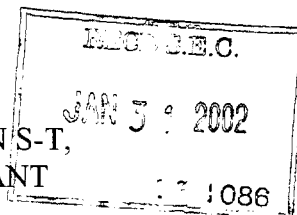


IN ACCORDANCE WITH RULE 202 OF REGULATION S-T,
THIS FORM SE IS BEING FILED IN PAPER PURSUANT
TO A CONTINUING HARDSHIP EXEMPTION.



02013214

SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549

FORM SE
FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS
BY ELECTRONIC FILERS

CWMBS, INC.

(Exact Name of Registrant as Specified in Charter)

000906410

(Registrant CIK Number)

Form 8-K for January 31, 2002

(Electronic Report, Schedule or Registration
Statement of Which the Documents Are a Part
(Give Period of Report))

333-74674

40145

(SEC File Number, if Available)

N/A

(Name of Person Filing the Document (if Other Than the Registrant))

PROCESSED

FEB 11 2002

THOMSON
FINANCIAL

P

SIGNATURES

Filings Made by the Registrant. The registrant has duly caused this form to be signed on its behalf by the undersigned, thereunto duly authorized, in the City of Pasadena, State of California, on January 31, 2002.

CWMBS, INC.

By: 
Celia Coulter
Vice President

Exhibit Index

<u>Exhibit</u>		<u>Page</u>
99.1	Computational Materials Prepared by Countrywide Securities Corporation	4

IN ACCORDANCE WITH RULE 202 OF REGULATION S-T, THESE
COMPUTATIONAL MATERIALS ARE BEING FILED IN PAPER PURSUANT TO A
CONTINUING HARDSHIP EXEMPTION.

Exhibit 99.1

COMPUTATIONAL MATERIALS
PREPARED BY COUNTRYWIDE SECURITIES CORPORATION.

for

CWMBS, INC.

CHL Mortgage Pass-Through Trust 2002-J1
Mortgage Pass-Through Certificates, Series 2002-J1



Yields Given Prices Report 2002-J1_FIN 30 year 6.7's

User ID: leibo **Deals Directory:** /opt/intex/deals **Date:** 01/30/2002 **11:07:00**

COUNTRYWIDE SECURITIES CORPORATION
A Countrywide Capital Markets Company

Bond: A1 Balance: 30,000,000 Coupon: 6.500000

Delay: 24 Class Factor: 1.00 Accruing Since: 1/01/2002
Settlement Date: 1/31/2002 WHOLE 30 year WAC: 6.94 WAM: 358.00

Months	PSA 0	PSA 100	PSA 275	PSA 400	PSA 500	PSA 600	PSA 800	PSA 1000
480								
99- 5	6.630	6.661	6.722	6.757	6.781	6.803	6.841	6.875
99- 9	6.617	6.638	6.679	6.703	6.720	6.734	6.760	6.783
99-13	6.604	6.615	6.637	6.650	6.658	6.666	6.680	6.692
99-17	6.590	6.592	6.594	6.596	6.597	6.598	6.600	6.601
99-21	6.577	6.569	6.552	6.543	6.536	6.530	6.519	6.510
99-25	6.564	6.546	6.510	6.489	6.475	6.462	6.439	6.420
99-29	6.551	6.523	6.468	6.436	6.414	6.394	6.360	6.329
100- 1	6.538	6.500	6.426	6.383	6.353	6.327	6.280	6.239
100- 5	6.525	6.477	6.384	6.330	6.293	6.259	6.200	6.148
100- 9	6.512	6.454	6.342	6.277	6.232	6.192	6.121	6.058
100-13	6.499	6.431	6.300	6.224	6.172	6.125	6.042	5.969
100-17	6.486	6.408	6.259	6.171	6.112	6.058	5.963	5.879
100-21	6.473	6.386	6.217	6.119	6.051	5.991	5.884	5.789
100-25	6.460	6.363	6.175	6.066	5.991	5.924	5.805	5.700
100-29	6.447	6.340	6.134	6.014	5.931	5.857	5.726	5.611
101- 1	6.434	6.318	6.092	5.961	5.871	5.790	5.648	5.522
101- 5	6.421	6.295	6.051	5.909	5.812	5.724	5.569	5.433
101- 9	6.408	6.273	6.010	5.857	5.752	5.658	5.491	5.345
101-13	6.395	6.250	5.969	5.805	5.693	5.591	5.413	5.256
101-17	6.382	6.228	5.928	5.753	5.633	5.525	5.335	5.168
101-21	6.370	6.206	5.887	5.701	5.574	5.459	5.257	5.080
101-25	6.357	6.183	5.846	5.649	5.515	5.393	5.180	4.992
101-29	6.344	6.161	5.805	5.597	5.456	5.328	5.102	4.904
AVG LIFE	17.29	7.63	3.50	2.67	2.30	2.05	1.71	1.50
DURATION	9.51	5.44	2.97	2.35	2.05	1.84	1.56	1.38
FIRST PAY	2/02	2/02	2/02	2/02	2/02	2/02	2/02	2/02
LAST PAY	1/29	3/20	8/09	4/07	5/06	10/05	1/05	8/04

