



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	77,700,572.48	5.372500	1,000.00	347,871.94	348,871.94	0.00	77,699,572.48	0.00
A2	17025QAB3	Strip IO	N/A	Var-30/360	77,700,572.48	0.627500	0.00	40,630.92	40,630.92	0.00	77,699,572.48	0.00
A3	17025QAC1	Senior	Deposit-15.52%	Fix-30/360	61,658,598.88	6.000000	0.00	308,292.99	308,292.99	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	13,674,059.66	6.000000	127,414.74	68,370.30	195,785.03	0.00	13,546,644.93	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	1,944,940.34	6.000000	5,929.41	9,724.70	15,654.11	0.00	1,939,010.93	0.00
A9	17025QAJ6	Senior	Exchange-84.48%	Fix-30/360	86,108,598.88	6.000000	0.00	430,542.99	430,542.99	0.00	86,108,598.88	0.00
A10	17025QAK3	Senior	Exchange-100.00%	Fix-30/360	41,794,059.66	6.000000	127,414.74	208,970.30	336,385.03	0.00	41,666,644.93	0.00
A11	17025QAW7	Senior	Exchange- 0.00%	Fix-30/360	43,739,000.00	6.000000	133,344.14	218,695.00	352,039.14	0.00	43,605,655.86	0.00
A12	17025QAX5	Senior	Exchange- 0.00%	Fix-30/360	58,912,475.69	6.000000	0.00	294,562.38	294,562.38	0.00	58,912,475.69	0.00
A13	17025QAY3	Senior	Exchange- 0.00%	Fix-30/360	2,746,123.20	6.000000	0.00	13,730.62	13,730.62	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	82,282,195.85	6.000000	0.00	411,410.98	411,410.98	0.00	82,282,195.85	0.00
A17	17025QBC0	Senior	Exchange- 0.00%	Fix-30/360	3,826,403.03	6.000000	0.00	19,132.02	19,132.02	0.00	3,826,403.03	0.00
X	17025QAL1	Strip IO	N/A	Fix-30/360	153,627,670.58	0.332464	0.00	42,563.00	42,563.00	0.00	153,559,681.58	0.00
PO	17025QAM9	Strip PO	N/A	Fix-30/360	2,004,310.28	0.000000	2,167.85	0.00	2,167.85	0.00	2,002,142.44	0.00
AR	17025QAN7	Senior	N/A	Fix-30/360	0.00	6.000000	0.00	0.00	0.00	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	5,961,269.34	6.000000	3,014.96	29,806.35	32,821.30	0.00	5,958,254.39	0.00
B1	17025QAQ0	Subordinate	N/A	Fix-30/360	1,574,708.74	6.000000	796.42	7,873.54	8,669.96	0.00	1,573,912.32	0.00
B2	17025QAR8	Subordinate	N/A	Fix-30/360	899,876.24	6.000000	455.12	4,499.38	4,954.50	0.00	899,421.12	0.00
B3	17025QAS6	Subordinate	N/A	Fix-30/360	787,354.37	6.000000	398.21	3,936.77	4,334.98	0.00	786,956.16	0.00
B4	17025QAT4	Subordinate	N/A	Fix-30/360	787,354.37	6.000000	398.21	3,936.77	4,334.98	0.00	786,956.16	0.00
B5	17025QAU1	Subordinate	N/A	Fix-30/360	449,934.16	6.000000	227.54	2,249.67	2,477.21	0.00	449,706.62	0.00
Totals					220,013,078.86		141,802.46	1,132,606.33	1,274,408.77	0.00	219,871,276.43	0.00



