



101 Barclay Street, 4W
New York, NY 10286

Officer: Michael Cerchio
212-815-6314

Associate: Corrie Wagner
212-815-3087

CWMBS, Inc.

CHL Mortgage Pass-Through Trust 2007-J1

Certificateholder Monthly Distribution Summary

Class	Cusip	Class Description	Certificate Rate Type	Beginning Balance	Pass Through Rate (%)	Principal Distribution	Interest Distribution	Total Distribution	Current Realized Losses	Ending Balance	Cumulative Realized Losses
1-A-1	12669MAA6	Senior	Fix-30/360	100,000,000.00	6.000000	1,793,723.19	500,000.00	2,293,723.19	0.00	98,206,276.81	0.00
2-A-1	12669MAB4	Senior	Fix-30/360	198,149,000.00	6.000000	3,203,287.75	990,745.00	4,194,032.75	0.00	194,945,712.25	0.00
X				283,665,920.00	0.516913	0.00	122,192.27	122,192.27	0.00	278,689,046.72	0.00
X-1	12669MAC2	Strip IO	Var-30/360	90,230,863.00	0.390518	0.00	29,364.00	29,364.00	0.00	88,445,658.22	0.00
X-2	12669MAC2	Strip IO	Var-30/360	193,435,057.00	0.575872	0.00	92,828.27	92,828.27	0.00	190,243,388.50	0.00
PO				1,052,583.66	0.000000	1,003.59	0.00	1,003.59	0.00	1,051,580.07	0.00
PO-1	12669MAD0	Strip PO	Fix-30/360	468,433.65	0.000000	381.29	0.00	381.29	0.00	468,052.36	0.00
PO-2	12669MAD0	Strip PO	Fix-30/360	584,150.01	0.000000	622.30	0.00	622.30	0.00	583,527.71	0.00
A-R	12669MAE8	Senior	Fix-30/360	100.00	6.000000	100.00	0.60	100.60	0.00	0.00	0.00
P	12669MAM0	Prepay Penalties	Fix-30/360	100.00	0.000000	0.00	0.00	0.00	0.00	100.00	0.00
M	12669MAF5	Mezzanine	Fix-30/360	6,256,000.00	6.000000	2,933.15	31,280.00	34,213.15	0.00	6,253,066.85	0.00
B-1	12669MAG3	Junior	Fix-30/360	2,500,000.00	6.000000	1,172.14	12,500.00	13,672.14	0.00	2,498,827.86	0.00
B-2	12669MAH1	Junior	Fix-30/360	1,719,000.00	6.000000	805.96	8,595.00	9,400.96	0.00	1,718,194.04	0.00
B-3	12669MAJ7	Junior	Fix-30/360	1,094,000.00	6.000000	512.93	5,470.00	5,982.93	0.00	1,093,487.07	0.00
B-4	12669MAK4	Junior	Fix-30/360	781,500.00	6.000000	366.41	3,907.50	4,273.91	0.00	781,133.59	0.00
B-5	12669MAL2	Junior	Fix-30/360	937,657.18	6.000000	439.62	4,688.29	5,127.91	0.00	937,217.56	0.00
Totals				596,155,860.84		5,004,344.74	1,679,378.66	6,683,723.40	0.00	586,174,642.82	0.00



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Principal Distribution Detail

