



THE BANK OF NEW YORK MELLON

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	77,699,572.48	5.283130	1,000.00	342,080.79	343,080.79	0.00	77,698,572.48	0.00
A2	17025QAB3	Strip IO	N/A	Var-30/360	77,699,572.48	0.716870	0.00	46,417.08	46,417.08	0.00	77,698,572.48	0.00
A3	17025QAC1	Senior	Deposit-15.52%	Fix-30/360	61,658,598.88	6.000000	473,063.06	308,292.99	781,356.05	0.00	61,185,535.83	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	13,546,644.93	6.000000	161,485.08	67,733.22	229,218.31	0.00	13,385,159.84	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	1,939,010.93	6.000000	7,514.92	9,695.05	17,209.97	0.00	1,931,496.01	0.00
A9	17025QAJ6	Senior	Exchange-84.48%	Fix-30/360	86,108,598.88	6.000000	473,063.06	430,542.99	903,606.05	0.00	85,635,535.83	0.00
A10	17025QAK3	Senior	Exchange-100.00%	Fix-30/360	41,666,644.93	6.000000	161,485.08	208,333.22	369,818.31	0.00	41,505,159.84	0.00
A11	17025QAW7	Senior	Exchange- 0.00%	Fix-30/360	43,605,655.86	6.000000	169,000.00	218,028.28	387,028.28	0.00	43,436,655.86	0.00
A12	17025QAX5	Senior	Exchange- 0.00%	Fix-30/360	58,912,475.69	6.000000	451,993.98	294,562.38	746,556.36	0.00	58,460,481.70	0.00
A13	17025QAY3	Senior	Exchange- 0.00%	Fix-30/360	2,746,123.20	6.000000	21,069.07	13,730.62	34,799.69	0.00	2,725,054.13	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	452,041.58	411,410.98	863,452.56	0.00	81,830,154.27	0.00
A17	17025QBC0	Senior	Exchange- 0.00%	Fix-30/360	3,826,403.03	6.000000	21,021.48	19,132.02	40,153.49	0.00	3,805,381.56	0.00
X	17025QAL1	Strip IO	N/A	Fix-30/360	153,559,681.58	0.332511	0.00	42,550.18	42,550.18	0.00	152,985,117.26	0.00
PO	17025QAM9	Strip PO	N/A	Fix-30/360	2,002,142.44	0.000000	2,315.43	0.00	2,315.43	0.00	1,999,827.01	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	5,958,254.39	6.000000	3,033.36	29,791.27	32,824.63	0.00	5,955,221.03	0.00
B1	17025QAQ0	Subordinate	N/A	Fix-30/360	1,573,912.32	6.000000	801.28	7,869.56	8,670.84	0.00	1,573,111.04	0.00
B2	17025QAR8	Subordinate	N/A	Fix-30/360	899,421.12	6.000000	457.90	4,497.11	4,955.00	0.00	898,963.23	0.00
B3	17025QAS6	Subordinate	N/A	Fix-30/360	786,956.16	6.000000	400.64	3,934.78	4,335.42	0.00	786,555.52	0.00
B4	17025QAT4	Subordinate	N/A	Fix-30/360	786,956.16	6.000000	400.64	3,934.78	4,335.42	0.00	786,555.52	0.00
B5	17025QAU1	Subordinate	N/A	Fix-30/360	449,706.62	6.000000	228.92	2,248.53	2,477.45	0.00	449,477.70	0.00
Totals					219,871,276.43		650,701.23	1,131,895.34	1,782,596.57	0.00	219,220,575.21	0.00



