

CWMBS, Inc.
CHL Mortgage Pass-Through Trust 2007-16
Series 2007-16

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	12544MAA7	Senior	Deposit-100.00%	Fix-30/360	703,414,022.00	6.500000	7,683,127.53	3,810,159.29	11,493,286.82	0.00	695,730,894.47	0.00
A2	12544MAB5	Senior	N/A	Fix-30/360	24,656,939.60	6.500000	269,318.50	133,558.42	402,876.93	0.00	24,387,621.10	0.00
A3	12544MAC3	Strip PO	Exchange- 0.00%	Fix-30/360	93,788,536.92	0.000000	1,024,417.01	0.00	1,024,417.01	0.00	92,764,119.91	0.00
A4	12544MAD1	Senior	Exchange- 0.00%	Fix-30/360	609,625,485.08	5.415000	6,658,710.52	2,750,935.00	9,409,645.52	0.00	602,966,774.56	0.00
A5	12544MAE9	Strip IO	Exchange- 0.00%	Fix-30/360	609,625,485.08	2.085000	0.00	1,059,224.28	1,059,224.28	0.00	602,966,774.56	0.00
A6	12544MAF6	Senior	Exchange- 0.00%	Fix-30/360	609,625,484.45	5.515000	6,658,710.78	2,801,737.12	9,460,447.91	0.00	602,966,773.67	0.00
A7	12544MAG4	Strip IO	Exchange- 0.00%	Fix-30/360	609,625,484.45	1.985000	0.00	1,008,422.16	1,008,422.16	0.00	602,966,773.67	0.00
A8	12544MAH2	Senior	Exchange- 0.00%	Fix-30/360	93,788,537.55	13.552500	1,024,416.75	1,059,224.29	2,083,641.04	0.00	92,764,120.80	0.00
A9	12544MAJ8	Senior	Exchange- 0.00%	Fix-30/360	93,788,537.55	12.902500	1,024,416.75	1,008,422.17	2,032,838.91	0.00	92,764,120.80	0.00
X	12544MAK5	Strip IO	N/A	Fix-30/360	679,975,032.56	0.253389	0.00	143,581.81	143,581.81	0.00	673,319,191.32	0.00
PO	12544MAL3	Strip PO	N/A	Fix-30/360	2,099,928.00	0.000000	13,305.39	0.00	13,305.39	0.00	2,086,622.61	0.00
AR	12544MAM1	Senior	N/A	Fix-30/360	0.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
M	12544MAN9	Mezzanine	N/A	Fix-30/360	13,573,845.18	6.500000	8,086.99	73,524.99	81,611.98	0.00	13,565,758.19	0.00
B1	12544MAP4	Junior	N/A	Fix-30/360	5,429,338.43	6.500000	3,234.68	29,408.92	32,643.59	0.00	5,426,103.75	0.00
B2	12544MAQ2	Junior	N/A	Fix-30/360	1,938,550.33	6.500000	1,154.94	10,500.48	11,655.43	0.00	1,937,395.38	0.00
B3	12544MAR0	Junior	N/A	Fix-30/360	3,490,788.10	6.500000	2,079.73	18,908.44	20,988.17	0.00	3,488,708.37	0.00
B4	12544MAS8	Junior	N/A	Fix-30/360	775,619.78	6.500000	462.10	4,201.27	4,663.37	0.00	775,157.68	0.00
B5	12544MAT6	Junior	N/A	Fix-30/360	1,938,550.42	6.500000	1,154.80	10,500.48	11,655.28	0.00	1,937,395.62	0.00
Totals					757,317,581.84		7,981,924.66	4,234,344.10	12,216,268.77	0.00	749,335,657.17	0.00

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Principal Distribution Detail

