



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	77,698,572.48	5.365000	4,839.88	347,377.37	352,217.25	0.00	77,693,732.60	0.00
A2	17025QAB3	Strip IO	N/A	Var-30/360	77,698,572.48	0.635000	0.00	41,115.49	41,115.49	0.00	77,693,732.60	0.00
A3	17025QAC1	Senior	Deposit-15.52%	Fix-30/360	61,185,535.83	6.000000	756,000.00	305,927.68	1,061,927.68	0.00	60,429,535.83	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	13,385,159.84	6.000000	161,485.08	66,925.80	228,410.88	0.00	13,223,674.76	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	1,931,496.01	6.000000	7,514.92	9,657.48	17,172.40	0.00	1,923,981.09	0.00
A9	17025QAJ6	Senior	Exchange-84.48%	Fix-30/360	85,635,535.83	6.000000	756,000.00	428,177.68	1,184,177.68	0.00	84,879,535.83	0.00
A10	17025QAK3	Senior	Exchange-100.00%	Fix-30/360	41,505,159.84	6.000000	161,485.08	207,525.80	369,010.88	0.00	41,343,674.76	0.00
A11	17025QAW7	Senior	Exchange- 0.00%	Fix-30/360	43,436,655.86	6.000000	169,000.00	217,183.28	386,183.28	0.00	43,267,655.86	0.00
A12	17025QAX5	Senior	Exchange- 0.00%	Fix-30/360	58,460,481.70	6.000000	722,329.61	292,302.41	1,014,632.02	0.00	57,738,152.09	0.00
A13	17025QAY3	Senior	Exchange- 0.00%	Fix-30/360	2,725,054.13	6.000000	33,670.39	13,625.27	47,295.66	0.00	2,691,383.73	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	81,830,154.27	6.000000	722,405.67	409,150.77	1,131,556.44	0.00	81,107,748.60	0.00
A17	17025QBC0	Senior	Exchange- 0.00%	Fix-30/360	3,805,381.56	6.000000	33,594.33	19,026.91	52,621.24	0.00	3,771,787.23	0.00
X	17025QAL1	Strip IO	N/A	Fix-30/360	152,985,117.26	0.333493	0.00	42,516.23	42,516.23	0.00	152,145,089.29	0.00
PO	17025QAM9	Strip PO	N/A	Fix-30/360	1,999,827.01	0.000000	2,498.78	0.00	2,498.78	0.00	1,997,328.22	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	5,955,221.03	6.000000	3,009.69	29,776.11	32,785.80	0.00	5,952,211.34	0.00
B1	17025QAQ0	Subordinate	N/A	Fix-30/360	1,573,111.04	6.000000	795.03	7,865.56	8,660.59	0.00	1,572,316.01	0.00
B2	17025QAR8	Subordinate	N/A	Fix-30/360	898,963.23	6.000000	454.32	4,494.82	4,949.14	0.00	898,508.90	0.00
B3	17025QAS6	Subordinate	N/A	Fix-30/360	786,555.52	6.000000	397.52	3,932.78	4,330.29	0.00	786,158.00	0.00
B4	17025QAT4	Subordinate	N/A	Fix-30/360	786,555.52	6.000000	397.52	3,932.78	4,330.29	0.00	786,158.00	0.00
B5	17025QAU1	Subordinate	N/A	Fix-30/360	449,477.70	6.000000	227.15	2,247.39	2,474.54	0.00	449,250.55	0.00
Totals					219,220,575.21		937,619.89	1,128,619.49	2,066,239.36	0.00	218,282,955.30	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	77,698,572.48	4,839.88	0.00	4,839.88	0.00	0.00	77,693,732.60	0.971171657
A2	17025QAB3	80,000,000.00	77,698,572.48	0.00	0.00	0.00	0.00	0.00	77,693,732.60	0.971171657
A3	17025QAC1	64,440,000.00	61,185,535.83	756,000.00	0.00	756,000.00	0.00	0.00	60,429,535.83	0.937764367
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	13,385,159.84	161,485.08	0.00	161,485.08	0.00	0.00	13,223,674.76	0.923440975
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	1,931,496.01	7,514.92	0.00	7,514.92	0.00	0.00	1,923,981.09	0.974167643
A9	17025QAJ6	88,890,000.00	85,635,535.83	756,000.00	0.00	756,000.00	0.00	0.00	84,879,535.83	0.954882842
A10	17025QAK3	42,440,000.00	41,505,159.84	161,485.08	0.00	161,485.08	0.00	0.00	41,343,674.76	0.974167643
A11	17025QAW7	44,415,000.00	43,436,655.86	169,000.00	0.00	169,000.00	0.00	0.00	43,267,655.86	0.974167643
A12	17025QAX5	61,570,000.00	58,460,481.70	722,329.61	0.00	722,329.61	0.00	0.00	57,738,152.09	0.937764367
A13	17025QAY3	2,870,000.00	2,725,054.13	33,670.39	0.00	33,670.39	0.00	0.00	2,691,383.73	0.937764367
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	81,830,154.27	722,405.67	0.00	722,405.67	0.00	0.00	81,107,748.60	0.954882842
A17	17025QBC0	3,950,000.00	3,805,381.56	33,594.33	0.00	33,594.33	0.00	0.00	3,771,787.23	0.954882842
X	17025QAL1	155,210,777.00	152,985,117.26	0.00	0.00	0.00	0.00	0.00	152,145,089.29	0.980248229
PO	17025QAM9	2,098,043.00	1,999,827.01	2,498.78	0.00	2,498.78	0.00	0.00	1,997,328.22	0.951995848
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	5,955,221.03	3,009.69	0.00	3,009.69	0.00	0.00	5,952,211.34	0.994255727
B1	17025QAQ0	1,581,400.00	1,573,111.04	795.03	0.00	795.03	0.00	0.00	1,572,316.01	0.994255727
B2	17025QAR8	903,700.00	898,963.23	454.32	0.00	454.32	0.00	0.00	898,508.90	0.994255727
B3	17025QAS6	790,700.00	786,555.52	397.52	0.00	397.52	0.00	0.00	786,158.00	0.994255727
B4	17025QAT4	790,700.00	786,555.52	397.52	0.00	397.52	0.00	0.00	786,158.00	0.994255727
B5	17025QAU1	451,846.00	449,477.70	227.15	0.00	227.15	0.00	0.00	449,250.55	0.994255897
Totals		225,908,189.00	219,220,575.21	937,619.89	0.00	937,619.89	0.00	0.00	218,282,955.30	

