

IN ACCORDANCE WITH RULE 202 OF REGULATION S-T,  
THE COMPUTATIONAL MATERIALS ARE BEING FILED IN PAPER PURSUANT  
TO A CONTINUING HARDSHIP EXEMPTION;  
AND IN ACCORDANCE WITH RULE 311(i)  
OF REGULATION S-T, THESE COMPUTATIONAL MATERIALS  
ARE BEING FILED IN PAPER.

REC'D S.E.C.  
MAR 21 2002  
080

SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, DC 20549



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

**PROCESSED**  
**MAR 27 2002**  
**THOMSON**  
**FINANCIAL**

CWABS, INC.  
(Exact Name of Registrant as Specified in Charter)

0001021913  
(Registrant CIK Number)

Form 8-K for March 21, 2002  
(Electronic Report, Schedule or Registration  
Statement of Which the Documents Are a Part  
(Give Period of Report))

333-73712  
(SEC File Number, if Available)

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

**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 Calabasas, State of California, on March 21, 2002.

CWABS, INC.

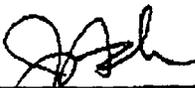
By:   
Name: Josh Adler  
Title: Vice President

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IN ACCORDANCE WITH RULE 202 OF REGULATION S-T, THESE  
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CONTINUING HARDSHIP EXEMPTION;  
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Exhibit 99.1

COMPUTATIONAL MATERIALS  
PREPARED BY COUNTRYWIDE SECURITIES CORPORATION

for

CWABS, INC.

CWABS Master Trust Series 2002-B Subtrust,  
Revolving Home Equity Loan Asset Backed Notes,  
Series 2002-B

Summary of Mortgage Loans in Statistic Pool  
(As of Statistical Pool Calculation Date)

Range

Aggregate Principal Balance		\$1,687,241,493	
Aggregate Credit Limit		\$2,430,963,670	
WA Coupon (Gross)		4.797%	3.000% to 11.875%
WA Margin (Gross)		1.883%	-1.750% to 6.750%
WA Maximum Rate		17.921%	8.750% to 24.000%
Average Principal Balance		\$26,070	\$0 to \$1,000,000
Average Credit Limit		\$37,562	\$4,600 to \$1,000,000
WA Remaining Term to Scheduled Maturity (months)		296	113 to 302
WA Combined Loan-to-Value Ratio		84.05%	6.83% to 100.00%
Average Credit Utilization Rate		69.41%	0.00% to 100.00%
Origination Period			04/06/01 to 02/28/02
Percentage of Pool Secured	1st Liens	2.87%	
Percentage of Pool Secured	2nd Liens	97.13%	
WA FICO		717	
WA Second Mortgage Ratio		24.85%	1.52% to 100.00%

<u>Top 5 States:</u>	<u>Prop Types:</u>	<u>Doc Types:</u>	<u>Appr Types:</u>	<u>Occ Codes</u>	<u>Delinq Status</u>
CA: 32.62%	SinglFam: 77.37%	ALT DOCS: 43.69%	Full: 78.07%	Own: 98.98%	CURRENT: 99.39%
CO: 5.56%	PUD: 16.33%	FULL DOC: 26.68%	Drive By: 10.51%	Non: 0.69%	30 - 59 DAYS: 0.61%
FL: 4.61%	Lo Condo: 5.56%	SUPERSTREAMLI: 13.41%	Streamline: 6.82%	2nd: 0.33%	
IL: 4.35%	2-4Units: 0.75%	STREAMLI: 10.40%	Stated: 3.68%		
MI: 4.07%		REDUCED: 5.83%	AS400: 0.92%		

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Summary of Mortgage Loans in Statistic Pool  
(As of Statistical Pool Calculation Date)

Loan Programs

Description	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
5 Yr Draw, 5 Yr Repay	100	\$1,620,427	0.10
5 Yr Draw, 10 Yr Repay	104	\$4,079,988	0.24
10 Yr Draw, 15 Yr Repay	63,099	\$1,648,098,825	97.68
10 Yr Draw, 10 Yr Repay	972	\$18,031,406	1.07
15 Yr Draw, 0 Yr Repay	154	\$5,460,707	0.32
15 Yr Draw, 10 Yr Repay	290	\$9,950,140	0.59
	64,719	\$1,687,241,493	100.00

