

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 | 11,065,967.04 | 6.250000 | 152,572.03 | 57,635.25 | 210,207.28 | 388.38 | 10,913,006.63 | 3,993,093.40 |
| 1A2 | 23244FAW4 | Senior | Deposit-100.00% | Fix-30/360 | 15,323,107.74 | 6.250000 | 211,267.37 | 79,807.85 | 291,075.22 | 537.80 | 15,111,302.57 | 5,529,259.24 |
| 1A3 | 23244FAX2 | Senior | Deposit-100.00% | Fix-30/360 | 1,141,383.92 | 6.250000 | 15,736.83 | 5,944.71 | 21,681.54 | 40.06 | 1,125,607.03 | 411,862.11 |
| 1A4 | 23244FAY0 | Senior | Deposit-100.00% | Fix-30/360 | 5,893,732.14 | 6.250000 | 81,259.84 | 30,696.52 | 111,956.36 | 206.85 | 5,812,265.45 | 2,126,720.85 |
| 1A5 | 23244FAZ7 | Senior | Exchange- 0.00% | Fix-30/360 | 26,389,074.75 | 6.250000 | 363,839.40 | 137,443.10 | 501,282.50 | 926.18 | 26,024,309.17 | 9,522,352.64 |
| 1A6 | 23244FBA1 | Senior | Exchange- 0.00% | Fix-30/360 | 27,530,458.54 | 6.250000 | 379,576.23 | 143,387.81 | 522,964.04 | 966.24 | 27,149,916.07 | 9,934,214.75 |
| 1A7 | 23244FBB9 | Senior | Exchange- 0.00% | Fix-30/360 | 33,424,190.71 | 6.250000 | 460,836.07 | 174,084.33 | 634,920.40 | 1,173.09 | 32,962,181.55 | 12,060,935.60 |
| 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 | 5,893,732.10 | 6.250000 | 81,259.84 | 30,696.52 | 111,956.36 | 206.85 | 5,812,265.41 | 1,765,726.01 |
| 1A10 | 23244FBE3 | Senior | Exchange- 0.00% | Fix-30/360 | 5,893,732.14 | 6.000000 | 81,259.84 | 29,468.66 | 110,728.50 | 206.85 | 5,812,265.45 | 2,126,720.85 |
| 1A11 | 23244FBF0 | Senior | Exchange- 0.00% | Fix-30/360 | 5,893,732.14 | 5.750000 | 81,259.84 | 28,240.80 | 109,500.64 | 206.85 | 5,812,265.45 | 2,126,720.85 |
| 1A12 | 23244FBG8 | Senior | Exchange- 0.00% | Fix-30/360 | 5,893,732.14 | 5.500000 | 81,259.84 | 27,012.94 | 108,272.78 | 206.85 | 5,812,265.45 | 2,126,720.85 |
| 1A13 | 23244FBH6 | Strip IO | Exchange- 0.00% | Fix-30/360 | 707,247.86 | 6.250000 | 0.00 | 3,683.58 | 3,683.58 | 0.00 | 697,471.85 | 0.00 |
| 1X | 23244FBK9 | Strip IO | N/A | Flt-30/360 | 25,964,092.51 | 0.171700 | 0.00 | 3,715.04 | 3,715.04 | 0.00 | 25,424,290.19 | 0.00 |
| 1PO | 23244FBJ2 | Strip PO | N/A | Fix-30/360 | 33,964.93 | 0.000000 | 49.64 | 0.00 | 49.64 | 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 | | | | | 33,458,155.77 | | 460,885.71 | 177,799.37 | 638,685.08 | 1,173.09 | 32,996,096.97 | 21,574,618.24 |

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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 | Current Realized Losses | Ending Certificate Balance | Ending Certificate Factor |
|--------|-----------|------------------------------------|-------------------------------------|----------------------------------------|----------------------------------|-------------------------------|----------------------------------|---------------------------------|
| 1A1 | 23244FAV6 | 79,091,000.00 | 11,065,967.04 | 152,572.03 | 152,572.03 | 388.38 | 10,913,006.63 | 0.137980385 |
| 1A2 | 23244FAW4 | 50,168,000.00 | 15,323,107.74 | 211,267.37 | 211,267.37 | 537.80 | 15,111,302.57 | 0.301213972 |
| 1A3 | 23244FAX2 | 3,061,000.00 | 1,141,383.92 | 15,736.83 | 15,736.83 | 40.06 | 1,125,607.03 | 0.367725263 |
| 1A4 | 23244FAY0 | 15,806,000.00 | 5,893,732.14 | 81,259.84 | 81,259.84 | 206.85 | 5,812,265.45 | 0.367725259 |
| 1A5 | 23244FAZ7 | 129,259,000.00 | 26,389,074.75 | 363,839.40 | 363,839.40 | 926.18 | 26,024,309.17 | 0.201334601 |
| 1A6 | 23244FBA1 | 132,320,000.00 | 27,530,458.54 | 379,576.23 | 379,576.23 | 966.24 | 27,149,916.07 | 0.205183767 |
| 1A7 | 23244FBB9 | 148,126,000.00 | 33,424,190.71 | 460,836.07 | 460,836.07 | 1,173.09 | 32,962,181.55 | 0.222527993 |
| 1A8 | 23244FBC7 | 4,791,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.000000000 |
| 1A9 | 23244FBD5 | 11,015,000.00 | 5,893,732.10 | 81,259.84 | 81,259.84 | 206.85 | 5,812,265.41 | 0.527668217 |
| 1A10 | 23244FBE3 | 15,806,000.00 | 5,893,732.14 | 81,259.84 | 81,259.84 | 206.85 | 5,812,265.45 | 0.367725259 |
| 1A11 | 23244FBF0 | 15,806,000.00 | 5,893,732.14 | 81,259.84 | 81,259.84 | 206.85 | 5,812,265.45 | 0.367725259 |
| 1A12 | 23244FBG8 | 15,806,000.00 | 5,893,732.14 | 81,259.84 | 81,259.84 | 206.85 | 5,812,265.45 | 0.367725259 |
| 1A13 | 23244FBH6 | 1,896,720.00 | 707,247.86 | 0.00 | 0.00 | 0.00 | 697,471.85 | 0.367725257 |
| 1X | 23244FBK9 | 151,692,330.00 | 25,964,092.51 | 0.00 | 0.00 | 0.00 | 25,424,290.19 | 0.167604322 |
| 1PO | 23244FBJ2 | 130,861.44 | 33,964.93 | 49.64 | 49.64 | 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 | 33,458,155.77 | 460,885.71 | 460,885.71 | 1,173.09 | 32,996,096.97 | |