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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	77,698,572.48	5.365000	5.365000	347,377.37	0.00	347,377.37	0.00	347,377.37	0.00	0.00
A2	77,698,572.48	0.635000	0.635000	41,115.49	0.00	41,115.49	0.00	41,115.49	0.00	0.00
A3	61,185,535.83	6.000000	6.000000	305,927.68	0.00	305,927.68	0.00	305,927.68	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	13,385,159.84	6.000000	6.000000	66,925.80	0.00	66,925.80	0.00	66,925.80	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	1,931,496.01	6.000000	6.000000	9,657.48	0.00	9,657.48	0.00	9,657.48	0.00	0.00
A9	85,635,535.83	6.000000	6.000000	428,177.68	0.00	428,177.68	0.00	428,177.68	0.00	0.00
A10	41,505,159.84	6.000000	6.000000	207,525.80	0.00	207,525.80	0.00	207,525.80	0.00	0.00
A11	43,436,655.86	6.000000	6.000000	217,183.28	0.00	217,183.28	0.00	217,183.28	0.00	0.00
A12	58,460,481.70	6.000000	6.000000	292,302.41	0.00	292,302.41	0.00	292,302.41	0.00	0.00
A13	2,725,054.13	6.000000	6.000000	13,625.27	0.00	13,625.27	0.00	13,625.27	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	81,830,154.27	6.000000	6.000000	409,150.77	0.00	409,150.77	0.00	409,150.77	0.00	0.00
A17	3,805,381.56	6.000000	6.000000	19,026.91	0.00	19,026.91	0.00	19,026.91	0.00	0.00
X	152,985,117.26	0.333493	0.333493	42,516.23	0.00	42,516.23	0.00	42,516.23	0.00	0.00
PO	1,999,827.01	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	5,955,221.03	6.000000	6.000000	29,776.11	0.00	29,776.11	0.00	29,776.11	0.00	0.00
B1	1,573,111.04	6.000000	6.000000	7,865.56	0.00	7,865.56	0.00	7,865.56	0.00	0.00
B2	898,963.23	6.000000	6.000000	4,494.82	0.00	4,494.82	0.00	4,494.82	0.00	0.00
B3	786,555.52	6.000000	6.000000	3,932.78	0.00	3,932.78	0.00	3,932.78	0.00	0.00
B4	786,555.52	6.000000	6.000000	3,932.78	0.00	3,932.78	0.00	3,932.78	0.00	0.00
B5	449,477.70	6.000000	6.000000	2,247.39	0.00	2,247.39	0.00	2,247.39	0.00	0.00
Totals	219,220,575.21			1,128,619.49	0.00	1,128,619.49	0.00	1,128,619.49	0.00	0.00

