



101 Barclay Street, 4W
 New York, NY 10286
 Officer: Matthew Sabino
 212-815-6093
 Associate: Steve Chrysanthis
 212-815-8318

CWMBS, Inc. CHL Mortgage Pass-Through Trust 2007-18

Certificateholder Monthly Distribution Summary

Class	Cusip	Class Description	Certificate Rate Type	Beginning Balance	Pass Through Rate (%)	Principal Distribution	Interest Distribution	Total Distribution	Current Realized Losses	Ending Balance	Cumulative Realized Losses
1-A-1	12544JAA4	Senior	Fix-30/360	21,880,000.00	6.000000	158,621.49	109,400.00	268,021.49	0.00	21,721,378.51	0.00
1-A-2	12544JAB2	Senior	Fix-30/360	188,193,000.00	6.000000	1,364,326.07	940,965.00	2,305,291.07	0.00	186,828,673.93	0.00
1-A-3	12544JAR7	Senior	Fix-30/360	766,000.00	6.000000	5,553.20	3,830.00	9,383.20	0.00	760,446.80	0.00
1-X	12544JAC0	Strip IO	Var-30/360	181,734,078.00	0.388477	0.00	58,832.91	58,832.91	0.00	179,816,486.22	0.00
1-PO	12544JAD8	Strip PO	Fix-30/360	1,460,058.00	0.000000	23,723.13	0.00	23,723.13	0.00	1,436,334.87	0.00
2-A-1	12544JAE6	Senior	Fix-30/360	180,370,000.00	6.500000	729,793.66	977,004.17	1,706,797.83	0.00	179,640,206.34	0.00
2-A-2	12544JAF3	Senior	Fix-30/360	6,314,000.00	6.500000	25,547.03	34,200.83	59,747.86	0.00	6,288,452.97	0.00
2-X	12544JAG1	Strip IO	Var-30/360	192,466,442.00	0.547961	0.00	87,886.72	87,886.72	0.00	191,709,329.96	0.00
2-PO	12544JAH9	Strip PO	Fix-30/360	9,061.00	0.000000	3.93	0.00	3.93	0.00	9,057.07	0.00
A-R	12544JAJ5	Senior	Fix-30/360	100.00	6.000000	100.00	0.80	100.80	0.00	0.00	0.00
M	12544JAK2	Mezzanine	Var-30/360	7,236,000.00	6.233950	2,526.38	37,590.72	40,117.10	0.00	7,233,473.62	0.00
B-1	12544JAL0	Junior	Var-30/360	2,894,300.00	6.233950	1,010.52	15,035.77	16,046.29	0.00	2,893,289.48	0.00
B-2	12544JAM8	Junior	Var-30/360	1,240,400.00	6.233950	433.07	6,443.83	6,876.90	0.00	1,239,966.93	0.00
B-3	12544JAN6	Junior	Var-30/360	1,654,000.00	6.233950	577.48	8,592.46	9,169.94	0.00	1,653,422.52	0.00
B-4	12544JAP1	Junior	Var-30/360	414,000.00	6.233950	144.54	2,150.71	2,295.26	0.00	413,855.46	0.00
B-5	12544JAQ9	Junior	Var-30/360	1,033,822.00	6.233950	360.95	5,370.66	5,731.61	0.00	1,033,461.05	0.00
Totals				413,464,741.00		2,312,721.45	2,287,304.58	4,600,026.04	0.00	411,152,019.55	0.00



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Principal Distribution Detail