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Scheduled Principal Distribution	Unscheduled Principal Adjustments	Net Principal Distribution	Current Realized Losses	Ending Certificate Balance	Ending Certificate Factor
A1	12544MAA7	721,900,000.00	703,414,022.00	7,683,127.53	0.00	7,683,127.53	0.00	695,730,894.47	0.963749681
A2	12544MAB5	25,304,933.00	24,656,939.60	269,318.50	0.00	269,318.50	0.00	24,387,621.10	0.963749681
A3	12544MAC3	96,253,334.00	93,788,536.92	1,024,417.01	0.00	1,024,417.01	0.00	92,764,119.91	0.963749681
A4	12544MAD1	625,646,666.00	609,625,485.08	6,658,710.52	0.00	6,658,710.52	0.00	602,966,774.56	0.963749681
A5	12544MAE9	625,646,666.00	609,625,485.08	0.00	0.00	0.00	0.00	602,966,774.56	0.963749681
A6	12544MAF6	625,646,666.00	609,625,484.45	6,658,710.78	0.00	6,658,710.78	0.00	602,966,773.67	0.963749679
A7	12544MAG4	625,646,666.00	609,625,484.45	0.00	0.00	0.00	0.00	602,966,773.67	0.963749679
A8	12544MAH2	96,253,334.00	93,788,537.55	1,024,416.75	0.00	1,024,416.75	0.00	92,764,120.80	0.963749690
A9	12544MAJ8	96,253,334.00	93,788,537.55	1,024,416.75	0.00	1,024,416.75	0.00	92,764,120.80	0.963749690
X	12544MAK5	681,232,986.00	679,975,032.56	0.00	0.00	0.00	0.00	673,319,191.32	0.988383131
PO	12544MAL3	2,599,966.00	2,099,928.00	13,305.39	0.00	13,305.39	0.00	2,086,622.61	0.802557653
AR	12544MAM1	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.000000000
M	12544MAN9	13,598,000.00	13,573,845.18	8,086.99	0.00	8,086.99	0.00	13,565,758.19	0.997628930
B1	12544MAP4	5,439,000.00	5,429,338.43	3,234.68	0.00	3,234.68	0.00	5,426,103.75	0.997628930
B2	12544MAQ2	1,942,000.00	1,938,550.33	1,154.94	0.00	1,154.94	0.00	1,937,395.38	0.997628930
B3	12544MAR0	3,497,000.00	3,490,788.10	2,079.73	0.00	2,079.73	0.00	3,488,708.37	0.997628930
B4	12544MAS8	777,000.00	775,619.78	462.10	0.00	462.10	0.00	775,157.68	0.997628930
B5	12544MAT6	1,942,000.00	1,938,550.42	1,154.80	0.00	1,154.80	0.00	1,937,395.62	0.997629053
Totals		776,999,999.00	757,317,581.84	7,981,924.66	0.00	7,981,924.66	0.00	749,335,657.17	

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Interest Distribution Detail

