

## J.P. Morgan Mortgage Acquisition Trust, Series 2006-CH2

April 27, 2009

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IF THERE ARE ANY QUESTIONS OR PROBLEMS WITH THIS STATEMENT, PLEASE CONTACT THE ADMINISTRATOR LISTED BELOW:

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DISTRIBUTION IN DOLLARS								
CLASS	ORIGINAL FACE VALUE	BEGINNING PRINCIPAL BALANCE	PRINCIPAL	INTEREST	TOTAL	REALIZED LOSSES	DEFERRED INTEREST	ENDING PRINCIPAL BALANCE
AF1A	66,300,000.00	24,169,809.60	1,021,811.54	13,556.60	1,035,368.14	0.00	0.00	23,147,998.06
AF1B	66,300,000.00	24,169,809.60	1,021,811.54	118,009.10	1,139,820.64	0.00	0.00	23,147,998.06
AF2	30,700,000.00	30,700,000.00	0.00	139,710.58	139,710.58	0.00	0.00	30,700,000.00
AF3	56,800,000.00	56,800,000.00	0.00	258,534.67	258,534.67	0.00	0.00	56,800,000.00
AF4	44,900,000.00	44,900,000.00	0.00	215,632.25	215,632.25	0.00	0.00	44,900,000.00
AF5	43,279,000.00	43,279,000.00	0.00	212,355.63	212,355.63	0.00	0.00	43,279,000.00
AF6	34,200,000.00	34,200,000.00	0.00	157,804.50	157,804.50	0.00	0.00	34,200,000.00
MF1	9,283,000.00	9,283,000.00	0.00	44,357.27	44,357.27	0.00	0.00	9,283,000.00
MF2	8,690,000.00	8,690,000.00	0.00	41,885.80	41,885.80	0.00	0.00	8,690,000.00
MF3	4,938,000.00	4,938,000.00	0.00	24,002.80	24,002.80	0.00	0.00	4,938,000.00
MF4	4,740,000.00	4,740,000.00	0.00	23,628.90	23,628.90	0.00	0.00	4,740,000.00
MF5	4,148,000.00	4,148,000.00	0.00	20,850.61	20,850.61	0.00	0.00	4,148,000.00
MF6	3,160,000.00	3,160,000.00	0.00	16,013.30	16,013.30	0.00	0.00	3,160,000.00
MF7	3,358,000.00	3,358,000.00	0.00	17,987.69	17,987.69	0.00	0.00	3,358,000.00
MF8	1,975,000.00	1,975,000.00	0.00	10,824.65	10,824.65	0.00	0.00	1,975,000.00
MF9	3,950,000.00	3,950,000.00	0.00	22,218.75	22,218.75	0.00	0.00	3,950,000.00
AV1	900,296,000.00	542,551,186.72	6,154,433.20	323,761.76	6,478,194.96	0.00	0.00	536,396,753.52
AV2	250,100,000.00	95,375,140.46	4,669,856.87	49,929.51	4,719,786.38	0.00	0.00	90,705,283.59
AV3	54,300,000.00	54,300,000.00	0.00	30,911.75	30,911.75	0.00	0.00	54,300,000.00
AV4	72,000,000.00	72,000,000.00	0.00	43,624.35	43,624.35	0.00	0.00	72,000,000.00
AV5	66,197,000.00	66,197,000.00	0.00	44,350.18	44,350.18	0.00	0.00	66,197,000.00
MV1	51,306,000.00	51,306,000.00	0.00	34,373.62	34,373.62	0.00	0.00	51,306,000.00
MV2	44,791,000.00	44,791,000.00	0.00	32,468.88	32,468.88	0.00	0.00	44,791,000.00
MV3	26,873,000.00	26,873,000.00	0.00	20,464.16	20,464.16	0.00	0.00	26,873,000.00
MV4	24,431,000.00	24,431,000.00	0.00	19,946.41	19,946.41	0.00	0.00	24,431,000.00
MV5	23,617,000.00	23,617,000.00	0.00	19,498.03	19,498.03	0.00	0.00	23,617,000.00
MV6	21,174,000.00	21,174,000.00	0.00	18,644.08	18,644.08	0.00	0.00	21,174,000.00
MV7	18,730,000.00	18,730,000.00	0.00	21,807.26	21,807.26	0.00	0.00	18,730,000.00
MV8	12,216,000.00	12,216,000.00	0.00	17,018.71	17,018.71	0.00	0.00	12,216,000.00
MV9	11,401,000.00	11,401,000.00	0.00	24,754.42	24,754.42	0.00	0.00	11,401,000.00
MV10	16,287,000.00	16,287,000.00	0.00	33,872.22	33,872.22	0.00	0.00	16,287,000.00
TOTALS	1,980,440,000.00	1,383,709,946.38	12,867,913.15	2,072,798.44	14,940,711.59	0.00	0.00	1,370,842,033.23



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DISTRIBUTION IN DOLLARS								
CLASS	ORIGINAL FACE VALUE	BEGINNING PRINCIPAL BALANCE	PRINCIPAL	INTEREST	TOTAL	REALIZED LOSSES	DEFERRED INTEREST	ENDING PRINCIPAL BALANCE
P1	50.00	50.00	0.00	15,400.06	15,400.06	0.00	0.00	50.00
P2	50.00	50.00	0.00	45,582.94	45,582.94	0.00	0.00	50.00
R	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTALS	100.00	100.00	0.00	60,983.00	60,983.00	0.00	0.00	100.00

CLASS	ORIGINAL FACE VALUE	BEGINNING NOTIONAL BALANCE	PRINCIPAL	INTEREST	TOTAL	REALIZED LOSSES	DEFERRED INTEREST	ENDING NOTIONAL BALANCE
C	2,023,752,164.00	1,408,258,553.89	0.00	0.00	0.00	0.00	0.00	1,390,280,346.95



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## FACTOR INFORMATION PER \$1000 OF ORIGINAL FACE

CLASS	CUSIP	BEGINNING PRINCIPAL	PRINCIPAL	INTEREST	TOTAL	ENDING PRINCIPAL	CURRENT PASS- THRU RATE
AF1A	46629QAA4	364.55218100	15.41193876	0.20447361	15.61641237	349.14024223	0.611880%
AF1B	46629QAB2	364.55218100	15.41193876	1.77992609	17.19186486	349.14024223	5.859000%
AF2	46629QAC0	1,000.00000000	0.00000000	4.55083323	4.55083323	1,000.00000000	5.461000%
AF3	46629QAD8	1,000.00000000	0.00000000	4.55166673	4.55166673	1,000.00000000	5.462000%
AF4	46629QAE6	1,000.00000000	0.00000000	4.80250000	4.80250000	1,000.00000000	5.763000%
AF5	46629QAF3	1,000.00000000	0.00000000	4.90666674	4.90666674	1,000.00000000	5.888000%
AF6	46629QAG1	1,000.00000000	0.00000000	4.61416667	4.61416667	1,000.00000000	5.537000%
MF1	46629QAH9	1,000.00000000	0.00000000	4.77833351	4.77833351	1,000.00000000	5.734000%
MF2	46629QAJ5	1,000.00000000	0.00000000	4.82000000	4.82000000	1,000.00000000	5.784000%
MF3	46629QAK2	1,000.00000000	0.00000000	4.86083435	4.86083435	1,000.00000000	5.833000%
MF4	46629QAL0	1,000.00000000	0.00000000	4.98500000	4.98500000	1,000.00000000	5.982000%
MF5	46629QAM8	1,000.00000000	0.00000000	5.02666586	5.02666586	1,000.00000000	6.032000%
MF6	46629QAN6	1,000.00000000	0.00000000	5.06750000	5.06750000	1,000.00000000	6.081000%
MF7	46629QAP1	1,000.00000000	0.00000000	5.35666766	5.35666766	1,000.00000000	6.428000%
MF8	46629QAC9	1,000.00000000	0.00000000	5.48083544	5.48083544	1,000.00000000	6.577000%
MF9	46629QAR7	1,000.00000000	0.00000000	5.62500000	5.62500000	1,000.00000000	6.750000%
AV1	46629QAS5	602.63645148	6.83601082	0.35961702	7.19562784	595.80044066	0.650989%
AV2	46629QAT3	381.34802263	18.67195870	0.19963819	18.87159688	362.67606393	0.571098%
AV3	46629QAU0	1,000.00000000	0.00000000	0.56927716	0.56927716	1,000.00000000	0.621030%
AV4	46629QAV8	1,000.00000000	0.00000000	0.60589375	0.60589375	1,000.00000000	0.660975%
AV5	46629QAW6	1,000.00000000	0.00000000	0.66997266	0.66997266	1,000.00000000	0.730879%
MV1	46629QAX4	1,000.00000000	0.00000000	0.66997271	0.66997271	1,000.00000000	0.730879%
MV2	46629QAY2	1,000.00000000	0.00000000	0.72489741	0.72489741	1,000.00000000	0.790797%
MV3	46629QAZ9	1,000.00000000	0.00000000	0.76151379	0.76151379	1,000.00000000	0.830742%
MV4	46629QBA3	1,000.00000000	0.00000000	0.81643854	0.81643854	1,000.00000000	0.890660%
MV5	46629QBB1	1,000.00000000	0.00000000	0.82559301	0.82559301	1,000.00000000	0.900647%
MV6	46629QBC9	1,000.00000000	0.00000000	0.88051762	0.88051762	1,000.00000000	0.960565%
MV7	46629QBD7	1,000.00000000	0.00000000	1.16429578	1.16429578	1,000.00000000	1.270141%
MV8	46629QBE5	1,000.00000000	0.00000000	1.39314915	1.39314915	1,000.00000000	1.519799%
MV9	46629QBF2	1,000.00000000	0.00000000	2.17124989	2.17124989	1,000.00000000	2.368637%
MV10	46629QBG0	1,000.00000000	0.00000000	2.07970897	2.07970897	1,000.00000000	2.268773%
TOTALS		698.68814323	6.49750215	1.04663531	7.54413746	692.19064109	



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## FACTOR INFORMATION PER \$1000 OF ORIGINAL FACE

CLASS	CUSIP	BEGINNING PRINCIPAL	PRINCIPAL	INTEREST	TOTAL	ENDING PRINCIPAL	CURRENT PASS- THRU RATE
P1	46629QBJ4	1,000.00000000	0.00000000	308,001.20000000	308,001.20000000	1,000.00000000	0.000000%
P2	46629QBK1	1,000.00000000	0.00000000	911,658.80000000	911,658.80000000	1,000.00000000	0.000000%
TOTALS		1,000.00000000	0.00000000	609,830.00000000	609,830.00000000	1,000.00000000	

CLASS	CUSIP	BEGINNING NOTIONAL	PRINCIPAL	INTEREST	TOTAL	ENDING NOTIONAL	CURRENT PASS- THRU RATE
C	46629QBH8	695.86512565	0.00000000	0.00000000	0.00000000	686.98152456	0.000000%



**J.P. Morgan Mortgage Acquisition Trust, Series 2006-CH2****April 27, 2009****Dates:**

Record Date	04/24/09
Determination Date	04/15/09
Distribution Date	04/27/09

**Interest Accrual Period**

Start Date	March 25, 2009
End Date	April 27, 2009
Number of Days in Accrual Period	33



## J.P. Morgan Mortgage Acquisition Trust, Series 2006-CH2

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<b>Group 1 Trigger Event</b>	<b>(Effective December 2009)</b>	<b>NO</b>
TEST I - Trigger Event Occurrence		N/A
(Is Delinquency Percentage > 50.00% of of Senior Enhancement Percetage ?)		
Delinquency Percentage		17.49616%
50.00% of of Senior Enhancement Percetage		8.24084%
OR		
TEST II - Trigger Event Occurrence		NO
(Are Cumulative Realized Losses as % of Original Loan Bal > Required Cumulative Loss % ?)		
Cumulative Realized Losses as % of Original Loan Bal		1.67982%
Required Cumulative Loss %		0.55000%
 <b>Group 2 Trigger Event</b>	 <b>(Effective December 2009)</b>	 <b>NO</b>
TEST I - Trigger Event Occurrence		N/A
(Is Delinquency Percentage > 42.00% of of Senior Enhancement Percetage ?)		
Delinquency Percentage		36.51045%
42.00% of of Senior Enhancement Percetage		9.88288%
OR		
TEST II - Trigger Event Occurrence		NO
(Are Cumulative Realized Losses as % of Original Loan Bal > Required Cumulative Loss % ?)		
Cumulative Realized Losses as % of Original Loan Bal		4.78831%
Required Cumulative Loss %		1.00000%
 <b>Group 1 O/C Reporting</b>		
Targeted Overcollateralization Amount		8,295,338.99
Ending Overcollateralization Amount		6,922,344.71
Ending Overcollateralization Deficiency		1,372,994.29
Overcollateralization Release Amount		0.00
Monthly Excess Interest		394,106.54
Payment to Class C		0.00
 <b>Group 2 O/C Reporting</b>		
Targeted Overcollateralization Amount		35,017,824.47
Ending Overcollateralization Amount		12,515,866.66
Ending Overcollateralization Deficiency		22,501,957.80
Overcollateralization Release Amount		0.00
Monthly Excess Interest		4,505,409.68
Payment to Class C		0.00

## J.P. Morgan Mortgage Acquisition Trust, Series 2006-CH2

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## Certificate Interest Carryforward Detail

	Interest Carryforward Balance	Current Interest Carryforward Amount	Interest Carryforward Paid	Remaining Interest Carryforward Amount
AF1a	0.00	0.00	0.00	0.00
AF1b	0.00	0.00	0.00	0.00
AF2	0.00	0.00	0.00	0.00
AF3	0.00	0.00	0.00	0.00
AF4	0.00	0.00	0.00	0.00
AF5	0.00	0.00	0.00	0.00
AF6	0.00	0.00	0.00	0.00
MF1	0.00	0.00	0.00	0.00
MF2	0.00	0.00	0.00	0.00
MF3	0.00	0.00	0.00	0.00
MF4	0.00	0.00	0.00	0.00
MF5	0.00	0.00	0.00	0.00
MF6	0.00	0.00	0.00	0.00
MF7	0.00	0.00	0.00	0.00
MF8	0.00	0.00	0.00	0.00
MF9	0.00	0.00	0.00	0.00
AV1	0.00	0.00	0.00	0.00
AV2	0.00	0.00	0.00	0.00
AV3	0.00	0.00	0.00	0.00
AV4	0.00	0.00	0.00	0.00
AV5	0.00	0.00	0.00	0.00
MV1	0.00	0.00	0.00	0.00
MV2	0.00	0.00	0.00	0.00
MV3	0.00	0.00	0.00	0.00
MV4	0.00	0.00	0.00	0.00
MV5	0.00	0.00	0.00	0.00
MV6	0.00	0.00	0.00	0.00
MV7	0.00	0.00	0.00	0.00
MV8	0.00	0.00	0.00	0.00
MV9	0.00	0.00	0.00	0.00
MV10	0.00	0.00	0.00	0.00





**J.P. Morgan Mortgage Acquisition Trust, Series 2006-CH2****April 27, 2009****Swap Account:**

Net Swap Payment Due	824,621.40
Net Swap Payment Paid	824,621.40
Net Swap Receipt Due	0.00
Beginning Balance	1,000.00
Additions to the Swap Account	824,621.40
Withdrawals from the Swap Account	824,621.40
Ending Balance	1,000.00

**Group 1 Basis Risk Reserve Fund Account:**

Beginning Balance	1,000.00
Additions to the Basis Risk Reserve Fund	0.00
Divident Earnings on the Basis Risk Reserve Fund	0.00
Withdrawals from the Basis Risk Reserve Fund	0.00
Ending Balance	1,000.00

**Group 2 Basis Risk Reserve Fund Account:**

Beginning Balance	1,000.00
Additions to the Basis Risk Reserve Fund	0.00
Divident Earnings on the Basis Risk Reserve Fund	0.00
Withdrawals from the Basis Risk Reserve Fund	0.00
Ending Balance	1,000.00



## J.P. Morgan Mortgage Acquisition Trust, Series 2006-CH2

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## Basis Risk Reserve Carryover:

Basis Risk Certificate Interest Carryover			
	Current Certificate Interest Carryover Amount	Certificate Interest Carryover Amount Paid	Remaining Certificate Interest Carryover Amount
AF1a	0.00	0.00	0.00
AF1b	0.00	0.00	0.00
AF2	0.00	0.00	0.00
AF3	0.00	0.00	0.00
AF4	0.00	0.00	0.00
AF5	0.00	0.00	0.00
AF6	0.00	0.00	0.00
MF1	0.00	0.00	0.00
MF2	0.00	0.00	0.00
MF3	0.00	0.00	0.00
MF4	0.00	0.00	0.00
MF5	0.00	0.00	0.00
MF6	0.00	0.00	0.00
MF7	0.00	0.00	0.00
MF8	0.00	0.00	0.00
MF9	0.00	0.00	0.00
AV1	0.00	0.00	0.00
AV2	0.00	0.00	0.00
AV3	0.00	0.00	0.00
AV4	0.00	0.00	0.00
AV5	0.00	0.00	0.00
MV1	0.00	0.00	0.00
MV2	0.00	0.00	0.00
MV3	0.00	0.00	0.00
MV4	0.00	0.00	0.00
MV5	0.00	0.00	0.00
MV6	0.00	0.00	0.00
MV7	0.00	0.00	0.00
MV8	0.00	0.00	0.00
MV9	0.00	0.00	0.00
MV10	0.00	0.00	0.00



## J.P. Morgan Mortgage Acquisition Trust, Series 2006-CH2

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## Non-Supported Interest Shortfall:

## Non Supported Interest Shortfall

	Prepayment Interest Shortfalls	Relief Act Interest Shortfalls
AF1a	0.00	0.00
AF1b	0.00	0.00
AF2	0.00	0.00
AF3	0.00	0.00
AF4	0.00	0.00
AF5	0.00	0.00
AF6	0.00	0.00
MF1	0.00	0.00
MF2	0.00	0.00
MF3	0.00	0.00
MF4	0.00	0.00
MF5	0.00	0.00
MF6	0.00	0.00
MF7	0.00	0.00
MF8	0.00	0.00
MF9	0.00	0.00
AV1	0.00	443.32
AV2	0.00	68.37
AV3	0.00	42.33
AV4	0.00	59.73
AV5	0.00	60.73
MV1	0.00	47.07
MV2	0.00	44.46
MV3	0.00	28.02
MV4	0.00	27.31
MV5	0.00	26.70
MV6	0.00	25.53
MV7	0.00	29.86
MV8	0.00	23.30
MV9	0.00	33.90
MV10	0.00	46.38
C	0.00	0.00
Total	0.00	1,007.00



## J.P. Morgan Mortgage Acquisition Trust, Series 2006-CH2

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Available Net WAC to Group 1 Fixed Certificates	6.763042
Available Net Funds Cap to Group 1 Libor Certificates	6.148220
Available Net Funds Cap to Group 2 Libor Certificates	5.241944
One-Month LIBOR for Such Distribution Date	0.521880