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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	17025QAA5	80,000,000.00	971.232155961	0.060498480	4.342217097	971.171657481	5.365000
A2	17025QAB3	80,000,000.00	971.232155961	0.000000000	0.513943683	971.171657481	0.635000
A3	17025QAC1	64,440,000.00	949.496210871	11.731843575	4.747481054	937.764367295	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	934.717866229	11.276891332	4.673589331	923.440974897	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	977.972663628	3.805020826	4.889863318	974.167642802	6.000000
A9	17025QAJ6	88,890,000.00	963.387735724	8.504893689	4.816938679	954.882842035	6.000000
A10	17025QAK3	42,440,000.00	977.972663628	3.805020826	4.889863318	974.167642802	6.000000
A11	17025QAW7	44,415,000.00	977.972663628	3.805020826	4.889863318	974.167642802	6.000000
A12	17025QAX5	61,570,000.00	949.496210871	11.731843575	4.747481054	937.764367295	6.000000
A13	17025QAY3	2,870,000.00	949.496210871	11.731843575	4.747481054	937.764367295	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	963.387735724	8.504893689	4.816938679	954.882842035	6.000000
A17	17025QBC0	3,950,000.00	963.387735724	8.504893689	4.816938679	954.882842035	6.000000
X	17025QAL1	155,210,777.00	985.660404625	0.000000000	0.273925792	980.248229090	0.333493
PO	17025QAM9	2,098,043.00	953.186853478	1.191005945	0.000000000	951.995847533	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	994.758465580	0.502738415	4.973792328	994.255727164	6.000000
B1	17025QAQ0	1,581,400.00	994.758465580	0.502738415	4.973792328	994.255727164	6.000000
B2	17025QAR8	903,700.00	994.758465580	0.502738415	4.973792328	994.255727164	6.000000
B3	17025QAS6	790,700.00	994.758465580	0.502738415	4.973792328	994.255727164	6.000000
B4	17025QAT4	790,700.00	994.758465580	0.502738415	4.973792328	994.255727164	6.000000
B5	17025QAU1	451,846.00	994.758611457	0.502714307	4.973793057	994.255897150	6.000000
Totals		225,908,189.00	970.396762421	4.150446667	4.995921108	966.246315666	

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Pool Level Data			
Distribution Date			01/25/08
Cut-off Date			06/01/07
Record Date			12/31/07
Determination Date			01/01/08
Accrual Period 30/360	Begin		12/01/07
	End		01/01/08
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	417
Loans Paid Off or otherwise removed pursuant to the PSA	2
Ending Aggregate Loan Count	415
Beginning Pool Stated Principal Balance	219,220,476.13
Scheduled Principal	111,668.94
Unscheduled Principal	825,950.96
Realized Principal Losses	0.00
Ending Pool Stated Principal Balance	218,282,856.23