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Yields Given Prices Report 2002-J1_FIN 30 year 6.7's

User ID: leibo **Deals Directory:** /opt/intex/deals **Date:** 01/30/2002 **11:07:01**

COUNTRYWIDE SECURITIES CORPORATION
A Countrywide Capital Markets Company

Bond: A2 Balance: 25,126,777 Coupon: 2.350000

Delay:	0	Class Factor:	1.00	Accruing Since:	1/25/2002
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Settlement Date: 1/31/2002 WHOLE 30 year WAC: 6.94 WAM: 358.00

Index: 1ML Value: 1.85000 Margin: 0.50000 Multiplier: 1.00000 Cap: 8.50000 Floor: 0.50000 Delay: 0

Months	PSA 0	PSA 100	PSA 275	PSA 400	PSA 500	PSA 600	PSA 800	PSA 1000
98-20	2.463	2.568	2.782	2.905	2.989	3.064	3.197	3.314
98-24	2.454	2.549	2.743	2.855	2.931	3.000	3.120	3.226
98-28	2.444	2.530	2.705	2.805	2.873	2.935	3.043	3.139
99- 0	2.435	2.511	2.666	2.755	2.816	2.870	2.967	3.051
99- 4	2.426	2.492	2.627	2.705	2.758	2.806	2.890	2.964
99- 8	2.416	2.473	2.589	2.655	2.701	2.742	2.813	2.877
99-12	2.407	2.454	2.550	2.606	2.643	2.677	2.737	2.790
99-16	2.398	2.436	2.512	2.556	2.586	2.613	2.661	2.703
99-20	2.389	2.417	2.474	2.507	2.529	2.549	2.585	2.616
99-24	2.379	2.398	2.436	2.457	2.472	2.486	2.509	2.530
99-28	2.370	2.379	2.398	2.408	2.415	2.422	2.433	2.443
100- 0	2.361	2.361	2.360	2.359	2.359	2.358	2.358	2.357
100- 4	2.352	2.342	2.322	2.310	2.302	2.295	2.282	2.271
100- 8	2.343	2.323	2.284	2.261	2.245	2.231	2.207	2.185
100-12	2.334	2.305	2.246	2.212	2.189	2.168	2.132	2.099
100-16	2.324	2.286	2.208	2.163	2.133	2.105	2.056	2.014
100-20	2.315	2.268	2.170	2.114	2.076	2.042	1.982	1.929
100-24	2.306	2.249	2.133	2.066	2.020	1.979	1.907	1.843
100-28	2.297	2.231	2.095	2.017	1.964	1.916	1.832	1.758
101- 0	2.288	2.212	2.058	1.969	1.908	1.854	1.758	1.673
101- 4	2.279	2.194	2.020	1.920	1.852	1.791	1.683	1.589
101- 8	2.270	2.175	1.983	1.872	1.796	1.729	1.609	1.504
101-12	2.261	2.157	1.946	1.824	1.741	1.666	1.535	1.420
AVG LIFE	17.29	7.63	3.50	2.67	2.30	2.05	1.71	1.50
DURATION	13.63	6.68	3.29	2.54	2.20	1.97	1.65	1.45
FIRST PAY	2/02	2/02	2/02	2/02	2/02	2/02	2/02	2/02
FAST PAY	1/29	3/20	8/09	4/07	5/06	10/05	1/05	8/04

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Yields Given Prices Report 2002-J1_FIN 30 year 6.7's

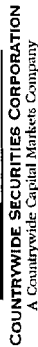
User ID: leibo Deals Directory: /opt/intex/deals Date: 01/30/2002 11:07:03

Bond: A4 Balance: 201,014,223 Coupon: 6.250000

Delay: 24 Class Factor: 1.00 Accruing Since: 1/01/2002
Settlement Date: 1/31/2002 WHOLE 30 year WAC: 6.94 WAM: 358.00