## Pass Through Rates

	LIBOR Certificates Uncapped Pass Through Rates for Current Distribution	LIBOR Certificates Uncapped Pass Through Rates for Next Distribution
AF1B	5.859000	5.859000
AF2	5.461000	5.461000
AF3	5.462000	5.462000
AF4	5.763000	5.763000
AF5	5.888000	5.888000
AF6	5.537000	5.537000
MF1	5.734000	5.734000
MF2	5.784000	5.784000
MF3	5.833000	5.833000
MF4	5.982000	5.982000
MF5	6.032000	6.032000
MF6	6.081000	6.081000
MF7	6.428000	6.428000
MF8	6.577000	6.577000
MF9	6.750000	6.750000
AF1A	0.611880	0.527500
AV1	0.651880	0.567500
AV2	0.571880	0.487500
AV3	0.621880	0.537500
AV4	0.661880	0.577500
AV5	0.731880	0.647500
MV1	0.731880	0.647500
MV2	0.791880	0.707500
MV3	0.831880	0.747500
MV4	0.891880	0.807500
MV5	0.901880	0.817500
MV6	0.961880	0.877500
MV7	1.271880	1.187500
MV8	1.521880	1.437500
MV9	2.371880	2.287500
MV10	2.271880	2.187500



## J.P. Morgan Mortgage Acquisition Trust, Series 2006-CH2

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## Deferred Amounts Detail:

*(Reduction of Certificate Principal Amounts due to Applied Loss Amounts)*

## Deferred Certificate Amounts

	Previous Deferred Amounts	Current Deferred Amounts	Deferred Amounts Paid	Remaining Deferred Amounts
MF1	0.00	0.00	0.00	0.00
MF2	0.00	0.00	0.00	0.00
MF3	0.00	0.00	0.00	0.00
MF4	0.00	0.00	0.00	0.00
MF5	0.00	0.00	0.00	0.00
MF6	0.00	0.00	0.00	0.00
MF7	0.00	0.00	0.00	0.00
MF8	0.00	0.00	0.00	0.00
MF9	0.00	0.00	0.00	0.00
MV1	0.00	0.00	0.00	0.00
MV2	0.00	0.00	0.00	0.00
MV3	0.00	0.00	0.00	0.00
MV4	0.00	0.00	0.00	0.00
MV5	0.00	0.00	0.00	0.00
MV6	0.00	0.00	0.00	0.00
MV7	0.00	0.00	0.00	0.00
MV8	0.00	0.00	0.00	0.00
MV9	0.00	0.00	0.00	0.00
MV10	0.00	0.00	0.00	0.00



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# JPMORGAN MORTGAGE ACQUISITION TRUST ASSET-BACKED PASS-THROUGH CERTIFICATES 2006-CH2

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# JPMORGAN MORTGAGE ACQUISITION TRUST ASSET-BACKED PASS-THROUGH CERTIFICATES 2006-CH2

## Collateral Information - Summary Total

Interest Collections	
Scheduled Interest	8,454,003.71
Prepay Interest Excess / Shortfall	0.00
Interest Adjustment	0.00
Servicer Provided Fee (DAD)	0.00
Servicer Stop Advance	0.00
<b>Total Interest Collected</b>	<b>8,454,003.71</b>

Fee Summary	
Servicer Fee (1)	580,644.96
Servicer Fee (2)	0.00
Trustee Fee	0.00
Primary Mortgage Insurance Fee	0.00
Other Fees	24,644.53
<b>Total Fees</b>	<b>605,289.49</b>
<b>Total Fees (Withheld)</b>	<b>580,644.96</b>

Other Interest Adjustment	
Relief Act (Soldiers _Sailors)	(1,007.00)
Servicer Compensating Int Deduct	0.00
DAD Fees	0.00
Loan Modification ARM	0.00
Late Fees	0.00
Legal Fees	0.00
Lender Paid Mortgage Insurance	0.00
Pool Level Servicer Fee	0.00
Pre-Securitization Int. Arrearage	0.00
Loan Modification Loss	0.00
Modification Adjustment	(50,471.25)
NonRecoverable Servicer Advance	(300.00)
<b>Total Other Interest Adjust.</b>	<b>(51,778.25)</b>

Summary	
(+) Total Principal Collected	17,978,206.94
(-) Total Losses	10,009,809.99
(+) Total Interest Collected	8,454,003.71
(+) Total Other Interest Adjust. Collected	(51,778.25)
(-) Total Fees (Withheld)	580,644.96
(+) Prepayment Penalty	60,983.00
<b>Total Available Funds from Collection</b>	<b>15,850,960.45</b>

Summary		
	Balance	Count
Beginning Pool	1,408,258,551.54	7,295
Scheduled Principal	1,193,127.68	
UnScheduled Principal	16,785,079.26	
Ending Pool	1,390,280,344.60	7,208

Characteristics	
Weighted Average Coupon Rate (WAC)	7.2863112
Weighted Average Net Rate (NetWAC)	6.7653112
Weighted Average Remaining Term	301

Advances by Servicer	
Current P and I	0.00
Outstanding P and I	0.00

Other Considerations for Losses	
Balance Due Trust	13,728,881.14
Net Liquidation Proceeds	3,921,749.32
Recovered Delinquency	0.00
Delinquency Advances	0.00

Scheduled Principal	
Scheduled Principal	1,193,127.68
<b>Total Scheduled Principal</b>	<b>1,193,127.68</b>

UnScheduled Principal	
(+) Curtailments	79,090.80
(+) Curtailment Adjustment	(530,486.09)
(+) Principal Payoff	17,236,474.55
(+) Principal Adjustment	0.00
(-) Negative Amortization	0.00
(+) Servicer Stop Advance	0.00
<b>Total UnScheduled Principal</b>	<b>16,785,079.26</b>

Losses	
(+) Initial (Current) Loss	9,807,131.82
(+) Non-Recoverable Advances	143,288.90
(+) Subsequent Loss	72,059.37
(-) Subsequent Gain	12,670.10
<b>Total Losses</b>	<b>10,009,809.99</b>
<b>Cumulative Losses</b>	<b>84,624,499.84</b>

Principal Payoff		
	Balance	Count
Bankruptcy	0.00	0
Discount	0.00	0
Foreclosure	0.00	0
Insurance	0.00	0
Liquidation	13,576,883.48	65
Prepay In Full	3,659,591.07	22
REO Disposal	0.00	0
Repurchase	0.00	0
Others	0.00	0
<b>Total Principal Payoff</b>	<b>17,236,474.55</b>	<b>87</b>

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# JPMORGAN MORTGAGE ACQUISITION TRUST ASSET-BACKED PASS-THROUGH CERTIFICATES 2006-CH2

## Collateral Information - Summary

Group 1

Interest Collections	
Scheduled Interest	1,878,710.67
Prepay Interest Excess / Shortfall	0.00
Interest Adjustment	0.00
Servicer Provided Fee (DAD)	0.00
Servicer Stop Advance	0.00
<b>Total Interest Collected</b>	<b>1,878,710.67</b>

Fee Summary	
Servicer Fee (1)	128,109.14
Servicer Fee (2)	0.00
Trustee Fee	0.00
Primary Mortgage Insurance Fee	0.00
Other Fees	5,418.99
<b>Total Fees</b>	<b>133,528.13</b>
<b>Total Fees (Withheld)</b>	<b>128,109.14</b>

Other Interest Adjustment	
Relief Act (Soldiers _Sailors)	0.00
Servicer Compensating Int Deduct	0.00
DAD Fees	0.00
Loan Modification ARM	0.00
Late Fees	0.00
Legal Fees	0.00
Lender Paid Mortgage Insurance	0.00
Pool Level Servicer Fee	0.00
Pre-Securitization Int. Arrearage	0.00
Loan Modification Loss	0.00
Modification Adjustment	(13,702.93)
NonRecoverable Servicer Advance	0.00
<b>Total Other Interest Adjust.</b>	<b>(13,702.93)</b>

Summary	
(+) Total Principal Collected	2,316,997.70
(-) Total Losses	667,481.16
(+) Total Interest Collected	1,878,710.67
(+) Total Other Interest Adjust. Collected	(13,702.93)
(-) Total Fees (Withheld)	128,109.14
(+) Prepayment Penalty	15,400.06
<b>Total Available Funds from Collection</b>	<b>3,401,815.20</b>

Summary		
	Balance	Count
Beginning Pool	309,656,388.53	1,996
Scheduled Principal	380,406.38	
UnScheduled Principal	1,936,591.32	
Ending Pool	307,339,390.83	1,980

Characteristics	
Weighted Average Coupon Rate (WAC)	7.3365004
Weighted Average Net Rate (NetWAC)	6.8155004
Weighted Average Remaining Term	278

Advances by Servicer	
Current P and I	0.00
Outstanding P and I	0.00

Other Considerations for Losses	
Balance Due Trust	1,169,349.01
Net Liquidation Proceeds	541,708.42
Recovered Delinquency	0.00
Delinquency Advances	0.00

Scheduled Principal	
Scheduled Principal	380,406.38
<b>Total Scheduled Principal</b>	<b>380,406.38</b>

UnScheduled Principal	
(+) Curtailments	34,162.48
(+) Curtailment Adjustment	(78,921.49)
(+) Principal Payoff	1,981,350.33
(+) Principal Adjustment	0.00
(-) Negative Amortization	0.00
(+) Servicer Stop Advance	0.00
<b>Total UnScheduled Principal</b>	<b>1,936,591.32</b>

Losses	
(+) Initial (Current) Loss	627,640.59
(+) Non-Recoverable Advances	38,151.51
(+) Subsequent Loss	3,444.26
(-) Subsequent Gain	1,755.20
<b>Total Losses</b>	<b>667,481.16</b>
<b>Cumulative Losses</b>	<b>6,635,559.53</b>

Principal Payoff		
	Balance	Count
Bankruptcy	0.00	0
Discount	0.00	0
Foreclosure	0.00	0
Insurance	0.00	0
Liquidation	1,017,351.35	6
Prepay In Full	963,998.98	10
REO Disposal	0.00	0
Repurchase	0.00	0
Others	0.00	0
<b>Total Principal Payoff</b>	<b>1,981,350.33</b>	<b>16</b>





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# JPMORGAN MORTGAGE ACQUISITION TRUST ASSET-BACKED PASS-THROUGH CERTIFICATES 2006-CH2

## Collateral Information - Summary

Group 2

Interest Collections	
Scheduled Interest	4,325,971.58
Prepay Interest Excess / Shortfall	0.00
Interest Adjustment	0.00
Servicer Provided Fee (DAD)	0.00
Servicer Stop Advance	0.00
<b>Total Interest Collected</b>	<b>4,325,971.58</b>

Fee Summary	
Servicer Fee (1)	298,538.38
Servicer Fee (2)	0.00
Trustee Fee	0.00
Primary Mortgage Insurance Fee	0.00
Other Fees	12,686.35
<b>Total Fees</b>	<b>311,224.73</b>
<b>Total Fees (Withheld)</b>	<b>298,538.38</b>

Other Interest Adjustment	
Relief Act (Soldiers _Sailors)	(261.87)
Servicer Compensating Int Deduct	0.00
DAD Fees	0.00
Loan Modification ARM	0.00
Late Fees	0.00
Legal Fees	0.00
Lender Paid Mortgage Insurance	0.00
Pool Level Servicer Fee	0.00
Pre-Securitization Int. Arrearage	0.00
Loan Modification Loss	0.00
Modification Adjustment	(23,514.82)
NonRecoverable Servicer Advance	(150.00)
<b>Total Other Interest Adjust.</b>	<b>(23,926.69)</b>

Summary	
(+) Total Principal Collected	8,782,696.99
(-) Total Losses	5,189,932.28
(+) Total Interest Collected	4,325,971.58
(+) Total Other Interest Adjust. Collected	(23,926.69)
(-) Total Fees (Withheld)	298,538.38
(+) Prepayment Penalty	4,118.64
<b>Total Available Funds from Collection</b>	<b>7,600,389.86</b>

Summary		
	Balance	Count
Beginning Pool	724,934,700.23	3,523
Scheduled Principal	518,184.53	
UnScheduled Principal	8,264,512.46	
Ending Pool	716,152,003.24	3,477

Characteristics	
Weighted Average Coupon Rate (WAC)	7.2523136
Weighted Average Net Rate (NetWAC)	6.7313136
Weighted Average Remaining Term	307

Advances by Servicer	
Current P and I	0.00
Outstanding P and I	0.00

Other Considerations for Losses	
Balance Due Trust	7,139,919.71
Net Liquidation Proceeds	2,022,285.65
Recovered Delinquency	0.00
Delinquency Advances	0.00

Scheduled Principal	
Scheduled Principal	518,184.53
<b>Total Scheduled Principal</b>	<b>518,184.53</b>

UnScheduled Principal	
(+) Curtailments	32,791.67
(+) Curtailment Adjustment	(369,500.76)
(+) Principal Payoff	8,601,221.55
(+) Principal Adjustment	0.00
(-) Negative Amortization	0.00
(+) Servicer Stop Advance	0.00
<b>Total UnScheduled Principal</b>	<b>8,264,512.46</b>

Losses	
(+) Initial (Current) Loss	5,117,634.06
(+) Non-Recoverable Advances	39,099.81
(+) Subsequent Loss	40,206.63
(-) Subsequent Gain	7,008.22
<b>Total Losses</b>	<b>5,189,932.28</b>
<b>Cumulative Losses</b>	<b>48,632,160.48</b>

Principal Payoff		
	Balance	Count
Bankruptcy	0.00	0
Discount	0.00	0
Foreclosure	0.00	0
Insurance	0.00	0
Liquidation	7,139,919.71	38
Prepay In Full	1,461,301.84	8
REO Disposal	0.00	0
Repurchase	0.00	0
Others	0.00	0
<b>Total Principal Payoff</b>	<b>8,601,221.55</b>	<b>46</b>

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# JPMORGAN MORTGAGE ACQUISITION TRUST ASSET-BACKED PASS-THROUGH CERTIFICATES 2006-CH2

## Collateral Information - Summary

**Group 3**

Interest Collections	
Scheduled Interest	2,249,321.46
Prepay Interest Excess / Shortfall	0.00
Interest Adjustment	0.00
Servicer Provided Fee (DAD)	0.00
Servicer Stop Advance	0.00
<b>Total Interest Collected</b>	<b>2,249,321.46</b>

Fee Summary	
Servicer Fee (1)	153,997.44
Servicer Fee (2)	0.00
Trustee Fee	0.00
Primary Mortgage Insurance Fee	0.00
Other Fees	6,539.18
<b>Total Fees</b>	<b>160,536.62</b>
<b>Total Fees (Withheld)</b>	<b>153,997.44</b>

Other Interest Adjustment	
Relief Act (Soldiers _ Sailors)	(745.13)
Servicer Compensating Int Deduct	0.00
DAD Fees	0.00
Loan Modification ARM	0.00
Late Fees	0.00
Legal Fees	0.00
Lender Paid Mortgage Insurance	0.00
Pool Level Servicer Fee	0.00
Pre-Securitization Int. Arrearage	0.00
Loan Modification Loss	0.00
Modification Adjustment	(13,253.50)
NonRecoverable Servicer Advance	(150.00)
<b>Total Other Interest Adjust.</b>	<b>(14,148.63)</b>

Summary	
(+) Total Principal Collected	6,878,512.25
(-) Total Losses	4,152,396.55
(+) Total Interest Collected	2,249,321.46
(+) Total Other Interest Adjust. Collected	(14,148.63)
(-) Total Fees (Withheld)	153,997.44
(+) Prepayment Penalty	41,464.30
<b>Total Available Funds from Collection</b>	<b>4,848,755.39</b>

Summary		
	Balance	Count
Beginning Pool	373,667,462.78	1,776
Scheduled Principal	294,536.77	
UnScheduled Principal	6,583,975.48	
Ending Pool	366,788,950.53	1,751

Characteristics	
Weighted Average Coupon Rate (WAC)	7.3106768
Weighted Average Net Rate (NetWAC)	6.7896768
Weighted Average Remaining Term	309

Advances by Servicer	
Current P and I	0.00
Outstanding P and I	0.00

Other Considerations for Losses	
Balance Due Trust	5,419,612.42
Net Liquidation Proceeds	1,357,755.25
Recovered Delinquency	0.00
Delinquency Advances	0.00

Scheduled Principal	
Scheduled Principal	294,536.77
<b>Total Scheduled Principal</b>	<b>294,536.77</b>

UnScheduled Principal	
(+) Curtailments	12,136.65
(+) Curtailment Adjustment	(82,063.84)
(+) Principal Payoff	6,653,902.67
(+) Principal Adjustment	0.00
(-) Negative Amortization	0.00
(+) Servicer Stop Advance	0.00
<b>Total UnScheduled Principal</b>	<b>6,583,975.48</b>

Losses	
(+) Initial (Current) Loss	4,061,857.17
(+) Non-Recoverable Advances	66,037.58
(+) Subsequent Loss	28,408.48
(-) Subsequent Gain	3,906.68
<b>Total Losses</b>	<b>4,152,396.55</b>
<b>Cumulative Losses</b>	<b>29,356,779.83</b>

Principal Payoff		
	Balance	Count
Bankruptcy	0.00	0
Discount	0.00	0
Foreclosure	0.00	0
Insurance	0.00	0
Liquidation	5,419,612.42	21
Prepay In Full	1,234,290.25	4
REO Disposal	0.00	0
Repurchase	0.00	0
Others	0.00	0
<b>Total Principal Payoff</b>	<b>6,653,902.67</b>	<b>25</b>

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# JPMORGAN MORTGAGE ACQUISITION TRUST ASSET-BACKED PASS-THROUGH CERTIFICATES 2006-CH2

## Pipeline Snapshot

Distribution	Delinquencies			Loan Status			Cumulative Losses		Other		
	Payment 1	Payment 2	Payment 3+	Foreclosure	REO	Bankruptcy	Amount	Percent	Pool Factor	CPR	CDR
Mar 2008	4.06%	2.07%	11.53%	8.95%	1.80%	1.14%	6,596,383.27	0.41%	0.8042601	9.19050%	3.31293%
Apr 2008	4.44%	2.02%	12.96%	10.01%	2.07%	1.06%	8,313,581.39	0.52%	0.7958663	9.94762%	2.45347%
May 2008	4.70%	2.58%	14.00%	10.73%	2.33%	1.07%	11,471,800.61	0.72%	0.7847246	12.79864%	4.49843%
Jun 2008	4.80%	2.48%	15.26%	11.33%	2.81%	1.21%	16,428,741.22	1.05%	0.7743280	10.74034%	7.17085%
Jul 2008	5.06%	2.66%	16.40%	12.32%	2.88%	1.23%	21,283,367.11	1.38%	0.7642992	10.42660%	6.32102%
Aug 2008	5.28%	3.37%	18.00%	11.49%	3.23%	1.50%	24,136,283.68	1.58%	0.7554077	10.34916%	4.13339%
Sep 2008	5.69%	2.71%	19.23%	12.85%	3.00%	1.61%	30,467,089.32	2.02%	0.7454367	9.54447%	8.84824%
Oct 2008	5.65%	2.80%	20.34%	13.45%	2.93%	1.71%	36,858,279.68	2.48%	0.7358375	9.07078%	7.91359%
Nov 2008	6.49%	2.82%	21.16%	14.42%	3.15%	1.84%	43,540,579.68	2.96%	0.7268486	8.04360%	8.19723%
Dec 2008	7.57%	3.50%	22.07%	16.48%	3.15%	1.90%	50,242,800.22	3.45%	0.7196183	5.38983%	7.75032%
Jan 2009	7.35%	3.89%	23.63%	16.89%	2.97%	2.00%	60,128,694.48	4.19%	0.7096851	7.21582%	12.40827%
Feb 2009	7.24%	3.54%	25.88%	17.77%	3.34%	1.89%	66,535,016.06	4.67%	0.7034518	4.12819%	7.43775%
Mar 2009	6.82%	3.58%	27.11%	17.47%	3.36%	1.80%	74,614,689.85	5.30%	0.6958651	5.01320%	9.34767%
Apr 2009	6.40%	3.06%	28.36%	19.54%	3.26%	2.04%	84,624,499.84	6.09%	0.6869815	5.62762%	11.09128%

