,840.84
Original Weighted Average Mortgage Rate	6.55121%	6.72923%	
Original Weighted Average Net Mortgage Rate	6.30901%	6.51981%	
Original Weighted Average Remaining Term	356	356	

**Current Mortgage Loan Details**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Total</b></u>
Beginning Aggregate Loan Count	165	317	482
Loans Paid Off or otherwise removed pursuant to the PSA	<u>1</u>	<u>1</u>	<u>2</u>
Ending Aggregate Loan Count	164	316	480
Beginning Pool Stated Principal Balance	100,672,922.53	194,861,542.20	295,534,464.73
Scheduled Principal	52,428.51	642,652.33	695,080.84
Unscheduled Principal	785,000.37	35,256.80	820,257.17
Realized Principal Losses	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Ending Pool Stated Principal Balance	99,835,493.65	194,183,633.07	294,019,126.72



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## CWMBS, Inc. CHL Mortgage Pass-Through Trust 2007-J1

### Weighted Averages

	<u>Group I</u>	<u>Group II</u>
Beginning Weighted Average Mortgage Rate	6.53512%	6.71128%
Beginning Weighted Average Net Mortgage Rate	6.29257%	6.50183%
Ending Weighted Average Mortgage Rate	6.53344%	6.70985%
Ending Weighted Average Net Mortgage Rate	6.29118%	6.50040%
Beginning Weighted Average Remaining Term to Maturity	352	353
Ending Weighted Average Remaining Term to Maturity	351	352

### Loan Substitution

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

### Fees of the Trust

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Gross Master Servicing Fee	19,593.61	32,549.71	52,143.32
Net Master Servicing Fee	15,382.56	32,549.71	47,932.27
Trustee Fee	755.05	1,461.46	2,216.51
Lpmi	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Total Net Loan Fees	16,137.60	34,011.17	50,148.78

### Servicer Advances

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Principal Advances	1,749.46	1,495.74	3,245.20
Interest Advances	16,459.38	37,629.77	54,089.15
Reimbursement for Principal & Interest Advances	0.00	0.00	0.00
Reimbursement for Nonrecoverable Advances	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Total Advances	18,208.84	39,125.51	57,334.35



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## CWMBS, Inc. CHL Mortgage Pass-Through Trust 2007-J1

### Mortgage Prepayment Details

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Principal Balance of Loans Paid in Full	773,742.77	0.00	773,742.77
Prepayment Interest Excess	0.00	0.00	0.00
Prepayment Interest Shortfall	4,211.05	0.00	4,211.05
Compensating Interest	4,211.05	0.00	4,211.05
Non-Supported Prepayment Interest Shortfall	0.00	0.00	0.00
CPR %	8.97047%	0.21762%	
SMM %	0.78016%	0.01815%	

### 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

### Delinquency Information

Delinquency Info		Group 1		Group 2		Total	
30-59 Days	Balance	2,445,832.69	2.44986%	3,697,380.70	1.90406%	6,143,213.39	2.08939%
	Loan Count	4	2.43902%	7	2.21519%	11	2.29167%
60-89 Days	Balance	0.00	0.00000%	1,213,346.91	0.62485%	1,213,346.91	0.41268%
	Loan Count	0	0.00000%	2	0.63291%	2	0.41667%
90+ Days	Balance	525,000.00	0.52587%	0.00	0.00000%	525,000.00	0.17856%
	Loan Count	1	0.60976%	0	0.00000%	1	0.20833%
<b>Total</b>	<b>Balance</b>	<b>2,970,832.69</b>	<b>2.97573%</b>	<b>4,910,727.61</b>	<b>2.52891%</b>	<b>7,881,560.30</b>	<b>2.68063%</b>
	<b>Loan Count</b>	<b>5</b>	<b>3.04878%</b>	<b>9</b>	<b>2.84810%</b>	<b>14</b>	<b>2.91667%</b>