Months	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA
480	0	100	275	400	500	600	800	1000	
99- 4	6.378	6.413	6.481	6.520	6.547	6.572	6.615	6.653	
99- 8	6.365	6.390	6.438	6.467	6.486	6.504	6.534	6.562	
99-12	6.352	6.367	6.396	6.413	6.425	6.436	6.454	6.471	
99-16	6.339	6.344	6.354	6.360	6.364	6.368	6.374	6.380	
99-20	6.326	6.321	6.312	6.307	6.303	6.300	6.294	6.289	
99-24	6.313	6.298	6.270	6.254	6.242	6.232	6.214	6.199	
100- 4	6.300	6.276	6.228	6.201	6.182	6.165	6.135	6.108	
100- 8	6.287	6.253	6.186	6.148	6.121	6.097	6.055	6.018	
100-12	6.274	6.230	6.145	6.095	6.061	6.030	5.976	5.928	
100-16	6.261	6.208	6.103	6.042	6.001	5.963	5.897	5.838	
101- 4	6.249	6.185	6.062	5.990	5.940	5.896	5.818	5.749	
101- 8	6.236	6.163	6.020	5.937	5.880	5.829	5.739	5.659	
101-12	6.223	6.140	5.979	5.885	5.820	5.762	5.660	5.570	
101-16	6.210	6.118	5.937	5.832	5.760	5.696	5.581	5.481	
101-20	6.198	6.095	5.896	5.780	5.701	5.629	5.503	5.392	
101-24	6.185	6.073	5.855	5.728	5.641	5.563	5.425	5.303	
101-28	6.172	6.051	5.814	5.676	5.582	5.496	5.347	5.215	
101-32	6.160	6.028	5.773	5.624	5.522	5.430	5.269	5.126	
101-36	6.147	6.006	5.732	5.572	5.463	5.364	5.191	5.038	
101-40	6.135	5.984	5.691	5.520	5.404	5.298	5.113	4.950	
101-44	6.122	5.962	5.650	5.469	5.345	5.233	5.035	4.862	
101-48	6.110	5.940	5.609	5.417	5.286	5.167	4.958	4.774	
101-52	6.097	5.918	5.569	5.366	5.227	5.101	4.881	4.687	
AVG LIFE	17.29	7.63	3.50	2.67	2.30	2.05	1.71	1.50	
DURATION	9.70	5.50	2.99	2.36	2.06	1.85	1.57	1.38	
FIRST PAY	2/02	2/02	2/02	2/02	2/02	2/02	2/02	2/02	
LAST PAY	1/29	3/20	8/09	4/07	5/06	10/05	1/05	8/04	

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User ID: leibo **Deals Directory:** /opt/intex/deals **Date:** 01/30/2002 **11:07:04**

Bond: A5 Balance: 21,829,000 Coupon: 6.500000

Delay: 24 Class Factor: 1.00 Accruing Since: 1/01/2002
Settlement Date: 1/31/2002 WHOLE 30 year WAC: 6.94 WAM: 358.00

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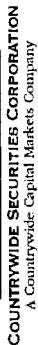
User ID: leibo **Deals Directory:** /opt/intex/deals **Date:** 01/30/2002 11:07:05

COUNTRYWIDE SECURITIES CORPORATION
A Countrywide Capital Markets Company

Delay: 24 Class Factor: 1.00 Accruing Since: 1/01/2002
Settlement Date: 1/31/2002 WHOLE 30 year WAC: 6.94 WAM: 358.00