*Percentages of Ending Scheduled Balance*

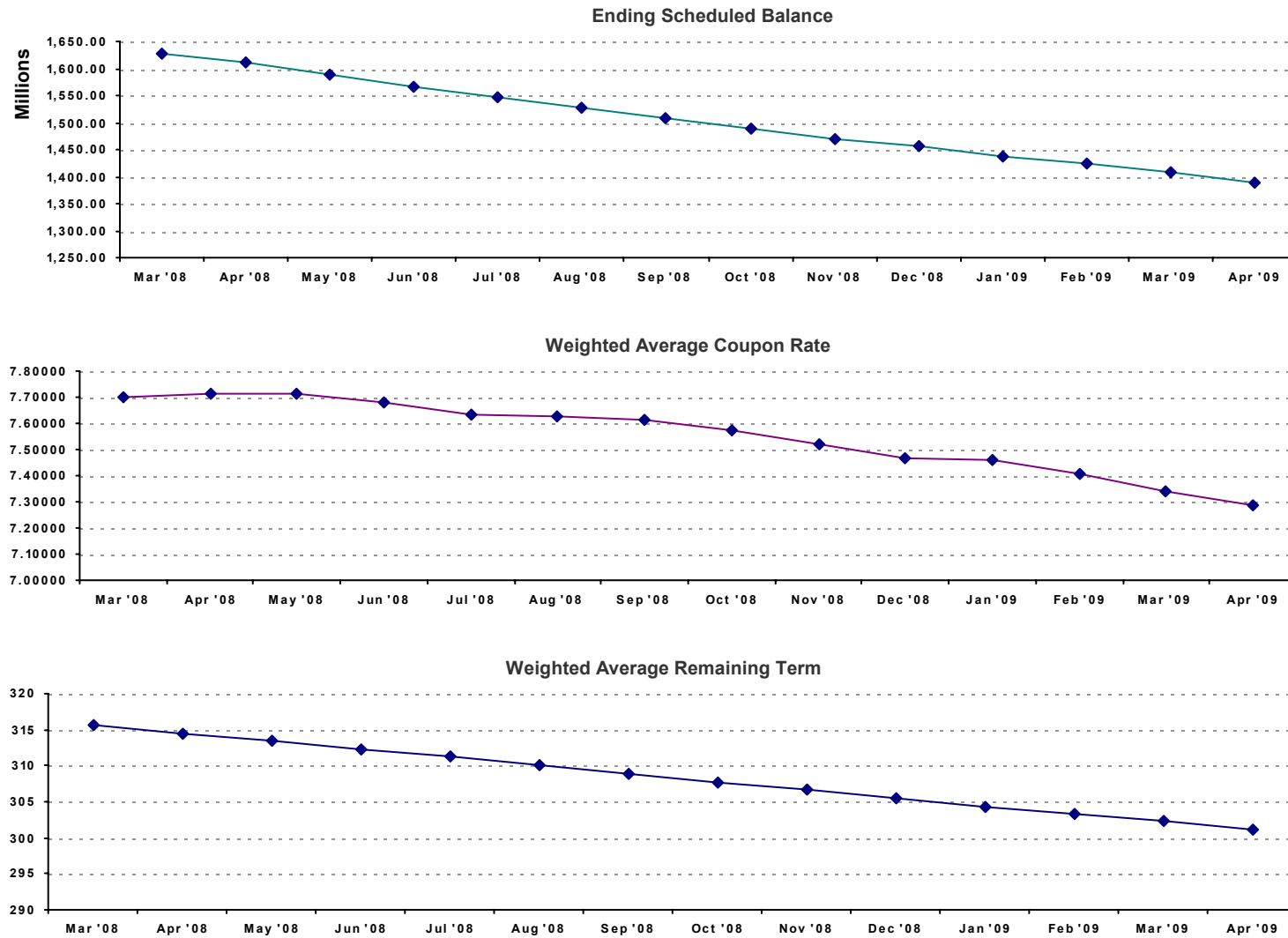
### Calculation Methodology:

MDR - Monthly Default Rate	Balance Due Trust / Beginning Scheduled Balance
CDR - Conditional Default Rate	$1 - ((1 - \text{MDR}) ^ 12)$
SMM - Single Month Mortality Rate	(All Prepayments + Repurchases - Gross Losses) / (Beginning Scheduled Balance - Scheduled Principal)
CPR - Conditional Prepayment Rate	$1 - ((1 - \text{SMM}) ^ 12)$
WAS - Weighted Average Seasoning	$\text{sum}((\text{Original Term} - \text{Remaining Term}) * (\text{Current Scheduled Balance} / \text{Deal Scheduled Principal Balance}))$
PSA - PSA Standard Prepayment Model	$100 * \text{CPR} / (0.2 * \text{min}(30, \text{WAS}))$

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# JPMORGAN MORTGAGE ACQUISITION TRUST ASSET-BACKED PASS-THROUGH CERTIFICATES 2006-CH2

## General Trends - Total

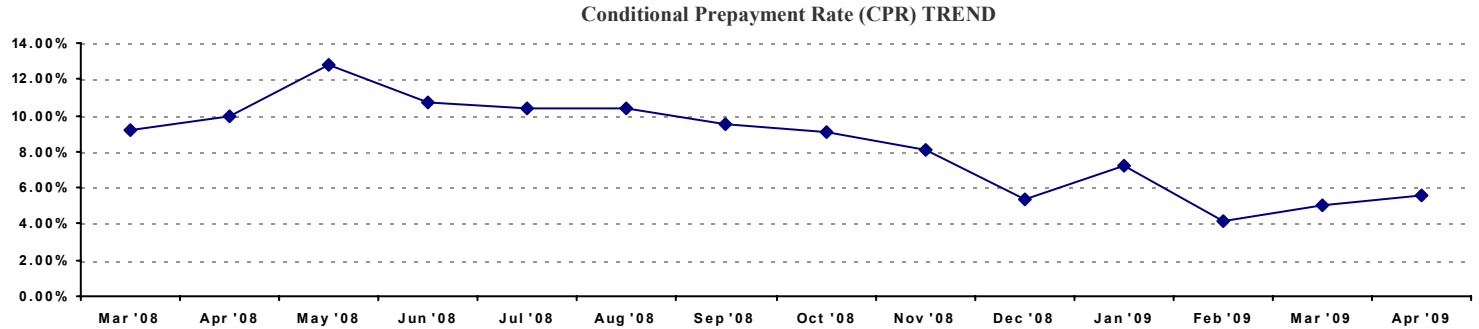


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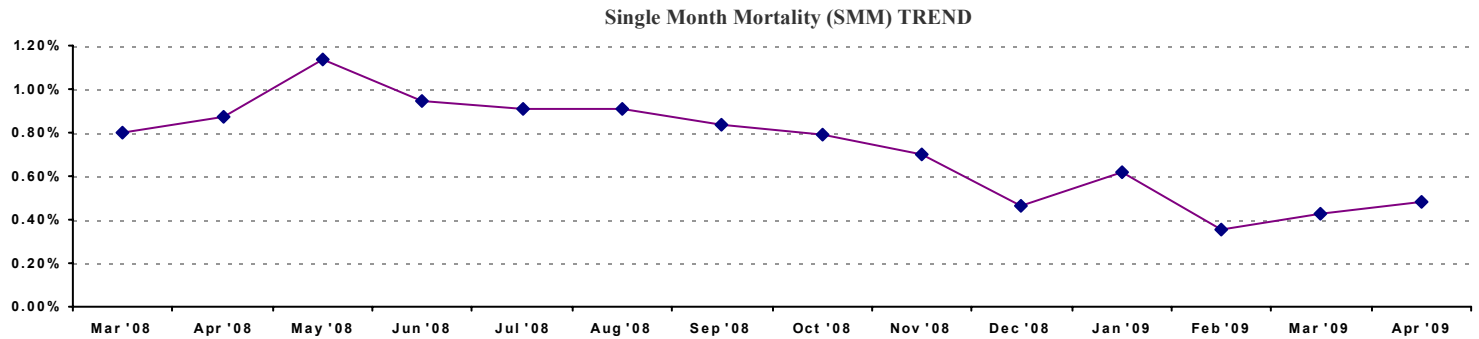
# JPMORGAN MORTGAGE ACQUISITION TRUST ASSET-BACKED PASS-THROUGH CERTIFICATES 2006-CH2

## Prepayments - Rates

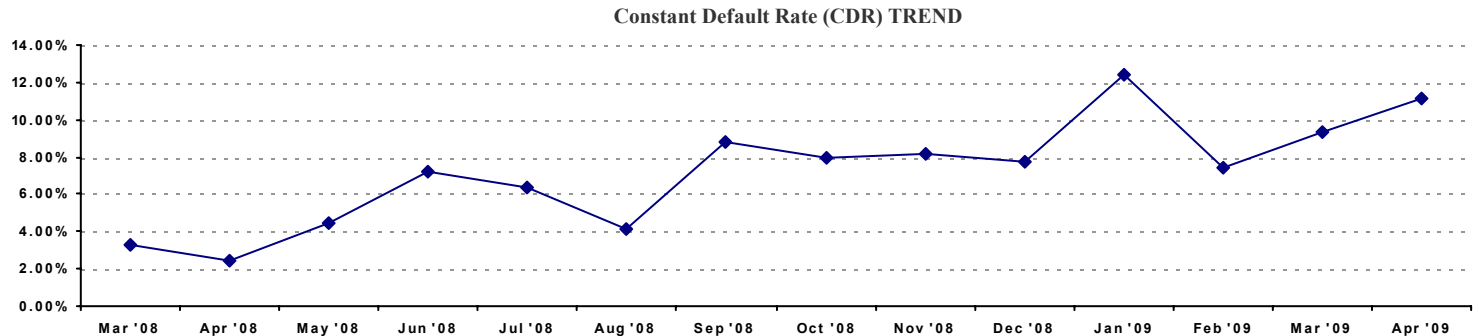
Conditional Prepayment Rate (CPR)	Value
Current Period	5.62762%
3-Month Average	4.92300%
6-Month Average	5.90304%
12-Month Average	8.19569%
Average Since Cut-off	11.03133%



Single Month Mortality (SMM)	Value
Current Period	0.48152%
3-Month Average	0.41997%
6-Month Average	0.50651%
12-Month Average	0.71313%
Average Since Cut-off	0.98696%



Constant Default Rate (CDR)	Value
Current Period	11.09128%
3-Month Average	9.29223%
6-Month Average	9.37209%
12-Month Average	7.92650%

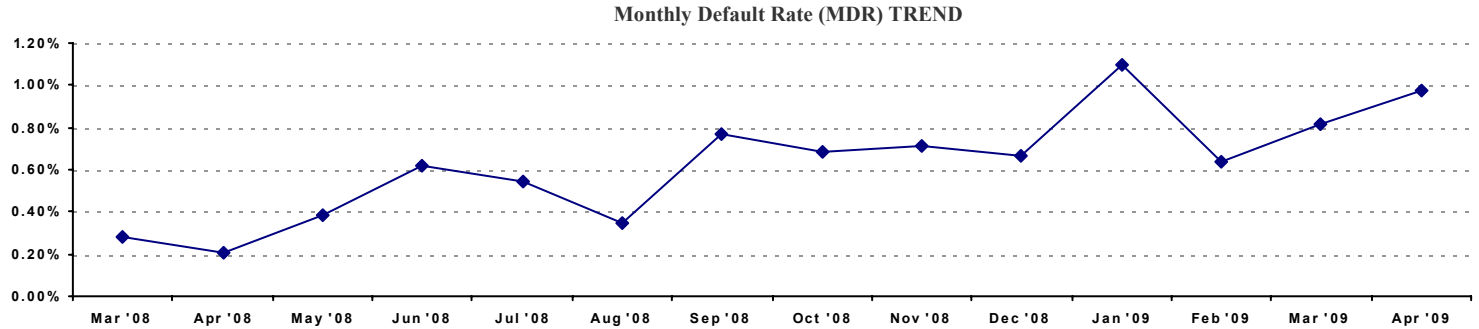


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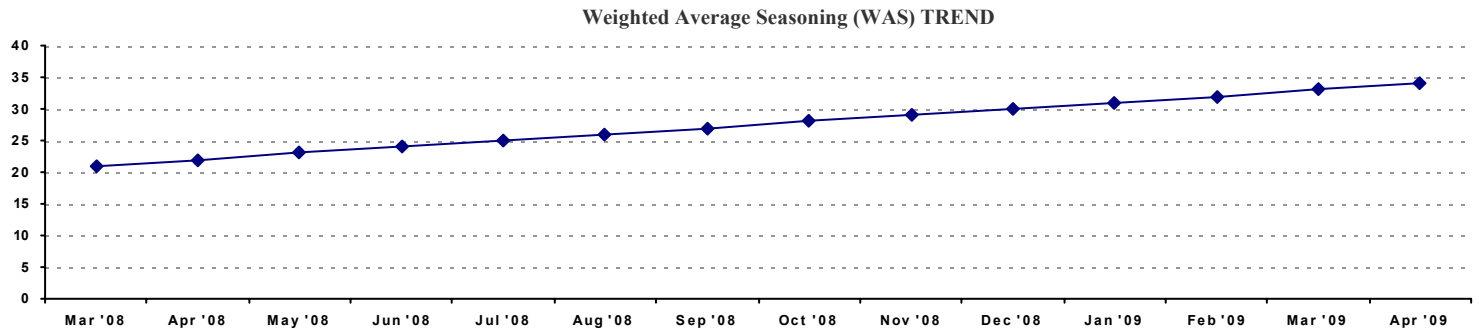
# JPMORGAN MORTGAGE ACQUISITION TRUST ASSET-BACKED PASS-THROUGH CERTIFICATES 2006-CH2

## Prepayments - Rates

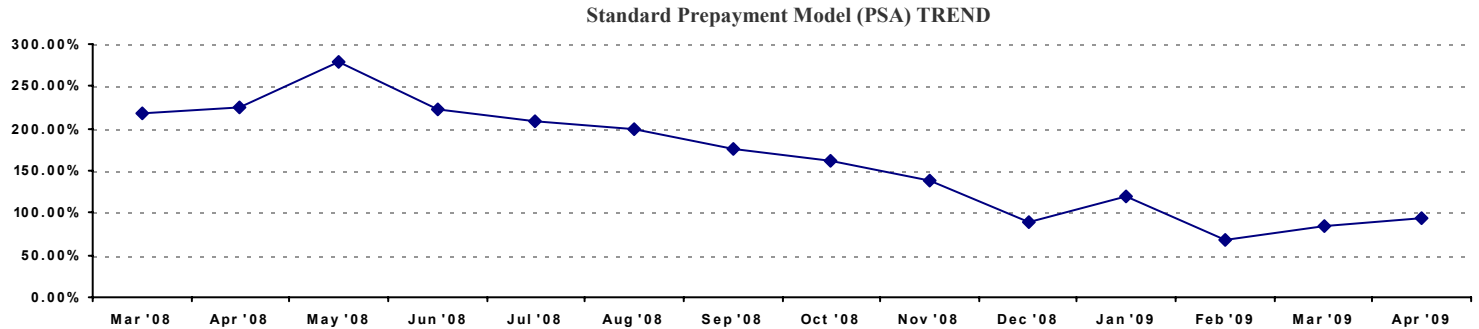
Monthly Default Rate (MDR)	Value
Current Period	0.97488%
3-Month Average	0.81046%
6-Month Average	0.81826%
12-Month Average	0.68817%



Weighted Average Seasoning (WAS)	Value
Current Period	34.00
3-Month Average	33.00
6-Month Average	31.50
12-Month Average	28.50



Standard Prepayment Model (PSA)	Value
Current Period	93.79%
3-Month Average	246.15%
6-Month Average	594.93%
12-Month Average	1843.20%



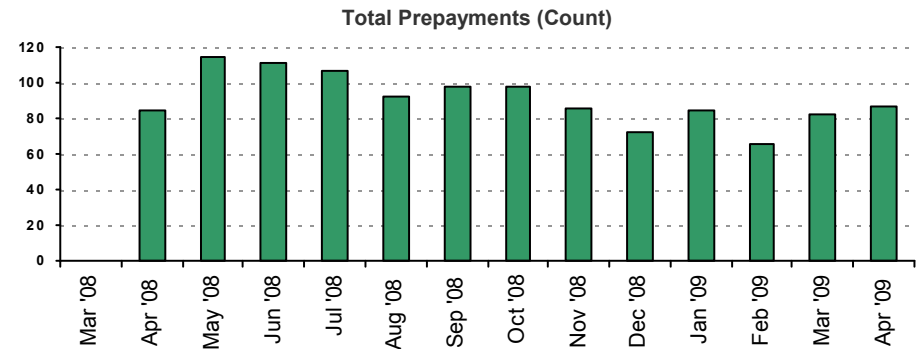
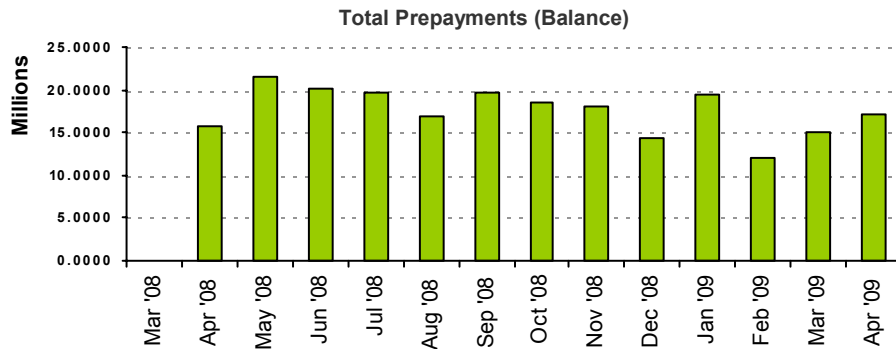
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# JPMORGAN MORTGAGE ACQUISITION TRUST ASSET-BACKED PASS-THROUGH CERTIFICATES 2006-CH2

