

101 Barclay Street, 4W  
New York, NY 10286

Officer: Michelle Penson  
212-815-3087

Associate: Steven Chrysanthsis  
212-815-8318

Distribution Date: 10/25/07



**CWHEQ, Inc.**  
**CWHEQ Home Equity Loan Trust, Series 2007-S3**  
**Series 2007-S3**

*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
A1	12670HAA4	Senior	Var-Act/360	249,514,894.33	5.271250	7,777,904.37	1,096,046.16	8,873,950.53	0.00	241,736,989.96	0.00
A2	12670HAB2	Senior	Var-Act/360	242,359,000.00	5.381250	0.00	1,086,828.64	1,086,828.64	0.00	242,359,000.00	0.00
A3	12670HAC0	Senior	Var-Act/360	159,187,000.00	5.511250	0.00	731,099.46	731,099.46	0.00	159,187,000.00	0.00
AR	12670HAF3	Senior	Fix-30/360	0.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
P	12670HAE6	Prepay Penalties	Fix-30/360	100.00	0.000000	0.00	28,031.24	28,031.24	0.00	100.00	0.00
C	12670HAD8	Residual	Fix-30/360	654,193,622.45	0.000000	0.00	1.96	1.96	0.00	647,196,100.09	0.00
EP	12670HAG1	Senior	Fix-30/360	100.00	0.000000	0.00	0.00	0.00	0.00	100.00	0.00
Totals				651,061,094.33		7,777,904.37	2,942,007.46	10,719,911.83	0.00	643,283,189.96	0.00

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*Principal Distribution Detail*

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Scheduled Principal Distribution	Unscheduled Principal Adjustments	Net Principal Distribution	Current Realized Losses	Ending Certificate Balance	Ending Certificate Factor
A1	12670HAA4	298,454,000.00	249,514,894.33	7,777,904.37	0.00	7,777,904.37	0.00	241,736,989.96	0.809963981
A2	12670HAB2	242,359,000.00	242,359,000.00	0.00	0.00	0.00	0.00	242,359,000.00	1.000000000
A3	12670HAC0	159,187,000.00	159,187,000.00	0.00	0.00	0.00	0.00	159,187,000.00	1.000000000
AR	12670HAF3	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.000000000
P	12670HAE6	100.00	100.00	0.00	0.00	0.00	0.00	100.00	1.000000000
C	12670HAD8	700,000,000.00	654,193,622.45	0.00	0.00	0.00	0.00	647,196,100.09	0.924565857
EP	12670HAG1	100.00	100.00	0.00	0.00	0.00	0.00	100.00	1.000000000
Totals		700,000,300.00	651,061,094.33	7,777,904.37	0.00	7,777,904.37	0.00	643,283,189.96	

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*Interest Distribution Detail*

Class	Beginning Certificate Balance	Pass Through Rate (%)	Effective Coupon (%)	Current Interest	Total Interest Due	Interest Paid	Yield Supplemental Paid	Yield Supplemental After Distr
A1	249,514,894.33	5.271250	5.271250	1,096,046.16	1,096,046.16	1,096,046.16	0.00	0.00
A2	242,359,000.00	5.381250	5.381250	1,086,828.64	1,086,828.64	1,086,828.64	0.00	0.00
A3	159,187,000.00	5.511250	5.511250	731,099.46	731,099.46	731,099.46	0.00	0.00
AR	0.00	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00
P	100.00	0.000000	336374.880000	0.00	0.00	28,031.24	0.00	0.00
C	654,193,622.45	0.000000	0.000004	0.00	0.00	1.96	0.00	0.00
EP	100.00	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00
Totals	651,061,094.33			2,913,974.26	2,913,974.26	2,942,007.46	0.00	0.00

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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 (%)
A1	12670HAA4	298,454,000.00	836.024628015	26.060647100	3.672412350	809.963980915	5.271250
A2	12670HAB2	242,359,000.00	1,000.000000000	0.000000000	4.484375000	1,000.000000000	5.381250
A3	12670HAC0	159,187,000.00	1,000.000000000	0.000000000	4.592708333	1,000.000000000	5.511250
AR	12670HAF3	100.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000
P	12670HAE6	100.00	1,000.000000000	0.000000000	280,312.400000000	1,000.000000000	0.000000
C	12670HAD8	700,000,000.00	934.562317786	0.000000000	0.000002800	924.565857271	0.000000
EP	12670HAG1	100.00	1,000.000000000	0.000000000	0.000000000	1,000.000000000	0.000000
Totals		700,000,300.00	930.086879006	11.111287195	4.202865999	918.975591810	