Principal Balances

Range of Principal Balances (\$)	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
\$ 0.00 to \$ 10,000	17,744	\$63,839,616	3.78
\$ 10,000.01 to \$ 20,000	16,444	\$252,285,206	14.95
\$ 20,000.01 to \$ 30,000	12,869	\$323,554,435	19.18
\$ 30,000.01 to \$ 40,000	6,481	\$225,938,505	13.39
\$ 40,000.01 to \$ 50,000	4,310	\$196,454,000	11.64
\$ 50,000.01 to \$ 60,000	1,940	\$107,010,204	6.34
\$ 60,000.01 to \$ 70,000	1,234	\$80,419,626	4.77
\$ 70,000.01 to \$ 80,000	937	\$70,471,813	4.18
\$ 80,000.01 to \$ 90,000	591	\$50,335,208	2.98
\$ 90,000.01 to \$ 100,000	767	\$74,585,104	4.42
\$ 100,000.01 to \$ 125,000	449	\$50,589,318	3.00
\$ 125,000.01 to \$ 150,000	438	\$61,863,768	3.67
\$ 150,000.01 to \$ 175,000	119	\$19,413,933	1.15
\$ 175,000.01 to \$ 200,000	117	\$22,457,690	1.33
\$ 200,000.01 to \$ 225,000	57	\$12,124,013	0.72
\$ 225,000.01 to \$ 250,000	47	\$11,303,348	0.67
\$ 250,000.01 to \$ 275,000	36	\$9,517,821	0.56
\$ 275,000.01 to \$ 300,000	37	\$10,872,272	0.64
\$ 300,000.01 to \$ 325,000	15	\$4,677,471	0.28
\$ 325,000.01 to \$ 350,000	19	\$6,489,108	0.38
\$ 350,000.01 to \$ 375,000	8	\$2,933,370	0.17
\$ 375,000.01 to \$ 400,000	10	\$3,917,758	0.23
\$ 400,000.01 to \$ 425,000	8	\$3,318,292	0.20

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Summary of Mortgage Loans in Statistic Pool  
(As of Statistical Pool Calculation Date)

Principal Balances

Range of Principal Balances (\$)	Number of Loans	Principal Balance	% Of Aggregate
			Principal Balance
\$425,000.01 to \$450,000	9	\$3,949,438	0.23
\$450,000.01 to \$475,000	1	\$451,432	0.03
\$475,000.01 to \$500,000	20	\$9,897,403	0.59
\$500,000.01 to \$525,000	1	\$520,000	0.03
\$550,000.01 to \$575,000	1	\$560,075	0.03
\$575,000.01 to \$600,000	2	\$1,180,000	0.07
\$625,000.01 to \$650,000	2	\$1,290,000	0.08
\$675,000.01 to \$700,000	2	\$1,388,170	0.08
\$775,000.01 to \$800,000	1	\$784,000	0.05
\$825,000.01 to \$850,000	1	\$849,096	0.05
\$975,000.01 to \$1,000,000	2	\$2,000,000	0.12
	64,719	\$1,687,241,493	100.00

Mortgage Rates

Range of Mortgage Rates (%)	Number of Loans	Principal Balance	% Of Aggregate
			Principal Balance
2.501 - 3.000	7	\$139,530	0.01
3.001 - 3.500	3	\$118,270	0.01
3.501 - 4.000	29,397	\$742,791,329	44.02
4.001 - 4.500	12,861	\$308,771,177	18.30
4.501 - 5.000	3,885	\$106,506,627	6.31
5.001 - 5.500	4,116	\$114,857,060	6.81
5.501 - 6.000	8,690	\$241,533,645	14.32
6.001 - 6.500	696	\$21,541,321	1.28
6.501 - 7.000	1,831	\$45,226,843	2.68
7.001 - 7.500	1,503	\$56,837,926	3.37
7.501 - 8.000	664	\$19,435,315	1.15
8.001 - 8.500	684	\$18,768,498	1.11
8.501 - 9.000	160	\$4,504,336	0.27
9.001 - 9.500	111	\$3,033,480	0.18
9.501 - 10.000	33	\$643,157	0.04
10.001 - 10.500	8	\$154,544	0.01
10.501 - 11.000	57	\$2,024,223	0.12
11.001 - 11.500	12	\$337,213	0.02

