

J.P. Morgan Mortgage Trust
Mortgage Pass-Through Certificates
Series 2006-S1

22-Jul-2010 11:32:56AM

Contact: Customer Service - CTSLink
Wells Fargo Bank, N.A.
Securities Administration Services
8480 Stagecoach Circle
Frederick, MD 21701-4747
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Telephone: 1-866-846-4526
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Certificateholder Distribution Summary

Class	CUSIP	Record Date	Certificate Pass-Through Rate	Beginning Certificate Balance	Interest Distribution	Principal Distribution	Current Realized Loss	Ending Certificate Balance	Total Distribution	Cumulative Realized Losses
1-A-1	466247M67	06/30/2010	6.00000 %	82,197,998.88	410,989.99	551,462.87	0.00	81,646,536.02	962,452.86	0.00
1-A-2	466247M75	06/30/2010	6.50000 %	19,809,817.85	107,303.18	387,391.99	0.00	19,422,425.86	494,695.17	0.00
2-A-1	466247M83	06/30/2010	6.00000 %	23,000,000.00	115,000.00	0.00	0.00	23,000,000.00	115,000.00	0.00
2-A-2	466247M91	06/30/2010	6.00000 %	33,379,089.88	166,895.45	1,758,150.31	0.00	31,620,939.57	1,925,045.76	0.00
2-A-3	466247N25	06/30/2010	6.00000 %	15,589,731.00	77,948.65	0.00	0.00	15,589,731.00	77,948.65	0.00
2-A-4	466247N33	06/30/2010	6.00000 %	23,275,676.81	116,378.38	1,183,779.88	0.00	22,091,896.93	1,300,158.26	0.00
2-A-5	466247N41	06/30/2010	6.00000 %	5,196,500.00	25,982.50	0.00	0.00	5,196,500.00	25,982.50	0.00
2-A-6	466247N58	06/30/2010	6.00000 %	23,797,504.67	118,987.52	698,157.84	0.00	23,099,346.83	817,145.36	0.00
2-A-7	466247N66	06/30/2010	6.00000 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2-A-8	466247N74	06/30/2010	6.00000 %	128,964.06	644.82	(644.82)	0.00	129,608.88	0.00	0.00
2-A-9	466247N82	06/30/2010	6.50000 %	65,603,823.90	355,354.05	650,431.93	0.00	64,953,391.97	1,005,785.98	0.00
3-A-1	466247N90	06/30/2010	5.50000 %	22,300,000.00	102,208.33	0.00	0.00	22,300,000.00	102,208.33	0.00
3-A-2	466247P23	06/30/2010	5.50000 %	11,000,000.00	50,416.67	0.00	0.00	11,000,000.00	50,416.67	0.00
3-A-3	466247P31	06/30/2010	5.50000 %	6,803,660.82	31,183.45	295,000.00	0.00	6,508,660.82	326,183.45	0.00
3-A-4	466247P49	06/30/2010	5.50000 %	23,748,800.00	108,848.67	0.00	0.00	23,748,800.00	108,848.67	0.00
3-A-5	466247P56	06/30/2010	5.50000 %	10,535,771.38	48,288.95	708,956.07	0.00	9,826,815.31	757,245.02	0.00
3-A-6	466247P64	06/30/2010	5.50000 %	6,726,336.00	30,829.04	0.00	0.00	6,726,336.00	30,829.04	0.00
3-A-7	466247P72	06/30/2010	5.50000 %	36,421,359.03	166,931.23	827,614.09	0.00	35,593,744.94	994,545.32	0.00
3-A-8	466247P80	06/30/2010	5.50000 %	12,062,600.00	55,286.92	0.00	0.00	12,062,600.00	55,286.92	0.00
A-M	466247P98	06/30/2010	5.94894 %	28,384,805.07	140,716.31	30,082.36	0.00	28,354,722.71	170,798.67	0.00
A-P	466247Q30	06/30/2010	0.00000 %	48,444.66	0.00	70.92	0.00	48,373.75	70.92	0.00
A-X	466247Q22	06/30/2010	6.00000 %	0.00	2,455.42	0.00	0.00	0.00	2,455.42	0.00
B-1	466247Q48	06/30/2010	5.94894 %	13,445,444.02	66,655.14	14,249.55	0.00	13,431,194.47	80,904.69	0.00
B-2	466247Q55	06/30/2010	5.94894 %	5,602,236.55	27,772.82	811.00	0.00	5,601,425.55	28,583.82	0.00
B-3	466247Q63	06/30/2010	5.94894 %	2,208,795.14	0.00	0.00	394,901.92	1,813,893.23	0.00	1,575,641.35
B-4	466247M26	06/30/2010	5.94926 %	0.00	0.00	0.00	0.00	0.00	0.00	2,268,546.13
B-5	466247M34	06/30/2010	5.94926 %	0.00	0.00	0.00	0.00	0.00	0.00	1,894,056.63
B-6	466247M42	06/30/2010	5.94926 %	0.00	0.00	0.00	0.00	0.00	0.00	1,900,724.33
A-R	466247Q71	06/30/2010	6.50000 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00
P	466247M59	06/30/2010	0.00000 %	100.00	0.00	0.00	0.00	100.00	0.00	0.00
Totals				471,267,459.72	2,327,077.49	7,105,513.99	394,901.92	463,767,043.84	9,432,591.48	7,638,968.44

As Master Servicer, Wells Fargo Bank, N.A. has independently calculated collateral information based on loan level data received from external parties, which may include the Servicers, Issuer and other parties to the transaction. Wells Fargo Bank, N.A. expressly disclaims any responsibility for the accuracy or completeness of information furnished to it by those third parties.

All Record Dates are based upon the governing documents and logic set forth as of closing.

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Principal Distribution Statement

Class	Original Face Amount	Beginning Certificate Balance	Scheduled Principal Distribution	Unscheduled Principal Distribution	Accretion	Realized Loss	Total Principal Reduction	Ending Certificate Balance	Ending Certificate Percentage	Total Principal Distribution
1-A-1	140,311,775.00	82,197,998.88	85,498.68	465,964.19	0.00	0.00	551,462.87	81,646,536.02	0.58189369	551,462.87
1-A-2	38,634,173.00	19,809,817.85	19,024.10	368,367.89	0.00	0.00	387,391.99	19,422,425.86	0.50272659	387,391.99
2-A-1	23,000,000.00	23,000,000.00	0.00	0.00	0.00	0.00	0.00	23,000,000.00	1.00000000	0.00
2-A-2	76,089,000.00	33,379,089.88	62,591.31	1,695,559.00	0.00	0.00	1,758,150.31	31,620,939.57	0.41557833	1,758,150.31
2-A-3	15,589,731.00	15,589,731.00	0.00	0.00	0.00	0.00	0.00	15,589,731.00	1.00000000	0.00
2-A-4	52,774,400.00	23,275,676.81	42,143.34	1,141,636.53	0.00	0.00	1,183,779.88	22,091,896.93	0.41861010	1,183,779.88
2-A-5	5,196,500.00	5,196,500.00	0.00	0.00	0.00	0.00	0.00	5,196,500.00	1.00000000	0.00
2-A-6	36,026,100.00	23,797,504.67	24,854.88	673,302.96	0.00	0.00	698,157.84	23,099,346.83	0.64118366	698,157.84
2-A-7	4,003,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
2-A-8	100,000.00	128,964.06	0.00	0.00	(644.82)	0.00	(644.82)	129,608.88	1.29608880	(644.82)
2-A-9	126,014,588.00	65,603,823.90	53,621.63	596,810.30	0.00	0.00	650,431.93	64,953,391.97	0.51544343	650,431.93
3-A-1	22,300,000.00	22,300,000.00	0.00	0.00	0.00	0.00	0.00	22,300,000.00	1.00000000	0.00
3-A-2	11,000,000.00	11,000,000.00	0.00	0.00	0.00	0.00	0.00	11,000,000.00	1.00000000	0.00
3-A-3	18,209,900.00	6,803,660.82	25,586.70	269,413.30	0.00	0.00	295,000.00	6,508,660.82	0.35742430	295,000.00
3-A-4	23,748,800.00	23,748,800.00	0.00	0.00	0.00	0.00	0.00	23,748,800.00	1.00000000	0.00
3-A-5	41,000,000.00	10,535,771.38	61,491.00	647,465.08	0.00	0.00	708,956.07	9,826,815.31	0.23967842	708,956.07
3-A-6	6,726,336.00	6,726,336.00	0.00	0.00	0.00	0.00	0.00	6,726,336.00	1.00000000	0.00
3-A-7	70,937,400.00	36,421,359.03	71,782.75	755,831.34	0.00	0.00	827,614.09	35,593,744.94	0.50176275	827,614.09
3-A-8	12,062,600.00	12,062,600.00	0.00	0.00	0.00	0.00	0.00	12,062,600.00	1.00000000	0.00
A-M	29,765,800.00	28,384,805.07	30,082.36	0.00	0.00	0.00	30,082.36	28,354,722.71	0.95259401	30,082.36
A-P	55,955.00	48,444.66	70.92	0.00	0.00	0.00	70.92	48,373.75	0.86451166	70.92
A-X	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
B-1	14,099,600.00	13,445,444.02	14,249.55	0.00	0.00	0.00	14,249.55	13,431,194.47	0.95259401	14,249.55
B-2	5,874,800.00	5,602,236.55	811.00	0.00	0.00	0.00	811.00	5,601,425.55	0.95346659	811.00
B-3	3,524,900.00	2,208,795.14	0.00	0.00	0.00	394,901.92	394,901.92	1,813,893.23	0.51459424	0.00
B-4	2,349,900.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
B-5	1,958,200.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
B-6	1,958,520.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
A-R	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
P	100.00	100.00	0.00	0.00	0.00	0.00	0.00	100.00	1.00000000	0.00
Totals	783,312,178.31	471,267,459.72	491,808.22	6,614,350.59	(644.82)	394,901.92	7,500,415.91	463,767,043.84	0.59205902	7,105,513.99

NOTE: Accretion amount also includes Net Negative Amortization, if applicable.

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Principal Distribution Factors Statement

Class	Original Face Amount	Beginning Certificate Balance	Scheduled Principal Distribution	Unscheduled Principal Distribution	Accretion	Realized Loss	Total Principal Reduction	Ending Certificate Balance	Ending Certificate Percentage	Total Principal Distribution
1-A-1	140,311,775.00	585.82395440	0.60934786	3.32092007	0.00000000	0.00000000	3.93026793	581.89368654	0.58189369	3.93026793
1-A-2	38,634,173.00	512.75376983	0.49241639	9.53476835	0.00000000	0.00000000	10.02718474	502.72658509	0.50272659	10.02718474
2-A-1	23,000,000.00	1000.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1000.00000000	1.00000000	0.00000000
2-A-2	76,089,000.00	438.68482803	0.82260655	22.28389123	0.00000000	0.00000000	23.10649779	415.57833024	0.41557833	23.10649779
2-A-3	15,589,731.00	1000.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1000.00000000	1.00000000	0.00000000
2-A-4	52,774,400.00	441.04105040	0.79855650	21.63239241	0.00000000	0.00000000	22.43094910	418.61010130	0.41861010	22.43094910
2-A-5	5,196,500.00	1000.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1000.00000000	1.00000000	0.00000000
2-A-6	36,026,100.00	660.56288829	0.68991315	18.68931025	0.00000000	0.00000000	19.37922340	641.18366490	0.64118366	19.37922340
2-A-7	4,003,000.00	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
2-A-8	100,000.00	1289.64060000	0.00000000	0.00000000	(6.44820000)	0.00000000	(6.44820000)	1296.08880000	1.29608880	(6.44820000)
2-A-9	126,014,588.00	520.60499456	0.42551923	4.73604135	0.00000000	0.00000000	5.16156058	515.44343398	0.51544343	5.16156058
3-A-1	22,300,000.00	1000.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1000.00000000	1.00000000	0.00000000
3-A-2	11,000,000.00	1000.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1000.00000000	1.00000000	0.00000000
3-A-3	18,209,900.00	373.62428240	1.40509833	14.79488081	0.00000000	0.00000000	16.19997913	357.42430326	0.35742430	16.19997913
3-A-4	23,748,800.00	1000.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1000.00000000	1.00000000	0.00000000
3-A-5	41,000,000.00	256.97003366	1.49978049	15.79183122	0.00000000	0.00000000	17.29161146	239.67842220	0.23967842	17.29161146
3-A-6	6,726,336.00	1000.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1000.00000000	1.00000000	0.00000000
3-A-7	70,937,400.00	513.42957354	1.01191684	10.65490616	0.00000000	0.00000000	11.66682300	501.76275054	0.50176275	11.66682300
3-A-8	12,062,600.00	1000.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1000.00000000	1.00000000	0.00000000
A-M	29,765,800.00	953.60464258	1.01063502	0.00000000	0.00000000	0.00000000	1.01063502	952.59400755	0.95259401	1.01063502
A-P	55,955.00	865.77892950	1.26744706	0.00000000	0.00000000	0.00000000	1.26744706	864.51166116	0.86451166	1.26744706
A-X	0.00	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
B-1	14,099,600.00	953.60464268	1.01063505	0.00000000	0.00000000	0.00000000	1.01063505	952.59400763	0.95259401	1.01063505
B-2	5,874,800.00	953.60464186	0.13804725	0.00000000	0.00000000	0.00000000	0.13804725	953.46659461	0.95346659	0.13804725
B-3	3,524,900.00	626.62632699	0.00000000	0.00000000	0.00000000	112.03209169	112.03209169	514.59423813	0.51459424	0.00000000
B-4	2,349,900.00	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
B-5	1,958,200.00	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
B-6	1,958,520.31	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
A-R	100.00	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
P	100.00	1000.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1000.00000000	1.00000000	0.00000000

NOTE: Accretion amount also includes Net Negative Amortization, if applicable.

NOTE: All classes per \$1000 denomination.

