

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%	Fix-30/360	274,990,531.60	6.500000	5,992,017.08	1,489,532.05	7,481,549.13	0.00	268,998,514.52	0.00
A-2	12544QAB6	Senior	Deposit-100.00%	Fix-30/360	9,648,825.54	6.500000	210,246.97	52,264.47	262,511.45	0.00	9,438,578.56	0.00
A-3	12544QAC4	Senior	Exchange- 0.00%	Fix-30/360	284,639,357.14	6.500000	6,202,264.05	1,541,796.52	7,744,060.57	0.00	278,437,093.08	0.00
X	12544QAD2	Strip IO	N/A	Var-30/360	181,274,997.49	0.393260	0.00	59,406.88	59,406.88	0.00	175,537,765.90	0.00
PO	12544QAE0	Strip PO	N/A	Fix-30/360	3,754,206.82	0.000000	13,953.56	0.00	13,953.56	0.00	3,740,253.26	0.00
M	12544QAG5	Subordinate	N/A	Fix-30/360	5,097,841.98	6.500000	3,098.09	27,613.31	30,711.40	0.00	5,094,743.89	0.00
B-1	12544QAH3	Subordinate	N/A	Fix-30/360	2,249,047.93	6.500000	1,366.81	12,182.34	13,549.15	0.00	2,247,681.13	0.00
B-2	12554QAJ9	Subordinate	N/A	Fix-30/360	749,682.64	6.500000	455.60	4,060.78	4,516.38	0.00	749,227.04	0.00
B-3	12544QAK6	Subordinate	N/A	Fix-30/360	1,199,492.23	6.500000	728.96	6,497.25	7,226.21	0.00	1,198,763.27	0.00
B-4	12544QAL4	Subordinate	N/A	Fix-30/360	299,873.06	6.500000	182.24	1,624.31	1,806.55	0.00	299,690.82	0.00
B-5	12544QAM2	Subordinate	N/A	Fix-30/360	899,775.11	6.500000	546.82	4,873.78	5,420.60	0.00	899,228.29	0.00
AR	12554QAF7	Residual	N/A	Fix-30/360	0.00	6.500000	0.00	0.01	0.01	0.00	0.00	0.00
Totals					298,889,276.91		6,222,596.13	1,658,055.18	7,880,651.32	0.00	292,666,680.78	0.00

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CHL Mortgage Pass-Through Trust 2007-20
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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	274,990,531.60	5,992,017.08	0.00	268,998,514.52	0.974455767
A-2	12544QAB6	9,686,000.00	9,648,825.54	210,246.97	0.00	9,438,578.56	0.974455767
A-3	12544QAC4	285,736,000.00	284,639,357.14	6,202,264.05	0.00	278,437,093.08	0.974455767
X	12544QAD2	182,309,101.00	181,274,997.49	0.00	0.00	175,537,765.90	0.962857943
PO	12544QAE0	3,756,372.20	3,754,206.82	13,953.56	0.00	3,740,253.26	0.995708908
M	12544QAG5	5,100,000.00	5,097,841.98	3,098.09	0.00	5,094,743.89	0.998969389
B-1	12544QAH3	2,250,000.00	2,249,047.93	1,366.81	0.00	2,247,681.13	0.998969389
B-2	12554QAJ9	750,000.00	749,682.64	455.60	0.00	749,227.04	0.998969389
B-3	12544QAK6	1,200,000.00	1,199,492.23	728.96	0.00	1,198,763.27	0.998969389
B-4	12544QAL4	300,000.00	299,873.06	182.24	0.00	299,690.82	0.998969389
B-5	12544QAM2	900,156.00	899,775.11	546.82	0.00	899,228.29	0.998969389
AR	12554QAF7	100.00	0.00	0.00	0.00	0.00	0.000000000
Totals		299,992,628.20	298,889,276.91	6,222,596.13	0.00	292,666,680.78	