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Scheduled Principal Distribution	Net Principal Distribution	Current Realized Losses	Ending Certificate Balance	Ending Certificate Factor
1-A-1	12669MAA6	100,000,000.00	100,000,000.00	1,793,723.19	1,793,723.19	0.00	98,206,276.81	0.982062768
2-A-1	12669MAB4	198,149,000.00	198,149,000.00	3,203,287.75	3,203,287.75	0.00	194,945,712.25	0.983833944
X		283,665,920.00	283,665,920.00	0.00	0.00	0.00	278,689,046.72	1.963715194
X-1	12669MAC2	90,230,863.00	90,230,863.00	0.00	0.00	0.00	88,445,658.22	0.980215142
X-2	12669MAC2	193,435,057.00	193,435,057.00	0.00	0.00	0.00	190,243,388.50	0.983500051
PO		1,052,583.66	1,052,583.66	1,003.59	1,003.59	0.00	1,051,580.07	1.998120723
PO-1	12669MAD0	468,433.65	468,433.65	381.29	381.29	0.00	468,052.36	0.999186021
PO-2	12669MAD0	584,150.01	584,150.01	622.30	622.30	0.00	583,527.71	0.998934686
A-R	12669MAE8	100.00	100.00	100.00	100.00	0.00	0.00	0.000000000
P	12669MAM0	100.00	100.00	0.00	0.00	0.00	100.00	1.000000000
M	12669MAF5	6,256,000.00	6,256,000.00	2,933.15	2,933.15	0.00	6,253,066.85	0.999531146
B-1	12669MAG3	2,500,000.00	2,500,000.00	1,172.14	1,172.14	0.00	2,498,827.86	0.999531146
B-2	12669MAH1	1,719,000.00	1,719,000.00	805.96	805.96	0.00	1,718,194.04	0.999531146
B-3	12669MAJ7	1,094,000.00	1,094,000.00	512.93	512.93	0.00	1,093,487.07	0.999531146
B-4	12669MAK4	781,500.00	781,500.00	366.41	366.41	0.00	781,133.59	0.999531146
B-5	12669MAL2	937,657.18	937,657.18	439.62	439.62	0.00	937,217.56	0.999531146
Totals		596,155,860.84	596,155,860.84	5,004,344.74	5,004,344.74	0.00	586,174,642.82	



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Interest Distribution Detail

Class	Beginning Certificate Balance	Pass Through Rate (%)	Effective Coupon (%)	Current Interest	Total Interest Due	Net Interest Shortfall	Interest Paid
1-A-1	100,000,000.00	6.000000	6.000000	500,000.00	500,000.00	0.00	500,000.00
2-A-1	198,149,000.00	6.000000	6.000000	990,745.00	990,745.00	0.00	990,745.00
X	283,665,920.00	0.516913	0.516913	122,192.27	122,192.27	0.00	122,192.27
X-1	90,230,863.00	0.390518	0.390518	29,364.00	29,364.00	0.00	29,364.00
X-2	193,435,057.00	0.575872	0.575872	92,828.27	92,828.27	0.00	92,828.27
PO	1,052,583.66	0.000000	0.000000	0.00	0.00	0.00	0.00
PO-1	468,433.65	0.000000	0.000000	0.00	0.00	0.00	0.00
PO-2	584,150.01	0.000000	0.000000	0.00	0.00	0.00	0.00
A-R	100.00	6.000000	7.175803	0.50	0.50	0.00	0.60
P	100.00	0.000000	0.000000	0.00	0.00	0.00	0.00
M	6,256,000.00	6.000000	6.000000	31,280.00	31,280.00	0.00	31,280.00
B-1	2,500,000.00	6.000000	6.000000	12,500.00	12,500.00	0.00	12,500.00
B-2	1,719,000.00	6.000000	6.000000	8,595.00	8,595.00	0.00	8,595.00
B-3	1,094,000.00	6.000000	6.000000	5,470.00	5,470.00	0.00	5,470.00
B-4	781,500.00	6.000000	6.000000	3,907.50	3,907.50	0.00	3,907.50
B-5	937,657.18	6.000000	6.000000	4,688.29	4,688.29	0.00	4,688.29
Totals	596,155,860.84			1,679,378.56	1,679,378.56	0.00	1,679,378.66



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Current Payment Information
Factors per \$1,000