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Scheduled Principal Distribution	Net Principal Distribution	Current Realized Losses	Ending Certificate Balance	Ending Certificate Factor
1-A-1	12544JAA4	21,880,000.00	21,880,000.00	158,621.49	158,621.49	0.00	21,721,378.51	0.992750389
1-A-2	12544JAB2	188,193,000.00	188,193,000.00	1,364,326.07	1,364,326.07	0.00	186,828,673.93	0.992750389
1-A-3	12544JAR7	766,000.00	766,000.00	5,553.20	5,553.20	0.00	760,446.80	0.992750389
1-X	12544JAC0	181,734,078.00	181,734,078.00	0.00	0.00	0.00	179,816,486.22	0.989448364
1-PO	12544JAD8	1,460,058.00	1,460,058.00	23,723.13	23,723.13	0.00	1,436,334.87	0.983751925
2-A-1	12544JAE6	180,370,000.00	180,370,000.00	729,793.66	729,793.66	0.00	179,640,206.34	0.995953908
2-A-2	12544JAF3	6,314,000.00	6,314,000.00	25,547.03	25,547.03	0.00	6,288,452.97	0.995953908
2-X	12544JAG1	192,466,442.00	192,466,442.00	0.00	0.00	0.00	191,709,329.96	0.996066265
2-PO	12544JAH9	9,061.00	9,061.00	3.93	3.93	0.00	9,057.07	0.999565858
A-R	12544JAJ5	100.00	100.00	100.00	100.00	0.00	0.00	0.000000000
M	12544JAK2	7,236,000.00	7,236,000.00	2,526.38	2,526.38	0.00	7,233,473.62	0.999650859
B-1	12544JAL0	2,894,300.00	2,894,300.00	1,010.52	1,010.52	0.00	2,893,289.48	0.999650859
B-2	12544JAM8	1,240,400.00	1,240,400.00	433.07	433.07	0.00	1,239,966.93	0.999650859
B-3	12544JAN6	1,654,000.00	1,654,000.00	577.48	577.48	0.00	1,653,422.52	0.999650859
B-4	12544JAP1	414,000.00	414,000.00	144.54	144.54	0.00	413,855.46	0.999650859
B-5	12544JAQ9	1,033,822.00	1,033,822.00	360.95	360.95	0.00	1,033,461.05	0.999650859
Totals		413,464,741.00	413,464,741.00	2,312,721.45	2,312,721.45	0.00	411,152,019.55	



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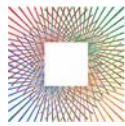
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Interest Distribution Detail

Class	Beginning Certificate Balance	Pass Through Rate (%)	Effective Coupon (%)	Current Interest	Deferred Interest	Total Interest Due	Interest Paid
1-A-1	21,880,000.00	6.000000	6.000000	109,400.00	0.00	109,400.00	109,400.00
1-A-2	188,193,000.00	6.000000	6.000000	940,965.00	0.00	940,965.00	940,965.00
1-A-3	766,000.00	6.000000	6.000000	3,830.00	0.00	3,830.00	3,830.00
1-X	181,734,078.00	0.388477	0.388477	58,832.91	0.00	58,832.91	58,832.91
1-PO	1,460,058.00	0.000000	0.000000	0.00	0.00	0.00	0.00
2-A-1	180,370,000.00	6.500000	6.500000	977,004.17	0.00	977,004.17	977,004.17
2-A-2	6,314,000.00	6.500000	6.500000	34,200.83	0.00	34,200.83	34,200.83
2-X	192,466,442.00	0.547961	0.547961	87,886.72	0.00	87,886.72	87,886.72
2-PO	9,061.00	0.000000	0.000000	0.00	0.00	0.00	0.00
A-R	100.00	6.000000	9.572999	0.50	0.00	0.50	0.80
M	7,236,000.00	6.233950	6.233950	37,590.72	0.00	37,590.72	37,590.72
B-1	2,894,300.00	6.233950	6.233950	15,035.77	0.00	15,035.77	15,035.77
B-2	1,240,400.00	6.233950	6.233950	6,443.83	0.00	6,443.83	6,443.83
B-3	1,654,000.00	6.233950	6.233950	8,592.46	0.00	8,592.46	8,592.46
B-4	414,000.00	6.233950	6.233950	2,150.71	0.00	2,150.71	2,150.71
B-5	1,033,822.00	6.233950	6.233950	5,370.66	0.00	5,370.66	5,370.66
Totals	413,464,741.00			2,287,304.28	0.00	2,287,304.28	2,287,304.58



