

101 Barclay Street, 7 East
New York, NY 10286

Officer: Jason Blass
212.815.4800
Associate: Zhou Ye
212.815.8291



CWALT, Inc.

Alternative Loan Trust 2006-J7

Mortgage Pass-Through Certificates, Series 2006-J7

Certificateholder Monthly Distribution Summary

Class	Cusip	Class Description	Recombination Classes	Certificate Rate Type	Beginning Balance	Pass Through Rate (%)	Principal Distribution	Interest Distribution	Total Distribution	Current Realized Losses	Ending Balance	Cumulative Realized Losses
1A1	23244FAV6	Senior	Deposit-100.00%	Fix-30/360	10,913,006.63	6.250000	0.00	48,638.18	48,638.18	90.30	10,912,916.33	3,993,183.70
1A2	23244FAW4	Senior	Deposit-100.00%	Fix-30/360	15,111,302.57	6.250000	0.00	67,349.57	67,349.57	125.05	15,111,177.52	5,529,384.29
1A3	23244FAX2	Senior	Deposit-100.00%	Fix-30/360	1,125,607.03	6.250000	0.00	5,016.72	5,016.72	9.31	1,125,597.72	411,871.43
1A4	23244FAY0	Senior	Deposit-100.00%	Fix-30/360	5,812,265.45	6.250000	0.00	25,904.69	25,904.69	48.10	5,812,217.35	2,126,768.94
1A5	23244FAZ7	Senior	Exchange- 0.00%	Fix-30/360	26,024,309.17	6.250000	0.00	115,987.75	115,987.75	215.35	26,024,093.82	9,522,567.99
1A6	23244FBA1	Senior	Exchange- 0.00%	Fix-30/360	27,149,916.07	6.250000	0.00	121,004.47	121,004.47	224.66	27,149,691.41	9,934,439.41
1A7	23244FBB9	Senior	Exchange- 0.00%	Fix-30/360	32,962,181.55	6.250000	0.00	146,909.16	146,909.16	272.76	32,961,908.79	12,061,208.36
1A8	23244FBC7	Senior	Exchange- 0.00%	Fix-30/360	0.00	6.250000	0.00	0.00	0.00	0.00	0.00	360,994.84
1A9	23244FBD5	Senior	Exchange- 0.00%	Fix-30/360	5,812,265.41	6.250000	0.00	25,904.69	25,904.69	48.10	5,812,217.31	1,765,774.11
1A10	23244FBE3	Senior	Exchange- 0.00%	Fix-30/360	5,812,265.45	6.000000	0.00	24,868.50	24,868.50	48.10	5,812,217.35	2,126,768.94
1A11	23244FBF0	Senior	Exchange- 0.00%	Fix-30/360	5,812,265.45	5.750000	0.00	23,832.31	23,832.31	48.10	5,812,217.35	2,126,768.94
1A12	23244FBG8	Senior	Exchange- 0.00%	Fix-30/360	5,812,265.45	5.500000	0.00	22,796.12	22,796.12	48.10	5,812,217.35	2,126,768.94
1A13	23244FBH6	Strip IO	Exchange- 0.00%	Fix-30/360	697,471.85	6.250000	0.00	3,108.56	3,108.56	0.00	697,466.08	0.00
1X	23244FBK9	Strip IO	N/A	Flt-30/360	25,424,290.19	0.174952	0.00	3,171.90	3,171.90	0.00	25,372,264.11	0.00
1PO	23244FBJ2	Strip PO	N/A	Fix-30/360	33,915.29	0.000000	0.00	0.00	0.00	0.00	33,915.29	62.03
1AR	23244FBU7	Senior	N/A	Fix-30/360	0.00	6.250000	0.00	0.00	0.00	0.00	0.00	0.00
1P	23244FBS2	Prepay Penalties	N/A	N/A	0.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
1M	23244FBL7	Subordinate	N/A	Fix-30/360	0.00	6.250000	0.00	0.00	0.00	0.00	0.00	4,124,316.25
1B1	23244FBM5	Subordinate	N/A	Fix-30/360	0.00	6.250000	0.00	0.00	0.00	0.00	0.00	1,915,627.28
1B2	23244FBN3	Subordinate	N/A	Fix-30/360	0.00	6.250000	0.00	0.00	0.00	0.00	0.00	1,151,863.87
1B3	23244FBP8	Subordinate	N/A	Fix-30/360	0.00	6.250000	0.00	0.00	0.00	0.00	0.00	923,634.95
1B4	23244FBQ6	Subordinate	N/A	Fix-30/360	0.00	6.250000	0.00	0.00	0.00	0.00	0.00	775,044.44
1B5	23244FBR4	Subordinate	N/A	Fix-30/360	0.00	6.250000	0.00	0.00	0.00	0.00	0.00	623,133.81
Totals					32,996,096.97		0.00	150,081.06	150,081.06	272.76	32,995,824.21	21,574,891.00

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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
1A1	23244FAV6	79,091,000.00	10,913,006.63	0.00	0.00	90.30	10,912,916.33	0.137979243
1A2	23244FAW4	50,168,000.00	15,111,302.57	0.00	0.00	125.05	15,111,177.52	0.301211480
1A3	23244FAX2	3,061,000.00	1,125,607.03	0.00	0.00	9.31	1,125,597.72	0.367722221
1A4	23244FAY0	15,806,000.00	5,812,265.45	0.00	0.00	48.10	5,812,217.35	0.367722216
1A5	23244FAZ7	129,259,000.00	26,024,309.17	0.00	0.00	215.35	26,024,093.82	0.201332935
1A6	23244FBA1	132,320,000.00	27,149,916.07	0.00	0.00	224.66	27,149,691.41	0.205182069
1A7	23244FBB9	148,126,000.00	32,962,181.55	0.00	0.00	272.76	32,961,908.79	0.222526152
1A8	23244FBC7	4,791,000.00	0.00	0.00	0.00	0.00	0.00	0.000000000
1A9	23244FBD5	11,015,000.00	5,812,265.41	0.00	0.00	48.10	5,812,217.31	0.527663850
1A10	23244FBE3	15,806,000.00	5,812,265.45	0.00	0.00	48.10	5,812,217.35	0.367722216
1A11	23244FBF0	15,806,000.00	5,812,265.45	0.00	0.00	48.10	5,812,217.35	0.367722216
1A12	23244FBG8	15,806,000.00	5,812,265.45	0.00	0.00	48.10	5,812,217.35	0.367722216
1A13	23244FBH6	1,896,720.00	697,471.85	0.00	0.00	0.00	697,466.08	0.367722215
1X	23244FBK9	151,692,330.00	25,424,290.19	0.00	0.00	0.00	25,372,264.11	0.167261351
1PO	23244FBJ2	130,861.44	33,915.29	0.00	0.00	0.00	33,915.29	0.259169470
1AR	23244FBU7	100.00	0.00	0.00	0.00	0.00	0.00	0.000000000
1P	23244FBS2	100.00	0.00	0.00	0.00	0.00	0.00	0.000000000
1M	23244FBL7	4,268,000.00	0.00	0.00	0.00	0.00	0.00	0.000000000
1B1	23244FBM5	1,976,000.00	0.00	0.00	0.00	0.00	0.00	0.000000000
1B2	23244FBN3	1,185,500.00	0.00	0.00	0.00	0.00	0.00	0.000000000
1B3	23244FBP8	948,500.00	0.00	0.00	0.00	0.00	0.00	0.000000000
1B4	23244FBQ6	790,500.00	0.00	0.00	0.00	0.00	0.00	0.000000000
1B5	23244FBR4	632,324.56	0.00	0.00	0.00	0.00	0.00	0.000000000
Totals		158,057,886.00	32,996,096.97	0.00	0.00	272.76	32,995,824.21	

