

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

January 25, 2010

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

Jeffrey Otuaney

The Bank of New York Mellon Corporation - Structured Finance

101 Barclay St, 4th Floor West

New York, New York 10286

Email: jeffrey.otuaney@bnymellon.com

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

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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	15,225,406.95	628,695.41	3,804.24	632,499.65	0.00	0.00	14,596,711.54
AF1B	66,300,000.00	15,225,406.95	628,695.41	74,338.05	703,033.46	0.00	0.00	14,596,711.54
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	34,153,531.88	68,018.69	157,590.09	225,608.78	0.00	0.00	34,085,513.19
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	481,431,867.20	4,460,852.00	134,761.93	4,595,613.93	0.00	0.00	476,971,015.20
AV2	250,100,000.00	61,580,160.13	3,130,843.55	13,420.17	3,144,263.72	0.00	0.00	58,449,316.58
AV3	54,300,000.00	54,300,000.00	0.00	13,937.35	13,937.35	0.00	0.00	54,300,000.00
AV4	72,000,000.00	72,000,000.00	0.00	20,712.07	20,712.07	0.00	0.00	72,000,000.00
AV5	66,197,000.00	66,197,000.00	0.00	22,633.28	22,633.28	0.00	0.00	66,197,000.00
MV1	51,306,000.00	51,306,000.00	0.00	17,541.93	17,541.93	0.00	0.00	51,306,000.00
MV2	44,791,000.00	44,791,000.00	0.00	17,396.81	17,396.81	0.00	0.00	44,791,000.00
MV3	26,873,000.00	26,873,000.00	0.00	11,270.38	11,270.38	0.00	0.00	26,873,000.00
MV4	24,431,000.00	24,431,000.00	0.00	11,382.06	11,382.06	0.00	0.00	24,431,000.00
MV5	23,617,000.00	23,617,000.00	0.00	11,185.83	11,185.83	0.00	0.00	23,617,000.00
MV6	21,174,000.00	21,174,000.00	0.00	11,013.15	11,013.15	0.00	0.00	21,174,000.00
MV7	18,730,000.00	18,730,000.00	0.00	14,241.05	14,241.05	0.00	0.00	18,730,000.00
MV8	12,216,000.00	6,945,049.00	0.00	6,625.92	6,625.92	4,647,805.93	0.00	2,297,243.07
MV9	11,401,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
MV10	16,287,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTALS	1,980,440,000.00	1,237,901,422.11	8,917,105.06	1,589,857.21	10,506,962.27	4,647,805.93	0.00	1,224,336,511.12



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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	1,999.35	1,999.35	0.00	0.00	50.00
P2	50.00	50.00	0.00	3,034.23	3,034.23	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	5,033.58	5,033.58	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	1,239,859,264.53	0.00	0.00	0.00	0.00	0.00	1,225,649,636.14



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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	229.64414706	9.48258537	0.05737919	9.53996456	220.16156169	0.321250%
AF1B	46629QAB2	229.64414706	9.48258537	1.12123756	10.60382293	220.16156169	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	998.64128304	1.98885059	4.60789737	6.59674795	996.65243246	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	534.74842407	4.95487262	0.14968625	5.10455887	529.79355145	0.359896%
AV2	46629QAT3	246.22215166	12.51836685	0.05365922	12.57202607	233.70378481	0.280196%
AV3	46629QAU0	1,000.00000000	0.00000000	0.25667311	0.25667311	1,000.00000000	0.330008%
AV4	46629QAV8	1,000.00000000	0.00000000	0.28766764	0.28766764	1,000.00000000	0.369858%
AV5	46629QAW6	1,000.00000000	0.00000000	0.34190794	0.34190794	1,000.00000000	0.439596%
MV1	46629QAX4	1,000.00000000	0.00000000	0.34190796	0.34190796	1,000.00000000	0.439596%
MV2	46629QAY2	1,000.00000000	0.00000000	0.38839968	0.38839968	1,000.00000000	0.499371%
MV3	46629QAZ9	1,000.00000000	0.00000000	0.41939419	0.41939419	1,000.00000000	0.539221%
MV4	46629QBA3	1,000.00000000	0.00000000	0.46588597	0.46588597	1,000.00000000	0.598996%
MV5	46629QBB1	1,000.00000000	0.00000000	0.47363467	0.47363467	1,000.00000000	0.608959%
MV6	46629QBC9	1,000.00000000	0.00000000	0.52012610	0.52012610	1,000.00000000	0.668734%
MV7	46629QBD7	1,000.00000000	0.00000000	0.76033369	0.76033369	1,000.00000000	0.977572%
MV8	46629QBE5	568.52071054	0.00000000	0.54239686	0.54239686	188.05198674	1.226635%
MV9	46629QBF2	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.000000%
MV10	46629QBG0	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.000000%
TOTALS		625.06383537	4.50258784	0.80277979	5.30536763	618.21439232	



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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	39,987.00000000	39,987.00000000	1,000.00000000	0.000000%
P2	46629QBK1	1,000.00000000	0.00000000	60,684.60000000	60,684.60000000	1,000.00000000	0.000000%
TOTALS		1,000.00000000	0.00000000	50,335.80000000	50,335.80000000	1,000.00000000	

CLASS	CUSIP	BEGINNING NOTIONAL	PRINCIPAL	INTEREST	TOTAL	ENDING NOTIONAL	CURRENT PASS-THRU RATE
C	46629QBH8	612.65370661	0.00000000	0.00000000	0.00000000	605.63227946	0.000000%



J.P. Morgan Mortgage Acquisition Trust, Series 2006-CH2**January 25, 2010****Dates:**

Record Date	01/22/10
Determination Date	01/15/10
Distribution Date	01/25/10

Interest Accrual Period

Start Date	December 28, 2009
End Date	January 25, 2010
Number of Days in Accrual Period	28



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Group 1 Trigger Event	(Effective December 2009)	YES
TEST I - Trigger Event Occurrence		YES
(Is Delinquency Percentage > 50.00% of of Senior Enhancement Percetage ?)		
Delinquency Percentage		30.50430%
50.00% of of Senior Enhancement Percetage		8.00580%
OR		
TEST II - Trigger Event Occurrence		YES
(Are Cumulative Realized Losses as % of Original Loan Bal > Required Cumulative Loss % ?)		
Cumulative Realized Losses as % of Original Loan Bal		3.79819%
Required Cumulative Loss %		1.37500%
 Group 2 Trigger Event	 (Effective December 2009)	 YES
TEST I - Trigger Event Occurrence		YES
(Is Delinquency Percentage > 42.00% of of Senior Enhancement Percetage ?)		
Delinquency Percentage		49.70065%
42.00% of of Senior Enhancement Percetage		9.51531%
OR		
TEST II - Trigger Event Occurrence		YES
(Are Cumulative Realized Losses as % of Original Loan Bal > Required Cumulative Loss % ?)		
Cumulative Realized Losses as % of Original Loan Bal		10.18546%
Required Cumulative Loss %		2.46667%
 Group 1 O/C Reporting		
Targeted Overcollateralization Amount		8,295,338.99
Ending Overcollateralization Amount		1,313,072.71
Ending Overcollateralization Deficiency		6,982,266.28
Overcollateralization Release Amount		0.00
Monthly Excess Interest		261,992.09
Payment to Class C		0.00
 Group 2 O/C Reporting		
Targeted Overcollateralization Amount		35,017,824.47
Ending Overcollateralization Amount		0.00
Ending Overcollateralization Deficiency		35,017,824.47
Overcollateralization Release Amount		0.00
Monthly Excess Interest		3,920,319.58
Payment to Class C		0.00

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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**January 25, 2010****Swap Account:**

Net Swap Payment Due	386,240.23
Net Swap Payment Paid	386,240.23
Net Swap Receipt Due	0.00
Beginning Balance	1,000.00
Additions to the Swap Account	386,240.23
Withdrawals from the Swap Account	386,240.23
Ending Balance	1,000.00

Group 1 Basis Risk Reserve Fund Account:

Beginning Balance	138.77
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	80.24
Ending Balance	58.53

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



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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	80.24	80.24	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



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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	507.05
AV2	0.00	50.49
AV3	0.00	52.44
AV4	0.00	77.93
AV5	0.00	85.16
MV1	0.00	66.00
MV2	0.00	65.46
MV3	0.00	42.41
MV4	0.00	42.83
MV5	0.00	42.09
MV6	0.00	41.44
MV7	0.00	53.58
MV8	0.00	24.93
MV9	0.00	0.00
MV10	0.00	0.00
C	0.00	0.00
Total	0.00	1,151.80



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Available Net WAC to Group 1 Fixed Certificates	6.725622
Available Net Funds Cap to Group 1 Libor Certificates	7.206024
Available Net Funds Cap to Group 2 Libor Certificates	6.935170
One-Month LIBOR for Such Distribution Date	0.231250

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	0.321250	0.320630
AV1	0.361250	0.360630
AV2	0.281250	0.280630
AV3	0.331250	0.330630
AV4	0.371250	0.370630
AV5	0.441250	0.440630
MV1	0.441250	0.440630
MV2	0.501250	0.500630
MV3	0.541250	0.540630
MV4	0.601250	0.600630
MV5	0.611250	0.610630
MV6	0.671250	0.670630
MV7	0.981250	0.980630
MV8	1.231250	1.230630
MV9	2.081250	2.080630
MV10	1.981250	1.980630



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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	5,270,951.00	4,647,805.93	0.00	9,918,756.93
MV9	11,401,000.00	0.00	0.00	11,401,000.00
MV10	16,287,000.00	0.00	0.00	16,287,000.00



Deal Code: JPM06CH2
Distribution Date: 01/25/2010
Pay Date: 01/25/2010

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

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Collateral Information - Summary

Total

Interest Collections	
Scheduled Interest	6,640,541.90
Prepay Interest Excess / Shortfall	0.00
Interest Adjustment	0.00
Servicer Provided Fee (DAD)	0.00
Servicer Stop Advance	0.00
Total Interest Collected	6,640,541.90

Fee Summary	
Servicer Fee (1)	472,312.57
Servicer Fee (2)	0.00
Trustee Fee	0.00
Primary Mortgage Insurance Fee	0.00
Other Fees	21,697.54
Total Fees	494,010.11
Total Fees (Withheld)	472,312.57

Other Interest Adjustment	
Relief Act (Soldiers _Sailors)	(1,151.80)
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	0.00
NonRecoverable Servicer Advance	12,948.80
Total Other Interest Adjust.	11,797.00

Summary	
(+) Total Principal Collected	13,835,992.73
(-) Total Losses	9,101,199.34
(+) Total Interest Collected	6,640,541.90
(+) Total Other Interest Adjust. Collected	11,797.00
(-) Total Fees (Withheld)	472,312.57
(+) Prepayment Penalty	5,033.58
Total Available Funds from Collection	10,919,853.30

Summary		
	Balance	Count
Beginning Pool	1,239,859,262.22	6,497
Scheduled Principal	1,085,610.41	
UnScheduled Principal	12,750,382.32	
Ending Pool	1,225,649,633.83	6,418

Characteristics	
Weighted Average Coupon Rate (WAC)	7.0522370
Weighted Average Net Rate (NetWAC)	6.5312370
Weighted Average Remaining Term	292

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

Other Considerations for Losses	
Balance Due Trust	12,357,446.58
Net Liquidation Proceeds	3,404,227.28
Recovered Delinquency	0.00
Delinquency Advances	0.00

Scheduled Principal	
Scheduled Principal	1,085,610.41
Total Scheduled Principal	1,085,610.41

UnScheduled Principal	
(+) Curtailments	85,546.00
(+) Curtailment Adjustment	(689,034.81)
(+) Principal Payoff	13,727,506.79
(+) Principal Adjustment	0.00
(-) Negative Amortization	0.00
(+) Servicer Stop Advance	(373,635.66)
Total UnScheduled Principal	12,750,382.32

Losses	
(+) Initial (Current) Loss	8,953,219.30
(+) Non-Recoverable Advances	175,413.41
(+) Subsequent Loss	50,324.67
(-) Subsequent Gain	77,758.04
Total Losses	9,101,199.34
Cumulative Losses	180,897,759.22

Principal Payoff		
	Balance	Count
Bankruptcy	0.00	0
Discount	0.00	0
Foreclosure	0.00	0
Insurance	0.00	0
Liquidation	12,223,409.21	68
Prepay In Full	1,504,097.58	11
REO Disposal	0.00	0
Repurchase	0.00	0
Others	0.00	0
Total Principal Payoff	13,727,506.79	79

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Collateral Information - Summary

Group 1

Interest Collections	
Scheduled Interest	1,653,611.08
Prepay Interest Excess / Shortfall	0.00
Interest Adjustment	0.00
Servicer Provided Fee (DAD)	0.00
Servicer Stop Advance	0.00
Total Interest Collected	1,653,611.08

Fee Summary	
Servicer Fee (1)	114,100.98
Servicer Fee (2)	0.00
Trustee Fee	0.00
Primary Mortgage Insurance Fee	0.00
Other Fees	5,013.46
Total Fees	119,114.44
Total Fees (Withheld)	114,100.98

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	0.00
NonRecoverable Servicer Advance	11,150.48
Total Other Interest Adjust.	11,150.48

Summary	
(+) Total Principal Collected	1,948,906.79
(-) Total Losses	885,489.37
(+) Total Interest Collected	1,653,611.08
(+) Total Other Interest Adjust. Collected	11,150.48
(-) Total Fees (Withheld)	114,100.98
(+) Prepayment Penalty	1,999.35
Total Available Funds from Collection	2,616,077.35

Summary		
	Balance	Count
Beginning Pool	286,483,185.90	1,862
Scheduled Principal	365,422.29	
UnScheduled Principal	1,583,484.50	
Ending Pool	284,513,058.98	1,850