Months	PSA 0	PSA 100	PSA 275	PSA 400	PSA 500	PSA 600	PSA 800	PSA 1000
97-15.50	6.824	6.824	6.912	7.015	7.095	7.165	7.297	7.419
97-19.50	6.810	6.810	6.892	6.989	7.064	7.130	7.254	7.368
97-23.50	6.796	6.796	6.872	6.963	7.033	7.095	7.211	7.317
97-27.50	6.781	6.781	6.852	6.937	7.002	7.059	7.167	7.267
97-31.50	6.767	6.767	6.833	6.911	6.971	7.024	7.124	7.216
98-03.50	6.752	6.752	6.813	6.885	6.940	6.989	7.081	7.165
98-07.50	6.738	6.738	6.793	6.859	6.910	6.954	7.038	7.115
98-11.50	6.724	6.724	6.774	6.833	6.879	6.919	6.995	7.064
98-15.50	6.709	6.709	6.754	6.807	6.848	6.884	6.952	7.014
98-19.50	6.695	6.695	6.735	6.781	6.817	6.849	6.909	6.964
98-23.50	6.681	6.681	6.715	6.755	6.787	6.814	6.866	6.914
98-27.50	6.667	6.667	6.696	6.730	6.756	6.780	6.823	6.863
98-31.50	6.652	6.652	6.676	6.704	6.726	6.745	6.781	6.813
99-03.50	6.638	6.638	6.657	6.678	6.695	6.710	6.738	6.763
99-07.50	6.624	6.624	6.637	6.653	6.665	6.675	6.695	6.714
99-11.50	6.610	6.610	6.618	6.627	6.635	6.641	6.653	6.664
99-15.50	6.596	6.596	6.599	6.602	6.604	6.606	6.610	6.614
99-19.50	6.582	6.582	6.579	6.576	6.574	6.572	6.568	6.564
99-23.50	6.568	6.568	6.560	6.551	6.544	6.537	6.526	6.515
99-27.50	6.554	6.554	6.541	6.525	6.513	6.503	6.483	6.465
99-31.50	6.540	6.540	6.521	6.500	6.483	6.469	6.441	6.416
100-03.50	6.526	6.526	6.502	6.475	6.453	6.434	6.399	6.367
100-07.50	6.512	6.512	6.483	6.449	6.423	6.400	6.357	6.317
AVG LIFE	13.96	13.96	8.74	6.12	4.98	4.28	3.38	2.84
DURATION	8.85	8.85	6.46	4.89	4.12	3.62	2.51	2.51
FIRST PAY	9/12	9/12	1/10	9/07	9/06	2/06	4/05	10/04
FAST PAY	11/18	11/18	8/11	9/08	5/07	8/06	8/05	1/05

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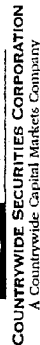
User ID: leibo **Deals Directory:** /opt/intex/deals **Date:** 01/30/2002 **11:07:05**

Bond: A7 Balance: 21,966,769 Coupon: 6.500000

Delay: 24 Class Factor: 1.00 Accruing Since: 1/01/2002
Settlement Date: 1/31/2002 WHOLE 30 year WAC: 6.94 WAM: 358.00

Months	PSA 0	PSA 100	PSA 275	PSA 400	PSA 500	PSA 600	PSA 800	PSA 1000
87-20	7.114	7.188	7.590	8.109	8.723	9.207	10.000	10.741
87-24	7.108	7.181	7.578	8.092	8.699	9.178	9.961	10.694
87-28	7.102	7.175	7.567	8.075	8.675	9.148	9.923	10.648
88- 0	7.097	7.168	7.556	8.057	8.652	9.119	9.885	10.601
88- 4	7.091	7.161	7.545	8.040	8.628	9.090	9.846	10.554
88- 8	7.085	7.155	7.533	8.023	8.604	9.060	9.808	10.508
88-12	7.079	7.148	7.522	8.006	8.580	9.031	9.770	10.461
88-16	7.073	7.141	7.511	7.989	8.556	9.002	9.732	10.415
88-20	7.067	7.135	7.500	7.973	8.539	8.973	9.694	10.369
88-24	7.062	7.128	7.489	7.956	8.509	8.944	9.656	10.322
88-28	7.056	7.121	7.478	7.939	8.485	8.915	9.618	10.276
89- 0	7.050	7.115	7.467	7.922	8.462	8.886	9.580	10.230
89- 4	7.044	7.108	7.456	7.905	8.438	8.857	9.543	10.184
89- 8	7.038	7.102	7.445	7.888	8.414	8.828	9.505	10.138
89-12	7.033	7.095	7.434	7.872	8.391	8.799	9.467	10.092
89-16	7.027	7.088	7.423	7.855	8.368	8.770	9.430	10.046
89-20	7.021	7.082	7.412	7.838	8.344	8.741	9.392	10.001
89-24	7.015	7.075	7.401	7.821	8.321	8.713	9.355	9.955
89-28	7.010	7.069	7.390	7.805	8.297	8.684	9.317	9.910
90- 0	7.004	7.062	7.379	7.788	8.274	8.655	9.280	9.864
90- 4	6.998	7.056	7.368	7.771	8.251	8.627	9.243	9.819
90- 8	6.992	7.049	7.357	7.755	8.227	8.598	9.206	9.773
90-12	6.987	7.043	7.346	7.738	8.204	8.570	9.168	9.728
AVG LIFE	28.48	23.35	14.15	9.08	6.21	5.05	3.88	3.19
DURATION	24.08	21.11	12.61	8.29	5.92	4.82	3.70	3.03
FIRST PAY	1/29	3/20	9/11	9/08	5/07	8/06	8/05	1/05
LAST PAY	11/31	11/31	11/31	11/31	9/09	10/07	4/06	6/05