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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 | Interest Carryforward Amount | Total Interest Due | Net Interest Shortfall | Interest Paid | Interest Carryforward After Dist. |
|--------|-------------------------------|-----------------------|----------------------|------------------|------------------------------|--------------------|------------------------|---------------|-----------------------------------|
| 1A1 | 11,065,967.04 | 6.250000 | 6.250001 | 57,635.25 | -0.00 | 57,635.25 | 0.00 | 57,635.25 | 0.00 |
| 1A2 | 15,323,107.74 | 6.250000 | 6.250000 | 79,807.85 | -0.00 | 79,807.85 | 0.00 | 79,807.85 | 0.00 |
| 1A3 | 1,141,383.92 | 6.250000 | 6.250002 | 5,944.71 | 0.00 | 5,944.71 | 0.00 | 5,944.71 | 0.00 |
| 1A4 | 5,893,732.14 | 6.250000 | 6.250000 | 30,696.52 | 0.00 | 30,696.52 | 0.00 | 30,696.52 | 0.00 |
| 1A5 | 26,389,074.75 | 6.250000 | 6.250000 | 137,443.10 | 0.00 | 137,443.10 | 0.00 | 137,443.10 | 0.00 |
| 1A6 | 27,530,458.54 | 6.250000 | 6.250000 | 143,387.81 | 0.01 | 143,387.81 | 0.00 | 143,387.81 | 0.01 |
| 1A7 | 33,424,190.71 | 6.250000 | 6.250000 | 174,084.33 | 0.00 | 174,084.33 | 0.00 | 174,084.33 | 0.00 |
| 1A8 | 0.00 | 6.250000 | 0.000000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 1A9 | 5,893,732.10 | 6.250000 | 6.250000 | 30,696.52 | 0.00 | 30,696.52 | 0.00 | 30,696.52 | 0.00 |
| 1A10 | 5,893,732.14 | 6.000000 | 6.000000 | 29,468.66 | 0.00 | 29,468.66 | 0.00 | 29,468.66 | 0.00 |
| 1A11 | 5,893,732.14 | 5.750000 | 5.750000 | 28,240.80 | 0.00 | 28,240.80 | 0.00 | 28,240.80 | 0.00 |
| 1A12 | 5,893,732.14 | 5.500000 | 5.500000 | 27,012.94 | 0.02 | 27,012.96 | 0.00 | 27,012.94 | 0.02 |
| 1A13 | 707,247.86 | 6.250000 | 6.249996 | 3,683.58 | 0.00 | 3,683.58 | 0.00 | 3,683.58 | 0.00 |
| 1X | 25,964,092.51 | 0.171700 | 0.171701 | 3,715.04 | 0.00 | 3,715.04 | 0.00 | 3,715.04 | 0.00 |
| 1PO | 33,964.93 | 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 | 33,458,155.77 | | | 177,799.37 | 112,805.86 | 290,605.23 | 0.00 | 177,799.37 | 112,805.86 |

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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 (%) |
|--------|-----------|------------------------------------|-------------------------------------|---------------------------|--------------------------|----------------------------------|-----------------------------|
| 1A1 | 23244FAV6 | 79,091,000.00 | 139.914364972 | 1.929069426 | 0.728720714 | 137.980385000 | 6.250000 |
| 1A2 | 23244FAW4 | 50,168,000.00 | 305.435890209 | 4.211197775 | 1.590811872 | 301.213972453 | 6.250000 |
| 1A3 | 23244FAX2 | 3,061,000.00 | 372.879425025 | 5.141074812 | 1.942081019 | 367.725262986 | 6.250000 |
| 1A4 | 23244FAY0 | 15,806,000.00 | 372.879421739 | 5.141075541 | 1.942080223 | 367.725259395 | 6.250000 |
| 1A5 | 23244FAZ7 | 129,259,000.00 | 204.156575171 | 2.814809027 | 1.063315514 | 201.334600840 | 6.250000 |
| 1A6 | 23244FBA1 | 132,320,000.00 | 208.059692715 | 2.868623262 | 1.083644271 | 205.183767155 | 6.250000 |
| 1A7 | 23244FBB9 | 148,126,000.00 | 225.647021522 | 3.111108583 | 1.175244927 | 222.527993398 | 6.250000 |
| 1A8 | 23244FBC7 | 4,791,000.00 | 0.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 6.250000 |
| 1A9 | 23244FBD5 | 11,015,000.00 | 535.064194281 | 7.377198366 | 2.786792556 | 527.668216977 | 6.250000 |
| 1A10 | 23244FBE3 | 15,806,000.00 | 372.879421739 | 5.141075541 | 1.864397064 | 367.725259395 | 6.000000 |
| 1A11 | 23244FBF0 | 15,806,000.00 | 372.879421739 | 5.141075541 | 1.786713906 | 367.725259395 | 5.750000 |
| 1A12 | 23244FBG8 | 15,806,000.00 | 372.879421739 | 5.141075541 | 1.709030748 | 367.725259395 | 5.500000 |
| 1A13 | 23244FBH6 | 1,896,720.00 | 372.879423426 | 0.000000000 | 1.942078957 | 367.725257286 | 6.250000 |
| 1X | 23244FBK9 | 151,692,330.00 | 171.162856487 | 0.000000000 | 0.024490625 | 167.604322447 | 0.171700 |
| 1PO | 23244FBJ2 | 130,861.44 | 259.548802153 | 0.379332521 | 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 | 211.682925900 | 2.915929864 | 1.124900342 | 208.759574135 | |

