

101 Barclay Street, 4W  
New York, NY 10286

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

Distribution Date: 08/27/07



# CWMBS, Inc.

## CHL Mortgage Pass-Through Trust 2007-12

### Series 2007-12

#### Certificateholder Monthly Distribution Summary

Class	Cusip	Class Description	Recombination Classes	Certificate Rate Type	Beginning Balance	Pass Through Rate (%)	Principal Distribution	Interest Distribution	Total Distribution	Current Realized Losses	Ending Balance	Cumulative Realized Losses
A1	17025LAA6	Senior	Deposit-100.00%	Fix-30/360	271,125,102.49	5.750000	1,237,434.55	1,299,141.12	2,536,575.66	0.00	269,887,667.94	0.00
A2	17025LAB4	Senior	Deposit-100.00%	Fix-30/360	50,664,000.00	5.750000	0.00	242,765.00	242,765.00	0.00	50,664,000.00	0.00
A3	17025LAC2	Senior	Deposit- 0.00%	Fix-30/360	23,153,121.88	5.750000	130,500.46	110,942.04	241,442.50	0.00	23,022,621.42	0.00
A4	17025LAD0	Senior	Deposit- 0.00%	Fix-30/360	28,124,000.00	5.750000	0.00	134,760.83	134,760.83	0.00	28,124,000.00	0.00
A5	17025LAE8	Senior	Deposit- 0.00%	Fix-30/360	27,234,878.13	5.750000	0.00	0.00	0.00	0.00	27,365,378.58	0.00
A6	17025LAF5	Senior	Deposit-100.00%	Fix-30/360	2,120,000.00	5.750000	0.00	10,158.33	10,158.33	0.00	2,120,000.00	0.00
A7	17025LAG3	Senior	Exchange- 0.00%	Fix-30/360	321,789,102.49	5.750000	1,237,434.55	1,541,906.12	2,779,340.66	0.00	320,551,667.94	0.00
A8	17025LAH1	Senior	Exchange-100.00%	Fix-30/360	78,512,000.00	5.750000	0.00	376,203.33	376,203.33	0.00	78,512,000.00	0.00
A9	17025LAJ7	Senior	Exchange- 0.00%	Fix-30/360	402,421,102.49	5.750000	1,237,434.55	1,928,267.78	3,165,702.33	0.00	401,183,667.94	0.00
X	17025LAK4	Strip IO	N/A	Fix-30/360	312,996,529.66	0.146270	0.00	38,151.67	38,151.67	0.00	311,823,824.12	0.00
PO	17025LAL2	Strip PO	N/A	Fix-30/360	2,416,219.31	0.000000	1,990.51	0.00	1,990.51	0.00	2,414,228.79	0.00
AR	17025LAM0	Residual	N/A	Fix-30/360	0.00	5.750000	0.00	0.05	0.05	0.00	0.00	0.00
M	17025LAN8	Mezzanine	N/A	Fix-30/360	5,621,645.64	5.750000	10,668.54	26,937.05	37,605.60	0.00	5,610,977.09	0.00
B1	17025LAP3	Junior	N/A	Fix-30/360	2,290,137.35	5.750000	4,346.14	10,973.57	15,319.71	0.00	2,285,791.21	0.00
B2	17025LAQ1	Junior	N/A	Fix-30/360	1,249,165.83	5.750000	2,370.62	5,985.59	8,356.21	0.00	1,246,795.21	0.00
B3	17025LAR9	Junior	N/A	Fix-30/360	832,777.22	5.750000	1,580.41	3,990.39	5,570.80	0.00	831,196.81	0.00
B4	17025LAS7	Junior	N/A	Fix-30/360	624,582.91	5.750000	1,185.31	2,992.79	4,178.10	0.00	623,397.60	0.00
B5	17025LAT5	Junior	N/A	Fix-30/360	624,618.82	5.750000	1,185.38	2,992.97	4,178.34	0.00	623,433.44	0.00
Totals					416,080,249.58		1,391,261.92	1,889,791.40	3,281,053.31	0.00	414,819,488.09	0.00

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**CHL Mortgage Pass-Through Trust 2007-12**  
**Series 2007-12**