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Interest Distribution Detail

Class	Beginning Certificate Balance	Pass Through Rate (%)	Effective Coupon (%)	Current Interest	Interest Carryforward Amount	Total Interest Due	Net Interest Shortfall	Interest Paid	Interest Carryforward After Dist.
1A1	10,913,006.63	6.250000	5.348280	56,838.58	0.00	56,838.58	0.00	48,638.18	8,200.39
1A2	15,111,302.57	6.250000	5.348280	78,704.70	0.00	78,704.70	0.00	67,349.57	11,355.13
1A3	1,125,607.03	6.250000	5.348282	5,862.54	0.00	5,862.54	0.00	5,016.72	845.82
1A4	5,812,265.45	6.250000	5.348281	30,272.22	0.00	30,272.22	0.00	25,904.69	4,367.53
1A5	26,024,309.17	6.250000	5.348280	135,543.28	0.00	135,543.28	0.00	115,987.75	19,555.53
1A6	27,149,916.07	6.250000	5.348280	141,405.81	0.01	141,405.82	0.00	121,004.47	20,401.35
1A7	32,962,181.55	6.250000	5.348280	171,678.03	0.00	171,678.03	0.00	146,909.16	24,768.87
1A8	0.00	6.250000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
1A9	5,812,265.41	6.250000	5.348281	30,272.22	0.00	30,272.22	0.00	25,904.69	4,367.53
1A10	5,812,265.45	6.000000	5.134349	29,061.33	0.00	29,061.33	0.00	24,868.50	4,192.83
1A11	5,812,265.45	5.750000	4.920417	27,850.44	0.00	27,850.44	0.00	23,832.31	4,018.13
1A12	5,812,265.45	5.500000	4.706486	26,639.55	0.02	26,639.57	0.00	22,796.12	3,843.44
1A13	697,471.85	6.250000	5.348276	3,632.67	0.00	3,632.67	0.00	3,108.56	524.10
1X	25,424,290.19	0.174952	0.149710	3,706.68	0.00	3,706.68	0.00	3,171.90	534.78
1PO	33,915.29	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
1AR	0.00	6.250000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
1P	0.00	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
1M	0.00	6.250000	0.000000	0.00	96,205.76	96,205.76	0.00	0.00	96,205.76
1B1	0.00	6.250000	0.000000	0.00	16,600.10	16,600.10	0.00	0.00	16,600.10
1B2	0.00	6.250000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
1B3	0.00	6.250000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
1B4	0.00	6.250000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
1B5	0.00	6.250000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
Totals	32,996,096.97			175,384.72	112,805.86	288,190.58	0.00	150,081.06	138,109.51

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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 (%)
1A1	23244FAV6	79,091,000.00	137.980385000	0.000000000	0.614964787	137.979243277	6.250000
1A2	23244FAW4	50,168,000.00	301.213972453	0.000000000	1.342480665	301.211479828	6.250000
1A3	23244FAX2	3,061,000.00	367.725262986	0.000000000	1.638915387	367.722221496	6.250000
1A4	23244FAY0	15,806,000.00	367.725259395	0.000000000	1.638914969	367.722216247	6.250000
1A5	23244FAZ7	129,259,000.00	201.334600840	0.000000000	0.897328232	201.332934805	6.250000
1A6	23244FBA1	132,320,000.00	205.183767155	0.000000000	0.914483600	205.182069302	6.250000
1A7	23244FBB9	148,126,000.00	222.527993398	0.000000000	0.991785102	222.526151992	6.250000
1A8	23244FBC7	4,791,000.00	0.000000000	0.000000000	0.000000000	0.000000000	6.250000
1A9	23244FBD5	11,015,000.00	527.668216977	0.000000000	2.351764866	527.663850204	6.250000
1A10	23244FBE3	15,806,000.00	367.725259395	0.000000000	1.573358218	367.722216247	6.000000
1A11	23244FBF0	15,806,000.00	367.725259395	0.000000000	1.507801468	367.722216247	5.750000
1A12	23244FBG8	15,806,000.00	367.725259395	0.000000000	1.442244717	367.722216247	5.500000
1A13	23244FBH6	1,896,720.00	367.725257286	0.000000000	1.638913493	367.722215193	6.250000
1X	23244FBK9	151,692,330.00	167.604322447	0.000000000	0.020910088	167.261351381	0.174952
1PO	23244FBJ2	130,861.44	259.169469631	0.000000000	0.000000000	259.169469631	0.000000
1AR	23244FBU7	100.00	0.000000000	0.000000000	0.000000000	0.000000000	6.250000
1P	23244FBS2	100.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000
1M	23244FBL7	4,268,000.00	0.000000000	0.000000000	0.000000000	0.000000000	6.250000
1B1	23244FBM5	1,976,000.00	0.000000000	0.000000000	0.000000000	0.000000000	6.250000
1B2	23244FBN3	1,185,500.00	0.000000000	0.000000000	0.000000000	0.000000000	6.250000
1B3	23244FBP8	948,500.00	0.000000000	0.000000000	0.000000000	0.000000000	6.250000
1B4	23244FBQ6	790,500.00	0.000000000	0.000000000	0.000000000	0.000000000	6.250000
1B5	23244FBR4	632,324.56	0.000000000	0.000000000	0.000000000	0.000000000	6.250000
Totals		158,057,886.00	208.759574135	0.000000000	0.949532249	208.757848438	

