

240 Greenwich Street, 7 East  
New York, NY 10286

Officer: Gavin Tsang  
212.815.3652  
Associate: Tatiana Terehova  
212.815.8292



# CWALT, Inc

## Alternative Loan Trust 2006-J7

### Mortgage Pass-Through Certificates, Series 2006-J7

*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
2A1	23244FAA2	Senior	Flt-30/360	24,702,553.40	2.666000	37,298.63	54,880.84	92,179.47	5,880.94	24,659,373.83	25,644,379.99
2A2	23244FAB0	Senior	Flt-30/360	0.00	2.666000	0.00	0.00	0.00	0.00	0.00	19,956,686.15
2X1	23244FAC8	Strip IO	Fix-30/360	24,702,553.40	0.600000	0.00	12,351.28	12,351.28	0.00	24,659,373.83	0.00
<b>2XA</b>				<b>25,715,849.47</b>	<b>0.125140</b>	<b>764.99</b>	<b>2,681.73</b>	<b>3,446.72</b>	<b>120.62</b>	<b>25,670,898.67</b>	<b>930,479.39</b>
<b>2XA-1</b>	23244FAD6	Strip IO	Flt-30/360	25,209,201.44	0.127655	0.00	2,681.73	2,681.73	0.00	25,165,136.25	0.00
<b>2XA-2</b>	23244FAD6	Strip PO	Flt-30/360	506,648.03	0.000000	764.99	0.00	764.99	120.62	505,762.42	930,479.39
<b>2XB</b>				<b>223,131.92</b>	<b>1.664008</b>	<b>168.45</b>	<b>309.41</b>	<b>477.87</b>	<b>26.56</b>	<b>222,741.89</b>	<b>205,931.60</b>
<b>2XB-1</b>	23244FAU8	Strip IO	Flt-30/360	111,565.96	3.328016	0.00	309.41	309.41	0.00	111,370.94	0.00
<b>2XB-2</b>	23244FAU8	Strip PO	Flt-30/360	111,565.96	0.000000	168.45	0.00	168.45	26.56	111,370.95	205,931.60
2AR	23244FBV5	Senior	Flt-30/360	0.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
2P	23244FBT0	Prepay Penalties	N/A	0.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
2M1	23244FAE4	Subordinate	Flt-Act/360	0.00	2.890880	0.00	0.00	0.00	0.00	0.00	5,843,763.71
2M2	23244FAF1	Subordinate	Flt-Act/360	0.00	2.910880	0.00	0.00	0.00	0.00	0.00	5,359,352.41
2M3	23244FAG9	Subordinate	Flt-Act/360	0.00	2.930880	0.00	0.00	0.00	0.00	0.00	1,948,708.02
2M4	23244FAH7	Subordinate	Flt-Act/360	0.00	3.050880	0.00	0.00	0.00	0.00	0.00	1,948,909.29
2M5	23244FAJ3	Subordinate	Flt-Act/360	0.00	3.100880	0.00	0.00	0.00	0.00	0.00	1,948,993.16
2M6	23244FAK0	Subordinate	Flt-Act/360	0.00	3.200880	0.00	0.00	0.00	0.00	0.00	1,461,372.94
2M7	23244FAL8	Subordinate	Flt-Act/360	0.00	3.565731	0.00	0.00	0.00	0.00	0.00	975,478.81
2M8	23244FAM6	Subordinate	Flt-Act/360	0.00	3.565731	0.00	0.00	0.00	0.00	0.00	976,199.13
2M9	23244FAN4	Subordinate	Flt-Act/360	0.00	3.565731	0.00	0.00	0.00	0.00	0.00	1,465,393.87
2M10	23244FAP9	Subordinate	Flt-Act/360	0.00	3.565731	0.00	0.00	0.00	0.00	0.00	3,029,779.04
2M11	23244FAQ7	Subordinate	Flt-Act/360	0.00	3.565731	0.00	0.00	0.00	0.00	0.00	1,172,052.33
2B1	23244FAR5	Subordinate	Flt-Act/360	0.00	3.565731	0.00	0.00	0.00	0.00	0.00	977,435.35
2B2	23244FAS3	Subordinate	Flt-Act/360	0.00	3.565731	0.00	0.00	0.00	0.00	0.00	586,093.38
2B3	23244FAT1	Subordinate	Flt-Act/360	0.00	3.565731	0.00	0.00	0.00	0.00	0.00	2,545,833.22
Totals				25,320,767.39		38,232.07	70,223.26	108,455.34	6,028.12	25,276,507.20	76,976,841.79