Class	Beginning Certificate Balance	Pass Through Rate (%)	Effective Coupon (%)	Current Interest	Total Interest Due	Interest Paid	Net Rate Carryover After Dist.
A1	703,414,022.00	6.500000	6.500000	3,810,159.29	3,810,159.29	3,810,159.29	0.00
A2	24,656,939.60	6.500000	6.500000	133,558.42	133,558.42	133,558.42	0.00
A3	93,788,536.92	0.000000	0.000000	0.00	0.00	0.00	0.00
A4	609,625,485.08	5.415000	5.415000	2,750,935.00	2,750,935.00	2,750,935.00	0.00
A5	609,625,485.08	2.085000	2.085000	1,059,224.28	1,059,224.28	1,059,224.28	0.00
A6	609,625,484.45	5.515000	5.515000	2,801,737.12	2,801,737.12	2,801,737.12	0.00
A7	609,625,484.45	1.985000	1.985000	1,008,422.16	1,008,422.16	1,008,422.16	0.00
A8	93,788,537.55	13.552500	13.552500	1,059,224.29	1,059,224.29	1,059,224.29	0.00
A9	93,788,537.55	12.902500	12.902500	1,008,422.17	1,008,422.17	1,008,422.17	0.00
X	679,975,032.56	0.253389	0.253389	143,581.81	143,581.81	143,581.81	0.00
PO	2,099,928.00	0.000000	0.000000	0.00	0.00	0.00	0.00
AR	0.00	0.000000	0.000000	0.00	0.00	0.00	0.00
M	13,573,845.18	6.500000	6.500000	73,524.99	73,524.99	73,524.99	0.00
B1	5,429,338.43	6.500000	6.500000	29,408.92	29,408.92	29,408.92	0.00
B2	1,938,550.33	6.500000	6.500000	10,500.48	10,500.48	10,500.48	0.00
B3	3,490,788.10	6.500000	6.500000	18,908.44	18,908.44	18,908.44	0.00
B4	775,619.78	6.500000	6.500000	4,201.27	4,201.27	4,201.27	0.00
B5	1,938,550.42	6.500000	6.500000	10,500.48	10,500.48	10,500.48	0.00
Totals	757,317,581.84			4,234,344.10	4,234,344.10	4,234,344.10	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	12544MAA7	721,900,000.00	974.392605625	10.642924964	5.277959947	963.749680661	6.500000
A2	12544MAB5	25,304,933.00	974.392605625	10.642924964	5.277959947	963.749680661	6.500000
A3	12544MAC3	96,253,334.00	974.392605625	10.642924964	0.000000000	963.749680661	0.000000
A4	12544MAD1	625,646,666.00	974.392605625	10.642924964	4.396946633	963.749680661	5.415000
A5	12544MAE9	625,646,666.00	974.392605625	0.000000000	1.693007152	963.749680661	2.085000
A6	12544MAF6	625,646,666.00	974.392604612	10.642925384	4.478146012	963.749679228	5.515000
A7	12544MAG4	625,646,666.00	974.392604612	0.000000000	1.611807767	963.749679228	1.985000
A8	12544MAH2	96,253,334.00	974.392612204	10.642922229	11.004546510	963.749689975	13.552500
A9	12544MAJ8	96,253,334.00	974.392612204	10.642922229	10.476750512	963.749689975	12.902500
X	12544MAK5	681,232,986.00	998.153416723	0.000000000	0.210767554	988.383130526	0.253389
PO	12544MAL3	2,599,966.00	807.675175966	5.117522841	0.000000000	802.557653125	0.000000
AR	12544MAM1	100.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000
M	12544MAN9	13,598,000.00	998.223648905	0.594718889	5.407044765	997.628930016	6.500000
B1	12544MAP4	5,439,000.00	998.223648905	0.594718889	5.407044765	997.628930016	6.500000
B2	12544MAQ2	1,942,000.00	998.223648905	0.594718889	5.407044765	997.628930016	6.500000
B3	12544MAR0	3,497,000.00	998.223648905	0.594718889	5.407044765	997.628930016	6.500000
B4	12544MAS8	777,000.00	998.223648905	0.594718889	5.407044765	997.628930016	6.500000
B5	12544MAT6	1,942,000.00	998.223696691	0.594643458	5.407045024	997.629053233	6.500000
Totals		776,999,999.00	974.668703751	10.272747323	5.449606313	964.395956415	

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Pool Level Data

Distribution Date		01/25/08
Cut-off Date		08/01/07
Record Date		12/31/07
Determination Date		01/22/08
LIBOR Determination Date		12/21/07
Accrual Period 30/360	Begin	12/01/07
	End	01/01/08
Number of Days in 30/360 Accrual Period		30

Group I

One-Month Libor 4.86500%

Prefunding Detail

Target Funding Balance	777,000,000.00
Initial Funded Balance	776,992,427.38
Supplemental Loan Deposit from Prefunding Account	7,572.62
Final Unfunded Balance	0.00

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

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Collateral Detail

Original Mortgage Loan Details

Original Aggregate Loan Count	1,296
Original Stated Principal Balance	777,000,000.00
Original Weighted Average Mortgage Rate	6.91260%
Original Weighted Average Net Mortgage Rate	6.72452%
Original Weighted Average Remaining Term	357