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Alternative Loan Trust 2006-J7

Mortgage Pass-Through Certificates, Series 2006-J7

Pool Level Data

| | | |
|-----------------------------------------|-------|------------|
| Distribution Date | | 6/25/2019 |
| Cut-off Date | | 10/ 1/2006 |
| Record Date1 | | 5/31/2019 |
| Record Date2 | | 6/24/2019 |
| Determination Date | | 6/21/2019 |
| LIBOR Determination Date | | 5/23/2019 |
| Accrual Period 30/360 | Begin | 5/ 1/2019 |
| | End | 6/ 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 | 78 |
| Loans Paid Off or otherwise removed pursuant to the PSA | <u>1</u> |
| Ending Aggregate Loan Count | 77 |

| | |
|-------------------------------------------------------------|---------------|
| Beginning Pool Stated Principal Balance | 27,537,169.34 |
| Scheduled Principal | 58,237.57 |
| Unscheduled Principal | 488,427.10 |
| Realized Principal Losses due to Liquidations/Modifications | <u>0.00</u> |
| Ending Pool Stated Principal Balance | 26,990,504.67 |

Weighted Averages

| | |
|----------------------------------------------|----------|
| Beginning Weighted Average Mortgage Rate | 4.47652% |
| Beginning Weighted Average Net Mortgage Rate | 4.23886% |
| Ending Weighted Average Mortgage Rate | 4.48456% |
| Ending Weighted Average Net Mortgage Rate | 4.24639% |

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| | |
|-------------------------------------------------------|-----|
| Beginning Weighted Average Remaining Term to Maturity | 207 |
| Ending Weighted Average Remaining Term to Maturity | 206 |

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 | 5,239.30 |
| Net Master Servicing Fee | 5,239.30 |
| Trustee Fee | 206.53 |
| Lpmi | <u>8.01</u> |
| Total Net Loan Fees | 5,453.84 |

Mortgage Prepayment Details

| | |
|-----------------------------------------|------------|
| Principal Balance of Loans Paid in Full | 485,715.72 |
| Prepayment Interest Excess | 0.00 |
| Prepayment Interest Shortfall | 0.00 |
| Compensating Interest | 0.00 |
| Net Prepayment Interest Shortfall | 0.00 |
| CPR % | 19.36308% |
| SMM % | 1.77746% |

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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 |
|------------------------------------------|

| | |
|---------------------|------------|
| 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 | 3 3.90% | 1,679,270.58 6.22% | 2 2.60% | 827,162.34 3.06% | 0 0.00% | 0.00 0.00% | 0 0.00% | 0.00 0.00% | 5 6.49% | 2,506,432.92 9.29% |
| 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 | 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 | 1 1.30% | 358,685.76 1.33% | 0 0.00% | 0.00 0.00% | 0 0.00% | 0.00 0.00% | 0 0.00% | 0.00 0.00% | 1 1.30% | 358,685.76 1.33% |
| 180 - 269 | 1 1.30% | 463,472.46 1.72% | 0 0.00% | 0.00 0.00% | 0 0.00% | 0.00 0.00% | 0 0.00% | 0.00 0.00% | 1 1.30% | 463,472.46 1.72% |
| 270 - 359 | 0 0.00% | 0.00 0.00% | 0 0.00% | 0.00 0.00% | 1 1.30% | 829,435.40 3.07% | 0 0.00% | 0.00 0.00% | 1 1.30% | 829,435.40 3.07% |
| 360+ | 0 0.00% | 0.00 0.00% | 0 0.00% | 0.00 0.00% | 3 3.90% | 1,486,021.95 5.51% | 0 0.00% | 0.00 0.00% | 3 3.90% | 1,486,021.95 5.51% |
| Total | 5 6.49% | 2,501,428.80 9.27% | 2 2.60% | 827,162.34 3.06% | 4 5.19% | 2,315,457.35 8.58% | 0 0.00% | 0.00 0.00% | 11 14.29% | 5,644,048.49 20.91% |

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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+ | 5 6.49% | 2,501,428.80 9.27% | 2 2.60% | 827,162.34 3.06% | 4 5.19% | 2,315,457.35 8.58% | 0 0.00% | 0.00 0.00% | 11 14.29% | 5,644,048.49 20.91% |
| 60+ | 2 2.60% | 822,158.22 3.05% | 0 0.00% | 0.00 0.00% | 4 5.19% | 2,315,457.35 8.58% | 0 0.00% | 0.00 0.00% | 6 7.79% | 3,137,615.57 11.62% |
| 90+ | 2 2.60% | 822,158.22 3.05% | 0 0.00% | 0.00 0.00% | 4 5.19% | 2,315,457.35 8.58% | 0 0.00% | 0.00 0.00% | 6 7.79% | 3,137,615.57 11.62% |
| 120+ | 2 2.60% | 822,158.22 3.05% | 0 0.00% | 0.00 0.00% | 4 5.19% | 2,315,457.35 8.58% | 0 0.00% | 0.00 0.00% | 6 7.79% | 3,137,615.57 11.62% |
| 150+ | 2 2.60% | 822,158.22 3.05% | 0 0.00% | 0.00 0.00% | 4 5.19% | 2,315,457.35 8.58% | 0 0.00% | 0.00 0.00% | 6 7.79% | 3,137,615.57 11.62% |
| 180+ | 1 1.30% | 463,472.46 1.72% | 0 0.00% | 0.00 0.00% | 4 5.19% | 2,315,457.35 8.58% | 0 0.00% | 0.00 0.00% | 5 6.49% | 2,778,929.81 10.30% |
| 270+ | 0 0.00% | 0.00 0.00% | 0 0.00% | 0.00 0.00% | 4 5.19% | 2,315,457.35 8.58% | 0 0.00% | 0.00 0.00% | 4 5.19% | 2,315,457.35 8.58% |
| 360+ | 0 0.00% | 0.00 0.00% | 0 0.00% | 0.00 0.00% | 3 3.90% | 1,486,021.95 5.51% | 0 0.00% | 0.00 0.00% | 3 3.90% | 1,486,021.95 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 | 6/25/2019 | | 5/25/2019 | | 4/25/2019 | | 3/25/2019 | | 2/25/2019 | | 1/25/2019 | |
|------------------------|------------|-----------------------|------------|-----------------------|------------|-----------------------|------------|-----------------------|------------|-----------------------|------------|-----------------------|
| | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance |
| 30 - 59 | 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% | 0 0.00% | 0.00 0.00% |
| 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% | 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% | 1 1.27% | 360,189.55 1.29% | 2 2.53% | 831,251.24 2.97% |
| 120 - 149 | 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% | 0 0.00% | 0.00 0.00% |
| 150 - 179 | 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% | 1 1.27% | 840,168.24 3.00% |
| 180 - 269 | 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% | 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% | 1 1.27% | 418,577.15 1.49% |
| Total Delinquent Loans | 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% | 4 5.06% | 2,089,996.63 7.46% |