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Summary of Mortgage Loans in Statistic Pool  
(As of Statistical Pool Calculation Date)

Mortgage Rates

Range of Mortgage Rates (%)	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
11.501 - 12.000	1	\$17,000	0.00
	64,719	\$1,687,241,493	100.00

Months Remaining to Maturity

Months Remaining to Maturity	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
109 - 120	100	\$1,620,427	0.10
159 - 180	258	\$9,540,695	0.57
229 - 240	974	\$18,073,842	1.07
277 - 288	4	\$160,600	0.01
289 - 300	62,239	\$1,628,479,941	96.52
301 - 312	1,144	\$29,365,988	1.74
	64,719	\$1,687,241,493	100.00

Combined Loan-to-Value Ratios

Range of CLTV's (%)	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
0 - 10.00	1	\$2,943	0.00
10.01 - 20.00	29	\$1,028,236	0.06
20.01 - 30.00	308	\$11,971,825	0.71
30.01 - 40.00	676	\$18,323,230	1.09
40.01 - 50.00	1,319	\$37,659,505	2.23
50.01 - 60.00	2,330	\$59,495,949	3.53
60.01 - 70.00	5,701	\$157,438,821	9.33
70.01 - 80.00	9,622	\$254,108,074	15.06
80.01 - 90.00	26,860	\$617,129,841	36.58
90.01 - 100.00	17,873	\$530,083,069	31.42
	64,719	\$1,687,241,493	100.00

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Summary of Mortgage Loans in Statistic Pool  
(As of Statistical Pool Calculation Date)

Geographic Distribution

State	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
AL	837	\$16,728,883	0.99
AK	93	\$2,747,154	0.16
AZ	2,197	\$52,053,641	3.09
CA	15,890	\$550,300,597	32.62
CO	3,279	\$93,759,355	5.56
CT	568	\$16,214,923	0.96
DE	105	\$2,685,433	0.16
DC	48	\$1,279,182	0.08
FL	3,466	\$77,788,776	4.61
GA	1,883	\$45,520,876	2.70
HI	392	\$13,172,052	0.78
ID	744	\$16,457,575	0.98
IL	3,001	\$73,386,244	4.35
IN	1,013	\$17,953,682	1.06
IA	323	\$5,519,585	0.33
KS	779	\$14,419,633	0.85
KY	381	\$9,056,397	0.54
LA	519	\$9,736,975	0.58
ME	201	\$3,167,465	0.19
MD	1,093	\$28,298,860	1.68
MA	1,585	\$41,198,440	2.44
MI	3,272	\$68,700,473	4.07
MN	784	\$16,636,983	0.99
MS	199	\$3,793,326	0.22
MO	1,211	\$21,915,502	1.30
MT	292	\$5,464,691	0.32
NE	180	\$3,047,705	0.18
NV	910	\$24,304,780	1.44
NH	432	\$9,229,599	0.55
NJ	2,013	\$55,684,241	3.30
NM	437	\$8,626,422	0.51
NY	1,477	\$41,044,974	2.43
NC	1,413	\$30,344,177	1.80
ND	53	\$1,196,351	0.07
OH	1,861	\$33,297,719	1.97
OK	686	\$13,790,716	0.82
OR	943	\$22,758,906	1.35

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Summary of Mortgage Loans in Statistic Pool  
(As of Statistical Pool Calculation Date)

Geographic Distribution

State	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
PA	2,084	\$43,436,631	2.57
RJ	146	\$3,003,128	0.18
SC	498	\$10,444,120	0.62
SD	71	\$1,018,941	0.06
TN	979	\$18,378,195	1.09
TX	98	\$2,206,745	0.13
UT	1,224	\$32,052,952	1.90
VT	43	\$734,464	0.04
VA	1,269	\$30,224,935	1.79
WA	2,279	\$64,743,325	3.84
WV	106	\$1,805,265	0.11
WI	1,136	\$21,344,787	1.27
WY	226	\$6,565,711	0.39
	64,719	\$1,687,241,493	100.00