Characteristics	
Weighted Average Coupon Rate (WAC)	7.2466222
Weighted Average Net Rate (NetWAC)	6.7256222
Weighted Average Remaining Term	270

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

Other Considerations for Losses	
Balance Due Trust	1,642,793.06
Net Liquidation Proceeds	765,882.96
Recovered Delinquency	0.00
Delinquency Advances	0.00

Scheduled Principal	
Scheduled Principal	365,422.29
Total Scheduled Principal	365,422.29

UnScheduled Principal	
(+) Curtailments	27,003.90
(+) Curtailment Adjustment	(142,214.20)
(+) Principal Payoff	1,719,914.93
(+) Principal Adjustment	0.00
(-) Negative Amortization	0.00
(+) Servicer Stop Advance	(21,220.13)
Total UnScheduled Principal	1,583,484.50

Losses	
(+) Initial (Current) Loss	876,910.10
(+) Non-Recoverable Advances	8,489.90
(+) Subsequent Loss	6,411.52
(-) Subsequent Gain	6,322.15
Total Losses	885,489.37
Cumulative Losses	15,003,468.89

Principal Payoff		
	Balance	Count
Bankruptcy	0.00	0
Discount	0.00	0
Foreclosure	0.00	0
Insurance	0.00	0
Liquidation	1,508,755.69	9
Prepay In Full	211,159.24	3
REO Disposal	0.00	0
Repurchase	0.00	0
Others	0.00	0
Total Principal Payoff	1,719,914.93	12

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Collateral Information - Summary

Group 2

Interest Collections	
Scheduled Interest	3,293,554.02
Prepay Interest Excess / Shortfall	0.00
Interest Adjustment	0.00
Servicer Provided Fee (DAD)	0.00
Servicer Stop Advance	0.00
Total Interest Collected	3,293,554.02

Fee Summary	
Servicer Fee (1)	238,215.50
Servicer Fee (2)	0.00
Trustee Fee	0.00
Primary Mortgage Insurance Fee	0.00
Other Fees	11,038.15
Total Fees	249,253.65
Total Fees (Withheld)	238,215.50

Other Interest Adjustment	
Relief Act (Soldiers _Sailors)	(605.45)
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	0.00
NonRecoverable Servicer Advance	(143.69)
Total Other Interest Adjust.	(749.14)

Summary	
(+) Total Principal Collected	7,737,910.82
(-) Total Losses	5,580,623.99
(+) Total Interest Collected	3,293,554.02
(+) Total Other Interest Adjust. Collected	(749.14)
(-) Total Fees (Withheld)	238,215.50
(+) Prepayment Penalty	0.00
Total Available Funds from Collection	5,211,876.21

Summary		
	Balance	Count
Beginning Pool	630,751,376.57	3,075
Scheduled Principal	465,186.60	
UnScheduled Principal	7,272,724.22	
Ending Pool	622,801,003.08	3,031

Characteristics	
Weighted Average Coupon Rate (WAC)	6.9415188
Weighted Average Net Rate (NetWAC)	6.4205188
Weighted Average Remaining Term	298

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

Other Considerations for Losses	
Balance Due Trust	6,961,131.68
Net Liquidation Proceeds	1,485,159.68
Recovered Delinquency	0.00
Delinquency Advances	0.00

Scheduled Principal	
Scheduled Principal	465,186.60
Total Scheduled Principal	465,186.60

UnScheduled Principal	
(+) Curtailments	43,203.30
(+) Curtailment Adjustment	(344,163.46)
(+) Principal Payoff	7,786,147.05
(+) Principal Adjustment	0.00
(-) Negative Amortization	0.00
(+) Servicer Stop Advance	(212,462.67)
Total UnScheduled Principal	7,272,724.22

Losses	
(+) Initial (Current) Loss	5,475,972.00
(+) Non-Recoverable Advances	110,085.41
(+) Subsequent Loss	20,623.72
(-) Subsequent Gain	26,057.14
Total Losses	5,580,623.99
Cumulative Losses	107,088,608.01

Principal Payoff		
	Balance	Count
Bankruptcy	0.00	0
Discount	0.00	0
Foreclosure	0.00	0
Insurance	0.00	0
Liquidation	6,961,131.68	40
Prepay In Full	825,015.37	4
REO Disposal	0.00	0
Repurchase	0.00	0
Others	0.00	0
Total Principal Payoff	7,786,147.05	44



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Collateral Information - Summary

Group 3

Interest Collections	
Scheduled Interest	1,693,376.80
Prepay Interest Excess / Shortfall	0.00
Interest Adjustment	0.00
Servicer Provided Fee (DAD)	0.00
Servicer Stop Advance	0.00
Total Interest Collected	1,693,376.80

Fee Summary	
Servicer Fee (1)	119,996.09
Servicer Fee (2)	0.00
Trustee Fee	0.00
Primary Mortgage Insurance Fee	0.00
Other Fees	5,645.93
Total Fees	125,642.02
Total Fees (Withheld)	119,996.09

Other Interest Adjustment	
Relief Act (Soldiers _Sailors)	(546.35)
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	0.00
NonRecoverable Servicer Advance	1,942.01
Total Other Interest Adjust.	1,395.66

Summary	
(+) Total Principal Collected	4,149,175.12
(-) Total Losses	2,635,085.98
(+) Total Interest Collected	1,693,376.80
(+) Total Other Interest Adjust. Collected	1,395.66
(-) Total Fees (Withheld)	119,996.09
(+) Prepayment Penalty	3,034.23
Total Available Funds from Collection	3,091,899.74

Summary		
	Balance	Count
Beginning Pool	322,624,699.75	1,560
Scheduled Principal	255,001.52	
UnScheduled Principal	3,894,173.60	
Ending Pool	318,335,571.77	1,537

Characteristics	
Weighted Average Coupon Rate (WAC)	7.0960887
Weighted Average Net Rate (NetWAC)	6.5750887
Weighted Average Remaining Term	299

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

Other Considerations for Losses	
Balance Due Trust	3,753,521.84
Net Liquidation Proceeds	1,153,184.64
Recovered Delinquency	0.00
Delinquency Advances	0.00

Scheduled Principal	
Scheduled Principal	255,001.52
Total Scheduled Principal	255,001.52

UnScheduled Principal	
(+) Curtailments	15,338.80
(+) Curtailment Adjustment	(202,657.15)
(+) Principal Payoff	4,221,444.81
(+) Principal Adjustment	0.00
(-) Negative Amortization	0.00
(+) Servicer Stop Advance	(139,952.86)
Total UnScheduled Principal	3,894,173.60

Losses	
(+) Initial (Current) Loss	2,600,337.20
(+) Non-Recoverable Advances	56,838.10
(+) Subsequent Loss	23,289.43
(-) Subsequent Gain	45,378.75
Total Losses	2,635,085.98
Cumulative Losses	58,805,682.32

Principal Payoff		
	Balance	Count
Bankruptcy	0.00	0
Discount	0.00	0
Foreclosure	0.00	0
Insurance	0.00	0
Liquidation	3,753,521.84	19
Prepay In Full	467,922.97	4
REO Disposal	0.00	0
Repurchase	0.00	0
Others	0.00	0
Total Principal Payoff	4,221,444.81	23

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Pipeline Snapshot

Distribution	Delinquencies			Loan Status			Cumulative Losses		Other		
	Payment 1	Payment 2	Payment 3+	Foreclosure	REO	Bankruptcy	Amount	Percent	Pool Factor	CPR	CDR
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%
May 2009	6.42%	3.20%	29.77%	21.88%	2.67%	2.06%	97,881,278.18	7.16%	0.6758284	6.80400%	14.15149%
Jun 2009	6.37%	3.19%	31.46%	22.52%	2.82%	2.12%	109,049,413.22	8.09%	0.6662206	6.06765%	11.84438%
Jul 2009	7.05%	3.21%	32.74%	23.02%	2.67%	2.33%	121,273,420.28	9.14%	0.6557133	6.80173%	13.61181%
Aug 2009	7.15%	3.51%	34.25%	23.25%	2.56%	2.31%	131,823,284.48	10.08%	0.6462835	6.49734%	12.91300%
Sep 2009	7.38%	3.45%	36.03%	23.69%	2.31%	2.16%	142,095,381.21	11.02%	0.6373815	5.91629%	11.64862%
Oct 2009	7.20%	3.61%	37.74%	24.62%	2.13%	2.06%	151,391,792.98	11.87%	0.6301410	3.89193%	10.36667%
Nov 2009	5.69%	4.01%	38.68%	24.93%	1.74%	2.18%	164,306,790.74	13.11%	0.6194069	7.02969%	14.86208%
Dec 2009	5.46%	3.95%	40.17%	24.87%	1.56%	2.21%	171,796,559.88	13.86%	0.6126537	4.76599%	9.26229%
Jan 2010	5.54%	3.49%	40.73%	23.86%	1.60%	2.30%	180,897,759.22	14.76%	0.6056323	3.82805%	11.32585%

Percentages of Ending Scheduled Balance

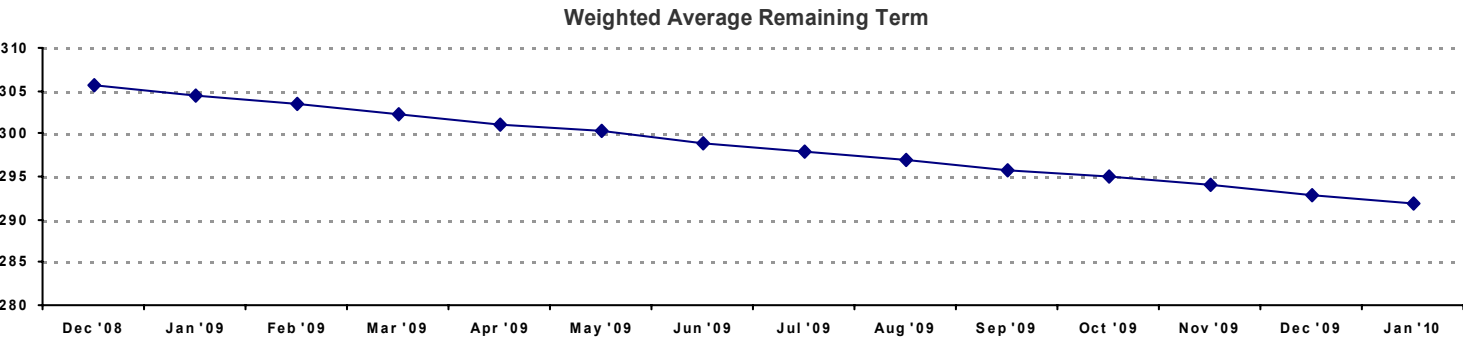
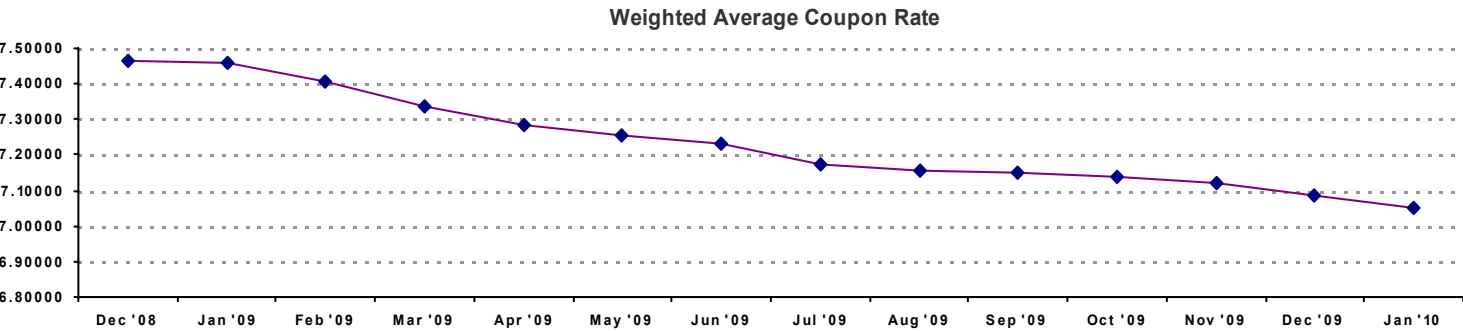
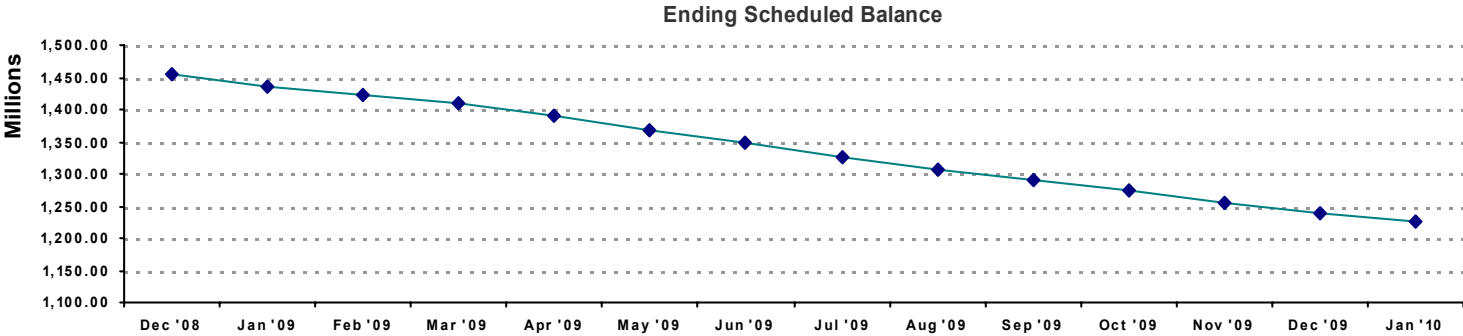
Calculation Methodology:

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	$100 * \text{CPR} / (0.2 * \min(30, \text{WAS}))$