240 Greenwich Street, 7 East  
New York, NY 10286

Officer: Gavin Tsang  
212.815.3652  
Associate: Tatiana Terehova  
212.815.8292



# CWALT, Inc

## Alternative Loan Trust 2006-J7

### Mortgage Pass-Through Certificates, Series 2006-J7

*Principal Distribution Detail*

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Scheduled Principal Distribution	Net Principal Distribution	Deferred Interest	Current Realized Losses	Ending Certificate Balance	Ending Certificate Factor
2A1	23244FAA2	132,377,000.00	24,702,553.40	37,298.63	37,298.63	0.00	5,880.94	24,659,373.83	0.186281407
2A2	23244FAB0	33,094,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.000000000
2X1	23244FAC8	165,471,000.00	24,702,553.40	0.00	0.00	0.00	0.00	24,659,373.83	0.149025351
2XA		<b>165,471,000.00</b>	<b>25,715,849.47</b>	<b>764.99</b>	<b>764.99</b>	<b>0.00</b>	<b>120.62</b>	<b>25,670,898.67</b>	<b>0.155138355</b>
2XA-1	23244FAD6	165,471,000.00	25,209,201.44	0.00	0.00	0.00	0.00	25,165,136.25	0.152081853
2XA-2	23244FAD6	0.00	506,648.03	764.99	764.99	0.00	120.62	505,762.42	0.000000000
2XB		<b>30,352,992.00</b>	<b>223,131.92</b>	<b>168.45</b>	<b>168.45</b>	<b>0.00</b>	<b>26.56</b>	<b>222,741.89</b>	<b>0.007338383</b>
2XB-1	23244FAU8	30,352,992.00	111,565.96	0.00	0.00	0.00	0.00	111,370.94	0.003669191
2XB-2	23244FAU8	0.00	111,565.96	168.45	168.45	0.00	26.56	111,370.95	0.000000000
2AR	23244FBV5	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.000000000
2P	23244FBT0	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.000000000
2M1	23244FAE4	5,874,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.000000000
2M2	23244FAF1	5,385,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.000000000
2M3	23244FAG9	1,958,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.000000000
2M4	23244FAH7	1,958,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.000000000
2M5	23244FAJ3	1,958,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.000000000
2M6	23244FAK0	1,468,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.000000000
2M7	23244FAL8	979,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.000000000
2M8	23244FAM6	979,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.000000000
2M9	23244FAN4	1,468,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.000000000
2M10	23244FAP9	3,035,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.000000000
2M11	23244FAQ7	1,174,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.000000000
2B1	23244FAR5	979,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.000000000
2B2	23244FAS3	587,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.000000000
2B3	23244FAT1	2,550,992.92	0.00	0.00	0.00	0.00	0.00	0.00	0.000000000
Totals		195,824,192.92	25,320,767.39	38,232.07	38,232.07	0.00	6,028.12	25,276,507.20	