Current Mortgage Loan Details

Beginning Aggregate Loan Count	1,273
Loans Paid Off or otherwise removed pursuant to the PSA	<u>11</u>
Ending Aggregate Loan Count	1,262

Beginning Pool Stated Principal Balance	757,317,582.73
Scheduled Principal	451,648.50
Unscheduled Principal	7,530,276.30
Realized Principal Losses	<u>0.00</u>
Ending Pool Stated Principal Balance	749,335,657.93

Officer: Michael Cerchio
212-815-6314
Associate: Steven Chrysanthis
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Weighted Averages

Beginning Weighted Average Mortgage Rate	6.89785%
Beginning Weighted Average Net Mortgage Rate	6.70949%
Ending Weighted Average Mortgage Rate	6.89732%
Ending Weighted Average Net Mortgage Rate	6.70891%

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	110,442.15
Net Master Servicing Fee	104,906.83
Trustee Fee	5,679.88
Lpmi	<u>2,752.56</u>
Total Net Loan Fees	113,339.27

Servicer Advances

Principal Advances	6,472.90
Interest Advances	83,044.40
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	<u>0.00</u>
Total Advances	89,517.30

Mortgage Prepayment Details

Principal Balance of Loans Paid in Full	6,367,452.60
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	5,535.31
Compensating Interest	5,535.31
Net Prepayment Interest Shortfall	0.00
CPR %	11.30701%
SMM %	0.99493%

Net Interest Shortfalls

Net Prepayment Interest Shortfalls	0.00
Relief Act Reduction Shortfalls	<u>0.00</u>
Total Net Interest Shortfalls	0.00

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All Groups - Current Delinquency Information

Loan Status	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	12 0.95%	6,909,774 0.9221%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	12 0.95%	6,909,774 0.9221%
60 - 89	6 0.48%	4,338,875 0.5790%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	6 0.48%	4,338,875 0.5790%
90 - 119	3 0.24%	2,222,759 0.2966%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	3 0.24%	2,222,759 0.2966%
120 - 149	1 0.08%	448,000 0.0598%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	1 0.08%	448,000 0.0598%
150 - 179	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%
180 - 269	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%
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	22 1.74%	13,919,408 1.8576%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	22 1.74%	13,919,408 1.8576%
30+	22 1.74%	13,919,408 1.8576%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	22 1.74%	13,919,408 1.8576%
60+	10 0.79%	7,009,634 0.9354%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	10 0.79%	7,009,634 0.9354%
90+	4 0.32%	2,670,759 0.3564%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	4 0.32%	2,670,759 0.3564%
120+	1 0.08%	448,000 0.0598%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	1 0.08%	448,000 0.0598%
150+	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%
180+	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%
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 - 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	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%
60 - 89	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%
90 - 119	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%
120 - 149	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%
150 - 179	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%
180 - 269	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%
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	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%
30+	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%
60+	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%
90+	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%
120+	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%
150+	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%
180+	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%
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 2 - 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	12 0.95%	6,909,774 0.9221%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	12 0.95%	6,909,774 0.9221%
60 - 89	6 0.48%	4,338,875 0.5790%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	6 0.48%	4,338,875 0.5790%
90 - 119	3 0.24%	2,222,759 0.2966%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	3 0.24%	2,222,759 0.2966%
120 - 149	1 0.08%	448,000 0.0598%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	1 0.08%	448,000 0.0598%
150 - 179	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%
180 - 269	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%
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	22 1.74%	13,919,408 1.8576%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	22 1.74%	13,919,408 1.8576%
30+	22 1.74%	13,919,408 1.8576%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	22 1.74%	13,919,408 1.8576%
60+	10 0.79%	7,009,634 0.9354%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	10 0.79%	7,009,634 0.9354%
90+	4 0.32%	2,670,759 0.3564%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	4 0.32%	2,670,759 0.3564%
120+	1 0.08%	448,000 0.0598%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	1 0.08%	448,000 0.0598%
150+	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%
180+	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%
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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All Groups - Historical Delinquency Information