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Interest Distribution Statement

Class	Accrual Dates	Accrual Days	Current Certificate Rate	Beginning Certificate/ Notional Balance	Current Accrued Interest	Payment of Unpaid Interest Shortfall(1)	Current Interest Shortfall(1)	Non-Supported Interest Shortfall	Total Interest Distribution	Remaining Unpaid Interest Shortfall(1)	Ending Certificate/ Notional Balance
1-A-1	06/01/10 - 06/30/10	30	6.00000 %	82,197,998.88	410,989.99	0.00	0.00	0.00	410,989.99	0.00	81,646,536.02
1-A-2	06/01/10 - 06/30/10	30	6.50000 %	19,809,817.85	107,303.18	0.00	0.00	0.00	107,303.18	0.00	19,422,425.86
2-A-1	06/01/10 - 06/30/10	30	6.00000 %	23,000,000.00	115,000.00	0.00	0.00	0.00	115,000.00	0.00	23,000,000.00
2-A-2	06/01/10 - 06/30/10	30	6.00000 %	33,379,089.88	166,895.45	0.00	0.00	0.00	166,895.45	0.00	31,620,939.57
2-A-3	06/01/10 - 06/30/10	30	6.00000 %	15,589,731.00	77,948.65	0.00	0.00	0.00	77,948.65	0.00	15,589,731.00
2-A-4	06/01/10 - 06/30/10	30	6.00000 %	23,275,676.81	116,378.38	0.00	0.00	0.00	116,378.38	0.00	22,091,896.93
2-A-5	06/01/10 - 06/30/10	30	6.00000 %	5,196,500.00	25,982.50	0.00	0.00	0.00	25,982.50	0.00	5,196,500.00
2-A-6	06/01/10 - 06/30/10	30	6.00000 %	23,797,504.67	118,987.52	0.00	0.00	0.00	118,987.52	0.00	23,099,346.83
2-A-7	N/A	N/A	6.00000 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2-A-8	06/01/10 - 06/30/10	30	6.00000 %	128,964.06	644.82	0.00	0.00	0.00	644.82	0.00	129,608.88
2-A-9	06/01/10 - 06/30/10	30	6.50000 %	65,603,823.90	355,354.05	0.00	0.00	0.00	355,354.05	0.00	64,953,391.97
3-A-1	06/01/10 - 06/30/10	30	5.50000 %	22,300,000.00	102,208.33	0.00	0.00	0.00	102,208.33	0.00	22,300,000.00
3-A-2	06/01/10 - 06/30/10	30	5.50000 %	11,000,000.00	50,416.67	0.00	0.00	0.00	50,416.67	0.00	11,000,000.00
3-A-3	06/01/10 - 06/30/10	30	5.50000 %	6,803,660.82	31,183.45	0.00	0.00	0.00	31,183.45	0.00	6,508,660.82
3-A-4	06/01/10 - 06/30/10	30	5.50000 %	23,748,800.00	108,848.67	0.00	0.00	0.00	108,848.67	0.00	23,748,800.00
3-A-5	06/01/10 - 06/30/10	30	5.50000 %	10,535,771.38	48,288.95	0.00	0.00	0.00	48,288.95	0.00	9,826,815.31
3-A-6	06/01/10 - 06/30/10	30	5.50000 %	6,726,336.00	30,829.04	0.00	0.00	0.00	30,829.04	0.00	6,726,336.00
3-A-7	06/01/10 - 06/30/10	30	5.50000 %	36,421,359.03	166,931.23	0.00	0.00	0.00	166,931.23	0.00	35,593,744.94
3-A-8	06/01/10 - 06/30/10	30	5.50000 %	12,062,600.00	55,286.92	0.00	0.00	0.00	55,286.92	0.00	12,062,600.00
A-M	06/01/10 - 06/30/10	30	5.94894 %	28,384,805.07	140,716.31	0.00	0.00	0.00	140,716.31	0.00	28,354,722.71
A-P	N/A	N/A	0.00000 %	48,444.66	0.00	0.00	0.00	0.00	0.00	0.00	48,373.75
A-X	06/01/10 - 06/30/10	30	6.00000 %	491,084.88	2,455.42	0.00	0.00	0.00	2,455.42	0.00	479,465.81
B-1	06/01/10 - 06/30/10	30	5.94894 %	13,445,444.02	66,655.14	0.00	0.00	0.00	66,655.14	0.00	13,431,194.47
B-2	06/01/10 - 06/30/10	30	5.94894 %	5,602,236.55	27,772.82	0.00	0.00	0.00	27,772.82	0.00	5,601,425.55
B-3	06/01/10 - 06/30/10	30	5.94894 %	2,208,795.14	10,950.00	0.00	10,950.00	0.00	0.00	48,661.46	1,813,893.23
B-4	N/A	N/A	5.94926 %	0.00	0.00	0.00	0.00	0.00	0.00	25,293.67	0.00
B-5	N/A	N/A	5.94926 %	0.00	0.00	0.00	0.00	0.00	0.00	9,675.96	0.00
B-6	N/A	N/A	5.94926 %	0.00	0.00	0.00	0.00	0.00	0.00	3,584.05	0.00
A-R	N/A	N/A	6.50000 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
P	N/A	N/A	0.00000 %	100.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
Totals					2,338,027.49	0.00	10,950.00	0.00	2,327,077.49	87,215.14	

(1) Amount also includes Coupon Cap or Basis Risk Shortfalls, if applicable.

J.P. Morgan Mortgage Trust
Mortgage Pass-Through Certificates
Series 2006-S1

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Interest Distribution Factors Statement

Class	Original Face Amount	Current Certificate Rate	Beginning Certificate/ Notional Balance	Current Accrued Interest	Payment of Unpaid Interest Shortfall(1)	Current Interest Shortfall(1)	Non-Supported Interest Shortfall	Total Interest Distribution	Remaining Unpaid Interest Shortfall(1)	Ending Certificate/ Notional Balance
1-A-1	140,311,775.00	6.00000 %	585.82395440	2.92911974	0.00000000	0.00000000	0.00000000	2.92911974	0.00000000	581.89368654
1-A-2	38,634,173.00	6.50000 %	512.75376983	2.77741625	0.00000000	0.00000000	0.00000000	2.77741625	0.00000000	502.72658509
2-A-1	23,000,000.00	6.00000 %	1000.00000000	5.00000000	0.00000000	0.00000000	0.00000000	5.00000000	0.00000000	1000.00000000
2-A-2	76,089,000.00	6.00000 %	438.68482803	2.19342415	0.00000000	0.00000000	0.00000000	2.19342415	0.00000000	415.57833024
2-A-3	15,589,731.00	6.00000 %	1000.00000000	4.99999968	0.00000000	0.00000000	0.00000000	4.99999968	0.00000000	1000.00000000
2-A-4	52,774,400.00	6.00000 %	441.04105040	2.20520518	0.00000000	0.00000000	0.00000000	2.20520518	0.00000000	418.61010130
2-A-5	5,196,500.00	6.00000 %	1000.00000000	5.00000000	0.00000000	0.00000000	0.00000000	5.00000000	0.00000000	1000.00000000
2-A-6	36,026,100.00	6.00000 %	660.56288829	3.30281435	0.00000000	0.00000000	0.00000000	3.30281435	0.00000000	641.18366490
2-A-7	4,003,000.00	6.00000 %	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
2-A-8	100,000.00	6.00000 %	1289.64060000	6.44820000	0.00000000	0.00000000	0.00000000	6.44820000	0.00000000	1296.08880000
2-A-9	126,014,588.00	6.50000 %	520.60499456	2.81994375	0.00000000	0.00000000	0.00000000	2.81994375	0.00000000	515.44343398
3-A-1	22,300,000.00	5.50000 %	1000.00000000	4.58333318	0.00000000	0.00000000	0.00000000	4.58333318	0.00000000	1000.00000000
3-A-2	11,000,000.00	5.50000 %	1000.00000000	4.58333364	0.00000000	0.00000000	0.00000000	4.58333364	0.00000000	1000.00000000
3-A-3	18,209,900.00	5.50000 %	373.62428240	1.71244488	0.00000000	0.00000000	0.00000000	1.71244488	0.00000000	357.42430326
3-A-4	23,748,800.00	5.50000 %	1000.00000000	4.58333347	0.00000000	0.00000000	0.00000000	4.58333347	0.00000000	1000.00000000
3-A-5	41,000,000.00	5.50000 %	256.97003366	1.17777927	0.00000000	0.00000000	0.00000000	1.17777927	0.00000000	239.67842220
3-A-6	6,726,336.00	5.50000 %	1000.00000000	4.58333333	0.00000000	0.00000000	0.00000000	4.58333333	0.00000000	1000.00000000
3-A-7	70,937,400.00	5.50000 %	513.42957354	2.35321889	0.00000000	0.00000000	0.00000000	2.35321889	0.00000000	501.76275054
3-A-8	12,062,600.00	5.50000 %	1000.00000000	4.58333361	0.00000000	0.00000000	0.00000000	4.58333361	0.00000000	1000.00000000
A-M	29,765,800.00	5.94894 %	953.60464258	4.72744929	0.00000000	0.00000000	0.00000000	4.72744929	0.00000000	952.59400755
A-P	55,955.00	0.00000 %	865.77892950	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	864.51166116
A-X	0.00	6.00000 %	378.20897204	1.89104147	0.00000000	0.00000000	0.00000000	1.89104147	0.00000000	369.26054643
B-1	14,099,600.00	5.94894 %	953.60464268	4.72744901	0.00000000	0.00000000	0.00000000	4.72744901	0.00000000	952.59400763
B-2	5,874,800.00	5.94894 %	953.60464186	4.72744945	0.00000000	0.00000000	0.00000000	4.72744945	0.00000000	953.46659461
B-3	3,524,900.00	5.94894 %	626.62632699	3.10647111	0.00000000	3.10647111	0.00000000	0.00000000	13.80506114	514.59423813
B-4	2,349,900.00	5.94926 %	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	10.76372186	0.00000000
B-5	1,958,200.00	5.94926 %	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	4.94125217	0.00000000
B-6	1,958,520.31	5.94926 %	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1.82997847	0.00000000
A-R	100.00	6.50000 %	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
P	100.00	0.00000 %	1000.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	1000.00000000

(1) Amount also includes Coupon Cap or Basis Risk Shortfalls, if applicable.

NOTE: All classes per \$1000 denomination.

J.P. Morgan Mortgage Trust
Mortgage Pass-Through Certificates
Series 2006-S1

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Certificateholder Account Statement

CERTIFICATE ACCOUNT	
Beginning Balance	0.00
Deposits	
Payments of Interest and Principal	9,505,767.63
Reserve Funds and Credit Enhancements	0.00
Proceeds from Repurchased Loans	0.00
Servicer Advances	412,439.30
Gains & Subsequent Recoveries (Realized Losses)	(387,434.75)
Prepayment Penalties	0.00
Total Deposits	9,530,772.18
Withdrawals	
Reserve Funds and Credit Enhancements	0.00
Total Administration Fees	98,180.70
Payment of Interest and Principal	9,432,591.48
Total Withdrawals (Pool Distribution Amount)	9,530,772.18
Ending Balance	0.00

PREPAYMENT/CURTAILMENT INTEREST SHORTFALL	
Total Prepayment/Curtailment Interest Shortfall	0.00
Servicing Fee Support	0.00
Non-Supported Prepayment/Curtailment Interest Shortfall	0.00

ADMINISTRATION FEES	
Gross Servicing Fee*	98,180.70
Supported Prepayment/Curtailment Interest Shortfall	0.00
Total Administration Fees	98,180.70

*Servicer Payees include: BANK FUND STAFF FCU; BETHPAGE FCU; CHASE HOME FINANCE LLC; MERIWEST MORTGAGE; NAVY FEDERAL CREDIT UNION; PHH MORTGAGE CORPORATION; PNC BANK, NA

Servicer Advances are calculated as delinquent scheduled principal and interest.

Reserve and Guaranty Funds				
Account Name	Beginning Balance	Current Withdrawals	Current Deposits	Ending Balance
Class P Reserve Fund	100.00	0.00	0.00	100.00

J.P. Morgan Mortgage Trust
Mortgage Pass-Through Certificates
Distribution Date: 26-Jul-2010

J.P. Morgan Mortgage Trust
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Collateral Statement

Group	Group I	Group II	Total
Collateral Description	Mixed Fixed	Mixed Fixed	Mixed Fixed
Weighted Average Coupon Rate	6.091831	6.224604	6.170099
Weighted Average Net Rate	5.841831	5.974604	5.920099
Weighted Average Pass-Through Rate	5.841831	5.974604	5.920099
Weighted Average Remaining Term	303	305	304
Principal and Interest Constant	1,195,914.13	1,726,476.40	2,922,390.53
Beginning Loan Count	899	480	1,379
Loans Paid in Full	11	9	20
Ending Loan Count	888	471	1,359
Beginning Scheduled Balance	193,460,882.73	277,806,476.99	471,267,359.72
Ending Scheduled Balance	191,406,433.96	272,360,509.87	463,766,943.83
Actual Ending Collateral Balance	191,833,926.82	272,907,960.57	464,741,887.39
Scheduled Principal	213,805.03	285,446.96	499,251.99
Unscheduled Principal	1,840,643.74	5,160,520.16	7,001,163.90
Negative Amortized Principal	0.00	0.00	0.00
Scheduled Interest	982,109.10	1,441,029.44	2,423,138.54
Servicing Fees	40,304.35	57,876.35	98,180.70
Master Servicing Fees	0.00	0.00	0.00
Trustee Fee	0.00	0.00	0.00
FRY Amount	0.00	0.00	0.00
Special Hazard Fee	0.00	0.00	0.00
Other Fee	0.00	0.00	0.00
Pool Insurance Fee	0.00	0.00	0.00
Spread 1	0.00	0.00	0.00
Spread 2	0.00	0.00	0.00
Spread 3	0.00	0.00	0.00
Net Interest	941,804.75	1,383,153.09	2,324,957.84
Realized Loss Amount	28,200.00	359,234.75	387,434.75
Cumulative Realized Loss	3,045,233.34	4,554,622.55	7,599,855.89
Percentage of Cumulative Losses	0.9362	0.9944	0.9702
Prepayment Penalty Waived Amount	0.00	0.00	0.00
Prepayment Penalty Waived Count	0	0	0
Prepayment Penalty Paid Amount	0.00	0.00	0.00
Prepayment Penalty Paid Count	0	0	0
Special Servicing Fee	0.00	0.00	0.00

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Additional Reporting - Deal Level