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Weighted Averages

Beginning Weighted Average Mortgage Rate	6.39556%
Beginning Weighted Average Net Mortgage Rate	6.17800%
Ending Weighted Average Mortgage Rate	6.39497%
Ending Weighted Average Net Mortgage Rate	6.17742%

Beginning Weighted Average Remaining Term to Maturity	352
Ending Weighted Average Remaining Term to Maturity	351

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	37,186.78
Net Master Servicing Fee	37,000.37
Trustee Fee	1,644.15
Lpmi	913.92
Total Net Loan Fees	39,558.44

Servicer Advances

Principal Advances	3,204.17
Interest Advances	55,849.26
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	0.00
Total Advances	59,053.43

Mortgage Prepayment Details

Principal Balance of Loans Paid in Full	702,391.85
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	186.40
Compensating Interest	186.40
Net Prepayment Interest Shortfall	0.00
CPR %	4.43089%
SMM %	0.37696%



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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

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Group 1 - Current Delinquency Information

Days	Delinquency		Bankruptcy		Foreclosure		REO		Total	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
Current			0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%
30 - 59	10 2.41%	4,969,709 2.2767%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	10 2.41%	4,969,709 2.2767%
60 - 89	7 1.69%	3,277,928 1.5017%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	7 1.69%	3,277,928 1.5017%
90 - 119	1 0.24%	550,697 0.2523%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	1 0.24%	550,697 0.2523%
120 - 149	1 0.24%	499,950 0.2290%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	1 0.24%	499,950 0.2290%
150 - 179	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	1 0.24%	480,000 0.2199%	0 0.00%	0 0.0000%	1 0.24%	480,000 0.2199%
180 - 269	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	1 0.24%	441,560 0.2023%	0 0.00%	0 0.0000%	1 0.24%	441,560 0.2023%
270 - 359	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%
360+	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%
Total	19 4.58%	9,298,284 4.2597%	0 0.00%	0 0.0000%	2 0.48%	921,560 0.4222%	0 0.00%	0 0.0000%	21 5.06%	10,219,844 4.6819%
30+	19 4.58%	9,298,284 4.2597%	0 0.00%	0 0.0000%	2 0.48%	921,560 0.4222%	0 0.00%	0 0.0000%	21 5.06%	10,219,844 4.6819%
60+	9 2.17%	4,328,575 1.9830%	0 0.00%	0 0.0000%	2 0.48%	921,560 0.4222%	0 0.00%	0 0.0000%	11 2.65%	5,250,136 2.4052%
90+	2 0.48%	1,050,647 0.4813%	0 0.00%	0 0.0000%	2 0.48%	921,560 0.4222%	0 0.00%	0 0.0000%	4 0.96%	1,972,207 0.9035%
120+	1 0.24%	499,950 0.2290%	0 0.00%	0 0.0000%	2 0.48%	921,560 0.4222%	0 0.00%	0 0.0000%	3 0.72%	1,421,510 0.6512%



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150+	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	2 0.48%	921,560 0.4222%	0 0.00%	0 0.0000%	2 0.48%	921,560 0.4222%
180+	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	1 0.24%	441,560 0.2023%	0 0.00%	0 0.0000%	1 0.24%	441,560 0.2023%
270+	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%
360+	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%

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Group 1 - Historical Delinquency Information

Loan Status	01/25/08	
	#	Balance
30 - 59	10 2.41%	4,969,709 2.2767%
60 - 89	7 1.69%	3,277,928 1.5017%
90 - 119	1 0.24%	550,697 0.2523%
120 - 149	1 0.24%	499,950 0.2290%
150 - 179	0 0.00%	0 0.0000%
180 - 269	0 0.00%	0 0.0000%
270 - 359	0 0.00%	0 0.0000%
360+	0 0.00%	0 0.0000%
Total Delinquent Loans	19 4.58%	9,298,284 4.2597%

