

101 Barclay Street, 4 West
New York, NY 10286

Officer: Michael Cerchio
212-815-6314
Associate: Steven Chrysanthis
212-815-8318

CWMBS. Inc.

CHL Mortgage Pass-Through Trust 2007-20

Series 2007-20

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
A-1	12544QAA8	Senior	Deposit-100.00% Deposit-100.00% Exchange- 0.00% N/A N/A	Fix-30/360	276,050,000.00	6.500000	1,059,468.40	1,495,270.83	2,554,739.23	0.00	274,990,531.60	0.00
A-2	12544QAB6	Senior		Fix-30/360	9,686,000.00	6.500000	37,174.46	52,465.83	89,640.30	0.00	9,648,825.54	0.00
A-3	12544QAC4	Senior		Fix-30/360	285,736,000.00	6.500000	1,096,642.86	1,547,736.67	2,644,379.53	0.00	284,639,357.14	0.00
X	12544QAD2	Strip IO		Var-30/360	182,309,101.00	0.391687	0.00	59,506.81	59,506.81	0.00	181,274,997.49	0.00
PO	12544QAE0	Strip PO		Fix-30/360	3,756,372.20	0.000000	2,165.38	0.00	2,165.38	0.00	3,754,206.82	0.00
M	12544QAG5	Subordinate	N/A	Fix-30/360	5,100,000.00	6.500000	2,158.02	27,625.00	29,783.02	0.00	5,097,841.98	0.00
B-1	12544QAH3	Subordinate	N/A	Fix-30/360	2,250,000.00	6.500000	952.07	12,187.50	13,139.57	0.00	2,249,047.93	0.00
B-2	12554QAJ9	Subordinate	N/A	Fix-30/360	750,000.00	6.500000	317.36	4,062.50	4,379.86	0.00	749,682.64	0.00
B-3	12544QAK6	Subordinate	N/A	Fix-30/360	1,200,000.00	6.500000	507.77	6,500.00	7,007.77	0.00	1,199,492.23	0.00
B-4	12544QAL4	Subordinate	N/A	Fix-30/360	300,000.00	6.500000	126.94	1,625.00	1,751.94	0.00	299,873.06	0.00
B-5	12544QAM2	Subordinate	N/A	Fix-30/360	900,156.00	6.500000	380.89	4,875.84	5,256.74	0.00	899,775.11	0.00
AR	12554QAF7	Residual	N/A	Fix-30/360	100.00	6.500000	100.00	0.56	100.56	0.00	0.00	0.00
Totals					299,992,628.20		1,103,351.29	1,664,119.88	2,767,471.18	0.00	298,889,276.91	0.00

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CHL Mortgage Pass-Through Trust 2007-20

Series 2007-20

Principal Distribution Detail

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Scheduled Principal Distribution	Current Realized Losses	Ending Certificate Balance	Ending Certificate Factor
A-1	12544QAA8	276,050,000.00	276,050,000.00	1,059,468.40	0.00	274,990,531.60	0.996162042
A-2	12544QAB6	9,686,000.00	9,686,000.00	37,174.46	0.00	9,648,825.54	0.996162042
A-3	12544QAC4	285,736,000.00	285,736,000.00	1,096,642.86	0.00	284,639,357.14	0.996162042
X	12544QAD2	182,309,101.00	182,309,101.00	0.00	0.00	181,274,997.49	0.994327746
PO	12544QAE0	3,756,372.20	3,756,372.20	2,165.38	0.00	3,754,206.82	0.999423546
M	12544QAG5	5,100,000.00	5,100,000.00	2,158.02	0.00	5,097,841.98	0.999576859
B-1	12544QAH3	2,250,000.00	2,250,000.00	952.07	0.00	2,249,047.93	0.999576859
B-2	12554QAJ9	750,000.00	750,000.00	317.36	0.00	749,682.64	0.999576859
B-3	12544QAK6	1,200,000.00	1,200,000.00	507.77	0.00	1,199,492.23	0.999576859
B-4	12544QAL4	300,000.00	300,000.00	126.94	0.00	299,873.06	0.999576859
B-5	12544QAM2	900,156.00	900,156.00	380.89	0.00	899,775.11	0.999576859
AR	12554QAF7	100.00	100.00	100.00	0.00	0.00	0.000000000
Totals		299,992,628.20	299,992,628.20	1,103,351.29	0.00	298,889,276.91	