240 Greenwich Street, 7 East  
New York, NY 10286

Officer: Gavin Tsang  
212.815.3652  
Associate: Tatiana Terehova  
212.815.8292



# CWALT, Inc

## Alternative Loan Trust 2006-J7

### Mortgage Pass-Through Certificates, Series 2006-J7

#### Interest Distribution Detail

Class	Beginning Certificate Balance	Pass Through Rate (%)	Effective Coupon (%)	Current Interest	Deferred Interest	Total Interest Due	Net Rate Carryover Paid	Net Interest Shortfall	Interest Paid	Net Rate Carryover After Dist.
2A1	24,702,553.40	2.666000	2.666000	54,880.84	0.00	54,880.84	0.00	0.00	54,880.84	0.00
2A2	0.00	2.666000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2X1	24,702,553.40	0.600000	0.600000	12,351.28	0.00	12,351.28	0.00	0.00	12,351.28	0.00
<b>2XA</b>	<b>25,715,849.47</b>	<b>0.125140</b>	<b>0.125140</b>	<b>2,681.73</b>	<b>0.00</b>	<b>2,681.73</b>	<b>0.00</b>	<b>0.00</b>	<b>2,681.73</b>	<b>0.00</b>
2XA-1	25,209,201.44	0.127655	0.127655	2,681.73	0.00	2,681.73	0.00	0.00	2,681.73	0.00
2XA-2	506,648.03	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2XB	<b>223,131.92</b>	<b>1.664008</b>	<b>1.664002</b>	<b>309.41</b>	<b>0.00</b>	<b>309.41</b>	<b>0.00</b>	<b>0.00</b>	<b>309.41</b>	<b>0.00</b>
2XB-1	111,565.96	3.328016	3.328004	309.41	0.00	309.41	0.00	0.00	309.41	0.00
2XB-2	111,565.96	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2AR	0.00	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2P	0.00	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2M1	0.00	2.890880	0.000000	0.00	0.00	11,545.57	0.00	0.00	0.00	0.00
2M2	0.00	2.910880	0.000000	0.00	0.00	25,965.98	0.00	0.00	0.00	0.00
2M3	0.00	2.930880	0.000000	0.00	0.00	12,097.80	0.00	0.00	0.00	0.00
2M4	0.00	3.050880	0.000000	0.00	0.00	10,988.29	0.00	0.00	0.00	0.00
2M5	0.00	3.100880	0.000000	0.00	0.00	7,324.73	0.00	0.00	0.00	0.00
2M6	0.00	3.200880	0.000000	0.00	0.00	3,098.67	0.00	0.00	0.00	0.00
2M7	0.00	3.565731	0.000000	0.00	0.00	1,222.22	0.00	0.00	0.00	0.00
2M8	0.00	3.565731	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2M9	0.00	3.565731	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2M10	0.00	3.565731	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2M11	0.00	3.565731	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2B1	0.00	3.565731	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2B2	0.00	3.565731	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2B3	0.00	3.565731	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Totals	25,320,767.39			70,223.26	0.00	142,466.52	0.00	0.00	70,223.26	0.00

240 Greenwich Street, 7 East  
New York, NY 10286

Officer: Gavin Tsang  
212.815.3652  
Associate: Tatiana Terehova  
212.815.8292



# CWALT, Inc

## Alternative Loan Trust 2006-J7

### Mortgage Pass-Through Certificates, Series 2006-J7

*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 (%)
2A1	23244FAA2	132,377,000.00	186.607593464	0.281760653	0.414579874	186.281407118	2.666000
2A2	23244FAB0	33,094,000.00	0.000000000	0.000000000	0.000000000	0.000000000	2.666000
2X1	23244FAC8	165,471,000.00	149.286300318	0.000000000	0.074643170	149.025350847	0.600000
<b>2XA</b>		<b>165,471,000.00</b>	<b>155.410008219</b>	<b>0.004623106</b>	<b>0.016206646</b>	<b>155.138354576</b>	<b>0.125140</b>
<b>2XA-1</b>	23244FAD6	165,471,000.00	152.348154299	0.000000000	0.016206646	152.081852711	0.127655
<b>2XA-2</b>	23244FAD6	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000
<b>2XB</b>		<b>30,352,992.00</b>	<b>7.351233117</b>	<b>0.005549700</b>	<b>0.010193723</b>	<b>7.338383313</b>	<b>1.664008</b>
<b>2XB-1</b>	23244FAU8	30,352,992.00	3.675616559	0.000000000	0.010193723	3.669191492	3.328016
<b>2XB-2</b>	23244FAU8	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000
2AR	23244FBV5	100.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000
2P	23244FBT0	100.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000
2M1	23244FAE4	5,874,000.00	0.000000000	0.000000000	0.000000000	0.000000000	2.890880
2M2	23244FAF1	5,385,000.00	0.000000000	0.000000000	0.000000000	0.000000000	2.910880
2M3	23244FAG9	1,958,000.00	0.000000000	0.000000000	0.000000000	0.000000000	2.930880
2M4	23244FAH7	1,958,000.00	0.000000000	0.000000000	0.000000000	0.000000000	3.050880
2M5	23244FAJ3	1,958,000.00	0.000000000	0.000000000	0.000000000	0.000000000	3.100880
2M6	23244FAK0	1,468,000.00	0.000000000	0.000000000	0.000000000	0.000000000	3.200880
2M7	23244FAL8	979,000.00	0.000000000	0.000000000	0.000000000	0.000000000	3.565731
2M8	23244FAM6	979,000.00	0.000000000	0.000000000	0.000000000	0.000000000	3.565731
2M9	23244FAN4	1,468,000.00	0.000000000	0.000000000	0.000000000	0.000000000	3.565731
2M10	23244FAP9	3,035,000.00	0.000000000	0.000000000	0.000000000	0.000000000	3.565731
2M11	23244FAQ7	1,174,000.00	0.000000000	0.000000000	0.000000000	0.000000000	3.565731
2B1	23244FAR5	979,000.00	0.000000000	0.000000000	0.000000000	0.000000000	3.565731
2B2	23244FAS3	587,000.00	0.000000000	0.000000000	0.000000000	0.000000000	3.565731
2B3	23244FAT1	2,550,992.92	0.000000000	0.000000000	0.000000000	0.000000000	3.565731
Totals		195,824,192.92	129.303570782	0.195236704	0.358603597	129.077550751	