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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	77,700,572.48	1,000.00	0.00	1,000.00	0.00	0.00	77,699,572.48	0.971244656
A2	17025QAB3	80,000,000.00	77,700,572.48	0.00	0.00	0.00	0.00	0.00	77,699,572.48	0.971244656
A3	17025QAC1	64,440,000.00	61,658,598.88	0.00	0.00	0.00	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	13,674,059.66	127,414.74	0.00	127,414.74	0.00	0.00	13,546,644.93	0.945994758
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	1,944,940.34	5,929.41	0.00	5,929.41	0.00	0.00	1,939,010.93	0.981777684
A9	17025QAJ6	88,890,000.00	86,108,598.88	0.00	0.00	0.00	0.00	0.00	86,108,598.88	0.968709629
A10	17025QAK3	42,440,000.00	41,794,059.66	127,414.74	0.00	127,414.74	0.00	0.00	41,666,644.93	0.981777684
A11	17025QAW7	44,415,000.00	43,739,000.00	133,344.14	0.00	133,344.14	0.00	0.00	43,605,655.86	0.981777684
A12	17025QAX5	61,570,000.00	58,912,475.69	0.00	0.00	0.00	0.00	0.00	58,912,475.69	0.956837351
A13	17025QAY3	2,870,000.00	2,746,123.20	0.00	0.00	0.00	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	82,282,195.85	0.00	0.00	0.00	0.00	0.00	82,282,195.85	0.968709629
A17	17025QBC0	3,950,000.00	3,826,403.03	0.00	0.00	0.00	0.00	0.00	3,826,403.03	0.968709629
X	17025QAL1	155,210,777.00	153,627,670.58	0.00	0.00	0.00	0.00	0.00	153,559,681.58	0.989362237
PO	17025QAM9	2,098,043.00	2,004,310.28	2,167.85	0.00	2,167.85	0.00	0.00	2,002,142.44	0.954290467
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	5,961,269.34	3,014.96	0.00	3,014.96	0.00	0.00	5,958,254.39	0.995265157
B1	17025QAQ0	1,581,400.00	1,574,708.74	796.42	0.00	796.42	0.00	0.00	1,573,912.32	0.995265157
B2	17025QAR8	903,700.00	899,876.24	455.12	0.00	455.12	0.00	0.00	899,421.12	0.995265157
B3	17025QAS6	790,700.00	787,354.37	398.21	0.00	398.21	0.00	0.00	786,956.16	0.995265157
B4	17025QAT4	790,700.00	787,354.37	398.21	0.00	398.21	0.00	0.00	786,956.16	0.995265157
B5	17025QAU1	451,846.00	449,934.16	227.54	0.00	227.54	0.00	0.00	449,706.62	0.995265242
Totals		225,908,189.00	220,013,078.86	141,802.46	0.00	141,802.46	0.00	0.00	219,871,276.43	



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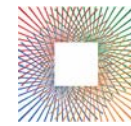
CWMBS, Inc.

