

101 Barclay Street, 4W
New York, NY 10286

Officer: William Herrmann
212-815-4595
Associate: Steven Chrysanthis
212-815-8318

CWMBS, Inc.

CHL Mortgage Pass-Through Trust 2008-1

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
A-1	12544YAA1	Senior	Fix-30/360	8,648,222.30	6.000000	45,659.95	43,241.11	88,901.07	0.00	8,602,562.34	0.00
A-2	12544YAB9	Senior	Fix-30/360	84,083,626.90	5.500000	443,935.70	385,383.29	829,318.99	0.00	83,639,691.20	0.00
A-3	12544YAC7	Strip IO	Fix-30/360	10,366,626.11	6.000000	0.00	51,833.13	51,833.13	0.00	10,311,893.51	0.00
A-4	12544YAD5	Senior	Fix-30/360	39,005,597.94	5.500000	205,937.57	178,775.66	384,713.22	0.00	38,799,660.37	0.00
A-5	12544YAE3	Senior	Fix-30/360	1,310,288.43	5.500000	6,917.92	6,005.49	12,923.41	0.00	1,303,370.51	0.00
X	12544YAK9	Strip IO	Var-30/360	132,087,564.08	0.567560	0.00	62,472.99	62,472.99	0.00	131,386,376.05	0.00
PO	12544YAL7	Strip PO	Fix-30/360	693,383.99	0.000000	561.31	0.00	561.31	0.00	692,822.67	0.00
A-R	12544YAM5	Senior	Fix-30/360	0.00	6.000000	0.00	0.00	0.00	0.00	0.00	0.00
M	12544YAN3	Mezzanine	Fix-30/360	4,414,282.48	6.000000	3,173.07	22,071.41	25,244.48	0.00	4,411,109.41	0.00
B-1	12544YAP8	Junior	Fix-30/360	2,006,446.86	6.000000	1,442.27	10,032.23	11,474.51	0.00	2,005,004.59	0.00
B-2	12544YAQ6	Junior	Fix-30/360	1,203,967.50	6.000000	865.43	6,019.84	6,885.27	0.00	1,203,102.06	0.00
B-3	12544YAR4	Junior	Fix-30/360	1,043,372.25	6.000000	750.00	5,216.86	5,966.86	0.00	1,042,622.25	0.00
B-4	12544YAT0	Junior	Fix-30/360	963,174.00	6.000000	692.35	4,815.87	5,508.22	0.00	962,481.65	0.00
B-5	12544YAV5	Junior	Fix-30/360	802,662.64	6.000000	576.90	4,013.31	4,590.21	0.07	802,085.67	0.16
Totals				144,175,025.28		710,512.47	779,881.20	1,490,393.67	0.07	143,464,512.74	0.16

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Principal Distribution Detail

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Accretion Principal	Net Principal Distribution	Current Realized Losses	Ending Certificate Balance	Ending Certificate Factor
A-1	12544YAA1	9,771,000.00	8,648,222.30	0.00	45,659.95	0.00	8,602,562.34	0.880417802
A-2	12544YAB9	95,000,000.00	84,083,626.90	0.00	443,935.70	0.00	83,639,691.20	0.880417802
A-3	12544YAC7	11,712,500.00	10,366,626.11	0.00	0.00	0.00	10,311,893.51	0.880417802
A-4	12544YAD5	44,069,600.00	39,005,597.94	0.00	205,937.57	0.00	38,799,660.37	0.880417802
A-5	12544YAE3	1,480,400.00	1,310,288.43	0.00	6,917.92	0.00	1,303,370.51	0.880417802
X	12544YAK9	149,182,870.00	132,087,564.08	0.00	0.00	0.00	131,386,376.05	0.880706854
PO	12544YAL7	705,243.56	693,383.99	0.00	561.31	0.00	692,822.67	0.982387807
A-R	12544YAM5	100.00	0.00	0.00	0.00	0.00	0.00	0.000000000
M	12544YAN3	4,441,900.00	4,414,282.48	0.00	3,173.07	0.00	4,411,109.41	0.993068149
B-1	12544YAP8	2,019,000.00	2,006,446.86	0.00	1,442.27	0.00	2,005,004.59	0.993068149
B-2	12544YAQ6	1,211,500.00	1,203,967.50	0.00	865.43	0.00	1,203,102.06	0.993068149
B-3	12544YAR4	1,049,900.00	1,043,372.25	0.00	750.00	0.00	1,042,622.25	0.993068149
B-4	12544YAT0	969,200.00	963,174.00	0.00	692.35	0.00	962,481.65	0.993068149
B-5	12544YAV5	807,684.42	802,662.64	0.00	576.90	0.07	802,085.67	0.993068149
Totals		161,525,527.98	144,175,025.28	0.00	710,512.47	0.07	143,464,512.74	