*Principal Distribution Detail*

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Accretion Principal	Net Principal Distribution	Current Realized Losses	Ending Certificate Balance	Ending Certificate Factor
A1	17025LAA6	271,862,000.00	271,125,102.49	0.00	1,237,434.55	0.00	269,887,667.94	0.992737742
A2	17025LAB4	50,664,000.00	50,664,000.00	0.00	0.00	0.00	50,664,000.00	1.000000000
A3	17025LAC2	23,283,000.00	23,153,121.88	0.00	130,500.46	0.00	23,022,621.42	0.988816794
A4	17025LAD0	28,124,000.00	28,124,000.00	0.00	0.00	0.00	28,124,000.00	1.000000000
A5	17025LAE8	27,105,000.00	27,234,878.13	130,500.46	0.00	0.00	27,365,378.58	1.009606293
A6	17025LAF5	2,120,000.00	2,120,000.00	0.00	0.00	0.00	2,120,000.00	1.000000000
A7	17025LAG3	322,526,000.00	321,789,102.49	0.00	1,237,434.55	0.00	320,551,667.94	0.993878534
A8	17025LAH1	78,512,000.00	78,512,000.00	0.00	0.00	0.00	78,512,000.00	1.000000000
A9	17025LAJ7	403,158,000.00	402,421,102.49	0.00	1,237,434.55	0.00	401,183,667.94	0.995102833
X	17025LAK4	305,082,202.00	312,996,529.66	0.00	0.00	0.00	311,823,824.12	1.022097723
PO	17025LAL2	2,582,463.04	2,416,219.31	0.00	1,990.51	0.00	2,414,228.79	0.934855120
AR	17025LAM0	100.00	0.00	0.00	0.00	0.00	0.00	0.000000000
M	17025LAN8	5,629,900.00	5,621,645.64	0.00	10,668.54	0.00	5,610,977.09	0.996638855
B1	17025LAP3	2,293,500.00	2,290,137.35	0.00	4,346.14	0.00	2,285,791.21	0.996638855
B2	17025LAQ1	1,251,000.00	1,249,165.83	0.00	2,370.62	0.00	1,246,795.21	0.996638855
B3	17025LAR9	834,000.00	832,777.22	0.00	1,580.41	0.00	831,196.81	0.996638855
B4	17025LAS7	625,500.00	624,582.91	0.00	1,185.31	0.00	623,397.60	0.996638855
B5	17025LAT5	625,535.96	624,618.82	0.00	1,185.38	0.00	623,433.44	0.996638855
Totals		416,999,999.00	416,080,249.58	130,500.46	1,391,261.92	0.00	414,819,488.09	

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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
A1	271,125,102.49	5.750000	5.750000	1,299,141.12	1,299,141.12	0.00	1,299,141.12
A2	50,664,000.00	5.750000	5.750000	242,765.00	242,765.00	0.00	242,765.00
A3	23,153,121.88	5.750000	5.750000	110,942.04	110,942.04	0.00	110,942.04
A4	28,124,000.00	5.750000	5.750000	134,760.83	134,760.83	0.00	134,760.83
A5	27,234,878.13	5.750000	0.000000	0.00	130,500.46	0.00	0.00
A6	2,120,000.00	5.750000	5.750000	10,158.33	10,158.33	0.00	10,158.33
A7	321,789,102.49	5.750000	5.750000	1,541,906.12	1,541,906.12	0.00	1,541,906.12
A8	78,512,000.00	5.750000	5.750000	376,203.33	376,203.33	0.00	376,203.33
A9	402,421,102.49	5.750000	5.750000	1,928,267.78	1,928,267.78	0.00	1,928,267.78
X	312,996,529.66	0.146270	0.146270	38,151.67	38,151.67	0.00	38,151.67
PO	2,416,219.31	0.000000	0.000000	0.00	0.00	0.00	0.00
AR	0.00	5.750000	0.000000	0.00	0.00	0.00	0.05
M	5,621,645.64	5.750000	5.750000	26,937.05	26,937.05	0.00	26,937.05
B1	2,290,137.35	5.750000	5.750000	10,973.57	10,973.57	0.00	10,973.57
B2	1,249,165.83	5.750000	5.750000	5,985.59	5,985.59	0.00	5,985.59
B3	832,777.22	5.750000	5.750000	3,990.39	3,990.39	0.00	3,990.39
B4	624,582.91	5.750000	5.750000	2,992.79	2,992.79	0.00	2,992.79
B5	624,618.82	5.750000	5.750000	2,992.97	2,992.97	0.00	2,992.97
Totals	416,080,249.58			1,889,791.35	2,020,291.81	0.00	1,889,791.40

