



101 Barclay Street, 4W
New York, NY 10286

Officer: Michael Cerchio
212-815-6314
Associate: Jonathan Conte
212-815-6146

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	94,914,231.52	6.000000	689,974.46	474,571.16	1,164,545.62	0.00	94,224,257.06	0.00
2-A-1	12669MAB4	Senior	Fix-30/360	184,841,082.60	6.000000	1,617,815.48	924,205.41	2,542,020.89	0.00	183,223,267.12	0.00
X				266,339,397.79	0.497249	0.00	110,364.24	110,364.24	0.00	264,054,627.83	0.00
X-1	12669MAC2	Strip IO	Var-30/360	85,190,648.15	0.374088	0.00	26,557.35	26,557.35	0.00	84,510,999.94	0.00
X-2	12669MAC2	Strip IO	Var-30/360	181,148,749.64	0.555170	0.00	83,806.89	83,806.89	0.00	179,543,627.89	0.00
PO				1,032,987.45	0.000000	1,199.58	0.00	1,199.58	0.00	1,031,787.87	0.00
PO-1	12669MAD0	Strip PO	Fix-30/360	466,481.08	0.000000	471.71	0.00	471.71	0.00	466,009.37	0.00
PO-2	12669MAD0	Strip PO	Fix-30/360	566,506.37	0.000000	727.87	0.00	727.87	0.00	565,778.50	0.00
A-R	12669MAE8	Senior	Fix-30/360	0.00	6.000000	0.00	0.00	0.00	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	6,229,008.36	6.000000	3,178.16	31,145.04	34,323.20	0.00	6,225,830.20	0.00
B-1	12669MAG3	Junior	Fix-30/360	2,489,213.70	6.000000	1,270.04	12,446.07	13,716.11	0.00	2,487,943.65	0.00
B-2	12669MAH1	Junior	Fix-30/360	1,711,583.34	6.000000	873.28	8,557.92	9,431.20	0.00	1,710,710.06	0.00
B-3	12669MAJ7	Junior	Fix-30/360	1,089,279.91	6.000000	555.77	5,446.40	6,002.17	0.00	1,088,724.14	0.00
B-4	12669MAK4	Junior	Fix-30/360	778,128.20	6.000000	397.02	3,890.64	4,287.66	0.00	777,731.19	0.00
B-5	12669MAL2	Junior	Fix-30/360	933,611.64	6.000000	476.35	4,668.06	5,144.40	0.00	933,135.29	0.10
Totals				294,019,226.72		2,315,740.14	1,575,294.94	3,891,035.07	0.00	291,703,486.58	0.10



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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	94,914,231.52	689,974.46	689,974.46	0.00	94,224,257.06	0.942242571
2-A-1	12669MAB4	198,149,000.00	184,841,082.60	1,617,815.48	1,617,815.48	0.00	183,223,267.12	0.924674195
X		283,665,920.00	266,339,397.79	0.00	0.00	0.00	264,054,627.83	0.930864828
X-1	12669MAC2	90,230,863.00	85,190,648.15	0.00	0.00	0.00	84,510,999.94	0.936608574
X-2	12669MAC2	193,435,057.00	181,148,749.64	0.00	0.00	0.00	179,543,627.89	0.928185566
PO		1,052,583.66	1,032,987.45	1,199.58	1,199.58	0.00	1,031,787.87	0.980243100
PO-1	12669MAD0	468,433.65	466,481.08	471.71	471.71	0.00	466,009.37	0.994824717
PO-2	12669MAD0	584,150.01	566,506.37	727.87	727.87	0.00	565,778.50	0.968550007
A-R	12669MAE8	100.00	0.00	0.00	0.00	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	6,229,008.36	3,178.16	3,178.16	0.00	6,225,830.20	0.995177462
B-1	12669MAG3	2,500,000.00	2,489,213.70	1,270.04	1,270.04	0.00	2,487,943.65	0.995177462
B-2	12669MAH1	1,719,000.00	1,711,583.34	873.28	873.28	0.00	1,710,710.06	0.995177462
B-3	12669MAJ7	1,094,000.00	1,089,279.91	555.77	555.77	0.00	1,088,724.14	0.995177462
B-4	12669MAK4	781,500.00	778,128.20	397.02	397.02	0.00	777,731.19	0.995177462
B-5	12669MAL2	937,657.18	933,611.64	476.35	476.35	0.00	933,135.29	0.995177462
Totals		312,489,940.84	294,019,226.72	2,315,740.14	2,315,740.14	0.00	291,703,486.58	