Informational Reporting	
Junior % Group 1-1 and 2-1	0.000000%
Junior % Group 1-2	10.539499%
Junior % Group 1-3	11.512700%
Junior % Group 2-2	11.195004%
Junior % Group 2-3	9.675831%
Junior Prepayment % Group 1-1 and 2-1	0.000000%
Junior Prepayment % Group 1-2	0.000000%
Junior Prepayment % Group 1-3	0.000000%
Junior Prepayment % Group 2-2	0.000000%
Junior Prepayment % Group 2-3	0.000000%
Senior % Group 1-1 and 2-1	0.000000%
Senior % Group 1-2	89.460501%
Senior % Group 1-3	88.487300%
Senior % Group 2-2	88.804996%
Senior % Group 2-3	90.324169%
Senior Prepayment % Group 1-1 and 2-1	0.000000%
Senior Prepayment % Group 1-2	100.000000%
Senior Prepayment % Group 1-3	100.000000%
Senior Prepayment % Group 2-2	100.000000%
Senior Prepayment % Group 2-3	100.000000%
Beginning Balance- Group 1-1	79,191,805.07
Ending Balance- Group 1-1	78,116,959.05
Beginning Balance- Group 1-2	91,881,889.96
Ending Balance- Group 1-2	91,320,354.34
Beginning Balance- Group 1-3	22,387,187.71
Ending Balance- Group 1-3	21,969,120.57
Beginning Balance- Group 2-1	65,129,374.95
Ending Balance- Group 2-1	64,259,693.74
Beginning Balance- Group 2-2	140,045,574.10
Ending Balance- Group 2-2	136,125,464.24
Beginning Balance- Group 2-3	72,631,527.94
Ending Balance- Group 2-3	71,975,351.88
Structural Reporting	
Interest Transfer Amount 1-1 and 2-1	0.00
Interest Transfer Amount 1-2	0.00
Interest Transfer Amount 1-3	0.00
Interest Transfer Amount 2-2	0.00

J.P. Morgan Mortgage Trust
Mortgage Pass-Through Certificates
Distribution Date: 26-Jul-2010

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J.P. Morgan Mortgage Trust
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Additional Reporting - Deal Level

Structural Reporting	
Interest Transfer Amount 2-3	0.00
Principal Transfer Amt Group 1-1 and 2-1	0.00
Principal Transfer Amount Group 1-2	0.00
Principal Transfer Amount Group 1-3	0.00
Principal Transfer Amount Group 2-2	0.00
Principal Transfer Amount Group 2-3	0.00
Trigger Event Reporting	
Delinquency Test - Aggregate Pool	
Trigger Result	Fail
Threshold Value	50.000000%
Calculated Value	112.917543%
Cumulative Loss Test - Aggregate Pool	
Trigger Result	Pass
Threshold Value	30.000000%
Calculated Value	12.747582%
Step-Down Test - Aggregate Pool	
Trigger Result	Pass

J.P. Morgan Mortgage Trust
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Series 2006-S1

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Delinquency Status

DELINQUENT			BANKRUPTCY			FORECLOSURE			REO			TOTAL		
No. of Loans	Actual Balance		No. of Loans	Actual Balance		No. of Loans	Actual Balance		No. of Loans	Actual Balance		No. of Loans	Actual Balance	
			0-29 Days	6	1,546,424.17	0-29 Days	0	0.00	0-29 Days	0	0.00	0-29 Days	6	1,546,424.17
30 Days	37	11,856,190.52	30 Days	1	69,685.76	30 Days	0	0.00	30 Days	0	0.00	30 Days	38	11,925,876.28
60 Days	24	8,429,434.28	60 Days	0	0.00	60 Days	0	0.00	60 Days	0	0.00	60 Days	24	8,429,434.28
90 Days	10	2,226,111.60	90 Days	1	410,058.87	90 Days	0	0.00	90 Days	0	0.00	90 Days	11	2,636,170.47
120 Days	8	3,491,333.50	120 Days	3	899,514.48	120 Days	3	934,736.01	120 Days	0	0.00	120 Days	14	5,325,583.99
150 Days	6	2,523,065.75	150 Days	0	0.00	150 Days	0	0.00	150 Days	0	0.00	150 Days	6	2,523,065.75
180+ Days	39	12,604,284.37	180+ Days	5	1,329,222.24	180+ Days	56	21,201,502.10	180+ Days	12	3,504,112.13	180+ Days	112	38,639,120.84
124	41,130,420.02		16	4,254,905.52		59	22,136,238.11		12	3,504,112.13		211	71,025,675.78	
No. of Loans	Actual Balance		No. of Loans	Actual Balance		No. of Loans	Actual Balance		No. of Loans	Actual Balance		No. of Loans	Actual Balance	
			0-29 Days	0.441501 %	0.332749 %	0-29 Days	0.000000 %	0.000000 %	0-29 Days	0.000000 %	0.000000 %	0-29 Days	0.441501 %	0.332749 %
30 Days	2.722590 %	2.551134 %	30 Days	0.073584 %	0.014995 %	30 Days	0.000000 %	0.000000 %	30 Days	0.000000 %	0.000000 %	30 Days	2.796174 %	2.566129 %
60 Days	1.766004 %	1.813788 %	60 Days	0.000000 %	0.000000 %	60 Days	0.000000 %	0.000000 %	60 Days	0.000000 %	0.000000 %	60 Days	1.766004 %	1.813788 %
90 Days	0.735835 %	0.479000 %	90 Days	0.073584 %	0.088234 %	90 Days	0.000000 %	0.000000 %	90 Days	0.000000 %	0.000000 %	90 Days	0.809419 %	0.567233 %
120 Days	0.588668 %	0.751241 %	120 Days	0.220751 %	0.193551 %	120 Days	0.220751 %	0.201130 %	120 Days	0.000000 %	0.000000 %	120 Days	1.030169 %	1.145923 %
150 Days	0.441501 %	0.542896 %	150 Days	0.000000 %	0.000000 %	150 Days	0.000000 %	0.000000 %	150 Days	0.000000 %	0.000000 %	150 Days	0.441501 %	0.542896 %
180+ Days	2.869757 %	2.712104 %	180+ Days	0.367918 %	0.286013 %	180+ Days	4.120677 %	4.561995 %	180+ Days	0.883002 %	0.753991 %	180+ Days	8.241354 %	8.314103 %
9.124356 %	8.850164 %		1.177336 %	0.915542 %		4.341428 %	4.763125 %		0.883002 %	0.753991 %		15.526122 %	15.282822 %	

Current Period Class A Insufficient Funds 0.00 Principal Balance of Contaminated Properties 0.00 Periodic Advance 412,439.30

	Original \$	Original %	Current \$	Current %
Bankruptcy	100,000.00	0.01276630 %	100,000.00	0.02156255 %
Fraud	23,499,362.37	2.99999962 %	5,837,850.03	1.25878959 %
Special Hazard	7,833,120.79	0.99999987 %	4,637,669.44	1.00000000 %
Limit of Subordinate's Exposure to Certain Types of Losses				

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Delinquency Status By Group

DELINQUENT			BANKRUPTCY			FORECLOSURE			REO			TOTAL		
Group I														
No of Loans		Actual Bal	No of Loans		Actual Balance	No of Loans		Actual Balance	No of Loans		Actual Balance	No of Loans		Actual Balance
30 Days	24	5,185,880.96	0-29 Days	5	1,073,565.17	0-29 Days	0	0.00	0-29 Days	0	0.00	0-29 Days	5	1,073,565.17
60 Days	13	2,665,375.44	30 Days	1	69,685.76	30 Days	0	0.00	30 Days	0	0.00	30 Days	25	5,255,566.72
90 Days	9	1,754,111.64	60 Days	0	0.00	60 Days	0	0.00	60 Days	0	0.00	60 Days	13	2,665,375.44
120 Days	3	1,017,592.38	90 Days	1	410,058.87	90 Days	0	0.00	90 Days	0	0.00	90 Days	10	2,164,170.51
150 Days	2	445,188.47	120 Days	2	483,289.08	120 Days	2	466,307.76	120 Days	0	0.00	120 Days	7	1,967,189.22
180+ Days	25	5,501,808.39	150 Days	0	0.00	150 Days	0	0.00	150 Days	0	0.00	150 Days	2	445,188.47
			180+ Days	4	801,222.24	180+ Days	32	7,390,316.96	180+ Days	9	1,651,677.22	180+ Days	70	15,345,024.81
	76	16,569,957.28		13	2,837,821.12		34	7,856,624.72		9	1,651,677.22		132	28,916,080.34
30 Days	2.702703%	2.703318%	0-29 Days	0.563063%	0.559633%	0-29 Days	0.000000%	0.000000%	0-29 Days	0.000000%	0.000000%	0-29 Days	0.563063%	0.559633%
60 Days	1.463964%	1.389418%	30 Days	0.112613%	0.036326%	30 Days	0.000000%	0.000000%	30 Days	0.000000%	0.000000%	30 Days	2.815315%	2.739644%
90 Days	1.013514%	0.914391%	60 Days	0.000000%	0.000000%	60 Days	0.000000%	0.000000%	60 Days	0.000000%	0.000000%	60 Days	1.463964%	1.389418%
120 Days	0.337838%	0.530455%	90 Days	0.112613%	0.213757%	90 Days	0.000000%	0.000000%	90 Days	0.000000%	0.000000%	90 Days	1.126126%	1.128148%
150 Days	0.225225%	0.232070%	120 Days	0.225225%	0.251931%	120 Days	0.225225%	0.243079%	120 Days	0.000000%	0.000000%	120 Days	0.788288%	1.025465%
180+ Days	2.815315%	2.868006%	150 Days	0.000000%	0.000000%	150 Days	0.000000%	0.000000%	150 Days	0.000000%	0.000000%	150 Days	0.225225%	0.232070%
	8.558559%	8.637657%	180+ Days	0.450450%	0.417665%	180+ Days	3.603604%	3.852456%	180+ Days	1.013514%	0.860993%	180+ Days	7.882833%	7.999119%
				1.463964%	1.479311%		3.828829%	4.095535%		1.013514%	0.860993%		14.864865%	15.073497%

DELINQUENT			BANKRUPTCY			FORECLOSURE			REO			TOTAL		
Group II														
No of Loans		Actual Bal	No of Loans		Actual Balance	No of Loans		Actual Balance	No of Loans		Actual Balance	No of Loans		Actual Balance
30 Days	13	6,670,309.56	0-29 Days	1	472,859.00	0-29 Days	0	0.00	0-29 Days	0	0.00	0-29 Days	1	472,859.00
60 Days	11	5,764,058.84	30 Days	0	0.00	30 Days	0	0.00	30 Days	0	0.00	30 Days	13	6,670,309.56
90 Days	1	471,999.96	60 Days	0	0.00	60 Days	0	0.00	60 Days	0	0.00	60 Days	11	5,764,058.84
120 Days	5	2,473,741.12	90 Days	0	0.00	90 Days	0	0.00	90 Days	0	0.00	90 Days	1	471,999.96
150 Days	4	2,077,877.28	120 Days	1	416,225.40	120 Days	1	468,428.25	120 Days	0	0.00	120 Days	7	3,358,394.77
180+ Days	14	7,102,475.98	150 Days	0	0.00	150 Days	0	0.00	150 Days	0	0.00	150 Days	4	2,077,877.28
	48	24,560,462.74	180+ Days	1	528,000.00	180+ Days	24	13,811,185.14	180+ Days	3	1,852,434.91	180+ Days	42	23,294,096.03
				3	1,417,084.40		25	14,279,613.39		3	1,852,434.91		79	42,109,595.44
30 Days	2.760085%	2.444161%	0-29 Days	0.212314%	0.173267%	0-29 Days	0.000000%	0.000000%	0-29 Days	0.000000%	0.000000%	0-29 Days	0.212314%	0.173267%
60 Days	2.335456%	2.112089%	30 Days	0.000000%	0.000000%	30 Days	0.000000%	0.000000%	30 Days	0.000000%	0.000000%	30 Days	2.760085%	2.444161%
90 Days	0.212314%	0.172952%	60 Days	0.000000%	0.000000%	60 Days	0.000000%	0.000000%	60 Days	0.000000%	0.000000%	60 Days	2.335456%	2.112089%
120 Days	1.061571%	0.906438%	90 Days	0.000000%	0.000000%	90 Days	0.000000%	0.000000%	90 Days	0.000000%	0.000000%	90 Days	0.212314%	0.172952%
150 Days	0.849257%	0.761384%	120 Days	0.212314%	0.152515%	120 Days	0.212314%	0.171643%	120 Days	0.000000%	0.000000%	120 Days	1.486200%	1.230596%
180+ Days	2.972399%	2.602517%	150 Days	0.000000%	0.000000%	150 Days	0.000000%	0.000000%	150 Days	0.000000%	0.000000%	150 Days	0.849257%	0.761384%
	10.191083%	8.999541%	180+ Days	0.212314%	0.193472%	180+ Days	5.095541%	5.060748%	180+ Days	0.636943%	0.678776%	180+ Days	8.917197%	8.535514%
				0.636943%	0.519254%		5.307856%	5.232392%		0.636943%	0.678776%		16.772824%	15.429962%

