



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-J3** **Series 2007-J3**

*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	17025QAA5	Senior	N/A	Var-30/360	78,965,428.38	5.631250	1,264,855.91	370,561.72	1,635,417.63	0.00	77,700,572.48	0.00
A2	17025QAB3	Strip IO	N/A	Var-30/360	78,965,428.38	0.368750	0.00	24,265.42	24,265.42	0.00	77,700,572.48	0.00
A3	17025QAC1	Senior	Deposit-15.52%	Fix-30/360	62,414,598.88	6.000000	756,000.00	312,072.99	1,068,072.99	0.00	61,658,598.88	0.00
A4	17025QAD9	Senior	Deposit-15.52%	Fix-30/360	24,450,000.00	6.000000	0.00	122,250.00	122,250.00	0.00	24,450,000.00	0.00
A5	17025QAE7	Senior	Deposit- 0.00%	Fix-30/360	13,835,544.75	6.000000	161,485.08	69,177.72	230,662.81	0.00	13,674,059.66	0.00
A6	17025QAF4	Senior	Deposit- 0.00%	Fix-30/360	14,320,000.00	6.000000	0.00	71,600.00	71,600.00	0.00	14,320,000.00	0.00
A7	17025QAG2	Senior	Deposit- 0.00%	Fix-30/360	13,800,000.00	6.000000	0.00	69,000.00	69,000.00	0.00	13,800,000.00	0.00
A8	17025QAH0	Senior	Deposit-100.00%	Fix-30/360	1,952,455.25	6.000000	7,514.92	9,762.28	17,277.19	0.00	1,944,940.34	0.00
A9	17025QAJ6	Senior	Exchange-84.48%	Fix-30/360	86,864,598.88	6.000000	756,000.00	434,322.99	1,190,322.99	0.00	86,108,598.88	0.00
A10	17025QAK3	Senior	Exchange-100.00%	Fix-30/360	41,955,544.75	6.000000	161,485.08	209,777.72	371,262.81	0.00	41,794,059.66	0.00
A11	17025QAW7	Senior	Exchange- 0.00%	Fix-30/360	43,908,000.00	6.000000	169,000.00	219,540.00	388,540.00	0.00	43,739,000.00	0.00
A12	17025QAX5	Senior	Exchange- 0.00%	Fix-30/360	59,634,805.30	6.000000	722,329.61	298,174.03	1,020,503.64	0.00	58,912,475.69	0.00
A13	17025QAY3	Senior	Exchange- 0.00%	Fix-30/360	2,779,793.59	6.000000	33,670.39	13,898.97	47,569.36	0.00	2,746,123.20	0.00
A14	17025QAZ0	Senior	Exchange- 0.00%	Fix-30/360	23,360,000.00	6.000000	0.00	116,800.00	116,800.00	0.00	23,360,000.00	0.00
A15	17025QBA4	Senior	Exchange- 0.00%	Fix-30/360	1,090,000.00	6.000000	0.00	5,450.00	5,450.00	0.00	1,090,000.00	0.00
A16	17025QBB2	Senior	Exchange- 0.00%	Fix-30/360	83,004,601.52	6.000000	722,405.67	415,023.01	1,137,428.68	0.00	82,282,195.85	0.00
A17	17025QBC0	Senior	Exchange- 0.00%	Fix-30/360	3,859,997.36	6.000000	33,594.33	19,299.99	52,894.32	0.00	3,826,403.03	0.00
X	17025QAL1	Strip IO	N/A	Fix-30/360	154,270,599.52	0.334573	0.00	43,012.38	43,012.38	0.00	153,627,670.58	0.00
PO	17025QAM9	Strip PO	N/A	Fix-30/360	2,058,522.12	0.000000	54,211.84	0.00	54,211.84	0.00	2,004,310.28	0.00
AR	17025QAN7	Senior	N/A	Fix-30/360	0.00	6.000000	0.00	0.13	0.13	0.00	0.00	0.00
P	17025QAV9	Prepay Penalties	N/A	Fix-30/360	100.00	0.000000	0.00	0.00	0.00	0.00	100.00	0.00
M	17025QAP2	Subordinate	N/A	Fix-30/360	5,964,264.79	6.000000	2,995.45	29,821.32	32,816.77	0.00	5,961,269.34	0.00
B1	17025QAQ0	Subordinate	N/A	Fix-30/360	1,575,500.01	6.000000	791.27	7,877.50	8,668.77	0.00	1,574,708.74	0.00
B2	17025QAR8	Subordinate	N/A	Fix-30/360	900,328.42	6.000000	452.17	4,501.64	4,953.82	0.00	899,876.24	0.00
B3	17025QAS6	Subordinate	N/A	Fix-30/360	787,750.00	6.000000	395.63	3,938.75	4,334.38	0.00	787,354.37	0.00
B4	17025QAT4	Subordinate	N/A	Fix-30/360	787,750.00	6.000000	395.63	3,938.75	4,334.38	0.00	787,354.37	0.00
B5	17025QAU1	Subordinate	N/A	Fix-30/360	450,160.25	6.000000	226.08	2,250.80	2,476.89	0.00	449,934.16	0.00
Totals					222,262,402.85		2,249,323.98	1,144,031.40	3,393,355.40	0.00	220,013,078.86	0.00