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Interest Distribution Detail

Class	Beginning Certificate Balance	Pass Through Rate (%)	Effective Coupon (%)	Current Interest	Deferred Interest	Total Interest Due	Net Interest Shortfall	Interest Paid
A-1	8,648,222.30	6.000000	6.000000	43,241.11	0.00	43,241.11	0.00	43,241.11
A-2	84,083,626.90	5.500000	5.500000	385,383.29	0.00	385,383.29	0.00	385,383.29
A-3	10,366,626.11	6.000000	6.000000	51,833.13	0.00	51,833.13	0.00	51,833.13
A-4	39,005,597.94	5.500000	5.500000	178,775.66	0.00	178,775.66	0.00	178,775.66
A-5	1,310,288.43	5.500000	5.500000	6,005.49	0.00	6,005.49	0.00	6,005.49
X	132,087,564.08	0.567560	0.567560	62,472.99	0.00	62,472.99	0.00	62,472.99
PO	693,383.99	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00
A-R	0.00	6.000000	0.000000	0.00	0.00	0.00	0.00	0.00
M	4,414,282.48	6.000000	6.000000	22,071.41	0.00	22,071.41	0.00	22,071.41
B-1	2,006,446.86	6.000000	6.000000	10,032.23	0.00	10,032.23	0.00	10,032.23
B-2	1,203,967.50	6.000000	6.000000	6,019.84	0.00	6,019.84	0.00	6,019.84
B-3	1,043,372.25	6.000000	6.000000	5,216.86	0.00	5,216.86	0.00	5,216.86
B-4	963,174.00	6.000000	6.000000	4,815.87	0.00	4,815.87	0.00	4,815.87
B-5	802,662.64	6.000000	6.000000	4,013.31	0.00	4,013.31	0.00	4,013.31
Totals	144,175,025.28			779,881.20	0.00	779,881.19	0.00	779,881.20

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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	12544YAA1	9,771,000.00	885.090809462	4.673007357	4.425454047	880.417802105	6.000000
A-2	12544YAB9	95,000,000.00	885.090809462	4.673007357	4.056666210	880.417802105	5.500000
A-3	12544YAC7	11,712,500.00	885.090809462	0.000000000	4.425454047	880.417802105	6.000000
A-4	12544YAD5	44,069,600.00	885.090809462	4.673007357	4.056666210	880.417802105	5.500000
A-5	12544YAE3	1,480,400.00	885.090809462	4.673007357	4.056666210	880.417802105	5.500000
X	12544YAK9	149,182,870.00	885.407044924	0.000000000	0.418767860	880.706853609	0.567560
PO	12544YAL7	705,243.56	983.183720900	0.795914119	0.000000000	982.387806781	0.000000
A-R	12544YAM5	100.00	0.000000000	0.000000000	0.000000000	0.000000000	6.000000
M	12544YAN3	4,441,900.00	993.782498338	0.714349567	4.968912492	993.068148772	6.000000
B-1	12544YAP8	2,019,000.00	993.782498338	0.714349567	4.968912492	993.068148772	6.000000
B-2	12544YAQ6	1,211,500.00	993.782498338	0.714349567	4.968912492	993.068148772	6.000000
B-3	12544YAR4	1,049,900.00	993.782498338	0.714349567	4.968912492	993.068148772	6.000000
B-4	12544YAT0	969,200.00	993.782498338	0.714349567	4.968912492	993.068148772	6.000000
B-5	12544YAV5	807,684.42	993.782498339	0.714264989	4.968912492	993.068148772	6.000000
Totals		161,525,527.98	892.583525855	4.398762725	4.828222556	888.184762707	