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Yields Given Prices Report 2002-J1_FIN 30 year 6.7's

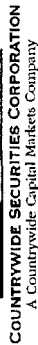
User ID: leibo **Deals Directory:** /opt/intex/deals **Date:** 01/30/2002 11:07:06

Bond: A8 Balance: 37,354,000 Coupon: 6.500000

Delay: 24 Class Factor: 1.00 Accruing Since: 1/01/2002
Settlement Date: 1/31/2002 WHOLE 30 year WAC: 6.94 WAM: 358.00

[illegible]

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User ID: leibo Deals Directory: /opt/intex/deals Date: 01/30/2002 11:07:07

COUNTRYWIDE SECURITIES CORPORATION
A Countrywide Capital Markets Company

Delay: 24 Class Factor: 1.00 Accruing Since: 1/01/2002
Settlement Date: 1/31/2002 WHOLE 30 year WAC: 6.94 WAM: 358.00

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Yields Given Prices Report 2002-J1_FIN 30 year 6.7's

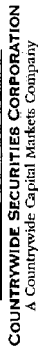
User ID: leibo Deals Directory: /opt/intex/deals Date: 01/30/2002 11:07:08

Bond: B1 Balance: 2,428,000 Coupon: 6.500000

Delay: 24 Class Factor: 1.00 Accruing Since: 1/01/2002
Settlement Date: 1/31/2002 WHOLE 30 year WAC: 6.94 WAM: 358.00

Months	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA
480	0	100	275	400	500	600	800	1000		
97- 4	6.831	6.875	6.932	6.961	6.980	6.996	7.033	7.117		
97- 8	6.819	6.860	6.914	6.942	6.960	6.975	7.010	7.089		
97-12	6.806	6.845	6.896	6.922	6.939	6.954	6.986	7.061		
97-16	6.793	6.830	6.878	6.903	6.919	6.932	6.963	7.034		
97-20	6.781	6.815	6.860	6.883	6.898	6.911	6.940	7.006		
97-24	6.768	6.800	6.842	6.864	6.878	6.890	6.917	6.979		
97-28	6.755	6.785	6.825	6.845	6.858	6.869	6.894	6.951		
98- 0	6.743	6.770	6.807	6.825	6.837	6.848	6.871	6.924		
98- 4	6.730	6.756	6.789	6.806	6.817	6.826	6.848	6.897		
98- 8	6.718	6.741	6.771	6.787	6.797	6.805	6.825	6.869		
98-12	6.705	6.726	6.753	6.767	6.777	6.784	6.802	6.842		
98-16	6.692	6.711	6.736	6.748	6.756	6.763	6.779	6.815		
98-20	6.680	6.697	6.718	6.729	6.736	6.742	6.756	6.788		
98-24	6.668	6.682	6.700	6.710	6.716	6.721	6.733	6.761		
98-28	6.655	6.667	6.683	6.691	6.696	6.701	6.711	6.734		
99- 0	6.643	6.653	6.665	6.672	6.676	6.680	6.688	6.707		
99- 4	6.630	6.638	6.648	6.653	6.656	6.659	6.665	6.680		
99- 8	6.618	6.623	6.630	6.634	6.636	6.638	6.643	6.653		
99-12	6.606	6.609	6.613	6.615	6.616	6.617	6.620	6.626		
99-16	6.593	6.594	6.595	6.596	6.596	6.597	6.597	6.599		
99-20	6.581	6.580	6.578	6.577	6.577	6.576	6.575	6.572		
99-24	6.569	6.565	6.561	6.558	6.557	6.555	6.552	6.545		
99-28	6.557	6.551	6.543	6.539	6.537	6.535	6.530	6.519		
AVG LIFE	19.75	14.77	10.78	9.44	8.74	8.23	7.27	5.82		
DURATION	10.11	8.56	7.14	6.58	6.26	6.02	5.52	4.65		
FIRST PAY	2/02	2/02	2/02	2/02	2/02	2/02	2/02	2/02		
LAST PAY	11/31	11/31	11/31	11/31	11/31	10/31	8/28	5/22		

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User ID: leibo **Deals Directory:** /opt/intex/deals **Date:** 01/30/2002 **11:07:09**

COUNTRYWIDE SECURITIES CORPORATION
A Countrywide Capital Markets Company

Delay: 24 Class Factor: 1.00 Accruing Since: 1/01/2002
Settlement Date: 1/31/2002 WHOLE 30 year WAC: 6.94 WAM: 358.00