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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%	1,508,907.63	0.77705%	1,508,907.63	0.51320%
	Loan Count	0	0.00000%	2	0.63291%	2	0.41667%
<b>Total</b>	<b>Balance</b>	<b>0.00</b>	<b>0.00000%</b>	<b>1,508,907.63</b>	<b>0.77705%</b>	<b>1,508,907.63</b>	<b>0.51320%</b>
	<b>Loan Count</b>	<b>0</b>	<b>0.00000%</b>	<b>2</b>	<b>0.63291%</b>	<b>2</b>	<b>0.41667%</b>

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>

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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**CHL Mortgage Pass-Through Trust 2007-J1**

Totals for Foreclosure Bankruptcy, REO		Group 1		Group 2		Total	
All	Balance	0.00	0.00000%	1,508,907.63	0.77705%	1,508,907.63	0.51320%
	Loan Count	0	0.00000%	2	0.63291%	2	0.41667%

Totals for Foreclosure, REO Bankruptcy, Delinquency		Group 1		Group 2		Total	
All	Balance	2,970,832.69	2.97573%	6,419,635.24	3.30596%	9,390,467.93	3.19383%
	Loan Count	5	3.04878%	11	3.48101%	16	3.33333%

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

	Group I	Group II	Total
Current	525,000.00	2,722,254.54	3,247,254.54
One-Month Prior	0.00	2,695,131.27	2,695,131.27
Two-Month Prior	525,000.00	1,483,394.89	2,008,394.89
Three-Month Prior	0.00	546,274.45	546,274.45
Four-Month Prior	0.00	0.00	0.00
Five-Month Prior	0.00	0.00	0.00
60+ Delinquency Average	210,000.00	1,489,411.03	1,699,411.03
Passing Delinquency Trigger Test	YES		



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**CWMBS, Inc.**  
**CHL Mortgage Pass-Through Trust 2007-J1**

**Realized Loss Detail**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Total</b></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		

<u><b>Loan ID</b></u>	<u><b>Liquidation Balance</b></u>	<u><b>Liquidation Proceeds</b></u>	<u><b>Realized Loss</b></u>
<u><b>Group I</b></u>	N/A		
<u><b>Group II</b></u>	N/A		



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## CWMBS, Inc. CHL Mortgage Pass-Through Trust 2007-J1

### Servicer Remittance Summary

#### Interest

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Scheduled Interest Collected	544,047.06	1,089,808.80	1,633,855.86
Plus: Compensating Interest	4,211.05	0.00	4,211.05
Less: Master Servicer Fee	19,593.61	32,549.71	52,143.32
Less: Subservicing Fee	0.00	0.00	0.00
Less: Mortgage Loan Premiums	0.00	0.00	0.00
Less: Excess Master Servicing Fee	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Total Interest Available	528,664.50	1,057,259.09	1,585,923.59

#### Principal

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Scheduled Principal	52,428.51	97,256.37	149,684.88
Paid in Full Principal	773,742.77	0.00	773,742.77
Curtailment Principal	11,257.60	35,256.80	46,514.40
Liquidation Principal	0.00	0.00	0.00
Repurchased Principal	0.00	545,395.96	545,395.96
Substitution Adjustment Principal	0.00	0.00	0.00
Unanticipated Principal Recoveries	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Total Principal Available	<u>837,428.88</u>	<u>677,909.13</u>	<u>1,515,338.01</u>

#### Other Amounts

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Prepayment Penalties	0.00	0.00	0.00
Other Required Amounts	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Total Other Remittance Amounts	0.00	0.00	0.00

<b>Total Servicer Remittance</b>	<b>1,366,093.38</b>	<b>1,735,168.22</b>	<b>3,101,261.60</b>
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**CWMBS, Inc.**  
**CHL Mortgage Pass-Through Trust 2007-J1**

**Distribution Summary**

**Amounts Available for Distribution**

Total Servicer Remittance	3,101,261.60
Corridor Contract Proceeds Needed	0.00
Capitalized Interest	0.00
Supplemental Loan Deposit	0.00
Carryover Reserve Fund	0.00
Class P Principal Reserve Fund	0.00
Other Amounts	<u>0.00</u>
<b>Total Amounts Available</b>	<b>3,101,261.60</b>