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Principal Distribution	Interest Distribution	Ending Certificate Balance	Pass Through Rate (%)
1-A-1	12669MAA6	100,000,000.00	1,000.000000000	17.937231918	5.000000000	982.062768082	6.000000
2-A-1	12669MAB4	198,149,000.00	1,000.000000000	16.166055588	5.000000000	983.833944412	6.000000
X		283,665,920.00	2,000.000000000	0.000000000	0.805325612	1,963.715193740	0.516913
X-1	12669MAC2	90,230,863.00	1,000.000000000	0.000000000	0.325431892	980.215142351	0.390518
X-2	12669MAC2	193,435,057.00	1,000.000000000	0.000000000	0.479893737	983.500051389	0.575872
PO		1,052,583.66	2,000.000000000	1.879276547	0.000000000	1,998.120723453	0.000000
PO-1	12669MAD0	468,433.65	1,000.000000000	0.813978522	0.000000000	999.186021478	0.000000
PO-2	12669MAD0	584,150.01	1,000.000000000	1.065314148	0.000000000	998.934685852	0.000000
A-R	12669MAE8	100.00	1,000.000000000	1,000.000000000	5.979835576	0.000000000	6.000000
P	12669MAM0	100.00	1,000.000000000	0.000000000	0.000000000	1,000.000000000	0.000000
M	12669MAF5	6,256,000.00	1,000.000000000	0.468854424	5.000000000	999.531145576	6.000000
B-1	12669MAG3	2,500,000.00	1,000.000000000	0.468854424	5.000000000	999.531145576	6.000000
B-2	12669MAH1	1,719,000.00	1,000.000000000	0.468854424	5.000000000	999.531145576	6.000000
B-3	12669MAJ7	1,094,000.00	1,000.000000000	0.468854424	5.000000000	999.531145576	6.000000
B-4	12669MAK4	781,500.00	1,000.000000000	0.468854424	5.000000000	999.531145576	6.000000
B-5	12669MAL2	937,657.18	1,000.000000000	0.468854424	5.000000000	999.531145576	6.000000
Totals		596,155,860.84	1,000.000000000	8.394356357	2.817012748	983.257368290	



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Pool Level Data

Distribution Date
Cut-off Date
Record Date
Determination Date
Accrual Period 30/360

Begin
End

02/26/07
01/01/07
01/31/07
02/01/07
01/01/07
02/01/07
30

Number of Days in 30/360 Accrual Period

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Collateral Detail

Original Mortgage Loan Details

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Original Aggregate Loan Count	171	335	506
Original Stated Principal Balance	104,934,702.77	207,555,138.07	312,489,840.84
Original Weighted Average Mortgage Rate	6.55121%	6.72923%	
Original Weighted Average Net Mortgage Rate	6.30901%	6.51981%	
Original Weighted Average Remaining Term	356	356	

Current Mortgage Loan Details

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Beginning Aggregate Loan Count	171	335	506
Loans Paid Off or otherwise removed pursuant to the PSA	3	5	8
Ending Aggregate Loan Count	168	330	498
Beginning Pool Stated Principal Balance	104,934,702.77	207,555,138.07	312,489,840.84
Scheduled Principal	51,932.25	95,087.39	147,019.64
Unscheduled Principal	1,744,476.83	3,112,848.28	4,857,325.11
Realized Principal Losses	0.00	0.00	0.00
Ending Pool Stated Principal Balance	103,138,293.69	204,347,202.40	307,485,496.09



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Weighted Averages

	<u>Group I</u>	<u>Group II</u>
Beginning Weighted Average Mortgage Rate	6.55121%	6.72923%
Beginning Weighted Average Net Mortgage Rate	6.30901%	6.51981%
Ending Weighted Average Mortgage Rate	6.53662%	6.72591%
Ending Weighted Average Net Mortgage Rate	6.29476%	6.51648%
Beginning Weighted Average Remaining Term to Maturity	356	356
Ending Weighted Average Remaining Term to Maturity	355	356

Loan Substitution

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Aggregate Stated of Principal Balances Removed	0.00	0.00	0.00
Aggregate Stated of Principal Balance Added	0.00	0.00	0.00
Aggregate Principal Substitution Shortfall Amount	0.00	0.00	0.00

Fees of the Trust

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Gross Master Servicing Fee	20,392.42	34,665.57	55,057.99
Net Master Servicing Fee	16,381.97	34,665.57	51,047.54
Trustee Fee	787.01	1,556.66	2,343.67
Lpmi	0.00	0.00	0.00
Total Net Loan Fees	17,168.98	36,222.23	53,391.21

Servicer Advances

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Principal Advances	1,332.23	432.68	1,764.91
Interest Advances	4,859.16	6,440.65	11,299.81
Reimbursement for Principal & Interest Advances	0.00	0.00	0.00
Reimbursement for Nonrecoverable Advances	0.00	0.00	0.00
Total Advances	6,191.39	6,873.33	13,064.72



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Mortgage Prepayment Details

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Principal Balance of Loans Paid in Full	1,732,109.53	3,052,676.81	4,784,786.34
Prepayment Interest Excess	0.00	0.00	0.00
Prepayment Interest Shortfall	4,010.45	0.00	4,010.45
Compensating Interest	4,010.45	0.00	4,010.45
Non-Supported Prepayment Interest Shortfall	-0.00	0.00	-0.00
CPR %	18.23085%	16.59144%	
SMM %	1.66326%	1.50046%	