Total Bankruptcies	0 0.00%	0 0.0000%
Total Foreclosures	2 0.48%	921,560 0.4222%
Total REOs	0 0.00%	0 0.0000%
Total BK, FC & REO	2 0.48%	921,560 0.4222%

Total Delinquent, Bankruptcy, Foreclosure and REO

30+	21 5.06%	10,219,844 4.6819%
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60+	11 2.65%	5,250,136 2.4052%
90+	4 0.96%	1,972,207 0.9035%
120+	3 0.72%	1,421,510 0.6512%
150+	2 0.48%	921,560 0.4222%
180+	1 0.24%	441,560 0.2023%
270+	0 0.00%	0 0.0000%
360+	0 0.00%	0 0.0000%



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Delinquency Trigger Event

60+ Delinquency Average	1,850,679.08
Passing Delinquency Trigger Test	YES

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	1,168,177.91
Plus: Compensating Interest	186.40
Less: Master Servicer Fee	37,186.78
Less: Mortgage Loan Premiums	913.92
Less: Excess Master Servicing Fee	<u>0.00</u>
Total Interest Available	1,130,263.62

Principal

Scheduled Principal	111,668.94
Paid in Full Principal	702,391.85
Curtailment Principal	123,559.11
Liquidation Principal	0.00
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	<u>0.00</u>
Total Principal Available	<u>937,619.90</u>

Other Amounts

Prepayment Penalites	0.00
Other Amounts	<u>0.00</u>
Total Other Remittance Amounts	0.00

Total Available Funds	2,067,883.52
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Distribution Summary

Amounts Available for Distribution

Total Servicer Remittance	2,067,883.52
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	2,067,883.52

Distribution Payments

Trustee Fee	1,644.15
Class Payments	<u>2,066,239.36</u>
Total Payments	2,067,883.52

Trust Accounts

Distribution Account

Beginning Balance	0.00
Deposits	2,067,883.52
Withdrawals	<u>2,067,883.52</u>
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	1,369,424.18
Withdrawal	<u>1,369,424.18</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	1,999,827.04
PO Scheduled Principal	1,888.36
PO Prepayments & Recoveries	610.42
PO Liquidation Principal	0.00
PO Principal Loss	0.00
Ending PO Balance	1,997,328.26

NON-PO Principal Amounts

Beginning Non-PO Balance	217,220,649.09
Non-PO Scheduled Principal	109,780.58
Non-PO Prepayments & Recoveries	825,340.54
Non-PO Liquidation Principal	0.00
Non-PO Principal Loss	0.00
Ending Non-PO Balance	216,285,527.97

Principal Distribution Amounts

Senior and Subordinate Percentages

Senior Percentage Original	95.30631%
Senior Prepayment Percentage Original	100.00000%
Senior Percentage	95.18928%
Senior Prepayment Percentage	100.00000%
Subordinate Percentages	4.81072%
Subordinate Prepayment Percentage	0.00000%

Principal Distribution Amounts

Senior Principal Distribution Amount	929,839.88
Subordinate Principal Distribution Amount	5,281.24
PO Principal Distribution Amount	2,498.78
Total Principal Distribution Amount	937,619.90

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Credit Enhancements

Subordination

Credit Support

	<u>Original</u>	<u>Current</u>
Class A	568,928,243.00	547,088,290.61
Class A Percentage	98.187031%	98.126639%
Class M	5,986,600.00	5,952,211.34
Class M Percentage	1.033182%	1.067598%
Class B1	1,581,400.00	1,572,316.01
Class B1 Percentage	0.272922%	0.282013%
Class B2	903,700.00	898,508.90
Class B2 Percentage	0.155963%	0.161158%
Class B3	790,700.00	786,158.00
Class B3 Percentage	0.136461%	0.141007%
Class B4	790,700.00	786,158.00
Class B4 Percentage	0.136461%	0.141007%
Class B5	451,846.00	449,250.55
Class B5 Percentage	0.077981%	0.080578%