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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 (%)
1-A-1	12544JAA4	21,880,000.00	1,000.000000000	7.249611162	5.000000000	992.750388838	6.000000
1-A-2	12544JAB2	188,193,000.00	1,000.000000000	7.249611162	5.000000000	992.750388838	6.000000
1-A-3	12544JAR7	766,000.00	1,000.000000000	7.249611162	5.000000000	992.750388838	6.000000
1-X	12544JAC0	181,734,078.00	1,000.000000000	0.000000000	0.323730748	989.448364329	0.388477
1-PO	12544JAD8	1,460,058.00	1,000.000000000	16.248074790	0.000000000	983.751925210	0.000000
2-A-1	12544JAE6	180,370,000.00	1,000.000000000	4.046092253	5.416666667	995.953907747	6.500000
2-A-2	12544JAF3	6,314,000.00	1,000.000000000	4.046092253	5.416666667	995.953907747	6.500000
2-X	12544JAG1	192,466,442.00	1,000.000000000	0.000000000	0.456634014	996.066264684	0.547961
2-PO	12544JAH9	9,061.00	1,000.000000000	0.434141587	0.000000000	999.565858413	0.000000
A-R	12544JAJ5	100.00	1,000.000000000	1,000.000000000	7.977499507	0.000000000	6.000000
M	12544JAK2	7,236,000.00	1,000.000000000	0.349141004	5.194958216	999.650858996	6.233950
B-1	12544JAL0	2,894,300.00	1,000.000000000	0.349141004	5.194958216	999.650858996	6.233950
B-2	12544JAM8	1,240,400.00	1,000.000000000	0.349141004	5.194958216	999.650858996	6.233950
B-3	12544JAN6	1,654,000.00	1,000.000000000	0.349141004	5.194958216	999.650858996	6.233950
B-4	12544JAP1	414,000.00	1,000.000000000	0.349141004	5.194958216	999.650858996	6.233950
B-5	12544JAQ9	1,033,822.00	1,000.000000000	0.349141004	5.194958216	999.650858996	6.233950
Totals		413,464,741.00	1,000.000000000	5.593515530	5.532042646	994.406484470	

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Pool Level Data

Distribution Date		10/25/07
Cut-off Date		09/01/07
Record Date		09/28/07
Determination Date		10/22/07
LIBOR Determination Date		09/26/07
Accrual Period 30/360	Begin	09/01/07
	End	10/01/07
Number of Days in 30/360 Accrual Period		30

Prefunding Detail

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Target Funding Balance	220,000,000.00		220,000,000.00
Initial Funded Balance	189,023,343.00		189,023,343.00
Initial Unfunded Balance	30,976,657.00		30,976,657.00
Supplemental Loan Deposit from Prefunding Account	20,591.51		20,591.51
Final Unfunded Balance	30,956,065.49		30,956,065.49

Ending Unfunded Amounts will be passed
through as Principal at the End of the
Prefunding Period

Collateral Detail

Original Mortgage Loan Details

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Original Aggregate Loan Count	309	308	617
Original Stated Principal Balance	220,000,000.00	193,464,741.69	413,464,741.69
Original Weighted Average Mortgage Rate	6.46876%	7.22997%	
Original Weighted Average Net Mortgage Rate	6.28109%	7.04483%	
Original Weighted Average Remaining Term	355	359	

Current Mortgage Loan Details

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Beginning Aggregate Loan Count	309	308	617
Loans Paid Off or otherwise removed pursuant to the PSA	0	1	1
Ending Aggregate Loan Count	309	307	616

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Beginning Pool Stated Principal Balance	220,000,000.00	193,464,741.69	413,464,741.69
Scheduled Principal	104,328.40	62,868.29	167,196.69
Unscheduled Principal	1,450,847.96	694,676.82	2,145,524.78
Realized Principal Losses	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Ending Pool Stated Principal Balance	218,444,823.64	192,707,196.58	411,152,020.22

Weighted Averages

	<u>Group I</u>	<u>Group II</u>
Beginning Weighted Average Mortgage Rate	6.46876%	7.22997%
Beginning Weighted Average Net Mortgage Rate	6.28109%	7.04483%
Ending Weighted Average Mortgage Rate	6.46661%	7.22594%
Ending Weighted Average Net Mortgage Rate	6.27902%	7.04080%
Beginning Weighted Average Remaining Term to Maturity	355	359
Ending Weighted Average Remaining Term to Maturity	303	358

Loan Substitution

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Aggregate Stated of Principal Balances Removed	0.00	0.00	0.00
Aggregate Stated of Principal Balance Added	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Aggregate Principal Substitution Shortfall Amount	0.00	0.00	0.00

Fees of the Trust

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Gross Master Servicing Fee	32,496.82	28,213.61	60,710.43
Net Master Servicing Fee	32,496.82	28,213.61	60,710.43
Trustee Fee	1,650.00	1,450.99	3,100.99
Lpmi	<u>259.24</u>	<u>183.28</u>	<u>442.53</u>
Total Net Loan Fees	34,406.07	29,847.87	64,253.94