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**Pool Level Data**

Distribution Date		10/25/07
Cut-off Date		03/01/07
Record Date		09/28/07
Determination Date		10/22/07
Accrual Period 30/360	Begin	09/01/07
	End	10/01/07
Number of Days in 30/360 Accrual Period		30
Accrual Period Actual Days	Begin	09/25/07
	End	10/25/07
Number of Days in Actual Accrual Period		30

**Prefunding Detail**

Target Funding Balance	700,000,000.00
Initial Funded Balance	596,127,203.27
Initial Unfunded Balance	103,872,796.73
Subsequent Prefunded Deposit	103,872,764.17
Subsequent Funded Balance	699,999,967.44
Subsequent Unfunded Balance	32.56
Supplemental Loan Deposit from Prefunding Account	32.56
Final Unfunded Balance	0.00

Prefunded loans are scheduled to be added  
during a 90 day Prefunding Period.

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**Collateral Detail**

**Original Mortgage Loan Details**

Original Aggregate Loan Count	14,701
Original Stated Principal Balance	700,000,000.00
Original Weighted Average Mortgage Rate	8.62593%
Original Weighted Average Net Mortgage Rate	8.11693%
Original Weighted Average Remaining Term	227

**Current Mortgage Loan Details**

Beginning Aggregate Loan Count	13,908
Loans Paid Off or otherwise removed pursuant to the PSA	<u>119</u>
Ending Aggregate Loan Count	13,789

Beginning Pool Stated Principal Balance	654,193,622.45
Scheduled Principal	736,094.24
Unscheduled Principal	5,868,665.97
Realized Principal Losses	<u>392,762.15</u>
Ending Pool Stated Principal Balance	647,196,100.09

Beginning Weighted Average Mortgage Rate	8.65044%
Beginning Weighted Average Net Mortgage Rate	8.14146%
Ending Weighted Average Mortgage Rate	8.64628%
Ending Weighted Average Net Mortgage Rate	8.13730%

Beginning Weighted Average Remaining Term to Maturity	307
Ending Weighted Average Remaining Term to Maturity	307

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**Loan Substitution**

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

**Fees of the Trust**

Gross Master Servicing Fee	272,580.68
Net Master Servicing Fee	266,248.84
Trustee Fee	4,906.45
Certificate Insurance Premium	130,212.18
Mortgage Insurance Premium	<u>160,804.05</u>
Total Net Fees of the Trust	562,171.52

**Servicer Advances**

Principal Advances	4,168.12
Interest Advances	96,972.02
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	0.00
Amount of Stop Advances	<u>-12,284.76</u>
Total Advances	88,855.38

**Mortgage Prepayment Details**

Principal Balance of Loans Paid in Full	5,305,090.81
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	6,331.84
Compensating Interest	6,331.84
Non-Supported Prepayment Interest Shortfall	-0.00
Prepayment Charges	28,031.24
CPR %	10.91136%
SMM %	0.95820%

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**Delinquency Information**

Delinquency Info		Group 1	
30-59 Days	Balance	3,469,061.93	0.53601%
	Loan Count	48	0.34810%
60-89 Days	Balance	2,995,641.54	0.46286%
	Loan Count	41	0.29734%
90+ Days	Balance	4,092,934.69	0.63241%
	Loan Count	48	0.34810%
<b>Total</b>	<b>Balance</b>	<b>10,557,638.16</b>	<b>1.63129%</b>
	<b>Loan Count</b>	<b>137</b>	<b>0.99355%</b>

Foreclosure Info		Group 1	
30-59 Days	Balance	0.00	0.00000%
	Loan Count	0	0.00000%
60-89 Days	Balance	0.00	0.00000%
	Loan Count	0	0.00000%
90+ Days	Balance	0.00	0.00000%
	Loan Count	0	0.00000%
<b>Total</b>	<b>Balance</b>	<b>0.00</b>	<b>0.00000%</b>
	<b>Loan Count</b>	<b>0</b>	<b>0.00000%</b>