Months	PSA 0	PSA 100	PSA 275	PSA 400	PSA 500	PSA 600	PSA 800	PSA 1000
89- 4	7.708	7.907	8.162	8.292	8.375	8.447	8.610	8.987
89- 8	7.693	7.890	8.141	8.269	8.352	8.423	8.584	8.956
89-12	7.679	7.873	8.121	8.247	8.329	8.399	8.558	8.925
89-16	7.664	7.855	8.101	8.225	8.306	8.375	8.532	8.894
89-20	7.649	7.838	8.080	8.203	8.283	8.351	8.506	8.863
89-24	7.635	7.821	8.060	8.182	8.260	8.327	8.480	8.833
89-28	7.620	7.804	8.040	8.160	8.237	8.303	8.454	8.802
90- 0	7.606	7.787	8.019	8.138	8.214	8.280	8.429	8.772
90- 4	7.591	7.770	7.999	8.116	8.192	8.256	8.403	8.741
90- 8	7.577	7.753	7.979	8.094	8.169	8.232	8.377	8.711
90-12	7.563	7.736	7.959	8.073	8.146	8.209	8.352	8.680
90-16	7.548	7.720	7.939	8.051	8.123	8.185	8.326	8.650
90-20	7.534	7.703	7.919	8.029	8.101	8.162	8.300	8.620
90-24	7.520	7.686	7.899	8.008	8.078	8.138	8.275	8.590
90-28	7.505	7.669	7.879	7.986	8.056	8.115	8.249	8.560
91- 0	7.491	7.652	7.859	7.965	8.033	8.091	8.224	8.529
91- 4	7.477	7.636	7.840	7.943	8.011	8.068	8.199	8.499
91- 8	7.463	7.619	7.820	7.922	7.988	8.045	8.173	8.469
91-12	7.449	7.602	7.800	7.901	7.966	8.021	8.148	8.440
91-16	7.435	7.586	7.780	7.879	7.943	7.998	8.123	8.410
91-20	7.421	7.569	7.761	7.858	7.921	7.975	8.098	8.380
91-24	7.407	7.553	7.741	7.837	7.899	7.952	8.073	8.350
91-28	7.393	7.536	7.721	7.816	7.877	7.929	8.048	8.320
AVG LIFE	19.75	14.77	10.78	9.44	8.74	8.23	7.27	5.82
DURATION	9.58	8.15	6.86	6.35	6.06	5.83	5.37	4.53
FIRST PAY	2/02	2/02	2/02	2/02	2/02	2/02	2/02	2/02
FIRST PAY	11/31	11/31	11/31	11/31	11/31	9/31	4/28	1/22

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Yields Given Prices Report 2002-J1_FIN 30 year 6.7's

User ID: leibo **Deals Directory:** /opt/intex/deals **Date:** 01/30/2002 **11:07:09**

COUNTRYWIDE SECURITIES CORPORATION
A Countrywide Capital Markets Company

Delay: 24 Class Factor: 1.00 Accruing Since: 1/01/2002
Settlement Date: 1/31/2002 WHOLE 30 year WAC: 6.94 WAM: 358.00

Months	PSA 0	PSA 100	PSA 275	PSA 400	PSA 500	PSA 600	PSA 800	PSA 1000
480								
73- 6	9.917	10.483	11.182	11.534	11.762	11.956	12.402	13.454
73-10	9.896	10.459	11.155	11.505	11.731	11.925	12.368	13.414
73-14	9.876	10.436	11.127	11.475	11.701	11.893	12.334	13.374
73-18	9.856	10.412	11.100	11.446	11.670	11.862	12.300	13.335
73-22	9.835	10.389	11.073	11.417	11.640	11.831	12.266	13.295
73-26	9.815	10.365	11.045	11.388	11.610	11.799	12.233	13.256
73-30	9.795	10.342	11.018	11.359	11.579	11.768	12.199	13.216
74- 2	9.775	10.318	10.991	11.330	11.549	11.737	12.166	13.177
74- 6	9.755	10.295	10.964	11.301	11.519	11.706	12.132	13.138
74-10	9.735	10.272	10.937	11.273	11.489	11.675	12.099	13.098
74-14	9.715	10.249	10.911	11.244	11.459	11.644	12.065	13.059
74-18	9.695	10.226	10.884	11.215	11.430	11.613	12.032	13.020
74-22	9.675	10.203	10.857	11.187	11.400	11.582	11.999	12.982
74-26	9.655	10.180	10.830	11.158	11.370	11.552	11.966	12.943
74-30	9.635	10.157	10.804	11.130	11.341	11.521	11.933	12.904
75- 2	9.616	10.134	10.777	11.101	11.311	11.490	11.900	12.865
75- 6	9.596	10.112	10.751	11.073	11.282	11.460	11.867	12.827
75-10	9.577	10.089	10.725	11.045	11.252	11.429	11.835	12.788
75-14	9.557	10.066	10.698	11.017	11.223	11.399	11.802	12.750
75-18	9.538	10.044	10.672	10.989	11.194	11.369	11.769	12.712
75-22	9.518	10.021	10.646	10.961	11.164	11.339	11.737	12.673
75-26	9.499	9.999	10.620	10.933	11.135	11.309	11.704	12.635
75-30	9.480	9.976	10.594	10.905	11.106	11.278	11.672	12.597
AVG LIFE	19.75	14.77	10.78	9.44	8.74	8.23	7.27	5.82
DURATION	8.38	7.23	6.22	5.82	5.59	5.40	5.02	4.27
FIRST PAY	2/02	2/02	2/02	2/02	2/02	2/02	2/02	2/02
LAST PAY	11/31	11/31	11/31	11/31	11/31	7/31	4/27	3/21