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# CWMBS, Inc.

## CHL Mortgage Pass-Through Trust 2007-J3

### Series 2007-J3

*Principal Distribution Detail*

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Scheduled Principal Distribution	Accretion Principal	Net Principal Distribution	Deferred Interest	Current Realized Losses	Ending Certificate Balance	Ending Certificate Factor
A1	17025QAA5	80,000,000.00	78,965,428.38	1,264,855.91	0.00	1,264,855.91	0.00	0.00	77,700,572.48	0.971257156
A2	17025QAB3	80,000,000.00	78,965,428.38	0.00	0.00	0.00	0.00	0.00	77,700,572.48	0.971257156
A3	17025QAC1	64,440,000.00	62,414,598.88	756,000.00	0.00	756,000.00	0.00	0.00	61,658,598.88	0.956837351
A4	17025QAD9	24,450,000.00	24,450,000.00	0.00	0.00	0.00	0.00	0.00	24,450,000.00	1.000000000
A5	17025QAE7	14,320,000.00	13,835,544.75	161,485.08	0.00	161,485.08	0.00	0.00	13,674,059.66	0.954892435
A6	17025QAF4	14,320,000.00	14,320,000.00	0.00	0.00	0.00	0.00	0.00	14,320,000.00	1.000000000
A7	17025QAG2	13,800,000.00	13,800,000.00	0.00	0.00	0.00	0.00	0.00	13,800,000.00	1.000000000
A8	17025QAH0	1,975,000.00	1,952,455.25	7,514.92	0.00	7,514.92	0.00	0.00	1,944,940.34	0.984779917
A9	17025QAJ6	88,890,000.00	86,864,598.88	756,000.00	0.00	756,000.00	0.00	0.00	86,108,598.88	0.968709629
A10	17025QAK3	42,440,000.00	41,955,544.75	161,485.08	0.00	161,485.08	0.00	0.00	41,794,059.66	0.984779917
A11	17025QAW7	44,415,000.00	43,908,000.00	169,000.00	0.00	169,000.00	0.00	0.00	43,739,000.00	0.984779917
A12	17025QAX5	61,570,000.00	59,634,805.30	722,329.61	0.00	722,329.61	0.00	0.00	58,912,475.69	0.956837351
A13	17025QAY3	2,870,000.00	2,779,793.59	33,670.39	0.00	33,670.39	0.00	0.00	2,746,123.20	0.956837351
A14	17025QAZ0	23,360,000.00	23,360,000.00	0.00	0.00	0.00	0.00	0.00	23,360,000.00	1.000000000
A15	17025QBA4	1,090,000.00	1,090,000.00	0.00	0.00	0.00	0.00	0.00	1,090,000.00	1.000000000
A16	17025QBB2	84,940,000.00	83,004,601.52	722,405.67	0.00	722,405.67	0.00	0.00	82,282,195.85	0.968709629
A17	17025QBC0	3,950,000.00	3,859,997.36	33,594.33	0.00	33,594.33	0.00	0.00	3,826,403.03	0.968709629
X	17025QAL1	155,210,777.00	154,270,599.52	0.00	0.00	0.00	0.00	0.00	153,627,670.58	0.989800280
PO	17025QAM9	2,098,043.00	2,058,522.12	54,211.84	0.00	54,211.84	0.00	0.00	2,004,310.28	0.955323740
AR	17025QAN7	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.000000000
P	17025QAV9	100.00	100.00	0.00	0.00	0.00	0.00	0.00	100.00	1.000000000
M	17025QAP2	5,986,600.00	5,964,264.79	2,995.45	0.00	2,995.45	0.00	0.00	5,961,269.34	0.995768774
B1	17025QAQ0	1,581,400.00	1,575,500.01	791.27	0.00	791.27	0.00	0.00	1,574,708.74	0.995768774
B2	17025QAR8	903,700.00	900,328.42	452.17	0.00	452.17	0.00	0.00	899,876.24	0.995768774
B3	17025QAS6	790,700.00	787,750.00	395.63	0.00	395.63	0.00	0.00	787,354.37	0.995768774
B4	17025QAT4	790,700.00	787,750.00	395.63	0.00	395.63	0.00	0.00	787,354.37	0.995768774
B5	17025QAU1	451,846.00	450,160.25	226.08	0.00	226.08	0.00	0.00	449,934.16	0.995768828
Totals		225,908,189.00	222,262,402.85	2,249,323.98	0.00	2,249,323.98	0.00	0.00	220,013,078.86	