240 Greenwich Street, 7 East  
New York, NY 10286

Officer: Gavin Tsang  
212.815.3652  
Associate: Tatiana Terehova  
212.815.8292



# CWALT, Inc

## Alternative Loan Trust 2006-J7

### Mortgage Pass-Through Certificates, Series 2006-J7

#### Pool Level Data

Distribution Date		5/20/2019
Cut-off Date		10/ 1/2006
Record Date1		4/30/2019
Record Date2		5/24/2019
Determination Date		5/15/2019
LIBOR Determination Date		4/18/2019
Accrual Period 30/360	Begin	4/ 1/2019
	End	5/ 1/2019
Number of Days in 30/360 Accrual Period		30
Accrual Period Actual Days	Begin	4/22/2019
	End	5/20/2019
Number of Days in Actual Accrual Period		28

#### Indices

One-Month Libor Rate	2.4808800%
COFI	1.1660000%

#### Collateral Detail

##### Original Mortgage Loan Details

Aggregate Loan Count	89
Stated Principal Balance	195,824,092.92
Weighted Average Mortgage Rate	7.43277%
Weighted Average Net Mortgage Rate	6.99264%
Weighted Average Remaining Term	401

##### Current Mortgage Loan Details

Beginning Aggregate Loan Count	89
Loans Paid Off or otherwise removed pursuant to the PSA	<u>0</u>
Ending Aggregate Loan Count	89

Beginning Pool Stated Principal Balance	26,230,307.67
Scheduled Principal	47,871.27
Unscheduled Principal	202.89
Realized Principal Losses due to Liquidations/Modifications	<u>2,046.35</u>
Ending Pool Stated Principal Balance	26,180,187.16

Beginning Weighted Average Mortgage Rate	3.77227%
Beginning Weighted Average Net Mortgage Rate	3.32802%
Ending Weighted Average Mortgage Rate	3.77205%
Ending Weighted Average Net Mortgage Rate	3.32777%

240 Greenwich Street, 7 East  
New York, NY 10286

Officer: Gavin Tsang  
212.815.3652  
Associate: Tatiana Terehova  
212.815.8292



**CWALT, Inc**  
Alternative Loan Trust 2006-J7  
Mortgage Pass-Through Certificates, Series 2006-J7

Beginning Weighted Average Remaining Term to Maturity	256
Ending Weighted Average Remaining Term to Maturity	255

240 Greenwich Street, 7 East  
New York, NY 10286

Officer: Gavin Tsang  
212.815.3652  
Associate: Tatiana Terehova  
212.815.8292



# CWALT, Inc

## Alternative Loan Trust 2006-J7

### Mortgage Pass-Through Certificates, Series 2006-J7

#### Delinquency Information

Delinquency Information

#### Group 1 - Current Delinquency Information

Days	Delinquency		Bankruptcy		Foreclosure		REO		Total	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
Current			0 0.00%	0.00 0.00%	1 1.12%	106,002.06 0.40%	0 0.00%	0.00 0.00%	1 1.12%	106,002.06 0.40%
30 - 59	2 2.25%	351,639.25 1.34%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	2 2.25%	351,639.25 1.34%
60 - 89	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%
90 - 119	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%
120 - 149	2 2.25%	697,645.79 2.66%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	2 2.25%	697,645.79 2.66%
150 - 179	1 1.12%	421,192.86 1.61%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	1 1.12%	421,192.86 1.61%
180 - 269	1 1.12%	181,333.33 0.69%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	1 1.12%	181,333.33 0.69%
270 - 359	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%
360+	2 2.25%	1,271,032.80 4.85%	1 1.12%	893,683.80 3.41%	3 3.37%	1,059,109.41 4.05%	2 2.25%	525,301.74 2.01%	8 8.99%	3,749,127.75 14.32%
Total	8 8.99%	2,922,844.03 11.16%	1 1.12%	893,683.80 3.41%	4 4.49%	1,165,111.47 4.45%	2 2.25%	525,301.74 2.01%	15 16.85%	5,506,941.04 21.03%