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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	94,914,231.52	6.000000	6.000000	474,571.16	474,571.16	0.00	474,571.16
2-A-1	184,841,082.60	6.000000	6.000000	924,205.41	924,205.41	0.00	924,205.41
X	266,339,397.79	0.497249	0.497249	110,364.24	110,364.24	0.00	110,364.24
X-1	85,190,648.15	0.374088	0.374088	26,557.35	26,557.35	0.00	26,557.35
X-2	181,148,749.64	0.555170	0.555170	83,806.89	83,806.89	0.00	83,806.89
PO	1,032,987.45	0.000000	0.000000	0.00	0.00	0.00	0.00
PO-1	466,481.08	0.000000	0.000000	0.00	0.00	0.00	0.00
PO-2	566,506.37	0.000000	0.000000	0.00	0.00	0.00	0.00
A-R	0.00	6.000000	0.000000	0.00	0.00	0.00	0.00
P	100.00	0.000000	0.000000	0.00	0.00	0.00	0.00
M	6,229,008.36	6.000000	6.000000	31,145.04	31,145.04	0.00	31,145.04
B-1	2,489,213.70	6.000000	6.000000	12,446.07	12,446.07	0.00	12,446.07
B-2	1,711,583.34	6.000000	6.000000	8,557.92	8,557.92	0.00	8,557.92
B-3	1,089,279.91	6.000000	6.000000	5,446.40	5,446.40	0.00	5,446.40
B-4	778,128.20	6.000000	6.000000	3,890.64	3,890.64	0.00	3,890.64
B-5	933,611.64	6.000000	6.000000	4,668.06	4,668.06	0.00	4,668.06
Totals	294,019,226.72			1,575,294.94	1,575,294.94	0.00	1,575,294.94



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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	949.142315168	6.899744607	4.745711576	942.242570560	6.000000
2-A-1	12669MAB4	198,149,000.00	932.838836436	8.164641157	4.664194182	924.674195278	6.000000
X		283,665,920.00	938.919267390	0.000000000	0.389064150	930.864827999	0.497249
X-1	12669MAC2	90,230,863.00	944.140899439	0.000000000	0.294326677	936.608574164	0.374088
X-2	12669MAC2	193,435,057.00	936.483553961	0.000000000	0.433255960	928.185566125	0.555170
PO		1,052,583.66	981.382752987	1.139652880	0.000000000	980.243100107	0.000000
PO-1	12669MAD0	468,433.65	995.831710777	1.006993395	0.000000000	994.824717382	0.000000
PO-2	12669MAD0	584,150.01	969.796040247	1.246033495	0.000000000	968.550006753	0.000000
A-R	12669MAE8	100.00	0.000000000	0.000000000	0.016752241	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	995.685479443	0.508017658	4.978427397	995.177461785	6.000000
B-1	12669MAG3	2,500,000.00	995.685479443	0.508017658	4.978427397	995.177461785	6.000000
B-2	12669MAH1	1,719,000.00	995.685479443	0.508017658	4.978427397	995.177461785	6.000000
B-3	12669MAJ7	1,094,000.00	995.685479443	0.508017658	4.978427397	995.177461785	6.000000
B-4	12669MAK4	781,500.00	995.685479443	0.508017658	4.978427397	995.177461785	6.000000
B-5	12669MAL2	937,657.18	995.685479443	0.508017658	4.978427397	995.177461785	6.000000
Totals		312,489,940.84	940.891812164	7.410606990	5.041106078	933.481205174	