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Servicer Remittance Summary

Principal Remittance Amount

	<u>Group I</u>	<u>Total</u>
Scheduled Principal	103,621.06	103,621.06
Curtailment Principal	21,584.59	21,584.59
Paid in Full Principal	585,306.89	585,306.89
Repurchased Principal	0.00	0.00
Liquidation Principal	0.00	0.00
Subsequent Recoveries	0.00	0.00
Less: Non-Recoverable Principal Advances relating to Principal	0.00	0.00
Less: Deferred Interest	0.00	0.00
Total Principal Remittance Amount	710,512.54	710,512.54

Interest Remittance Amount

	<u>Group I</u>	<u>Total</u>
Scheduled Interest Collected	802,149.20	802,149.20
Plus: Compensating Interest	740.48	740.48
Less: Servicing Fees	-21,133.48	-21,133.48
Less: Strip Fee 1	0.00	0.00
Less: Strip Fee 2	-793.76	-793.76
Less: Strip Fee 3	0.00	0.00
Less: Interest Shortfalls	0.00	0.00
Total Interest Remittance Amount	780,962.44	780,962.44

Other Remittance Amounts

	<u>Group I</u>	<u>Total</u>
Prepayment Charge Allocable to the Trust	0.00	0.00
Other Remittance Amounts	0.00	0.00
Total Other Remittance	0.00	0.00

Total Servicer Remittance	1,491,474.98	1,491,474.98
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Trust Accounts

Certificate Account

Beginning Balance	0.00
Deposit: Servicer Remittance	1,491,474.98
Deposit: Counterparty Payments	0.00
Withdrawal: Trustee Fee	-1,081.31
Withdrawal: Bond Insurance Premium	0.00
Withdrawal: Class Payments	-1,490,393.67
Ending Balance	0.00

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Collateral Detail

Original Mortgage Loan Details

	<u>Group I</u>	<u>Total</u>
Original Aggregate Loan Count	246	246
Original Stated Principal Balance	161,525,527.98	161,525,527.98
Original Weighted Average Mortgage Rate	6.71296%	
Original Weighted Average Net Mortgage Rate	6.52149%	
Original Weighted Average Remaining Term	356	

Current Mortgage Loan Details

Beginning Aggregate Loan Count	225	225
Loans Paid Off or otherwise removed pursuant to the PSA	<u>1</u>	<u>1</u>
Ending Aggregate Loan Count	224	224

Beginning Pool Stated Principal Balance	144,175,025.28	144,175,025.28
Scheduled Principal	103,621.06	103,621.06
Unscheduled Principal	606,891.48	606,891.48
Realized Principal Losses	0.00	0.00
Ending Pool Stated Principal Balance	143,464,512.74	143,464,512.74

Beginning Weighted Average Mortgage Rate	6.68263%
Beginning Weighted Average Net Mortgage Rate	6.49112%
Ending Weighted Average Mortgage Rate	6.68335%
Ending Weighted Average Net Mortgage Rate	6.49181%
Beginning Weighted Average Remaining Term to Maturity	347
Ending Weighted Average Remaining Term to Maturity	346

Fees of the Trust

	<u>Group I</u>	<u>Total</u>
Gross Master Servicing Fee	21,133.48	21,133.48
Net Master Servicing Fee	20,393.00	20,393.00
Trustee Fee	1,081.31	1,081.31
Strip Fee 1	0.00	0.00
Strip Fee 2	793.76	793.76
Strip Fee 3	0.00	0.00
Total Net Loan Fees	22,268.07	22,268.07



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Loan Substitution

Loan Substitution- Current Period

	<u>Group I</u>	<u>Total</u>
Number of Loans Removed	0.00	0.00
Number of Loans Added	0.00	0.00
Net Number of Loans Added (Removed)	0.00	0.00
Aggregate Stated Principal Balance Removed	0.00	0.00
Aggregate Stated Principal Balance Added	0.00	0.00
Aggregate Principal Substitution Shortfall Amount	0.00	0.00

Loan Substitution- Cumulative Period

	<u>Group I</u>	<u>Total</u>
Number of Loans Removed	0.00	0.00
Number of Loans Added	0.00	0.00
Net Number of Loans Added (Removed)	0.00	0.00
Aggregate Stated Principal Balance Removed	0.00	0.00
Aggregate Stated Principal Balance Added	0.00	0.00
Aggregate Principal Substitution Shortfall Amount	0.00	0.00



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PO and Non-PO Principal Amounts

