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UNITED STATES
Securities and Exchange Commission
Washington, D. C. 20549

FORM SE

FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS

BY ELECTRONIC FILERS

Wachovia Commercial Mortgage Securities, Inc. — 0000850779
Exact name of registrant as specified in charter — Registrant CIK Number

Form 8-K dated May 21, 2002 — ~~333-83930~~ 333-48943
Electronic report, schedule or registration statement of which the documents are a part (give period of report) — SEC file number, if available

Name of Person Filing the Document (If other than the Registrant)

PROCESSED
MAY 3 1 2002
THOMSON
FINANCIAL

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 Charlotte, State of North Carolina, 2002.

Wachovia Commercial Morgage Securities, Inc.
(Registrant)

By: [signature]
(Name and Title)
Name: Timothy F. Danello
Title: Senior Vice President

Filings Made by Person Other Than the Registrant:

After reasonable inquiry and to the best of my knowledge and belief, I certify on ____________, 20____, that the information set forth in this statement is true and complete.

By: ______________________
(Name)

____
(Title)

UNDERWRITERS' STATEMENT
COMPUTATIONAL MATERIALS

WACHOVIA BANK-COMMERCIAL MORTGAGE PASS THROUGH CERTIFICATES
SERIES 2002-C1

The attached tables and statistical analysis (the "Computational Materials") are privileged and confidential and are intended for use by the addressee only. These Computational Materials are furnished to you solely by First Union Securities, Inc., Nomura Securities International, Inc., and Greenwich Capital Markets, Inc. (collectively, the "Underwriters") and not by the issuer of the certificates identified above (the "Offered Certificates") or any other party. The issuer of the Offered Certificates has not prepared or taken part in the preparation of these materials. None of the Underwriters, the issuer of the Offered Certificates, or any other party makes any representation as to the accuracy or completeness of the information herein. The information herein is preliminary, and will be superseded by the applicable prospectus supplement and by any other information subsequently filed with the Securities and Exchange Commission. The information herein may not be provided to any third party other than the addressee's legal, tax, financial and/or accounting advisors for the purposes of evaluating such information.

Numerous assumptions were used in preparing the Computational Materials which may or may not be stated herein. As such, no assurance can be given as to the accuracy, appropriateness or completeness of the Computational Materials in any particular context; or as to whether the Computational Materials reflect future performance. These Computational Materials should not be construed as either a prediction or as legal, tax, financial or accounting advice.

Any yields or weighted average lives shown in the Computational Materials are based on prepayment and other assumptions and actual experience may dramatically affect such yields or weighted average lives. In addition, it is possible that prepayments on the underlying assets will occur at rates slower or faster than the rates assumed in the attached Computational Materials. Furthermore, unless otherwise provided, the Computational Materials assume no losses on the underlying assets and no interest shortfall. The specific characteristics of the Offered Certificates may differ from those shown in the Computational Materials due to difference between the actual underlying assets and the hypothetical assets used in preparing the Computational Materials. The principal amount and designation of any security described in the Computational Materials are subject to change prior to issuance.

Although a registration statement (including the prospectus) relating to the Offered Certificates has been filed with the Securities and Exchange Commission and is effective, the final prospectus supplement relating to the Offered Certificates has not been filed with the Securities and Exchange Commission. This communication shall not constitute an offer to sell or the solicitation of an offer to buy nor shall there be any sale of the Offered Certificates in any state in which such offer, solicitation or sale would be unlawful prior to registration or qualification under the securities laws of any such state. Prospective purchasers are referred to the final prospectus and prospectus supplement relating to the Offered Certificates for definitive terms of the Offered Certificates and the collateral.

Please be advised that mortgage-backed and/or asset-backed securities may not be appropriate for all investors. Potential investors must be willing to assume, among other things, market price volatility, prepayments, yield curve and interest rate risks. Investors should fully consider the risk of an investment in these Offered Certificates.

If you have received this communication in error, please notify the sending party immediately by telephone and return the original to such party by mail.

WBCMT 02C1 - Price/Yield - A1

Balance	$59,090,000.00	Delay	14
Coupon	4.370	Dated	5/1/02
Settle	05/23/02	First Payment	6/15/02