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## 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	77,699,572.48	1,000.00	0.00	1,000.00	0.00	0.00	77,698,572.48	0.971232156
A2	17025QAB3	80,000,000.00	77,699,572.48	0.00	0.00	0.00	0.00	0.00	77,698,572.48	0.971232156
A3	17025QAC1	64,440,000.00	61,658,598.88	473,063.06	0.00	473,063.06	0.00	0.00	61,185,535.83	0.949496211
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	13,546,644.93	161,485.08	0.00	161,485.08	0.00	0.00	13,385,159.84	0.934717866
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	1,939,010.93	7,514.92	0.00	7,514.92	0.00	0.00	1,931,496.01	0.977972664
A9	17025QAJ6	88,890,000.00	86,108,598.88	473,063.06	0.00	473,063.06	0.00	0.00	85,635,535.83	0.963387736
A10	17025QAK3	42,440,000.00	41,666,644.93	161,485.08	0.00	161,485.08	0.00	0.00	41,505,159.84	0.977972664
A11	17025QAW7	44,415,000.00	43,605,655.86	169,000.00	0.00	169,000.00	0.00	0.00	43,436,655.86	0.977972664
A12	17025QAX5	61,570,000.00	58,912,475.69	451,993.98	0.00	451,993.98	0.00	0.00	58,460,481.70	0.949496211
A13	17025QAY3	2,870,000.00	2,746,123.20	21,069.07	0.00	21,069.07	0.00	0.00	2,725,054.13	0.949496211
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	452,041.58	0.00	452,041.58	0.00	0.00	81,830,154.27	0.963387736
A17	17025QBC0	3,950,000.00	3,826,403.03	21,021.48	0.00	21,021.48	0.00	0.00	3,805,381.56	0.963387736
X	17025QAL1	155,210,777.00	153,559,681.58	0.00	0.00	0.00	0.00	0.00	152,985,117.26	0.985660405
PO	17025QAM9	2,098,043.00	2,002,142.44	2,315.43	0.00	2,315.43	0.00	0.00	1,999,827.01	0.953186853
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	5,958,254.39	3,033.36	0.00	3,033.36	0.00	0.00	5,955,221.03	0.994758466
B1	17025QAQ0	1,581,400.00	1,573,912.32	801.28	0.00	801.28	0.00	0.00	1,573,111.04	0.994758466
B2	17025QAR8	903,700.00	899,421.12	457.90	0.00	457.90	0.00	0.00	898,963.23	0.994758466
B3	17025QAS6	790,700.00	786,956.16	400.64	0.00	400.64	0.00	0.00	786,555.52	0.994758466
B4	17025QAT4	790,700.00	786,956.16	400.64	0.00	400.64	0.00	0.00	786,555.52	0.994758466
B5	17025QAU1	451,846.00	449,706.62	228.92	0.00	228.92	0.00	0.00	449,477.70	0.994758611
Totals		225,908,189.00	219,871,276.43	650,701.23	0.00	650,701.23	0.00	0.00	219,220,575.21	

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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	77,699,572.48	5.283130	5.283130	342,080.79	0.00	342,080.79	0.00	342,080.79	0.00	0.00
A2	77,699,572.48	0.716870	0.716870	46,417.08	0.00	46,417.08	0.00	46,417.08	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	13,546,644.93	6.000000	6.000000	67,733.22	0.00	67,733.22	0.00	67,733.22	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	1,939,010.93	6.000000	6.000000	9,695.05	0.00	9,695.05	0.00	9,695.05	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	41,666,644.93	6.000000	6.000000	208,333.22	0.00	208,333.22	0.00	208,333.22	0.00	0.00
A11	43,605,655.86	6.000000	6.000000	218,028.28	0.00	218,028.28	0.00	218,028.28	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	153,559,681.58	0.332511	0.332511	42,550.18	0.00	42,550.18	0.00	42,550.18	0.00	0.00
PO	2,002,142.44	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	5,958,254.39	6.000000	6.000000	29,791.27	0.00	29,791.27	0.00	29,791.27	0.00	0.00
B1	1,573,912.32	6.000000	6.000000	7,869.56	0.00	7,869.56	0.00	7,869.56	0.00	0.00
B2	899,421.12	6.000000	6.000000	4,497.11	0.00	4,497.11	0.00	4,497.11	0.00	0.00
B3	786,956.16	6.000000	6.000000	3,934.78	0.00	3,934.78	0.00	3,934.78	0.00	0.00
B4	786,956.16	6.000000	6.000000	3,934.78	0.00	3,934.78	0.00	3,934.78	0.00	0.00
B5	449,706.62	6.000000	6.000000	2,248.53	0.00	2,248.53	0.00	2,248.53	0.00	0.00
Totals	219,871,276.43			1,131,895.34	0.00	1,131,895.34	0.00	1,131,895.34	0.00	0.00