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REO Info		Group 1	
30-59 Days	Balance	0.00	0.00000%
	Loan Count	0	0.00000%
60-89 Days	Balance	0.00	0.00000%
	Loan Count	0	0.00000%
90+ Days	Balance	86,343.94	0.01334%
	Loan Count	2	0.01450%
<b>Total</b>	<b>Balance</b>	<b>86,343.94</b>	<b>0.01334%</b>
	<b>Loan Count</b>	<b>2</b>	<b>0.01450%</b>

Bankruptcy Info		Group 1	
30-59 Days	Balance	72,000.00	0.01112%
	Loan Count	1	0.00725%
60-89 Days	Balance	19,830.24	0.00306%
	Loan Count	1	0.00725%
90+ Days	Balance	91,703.17	0.01417%
	Loan Count	2	0.01450%
<b>Total</b>	<b>Balance</b>	<b>183,533.41</b>	<b>0.02836%</b>
	<b>Loan Count</b>	<b>4</b>	<b>0.02901%</b>

Totals for Foreclosure Bankruptcy, REO		Group 1	
All	Balance	269,877.35	0.04170%
	Loan Count	6	0.04351%

Totals for Foreclosure, REO Bankruptcy, Delinquency		Group 1	
All	Balance	10,827,515.51	1.67299%
	Loan Count	143	1.03706%

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**Realized Loss Detail**

**Realized Losses**

Current Period Realized Losses	392,762.15
Cumulative Realized Losses	417,877.64
Total Liquidated Loan Balance	392,774.96
Total Liquidated Proceeds	12.81
Subsequent Recoveries	-25,115.49
MDR ( Monthly Default Rate )	0.06011%
CDR ( Conditional Default Rate )	0.71891%

<u>Loan ID</u>	<u>Liquidation Balance</u>	<u>Liquidation Proceeds</u>	<u>Realized Loss</u>
<i><u>Group I</u></i>			
131585134	15,764.02	0.00	15,764.02
131894836	53,110.11	0.00	53,110.11
147182915	20,900.83	12.81	20,888.02
149256809	150,000.00	0.00	150,000.00
157674568	153,000.00	0.00	153,000.00

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**Servicer Remittance Summary**

**Interest Remittance Amount**

Scheduled Interest Collected	4,697,410.67
Plus: Compensating Interest	6,331.84
Less: Servicing Fees	272,580.68
Less: Mortgage Insurance Premium (PMI)	<u>160,804.05</u>
Total Interest Remittance Amount	4,270,357.78

**Principal Remittance Amount**

Scheduled Principal	696,651.27
Curtailment Principal	563,562.35
Paid in Full Principal	5,305,090.81
Repurchased Principal	39,442.97
Liquidation Principal	12.81
Subsequent Recoveries	-25,115.49
Less: Non-Recoverable Principal Advances relating to Principal	<u>0.00</u>
Total Principal Remittance Amount	6,579,644.72

**Other Remittance Amounts**

Prepayment Charge	28,031.24
Other Amounts Required	<u>0.00</u>
Total Other Remittance	28,031.24

<b>Total Servicer Remittance</b>	<b>10,878,033.74</b>
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**Distributable Amounts**

**Principal Distribution Amount**

Principal Remittance Amount	6,579,644.72
Plus: Supplemental Loan Deposit	0.00
Plus: Extra Principal Distribution Amount	1,198,259.65
Less: OC Reduction	0.00
Principal Distribution Amount	7,777,904.37

**Interest Funds**

Interest Remittance	4,270,357.78
Less: Trustee Fee	<u>4,906.45</u>
Interest Funds	4,265,451.33

**Distribution Summary**

**Amounts Available for Distribution**

Total Servicer Remittance	10,878,033.74
Investment Income	1.96
Corridor Proceeds	0.00
Capitalized Interest Account withdrawal	0.00
Supplemental Loan Deposit	0.00
Carryover Reserve Fund withdrawal	0.00
Principal Reserve Fund withdrawal	0.00
Other Amounts	0.00
<b>Total Available</b>	<b>10,878,035.70</b>