Loan Status	01/25/08	
	#	Balance
30 - 59	12 0.95%	6,909,774 0.9221%
60 - 89	6 0.48%	4,338,875 0.5790%
90 - 119	3 0.24%	2,222,759 0.2966%
120 - 149	1 0.08%	448,000 0.0598%
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	22 1.74%	13,919,408 1.8576%

Total Bankruptcies	0 0.00%	0 0.0000%
Total Foreclosures	0 0.00%	0 0.0000%
Total REOs	0 0.00%	0 0.0000%
Total BK, FC & REO	0 0.00%	0 0.0000%

Total Delinquent, Bankruptcy, Foreclosure and REO

30+	22 1.74%	13,919,408 1.8576%
60+	10 0.79%	7,009,634 0.9354%
90+	4 0.32%	2,670,759 0.3564%
120+	1 0.08%	448,000 0.0598%
150+	0 0.00%	0 0.0000%
180+	0 0.00%	0 0.0000%
270+	0 0.00%	0 0.0000%
360+	0 0.00%	0 0.0000%

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Group 1 - Historical Delinquency Information

Loan Status	01/25/08	
	#	Balance
30 - 59	0 0.00%	0 0.0000%
60 - 89	0 0.00%	0 0.0000%
90 - 119	0 0.00%	0 0.0000%
120 - 149	0 0.00%	0 0.0000%
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	0 0.00%	0 0.0000%

Total Bankruptcies	0 0.00%	0 0.0000%
Total Foreclosures	0 0.00%	0 0.0000%
Total REOs	0 0.00%	0 0.0000%
Total BK, FC & REO	0 0.00%	0 0.0000%

Total Delinquent, Bankruptcy, Foreclosure and REO

30+	0 0.00%	0 0.0000%
60+	0 0.00%	0 0.0000%
90+	0 0.00%	0 0.0000%
120+	0 0.00%	0 0.0000%
150+	0 0.00%	0 0.0000%
180+	0 0.00%	0 0.0000%
270+	0 0.00%	0 0.0000%
360+	0 0.00%	0 0.0000%

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Group 2 - Historical Delinquency Information

Loan Status	01/25/08	
	#	Balance
30 - 59	12 0.95%	6,909,774 0.9221%
60 - 89	6 0.48%	4,338,875 0.5790%
90 - 119	3 0.24%	2,222,759 0.2966%
120 - 149	1 0.08%	448,000 0.0598%
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	22 1.74%	13,919,408 1.8576%

Total Bankruptcies	0 0.00%	0 0.0000%
Total Foreclosures	0 0.00%	0 0.0000%
Total REOs	0 0.00%	0 0.0000%
Total BK, FC & REO	0 0.00%	0 0.0000%

Total Delinquent, Bankruptcy, Foreclosure and REO

30+	22 1.74%	13,919,408 1.8576%
60+	10 0.79%	7,009,634 0.9354%
90+	4 0.32%	2,670,759 0.3564%
120+	1 0.08%	448,000 0.0598%
150+	0 0.00%	0 0.0000%
180+	0 0.00%	0 0.0000%
270+	0 0.00%	0 0.0000%
360+	0 0.00%	0 0.0000%

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60+ Delinquency, Foreclosure, Bankruptcy & REO Totals

Current	7,009,633.88
One-Month Prior	3,672,287.00
Two-Month Prior	892,000.00
Three-Month Prior	539,011.64
Four-Month Prior	0.00
Five-Month Prior	0.00
60+ Delinquency Average	2,422,586.50
Passing Delinquency Trigger Test	YES

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Realized Loss Detail

Current Period Realized Losses
Cumulative Realized Losses
Total Liquidated Loan Balance
Total Liquidated Proceeds
Subsequent Recoveries
Passing Cumulative Loss Test
Monthly Default Rate
Conditional Default Rate