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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	17025LAA6	271,862,000.00	997.289442762	4.551701042	4.778678580	992.737741720	5.750000
A2	17025LAB4	50,664,000.00	1,000.000000000	0.000000000	4.791666667	1,000.000000000	5.750000
A3	17025LAC2	23,283,000.00	994.421761586	5.604967473	4.764937608	988.816794112	5.750000
A4	17025LAD0	28,124,000.00	1,000.000000000	0.000000000	4.791666667	1,000.000000000	5.750000
A5	17025LAE8	27,105,000.00	1,004.791666667	0.000000000	0.000000000	1,009.606293403	5.750000
A6	17025LAF5	2,120,000.00	1,000.000000000	0.000000000	4.791666667	1,000.000000000	5.750000
A7	17025LAG3	322,526,000.00	997.715230674	3.836697038	4.780718814	993.878533636	5.750000
A8	17025LAH1	78,512,000.00	1,000.000000000	0.000000000	4.791666667	1,000.000000000	5.750000
A9	17025LAJ7	403,158,000.00	998.172186806	3.069353824	4.782908395	995.102832982	5.750000
X	17025LAK4	305,082,202.00	1,025.941623628	0.000000000	0.125053723	1,022.097723419	0.146270
PO	17025LAL2	2,582,463.04	935.625900695	0.770780783	0.000000000	934.855119912	0.000000
AR	17025LAM0	100.00	0.000000000	0.000000000	0.469757703	0.000000000	5.750000
M	17025LAN8	5,629,900.00	998.533834546	1.894979323	4.784641291	996.638855223	5.750000
B1	17025LAP3	2,293,500.00	998.533834546	1.894979323	4.784641291	996.638855223	5.750000
B2	17025LAQ1	1,251,000.00	998.533834546	1.894979323	4.784641291	996.638855223	5.750000
B3	17025LAR9	834,000.00	998.533834546	1.894979323	4.784641291	996.638855223	5.750000
B4	17025LAS7	625,500.00	998.533834546	1.894979323	4.784641291	996.638855223	5.750000
B5	17025LAT5	625,535.96	998.533834546	1.894979323	4.784641291	996.638855223	5.750000
Totals		416,999,999.00	997.794365894	3.336359528	4.531873872	994.770957038	

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**Pool Level Data**

Distribution Date		08/27/07
Cut-off Date		06/01/07
Record Date		07/31/07
Determination Date		08/22/07
LIBOR Determination Date		07/12/07
Accrual Period 30/360	Begin	07/01/07
	End	08/01/07
Number of Days in 30/360 Accrual Period		30

**Prefunding Detail**

Target Funding Balance	417,000,000.00
Initial Funded Balance	333,773,449.63
Initial Unfunded Balance	83,226,550.37
Supplemental Loan Deposit from Prefunding Account	4,314.08
Final Unfunded Balance	83,222,236.29
Subsequent Prefunded Deposit	83,222,236.29
Subsequent Funded Balance	417,000,000.00
Subsequent Unfunded Balance	-0.00

Final Unfunded Amounts are passed through as  
Principal at the end of the Prefunding Period

**Collateral Detail**

**Original Mortgage Loan Details**

Original Aggregate Loan Count	667
Original Stated Principal Balance	417,000,000.00
Original Weighted Average Mortgage Rate	6.00642%
Original Weighted Average Net Mortgage Rate	5.82062%
Original Weighted Average Remaining Term	360

**Current Mortgage Loan Details**

Beginning Aggregate Loan Count	536
Loans Paid Off or otherwise removed pursuant to the PSA	-128
Ending Aggregate Loan Count	664

Beginning Pool Stated Principal Balance	416,080,250.56
Scheduled Principal	786,795.48
Unscheduled Principal	473,965.98
Realized Principal Losses	0.00
Ending Pool Stated Principal Balance	414,819,489.10

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**Weighted Averages**

Beginning Weighted Average Mortgage Rate	6.01277%
Beginning Weighted Average Net Mortgage Rate	5.82664%
Ending Weighted Average Mortgage Rate	6.01269%
Ending Weighted Average Net Mortgage Rate	5.82656%
Beginning Weighted Average Remaining Term to Maturity	359
Ending Weighted Average Remaining Term to Maturity	357

**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	<u>0.00</u>

**Fees of the Trust**

Gross Master Servicing Fee	60,678.37
Net Master Servicing Fee	60,678.37
Trustee Fee	3,120.60
Lpmi	<u>739.65</u>
Total Net Loan Fees	64,538.62

**Servicer Advances**

Principal Advances	451.67
Interest Advances	2,343.34
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	<u>0.00</u>
Total Advances	2,795.01

**Mortgage Prepayment Details**

Principal Balance of Loans Paid in Full	0.00
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	0.00
Compensating Interest	0.00
Net Prepayment Interest Shortfall	0.00
CPR %	1.36097%
SMM %	0.11413%