Servicer Advances

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Principal Advances	0.00	0.00	0.00
Interest Advances	0.00	4,173.22	4,173.22
Reimbursement for Principal & Interest Advances	0.00	0.00	0.00
Reimbursement for Nonrecoverable Advances	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Total Advances	0.00	4,173.22	4,173.22

Mortgage Prepayment Details

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	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Principal Balance of Loans Paid in Full	1,065,000.00	680,995.46	1,745,995.46
Prepayment Interest Excess	0.00	0.00	0.00
Prepayment Interest Shortfall	0.00	0.00	0.00
Compensating Interest	0.00	0.00	0.00
Non-Supported Prepayment Interest Shortfall	0.00	0.00	0.00
CPR %	7.63638%	4.22612%	
SMM %	0.65979%	0.35919%	

Net Interest Shortfalls

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

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Delinquency Information

Delinquency Info		Group 1		Group 2		Total	
30-59 Days	Balance	0.00	0.00000%	635,920.00	0.32999%	635,920.00	0.15467%
	Loan Count	0	0.00000%	1	0.32573%	1	0.16234%
60-89 Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
90+ Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
Total	Balance	0.00	0.00000%	635,920.00	0.32999%	635,920.00	0.15467%
	Loan Count	0	0.00000%	1	0.32573%	1	0.16234%

Foreclosure Info		Group 1		Group 2		Total	
30-59 Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
60-89 Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
90+ Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
Total	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%

Bankruptcy Info		Group 1		Group 2		Total	
30-59 Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
60-89 Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
90+ Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
Total	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%

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REO Info		Group 1		Group 2		Total	
30-59 Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
60-89 Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
90+ Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
Total	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%

Totals for Foreclosure Bankruptcy, REO		Group 1		Group 2		Total	
All	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%

Totals for Foreclosure,REO Bankruptcy, Delinquency		Group 1		Group 2		Total	
All	Balance	0.00	0.00000%	635,920.00	0.32999%	635,920.00	0.15467%
	Loan Count	0	0.00000%	1	0.32573%	1	0.16234%

60+ Delinquency, Foreclosure, Bankruptcy &
REO Totals

	Group I	Group II	Total
Current	0.00	0.00	0.00
One-Month Prior	0.00	0.00	0.00
Two-Month Prior	0.00	0.00	0.00
Three-Month Prior	0.00	0.00	0.00
Four-Month Prior	0.00	0.00	0.00
Five-Month Prior	0.00	0.00	0.00
60+ Delinquency Average	0.00	0.00	0.00
Passing Delinquency Trigger Test	YES		

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Realized Loss Detail

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Current Period Realized Losses	0.00	0.00	0.00
Cumulative Realized Losses	0.00	0.00	0.00
Total Liquidated Loan Balance	0.00	0.00	0.00
Total Liquidated Proceeds	0.00	0.00	0.00
Subsequent Recoveries	0.00	0.00	0.00
Loss Test Pass ?	YES	YES	

Servicer Remittance Summary

Interest

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Scheduled Interest Collected	1,024,012.62	1,165,619.66	2,189,632.28
Plus: Compensating Interest	0.00	0.00	0.00
Less: Master Servicer Fee	32,496.82	28,213.61	60,710.43
Less: Mortgage Loan Premiums	259.24	183.28	442.53
Less: Excess Master Servicing Fee	0.00	0.00	0.00
Total Interest Available	991,256.55	1,137,222.77	2,128,479.32

Principal

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Scheduled Principal	83,736.89	62,868.29	146,605.18
Paid in Full Principal	1,065,000.00	680,995.46	1,745,995.46
Curtailment Principal	385,847.96	13,681.36	399,529.32
Liquidation Principal	0.00	0.00	0.00
Repurchased Principal	0.00	0.00	0.00
Substitution Adjustment Principal	0.00	0.00	0.00
Unanticipated Principal Recoveries	0.00	0.00	0.00
Total Principal Available	1,534,584.85	757,545.11	2,292,129.96
Total Servicer Remittance	2,525,841.40	1,894,767.88	4,420,609.28

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Associate: Steve Chrysanthis
212-815-8318



CWMBS, Inc.
CHL Mortgage Pass-Through Trust 2007-18

Distribution Summary

Amounts Available for Distribution

Total Servicer Remittance	4,420,609.28
Capitalized Interest	161,926.24
Supplemental Loan Deposit	20,591.51
Total Amounts Available	4,603,127.03