**Distribution Payments**

Trustee Fee	2,216.51
Class Payments	<u>3,099,045.09</u>
<b>Total Payments</b>	<b>3,101,261.60</b>

**Trust Accounts**

**Distribution Account**

Beginning Balance	0.00
Deposits	3,101,261.60
Withdrawals	<u>3,101,261.60</u>
Ending Balance	0.00

**Principal Reserve Account**

Beginning Principal Reserve Balance	100.00
Deposit	0.00
Withdrawal	<u>0.00</u>
Ending Balance	100.00

**Senior Principal Distribution Amounts**

**PO Principal Amounts**



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## CWMBS, Inc. CHL Mortgage Pass-Through Trust 2007-J1

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Beginning PO Balance	466,878.41	567,425.76	1,034,304.17
PO Scheduled Principal	373.05	670.57	1,043.62
PO Prepayments & Recoveries	24.28	248.82	273.11
PO Liquidation Principal	0.00	0.00	0.00
PO Principal Loss	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Ending PO Balance	466,481.08	566,506.37	1,032,987.45

### NON-PO Principal Amounts

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Beginning Non-PO Balance	100,206,044.12	194,294,116.44	294,500,160.56
Non-PO Scheduled Principal	52,055.46	641,981.76	694,037.22
Non-PO Prepayments & Recoveries	784,976.09	35,007.98	819,984.06
Non-PO Liquidation Principal	0.00	0.00	0.00
Non-PO Principal Loss	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Ending Non-PO Balance	99,369,012.57	193,617,126.70	292,986,139.27



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**CHL Mortgage Pass-Through Trust 2007-J1**

**Principal Distribution Amounts**

**Senior and Subordinate Percentages**

	<b>Group I</b>	<b>Group II</b>
Senior Percentage Original	95.72477%	95.73757%
Senior Prepayment Percentage Original	100.00000%	100.00000%
Senior Percentage	95.55207%	95.46814%
Senior Prepayment Percentage	100.00000%	100.00000%
Subordinate Percentages	4.44793%	4.53186%
Subordinate Prepayment Percentage	0.00000%	0.00000%

**Principal Distribution Amounts**

	<b><u>Group I</u></b>	<b><u>Group II</u></b>	<b><u>Total</u></b>
Senior Principal Distribution Amount	834,716.16	647,896.02	1,482,612.18
Subordinate Principal Distribution Amount			31,409.11
PO Principal Distribution Amount	<u>397.33</u>	<u>919.39</u>	<u>1,316.72</u>
Total Principal Distribution Amount	837,428.88	677,909.13	1,515,338.01



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**Credit Enhancements**

**Subordination**

**Credit Support**

	<b>Original</b>	<b>Current</b>
Class A	299,201,783.66	280,788,401.57
Class A Percentage	95.747653%	95.500014%
Class M	6,256,000.00	6,229,008.36
Class M Percentage	2.001984%	2.118572%
Class B-1	2,500,000.00	2,489,213.70
Class B-1 Percentage	0.800026%	0.846616%
Class B-2	1,719,000.00	1,711,583.34
Class B-2 Percentage	0.550098%	0.582133%
Class B-3	1,094,000.00	1,089,279.91
Class B-3 Percentage	0.350091%	0.370479%
Class B-4	781,500.00	778,128.20
Class B-4 Percentage	0.250088%	0.264652%
Class B-5	937,657.18	933,611.64
Class B-5 Percentage	0.300060%	0.317534%



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**Prepayment Penalties**

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Prepayment Charges	0.00	0.00	0.00

<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> 152046762	774,445.58	05/02/07	0.00	NY	6.750	8	Paid in Full
<u>Group II</u>	N/A						





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**CHL Mortgage Pass-Through Trust 2007-J1**