Net Interest Shortfalls

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Net Prepayment Interest Shortfalls	-0.00	0.00	-0.00
Relief Act Reduction Shortfalls	0.00	0.00	0.00
Total Net Interest Shortfalls	-0.00	0.00	-0.00

Delinquency Information

<u>Delinquency Info</u>		<u>Group 1</u>		<u>Group 2</u>		<u>Total</u>	
30-59 Days	Balance	853,925.57	0.82794%	1,074,709.74	0.52592%	1,928,635.31	0.62723%
	Loan Count	2	1.19048%	2	0.60606%	4	0.80321%
60-89 Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
90+ Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
Total	Balance	853,925.57	0.82794%	1,074,709.74	0.52592%	1,928,635.31	0.62723%
	Loan Count	2	1.19048%	2	0.60606%	4	0.80321%



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Forclosure Info		Group 1		Group 2		Total	
30-59 Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
60-89 Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
90+ Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
Total	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%

Bankruptcy Info		Group 1		Group 2		Total	
30-59 Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
60-89 Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
90+ Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
Total	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%

REO Info		Group 1		Group 2		Total	
30-59 Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
60-89 Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
90+ Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
Total	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%



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Totals for Foreclosure Bankruptcy, REO		Group 1		Group 2		Total	
All	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%

Totals for Foreclosure,REO Bankruptcy, Delinquency		Group 1		Group 2		Total	
All	Balance	853,925.57	0.82794%	1,074,709.74	0.52592%	1,928,635.31	0.62723%
	Loan Count	2	1.19048%	2	0.60606%	4	0.80321%

60+ Delinquency, Foreclosure, Bankruptcy & REO Totals

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Current	0.00	0.00	0.00
One-Month Prior	0.00	0.00	0.00
Two-Month Prior	0.00	0.00	0.00
Three-Month Prior	0.00	0.00	0.00
Four-Month Prior	0.00	0.00	0.00
Five-Month Prior	0.00	0.00	0.00
60+ Delinquency Average	0.00	0.00	0.00
Passing Delinquency Trigger Test	YES		



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Realized Loss Detail

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Current Period Realized Losses	0.00	0.00	0.00
Cumulative Realized Losses	0.00	0.00	0.00
Total Liquidated Loan Balance	0.00	0.00	0.00
Total Liquidated Proceeds	0.00	0.00	0.00
Subsequent Recoveries	0.00	0.00	0.00
Loss Test Pass ?	YES		

<u>Loan ID</u>	<u>Liquidation Balance</u>	<u>Liquidation Proceeds</u>	<u>Realized Loss</u>
<u>Group I</u>	N/A		
<u>Group II</u>	N/A		



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Servicer Remittance Summary

Interest

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Scheduled Interest Collected	568,864.34	1,163,905.53	1,732,769.87
Plus: Compensating Interest	4,010.45	0.00	4,010.45
Less: Master Servicer Fee	20,392.42	34,665.57	55,057.99
Less: Subservicing Fee	0.00	0.00	0.00
Less: Mortgage Loan Premiums	0.00	0.00	0.00
Less: Excess Master Servicing Fee	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Total Interest Available	552,482.37	1,129,239.96	1,681,722.33

Principal

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Scheduled Principal	51,932.25	95,087.39	147,019.64
Paid in Full Principal	1,732,109.53	3,052,676.81	4,784,786.34
Curtailment Principal	12,367.30	60,171.47	72,538.77
Liquidation Principal	0.00	0.00	0.00
Repurchased Principal	0.00	0.00	0.00
Substitution Adjustment Principal	0.00	0.00	0.00
Unanticipated Principal Recoveries	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Total Principal Available	<u>1,796,409.08</u>	<u>3,207,935.67</u>	<u>5,004,344.75</u>

Other Amounts

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Prepayment Penalties	0.00	0.00	0.00
Other Required Amounts	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Total Other Remittance Amounts	0.00	0.00	0.00

Total Servicer Remittance	2,348,891.45	4,337,175.63	6,686,067.08
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Distribution Summary