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180+ Delinquency Summary

Days Delinquent	Summary			Group I			Group II		
	Number Of Loans	Outstanding Actual Balance(\$)	Percentage Of Balance(%)	Number Of Loans	Outstanding Actual Balance(\$)	Percentage Of Balance(%)	Number Of Loans	Outstanding Actual Balance(\$)	Percentage Of Balance(%)
180 - 209	14	5,941,461.56	1.278	6	1,652,846.64	0.862	8	4,288,614.92	1.571
210 - 239	7	1,758,691.58	0.378	5	823,516.89	0.429	2	935,174.69	0.343
240 - 269	8	1,694,671.80	0.365	7	1,224,747.44	0.638	1	469,924.36	0.172
270 - 299	8	2,967,691.31	0.639	3	633,988.47	0.330	5	2,333,702.84	0.855
300 - 329	9	3,087,201.07	0.664	5	994,538.90	0.518	4	2,092,662.17	0.767
330 - 359	5	1,169,302.88	0.252	4	696,952.89	0.363	1	472,349.99	0.173
360 - 389	2	574,313.11	0.124	1	114,313.28	0.060	1	459,999.83	0.169
390 - 419	6	2,289,808.65	0.493	3	833,232.49	0.434	3	1,456,576.16	0.534
420 - 449	8	1,980,858.58	0.426	7	1,443,144.55	0.752	1	537,714.03	0.197
450 - 479	3	592,474.00	0.127	3	592,474.00	0.309	0	0.00	0.000
480 - 509	1	96,882.59	0.021	1	96,882.59	0.051	0	0.00	0.000
510 - 539	9	4,041,951.98	0.870	4	954,045.70	0.497	5	3,087,906.28	1.131
540 - 569	7	2,403,691.23	0.517	6	1,792,108.54	0.934	1	611,582.69	0.224
570 - 599	5	2,321,331.27	0.499	3	881,948.61	0.460	2	1,439,382.66	0.527
600 - 629	6	2,158,155.91	0.464	4	1,097,924.86	0.572	2	1,060,231.05	0.388
630 - 659	2	646,132.25	0.139	1	235,188.00	0.123	1	410,944.25	0.151
660 - 689	3	1,530,734.40	0.329	1	134,637.66	0.070	2	1,396,096.74	0.512
690 - 719	2	1,527,724.59	0.329	0	0.00	0.000	2	1,527,724.59	0.560
720 - 749	1	232,360.56	0.050	1	232,360.56	0.121	0	0.00	0.000
840 - 869	1	227,200.00	0.049	1	227,200.00	0.118	0	0.00	0.000
870 - 899	1	198,860.19	0.043	1	198,860.19	0.104	0	0.00	0.000
960 - 989	1	166,981.97	0.036	1	166,981.97	0.087	0	0.00	0.000
1020 - 1049	1	133,135.36	0.029	1	133,135.36	0.069	0	0.00	0.000
1050 - 1079	1	713,508.78	0.154	0	0.00	0.000	1	713,508.78	0.261
1170 - 1199	1	183,995.22	0.040	1	183,995.22	0.096	0	0.00	0.000
Total	112	38,639,120.84	8.315	70	15,345,024.81	7.997	42	23,294,096.03	8.535

This report includes all loans greater than 180 days delinquent regardless of status (REO, Foreclosure, Bankruptcy)

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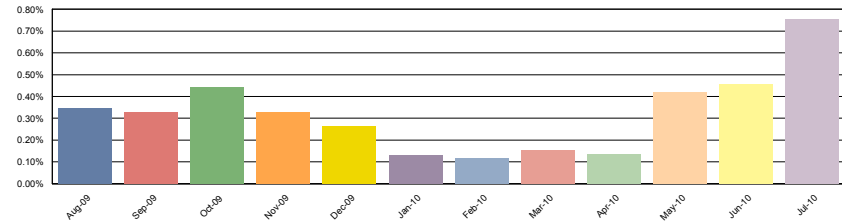
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REO Detail - All Mortgage Loans in REO during Current Period

Summary

New REO Loans	
Loans in REO	5
Original Principal Balance	1,411,100.00
Current Actual Balance	1,361,989.82
Current REO Total	
Loans in REO	12
Original Principal Balance	3,606,400.00
Current Actual Balance	3,504,112.13

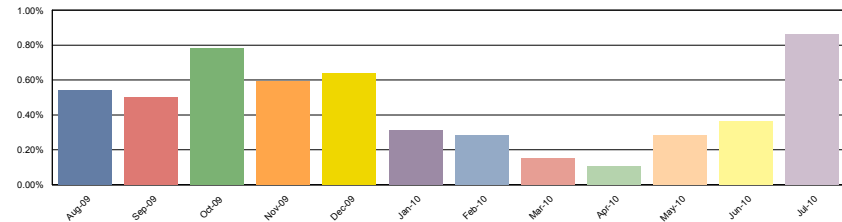
12 Month REO History



Group I

New REO Loans	
Loans in REO	4
Original Principal Balance	985,100.00
Current Actual Balance	951,045.57
Current REO Total	
Loans in REO	9
Original Principal Balance	1,723,600.00
Current Actual Balance	1,651,677.22

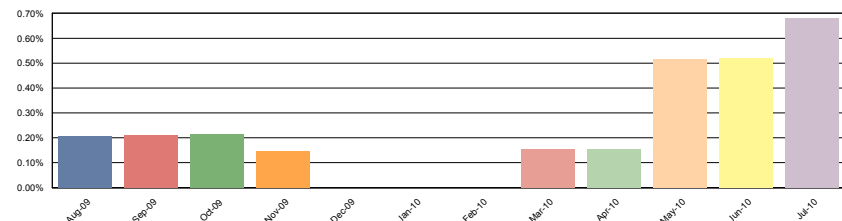
12 Month REO History



Group II

New REO Loans	
Loans in REO	1
Original Principal Balance	426,000.00
Current Actual Balance	410,944.25
Current REO Total	
Loans in REO	3
Original Principal Balance	1,882,800.00
Current Actual Balance	1,852,434.91

12 Month REO History



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REO Loan Detail - All Mortgage Loans in REO during Current Period

Group	Loan Number	Month Loan Entered REO	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
Group I	1079006885	May-2010	01-Nov-2005	OH	79.99	146,700.00	136,960.88	01-Dec-2008	18	5.875%	12,679.30
Group I	1311588525	Jul-2010	01-Nov-2005	FL	80.00	136,000.00	133,135.36	01-Aug-2007	34	6.500%	24,507.79
Group I	1636080912	May-2010	01-Apr-2004	MI	100.00	138,000.00	127,348.25	01-Nov-2009	7	6.250%	5,705.26
Group I	1742129020	May-2010	01-Dec-2005	FL	95.00	199,400.00	192,236.95	01-Nov-2008	19	6.500%	20,803.03
Group I	1927075837	Jul-2010	01-Dec-2005	MD	85.00	361,250.00	345,776.59	01-Nov-2008	19	5.750%	32,878.49
Group I	1927088963	Jun-2010	01-Sep-2005	MI	79.59	156,000.00	147,202.98	01-Oct-2009	8	6.000%	7,019.63
Group I	1927090761	Feb-2010	01-Sep-2005	SC	80.00	98,400.00	96,882.59	01-Feb-2009	16	5.875%	8,174.52
Group I	1927092075	Jul-2010	01-Sep-2005	VA	69.83	359,650.00	343,935.07	01-Nov-2008	19	5.875%	33,451.20
Group I	1927095277	Jul-2010	01-Oct-2005	OH	80.00	128,200.00	128,198.55	01-Oct-2008	20	6.125%	13,808.08
Group II	1596738324	May-2010	01-Mar-2006	HI	64.10	1,000,000.00	999,724.59	01-Jul-2008	23	6.750%	135,379.25
Group II	1927048856	Mar-2010	01-Sep-2005	MI	80.00	456,800.00	441,766.07	01-May-2009	13	6.000%	31,752.59
Group II	1927099405	Jul-2010	01-Jan-2006	MA	71.00	426,000.00	410,944.25	01-Sep-2008	21	6.375%	47,665.71

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Series 2006-S1

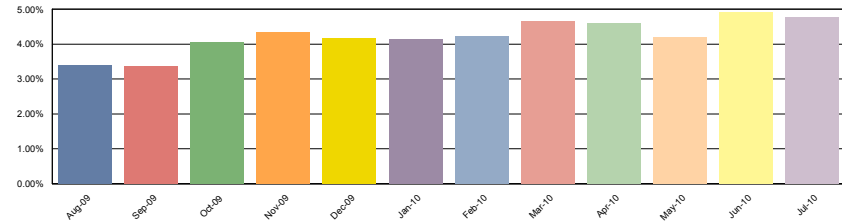
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Foreclosure Detail - All Mortgage Loans in Foreclosure during Current Period

Summary

New Foreclosure Loans	
Loans in Foreclosure	6
Original Principal Balance	2,377,250.00
Current Actual Balance	2,309,288.56
Current Foreclosure Total	
Loans in Foreclosure	59
Original Principal Balance	22,983,681.00
Current Actual Balance	22,136,238.11

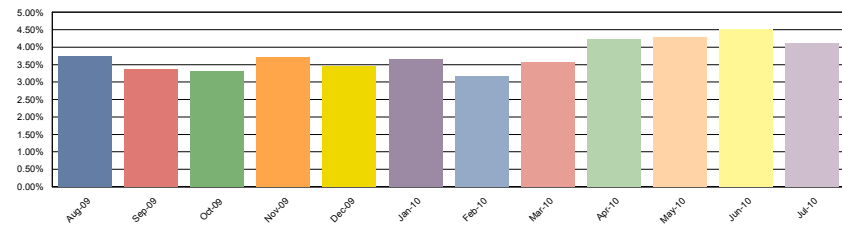
12 Month Foreclosure History



Group I

New Foreclosure Loans	
Loans in Foreclosure	2
Original Principal Balance	491,500.00
Current Actual Balance	466,307.76
Current Foreclosure Total	
Loans in Foreclosure	34
Original Principal Balance	8,172,109.00
Current Actual Balance	7,856,624.72

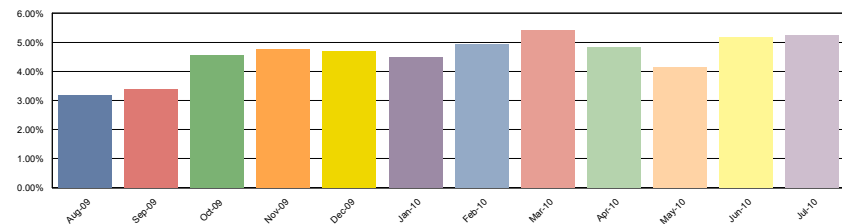
12 Month Foreclosure History



Group II

New Foreclosure Loans	
Loans in Foreclosure	4
Original Principal Balance	1,885,750.00
Current Actual Balance	1,842,980.80
Current Foreclosure Total	
Loans in Foreclosure	25
Original Principal Balance	14,811,572.00
Current Actual Balance	14,279,613.39

12 Month Foreclosure History



J.P. Morgan Mortgage Trust
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Foreclosure Loan Detail - All Mortgage Loans in Foreclosure during Current Period

Group	Loan Number	Month Loan Entered FC	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
Group I	0003379129	Jul-2010	01-Feb-2006	IL	74.93	318,000.00	301,316.43	01-Feb-2010	4	6.375%	9,210.12
Group I	0004473950	Jan-2010	01-Feb-2006	CA	68.33	410,000.00	396,342.36	01-Oct-2008	20	6.375%	44,006.70
Group I	1172331176	Aug-2008	01-Dec-2005	FL	79.99	239,900.00	232,360.56	01-Jun-2008	24	6.500%	31,046.91
Group I	1303137906	Jun-2010	01-Dec-2005	FL	69.09	266,000.00	252,384.44	01-Aug-2009	10	5.875%	14,109.82
Group I	1539694806	Apr-2009	01-Dec-2005	TX	80.00	88,000.00	84,059.32	01-Mar-2009	15	6.875%	7,824.17
Group I	1689840832	Mar-2010	01-Jun-2005	FL	95.00	218,500.00	205,794.59	01-Oct-2009	8	6.250%	10,241.25
Group I	1742129654	May-2010	01-Dec-2005	FL	80.00	288,000.00	263,500.91	01-Dec-2009	6	6.625%	11,157.06
Group I	1751351744	Nov-2008	01-Nov-2005	MD	80.00	215,200.00	205,755.00	01-Oct-2008	20	5.875%	20,949.90
Group I	1787013583	May-2010	01-May-2005	CA	80.00	216,000.00	204,856.28	01-Apr-2009	14	6.250%	16,248.58
Group I	1813275665	May-2009	01-Dec-2005	NC	80.00	288,000.00	276,033.44	01-Dec-2008	18	6.250%	27,309.43
Group I	1846327200	Mar-2010	01-Nov-2005	CA	79.67	392,000.00	371,872.91	01-Aug-2009	10	6.000%	21,253.68
Group I	1927066836	May-2010	01-Nov-2005	DC	80.00	404,080.00	404,020.00	01-Dec-2009	6	5.875%	15,150.72
Group I	1927075542	May-2009	01-Dec-2005	CA	80.00	398,218.00	398,218.00	01-Dec-2008	18	6.250%	39,821.80
Group I	1927088599	Apr-2010	01-Nov-2005	CO	80.00	174,400.00	166,602.57	01-Jan-2009	17	5.875%	14,680.03
Group I	1927089467	Jul-2010	01-Sep-2005	CO	79.99	173,500.00	164,991.33	01-Feb-2010	4	5.750%	4,527.23
Group I	1927090240	Mar-2010	01-Sep-2005	UT	80.00	90,400.00	90,400.00	01-Aug-2009	10	6.750%	5,876.04
Group I	1927090310	Feb-2008	01-Aug-2005	FL	80.00	187,920.00	183,995.22	01-Mar-2007	39	6.000%	35,324.55
Group I	1927090331	Jan-2010	01-Sep-2005	FL	68.57	312,000.00	311,842.55	01-Dec-2008	18	5.750%	28,585.60
Group I	1927090626	Apr-2010	01-Oct-2005	CA	80.00	344,000.00	324,237.83	01-Dec-2008	18	6.000%	30,702.86
Group I	1927090808	Nov-2008	01-Sep-2005	FL	80.00	140,000.00	134,637.66	01-Aug-2008	22	6.125%	15,610.84
Group I	1927090943	Jun-2009	01-Sep-2005	FL	90.00	172,521.00	164,455.25	01-Jan-2009	17	6.500%	16,111.47
Group I	1927091797	Mar-2010	01-Sep-2005	FL	80.00	132,000.00	124,729.34	01-Jul-2009	11	6.000%	7,716.46
Group I	1927092359	Jun-2009	01-Sep-2005	WA	70.00	171,500.00	166,981.97	01-Oct-2007	32	6.250%	27,868.63
Group I	1927092392	Jan-2010	01-Oct-2005	DE	80.00	145,520.00	138,029.10	01-Aug-2009	10	6.125%	8,060.96
Group I	1927092905	Aug-2009	01-Sep-2005	NC	80.00	118,800.00	112,984.42	01-Apr-2009	14	6.250%	8,962.62
Group I	1927093136	Nov-2009	01-Dec-2005	NY	89.91	359,650.00	344,815.84	01-Dec-2008	18	5.875%	31,966.42
Group I	1927093613	Jun-2010	01-Oct-2005	OH	65.00	204,750.00	198,860.19	01-Jan-2008	29	6.250%	30,310.51
Group I	1927093792	Jun-2009	01-Oct-2005	NC	60.20	400,000.00	383,897.83	01-Jan-2009	17	6.500%	37,624.01
Group I	1927093839	Mar-2009	01-Sep-2005	CA	80.00	384,000.00	367,628.95	01-Oct-2008	20	5.875%	37,434.95
Group I	1927095415	Mar-2010	01-Nov-2005	CT	66.94	164,000.00	151,496.91	01-Sep-2009	9	6.000%	7,921.22
Group I	1927096247	Apr-2010	01-Oct-2005	FL	80.00	158,400.00	150,004.01	01-Nov-2009	7	6.375%	6,864.16
Group I	1927096393	Nov-2009	01-Oct-2005	TX	80.00	250,400.00	239,090.05	01-Jan-2009	17	5.875%	21,066.70
Group I	1927098016	Apr-2010	01-Nov-2005	TX	74.98	119,250.00	113,229.46	01-Oct-2009	8	6.375%	5,753.62
Group I	1927098661	Jun-2008	01-Jan-2006	NJ	80.00	227,200.00	227,200.00	01-Feb-2008	28	6.625%	36,210.00
Group II	0004438049	May-2010	01-Feb-2006	CA	73.19	510,000.00	475,684.05	01-Aug-2009	10	6.500%	29,561.99
Group II	0004440758	Feb-2010	01-Feb-2006	CA	75.00	495,000.00	471,841.52	01-Sep-2009	9	6.250%	25,819.54
Group II	0004448924	Jan-2010	01-Feb-2006	PA	80.00	500,000.00	499,869.49	01-Jan-2009	17	6.250%	47,487.65
Group II	0004454396	Aug-2009	01-Feb-2006	CT	41.67	450,000.00	437,214.68	01-Aug-2008	22	6.875%	57,277.03
Group II	0004461392	Mar-2010	01-Feb-2006	CA	55.22	635,000.00	596,095.88	01-Sep-2009	9	6.625%	34,650.41
Group II	0004464176	Jul-2010	01-Feb-2006	VA	75.38	490,000.00	472,349.99	01-Jul-2009	11	6.125%	30,063.16