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## CHL Mortgage Pass-Through Trust 2007-J3

### Series 2007-J3

#### Interest Distribution Detail

Class	Beginning Certificate Balance	Pass Through Rate (%)	Effective Coupon (%)	Current Interest	Deferred Interest	Total Interest Due	Net Interest Shortfall	Interest Paid	Yield Supplemental Paid	Yield Supplemental After Distr
A1	78,965,428.38	5.631250	5.631250	370,561.72	0.00	370,561.72	0.00	370,561.72	0.00	0.00
A2	78,965,428.38	0.368750	0.368750	24,265.42	0.00	24,265.42	0.00	24,265.42	0.00	0.00
A3	62,414,598.88	6.000000	6.000000	312,072.99	0.00	312,072.99	0.00	312,072.99	0.00	0.00
A4	24,450,000.00	6.000000	6.000000	122,250.00	0.00	122,250.00	0.00	122,250.00	0.00	0.00
A5	13,835,544.75	6.000000	6.000000	69,177.72	0.00	69,177.72	0.00	69,177.72	0.00	0.00
A6	14,320,000.00	6.000000	6.000000	71,600.00	0.00	71,600.00	0.00	71,600.00	0.00	0.00
A7	13,800,000.00	6.000000	6.000000	69,000.00	0.00	69,000.00	0.00	69,000.00	0.00	0.00
A8	1,952,455.25	6.000000	6.000000	9,762.28	0.00	9,762.28	0.00	9,762.28	0.00	0.00
A9	86,864,598.88	6.000000	6.000000	434,322.99	0.00	434,322.99	0.00	434,322.99	0.00	0.00
A10	41,955,544.75	6.000000	6.000000	209,777.72	0.00	209,777.72	0.00	209,777.72	0.00	0.00
A11	43,908,000.00	6.000000	6.000000	219,540.00	0.00	219,540.00	0.00	219,540.00	0.00	0.00
A12	59,634,805.30	6.000000	6.000000	298,174.03	0.00	298,174.03	0.00	298,174.03	0.00	0.00
A13	2,779,793.59	6.000000	6.000000	13,898.97	0.00	13,898.97	0.00	13,898.97	0.00	0.00
A14	23,360,000.00	6.000000	6.000000	116,800.00	0.00	116,800.00	0.00	116,800.00	0.00	0.00
A15	1,090,000.00	6.000000	6.000000	5,450.00	0.00	5,450.00	0.00	5,450.00	0.00	0.00
A16	83,004,601.52	6.000000	6.000000	415,023.01	0.00	415,023.01	0.00	415,023.01	0.00	0.00
A17	3,859,997.36	6.000000	6.000000	19,299.99	0.00	19,299.99	0.00	19,299.99	0.00	0.00
X	154,270,599.52	0.334573	0.334573	43,012.38	0.00	43,012.38	0.00	43,012.38	0.00	0.00
PO	2,058,522.12	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AR	0.00	6.000000	0.000000	0.00	0.00	0.00	0.00	0.13	0.00	0.00
P	100.00	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M	5,964,264.79	6.000000	6.000000	29,821.32	0.00	29,821.32	0.00	29,821.32	0.00	0.00
B1	1,575,500.01	6.000000	6.000000	7,877.50	0.00	7,877.50	0.00	7,877.50	0.00	0.00
B2	900,328.42	6.000000	6.000000	4,501.64	0.00	4,501.64	0.00	4,501.64	0.00	0.00
B3	787,750.00	6.000000	6.000000	3,938.75	0.00	3,938.75	0.00	3,938.75	0.00	0.00
B4	787,750.00	6.000000	6.000000	3,938.75	0.00	3,938.75	0.00	3,938.75	0.00	0.00
B5	450,160.25	6.000000	6.000000	2,250.80	0.00	2,250.80	0.00	2,250.80	0.00	0.00
Totals	222,262,402.85			1,144,031.27	0.00	1,144,031.27	0.00	1,144,031.40	0.00	0.00