## Prepayments and Liquidations - Summary

Group	Prepayment In Full		Liquidation		Add'l Liquidation		Repurchase		Others		Total Prepayments	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
1	10	963,998.98	6	1,017,351.35	0	0.00	0	0.00	0	0.00	16	1,981,350.33
2	8	1,461,301.84	38	7,139,919.71	0	0.00	0	0.00	0	0.00	46	8,601,221.55
3	4	1,234,290.25	21	5,419,612.42	0	0.00	0	0.00	0	0.00	25	6,653,902.67
<b>TOTAL</b>	<b>22</b>	<b>3,659,591.07</b>	<b>65</b>	<b>13,576,883.48</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>87</b>	<b>17,236,474.55</b>

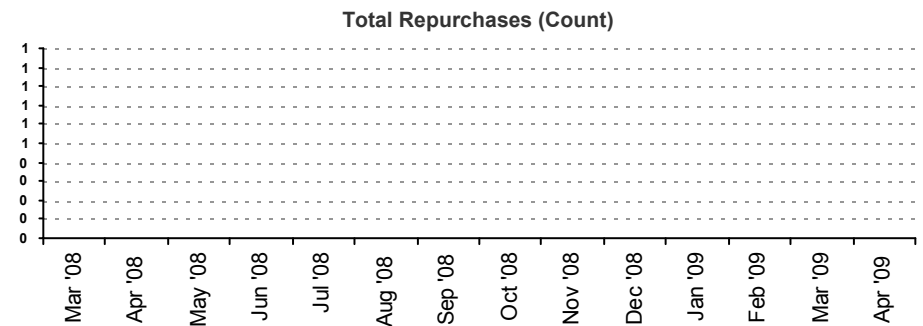
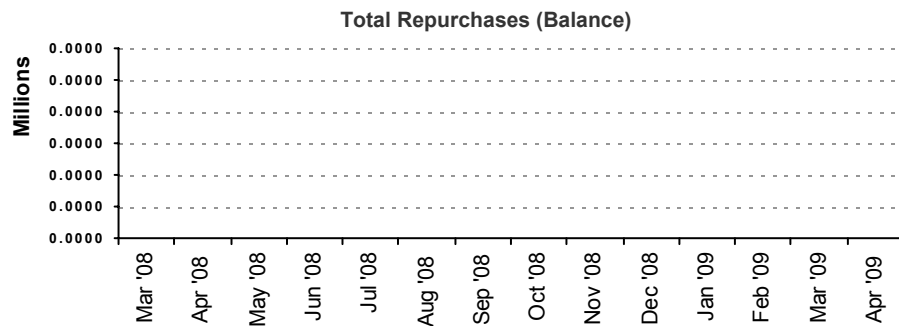
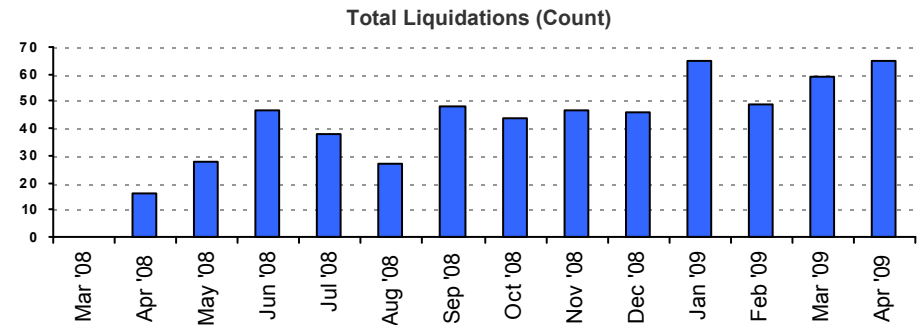
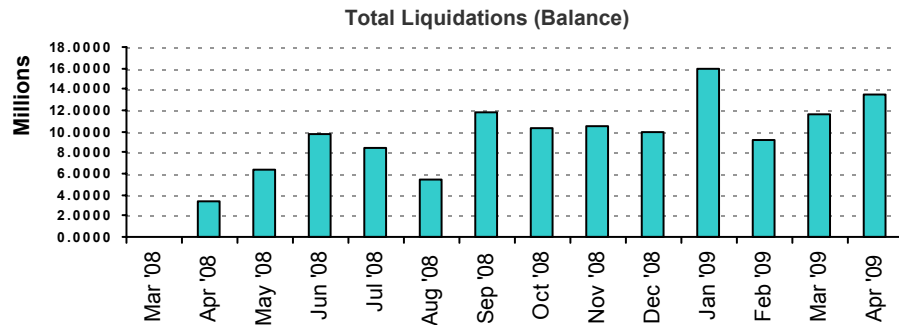
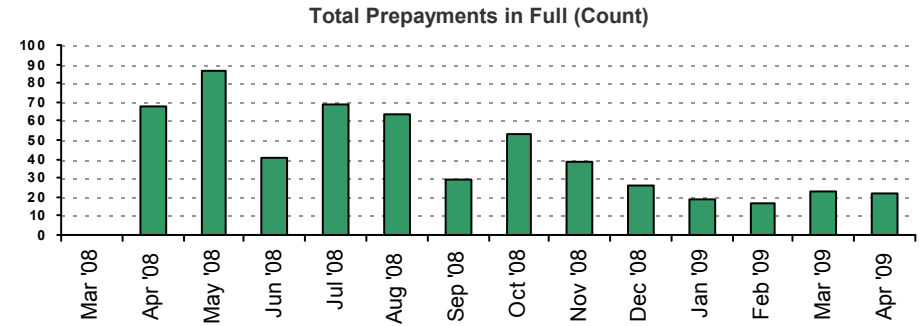
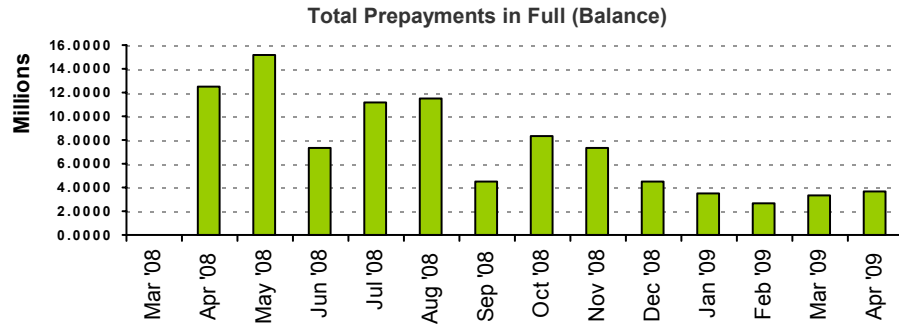
ADDITIONAL LIQUIDATIONS - Foreclosure Sale, Bankruptcy Sale, REO Disposal, Disposition



Deal Code: JPM06CH2  
 Distribution Date: 04/25/2009  
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# JPMORGAN MORTGAGE ACQUISITION TRUST ASSET-BACKED PASS-THROUGH CERTIFICATES 2006-CH2

## Prepayments and Liquidations - Summary





Deal Code: JPM06CH2  
Distribution Date: 04/25/2009  
Pay Date: 04/27/2009

# JPMORGAN MORTGAGE ACQUISITION TRUST ASSET-BACKED PASS-THROUGH CERTIFICATES 2006-CH2

## Prepayment and Liquidations - Details

Group	State	Loan Number	Original Loan Balance	Prepayment Amount	Prepayment Type	Paid Through Date	Current Note Rate
1	AL	20670618	45,500.00	43,290.42	Liquidation	04-01-2009	9.9900
1	AL	26216812	31,000.00	30,784.33	Prepayment	03-20-2009	9.2250
1	CA	19078781	258,700.00	250,393.42	Liquidation	03-10-2009	7.1050
1	CA	22895759	468,000.00	467,600.00	Liquidation	04-01-2009	7.5750
1	CO	20614178	112,400.00	88,042.70	Prepayment	02-15-2009	7.2500
1	FL	19102839	129,000.00	120,905.35	Liquidation	03-15-2009	8.5500
1	FL	20679643	163,800.00	151,997.66	Prepayment	03-15-2009	6.3750
1	IN	23059868	60,750.00	54,540.22	Prepayment	03-01-2009	9.3750
1	MD	20648994	106,100.00	103,536.77	Prepayment	03-10-2009	8.1120
1	MI	20652913	87,500.00	86,185.96	Liquidation	03-10-2009	10.3620
1	MI	20684833	50,000.00	48,976.20	Liquidation	03-15-2009	9.2400
1	OK	19081470	152,100.00	148,531.79	Prepayment	02-10-2009	8.9750
1	TN	19062462	62,000.00	47,262.29	Prepayment	03-10-2009	7.9900
1	TN	23057789	152,000.00	147,276.19	Prepayment	04-01-2009	6.9380
1	VA	19085844	140,000.00	135,607.54	Prepayment	03-20-2009	8.4000
1	WV	19104454	58,000.00	56,419.49	Prepayment	02-20-2009	7.9900
TOTAL Group 1		16	2,076,850.00	1,981,350.33			

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# JPMORGAN MORTGAGE ACQUISITION TRUST ASSET-BACKED PASS-THROUGH CERTIFICATES 2006-CH2

## Prepayment and Liquidations - Details

Group	State	Loan Number	Original Loan Balance	Prepayment Amount	Prepayment Type	Paid Through Date	Current Note Rate
2	AZ	22607626	126,000.00	124,430.85	Prepayment	04-01-2009	7.7440
2	AZ	22690721	156,000.00	153,685.36	Liquidation	04-01-2009	7.5000
2	AZ	23070857	410,000.00	404,165.67	Liquidation	04-01-2009	6.9990
2	CA	22675797	358,000.00	352,322.10	Liquidation	04-01-2009	6.7250
2	CA	22881734	292,000.00	287,557.18	Liquidation	04-01-2009	7.6250
2	CA	22883409	128,000.00	126,734.74	Liquidation	04-01-2009	8.3500
2	CA	22909220	232,000.00	229,667.59	Liquidation	04-01-2009	8.8750
2	CA	23068729	249,561.00	263,821.71	Liquidation	04-01-2009	5.0000
2	CA	23121304	306,000.00	301,870.49	Liquidation	04-01-2009	7.6250
2	CA	23386253	196,000.00	194,060.28	Liquidation	04-01-2009	7.9750
2	FL	20692752	204,200.00	198,439.55	Liquidation	04-01-2009	8.7120
2	FL	22906333	220,000.00	216,762.03	Liquidation	04-01-2009	7.6250
2	FL	23041965	195,000.00	192,496.87	Liquidation	04-01-2009	7.2750
2	FL	23072457	115,120.00	112,179.99	Liquidation	04-01-2009	9.7500
2	FL	23111735	117,120.00	115,519.03	Liquidation	04-01-2009	6.6500
2	FL	23161276	169,600.00	167,558.05	Liquidation	04-01-2009	7.6250
2	FL	23182868	296,000.00	296,000.00	Liquidation	04-01-2009	8.2000
2	FL	23187693	158,480.00	156,482.67	Liquidation	04-01-2009	7.0880
2	FL	23409790	216,000.00	210,603.50	Liquidation	04-01-2009	7.3750
2	GA	23057979	126,000.00	124,573.67	Liquidation	04-01-2009	9.3750
2	IL	23111354	139,500.00	135,806.11	Prepayment	04-01-2009	7.6250
2	IL	23396575	125,800.00	124,509.16	Prepayment	04-01-2009	7.7750
2	IL	23415177	116,000.00	114,693.93	Liquidation	04-01-2009	7.3750
2	MA	22725832	272,000.00	265,525.22	Liquidation	04-01-2009	7.9900
2	MA	23372865	244,000.00	238,054.72	Liquidation	04-01-2009	7.7000
2	MD	19090984	180,500.00	173,131.17	Prepayment	04-01-2009	8.5000
2	MD	20609574	65,000.00	63,870.37	Liquidation	03-20-2009	9.5750
2	MD	23117153	217,600.00	214,899.67	Liquidation	04-01-2009	7.2750
2	MI	22967095	60,800.00	59,228.17	Liquidation	04-01-2009	9.1250
2	MI	23065196	90,400.00	88,964.28	Liquidation	04-01-2009	10.5000
2	MN	22696272	144,500.00	142,543.03	Liquidation	04-01-2009	7.7500



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# JPMORGAN MORTGAGE ACQUISITION TRUST ASSET-BACKED PASS-THROUGH CERTIFICATES 2006-CH2

## Prepayment and Liquidations - Details

Group	State	Loan Number	Original Loan Balance	Prepayment Amount	Prepayment Type	Paid Through Date	Current Note Rate
2	MN	22697262	187,340.00	184,169.84	Liquidation	04-01-2009	8.5000
2	MN	23388796	280,500.00	277,426.27	Liquidation	04-01-2009	7.6500
2	MO	22711287	84,000.00	82,031.95	Liquidation	04-01-2009	9.8750
2	MO	22829808	133,200.00	131,763.19	Liquidation	04-01-2009	9.6250
2	MO	23042179	110,000.00	107,905.80	Liquidation	04-01-2009	11.7500
2	MO	23129141	123,250.00	120,283.67	Liquidation	04-01-2009	9.2500
2	NJ	20645586	340,900.00	332,246.43	Prepayment	03-05-2009	7.8500
2	NJ	22966337	127,500.00	124,971.32	Liquidation	04-01-2009	9.3750
2	NJ	26216630	177,300.00	167,807.73	Prepayment	04-01-2009	8.7500
2	NY	23372972	240,000.00	236,303.60	Prepayment	02-01-2009	6.6750
2	OH	22993000	162,400.00	158,361.06	Liquidation	04-01-2009	7.5000
2	OH	23117062	81,985.00	80,449.18	Liquidation	04-01-2009	9.2500
2	SC	26210229	383,500.00	380,006.45	Liquidation	03-15-2009	8.1430
2	TN	23414105	172,000.00	167,066.79	Prepayment	04-01-2009	7.9990
2	VA	23128010	204,000.00	200,271.11	Liquidation	04-01-2009	9.3750
TOTAL Group 2		46	8,735,056.00	8,601,221.55			

Group	State	Loan Number	Original Loan Balance	Prepayment Amount	Prepayment Type	Paid Through Date	Current Note Rate
3	AZ	23392236	446,250.00	442,042.79	Liquidation	04-01-2009	8.1500
3	CA	20612891	274,800.00	267,215.02	Liquidation	04-01-2009	7.6250
3	CA	22881577	236,000.00	231,731.56	Liquidation	04-01-2009	6.1000
3	CA	23126154	420,000.00	408,397.03	Liquidation	04-01-2009	7.3250
3	CA	23179427	290,700.00	286,471.70	Liquidation	04-01-2009	6.5500
3	CA	23378060	499,500.00	493,796.89	Liquidation	04-01-2009	7.2250
3	CA	23379902	342,400.00	339,011.98	Liquidation	04-01-2009	7.4250
3	CA	23379977	419,200.00	414,663.81	Liquidation	04-01-2009	7.6500
3	CA	26212563	228,000.00	221,961.73	Liquidation	03-10-2009	7.0620
3	CO	23416092	217,911.00	212,186.07	Prepayment	04-01-2009	7.3750



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# JPMORGAN MORTGAGE ACQUISITION TRUST ASSET-BACKED PASS-THROUGH CERTIFICATES 2006-CH2

## Prepayment and Liquidations - Details

Group	State	Loan Number	Original Loan Balance	Prepayment Amount	Prepayment Type	Paid Through Date	Current Note Rate
3	CT	23381957	885,000.00	869,602.63	Prepayment	04-01-2009	9.6250
3	FL	22681548	220,000.00	214,035.93	Liquidation	04-01-2009	8.1250
3	FL	22684641	191,920.00	189,013.68	Liquidation	04-01-2009	6.9000
3	FL	22998975	447,900.00	438,279.37	Liquidation	04-01-2009	9.7500
3	FL	23057409	229,500.00	226,900.62	Liquidation	04-01-2009	7.7750
3	FL	23165368	143,992.00	142,144.14	Liquidation	04-01-2009	7.1500
3	FL	23365141	128,000.00	124,723.74	Liquidation	04-01-2009	7.4380
3	FL	23414154	264,000.00	260,756.65	Liquidation	04-01-2009	7.0500
3	GA	20681177	95,200.00	94,025.97	Liquidation	03-15-2009	11.1500
3	MI	23378854	136,000.00	132,057.92	Liquidation	04-01-2009	7.6250
3	MO	23052319	52,250.00	51,804.54	Prepayment	04-01-2009	11.2500
3	OH	22614036	130,400.00	127,139.20	Liquidation	04-01-2009	9.2500
3	OH	23178551	84,600.00	83,900.20	Liquidation	04-01-2009	8.7440
3	OK	19079839	103,000.00	100,697.01	Prepayment	03-10-2009	9.2250
3	SC	22532337	283,200.00	281,342.49	Liquidation	04-01-2009	10.0250

TOTAL Group 3	25	6,769,723.00	6,653,902.67			
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TOTAL	87	17,581,629.00	17,236,474.55			
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# JPMORGAN MORTGAGE ACQUISITION TRUST ASSET-BACKED PASS-THROUGH CERTIFICATES 2006-CH2

## Delinquency Summary - Total

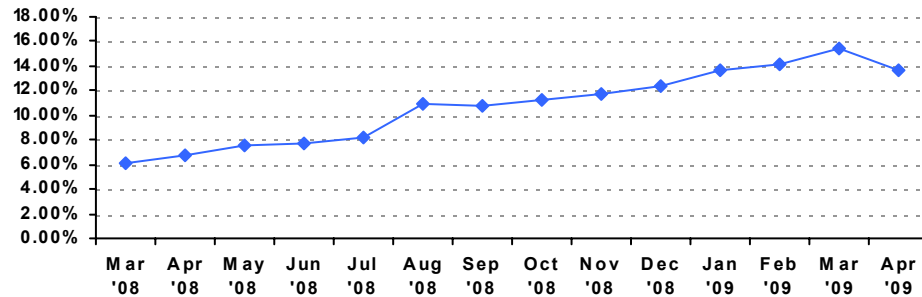
Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Current	4,757	854,650,767.87	0	0.00	0	0.00	58	9,886,123.99	0	0.00	4,815	864,536,891.86
	66.00%	61.47%	0.00%	0.00%	0.00%	0.00%	0.80%	0.71%	0.00%	0.00%	66.80%	62.18%
Payment 1	442	86,470,303.50	3	942,228.57	0	0.00	10	1,537,853.16	0	0.00	455	88,950,385.23
	6.13%	6.22%	0.04%	0.07%	0.00%	0.00%	0.14%	0.11%	0.00%	0.00%	6.31%	6.40%
Payment 2	189	40,533,097.91	2	455,358.34	0	0.00	9	1,491,468.43	0	0.00	200	42,479,924.68
	2.62%	2.92%	0.03%	0.03%	0.00%	0.00%	0.12%	0.11%	0.00%	0.00%	2.77%	3.06%
Payment 3+	275	63,232,508.95	1,192	270,313,164.23	199	45,294,270.54	72	15,473,199.11	0	0.00	1,738	394,313,142.83
	3.82%	4.55%	16.54%	19.44%	2.76%	3.26%	1.00%	1.11%	0.00%	0.00%	24.11%	28.36%
TOTAL	5,663	1,044,886,678.23	1,197	271,710,751.14	199	45,294,270.54	149	28,388,644.69	0	0.00	7,208	1,390,280,344.60
	78.57%	75.16%	16.61%	19.54%	2.76%	3.26%	2.07%	2.04%	0.00%	0.00%	100.00%	100.00%