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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	274,990,531.60	6.500000	6.500000	1,489,532.05	1,489,532.05	0.00	1,489,532.05
A-2	9,648,825.54	6.500000	6.500000	52,264.47	52,264.47	0.00	52,264.47
A-3	284,639,357.14	6.500000	6.500000	1,541,796.52	1,541,796.52	0.00	1,541,796.52
X	181,274,997.49	0.393260	0.393260	59,406.88	59,406.88	0.00	59,406.88
PO	3,754,206.82	0.000000	0.000000	0.00	0.00	0.00	0.00
M	5,097,841.98	6.500000	6.500000	27,613.31	27,613.31	0.00	27,613.31
B-1	2,249,047.93	6.500000	6.500000	12,182.34	12,182.34	0.00	12,182.34
B-2	749,682.64	6.500000	6.500000	4,060.78	4,060.78	0.00	4,060.78
B-3	1,199,492.23	6.500000	6.500000	6,497.25	6,497.25	0.00	6,497.25
B-4	299,873.06	6.500000	6.500000	1,624.31	1,624.31	0.00	1,624.31
B-5	899,775.11	6.500000	6.500000	4,873.78	4,873.78	0.00	4,873.78
AR	0.00	6.500000	0.000000	0.00	0.00	0.00	0.01
Totals	298,889,276.91			1,658,055.17	1,658,055.17	0.00	1,658,055.18



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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	996.162041665	21.706274512	5.395877726	974.455767154	6.500000
A-2	12544QAB6	9,686,000.00	996.162041665	21.706274512	5.395877726	974.455767154	6.500000
A-3	12544QAC4	285,736,000.00	996.162041665	21.706274512	5.395877726	974.455767154	6.500000
X	12544QAD2	182,309,101.00	994.327746095	0.000000000	0.325857999	962.857942566	0.393260
PO	12544QAE0	3,756,372.20	999.423545962	3.714638368	0.000000000	995.708907594	0.000000
M	12544QAG5	5,100,000.00	999.576858534	0.607469238	5.414374650	998.969389295	6.500000
B-1	12544QAH3	2,250,000.00	999.576858534	0.607469238	5.414374650	998.969389295	6.500000
B-2	12554QAJ9	750,000.00	999.576858534	0.607469238	5.414374650	998.969389295	6.500000
B-3	12544QAK6	1,200,000.00	999.576858534	0.607469238	5.414374650	998.969389295	6.500000
B-4	12544QAL4	300,000.00	999.576858534	0.607469238	5.414374650	998.969389295	6.500000
B-5	12544QAM2	900,156.00	999.576858534	0.607469238	5.414374650	998.969389295	6.500000
AR	12554QAF7	100.00	0.000000000	0.000000000	0.130405346	0.000000000	6.500000
Totals		299,992,628.20	996.322071990	20.742496798	5.526986413	975.579575192	



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Pool Level Data			
Distribution Date			01/25/08
Cut-off Date			11/01/07
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	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	480
Loans Paid Off or otherwise removed pursuant to the PSA	5
Ending Aggregate Loan Count	475
Beginning Pool Stated Principal Balance	298,889,277.37
Scheduled Principal	181,462.76
Unscheduled Principal	6,041,133.38
Realized Principal Losses	0.00
Ending Pool Stated Principal Balance	292,666,681.23

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Weighted Averages

Beginning Weighted Average Mortgage Rate	6.85444%
Beginning Weighted Average Net Mortgage Rate	6.65687%
Ending Weighted Average Mortgage Rate	6.84773%
Ending Weighted Average Net Mortgage Rate	6.64988%
Beginning Weighted Average Remaining Term to Maturity	359
Ending Weighted Average Remaining Term to Maturity	358

Loan Substitution

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

Fees of the Trust

Gross Master Servicing Fee	45,054.26
Net Master Servicing Fee	40,766.97
Trustee Fee	2,241.67
Lpmi	<u>1,913.51</u>
Total Net Loan Fees	44,922.15

Servicer Advances

Principal Advances	2,244.19
Interest Advances	28,497.42
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	<u>0.00</u>
Total Advances	30,741.61