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Foreclosure Loan Detail - All Mortgage Loans in Foreclosure during Current Period

Group	Loan Number	Month Loan Entered FC	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
Group II	0004466544	Feb-2010	01-Feb-2006	CA	63.57	890,000.00	857,971.60	01-Nov-2008	19	6.125%	87,228.53
Group II	0004481184	Jul-2010	01-Jan-2006	CA	79.83	463,000.00	438,434.19	01-Dec-2009	6	6.250%	17,480.12
Group II	0004481245	May-2010	01-Jan-2006	NV	78.57	440,000.00	424,112.69	01-Jan-2009	17	6.625%	42,412.93
Group II	0004483328	Jul-2010	01-Feb-2006	CA	75.00	468,750.00	468,428.25	01-Feb-2010	4	6.375%	14,345.64
Group II	0004490930	May-2010	01-Feb-2006	CA	62.50	550,000.00	520,494.95	01-Dec-2009	6	6.375%	21,184.88
Group II	0031922586	Apr-2010	01-Feb-2006	CA	62.82	498,200.00	469,924.36	01-Oct-2009	8	6.460%	24,207.38
Group II	0032874067	Jun-2010	01-Feb-2006	CA	80.00	512,000.00	482,079.50	01-Nov-2009	7	6.125%	21,154.72
Group II	1203235380	Jun-2010	01-Dec-2005	AZ	70.00	700,000.00	672,169.83	01-Jan-2009	17	6.250%	63,223.64
Group II	1927047900	Jun-2010	01-Sep-2005	NY	75.00	731,250.00	713,508.78	01-Jul-2007	35	6.000%	123,892.04
Group II	1927049225	Feb-2009	01-Sep-2005	NY	80.00	1,000,000.00	958,882.06	01-Aug-2008	22	5.750%	103,994.08
Group II	1927074991	Dec-2009	01-Oct-2005	MN	78.19	563,000.00	534,893.53	01-May-2009	13	5.875%	37,303.44
Group II	1927075611	Mar-2010	01-Dec-2005	CA	75.00	540,750.00	537,714.03	01-Apr-2009	14	5.750%	39,433.06
Group II	1927099074	Nov-2009	01-Jan-2006	NY	65.00	978,250.00	941,814.24	01-Jan-2009	17	6.500%	92,318.57
Group II	1927099110	Mar-2009	01-Jan-2006	NY	65.00	649,350.00	627,144.83	01-Oct-2008	20	6.625%	72,506.44
Group II	1927099336	Jul-2010	01-Jan-2006	NC	80.00	464,000.00	463,768.37	01-Aug-2009	10	6.875%	30,724.84
Group II	1927102372	Aug-2009	01-Jan-2006	NJ	75.00	637,500.00	611,582.69	01-Dec-2008	18	5.875%	56,699.15
Group II	1927102543	Jun-2010	01-Jan-2006	CA	80.00	448,522.00	433,086.22	01-Oct-2008	20	6.375%	48,082.94
Group II	1927102882	May-2010	01-Jan-2006	NJ	64.98	590,000.00	589,136.60	01-Aug-2009	10	5.875%	33,138.84
Group II	7100228043	Aug-2009	01-Nov-2005	GA	73.58	607,000.00	581,411.06	01-Nov-2008	19	5.750%	55,488.24

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Series 2006-S1

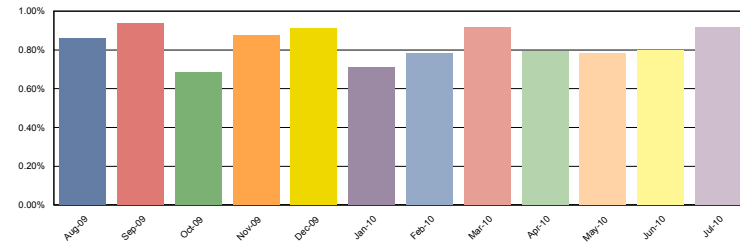
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Securities Administration Services
8480 Stagecoach Circle
Frederick, MD 21701-4747
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Bankruptcy Detail - All Mortgage Loans in Bankruptcy during Current Period

Summary

New Bankruptcy Loans	
Loans in Bankruptcy	2
Original Principal Balance	1,028,000.00
Current Actual Balance	1,000,859.00
Current Bankruptcy Total	
Loans in Bankruptcy	16
Original Principal Balance	4,465,220.00
Current Actual Balance	4,254,905.52

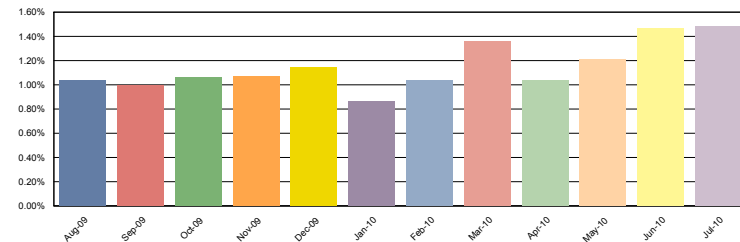
12 Month Bankruptcy History



Group I

New Bankruptcy Loans	
Loans in Bankruptcy	0
Original Principal Balance	0.00
Current Actual Balance	0.00
Current Bankruptcy Total	
Loans in Bankruptcy	13
Original Principal Balance	2,997,220.00
Current Actual Balance	2,837,821.12

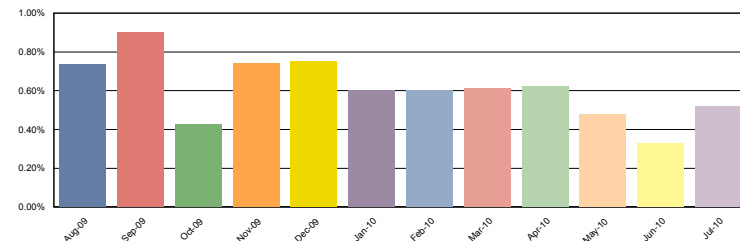
12 Month Bankruptcy History



Group II

New Bankruptcy Loans	
Loans in Bankruptcy	2
Original Principal Balance	1,028,000.00
Current Actual Balance	1,000,859.00
Current Bankruptcy Total	
Loans in Bankruptcy	3
Original Principal Balance	1,468,000.00
Current Actual Balance	1,417,084.40

12 Month Bankruptcy History



J.P. Morgan Mortgage Trust
Mortgage Pass-Through Certificates
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Bankruptcy Detail - All Mortgage Loans in Bankruptcy during Current Period

Group	Loan Number	Month Loan Entered Bankruptcy	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
Group I	1101783043	May-2010	01-Dec-2005	NJ	80.00	298,920.00	269,997.18	01-Jun-2010	0	5.750%	2,477.04
Group I	1199013080	Jun-2010	01-May-2004	AL	100.00	128,400.00	107,898.39	01-Feb-2010	4	6.000%	3,092.08
Group I	1220028359	Apr-2008	01-Dec-2005	CA	80.00	386,000.00	362,744.06	01-Jun-2010	0	6.250%	3,629.87
Group I	1295499685	Nov-2008	01-Jul-2004	GA	100.00	76,000.00	69,685.76	01-May-2010	1	6.125%	1,023.51
Group I	1844339220	Dec-2008	01-Nov-2005	WA	80.00	166,400.00	156,378.81	01-Jun-2010	0	6.375%	1,597.42
Group I	1846329034	Mar-2010	01-Dec-2005	WA	80.00	400,000.00	382,091.91	01-Apr-2009	14	6.125%	29,680.51
Group I	1927066392	May-2010	01-Nov-2005	NJ	80.00	416,000.00	410,058.87	01-Mar-2010	3	6.375%	10,465.05
Group I	1927091720	Apr-2009	01-Sep-2005	SC	89.17	193,500.00	178,939.50	01-Jun-2010	0	6.750%	1,939.84
Group I	1927092541	Feb-2010	01-Oct-2005	PA	80.00	111,200.00	114,313.28	01-Jun-2009	12	6.375%	8,112.34
Group I	1927094966	Jun-2010	01-Oct-2005	CA	80.00	400,000.00	375,390.69	01-Feb-2010	4	5.875%	10,535.42
Group I	1927095073	Jul-2007	01-Dec-2005	NY	88.89	112,000.00	105,505.62	01-Jun-2010	0	6.500%	1,099.72
Group I	1927096735	Mar-2010	01-Nov-2005	OR	80.00	235,200.00	235,188.00	01-Sep-2008	21	5.875%	25,356.12
Group I	1927097716	Nov-2007	01-Dec-2005	PA	80.00	73,600.00	69,629.05	01-Dec-2009	6	6.125%	2,718.05
Group II	1927099573	Jun-2009	01-Jan-2006	CA	80.00	440,000.00	416,225.40	01-Feb-2010	4	6.250%	12,462.25
Group II	1927100956	Jul-2010	01-Jan-2006	NV	69.93	500,000.00	472,859.00	01-Jun-2010	0	6.750%	5,125.78
Group II	1927101427	Jul-2010	01-Jan-2006	CA	80.00	528,000.00	528,000.00	01-Jul-2008	23	6.750%	71,500.00

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Realized Loss Detail Report - Loans with Losses during Current Period

	Inactive				Active				Totals			
Group	# Loans with Losses	Liquidated Actual Balance	Realized Loss/(Gain) Amount	Current Loss Percentage	# Loans with Losses	Ending Actual Balance	Realized Loss/(Gain) Amount	Current Loss Percentage	# Loans with Losses	Liquidated or Ending Actual Balance	Realized Loss/(Gain) Amount	Current Loss Percentage
Group I	0	0.00	0.00	0.000 %	1	377,468.16	28,200.00	0.015 %	1	377,468.16	28,200.00	0.015 %
Group II	2	1,034,954.59	359,234.75	0.132 %	0	0.00	0.00	0.000 %	2	1,034,954.59	359,234.75	0.132 %
Total	2	1,034,954.59	359,234.75	0.077 %	1	377,468.16	28,200.00	0.006 %	3	1,412,422.75	387,434.75	0.084 %

Realized Loss Loan Detail Report - Loans with Losses during Current Period

Group	Loan Number	Original Principal Balance	Current Note Rate	State	LTV at Origination	Original Term	Liquidated or Ending Actual Balance	Liquidation Effective Date	Realized Loss/(Gain)	Cumulative Realized Loss/(Gain)
Group I	1927096757	359,650.00	2.000%	VA	79.92	360	377,468.16	Active**	28,200.00	28,200.00
Group II	0004419891	459,200.00	6.250%	FL	80.00	360	459,004.80	06/01/2010	169,431.51	169,431.51
Group II	1927102394	614,827.00	6.000%	CA	80.00	360	575,949.79	06/01/2010	189,803.24	189,803.24

Realized Loss/(Gain) value may include Interest Loss, Principal Loss, and Expense amounts.

* This data is currently not provided for reporting.

** The current loss for this loan is associated with a modification; for further detail please see the Modification section.