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Pool Level Data

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

Begin
End

07/25/07
01/01/07
06/29/07
07/22/07
06/01/07
07/01/07
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	164	316	480
Loans Paid Off or otherwise removed pursuant to the PSA	<u>1</u>	<u>2</u>	<u>3</u>
Ending Aggregate Loan Count	163	314	477
Beginning Pool Stated Principal Balance	99,835,493.65	194,183,633.07	294,019,126.72
Scheduled Principal	52,733.95	97,821.26	150,555.21
Unscheduled Principal	640,059.51	1,525,125.42	2,165,184.93
Realized Principal Losses	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Ending Pool Stated Principal Balance	99,142,700.19	192,560,686.39	291,703,386.58



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Weighted Averages

	<u>Group I</u>	<u>Group II</u>
Beginning Weighted Average Mortgage Rate	6.53344%	6.70985%
Beginning Weighted Average Net Mortgage Rate	6.29118%	6.50040%
Ending Weighted Average Mortgage Rate	6.53442%	6.70920%
Ending Weighted Average Net Mortgage Rate	6.29196%	6.49975%
Beginning Weighted Average Remaining Term to Maturity	351	352
Ending Weighted Average Remaining Term to Maturity	350	351

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	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
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	19,406.12	32,436.66	51,842.78
Net Master Servicing Fee	19,072.11	31,823.80	50,895.91
Trustee Fee	748.77	1,456.38	2,205.14
Lpmi	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Total Net Loan Fees	19,820.87	33,280.18	53,101.05

Servicer Advances

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Principal Advances	386.78	2,305.65	2,692.43
Interest Advances	11,110.53	55,767.63	66,878.16
Reimbursement for Principal & Interest Advances	0.00	0.00	0.00
Reimbursement for Nonrecoverable Advances	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Total Advances	11,497.31	58,073.28	69,570.59



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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	628,720.00	1,481,705.87	2,110,425.87
Prepayment Interest Excess	0.00	0.00	0.00
Prepayment Interest Shortfall	334.01	612.86	946.87
Compensating Interest	334.01	612.86	946.87
Non-Supported Prepayment Interest Shortfall	-0.00	-0.00	-0.00
CPR %	7.43159%	9.03255%	
SMM %	0.64145%	0.78580%	

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

Delinquency Info		Group 1		Group 2		Total	
30-59 Days	Balance	0.00	0.00000%	5,331,441.79	2.76871%	5,331,441.79	1.82769%
	Loan Count	0	0.00000%	9	2.86624%	9	1.88679%
60-89 Days	Balance	1,450,941.14	1.46349%	1,541,146.39	0.80034%	2,992,087.53	1.02573%
	Loan Count	3	1.84049%	3	0.95541%	6	1.25786%
90+ Days	Balance	0.00	0.00000%	640,000.00	0.33236%	640,000.00	0.21940%
	Loan Count	0	0.00000%	1	0.31847%	1	0.20964%
Total	Balance	1,450,941.14	1.46349%	7,512,588.18	3.90141%	8,963,529.32	3.07282%
	Loan Count	3	1.84049%	13	4.14013%	16	3.35430%



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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	525,000.00	0.52954%	2,081,184.63	1.08079%	2,606,184.63	0.89344%
	Loan Count	1	0.61350%	3	0.95541%	4	0.83857%
Total	Balance	525,000.00	0.52954%	2,081,184.63	1.08079%	2,606,184.63	0.89344%
	Loan Count	1	0.61350%	3	0.95541%	4	0.83857%

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	525,000.00	0.52954%	2,081,184.63	1.08079%	2,606,184.63	0.89344%
	Loan Count	1	0.61350%	3	0.95541%	4	0.83857%

Totals for Foreclosure, REO Bankruptcy, Delinquency		Group 1		Group 2		Total	
All	Balance	1,975,941.14	1.99303%	9,593,772.81	4.98221%	11,569,713.95	3.96626%
	Loan Count	4	2.45399%	16	5.09554%	20	4.19287%