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**Net Interest Shortfalls**

Net Prepayment Interest Shortfalls	0.00
Relief Act Reduction Shortfalls	<u>0.00</u>
Total Net Interest Shortfalls	0.00

**Delinquency Information**

Delinquency Info		Group 1	
30-59 Days	Balance	458,651.86	0.11057%
	Loan Count	1	0.15060%
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>458,651.86</b>	<b>0.11057%</b>
	<b>Loan Count</b>	<b>1</b>	<b>0.15060%</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>

Bankruptcy 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	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>

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

Totals for Foreclosure, REO Bankruptcy, Delinquency		Group 1	
All	Balance	458,651.86	0.11057%
	Loan Count	1	0.15060%

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

Current	0.00
One-Month Prior	0.00
Two-Month Prior	0.00
Three-Month Prior	0.00
Four-Month Prior	0.00
Five-Month Prior	0.00
60+ Delinquency Average	0.00
Passing Delinquency Trigger Test	YES



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**Realized Loss Detail**

Current Period Realized Losses	0.00
Cumulative Realized Losses	0.00
Total Liquidated Loan Balance	0.00
Total Liquidated Proceeds	0.00
Subsequent Recoveries	0.00
Passing Cumulative Loss Test	YES
Monthly Default Rate	0.000000%
Conditional Default Rate	0.000000%

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

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**Available Funds**

**Interest**

Scheduled Interest Collected	2,084,830.48
Plus: Compensating Interest	0.00
Less: Master Servicer Fee	60,678.37
Less: Mortgage Loan Premiums	739.65
Less: Excess Master Servicing Fee	0.00
Total Interest Available	2,023,412.46

**Principal**

Scheduled Principal	296,795.48
Paid in Full Principal	0.00
Curtailment Principal	473,965.98
Liquidation Principal	0.00
Repurchased Principal	490,000.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	0.00
Total Principal Available	1,260,761.46

**Other Amounts**

Prepayment Penalties	0.00
Other Amounts	0.00
Total Other Remittance Amounts	0.00

<b>Total Available Funds</b>	<b>3,284,173.92</b>
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**Distribution Summary**

**Amounts Available for Distribution**

Total Servicer Remittance	3,284,173.92
Corridor Contract Proceeds Needed	0.00
Capitalized Interest	0.00
Supplemental Loan Deposit	0.00
Corridor Reserve Fund withdrawal	0.00
Principal Reserve Fund withdrawal	0.00
Other Amounts	0.00
Total Amounts Available	3,284,173.92

**Distribution Payments**

Trustee Fee	3,120.60
Class Payments	3,281,053.32
Total Payments	3,284,173.92

**Trust Accounts**

**Distribution Account**

Beginning Balance	0.00
Deposits	3,284,173.92
Withdrawals	3,284,173.92
Ending Balance	0.00

**Supplemental Loan Account**

Beginning Balance	83,222,236.29
Deposit	0.00
Withdrawal	83,222,236.29
Ending Balance	0.00

**Capitalized Interest Account**

Beginning Balance	0.00
Deposit	0.00
Withdrawal	0.00
Ending Balance	0.00

A Negative Ending Cap Int Balance Indicates  
an overdraft and money is due from the  
Depositor

A Positive Ending Cap Int Balance Indicates  
a surplus and money is due to the Depositor

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**Exchangeable Certificates Distribution  
Account**

Beginning Balance	0.00
Deposit	376,203.33
Withdrawal	<u>376,203.33</u>
Ending Balance	0.00

**Senior Principal Distribution Amounts**

**PO Principal Amounts**

Beginning PO Balance	2,416,219.31
PO Scheduled Principal	1,759.70
PO Prepayments & Recoveries	230.81
PO Liquidation Principal	0.00
PO Principal Loss	<u>0.00</u>
Ending PO Balance	2,414,228.80

**NON-PO Principal Amounts**

Beginning Non-PO Balance	413,664,031.25
Non-PO Scheduled Principal	785,035.78
Non-PO Prepayments & Recoveries	473,735.17
Non-PO Liquidation Principal	0.00
Non-PO Principal Loss	<u>0.00</u>
Ending Non-PO Balance	412,405,260.30

**Principal Distribution Amounts**

**Senior and Subordinate Percentages**

Senior Percentage Original	97.28307%
Senior Prepayment Percentage Original	100.00000%
Senior Percentage	97.28211%
Senior Prepayment Percentage	100.00000%
Subordinate Percentages	2.71789%
Subordinate Prepayment Percentage	0.00000%