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	77,700,572.48	5.372500	5.372500	347,871.94	0.00	347,871.94	0.00	347,871.94	0.00	0.00
A2	77,700,572.48	0.627500	0.627500	40,630.92	0.00	40,630.92	0.00	40,630.92	0.00	0.00
A3	61,658,598.88	6.000000	6.000000	308,292.99	0.00	308,292.99	0.00	308,292.99	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	13,674,059.66	6.000000	6.000000	68,370.30	0.00	68,370.30	0.00	68,370.30	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	1,944,940.34	6.000000	6.000000	9,724.70	0.00	9,724.70	0.00	9,724.70	0.00	0.00
A9	86,108,598.88	6.000000	6.000000	430,542.99	0.00	430,542.99	0.00	430,542.99	0.00	0.00
A10	41,794,059.66	6.000000	6.000000	208,970.30	0.00	208,970.30	0.00	208,970.30	0.00	0.00
A11	43,739,000.00	6.000000	6.000000	218,695.00	0.00	218,695.00	0.00	218,695.00	0.00	0.00
A12	58,912,475.69	6.000000	6.000000	294,562.38	0.00	294,562.38	0.00	294,562.38	0.00	0.00
A13	2,746,123.20	6.000000	6.000000	13,730.62	0.00	13,730.62	0.00	13,730.62	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	82,282,195.85	6.000000	6.000000	411,410.98	0.00	411,410.98	0.00	411,410.98	0.00	0.00
A17	3,826,403.03	6.000000	6.000000	19,132.02	0.00	19,132.02	0.00	19,132.02	0.00	0.00
X	153,627,670.58	0.332464	0.332464	42,563.00	0.00	42,563.00	0.00	42,563.00	0.00	0.00
PO	2,004,310.28	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	0.00	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	5,961,269.34	6.000000	6.000000	29,806.35	0.00	29,806.35	0.00	29,806.35	0.00	0.00
B1	1,574,708.74	6.000000	6.000000	7,873.54	0.00	7,873.54	0.00	7,873.54	0.00	0.00
B2	899,876.24	6.000000	6.000000	4,499.38	0.00	4,499.38	0.00	4,499.38	0.00	0.00
B3	787,354.37	6.000000	6.000000	3,936.77	0.00	3,936.77	0.00	3,936.77	0.00	0.00
B4	787,354.37	6.000000	6.000000	3,936.77	0.00	3,936.77	0.00	3,936.77	0.00	0.00
B5	449,934.16	6.000000	6.000000	2,249.67	0.00	2,249.67	0.00	2,249.67	0.00	0.00
Totals	220,013,078.86			1,132,606.33	0.00	1,132,606.33	0.00	1,132,606.33	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	971.257155961	0.012500000	4.348399225	971.244655961	5.372500
A2	17025QAB3	80,000,000.00	971.257155961	0.000000000	0.507886554	971.244655961	0.627500
A3	17025QAC1	64,440,000.00	956.837350783	0.000000000	4.784186754	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	954.892434674	8.897677114	4.774462173	945.994757560	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	984.779916695	3.002232240	4.923899583	981.777684455	6.000000
A9	17025QAJ6	88,890,000.00	968.709628579	0.000000000	4.843548143	968.709628579	6.000000
A10	17025QAK3	42,440,000.00	984.779916695	3.002232240	4.923899583	981.777684455	6.000000
A11	17025QAW7	44,415,000.00	984.779916695	3.002232240	4.923899583	981.777684455	6.000000
A12	17025QAX5	61,570,000.00	956.837350783	0.000000000	4.784186754	956.837350783	6.000000
A13	17025QAY3	2,870,000.00	956.837350783	0.000000000	4.784186754	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	968.709628579	0.000000000	4.843548143	968.709628579	6.000000
A17	17025QBC0	3,950,000.00	968.709628579	0.000000000	4.843548143	968.709628579	6.000000
X	17025QAL1	155,210,777.00	989.800280299	0.000000000	0.274227089	989.362237263	0.332464
PO	17025QAM9	2,098,043.00	955.323739781	1.033272374	0.000000000	954.290467407	0.000000
AR	17025QAN7	100.00	0.000000000	0.000000000	0.000000000	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	995.768774416	0.503617551	4.978843872	995.265156865	6.000000
B1	17025QAQ0	1,581,400.00	995.768774416	0.503617551	4.978843872	995.265156865	6.000000
B2	17025QAR8	903,700.00	995.768774416	0.503617551	4.978843872	995.265156865	6.000000
B3	17025QAS6	790,700.00	995.768774416	0.503617551	4.978843872	995.265156865	6.000000
B4	17025QAT4	790,700.00	995.768774416	0.503617551	4.978843872	995.265156865	6.000000
B5	17025QAU1	451,846.00	995.768828429	0.503586113	4.978844142	995.265242316	6.000000
Totals		225,908,189.00	973.904840873	0.627699512	5.013569163	973.277141494	

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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		11/01/07
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	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	418
Loans Paid Off or otherwise removed pursuant to the PSA	0
Ending Aggregate Loan Count	418
Beginning Pool Stated Principal Balance	220,012,979.85
Scheduled Principal	112,142.54
Unscheduled Principal	29,659.93
Realized Principal Losses	0.00
Ending Pool Stated Principal Balance	219,871,177.38



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Weighted Averages

Beginning Weighted Average Mortgage Rate	6.39503%
Beginning Weighted Average Net Mortgage Rate	6.17749%
Ending Weighted Average Mortgage Rate	6.39514%
Ending Weighted Average Net Mortgage Rate	6.17759%
Beginning Weighted Average Remaining Term to Maturity	354
Ending Weighted Average Remaining Term to Maturity	353