Price	0 CPY Yield	25 CPY	50 CPY	75 CPY	100 CPY	25CPR	50 CPR	75 CPR	100 CPR
99.7500	4.4419	4.4420	4.4422	4.4423	4.4427	4.6635	4.8732	5.0288	5.0072
99.7750	4.4319	4.4320	4.4321	4.4322	4.4324	4.6501	4.8563	5.0082	4.9791
99.8000	4.4219	4.4220	4.4220	4.4221	4.4222	4.6367	4.8393	4.9876	4.9511
99.8250	4.4119	4.4120	4.4120	4.4120	4.4120	4.6233	4.8224	4.9670	4.9232
99.8500	4.4020	4.4019	4.4019	4.4019	4.4018	4.6099	4.8054	4.9464	4.8952
99.8750	4.3920	4.3919	4.3919	4.3918	4.3916	4.5966	4.7885	4.9259	4.8673
99.9000	4.3820	4.3819	4.3818	4.3817	4.3814	4.5832	4.7716	4.9053	4.8393
99.9250	4.3720	4.3719	4.3718	4.3716	4.3711	4.5698	4.7547	4.8848	4.8114
99.9500	4.3620	4.3619	4.3617	4.3615	4.3609	4.5565	4.7377	4.8643	4.7835
99.9750	4.3521	4.3519	4.3517	4.3514	4.3508	4.5431	4.7208	4.8438	4.7557
100.0000	**4.3421**	**4.3419**	**4.3416**	**4.3413**	**4.3406**	**4.5298**	**4.7039**	**4.8233**	**4.7278**
100.0250	4.3321	4.3319	4.3316	4.3312	4.3304	4.5164	4.6871	4.8028	4.7000
100.0500	4.3222	4.3219	4.3216	4.3212	4.3202	4.5031	4.6702	4.7823	4.6721
100.0750	4.3122	4.3119	4.3116	4.3111	4.3100	4.4897	4.6533	4.7618	4.6443
100.1000	4.3023	4.3019	4.3015	4.3010	4.2998	4.4764	4.6364	4.7413	4.6165
100.1250	4.2923	4.2920	4.2915	4.2909	4.2896	4.4631	4.6196	4.7209	4.5888
100.1500	4.2824	4.2820	4.2815	4.2809	4.2795	4.4498	4.6027	4.7004	4.5610
100.1750	4.2724	4.2720	4.2715	4.2708	4.2693	4.4364	4.5859	4.6800	4.5333
100.2000	4.2625	4.2621	4.2615	4.2608	4.2591	4.4231	4.5690	4.6595	4.5056
100.2250	4.2525	4.2521	4.2515	4.2507	4.2490	4.4098	4.5522	4.6391	4.4778
100.2500	4.2426	4.2421	4.2415	4.2407	4.2388	4.3965	4.5354	4.6187	4.4502

Spread @ Center Price	30	30	31	32	34	93	112	124	114
WAL	2.750	2.740	2.730	2.710	2.680	2.030	1.590	1.300	0.960
Mod Durn	2.502	2.495	2.485	2.473	2.446	1.868	1.476	1.216	0.895
Mod Convexity	0.094	0.094	0.093	0.092	0.089	0.057	0.038	0.028	0.020
Principal Window	Jun02 - Dec06	Jun02 - Dec06	Jun02 - Dec06	Jun02 - Nov06	Jun02 - Sep06	Jun02 - May06	Jun02 - Nov05	Jun02 - May05	Jun02 - Feb05
Lockout and penalties	Include Penalties	Include Penalties	Include Penalties	Include Penalties	Include Penalties	Include penalty	Include penalty	Include penalty	Include penalty

2YR	3.162	3.162	3.162	3.162	3.162	3.162	3.162	3.162	3.162
5YR	4.372	4.372	4.372	4.372	4.372	4.372	4.372	4.372	4.372
10YR	5.083	5.083	5.083	5.083	5.083	5.083	5.083	5.083	5.083
30YR	5.578	5.578	5.578	5.578	5.578	5.578	5.578	5.578	5.578

WBCMT 02C1 - Price/Yield - A2

Balance	$135,500,000.00	Delay	14
Coupon	5.518	Dated	5/1/02
Settle	05/23/02	First Payment	6/15/02