**Distribution Payments**

Trustee Fee	4,906.45
Certificate Insurance Premium	130,212.18
Class Payments	<u>10,719,911.83</u>
Total Payments	10,855,030.46

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**Trust Accounts**

**Distribution Account**

Beginning Balance	0.00
Deposit	10,878,035.70
Withdrawal	10,878,035.70
Ending Balance	0.00

**Carryover Reserve Account**

Beginning Balance	1,200.00
Deposits	0.00
Withdrawals	<u>0.00</u>
Ending Balance	1,200.00

**Capitalized Interest Account**

Beginning Balance	0.00
Deposits	0.00
Withdrawals	<u>0.00</u>
Ending Balance	0.00

*Remaining deposit in the Capitalized  
Interest Account is scheduled to be returned  
to CHL at the end of Prefunding Period.*

**Prefunding Account**

Beginning Balance	0.00
Deposit	0.00
Withdrawal	<u>0.00</u>
Ending Balance	0.00

**Certificate Swap Account**

Beginning Balance	0.00
Deposits	23,005.24
Withdrawals	<u>23,005.24</u>
Ending Balance	0.00

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**Class P Principal Reserve Account**

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

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**Certificate Swap Contract Details**

Floating Rate Receipt	1,717,027.43
Fixed Rate Payment	1,740,032.67
Net Swap Payment Paid	23,005.24
Net Swap Payment Received	0.00
Net Swap Payment Received allocated to Trust	0.00
Swap Termination Fee	0.00
Seniors Libor Classes Current Interest and Interest Carry Forward Amounts	0.00
Subordinate Current Interest and Interest Carry Forward Amounts	0.00
Extra Principal Distribution to meet OD Deficiency	0.00
Net Carryover Amounts Paid	0.00
Senior Classes Unpaid Loss Amounts	0.00
Subordinate Classes Unpaid Loss Amounts	0.00
Total	0.00
Swap Amounts received but not allocated to the Trust are remitted to CHL	

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**Corridor Contract Details**

Corridor Contract Notional Balance	241,448,410.00
Corridor Contract Strike Rate	7.47659%
Corridor Contract Ceiling Rate	9.00000%
Corridor Contract Payment	0.00
Net Corridor Contract Payment	0.00
Excess Corridor Contract Payment	0.00

**Net Rate Carryover Details**

**Net Rate Cap Details**

Libor Rate	5.13125%
Net Rate Cap for Floating Certs	7.90285%
Net Rate Cap for Fixed Certs	7.86065%

<u>Class</u>	<u>Beginning Balance</u>	<u>Interest Thereon</u>	<u>Current Period Amount</u>	<u>Amount Paid</u>	<u>Ending Amount</u>
A1	0.00	0.00	0.00	0.00	0.00
A2	0.00	0.00	0.00	0.00	0.00
A3	0.00	0.00	0.00	0.00	0.00
<b>Total</b>	--	--	--	--	--



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**Credit Enhancements**

**Overcollateralization Details**

OC Prior	3,132,728.12
OC Floor	3,500,000.00
OC Target	14,700,000.00
OC Deficiency	10,786,889.87
OC Reduction	0.00
OC Ending	3,913,110.13

**Application of Excess Cashflow**

Excess Cashflow available after application of interest payments	1,198,259.65
Plus: OC Reduction Amount	0.00
Plus: Carryover Reserve Fund earnings	1.96
Less: Extra Principal Distribution Amount	1,198,259.65
Less: Unpaid Realized Loss Amount	0.00
Less: Interest Carryforward Amount	0.00
Less: Carryover Shortfalls Paid	0.00
Less: Transfer to Carryover Shortfall Reserve to replenish initial deposit	0.00
Remaining Excess Cashflow available to Residual Class	1.96

**Trigger Event Details**

**Delinquency Trigger Test**

Current Month	7,358,453.58
1 Month Prior	5,372,185.65
2 Months Prior	3,561,966.15
Three-month Rolling Delinquency Rate	0.82740%
Specified Delinquency Rate Trigger	4.50000%

**Is Delinquency Trigger Event in Effect?**

**NO**

*Delinquency Trigger Event applicable only on  
or after the Step-Down Date*

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**Cumulative Loss Trigger Test**