Amounts Available for Distribution

Total Servicer Remittance	6,686,067.08
Corridor Contract Proceeds Needed	0.00
Capitalized Interest	0.00
Supplemental Loan Deposit	0.00
Carryover Reserve Fund	0.00
Class P Principal Reserve Fund	0.00
Other Amounts	0.00
Total Amounts Available	6,686,067.08

Distribution Payments

Trustee Fee	2,343.67
Class Payments	6,683,723.41
Total Payments	6,686,067.08

Trust Accounts

Distribution Account

Beginning Balance	0.00
Deposits	6,686,067.08
Withdrawals	6,686,067.08
Ending Balance	0.00

Principal Reserve Account

Beginning Principal Reserve Balance	100.00
Deposit	0.00
Withdrawal	0.00
Ending Balance	100.00

Senior Principal Distribution Amounts

PO Principal Amounts



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	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Beginning PO Balance	468,433.65	584,150.01	1,052,583.66
PO Scheduled Principal	365.54	643.13	1,008.67
PO Prepayments & Recoveries	15.75	-20.83	-5.07
PO Liquidation Principal	0.00	0.00	0.00
PO Principal Loss	0.00	0.00	0.00
Ending PO Balance	468,052.35	583,527.71	1,051,580.06

NON-PO Principal Amounts

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Beginning Non-PO Balance	104,466,269.12	206,970,988.06	311,437,257.18
Non-PO Scheduled Principal	51,566.71	94,444.26	146,010.97
Non-PO Prepayments & Recoveries	1,744,461.08	3,112,869.11	4,857,330.18
Non-PO Liquidation Principal	0.00	0.00	0.00
Non-PO Principal Loss	0.00	0.00	0.00
Ending Non-PO Balance	102,670,241.34	203,763,674.69	306,433,916.03



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Principal Distribution Amounts

Senior and Subordinate Percentages

	Group I	Group II
Senior Percentage Original	95.72477%	95.73757%
Senior Prepayment Percentage Original	100.00000%	100.00000%
Senior Percentage	95.72477%	95.73757%
Senior Prepayment Percentage	100.00000%	100.00000%
Subordinate Percentages	4.27523%	4.26243%
Subordinate Prepayment Percentage	0.00000%	0.00000%

Principal Distribution Amounts

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Senior Principal Distribution Amount	1,793,823.19	3,203,287.75	4,997,110.94
Subordinate Principal Distribution Amount			6,230.21
PO Principal Distribution Amount	<u>381.29</u>	<u>622.30</u>	<u>1,003.60</u>
Total Principal Distribution Amount	1,796,409.08	3,207,935.67	5,004,344.75



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Credit Enhancements

Subordination

Credit Support

Class A
Class A Percentage

	Original	Current
Class A	299,201,783.66	294,203,669.12
Class A Percentage	95.747653%	95.680472%

Class M
Class M Percentage

Class M	6,256,000.00	6,253,066.85
Class M Percentage	2.001984%	2.033613%

Class B-1
Class B-1 Percentage

Class B-1	2,500,000.00	2,498,827.86
Class B-1 Percentage	0.800026%	0.812665%

Class B-2
Class B-2 Percentage

Class B-2	1,719,000.00	1,718,194.04
Class B-2 Percentage	0.550098%	0.558788%

Class B-3
Class B-3 Percentage

Class B-3	1,094,000.00	1,093,487.07
Class B-3 Percentage	0.350091%	0.355622%

Class B-4
Class B-4 Percentage

Class B-4	781,500.00	781,133.59
Class B-4 Percentage	0.250088%	0.254039%

Class B-5
Class B-5 Percentage

Class B-5	937,657.18	937,217.56
Class B-5 Percentage	0.300060%	0.304800%



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Prepayment Penalties

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Prepayment Charges	0.00	0.00	0.00

<u>Loan ID</u>	<u>Balance</u>	<u>Paid Off Date</u>	<u>Penalty</u>	<u>State</u>	<u>Rate</u>	<u>Seasoning</u>	<u>Type</u>
<u>Group I</u>							
151272730	425,000.00	01/30/07	0.00	CA	7.000	1	Paid in Full
151778474	563,176.55	01/25/07	0.00	CA	7.125	5	Paid in Full
151779586	744,923.34	01/11/07	0.00	IL	7.875	5	Paid in Full
<u>Group II</u>							
129152357	440,000.00	02/13/07	0.00	CA	6.625	7	Paid in Full
131431762	877,769.33	02/15/07	0.00	MI	6.875	4	Paid in Full
132075627	847,200.00	02/13/07	0.00	CA	7.000	4	Paid in Full
139704830	429,320.00	02/06/07	0.00	CA	7.500	7	Paid in Full
141368659	459,553.70	02/01/07	0.00	CA	6.750	7	Paid in Full