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Interest Distribution Detail

Class	Beginning Certificate Balance	Pass Through Rate (%)	Effective Coupon (%)	Current Interest	Total Interest Due	Net Interest Shortfall	Interest Paid
A-1	276,050,000.00	6.500000	6.500000	1,495,270.83	1,495,270.83	0.00	1,495,270.83
A-2	9,686,000.00	6.500000	6.500000	52,465.83	52,465.83	0.00	52,465.83
A-3	285,736,000.00	6.500000	6.500000	1,547,736.67	1,547,736.67	0.00	1,547,736.67
X	182,309,101.00	0.391687	0.391687	59,506.81	59,506.81	0.00	59,506.81
PO	3,756,372.20	0.000000	0.000000	0.00	0.00	0.00	0.00
M	5,100,000.00	6.500000	6.500000	27,625.00	27,625.00	0.00	27,625.00
B-1	2,250,000.00	6.500000	6.500000	12,187.50	12,187.50	0.00	12,187.50
B-2	750,000.00	6.500000	6.500000	4,062.50	4,062.50	0.00	4,062.50
B-3	1,200,000.00	6.500000	6.500000	6,500.00	6,500.00	0.00	6,500.00
B-4	300,000.00	6.500000	6.500000	1,625.00	1,625.00	0.00	1,625.00
B-5	900,156.00	6.500000	6.500000	4,875.84	4,875.84	0.00	4,875.84
AR	100.00	6.500000	6.747218	0.54	0.54	0.00	0.56
Totals	299,992,628.20			1,664,119.86	1,664,119.86	0.00	1,664,119.88



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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 (%)
A-1	12544QAA8	276,050,000.00	1,000.000000000	3.837958335	5.416666667	996.162041665	6.500000
A-2	12544QAB6	9,686,000.00	1,000.000000000	3.837958335	5.416666667	996.162041665	6.500000
A-3	12544QAC4	285,736,000.00	1,000.000000000	3.837958335	5.416666667	996.162041665	6.500000
X	12544QAD2	182,309,101.00	1,000.000000000	0.000000000	0.326406161	994.327746095	0.391687
PO	12544QAE0	3,756,372.20	1,000.000000000	0.576454038	0.000000000	999.423545962	0.000000
M	12544QAG5	5,100,000.00	1,000.000000000	0.423141466	5.416666667	999.576858534	6.500000
B-1	12544QAH3	2,250,000.00	1,000.000000000	0.423141466	5.416666667	999.576858534	6.500000
B-2	12554QAJ9	750,000.00	1,000.000000000	0.423141466	5.416666667	999.576858534	6.500000
B-3	12544QAK6	1,200,000.00	1,000.000000000	0.423141466	5.416666667	999.576858534	6.500000
B-4	12544QAL4	300,000.00	1,000.000000000	0.423141466	5.416666667	999.576858534	6.500000
B-5	12544QAM2	900,156.00	1,000.000000000	0.423141466	5.416666667	999.576858534	6.500000
AR	12554QAF7	100.00	1,000.000000000	1,000.000000000	5.622681589	0.000000000	6.500000
Totals		299,992,628.20	1,000.000000000	3.677928010	5.547202576	996.322071990	

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Pool Level Data

Distribution Date		12/26/07
Cut-off Date		11/01/07
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	481
Original Stated Principal Balance	299,992,628.66
Original Weighted Average Mortgage Rate	6.85417%
Original Weighted Average Net Mortgage Rate	6.65664%
Original Weighted Average Remaining Term	360

Current Mortgage Loan Details

Beginning Aggregate Loan Count	481
Loans Paid Off or otherwise removed pursuant to the PSA	1
Ending Aggregate Loan Count	480
Beginning Pool Stated Principal Balance	299,992,628.66
Scheduled Principal	126,783.58
Unscheduled Principal	976,567.71
Realized Principal Losses	0.00
Ending Pool Stated Principal Balance	298,889,277.37

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Weighted Averages

Beginning Weighted Average Mortgage Rate	6.85417%
Beginning Weighted Average Net Mortgage Rate	6.65664%
Ending Weighted Average Mortgage Rate	6.85444%
Ending Weighted Average Net Mortgage Rate	6.65687%
Beginning Weighted Average Remaining Term to Maturity	360
Ending Weighted Average Remaining Term to Maturity	359