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Pool Level Data

Distribution Date		7/25/2019
Cut-off Date		10/ 1/2006
Record Date1		6/28/2019
Record Date2		7/24/2019
Determination Date		7/22/2019
LIBOR Determination Date		6/21/2019
Accrual Period 30/360	Begin	6/ 1/2019
	End	7/ 1/2019
Number of Days in 30/360 Accrual Period		30

Prefunding Detail

Target Funding Balance	158,057,786.00
Funded Balance	158,057,786.00
Unfunded Balance	0.00

Final Unfunded Amounts are passed through as
Principal at the end of the Prefunding Period

Collateral Detail

Original Mortgage Loan Details

Original Aggregate Loan Count	269
Original Stated Principal Balance	158,057,786.00
Original Weighted Average Mortgage Rate	6.81738%
Original Weighted Average Net Mortgage Rate	6.63659%
Original Weighted Average Remaining Term	360

Current Mortgage Loan Details

Beginning Aggregate Loan Count	77
Loans Paid Off or otherwise removed pursuant to the PSA	0
Ending Aggregate Loan Count	77

Beginning Pool Stated Principal Balance	26,990,504.67
Scheduled Principal	57,146.85
Unscheduled Principal	1,775.07
Realized Principal Losses due to Liquidations/Modifications	0.00
Ending Pool Stated Principal Balance	26,931,582.75

Weighted Averages

Beginning Weighted Average Mortgage Rate	4.48456%
Beginning Weighted Average Net Mortgage Rate	4.24639%
Ending Weighted Average Mortgage Rate	4.48372%
Ending Weighted Average Net Mortgage Rate	4.24556%

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Beginning Weighted Average Remaining Term to Maturity	206
Ending Weighted Average Remaining Term to Maturity	205

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

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Fees of the Trust

Gross Master Servicing Fee	5,146.53
Net Master Servicing Fee	5,146.53
Trustee Fee	202.43
Lpmi	<u>7.98</u>
Total Net Loan Fees	5,356.94

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
Net Prepayment Interest Shortfall	0.00
CPR %	0.07906%
SMM %	0.00659%

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Net Interest Shortfalls

Net Prepayment Interest Shortfalls	0.00
Relief Act Reduction Shortfalls	<u>0.00</u>
Total Net Interest Shortfalls	0.00

NAS Principal Distribution Amount
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Shift Percentage	100.00000%
Priority Percentage	0.00000%
Priority Amount	0.00

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Group 1 - Current Delinquency Information

Days	Delinquency		Bankruptcy		Foreclosure		REO		Total	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
Current			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%
30 - 59	2 2.60%	671,215.86 2.49%	2 2.60%	826,261.92 3.07%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	4 5.19%	1,497,477.78 5.56%
60 - 89	1 1.30%	1,005,916.18 3.74%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	1 1.30%	1,005,916.18 3.74%
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	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%
150 - 179	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%
180 - 269	2 2.60%	820,324.11 3.05%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	2 2.60%	820,324.11 3.05%
270 - 359	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	1 1.30%	827,253.83 3.07%	0 0.00%	0.00 0.00%	1 1.30%	827,253.83 3.07%
360+	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	3 3.90%	1,484,102.68 5.51%	0 0.00%	0.00 0.00%	3 3.90%	1,484,102.68 5.51%
Total	5 6.49%	2,497,456.15 9.27%	2 2.60%	826,261.92 3.07%	4 5.19%	2,311,356.51 8.58%	0 0.00%	0.00 0.00%	11 14.29%	5,635,074.58 20.92%

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Group 1 - Current Delinquency Information (continued)

Days	Delinquency		Bankruptcy		Foreclosure		REO		Total	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
30+	5 6.49%	2,497,456.15 9.27%	2 2.60%	826,261.92 3.07%	4 5.19%	2,311,356.51 8.58%	0 0.00%	0.00 0.00%	11 14.29%	5,635,074.58 20.92%
60+	3 3.90%	1,826,240.29 6.78%	0 0.00%	0.00 0.00%	4 5.19%	2,311,356.51 8.58%	0 0.00%	0.00 0.00%	7 9.09%	4,137,596.80 15.36%
90+	2 2.60%	820,324.11 3.05%	0 0.00%	0.00 0.00%	4 5.19%	2,311,356.51 8.58%	0 0.00%	0.00 0.00%	6 7.79%	3,131,680.62 11.63%
120+	2 2.60%	820,324.11 3.05%	0 0.00%	0.00 0.00%	4 5.19%	2,311,356.51 8.58%	0 0.00%	0.00 0.00%	6 7.79%	3,131,680.62 11.63%
150+	2 2.60%	820,324.11 3.05%	0 0.00%	0.00 0.00%	4 5.19%	2,311,356.51 8.58%	0 0.00%	0.00 0.00%	6 7.79%	3,131,680.62 11.63%
180+	2 2.60%	820,324.11 3.05%	0 0.00%	0.00 0.00%	4 5.19%	2,311,356.51 8.58%	0 0.00%	0.00 0.00%	6 7.79%	3,131,680.62 11.63%
270+	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	4 5.19%	2,311,356.51 8.58%	0 0.00%	0.00 0.00%	4 5.19%	2,311,356.51 8.58%
360+	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	3 3.90%	1,484,102.68 5.51%	0 0.00%	0.00 0.00%	3 3.90%	1,484,102.68 5.51%