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Stratification Tables

Group I

Update Face		Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =	0.00	0	0.000	0.00	0.000
0.00	-	25,000.00	0	0.00	0.000
25,000.00	-	50,000.00	0	0.00	0.000
50,000.00	-	75,000.00	0	0.00	0.000
75,000.00	-	100,000.00	1	91,139.97	0.088
100,000.00	-	125,000.00	0	0.00	0.000
125,000.00	-	150,000.00	0	0.00	0.000
150,000.00	-	175,000.00	1	156,000.00	0.151
175,000.00	-	200,000.00	0	0.00	0.000
200,000.00	-	225,000.00	1	206,908.02	0.201
225,000.00	-	250,000.00	0	0.00	0.000
250,000.00	-	275,000.00	0	0.00	0.000
275,000.00	-	300,000.00	0	0.00	0.000
300,000.00	-	325,000.00	0	0.00	0.000
325,000.00	-	350,000.00	0	0.00	0.000
350,000.00	-	375,000.00	1	350,600.64	0.340
375,000.00	-	400,000.00	1	390,307.15	0.378
400,000.00	-	425,000.00	5	2,112,236.52	2.048
425,000.00	-	450,000.00	14	6,136,279.01	5.950
450,000.00	-	475,000.00	19	8,820,691.82	8.552
475,000.00	-	500,000.00	25	12,249,365.02	11.877
500,000.00	-	525,000.00	11	5,639,185.78	5.468
525,000.00	-	550,000.00	13	7,036,618.35	6.823
550,000.00	-	575,000.00	11	6,157,582.74	5.970
575,000.00	-	600,000.00	8	4,759,835.87	4.615
600,000.00	-	625,000.00	8	4,903,229.11	4.754
625,000.00	-	650,000.00	5	3,201,263.92	3.104
650,000.00	-	675,000.00	0	0.00	0.000
675,000.00	-	700,000.00	4	2,766,540.84	2.682
700,000.00	-	725,000.00	2	1,406,302.26	1.364
725,000.00	-	750,000.00	2	1,477,338.74	1.432
750,000.00	-	775,000.00	2	1,517,992.63	1.472
775,000.00	-	800,000.00	6	4,710,662.84	4.567
>	800,000.00	28	16.667	29,048,212.46	28.164
Wgt Ave / Total:		168	100.000	103,138,293.69	100.000



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Group II

Update Face		Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =	0.00	0	0.000	0.00	0.000
0.00 -	25,000.00	0	0.000	0.00	0.000
25,000.00 -	50,000.00	0	0.000	0.00	0.000
50,000.00 -	75,000.00	0	0.000	0.00	0.000
75,000.00 -	100,000.00	0	0.000	0.00	0.000
100,000.00 -	125,000.00	0	0.000	0.00	0.000
125,000.00 -	150,000.00	0	0.000	0.00	0.000
150,000.00 -	175,000.00	0	0.000	0.00	0.000
175,000.00 -	200,000.00	0	0.000	0.00	0.000
200,000.00 -	225,000.00	0	0.000	0.00	0.000
225,000.00 -	250,000.00	0	0.000	0.00	0.000
250,000.00 -	275,000.00	0	0.000	0.00	0.000
275,000.00 -	300,000.00	0	0.000	0.00	0.000
300,000.00 -	325,000.00	0	0.000	0.00	0.000
325,000.00 -	350,000.00	2	0.606	686,389.40	0.336
350,000.00 -	375,000.00	0	0.000	0.00	0.000
375,000.00 -	400,000.00	1	0.303	393,612.04	0.193
400,000.00 -	425,000.00	4	1.212	1,691,829.64	0.828
425,000.00 -	450,000.00	22	6.667	9,644,947.66	4.720
450,000.00 -	475,000.00	35	10.606	16,142,258.40	7.899
475,000.00 -	500,000.00	47	14.242	22,957,980.57	11.235
500,000.00 -	525,000.00	35	10.606	18,002,666.42	8.810
525,000.00 -	550,000.00	29	8.788	15,615,897.02	7.642
550,000.00 -	575,000.00	19	5.758	10,713,294.63	5.243
575,000.00 -	600,000.00	24	7.273	14,163,305.07	6.931
600,000.00 -	625,000.00	13	3.939	7,997,306.84	3.914
625,000.00 -	650,000.00	23	6.970	14,771,589.35	7.229
650,000.00 -	675,000.00	3	0.909	1,979,943.52	0.969
675,000.00 -	700,000.00	5	1.515	3,450,621.96	1.689
700,000.00 -	725,000.00	2	0.606	1,420,250.00	0.695
725,000.00 -	750,000.00	6	1.818	4,466,259.63	2.186
750,000.00 -	775,000.00	3	0.909	2,286,333.42	1.119
775,000.00 -	800,000.00	5	1.515	3,947,889.01	1.932
>	800,000.00	52	15.758	54,014,827.82	26.433
Wgt Ave / Total:		330	100.000	204,347,202.40	100.000