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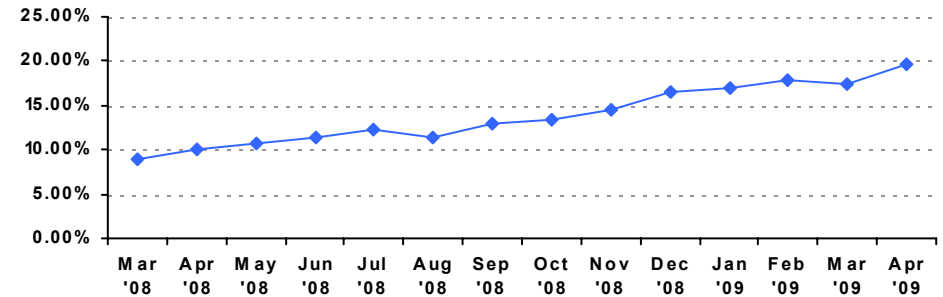
# JPMORGAN MORTGAGE ACQUISITION TRUST ASSET-BACKED PASS-THROUGH CERTIFICATES 2006-CH2

## Delinquency Trends - Summary

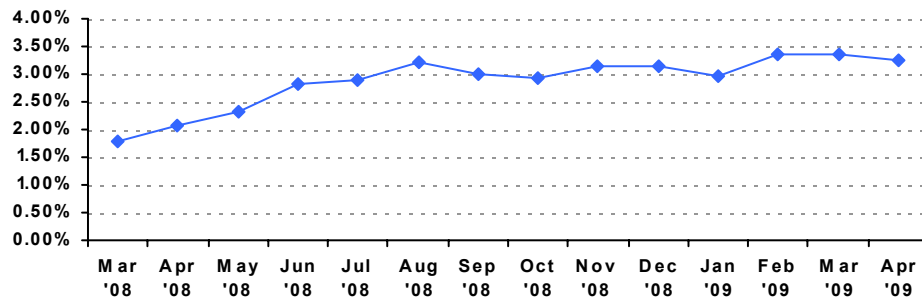
Delinquent (% of Amount)



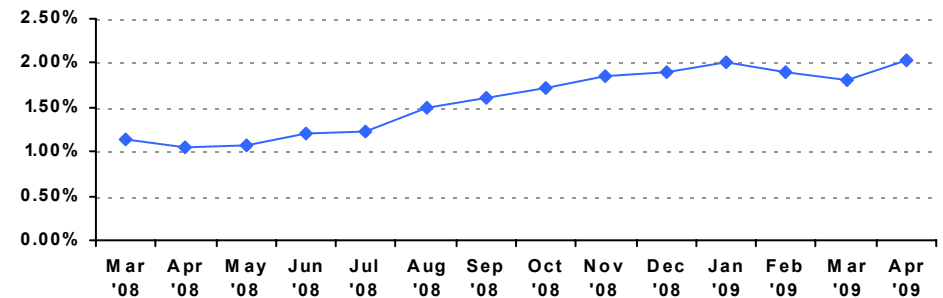
Foreclosure (% of Amount)



REO (% of Amount)



Bankruptcy (% of Amount)



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Distribution Date: 04/25/2009  
Pay Date: 04/27/2009

# JPMORGAN MORTGAGE ACQUISITION TRUST ASSET-BACKED PASS-THROUGH CERTIFICATES 2006-CH2

## Delinquency Summary - Group 1

Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Current	1,583	237,272,845.26	0	0.00	0	0.00	26	3,730,317.39	0	0.00	1,609	241,003,162.65
	79.95%	77.20%	0.00%	0.00%	0.00%	0.00%	1.31%	1.21%	0.00%	0.00%	81.26%	78.42%
Payment 1	107	16,293,940.11	1	597,011.51	0	0.00	5	595,470.95	0	0.00	113	17,486,422.57
	5.40%	5.30%	0.05%	0.19%	0.00%	0.00%	0.25%	0.19%	0.00%	0.00%	5.71%	5.69%
Payment 2	30	5,402,524.78	0	0.00	0	0.00	3	666,205.58	0	0.00	33	6,068,730.36
	1.52%	1.76%	0.00%	0.00%	0.00%	0.00%	0.15%	0.22%	0.00%	0.00%	1.67%	1.97%
Payment 3+	37	6,418,313.55	158	32,324,252.88	16	2,038,829.75	14	1,999,679.07	0	0.00	225	42,781,075.25
	1.87%	2.09%	7.98%	10.52%	0.81%	0.66%	0.71%	0.65%	0.00%	0.00%	11.36%	13.92%
TOTAL	1,757	265,387,623.70	159	32,921,264.39	16	2,038,829.75	48	6,991,672.99	0	0.00	1,980	307,339,390.83
	88.74%	86.35%	8.03%	10.71%	0.81%	0.66%	2.42%	2.27%	0.00%	0.00%	100.00%	100.00%

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# JPMORGAN MORTGAGE ACQUISITION TRUST ASSET-BACKED PASS-THROUGH CERTIFICATES 2006-CH2

## Delinquency Summary - Group 2

Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Current	2,093	411,065,435.46	0	0.00	0	0.00	24	4,785,569.44	0	0.00	2,117	415,851,004.90
	60.20%	57.40%	0.00%	0.00%	0.00%	0.00%	0.69%	0.67%	0.00%	0.00%	60.89%	58.07%
Payment 1	227	47,833,620.78	0	0.00	0	0.00	5	942,382.21	0	0.00	232	48,776,002.99
	6.53%	6.68%	0.00%	0.00%	0.00%	0.00%	0.14%	0.13%	0.00%	0.00%	6.67%	6.81%
Payment 2	102	22,806,050.58	2	455,358.34	0	0.00	2	141,901.81	0	0.00	106	23,403,310.73
	2.93%	3.18%	0.06%	0.06%	0.00%	0.00%	0.06%	0.02%	0.00%	0.00%	3.05%	3.27%
Payment 3+	170	40,046,501.80	702	155,372,821.46	120	25,905,130.17	30	6,797,231.19	0	0.00	1,022	228,121,684.62
	4.89%	5.59%	20.19%	21.70%	3.45%	3.62%	0.86%	0.95%	0.00%	0.00%	29.39%	31.85%
TOTAL	2,592	521,751,608.62	704	155,828,179.80	120	25,905,130.17	61	12,667,084.65	0	0.00	3,477	716,152,003.24
	74.55%	72.85%	20.25%	21.76%	3.45%	3.62%	1.75%	1.77%	0.00%	0.00%	100.00%	100.00%



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# JPMORGAN MORTGAGE ACQUISITION TRUST ASSET-BACKED PASS-THROUGH CERTIFICATES 2006-CH2

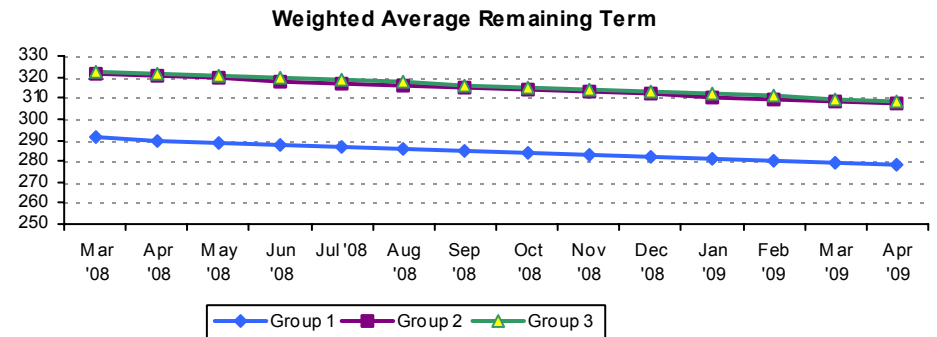
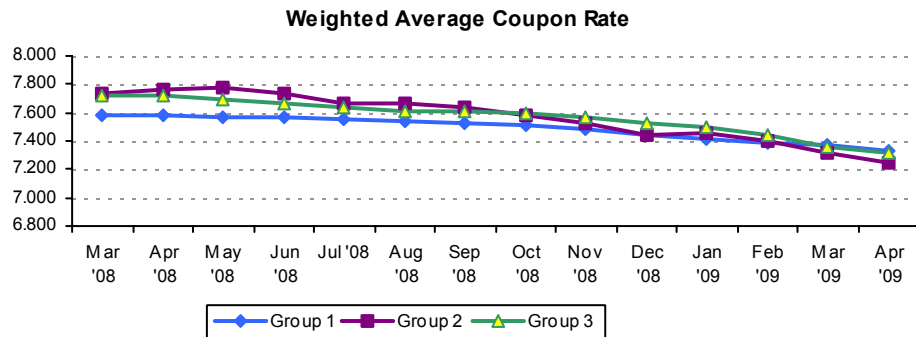
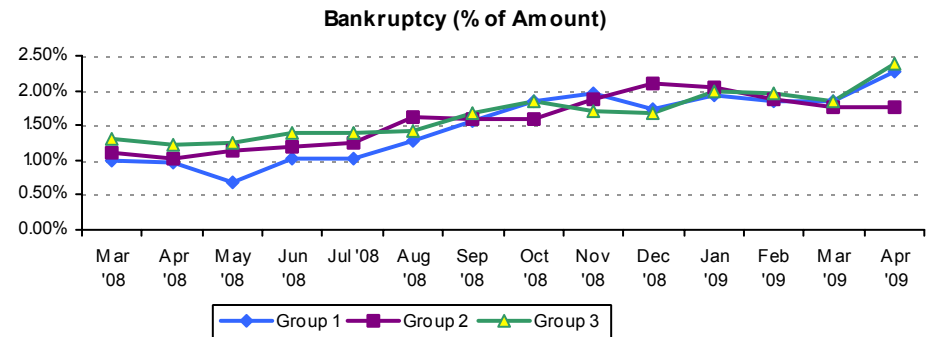
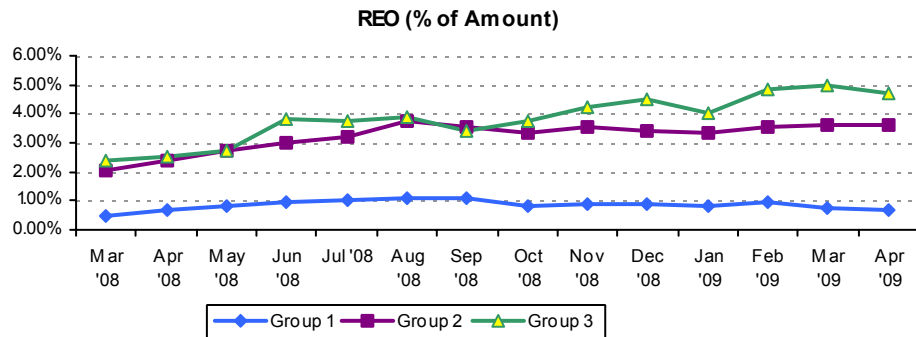
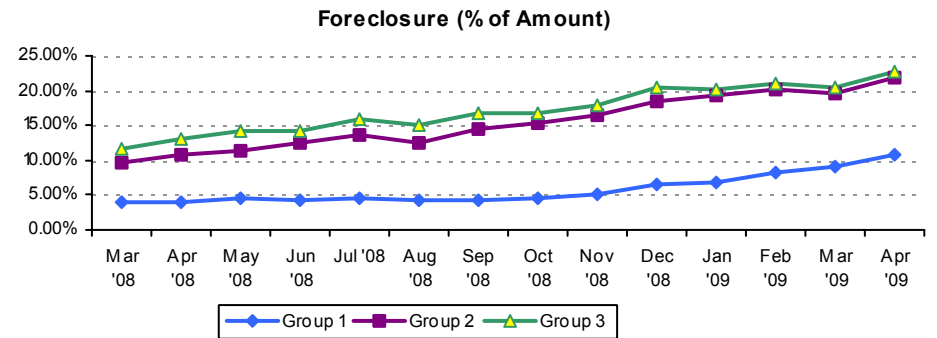
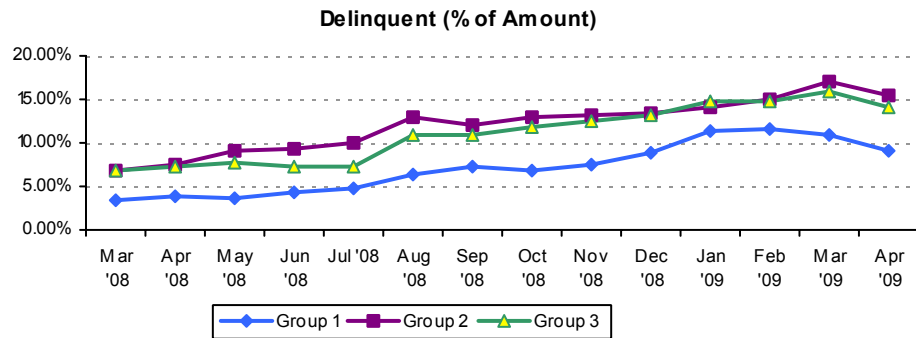
## Delinquency Summary - Group 3

Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Current	1,081	206,312,487.15	0	0.00	0	0.00	8	1,370,237.16	0	0.00	1,089	207,682,724.31
	61.74%	56.25%	0.00%	0.00%	0.00%	0.00%	0.46%	0.37%	0.00%	0.00%	62.19%	56.62%
Payment 1	108	22,342,742.61	2	345,217.06	0	0.00	0	0.00	0	0.00	110	22,687,959.67
	6.17%	6.09%	0.11%	0.09%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.28%	6.19%
Payment 2	57	12,324,522.55	0	0.00	0	0.00	4	683,361.04	0	0.00	61	13,007,883.59
	3.26%	3.36%	0.00%	0.00%	0.00%	0.00%	0.23%	0.19%	0.00%	0.00%	3.48%	3.55%
Payment 3+	68	16,767,693.60	332	82,616,089.89	63	17,350,310.62	28	6,676,288.85	0	0.00	491	123,410,382.96
	3.88%	4.57%	18.96%	22.52%	3.60%	4.73%	1.60%	1.82%	0.00%	0.00%	28.04%	33.65%
TOTAL	1,314	257,747,445.91	334	82,961,306.95	63	17,350,310.62	40	8,729,887.05	0	0.00	1,751	366,788,950.53
	75.04%	70.27%	19.07%	22.62%	3.60%	4.73%	2.28%	2.38%	0.00%	0.00%	100.00%	100.00%

Deal Code: JPM06CH2  
 Distribution Date: 04/25/2009  
 Pay Date: 04/27/2009

# JPMORGAN MORTGAGE ACQUISITION TRUST ASSET-BACKED PASS-THROUGH CERTIFICATES 2006-CH2

## Delinquency Trends - By Groups



Deal Code: JPM06CH2  
Distribution Date: 04/25/2009  
Pay Date: 04/27/2009

# JPMORGAN MORTGAGE ACQUISITION TRUST ASSET-BACKED PASS-THROUGH CERTIFICATES 2006-CH2

## Delinquency Summary - FIXED-RATE

Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Current	2,549	405,347,634.06	0	0.00	0	0.00	37	5,877,389.16	0	0.00	2,586	411,225,023.22
	76.64%	73.13%	0.00%	0.00%	0.00%	0.00%	1.11%	1.06%	0.00%	0.00%	77.75%	74.19%
Payment 1	190	33,106,580.49	2	789,442.62	0	0.00	6	833,991.34	0	0.00	198	34,730,014.45
	5.71%	5.97%	0.06%	0.14%	0.00%	0.00%	0.18%	0.15%	0.00%	0.00%	5.95%	6.27%
Payment 2	63	11,830,450.99	0	0.00	0	0.00	4	736,050.50	0	0.00	67	12,566,501.49
	1.89%	2.13%	0.00%	0.00%	0.00%	0.00%	0.12%	0.13%	0.00%	0.00%	2.01%	2.27%
Payment 3+	83	16,818,471.64	331	68,596,637.40	37	6,542,139.59	24	3,805,421.92	0	0.00	475	95,762,670.55
	2.50%	3.03%	9.95%	12.38%	1.11%	1.18%	0.72%	0.69%	0.00%	0.00%	14.28%	17.28%
TOTAL	2,885	467,103,137.18	333	69,386,080.02	37	6,542,139.59	71	11,252,852.92	0	0.00	3,326	554,284,209.71
	86.74%	84.27%	10.01%	12.52%	1.11%	1.18%	2.13%	2.03%	0.00%	0.00%	100.00%	100.00%

Deal Code: JPM06CH2  
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# JPMORGAN MORTGAGE ACQUISITION TRUST ASSET-BACKED PASS-THROUGH CERTIFICATES 2006-CH2