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General Trends - Total

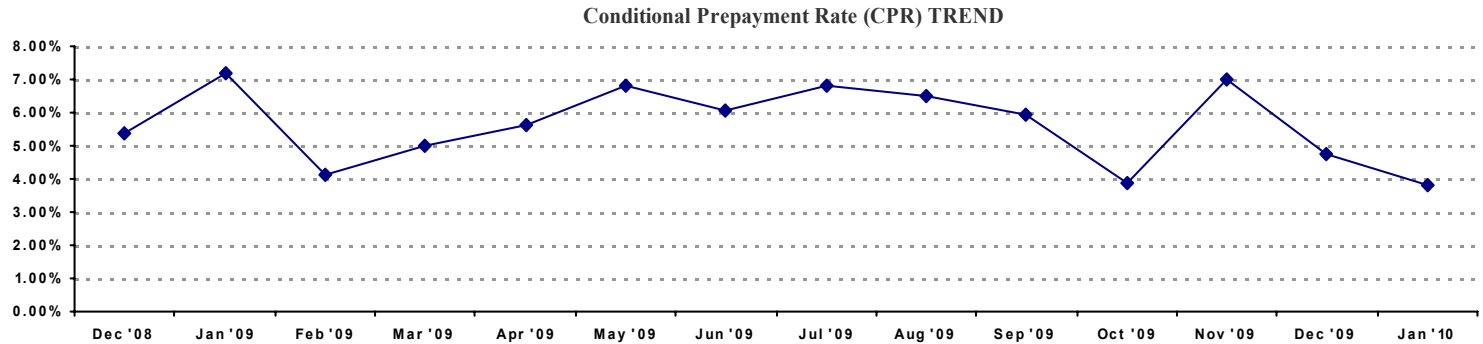


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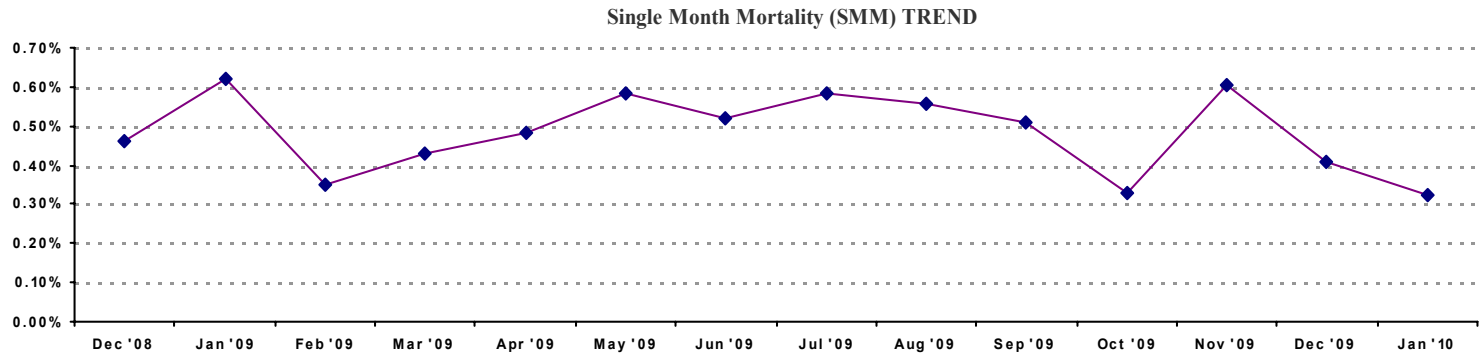
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Prepayments - Rates

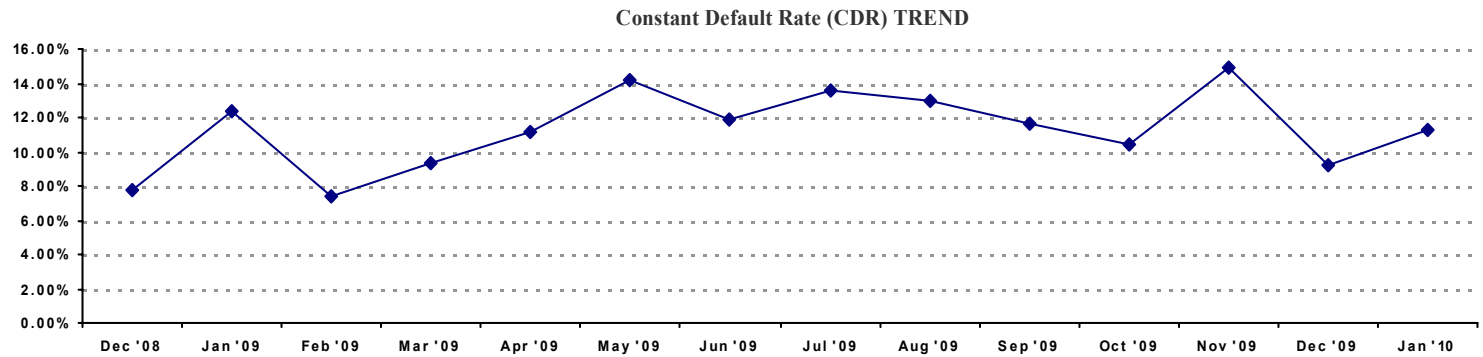
Conditional Prepayment Rate (CPR)	Value
Current Period	3.82805%
3-Month Average	5.20791%
6-Month Average	5.32155%
12-Month Average	5.53097%
Average Since Cut-off	9.80878%



Single Month Mortality (SMM)	Value
Current Period	0.32474%
3-Month Average	0.44548%
6-Month Average	0.45531%
12-Month Average	0.47357%
Average Since Cut-off	0.87261%



Constant Default Rate (CDR)	Value
Current Period	11.32585%
3-Month Average	11.81674%
6-Month Average	11.72975%
12-Month Average	11.48857%

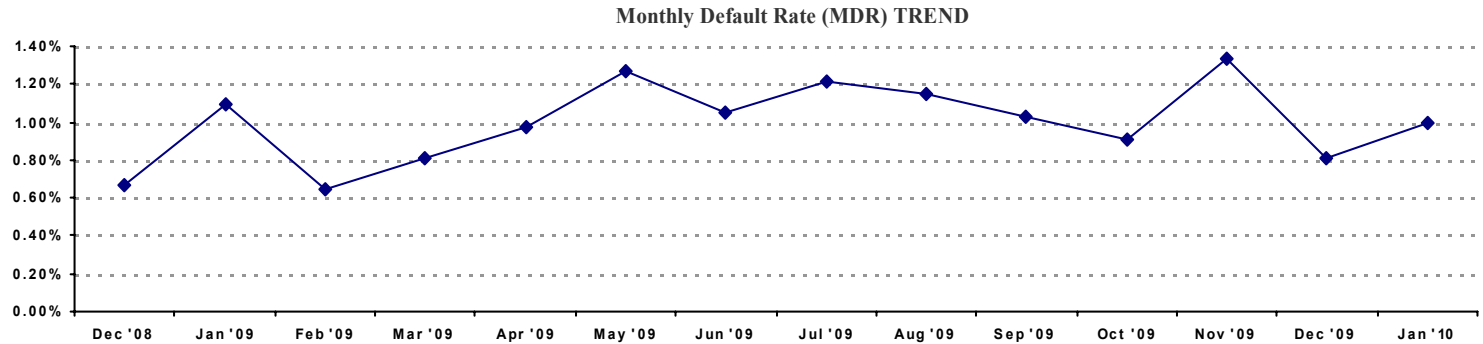


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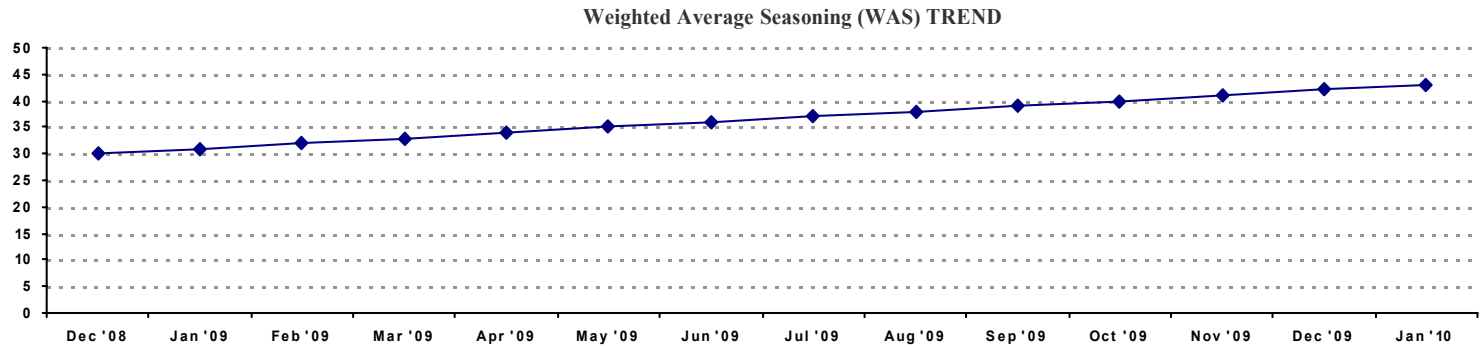
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Prepayments - Rates

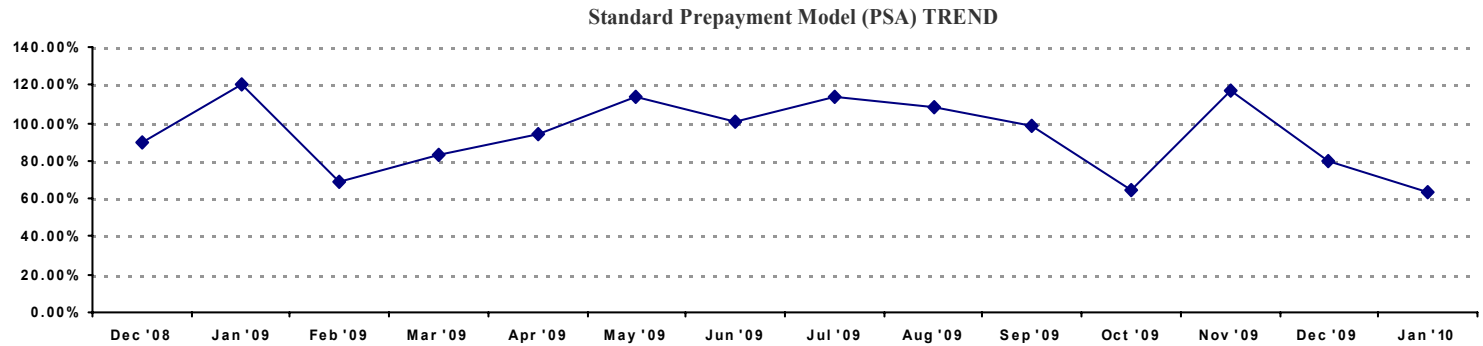
Monthly Default Rate (MDR)	Value
Current Period	0.99668%
3-Month Average	1.04508%
6-Month Average	1.03591%
12-Month Average	1.01394%



Weighted Average Seasoning (WAS)	Value
Current Period	43.00
3-Month Average	42.00
6-Month Average	40.50
12-Month Average	37.50



Standard Prepayment Model (PSA)	Value
Current Period	63.80%
3-Month Average	260.40%
6-Month Average	532.15%
12-Month Average	1106.19%



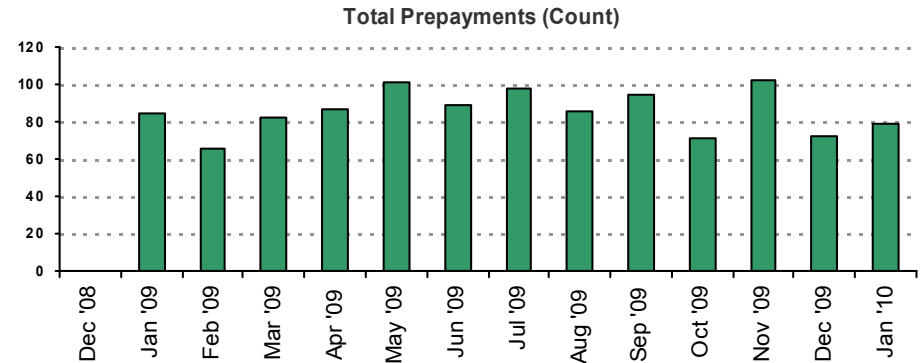
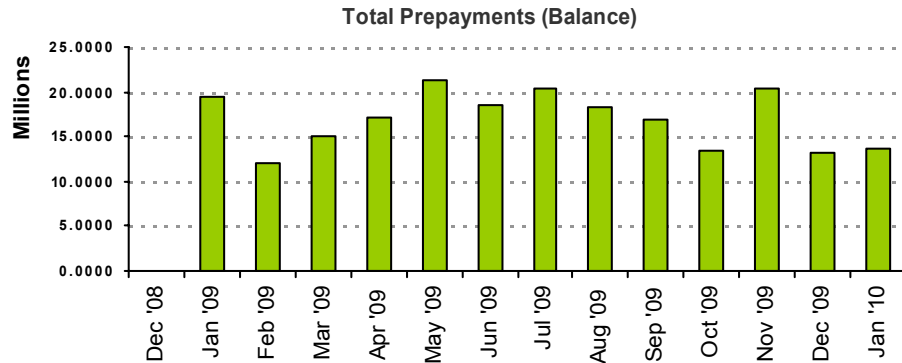
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Prepayments and Liquidations - Summary

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	3	211,159.24	9	1,508,755.69	0	0.00	0	0.00	0	0.00	12	1,719,914.93
2	4	825,015.37	40	6,961,131.68	0	0.00	0	0.00	0	0.00	44	7,786,147.05
3	4	467,922.97	19	3,753,521.84	0	0.00	0	0.00	0	0.00	23	4,221,444.81
TOTAL	11	1,504,097.58	68	12,223,409.21	0	0.00	0	0.00	0	0.00	79	13,727,506.79