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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 | 6/25/2019 | | 5/25/2019 | | 4/25/2019 | | 3/25/2019 | | 2/25/2019 | | 1/25/2019 | |
|--------------------|------------|------------------------|------------|-----------------------|------------|-----------------------|------------|-----------------------|------------|-----------------------|------------|------------------------|
| | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance |
| Total Bankruptcies | 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% | 2 2.53% | 831,737.43 2.97% |
| Total Foreclosures | 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% | 3 3.80% | 2,091,408.10 7.47% |
| 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% | 3,142,619.69 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% | 5 6.33% | 2,923,145.53 10.44% |

Total Delinquent, Bankruptcy, Foreclosure and REO

| | | | | | | | | | | | | |
|------|--------------|------------------------|--------------|------------------------|-------------|------------------------|-------------|------------------------|--------------|------------------------|-------------|------------------------|
| 30+ | 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% | 9 11.39% | 5,013,142.16 17.90% |
| 60+ | 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% | 7 8.86% | 4,181,404.73 14.93% |
| 90+ | 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% | 7 8.86% | 4,181,404.73 14.93% |
| 120+ | 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% | 5 6.33% | 3,350,153.49 11.96% |
| 150+ | 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% | 5 6.33% | 3,350,153.49 11.96% |
| 180+ | 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% | 4 5.06% | 2,509,985.25 8.96% |
| 270+ | 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% | 4 5.06% | 2,509,985.25 8.96% |
| 360+ | 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% | 4 5.06% | 2,509,985.25 8.96% |

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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 | 3,964,777.91 |
| One-Month Prior | 3,971,585.77 |
| Two-Month Prior | 3,978,366.25 |
| Three-Month Prior | 3,985,247.91 |
| Four-Month Prior | 3,992,102.97 |
| Five-Month Prior | 5,013,142.16 |
| 60+ Delinquency Average | 3,377,423.04 |
| Passing Delinquency Trigger Test | NO |

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CWALT, Inc.
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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 | <u>0.00</u> |
| Current Period Realized Losses | 0.00 |
| Subsequent Recoveries - Gains/(Losses) | -1,173.09 |
| Cumulative Realized Losses | 24,345,515.24 |
| | |
| 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.
Alternative Loan Trust 2006-J7
Mortgage Pass-Through Certificates, Series 2006-J7

Available Funds

Interest

| | |
|---------------------------------|------------------|
| Scheduled Interest Collected | 98,647.34 |
| Plus: Compensating Interest | 0.00 |
| Less: Master Servicer Fee | -5,239.30 |
| Less: Mortgage Loan Premiums | -8.01 |
| Total Interest Available | 93,400.03 |

Principal

| | |
|------------------------------------|-------------------|
| Scheduled Principal | 58,237.57 |
| Paid in Full Principal | 485,715.72 |
| Curtailment Principal | 2,711.38 |
| Liquidation Principal | 0.00 |
| Repurchased Principal | 0.00 |
| Substitution Adjustment Principal | 0.00 |
| Unanticipated Principal Recoveries | -1,173.09 |
| Total Principal Available | 545,491.58 |

Other Amounts

| | |
|---------------------------------------|-------------|
| Prepayment Penalties | 0.00 |
| Other Amounts | 0.00 |
| Total Other Remittance Amounts | 0.00 |

Total Available Funds **638,891.61**

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

Distribution Summary

Amounts Available for Distribution

| | |
|--------------------------------|-------------|
| Total Servicer Remittance | 638,891.61 |
| 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 | 638,891.61 |

Distribution Payments

| | |
|----------------|-------------------|
| Trustee Fee | 206.53 |
| Class Payments | <u>638,685.08</u> |
| Total Payments | 638,891.61 |

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CWALT, Inc.

Alternative Loan Trust 2006-J7

Mortgage Pass-Through Certificates, Series 2006-J7

Trust Accounts

Distribution Account

| | |
|-------------------|-------------------|
| Beginning Balance | 0.00 |
| Deposits | 638,891.61 |
| Withdrawals | <u>638,891.61</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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CWALT, Inc.