Distribution Payments

Trustee Fee	3,100.99
Class Payments	4,600,026.05
Total Payments	4,603,127.03

Trust Accounts

Distribution Account

Beginning Balance	0.00
Deposits	4,603,127.03
Withdrawals	<u>4,603,127.03</u>
Ending Balance	0.00

Supplemental Loan Account

Beginning Balance	30,976,657.00
Deposit	0.00
Withdrawal	<u>20,591.51</u>
Ending Balance	30,956,065.49

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Capitalized Interest Account

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

Principal Reserve Account

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

Senior Principal Distribution Amounts

PO Principal Amounts

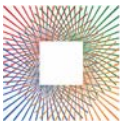
	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Beginning PO Balance	1,460,058.42	9,061.49	1,469,119.92
PO Scheduled Principal	23,379.25	3.93	23,383.18
PO Prepayments & Recoveries	343.88	0.00	343.88
PO Liquidation Principal	0.00	0.00	0.00
PO Principal Loss	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Ending PO Balance	1,413,425.32	9,057.56	1,422,482.88

NON-PO Principal Amounts

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Beginning Non-PO Balance	218,562,851.55	193,455,680.20	412,018,531.75
Non-PO Scheduled Principal	80,949.15	62,864.36	143,813.51
Non-PO Prepayments & Recoveries	1,450,504.08	694,676.82	2,145,180.90
Non-PO Liquidation Principal	0.00	0.00	0.00
Non-PO Principal Loss	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Ending Non-PO Balance	217,031,398.32	192,698,139.02	409,729,537.34

101 Barclay Street, 4W
New York, NY 10286

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CHL Mortgage Pass-Through Trust 2007-18

Principal Distribution Amounts

Senior and Subordinate Percentages

	<u>Group I</u>	<u>Group II</u>
Senior Percentage Original	96.47623%	96.49962%
Senior Prepayment Percentage Original	100.00000%	100.00000%
Senior Percentage	96.47623%	96.49962%
Senior Prepayment Percentage	100.00000%	100.00000%
Subordinate Percentages	3.52377%	3.50038%
Subordinate Prepayment Percentage	0.00000%	0.00000%

Principal Distribution Amounts

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Senior Principal Distribution Amount	1,528,600.77	755,340.69	2,283,941.45
Subordinate Principal Distribution Amount			5,052.95
PO Principal Distribution Amount	<u>23,723.13</u>	<u>3.93</u>	<u>23,727.07</u>
Total Principal Distribution Amount	1,555,176.36	757,545.11	2,312,721.47

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CWMBS, Inc.

CHL Mortgage Pass-Through Trust 2007-18

Credit Enhancements

Subordination

Protection

	<u>Original</u>	<u>Current</u>
Bankruptcy Loss	0.00	0.00
Bankruptcy Percentage	0.000000%	0.000000%
Credit/Fraud Loss	0.00	0.00
Credit/Fraud Loss Percentage	0.000000%	0.000000%
Special Hazard Loss	0.00	0.00
Special Hazard Loss Percentage	0.000000%	0.000000%

Credit Support

	<u>Original</u>	<u>Current</u>
Class A	398,992,219.00	396,684,550.48
Class A Percentage	96.499696%	96.481236%
Class M	7,236,000.00	7,233,473.62
Class M Percentage	1.750089%	1.759319%
Class B-1	2,894,300.00	2,893,289.48
Class B-1 Percentage	0.700011%	0.703703%
Class B-2	1,240,400.00	1,239,966.93
Class B-2 Percentage	0.300001%	0.301584%
Class B-3	1,654,000.00	1,653,422.52
Class B-3 Percentage	0.400034%	0.402144%
Class B-4	414,000.00	413,855.46
Class B-4 Percentage	0.100129%	0.100658%
Class B-5	1,033,822.00	1,033,461.05
Class B-5 Percentage	0.250039%	0.251357%

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Prepayment Penalties			
	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Prepayment Charges	0.00	0.00	0.00