FICO Ranges

Fico Range	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
841 - 850	2	\$7,500	0.00
821 - 840	188	\$2,579,978	0.15
801 - 820	1,463	\$27,872,410	1.65
781 - 800	5,078	\$109,384,589	6.48
761 - 780	8,087	\$182,827,393	10.84
741 - 760	9,049	\$222,218,875	13.17
721 - 740	9,422	\$239,711,633	14.21
701 - 720	10,231	\$281,435,547	16.68
681 - 700	8,311	\$237,089,021	14.05
661 - 680	7,120	\$220,127,119	13.05
641 - 660	3,308	\$93,805,939	5.56
621 - 640	2,241	\$62,883,998	3.73
601 - 620	187	\$6,387,496	0.38
581 - 600	19	\$619,900	0.04
561 - 580	5	\$175,365	0.01
541 - 560	5	\$41,663	0.00

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Summary of Mortgage Loans in Statistic Pool  
(As of Statistical Pool Calculation Date)

FICO Ranges

Fico Range	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
520 or less	3	\$73,068	0.00
	64,719	\$1,687,241,493	100.00

Property Type

Description	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
SinglFam	50,783	\$1,305,388,005	77.37
PUD	9,339	\$275,448,589	16.33
Lo Condo	4,091	\$93,806,487	5.56
2-4Units	506	\$12,598,412	0.75
	64,719	\$1,687,241,493	100.00

Gross Margins

Range of Gross Margins (%)	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
<0.0	3	\$42,969	0.00
0.000	7,135	\$205,034,041	12.15
0.001 - 0.250	950	\$32,051,575	1.90
0.251 - 0.500	6,857	\$187,227,147	11.10
0.501 - 0.750	264	\$13,898,602	0.82
0.751 - 1.000	496	\$24,268,772	1.44
1.001 - 1.250	3,033	\$72,241,213	4.28
1.251 - 1.500	1,813	\$40,271,793	2.39
1.501 - 1.750	1,164	\$30,561,601	1.81
1.751 - 2.000	14,241	\$283,513,311	16.80
2.001 - 2.250	4,970	\$121,881,450	7.22
2.251 - 2.500	9,189	\$281,369,916	16.68
2.501 - 2.750	795	\$28,159,073	1.67
2.751 - 3.000	4,442	\$107,876,001	6.39
3.001 - 3.250	797	\$16,489,412	0.98
3.251 - 3.500	4,794	\$148,743,430	8.82

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Summary of Mortgage Loans in Statistic Pool  
(As of Statistical Pool Calculation Date)

Gross Margins

Range of Gross Margins (%)	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
3.501 - 3.750	1,763	\$42,418,601	2.51
3.751 - 4.000	249	\$6,662,662	0.39
4.001 - 4.250	543	\$13,327,911	0.79
4.251 - 4.500	177	\$4,300,162	0.25
4.501 - 4.750	724	\$19,641,083	1.16
4.751 - 5.000	189	\$3,815,799	0.23
5.001 - 5.250	6	\$64,571	0.00
5.251 - 5.500	44	\$535,007	0.03
5.501 - 5.750	7	\$186,790	0.01
5.751 - 6.000	1	\$117,065	0.01
6.001 - 6.250	57	\$2,014,353	0.12
6.251 - 6.500	14	\$362,211	0.02
6.501 - 6.750	2	\$164,973	0.01
	64,719	\$1,687,241,493	100.00

Utilization Range

Utilization Range	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
0.00%	7,791	\$23	0.00
0.01% - 10.00%	1,445	\$3,623,063	0.21
10.01% - 20.00%	1,588	\$11,681,889	0.69
20.01% - 30.00%	1,866	\$20,669,553	1.23
30.01% - 40.00%	2,201	\$32,369,321	1.92
40.01% - 50.00%	2,613	\$46,133,941	2.73
50.01% - 60.00%	2,642	\$58,172,717	3.45
60.01% - 70.00%	3,069	\$77,277,749	4.58
70.01% - 80.00%	3,421	\$96,920,528	5.74
80.01% - 90.00%	3,983	\$131,929,967	7.82
90.01% - 100.00%	34,100	\$1,208,462,743	71.62
	64,719	\$1,687,241,493	100.00