PO Principal Amounts

	<u>Group I</u>	<u>Total</u>
Beginning PO Balance	693,383.98	693,383.98
PO Scheduled Principal	483.76	483.76
PO Unscheduled Principal	77.56	77.56
PO Liquidation Principal	0.00	0.00
PO Principal Loss	0.00	0.00
Ending PO Balance	692,822.67	692,822.67

Non-PO Principal Amounts

	<u>Group I</u>	<u>Total</u>
Beginning Non-PO Balance	143,481,641.30	143,481,641.30
Non-PO Scheduled Principal	103,137.30	103,137.30
Non-PO Unscheduled Principal	606,813.92	606,813.92
Non-PO Liquidation Principal	0.00	0.00
Non-PO Principal Loss	0.00	0.00
Ending Non-PO Balance	142,771,690.07	142,771,690.07



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Senior and Subordinate Percentages

Group I

Senior Percentage	92.7280552206%
Senior Prepayment Percentage	100.0000000000%
Subordinate Percentage	7.2719447794%
Subordinate Prepayment Percentage	0.0000000000%

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Subordination				
<u>Credit Support</u>	<u>Original Bond Balance</u>	<u>Current Bond Balance</u>	<u>Original Support</u>	<u>Current Support</u>
Class Senior	151,026,343.56	133,038,107.10	10,499,184.42	10,426,405.64
Class Senior Percentage	93.499984%	92.732415%	6.500016%	7.267585%
Class M	4,441,900.00	4,411,109.41	6,057,284.42	6,015,296.23
Class M Percentage	2.749968%	3.074704%	3.750048%	4.192881%
Class B-1	2,019,000.00	2,005,004.59	4,038,284.42	4,010,291.63
Class B-1 Percentage	1.249957%	1.397561%	2.500091%	2.795320%
Class B-2	1,211,500.00	1,203,102.06	2,826,784.42	2,807,189.57
Class B-2 Percentage	0.750036%	0.838606%	1.750054%	1.956714%
Class B-3	1,049,900.00	1,042,622.25	1,776,884.42	1,764,567.32
Class B-3 Percentage	0.649990%	0.726746%	1.100064%	1.229968%
Class B-4	969,200.00	962,481.65	807,684.42	802,085.67
Class B-4 Percentage	0.600029%	0.670885%	0.500035%	0.559083%
Class B-5	807,684.42	802,085.67	-0.00	0.00
Class B-5 Percentage	0.500035%	0.559083%	-0.000000%	0.000000%

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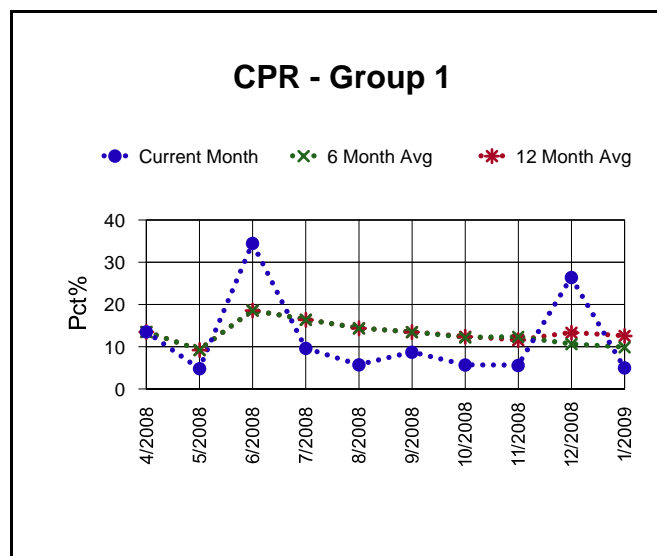
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Prepayment Rate Summary

	<u>Group I</u>	<u>Total</u>
Principal Balance of Loans Paid in Full	585,306.89	585,306.89
Prepayment Interest Excess	0.00	0.00
Prepayment Interest Shortfall	740.48	740.48
Compensating Interest	740.48	740.48
Non-Supported Prepayment Interest Shortfall	0.00	0.00
SMM % Current Month	0.42124%	
SMM % 6 Month Average	0.86094%	
SMM % 12 Month Average	1.11000%	
CPR % Current Month	4.93944%	
CPR % 6 Month Average	9.85589%	
CPR % 12 Month Average	12.53612%	