Price	0 CPY Yield	25 CPY	50 CPY	75 CPY	100 CPY	25CPR	50 CPR	75 CPR	100 CPR
100.2500	5.4812	5.4939	5.5017	5.5053	5.5035	5.7312	5.8113	5.8735	6.1012
100.2750	5.4758	5.4885	5.4962	5.4998	5.4978	5.7252	5.8051	5.8672	6.0944
100.3000	5.4704	5.4830	5.4908	5.4943	5.4922	5.7193	5.7989	5.8608	6.0877
100.3250	5.4650	5.4776	5.4853	5.4888	5.4866	5.7134	5.7927	5.8544	6.0809
100.3500	5.4597	5.4721	5.4798	5.4833	5.4809	5.7074	5.7865	5.8480	6.0741
100.3750	5.4543	5.4667	5.4744	5.4778	5.4753	5.7015	5.7803	5.8416	6.0674
100.4000	5.4489	5.4613	5.4689	5.4723	5.4696	5.6955	5.7741	5.8352	6.0606
100.4250	5.4435	5.4559	5.4634	5.4668	5.4640	5.6896	5.7680	5.8288	6.0538
100.4500	5.4381	5.4504	5.4580	5.4613	5.4584	5.6837	5.7618	5.8225	6.0471
100.4750	5.4327	5.4450	5.4525	5.4558	5.4527	5.6777	5.7556	5.8161	6.0403
100.5000	**5.4274**	**5.4396**	**5.4471**	**5.4503**	**5.4471**	**5.6718**	**5.7494**	**5.8097**	**6.0336**
100.5250	5.4220	5.4342	5.4416	5.4449	5.4415	5.6659	5.7432	5.8033	6.0268
100.5500	5.4166	5.4287	5.4361	5.4394	5.4358	5.6600	5.7370	5.7970	6.0201
100.5750	5.4112	5.4233	5.4307	5.4339	5.4302	5.6540	5.7308	5.7906	6.0133
100.6000	5.4059	5.4179	5.4252	5.4284	5.4246	5.6481	5.7247	5.7842	6.0066
100.6250	5.4005	5.4125	5.4198	5.4229	5.4190	5.6422	5.7185	5.7779	5.9998
100.6500	5.3951	5.4071	5.4143	5.4174	5.4133	5.6363	5.7123	5.7715	5.9931
100.6750	5.3897	5.4017	5.4089	5.4119	5.4077	5.6304	5.7061	5.7651	5.9864
100.7000	5.3844	5.3962	5.4035	5.4065	5.4021	5.6244	5.6999	5.7588	5.9796
100.7250	5.3790	5.3908	5.3980	5.4010	5.3965	5.6185	5.6938	5.7524	5.9729
100.7500	5.3736	5.3854	5.3926	5.3955	5.3909	5.6126	5.6876	5.7461	5.9661

Spread @ Center Price	41	43	45	46	49	80	94	105	136
WAL	5.500	5.440	5.400	5.360	5.210	4.900	4.670	4.520	4.230
Mod Durn	4.609	4.572	4.543	4.515	4.403	4.182	4.007	3.890	3.671
Mod Convexity	0.263	0.258	0.254	0.251	0.239	0.212	0.195	0.184	0.164
Principal Window	Dec06 - Dec09	Dec06 - Sep09	Dec06 - Sep09	Nov06 - Sep09	Sep06 - Aug09	May06 - Apr08	Nov05 - Aug07	May05 - May07	Feb05 - Jan07
Lockout and penalties	Include Penalties	Include Penalties	Include Penalties	Include Penalties	Include Penalties	Include penalty	Include penalty	Include penalty	Include penalty
2YR	3.162	3.162	3.162	3.162	3.162	3.162	3.162	3.162	3.162
5YR	4.372	4.372	4.372	4.372	4.372	4.372	4.372	4.372	4.372
10YR	5.083	5.083	5.083	5.083	5.083	5.083	5.083	5.083	5.083
30YR	5.578	5.578	5.578	5.578	5.578	5.578	5.578	5.578	5.578

WBCMT 02C1 - Price/Yield - A3

Balance	$135,194,000.00	Delay	14
Coupon	5.968	Dated	5/1/02
Settle	05/23/02	First Payment	6/15/02