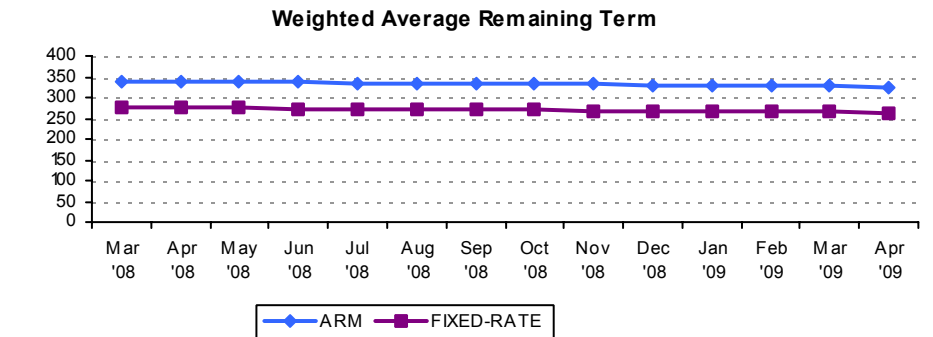
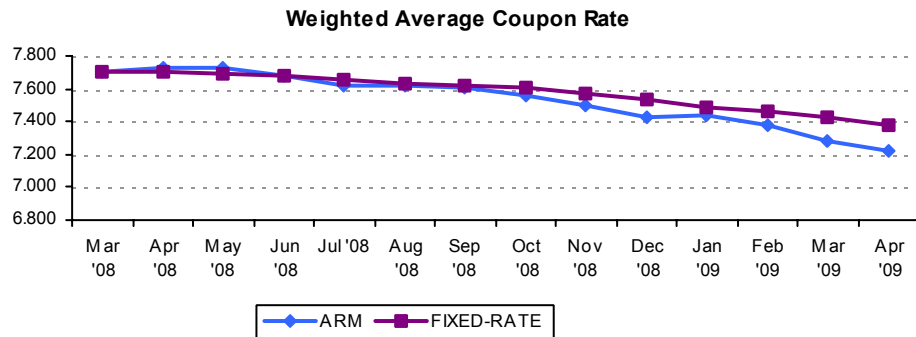
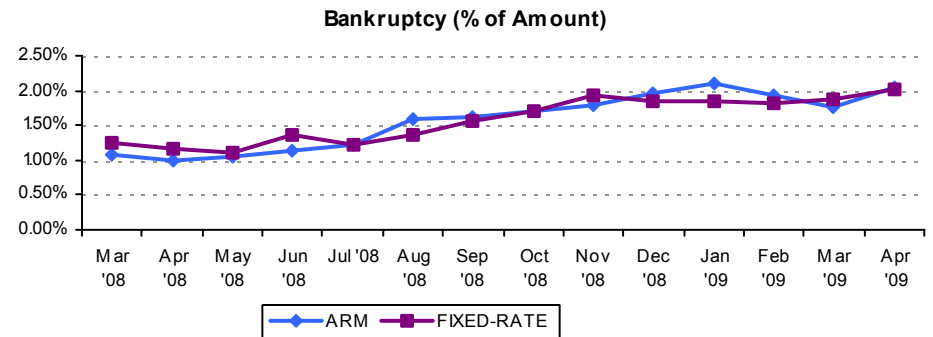
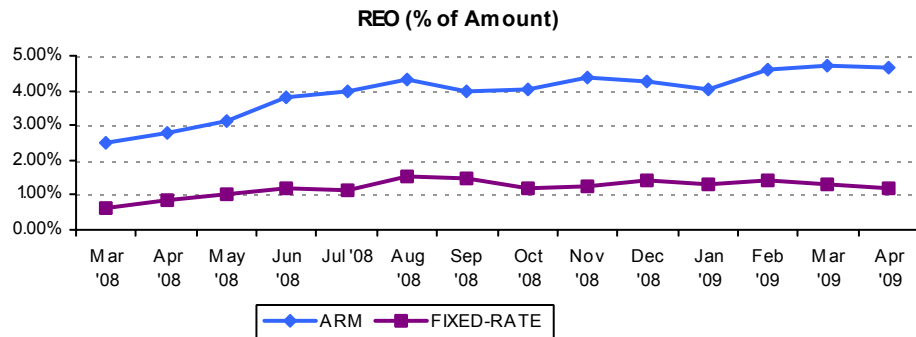
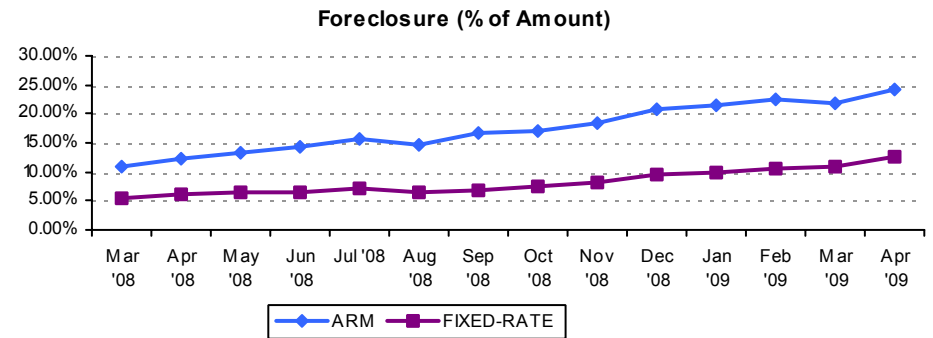
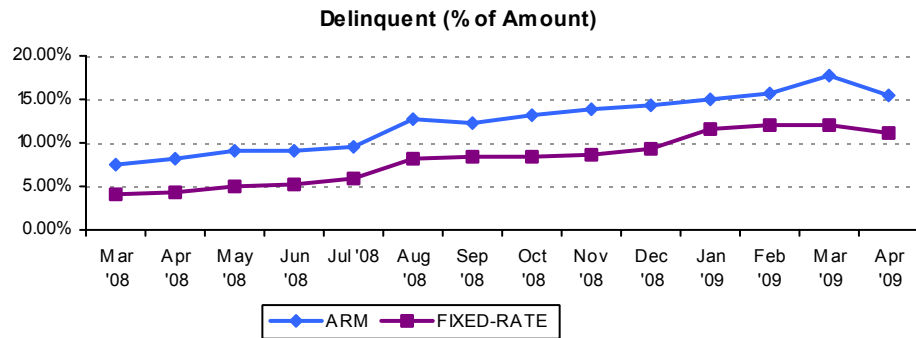
## Delinquency Summary - ARM

Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Current	2,208	449,303,133.81	0	0.00	0	0.00	21	4,008,734.83	0	0.00	2,229	453,311,868.64
	56.88%	53.74%	0.00%	0.00%	0.00%	0.00%	0.54%	0.48%	0.00%	0.00%	57.42%	54.22%
Payment 1	252	53,363,723.01	1	152,785.95	0	0.00	4	703,861.82	0	0.00	257	54,220,370.78
	6.49%	6.38%	0.03%	0.02%	0.00%	0.00%	0.10%	0.08%	0.00%	0.00%	6.62%	6.49%
Payment 2	126	28,702,646.92	2	455,358.34	0	0.00	5	755,417.93	0	0.00	133	29,913,423.19
	3.25%	3.43%	0.05%	0.05%	0.00%	0.00%	0.13%	0.09%	0.00%	0.00%	3.43%	3.58%
Payment 3+	192	46,414,037.31	861	201,716,526.83	162	38,752,130.95	48	11,667,777.19	0	0.00	1,263	298,550,472.28
	4.95%	5.55%	22.18%	24.13%	4.17%	4.64%	1.24%	1.40%	0.00%	0.00%	32.53%	35.71%
TOTAL	2,778	577,783,541.05	864	202,324,671.12	162	38,752,130.95	78	17,135,791.77	0	0.00	3,882	835,996,134.89
	71.56%	69.11%	22.26%	24.20%	4.17%	4.64%	2.01%	2.05%	0.00%	0.00%	100.00%	100.00%

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# JPMORGAN MORTGAGE ACQUISITION TRUST ASSET-BACKED PASS-THROUGH CERTIFICATES 2006-CH2

## Delinquency Trends - By Loan Type



Deal Code: JPM06CH2  
Distribution Date: 04/25/2009  
Pay Date: 04/27/2009

# JPMORGAN MORTGAGE ACQUISITION TRUST ASSET-BACKED PASS-THROUGH CERTIFICATES 2006-CH2

## Losses - Details

Group	State	Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non-Recoverables	Net Liq, Proceeds
1	AL	20663043					200.00		0.00	0.00
1	AL	20670618	43,290.42	0.00	43,290.42	100.00%			1,387.52	0.00
1	AZ	23115140					50.00		0.00	0.00
1	CA	19078781	250,393.42	0.00	178,621.89	71.34%			0.00	71,771.53
1	CA	22886972						14.00	0.00	0.00
1	CA	22895759	467,600.00	0.00	208,254.91	44.54%			0.00	259,345.09
1	FL	19102839	120,905.35	0.00	62,297.21	51.53%			0.00	58,608.14
1	FL	20605721					50.00		0.00	0.00
1	FL	20612628					394.80		0.00	0.00
1	FL	20612966					19.10		0.00	0.00
1	FL	20656039					26.97		0.00	0.00
1	FL	20677712					14.00		0.00	0.00
1	FL	20677928						0.00	-900.00	0.00
1	FL	20679643	152,397.28	399.62	14.00	0.01%			0.00	151,983.66
1	FL	23068448					0.00		2,993.47	0.00
1	FL	23111958					176.72		0.00	0.00
1	FL	23163124					130.00		0.00	0.00
1	FL	23402753						121.80	0.00	0.00
1	KY	20637609					125.00		0.00	0.00
1	LA	22725899					126.22		0.00	0.00
1	MI	20652913	86,185.96	0.00	86,185.96	100.00%			30,492.52	0.00
1	MI	20656211					0.00		585.00	0.00
1	MI	20684833	48,976.20	0.00	48,976.20	100.00%			1,257.56	0.00
1	MI	22746853					0.00		14.00	0.00
1	MI	23407174					0.00		818.32	0.00
1	MI	23412471					0.00		665.60	0.00
1	OH	19110394					0.00		164.00	0.00
1	OH	22710305						45.30	0.00	0.00
1	OH	22902985					0.00		388.89	0.00
1	OH	23408529						1,574.10	0.00	0.00
1	OH	23410442					0.00		14.00	0.00

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# JPMORGAN MORTGAGE ACQUISITION TRUST ASSET-BACKED PASS-THROUGH CERTIFICATES 2006-CH2

## Losses - Details

Group State		Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non- Recoverables	Net Liq, Proceeds
1	OK	20602256					0.00		165.95	0.00
1	PA	22803829					0.00		104.68	0.00
1	WA	26211953					2,131.45		0.00	0.00
TOTAL Group 1		34	1,169,748.63	399.62	627,640.59		3,444.26	1,755.20	38,151.51	541,708.42

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# JPMORGAN MORTGAGE ACQUISITION TRUST ASSET-BACKED PASS-THROUGH CERTIFICATES 2006-CH2

## Losses - Details

Group	State	Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non-Recoverables	Net Liq, Proceeds
2	AZ	22690721	153,685.36	0.00	139,749.42	90.93%			0.00	13,935.94
2	AZ	23070857	404,165.67	0.00	235,423.49	58.25%			0.00	168,742.18
2	AZ	23294002					14.00		0.00	0.00
2	AZ	23413628					81.18		0.00	0.00
2	CA	22335293						14.00	0.00	0.00
2	CA	22563720						14.00	0.00	0.00
2	CA	22672778						14.00	0.00	0.00
2	CA	22675797	352,322.10	0.00	156,372.41	44.38%			0.00	195,949.69
2	CA	22688055					97.00		0.00	0.00
2	CA	22690986						297.21	0.00	0.00
2	CA	22710149						14.00	0.00	0.00
2	CA	22881650						14.00	0.00	0.00
2	CA	22881734	287,557.18	0.00	191,747.09	66.68%			0.00	95,810.09
2	CA	22883409	126,734.74	0.00	126,734.74	100.00%			3,130.27	0.00
2	CA	22886758						4,662.81	0.00	0.00
2	CA	22886808					9.67		0.00	0.00
2	CA	22905566					60.00		0.00	0.00
2	CA	22909220	229,667.59	0.00	200,894.75	87.47%			0.00	28,772.84
2	CA	22992663					59.00		0.00	0.00
2	CA	23054299					125.00		0.00	0.00
2	CA	23054604						14.00	0.00	0.00
2	CA	23059082						14.00	0.00	0.00
2	CA	23059348					85.00		0.00	0.00
2	CA	23068729	263,821.71	0.00	137,869.75	52.26%			0.00	125,951.96
2	CA	23114689					0.00		230.00	0.00
2	CA	23121304	301,870.49	0.00	215,321.41	71.33%			0.00	86,549.08
2	CA	23126162						1,282.21	0.00	0.00
2	CA	23126840					50.00		0.00	0.00
2	CA	23386253	194,060.28	0.00	154,191.71	79.46%			0.00	39,868.57
2	CA	23403868						14.00	0.00	0.00
2	CA	23413412						14.00	0.00	0.00



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# JPMORGAN MORTGAGE ACQUISITION TRUST ASSET-BACKED PASS-THROUGH CERTIFICATES 2006-CH2

## Losses - Details

Group	State	Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non-Recoverables	Net Liq, Proceeds
2	CT	20621017					850.00		0.00	0.00
2	CT	23179989					19.75		0.00	0.00
2	FL	20690616					0.00		100.54	0.00
2	FL	20692752	198,439.55	0.00	125,446.24	63.22%			0.00	72,993.31
2	FL	22689848					3,260.50		0.00	0.00
2	FL	22885156					60.00		0.00	0.00
2	FL	22903934					362.04		0.00	0.00
2	FL	22906333	216,762.03	0.00	174,622.38	80.56%			0.00	42,139.65
2	FL	23041965	192,496.87	0.00	178,075.91	92.51%			0.00	14,420.96
2	FL	23042252					130.00		0.00	0.00
2	FL	23058126					60.00		0.00	0.00
2	FL	23061146					68.50		0.00	0.00
2	FL	23072457	112,179.99	0.00	108,307.51	96.55%			0.00	3,872.48
2	FL	23078850					96.09		0.00	0.00
2	FL	23111735	115,519.03	0.00	115,519.03	100.00%			2,955.75	0.00
2	FL	23115850					105.00		0.00	0.00
2	FL	23115884					332.28		0.00	0.00
2	FL	23125024					61.00		0.00	0.00
2	FL	23129760					330.81		0.00	0.00
2	FL	23155633					87.00		0.00	0.00
2	FL	23155815					22.00		0.00	0.00
2	FL	23161276	167,558.05	0.00	164,016.72	97.89%			0.00	3,541.33
2	FL	23182868	296,000.00	0.00	172,289.01	58.21%			0.00	123,710.99
2	FL	23187693	156,482.67	0.00	108,951.85	69.63%			0.00	47,530.82
2	FL	23384423					303.59		0.00	0.00
2	FL	23390701					260.94		0.00	0.00
2	FL	23401102					114.19		0.00	0.00
2	FL	23402738					18.83		0.00	0.00
2	FL	23409295					247.21		0.00	0.00
2	FL	23409790	210,603.50	0.00	184,176.96	87.45%			0.00	26,426.54
2	GA	23057979	124,573.67	0.00	114,473.72	91.89%			0.00	10,099.95



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# JPMORGAN MORTGAGE ACQUISITION TRUST ASSET-BACKED PASS-THROUGH CERTIFICATES 2006-CH2

## Losses - Details

Group	State	Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non-Recoverables	Net Liq, Proceeds
2	GA	23129729					0.00		831.08	0.00
2	GA	23415664					0.00		125.00	0.00
2	IL	22684393					0.00		374.29	0.00
2	IL	22880389					125.00		0.00	0.00
2	IL	23415177	114,693.93	0.00	8,347.99	7.28%			0.00	106,345.94
2	IN	22611909						26.00	0.00	0.00
2	KY	22997043					259.00		0.00	0.00
2	LA	20670790					250.00		0.00	0.00
2	MA	22725832	265,525.22	0.00	265,525.22	100.00%			15,353.83	0.00
2	MA	23043516					50.00		0.00	0.00
2	MA	23372865	238,054.72	0.00	223,762.27	94.00%			0.00	14,292.45
2	MA	23419088					200.00		0.00	0.00
2	MA	26209759					4,500.00		0.00	0.00
2	MD	20609574	63,870.37	0.00	63,870.37	100.00%			4,898.04	0.00
2	MD	23117153	214,899.67	0.00	89,512.66	41.65%			0.00	125,387.01
2	MD	23387772					3,083.91		0.00	0.00
2	MI	19102565					0.00		240.90	0.00
2	MI	22724827					0.00		14.00	0.00
2	MI	22967095	59,228.17	0.00	59,228.17	100.00%			1,702.20	0.00
2	MI	23054000					0.00		14.00	0.00
2	MI	23064462					684.00		0.00	0.00
2	MI	23065196	88,964.28	0.00	88,964.28	100.00%			420.86	0.00
2	MI	23112790					0.00		186.87	0.00
2	MI	23117211					0.00		105.60	0.00
2	MI	23294309					0.00		585.00	0.00
2	MI	23376387					0.00		1,725.00	0.00
2	MI	23400930						0.00	-2,687.67	0.00
2	MI	23407091					0.00		889.54	0.00
2	MN	22686422					0.00		191.38	0.00
2	MN	22696272	142,543.03	0.00	121,138.00	84.98%			0.00	21,405.03
2	MN	22697262	184,169.84	0.00	117,526.30	63.81%			0.00	66,643.54

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# JPMORGAN MORTGAGE ACQUISITION TRUST ASSET-BACKED PASS-THROUGH CERTIFICATES 2006-CH2

## Losses - Details

Group	State	Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non-Recoverables	Net Liq, Proceeds
2	MN	22877153					82.24		0.00	0.00
2	MN	22891147					0.00		646.15	0.00
2	MN	22894901					1,815.58		0.00	0.00
2	MN	22900898					0.00		396.80	0.00
2	MN	23041569					14.00		0.00	0.00
2	MN	23107063					125.00		0.00	0.00
2	MN	23113038					3,597.93		0.00	0.00
2	MN	23117252					120.00		0.00	0.00
2	MN	23117369					324.53		0.00	0.00
2	MN	23155328					1,770.98		0.00	0.00
2	MN	23388796	277,426.27	0.00	193,301.90	69.68%			0.00	84,124.37
2	MN	23388978					0.00		211.51	0.00
2	MN	23410939					14.00		0.00	0.00
2	MO	20645834					0.00		348.39	0.00
2	MO	22711287	82,031.95	0.00	82,031.95	100.00%			5,718.63	0.00
2	MO	22725139						148.99	0.00	0.00
2	MO	22829808	131,763.19	0.00	106,116.18	80.54%			0.00	25,647.01
2	MO	23042179	107,905.80	0.00	99,768.95	92.46%			0.00	8,136.85
2	MO	23072721					202.00		0.00	0.00
2	MO	23129141	120,283.67	0.00	82,873.60	68.90%			0.00	37,410.07
2	MO	23180532					1,579.02		0.00	0.00
2	MO	23395833					14.00		0.00	0.00
2	NH	20638839					1,791.41		0.00	0.00
2	NH	23109085					5,127.59		0.00	0.00
2	NJ	22966337	124,971.32	0.00	9,495.18	7.60%			0.00	115,476.14
2	NJ	22998736					394.02		0.00	0.00
2	NJ	23121957					3,819.53		0.00	0.00
2	NJ	23122062					1,026.80		0.00	0.00
2	NJ	23387871					40.00		0.00	0.00
2	NJ	23412257					120.00		0.00	0.00
2	NV	22760474					50.00		0.00	0.00

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# JPMORGAN MORTGAGE ACQUISITION TRUST ASSET-BACKED PASS-THROUGH CERTIFICATES 2006-CH2

## Losses - Details

Group State		Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non- Recoverables	Net Liq, Proceeds
2	OH	22993000	158,361.06	0.00	70,193.45	44.32%			0.00	88,167.61
2	OH	23117062	80,449.18	0.00	51,350.94	63.83%			0.00	29,098.24
2	OH	23401326					0.00		124.50	0.00
2	PA	23109176						465.00	0.00	0.00
2	PA	23112980					326.16		0.00	0.00
2	RI	22697072					275.00		0.00	0.00
2	RI	22993653					0.00		267.35	0.00
2	SC	23124969					455.27		0.00	0.00
2	SC	26210229	380,006.45	0.00	253,192.13	66.63%			0.00	126,814.32
2	VA	20690566					22.80		0.00	0.00
2	VA	22318869					376.28		0.00	0.00
2	VA	23128010	200,271.11	0.00	127,250.42	63.54%			0.00	73,020.69
2	WI	23388440					200.00		0.00	0.00
TOTAL Group 2		137	7,139,919.71	0.00	5,117,634.06		40,206.63	7,008.22	39,099.81	2,022,285.65