CPR (Constant Prepayment Rate) = $1 - ((1 - \text{SMM})^{12})$

SMM (Single Monthly Mortality) = $\text{Unscheduled Principal} / (\text{Beginning Balance} - \text{Scheduled Principal})$

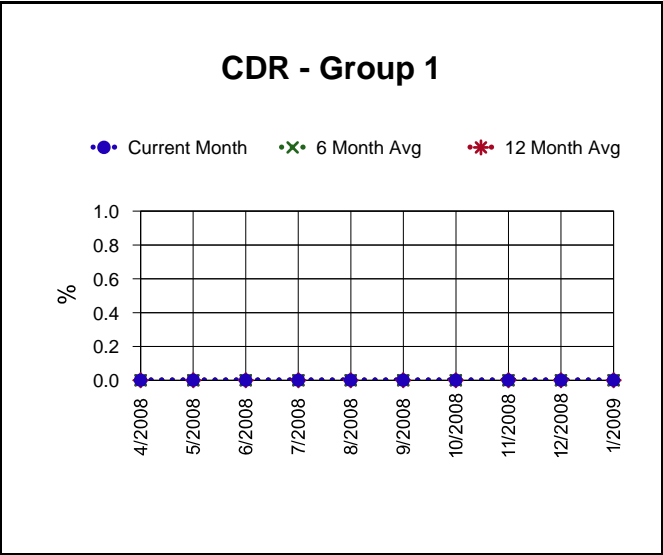
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Realized Loss Summary

	Group I	Total
Current Period Realized Losses	0.00	0.00
Cumulative Realized Losses	0.00	0.00
Total Liquidated Loan Balance	0.00	0.00
Total Liquidated Proceeds	0.00	0.00
Subsequent Recoveries	0.00	0.00
CDR Current Month	0.000000%	
CDR 6 Month Average	0.000000%	
CDR 12 Month Average	0.000000%	



Current Realized Losses = Liquidated Loan Balance - Liquidation Proceeds
 MDR (Montly Default Rate) = Beginning Balance Liquidated Loan / Total Beginning Balance
 CDR (Conditional Default Rate) = 1 - ((1-MDR)^12)

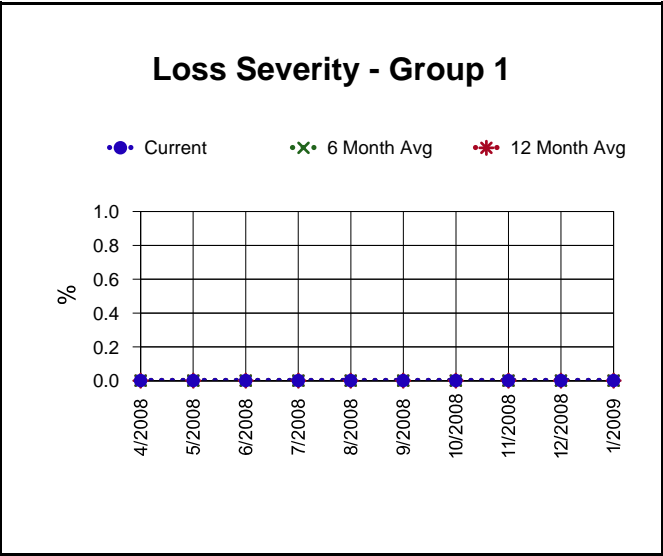
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Realized Loss Summary (Continued)

Group I

Loss Severity - Current Month	0.00000%
Loss Severity - 6 Month Average	0.00000%
Loss Severity - 12 Month Average	0.00000%



Loss Severity = Total Losses / Total Liquidated Balance

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Group 1 - Current Delinquency Information

Days	Delinquency		Bankruptcy		Foreclosure		REO		Total	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
Current			0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%
30 - 59	3 1.34%	1,338,361.48 0.93%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	3 1.34%	1,338,361.48 0.93%
60 - 89	2 0.89%	1,292,814.61 0.90%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	2 0.89%	1,292,814.61 0.90%
90 - 119	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%
120 - 149	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%
150 - 179	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%
180 - 269	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	1 0.45%	593,869.25 0.41%	0 0.00%	0.00 0.00%	1 0.45%	593,869.25 0.41%
270 - 359	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	1 0.45%	536,959.85 0.37%	1 0.45%	571,493.65 0.40%	2 0.89%	1,108,453.50 0.77%
360+	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%
Total	5 2.23%	2,631,176.09 1.83%	0 0.00%	0.00 0.00%	2 0.89%	1,130,829.10 0.79%	1 0.45%	571,493.65 0.40%	8 3.57%	4,333,498.84 3.02%