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	45,216.05
Net Master Servicing Fee	45,216.05
Trustee Fee	2,249.94
Lpmi	1,914.27
Total Net Loan Fees	49,380.26

Servicer Advances

Principal Advances	242.28
Interest Advances	1,851.80
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	0.00
Total Advances	2,094.08

Mortgage Prepayment Details

Principal Balance of Loans Paid in Full	749,354.26
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	0.00
Compensating Interest	0.00
Net Prepayment Interest Shortfall	0.00
CPR %	3.83877%
SMM %	0.32567%

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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	311,639.74	0.10427%
	Loan Count	1	0.20833%
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	311,639.74	0.10427%
	Loan Count	1	0.20833%

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

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

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

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

Totals for Foreclosure,REO Bankruptcy, Delinquency		Group 1	
All	Balance	311,639.74	0.10427%
	Loan Count	1	0.20833%

**60+ Delinquency, Foreclosure, Bankruptcy &
REO Totals**

Current	0.00
One-Month Prior	0.00
Two-Month Prior	0.00
Three-Month Prior	0.00
Four-Month Prior	0.00
Five-Month Prior	0.00
60+ Delinquency Average	0.00
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	1,713,500.15
Plus: Compensating Interest	0.00
Less: Master Servicer Fee	45,216.05
Less: Mortgage Loan Premiums	1,914.27
Less: Excess Master Servicing Fee	0.00
Total Interest Available	1,666,369.83
Principal	
Scheduled Principal	126,783.58
Paid in Full Principal	749,354.26
Curtailment Principal	227,213.45
Liquidation Principal	0.00
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	0.00
Total Principal Available	<u>1,103,351.29</u>
Other Amounts	
Prepayment Penalites	0.00
Other Amounts	0.00
Total Other Remittance Amounts	0.00
Total Available Funds	2,769,721.12

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Distribution Summary

Amounts Available for Distribution

Total Servicer Remittance	2,769,721.12
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	2,769,721.12

Distribution Payments

Trustee Fee	2,249.94
Class Payments	2,767,471.18
Total Payments	2,769,721.12

Trust Accounts

Distribution Account

Beginning Balance	0.00
Deposits	2,769,721.12
Withdrawals	2,769,721.12
Ending Balance	0.00

Exchangeable Certificates Distribution Account

Beginnning Balance	0.00
Deposit	0.00
Withdrawal	0.00
Ending Balance	0.00

Senior Principal Distribution Amounts

PO Principal Amounts

Beginning PO Balance	3,756,372.30
PO Scheduled Principal	1,433.74
PO Prepayments & Recoveries	731.64
PO Liquidation Principal	0.00
PO Principal Loss	0.00
Ending PO Balance	3,754,206.93

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NON-PO Principal Amounts

Beginning Non-PO Balance	296,236,256.36
Non-PO Scheduled Principal	125,349.84
Non-PO Prepayments & Recoveries	975,836.07
Non-PO Liquidation Principal	0.00
Non-PO Principal Loss	<u>0.00</u>
Ending Non-PO Balance	295,135,070.44

Principal Distribution Amounts

Senior and Subordinate Percentages

Senior Percentage Original	96.45548%
Senior Prepayment Percentage Original	100.00000%
Senior Percentage	96.45548%
Senior Prepayment Percentage	100.00000%
Subordinate Percentages	3.54452%
Subordinate Prepayment Percentage	0.00000%

Principal Distribution Amounts

Senior Principal Distribution Amount	1,096,742.86
Subordinate Principal Distribution Amount	4,443.05
PO Principal Distribution Amount	<u>2,165.38</u>
Total Principal Distribution Amount	1,103,351.29

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Credit Enhancements

Subordination

Credit Support

	<u>Original</u>	<u>Current</u>
Class A	575,228,372.20	573,032,921.10
Class A Percentage	98.207317%	98.201337%
Class M	5,100,000.00	5,097,841.98
Class M Percentage	0.870710%	0.873623%
Class B-1	2,250,000.00	2,249,047.93
Class B-1 Percentage	0.384137%	0.385422%
Class B-2	750,000.00	749,682.64
Class B-2 Percentage	0.128046%	0.128474%
Class B-3	1,200,000.00	1,199,492.23
Class B-3 Percentage	0.204873%	0.205558%
Class B-4	300,000.00	299,873.06
Class B-4 Percentage	0.051218%	0.051390%
Class B-5	900,156.00	899,775.11
Class B-5 Percentage	0.153681%	0.154196%
Class AR	100.00	0.00
Class AR Percentage	0.000017%	0.000000%

