

101 Barclay Street, 4W
New York, NY 10286

Officer: Michael Cerchio
212-815-6314

Associate: Steven Chrysanthsis
212-815-8318

Distribution Date: 11/26/07



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- 0.00%	Fix-30/360	267,846,361.91	5.750000	1,414,325.25	1,283,430.48	2,697,755.73	0.00	266,432,036.66	0.00
A2	17025LAB4	Senior	Deposit- 0.00%	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	22,759,741.56	5.750000	132,385.41	109,057.09	241,442.50	0.00	22,627,356.16	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	27,628,258.44	5.750000	0.00	0.00	0.00	0.00	27,760,643.84	0.00
A6	17025LAF5	Senior	Deposit- 0.00%	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	318,510,361.91	5.750000	1,414,325.25	1,526,195.48	2,940,520.73	0.00	317,096,036.66	0.00
A8	17025LAH1	Senior	Exchange- 0.00%	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-100.00%	Fix-30/360	399,142,361.91	5.750000	1,414,325.25	1,912,557.15	3,326,882.40	0.00	397,728,036.66	0.00
X	17025LAK4	Strip IO	N/A	Fix-30/360	309,944,708.04	0.146270	0.00	37,779.60	37,779.60	0.00	309,193,782.33	0.00
PO	17025LAL2	Strip PO	N/A	Fix-30/360	2,410,146.25	0.000000	8,000.08	0.00	8,000.08	0.00	2,402,146.17	0.00
AR	17025LAM0	Residual	N/A	Fix-30/360	0.00	5.750000	0.00	0.08	0.08	0.00	0.00	0.00
M	17025LAN8	Mezzanine	N/A	Fix-30/360	5,602,745.55	5.750000	4,159.85	26,846.49	31,006.34	0.00	5,598,585.70	0.00
B1	17025LAP3	Junior	N/A	Fix-30/360	2,282,437.86	5.750000	1,694.63	10,936.68	12,631.32	0.00	2,280,743.23	0.00
B2	17025LAQ1	Junior	N/A	Fix-30/360	1,244,966.11	5.750000	924.35	5,965.46	6,889.81	0.00	1,244,041.76	0.00
B3	17025LAR9	Junior	N/A	Fix-30/360	829,977.41	5.750000	616.23	3,976.98	4,593.21	0.00	829,361.17	0.00
B4	17025LAS7	Junior	N/A	Fix-30/360	622,483.05	5.750000	462.17	2,982.73	3,444.90	0.00	622,020.88	0.00
B5	17025LAT5	Junior	N/A	Fix-30/360	622,518.84	5.750000	462.20	2,982.90	3,445.10	0.00	622,056.64	0.00
Totals					412,757,636.98		1,563,030.17	1,871,642.65	3,434,672.83	0.00	411,326,992.21	0.00

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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	267,846,361.91	0.00	1,414,325.25	0.00	266,432,036.66	0.980026766
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	22,759,741.56	0.00	132,385.41	0.00	22,627,356.16	0.971840233
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	27,628,258.44	132,385.41	0.00	0.00	27,760,643.84	1.024189037
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	318,510,361.91	0.00	1,414,325.25	0.00	317,096,036.66	0.983164262
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	399,142,361.91	0.00	1,414,325.25	0.00	397,728,036.66	0.986531426
X	17025LAK4	305,082,202.00	309,944,708.04	0.00	0.00	0.00	309,193,782.33	1.013476959
PO	17025LAL2	2,582,463.04	2,410,146.25	0.00	8,000.08	0.00	2,402,146.17	0.930176397
AR	17025LAM0	100.00	0.00	0.00	0.00	0.00	0.00	0.000000000
M	17025LAN8	5,629,900.00	5,602,745.55	0.00	4,159.85	0.00	5,598,585.70	0.994437859
B1	17025LAP3	2,293,500.00	2,282,437.86	0.00	1,694.63	0.00	2,280,743.23	0.994437859
B2	17025LAQ1	1,251,000.00	1,244,966.11	0.00	924.35	0.00	1,244,041.76	0.994437859
B3	17025LAR9	834,000.00	829,977.41	0.00	616.23	0.00	829,361.17	0.994437859
B4	17025LAS7	625,500.00	622,483.05	0.00	462.17	0.00	622,020.88	0.994437859
B5	17025LAT5	625,535.96	622,518.84	0.00	462.20	0.00	622,056.64	0.994437859
Totals		416,999,999.00	412,757,636.98	132,385.41	1,563,030.17	0.00	411,326,992.21	