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

Group 1 - Historical Delinquency Information

Loan Status	7/25/2019		6/25/2019		5/25/2019		4/25/2019		3/25/2019		2/25/2019	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
30 - 59	2 2.60%	671,215.86 2.49%	3 3.90%	1,679,270.58 6.22%	2 2.56%	672,714.50 2.44%	1 1.27%	459,761.62 1.65%	1 1.27%	460,251.98 1.65%	2 2.53%	728,349.89 2.61%
60 - 89	1 1.30%	1,005,916.18 3.74%	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%	1 1.27%	360,189.55 1.29%
120 - 149	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	1 1.27%	359,439.84 1.29%	1 1.27%	359,815.24 1.29%	1 1.27%	469,253.37 1.68%
150 - 179	0 0.00%	0.00 0.00%	1 1.30%	358,685.76 1.33%	1 1.28%	359,063.35 1.30%	1 1.27%	466,371.04 1.68%	1 1.27%	467,814.23 1.68%	1 1.27%	838,044.80 3.00%
180 - 269	2 2.60%	820,324.11 3.05%	1 1.30%	463,472.46 1.72%	2 2.56%	1,296,529.00 4.71%	1 1.27%	833,763.35 3.00%	1 1.27%	835,909.86 3.00%	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+	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%
Total Delinquent Loans	5 6.49%	2,497,456.15 9.27%	5 6.49%	2,501,428.80 9.27%	5 6.41%	2,328,306.85 8.46%	4 5.06%	2,119,335.85 7.62%	4 5.06%	2,123,791.31 7.62%	5 6.33%	2,395,837.61 8.57%

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CWALT, Inc.

Alternative Loan Trust 2006-J7

Mortgage Pass-Through Certificates, Series 2006-J7

Group 1 - Historical Delinquency Information (continued)

Loan Status	7/25/2019		6/25/2019		5/25/2019		4/25/2019		3/25/2019		2/25/2019	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
Total Bankruptcies	2 2.60%	826,261.92 3.07%	2 2.60%	827,162.34 3.06%	2 2.56%	828,059.41 3.01%	2 2.53%	828,953.14 2.98%	2 2.53%	829,884.52 2.98%	2 2.53%	830,812.62 2.97%
Total Foreclosures	4 5.19%	2,311,356.51 8.58%	4 5.19%	2,315,457.35 8.58%	3 3.85%	1,487,934.01 5.40%	3 3.80%	1,489,838.88 5.36%	3 3.80%	1,491,824.06 5.35%	3 3.80%	1,493,802.63 5.34%
Total REOs	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%
Total BK, FC & REO	6 7.79%	3,137,618.43 11.65%	6 7.79%	3,142,619.69 11.64%	5 6.41%	2,315,993.42 8.41%	5 6.33%	2,318,792.02 8.34%	5 6.33%	2,321,708.58 8.33%	5 6.33%	2,324,615.25 8.32%

Total Delinquent, Bankruptcy, Foreclosure and REO

30+	11 14.29%	5,635,074.58 20.92%	11 14.29%	5,644,048.49 20.91%	10 12.82%	4,644,300.27 16.87%	9 11.39%	4,438,127.87 15.96%	9 11.39%	4,445,499.89 15.94%	10 12.66%	4,720,452.86 16.89%
60+	7 9.09%	4,137,596.80 15.36%	6 7.79%	3,137,615.57 11.62%	7 8.97%	3,479,451.09 12.64%	6 7.59%	3,149,413.11 11.32%	6 7.59%	3,155,363.39 11.32%	6 7.59%	3,161,290.35 11.31%
90+	6 7.79%	3,131,680.62 11.63%	6 7.79%	3,137,615.57 11.62%	6 7.69%	3,143,526.36 11.42%	6 7.59%	3,149,413.11 11.32%	6 7.59%	3,155,363.39 11.32%	6 7.59%	3,161,290.35 11.31%
120+	6 7.79%	3,131,680.62 11.63%	6 7.79%	3,137,615.57 11.62%	6 7.69%	3,143,526.36 11.42%	6 7.59%	3,149,413.11 11.32%	6 7.59%	3,155,363.39 11.32%	5 6.33%	2,801,100.80 10.02%
150+	6 7.79%	3,131,680.62 11.63%	6 7.79%	3,137,615.57 11.62%	6 7.69%	3,143,526.36 11.42%	5 6.33%	2,789,973.27 10.03%	5 6.33%	2,795,548.15 10.03%	4 5.06%	2,331,847.43 8.34%
180+	6 7.79%	3,131,680.62 11.63%	5 6.49%	2,778,929.81 10.30%	5 6.41%	2,784,463.01 10.11%	4 5.06%	2,323,602.23 8.35%	4 5.06%	2,327,733.92 8.35%	3 3.80%	1,493,802.63 5.34%
270+	4 5.19%	2,311,356.51 8.58%	4 5.19%	2,315,457.35 8.58%	3 3.85%	1,487,934.01 5.40%	3 3.80%	1,489,838.88 5.36%	3 3.80%	1,491,824.06 5.35%	3 3.80%	1,493,802.63 5.34%
360+	3 3.90%	1,484,102.68 5.51%	3 3.90%	1,486,021.95 5.51%	3 3.85%	1,487,934.01 5.40%	3 3.80%	1,489,838.88 5.36%	3 3.80%	1,491,824.06 5.35%	3 3.80%	1,493,802.63 5.34%

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

60+ Delinquency, Foreclosure, Bankruptcy & REO Totals		
Current	4,963,858.72	
One-Month Prior	3,964,777.91	
Two-Month Prior	3,971,585.77	
Three-Month Prior	3,978,366.25	
Four-Month Prior	3,985,247.91	
Five-Month Prior	3,992,102.97	
60+ Delinquency Average	3,370,121.72	
Passing Delinquency Trigger Test	NO	

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Realized Loss Detail

Total Liquidated Loan Balance	0.00
Total Liquidated Proceeds	0.00
Realized Losses due to Liquidations	0.00
Realized Losses due to Modifications	0.00
Current Period Realized Losses	0.00
Subsequent Recoveries - Gains/(Losses)	-272.76
Cumulative Realized Losses	24,345,788.00
MDR Current Month	0.00000%
MDR 6 Month Average	0.00000%
MDR 12 Month Average	0.00000%
CDR Current Month	0.00000%
CDR 6 Month Average	0.00000%
CDR 12 Month Average	0.00000%

<u>Loan ID</u>	<u>Liquidation Balance /Scheduled Balance</u>	<u>Liquidation Proceeds</u>	<u>Realized Loss</u>
<u>Group I</u>			

N/A

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CWALT, Inc.
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Available Funds

Interest

Scheduled Interest Collected	96,788.84
Plus: Compensating Interest	0.00
Less: Master Servicer Fee	-5,146.53
Less: Mortgage Loan Premiums	-7.98
Total Interest Available	91,634.33

Principal

Scheduled Principal	57,146.85
Paid in Full Principal	0.00
Curtailment Principal	1,775.07
Liquidation Principal	0.00
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	-272.76
Total Principal Available	58,649.16