J.P. Morgan Mortgage Trust
Mortgage Pass-Through Certificates
Series 2006-S1

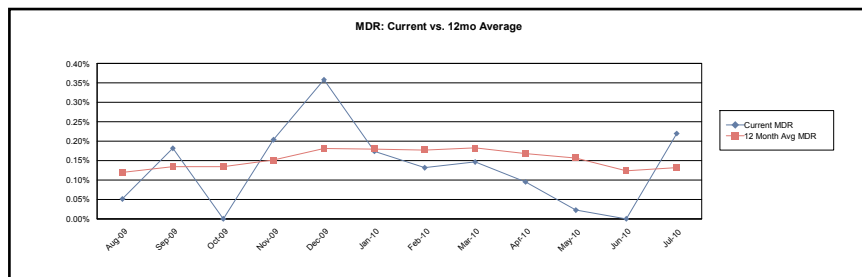
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Realized Loss Report - Collateral

Summary

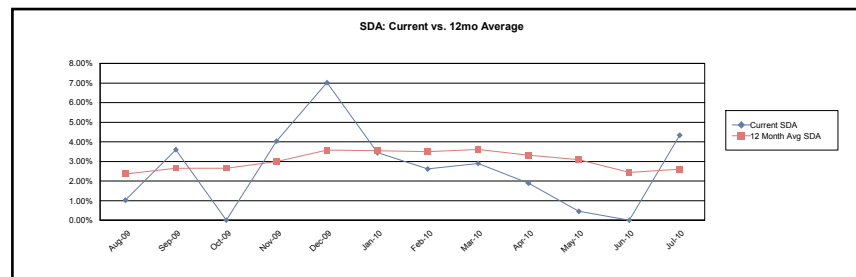
MDR

Current Month 0.220%
3 Month Average 0.081%
12 Month Average 0.132%



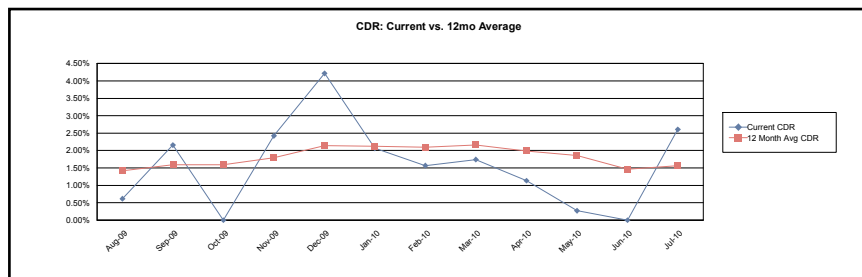
SDA

Current Month 4.343%
3 Month Average 1.599%
12 Month Average 2.611%



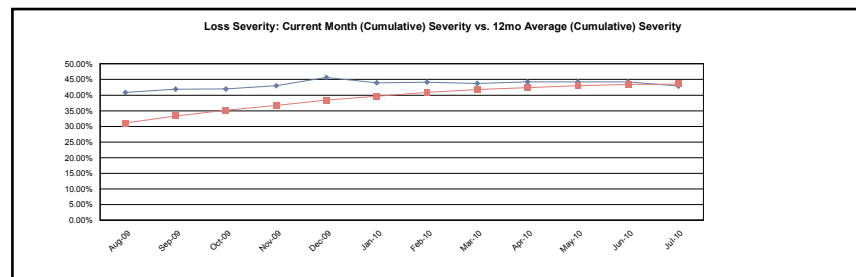
CDR

Current Month 2.606%
3 Month Average 0.959%
12 Month Average 1.567%



Loss Severity

Current Month (Cumulative) 42.894%
3 Month Average (Cumulative) 43.811%
12 Month Average (Cumulative) 43.405%



J.P. Morgan Mortgage Trust
Mortgage Pass-Through Certificates
Series 2006-S1

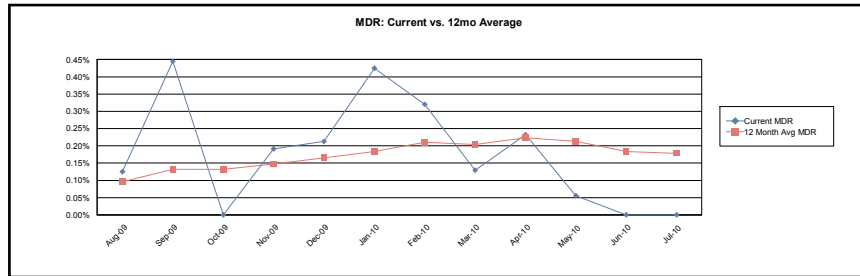
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Realized Loss Report - Collateral

Group I

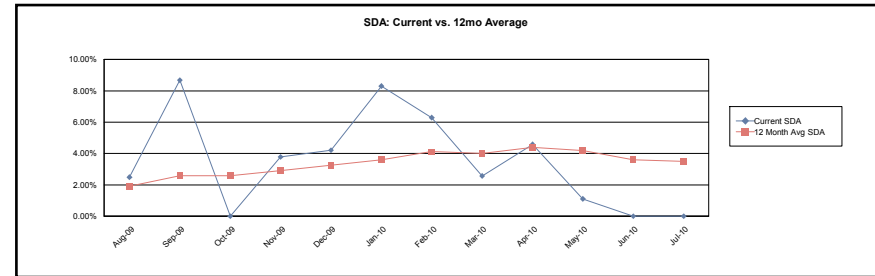
MDR

Current Month 0.000%
3 Month Average 0.018%
12 Month Average 0.178%



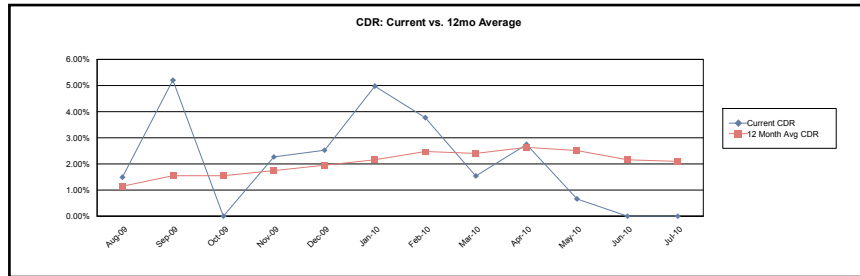
SDA

Current Month 0.000%
3 Month Average 0.369%
12 Month Average 3.501%



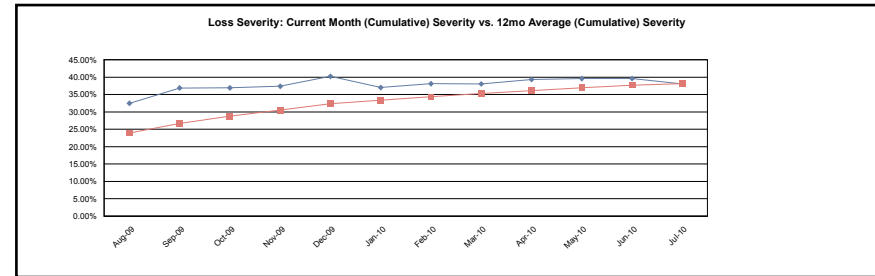
CDR

Current Month 0.000%
3 Month Average 0.221%
12 Month Average 2.101%



Loss Severity

Current Month (Cumulative) 38.101%
3 Month Average (Cumulative) 39.113%
12 Month Average (Cumulative) 37.827%



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Series 2006-S1

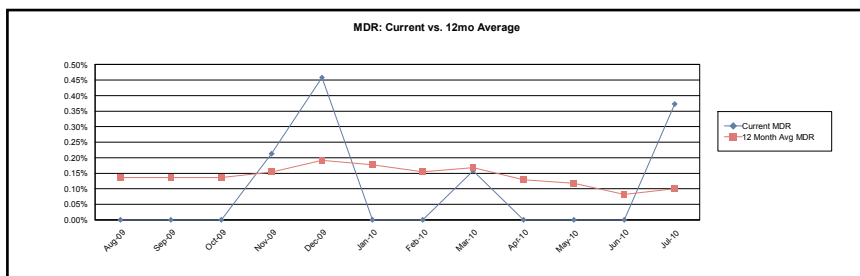
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Realized Loss Report - Collateral

Group II

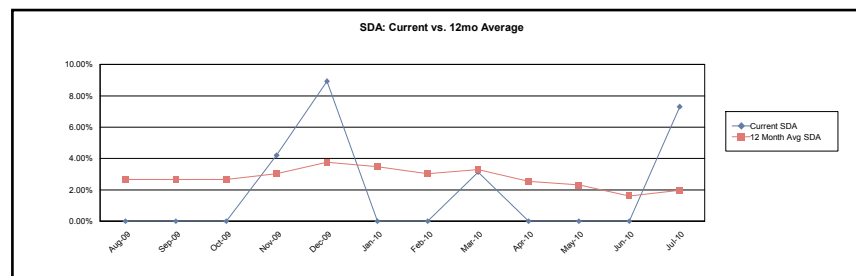
MDR

Current Month 0.373%
3 Month Average 0.124%
12 Month Average 0.100%



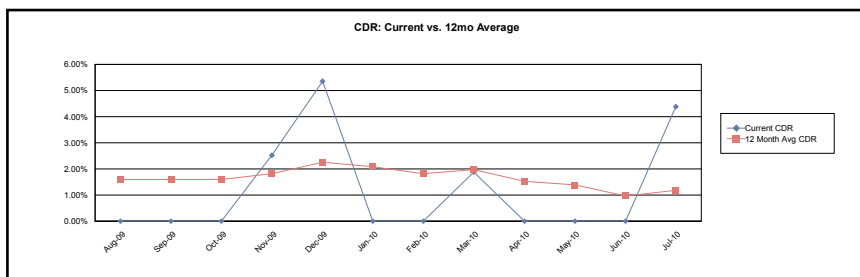
SDA

Current Month 7.306%
3 Month Average 2.435%
12 Month Average 1.966%



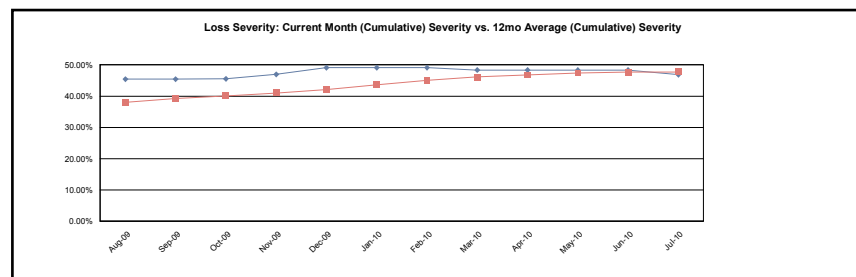
CDR

Current Month 4.383%
3 Month Average 1.461%
12 Month Average 1.179%



Loss Severity

Current Month (Cumulative) 46.834%
3 Month Average (Cumulative) 47.845%
12 Month Average (Cumulative) 47.571%



Calculation Methodology:

Monthly Default Rate (MDR): $\text{Sum}(\text{Beg Scheduled Balance of Liquidated Loans}) / \text{Sum}(\text{Beg Scheduled Balance})$.

Conditional Default Rate (CDR): $1 - ((1 - \text{MDR})^{12})$

SDA Standard Default Assumption: If $\text{WAS} \leq 30$ then $\text{CDR} / (\text{WAS} * 0.02)$ else if $30 < \text{WAS} \leq 60$ then $\text{CDR} / 0.6$ else if $60 < \text{WAS} \leq 120$ then $\text{CDR} / (0.6 - ((\text{WAS} - 60) * 0.0095))$ else if $\text{WAS} > 120$ then $\text{CDR} / 0.03$

Cumulative Loss Severity: $\text{Sum}(\text{All Realized Losses}) / \text{Sum}(\text{Actual Liquidated Balance for loans that have experienced a loss})$. 3 Month Average and 12 Month Average will not have values until the 3rd and 12th month respectively.

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Prepayment Detail - Prepayments during Current Period

Summary													
	Loans Paid in Full			Repurchased Loans			Substitution Loans			Liquidated Loans			Curtailments
	Count	Original Principal Balance	Current Scheduled Balance	Count	Original Principal Balance	Current Scheduled Balance	Count	Original Principal Balance	Current Scheduled Balance	Count	Original Principal Balance	Current Scheduled Balance	Curtailment Amount
Group I	11	1,934,005.00	1,795,967.02	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	47,092.82
Group II	7	4,534,150.00	4,096,485.78	0	0.00	0.00	0	0.00	0.00	2	1,074,027.00	1,035,757.03	32,852.12
Total	18	6,468,155.00	5,892,452.80	0	0.00	0.00	0	0.00	0.00	2	1,074,027.00	1,035,757.03	79,944.94

Prepayment Loan Detail - Prepayments during Current Period

Group	Loan Number	State	LTV at Origination	First Payment Date	Original Principal Balance	Prepayment Amount	PIF Type	Months Delinquent	Current Loan Rate	Original Term	Seasoning
Group I	0003614496	TX	92.89	01-Jan-2006	209,000.00	189,562.54	Loan Paid in Full	0	6.875%	360	54
Group I	1238040966	CA	53.33	01-Dec-2005	400,000.00	373,798.01	Loan Paid in Full	0	5.875%	360	55
Group I	1767417921	LA	59.32	01-Oct-2005	70,000.00	65,137.96	Loan Paid in Full	0	5.875%	360	57
Group I	1927088930	TN	85.00	01-Aug-2005	69,700.00	64,041.20	Loan Paid in Full	1	6.500%	360	59
Group I	1927090681	TX	80.00	01-Sep-2005	164,800.00	153,100.06	Loan Paid in Full	0	5.750%	360	58
Group I	1927094864	NY	12.50	01-Dec-2005	100,000.00	85,887.18	Loan Paid in Full	0	5.875%	240	55
Group I	1927094875	PA	80.00	01-Nov-2005	135,920.00	126,834.26	Loan Paid in Full	(1)	5.875%	360	56
Group I	1927095765	NY	60.47	01-Dec-2005	260,000.00	238,461.95	Loan Paid in Full	0	5.875%	360	55
Group I	1927096837	PA	80.00	01-Dec-2005	100,000.00	93,200.27	Loan Paid in Full	0	5.875%	360	55
Group I	1927097738	TN	95.00	01-Nov-2005	184,585.00	174,388.73	Loan Paid in Full	0	7.000%	360	56
Group I	1927098490	NJ	39.02	01-Dec-2005	240,000.00	229,138.76	Loan Paid in Full	0	6.125%	360	55
Group II	0000004195	MD	80.00	01-Feb-2006	591,200.00	557,779.32	Loan Paid in Full	0	6.500%	360	53
Group II	0004384272	IL	80.00	01-Jan-2006	792,000.00	784,201.74	Loan Paid in Full	0	6.125%	360	54
Group II	0004419891	FL	80.00	01-Feb-2006	459,200.00	459,004.80	Liquidation	14	6.250%	360	53
Group II	0004433252	VA	58.50	01-Jan-2006	895,000.00	800,000.00	Loan Paid in Full	0	6.250%	360	54
Group II	0004458369	CA	70.00	01-Feb-2006	490,000.00	451,607.17	Loan Paid in Full	0	6.250%	360	53
Group II	1063058427	CA	70.00	01-Apr-2006	629,950.00	629,782.67	Loan Paid in Full	11	6.375%	360	51
Group II	1927075350	CA	49.71	01-Dec-2005	536,000.00	303,992.95	Loan Paid in Full	(1)	5.750%	360	55
Group II	1927102394	CA	80.00	01-Jan-2006	614,827.00	575,949.79	Liquidation	15	6.000%	360	54
Group II	7104008136	MA	24.90	01-Feb-2006	600,000.00	565,349.60	Loan Paid in Full	0	6.375%	360	53