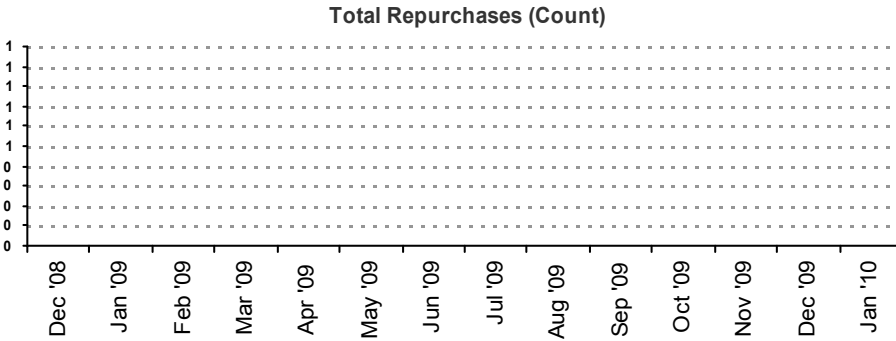
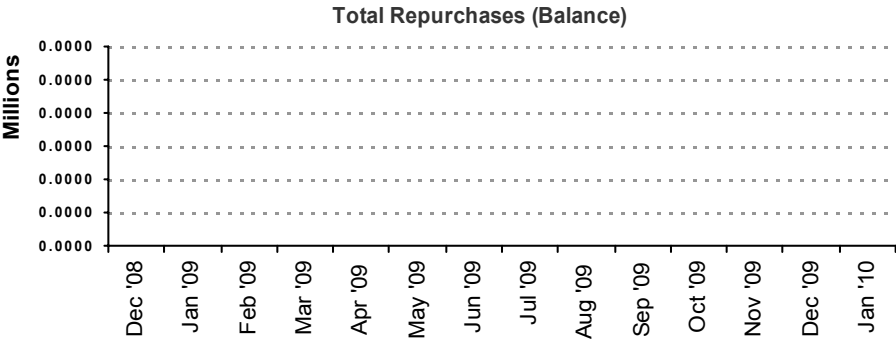
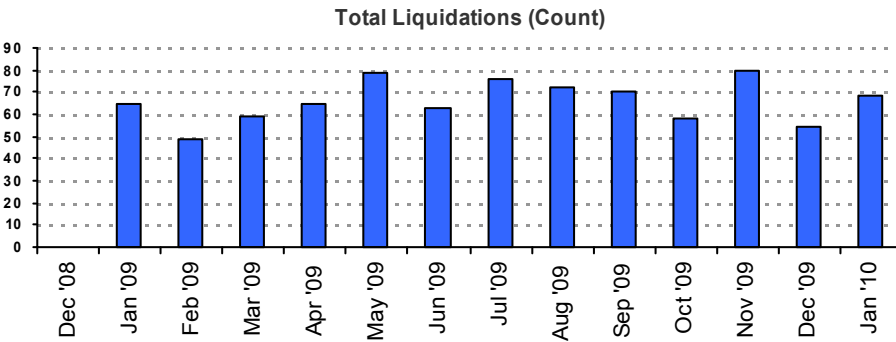
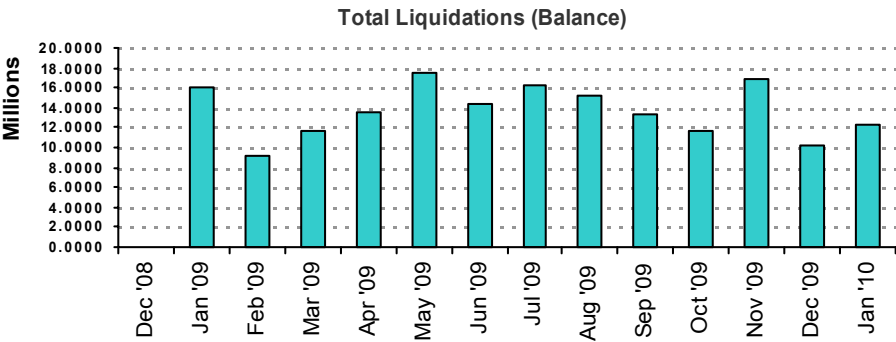
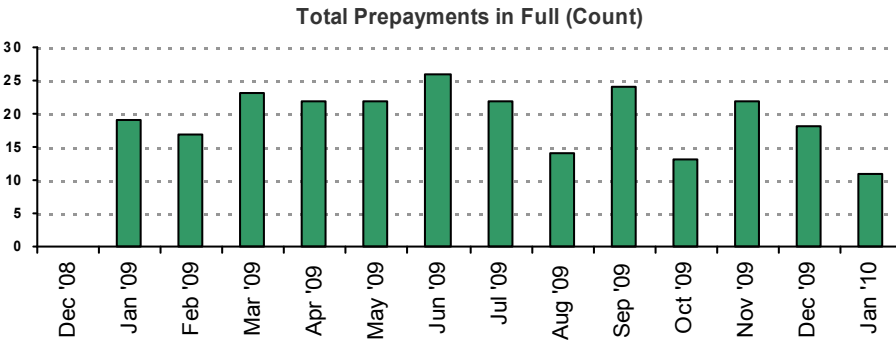
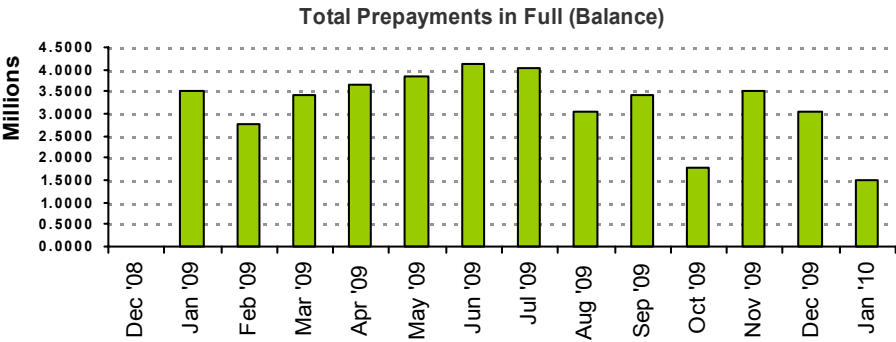
ADDITIONAL LIQUIDATIONS - Foreclosure Sale, Bankruptcy Sale, REO Disposal, Disposition



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PASS-THROUGH CERTIFICATES
2006-CH2

Prepayments and Liquidations - Summary



Deal Code: JPM06CH2
Distribution Date: 01/25/2010
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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
1	CO	22748792	515,000.00	493,008.25	Liquidation	01-01-2010	6.9990
1	CT	22878342	130,000.00	125,364.32	Liquidation	01-01-2010	7.6250
1	FL	20675310	211,600.00	193,632.92	Liquidation	12-05-2009	6.8750
1	FL	23039993	62,100.00	60,624.41	Liquidation	01-01-2010	8.8750
1	IL	19118041	101,500.00	97,290.35	Liquidation	01-01-2010	7.3900
1	MO	19107143	103,400.00	100,540.92	Liquidation	12-15-2009	8.9900
1	NV	20605895	309,600.00	300,817.05	Liquidation	12-20-2009	8.9220
1	OH	20602694	71,200.00	65,939.48	Liquidation	12-15-2009	8.4900
1	OH	23155617	73,600.00	71,537.99	Liquidation	01-01-2010	7.5000
1	PA	20648853	79,400.00	77,121.87	Prepayment	12-05-2009	8.6500
1	PA	20656229	50,000.00	45,170.68	Prepayment	12-15-2009	7.6000
1	WA	19105105	108,000.00	88,866.69	Prepayment	12-15-2009	6.8000
TOTAL Group 1		12	1,815,400.00	1,719,914.93			

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Group	State	Loan Number	Original Loan Balance	Prepayment Amount	Prepayment Type	Paid Through Date	Current Note Rate
2	AZ	20606489	317,300.00	310,436.75	Liquidation	01-01-2010	5.9900
2	AZ	23121387	176,000.00	172,934.08	Liquidation	01-01-2010	6.4250
2	AZ	23126576	164,000.00	165,560.11	Liquidation	01-01-2010	4.0000
2	AZ	23156409	153,600.00	154,255.13	Liquidation	01-01-2010	6.0000
2	CA	22886931	360,000.00	351,641.82	Liquidation	01-01-2010	6.0000
2	CA	23042914	204,000.00	200,653.51	Liquidation	01-01-2010	6.8500
2	FL	20650008	92,000.00	89,640.36	Liquidation	12-10-2009	8.4750
2	FL	22555858	174,400.00	169,967.56	Liquidation	01-01-2010	5.0000
2	FL	22701106	156,800.00	154,082.34	Liquidation	01-01-2010	6.9000
2	FL	22877880	148,800.00	146,450.52	Liquidation	01-01-2010	7.6500
2	FL	22885230	325,950.00	317,525.63	Liquidation	01-01-2010	8.7500
2	FL	22891584	296,000.00	292,173.83	Liquidation	01-01-2010	7.5250
2	FL	22896393	255,000.00	251,001.42	Liquidation	01-01-2010	7.4000
2	FL	23107592	125,992.00	120,979.40	Liquidation	01-01-2010	6.8750
2	FL	23109358	188,000.00	184,925.01	Liquidation	01-01-2010	7.2750
2	FL	23111768	122,792.00	119,463.32	Liquidation	01-01-2010	8.4990
2	FL	23131550	158,400.00	155,747.57	Liquidation	01-01-2010	7.1750
2	FL	23404452	148,800.00	149,096.43	Liquidation	01-01-2010	5.0000
2	IL	23056450	96,000.00	94,348.30	Liquidation	01-01-2010	9.5000
2	IL	23321037	284,750.00	277,303.66	Liquidation	01-01-2010	8.1990
2	IL	23404122	200,000.00	197,342.65	Liquidation	01-01-2010	8.1000
2	KY	23079247	368,000.00	357,639.28	Prepayment	01-01-2010	8.7500
2	MA	23392905	228,000.00	221,785.44	Liquidation	01-01-2010	8.6250
2	MI	20658001	123,900.00	120,224.32	Liquidation	12-15-2009	8.3250
2	MN	22688683	144,000.00	141,974.65	Liquidation	01-01-2010	7.2750
2	MN	23060163	160,000.00	159,802.15	Liquidation	01-01-2010	9.7190
2	MN	23124365	158,100.00	155,681.61	Liquidation	01-01-2010	7.5250
2	MO	23377492	130,475.00	126,738.61	Prepayment	01-01-2010	8.5130
2	MO	23399454	93,500.00	92,132.66	Liquidation	01-01-2010	7.5250
2	MO	23401292	75,500.00	73,943.22	Liquidation	01-01-2010	9.2500
2	NJ	20622429	112,700.00	109,466.28	Liquidation	12-05-2009	8.6500

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Group	State	Loan Number	Original Loan Balance	Prepayment Amount	Prepayment Type	Paid Through Date	Current Note Rate
2	NJ	20642500	135,000.00	128,710.18	Liquidation	12-05-2009	8.4000
2	NJ	22746937	297,500.00	291,664.99	Liquidation	01-01-2010	6.2750
2	NJ	22998512	248,000.00	243,462.47	Liquidation	01-01-2010	7.6500
2	NJ	23392269	58,500.00	57,186.49	Liquidation	01-01-2010	9.7500
2	NJ	26215236	230,400.00	224,830.82	Liquidation	12-15-2009	9.1000
2	NM	23396237	208,000.00	200,846.47	Prepayment	01-01-2010	7.8750
2	NY	23387228	132,000.00	128,400.97	Liquidation	01-01-2010	8.6250
2	OH	22885222	105,400.00	103,749.45	Liquidation	01-01-2010	7.2130
2	OK	23402803	143,650.00	139,791.01	Prepayment	01-01-2010	8.7000
2	RI	22967350	248,000.00	240,626.81	Liquidation	01-01-2010	7.7500
2	RI	23404213	170,500.00	166,666.61	Liquidation	01-01-2010	8.9990
2	SC	23120637	64,000.00	62,779.18	Liquidation	01-01-2010	9.4380
2	VA	23399397	164,050.00	162,513.98	Liquidation	01-01-2010	8.1750
TOTAL Group 2		44	7,947,759.00	7,786,147.05			

Group	State	Loan Number	Original Loan Balance	Prepayment Amount	Prepayment Type	Paid Through Date	Current Note Rate
3	AZ	22702088	384,000.00	377,036.54	Liquidation	01-01-2010	7.0880
3	DE	23052046	319,207.00	304,394.28	Liquidation	01-01-2010	5.9990
3	FL	22331748	240,000.00	236,211.80	Liquidation	01-01-2010	7.5250
3	FL	22462865	56,625.00	55,321.46	Liquidation	01-01-2010	8.8750
3	FL	22572374	188,000.00	184,463.67	Liquidation	01-01-2010	7.4630
3	FL	22896328	265,500.00	256,378.02	Liquidation	01-01-2010	7.5000
3	FL	22995492	182,000.00	178,521.34	Liquidation	01-01-2010	6.4000
3	FL	23130065	272,000.00	266,048.15	Liquidation	01-01-2010	8.4500
3	FL	23157324	208,000.00	200,641.61	Liquidation	01-01-2010	7.3750
3	FL	23161714	280,000.00	270,698.48	Liquidation	01-01-2010	4.2500
3	FL	23374887	244,000.00	240,007.83	Liquidation	01-01-2010	7.5750
3	FL	23390065	80,000.00	78,184.36	Liquidation	01-01-2010	8.9500