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# **CWMBS, Inc.** **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	971.244655961	0.012500000	4.276009816	971.232155961	5.283130
A2	17025QAB3	80,000,000.00	971.244655961	0.000000000	0.580213464	971.232155961	0.716870
A3	17025QAC1	64,440,000.00	956.837350783	7.341139912	4.784186754	949.496210871	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	945.994757560	11.276891332	4.729973788	934.717866229	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	981.777684455	3.805020826	4.908888422	977.972663628	6.000000
A9	17025QAJ6	88,890,000.00	968.709628579	5.321892855	4.843548143	963.387735724	6.000000
A10	17025QAK3	42,440,000.00	981.777684455	3.805020826	4.908888422	977.972663628	6.000000
A11	17025QAW7	44,415,000.00	981.777684455	3.805020826	4.908888422	977.972663628	6.000000
A12	17025QAX5	61,570,000.00	956.837350783	7.341139912	4.784186754	949.496210871	6.000000
A13	17025QAY3	2,870,000.00	956.837350783	7.341139912	4.784186754	949.496210871	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	5.321892855	4.843548143	963.387735724	6.000000
A17	17025QBC0	3,950,000.00	968.709628579	5.321892855	4.843548143	963.387735724	6.000000
X	17025QAL1	155,210,777.00	989.362237263	0.000000000	0.274144514	985.660404625	0.332511
PO	17025QAM9	2,098,043.00	954.290467407	1.103613929	0.000000000	953.186853478	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	995.265156865	0.506691286	4.976325784	994.758465580	6.000000
B1	17025QAQ0	1,581,400.00	995.265156865	0.506691286	4.976325784	994.758465580	6.000000
B2	17025QAR8	903,700.00	995.265156865	0.506691286	4.976325784	994.758465580	6.000000
B3	17025QAS6	790,700.00	995.265156865	0.506691286	4.976325784	994.758465580	6.000000
B4	17025QAT4	790,700.00	995.265156865	0.506691286	4.976325784	994.758465580	6.000000
B5	17025QAU1	451,846.00	995.265242316	0.506630859	4.976326212	994.758611457	6.000000
Totals		225,908,189.00	973.277141494	2.880379117	5.010421911	970.396762421	

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Pool Level Data

Distribution Date		12/26/07
Cut-off Date		06/01/07
Record Date		11/30/07
Determination Date		12/01/07
Accrual Period 30/360	Begin	11/01/07
	End	12/01/07
Number of Days in 30/360 Accrual Period		30

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	1
Ending Aggregate Loan Count	417
Beginning Pool Stated Principal Balance	219,871,177.38
Scheduled Principal	112,810.93
Unscheduled Principal	537,890.32
Realized Principal Losses	0.00
Ending Pool Stated Principal Balance	219,220,476.13

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**Weighted Averages**

Beginning Weighted Average Mortgage Rate	6.39514%
Beginning Weighted Average Net Mortgage Rate	6.17759%
Ending Weighted Average Mortgage Rate	6.39555%
Ending Weighted Average Net Mortgage Rate	6.17799%
Beginning Weighted Average Remaining Term to Maturity	353
Ending Weighted Average Remaining Term to Maturity	352

**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	37,295.48
Net Master Servicing Fee	37,295.48
Trustee Fee	1,649.03
Lpmi	915.08
Total Net Loan Fees	39,859.59

**Servicer Advances**

Principal Advances	1,638.05
Interest Advances	43,495.25
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	0.00
Total Advances	45,133.30

**Mortgage Prepayment Details**

Principal Balance of Loans Paid in Full	490,786.41
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	0.00
Compensating Interest	0.00
Net Prepayment Interest Shortfall	0.00
CPR %	2.89795%
SMM %	0.24476%