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Yields Given Prices Report 2002-J1_FIN 30 year 6.7's

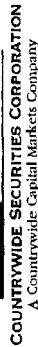
User ID: leibo **Deals Directory:** /opt/intex/deals **Date:** 01/30/2002 **11:07:10**

COUNTRYWIDE SECURITIES CORPORATION
A Countrywide Capital Markets Company

Delay: 24 Class Factor: 1.00 Accruing Since: 1/01/2002
Settlement Date: 1/31/2002 WHOLE 30 year WAC: 6.94 WAM: 358.00

Months	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA
480	0	100	275	400	500	600	800	1000				
50-20	15.052	16.298	17.755	18.482	18.955	19.363	20.297	22.620				
50-24	15.013	16.254	17.706	18.431	18.902	19.309	20.240	22.554				
50-28	14.973	16.210	17.658	18.380	18.850	19.255	20.183	22.489				
51- 0	14.933	16.166	17.609	18.329	18.798	19.202	20.127	22.424				
51- 4	14.894	16.122	17.561	18.279	18.746	19.149	20.070	22.359				
51- 8	14.855	16.079	17.513	18.228	18.694	19.095	20.014	22.295				
51-12	14.816	16.036	17.465	18.178	18.642	19.043	19.958	22.230				
51-16	14.777	15.993	17.418	18.128	18.591	18.990	19.903	22.166				
51-20	14.738	15.950	17.370	18.079	18.540	18.937	19.847	22.102				
51-24	14.700	15.907	17.323	18.029	18.489	18.885	19.792	22.039				
51-28	14.662	15.864	17.276	17.980	18.438	18.833	19.736	21.975				
52- 0	14.623	15.822	17.229	17.931	18.387	18.781	19.681	21.912				
52- 4	14.585	15.780	17.182	17.882	18.337	18.729	19.627	21.849				
52- 8	14.548	15.738	17.136	17.833	18.286	18.677	19.572	21.786				
52-12	14.510	15.696	17.089	17.784	18.236	18.626	19.518	21.724				
52-16	14.473	15.655	17.043	17.736	18.186	18.575	19.463	21.661				
52-20	14.435	15.613	16.997	17.688	18.137	18.524	19.409	21.599				
52-24	14.398	15.572	16.951	17.639	18.087	18.473	19.355	21.537				
52-28	14.361	15.531	16.906	17.592	18.038	18.422	19.302	21.475				
53- 0	14.325	15.490	16.860	17.544	17.988	18.372	19.248	21.413				
53- 4	14.288	15.449	16.815	17.496	17.939	18.321	19.195	21.352				
53- 8	14.251	15.408	16.770	17.449	17.890	18.271	19.142	21.291				
53-12	14.215	15.368	16.725	17.402	17.842	18.221	19.089	21.230				
AVG LIFE	19.75	14.77	10.78	9.44	8.74	8.23	7.27	5.82				
DURATION	6.26	5.63	5.08	4.85	4.71	4.59	4.33	3.77				
FIRST PAY	2/02	2/02	2/02	2/02	2/02	2/02	2/02	2/02				
FAST PAY	11/31	11/31	11/31	11/31	11/31	7/31	4/27	3/21				

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User ID: leibo **Deals Directory:** /opt/intex/deals **Date:** 01/30/2002 **11:07:11**

Bond: B5 Balance: 747,355.28 Coupon: 6.500000

Delay: 24 Class Factor: 1.00 Accruing Since: 1/01/2002
Settlement Date: 1/31/2002 WHOLE 30 year WAC: 6.94 WAM: 358.00