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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	267,846,361.91	5.750000	5.750000	1,283,430.48	1,283,430.48	0.00	1,283,430.48
A2	50,664,000.00	5.750000	5.750000	242,765.00	242,765.00	0.00	242,765.00
A3	22,759,741.56	5.750000	5.750000	109,057.09	109,057.09	0.00	109,057.09
A4	28,124,000.00	5.750000	5.750000	134,760.83	134,760.83	0.00	134,760.83
A5	27,628,258.44	5.750000	0.000000	0.00	132,385.41	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	318,510,361.91	5.750000	5.750000	1,526,195.48	1,526,195.48	0.00	1,526,195.48
A8	78,512,000.00	5.750000	5.750000	376,203.33	376,203.33	0.00	376,203.33
A9	399,142,361.91	5.750000	5.750000	1,912,557.15	1,912,557.15	0.00	1,912,557.15
X	309,944,708.04	0.146270	0.146270	37,779.60	37,779.60	0.00	37,779.60
PO	2,410,146.25	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	0.08
M	5,602,745.55	5.750000	5.750000	26,846.49	26,846.49	0.00	26,846.49
B1	2,282,437.86	5.750000	5.750000	10,936.68	10,936.68	0.00	10,936.68
B2	1,244,966.11	5.750000	5.750000	5,965.46	5,965.46	0.00	5,965.46
B3	829,977.41	5.750000	5.750000	3,976.98	3,976.98	0.00	3,976.98
B4	622,483.05	5.750000	5.750000	2,982.73	2,982.73	0.00	2,982.73
B5	622,518.84	5.750000	5.750000	2,982.90	2,982.90	0.00	2,982.90
Totals	412,757,636.98			1,871,642.57	2,004,027.98	0.00	1,871,642.65

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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	985.229130621	5.202364608	4.720889584	980.026766013	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	977.526159068	5.685925569	4.683979512	971.840233499	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	1,019.304867678	0.000000000	0.000000000	1,024.189036836	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	987.549412788	4.385151111	4.732007603	983.164261677	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	990.039542584	3.508116538	4.743939475	986.531426046	5.750000
X	17025LAK4	305,082,202.00	1,015.938347134	0.000000000	0.123834161	1,013.476959007	0.146270
PO	17025LAL2	2,582,463.04	933.274245567	3.097848479	0.000000000	930.176397088	0.000000
AR	17025LAM0	100.00	0.000000000	0.000000000	0.814438694	0.000000000	5.750000
M	17025LAN8	5,629,900.00	995.176744691	0.738885470	4.768555235	994.437859222	5.750000
B1	17025LAP3	2,293,500.00	995.176744691	0.738885470	4.768555235	994.437859222	5.750000
B2	17025LAQ1	1,251,000.00	995.176744691	0.738885470	4.768555235	994.437859222	5.750000
B3	17025LAR9	834,000.00	995.176744691	0.738885470	4.768555235	994.437859222	5.750000
B4	17025LAS7	625,500.00	995.176744691	0.738885470	4.768555235	994.437859222	5.750000
B5	17025LAT5	625,535.96	995.176744691	0.738885470	4.768555235	994.437859222	5.750000
Totals		416,999,999.00	989.826469952	3.748273798	4.488351689	986.395667138	

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Pool Level Data

Distribution Date		11/26/07
Cut-off Date		06/01/07
Record Date		10/31/07
Determination Date		11/22/07
LIBOR Determination Date		10/23/07
Accrual Period 30/360	Begin	10/01/07
	End	11/01/07
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	664
Loans Paid Off or otherwise removed pursuant to the PSA	<u>1</u>
Ending Aggregate Loan Count	663