Other Amounts

Prepayment Penalties	0.00
Other Amounts	0.00
Total Other Remittance Amounts	0.00

Total Available Funds **150,283.49**

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CWALT, Inc.
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Distribution Summary

Amounts Available for Distribution

Total Servicer Remittance	150,283.49
Capitalized Interest	0.00
Supplemental Loan Deposit	0.00
Class P Principal Reserve Fund	0.00
Other Amounts	<u>0.00</u>
Total Amounts Available	150,283.49

Distribution Payments

Trustee Fee	202.43
Class Payments	<u>150,081.06</u>
Total Payments	150,283.49

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CWALT, Inc.
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Trust Accounts

Distribution Account

Beginning Balance	0.00
Deposits	150,283.49
Withdrawals	<u>150,283.49</u>
Ending Balance	0.00

Supplemental Loan Account

Beginning Balance	0.00
Deposits	0.00
Withdrawals	<u>0.00</u>
Ending Balance	0.00

Capitalized Interest Account

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

Exchangeable Certificates Distribution Account

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

Principal Reserve Account

Deposits	Beginning Principal Reserve Balance	0.00
	Deposit	0.00
	Withdrawal to Class P	<u>0.00</u>
	Ending Balance	0.00

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Alternative Loan Trust 2006-J7

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Senior Principal Distribution Amounts

PO Principal Amounts

Beginning PO Balance	17,285.40
PO Scheduled Principal	59.00
PO Prepayments & Recoveries	0.00
PO Liquidation Principal	0.00
PO Principal Loss	0.00
Ending PO Balance	17,226.40

NON-PO Principal Amounts

Beginning Non-PO Balance	26,973,219.27
Non-PO Scheduled Principal	57,087.85
Non-PO Prepayments & Recoveries	1,775.07
Non-PO Liquidation Principal	0.00
Non-PO Principal Loss	0.00
Ending Non-PO Balance	26,914,356.35

Principal Distribution Amounts

Senior and Subordinate Percentages

Senior Percentage Original	93.79408%
Senior Prepayment Percentage Original	100.00000%
Senior Percentage	100.00000%
Senior Prepayment Percentage	100.00000%
Subordinate Percentages	0.00000%
Subordinate Prepayment Percentage	0.00000%

Principal Distribution Amounts

Senior Principal Distribution Amount	58,590.16
Subordinate Principal Distribution Amount	0.00
PO Principal Distribution Amount	59.00
Total Principal Distribution Amount	58,649.16

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Credit Enhancements

Subordination

Credit Support

	<u>Original</u>	<u>Current</u>
Class A	148,257,061.44	32,995,824.21
Class A Percentage	93.799218%	100.000000%
Class 1M	4,268,000.00	0.00
Class 1M Percentage	2.700277%	0.000000%
Class 1B1	1,976,000.00	0.00
Class 1B1 Percentage	1.250175%	0.000000%
Class 1B2	1,185,500.00	0.00
Class 1B2 Percentage	0.750042%	0.000000%
Class 1B3	948,500.00	0.00
Class 1B3 Percentage	0.600097%	0.000000%
Class 1B4	790,500.00	0.00
Class 1B4 Percentage	0.500133%	0.000000%
Class 1B5	632,324.56	0.00
Class 1B5 Percentage	0.400059%	0.000000%

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Stratification Tables

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CWALT, Inc.
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Modification Summary

	Mod Loan Ending Count	Loan Ending Count	Loan Count Ending Percentage	Mod Loan Ending Scheduled Balance	Loan Ending Scheduled Balance	Ending Scheduled Balance Percentage
Scheduled balance and number of loans modified in the current period (compared to current total loans in the deal)	0	77	0.0000%	0.00	26,931,582.75	0.0000%
Scheduled balance and number of loans modified in the last 12 periods (compared to current total loans in the deal)	0	77	0.0000%	0.00	26,931,582.75	0.0000%
Cumulative scheduled balance and number of loans modified in the deal (compared to current total loans in the deal)	0	77	0.0000%	0.00	26,931,582.75	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	11	0.0000%	0.00	5,635,074.58	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.

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Distribution Date: 7/25/2019



CWALT, Inc.
Alternative Loan Trust 2006-J7
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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

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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	24,614,600.17	2.595000	428,226.15	53,229.07	481,455.22	612,256.96	23,574,117.06	26,268,903.89
2A2	23244FAB0	Senior	Flt-30/360	0.00	2.595000	0.00	0.00	0.00	0.00	0.00	19,956,686.15
2X1	23244FAC8	Strip IO	Fix-30/360	24,614,600.17	0.600000	0.00	12,307.30	12,307.30	0.00	23,574,117.06	0.00
2XA				25,624,288.40	0.161181	8,782.90	3,441.80	12,224.69	12,557.36	24,541,124.78	943,288.34
2XA-1	23244FAD6	Strip IO	Flt-30/360	25,119,444.28	0.164421	0.00	3,441.80	3,441.80	0.00	24,057,620.92	0.00
2XA-2	23244FAD6	Strip PO	Flt-30/360	504,844.12	0.000000	8,782.90	0.00	8,782.90	12,557.36	483,503.86	943,288.34
2XB				222,337.48	1.647604	1,934.03	305.27	2,239.30	2,765.18	212,939.06	208,752.18
2XB-1	23244FAU8	Strip IO	Flt-30/360	111,168.74	3.295208	0.00	305.27	305.27	0.00	106,469.53	0.00
2XB-2	23244FAU8	Strip PO	Flt-30/360	111,168.74	0.000000	1,934.03	0.00	1,934.03	2,765.18	106,469.53	208,752.18
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	2.792880	0.00	0.00	0.00	0.00	0.00	5,843,763.71
2M2	23244FAF1	Subordinate	Flt-Act/360	0.00	2.812880	0.00	0.00	0.00	0.00	0.00	5,359,352.41
2M3	23244FAG9	Subordinate	Flt-Act/360	0.00	2.832880	0.00	0.00	0.00	0.00	0.00	1,948,708.02
2M4	23244FAH7	Subordinate	Flt-Act/360	0.00	2.952880	0.00	0.00	0.00	0.00	0.00	1,948,909.29
2M5	23244FAJ3	Subordinate	Flt-Act/360	0.00	3.002880	0.00	0.00	0.00	0.00	0.00	1,948,993.16
2M6	23244FAK0	Subordinate	Flt-Act/360	0.00	3.089258	0.00	0.00	0.00	0.00	0.00	1,461,372.94
2M7	23244FAL8	Subordinate	Flt-Act/360	0.00	3.089258	0.00	0.00	0.00	0.00	0.00	975,478.81
2M8	23244FAM6	Subordinate	Flt-Act/360	0.00	3.089258	0.00	0.00	0.00	0.00	0.00	976,199.13
2M9	23244FAN4	Subordinate	Flt-Act/360	0.00	3.089258	0.00	0.00	0.00	0.00	0.00	1,465,393.87
2M10	23244FAP9	Subordinate	Flt-Act/360	0.00	3.089258	0.00	0.00	0.00	0.00	0.00	3,029,779.04
2M11	23244FAQ7	Subordinate	Flt-Act/360	0.00	3.089258	0.00	0.00	0.00	0.00	0.00	1,172,052.33
2B1	23244FAR5	Subordinate	Flt-Act/360	0.00	3.089258	0.00	0.00	0.00	0.00	0.00	977,435.35
2B2	23244FAS3	Subordinate	Flt-Act/360	0.00	3.089258	0.00	0.00	0.00	0.00	0.00	586,093.38
2B3	23244FAT1	Subordinate	Flt-Act/360	0.00	3.089258	0.00	0.00	0.00	0.00	0.00	2,545,833.22
Totals				25,230,613.03		438,943.08	69,283.44	508,226.52	627,579.50	24,164,090.45	77,616,995.22