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Yields Given Prices Report 2002-J1_FIN 30 year 6.7's

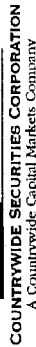
User ID: leibo Deals Directory: /opt/intex/deals Date: 01/30/2002 11:07:12

Bond: IO Balance: 255,901,046.17 Coupon: 0.306148

Delay: 24 Class Factor: 1.00 Accruing Since: 1/01/2002
Settlement Date: 1/31/2002 WHOLE 30 year WAC: 6.94 WAM: 358.00

Months	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA
480	0	100	275	400	500	600	800	1000	
-1-12	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900
-1-8	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900
-1-4	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900
-1-0	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900
-0-28	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900
-0-24	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900
-0-20	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900
-0-16	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900
-0-12	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900
-0-8	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900
-0-4	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900
0-0	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900
0-4	321.573	317.611	310.590	305.504	301.391	297.237	288.797	280.166	
0-8	141.184	137.154	130.012	124.838	120.655	116.430	107.851	99.085	
0-12	89.271	84.960	77.310	71.762	67.273	62.737	53.524	44.116	
0-16	64.932	60.384	52.297	46.419	41.656	36.838	27.040	17.024	
0-20	50.843	46.110	37.675	31.530	26.542	21.489	11.193	0.648	
0-24	41.653	36.777	28.067	21.706	16.534	11.287	0.571	-10.430	
0-28	35.179	30.189	21.260	14.724	9.400	3.991	-7.082	-18.479	
1-0	30.363	25.283	16.176	9.497	4.047	-1.499	-12.877	-24.622	
1-4	26.633	21.481	12.229	5.430	-0.127	-5.789	-17.430	-29.480	
1-8	23.651	18.440	9.069	2.170	-3.476	-9.237	-21.108	-33.431	
1-12	21.207	15.948	6.478	-0.505	-6.228	-12.075	-24.146	-36.712	
AVG LIFE	19.82	11.48	6.04	4.48	3.73	3.21	2.55	2.13	
DURATION	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
FIRST PAY	2/02	2/02	2/02	2/02	2/02	2/02	2/02	2/02	
LAST PAY	11/31	11/31	11/31	11/31	11/31	11/31	12/29	9/23	

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User ID: leibo Deals Directory: /opt/intex/deals

Date: 01/30/2002 11:07:12

COUNTRYWIDE SECURITIES CORPORATION
A Countrywide Capital Markets Company

Delay: 24 Class Factor: 1.00 Accruing Since: 1/01/2002
Settlement Date: 1/31/2002 WHOLE 30 year WAC: 6.94 WAM: 358.00

Bond: PO Balance: 1,642,820.94 Coupon: 0.000000

Months	PSA 0	PSA 100	PSA 275	PSA 400	PSA 500	PSA 600	PSA 800	PSA 1000
-1-12	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900
-1- 8	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900
-1- 4	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900
-1- 0	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900
-0-28	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900
-0-24	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900
-0-20	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900
-0-16	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900
-0-12	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900
-0- 8	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900
-0- 4	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900
0- 0	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900
0- 4	6301.448	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900
0- 8	1178.660	3763.658	-999.900	-999.900	-999.900	-999.900	-999.900	-999.900
0-12	566.057	1680.420	4905.993	8812.305	-999.900	-999.900	-999.900	-999.900
0-16	362.111	1047.431	2744.613	4590.998	6591.244	9181.565	-999.900	-999.900
0-20	264.304	758.741	1854.395	2959.250	4100.848	5524.215	9449.957	-999.900
0-24	207.785	596.836	1389.524	2144.440	2897.242	3809.481	6228.107	9671.038
0-28	171.237	494.016	1109.730	1670.275	2213.907	2858.122	4514.083	6788.375
1- 0	145.763	423.106	924.771	1365.038	1782.507	2268.355	3486.369	5111.098
1- 4	127.035	371.260	794.137	1154.065	1489.028	1873.055	2816.055	4043.763
1- 8	112.706	331.670	697.239	1000.376	1278.048	1592.382	2350.847	3318.188
1-12	101.400	300.414	622.609	883.815	1119.831	1384.112	2012.288	2799.394
AVG LIFE	19.58	11.43	6.08	4.54	3.79	3.28	2.62	2.20
DURATION	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FIRST PAY	2/02	2/02	2/02	2/02	2/02	2/02	2/02	2/02
FAST PAY	11/31	11/31	11/31	11/31	9/31	6/30	1/24	8/18

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