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## CHL Mortgage Pass-Through Trust 2007-J3

### Series 2007-J3

*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	17025QAA5	80,000,000.00	987.067854784	15.810698823	4.632021548	971.257155961	5.631250
A2	17025QAB3	80,000,000.00	987.067854784	0.000000000	0.303317726	971.257155961	0.368750
A3	17025QAC1	64,440,000.00	968.569194358	11.731843575	4.842845972	956.837350783	6.000000
A4	17025QAD9	24,450,000.00	1,000.000000000	0.000000000	5.000000000	1,000.000000000	6.000000
A5	17025QAE7	14,320,000.00	966.169326005	11.276891332	4.830846630	954.892434674	6.000000
A6	17025QAF4	14,320,000.00	1,000.000000000	0.000000000	5.000000000	1,000.000000000	6.000000
A7	17025QAG2	13,800,000.00	1,000.000000000	0.000000000	5.000000000	1,000.000000000	6.000000
A8	17025QAH0	1,975,000.00	988.584937521	3.805020826	4.942924688	984.779916695	6.000000
A9	17025QAJ6	88,890,000.00	977.214522268	8.504893689	4.886072611	968.709628579	6.000000
A10	17025QAK3	42,440,000.00	988.584937521	3.805020826	4.942924688	984.779916695	6.000000
A11	17025QAW7	44,415,000.00	988.584937521	3.805020826	4.942924688	984.779916695	6.000000
A12	17025QAX5	61,570,000.00	968.569194358	11.731843575	4.842845972	956.837350783	6.000000
A13	17025QAY3	2,870,000.00	968.569194358	11.731843575	4.842845972	956.837350783	6.000000
A14	17025QAZ0	23,360,000.00	1,000.000000000	0.000000000	5.000000000	1,000.000000000	6.000000
A15	17025QBA4	1,090,000.00	1,000.000000000	0.000000000	5.000000000	1,000.000000000	6.000000
A16	17025QBB2	84,940,000.00	977.214522268	8.504893689	4.886072611	968.709628579	6.000000
A17	17025QBC0	3,950,000.00	977.214522268	8.504893689	4.886072611	968.709628579	6.000000
X	17025QAL1	155,210,777.00	993.942576036	0.000000000	0.277122363	989.800280299	0.334573
PO	17025QAM9	2,098,043.00	981.162979918	25.839240136	0.000000000	955.323739781	0.000000
AR	17025QAN7	100.00	0.000000000	0.000000000	1.297749105	0.000000000	6.000000
P	17025QAV9	100.00	1,000.000000000	0.000000000	0.000000000	1,000.000000000	0.000000
M	17025QAP2	5,986,600.00	996.269132748	0.500358332	4.981345664	995.768774416	6.000000
B1	17025QAQ0	1,581,400.00	996.269132748	0.500358332	4.981345664	995.768774416	6.000000
B2	17025QAR8	903,700.00	996.269132748	0.500358332	4.981345664	995.768774416	6.000000
B3	17025QAS6	790,700.00	996.269132748	0.500358332	4.981345664	995.768774416	6.000000
B4	17025QAT4	790,700.00	996.269132748	0.500358332	4.981345664	995.768774416	6.000000
B5	17025QAU1	451,846.00	996.269186788	0.500358359	4.981345934	995.768828429	6.000000
Totals		225,908,189.00	983.861646777	9.956805860	5.064143115	973.904840873	