Alternative Loan Trust 2006-J7

Mortgage Pass-Through Certificates, Series 2006-J7

Senior Principal Distribution Amounts

PO Principal Amounts

| | |
|-----------------------------|-----------|
| Beginning PO Balance | 17,344.16 |
| PO Scheduled Principal | 58.75 |
| PO Prepayments & Recoveries | 0.00 |
| PO Liquidation Principal | 0.00 |
| PO Principal Loss | 0.00 |
| Ending PO Balance | 17,285.40 |

NON-PO Principal Amounts

| | |
|---------------------------------|---------------|
| Beginning Non-PO Balance | 27,519,825.18 |
| Non-PO Scheduled Principal | 58,178.82 |
| Non-PO Prepayments & Recoveries | 488,427.10 |
| Non-PO Liquidation Principal | 0.00 |
| Non-PO Principal Loss | 0.00 |
| Ending Non-PO Balance | 26,973,219.27 |

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 | 545,432.83 |
| Subordinate Principal Distribution Amount | 0.00 |
| PO Principal Distribution Amount | 9.11 |
| Total Principal Distribution Amount | 545,441.94 |

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Mortgage Pass-Through Certificates, Series 2006-J7

Credit Enhancements

Subordination

Credit Support

| | <u>Original</u> | <u>Current</u> |
|----------------------|------------------------|-----------------------|
| Class A | 148,257,061.44 | 32,996,096.97 |
| 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% |

101 Barclay Street, 7 East
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Distribution Date: 6/25/2019

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

Stratification Tables

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

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 | 26,990,504.67 | 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 | 26,990,504.67 | 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 | 26,990,504.67 | 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 | 5,644,048.49 | 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: 6/25/2019



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

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Associate: Tatiana Terehova
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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 | 24,659,373.83 | 2.458000 | 32,506.73 | 50,510.62 | 83,017.35 | 12,266.93 | 24,614,600.17 | 25,656,646.93 |
| 2A2 | 23244FAB0 | Senior | Flt-30/360 | 0.00 | 2.458000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 19,956,686.15 |
| 2X1 | 23244FAC8 | Strip IO | Fix-30/360 | 24,659,373.83 | 0.600000 | 0.00 | 12,329.69 | 12,329.69 | 0.00 | 24,614,600.17 | 0.00 |
| 2XA | | | | 25,670,898.67 | 0.345575 | 666.71 | 7,392.68 | 8,059.39 | 251.59 | 25,624,288.40 | 930,730.98 |
| 2XA-1 | 23244FAD6 | Strip IO | Flt-30/360 | 25,165,136.25 | 0.352520 | 0.00 | 7,392.68 | 7,392.68 | 0.00 | 25,119,444.28 | 0.00 |
| 2XA-2 | 23244FAD6 | Strip PO | Flt-30/360 | 505,762.42 | 0.000000 | 666.71 | 0.00 | 666.71 | 251.59 | 504,844.12 | 930,730.98 |
| 2XB | | | | 222,741.89 | 1.674530 | 146.81 | 310.82 | 457.64 | 55.40 | 222,337.48 | 205,987.00 |
| 2XB-1 | 23244FAU8 | Strip IO | Flt-30/360 | 111,370.94 | 3.349061 | 0.00 | 310.82 | 310.82 | 0.00 | 111,168.74 | 0.00 |
| 2XB-2 | 23244FAU8 | Strip PO | Flt-30/360 | 111,370.95 | 0.000000 | 146.81 | 0.00 | 146.81 | 55.40 | 111,168.74 | 205,987.00 |
| 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 | 2.850630 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 5,843,763.71 |
| 2M2 | 23244FAF1 | Subordinate | Flt-Act/360 | 0.00 | 2.870630 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 5,359,352.41 |
| 2M3 | 23244FAG9 | Subordinate | Flt-Act/360 | 0.00 | 2.890630 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1,948,708.02 |
| 2M4 | 23244FAH7 | Subordinate | Flt-Act/360 | 0.00 | 3.010630 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1,948,909.29 |
| 2M5 | 23244FAJ3 | Subordinate | Flt-Act/360 | 0.00 | 3.060630 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1,948,993.16 |
| 2M6 | 23244FAK0 | Subordinate | Flt-Act/360 | 0.00 | 3.160630 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1,461,372.94 |
| 2M7 | 23244FAL8 | Subordinate | Flt-Act/360 | 0.00 | 3.241027 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 975,478.81 |
| 2M8 | 23244FAM6 | Subordinate | Flt-Act/360 | 0.00 | 3.241027 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 976,199.13 |
| 2M9 | 23244FAN4 | Subordinate | Flt-Act/360 | 0.00 | 3.241027 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1,465,393.87 |
| 2M10 | 23244FAP9 | Subordinate | Flt-Act/360 | 0.00 | 3.241027 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3,029,779.04 |
| 2M11 | 23244FAQ7 | Subordinate | Flt-Act/360 | 0.00 | 3.241027 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1,172,052.33 |
| 2B1 | 23244FAR5 | Subordinate | Flt-Act/360 | 0.00 | 3.241027 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 977,435.35 |
| 2B2 | 23244FAS3 | Subordinate | Flt-Act/360 | 0.00 | 3.241027 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 586,093.38 |
| 2B3 | 23244FAT1 | Subordinate | Flt-Act/360 | 0.00 | 3.241027 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2,545,833.22 |
| Totals | | | | 25,276,507.20 | | 33,320.25 | 70,543.81 | 103,864.06 | 12,573.92 | 25,230,613.03 | 76,989,415.72 |

240 Greenwich Street, 7 East
New York, NY 10286

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Associate: Tatiana Terehova
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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 | 24,659,373.83 | 32,506.73 | 32,506.73 | 0.00 | 12,266.93 | 24,614,600.17 | 0.185943179 |
| 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 | 24,659,373.83 | 0.00 | 0.00 | 0.00 | 0.00 | 24,614,600.17 | 0.148754768 |
| 2XA | | 165,471,000.00 | 25,670,898.67 | 666.71 | 666.71 | 0.00 | 251.59 | 25,624,288.40 | 0.154856672 |
| 2XA-1 | 23244FAD6 | 165,471,000.00 | 25,165,136.25 | 0.00 | 0.00 | 0.00 | 0.00 | 25,119,444.28 | 0.151805720 |
| 2XA-2 | 23244FAD6 | 0.00 | 505,762.42 | 666.71 | 666.71 | 0.00 | 251.59 | 504,844.12 | 0.000000000 |
| 2XB | | 30,352,992.00 | 222,741.89 | 146.81 | 146.81 | 0.00 | 55.40 | 222,337.48 | 0.007325060 |
| 2XB-1 | 23244FAU8 | 30,352,992.00 | 111,370.94 | 0.00 | 0.00 | 0.00 | 0.00 | 111,168.74 | 0.003662530 |
| 2XB-2 | 23244FAU8 | 0.00 | 111,370.95 | 146.81 | 146.81 | 0.00 | 55.40 | 111,168.74 | 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 | 25,276,507.20 | 33,320.25 | 33,320.25 | 0.00 | 12,573.92 | 25,230,613.03 | |