Price	0 CPY Yield	25 CPY	50 CPY	75 CPY	100 CPY	25CPR	50 CPR	75 CPR	100 CPR
100.2500	5.9681	5.9704	5.9693	5.9675	5.9656	6.1279	6.2601	6.3088	6.1311
100.2750	5.9643	5.9665	5.9654	5.9636	5.9616	6.1236	6.2555	6.3040	6.1260
100.3000	5.9604	5.9627	5.9615	5.9597	5.9576	6.1193	6.2509	6.2992	6.1209
100.3250	5.9565	5.9588	5.9576	5.9558	5.9536	6.1150	6.2463	6.2944	6.1158
100.3500	5.9527	5.9549	5.9537	5.9519	5.9497	6.1108	6.2416	6.2896	6.1107
100.3750	5.9489	5.9510	5.9498	5.9480	5.9457	6.1065	6.2371	6.2847	6.1056
100.4000	5.9450	5.9471	5.9459	5.9440	5.9417	6.1022	6.2325	6.2799	6.1005
100.4250	5.9412	5.9433	5.9420	5.9401	5.9377	6.0979	6.2279	6.2751	6.0954
100.4500	5.9373	5.9394	5.9381	5.9362	5.9337	6.0936	6.2233	6.2703	6.0903
100.4750	5.9335	5.9355	5.9342	5.9323	5.9298	6.0894	6.2187	6.2655	6.0853
100.5000	**5.9296**	**5.9316**	**5.9303**	**5.9284**	**5.9258**	**6.0851**	**6.2141**	**6.2607**	**6.0802**
100.5250	5.9258	5.9278	5.9264	5.9245	5.9218	6.0808	6.2095	6.2559	6.0751
100.5500	5.9219	5.9239	5.9226	5.9206	5.9179	6.0766	6.2049	6.2510	6.0700
100.5750	5.9181	5.9200	5.9187	5.9167	5.9139	6.0723	6.2003	6.2462	6.0649
100.6000	5.9143	5.9162	5.9148	5.9128	5.9099	6.0680	6.1957	6.2414	6.0599
100.6250	5.9104	5.9123	5.9109	5.9089	5.9060	6.0637	6.1911	6.2366	6.0548
100.6500	5.9066	5.9084	5.9070	5.9050	5.9020	6.0595	6.1865	6.2318	6.0497
100.6750	5.9028	5.9046	5.9031	5.9011	5.8980	6.0552	6.1820	6.2270	6.0446
100.7000	5.8989	5.9007	5.8992	5.8972	5.8941	6.0510	6.1774	6.2222	6.0396
100.7250	5.8951	5.8968	5.8954	5.8933	5.8901	6.0467	6.1728	6.2174	6.0345
100.7500	5.8913	5.8930	5.8915	5.8894	5.8861	6.0424	6.1682	6.2126	6.0294
Spread @ Center Price	45	46	47	47	48	73	95	106	95
WAL	8.440	8.350	8.300	8.270	8.090	7.380	6.770	6.410	6.000
Mod Durn	6.450	6.400	6.369	6.348	6.239	5.801	5.398	5.152	4.878
Mod Convexity	0.518	0.510	0.505	0.501	0.484	0.415	0.360	0.329	0.297
Principal Window	Dec09 - Oct11	Sep09 - Aug11	Sep09 - Aug11	Sep09 - Jul11	Aug09 - May11	Apr08 - Feb11	Aug07 - Feb10	May07 - Dec09	Jan07 - Aug09
Lockout and penalties	Include Penalties	Include Penalties	Include Penalties	Include Penalties	Include Penalties	Include penalty	Include penalty	Include penalty	Include penalty
2YR	3.162	3.162	3.162	3.162	3.162	3.162	3.162	3.162	3.162
5YR	4.372	4.372	4.372	4.372	4.372	4.372	4.372	4.372	4.372
10YR	5.083	5.083	5.083	5.083	5.083	5.083	5.083	5.083	5.083
30YR	5.578	5.578	5.578	5.578	5.578	5.578	5.578	5.578	5.578

WBCMT 02C1 - Price/Yield - A4

Balance	$404,195,000.00	Delay	14
Coupon	6.079	Dated	5/1/02
Settle	05/23/02	First Payment	6/15/02

Price	*0 CPY* Yield	*25 CPY*	*50 CPY*	*75 CPY*	*100 CPY*	*25CPR*	*50 CPR*	*75 CPR*	*100 CPR*
100.2500	6.0884	6.0883	6.0881	6.0880	6.0870	6.0894	6.0926	6.0882	6.0861
100.2750	6.0849	6.0848	6.0846	6.0845	6.0835	6.0859	6.0891	6.0847	6.0825
100.3000	6.0814	6.0813	6.0811	6.0810	6.0799	6.0824	6.0855	6.0811	6.0789
100.3250	6.0779	6.0778	6.0776	6.0775	6.0764	6.0789	6.0820	6.0776	6.0753
100.3500	6.0744	6.0743	6.0742	6.0740	6.0728	6.0754	6.0785	6.0740	6.0717
100.3750	6.0709	6.0708	6.0707	6.0705	6.0692	6.0718	6.0749	6.0705	6.0681
100.4000	6.0675	6.0673	6.0672	6.0670	6.0657	6.0683	6.0714	6.0669	6.0645
100.4250	6.0640	6.0638	6.0637	6.0635	6.0621	6.0648	6.0678	6.0634	6.0609
100.4500	6.0605	6.0603	6.0602	6.0600	6.0586	6.0613	6.0643	6.0598	6.0573
100.4750	6.0570	6.0569	6.0567	6.0565	6.0550	6.0578	6.0608	6.0563	6.0537
100.5000	**6.0535**	**6.0534**	**6.0532**	6.0530	**6.0515**	**6.0543**	**6.0573**	**6.0527**	**6.0501**
100.5250	6.0501	6.0499	6.0497	6.0495	6.0479	6.0508	6.0537	6.0492	6.0465
100.5500	6.0466	6.0464	6.0462	6.0460	6.0444	6.0473	6.0502	6.0456	6.0429
100.5750	6.0431	6.0429	6.0427	6.0425	6.0409	6.0438	6.0467	6.0421	6.0393
100.6000	6.0396	6.0394	6.0392	6.0390	6.0373	6.0403	6.0431	6.0386	6.0357
100.6250	6.0362	6.0360	6.0358	6.0355	6.0338	6.0368	6.0396	6.0350	6.0321
100.6500	6.0327	6.0325	6.0323	6.0320	6.0302	6.0333	6.0361	6.0315	6.0285
100.6750	6.0292	6.0290	6.0288	6.0285	6.0267	6.0298	6.0326	6.0279	6.0249
100.7000	6.0258	6.0255	6.0253	6.0250	6.0231	6.0263	6.0290	6.0244	6.0213
100.7250	6.0223	6.0221	6.0218	6.0216	6.0196	6.0228	6.0255	6.0209	6.0178
100.7500	6.0188	6.0186	6.0183	6.0181	6.0161	6.0193	6.0220	6.0173	6.0142
Spread @ Center Price	46	46	46	46	48	47	48	48	49
WAL	9.680	9.660	9.640	9.610	9.430	9.580	9.490	9.440	9.260
Mod Durn	7.125	7.113	7.101	7.087	6.986	7.070	7.020	6.990	6.893
Mod Convexity	0.639	0.637	0.635	0.632	0.613	0.629	0.620	0.615	0.597
Principal Window	Oct11 - Apr12	Aug11 - Apr12	Aug11 - Apr12	Jul11 - Mar12	May11 - Jan12	Feb11 - Apr12	Feb10 - Mar12	Dec09 - Mar12	Aug09 - Jan12
Lockout and penalties	Include Penalties	Include Penalties	Include Penalties	Include Penalties	Include Penalties	Include penalty	Include penalty	Include penalty	Include penalty
2YR	3.162	3.162	3.162	3.162	3.162	3.162	3.162	3.162	3.162
5YR	4.372	4.372	4.372	4.372	4.372	4.372	4.372	4.372	4.372
10YR	5.083	5.083	5.083	5.083	5.083	5.083	5.083	5.083	5.083
30YR	5.578	5.578	5.578	5.578	5.578	5.578	5.578	5.578	5.578