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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	5,505,868.48	2.51157%
	Loan Count	11	2.63789%
60-89 Days	Balance	842,697.00	0.38441%
	Loan Count	2	0.47962%
90+ Days	Balance	499,950.00	0.22806%
	Loan Count	1	0.23981%
Total	Balance	6,848,515.48	3.12403%
	Loan Count	14	3.35731%

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	921,872.45	0.42052%
	Loan Count	2	0.47962%
Total	Balance	921,872.45	0.42052%
	Loan Count	2	0.47962%

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	921,872.45	0.42052%
	Loan Count	2	0.47962%

Totals for Foreclosure,REO Bankruptcy, Delinquency		Group 1	
All	Balance	7,770,387.93	3.54455%
	Loan Count	16	3.83693%

60+ Delinquency, Foreclosure, Bankruptcy &  
REO Totals

Current	2,264,519.45
One-Month Prior	1,640,132.48
Two-Month Prior	1,506,490.45
Three-Month Prior	442,796.38
Four-Month Prior	0.00
Five-Month Prior	0.00
60+ Delinquency Average	975,656.46
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	1,171,754.92
Plus: Compensating Interest	0.00
Less: Master Servicer Fee	37,295.48
Less: Mortgage Loan Premiums	915.08
Less: Excess Master Servicing Fee	0.00
Total Interest Available	1,133,544.36

**Principal**

Scheduled Principal	112,810.93
Paid in Full Principal	490,786.41
Curtailment Principal	47,103.91
Liquidation Principal	0.00
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	0.00
Total Principal Available	<u>650,701.25</u>

**Other Amounts**

Prepayment Penalites	0.00
Other Amounts	0.00
Total Other Remittance Amounts	0.00

<b>Total Available Funds</b>	<b>1,784,245.61</b>
------------------------------	---------------------

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Distribution Summary

Amounts Available for Distribution

Total Servicer Remittance	1,784,245.61
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	1,784,245.61

Distribution Payments

Trustee Fee	1,649.03
Class Payments	1,782,596.58
Total Payments	1,784,245.61

Trust Accounts

Distribution Account

Beginning Balance	0.00
Deposits	1,784,245.61
Withdrawals	1,784,245.61
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	1,133,199.96
Withdrawal	1,133,199.96
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	2,002,142.47
PO Scheduled Principal	1,893.41
PO Prepayments & Recoveries	422.02
PO Liquidation Principal	0.00
PO Principal Loss	0.00
Ending PO Balance	1,999,827.04

**NON-PO Principal Amounts**

Beginning Non-PO Balance	217,869,034.91
Non-PO Scheduled Principal	110,917.52
Non-PO Prepayments & Recoveries	537,468.30
Non-PO Liquidation Principal	0.00
Non-PO Principal Loss	0.00
Ending Non-PO Balance	217,220,649.09

**Principal Distribution Amounts**

**Senior and Subordinate Percentages**

Senior Percentage Original	95.30631%
Senior Prepayment Percentage Original	100.00000%
Senior Percentage	95.20115%
Senior Prepayment Percentage	100.00000%
Subordinate Percentages	4.79885%
Subordinate Prepayment Percentage	0.00000%

**Principal Distribution Amounts**

Senior Principal Distribution Amount	643,063.06
Subordinate Principal Distribution Amount	5,322.76
PO Principal Distribution Amount	2,315.43
Total Principal Distribution Amount	650,701.25

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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	550,619,114.35
Class A Percentage	98.187031%	98.137505%
Class M	5,986,600.00	5,955,221.03
Class M Percentage	1.033182%	1.061406%
Class B1	1,581,400.00	1,573,111.04
Class B1 Percentage	0.272922%	0.280377%
Class B2	903,700.00	898,963.23
Class B2 Percentage	0.155963%	0.160223%
Class B3	790,700.00	786,555.52
Class B3 Percentage	0.136461%	0.140189%
Class B4	790,700.00	786,555.52
Class B4 Percentage	0.136461%	0.140189%
Class B5	451,846.00	449,477.70
Class B5 Percentage	0.077981%	0.080111%