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Prepayment Rates

Summary

SMM

Current Month 1.487%
3 Month Average 0.927%
12 Month Average 1.355%

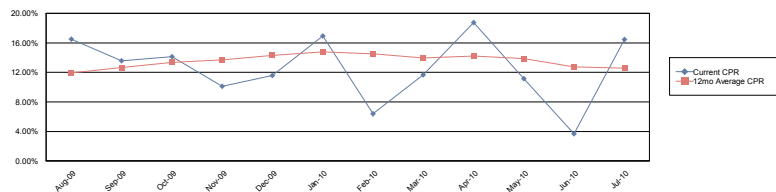
CPR

Current Month 16.456%
3 Month Average 10.434%
12 Month Average 12.579%

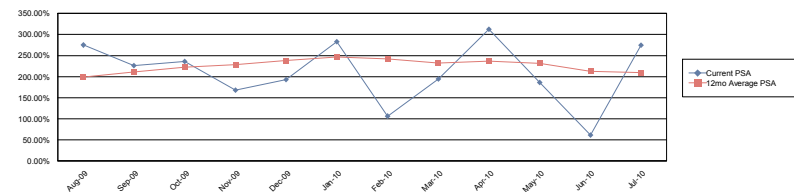
PSA

Current Month 274.274%
3 Month Average 173.898%
12 Month Average 209.649%

CPR: Current vs 12mo Average



PSA: Current vs. 12mo Average



Group 1

SMM

Current Month 0.952%
3 Month Average 0.659%
12 Month Average 1.222%

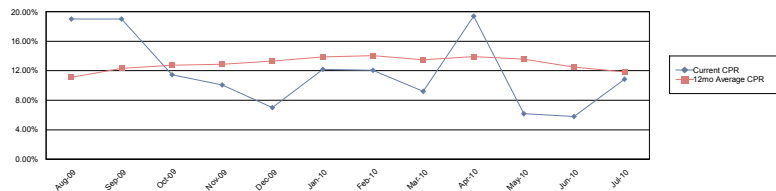
CPR

Current Month 10.850%
3 Month Average 7.596%
12 Month Average 11.855%

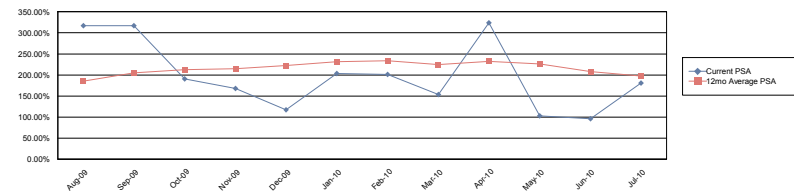
PSA

Current Month 180.827%
3 Month Average 126.604%
12 Month Average 197.582%

CPR: Current vs 12mo Average



PSA: Current vs. 12mo Average



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Prepayment Rates

Group II

SMM

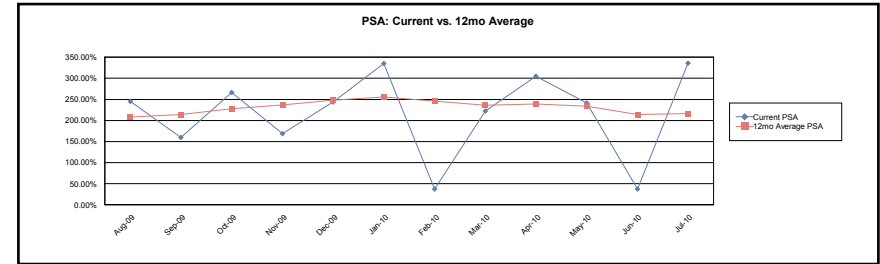
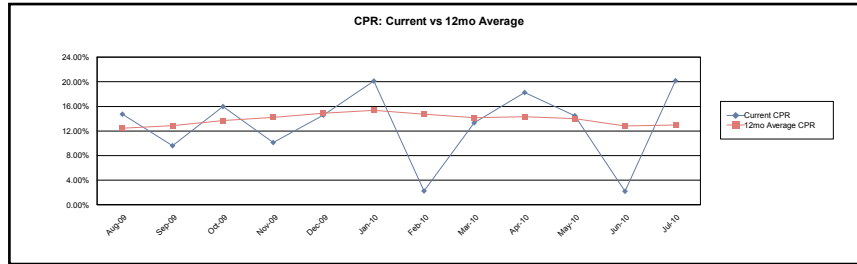
Current Month 1.860%
3 Month Average 1.113%
12 Month Average 1.446%

CPR

Current Month 20.168%
3 Month Average 12.282%
12 Month Average 12.980%

PSA

Current Month 336.128%
3 Month Average 204.706%
12 Month Average 216.338%



Calculation Methodology:

Single Month Mortality (SMM): $(\text{Partial and full prepayments} + \text{Repurchases}) / (\text{Beginning Scheduled Balance} - \text{Scheduled Principal})$

Conditional PrePayment Rate (CPR): $1 - ((1 - \text{SMM})^{12})$

PSA Standard Prepayment Model: $100 * \text{CPR} / (0.2 * \text{MIN}(30, \text{WAS}))$

Weighted Average Seasoning (WAS): $\text{sum}((\text{Original Term} - \text{Remaining Term}) * (\text{Current Scheduled Balance} / \text{Deal Scheduled Principal Balance}))$

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Modification Summary

	Loan Count (Numerator)	Loan Count (Denominator)	Loan Count %	Current Scheduled Balance (Numerator)	Current Scheduled Balance (Denominator)	Current Scheduled Balance %
Number of loans modified within the past 12 months that are currently delinquent (against the total number of loans delinquent within the deal)	0	205	0.000%	0.00	68,833,253.53	0.000%
Number of modified loans that have passed the loan modification performance test (against the total number of modified loans)	14	17	82.353%	6,897,880.47	7,633,094.17	90.368%
Number of loans modified in the current cycle (against the number of loans within the deal)	4	1,359	0.294%	2,173,990.32	463,766,943.83	0.469%
Number of modified loans (against the total number of loans within the deal)	17	1,359	1.251%	7,633,094.17	463,766,943.83	1.646%
Number of loans modified within the last 12 months (against the total number of modified loans within the deal)	12	17	70.588%	5,938,383.33	7,633,094.17	77.798%
Number of loans modified within the last 12 months (against the total number of loans within the deal)	12	1,359	0.883%	5,938,383.33	463,766,943.83	1.280%
Number of modified loans that are not currently delinquent after the modification (against the number of modified loans within the deal)	14	17	82.353%	6,897,880.47	7,633,094.17	90.368%
Number of loans modified in the current cycle that are not currently delinquent (against the number of loans modified in the current cycle)	4	4	100.000%	2,173,990.32	2,173,990.32	100.000%
Number of loans modified in the current cycle that are currently delinquent (against the number of loans modified in the current cycle)	0	4	0.000%	0.00	2,173,990.32	0.000%
Number of modified loans that were not delinquent at the time of the modification (against the number of loans modified within the deal)	2	17	11.765%	1,192,968.42	7,633,094.17	15.629%
Number of modified loans that were delinquent at the time of the modification (against the total number of loans modified within the deal)	15	17	88.235%	6,440,125.75	7,633,094.17	84.371%

Delinquencies are classified based on the logic set forth in the governing documents.

If a loan is modified in the first month of the security it is assumed the loan is delinquent.

This summary excludes inactive loans.

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Modification Detail

Modification Detail Summary												
Groups	Current						Cumulative					
	Loan Count	Original Principal Balance	Current Scheduled Balance	Capitalized Amount	Capitalized Reimbursement Amount	Total Forgiveness	Loan Count	Original Principal Balance	Current Scheduled Balance	Capitalized Amount	Capitalized Reimbursement Amount	Total Forgiveness
Group I	2	663,400.00	666,860.65	0.00	(0.01)	0.00	7	1,411,050.00	1,410,671.05	0.00	(25,863.91)	0.00
Group II	2	1,445,353.92	1,507,129.67	0.00	(3,079.85)	0.00	11	6,875,003.92	6,222,423.12	100,051.91	(280,091.68)	0.00
Total	4	2,108,753.92	2,173,990.32	0.00	(3,079.86)	0.00	18	8,286,053.92	7,633,094.17	100,051.91	(305,955.59)	0.00

Current Month Modification Detail															
Loan Number/ Original Balance	Mod Appr Date/Mod Effective Date	Total Capitalized Amount	Total Capitalized Reimb. Amount	Total Forgiveness	No of Times Loan Modified		No of Months Delinq.	Loan Status	Next Due Date	Interest Rate	Payment Amount	Maturity Date	Balloon Amount	Balloon Date	Scheduled Balance
Group I															
0004473936	07/15/2010					Pre Mod	0	Loss Mitigation	06/01/2010	4.250	1,550.52	01/01/2036	*	*	289,916.21
303,750.00	03/24/2010	*	(0.01)	*	2	Post Mod	0	Loss Mitigation	07/01/2010	4.250	1,550.52	01/01/2036	12,427.96	01/01/2036	289,392.49
1927096757	07/19/2010					Pre Mod	(1)	No Action	07/01/2010	6.750	2,021.89	10/01/2035	*	*	377,982.82
359,650.00	07/01/2010	*	0.00	*	1	Post Mod	(1)	Loss Mitigation	08/01/2010	2.000	1,144.63	10/01/2035	243,598.23	10/01/2035	377,468.16
Group II															
0004467682	07/15/2010					Pre Mod	2	No Action	04/01/2010	3.375	5,165.32	01/01/2036	*	*	1,060,495.90
1,000,000.00	05/04/2010	*	1,553.17	*	2	Post Mod	0	No Action	07/01/2010	3.375	5,165.32	01/01/2036	*	*	1,058,942.73
7101494487	07/16/2010					Pre Mod	0	Loss Mitigation	06/01/2010	6.250	2,310.18	12/01/2035	*	*	443,553.92
445,353.92	06/01/2010	*	(4,633.02)	*	1	Post Mod	0	Loss Mitigation	07/01/2010	5.000	1,867.45	12/01/2035	*	*	448,186.94

All Pre Mod values are from the cycle directly preceding the modification effective date, except for a modification with a prior effective date which will come from the cycle directly preceding the modification approval date.

Total Capitalized Reimbursement Amount is a projected value based upon the adjusted principal at the time of modification.

* This data is currently not provided for reporting.

Historical Modification Detail															
Loan Number/ Original Balance	Mod Appr Date/Mod Effective Date	Total Capitalized Amount	Total Capitalized Reimb. Amount	Total Forgiveness	No of Times Loan Modified		No of Months Delinq.	Loan Status	Next Due Date	Interest Rate	Payment Amount	Maturity Date	Balloon Amount	Balloon Date	Scheduled Balance
Group I															
0004473936	04/13/2010					Pre Mod	1	Loss Mitigation	02/01/2010	6.375	1,895.01	01/01/2036	*	*	287,686.33
303,750.00	04/01/2010	*	(3,803.44)	*	2	Post Mod	0	Loss Mitigation	04/01/2010	4.250	1,550.52	01/01/2036	*	*	290,958.14
						Current Values	0	Loss Mitigation	07/01/2010	4.250	1,550.52	01/01/2036	12,427.96	01/01/2036	289,392.49

J.P. Morgan Mortgage Trust
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Historical Modification Detail															
Loan Number/ Original Balance	Mod Appr Date/Mod Effective Date	Total Capitalized Amount	Total Capitalized Reimb. Amount	Total Forgiveness	No of Times Loan Modified		No of Months Delinq.	Loan Status	Next Due Date	Interest Rate	Payment Amount	Maturity Date	Balloon Amount	Balloon Date	Scheduled Balance
Group I															
1927057008	06/07/2010					Pre Mod	2	Loss Mitigation	03/01/2010	6.375	870.72	08/01/2035	*	*	163,900.00
164,000.00	06/01/2010	*	(2,045.53)	*	1	Post Mod Current Values	0 (1)	No Action Loss Mitigation	06/01/2010 08/01/2010	2.750 2.750	760.23 760.23	08/01/2035 08/01/2035	* N/A	* N/A	165,560.90 165,132.13
1927058850	06/17/2008					Pre Mod	*	*	*	*	*	*	*	*	*
144,000.00	06/01/2008	*	176.40	*	1	Post Mod Current Values	0 0	No Action No Action	06/01/2008 07/01/2010	6.125 6.125	936.95 936.95	* 09/01/2035	* N/A	* N/A	148,829.64 143,996.88
1927089467	04/15/2009					Pre Mod	2	Loss Mitigation	01/01/2009	5.750	1,012.50	08/01/2035	*	*	164,327.03
173,500.00	03/01/2009	*	0.00	*	1	Post Mod Current Values	0 4	Loss Mitigation Foreclosure	04/01/2009 03/01/2010	5.750 5.750	1,032.48 1,032.48	08/01/2035 08/01/2035	* N/A	* N/A	167,131.47 163,770.19
1927092541	08/15/2008					Pre Mod	*	*	*	*	*	*	*	*	*
111,200.00	08/01/2008	*	(7,295.76)	*	1	Post Mod Current Values	3 12	No Action Bankruptcy	05/01/2008 07/01/2009	6.375 6.375	693.74 748.42	* 09/01/2035	* N/A	* N/A	114,545.70 112,418.96
1927098220	03/13/2010					Pre Mod	10	Loss Mitigation	04/01/2009	6.750	1,005.00	11/01/2035	*	*	147,035.88
154,950.00	03/01/2010	*	(12,895.57)	*	1	Post Mod Current Values	0 0	No Action Loss Mitigation	03/01/2010 07/01/2010	5.000 5.000	921.00 921.00	11/01/2035 11/01/2035	* N/A	* N/A	159,623.10 158,492.24
Group II															
0000004161	02/24/2010					Pre Mod	0	Loss Mitigation	01/01/2010	2.500	2,587.20	07/01/2035	*	*	574,022.88
613,750.00	12/01/2009	*	(10,959.90)	*	1	Post Mod Current Values	0 0	Loss Mitigation No Action	02/01/2010 07/01/2010	2.500 2.500	2,587.20 2,587.20	07/01/2035 07/01/2035	* N/A	* N/A	583,591.46 576,705.92
0004416077	07/11/2008					Pre Mod	*	*	*	*	*	*	*	*	*
1,000,000.00	07/01/2008	*	0.00	*	1	Post Mod Current Values	0 0	No Action No Action	07/01/2008 07/01/2010	6.000 6.000	5,221.08 5,221.08	* 01/01/2036	* N/A	* N/A	842,847.66 815,500.26
0004458645	09/11/2009					Pre Mod	5	Loss Mitigation	03/01/2009	6.500	5,088.15	01/01/2036	*	*	769,869.53
805,000.00	08/01/2009	*	(35,657.92)	*	1	Post Mod Current Values	0 0	Loss Mitigation No Action	09/01/2009 07/01/2010	5.000 5.000	4,582.14 4,582.14	01/01/2036 01/01/2036	25,270.88 25,270.88	01/01/2036 01/01/2036	804,153.10 791,604.59
0004467682	06/15/2010					Pre Mod	12	No Action	05/01/2009	6.375	5,303.78	01/01/2036	*	*	998,358.18
1,000,000.00	05/01/2010	*	(62,137.72)	*	2	Post Mod Current Values	2 0	No Action No Action	04/01/2010 07/01/2010	3.375 3.375	5,165.32 5,165.32	01/01/2036 01/01/2036	* N/A	* N/A	1,060,495.90 1,058,942.73
0032809584	12/17/2009					Pre Mod	10	Loss Mitigation	01/01/2009	6.375	3,116.86	12/01/2035	*	*	476,731.35
499,600.00	10/01/2009	*	(29,513.75)	*	1	Post Mod Current Values	(1) 0	Loss Mitigation No Action	01/01/2010 07/01/2010	5.000 5.000	2,892.81 2,892.81	12/01/2035 12/01/2035	* N/A	* N/A	505,338.67 498,948.21
1226064060	04/13/2010					Pre Mod	13	Foreclosure	02/01/2009	6.500	2,379.79	03/01/2036	*	*	439,346.75
440,000.00	04/01/2010	*	(30,368.99)	*	1	Post Mod Current Values	0 0	No Action No Action	04/01/2010 07/01/2010	5.000 5.000	2,692.36 2,692.36	03/01/2036 03/01/2036	* N/A	* N/A	468,853.99 466,628.34
1927101733	03/13/2010					Pre Mod	10	Loss Mitigation	04/01/2009	6.500	3,570.56	12/01/2035	*	*	535,663.80
564,900.00	03/01/2010	*	(32,616.40)	*	1	Post Mod Current Values	0 (1)	No Action Loss Mitigation	03/01/2010 08/01/2010	5.000 5.000	3,267.68 3,267.68	12/01/2035 12/01/2035	* N/A	* N/A	567,244.45 562,152.95