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Group 1 - Current Delinquency Information (continued)

Days	Delinquency		Bankruptcy		Foreclosure		REO		Total	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
30+	5 2.23%	2,631,176.09 1.83%	0 0.00%	0.00 0.00%	2 0.89%	1,130,829.10 0.79%	1 0.45%	571,493.65 0.40%	8 3.57%	4,333,498.84 3.02%
60+	2 0.89%	1,292,814.61 0.90%	0 0.00%	0.00 0.00%	2 0.89%	1,130,829.10 0.79%	1 0.45%	571,493.65 0.40%	5 2.23%	2,995,137.36 2.09%
90+	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	2 0.89%	1,130,829.10 0.79%	1 0.45%	571,493.65 0.40%	3 1.34%	1,702,322.75 1.19%
120+	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	2 0.89%	1,130,829.10 0.79%	1 0.45%	571,493.65 0.40%	3 1.34%	1,702,322.75 1.19%
150+	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	2 0.89%	1,130,829.10 0.79%	1 0.45%	571,493.65 0.40%	3 1.34%	1,702,322.75 1.19%
180+	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	2 0.89%	1,130,829.10 0.79%	1 0.45%	571,493.65 0.40%	3 1.34%	1,702,322.75 1.19%
270+	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	1 0.45%	536,959.85 0.37%	1 0.45%	571,493.65 0.40%	2 0.89%	1,108,453.50 0.77%
360+	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%

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New York, NY 10286

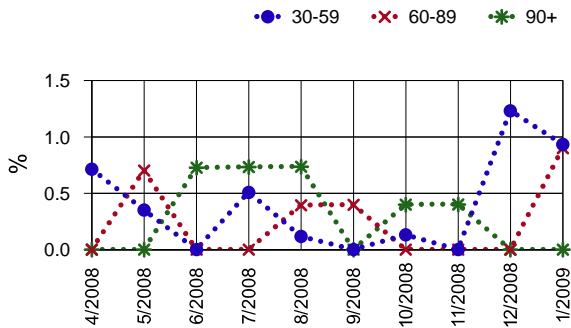
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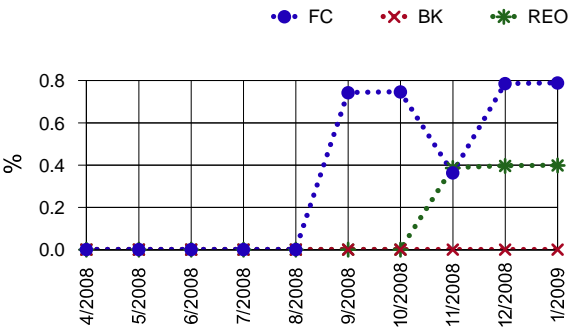
CHL Mortgage Pass-Through Trust 2008-1