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Group	State	Loan Number	Original Loan Balance	Prepayment Amount	Prepayment Type	Paid Through Date	Current Note Rate
3	FL	26218198	100,000.00	95,580.88	Prepayment	12-20-2009	6.0250
3	GA	22725527	110,500.00	108,728.72	Liquidation	01-01-2010	7.7500
3	IL	20665790	350,000.00	337,619.76	Liquidation	01-01-2010	7.0750
3	MI	20633939	105,000.00	107,419.94	Liquidation	12-20-2009	5.0000
3	MO	20615266	101,200.00	97,714.21	Liquidation	01-01-2010	7.6250
3	MO	26217240	130,000.00	122,156.59	Prepayment	01-01-2010	7.9250
3	MS	23187040	127,300.00	122,980.08	Prepayment	01-01-2010	7.7500
3	OH	22746036	136,000.00	133,424.85	Liquidation	01-01-2010	10.5000
3	OH	23060387	35,000.00	34,156.04	Liquidation	01-01-2010	9.0000
3	TX	26206144	130,000.00	127,205.42	Prepayment	01-01-2010	8.4750
3	VA	23159551	289,600.00	286,550.78	Liquidation	01-01-2010	6.1000
TOTAL Group 3		23	4,333,932.00	4,221,444.81			

TOTAL	79	14,097,091.00	13,727,506.79			
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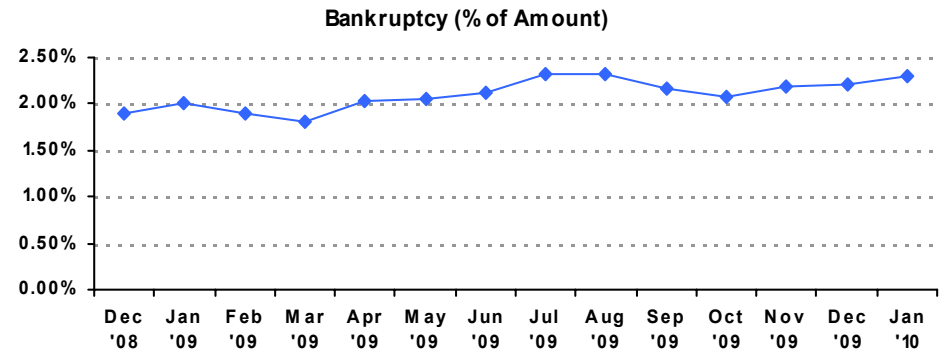
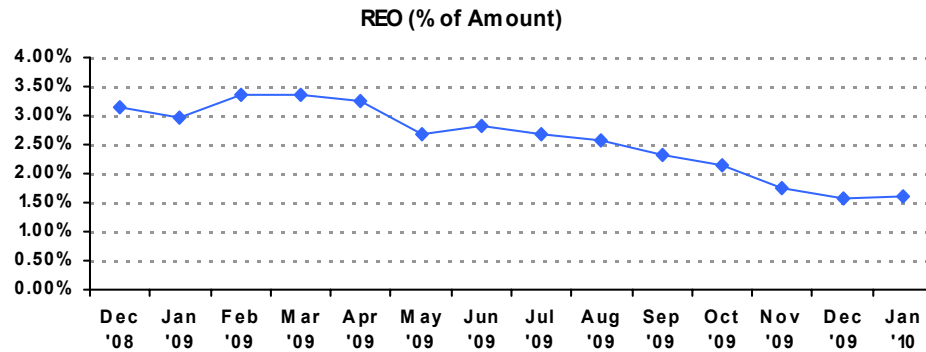
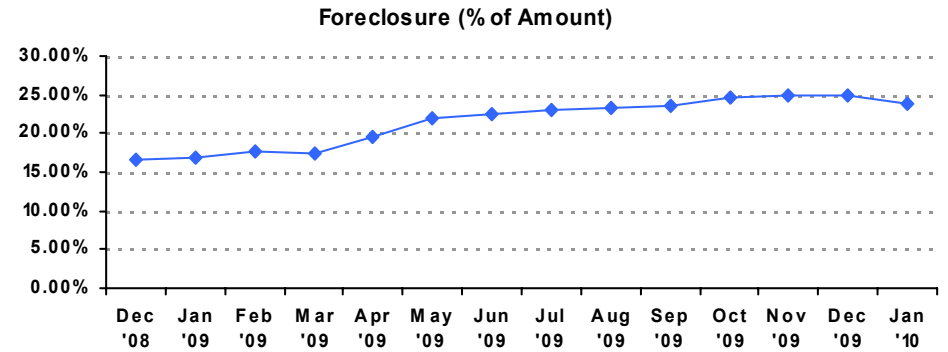
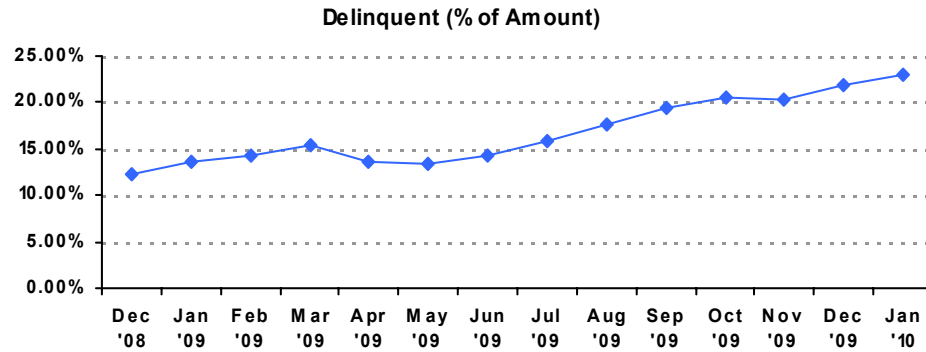
Delinquency Summary - Total

Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Current	3,509	603,555,386.77	0	0.00	0	0.00	71	12,347,818.35	0	0.00	3,580	615,903,205.12
	54.67%	49.24%	0.00%	0.00%	0.00%	0.00%	1.11%	1.01%	0.00%	0.00%	55.78%	50.25%
Payment 1	372	67,554,507.95	0	0.00	0	0.00	4	301,654.73	0	0.00	376	67,856,162.68
	5.80%	5.51%	0.00%	0.00%	0.00%	0.00%	0.06%	0.02%	0.00%	0.00%	5.86%	5.54%
Payment 2	206	41,090,446.06	0	0.00	0	0.00	10	1,624,585.92	0	0.00	216	42,715,031.98
	3.21%	3.35%	0.00%	0.00%	0.00%	0.00%	0.16%	0.13%	0.00%	0.00%	3.37%	3.49%
Payment 3+	796	173,170,091.11	1,284	292,433,251.04	92	19,646,897.19	74	13,924,994.71	0	0.00	2,246	499,175,234.05
	12.40%	14.13%	20.01%	23.86%	1.43%	1.60%	1.15%	1.14%	0.00%	0.00%	35.00%	40.73%
TOTAL	4,883	885,370,431.89	1,284	292,433,251.04	92	19,646,897.19	159	28,199,053.71	0	0.00	6,418	1,225,649,633.83
	76.08%	72.24%	20.01%	23.86%	1.43%	1.60%	2.48%	2.30%	0.00%	0.00%	100.00%	100.00%

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Delinquency Trends - Summary



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Delinquency Summary - Group 1

Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Current	1,272	181,291,827.79	0	0.00	0	0.00	34	4,525,203.20	0	0.00	1,306	185,817,030.99
	68.76%	63.72%	0.00%	0.00%	0.00%	0.00%	1.84%	1.59%	0.00%	0.00%	70.59%	65.31%
Payment 1	106	16,432,516.41	0	0.00	0	0.00	2	62,011.57	0	0.00	108	16,494,527.98
	5.73%	5.78%	0.00%	0.00%	0.00%	0.00%	0.11%	0.02%	0.00%	0.00%	5.84%	5.80%
Payment 2	60	10,956,824.65	0	0.00	0	0.00	5	600,480.37	0	0.00	65	11,557,305.02
	3.24%	3.85%	0.00%	0.00%	0.00%	0.00%	0.27%	0.21%	0.00%	0.00%	3.51%	4.06%
Payment 3+	160	30,142,595.18	177	35,308,081.37	11	1,611,289.71	23	3,582,228.73	0	0.00	371	70,644,194.99
	8.65%	10.59%	9.57%	12.41%	0.59%	0.57%	1.24%	1.26%	0.00%	0.00%	20.05%	24.83%
TOTAL	1,598	238,823,764.03	177	35,308,081.37	11	1,611,289.71	64	8,769,923.87	0	0.00	1,850	284,513,058.98
	86.38%	83.94%	9.57%	12.41%	0.59%	0.57%	3.46%	3.08%	0.00%	0.00%	100.00%	100.00%

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Delinquency Summary - Group 2

Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Current	1,475	282,302,805.29	0	0.00	0	0.00	26	5,441,972.10	0	0.00	1,501	287,744,777.39
	48.66%	45.33%	0.00%	0.00%	0.00%	0.00%	0.86%	0.87%	0.00%	0.00%	49.52%	46.20%
Payment 1	174	34,719,052.92	0	0.00	0	0.00	0	0.00	0	0.00	174	34,719,052.92
	5.74%	5.57%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.74%	5.57%
Payment 2	107	21,701,171.85	0	0.00	0	0.00	3	663,035.54	0	0.00	110	22,364,207.39
	3.53%	3.48%	0.00%	0.00%	0.00%	0.00%	0.10%	0.11%	0.00%	0.00%	3.63%	3.59%
Payment 3+	418	92,727,565.02	746	167,846,775.34	52	10,367,610.45	30	7,031,014.57	0	0.00	1,246	277,972,965.38
	13.79%	14.89%	24.61%	26.95%	1.72%	1.66%	0.99%	1.13%	0.00%	0.00%	41.11%	44.63%
TOTAL	2,174	431,450,595.08	746	167,846,775.34	52	10,367,610.45	59	13,136,022.21	0	0.00	3,031	622,801,003.08
	71.73%	69.28%	24.61%	26.95%	1.72%	1.66%	1.95%	2.11%	0.00%	0.00%	100.00%	100.00%

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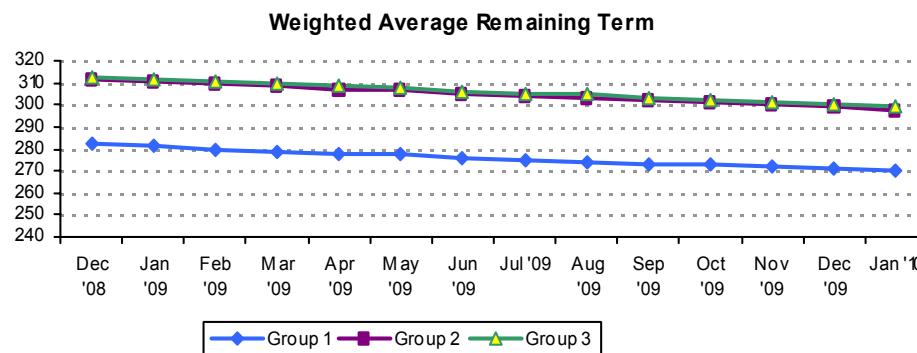
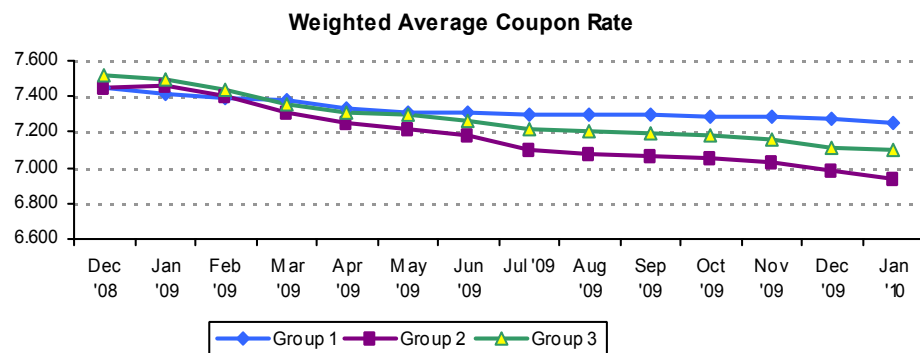
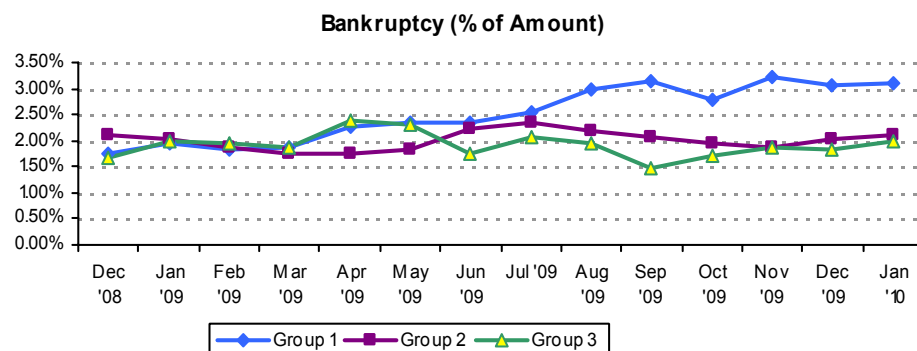
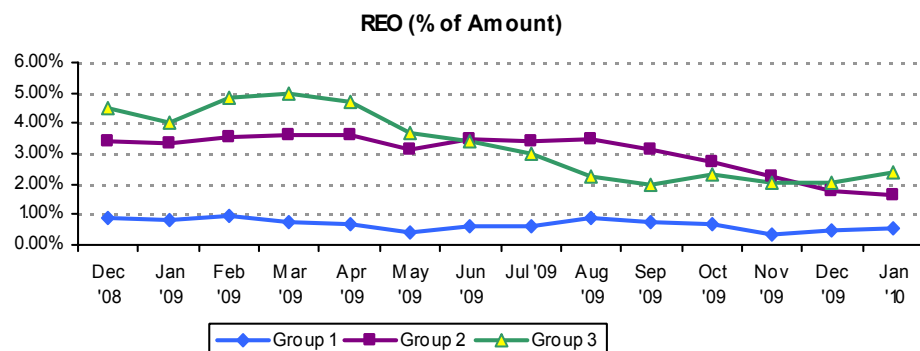
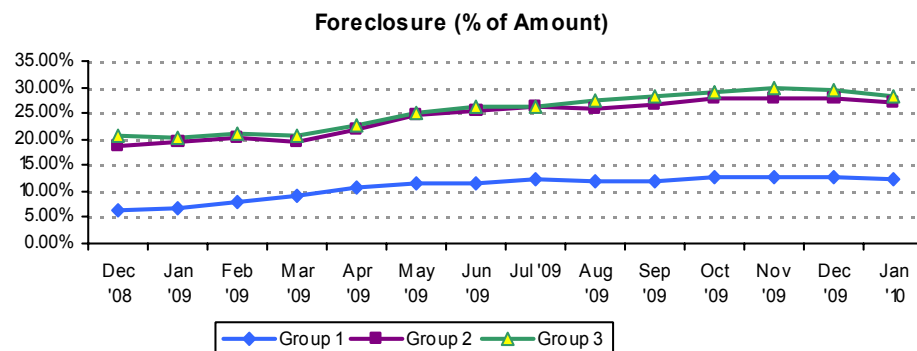
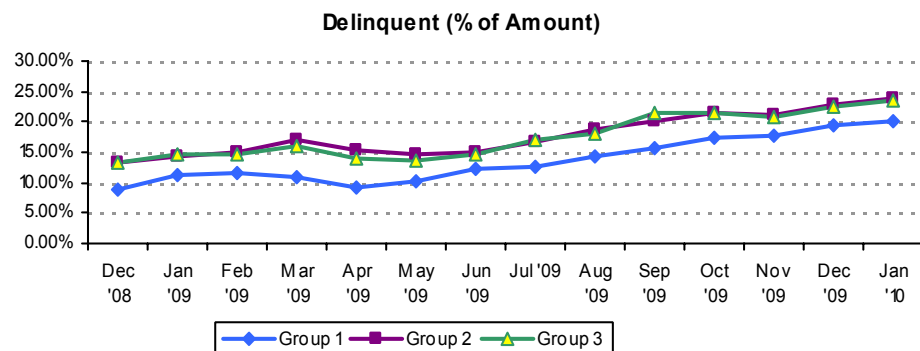
Delinquency Summary - Group 3

Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Current	762	139,960,753.69	0	0.00	0	0.00	11	2,380,643.05	0	0.00	773	142,341,396.74
	49.58%	43.97%	0.00%	0.00%	0.00%	0.00%	0.72%	0.75%	0.00%	0.00%	50.29%	44.71%
Payment 1	92	16,402,938.62	0	0.00	0	0.00	2	239,643.16	0	0.00	94	16,642,581.78
	5.99%	5.15%	0.00%	0.00%	0.00%	0.00%	0.13%	0.08%	0.00%	0.00%	6.12%	5.23%
Payment 2	39	8,432,449.56	0	0.00	0	0.00	2	361,070.01	0	0.00	41	8,793,519.57
	2.54%	2.65%	0.00%	0.00%	0.00%	0.00%	0.13%	0.11%	0.00%	0.00%	2.67%	2.76%
Payment 3+	218	50,299,930.91	361	89,278,394.33	29	7,667,997.03	21	3,311,751.41	0	0.00	629	150,558,073.68
	14.18%	15.80%	23.49%	28.05%	1.89%	2.41%	1.37%	1.04%	0.00%	0.00%	40.92%	47.30%
TOTAL	1,111	215,096,072.78	361	89,278,394.33	29	7,667,997.03	36	6,293,107.63	0	0.00	1,537	318,335,571.77
	72.28%	67.57%	23.49%	28.05%	1.89%	2.41%	2.34%	1.98%	0.00%	0.00%	100.00%	100.00%

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Delinquency Trends - By Groups



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Delinquency Summary - FIXED-RATE

Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Current	1,994	305,151,823.19	0	0.00	0	0.00	53	8,176,555.41	0	0.00	2,047	313,328,378.60
	64.89%	59.96%	0.00%	0.00%	0.00%	0.00%	1.72%	1.61%	0.00%	0.00%	66.61%	61.57%
Payment 1	170	26,827,318.65	0	0.00	0	0.00	3	152,335.74	0	0.00	173	26,979,654.39
	5.53%	5.27%	0.00%	0.00%	0.00%	0.00%	0.10%	0.03%	0.00%	0.00%	5.63%	5.30%
Payment 2	106	19,417,591.72	0	0.00	0	0.00	5	600,480.37	0	0.00	111	20,018,072.09
	3.45%	3.82%	0.00%	0.00%	0.00%	0.00%	0.16%	0.12%	0.00%	0.00%	3.61%	3.93%
Payment 3+	285	55,649,454.47	400	83,135,754.74	24	4,206,098.73	33	5,602,880.69	0	0.00	742	148,594,188.63
	9.27%	10.93%	13.02%	16.34%	0.78%	0.83%	1.07%	1.10%	0.00%	0.00%	24.15%	29.20%
TOTAL	2,555	407,046,188.03	400	83,135,754.74	24	4,206,098.73	94	14,532,252.21	0	0.00	3,073	508,920,293.71
	83.14%	79.98%	13.02%	16.34%	0.78%	0.83%	3.06%	2.86%	0.00%	0.00%	100.00%	100.00%

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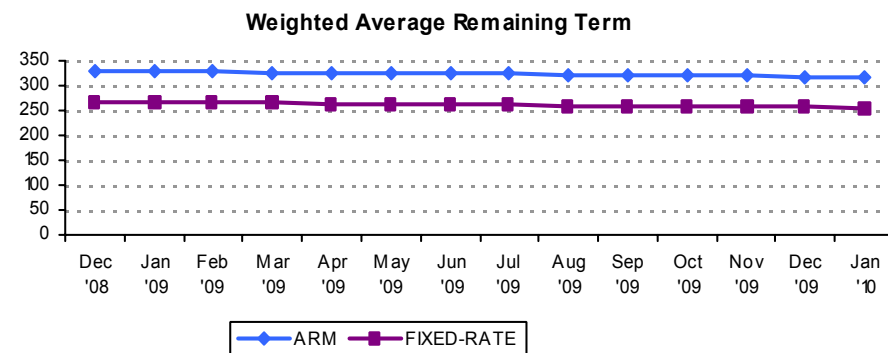
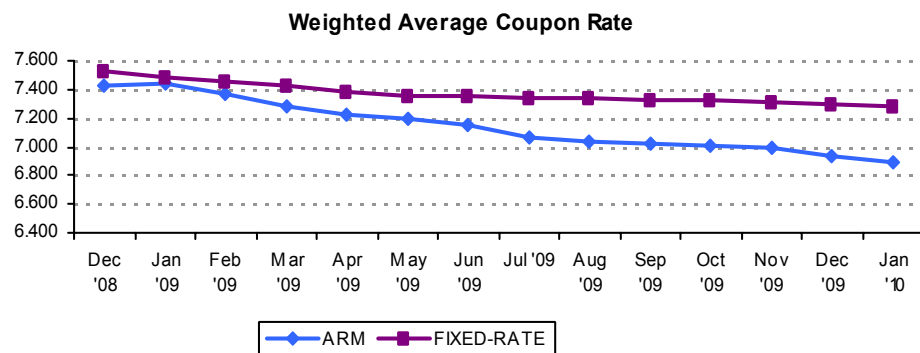
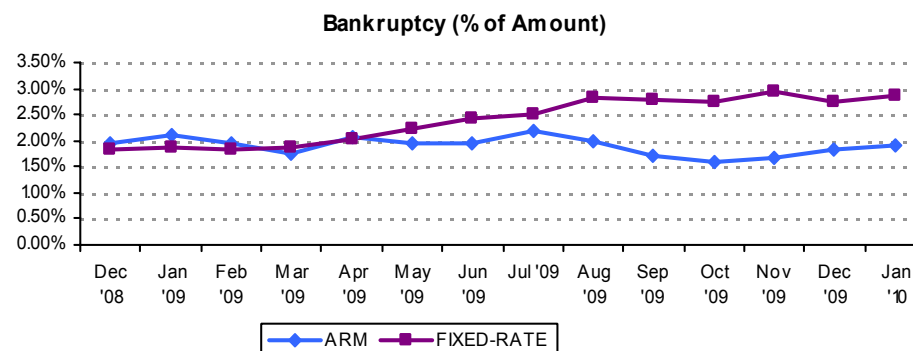
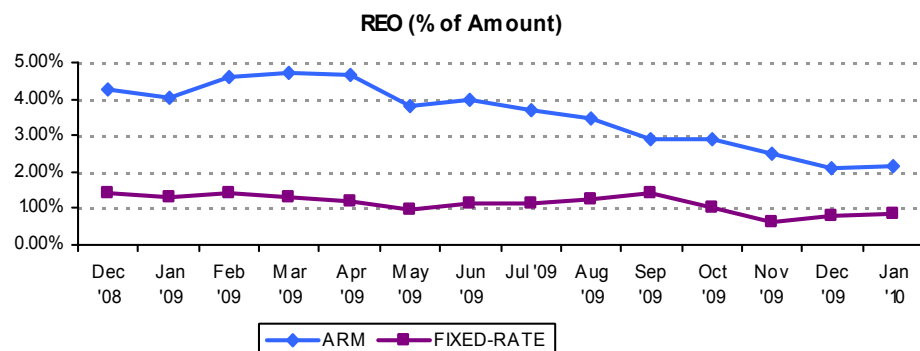
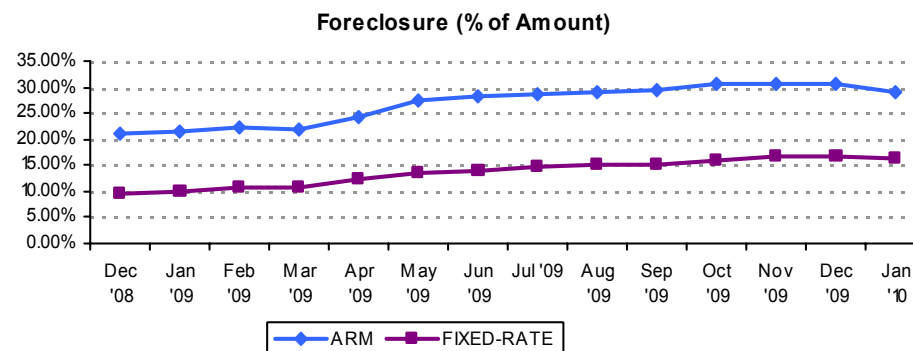
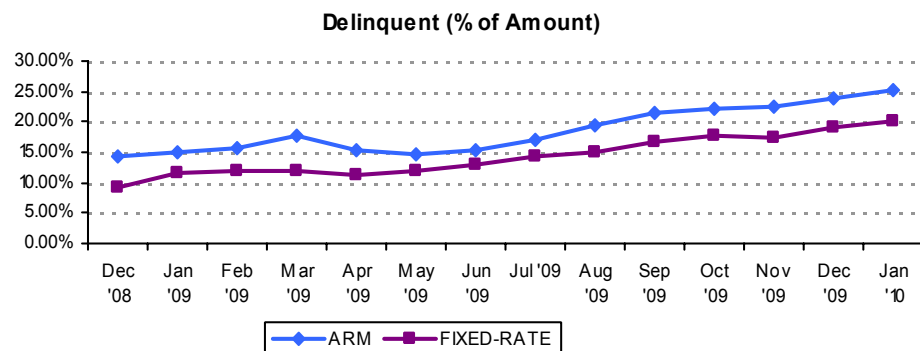
Delinquency Summary - ARM

Distribution	General		Foreclosure		REO		Bankruptcy		Forebearance		TOTAL	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Current	1,515	298,403,563.58	0	0.00	0	0.00	18	4,171,262.94	0	0.00	1,533	302,574,826.52
	45.29%	41.63%	0.00%	0.00%	0.00%	0.00%	0.54%	0.58%	0.00%	0.00%	45.83%	42.22%
Payment 1	202	40,727,189.30	0	0.00	0	0.00	1	149,318.99	0	0.00	203	40,876,508.29
	6.04%	5.68%	0.00%	0.00%	0.00%	0.00%	0.03%	0.02%	0.00%	0.00%	6.07%	5.70%
Payment 2	100	21,672,854.34	0	0.00	0	0.00	5	1,024,105.55	0	0.00	105	22,696,959.89
	2.99%	3.02%	0.00%	0.00%	0.00%	0.00%	0.15%	0.14%	0.00%	0.00%	3.14%	3.17%
Payment 3+	511	117,520,636.64	884	209,297,496.30	68	15,440,798.46	41	8,322,114.02	0	0.00	1,504	350,581,045.42
	15.28%	16.40%	26.43%	29.20%	2.03%	2.15%	1.23%	1.16%	0.00%	0.00%	44.96%	48.91%
TOTAL	2,328	478,324,243.86	884	209,297,496.30	68	15,440,798.46	65	13,666,801.50	0	0.00	3,345	716,729,340.12
	69.60%	66.74%	26.43%	29.20%	2.03%	2.15%	1.94%	1.91%	0.00%	0.00%	100.00%	100.00%

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Delinquency Trends - By Loan Type