Cumulative Loss Percentage	0.05970%
Specified Cumulative Loss Percentage	100.00000%

<b>Is Cumulative Loss Trigger Event in Effect?</b>	<b>NO</b>
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*Cumulative Loss Trigger Event applicable  
only on or after the Step-Down Date*

<b>Is Trigger Event in Effect?</b>	<b>NO</b>
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**Stepdown Date Details**

Balance of Collateral Loans	647,196,100.09
Threshold Balance of Collateral Loans	350,000,000.00
Has the 3rd Anniversary Distribution Date occurred?	NO

<b>Has Stepdown Date been reached?</b>	<b>NO</b>
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**Prepayment Loan Details**

Prepayment Penalties

28,031.24

<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>
<i><b>Group I</b></i>							
119911166	13,558.96	10/12/07	0.00	IN	6.375	27	Paid in Full
130945461	45,359.74	10/11/07	0.00	OR	15.500	15	Paid in Full
133362359	40,411.30	10/01/07	0.00	WA	10.125	7	Paid in Full
133366792	30,441.50	10/12/07	939.35	CA	7.750	7	Paid in Full
138619326	33,538.64	09/19/07	0.00	TX	8.750	8	Paid in Full
142509286	48,599.21	09/25/07	0.00	VA	10.125	8	Paid in Full
143832890	26,960.57	09/24/07	1,294.11	NH	12.000	7	Paid in Full
145191981	58,065.53	10/05/07	0.00	WA	8.000	7	Paid in Full
146717904	2,097.21	09/18/07	0.00	TX	8.250	309	Paid in Full
147175354	14,884.79	10/04/07	0.00	TX	9.250	19	Paid in Full
147202917	56,773.00	10/01/07	0.00	OR	10.750	9	Paid in Full
147327829	57,479.22	10/01/07	0.00	FL	12.750	7	Paid in Full
147330885	29,957.57	09/28/07	0.00	CT	14.313	9	Paid in Full
147341287	49,657.17	10/11/07	0.00	NC	6.875	9	Paid in Full
147375459	66,224.76	10/15/07	0.00	OR	7.875	9	Paid in Full
147551489	46,643.39	09/20/07	0.00	TX	7.450	9	Paid in Full
147606360	37,652.00	10/04/07	0.00	UT	8.000	9	Paid in Full
147770276	86,530.17	09/21/07	0.00	FL	10.750	9	Paid in Full
147782446	32,878.38	09/24/07	0.00	PA	9.950	9	Paid in Full
147906573	29,400.00	09/17/07	0.00	WI	11.625	10	Paid in Full
148056040	14,898.90	10/05/07	0.00	WI	7.750	7	Paid in Full
148447388	16,825.50	09/24/07	0.00	PA	8.875	7	Paid in Full
148510668	24,783.36	09/19/07	0.00	PA	13.500	11	Paid in Full
148609011	40,884.72	09/25/07	1,605.63	AZ	9.825	7	Paid in Full
148747141	14,905.20	10/09/07	0.00	NC	10.125	7	Paid in Full

101 Barclay Street, 4W  
New York, NY 10286

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Associate: Steven Chrysanthsis  
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**CWHEQ, Inc.**  
**CWHEQ Home Equity Loan Trust, Series 2007-S3**  
**Series 2007-S3**