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Stratification Tables

Group I

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	0	0.000	0.00	0.000
100,000.00	- 125,000.00	0	0.000	0.00	0.000
125,000.00	- 150,000.00	3	0.971	413,576.18	0.189
150,000.00	- 175,000.00	4	1.294	670,655.59	0.307
175,000.00	- 200,000.00	5	1.618	961,760.91	0.440
200,000.00	- 225,000.00	0	0.000	0.00	0.000
225,000.00	- 250,000.00	5	1.618	1,182,066.02	0.541
250,000.00	- 275,000.00	3	0.971	798,599.71	0.366
275,000.00	- 300,000.00	2	0.647	556,072.80	0.255
300,000.00	- 325,000.00	2	0.647	628,387.65	0.288
325,000.00	- 350,000.00	1	0.324	344,000.00	0.157
350,000.00	- 375,000.00	1	0.324	370,525.53	0.170
375,000.00	- 400,000.00	0	0.000	0.00	0.000
400,000.00	- 425,000.00	7	2.265	2,936,416.18	1.344
425,000.00	- 450,000.00	16	5.178	6,988,858.77	3.199
450,000.00	- 475,000.00	32	10.356	14,839,827.98	6.793
475,000.00	- 500,000.00	37	11.974	18,106,338.58	8.289
500,000.00	- 525,000.00	20	6.472	10,307,166.50	4.718
525,000.00	- 550,000.00	20	6.472	10,826,532.05	4.956
550,000.00	- 575,000.00	17	5.502	9,536,221.76	4.366
575,000.00	- 600,000.00	18	5.825	10,620,804.87	4.862
600,000.00	- 625,000.00	17	5.502	10,386,375.25	4.755
625,000.00	- 650,000.00	15	4.854	9,555,509.11	4.374
650,000.00	- 675,000.00	5	1.618	3,327,535.37	1.523
675,000.00	- 700,000.00	6	1.942	4,146,955.87	1.898
700,000.00	- 725,000.00	11	3.560	7,833,426.22	3.586
725,000.00	- 750,000.00	4	1.294	2,967,977.96	1.359
750,000.00	- 775,000.00	10	3.236	7,604,006.06	3.481
775,000.00	- 800,000.00	6	1.942	4,758,034.34	2.178
>	800,000.00	42	13.592	77,777,192.38	35.605
Wgt Ave / Total:		309	100.000	218,444,823.64	100.000

Group II

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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	0.00	0.000
25,000.00	-	50,000.00	0	0.00	0.000
50,000.00	-	75,000.00	0	0.00	0.000
75,000.00	-	100,000.00	0	0.00	0.000
100,000.00	-	125,000.00	0	0.00	0.000
125,000.00	-	150,000.00	0	0.00	0.000
150,000.00	-	175,000.00	0	0.00	0.000
175,000.00	-	200,000.00	0	0.00	0.000
200,000.00	-	225,000.00	0	0.00	0.000
225,000.00	-	250,000.00	0	0.00	0.000
250,000.00	-	275,000.00	0	0.00	0.000
275,000.00	-	300,000.00	0	0.00	0.000
300,000.00	-	325,000.00	0	0.00	0.000
325,000.00	-	350,000.00	0	0.00	0.000
350,000.00	-	375,000.00	0	0.00	0.000
375,000.00	-	400,000.00	0	0.00	0.000
400,000.00	-	425,000.00	5	2,102,456.93	1.091
425,000.00	-	450,000.00	12	5,296,264.93	2.748
450,000.00	-	475,000.00	28	12,886,110.63	6.687
475,000.00	-	500,000.00	34	16,609,667.92	8.619
500,000.00	-	525,000.00	21	10,767,036.96	5.587
525,000.00	-	550,000.00	26	14,065,514.71	7.299
550,000.00	-	575,000.00	21	11,823,483.44	6.135
575,000.00	-	600,000.00	30	17,776,911.37	9.225
600,000.00	-	625,000.00	20	12,257,836.52	6.361
625,000.00	-	650,000.00	22	14,118,697.72	7.327
650,000.00	-	675,000.00	11	7,327,577.32	3.802
675,000.00	-	700,000.00	14	9,693,397.98	5.030
700,000.00	-	725,000.00	5	3,548,817.44	1.842
725,000.00	-	750,000.00	9	6,672,573.40	3.463
750,000.00	-	775,000.00	7	5,304,071.47	2.752
775,000.00	-	800,000.00	4	3,150,271.61	1.635
>	800,000.00	38	12.378	39,306,506.23	20.397
Wgt Ave / Total:		307	100.000	192,707,196.58	100.000