WBCMT 02C1 - Price/Yield - B

Balance	$35,630,000.00	Delay	14
Coupon	6.213	Dated	5/1/02
Settle	05/23/02	First Payment	6/15/02

Price	*0 CPY* Yield	*25 CPY*	*50 CPY*	*75 CPY*	*100 CPY*	*25CPR*	*50 CPR*	*75 CPR*	*100 CPR*
100.2500	6.2258	6.2258	6.2258	6.2255	6.2246	6.2258	6.2256	6.2254	6.2245
100.2750	6.2223	6.2223	6.2223	6.2221	6.2211	6.2224	6.2222	6.2219	6.2210
100.3000	6.2189	6.2189	6.2189	6.2186	6.2176	6.2189	6.2187	6.2184	6.2175
100.3250	6.2154	6.2154	6.2154	6.2151	6.2141	6.2155	6.2152	6.2150	6.2139
100.3500	6.2120	6.2120	6.2120	6.2117	6.2105	6.2120	6.2118	6.2115	6.2104
100.3750	6.2085	6.2085	6.2085	6.2082	6.2070	6.2086	6.2083	6.2080	6.2069
100.4000	6.2051	6.2051	6.2051	6.2048	6.2035	6.2051	6.2049	6.2045	6.2034
100.4250	6.2016	6.2016	6.2016	6.2013	6.2000	6.2017	6.2014	6.2011	6.1999
100.4500	6.1982	6.1982	6.1982	6.1978	6.1965	6.1982	6.1980	6.1976	6.1964
100.4750	6.1947	6.1947	6.1947	6.1944	6.1930	6.1948	6.1945	6.1941	6.1928
100.5000	**6.1913**	**6.1913**	**6.1913**	**6.1909**	**6.1895**	**6.1913**	**6.1910**	**6.1907**	**6.1893**
100.5250	6.1878	6.1878	6.1878	6.1875	6.1860	6.1879	6.1876	6.1872	6.1858
100.5500	6.1844	6.1844	6.1844	6.1840	6.1825	6.1844	6.1841	6.1837	6.1823
100.5750	6.1809	6.1809	6.1809	6.1806	6.1790	6.1810	6.1807	6.1803	6.1788
100.6000	6.1775	6.1775	6.1775	6.1771	6.1755	6.1776	6.1772	6.1768	6.1753
100.6250	6.1741	6.1741	6.1741	6.1737	6.1720	6.1741	6.1738	6.1734	6.1718
100.6500	6.1706	6.1706	6.1706	6.1702	6.1685	6.1707	6.1704	6.1699	6.1683
100.6750	6.1672	6.1672	6.1672	6.1668	6.1650	6.1672	6.1669	6.1665	6.1648
100.7000	6.1637	6.1637	6.1637	6.1633	6.1615	6.1638	6.1635	6.1630	6.1613
100.7250	6.1603	6.1603	6.1603	6.1599	6.1580	6.1604	6.1600	6.1595	6.1578
100.7500	6.1569	6.1569	6.1569	6.1564	6.1545	6.1569	6.1566	6.1561	6.1543
Spread @ Center Price	58	58	58	58	60	58	58	59	60
WAL	9.890	9.890	9.890	9.850	9.660	9.890	9.860	9.820	9.640
Mod Durn	7.194	7.194	7.194	7.170	7.071	7.194	7.177	7.152	7.061
Mod Convexity	0.655	0.655	0.655	0.651	0.632	0.655	0.652	0.647	0.630
Principal Window	Apr12 - Apr12	Apr12 - Apr12	Apr12 - Apr12	Mar12 - Apr12	Jan12 - Feb12	Apr12 - Apr12	Mar12 - Apr12	Mar12 - Apr12	Jan12 - Jan12
Lockout and penalties	Include Penalties	Include Penalties	Include Penalties	Include Penalties	Include Penalties	Include penalty	Include penalty	Include penalty	Include penalty
2YR	3.162	3.162	3.162	3.162	3.162	3.162	3.162	3.162	3.162
5YR	4.372	4.372	4.372	4.372	4.372	4.372	4.372	4.372	4.372
10YR	5.083	5.083	5.083	5.083	5.083	5.083	5.083	5.083	5.083
30YR	5.578	5.578	5.578	5.578	5.578	5.578	5.578	5.578	5.578