<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>
148888838	34,409.96	10/08/07	0.00	KS	7.875	7	Paid in Full
149076186	12,293.06	10/05/07	0.00	OK	10.500	8	Paid in Full
149078370	11,454.06	10/11/07	0.00	MD	10.125	8	Paid in Full
149336755	117,263.50	10/11/07	0.00	MD	7.850	7	Paid in Full
149340267	15,749.91	09/28/07	0.00	CA	9.250	7	Paid in Full
149439856	61,812.01	10/01/07	0.00	WA	10.475	8	Paid in Full
149446233	23,915.62	09/17/07	0.00	MI	8.750	7	Paid in Full
155382068	64,473.80	10/11/07	0.00	VA	9.750	7	Paid in Full
156721157	20,146.92	09/25/07	0.00	KY	9.125	24	Paid in Full
157221216	129,535.03	10/04/07	4,615.00	OR	8.875	7	Paid in Full
157258955	20,975.03	09/21/07	0.00	TX	9.875	7	Paid in Full
157399663	44,378.41	10/01/07	0.00	TN	10.750	7	Paid in Full
157500659	27,676.59	09/25/07	0.00	CO	10.250	8	Paid in Full
157508642	49,879.32	09/24/07	0.00	NY	9.750	7	Paid in Full
157519285	33,000.00	09/19/07	0.00	UT	7.250	7	Paid in Full
157714562	11,828.51	10/02/07	0.00	TN	10.375	7	Paid in Full
157719789	20,675.40	09/27/07	0.00	NJ	9.500	7	Paid in Full
157762010	50,130.58	09/28/07	0.00	AZ	7.000	7	Paid in Full
157822119	27,882.47	09/28/07	0.00	WA	7.875	7	Paid in Full
157842086	53,049.82	09/17/07	1,451.65	CA	6.875	7	Paid in Full
157895101	19,022.81	10/11/07	0.00	CO	7.500	7	Paid in Full
157905148	46,180.30	09/17/07	0.00	NC	8.125	7	Paid in Full
157931278	94,778.19	10/12/07	0.00	NJ	12.000	7	Paid in Full
157954221	50,094.73	10/04/07	1,202.79	CA	6.000	7	Paid in Full
157965529	19,647.39	09/25/07	0.00	CA	8.000	7	Paid in Full
157966129	15,673.86	09/27/07	715.46	ID	9.125	7	Paid in Full
158000866	39,415.16	10/12/07	0.00	NC	10.500	7	Paid in Full
158004452	31,858.84	10/11/07	969.70	OR	7.625	7	Paid in Full
158039624	18,679.27	10/08/07	0.00	IL	8.500	7	Paid in Full
158047924	46,709.23	09/21/07	934.18	RI	9.375	7	Paid in Full
158083372	32,990.73	10/03/07	0.00	VA	8.625	7	Paid in Full
158113248	27,025.54	09/24/07	540.51	MA	8.250	7	Paid in Full
158133167	132,295.94	10/10/07	0.00	AK	7.500	8	Paid in Full
158160412	15,374.04	09/26/07	307.48	MO	8.125	7	Paid in Full
158190637	94,553.99	10/12/07	0.00	WA	8.875	7	Paid in Full

101 Barclay Street, 4W  
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**CWHEQ, Inc.**  
**CWHEQ Home Equity Loan Trust, Series 2007-S3**  
**Series 2007-S3**

<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>
158191645	20,656.95	09/26/07	0.00	VA	8.875	7	Paid in Full
158212211	45,861.80	09/18/07	0.00	CT	7.875	7	Paid in Full
158293339	72,761.79	10/12/07	0.00	WA	9.875	7	Paid in Full
158316999	21,000.00	10/11/07	0.00	TN	8.500	7	Paid in Full
158319735	28,377.91	09/26/07	290.00	OH	8.750	7	Paid in Full
158320275	33,000.00	09/28/07	0.00	KS	7.750	7	Paid in Full
158324793	71,813.07	10/04/07	1,427.11	MA	7.500	7	Paid in Full
158375512	24,875.20	09/25/07	497.50	MA	7.000	7	Paid in Full
158377576	38,882.00	10/15/07	0.00	CT	9.750	7	Paid in Full
158402285	86,000.00	10/15/07	0.00	CA	9.125	7	Paid in Full
158408347	16,098.67	10/02/07	0.00	KY	7.750	7	Paid in Full
158415430	24,362.27	10/15/07	0.00	IL	7.625	7	Paid in Full
158553420	14,746.79	10/04/07	0.00	TN	8.500	7	Paid in Full
158555353	19,673.29	09/27/07	0.00	WA	8.875	7	Paid in Full
158566868	17,937.26	10/12/07	564.52	AZ	7.875	7	Paid in Full
158605352	49,816.73	09/18/07	0.00	HI	7.625	7	Paid in Full
158684928	26,888.58	10/08/07	0.00	NC	7.500	7	Paid in Full
158774027	176,507.45	09/21/07	0.00	IA	9.875	7	Paid in Full
158774864	81,513.87	10/01/07	1,994.16	CA	6.125	7	Paid in Full
158782448	6,447.65	10/15/07	0.00	TX	9.875	7	Paid in Full
158798446	61,738.39	09/17/07	0.00	MD	7.875	7	Paid in Full
158800214	50,242.46	09/26/07	0.00	MD	7.750	7	Paid in Full
158871059	30,091.62	09/19/07	902.61	AZ	7.500	7	Paid in Full
158871908	37,529.71	10/02/07	0.00	WI	8.500	7	Paid in Full
158876697	35,868.03	10/04/07	1,092.96	CA	7.625	7	Paid in Full
158896407	69,713.42	09/17/07	732.66	WI	8.000	7	Paid in Full
159034506	53,673.78	09/26/07	0.00	MO	7.875	7	Paid in Full
159043345	36,986.00	09/26/07	0.00	CO	8.500	7	Paid in Full
159056311	85,000.00	09/19/07	2,635.00	CA	7.750	7	Paid in Full
159080115	79,516.15	09/28/07	0.00	CA	6.000	7	Paid in Full
159109602	21,999.94	10/05/07	0.00	NM	7.750	7	Paid in Full
159233808	30,750.00	10/01/07	0.00	MA	8.250	7	Paid in Full
159240849	44,896.03	10/12/07	0.00	OK	9.875	7	Paid in Full
159261023	49,726.99	09/19/07	0.00	CA	9.875	7	Paid in Full
163408393	11,575.62	10/15/07	0.00	UT	9.500	7	Paid in Full