240 Greenwich Street, 7 East  
New York, NY 10286

Officer: Gavin Tsang  
212.815.3652  
Associate: Tatiana Terehova  
212.815.8292



# CWALT, Inc

## Alternative Loan Trust 2006-J7

### Mortgage Pass-Through Certificates, Series 2006-J7

#### Group 1 - Current Delinquency Information (continued)

Days	Delinquency		Bankruptcy		Foreclosure		REO		Total	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
30+	8 8.99%	2,922,844.03 11.16%	1 1.12%	893,683.80 3.41%	3 3.37%	1,059,109.41 4.05%	2 2.25%	525,301.74 2.01%	14 15.73%	5,400,938.98 20.63%
60+	6 6.74%	2,571,204.78 9.82%	1 1.12%	893,683.80 3.41%	3 3.37%	1,059,109.41 4.05%	2 2.25%	525,301.74 2.01%	12 13.48%	5,049,299.73 19.29%
90+	6 6.74%	2,571,204.78 9.82%	1 1.12%	893,683.80 3.41%	3 3.37%	1,059,109.41 4.05%	2 2.25%	525,301.74 2.01%	12 13.48%	5,049,299.73 19.29%
120+	6 6.74%	2,571,204.78 9.82%	1 1.12%	893,683.80 3.41%	3 3.37%	1,059,109.41 4.05%	2 2.25%	525,301.74 2.01%	12 13.48%	5,049,299.73 19.29%
150+	4 4.49%	1,873,558.99 7.16%	1 1.12%	893,683.80 3.41%	3 3.37%	1,059,109.41 4.05%	2 2.25%	525,301.74 2.01%	10 11.24%	4,351,653.94 16.62%
180+	3 3.37%	1,452,366.13 5.55%	1 1.12%	893,683.80 3.41%	3 3.37%	1,059,109.41 4.05%	2 2.25%	525,301.74 2.01%	9 10.11%	3,930,461.08 15.01%
270+	2 2.25%	1,271,032.80 4.85%	1 1.12%	893,683.80 3.41%	3 3.37%	1,059,109.41 4.05%	2 2.25%	525,301.74 2.01%	8 8.99%	3,749,127.75 14.32%
360+	2 2.25%	1,271,032.80 4.85%	1 1.12%	893,683.80 3.41%	3 3.37%	1,059,109.41 4.05%	2 2.25%	525,301.74 2.01%	8 8.99%	3,749,127.75 14.32%



240 Greenwich Street, 7 East  
New York, NY 10286

Officer: Gavin Tsang  
212.815.3652  
Associate: Tatiana Terehova  
212.815.8292



# CWALT, Inc

## Alternative Loan Trust 2006-J7

### Mortgage Pass-Through Certificates, Series 2006-J7

#### Group 1 - Historical Delinquency Information

Loan Status	5/20/2019		4/20/2019		3/20/2019		2/20/2019		1/20/2019		12/20/2018	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
30 - 59	2 2.25%	351,639.25 1.34%	2 2.25%	352,001.55 1.34%	2 2.25%	352,362.41 1.34%	4 4.44%	1,066,749.64 4.02%	6 6.67%	1,583,414.77 5.96%	7 7.61%	2,093,686.67 7.70%
60 - 89	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	1 1.12%	385,444.95 1.47%	3 3.33%	843,100.69 3.18%	2 2.22%	745,366.36 2.81%	1 1.09%	328,936.10 1.21%
90 - 119	0 0.00%	0.00 0.00%	1 1.12%	385,031.22 1.47%	3 3.37%	842,132.89 3.20%	0 0.00%	0.00 0.00%	2 2.22%	1,053,824.70 3.97%	2 2.17%	1,055,092.83 3.88%
120 - 149	2 2.25%	697,645.79 2.66%	3 3.37%	841,162.52 3.21%	0 0.00%	0.00 0.00%	1 1.11%	181,913.29 0.69%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%
150 - 179	1 1.12%	421,192.86 1.61%	0 0.00%	0.00 0.00%	1 1.12%	181,720.49 0.69%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%
180 - 269	1 1.12%	181,333.33 0.69%	1 1.12%	181,527.17 0.69%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%
270 - 359	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%
360+	2 2.25%	1,271,032.80 4.85%	2 2.25%	1,274,856.36 4.86%	2 2.25%	1,278,701.99 4.87%	2 2.22%	1,193,139.01 4.50%	2 2.22%	1,194,845.20 4.50%	2 2.17%	810,405.19 2.98%
Total Delinquent Loans	8 8.99%	2,922,844.03 11.16%	9 10.11%	3,034,578.82 11.57%	9 10.11%	3,040,362.73 11.57%	10 11.11%	3,284,902.63 12.38%	12 13.33%	4,577,451.03 17.24%	12 13.04%	4,288,120.79 15.78%