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Series 2007-J3

Pool Level Data

Distribution Date		10/25/07
Cut-off Date		06/01/07
Record Date		09/28/07
Determination Date		10/01/07
Accrual Period 30/360	Begin	09/01/07
	End	10/01/07
Number of Days in 30/360 Accrual Period		30

Prefunding Detail

Target Funding Balance	225,908,090.00
Initial Funded Balance	0.00
Initial Unfunded Balance	225,908,090.00
Supplemental Loan Deposit from Prefunding Account	0.00
Final Unfunded Balance	225,908,090.00

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

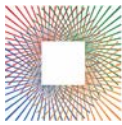
Collateral Detail

Original Mortgage Loan Details

Original Aggregate Loan Count	337
Original Stated Principal Balance	225,908,090.00
Original Weighted Average Mortgage Rate	6.40289%
Original Weighted Average Net Mortgage Rate	6.18734%
Original Weighted Average Remaining Term	358

Current Mortgage Loan Details

Beginning Aggregate Loan Count	421
Loans Paid Off or otherwise removed pursuant to the PSA	3
Ending Aggregate Loan Count	418
Beginning Pool Stated Principal Balance	222,262,303.83
Scheduled Principal	112,491.70
Unscheduled Principal	2,136,832.28
Realized Principal Losses	0.00
Ending Pool Stated Principal Balance	220,012,979.85



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Weighted Averages

Beginning Weighted Average Mortgage Rate	6.39411%
Beginning Weighted Average Net Mortgage Rate	6.17665%
Ending Weighted Average Mortgage Rate	6.39503%
Ending Weighted Average Net Mortgage Rate	6.17749%
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	0.00
Aggregate Principal Substitution Shortfall Amount	0.00

Fees of the Trust

Gross Master Servicing Fee	37,694.57
Net Master Servicing Fee	37,379.66
Trustee Fee	1,666.97
Lpmi	915.76
Total Net Loan Fees	39,962.39

Servicer Advances

Principal Advances	305.93
Interest Advances	22,091.97
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	0.00
Total Advances	22,397.90

Mortgage Prepayment Details

Principal Balance of Loans Paid in Full	2,042,512.31
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	314.91
Compensating Interest	314.91
Net Prepayment Interest Shortfall	0.00
CPR %	10.95117%
SMM %	0.96189%

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CWMBS, Inc.  
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Net Interest Shortfalls

Net Prepayment Interest Shortfalls	0.00
Relief Act Reduction Shortfalls	0.00
Total Net Interest Shortfalls	0.00

Delinquency Information

Delinquency Info		Group 1	
30-59 Days	Balance	2,405,727.87	1.09345%
	Loan Count	5	1.19617%
60-89 Days	Balance	1,064,000.00	0.48361%
	Loan Count	2	0.47847%
90+ Days	Balance	442,490.45	0.20112%
	Loan Count	1	0.23923%
Total	Balance	3,912,218.32	1.77818%
	Loan Count	8	1.91388%

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%

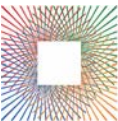
Totals for Foreclosure,REO Bankruptcy, Delinquency		Group 1	
All	Balance	3,912,218.32	1.77818%
	Loan Count	8	1.91388%

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

Current	1,506,490.45
One-Month Prior	442,796.38
Two-Month Prior	0.00
Three-Month Prior	0.00
Four-Month Prior	0.00
Five-Month Prior	0.00
60+ Delinquency Average	487,321.71
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	0.00000%
Conditional Default Rate	0.00000%

<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	1,183,993.80
Plus: Compensating Interest	314.91
Less: Master Servicer Fee	37,694.57
Less: Mortgage Loan Premiums	915.76
Less: Excess Master Servicing Fee	0.00
Total Interest Available	1,145,698.38