0.00
0.00
0.00
0.00
0.00
YES
0.000000%
0.000000%

Loan ID

**Liquidation
Balance**

**Liquidation
Proceeds**

**Realized
Loss**

Group I

N/A

Group II

N/A

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Available Funds

Interest

Scheduled Interest Collected	4,347,683.23
Plus: Compensating Interest	5,535.31
Less: Master Servicer Fee	110,442.15
Less: Mortgage Loan Premiums	2,752.56
Less: Excess Master Servicing Fee	<u>0.00</u>
Total Interest Available	4,240,023.84

Principal

Scheduled Principal	451,648.50
Paid in Full Principal	6,367,452.60
Curtailement Principal	1,162,823.70
Liquidation Principal	0.00
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	<u>0.00</u>
Total Principal Available	7,981,924.80

Other Amounts

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

Total Available Funds	12,221,948.64
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Distribution Summary

Amounts Available for Distribution

Total Servicer Remittance	12,221,948.64
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	<u>0.00</u>
Total Amounts Available	12,221,948.64

Distribution Payments

Trustee Fee	5,679.88
Class Payments	<u>12,216,268.76</u>
Total Payments	12,221,948.64

Trust Accounts

Distribution Account

Beginning Balance	0.00
Deposits	12,221,948.64
Withdrawals	<u>12,221,948.64</u>
Ending Balance	0.00

Supplemental Loan Account

Beginning Balance	0.00
Deposit	0.00
Withdrawal	<u>0.00</u>
Ending Balance	0.00

Capitalized Interest Account

Beginning Balance	0.00
Deposit	0.00
Withdrawal	<u>0.00</u>
Ending Balance	0.00

Exchangeable Certificates Distribution Account

Beginning Balance	0.00
Deposit	0.00
Withdrawal	<u>0.00</u>
Ending Balance	0.00

Senior Principal Distribution Amounts

PO Principal Amounts

Beginning PO Balance	2,099,928.06
PO Scheduled Principal	1,707.04
PO Prepayments & Recoveries	11,598.34
PO Liquidation Principal	0.00
PO Principal Loss	<u>0.00</u>
Ending PO Balance	2,086,622.68

NON-PO Principal Amounts

Beginning Non-PO Balance	755,217,654.67
Non-PO Scheduled Principal	449,941.46
Non-PO Prepayments & Recoveries	7,518,677.96
Non-PO Liquidation Principal	0.00
Non-PO Principal Loss	0.00
Ending Non-PO Balance	747,249,035.25

Principal Distribution Amounts

Senior and Subordinate Percentages

Senior Percentage Original	96.48825%
Senior Prepayment Percentage Original	100.00000%
Senior Percentage	96.40545%
Senior Prepayment Percentage	100.00000%
Subordinate Percentages	3.59455%
Subordinate Prepayment Percentage	0.00000%

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Principal Distribution Amounts

Senior Principal Distribution Amount	7,952,446.03
Subordinate Principal Distribution Amount	16,173.38
PO Principal Distribution Amount	<u>13,305.39</u>
Total Principal Distribution Amount	7,981,924.80

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Credit Enhancements

Subordination

Credit Support

	<u>Original</u>	<u>Current</u>
Class A	2,289,858,333.00	2,206,431,047.92
Class A Percentage	98.826311%	98.785325%
Class M	13,598,000.00	13,565,758.19
Class M Percentage	0.586866%	0.607360%
Class B1	5,439,000.00	5,426,103.75
Class B1 Percentage	0.234738%	0.242935%
Class B2	1,942,000.00	1,937,395.38
Class B2 Percentage	0.083813%	0.086740%
Class B3	3,497,000.00	3,488,708.37
Class B3 Percentage	0.150924%	0.156195%
Class B4	777,000.00	775,157.68
Class B4 Percentage	0.033534%	0.034705%
Class B5	1,942,000.00	1,937,395.62
Class B5 Percentage	0.083813%	0.086740%