240 Greenwich Street, 7 East  
New York, NY 10286

Officer: Gavin Tsang  
212.815.3652  
Associate: Tatiana Terehova  
212.815.8292



# CWALT, Inc

## Alternative Loan Trust 2006-J7

### Mortgage Pass-Through Certificates, Series 2006-J7

#### Group 1 - Historical Delinquency Information (continued)

Loan Status	5/20/2019		4/20/2019		3/20/2019		2/20/2019		1/20/2019		12/20/2018	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
Total Bankruptcies	1 1.12%	893,683.80 3.41%	1 1.12%	894,571.67 3.41%	0 0.00%	0.00%	0 0.00%	0.00%	0 0.00%	0.00%	0 0.00%	0.00%
Total Foreclosures	4 4.49%	1,165,111.47 4.45%	4 4.49%	1,187,487.25 4.53%	6 6.74%	2,608,907.11 9.93%	5 5.56%	1,705,367.66 6.43%	5 5.56%	1,709,632.39 6.44%	5 5.43%	2,100,148.48 7.73%
Total REOs	2 2.25%	525,301.74 2.01%	1 1.12%	400,935.96 1.53%	1 1.12%	401,341.78 1.53%	2 2.22%	1,387,484.49 5.23%	2 2.22%	1,390,815.20 5.24%	3 3.26%	1,744,558.57 6.42%
Total BK, FC & REO	7 7.87%	2,584,097.01 9.87%	6 6.74%	2,482,994.88 9.47%	7 7.87%	3,010,248.89 11.45%	7 7.78%	3,092,852.15 11.66%	7 7.78%	3,100,447.59 11.68%	8 8.70%	3,844,707.05 14.15%

#### Total Delinquent, Bankruptcy, Foreclosure and REO

30+	14 15.73%	5,400,938.98 20.63%	15 16.85%	5,517,573.70 21.04%	16 17.98%	6,050,611.62 23.02%	17 18.89%	6,377,754.78 24.04%	19 21.11%	7,677,898.62 28.92%	20 21.74%	8,132,827.84 29.93%
60+	12 13.48%	5,049,299.73 19.29%	13 14.61%	5,165,572.15 19.69%	14 15.73%	5,698,249.21 21.68%	13 14.44%	5,311,005.14 20.02%	13 14.44%	6,094,483.85 22.96%	13 14.13%	6,039,141.17 22.22%
90+	12 13.48%	5,049,299.73 19.29%	13 14.61%	5,165,572.15 19.69%	13 14.61%	5,312,804.26 20.22%	10 11.11%	4,467,904.45 16.84%	11 12.22%	5,349,117.49 20.15%	12 13.04%	5,710,205.07 21.01%
120+	12 13.48%	5,049,299.73 19.29%	12 13.48%	4,780,540.93 18.23%	10 11.24%	4,470,671.37 17.01%	10 11.11%	4,467,904.45 16.84%	9 10.00%	4,295,292.79 16.18%	10 10.87%	4,655,112.24 17.13%
150+	10 11.24%	4,351,653.94 16.62%	9 10.11%	3,939,378.41 15.02%	10 11.24%	4,470,671.37 17.01%	9 10.00%	4,285,991.16 16.16%	9 10.00%	4,295,292.79 16.18%	10 10.87%	4,655,112.24 17.13%
180+	9 10.11%	3,930,461.08 15.01%	9 10.11%	3,939,378.41 15.02%	9 10.11%	4,288,950.88 16.32%	9 10.00%	4,285,991.16 16.16%	9 10.00%	4,295,292.79 16.18%	10 10.87%	4,655,112.24 17.13%
270+	8 8.99%	3,749,127.75 14.32%	8 8.99%	3,757,851.24 14.33%	9 10.11%	4,288,950.88 16.32%	9 10.00%	4,285,991.16 16.16%	9 10.00%	4,295,292.79 16.18%	10 10.87%	4,655,112.24 17.13%
360+	8 8.99%	3,749,127.75 14.32%	8 8.99%	3,757,851.24 14.33%	9 10.11%	4,288,950.88 16.32%	9 10.00%	4,285,991.16 16.16%	9 10.00%	4,295,292.79 16.18%	10 10.87%	4,655,112.24 17.13%