**Principal**

Scheduled Principal	112,491.70
Paid in Full Principal	2,042,512.31
Curtailment Principal	94,319.97
Liquidation Principal	0.00
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	0.00
Total Principal Available	<u>2,249,323.98</u>

**Other Amounts**

Prepayment Penalites	0.00
Other Amounts	0.00
Total Other Remittance Amounts	0.00

<b>Total Available Funds</b>	<b>3,395,022.36</b>
------------------------------	---------------------

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**Distribution Summary**

**Amounts Available for Distribution**

Total Servicer Remittance	3,395,022.36
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	3,395,022.36

**Distribution Payments**

Trustee Fee	1,666.97
Class Payments	3,393,355.39
Total Payments	3,395,022.36

**Trust Accounts**

**Distribution Account**

Beginning Balance	0.00
Deposits	3,395,022.36
Withdrawals	3,395,022.36
Ending Balance	0.00

**Supplemental Loan Account**

Beginning Balance	42,682,615.75
Deposit	0.00
Withdrawal	0.00
Ending Balance	42,682,615.75

**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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**Corridor Reserve Fund**

Beginning Balance	1,000.00
Deposit	0.00
Withdrawal	0.00
Ending Balance	1,000.00

Exchangeable Certificates Distribution  
Account

Beginnning Balance	0.00
Deposit	1,376,867.77
Withdrawal	<u>1,376,867.77</u>
Ending Balance	0.00

**Yield Supplemental Amounts Details**

**Yield Supplemental Amounts**

<u>Class</u>	<u>Beginning Balance</u>	<u>Current Period Amount</u>	<u>Amount Paid</u>	<u>Ending Amount</u>
Total	--	--	--	--

**Corridor Contract Amounts Available**

<u>Contract</u>	<u>Beginning Amount</u>	<u>Current Period Amount</u>	<u>Ending Amount</u>
Total	--	--	--

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**Senior Principal Distribution Amounts**

**PO Principal Amounts**

Beginning PO Balance	2,058,522.15
PO Scheduled Principal	1,898.29
PO Prepayments & Recoveries	52,313.54
PO Liquidation Principal	0.00
PO Principal Loss	0.00
Ending PO Balance	2,004,310.32

**NON-PO Principal Amounts**

Beginning Non-PO Balance	220,203,781.68
Non-PO Scheduled Principal	110,593.41
Non-PO Prepayments & Recoveries	2,084,518.74
Non-PO Liquidation Principal	0.00
Non-PO Principal Loss	0.00
Ending Non-PO Balance	218,008,669.53

**Principal Distribution Amounts**

**Senior and Subordinate Percentages**

Senior Percentage Original	95.30631%
Senior Prepayment Percentage Original	100.00000%
Senior Percentage	95.24724%
Senior Prepayment Percentage	100.00000%
Subordinate Percentages	4.75276%
Subordinate Prepayment Percentage	0.00000%

**Principal Distribution Amounts**

Senior Principal Distribution Amount	2,189,855.91
Subordinate Principal Distribution Amount	5,256.24
PO Principal Distribution Amount	54,211.84
Total Principal Distribution Amount	2,249,323.98

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**Credit Enhancements**

**Subordination**

**Credit Support**

	<b><u>Original</u></b>	<b><u>Current</u></b>
Class A	568,928,243.00	553,411,437.96
Class A Percentage	98.187031%	98.144881%
Class M	5,986,600.00	5,961,269.34
Class M Percentage	1.033182%	1.057203%
Class B1	1,581,400.00	1,574,708.74
Class B1 Percentage	0.272922%	0.279267%
Class B2	903,700.00	899,876.24
Class B2 Percentage	0.155963%	0.159589%
Class B3	790,700.00	787,354.37
Class B3 Percentage	0.136461%	0.139634%
Class B4	790,700.00	787,354.37
Class B4 Percentage	0.136461%	0.139634%
Class B5	451,846.00	449,934.16
Class B5 Percentage	0.077981%	0.079794%