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# JPMORGAN MORTGAGE ACQUISITION TRUST ASSET-BACKED PASS-THROUGH CERTIFICATES 2006-CH2

## Losses - Details

Group	State	Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non-Recoverables	Net Liq, Proceeds
3	AZ	23386238					29.12		0.00	0.00
3	AZ	23392236	442,042.79	0.00	263,509.69	59.61%			0.00	178,533.10
3	CA	20612891	267,215.02	0.00	231,094.59	86.48%			0.00	36,120.43
3	CA	20652905					59.00		0.00	0.00
3	CA	22725360						14.00	0.00	0.00
3	CA	22876775						5.00	0.00	0.00
3	CA	22879548					50.00		0.00	0.00
3	CA	22881577	231,731.56	0.00	172,224.28	74.32%			0.00	59,507.28
3	CA	22899330					0.00		2,436.48	0.00
3	CA	22932933					50.00		0.00	0.00
3	CA	22966170						14.00	0.00	0.00
3	CA	22998272					50.00		0.00	0.00
3	CA	23126154	408,397.03	0.00	209,496.04	51.30%			0.00	198,900.99
3	CA	23127707					222.00		0.00	0.00
3	CA	23179427	286,471.70	0.00	268,748.29	93.81%			0.00	17,723.41
3	CA	23378060	493,796.89	0.00	254,325.36	51.50%			0.00	239,471.53
3	CA	23379902	339,011.98	0.00	339,011.98	100.00%			5,330.23	0.00
3	CA	23379977	414,663.81	0.00	244,134.34	58.88%			0.00	170,529.47
3	CA	23381668						456.87	0.00	0.00
3	CA	23398241					160.00		0.00	0.00
3	CA	23398258					115.03		0.00	0.00
3	CA	23403777						2,869.81	0.00	0.00
3	CA	23413529						14.00	0.00	0.00
3	CA	26212563	221,961.73	0.00	168,477.40	75.90%			0.00	53,484.33
3	CA	26213561					10,240.70		0.00	0.00
3	FL	19098284						290.00	0.00	0.00
3	FL	19113026					50.00		0.00	0.00
3	FL	20654562					60.00		0.00	0.00
3	FL	22480917					0.00		215.60	0.00
3	FL	22681548	214,035.93	0.00	214,035.93	100.00%			5,967.18	0.00
3	FL	22684641	189,013.68	0.00	189,013.68	100.00%			3,825.21	0.00

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# JPMORGAN MORTGAGE ACQUISITION TRUST ASSET-BACKED PASS-THROUGH CERTIFICATES 2006-CH2

## Losses - Details

Group	State	Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non-Recoverables	Net Liq, Proceeds
3	FL	22695308						28.00	0.00	0.00
3	FL	22711006					15.49		0.00	0.00
3	FL	22748875					125.00		0.00	0.00
3	FL	22890669					175.00		0.00	0.00
3	FL	22910434					4,358.50		0.00	0.00
3	FL	22998975	438,279.37	0.00	290,734.02	66.34%			0.00	147,545.35
3	FL	23057409	226,900.62	0.00	226,900.62	100.00%			6,908.56	0.00
3	FL	23058100					355.73		0.00	0.00
3	FL	23058308					24.10		0.00	0.00
3	FL	23065824					125.00		0.00	0.00
3	FL	23072697						145.00	0.00	0.00
3	FL	23107733					36.81		0.00	0.00
3	FL	23113301					378.50		0.00	0.00
3	FL	23119423					57.00		0.00	0.00
3	FL	23130909					497.92		0.00	0.00
3	FL	23165368	142,144.14	0.00	142,144.14	100.00%			29,246.70	0.00
3	FL	23365141	124,723.74	0.00	109,500.58	87.79%			0.00	15,223.16
3	FL	23374952					2,898.18		0.00	0.00
3	FL	23379316					431.00		0.00	0.00
3	FL	23399496					216.88		0.00	0.00
3	FL	23412653						28.00	0.00	0.00
3	FL	23414154	260,756.65	0.00	241,923.83	92.78%			0.00	18,832.82
3	FL	23414204					0.00		236.94	0.00
3	GA	20681177	94,025.97	0.00	39,322.74	41.82%			0.00	54,703.23
3	IL	20675005					11.34		0.00	0.00
3	IL	22725675					0.00		403.40	0.00
3	IL	23164841					14.00		0.00	0.00
3	KS	23411226					0.00		70.43	0.00
3	MA	23064454					120.00		0.00	0.00
3	MA	23393994					0.00		143.00	0.00
3	MI	20635363					0.00		223.29	0.00

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# JPMORGAN MORTGAGE ACQUISITION TRUST ASSET-BACKED PASS-THROUGH CERTIFICATES 2006-CH2

## Losses - Details

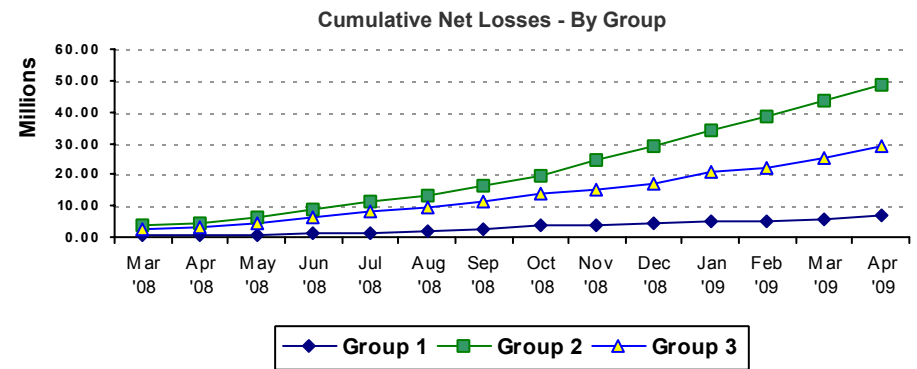
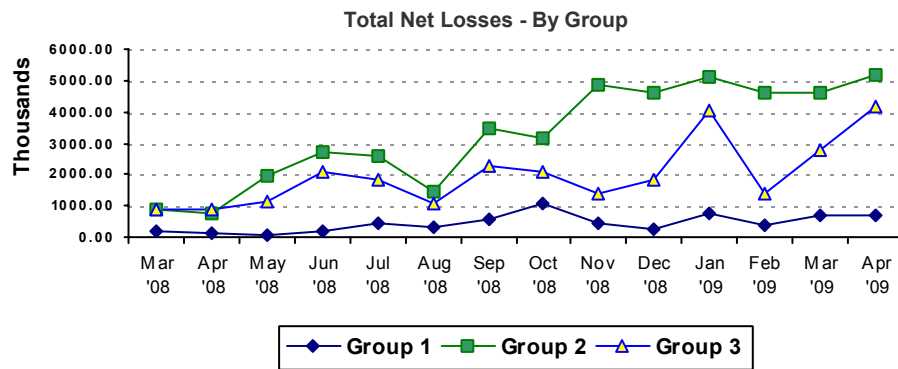
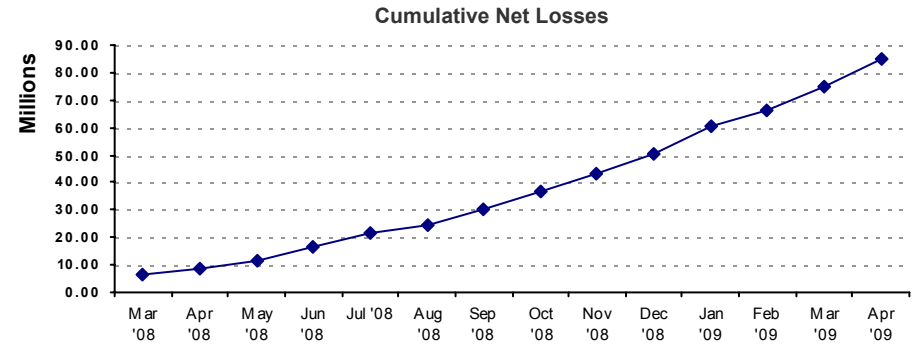
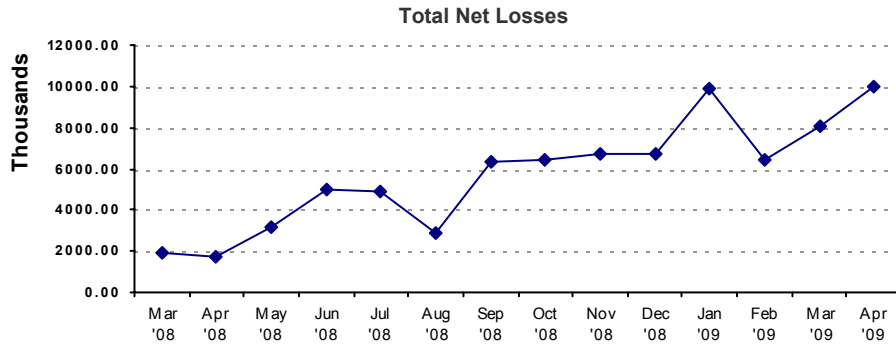
Group	State	Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non-Recoverables	Net Liq, Proceeds
3	MI	20658027					14.00		0.00	0.00
3	MI	20659280					150.00		0.00	0.00
3	MI	22321178					0.00		193.71	0.00
3	MI	22880090					0.00		755.22	0.00
3	MI	23072341					0.00		78.23	0.00
3	MI	23112998					0.00		585.00	0.00
3	MI	23187347					0.00		585.00	0.00
3	MI	23373004					0.00		335.81	0.00
3	MI	23378854	132,057.92	0.00	96,196.81	72.84%			0.00	35,861.11
3	MN	22993430					1,085.00		0.00	0.00
3	MN	23378888					120.00		0.00	0.00
3	MN	23398928					14.00		0.00	0.00
3	MO	23365562					1,639.14		385.86	0.00
3	NH	23164981					2,008.13		0.00	0.00
3	NJ	26215327					125.00		0.00	0.00
3	NV	23053804					1,906.91		0.00	0.00
3	OH	22565741					0.00		641.40	0.00
3	OH	22614036	127,139.20	0.00	63,018.83	49.57%			0.00	64,120.37
3	OH	22877609					0.00		342.90	0.00
3	OH	23111875					0.00		67.00	0.00
3	OH	23178551	83,900.20	0.00	83,900.20	100.00%			7,060.43	0.00
3	SC	22532337	281,342.49	0.00	214,143.82	76.11%			0.00	67,198.67
3	TN	23079122					400.00		0.00	0.00
3	TN	23120504					20.00		0.00	0.00
3	WV	19108950						42.00	0.00	0.00
TOTAL Group 3		87	5,419,612.42	0.00	4,061,857.17		28,408.48	3,906.68	66,037.58	1,357,755.25

TOTAL	258	13,729,280.76	399.62	9,807,131.82		72,059.37	12,670.10	143,288.90	3,921,749.32
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# JPMORGAN MORTGAGE ACQUISITION TRUST ASSET-BACKED PASS-THROUGH CERTIFICATES 2006-CH2

## Losses Trends





Deal Code: JPM06CH2  
Distribution Date: 04/25/2009  
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# JPMORGAN MORTGAGE ACQUISITION TRUST ASSET-BACKED PASS-THROUGH CERTIFICATES 2006-CH2

## Distribution by Note Rate (Current)

Range of Rates	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
Less than 5.5000	692	166,456,632.94	11.973%	313	3.85%
5.5000 to less than 5.7500	41	12,021,350.59	0.865%	326	5.60%
5.7500 to less than 6.0000	95	22,822,156.53	1.642%	312	5.91%
6.0000 to less than 6.2500	130	27,976,669.01	2.012%	311	6.11%
6.2500 to less than 6.5000	282	62,350,670.63	4.485%	298	6.34%
6.5000 to less than 6.7500	360	78,091,381.10	5.617%	293	6.60%
6.7500 to less than 7.0000	594	128,567,569.43	9.248%	295	6.88%
7.0000 to less than 7.2500	347	74,742,362.09	5.376%	302	7.11%
7.2500 to less than 7.5000	539	108,452,965.60	7.801%	293	7.36%
7.5000 to less than 7.7500	638	126,798,624.00	9.120%	296	7.59%
7.7500 to less than 8.0000	756	149,254,523.24	10.736%	295	7.87%
8.0000 to less than 8.2500	354	66,628,818.82	4.792%	303	8.10%
8.2500 to less than 8.5000	413	74,072,755.81	5.328%	299	8.35%
8.5000 to less than 8.7500	416	74,263,238.09	5.342%	304	8.59%
8.7500 to less than 9.0000	462	75,517,734.63	5.432%	301	8.86%
9.0000 to less than 9.2500	198	31,594,949.28	2.273%	315	9.09%
9.2500 to less than 9.5000	198	30,228,166.11	2.174%	312	9.34%
9.5000 to less than 9.7500	174	25,590,465.80	1.841%	314	9.58%
9.7500 to less than 10.0000	192	23,746,113.27	1.708%	302	9.85%
10.0000 to less than 10.2500	79	9,176,197.86	0.660%	315	10.07%
10.2500 to less than 10.5000	77	8,660,492.76	0.623%	311	10.33%
10.5000 to less than 10.7500	57	5,553,011.67	0.399%	315	10.58%
10.7500 to less than 11.0000	53	4,179,876.66	0.301%	293	10.85%
11.0000 to less than 11.2500	16	1,378,855.11	0.099%	312	11.06%
11.2500 to less than 11.5000	13	645,636.45	0.046%	260	11.34%
11.5000 to less than 11.7500	16	720,195.16	0.052%	297	11.58%
11.7500 to less than 12.0000	10	508,110.40	0.037%	307	11.86%
Greater than; equal to 12.0000	6	280,821.56	0.020%	304	12.31%
<b>TOTAL</b>	<b>7,208</b>	<b>1,390,280,344.60</b>			

## Distribution by Note Rate (Cut-off)

Range of Rates	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
Less than 5.5000	0	0.00	0.000%	0	0.00%
5.5000 to less than 5.7500	35	10,473,833.07	0.518%	354	5.63%
5.7500 to less than 6.0000	136	32,940,718.77	1.628%	342	5.92%
6.0000 to less than 6.2500	162	37,649,032.02	1.860%	345	6.13%
6.2500 to less than 6.5000	408	92,625,583.39	4.577%	333	6.35%
6.5000 to less than 6.7500	543	124,765,820.85	6.165%	333	6.61%
6.7500 to less than 7.0000	968	219,519,530.98	10.847%	330	6.88%
7.0000 to less than 7.2500	575	129,850,609.39	6.416%	337	7.12%
7.2500 to less than 7.5000	919	196,787,638.97	9.724%	330	7.36%
7.5000 to less than 7.7500	1,025	211,791,586.19	10.465%	329	7.59%
7.7500 to less than 8.0000	1,283	264,513,485.80	13.070%	330	7.88%
8.0000 to less than 8.2500	552	111,416,516.64	5.505%	337	8.11%
8.2500 to less than 8.5000	684	129,251,803.61	6.387%	331	8.35%
8.5000 to less than 8.7500	631	112,454,124.32	5.557%	332	8.59%
8.7500 to less than 9.0000	701	120,162,001.24	5.938%	329	8.87%
9.0000 to less than 9.2500	283	43,697,775.02	2.159%	344	9.11%
9.2500 to less than 9.5000	329	54,662,505.56	2.701%	339	9.34%
9.5000 to less than 9.7500	277	41,929,337.60	2.072%	340	9.58%
9.7500 to less than 10.0000	326	40,463,811.82	1.999%	332	9.86%
10.0000 to less than 10.2500	106	11,777,743.55	0.582%	336	10.09%
10.2500 to less than 10.5000	108	12,418,771.83	0.614%	338	10.32%
10.5000 to less than 10.7500	86	7,971,779.06	0.394%	333	10.58%
10.7500 to less than 11.0000	85	7,817,429.65	0.386%	333	10.84%
11.0000 to less than 11.2500	29	2,598,182.53	0.128%	335	11.07%
11.2500 to less than 11.5000	23	1,817,603.59	0.090%	318	11.31%
11.5000 to less than 11.7500	29	2,090,673.34	0.103%	337	11.57%
11.7500 to less than 12.0000	22	1,919,956.66	0.095%	332	11.86%
Greater than; equal to 12.0000	9	384,308.92	0.019%	339	12.26%
<b>TOTAL</b>	<b>10,334</b>	<b>2,023,752,164.37</b>			

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# JPMORGAN MORTGAGE ACQUISITION TRUST ASSET-BACKED PASS-THROUGH CERTIFICATES 2006-CH2

## Distribution by Ending Scheduled Balance (Current)

Range of Balances	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
Less than 20,000.00	25	363,133.04	0.026%	179	9.88%
20,000.00 to less than 40,000.0	133	4,253,056.63	0.302%	240	9.67%
40,000.00 to less than 60,000.0	329	16,858,849.48	1.197%	266	9.10%
60,000.00 to less than 80,000.0	436	30,636,072.33	2.175%	275	8.47%
80,000.00 to less than 100,000.	456	41,273,325.23	2.931%	277	8.11%
100,000.00 to less than 120,000	533	58,510,547.19	4.155%	285	7.90%
120,000.00 to less than 140,000	650	84,577,550.56	6.006%	287	7.61%
140,000.00 to less than 160,000	688	103,098,247.22	7.321%	295	7.41%
160,000.00 to less than 180,000	584	99,087,993.37	7.036%	296	7.36%
180,000.00 to less than 200,000	527	100,007,766.43	7.102%	298	7.33%
200,000.00 to less than 220,000	479	100,559,248.86	7.141%	303	7.17%
220,000.00 to less than 240,000	410	94,263,629.00	6.694%	303	7.16%
240,000.00 to less than 260,000	329	82,128,400.64	5.832%	305	7.04%
260,000.00 to less than 280,000	269	72,582,399.37	5.154%	307	7.12%
280,000.00 to less than 300,000	237	68,760,020.31	4.883%	306	6.99%
300,000.00 to less than 320,000	233	72,139,610.78	5.123%	309	6.91%
320,000.00 to less than 340,000	152	50,223,891.89	3.566%	308	6.66%
340,000.00 to less than 360,000	132	46,197,096.56	3.280%	308	6.90%
360,000.00 to less than 380,000	125	46,219,209.86	3.282%	316	7.02%
380,000.00 to less than 400,000	110	42,852,867.56	3.043%	314	7.21%
400,000.00 to less than 420,000	81	33,214,695.96	2.359%	313	6.86%
420,000.00 to less than 440,000	62	26,701,691.81	1.896%	324	6.98%
440,000.00 to less than 460,000	50	22,452,195.40	1.594%	316	7.64%
460,000.00 to less than 480,000	50	23,540,876.86	1.672%	320	7.27%
480,000.00 to less than 500,000	45	21,982,297.87	1.561%	307	7.58%
500,000.00 to less than 520,000	21	10,723,872.26	0.761%	302	5.83%
520,000.00 to less than 540,000	16	8,505,528.69	0.604%	316	6.71%
Greater than; equal to 540,000.	46	28,566,269.44	2.028%	316	6.78%
<b>TOTAL</b>	<b>7,208</b>	<b>1,390,280,344.60</b>			