**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	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	0.610	90,365.70	0.091
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	1	0.610	156,000.00	0.156
175,000.00	- 200,000.00	0	0.000	0.00	0.000
200,000.00	- 225,000.00	1	0.610	206,908.02	0.207
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	1	0.610	349,300.64	0.350
350,000.00	- 375,000.00	0	0.000	0.00	0.000
375,000.00	- 400,000.00	1	0.610	389,502.44	0.390
400,000.00	- 425,000.00	5	3.049	2,088,524.54	2.092
425,000.00	- 450,000.00	14	8.537	6,115,839.26	6.126
450,000.00	- 475,000.00	20	12.195	9,276,284.39	9.292
475,000.00	- 500,000.00	23	14.024	11,268,368.56	11.287
500,000.00	- 525,000.00	13	7.927	6,669,584.82	6.681
525,000.00	- 550,000.00	11	6.707	5,960,910.84	5.971
550,000.00	- 575,000.00	11	6.707	6,145,064.56	6.155
575,000.00	- 600,000.00	8	4.878	4,750,060.74	4.758
600,000.00	- 625,000.00	8	4.878	4,890,478.02	4.899
625,000.00	- 650,000.00	5	3.049	3,196,006.25	3.201
650,000.00	- 675,000.00	1	0.610	674,855.26	0.676
675,000.00	- 700,000.00	4	2.439	2,785,379.30	2.790
700,000.00	- 725,000.00	2	1.220	1,429,619.35	1.432
725,000.00	- 750,000.00	1	0.610	750,000.00	0.751
750,000.00	- 775,000.00	3	1.829	2,285,565.16	2.289
775,000.00	- 800,000.00	3	1.829	2,373,338.06	2.377
>	800,000.00	27	16.463	27,983,537.74	28.030
<b>Wgt Ave / Total:</b>		<b>164</b>	<b>100.000</b>	<b>99,835,493.65</b>	<b>100.000</b>



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## CWMBS, Inc. CHL Mortgage Pass-Through Trust 2007-J1

### 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	-	0	0.000	0.00	0.000
25,000.00	-	0	0.000	0.00	0.000
50,000.00	-	0	0.000	0.00	0.000
75,000.00	-	0	0.000	0.00	0.000
100,000.00	-	0	0.000	0.00	0.000
125,000.00	-	0	0.000	0.00	0.000
150,000.00	-	0	0.000	0.00	0.000
175,000.00	-	0	0.000	0.00	0.000
200,000.00	-	0	0.000	0.00	0.000
225,000.00	-	0	0.000	0.00	0.000
250,000.00	-	0	0.000	0.00	0.000
275,000.00	-	0	0.000	0.00	0.000
300,000.00	-	1	0.316	308,937.18	0.159
325,000.00	-	2	0.633	684,790.12	0.353
350,000.00	-	0	0.000	0.00	0.000
375,000.00	-	0	0.000	0.00	0.000
400,000.00	-	5	1.582	2,106,157.69	1.085
425,000.00	-	25	7.911	11,006,803.02	5.668
450,000.00	-	29	9.177	13,403,760.65	6.903
475,000.00	-	46	14.557	22,427,045.66	11.549
500,000.00	-	33	10.443	16,937,019.06	8.722
525,000.00	-	26	8.228	13,971,683.86	7.195
550,000.00	-	19	6.013	10,695,921.87	5.508
575,000.00	-	23	7.278	13,563,646.35	6.985
600,000.00	-	14	4.430	8,607,862.91	4.433
625,000.00	-	22	6.962	14,115,194.65	7.269
650,000.00	-	3	0.949	1,971,887.90	1.015
675,000.00	-	5	1.582	3,446,058.55	1.775
700,000.00	-	2	0.633	1,420,250.00	0.731
725,000.00	-	6	1.899	4,455,555.68	2.295
750,000.00	-	2	0.633	1,523,084.82	0.784
775,000.00	-	4	1.266	3,164,525.51	1.630
>	800,000.00	49	15.506	50,373,447.59	25.941
<b>Wgt Ave / Total:</b>		<b>316</b>	<b>100.000</b>	<b>194,183,633.07</b>	<b>100.000</b>