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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	24,614,600.17	428,226.15	428,226.15	0.00	612,256.96	23,574,117.06	0.178083180
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	24,614,600.17	0.00	0.00	0.00	0.00	23,574,117.06	0.142466759
2XA		165,471,000.00	25,624,288.40	8,782.90	8,782.90	0.00	12,557.36	24,541,124.78	0.148310730
2XA-1	23244FAD6	165,471,000.00	25,119,444.28	0.00	0.00	0.00	0.00	24,057,620.92	0.145388744
2XA-2	23244FAD6	0.00	504,844.12	8,782.90	8,782.90	0.00	12,557.36	483,503.86	0.000000000
2XB		30,352,992.00	222,337.48	1,934.03	1,934.03	0.00	2,765.18	212,939.06	0.007015422
2XB-1	23244FAU8	30,352,992.00	111,168.74	0.00	0.00	0.00	0.00	106,469.53	0.003507711
2XB-2	23244FAU8	0.00	111,168.74	1,934.03	1,934.03	0.00	2,765.18	106,469.53	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	25,230,613.03	438,943.08	438,943.08	0.00	627,579.50	24,164,090.45	

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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	24,614,600.17	2.595000	2.595000	53,229.07	0.00	53,229.07	0.00	0.00	53,229.07	0.00
2A2	0.00	2.595000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2X1	24,614,600.17	0.600000	0.600000	12,307.30	0.00	12,307.30	0.00	0.00	12,307.30	0.00
2XA	25,624,288.40	0.161181	0.161181	3,441.80	0.00	3,441.80	0.00	0.00	3,441.80	0.00
2XA-1	25,119,444.28	0.164421	0.164421	3,441.80	0.00	3,441.80	0.00	0.00	3,441.80	0.00
2XA-2	504,844.12	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2XB	222,337.48	1.647604	1.647603	305.27	0.00	305.27	0.00	0.00	305.27	0.00
2XB-1	111,168.74	3.295208	3.295207	305.27	0.00	305.27	0.00	0.00	305.27	0.00
2XB-2	111,168.74	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	2.792880	0.000000	0.00	0.00	11,545.57	0.00	0.00	0.00	0.00
2M2	0.00	2.812880	0.000000	0.00	0.00	25,965.98	0.00	0.00	0.00	0.00
2M3	0.00	2.832880	0.000000	0.00	0.00	12,097.80	0.00	0.00	0.00	0.00
2M4	0.00	2.952880	0.000000	0.00	0.00	10,988.29	0.00	0.00	0.00	0.00
2M5	0.00	3.002880	0.000000	0.00	0.00	7,324.73	0.00	0.00	0.00	0.00
2M6	0.00	3.089258	0.000000	0.00	0.00	3,098.67	0.00	0.00	0.00	0.00
2M7	0.00	3.089258	0.000000	0.00	0.00	1,222.22	0.00	0.00	0.00	0.00
2M8	0.00	3.089258	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2M9	0.00	3.089258	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2M10	0.00	3.089258	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2M11	0.00	3.089258	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2B1	0.00	3.089258	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2B2	0.00	3.089258	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2B3	0.00	3.089258	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Totals	25,230,613.03			69,283.44	0.00	141,526.70	0.00	0.00	69,283.44	0.00

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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	185.943178724	3.234898434	0.402102102	178.083179555	2.595000
2A2	23244FAB0	33,094,000.00	0.000000000	0.000000000	0.000000000	0.000000000	2.595000
2X1	23244FAC8	165,471,000.00	148.754767724	0.000000000	0.074377383	142.466758888	0.600000
2XA		165,471,000.00	154.856672166	0.053078183	0.020800019	148.310729856	0.161181
2XA-1	23244FAD6	165,471,000.00	151.805719915	0.000000000	0.020800019	145.388744372	0.164421
2XA-2	23244FAD6	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000
2XB		30,352,992.00	7.325059750	0.063717936	0.010057328	7.015422401	1.647604
2XB-1	23244FAU8	30,352,992.00	3.662529875	0.000000000	0.010057328	3.507711200	3.295208
2XB-2	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	2.792880
2M2	23244FAF1	5,385,000.00	0.000000000	0.000000000	0.000000000	0.000000000	2.812880
2M3	23244FAG9	1,958,000.00	0.000000000	0.000000000	0.000000000	0.000000000	2.832880
2M4	23244FAH7	1,958,000.00	0.000000000	0.000000000	0.000000000	0.000000000	2.952880
2M5	23244FAJ3	1,958,000.00	0.000000000	0.000000000	0.000000000	0.000000000	3.002880
2M6	23244FAK0	1,468,000.00	0.000000000	0.000000000	0.000000000	0.000000000	3.089258
2M7	23244FAL8	979,000.00	0.000000000	0.000000000	0.000000000	0.000000000	3.089258
2M8	23244FAM6	979,000.00	0.000000000	0.000000000	0.000000000	0.000000000	3.089258
2M9	23244FAN4	1,468,000.00	0.000000000	0.000000000	0.000000000	0.000000000	3.089258
2M10	23244FAP9	3,035,000.00	0.000000000	0.000000000	0.000000000	0.000000000	3.089258
2M11	23244FAQ7	1,174,000.00	0.000000000	0.000000000	0.000000000	0.000000000	3.089258
2B1	23244FAR5	979,000.00	0.000000000	0.000000000	0.000000000	0.000000000	3.089258
2B2	23244FAS3	587,000.00	0.000000000	0.000000000	0.000000000	0.000000000	3.089258
2B3	23244FAT1	2,550,992.92	0.000000000	0.000000000	0.000000000	0.000000000	3.089258
Totals		195,824,192.92	128.843186604	2.241516094	0.353804292	123.396859651	