Mortgage Prepayment Details

Principal Balance of Loans Paid in Full	4,315,156.53
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	4,287.30
Compensating Interest	4,287.30
Net Prepayment Interest Shortfall	0.00
CPR %	21.74351%
SMM %	2.02242%



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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	9 1.89%	4,763,048 1.6275%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	9 1.89%	4,763,048 1.6275%
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	9 1.89%	4,763,048 1.6275%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	9 1.89%	4,763,048 1.6275%
30+	9 1.89%	4,763,048 1.6275%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	9 1.89%	4,763,048 1.6275%
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%

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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%
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%
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%
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%



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Group 1 - Historical Delinquency Information

Loan Status	01/25/08	
	#	Balance
30 - 59	9 1.89%	4,763,048 1.6275%
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	9 1.89%	4,763,048 1.6275%

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+	9 1.89%	4,763,048 1.6275%
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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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Delinquency Trigger Event

60+ Delinquency Average	0.00
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	1,702,977.33
Plus: Compensating Interest	4,287.30
Less: Master Servicer Fee	45,054.26
Less: Mortgage Loan Premiums	1,913.51
Less: Excess Master Servicing Fee	<u>0.00</u>
Total Interest Available	1,660,296.86

Principal

Scheduled Principal	181,462.76
Paid in Full Principal	4,315,156.53
Curtailment Principal	1,725,976.85
Liquidation Principal	0.00
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	<u>0.00</u>
Total Principal Available	<u>6,222,596.14</u>

Other Amounts

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

Total Available Funds	7,882,893.00
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Distribution Summary

Amounts Available for Distribution

Total Servicer Remittance	7,882,893.00
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	7,882,893.00

Distribution Payments

Trustee Fee	2,241.67
Class Payments	<u>7,880,651.33</u>
Total Payments	7,882,893.00

Trust Accounts

Distribution Account

Beginning Balance	0.00
Deposits	7,882,893.00
Withdrawals	<u>7,882,893.00</u>
Ending Balance	0.00

Exchangeable Certificates Distribution Account

Beginnning 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	3,754,206.93
PO Scheduled Principal	2,101.39
PO Prepayments & Recoveries	11,852.18
PO Liquidation Principal	0.00
PO Principal Loss	<u>0.00</u>
Ending PO Balance	3,740,253.36

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NON-PO Principal Amounts

Beginning Non-PO Balance	295,135,070.44
Non-PO Scheduled Principal	179,361.37
Non-PO Prepayments & Recoveries	6,029,281.20
Non-PO Liquidation Principal	0.00
Non-PO Principal Loss	0.00
Ending Non-PO Balance	288,926,427.87

Principal Distribution Amounts

Senior and Subordinate Percentages

Senior Percentage Original	96.45548%
Senior Prepayment Percentage Original	100.00000%
Senior Percentage	96.44376%
Senior Prepayment Percentage	100.00000%
Subordinate Percentages	3.55624%
Subordinate Prepayment Percentage	0.00000%

Principal Distribution Amounts

Senior Principal Distribution Amount	6,202,264.05
Subordinate Principal Distribution Amount	6,378.52
PO Principal Distribution Amount	13,953.56
Total Principal Distribution Amount	6,222,596.14