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Losses - Details

Group	State	Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non-Recoverables	Net Liq. Proceeds
1	AZ	23384241					0.00		140.75	0.00
1	CO	22748792	493,008.25	0.00	186,110.37	37.75%			0.00	306,897.88
1	CT	22878342	125,364.32	0.00	1,462.97	1.17%			0.00	123,901.35
1	FL	20675310	193,632.92	0.00	141,564.17	73.11%			0.00	52,068.75
1	FL	20677928						0.00	-630.08	0.00
1	FL	23039993	60,624.41	0.00	60,624.41	100.00%			1,305.87	0.00
1	FL	23068448						0.00	-7.50	0.00
1	FL	23379258						39.50	0.00	0.00
1	FL	23404742					5.14		0.00	0.00
1	FL	23412901						15.26	0.00	0.00
1	IL	19100700					0.00		991.13	0.00
1	IL	19118041	97,290.35	0.00	97,290.35	100.00%			2,127.37	0.00
1	IL	20670527						0.00	-315.00	0.00
1	IL	26210658					0.00		3.50	0.00
1	KS	23404577					0.00		155.00	0.00
1	LA	20630299						113.46	0.00	0.00
1	MI	20666095						0.00	-487.20	0.00
1	MO	19107143	100,540.92	0.00	65,467.96	65.12%			0.00	35,072.96
1	NV	20605895	300,817.05	0.00	186,675.40	62.06%			0.00	114,141.65
1	OH	20602694	65,939.48	0.00	65,939.48	100.00%			2,962.77	0.00
1	OH	22691448						3,564.89	0.00	0.00
1	OH	23155617	71,537.99	0.00	71,537.99	100.00%			2,243.29	0.00
1	PA	20656229	45,289.71	119.03	14.00	0.03%			0.00	45,156.68
1	WA	19105105	89,319.25	452.56	223.00	0.25%			0.00	88,643.69
1	WA	20640728						2,589.04	0.00	0.00
1	WI	23178080					6,406.38		0.00	0.00
TOTAL Group 1		26	1,643,364.65	571.59	876,910.10		6,411.52	6,322.15	8,489.90	765,882.96

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Losses - Details

Group	State	Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non-Recoverables	Net Liq. Proceeds
2	AL	20637690					225.55		0.00	0.00
2	AZ	20606489	310,436.75	0.00	122,543.33	39.47%			0.00	187,893.42
2	AZ	22725790					70.00		0.00	0.00
2	AZ	23121387	172,934.08	0.00	128,026.56	74.03%			0.00	44,907.52
2	AZ	23126576	165,560.11	0.00	108,563.14	65.57%			0.00	56,996.97
2	AZ	23156409	154,255.13	0.00	154,255.13	100.00%			6,903.94	0.00
2	AZ	23386055						1,727.22	0.00	0.00
2	AZ	23410228					40.12		0.00	0.00
2	CA	22881619						2,215.62	0.00	0.00
2	CA	22886931	351,641.82	0.00	200,457.23	57.01%			0.00	151,184.59
2	CA	22994503					9.28		0.00	0.00
2	CA	22994511						1,981.71	0.00	0.00
2	CA	23042914	200,653.51	0.00	118,716.26	59.16%			0.00	81,937.25
2	CA	23056153					79.02		0.00	0.00
2	CA	23106180					71.19		0.00	0.00
2	CO	23412745						265.00	0.00	0.00
2	DE	23157035						1,000.00	0.00	0.00
2	FL	20629291					28.60		0.00	0.00
2	FL	20650008	89,640.36	0.00	89,640.36	100.00%			955.15	0.00
2	FL	20692596						38.00	0.00	0.00
2	FL	22555858	169,967.56	0.00	126,224.25	74.26%			0.00	43,743.31
2	FL	22701106	154,082.34	0.00	125,699.09	81.58%			0.00	28,383.25
2	FL	22761332					288.91		0.00	0.00
2	FL	22877880	146,450.52	0.00	135,763.03	92.70%			0.00	10,687.49
2	FL	22885230	317,525.63	0.00	301,213.56	94.86%			0.00	16,312.07
2	FL	22891584	292,173.83	0.00	262,337.06	89.79%			0.00	29,836.77
2	FL	22896393	251,001.42	0.00	219,258.49	87.35%			0.00	31,742.93
2	FL	22997183						0.00	-28.00	0.00
2	FL	23042088						290.00	0.00	0.00
2	FL	23053291					0.00		240.00	0.00
2	FL	23054430					490.40		0.00	0.00

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Losses - Details

Group	Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non-Recoverables	Net Liq. Proceeds
State									
2	FL 23058068						44.50	0.00	0.00
2	FL 23059892					0.00		102.00	0.00
2	FL 23107592	120,979.40	0.00	120,979.40	100.00%			5,032.90	0.00
2	FL 23109358	184,925.01	0.00	85,081.72	46.01%			0.00	99,843.29
2	FL 23111768	119,463.32	0.00	118,349.93	99.07%			0.00	1,113.39
2	FL 23117674						0.00	-28.00	0.00
2	FL 23131550	155,747.57	0.00	137,447.47	88.25%			0.00	18,300.10
2	FL 23182744						0.00	-52.00	0.00
2	FL 23378904						0.00	-31.00	0.00
2	FL 23381163						1,986.82	-9,166.93	0.00
2	FL 23397011					0.00		122.81	0.00
2	FL 23404452	149,096.43	0.00	149,096.43	100.00%			460.69	0.00
2	FL 23404528					2,594.02		3,509.49	0.00
2	FL 26203026						3,320.08	0.00	0.00
2	FL 26210427					135.20		0.00	0.00
2	FL 26217042						196.50	0.00	0.00
2	GA 23161151					10,221.77		0.00	0.00
2	GA 23415664						0.00	-542.50	0.00
2	IL 20649836					1,325.18		0.00	0.00
2	IL 22700900					100.00		0.00	0.00
2	IL 23056450	94,348.30	0.00	94,348.30	100.00%			22,047.49	0.00
2	IL 23321037	277,303.66	0.00	275,467.72	99.34%			0.00	1,835.94
2	IL 23404122	197,342.65	0.00	120,556.46	61.09%			0.00	76,786.19
2	MA 20651345						991.89	0.00	0.00
2	MA 23179641					0.75		0.00	0.00
2	MA 23392905	221,785.44	0.00	171,082.83	77.14%			0.00	50,702.61
2	MD 23382468					0.00		634.00	0.00
2	MI 20658001	120,224.32	0.00	120,224.32	100.00%			27,453.02	0.00
2	MI 22693493					67.19		0.00	0.00
2	MI 22804827						0.00	-437.84	0.00
2	MI 22829436						0.00	-739.60	0.00

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Group	State	Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non-Recoverables	Net Liq. Proceeds
2	MI	23408867						0.00	-87.50	0.00
2	MI	23412562					986.13		0.00	0.00
2	MN	22559306						1,518.00	0.00	0.00
2	MN	22688683	141,974.65	0.00	116,934.78	82.36%			0.00	25,039.87
2	MN	22889927					122.66		0.00	0.00
2	MN	22900898					0.00		100.00	0.00
2	MN	22905855						1,750.00	0.00	0.00
2	MN	22967384						2,096.59	0.00	0.00
2	MN	23041700					26.46		0.00	0.00
2	MN	23056906					31.09		0.00	0.00
2	MN	23060163	159,802.15	0.00	151,318.48	94.69%			0.00	8,483.67
2	MN	23111628					3,263.28		0.00	0.00
2	MN	23122187					0.00		9.11	0.00
2	MN	23124365	155,681.61	0.00	80,974.88	52.01%			0.00	74,706.73
2	MN	23364961					241.75		0.00	0.00
2	MO	23066616						717.12	0.00	0.00
2	MO	23399454	92,132.66	0.00	79,442.42	86.23%			0.00	12,690.24
2	MO	23401292	73,943.22	0.00	73,943.22	100.00%			904.04	0.00
2	NJ	20622429	109,466.28	0.00	93,273.21	85.21%			0.00	16,193.07
2	NJ	20642500	128,710.18	0.00	16,664.90	12.95%			0.00	112,045.28
2	NJ	22746937	291,664.99	0.00	158,134.63	54.22%			0.00	133,530.36
2	NJ	22998512	243,462.47	0.00	204,155.86	83.86%			0.00	39,306.61
2	NJ	22998629						500.00	0.00	0.00
2	NJ	23078462						208.40	0.00	0.00
2	NJ	23107360					66.33		0.00	0.00
2	NJ	23392269	57,186.49	0.00	57,186.49	100.00%			2,177.37	0.00
2	NJ	26215236	224,830.82	0.00	191,661.58	85.25%			0.00	33,169.24
2	NM	22883599						573.97	0.00	0.00
2	NV	22732069						9.00	0.00	0.00
2	NY	23124076					112.00		0.00	0.00
2	NY	23294671						0.01	0.00	0.00

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Losses - Details

Group	State	Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non-Recoverables	Net Liq. Proceeds
2	NY	23387228	128,400.97	0.00	118,649.56	92.41%			0.00	9,751.41
2	OH	22885222	103,749.45	0.00	103,749.45	100.00%			5,014.67	0.00
2	PA	22684476					26.84		0.00	0.00
2	PA	23054976						117.00	0.00	0.00
2	RI	22967350	240,626.81	0.00	240,626.81	100.00%			14,218.64	0.00
2	RI	23404213	166,666.61	0.00	166,666.61	100.00%			29,793.10	0.00
2	SC	23120637	62,779.18	0.00	62,779.18	100.00%			1,313.58	0.00
2	VA	22694913						1,528.96	0.00	0.00
2	VA	22898514						1,463.19	0.00	0.00
2	VA	23399397	162,513.98	0.00	74,477.87	45.83%			0.00	88,036.11
2	WA	23063126						1,517.56	0.00	0.00
2	WI	23365240					0.00		206.78	0.00
TOTAL Group 2		105	6,961,131.68	0.00	5,475,972.00		20,623.72	26,057.14	110,085.41	1,485,159.68

Group	State	Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non-Recoverables	Net Liq. Proceeds
3	AZ	22702088	377,036.54	0.00	194,811.89	51.67%			0.00	182,224.65
3	AZ	23051170					36.07		0.00	0.00
3	AZ	23164825						1,617.04	0.00	0.00
3	CA	23384035					8,776.91		0.00	0.00
3	DE	23052046	304,394.28	0.00	81,901.43	26.91%			0.00	222,492.85
3	FL	20663126					8,010.45		0.00	0.00
3	FL	22330575						0.00	-8.50	0.00
3	FL	22331748	236,211.80	0.00	233,865.18	99.01%			0.00	2,346.62
3	FL	22462865	55,321.46	0.00	55,321.46	100.00%			2,225.69	0.00
3	FL	22572374	184,463.67	0.00	149,201.49	80.88%			0.00	35,262.18
3	FL	22676449						12.00	0.00	0.00
3	FL	22896328	256,378.02	0.00	256,378.02	100.00%			36,678.90	0.00
3	FL	22903868					25.39		0.00	0.00



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Group	State	Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non-Recoverables	Net Liq. Proceeds
3	FL	22910434						29.00	0.00	0.00
3	FL	22995492	178,521.34	0.00	80,663.45	45.18%			0.00	97,857.89
3	FL	23054174						0.00	-700.00	0.00
3	FL	23061062					1,162.38		0.00	0.00
3	FL	23061419					132.00		0.00	0.00
3	FL	23078934					2,897.45		0.00	0.00
3	FL	23107501						0.00	-28.00	0.00
3	FL	23110018					12.49		0.00	0.00
3	FL	23111941						53.00	0.00	0.00
3	FL	23130065	266,048.15	0.00	254,193.66	95.54%			0.00	11,854.49
3	FL	23157324	200,641.61	0.00	104,058.01	51.86%			0.00	96,583.60
3	FL	23161714	270,698.48	0.00	114,494.03	42.30%			0.00	156,204.45
3	FL	23374887	240,007.83	0.00	184,391.46	76.83%			0.00	55,616.37
3	FL	23384449						4,848.61	0.00	0.00
3	FL	23390065	78,184.36	0.00	78,184.36	100.00%			10,764.52	0.00
3	FL	23396856					0.00		85.00	0.00
3	GA	22725527	108,728.72	0.00	108,728.72	100.00%			1,645.14	0.00
3	IL	20665790	337,619.76	0.00	228,506.05	67.68%			0.00	109,113.71
3	IL	23391931					1,553.16		0.00	0.00
3	MD	20655866					0.00		259.73	0.00
3	MD	23394752						1,551.96	0.00	0.00
3	MI	20633939	107,419.94	0.00	107,419.94	100.00%			15,168.78	0.00
3	MI	20642633					16.67		0.00	0.00
3	MI	22884050					11.91		0.00	0.00
3	MI	23111446						125.00	0.00	0.00
3	MI	23187347						0.00	-583.28	0.00
3	MI	23388366					14.00		0.00	0.00
3	MN	23404114						2,099.50	0.00	0.00
3	MO	20615266	97,714.21	0.00	81,584.24	83.49%			0.00	16,129.97
3	MO	20696860					304.54		0.00	0.00
3	OH	20609731						0.00	-276.28	0.00