101 Barclay Street, 4W  
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**CWHEQ, Inc.**  
**CWHEQ Home Equity Loan Trust, Series 2007-S3**  
**Series 2007-S3**

<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>
163469656	34,679.97	10/01/07	1,040.42	FL	7.500	7	Paid in Full
163548283	56,258.50	10/15/07	0.00	NJ	7.625	7	Paid in Full
164118676	41,808.08	09/26/07	1,085.76	OR	6.500	7	Paid in Full
164464008	66,711.52	10/01/07	0.00	MD	7.375	7	Paid in Full
164967008	27,026.80	10/01/07	270.26	MI	9.125	7	Paid in Full
165097311	41,451.28	09/28/07	0.00	NV	7.750	7	Paid in Full
165163634	33,096.00	09/18/07	0.00	CA	7.000	7	Paid in Full
149870686	102,698.97	10/05/07	0.00	CA	12.250	9	Paid in Full
149915315	48,500.00	10/03/07	0.00	CA	8.750	8	Paid in Full
156879979	1.59	10/05/07	0.00	NV	9.500	8	Paid in Full
157817608	88,413.21	10/01/07	922.42	WI	8.000	8	Paid in Full
158780443	127,651.84	09/18/07	0.00	UT	11.750	7	Paid in Full
159089144	20,107.70	09/26/07	0.00	SC	8.250	7	Paid in Full
159438230	41,911.48	09/18/07	0.00	NV	10.875	7	Paid in Full
159584120	60,097.00	09/24/07	0.00	SC	9.000	8	Paid in Full
163504901	50,974.53	09/28/07	0.00	NY	11.375	7	Paid in Full
164507292	428,317.60	09/19/07	0.00	CO	9.250	7	Paid in Full
164880304	35,679.00	10/01/07	0.00	IL	8.625	8	Paid in Full

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**CWHEQ, Inc.**  
CWHEQ Home Equity Loan Trust, Series 2007-S3  
Series 2007-S3

Seller Loss Coverage Obligation	
Original Seller Loss Coverage Amount	7,000,000.00
Current Loss Amount	0.00
Cumulative Loss Amount	0.00
Seller Loss Coverage Remaining Amount	7,000,000.00

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**CWHEQ, Inc.**  
**CWHEQ Home Equity Loan Trust, Series 2007-S3**  
**Series 2007-S3**