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Stratification Tables

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	0	0.000	0.00	0.000
5.8	-	6.0	1	0.208	428,570.16	0.143
6.0	-	6.3	16	3.333	10,039,306.72	3.359
6.3	-	6.5	110	22.917	75,422,241.69	25.234
6.5	-	6.8	103	21.458	71,164,492.75	23.810
6.8	-	7.0	128	26.667	74,340,795.86	24.872
7.0	-	7.3	51	10.625	32,100,555.91	10.740
7.3	-	7.5	33	6.875	16,484,659.31	5.515
7.5	-	7.8	18	3.750	7,381,223.99	2.470
7.8	-	8.0	9	1.875	5,225,813.62	1.748
>		8.0	11	2.292	6,301,617.36	2.108
Wgt Ave / Total:			480	100.000	298,889,277.37	100.000

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	3	0.625	214,855.37	0.072
75,000.00	-	100,000.00	4	0.833	357,672.85	0.120
100,000.00	-	125,000.00	3	0.625	340,824.89	0.114
125,000.00	-	150,000.00	7	1.458	975,135.84	0.326
150,000.00	-	175,000.00	4	0.833	660,902.22	0.221
175,000.00	-	200,000.00	4	0.833	745,158.78	0.249
200,000.00	-	225,000.00	8	1.667	1,699,935.86	0.569
225,000.00	-	250,000.00	6	1.250	1,442,372.49	0.483
250,000.00	-	275,000.00	6	1.250	1,554,629.21	0.520
275,000.00	-	300,000.00	3	0.625	896,445.57	0.300
300,000.00	-	325,000.00	9	1.875	2,825,345.61	0.945
325,000.00	-	350,000.00	7	1.458	2,316,409.49	0.775
350,000.00	-	375,000.00	9	1.875	3,254,779.63	1.089
375,000.00	-	400,000.00	7	1.458	2,696,775.97	0.902
400,000.00	-	425,000.00	10	2.083	4,128,960.20	1.381
425,000.00	-	450,000.00	13	2.708	5,719,122.54	1.913
450,000.00	-	475,000.00	15	3.125	6,991,692.37	2.339
475,000.00	-	500,000.00	29	6.042	14,205,955.62	4.753
500,000.00	-	525,000.00	32	6.667	16,503,353.59	5.522
525,000.00	-	550,000.00	27	5.625	14,577,549.85	4.877
550,000.00	-	575,000.00	19	3.958	10,682,250.87	3.574

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Update Face			Number of Items	Percent of Items	Principal Balance	Percent of Balance
575,000.00	-	600,000.00	45	9.375	26,655,231.81	8.918
600,000.00	-	625,000.00	26	5.417	15,972,438.94	5.344
625,000.00	-	650,000.00	26	5.417	16,737,024.84	5.600
650,000.00	-	675,000.00	13	2.708	8,608,331.09	2.880
675,000.00	-	700,000.00	14	2.917	9,633,702.61	3.223
700,000.00	-	725,000.00	8	1.667	5,729,958.23	1.917
725,000.00	-	750,000.00	16	3.333	11,872,437.26	3.972
750,000.00	-	775,000.00	7	1.458	5,365,209.31	1.795
775,000.00	-	800,000.00	12	2.500	9,460,349.58	3.165
>		800,000.00	88	18.333	96,064,464.88	32.140
Wgt Ave / Total:			480	100.000	298,889,277.37	100.000

Location	Number of Items	Percent of Items	Principal Balance	Percent of Balance
CA	157	32.708	105,375,900.81	35.256
FL	23	4.792	12,389,472.38	4.145
AZ	17	3.542	9,460,091.60	3.165
VA	15	3.125	8,203,618.36	2.745
WA	25	5.208	15,131,181.35	5.062
CO	13	2.708	8,095,058.94	2.708
Others	230	47.917	140,233,953.93	46.918
Wgt Ave / Total:	480	100.000	298,889,277.37	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	480	100.000	298,889,277.37	100.000
>		360	0	0.000	0.00	0.000
Wgt Ave / Total:			480	100.000	298,889,277.37	100.000