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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 | 24,659,373.83 | 2.458000 | 2.458000 | 50,510.62 | 0.00 | 50,510.62 | 0.00 | 0.00 | 50,510.62 | 0.00 |
| 2A2 | 0.00 | 2.458000 | 0.000000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2X1 | 24,659,373.83 | 0.600000 | 0.600000 | 12,329.69 | 0.00 | 12,329.69 | 0.00 | 0.00 | 12,329.69 | 0.00 |
| 2XA | 25,670,898.67 | 0.345575 | 0.345575 | 7,392.68 | 0.00 | 7,392.68 | 0.00 | 0.00 | 7,392.68 | 0.00 |
| 2XA-1 | 25,165,136.25 | 0.352520 | 0.352520 | 7,392.68 | 0.00 | 7,392.68 | 0.00 | 0.00 | 7,392.68 | 0.00 |
| 2XA-2 | 505,762.42 | 0.000000 | 0.000000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2XB | 222,741.89 | 1.674530 | 1.674512 | 310.82 | 0.00 | 310.82 | 0.00 | 0.00 | 310.82 | 0.00 |
| 2XB-1 | 111,370.94 | 3.349061 | 3.349024 | 310.82 | 0.00 | 310.82 | 0.00 | 0.00 | 310.82 | 0.00 |
| 2XB-2 | 111,370.95 | 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 | 2.850630 | 0.000000 | 0.00 | 0.00 | 11,545.57 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2M2 | 0.00 | 2.870630 | 0.000000 | 0.00 | 0.00 | 25,965.98 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2M3 | 0.00 | 2.890630 | 0.000000 | 0.00 | 0.00 | 12,097.80 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2M4 | 0.00 | 3.010630 | 0.000000 | 0.00 | 0.00 | 10,988.29 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2M5 | 0.00 | 3.060630 | 0.000000 | 0.00 | 0.00 | 7,324.73 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2M6 | 0.00 | 3.160630 | 0.000000 | 0.00 | 0.00 | 3,098.67 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2M7 | 0.00 | 3.241027 | 0.000000 | 0.00 | 0.00 | 1,222.22 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2M8 | 0.00 | 3.241027 | 0.000000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2M9 | 0.00 | 3.241027 | 0.000000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2M10 | 0.00 | 3.241027 | 0.000000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2M11 | 0.00 | 3.241027 | 0.000000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2B1 | 0.00 | 3.241027 | 0.000000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2B2 | 0.00 | 3.241027 | 0.000000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2B3 | 0.00 | 3.241027 | 0.000000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Totals | 25,276,507.20 | | | 70,543.81 | 0.00 | 142,787.07 | 0.00 | 0.00 | 70,543.81 | 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 | 186.281407118 | 0.245561767 | 0.381566435 | 185.943178724 | 2.458000 |
| 2A2 | 23244FAB0 | 33,094,000.00 | 0.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 2.458000 |
| 2X1 | 23244FAC8 | 165,471,000.00 | 149.025350847 | 0.000000000 | 0.074512694 | 148.754767724 | 0.600000 |
| 2XA | | 165,471,000.00 | 155.138354576 | 0.004029165 | 0.044676590 | 154.856672166 | 0.345575 |
| 2XA-1 | 23244FAD6 | 165,471,000.00 | 152.081852711 | 0.000000000 | 0.044676590 | 151.805719915 | 0.352520 |
| 2XA-2 | 23244FAD6 | 0.00 | 0.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 0.000000 |
| 2XB | | 30,352,992.00 | 7.338383313 | 0.004836755 | 0.010240177 | 7.325059750 | 1.674530 |
| 2XB-1 | 23244FAU8 | 30,352,992.00 | 3.669191492 | 0.000000000 | 0.010240177 | 3.662529875 | 3.349061 |
| 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 | 2.850630 |
| 2M2 | 23244FAF1 | 5,385,000.00 | 0.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 2.870630 |
| 2M3 | 23244FAG9 | 1,958,000.00 | 0.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 2.890630 |
| 2M4 | 23244FAH7 | 1,958,000.00 | 0.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 3.010630 |
| 2M5 | 23244FAJ3 | 1,958,000.00 | 0.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 3.060630 |
| 2M6 | 23244FAK0 | 1,468,000.00 | 0.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 3.160630 |
| 2M7 | 23244FAL8 | 979,000.00 | 0.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 3.241027 |
| 2M8 | 23244FAM6 | 979,000.00 | 0.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 3.241027 |
| 2M9 | 23244FAN4 | 1,468,000.00 | 0.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 3.241027 |
| 2M10 | 23244FAP9 | 3,035,000.00 | 0.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 3.241027 |
| 2M11 | 23244FAQ7 | 1,174,000.00 | 0.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 3.241027 |
| 2B1 | 23244FAR5 | 979,000.00 | 0.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 3.241027 |
| 2B2 | 23244FAS3 | 587,000.00 | 0.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 3.241027 |
| 2B3 | 23244FAT1 | 2,550,992.92 | 0.000000000 | 0.000000000 | 0.000000000 | 0.000000000 | 3.241027 |
| Totals | | 195,824,192.92 | 129.077550751 | 0.170153899 | 0.360240525 | 128.843186604 | |