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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	1	0.239	89,209.47	0.041
100,000.00	-	125,000.00	7	1.675	770,870.71	0.350
125,000.00	-	150,000.00	9	2.153	1,243,727.80	0.565
150,000.00	-	175,000.00	3	0.718	490,897.15	0.223
175,000.00	-	200,000.00	12	2.871	2,261,571.92	1.028
200,000.00	-	225,000.00	12	2.871	2,517,921.66	1.144
225,000.00	-	250,000.00	6	1.435	1,433,580.48	0.652
250,000.00	-	275,000.00	3	0.718	774,150.00	0.352
275,000.00	-	300,000.00	7	1.675	2,057,245.94	0.935
300,000.00	-	325,000.00	1	0.239	311,859.99	0.142
325,000.00	-	350,000.00	3	0.718	1,019,289.24	0.463
350,000.00	-	375,000.00	1	0.239	352,486.18	0.160
375,000.00	-	400,000.00	3	0.718	1,133,643.98	0.515
400,000.00	-	425,000.00	16	3.828	6,678,557.16	3.036
425,000.00	-	450,000.00	27	6.459	11,881,930.57	5.401
450,000.00	-	475,000.00	37	8.852	17,068,808.29	7.758
475,000.00	-	500,000.00	38	9.091	18,574,105.61	8.442
500,000.00	-	525,000.00	31	7.416	15,911,430.22	7.232
525,000.00	-	550,000.00	30	7.177	16,184,643.66	7.356
550,000.00	-	575,000.00	29	6.938	16,281,395.30	7.400
575,000.00	-	600,000.00	34	8.134	20,084,589.68	9.129
600,000.00	-	625,000.00	17	4.067	10,430,945.55	4.741
625,000.00	-	650,000.00	23	5.502	14,727,579.97	6.694
650,000.00	-	675,000.00	4	0.957	2,668,151.87	1.213
675,000.00	-	700,000.00	11	2.632	7,605,813.20	3.457
700,000.00	-	725,000.00	7	1.675	4,963,870.71	2.256
725,000.00	-	750,000.00	10	2.392	7,409,200.79	3.368
750,000.00	-	775,000.00	4	0.957	3,017,295.31	1.371
775,000.00	-	800,000.00	3	0.718	2,373,130.50	1.079
>		800,000.00	29	6.938	29,695,076.94	13.497
Wgt Ave / Total:			418	100.000	220,012,979.85	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	2	0.478	1,074,199.17	0.488
5.5	-	5.8	5	1.196	2,783,630.90	1.265

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<u>Issuance Coupon</u>			Number of Items	Percent of Items	Principal Balance	Percent of Balance
5.8	-	6.0	52	12.440	29,418,213.19	13.371
6.0	-	6.3	132	31.579	70,186,481.97	31.901
6.3	-	6.5	115	27.512	59,596,675.28	27.088
6.5	-	6.8	57	13.636	30,487,299.25	13.857
6.8	-	7.0	40	9.569	20,498,461.07	9.317
7.0	-	7.3	6	1.435	2,605,987.61	1.184
7.3	-	7.5	2	0.478	1,039,900.14	0.473
7.5	-	7.8	1	0.239	183,997.70	0.084
7.8	-	8.0	3	0.718	809,340.45	0.368
>		8.0	3	0.718	1,328,793.12	0.604
<b>Wgt Ave / Total:</b>			<b>418</b>	<b>100.000</b>	<b>220,012,979.85</b>	<b>100.000</b>

<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	418	100.000	220,012,979.85	100.000
>		360	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>			<b>418</b>	<b>100.000</b>	<b>220,012,979.85</b>	<b>100.000</b>

<u>Location</u>		Number of Items	Percent of Items	Principal Balance	Percent of Balance
CA		179	42.823	100,292,497.59	45.585
FL		35	8.373	17,452,436.52	7.932
AZ		11	2.632	5,927,804.68	2.694
VA		12	2.871	6,377,419.09	2.899
WA		15	3.589	9,872,983.00	4.487
CO		31	7.416	10,554,331.88	4.797
Others		135	32.297	69,535,507.09	31.605
<b>Wgt Ave / Total:</b>		<b>418</b>	<b>100.000</b>	<b>220,012,979.85</b>	<b>100.000</b>