**60+ Delinquency, Foreclosure, Bankruptcy &
REO Totals**

	Group I	Group II	Total
Current	1,975,941.14	4,262,331.02	6,238,272.16
One-Month Prior	525,000.00	2,722,254.54	3,247,254.54
Two-Month Prior	0.00	2,695,131.27	2,695,131.27
Three-Month Prior	525,000.00	1,483,394.89	2,008,394.89
Four-Month Prior	0.00	546,274.45	546,274.45
Five-Month Prior	0.00	0.00	0.00
60+ Delinquency Average	504,323.52	1,951,564.36	2,455,887.88
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

	Group I	Group II	Total
Scheduled Interest Collected	543,223.31	1,085,172.68	1,628,395.99
Plus: Compensating Interest	334.01	612.86	946.87
Less: Master Servicer Fee	19,406.12	32,436.66	51,842.78
Less: Subservicing Fee	0.00	0.00	0.00
Less: Mortgage Loan Premiums	0.00	0.00	0.00
Less: Excess Master Servicing Fee	0.00	0.00	0.00
Total Interest Available	524,151.20	1,053,348.88	1,577,500.08

Principal

	Group I	Group II	Total
Scheduled Principal	52,733.95	97,821.26	150,555.21
Paid in Full Principal	628,720.00	1,481,705.87	2,110,425.87
Curtailment Principal	11,339.51	43,419.55	54,759.06
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	0.00	0.00	0.00
Total Principal Available	692,793.46	1,622,946.68	2,315,740.14

Other Amounts

	Group I	Group II	Total
Prepayment Penalties	0.00	0.00	0.00
Other Required Amounts	0.00	0.00	0.00
Total Other Remittance Amounts	0.00	0.00	0.00

Total Servicer Remittance	1,216,944.66	2,676,295.56	3,893,240.22
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The BANK
of NEW YORK

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CWMBS, Inc.
CHL Mortgage Pass-Through Trust 2007-J1

Distribution Summary

Amounts Available for Distribution

Total Servicer Remittance	3,893,240.22
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	<u>0.00</u>
Total Amounts Available	3,893,240.22

Distribution Payments

Trustee Fee	2,205.14
Class Payments	<u>3,891,035.08</u>
Total Payments	3,893,240.22

Trust Accounts

Distribution Account

Beginning Balance	0.00
Deposits	3,893,240.22
Withdrawals	<u>3,893,240.22</u>
Ending Balance	0.00



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Principal Reserve Account

Beginning Principal Reserve Balance	100.00
Deposit	0.00
Withdrawal	<u>0.00</u>
Ending Balance	100.00

Senior Principal Distribution Amounts

PO Principal Amounts

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Beginning PO Balance	466,481.08	566,506.37	1,032,987.45
PO Scheduled Principal	374.96	675.00	1,049.95
PO Prepayments & Recoveries	96.75	52.87	149.63
PO Liquidation Principal	0.00	0.00	0.00
PO Principal Loss	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Ending PO Balance	466,009.37	565,778.50	1,031,787.87

NON-PO Principal Amounts

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Beginning Non-PO Balance	99,369,012.57	193,617,126.70	292,986,139.27
Non-PO Scheduled Principal	52,358.99	97,146.26	149,505.26
Non-PO Prepayments & Recoveries	639,962.76	1,525,072.55	2,165,035.30
Non-PO Liquidation Principal	0.00	0.00	0.00
Non-PO Principal Loss	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Ending Non-PO Balance	98,676,690.82	191,994,907.89	290,671,598.71



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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	95.51693%	95.46732%
Senior Prepayment Percentage	100.00000%	100.00000%
Subordinate Percentages	4.48307%	4.53268%
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	689,974.46	1,617,815.48	2,307,789.94
Subordinate Principal Distribution Amount			6,750.62
PO Principal Distribution Amount	<u>471.71</u>	<u>727.87</u>	<u>1,199.58</u>
Total Principal Distribution Amount	692,793.46	1,622,946.68	2,315,740.14