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Credit Enhancements

Subordination

Credit Support

	<u>Original</u>	<u>Current</u>
Class A	575,228,372.20	560,614,439.43
Class A Percentage	98.207317%	98.163323%
Class M	5,100,000.00	5,094,743.89
Class M Percentage	0.870710%	0.892087%
Class B-1	2,250,000.00	2,247,681.13
Class B-1 Percentage	0.384137%	0.393568%
Class B-2	750,000.00	749,227.04
Class B-2 Percentage	0.128046%	0.131189%
Class B-3	1,200,000.00	1,198,763.27
Class B-3 Percentage	0.204873%	0.209903%
Class B-4	300,000.00	299,690.82
Class B-4 Percentage	0.051218%	0.052476%
Class B-5	900,156.00	899,228.29
Class B-5 Percentage	0.153681%	0.157454%
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	0.211	428,125.88	0.146
6.0	-	6.3	16	3.368	10,031,236.56	3.428
6.3	-	6.5	110	23.158	74,971,975.07	25.617
6.5	-	6.8	103	21.684	71,101,434.92	24.294
6.8	-	7.0	126	26.526	71,798,165.58	24.532
7.0	-	7.3	49	10.316	29,846,977.72	10.198
7.3	-	7.5	33	6.947	16,471,259.64	5.628
7.5	-	7.8	18	3.789	7,376,619.67	2.520
7.8	-	8.0	8	1.684	4,341,855.11	1.484
>		8.0	11	2.316	6,299,031.08	2.152
Wgt Ave / Total:			475	100.000	292,666,681.23	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	0.632	214,680.40	0.073
75,000.00	-	100,000.00	4	0.842	357,169.82	0.122
100,000.00	-	125,000.00	3	0.632	340,318.94	0.116
125,000.00	-	150,000.00	7	1.474	974,749.16	0.333
150,000.00	-	175,000.00	4	0.842	660,323.81	0.226
175,000.00	-	200,000.00	4	0.842	744,664.90	0.254
200,000.00	-	225,000.00	8	1.684	1,698,593.53	0.580
225,000.00	-	250,000.00	7	1.474	1,691,598.67	0.578
250,000.00	-	275,000.00	5	1.053	1,302,720.48	0.445
275,000.00	-	300,000.00	3	0.632	896,102.79	0.306
300,000.00	-	325,000.00	9	1.895	2,823,972.61	0.965
325,000.00	-	350,000.00	7	1.474	2,314,789.70	0.791
350,000.00	-	375,000.00	10	2.105	3,621,984.27	1.238
375,000.00	-	400,000.00	7	1.474	2,694,843.73	0.921
400,000.00	-	425,000.00	10	2.105	4,127,104.18	1.410
425,000.00	-	450,000.00	13	2.737	5,715,511.81	1.953
450,000.00	-	475,000.00	14	2.947	6,523,258.04	2.229
475,000.00	-	500,000.00	29	6.105	14,195,987.71	4.851
500,000.00	-	525,000.00	32	6.737	16,489,747.57	5.634
525,000.00	-	550,000.00	28	5.895	15,116,651.23	5.165
550,000.00	-	575,000.00	18	3.789	10,122,621.57	3.459

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

Update Face			Number of Items	Percent of Items	Principal Balance	Percent of Balance
575,000.00	-	600,000.00	45	9.474	26,636,292.99	9.101
600,000.00	-	625,000.00	26	5.474	15,961,519.74	5.454
625,000.00	-	650,000.00	26	5.474	16,724,747.97	5.715
650,000.00	-	675,000.00	13	2.737	8,602,263.02	2.939
675,000.00	-	700,000.00	14	2.947	9,646,931.54	3.296
700,000.00	-	725,000.00	7	1.474	5,022,179.38	1.716
725,000.00	-	750,000.00	15	3.158	11,114,910.64	3.798
750,000.00	-	775,000.00	7	1.474	5,360,660.46	1.832
775,000.00	-	800,000.00	12	2.526	9,465,922.30	3.234
>	-	800,000.00	85	17.895	91,503,858.27	31.266
Wgt Ave / Total:			475	100.000	292,666,681.23	100.000

Location	Number of Items	Percent of Items	Principal Balance	Percent of Balance
CA	153	32.211	101,295,726.73	34.611
FL	23	4.842	12,382,118.50	4.231
AZ	17	3.579	9,452,040.06	3.230
VA	15	3.158	8,198,479.60	2.801
WA	25	5.263	15,119,697.54	5.166
CO	12	2.526	7,371,315.22	2.519
Others	230	48.421	138,847,303.58	47.442
Wgt Ave / Total:	475	100.000	292,666,681.23	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	475	100.000	292,666,681.23	100.000
>		360	0	0.000	0.00	0.000
Wgt Ave / Total:			475	100.000	292,666,681.23	100.000