Group 1 Delinquency Trends

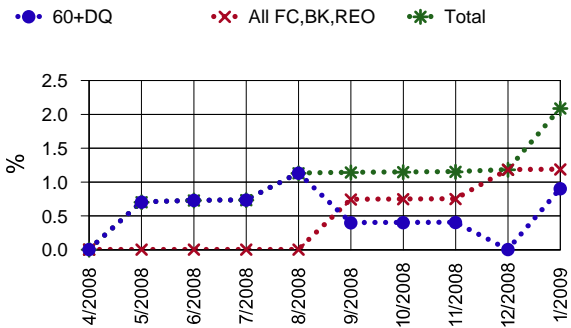
Delinquency Percentage



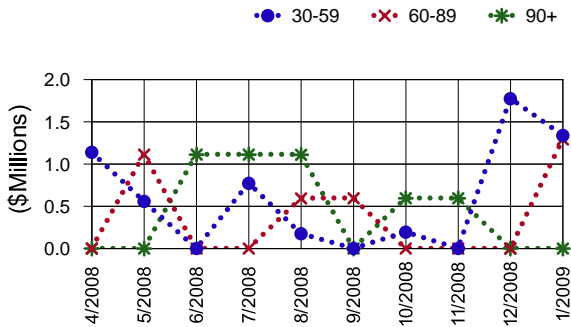
FC, BK, REO Percentage



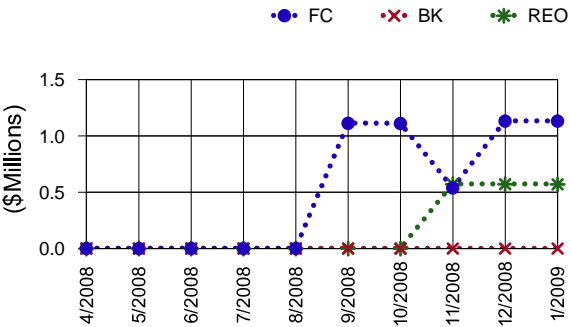
Total Percentage



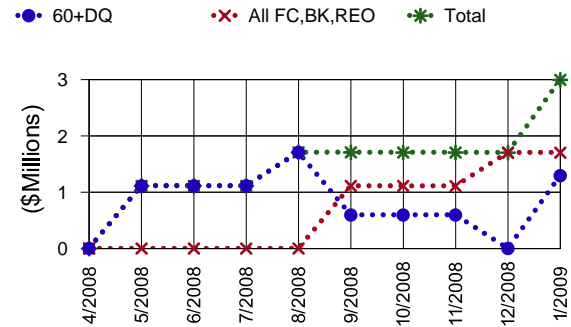
Delinquency Balances



FC, BK, REO Balances



Total Balances





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Group 1 - Historical Delinquency Information

Loan Status	01/25/09		12/25/08		11/25/08		10/25/08		09/25/08		08/25/08	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
30 - 59	3 1.34%	1,338,361.48 0.93%	3 1.33%	1,774,919.98 1.23%	0 0.00%	0.00%	1 0.43%	193,941.37 0.13%	0 0.00%	0.00%	1 0.43%	174,872.93 0.12%
60 - 89	2 0.89%	1,292,814.61 0.90%	0 0.00%	0.00 0.00%	0 0.00%	0.00%	0 0.00%	0.00 0.00%	1 0.43%	596,140.87 0.40%	1 0.43%	594,649.61 0.39%
90 - 119	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00%	1 0.43%	595,577.57 0.40%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%
120 - 149	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	1 0.44%	595,011.20 0.40%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%
150 - 179	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	2 0.86%	1,111,956.70 0.74%
180 - 269	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%
270 - 359	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%
360+	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%
Total Delinquent Loans	5 2.23%	2,631,176.09 1.83%	3 1.33%	1,774,919.98 1.23%	1 0.44%	595,011.20 0.40%	2 0.87%	789,518.94 0.53%	1 0.43%	596,140.87 0.40%	4 1.72%	1,881,479.24 1.25%



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Group 1 - Historical Delinquency Information (continued)