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CWALT, Inc

Alternative Loan Trust 2006-J7

Mortgage Pass-Through Certificates, Series 2006-J7

Pool Level Data

Distribution Date		7/22/2019
Cut-off Date		10/ 1/2006
Record Date1		6/28/2019
Record Date2		7/24/2019
Determination Date		7/15/2019
LIBOR Determination Date		6/18/2019
Accrual Period 30/360	Begin	6/ 1/2019
	End	7/ 1/2019
Number of Days in 30/360 Accrual Period		30
Accrual Period Actual Days	Begin	6/20/2019
	End	7/22/2019
Number of Days in Actual Accrual Period		32

Indices

One-Month Libor Rate	2.3828800%
COFI	1.0950000%

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	3
Ending Aggregate Loan Count	86

Beginning Pool Stated Principal Balance	26,128,430.77
Scheduled Principal	46,958.01
Unscheduled Principal	263,439.15
Realized Principal Losses due to Liquidations/Modifications	541,006.31
Ending Pool Stated Principal Balance	25,277,027.30

Beginning Weighted Average Mortgage Rate	3.73952%
Beginning Weighted Average Net Mortgage Rate	3.29521%
Ending Weighted Average Mortgage Rate	3.69968%
Ending Weighted Average Net Mortgage Rate	3.25343%

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Mortgage Pass-Through Certificates, Series 2006-J7

Beginning Weighted Average Remaining Term to Maturity	254
Ending Weighted Average Remaining Term to Maturity	254



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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%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%
30 - 59	4 4.65%	1,560,008.11 6.17%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	4 4.65%	1,560,008.11 6.17%
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	1 1.16%	320,036.19 1.27%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	1 1.16%	320,036.19 1.27%
150 - 179	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%
180 - 269	1 1.16%	383,783.05 1.52%	0 0.00%	0.00 0.00%	1 1.16%	420,216.98 1.66%	0 0.00%	0.00 0.00%	2 2.33%	804,000.03 3.18%
270 - 359	1 1.16%	180,944.07 0.72%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	1 1.16%	180,944.07 0.72%
360+	2 2.33%	1,263,329.16 5.00%	1 1.16%	891,899.74 3.53%	2 2.33%	617,244.24 2.44%	1 1.16%	399,789.45 1.58%	6 6.98%	3,172,262.59 12.55%
Total	9 10.47%	3,708,100.58 14.67%	1 1.16%	891,899.74 3.53%	3 3.49%	1,037,461.22 4.10%	1 1.16%	399,789.45 1.58%	14 16.28%	6,037,250.99 23.88%

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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+	9 10.47%	3,708,100.58 14.67%	1 1.16%	891,899.74 3.53%	3 3.49%	1,037,461.22 4.10%	1 1.16%	399,789.45 1.58%	14 16.28%	6,037,250.99 23.88%
60+	5 5.81%	2,148,092.47 8.50%	1 1.16%	891,899.74 3.53%	3 3.49%	1,037,461.22 4.10%	1 1.16%	399,789.45 1.58%	10 11.63%	4,477,242.88 17.71%
90+	5 5.81%	2,148,092.47 8.50%	1 1.16%	891,899.74 3.53%	3 3.49%	1,037,461.22 4.10%	1 1.16%	399,789.45 1.58%	10 11.63%	4,477,242.88 17.71%
120+	5 5.81%	2,148,092.47 8.50%	1 1.16%	891,899.74 3.53%	3 3.49%	1,037,461.22 4.10%	1 1.16%	399,789.45 1.58%	10 11.63%	4,477,242.88 17.71%
150+	4 4.65%	1,828,056.28 7.23%	1 1.16%	891,899.74 3.53%	3 3.49%	1,037,461.22 4.10%	1 1.16%	399,789.45 1.58%	9 10.47%	4,157,206.69 16.45%
180+	4 4.65%	1,828,056.28 7.23%	1 1.16%	891,899.74 3.53%	3 3.49%	1,037,461.22 4.10%	1 1.16%	399,789.45 1.58%	9 10.47%	4,157,206.69 16.45%
270+	3 3.49%	1,444,273.23 5.71%	1 1.16%	891,899.74 3.53%	2 2.33%	617,244.24 2.44%	1 1.16%	399,789.45 1.58%	7 8.14%	3,353,206.66 13.27%
360+	2 2.33%	1,263,329.16 5.00%	1 1.16%	891,899.74 3.53%	2 2.33%	617,244.24 2.44%	1 1.16%	399,789.45 1.58%	6 6.98%	3,172,262.59 12.55%

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CWALT, Inc

Alternative Loan Trust 2006-J7

Mortgage Pass-Through Certificates, Series 2006-J7

Group 1 - Historical Delinquency Information

Loan Status	7/20/2019		6/20/2019		5/20/2019		4/20/2019		3/20/2019		2/20/2019	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
30 - 59	4 4.65%	1,560,008.11 6.17%	2 2.25%	351,275.54 1.34%	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%
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%	1 1.12%	385,444.95 1.47%	3 3.33%	843,100.69 3.18%
90 - 119	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	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%
120 - 149	1 1.16%	320,036.19 1.27%	1 1.12%	312,652.48 1.20%	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%
150 - 179	0 0.00%	0.00 0.00%	1 1.12%	384,200.28 1.47%	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%
180 - 269	1 1.16%	383,783.05 1.52%	2 2.25%	601,844.54 2.30%	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%
270 - 359	1 1.16%	180,944.07 0.72%	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 2.33%	1,263,329.16 5.00%	2 2.25%	1,267,200.59 4.85%	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%
Total Delinquent Loans	9 10.47%	3,708,100.58 14.67%	8 8.99%	2,917,173.43 11.16%	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%