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CWALT, Inc

Alternative Loan Trust 2006-J7

Mortgage Pass-Through Certificates, Series 2006-J7

Pool Level Data

| | | |
|-----------------------------------------|-------|------------|
| Distribution Date | | 6/20/2019 |
| Cut-off Date | | 10/ 1/2006 |
| Record Date1 | | 5/31/2019 |
| Record Date2 | | 6/24/2019 |
| Determination Date | | 6/14/2019 |
| LIBOR Determination Date | | 5/16/2019 |
| Accrual Period 30/360 | Begin | 5/ 1/2019 |
| | End | 6/ 1/2019 |
| Number of Days in 30/360 Accrual Period | | 30 |
| Accrual Period Actual Days | Begin | 5/20/2019 |
| | End | 6/20/2019 |
| Number of Days in Actual Accrual Period | | 31 |

Indices

| | |
|----------------------|------------|
| One-Month Libor Rate | 2.4406300% |
| COFI | 0.9580000% |

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 | 26,180,187.16 |
| Scheduled Principal | 47,696.77 |
| Unscheduled Principal | 4,059.62 |

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

| | |
|-------------------------------------------------------------|----------------------|
| Realized Principal Losses due to Liquidations/Modifications | <u>0.00</u> |
| <i>Ending Pool Stated Principal Balance</i> | <i>26,128,430.77</i> |
| Beginning Weighted Average Mortgage Rate | 3.79334% |
| Beginning Weighted Average Net Mortgage Rate | 3.34906% |
| Ending Weighted Average Mortgage Rate | 3.79316% |
| Ending Weighted Average Net Mortgage Rate | 3.34885% |
| Beginning Weighted Average Remaining Term to Maturity | 255 |
| 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 | 2 2.25% | 351,275.54 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% | 351,275.54 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 | 1 1.12% | 312,652.48 1.20% | 0 0.00% | 0.00 0.00% | 0 0.00% | 0.00 0.00% | 0 0.00% | 0.00 0.00% | 1 1.12% | 312,652.48 1.20% |
| 150 - 179 | 1 1.12% | 384,200.28 1.47% | 0 0.00% | 0.00 0.00% | 0 0.00% | 0.00 0.00% | 0 0.00% | 0.00 0.00% | 1 1.12% | 384,200.28 1.47% |
| 180 - 269 | 2 2.25% | 601,844.54 2.30% | 0 0.00% | 0.00 0.00% | 0 0.00% | 0.00 0.00% | 0 0.00% | 0.00 0.00% | 2 2.25% | 601,844.54 2.30% |
| 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% | 1,267,200.59 4.85% | 1 1.12% | 892,793.17 3.42% | 3 3.37% | 1,055,897.33 4.04% | 2 2.25% | 524,568.11 2.01% | 8 8.99% | 3,740,459.20 14.32% |
| Total | 8 8.99% | 2,917,173.43 11.16% | 1 1.12% | 892,793.17 3.42% | 3 3.37% | 1,055,897.33 4.04% | 2 2.25% | 524,568.11 2.01% | 14 15.73% | 5,390,432.04 20.63% |

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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+ | 8 8.99% | 2,917,173.43 11.16% | 1 1.12% | 892,793.17 3.42% | 3 3.37% | 1,055,897.33 4.04% | 2 2.25% | 524,568.11 2.01% | 14 15.73% | 5,390,432.04 20.63% |
| 60+ | 6 6.74% | 2,565,897.89 9.82% | 1 1.12% | 892,793.17 3.42% | 3 3.37% | 1,055,897.33 4.04% | 2 2.25% | 524,568.11 2.01% | 12 13.48% | 5,039,156.50 19.29% |
| 90+ | 6 6.74% | 2,565,897.89 9.82% | 1 1.12% | 892,793.17 3.42% | 3 3.37% | 1,055,897.33 4.04% | 2 2.25% | 524,568.11 2.01% | 12 13.48% | 5,039,156.50 19.29% |
| 120+ | 6 6.74% | 2,565,897.89 9.82% | 1 1.12% | 892,793.17 3.42% | 3 3.37% | 1,055,897.33 4.04% | 2 2.25% | 524,568.11 2.01% | 12 13.48% | 5,039,156.50 19.29% |
| 150+ | 5 5.62% | 2,253,245.41 8.62% | 1 1.12% | 892,793.17 3.42% | 3 3.37% | 1,055,897.33 4.04% | 2 2.25% | 524,568.11 2.01% | 11 12.36% | 4,726,504.02 18.09% |
| 180+ | 4 4.49% | 1,869,045.13 7.15% | 1 1.12% | 892,793.17 3.42% | 3 3.37% | 1,055,897.33 4.04% | 2 2.25% | 524,568.11 2.01% | 10 11.24% | 4,342,303.74 16.62% |
| 270+ | 2 2.25% | 1,267,200.59 4.85% | 1 1.12% | 892,793.17 3.42% | 3 3.37% | 1,055,897.33 4.04% | 2 2.25% | 524,568.11 2.01% | 8 8.99% | 3,740,459.20 14.32% |
| 360+ | 2 2.25% | 1,267,200.59 4.85% | 1 1.12% | 892,793.17 3.42% | 3 3.37% | 1,055,897.33 4.04% | 2 2.25% | 524,568.11 2.01% | 8 8.99% | 3,740,459.20 14.32% |

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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 | 6/20/2019 | | 5/20/2019 | | 4/20/2019 | | 3/20/2019 | | 2/20/2019 | | 1/20/2019 | |
|------------------------|------------|------------------------|------------|------------------------|-------------|------------------------|-------------|------------------------|--------------|------------------------|--------------|------------------------|
| | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance |
| 30 - 59 | 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% | 6 6.67% | 1,583,414.77 5.96% |
| 60 - 89 | 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% | 2 2.22% | 745,366.36 2.81% |
| 90 - 119 | 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% | 2 2.22% | 1,053,824.70 3.97% |
| 120 - 149 | 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% | 0 0.00% | 0.00 0.00% |
| 150 - 179 | 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% | 0 0.00% | 0.00 0.00% |
| 180 - 269 | 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% | 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% | 1,267,200.59 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% | 2 2.22% | 1,194,845.20 4.50% |
| Total Delinquent Loans | 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% | 12 13.33% | 4,577,451.03 17.24% |