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	37,319.39
Net Master Servicing Fee	37,319.39
Trustee Fee	1,650.10
Lpmi	915.42
Total Net Loan Fees	39,884.91

Servicer Advances

Principal Advances	1,173.24
Interest Advances	28,217.02
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	0.00
Total Advances	29,390.26

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 %	0.16173%
SMM %	0.01349%

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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

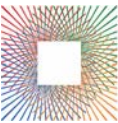
Delinquency Info		Group 1	
30-59 Days	Balance	3,294,840.19	1.49853%
	Loan Count	7	1.67464%
60-89 Days	Balance	717,950.00	0.32653%
	Loan Count	2	0.47847%
90+ Days	Balance	922,182.48	0.41942%
	Loan Count	2	0.47847%
Total	Balance	4,934,972.67	2.24448%
	Loan Count	11	2.63158%

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	4,934,972.67	2.24448%
	Loan Count	11	2.63158%

60+ Delinquency, Foreclosure, Bankruptcy &
REO Totals

Current	1,640,132.48
One-Month Prior	1,506,490.45
Two-Month Prior	442,796.38
Three-Month Prior	0.00
Four-Month Prior	0.00
Five-Month Prior	0.00
60+ Delinquency Average	717,883.86
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	1,172,491.24
Plus: Compensating Interest	0.00
Less: Master Servicer Fee	37,319.39
Less: Mortgage Loan Premiums	915.42
Less: Excess Master Servicing Fee	0.00
Total Interest Available	1,134,256.43

Principal

Scheduled Principal	112,142.54
Paid in Full Principal	0.00
Curtailment Principal	29,659.93
Liquidation Principal	0.00
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	0.00
Total Principal Available	<u>141,802.47</u>

Other Amounts

Prepayment Penalites	0.00
Other Amounts	0.00
Total Other Remittance Amounts	0.00

Total Available Funds	1,276,058.90
------------------------------	---------------------

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Distribution Summary

Amounts Available for Distribution

Total Servicer Remittance	1,276,058.90
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	1,276,058.90

Distribution Payments

Trustee Fee	1,650.10
Class Payments	1,274,408.80
Total Payments	1,276,058.90

Trust Accounts

Distribution Account

Beginning Balance	0.00
Deposits	1,276,058.90
Withdrawals	1,276,058.90
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	700,115.03
Withdrawal	700,115.03
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	2,004,310.32
PO Scheduled Principal	1,883.02
PO Prepayments & Recoveries	284.83
PO Liquidation Principal	0.00
PO Principal Loss	0.00
Ending PO Balance	2,002,142.47

NON-PO Principal Amounts

Beginning Non-PO Balance	218,008,669.53
Non-PO Scheduled Principal	110,259.52
Non-PO Prepayments & Recoveries	29,375.10
Non-PO Liquidation Principal	0.00
Non-PO Principal Loss	0.00
Ending Non-PO Balance	217,869,034.91

Principal Distribution Amounts

Senior and Subordinate Percentages

Senior Percentage Original	95.30631%
Senior Prepayment Percentage Original	100.00000%
Senior Percentage	95.20180%
Senior Prepayment Percentage	100.00000%
Subordinate Percentages	4.79820%
Subordinate Prepayment Percentage	0.00000%

Principal Distribution Amounts

Senior Principal Distribution Amount	134,344.14
Subordinate Principal Distribution Amount	5,290.48
PO Principal Distribution Amount	2,167.85
Total Principal Distribution Amount	141,802.47

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Credit Enhancements

Subordination

Credit Support

	<u>Original</u>	<u>Current</u>
Class A	568,928,243.00	553,014,167.09
Class A Percentage	98.187031%	98.144494%
Class M	5,986,600.00	5,958,254.39
Class M Percentage	1.033182%	1.057423%
Class B1	1,581,400.00	1,573,912.32
Class B1 Percentage	0.272922%	0.279325%
Class B2	903,700.00	899,421.12
Class B2 Percentage	0.155963%	0.159622%
Class B3	790,700.00	786,956.16
Class B3 Percentage	0.136461%	0.139663%
Class B4	790,700.00	786,956.16
Class B4 Percentage	0.136461%	0.139663%
Class B5	451,846.00	449,706.62
Class B5 Percentage	0.077981%	0.079810%