WBCMT 02C1 - Price/Yield - C

Balance	$42,756,000.00	Delay	14
Coupon	6.331	Dated	5/1/02
Settle	05/23/02	First Payment	6/15/02

Price	0 CPY	25 CPY	50 CPY	75 CPY	100 CPY	25CPR	50 CPR	75 CPR	100 CPR
	Yield								
100.2500	6.3459	6.3459	6.3459	6.3459	6.3450	6.3459	6.3459	6.3459	6.3449
100.2750	6.3424	6.3424	6.3424	6.3424	6.3415	6.3424	6.3424	6.3424	6.3414
100.3000	6.3389	6.3389	6.3389	6.3389	6.3380	6.3390	6.3389	6.3389	6.3379
100.3250	6.3354	6.3354	6.3354	6.3354	6.3345	6.3355	6.3354	6.3354	6.3344
100.3500	6.3320	6.3320	6.3320	6.3320	6.3309	6.3320	6.3320	6.3320	6.3308
100.3750	6.3285	6.3285	6.3285	6.3285	6.3274	6.3286	6.3285	6.3285	6.3273
100.4000	6.3250	6.3250	6.3250	6.3250	6.3239	6.3251	6.3250	6.3250	6.3238
100.4250	6.3216	6.3216	6.3216	6.3216	6.3204	6.3216	6.3216	6.3216	6.3203
100.4500	6.3181	6.3181	6.3181	6.3181	6.3169	6.3181	6.3181	6.3181	6.3168
100.4750	6.3146	6.3146	6.3146	6.3146	6.3134	6.3147	6.3146	6.3146	6.3133
100.5000	**6.3112**	**6.3112**	**6.3112**	**6.3112**	**6.3099**	**6.3112**	**6.3112**	**6.3112**	**6.3098**
100.5250	6.3077	6.3077	6.3077	6.3077	6.3064	6.3078	6.3077	6.3077	6.3062
100.5500	6.3042	6.3042	6.3042	6.3042	6.3029	6.3043	6.3042	6.3042	6.3027
100.5750	6.3008	6.3008	6.3008	6.3008	6.2994	6.3008	6.3008	6.3008	6.2992
100.6000	6.2973	6.2973	6.2973	6.2973	6.2959	6.2974	6.2973	6.2973	6.2957
100.6250	6.2938	6.2938	6.2938	6.2938	6.2924	6.2939	6.2939	6.2938	6.2922
100.6500	6.2904	6.2904	6.2904	6.2904	6.2888	6.2904	6.2904	6.2904	6.2887
100.6750	6.2869	6.2869	6.2869	6.2869	6.2853	6.2870	6.2869	6.2869	6.2852
100.7000	6.2835	6.2835	6.2835	6.2835	6.2818	6.2835	6.2835	6.2835	6.2817
100.7250	6.2800	6.2800	6.2800	6.2800	6.2784	6.2801	6.2800	6.2800	6.2782
100.7500	6.2766	6.2766	6.2766	6.2766	6.2749	6.2766	6.2766	6.2766	6.2747