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Summary of Mortgage Loans in Statistic Pool  
(As of Statistical Pool Calculation Date)

Lifetime Rate Cap

Range of Lifetime Rate Caps (%)	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
8.75	3	\$60,436	0.00
16	1,414	\$30,344,177	1.80
17	3,568	\$80,123,528	4.75
18	59,659	\$1,574,220,619	93.30
21	69	\$2,252,814	0.13
24	6	\$239,919	0.01
	64,719	\$1,687,241,493	100.00

Draw Limit Range

Draw Limit Range	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
\$ 0.00 to \$ 10,000	3,090	\$17,772,943	1.05
\$ 10,000.01 to \$ 20,000	18,855	\$206,457,146	12.24
\$ 20,000.01 to \$ 30,000	16,661	\$315,854,340	18.72
\$ 30,000.01 to \$ 40,000	8,423	\$223,402,316	13.24
\$ 40,000.01 to \$ 50,000	7,103	\$222,312,368	13.18
\$ 50,000.01 to \$ 60,000	2,420	\$105,502,897	6.25
\$ 60,000.01 to \$ 70,000	1,621	\$80,055,503	4.74
\$ 70,000.01 to \$ 80,000	1,426	\$77,311,171	4.58
\$ 80,000.01 to \$ 90,000	852	\$51,884,836	3.08
\$ 90,000.01 to \$100,000	1,982	\$109,426,004	6.49
\$100,000.01 to \$125,000	548	\$45,882,370	2.72
\$125,000.01 to \$150,000	812	\$78,085,834	4.63
\$150,000.01 to \$175,000	151	\$17,211,742	1.02
\$175,000.01 to \$200,000	244	\$29,509,849	1.75
\$200,000.01 to \$225,000	66	\$8,930,435	0.53
\$225,000.01 to \$250,000	102	\$13,813,364	0.82
\$250,000.01 to \$275,000	59	\$9,255,064	0.55
\$275,000.01 to \$300,000	104	\$18,033,635	1.07
\$300,000.01 to \$325,000	20	\$4,000,524	0.24
\$325,000.01 to \$350,000	32	\$6,936,968	0.41
\$350,000.01 to \$375,000	13	\$3,251,955	0.19
\$375,000.01 to \$400,000	28	\$6,771,926	0.40
\$400,000.01 to \$425,000	4	\$1,378,408	0.08

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Summary of Mortgage Loans in Statistic Pool  
(As of Statistical Pool Calculation Date)

Draw Limit Range

Draw Limit Range	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
\$425,000.01 to \$450,000	13	\$3,287,911	0.19
\$450,000.01 to \$475,000	2	\$292,609	0.02
\$475,000.01 to \$500,000	70	\$20,608,633	1.22
\$500,000.01 to \$525,000	2	\$815,754	0.05
\$550,000.01 to \$575,000	1	\$221,602	0.01
\$575,000.01 to \$600,000	2	\$1,160,075	0.07
\$600,000.01 to \$625,000	1	\$303,839	0.02
\$625,000.01 to \$650,000	3	\$1,702,545	0.10
\$675,000.01 to \$700,000	2	\$1,388,170	0.08
\$775,000.01 to \$800,000	1	\$784,000	0.05
\$825,000.01 to \$850,000	1	\$849,096	0.05
\$875,000.01 to \$900,000	1	\$40,000	0.00
\$975,000.01 to \$1,000,000	4	\$2,745,662	0.16
	64,719	\$1,687,241,493	100.00

Lien Type

Type	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
1st Liens	559	\$48,345,687	2.87
2nd Liens	64,160	\$1,638,895,806	97.13
	64,719	\$1,687,241,493	100.00

Delinquency Status

Delinquency Status	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
CURRENT	64,357	\$1,676,865,947	99.39
30 - 59 DAYS	362	\$10,375,547	0.61
	64,719	\$1,687,241,493	100.00

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Summary of Mortgage Loans in Statistic Pool  
(As of Statistical Pool Calculation Date)

Origination Year

Year	Number of Loans	Principal Balance	% Of Aggregate Principal Balance
2001	55,324	\$1,433,766,236	84.98
2002	9,395	\$253,475,257	15.02
	64,719	\$1,687,241,493	100.00

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