### Group I



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**CWMBS, Inc.**  
**CHL Mortgage Pass-Through Trust 2007-J1**

Issuance Coupon		Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =	5.0	0	0.000	0.00	0.000
5.0	- 5.3	0	0.000	0.00	0.000
5.3	- 5.5	0	0.000	0.00	0.000
5.5	- 5.8	4	2.439	1,912,843.56	1.916
5.8	- 6.0	9	5.488	6,074,646.38	6.085
6.0	- 6.3	25	15.244	17,039,689.56	17.068
6.3	- 6.5	53	32.317	32,663,470.51	32.717
6.5	- 6.8	46	28.049	26,840,344.13	26.885
6.8	- 7.0	19	11.585	10,512,854.66	10.530
7.0	- 7.3	5	3.049	2,605,102.35	2.609
7.3	- 7.5	1	0.610	695,205.89	0.696
7.5	- 7.8	2	1.220	1,491,336.61	1.494
7.8	- 8.0	0	0.000	0.00	0.000
>	8.0	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>		<b>164</b>	<b>100.000</b>	<b>99,835,493.65</b>	<b>100.000</b>

**Group II**

Issuance Coupon		Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =	5.0	0	0.000	0.00	0.000
5.0	- 5.3	0	0.000	0.00	0.000
5.3	- 5.5	1	0.316	426,364.54	0.220
5.5	- 5.8	3	0.949	1,557,274.21	0.802
5.8	- 6.0	12	3.797	7,684,274.20	3.957
6.0	- 6.3	25	7.911	14,683,956.86	7.562
6.3	- 6.5	67	21.203	41,302,626.29	21.270
6.5	- 6.8	80	25.316	52,556,936.98	27.066
6.8	- 7.0	76	24.051	46,025,824.00	23.702
7.0	- 7.3	27	8.544	14,124,420.56	7.274
7.3	- 7.5	19	6.013	12,374,398.51	6.373
7.5	- 7.8	5	1.582	2,969,800.00	1.529
7.8	- 8.0	0	0.000	0.00	0.000
>	8.0	1	0.316	477,756.92	0.246
<b>Wgt Ave / Total:</b>		<b>316</b>	<b>100.000</b>	<b>194,183,633.07</b>	<b>100.000</b>

**Group I**



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**CHL Mortgage Pass-Through Trust 2007-J1**

Location	Number of Items	Percent of Items	Principal Balance	Percent of Balance
CA	62	37.805	38,556,532.91	38.620
FL	8	4.878	4,664,585.31	4.672
AZ	5	3.049	2,987,639.33	2.993
VA	5	3.049	3,574,157.41	3.580
WA	9	5.488	5,057,479.93	5.066
CO	3	1.829	2,029,712.31	2.033
Others	72	43.902	42,965,386.45	43.036
<b>Wgt Ave / Total:</b>	<b>164</b>	<b>100.000</b>	<b>99,835,493.65</b>	<b>100.000</b>

**Group II**

Location	Number of Items	Percent of Items	Principal Balance	Percent of Balance
CA	161	50.949	96,519,683.76	49.705
FL	24	7.595	17,428,585.70	8.975
AZ	10	3.165	5,440,057.49	2.802
VA	5	1.582	2,724,668.28	1.403
WA	6	1.899	4,647,731.70	2.393
CO	11	3.481	6,943,248.96	3.576
Others	99	31.329	60,479,657.18	31.146
<b>Wgt Ave / Total:</b>	<b>316</b>	<b>100.000</b>	<b>194,183,633.07</b>	<b>100.000</b>

**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	2	1.220	644,610.60	0.646
300 - 360	162	98.780	99,190,883.05	99.354
> 360	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>	<b>164</b>	<b>100.000</b>	<b>99,835,493.65</b>	<b>100.000</b>

**Group II**



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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	316	100.000	194,183,633.07	100.000
>		360	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>			<b>316</b>	<b>100.000</b>	<b>194,183,633.07</b>	<b>100.000</b>