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Historical Modification Detail															
Loan Number/ Original Balance	Mod Appr Date/Mod Effective Date	Total Capitalized Amount	Total Capitalized Reimb. Amount	Total Forgiveness	No of Times Loan Modified		No of Months Delinq.	Loan Status	Next Due Date	Interest Rate	Payment Amount	Maturity Date	Balloon Amount	Balloon Date	Scheduled Balance
Group II															
1927103375	05/14/2010					Pre Mod	(1)	No Action	06/01/2010	6.875	2,556.77	12/01/2035	*	*	544,783.63
446,400.00	06/01/2010	100,051.91	(164.18)	*	1	Post Mod Current Values	0 0	No Action No Action	06/01/2010 07/01/2010	2.000 2.000	1,706.43 1,706.43	12/10/2035 12/01/2035	283,530.93 283,530.93	12/01/2035 12/01/2035	544,149.35 544,728.63
1927104298	11/16/2007					Pre Mod	*	*	*	*	*	*	*	*	*
620,000.00	09/01/2007	*	(32,542.53)	*	1	Post Mod Current Values	1	Loss Mitigation INACTIVE	10/01/2007	6.750	4,266.28	*	*	*	639,229.50
7101906993	07/15/2009					Pre Mod	12	Loss Mitigation	06/01/2008	6.375	2,745.03	12/01/2035	*	*	422,391.72
440,000.00	06/01/2009	*	(43,050.44)	*	1	Post Mod Current Values	1 1	Loss Mitigation No Action	06/01/2009 06/01/2010	5.000 5.000	2,665.69 2,665.69	12/01/2035 12/01/2035	* N/A	* N/A	464,536.44 459,024.55

All Pre Mod values are from the cycle directly preceding the modification effective date, except for a modification with a prior effective date which will come from the cycle directly preceding the modification approval date.

Total Capitalized Reimbursement Amount is a projected value based upon the adjusted principal at the time of modification.

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Modified Data Elements

CURRENT PERIOD SUMMARY	# of Modifications	% of Modifications	Original Principal Balance	% of Original Principal Balance	Current Scheduled Balance	% of Current Scheduled Balance
Interest Rate, Principal Balance, Scheduled P&I, Fixed to ARM	1	25.0000 %	445,353.92	21.1193 %	448,186.94	20.6159 %
Interest Rate, Scheduled P&I, Balloon Date, Balloon Amount	1	25.0000 %	359,650.00	17.0551 %	377,468.16	17.3629 %
Principal Balance	1	25.0000 %	1,000,000.00	47.4214 %	1,058,942.73	48.7096 %
Principal Balance, Balloon Date, Balloon Amount	1	25.0000 %	303,750.00	14.4042 %	289,392.49	13.3116 %
Total	4	100.0000 %	2,108,753.92	100.0000 %	2,173,990.32	100.0000 %

CUMULATIVE SUMMARY	# of Modifications	% of Modifications	Original Principal Balance	% of Original Principal Balance	Current Scheduled Balance	% of Current Scheduled Balance
Interest Rate, Principal Balance, Maturity Date, Scheduled P&I, Balloon Date, Balloon Amount	1	6.2500 %	446,400.00	5.7864 %	544,149.35	6.8398 %
Interest Rate, Principal Balance, Scheduled P&I	7	43.7500 %	3,403,200.00	44.1137 %	3,517,050.69	44.2083 %
Interest Rate, Principal Balance, Scheduled P&I, Balloon Date, Balloon Amount	1	6.2500 %	805,000.00	10.4348 %	804,153.10	10.1080 %
Interest Rate, Principal Balance, Scheduled P&I, Fixed to ARM	1	6.2500 %	445,353.92	5.7729 %	448,186.94	5.6336 %
Interest Rate, Scheduled P&I, Balloon Date, Balloon Amount	1	6.2500 %	359,650.00	4.6619 %	377,468.16	4.7447 %
Interest Rate, Scheduled P&I, IO to Fully Amortizing	1	6.2500 %	164,000.00	2.1258 %	165,560.90	2.0811 %
Principal Balance	2	12.5000 %	1,613,750.00	20.9181 %	1,642,534.19	20.6462 %
Principal Balance, Scheduled P&I	1	6.2500 %	173,500.00	2.2490 %	167,131.47	2.1008 %
Principal Balance, Balloon Date, Balloon Amount	1	6.2500 %	303,750.00	3.9373 %	289,392.49	3.6376 %
Total	16	100.0000 %	7,714,603.92	100.0000 %	7,955,627.29	100.0000 %

Current Modified Data Elements Detail															
Loan Number	Modification Approved Date	Modification Effective Date	Original Principal Balance	Current Scheduled Balance	Interest Rate Change	Principal Balance Change	Maturity Date Change	Scheduled P&I Change	Balloon Date Change	Balloon Amt Change	ARM to Fixed Change	Fixed To ARM Change	IO To Fully Amortizing Change	Fully Amortizing To IO Change	Streamlined Modification
Group I															
0004473936	07/15/2010	03/24/2010	303,750.00	289,392.49		X			X	X					
1927096757	07/19/2010	07/01/2010	359,650.00	377,468.16	X			X	X	X					
Group II															
0004467682	07/15/2010	05/04/2010	1,000,000.00	1,058,942.73		X									
7101494487	07/16/2010	06/01/2010	445,353.92	448,186.94	X	X		X				X			

For Additional Footnote information, please see bottom of the Historical Modified Data Elements Detail Section.

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Historical Modified Data Elements Detail															
Loan Number	Modification Approved Date	Modification Effective Date	Original Principal Balance	Current Scheduled Balance	Interest Rate Change	Principal Balance Change	Maturity Date Change	Scheduled P&I Change	Balloon Date Change	Balloon Amt Change	ARM to Fixed Change	Fixed To ARM Change	IO To Fully Amortizing Change	Fully Amortizing To IO Change	Streamlined Modification
Group I															
0004473936	04/13/2010	04/01/2010	303,750.00	290,958.14	X	X		X							
1927057008	06/07/2010	06/01/2010	164,000.00	165,560.90	X			X					X		
1927089467	04/15/2009	03/01/2009	173,500.00	167,131.47		X		X							
1927098220	03/13/2010	03/01/2010	154,950.00	159,623.10	X	X		X							
Group II															
0000004161	02/24/2010	12/01/2009	613,750.00	583,591.46		X									
0004458645	09/11/2009	08/01/2009	805,000.00	804,153.10	X	X		X	X	X					
0004467682	06/15/2010	05/01/2010	1,000,000.00	1,060,495.90	X	X		X							
0032809584	12/17/2009	10/01/2009	499,600.00	505,338.67	X	X		X							
1226064060	04/13/2010	04/01/2010	440,000.00	468,853.99	X	X		X							
1927101733	03/13/2010	03/01/2010	564,900.00	567,244.45	X	X		X							
1927103375	05/14/2010	06/01/2010	446,400.00	544,149.35	X	X	X	X	X	X					
7101906993	07/15/2009	06/01/2009	440,000.00	464,536.44	X	X		X							

If a loan has been modified multiple times, it will be included in the totals for each applicable modification type in the summary sections.

* Loans that are listed in the Modification Detail Section, and are not listed in the Modified Data Elements Section may have been reported prior to November 2008 or incurred one or more ARM Parameter changes.

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Future Modifications

Future Modification Summary			
Groups	Loan Count	Original Principal Balance	Current Scheduled Balance
Group I	0	0.00	0.00
Group II	0	0.00	0.00
Total	0	0.00	0.00

Future Modification Detail													
Loan Number	Original Principal Balance	Modification Approved Date/ Modification Effective Date	Previously Modified		No of Months Delinq.	Loan Status	Next Due Date	Interest Rate	Payment Amount	Maturity Date	Balloon Amount	Balloon Date	Current Sched Balance/Modified Beginning Balance
No Future Modifications this Period													

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Substitutions							
<u>Loans Repurchased</u>				<u>Loans Substituted</u>			
Loan Number	Current Scheduled Balance	Current Rate	Current Payment	Loan Number	Current Scheduled Balance	Current Rate	Current Payment
No Substitutions this Period							

Repurchases Due to Breaches				
Loan Number	Beginning Scheduled Balance	Payoff Balance	Current Rate	Current Payment
No Repurchases Due to Breaches this Period				

Repurchases Due To Other				
Loan Number	Beginning Scheduled Balance	Payoff Balance	Current Rate	Current Payment
No Repurchases Due to Other this Period				

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Interest Rate Stratification

Current Interest Rate Range (%)		Summary			Group I			Group II		
		Number Of Loans	Outstanding Scheduled Balance(\$)	Percentage Of Balance(%)	Number Of Loans	Outstanding Scheduled Balance(\$)	Percentage Of Balance(%)	Number Of Loans	Outstanding Scheduled Balance(\$)	Percentage Of Balance(%)
< 5.500		13	6,397,407.88	1.379	4	990,485.02	0.517	9	5,406,922.86	1.985
5.500	5.749	6	3,270,813.77	0.705	0	0.00	0.000	6	3,270,813.77	1.201
5.750	5.999	392	113,960,899.95	24.573	313	69,179,313.11	36.143	79	44,781,586.84	16.442
6.000	6.249	335	110,041,751.11	23.728	240	52,304,850.84	27.327	95	57,736,900.27	21.199
6.250	6.499	354	124,965,610.23	26.946	214	46,357,188.22	24.219	140	78,608,422.01	28.862
6.500	6.749	180	76,125,413.36	16.415	79	15,843,877.81	8.278	101	60,281,535.55	22.133
6.750	6.999	64	24,662,160.08	5.318	27	4,680,673.20	2.445	37	19,981,486.88	7.336
7.000	7.249	13	4,104,550.03	0.885	9	1,811,708.34	0.947	4	2,292,841.69	0.842
7.250	7.499	1	96,886.93	0.021	1	96,886.93	0.051	0	0.00	0.000
7.500	7.749	0	0.00	0.000	0	0.00	0.000	0	0.00	0.000
7.750	7.999	0	0.00	0.000	0	0.00	0.000	0	0.00	0.000
8.000	8.249	0	0.00	0.000	0	0.00	0.000	0	0.00	0.000
8.250	8.499	1	141,450.49	0.031	1	141,450.49	0.074	0	0.00	0.000
>= 8.500		0	0.00	0.000	0	0.00	0.000	0	0.00	0.000
Total		1,359	463,766,943.83	100.000	888	191,406,433.96	100.000	471	272,360,509.87	100.000

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Supplemental Reporting

Closing Date

March 30, 2006

Determination Date

With respect to each Distribution Date and Servicer, the date specified as such in the related Purchase and Servicing Agreement or Servicing Agreement, as applicable.

Distribution Date

The 25th day of each month or, if such 25th day is not a Business Day, the next succeeding Business Day, commencing in April 2006.

Record Date

As to any Distribution Date and for any Class of Certificates, the last Business Day of the month preceding the month of each Distribution Date.

Distribution Account Deposit Date

The 18th day of each calendar month after the initial issuance of the Certificates or, if such 18th day is not a Business Day, the immediately preceding Business Day, commencing in April 2006.

Business Day

Any day other than (i) a Saturday or a Sunday or (ii) a day on which banking institutions in New York, New York or, if other than New York, the cities in which the Corporate Trust Offices of the Trustee and the Securities Administrator are located, are authorized or obligated by law or executive order to be closed.

Miscellaneous Modification Reporting Footnote

In the absence of specific guidance in the governing agreements, Wells Fargo Bank, N.A. has determined that a reduction in principal agreed to by a servicer in connection with a loan modification should be treated in a manner similar to a realized principal loss on the related loan.