Loan Status	01/25/09		12/25/08		11/25/08		10/25/08		09/25/08		08/25/08	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
Total Bankruptcies	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%
Total Foreclosures	2 0.89%	1,130,829.10 0.79%	2 0.89%	1,131,689.02 0.78%	1 0.44%	537,532.40 0.36%	2 0.87%	1,110,570.31 0.75%	2 0.87%	1,111,265.96 0.74%	0 0.00%	0.00 0.00%
Total REOs	1 0.45%	571,493.65 0.40%	1 0.44%	571,916.85 0.40%	1 0.44%	572,337.29 0.39%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%
Total BK, FC & REO	3 1.34%	1,702,322.75 1.19%	3 1.33%	1,703,605.87 1.18%	2 0.87%	1,109,869.69 0.75%	2 0.87%	1,110,570.31 0.75%	2 0.87%	1,111,265.96 0.74%	0 0.00%	0.00 0.00%
Total Delinquent, Bankruptcy, Foreclosure and REO												
30+	8 3.57%	4,333,498.84 3.02%	6 2.67%	3,478,525.85 2.41%	3 1.31%	1,704,880.89 1.15%	4 1.74%	1,900,089.25 1.28%	3 1.30%	1,707,406.83 1.14%	4 1.72%	1,881,479.24 1.25%
60+	5 2.23%	2,995,137.36 2.09%	3 1.33%	1,703,605.87 1.18%	3 1.31%	1,704,880.89 1.15%	3 1.30%	1,706,147.88 1.15%	3 1.30%	1,707,406.83 1.14%	3 1.29%	1,706,606.31 1.13%
90+	3 1.34%	1,702,322.75 1.19%	3 1.33%	1,703,605.87 1.18%	3 1.31%	1,704,880.89 1.15%	3 1.30%	1,706,147.88 1.15%	2 0.87%	1,111,265.96 0.74%	2 0.86%	1,111,956.70 0.74%
120+	3 1.34%	1,702,322.75 1.19%	3 1.33%	1,703,605.87 1.18%	3 1.31%	1,704,880.89 1.15%	2 0.87%	1,110,570.31 0.75%	2 0.87%	1,111,265.96 0.74%	2 0.86%	1,111,956.70 0.74%
150+	3 1.34%	1,702,322.75 1.19%	3 1.33%	1,703,605.87 1.18%	2 0.87%	1,109,869.69 0.75%	2 0.87%	1,110,570.31 0.75%	2 0.87%	1,111,265.96 0.74%	2 0.86%	1,111,956.70 0.74%
180+	3 1.34%	1,702,322.75 1.19%	2 0.89%	1,109,164.10 0.77%	2 0.87%	1,109,869.69 0.75%	2 0.87%	1,110,570.31 0.75%	2 0.87%	1,111,265.96 0.74%	0 0.00%	0.00 0.00%
270+	2 0.89%	1,108,453.50 0.77%	2 0.89%	1,109,164.10 0.77%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%
360+	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%

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Distribution Date: 01/26/09



CWMBS, Inc.

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Appendix of Loan Level Information

Appendix A - Realized Loss Details
Appendix B - Prepayment Loan Details
Appendix C - Bankruptcy Loan Details
Appendix D - Foreclosure Loan Details
Appendix E - Reo Loan Details

**Additional Loan Level Information can be obtained at <https://gctinvestorreporting.bnymellon.com>



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A. Realized Loss Loan Level Details

<u>Loan ID</u>	<u>Liquidation Balance</u>	<u>Liquidation Proceeds</u>	<u>Realized Loss</u>	<u>Previous Status</u>	<u>Original Balance</u>	<u>Original LTV</u>	<u>State</u>
<u>Group I</u>	N/A						



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B. Prepayment Loan Details

<u>Loan ID</u>	<u>Balance</u>	<u>Paid Off Date</u>	<u>State</u>	<u>Rate</u>	<u>Seasoning</u>	<u>Type</u>	<u>Original Loan Balance</u>	<u>Original LTV</u>
<u>Group 1</u>								
168606849	585,874.76	12/24/08	TX	6.500	12	Paid in Full	590,849.88	80.00%



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C. Bankruptcy Loan Level Details

<u>Loan ID</u>	<u>Status</u>	<u>Month Added</u>	<u>Original Balance</u>	<u>Current Balance</u>	<u>Current Note Rate</u>	<u>Original LTV</u>	<u>State</u>	<u>Months Delinquent</u>
<u>Group 1</u>	N/A							



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D. Foreclosure Loan Level Details

<u>Loan ID</u>	<u>Status</u>	<u>Month Added</u>	<u>Original Balance</u>	<u>Current Balance</u>	<u>Current Note Rate</u>	<u>Original LTV</u>	<u>State</u>	<u>Months Delinquent</u>
<i>Group I</i>								
186738801	Existing	12/2008	599,457.59	593,869.25	6.500	45.45%	NY	6
187697329	Existing	09/2008	539,734.39	536,959.85	9.500	90.00%	NY	10
Exist Total			1,139,191.98	1,130,829.10				



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E. REO Loan Level Details

<u>Loan ID</u>	<u>Status</u>	<u>Month Added</u>	<u>Original Balance</u>	<u>Current Balance</u>	<u>Current Note Rate</u>	<u>Original LTV</u>	<u>State</u>	<u>Months Delinquent</u>
<u>Group 1</u>								
187981442	Existing	11/2008	575,603.60	571,493.65	7.875	80.00%	GA	10
<u>Exist Total</u>			<u>575,603.60</u>	<u>571,493.65</u>				