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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 | 6/20/2019 | | 5/20/2019 | | 4/20/2019 | | 3/20/2019 | | 2/20/2019 | | 1/20/2019 | |
|--------------------|------------|-----------------------|------------|-----------------------|------------|-----------------------|------------|------------------------|------------|------------------------|------------|------------------------|
| | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance | # | Balance |
| Total Bankruptcies | 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% | 0 0.00% | 0.00% |
| Total Foreclosures | 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% | 5 5.56% | 1,709,632.39 6.44% |
| Total REOs | 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% | 2 2.22% | 1,390,815.20 5.24% |
| Total BK, FC & REO | 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% | 7 7.78% | 3,100,447.59 11.68% |

Total Delinquent, Bankruptcy, Foreclosure and REO

| | | | | | | | | | | | | |
|------|--------------|------------------------|--------------|------------------------|--------------|------------------------|--------------|------------------------|--------------|------------------------|--------------|------------------------|
| 30+ | 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% | 19 21.11% | 7,677,898.62 28.92% |
| 60+ | 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% | 13 14.44% | 6,094,483.85 22.96% |
| 90+ | 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% | 11 12.22% | 5,349,117.49 20.15% |
| 120+ | 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% | 9 10.00% | 4,295,292.79 16.18% |
| 150+ | 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% | 9 10.00% | 4,295,292.79 16.18% |
| 180+ | 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% | 9 10.00% | 4,295,292.79 16.18% |
| 270+ | 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% | 9 10.00% | 4,295,292.79 16.18% |
| 360+ | 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% | 9 10.00% | 4,295,292.79 16.18% |

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CWALT, Inc
Alternative Loan Trust 2006-J7
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**60+ Delinquency, Foreclosure, Bankruptcy &
REO Totals**

| | |
|------------------------------------------|--------------|
| Current | 5,039,156.50 |
| One-Month Prior | 5,155,301.79 |
| Two-Month Prior | 5,165,572.15 |
| Three-Month Prior | 5,698,249.21 |
| Four-Month Prior | 5,311,005.14 |
| Five-Month Prior | 6,094,483.85 |
| 60+ Delinquency Average | 5,392,961.10 |
| Passing Delinquency Stepdown Requirement | NO |

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Negative Amortization Detail

| | |
|-----------------------------|----------|
| Deferred Interest | 0.00 |
| Principal Prepayment Amount | 4,059.62 |
| Net Deferred Interest | 0.00 |

| | |
|--------------------------------------------|----------|
| Adjusted Cap Rate for Group 2 Senior Certs | 2.74906% |
|--------------------------------------------|----------|

| | |
|------------------------------|----------|
| Adjusted Cap Rate for 2XA-IO | 0.89106% |
| Adjusted Cap Rate for 2XB-IO | 3.34906% |

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 | 74,374.39 |
| Less: Master Servicer Fee | -8,181.31 |
| Less: Trustee Fee | -196.35 |
| Less: Mortgage Loan Premiums | <u>-1,315.13</u> |
| Total Interest Available | 64,681.60 |

Principal

| | |
|-------------------------------------------|------------------|
| Scheduled Principal | 47,696.77 |
| Negative Amortization | 0.00 |
| Paid in Full Principal | 0.00 |
| Curtailment Principal | 4,059.62 |
| Liquidation Principal | 0.00 |
| Repurchased Principal | 0.00 |
| Substitution Adjustment Principal | 0.00 |
| Unanticipated Principal Recoveries | -12,573.93 |
| Remaining Amounts in Supplemental Account | <u>0.00</u> |
| Total Principal Available | 39,182.46 |

Total Available Funds **103,864.06**

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| Distribution Account | | |
|----------------------|-------------------------------------------------|-------------------|
| | Beginning Balance | 0.00 |
| Deposits | Available Funds | 103,864.06 |
| | Other Deposits Required by the PSA | <u>0.00</u> |
| | Total Deposits | 103,864.06 |
| Withdrawals | Payments of Principal & Interest to the Classes | <u>103,864.06</u> |
| | Ending Balance | 0.00 |

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Carryover Shortfall Reserve

| | |
|-------------------|----------|
| Beginning Balance | 0.02 |
| Deposits | 7,703.52 |
| Withdrawals | 7,703.52 |
| Ending Balance | 0.02 |

Fees of the Trust

| | |
|----------------------------|-----------------|
| Gross Master Servicing Fee | 8,181.31 |
| Net Master Servicing Fee | 8,181.31 |
| Trustee Fee | 196.35 |
| LPMI | <u>1,315.13</u> |
| Total Net Loan Fees | 9,692.79 |

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 % | 0.186% |
| SMM % | 0.016% |

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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 | 96.54823% |
| Senior Prepayment Percentage | 100.00000% |
| Subordinate Percentages | 3.45177% |
| Subordinate Prepayment Percentage | 0.00000% |

Principal Distribution Amounts

| | |
|-------------------------------------------|-----------------|
| Senior Principal Distribution Amount | 37,829.97 |
| Subordinate Principal Distribution Amount | <u>1,352.49</u> |
| Total Principal Distribution Amount | 39,182.46 |
| Two Times 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 |
| <i>Realized Losses due to Modifications</i> | <u>0.00</u> |
| Current Period Realized Losses | 0.00 |
| Subsequent Recoveries - Gains/(Losses) | -12,573.93 |
| Cumulative Realized Losses | 86,588,709.77 |
| | |
| 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><i>Group I</i></u> | N/A | | | |

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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 | 89 | 0.0000% | 0.00 | 26,128,430.77 | 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 | 26,128,430.77 | 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 | 26,128,430.77 | 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 | 5,390,432.04 | 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: 6/20/2019



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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