Beginning Pool Stated Principal Balance	412,757,637.98
Scheduled Principal	306,436.55
Unscheduled Principal	1,124,208.21
Realized Principal Losses	0.00
Ending Pool Stated Principal Balance	411,326,993.22

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Weighted Averages

Beginning Weighted Average Mortgage Rate	6.01240%
Beginning Weighted Average Net Mortgage Rate	5.82626%
Ending Weighted Average Mortgage Rate	6.01261%
Ending Weighted Average Net Mortgage Rate	5.82646%

Beginning Weighted Average Remaining Term to Maturity	355
Ending Weighted Average Remaining Term to Maturity	354

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	60,193.82
Net Master Servicing Fee	60,193.82
Trustee Fee	3,095.68
Lpmi	<u>737.51</u>
Total Net Loan Fees	64,027.02

Servicer Advances

Principal Advances	564.65
Interest Advances	5,164.89
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	<u>0.00</u>
Total Advances	5,729.54

Mortgage Prepayment Details

Principal Balance of Loans Paid in Full	595,670.94
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	0.00
Compensating Interest	0.00
Net Prepayment Interest Shortfall	0.00
CPR %	3.22222%
SMM %	0.27257%

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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	987,204.69	0.24000%
	Loan Count	2	0.30166%
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%
Total	Balance	987,204.69	0.24000%
	Loan Count	2	0.30166%

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%
Total	Balance	0.00	0.00000%
	Loan Count	0	0.00000%

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%
Total	Balance	0.00	0.00000%
	Loan Count	0	0.00000%

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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%
Total	Balance	0.00	0.00000%
	Loan Count	0	0.00000%

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	987,204.69	0.24000%
	Loan Count	2	0.30166%

**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	2,068,055.09
Plus: Compensating Interest	0.00
Less: Master Servicer Fee	60,193.82
Less: Mortgage Loan Premiums	737.51
Less: Excess Master Servicing Fee	0.00
Total Interest Available	2,007,123.76

Principal

Scheduled Principal	306,436.55
Paid in Full Principal	595,670.94
Curtailment Principal	528,537.27
Liquidation Principal	0.00
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	0.00
Total Principal Available	1,430,644.76

Other Amounts

Prepayment Penalties	0.00
Other Amounts	0.00
Total Other Remittance Amounts	0.00

Total Available Funds	3,437,768.52
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Distribution Summary

Amounts Available for Distribution

Total Servicer Remittance	3,437,768.52
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	3,437,768.52

Distribution Payments

Trustee Fee	3,095.68
Class Payments	3,434,672.83
Total Payments	3,437,768.52

Trust Accounts

Distribution Account

Beginning Balance	0.00
Deposits	3,437,768.52
Withdrawals	3,437,768.52
Ending Balance	0.00

Supplemental Loan Account

Beginning Balance	0.00
Deposit	0.00
Withdrawal	0.00
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	3,326,882.40
Withdrawal	<u>3,326,882.40</u>
Ending Balance	0.00

Senior Principal Distribution Amounts

PO Principal Amounts

Beginning PO Balance	2,410,146.25
PO Scheduled Principal	1,767.25
PO Prepayments & Recoveries	6,232.83
PO Liquidation Principal	0.00
PO Principal Loss	<u>0.00</u>
Ending PO Balance	2,402,146.17

NON-PO Principal Amounts

Beginning Non-PO Balance	410,347,491.73
Non-PO Scheduled Principal	304,669.30
Non-PO Prepayments & Recoveries	1,117,975.38
Non-PO Liquidation Principal	0.00
Non-PO Principal Loss	<u>0.00</u>
Ending Non-PO Balance	408,924,847.05

Principal Distribution Amounts

Senior and Subordinate Percentages

Senior Percentage Original	97.28307%
Senior Prepayment Percentage Original	100.00000%
Senior Percentage	97.26936%
Senior Prepayment Percentage	100.00000%
Subordinate Percentages	2.73064%
Subordinate Prepayment Percentage	0.00000%