240 Greenwich Street, 7 East  
New York, NY 10286

Officer: Gavin Tsang  
212.815.3652  
Associate: Tatiana Terehova  
212.815.8292



# CWALT, Inc

## Alternative Loan Trust 2006-J7

### Mortgage Pass-Through Certificates, Series 2006-J7

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

Current	5,155,301.79
One-Month Prior	5,165,572.15
Two-Month Prior	5,698,249.21
Three-Month Prior	5,311,005.14
Four-Month Prior	6,094,483.85
Five-Month Prior	6,039,141.17

60+ Delinquency Average	5,559,625.21
Passing Delinquency Stepdown Requirement	NO

240 Greenwich Street, 7 East  
New York, NY 10286

Officer: Gavin Tsang  
212.815.3652  
Associate: Tatiana Terehova  
212.815.8292



**CWALT, Inc**  
Alternative Loan Trust 2006-J7  
Mortgage Pass-Through Certificates, Series 2006-J7

<b>Negative Amortization Detail</b>
-------------------------------------

Deferred Interest	0.00
Principal Prepayment Amount	202.89
Net Deferred Interest	0.00

Adjusted Cap Rate for Group 2 Senior Certs	2.72802%
--	----------

Adjusted Cap Rate for 2XA-IO	0.66202%
Adjusted Cap Rate for 2XB-IO	3.32802%

Please see page 2 (Principal Detail) or page  
3 (Interest Detail) for information about  
bond level allocation of Net Deferred  
Interest.

240 Greenwich Street, 7 East  
New York, NY 10286

Officer: Gavin Tsang  
212.815.3652  
Associate: Tatiana Terehova  
212.815.8292



**CWALT, Inc**  
Alternative Loan Trust 2006-J7  
Mortgage Pass-Through Certificates, Series 2006-J7

<b>Available Funds</b>
------------------------

**Interest**

Scheduled Interest	74,073.65
Less: Master Servicer Fee	-8,196.97
Less: Trustee Fee	-196.73
Less: Mortgage Loan Premiums	-1,317.00
<b>Total Interest Available</b>	<b>64,362.95</b>

**Principal**

Scheduled Principal	47,871.27
Negative Amortization	0.00
Paid in Full Principal	0.00
Curtailment Principal	202.89
Liquidation Principal	0.00
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	-3,981.77
Remaining Amounts in Supplemental Account	0.00
<b>Total Principal Available</b>	<b>44,092.39</b>

<b>Total Available Funds</b>	<b>108,455.34</b>
------------------------------	-------------------

240 Greenwich Street, 7 East  
New York, NY 10286

Officer: Gavin Tsang  
212.815.3652  
Associate: Tatiana Terehova  
212.815.8292



**CWALT, Inc**  
Alternative Loan Trust 2006-J7  
Mortgage Pass-Through Certificates, Series 2006-J7

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

	Beginning Balance	0.00
Deposits	Available Funds	108,455.34
	Other Deposits Required by the PSA	<u>0.00</u>
	Total Deposits	108,455.34
Withdrawals	Payments of Principal & Interest to the Classes	<u>108,455.34</u>
	Ending Balance	0.00

240 Greenwich Street, 7 East  
New York, NY 10286

Officer: Gavin Tsang  
212.815.3652  
Associate: Tatiana Terehova  
212.815.8292



**CWALT, Inc**  
Alternative Loan Trust 2006-J7  
Mortgage Pass-Through Certificates, Series 2006-J7

**Carryover Shortfall Reserve**

Beginning Balance	0.02
Deposits	2,991.16
Withdrawals	2,991.16
Ending Balance	0.02

**Fees of the Trust**

Gross Master Servicing Fee	8,196.97
Net Master Servicing Fee	8,196.97
Trustee Fee	196.73
LPMI	<u>1,317.00</u>
Total Net Loan Fees	9,710.70