**Principal Distribution Amounts**

Senior Principal Distribution Amount	1,237,434.55
Subordinate Principal Distribution Amount	21,336.40
PO Principal Distribution Amount	<u>1,990.51</u>
Total Principal Distribution Amount	1,260,761.46

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**Credit Enhancements**

**Subordination**

**Credit Support**

	<b><u>Original</u></b>	<b><u>Current</u></b>
Class A	1,209,936,563.04	1,203,845,232.61
Class A Percentage	99.077999%	99.076463%
Class M	5,629,900.00	5,610,977.09
Class M Percentage	0.461015%	0.461783%
Class B1	2,293,500.00	2,285,791.21
Class B1 Percentage	0.187808%	0.188121%
Class B2	1,251,000.00	1,246,795.21
Class B2 Percentage	0.102441%	0.102611%
Class B3	834,000.00	831,196.81
Class B3 Percentage	0.068294%	0.068407%
Class B4	625,500.00	623,397.60
Class B4 Percentage	0.051220%	0.051306%
Class B5	625,535.96	623,433.44
Class B5 Percentage	0.051223%	0.051309%

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**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	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	1	0.151	333,485.86	0.080
350,000.00	-	375,000.00	0	0.000	0.00	0.000
375,000.00	-	400,000.00	0	0.000	0.00	0.000
400,000.00	-	425,000.00	9	1.355	3,779,748.36	0.911
425,000.00	-	450,000.00	52	7.831	22,883,685.17	5.517
450,000.00	-	475,000.00	67	10.090	31,154,380.23	7.510
475,000.00	-	500,000.00	94	14.157	45,992,617.81	11.087
500,000.00	-	525,000.00	44	6.627	22,654,811.20	5.461
525,000.00	-	550,000.00	57	8.584	30,813,856.06	7.428
550,000.00	-	575,000.00	43	6.476	24,213,355.91	5.837
575,000.00	-	600,000.00	46	6.928	27,198,085.66	6.557
600,000.00	-	625,000.00	36	5.422	22,116,485.93	5.332
625,000.00	-	650,000.00	40	6.024	25,674,610.52	6.189
650,000.00	-	675,000.00	9	1.355	5,962,700.25	1.437
675,000.00	-	700,000.00	13	1.958	9,009,999.92	2.172
700,000.00	-	725,000.00	19	2.861	13,561,700.53	3.269
725,000.00	-	750,000.00	14	2.108	10,315,540.25	2.487
750,000.00	-	775,000.00	13	1.958	9,903,806.63	2.387
775,000.00	-	800,000.00	18	2.711	14,248,032.93	3.435
>		800,000.00	89	13.404	95,002,585.88	22.902
<b>Wgt Ave / Total:</b>			<b>664</b>	<b>100.000</b>	<b>414,819,489.10</b>	<b>100.000</b>

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	15	2.259	8,590,794.38	2.071
5.5	-	5.8	44	6.627	26,200,170.24	6.316
5.8	-	6.0	318	47.892	197,106,589.85	47.516
6.0	-	6.3	282	42.470	180,405,037.57	43.490
6.3	-	6.5	3	0.452	1,543,362.59	0.372

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Issuance Coupon			Number of Items	Percent of Items	Principal Balance	Percent of Balance
6.5	-	6.8	2	0.301	973,534.47	0.235
6.8	-	7.0	0	0.000	0.00	0.000
7.0	-	7.3	0	0.000	0.00	0.000
7.3	-	7.5	0	0.000	0.00	0.000
7.5	-	7.8	0	0.000	0.00	0.000
7.8	-	8.0	0	0.000	0.00	0.000
>		8.0	0	0.000	0.00	0.000
Wgt Ave / Total:			664	100.000	414,819,489.10	100.000

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	0.301	1,168,411.31	0.282
300	-	360	662	99.699	413,651,077.79	99.718
>		360	0	0.000	0.00	0.000
Wgt Ave / Total:			664	100.000	414,819,489.10	100.000

Location		Number of Items	Percent of Items	Principal Balance	Percent of Balance
CA		297	44.729	183,903,396.67	44.333
FL		22	3.313	13,126,286.42	3.164
AZ		9	1.355	4,979,495.43	1.200
VA		39	5.873	21,990,907.07	5.301
WA		25	3.765	14,161,071.22	3.414
CO		11	1.657	7,694,272.12	1.855
Others		261	39.307	168,964,060.17	40.732
Wgt Ave / Total:		664	100.000	414,819,489.10	100.000