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Losses - Details

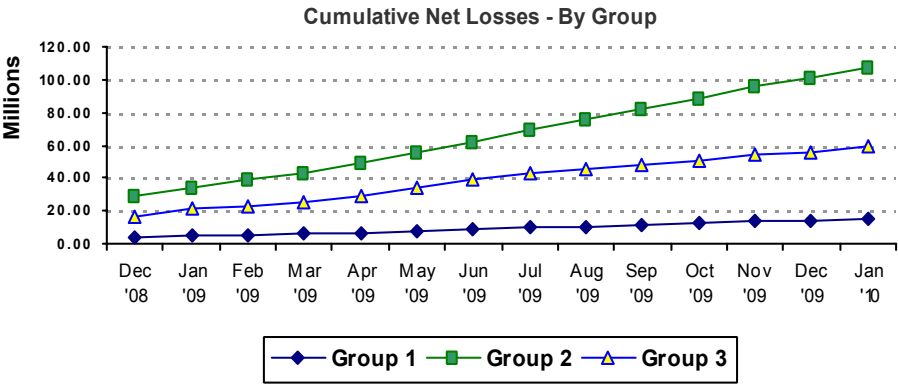
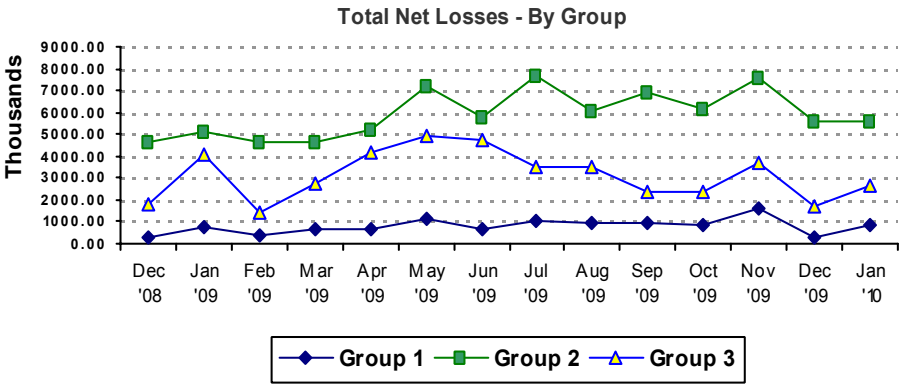
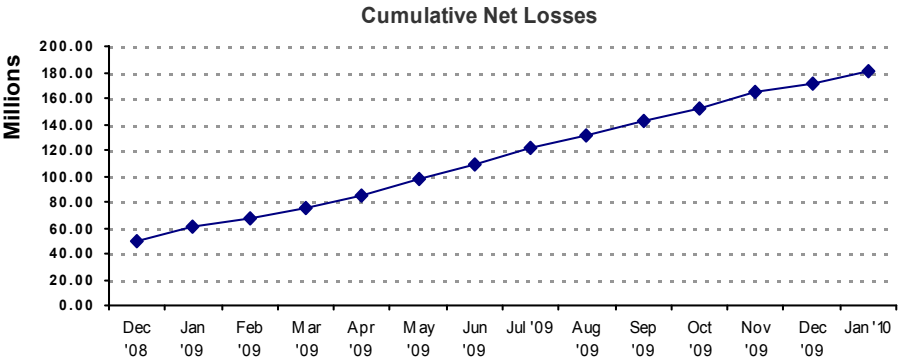
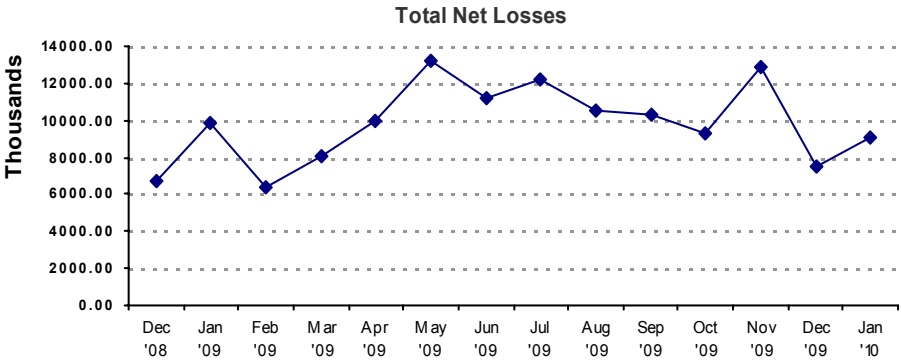
Group	State	Loan Number	Beginning Balance	Scheduled Principal	Initial Loss	Severity	Subsequent Loss	Subsequent Recovery	Non-Recoverables	Net Liq. Proceeds
3	OH	22724389						0.00	-1,865.00	0.00
3	OH	22746036	133,424.85	0.00	82,340.81	61.71%			0.00	51,084.04
3	OH	23060387	34,156.04	0.00	34,156.04	100.00%			1,208.27	0.00
3	PA	22732325					265.00		0.00	0.00
3	PA	22966766					64.21		0.00	0.00
3	RI	22693782						34,635.64	-7,736.87	0.00
3	UT	20630075					6.80		0.00	0.00
3	VA	23159551	286,550.78	0.00	170,136.96	59.37%			0.00	116,413.82
3	WA	22998181						407.00	0.00	0.00
TOTAL Group 3		53	3,753,521.84	0.00	2,600,337.20		23,289.43	45,378.75	56,838.10	1,153,184.64

TOTAL	184	12,358,018.17	571.59	8,953,219.30		50,324.67	77,758.04	175,413.41	3,404,227.28
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JPMORGAN MORTGAGE ACQUISITION TRUST ASSET-BACKED
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Losses Trends



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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	764	183,330,003.38	14.958%	303	3.73%
5.5000 to less than 5.7500	39	10,884,120.43	0.888%	317	5.59%
5.7500 to less than 6.0000	78	18,977,389.69	1.548%	299	5.90%
6.0000 to less than 6.2500	128	27,374,508.60	2.233%	302	6.10%
6.2500 to less than 6.5000	266	58,099,962.15	4.740%	291	6.34%
6.5000 to less than 6.7500	344	73,172,654.32	5.970%	284	6.60%
6.7500 to less than 7.0000	581	125,797,012.90	10.264%	290	6.87%
7.0000 to less than 7.2500	338	71,487,557.83	5.833%	295	7.12%
7.2500 to less than 7.5000	519	103,723,268.81	8.463%	286	7.36%
7.5000 to less than 7.7500	569	110,463,157.11	9.013%	285	7.59%
7.7500 to less than 8.0000	669	129,979,918.79	10.605%	286	7.87%
8.0000 to less than 8.2500	282	51,388,592.73	4.193%	290	8.11%
8.2500 to less than 8.5000	330	58,182,206.07	4.747%	288	8.35%
8.5000 to less than 8.7500	325	55,256,786.82	4.508%	292	8.59%
8.7500 to less than 9.0000	345	52,493,677.79	4.283%	288	8.86%
9.0000 to less than 9.2500	141	19,456,289.59	1.587%	301	9.10%
9.2500 to less than 9.5000	144	19,976,026.78	1.630%	301	9.34%
9.5000 to less than 9.7500	139	17,323,919.14	1.413%	300	9.58%
9.7500 to less than 10.0000	165	18,576,051.29	1.516%	291	9.86%
10.0000 to less than 10.2500	53	4,779,583.43	0.390%	297	10.09%
10.2500 to less than 10.5000	65	6,453,026.55	0.526%	297	10.33%
10.5000 to less than 10.7500	36	2,580,162.66	0.211%	294	10.61%
10.7500 to less than 11.0000	43	3,041,427.89	0.248%	276	10.85%
11.0000 to less than 11.2500	12	828,617.57	0.068%	312	11.04%
11.2500 to less than 11.5000	12	563,804.58	0.046%	267	11.35%
11.5000 to less than 11.7500	15	675,132.82	0.055%	297	11.58%
11.7500 to less than 12.0000	10	504,897.22	0.041%	299	11.86%
Greater than; equal to 12.0000	6	279,876.89	0.023%	295	12.31%
TOTAL	6,418	1,225,649,633.83			

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%
TOTAL	10,334	2,023,752,164.37			

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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	338,583.03	0.027%	182	9.98%
20,000.00 to less than 40,000.0	127	4,010,427.06	0.323%	233	9.54%
40,000.00 to less than 60,000.0	311	15,890,457.76	1.282%	253	9.03%
60,000.00 to less than 80,000.0	400	28,103,624.67	2.267%	267	8.40%
80,000.00 to less than 100,000.	420	38,090,193.25	3.072%	267	7.96%
100,000.00 to less than 120,000	475	52,196,848.40	4.210%	276	7.79%
120,000.00 to less than 140,000	579	75,427,093.12	6.084%	278	7.42%
140,000.00 to less than 160,000	612	91,583,179.54	7.387%	285	7.28%
160,000.00 to less than 180,000	519	88,197,440.68	7.114%	290	7.04%
180,000.00 to less than 200,000	452	85,795,309.53	6.920%	288	7.17%
200,000.00 to less than 220,000	438	92,020,763.16	7.422%	293	6.90%
220,000.00 to less than 240,000	352	81,035,136.45	6.536%	293	6.88%
240,000.00 to less than 260,000	277	69,078,089.53	5.571%	297	6.78%
260,000.00 to less than 280,000	242	65,191,401.88	5.258%	296	6.88%
280,000.00 to less than 300,000	216	62,638,724.01	5.052%	299	6.65%
300,000.00 to less than 320,000	192	59,387,591.56	4.790%	300	6.57%
320,000.00 to less than 340,000	140	46,218,163.65	3.728%	300	6.51%
340,000.00 to less than 360,000	115	40,265,109.12	3.248%	295	6.65%
360,000.00 to less than 380,000	110	40,615,560.20	3.276%	303	6.80%
380,000.00 to less than 400,000	91	35,436,461.15	2.858%	306	6.74%
400,000.00 to less than 420,000	72	29,489,114.50	2.378%	308	6.63%
420,000.00 to less than 440,000	56	24,183,629.22	1.951%	315	6.90%
440,000.00 to less than 460,000	39	17,569,347.36	1.417%	313	7.17%
460,000.00 to less than 480,000	48	22,596,183.80	1.822%	310	7.13%
480,000.00 to less than 500,000	34	16,585,845.98	1.338%	302	7.10%
500,000.00 to less than 520,000	18	9,137,993.64	0.737%	279	5.68%
520,000.00 to less than 540,000	16	8,451,419.45	0.682%	307	6.61%
Greater than; equal to 540,000.	42	26,115,942.13	2.106%	306	6.50%
TOTAL	6,418	1,225,649,633.83			

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%
TOTAL	10,334	2,023,752,164.37			

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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	3,345	716,729,340.12	35.416%	317	6.88%
2	FIXED-RATE - First Mortgag	3,073	508,920,293.71	25.147%	256	7.28%
	TOTAL	6,418	1,225,649,633.83			

Distribution by Property Type Characteristics (Current)

	Property Type	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	Single-Family	4,765	872,263,750.05	43.101%	289	7.06%
2	Plan Unit Development (PU	581	133,297,220.07	6.587%	297	6.74%
3	Multi-Family (including 3 or	470	114,914,928.34	5.678%	300	7.10%
4	Low Rise Condo	600	104,807,490.41	5.179%	302	7.23%
5	CO-OP	2	366,244.96	0.018%	318	9.70%
	TOTAL	6,418	1,225,649,633.83			

Distribution by Amortization Characteristics (Current)

	Loan Type	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	Fully Amortizing	3,590	613,799,442.54	30.330%	305	7.36%
2	Balloon	2,828	611,850,191.29	30.233%	278	6.73%
	TOTAL	6,418	1,225,649,633.83			

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%
	TOTAL	10,334	2,023,752,164.37			

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%
	TOTAL	10,334	2,023,752,164.37			

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%
	TOTAL	10,334	2,023,752,164.37			

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

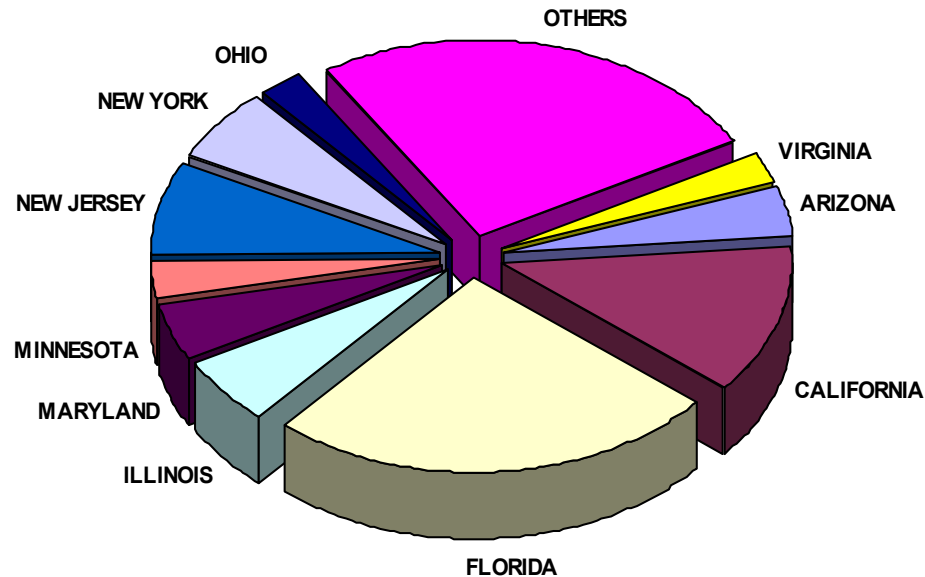
Top 10 State Concentration (Current)

	States	Loan Count	Ending Scheduled Balance	Percent of Pool	WAM	WAC
1	FLORIDA	1,580	308,103,478.60	25.138%	289	6.95%
2	CALIFORNIA	505	154,385,477.74	12.596%	309	6.26%
3	NEW JERSEY	400	94,933,990.31	7.746%	308	7.47%
4	NEW YORK	260	74,647,679.68	6.090%	295	7.20%
5	ILLINOIS	376	67,141,035.03	5.478%	288	7.15%
6	MARYLAND	250	59,054,233.23	4.818%	293	6.75%
7	ARIZONA	273	51,528,925.00	4.204%	307	7.06%
8	MINNESOTA	190	37,174,298.06	3.033%	279	6.74%
9	OHIO	269	31,772,994.05	2.592%	274	7.68%
10	VIRGINIA	157	31,481,400.43	2.569%	296	6.66%
	OTHERS	2,158	315,426,121.70	25.735%	281	7.40%
	TOTAL	6,418	1,225,649,633.83			

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%
	TOTAL	10,334	2,023,752,164.37			

Top 10 Current State Concentration



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JPMORGAN MORTGAGE ACQUISITION TRUST ASSET-BACKED
PASS-THROUGH CERTIFICATES
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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