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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	0.241	88,970.12	0.041
100,000.00	-	125,000.00	7	1.687	769,604.33	0.353
125,000.00	-	150,000.00	9	2.169	1,241,094.71	0.569
150,000.00	-	175,000.00	4	0.964	664,744.83	0.305
175,000.00	-	200,000.00	11	2.651	2,084,137.49	0.955
200,000.00	-	225,000.00	11	2.651	2,313,050.61	1.060
225,000.00	-	250,000.00	6	1.446	1,432,904.51	0.656
250,000.00	-	275,000.00	3	0.723	774,150.00	0.355
275,000.00	-	300,000.00	7	1.687	2,055,926.66	0.942
300,000.00	-	325,000.00	1	0.241	311,858.85	0.143
325,000.00	-	350,000.00	3	0.723	1,016,616.57	0.466
350,000.00	-	375,000.00	2	0.482	723,934.02	0.332
375,000.00	-	400,000.00	2	0.482	756,231.50	0.346
400,000.00	-	425,000.00	20	4.819	8,355,167.40	3.828
425,000.00	-	450,000.00	24	5.783	10,563,621.34	4.839
450,000.00	-	475,000.00	37	8.916	17,061,893.56	7.816
475,000.00	-	500,000.00	35	8.434	17,067,465.96	7.819
500,000.00	-	525,000.00	32	7.711	16,383,204.53	7.505
525,000.00	-	550,000.00	30	7.229	16,177,581.78	7.411
550,000.00	-	575,000.00	29	6.988	16,281,185.76	7.459
575,000.00	-	600,000.00	33	7.952	19,478,024.68	8.923
600,000.00	-	625,000.00	18	4.337	11,035,425.04	5.056
625,000.00	-	650,000.00	22	5.301	14,069,409.71	6.445
650,000.00	-	675,000.00	6	1.446	4,011,844.00	1.838
675,000.00	-	700,000.00	10	2.410	6,932,271.96	3.176
700,000.00	-	725,000.00	7	1.687	4,954,290.16	2.270
725,000.00	-	750,000.00	10	2.410	7,416,074.70	3.397
750,000.00	-	775,000.00	3	0.723	2,265,764.88	1.038
775,000.00	-	800,000.00	3	0.723	2,370,411.26	1.086
>		800,000.00	29	6.988	29,625,995.31	13.572
Wgt Ave / Total:			415	100.000	218,282,856.23	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	0.482	1,070,297.61	0.490
5.5	-	5.8	5	1.205	2,772,163.93	1.270

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Issuance Coupon			Number of Items	Percent of Items	Principal Balance	Percent of Balance
5.8	-	6.0	52	12.530	29,331,276.63	13.437
6.0	-	6.3	131	31.566	69,447,297.26	31.815
6.3	-	6.5	115	27.711	59,466,304.20	27.243
6.5	-	6.8	55	13.253	29,747,794.41	13.628
6.8	-	7.0	40	9.639	20,486,570.69	9.385
7.0	-	7.3	6	1.446	2,603,320.76	1.193
7.3	-	7.5	2	0.482	1,037,993.35	0.476
7.5	-	7.8	1	0.241	183,997.70	0.084
7.8	-	8.0	3	0.723	808,410.36	0.370
>	-	8.0	3	0.723	1,327,429.33	0.608
Wgt Ave / Total:			415	100.000	218,282,856.23	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	415	100.000	218,282,856.23	100.000
>		360	0	0.000	0.00	0.000
Wgt Ave / Total:			415	100.000	218,282,856.23	100.000

Location		Number of Items	Percent of Items	Principal Balance	Percent of Balance
CA		177	42.651	99,086,005.25	45.393
FL		35	8.434	17,387,572.04	7.966
AZ		11	2.651	5,922,827.14	2.713
VA		12	2.892	6,365,293.71	2.916
WA		15	3.614	9,838,873.01	4.507
CO		31	7.470	10,540,841.94	4.829
Others		134	32.289	69,141,443.14	31.675
Wgt Ave / Total:		415	100.000	218,282,856.23	100.000