Group I

Issuance Coupon		Number of Items	Percent of Items	Principal Balance	Percent of Balance
<=	5.0	0	0.000	0.00	0.000
5.0	-	5.5	1	598,912.00	0.274
5.5	-	6.0	34	26,764,260.18	12.252
6.0	-	6.5	136	86,412,789.68	39.558
6.5	-	7.0	133	101,986,829.54	46.688
7.0	-	7.5	5	2,682,032.24	1.228

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Issuance Coupon			Number of Items	Percent of Items	Principal Balance	Percent of Balance
7.5	-	8.0	0	0.000	0.00	0.000
8.0	-	8.5	0	0.000	0.00	0.000
8.5	-	9.0	0	0.000	0.00	0.000
9.0	-	9.5	0	0.000	0.00	0.000
9.5	-	10.0	0	0.000	0.00	0.000
10.0	-	10.5	0	0.000	0.00	0.000
10.5	-	11.0	0	0.000	0.00	0.000
11.0	-	11.5	0	0.000	0.00	0.000
11.5	-	12.0	0	0.000	0.00	0.000
12.0	-	12.5	0	0.000	0.00	0.000
>		12.5	0	0.000	0.00	0.000
Wgt Ave / Total:			309	100.000	218,444,823.64	100.000

Group II

Issuance Coupon			Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =		5.0	0	0.000	0.00	0.000
5.0	-	5.5	0	0.000	0.00	0.000
5.5	-	6.0	0	0.000	0.00	0.000
6.0	-	6.5	0	0.000	0.00	0.000
6.5	-	7.0	127	41.368	82,390,210.52	42.754
7.0	-	7.5	131	42.671	78,619,352.59	40.797
7.5	-	8.0	38	12.378	23,085,190.07	11.979
8.0	-	8.5	9	2.932	6,894,153.67	3.578
8.5	-	9.0	2	0.651	1,718,289.73	0.892
9.0	-	9.5	0	0.000	0.00	0.000
9.5	-	10.0	0	0.000	0.00	0.000
10.0	-	10.5	0	0.000	0.00	0.000
10.5	-	11.0	0	0.000	0.00	0.000
11.0	-	11.5	0	0.000	0.00	0.000
11.5	-	12.0	0	0.000	0.00	0.000
12.0	-	12.5	0	0.000	0.00	0.000
>		12.5	0	0.000	0.00	0.000
Wgt Ave / Total:			307	100.000	192,707,196.58	100.000

Group I

Location	Number of Items	Percent of Items	Principal Balance	Percent of Balance
CA	137	44.337	83,098,031.18	38.041
FL	16	5.178	6,519,190.42	2.984
AZ	13	4.207	8,504,219.86	3.893

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Location	Number of Items	Percent of Items	Principal Balance	Percent of Balance
VA	15	4.854	11,033,556.04	5.051
WA	9	2.913	5,014,290.28	2.295
CO	10	3.236	7,051,220.04	3.228
Others	109	35.275	97,224,315.82	44.507
Wgt Ave / Total:	309	100.000	218,444,823.64	100.000

Group II

Location	Number of Items	Percent of Items	Principal Balance	Percent of Balance
CA	94	30.619	56,739,347.84	29.443
FL	21	6.840	12,490,819.98	6.482
AZ	8	2.606	5,688,798.36	2.952
VA	20	6.515	11,232,285.74	5.829
WA	8	2.606	5,385,638.58	2.795
CO	7	2.280	5,153,779.29	2.674
Others	149	48.534	96,016,526.79	49.825
Wgt Ave / Total:	307	100.000	192,707,196.58	100.000

Group I

Update Term	Number of Items	Percent of Items	Principal Balance	Percent of Balance
<= 120	2	0.647	30,956,065.49	14.171
120 - 180	0	0.000	0.00	0.000
180 - 300	11	3.560	6,870,479.89	3.145
300 - 360	296	95.793	180,618,278.26	82.684
> 360	0	0.000	0.00	0.000
Wgt Ave / Total:	309	100.000	218,444,823.64	100.000

Group II

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	3	0.977	1,634,368.87	0.848
300 - 360	304	99.023	191,072,827.71	99.152
> 360	0	0.000	0.00	0.000
Wgt Ave / Total:	307	100.000	192,707,196.58	100.000