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Credit Enhancements

Subordination

Credit Support

	Original	Current
Class A	299,201,783.66	278,479,412.05
Class A Percentage	95.747653%	95.466604%
Class M	6,256,000.00	6,225,830.20
Class M Percentage	2.001984%	2.134301%
Class B-1	2,500,000.00	2,487,943.65
Class B-1 Percentage	0.800026%	0.852902%
Class B-2	1,719,000.00	1,710,710.06
Class B-2 Percentage	0.550098%	0.586455%
Class B-3	1,094,000.00	1,088,724.14
Class B-3 Percentage	0.350091%	0.373230%
Class B-4	781,500.00	777,731.19
Class B-4 Percentage	0.250088%	0.266617%
Class B-5	937,657.18	933,135.29
Class B-5 Percentage	0.300060%	0.319892%



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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>							
156142540	628,720.00	06/28/07	0.00	MD	6.375	6	Paid in Full
<u>Group II</u>							
142226780	840,660.74	07/11/07	0.00	CO	6.750	13	Paid in Full
142227260	641,829.49	06/26/07	0.00	CA	6.875	12	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	90,169.35	0.091
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	0.157
175,000.00	-	200,000.00	0	0.00	0.000
200,000.00	-	225,000.00	1	206,878.02	0.209
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	1	349,300.64	0.352
350,000.00	-	375,000.00	0	0.00	0.000
375,000.00	-	400,000.00	1	389,149.21	0.393
400,000.00	-	425,000.00	5	2,086,222.80	2.104
425,000.00	-	450,000.00	14	6,112,102.02	6.165
450,000.00	-	475,000.00	20	9,270,181.72	9.350
475,000.00	-	500,000.00	23	11,262,200.21	11.360
500,000.00	-	525,000.00	14	7,186,366.98	7.249
525,000.00	-	550,000.00	10	5,432,712.82	5.480
550,000.00	-	575,000.00	11	6,141,889.86	6.195
575,000.00	-	600,000.00	8	4,747,587.35	4.789
600,000.00	-	625,000.00	8	4,887,174.96	4.929
625,000.00	-	650,000.00	4	2,565,974.17	2.588
650,000.00	-	675,000.00	1	674,265.78	0.680
675,000.00	-	700,000.00	4	2,784,039.97	2.808
700,000.00	-	725,000.00	2	1,428,930.27	1.441
725,000.00	-	750,000.00	1	750,000.00	0.756
750,000.00	-	775,000.00	3	2,283,318.64	2.303
775,000.00	-	800,000.00	3	2,371,846.81	2.392
>	800,000.00	27	16.564	27,966,388.61	28.208
Wgt Ave / Total:		163	100.000	99,142,700.19	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	-	0	0.000	0.00	0.000
25,000.00	-	0	0.000	0.00	0.000
50,000.00	-	0	0.000	0.00	0.000
75,000.00	-	0	0.000	0.00	0.000
100,000.00	-	0	0.000	0.00	0.000
125,000.00	-	0	0.000	0.00	0.000
150,000.00	-	0	0.000	0.00	0.000
175,000.00	-	0	0.000	0.00	0.000
200,000.00	-	0	0.000	0.00	0.000
225,000.00	-	0	0.000	0.00	0.000
250,000.00	-	0	0.000	0.00	0.000
275,000.00	-	0	0.000	0.00	0.000
300,000.00	-	1	0.318	291,511.12	0.151
325,000.00	-	0	0.000	0.00	0.000
350,000.00	-	2	0.637	684,385.19	0.355
375,000.00	-	0	0.000	0.00	0.000
400,000.00	-	0	0.000	0.00	0.000
425,000.00	-	5	1.592	2,103,356.64	1.092
450,000.00	-	25	7.962	10,999,860.68	5.712
475,000.00	-	30	9.554	13,870,017.42	7.203
500,000.00	-	46	14.650	22,439,947.47	11.653
525,000.00	-	32	10.191	16,425,425.61	8.530
550,000.00	-	26	8.280	13,965,572.01	7.253
575,000.00	-	19	6.051	10,691,544.76	5.552
600,000.00	-	23	7.325	13,557,540.52	7.041
625,000.00	-	14	4.459	8,602,036.89	4.467
650,000.00	-	21	6.688	13,466,699.53	6.993
675,000.00	-	3	0.955	1,970,477.12	1.023
700,000.00	-	5	1.592	3,444,900.74	1.789
725,000.00	-	2	0.637	1,420,250.00	0.738
750,000.00	-	6	1.911	4,453,270.24	2.313
775,000.00	-	2	0.637	1,522,386.51	0.791
800,000.00	-	4	1.274	3,163,674.10	1.643
>	800,000.00	48	15.287	49,487,829.84	25.700
Wgt Ave / Total:		314	100.000	192,560,686.39	100.000