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CWALT, Inc

Alternative Loan Trust 2006-J7

Mortgage Pass-Through Certificates, Series 2006-J7

Group 1 - Historical Delinquency Information (continued)

Loan Status	7/20/2019		6/20/2019		5/20/2019		4/20/2019		3/20/2019		2/20/2019	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
Total Bankruptcies	1 1.16%	891,899.74 3.53%	1 1.12%	892,793.17 3.42%	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
Total Foreclosures	3 3.49%	1,037,461.22 4.10%	3 3.37%	1,055,897.33 4.04%	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%
Total REOs	1 1.16%	399,789.45 1.58%	2 2.25%	524,568.11 2.01%	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%
Total BK, FC & REO	5 5.81%	2,329,150.41 9.21%	6 6.74%	2,473,258.61 9.47%	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%

Total Delinquent, Bankruptcy, Foreclosure and REO

30+	14 16.28%	6,037,250.99 23.88%	14 15.73%	5,390,432.04 20.63%	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%
60+	10 11.63%	4,477,242.88 17.71%	12 13.48%	5,039,156.50 19.29%	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%
90+	10 11.63%	4,477,242.88 17.71%	12 13.48%	5,039,156.50 19.29%	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%
120+	10 11.63%	4,477,242.88 17.71%	12 13.48%	5,039,156.50 19.29%	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%
150+	9 10.47%	4,157,206.69 16.45%	11 12.36%	4,726,504.02 18.09%	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%
180+	9 10.47%	4,157,206.69 16.45%	10 11.24%	4,342,303.74 16.62%	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%
270+	7 8.14%	3,353,206.66 13.27%	8 8.99%	3,740,459.20 14.32%	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%
360+	6 6.98%	3,172,262.59 12.55%	8 8.99%	3,740,459.20 14.32%	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%

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

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

Current	4,477,242.88
One-Month Prior	5,039,156.50
Two-Month Prior	5,155,301.79
Three-Month Prior	5,165,572.15
Four-Month Prior	5,698,249.21
Five-Month Prior	5,311,005.14

60+ Delinquency Average	5,123,420.94
Passing Delinquency Stepdown Requirement	NO

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Negative Amortization Detail

Deferred Interest	0.00
Principal Prepayment Amount	263,439.15
Net Deferred Interest	0.00
Adjusted Cap Rate for Group 2 Senior Certs	2.69521%
Adjusted Cap Rate for 2XA-IO	0.70021%
Adjusted Cap Rate for 2XB-IO	3.29521%
Please see page 2 (Principal Detail) or page 3 (Interest Detail) for information about bond level allocation of Net Deferred Interest.	

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Available Funds

Interest

Scheduled Interest	293,653.75
Less: Master Servicer Fee	-7,741.98
Less: Trustee Fee	-195.96
Less: Mortgage Loan Premiums	<u>-1,313.26</u>
Total Interest Available	284,402.55

Principal

Scheduled Principal	46,958.01
Negative Amortization	0.00
Paid in Full Principal	248,308.36
Curtailment Principal	-3,263.37
Liquidation Principal	18,394.16
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	-86,573.19
Remaining Amounts in Supplemental Account	<u>0.00</u>
Total Principal Available	223,823.97

Total Available Funds	508,226.52
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Distribution Account	
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	Beginning Balance	0.00
Deposits	Available Funds	508,226.52
	Other Deposits Required by the PSA	<u>0.00</u>
	Total Deposits	508,226.52
Withdrawals	Payments of Principal & Interest to the Classes	<u>508,226.52</u>
	Ending Balance	0.00

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Carryover Shortfall Reserve

Beginning Balance	0.02
Deposits	3,747.09
Withdrawals	3,747.09
Ending Balance	0.02

Fees of the Trust

Gross Master Servicing Fee	8,165.13
Net Master Servicing Fee	7,741.98
Trustee Fee	195.96
LPMI	<u>1,313.26</u>
Total Net Loan Fees	9,251.20

Mortgage Prepayment Details

Principal Balance of Loans Paid in Full	248,308.36
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	423.15
Compensating Interest	423.15
Non-Supported Prepayment Interest Shortfall	0.00
Prepayment Charges	0.00
CPR %	31.336%
SMM %	3.084%

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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	96.56383%
Senior Prepayment Percentage	100.00000%
Subordinate Percentages	3.43617%
Subordinate Prepayment Percentage	0.00000%

Principal Distribution Amounts

Senior Principal Distribution Amount	222,210.41
Subordinate Principal Distribution Amount	<u>1,613.56</u>
Total Principal Distribution Amount	223,823.97
Two Times Test	NO

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Realized Loss Detail

Total Liquidated Loan Balance	560,913.24
Total Liquidated Proceeds	18,394.16
Realized Losses due to Liquidations	542,519.08
<i>Realized Losses due to Modifications</i>	<u>-1,512.77</u>
Current Period Realized Losses	541,006.31
Subsequent Recoveries - Gains/(Losses)	-86,573.19
Cumulative Realized Losses	87,216,289.27
MDR Current Month	2.14675%
MDR 6 Month Average	0.36104%
MDR 12 Month Average	0.53487%
CDR Current Month	22.92690%
CDR 6 Month Average	4.24742%
CDR 12 Month Average	6.23300%

<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>				
130385095	124,366.67	18,394.16	105,972.51	
139677260	320,036.19	0.00	-1,512.77	
143784668	436,546.57	0.00	436,546.57	

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Modification Summary

	Mod Loan Ending Count	Loan Ending Count	Loan Count Ending Percentage	Mod Loan Ending Scheduled Balance	Loan Ending Scheduled Balance	Ending Scheduled Balance Percentage
Scheduled balance and number of loans modified in the current period (compared to current total loans in the deal)	0	86	0.0000%	0.00	25,277,027.30	0.0000%
Scheduled balance and number of loans modified in the last 12 periods (compared to current total loans in the deal)	0	86	0.0000%	0.00	25,277,027.30	0.0000%
Cumulative scheduled balance and number of loans modified in the deal (compared to current total loans in the deal)	0	86	0.0000%	0.00	25,277,027.30	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	6,037,250.99	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.

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Distribution Date: 7/22/2019



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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