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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	89,130.13	0.041
100,000.00	-	125,000.00	7	1.675	770,450.25	0.350
125,000.00	-	150,000.00	9	2.153	1,242,901.10	0.565
150,000.00	-	175,000.00	3	0.718	490,593.71	0.223
175,000.00	-	200,000.00	12	2.871	2,260,686.53	1.028
200,000.00	-	225,000.00	12	2.871	2,517,131.32	1.145
225,000.00	-	250,000.00	6	1.435	1,433,356.37	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	2,056,808.25	0.935
300,000.00	-	325,000.00	1	0.239	311,859.61	0.142
325,000.00	-	350,000.00	3	0.718	1,018,224.18	0.463
350,000.00	-	375,000.00	2	0.478	726,771.65	0.331
375,000.00	-	400,000.00	2	0.478	756,985.23	0.344
400,000.00	-	425,000.00	16	3.828	6,675,736.16	3.036
425,000.00	-	450,000.00	27	6.459	11,871,133.92	5.399
450,000.00	-	475,000.00	37	8.852	17,061,953.36	7.760
475,000.00	-	500,000.00	38	9.091	18,561,998.22	8.442
500,000.00	-	525,000.00	32	7.656	16,426,169.87	7.471
525,000.00	-	550,000.00	29	6.938	15,649,276.67	7.117
550,000.00	-	575,000.00	30	7.177	16,847,930.19	7.663
575,000.00	-	600,000.00	33	7.895	19,498,552.80	8.868
600,000.00	-	625,000.00	18	4.306	11,049,178.67	5.025
625,000.00	-	650,000.00	22	5.263	14,092,731.20	6.410
650,000.00	-	675,000.00	4	0.957	2,666,231.45	1.213
675,000.00	-	700,000.00	11	2.632	7,601,683.92	3.457
700,000.00	-	725,000.00	7	1.675	4,958,782.20	2.255
725,000.00	-	750,000.00	10	2.392	7,402,506.07	3.367
750,000.00	-	775,000.00	4	0.957	3,016,504.89	1.372
775,000.00	-	800,000.00	3	0.718	2,372,167.31	1.079
>		800,000.00	29	6.938	29,669,592.15	13.494
Wgt Ave / Total:			418	100.000	219,871,177.38	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	1,072,871.38	0.488
5.5	-	5.8	5	1.196	2,780,458.84	1.265

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Issuance Coupon			Number of Items	Percent of Items	Principal Balance	Percent of Balance
5.8	-	6.0	52	12.440	29,389,118.72	13.367
6.0	-	6.3	132	31.579	70,118,962.85	31.891
6.3	-	6.5	115	27.512	59,568,516.36	27.092
6.5	-	6.8	57	13.636	30,480,474.76	13.863
6.8	-	7.0	40	9.569	20,495,029.98	9.321
7.0	-	7.3	6	1.435	2,605,103.97	1.185
7.3	-	7.5	2	0.478	1,039,268.50	0.473
7.5	-	7.8	1	0.239	183,997.70	0.084
7.8	-	8.0	3	0.718	809,032.48	0.368
>		8.0	3	0.718	1,328,341.84	0.604
Wgt Ave / Total:			418	100.000	219,871,177.38	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	0	0.000	0.00	0.000
300	-	360	418	100.000	219,871,177.38	100.000
>		360	0	0.000	0.00	0.000
Wgt Ave / Total:			418	100.000	219,871,177.38	100.000

Location		Number of Items	Percent of Items	Principal Balance	Percent of Balance
	CA	179	42.823	100,231,986.35	45.587
	FL	35	8.373	17,444,424.85	7.934
	AZ	11	2.632	5,926,417.64	2.695
	VA	12	2.871	6,373,399.03	2.899
	WA	15	3.589	9,858,683.84	4.484
	CO	31	7.416	10,549,995.29	4.798
	Others	135	32.297	69,486,270.38	31.603
Wgt Ave / Total:		418	100.000	219,871,177.38	100.000