Group I



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Issuance Coupon		Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =	5.0	0	0.000	0.00	0.000
5.0	- 5.3	0	0.000	0.00	0.000
5.3	- 5.5	0	0.000	0.00	0.000
5.5	- 5.8	4	2.454	1,911,234.87	1.928
5.8	- 6.0	9	5.521	6,068,286.12	6.121
6.0	- 6.3	25	15.337	17,032,988.93	17.180
6.3	- 6.5	52	31.902	32,019,650.21	32.297
6.5	- 6.8	46	28.221	26,821,434.48	27.053
6.8	- 7.0	19	11.656	10,500,773.59	10.592
7.0	- 7.3	5	3.067	2,603,453.58	2.626
7.3	- 7.5	1	0.613	694,656.43	0.701
7.5	- 7.8	2	1.227	1,490,221.98	1.503
7.8	- 8.0	0	0.000	0.00	0.000
>	8.0	0	0.000	0.00	0.000
Wgt Ave / Total:		163	100.000	99,142,700.19	100.000

Group II

Issuance Coupon		Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =	5.0	0	0.000	0.00	0.000
5.0	- 5.3	0	0.000	0.00	0.000
5.3	- 5.5	1	0.318	425,786.37	0.221
5.5	- 5.8	3	0.955	1,555,415.26	0.808
5.8	- 6.0	12	3.822	7,674,345.85	3.985
6.0	- 6.3	25	7.962	14,668,919.60	7.618
6.3	- 6.5	67	21.338	41,272,085.99	21.433
6.5	- 6.8	79	25.159	51,678,338.03	26.837
6.8	- 7.0	75	23.885	45,349,761.71	23.551
7.0	- 7.3	27	8.599	14,119,241.86	7.332
7.3	- 7.5	19	6.051	12,369,563.98	6.424
7.5	- 7.8	5	1.592	2,969,800.00	1.542
7.8	- 8.0	0	0.000	0.00	0.000
>	8.0	1	0.318	477,427.74	0.248
Wgt Ave / Total:		314	100.000	192,560,686.39	100.000

Group I



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Location	Number of Items	Percent of Items	Principal Balance	Percent of Balance
CA	62	38.037	38,522,659.63	38.856
FL	8	4.908	4,659,546.65	4.700
AZ	5	3.067	2,985,834.70	3.012
VA	5	3.067	3,571,974.10	3.603
WA	9	5.521	5,054,387.60	5.098
CO	3	1.840	2,028,768.37	2.046
Others	71	43.558	42,319,529.14	42.685
Wgt Ave / Total:	163	100.000	99,142,700.19	100.000

Group II

Location	Number of Items	Percent of Items	Principal Balance	Percent of Balance
CA	160	50.955	95,825,727.14	49.764
FL	24	7.643	17,420,005.93	9.047
AZ	10	3.185	5,437,125.32	2.824
VA	5	1.592	2,723,834.14	1.415
WA	6	1.911	4,644,274.35	2.412
CO	10	3.185	6,099,016.05	3.167
Others	99	31.529	60,410,703.46	31.372
Wgt Ave / Total:	314	100.000	192,560,686.39	100.000

Group I

Update Term	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	1.227	643,676.19	0.649
300 - 360	161	98.773	98,499,024.00	99.351
> 360	0	0.000	0.00	0.000
Wgt Ave / Total:	163	100.000	99,142,700.19	100.000

Group II



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Update Term		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	314	100.000	192,560,686.39	100.000
>	360	0	0.000	0.00	0.000
Wgt Ave / Total:		314	100.000	192,560,686.39	100.000