**Stratification Tables**

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	3450	25.020	9.670
25,000.00	-	50,000.00	5777	41.896	32.435
50,000.00	-	75,000.00	2609	18.921	24.613
75,000.00	-	100,000.00	1115	8.086	15.036
100,000.00	-	125,000.00	398	2.886	6.870
125,000.00	-	150,000.00	211	1.530	4.475
150,000.00	-	175,000.00	104	0.754	2.603
175,000.00	-	200,000.00	67	0.486	1.952
200,000.00	-	225,000.00	15	0.109	0.495
225,000.00	-	250,000.00	26	0.189	0.981
250,000.00	-	275,000.00	4	0.029	0.163
275,000.00	-	300,000.00	5	0.036	0.223
300,000.00	-	325,000.00	2	0.015	0.095
325,000.00	-	350,000.00	1	0.007	0.054
350,000.00	-	375,000.00	1	0.007	0.057
375,000.00	-	400,000.00	0	0.000	0.000
400,000.00	-	425,000.00	0	0.000	0.000
425,000.00	-	450,000.00	3	0.022	0.206
450,000.00	-	475,000.00	1	0.007	0.073
475,000.00	-	500,000.00	0	0.000	0.000
500,000.00	-	525,000.00	0	0.000	0.000
525,000.00	-	550,000.00	0	0.000	0.000
550,000.00	-	575,000.00	0	0.000	0.000
575,000.00	-	600,000.00	0	0.000	0.000
600,000.00	-	625,000.00	0	0.000	0.000
625,000.00	-	650,000.00	0	0.000	0.000
650,000.00	-	675,000.00	0	0.000	0.000
675,000.00	-	700,000.00	0	0.000	0.000
700,000.00	-	725,000.00	0	0.000	0.000
725,000.00	-	750,000.00	0	0.000	0.000
750,000.00	-	775,000.00	0	0.000	0.000
775,000.00	-	800,000.00	0	0.000	0.000
>	800,000.00	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>		<b>13789</b>	<b>100.000</b>	<b>647,196,100.09</b>	<b>100.000</b>



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**CWHEQ, Inc.**  
**CWHEQ Home Equity Loan Trust, Series 2007-S3**  
**Series 2007-S3**

Issuance Coupon		Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =	5.0	0	0.000	0.00	0.000
5.0	-	0	0.000	0.00	0.000
5.5	-	124	0.899	8,342,594.66	1.289
6.0	-	225	1.632	13,089,212.12	2.022
6.5	-	747	5.417	40,252,539.98	6.220
7.0	-	1552	11.255	74,741,421.12	11.548
7.5	-	2628	19.059	123,666,967.74	19.108
8.0	-	2219	16.093	97,252,160.57	15.027
8.5	-	2013	14.599	93,568,164.15	14.457
9.0	-	1265	9.174	55,987,712.77	8.651
9.5	-	1156	8.383	53,137,842.40	8.210
10.0	-	607	4.402	26,423,527.16	4.083
10.5	-	446	3.234	20,880,711.07	3.226
11.0	-	233	1.690	11,013,340.31	1.702
11.5	-	285	2.067	13,451,971.55	2.079
12.0	-	90	0.653	5,502,523.07	0.850
>	12.5	199	1.443	9,885,411.42	1.527
<b>Wgt Ave / Total:</b>		<b>13789</b>	<b>100.000</b>	<b>647,196,100.09</b>	<b>100.000</b>

Location	Number of Items	Percent of Items	Principal Balance	Percent of Balance
CA	1965	14.250	136,204,611.48	21.045
FL	726	5.265	36,446,846.00	5.631
AZ	453	3.285	20,805,754.22	3.215
VA	435	3.155	24,008,660.78	3.710
WA	483	3.503	23,936,658.81	3.699
CO	552	4.003	25,811,854.70	3.988
Others	9175	66.539	379,981,714.10	58.712
<b>Wgt Ave / Total:</b>	<b>13789</b>	<b>100.000</b>	<b>647,196,100.09</b>	<b>100.000</b>

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**CWHEQ, Inc.**  
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**Series 2007-S3**

<u>Update Term</u>		Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =	120	447	3.242	17,004,771.89	2.627
120	- 180	2880	20.886	118,780,860.38	18.353
180	- 300	1048	7.600	59,346,158.14	9.170
300	- 360	9414	68.272	452,064,309.68	69.850
>	360	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>		<b>13789</b>	<b>100.000</b>	<b>647,196,100.09</b>	<b>100.000</b>