Group I



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<u>Issuance Coupon</u>		Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =	5.000000000000	0	0.000	0.00	0.000
5.000000000000	- 5.250000000000	0	0.000	0.00	0.000
5.250000000000	- 5.500000000000	0	0.000	0.00	0.000
5.500000000000	- 5.750000000000	4	2.381	1,919,202.00	1.861
5.750000000000	- 6.000000000000	9	5.357	6,095,219.10	5.910
6.000000000000	- 6.250000000000	25	14.881	17,066,670.08	16.547
6.250000000000	- 6.500000000000	54	32.143	33,506,681.08	32.487
6.500000000000	- 6.750000000000	49	29.167	29,174,403.32	28.287
6.750000000000	- 7.000000000000	19	11.310	10,570,606.61	10.249
7.000000000000	- 7.250000000000	5	2.976	2,612,417.59	2.533
7.250000000000	- 7.500000000000	1	0.595	697,369.83	0.676
7.500000000000	- 7.750000000000	2	1.190	1,495,724.08	1.450
7.750000000000	- 8.000000000000	0	0.000	0.00	0.000
>	8.000000000000	0	0.000	0.00	0.000
Wgt Ave / Total:		168	100.000	103,138,293.69	100.000

Group II

<u>Issuance Coupon</u>		Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =	5.000000000000	0	0.000	0.00	0.000
5.000000000000	- 5.250000000000	0	0.000	0.00	0.000
5.250000000000	- 5.500000000000	1	0.303	428,650.96	0.210
5.500000000000	- 5.750000000000	3	0.909	1,567,107.05	0.767
5.750000000000	- 6.000000000000	12	3.636	7,719,659.82	3.778
6.000000000000	- 6.250000000000	26	7.879	15,742,858.09	7.704
6.250000000000	- 6.500000000000	68	20.606	41,872,306.61	20.491
6.500000000000	- 6.750000000000	81	24.545	53,217,210.08	26.043
6.750000000000	- 7.000000000000	79	23.939	48,212,719.80	23.594
7.000000000000	- 7.250000000000	30	9.091	16,970,376.49	8.305
7.250000000000	- 7.500000000000	23	6.970	14,408,968.38	7.051
7.500000000000	- 7.750000000000	6	1.818	3,728,293.49	1.824
7.750000000000	- 8.000000000000	0	0.000	0.00	0.000
>	8.000000000000	1	0.303	479,051.63	0.234
Wgt Ave / Total:		330	100.000	204,347,202.40	100.000

Group I



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<u>Update Term</u>		Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =	120	0	0.000	0.00	0.000
120	- 180	0	0.000	0.00	0.000
180	- 300	2	1.190	648,295.29	0.629
300	- 360	166	98.810	102,489,998.40	99.371
>	360	0	0.000	0.00	0.000
Wgt Ave / Total:		168	100.000	103,138,293.69	100.000

Group II

<u>Update Term</u>		Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =	120	0	0.000	0.00	0.000
120	- 180	0	0.000	0.00	0.000
180	- 300	0	0.000	0.00	0.000
300	- 360	330	100.000	204,347,202.40	100.000
>	360	0	0.000	0.00	0.000
Wgt Ave / Total:		330	100.000	204,347,202.40	100.000