## Distribution by Ending Scheduled Balance (Cut-off)

Range of Balances	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
Less than 20,000.00	19	309,210.06	0.000%	256	9.97%
20,000.00 to less than 40,000.0	187	5,998,147.65	0.000%	268	9.84%
40,000.00 to less than 60,000.0	450	23,206,076.59	0.000%	294	9.31%
60,000.00 to less than 80,000.0	614	43,637,568.31	0.000%	307	8.74%
80,000.00 to less than 100,000.	630	57,069,041.14	0.000%	313	8.42%
100,000.00 to less than 120,000	778	85,584,508.55	0.000%	314	8.10%
120,000.00 to less than 140,000	932	121,671,239.18	0.000%	320	7.95%
140,000.00 to less than 160,000	938	141,202,772.25	0.000%	326	7.78%
160,000.00 to less than 180,000	849	144,604,139.47	0.000%	329	7.75%
180,000.00 to less than 200,000	774	147,410,507.53	0.000%	329	7.67%
200,000.00 to less than 220,000	665	139,857,214.34	0.000%	333	7.68%
220,000.00 to less than 240,000	631	145,246,070.76	0.000%	333	7.71%
240,000.00 to less than 260,000	438	109,477,607.51	0.000%	337	7.67%
260,000.00 to less than 280,000	437	118,070,175.07	0.000%	339	7.59%
280,000.00 to less than 300,000	340	98,983,840.69	0.000%	341	7.63%
300,000.00 to less than 320,000	323	100,293,838.79	0.000%	337	7.65%
320,000.00 to less than 340,000	226	74,613,960.91	0.000%	340	7.54%
340,000.00 to less than 360,000	213	74,575,114.22	0.000%	342	7.53%
360,000.00 to less than 380,000	159	58,810,582.64	0.000%	340	7.59%
380,000.00 to less than 400,000	190	74,307,730.67	0.000%	344	7.69%
400,000.00 to less than 420,000	102	41,892,436.20	0.000%	347	7.65%
420,000.00 to less than 440,000	86	36,981,934.65	0.000%	347	7.50%
440,000.00 to less than 460,000	74	33,366,182.00	0.000%	348	7.83%
460,000.00 to less than 480,000	69	32,498,964.27	0.000%	348	7.55%
480,000.00 to less than 500,000	95	46,868,380.76	0.000%	346	7.74%
500,000.00 to less than 520,000	26	13,291,933.11	0.000%	328	7.16%
520,000.00 to less than 540,000	15	7,951,182.34	0.000%	356	7.64%
Greater than; equal to 540,000.	74	45,971,804.71	0.000%	344	7.54%
<b>TOTAL</b>	<b>10,334</b>	<b>2,023,752,164.37</b>			

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# JPMORGAN MORTGAGE ACQUISITION TRUST ASSET-BACKED PASS-THROUGH CERTIFICATES 2006-CH2

## Distribution by Loan Type Characteristics (Current)

	Loan Type	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	ARM - First Mortgage	3,882	835,996,134.89	41.309%	326	7.21%
2	FIXED-RATE - First Mortgag	3,326	554,284,209.71	27.389%	264	7.38%
	<b>TOTAL</b>	<b>7,208</b>	<b>1,390,280,344.60</b>			

## Distribution by Property Type Characteristics (Current)

	Property Type	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	Single-Family	5,311	983,229,676.08	48.584%	298	7.29%
2	Plan Unit Development (PU	660	151,529,572.28	7.488%	307	7.02%
3	Multi-Family ( including 3 or	531	131,859,527.17	6.516%	309	7.37%
4	Low Rise Condo	704	123,293,179.53	6.092%	312	7.42%
5	CO-OP	2	368,389.54	0.018%	327	9.80%
	<b>TOTAL</b>	<b>7,208</b>	<b>1,390,280,344.60</b>			

## Distribution by Amortization Characteristics (Current)

	Loan Type	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	Balloon	3,264	707,944,867.89	34.982%	288	7.01%
2	Fully Amortizing	3,944	682,335,476.71	33.716%	314	7.55%
	<b>TOTAL</b>	<b>7,208</b>	<b>1,390,280,344.60</b>			

## Distribution by Loan Type Characteristics (Cut-off)

	Loan Type	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	ARM - First Mortgage	5,979	1,302,910,944.91	64.381%	355	7.77%
2	FIXED-RATE - First Mortgag	4,355	720,841,219.46	35.619%	292	7.76%
	<b>TOTAL</b>	<b>10,334</b>	<b>2,023,752,164.37</b>			

## Distribution by Property Type Characteristics (Cut-off)

	Property Type	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	Single-Family	7,698	1,446,133,445.85	71.458%	330	7.79%
2	Plan Unit Development (PU	914	212,086,000.31	10.480%	337	7.55%
3	Multi-Family ( including 3 or	784	196,353,612.81	9.702%	340	7.84%
4	Low Rise Condo	931	168,479,585.49	8.325%	343	7.72%
5	CO-OP	7	699,519.91	0.035%	356	10.18%
	<b>TOTAL</b>	<b>10,334</b>	<b>2,023,752,164.37</b>			

## Distribution by Amortization Characteristics (Cut-off)

	Loan Type	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	Balloon	4,621	1,012,084,492.06	50.010%	322	7.50%
2	Fully Amortizing	5,713	1,011,667,672.31	49.990%	344	8.03%
	<b>TOTAL</b>	<b>10,334</b>	<b>2,023,752,164.37</b>			

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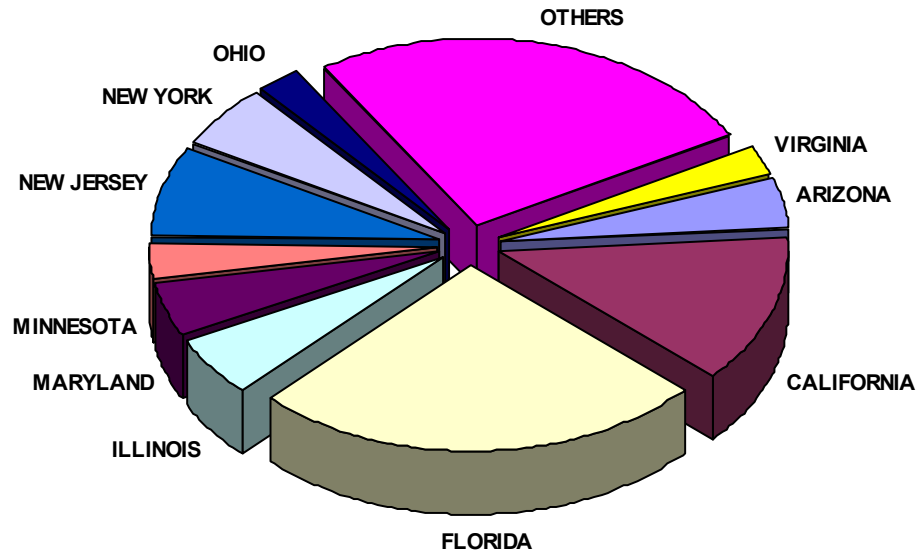
**Top 10 State Concentration (Current)**

	States	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	FLORIDA	1,808	354,740,277.26	25.516%	300	7.20%
2	CALIFORNIA	582	179,464,499.97	12.909%	318	6.60%
3	NEW JERSEY	440	105,718,834.93	7.604%	317	7.66%
4	NEW YORK	275	78,870,332.15	5.673%	303	7.42%
5	ILLINOIS	415	75,754,724.73	5.449%	299	7.46%
6	MARYLAND	266	62,393,122.54	4.488%	302	6.92%
7	ARIZONA	318	60,001,898.87	4.316%	316	7.21%
8	MINNESOTA	233	45,161,852.79	3.248%	289	7.22%
9	OHIO	298	35,346,590.94	2.542%	283	7.85%
10	VIRGINIA	171	34,669,561.92	2.494%	306	6.96%
	OTHERS	2,402	358,158,648.50	25.762%	290	7.56%
	<b>TOTAL</b>	<b>7,208</b>	<b>1,390,280,344.60</b>			

**Top 10 State Concentration (Cut-off)**

	States	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	FLORIDA	2,313	452,987,857.04	22.384%	330	7.68%
2	CALIFORNIA	868	267,196,301.57	13.203%	348	7.18%
3	NEW JERSEY	804	190,249,820.34	9.401%	347	8.15%
4	NEW YORK	417	116,842,105.24	5.774%	336	8.03%
5	ILLINOIS	559	102,925,237.64	5.086%	329	7.91%
6	MARYLAND	411	92,497,764.11	4.571%	332	7.39%
7	ARIZONA	457	88,417,209.99	4.369%	344	7.64%
8	MINNESOTA	308	60,605,857.88	2.995%	322	7.30%
9	VIRGINIA	288	60,572,260.00	2.993%	338	7.44%
10	MASSACHUSETTS	210	52,543,141.75	2.596%	349	8.00%
	OTHERS	3,699	538,914,608.81	26.629%	319	8.06%
	<b>TOTAL</b>	<b>10,334</b>	<b>2,023,752,164.37</b>			

**Top 10 Current State Concentration**



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## Modifications, Extensions, Waivers

Group	State	Loan Number	Modification Date	Modification Type	Current Loan Balance	Current Note Rate	Remaining Term	Modification Comments
1	AZ	19086685	4/1/2009	Other	222,809.69	7.35000	323	MX-LMSTEP
1	CA	19094127	2/1/2009	Other	385,983.87	6.12500	323	MD-MODDEF
1	PA	19099761	3/1/2009	Other	272,771.99	4.00000	324	MD-MODDEF
1	IL	20600037	3/1/2009	Other	127,636.92	3.00000	145	MX-LMSTEP
1	IL	20638847	4/1/2009	Other	146,503.54	3.15000	326	MX-LMSTEP
1	FL	20642831	3/1/2009	Other	113,200.61	3.00000	326	DF-DEFFIX
1	NY	20692737	12/1/2008	Other	597,011.51	4.00000	328	MX-LMSTEP
1	CA	23372493	3/1/2009	Other	644,278.05	4.00000	328	MX-LMSTEP
1	KY	23375132	1/1/2009	Other	129,512.56	7.37500	148	MD-MODDEF
1	PA	23380462	3/1/2009	Other	175,402.04	3.87500	148	MX-LMSTEP
1	MN	23396583	3/1/2009	Other	210,711.70	3.00000	329	MX-LMSTEP
1	IL	23412141	2/1/2009	Other	276,881.55	4.00000	329	MX-LMSTEP
1	FL	26205120	1/1/2009	Other	205,796.85	5.37500	208	MX-LMSTEP
2	NJ	19122217	4/1/2009	Other	138,718.28	9.57500	325	MX-LMSTEP
2	NJ	20604740	1/15/2009	Other	176,425.54	8.75000	325	MD-MODDEF
2	CA	20632113	3/1/2009	Other	368,543.82	5.64000	326	MD-MODDEF
2	NJ	20646295	4/1/2009	Other	220,751.89	6.12500	326	MD-MODDEF
2	CT	20649919	3/1/2009	Other	205,573.70	5.00000	327	MX-LMSTEP
2	MD	20657631	4/1/2009	Other	168,456.24	7.10000	327	DR-STEP
2	CA	20693933	3/1/2009	Other	171,252.82	5.62500	328	MD-MODDEF
2	NH	20694451	12/1/2008	Other	159,632.93	3.00000	328	MX-LMSTEP
2	CA	22117873	4/1/2009	Other	230,674.69	3.50000	322	MX-LMSTEP
2	MN	22570105	3/1/2009	Other	236,387.14	6.83800	324	MA-MODASF
2	WA	22609242	3/1/2009	Other	315,264.55	6.65000	324	MD-MODDEF
2	FL	22611214	3/1/2009	Other	86,281.97	7.27500	324	MA-MODASF
2	NJ	22612535	4/1/2009	Other	359,734.94	2.75000	324	DR-STEP
2	MD	22675045	3/1/2009	Other	297,863.48	6.02500	324	MA-MODASF
2	CA	22677223	3/1/2009	Other	266,962.54	6.25000	324	MA-MODASF
2	AZ	22685796	3/1/2009	Other	138,859.28	5.90000	324	MA-MODASF
2	CA	22690572	3/1/2009	Other	402,245.82	3.00000	324	DR-STEP
2	NV	22698864	3/1/2009	Other	235,988.94	6.64400	324	MA-MODASF
2	FL	22760565	3/1/2009	Other	108,548.22	6.12500	325	MD-MODDEF
2	IL	22760839	2/1/2009	Other	164,342.55	7.25000	325	MD-MODDEF



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## Modifications, Extensions, Waivers

Group	State	Loan Number	Modification Date	Modification Type	Current Loan Balance	Current Note Rate	Remaining Term	Modification Comments
2	FL	22885990	3/1/2009	Other	199,183.84	8.25000	325	MD-MODDEF
2	IL	22889851	4/1/2009	Other	340,517.35	5.25000	325	MX-LMSTEP
2	NJ	22892830	4/1/2009	Other	352,419.01	7.27500	325	MD-MODDEF
2	MD	22901318	2/1/2009	Other	213,055.49	7.02500	326	MD-MODDEF
2	CA	22902928	12/1/2008	Other	383,515.21	6.80000	326	MD-MODDEF
2	AZ	22909485	3/1/2009	Other	201,315.30	7.75000	326	MD-MODDEF
2	MI	22993539	4/1/2009	Other	181,760.83	7.50000	326	MA-MODARM
2	FL	23042161	3/1/2009	Other	311,907.64	5.75000	326	MD-MODDEF
2	MN	23043631	2/1/2009	Other	228,500.47	4.00000	326	MX-LMSTEP
2	LA	23044399	1/1/2009	Other	147,135.03	7.70000	326	MD-MODDEF
2	CA	23051204	4/1/2009	Other	318,203.61	3.00000	326	DR-STEP
2	CA	23059496	3/1/2009	Other	149,626.01	6.47500	326	MD-MODDEF
2	OR	23063001	3/1/2009	Other	237,536.76	3.00000	326	DR-STEP
2	MN	23071129	4/1/2009	Other	128,649.74	7.87500	326	MD-MODDEF
2	MA	23072358	3/1/2009	Other	376,479.48	3.00000	326	MX-LMSTEP
2	OH	23106552	4/1/2009	Other	323,902.56	7.00000	327	DF-DEFFIX
2	NJ	23123839	2/1/2009	Other	85,960.17	8.00000	327	MD-MODDEF
2	AZ	23126576	1/1/2009	Other	165,721.35	4.00000	327	MX-LMSTEP
2	NJ	23129307	3/1/2009	Other	260,550.95	4.00000	327	MX-LMSTEP
2	CO	23156615	3/1/2009	Other	250,674.96	5.75000	327	MX-LMSTEP
2	NJ	23177967	3/1/2009	Other	241,804.52	1.19000	327	MX-LMSTEP
2	FL	23182678	4/1/2009	Other	160,986.45	6.00000	328	MD-MODDEF
2	MO	23389992	3/1/2009	Other	97,293.98	4.00000	328	MX-LMSTEP
2	NH	23394596	10/1/2008	Other	272,157.41	6.99000	328	MD-MODDEF
2	VA	23402340	4/1/2009	Other	149,712.79	9.37500	329	DF-DEFFIX
2	NJ	23402605	3/1/2009	Other	244,683.27	4.00000	149	MX-LMSTEP
2	KY	23404619	4/1/2009	Other	138,006.50	4.00000	149	MX-LMSTEP
2	FL	23414147	4/1/2009	Other	333,627.26	1.37500	329	DR-STEP
2	CO	23416258	2/1/2009	Other	138,226.32	5.75000	149	MX-LMSTEP
2	IL	23417017	3/1/2009	Other	266,354.81	2.50000	329	MX-LMSTEP
2	FL	26206086	4/1/2009	Other	313,775.91	5.00000	329	DR-STEP
3	PA	20635074	4/1/2009	Other	211,366.12	6.23700	326	MD-MODDEF
3	CA	20648424	3/1/2009	Other	538,743.94	7.49000	327	MD-MODDEF



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Group	State	Loan Number	Modification Date	Modification Type	Current Loan Balance	Current Note Rate	Remaining Term	Modification Comments
3	FL	20667424	2/1/2009	Other	179,662.59	7.77500	327	MA-MODARM
3	IL	20669024	3/1/2009	Other	164,826.91	4.87500	267	MX-LMSTEP
3	AL	20695615	3/1/2009	Other	34,813.35	4.50000	328	MX-LMSTEP
3	AZ	22567648	3/1/2009	Other	397,633.35	6.40000	324	MA-MODASF
3	FL	22611586	11/1/2008	Other	152,785.95	4.00000	324	MX-LMSTEP
3	VA	22682207	3/1/2009	Other	88,756.17	6.15000	324	MD-MODDEF
3	MN	22683098	3/1/2009	Other	186,981.43	6.40000	324	MA-MODASF
3	FL	22684542	3/1/2009	Other	149,195.80	6.27500	324	MA-MODASF
3	FL	22684849	3/1/2009	Other	319,608.81	6.27500	324	MA-MODASF
3	LA	22699060	2/1/2009	Other	174,783.35	7.90000	324	MD-MODDEF
3	PA	22899678	4/1/2009	Other	35,828.23	8.62500	325	DB-BLNM
3	FL	22906184	4/1/2009	Other	161,258.13	6.52500	325	MA-MODARM
3	MN	22994446	3/1/2009	Other	94,113.17	7.33800	326	MD-MODDEF
3	FL	23053549	3/1/2009	Other	217,247.33	7.74000	324	MA-MODASF
3	FL	23056583	4/1/2009	Other	184,796.10	7.00000	326	MD-MODDEF
3	MO	23071277	1/1/2009	Other	50,644.18	7.15000	326	MD-MODDEF
3	CA	23116841	4/1/2009	Other	276,844.96	4.00000	327	MX-LMSTEP
3	FL	23122641	2/1/2009	Other	241,172.94	5.00000	147	MX-LMSTEP
3	IL	23127269	3/1/2009	Other	427,088.91	2.85000	327	MX-LMSTEP
3	NV	23164692	11/1/2008	Other	254,829.49	5.62500	327	MX-LMSTEP
3	FL	23395940	2/1/2009	Other	181,375.04	3.00000	328	MX-LMSTEP
3	IN	23399264	4/1/2009	Other	213,583.04	4.00000	148	MX-LMSTEP
3	RI	23400781	3/1/2009	Other	214,820.54	6.00000	149	MX-LMSTEP
3	FL	23404700	3/1/2009	Other	166,382.34	5.25000	329	MX-LMSTEP
3	OK	23415847	2/1/2009	Other	182,757.51	5.00000	329	MX-LMSTEP