Spread @ Center Price	70	70	70	70	71	70	70	70	71
WAL	9.890	9.890	9.890	9.890	9.730	9.890	9.890	9.890	9.710
Mod Durn	7.153	7.153	7.153	7.153	7.065	7.153	7.153	7.153	7.057
Mod Convexity	0.650	0.650	0.650	0.650	0.633	0.650	0.650	0.650	0.631
Principal Window	Apr12 - Apr12	Apr12 - Apr12	Apr12 - Apr12	Apr12 - Apr12	Feb12 - Feb12	Apr12 - Apr12	Apr12 - Apr12	Apr12 - Apr12	Jan12 - Feb12
Lockout and penalties	Include Penalties	Include Penalties	Include Penalties	Include Penalties	Include Penalties	Include penalty	Include penalty	Include penalty	Include penalty

2YR	3.162	3.162	3.162	3.162	3.162	3.162	3.162	3.162	3.162
5YR	4.372	4.372	4.372	4.372	4.372	4.372	4.372	4.372	4.372
10YR	5.083	5.083	5.083	5.083	5.083	5.083	5.083	5.083	5.083
30YR	5.578	5.578	5.578	5.578	5.578	5.578	5.578	5.578	5.578

WBCMT 02C1 - Price/Yield - D

Balance	$9,501,000.00	Delay	14
Coupon	6.410	Dated	5/1/02
Settle	05/23/02	First Payment	6/15/02

Price	*0 CPY* Yield	*25 CPY*	*50 CPY*	*75 CPY*	*100 CPY*	*25CPR*	*50 CPR*	*75 CPR*	*100 CPR*
100.2500	6.4263	6.4263	6.4263	6.4263	6.4254	6.4263	6.4263	6.4263	6.4254
100.2750	6.4228	6.4228	6.4228	6.4228	6.4219	6.4229	6.4228	6.4228	6.4219
100.3000	6.4193	6.4193	6.4193	6.4193	6.4184	6.4194	6.4193	6.4193	6.4184
100.3250	6.4158	6.4158	6.4158	6.4158	6.4148	6.4159	6.4158	6.4158	6.4148
100.3500	6.4123	6.4123	6.4123	6.4123	6.4113	6.4124	6.4123	6.4123	6.4113
100.3750	6.4089	6.4089	6.4089	6.4089	6.4078	6.4089	6.4089	6.4089	6.4078
100.4000	6.4054	6.4054	6.4054	6.4054	6.4043	6.4054	6.4054	6.4054	6.4043
100.4250	6.4019	6.4019	6.4019	6.4019	6.4007	6.4019	6.4019	6.4019	6.4007
100.4500	6.3984	6.3984	6.3984	6.3984	6.3972	6.3985	6.3984	6.3984	6.3972
100.4750	6.3949	6.3949	6.3949	6.3949	6.3937	6.3950	6.3949	6.3949	6.3937
100.5000	**6.3914**	**6.3914**	**6.3914**	**6.3914**	**6.3902**	**6.3915**	**6.3915**	**6.3914**	**6.3902**
100.5250	6.3880	6.3880	6.3880	6.3880	6.3866	6.3880	6.3880	6.3880	6.3866
100.5500	6.3845	6.3845	6.3845	6.3845	6.3831	6.3846	6.3845	6.3845	6.3831
100.5750	6.3810	6.3810	6.3810	6.3810	6.3796	6.3811	6.3810	6.3810	6.3796
100.6000	6.3775	6.3775	6.3775	6.3775	6.3761	6.3776	6.3776	6.3775	6.3761
100.6250	6.3741	6.3741	6.3741	6.3741	6.3726	6.3741	6.3741	6.3741	6.3726
100.6500	6.3706	6.3706	6.3706	6.3706	6.3691	6.3707	6.3706	6.3706	6.3691
100.6750	6.3671	6.3671	6.3671	6.3671	6.3655	6.3672	6.3671	6.3671	6.3655
100.7000	6.3637	6.3637	6.3637	6.3637	6.3620	6.3637	6.3637	6.3637	6.3620
100.7250	6.3602	6.3602	6.3602	6.3602	6.3585	6.3603	6.3602	6.3602	6.3585
100.7500	6.3567	6.3567	6.3567	6.3567	6.3550	6.3568	6.3567	6.3567	6.3550
Spread @ Center Price	78	78	78	78	79	78	78	78	79
WAL	9.890	9.890	9.890	9.890	9.730	9.890	9.890	9.890	9.730
Mod Durn	7.125	7.125	7.125	7.125	7.039	7.125	7.125	7.125	7.039
Mod Convexity	0.646	0.646	0.646	0.646	0.630	0.646	0.646	0.646	0.630
Principal Window	Apr12 - Apr12	Apr12 - Apr12	Apr12 - Apr12	Apr12 - Apr12	Feb12 - Feb12	Apr12 - Apr12	Apr12 - Apr12	Apr12 - Apr12	Feb12 - Feb12
Lockout and penalties	Include Penalties	Include Penalties	Include Penalties	Include Penalties	Include Penalties	Include penalty	Include penalty	Include penalty	Include penalty
2YR	3.162	3.162	3.162	3.162	3.162	3.162	3.162	3.162	3.162
5YR	4.372	4.372	4.372	4.372	4.372	4.372	4.372	4.372	4.372
10YR	5.083	5.083	5.083	5.083	5.083	5.083	5.083	5.083	5.083
30YR	5.578	5.578	5.578	5.578	5.578	5.578	5.578	5.578	5.578