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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	0.240	89,050.35	0.041
100,000.00	-	125,000.00	7	1.679	770,028.13	0.351
125,000.00	-	150,000.00	9	2.158	1,242,023.40	0.567
150,000.00	-	175,000.00	4	0.959	665,223.78	0.303
175,000.00	-	200,000.00	11	2.638	2,084,860.81	0.951
200,000.00	-	225,000.00	12	2.878	2,516,338.12	1.148
225,000.00	-	250,000.00	6	1.439	1,433,131.05	0.654
250,000.00	-	275,000.00	3	0.719	774,150.00	0.353
275,000.00	-	300,000.00	7	1.679	2,056,368.60	0.938
300,000.00	-	325,000.00	1	0.240	311,859.23	0.142
325,000.00	-	350,000.00	3	0.719	1,017,447.37	0.464
350,000.00	-	375,000.00	2	0.480	724,762.21	0.331
375,000.00	-	400,000.00	2	0.480	756,609.34	0.345
400,000.00	-	425,000.00	17	4.077	7,092,715.88	3.235
425,000.00	-	450,000.00	26	6.235	11,424,851.36	5.212
450,000.00	-	475,000.00	37	8.873	17,054,813.68	7.780
475,000.00	-	500,000.00	37	8.873	18,054,117.06	8.236
500,000.00	-	525,000.00	32	7.674	16,414,753.45	7.488
525,000.00	-	550,000.00	30	7.194	16,189,505.07	7.385
550,000.00	-	575,000.00	29	6.954	16,288,991.23	7.430
575,000.00	-	600,000.00	33	7.914	19,488,384.37	8.890
600,000.00	-	625,000.00	18	4.317	11,042,318.89	5.037
625,000.00	-	650,000.00	22	5.276	14,081,099.02	6.423
650,000.00	-	675,000.00	4	0.959	2,664,300.85	1.215
675,000.00	-	700,000.00	11	2.638	7,597,533.43	3.466
700,000.00	-	725,000.00	8	1.918	5,675,639.01	2.589
725,000.00	-	750,000.00	10	2.398	7,421,668.80	3.385
750,000.00	-	775,000.00	3	0.719	2,266,058.46	1.034
775,000.00	-	800,000.00	3	0.719	2,371,291.44	1.082
>		800,000.00	29	6.954	29,650,581.74	13.525
Wgt Ave / Total:			417	100.000	219,220,476.13	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	0.480	1,071,537.55	0.489
5.5	-	5.8	5	1.199	2,775,374.96	1.266

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Issuance Coupon			Number of Items	Percent of Items	Principal Balance	Percent of Balance
5.8	-	6.0	52	12.470	29,360,342.97	13.393
6.0	-	6.3	131	31.415	69,559,274.78	31.730
6.3	-	6.5	115	27.578	59,542,376.65	27.161
6.5	-	6.8	57	13.669	30,458,181.48	13.894
6.8	-	7.0	40	9.592	20,489,932.40	9.347
7.0	-	7.3	6	1.439	2,604,215.03	1.188
7.3	-	7.5	2	0.480	1,038,632.91	0.474
7.5	-	7.8	1	0.240	183,997.70	0.084
7.8	-	8.0	3	0.719	808,722.45	0.369
>		8.0	3	0.719	1,327,887.25	0.606
Wgt Ave / Total:			417	100.000	219,220,476.13	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	417	100.000	219,220,476.13	100.000
>		360	0	0.000	0.00	0.000
Wgt Ave / Total:			417	100.000	219,220,476.13	100.000

Location		Number of Items	Percent of Items	Principal Balance	Percent of Balance
	CA	178	42.686	99,674,326.93	45.468
	FL	35	8.393	17,420,477.32	7.947
	AZ	11	2.638	5,925,023.95	2.703
	VA	12	2.878	6,369,355.28	2.905
	WA	15	3.597	9,849,300.74	4.493
	CO	31	7.434	10,545,587.38	4.810
	Others	135	32.374	69,436,404.53	31.674
Wgt Ave / Total:		417	100.000	219,220,476.13	100.000