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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	0.079	79,961.04	0.011
100,000.00 - 125,000.00	1	0.079	121,374.75	0.016
125,000.00 - 150,000.00	0	0.000	0.00	0.000
150,000.00 - 175,000.00	0	0.000	0.00	0.000
175,000.00 - 200,000.00	0	0.000	0.00	0.000
200,000.00 - 225,000.00	0	0.000	0.00	0.000
225,000.00 - 250,000.00	0	0.000	0.00	0.000
250,000.00 - 275,000.00	0	0.000	0.00	0.000
275,000.00 - 300,000.00	1	0.000	0.00	0.000
300,000.00 - 325,000.00	2	0.079	303,143.41	0.040
325,000.00 - 350,000.00	0	0.158	690,285.82	0.092
350,000.00 - 375,000.00	1	0.000	0.00	0.000
375,000.00 - 400,000.00	1	0.079	394,960.00	0.053
400,000.00 - 425,000.00	29	2.298	12,194,253.88	1.627
425,000.00 - 450,000.00	131	10.380	57,594,690.23	7.686
450,000.00 - 475,000.00	121	9.588	55,948,942.24	7.466
475,000.00 - 500,000.00	174	13.788	85,391,715.03	11.396
500,000.00 - 525,000.00	113	8.954	58,106,966.84	7.754
525,000.00 - 550,000.00	98	7.765	52,673,982.45	7.029
550,000.00 - 575,000.00	91	7.211	51,070,874.10	6.815
575,000.00 - 600,000.00	97	7.686	57,203,397.80	7.634
600,000.00 - 625,000.00	58	4.596	35,533,660.42	4.742
625,000.00 - 650,000.00	68	5.388	43,576,522.67	5.815
650,000.00 - 675,000.00	32	2.536	21,236,143.20	2.834
675,000.00 - 700,000.00	30	2.377	20,708,283.82	2.764
700,000.00 - 725,000.00	20	1.585	14,282,445.65	1.906
725,000.00 - 750,000.00	21	1.664	15,520,496.82	2.071
750,000.00 - 775,000.00	17	1.347	12,918,943.36	1.724
775,000.00 - 800,000.00	23	1.823	18,175,923.31	2.426
> 800,000.00	133	10.539	135,608,691.09	18.097
Wgt Ave / Total:	1262	100.000	749,335,657.93	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	0	0.000	0.00	0.000
5.5 - 5.8	1	0.079	600,000.00	0.080
5.8 - 6.0	1	0.079	591,783.94	0.079
6.0 - 6.3	9	0.713	6,340,813.75	0.846
6.3 - 6.5	60	4.754	40,270,209.60	5.374
6.5 - 6.8	440	34.865	264,560,179.56	35.306
6.8 - 7.0	511	40.491	299,878,407.64	40.019
7.0 - 7.3	144	11.410	82,848,504.27	11.056
7.3 - 7.5	61	4.834	34,181,959.21	4.562
7.5 - 7.8	24	1.902	12,781,854.70	1.706
7.8 - 8.0	3	0.238	1,923,346.89	0.257
> 8.0	8	0.634	5,358,598.37	0.715
Wgt Ave / Total:	1262	100.000	749,335,657.93	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	30	2.377	17,702,635.15	2.362
300 - 360	1232	97.623	731,633,022.78	97.638
> 360	0	0.000	0.00	0.000
Wgt Ave / Total:	1262	100.000	749,335,657.93	100.000

Location	Number of Items	Percent of Items	Principal Balance	Percent of Balance
CA	0	0.000	0.00	0.000
FL	0	0.000	0.00	0.000
AZ	0	0.000	0.00	0.000

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Location	Number of Items	Percent of Items	Principal Balance	Percent of Balance
VA	0	0.000	0.00	0.000
WA	0	0.000	0.00	0.000
CO	0	0.000	0.00	0.000
Others	1262	100.000	749,335,657.93	100.000
Wgt Ave / Total:	1262	100.000	749,335,657.93	100.000