Principal Distribution Amounts

Senior Principal Distribution Amount	1,414,325.25
Subordinate Principal Distribution Amount	8,319.43
PO Principal Distribution Amount	<u>8,000.08</u>
Total Principal Distribution Amount	1,430,644.76

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Credit Enhancements

Subordination

Credit Support

	<u>Original</u>	<u>Current</u>
Class A	1,209,936,563.04	1,193,466,256.15
Class A Percentage	99.077999%	99.070544%
Class M	5,629,900.00	5,598,585.70
Class M Percentage	0.461015%	0.464743%
Class B1	2,293,500.00	2,280,743.23
Class B1 Percentage	0.187808%	0.189326%
Class B2	1,251,000.00	1,244,041.76
Class B2 Percentage	0.102441%	0.103269%
Class B3	834,000.00	829,361.17
Class B3 Percentage	0.068294%	0.068846%
Class B4	625,500.00	622,020.88
Class B4 Percentage	0.051220%	0.051634%
Class B5	625,535.96	622,056.64
Class B5 Percentage	0.051223%	0.051637%

101 Barclay Street, 4W
New York, NY 10286

Officer: Michael Cerchio
212-815-6314

Associate: Steven Chrysanthsis
212-815-8318



CWMBS, Inc.
CHL Mortgage Pass-Through Trust 2007-12
Series 2007-12

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	1	0.151	247,143.46	0.060
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	1	0.151	316,481.30	0.077
325,000.00	-	350,000.00	0	0.000	0.00	0.000
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	11	1.659	4,615,555.73	1.122
425,000.00	-	450,000.00	53	7.994	23,302,078.41	5.665
450,000.00	-	475,000.00	67	10.106	31,130,621.91	7.568
475,000.00	-	500,000.00	92	13.876	44,882,375.65	10.912
500,000.00	-	525,000.00	44	6.637	22,594,409.24	5.493
525,000.00	-	550,000.00	59	8.899	31,828,915.29	7.738
550,000.00	-	575,000.00	44	6.637	24,755,355.88	6.018
575,000.00	-	600,000.00	44	6.637	25,965,421.61	6.313
600,000.00	-	625,000.00	40	6.033	24,563,039.12	5.972
625,000.00	-	650,000.00	35	5.279	22,480,296.96	5.465
650,000.00	-	675,000.00	10	1.508	6,624,749.81	1.611
675,000.00	-	700,000.00	13	1.961	9,014,018.15	2.191
700,000.00	-	725,000.00	18	2.715	12,845,459.51	3.123
725,000.00	-	750,000.00	16	2.413	11,814,714.30	2.872
750,000.00	-	775,000.00	11	1.659	8,399,802.85	2.042
775,000.00	-	800,000.00	18	2.715	14,231,284.54	3.460
>	800,000.00		86	12.971	91,715,269.50	22.297
Wgt Ave / Total:			663	100.000	411,326,993.22	100.000

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	2.262	8,570,147.79	2.084
5.5	-	5.8	44	6.637	26,135,811.58	6.354
5.8	-	6.0	317	47.813	195,243,886.14	47.467
6.0	-	6.3	282	42.534	178,865,978.69	43.485
6.3	-	6.5	3	0.452	1,539,098.17	0.374

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Issuance Coupon			Number of Items	Percent of Items	Principal Balance	Percent of Balance
6.5	-	6.8	2	0.302	972,070.85	0.236
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:			663	100.000	411,326,993.22	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	0.302	1,161,396.14	0.282
300	-	360	661	99.698	410,165,597.08	99.718
>		360	0	0.000	0.00	0.000
Wgt Ave / Total:			663	100.000	411,326,993.22	100.000

Location		Number of Items	Percent of Items	Principal Balance	Percent of Balance
CA		297	44.796	183,402,042.34	44.588
FL		22	3.318	13,086,895.77	3.182
AZ		9	1.357	4,964,570.99	1.207
VA		39	5.882	21,913,410.28	5.327
WA		25	3.771	14,126,454.79	3.434
CO		11	1.659	7,215,035.65	1.754
Others		260	39.216	166,618,583.40	40.508
Wgt Ave / Total:		663	100.000	411,326,993.22	100.000