**Mortgage Prepayment Details**

Principal Balance of Loans Paid in Full	0.00
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	0.00
Compensating Interest	0.00
Non-Supported Prepayment Interest Shortfall	0.00
Prepayment Charges	0.00
CPR %	0.103%
SMM %	0.009%

240 Greenwich Street, 7 East  
New York, NY 10286

Officer: Gavin Tsang  
212.815.3652  
Associate: Tatiana Terehova  
212.815.8292



**CWALT, Inc**  
**Alternative Loan Trust 2006-J7**  
**Mortgage Pass-Through Certificates, Series 2006-J7**

**Loan Substitution**

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

**Principal Distribution Amounts**

**Senior and Subordinate Percentages**

Senior Percentage Original	84.49987%
Senior Prepayment Percentage Original	100.00000%
Senior Percentage	96.53248%
Senior Prepayment Percentage	100.00000%
Subordinate Percentages	3.46752%
Subordinate Prepayment Percentage	0.00000%

**Principal Distribution Amounts**

Senior Principal Distribution Amount	42,563.48
Subordinate Principal Distribution Amount	<u>1,528.91</u>
Total Principal Distribution Amount	44,092.39
Two Times Test	NO



240 Greenwich Street, 7 East  
New York, NY 10286

Officer: Gavin Tsang  
212.815.3652  
Associate: Tatiana Terehova  
212.815.8292



**CWALT, Inc**  
**Alternative Loan Trust 2006-J7**  
**Mortgage Pass-Through Certificates, Series 2006-J7**

**Realized Loss Detail**

Total Liquidated Loan Balance	0.00
Total Liquidated Proceeds	0.00
Realized Losses due to Liquidations	0.00
<i>Realized Losses due to Modifications</i>	<u>2,046.35</u>
Current Period Realized Losses	2,046.35
Subsequent Recoveries - Gains/(Losses)	-3,981.77
Cumulative Realized Losses	86,576,135.84
MDR Current Month	0.00000%
MDR 6 Month Average	0.21604%
MDR 12 Month Average	0.35483%
CDR Current Month	0.00000%
CDR 6 Month Average	2.56192%
CDR 12 Month Average	4.17589%

<u>Loan ID</u>	<u>Liquidation Balance /Scheduled Balance</u>	<u>Liquidation Proceeds</u>	<u>Realized Loss</u>	<u>Date</u>
<u>Group I</u>				
143318455	106,002.06	0.00	2,046.35	

240 Greenwich Street, 7 East  
New York, NY 10286

Officer: Gavin Tsang  
212.815.3652  
Associate: Tatiana Terehova  
212.815.8292



**CWALT, Inc**  
**Alternative Loan Trust 2006-J7**  
**Mortgage Pass-Through Certificates, Series 2006-J7**

**Modification Summary**

	<b>Mod Loan Ending Count</b>	<b>Loan Ending Count</b>	<b>Loan Count Ending Percentage</b>	<b>Mod Loan Ending Scheduled Balance</b>	<b>Loan Ending Scheduled Balance</b>	<b>Ending Scheduled Balance Percentage</b>
Scheduled balance and number of loans modified in the current period (compared to current total loans in the deal)	0	89	0.0000%	0.00	26,180,187.16	0.0000%
Scheduled balance and number of loans modified in the last 12 periods (compared to current total loans in the deal)	0	89	0.0000%	0.00	26,180,187.16	0.0000%
Cumulative scheduled balance and number of loans modified in the deal (compared to current total loans in the deal)	0	89	0.0000%	0.00	26,180,187.16	0.0000%
Scheduled balance and number of loans modified in the last 12 periods that are currently delinquent (compared to current delinquent loans in the deal)	0	14	0.0000%	0.00	5,400,938.98	0.0000%
Cumulative scheduled balance and number of loans modified in the deal that are currently delinquent (compared to cumulative modified loans in the deal)	0	0	0.0000%	0.00	0.00	0.0000%

\*Cumulative modification data is limited to what has been provided by Servicer since January 2010 and may or may not capture all modifications that have been performed to date.

240 Greenwich Street, 7 East  
New York, NY 10286

Officer: Gavin Tsang  
212.815.3652  
Associate: Tatiana Terehova  
212.815.8292

Distribution Date: 5/20/2019



**CWALT, Inc**  
Alternative Loan Trust 2006-J7  
Mortgage Pass-Through Certificates, Series 2006-J7

**Modification Loan Level Details for newly modified loans in Current Period**

\*Please refer to the loan level text file posted to trustee website for all current and existing loan level modification details