UNDERWRITERS' STATEMENT
COMPUTATIONAL MATERIALS

WACHOVIA BANK-COMMERCIAL MORTGAGE PASS THROUGH CERTIFICATES
SERIES 2002-C1

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Any yields or weighted average lives shown in the Computational Materials are based on prepayment and other assumptions and actual experience may dramatically affect such yields or weighted average lives. In addition, it is possible that prepayments on the underlying assets will occur at rates slower or faster than the rates assumed in the attached Computational Materials. Furthermore, unless otherwise provided, the Computational Materials assume no losses on the underlying assets and no interest shortfall. The specific characteristics of the Offered Certificates may differ from those shown in the Computational Materials due to difference between the actual underlying assets and the hypothetical assets used in preparing the Computational Materials. The principal amount and designation of any security described in the Computational Materials are subject to change prior to issuance.

Although a registration statement (including the prospectus) relating to the Offered Certificates has been filed with the Securities and Exchange Commission and is effective, the final prospectus supplement relating to the Offered Certificates has not been filed with the Securities and Exchange Commission. This communication shall not constitute an offer to sell or the solicitation of an offer to buy nor shall there be any sale of the Offered Certificates in any state in which such offer, solicitation or sale would be unlawful prior to registration or qualification under the securities laws of any such state. Prospective purchasers are referred to the final prospectus and prospectus supplement relating to the Offered Certificates for definitive terms of the Offered Certificates and the collateral.

Please be advised that mortgage-backed and/or asset-backed securities may not be appropriate for all investors. Potential investors must be willing to assume, among other things, market price volatility, prepayments, yield curve and interest rate risks. Investors should fully consider the risk of an investment in these Offered Certificates.

WBCMT - Price/Yield - A1

Balance	$59,090,000.00	Delay	14
Coupon	4.52100	Dated	5/1/02
Settle	05/23/02	First Payment	6/15/02

Price	*0 CPY, 0 CDR* Yield	*0 CPY, 2 CDR* Yield	*0 CPY, 3 CDR* Yield
99.698031	4.6144	4.6292	4.6340
99.723031	4.6043	4.6162	4.6200
99.748031	4.5943	4.6032	4.6061
99.773031	4.5843	4.5903	4.5922
99.798031	4.5742	4.5773	4.5783
99.823031	4.5642	4.5643	4.5644
99.848031	4.5542	4.5514	4.5505
99.873031	4.5442	4.5384	4.5366
99.898031	4.5342	4.5255	4.5227
99.923031	4.5241	4.5125	4.5088
99.948031	**4.5141**	**4.4996**	**4.4949**
99.973031	4.5041	4.4867	4.4810
99.998031	4.4941	4.4737	4.4671
100.023031	4.4841	4.4608	4.4533
100.048031	4.4741	4.4479	4.4394
100.073031	4.4642	4.4350	4.4255
100.098031	4.4542	4.4221	4.4117
100.123031	4.4442	4.4091	4.3978
100.148031	4.4342	4.3962	4.3840
100.173031	4.4242	4.3833	4.3701
100.198031	4.4143	4.3705	4.3563

Spread @ Center Price	32	72	77
WAL	2.750	2.080	1.930
Mod Durn	2.493	1.928	1.797
Mod Convexity	0.094	0.055	0.047
Benchmark Maturity	2.75	2.08	1.93
Total Collat Group Liquidation	0.00 (0.00%)	127,299,984.75 (13.40%)	184,518,441.39 (19.42%)
Total Collat Loss	0.00 (0.00%)	45,730,304.72 (4.81%)	66,255,322.15 (6.97%)

2YR	3.296	3.296	3.296
5YR	4.591	4.591	4.591
10YR	5.220	5.220	5.220
Prepay	100 CPY	100 CPY	100 CPY

No Prepays	During any YM	During any YM	During any YM
Lockout and Penalties	Include Penalties	Include Penalties	Include Penalties
Default	0	2 CDR	3 CDR
Loss Severity	35%	35%	35%
Servicer Advances	100%	100%	100%
Liquidation Lag	18	18	18
Optional Redemption	Call (N)	Call (N)	Call (N)

WBCMT - Price/Yield - A2

Balance	$135,500,000.00	Delay	14
Coupon	5.68100	Dated	5/1/02
Settle	05/23/02	First Payment	6/15/02

Price	0 CPY, 0 CDR Yield	0 CPY, 2 CDR Yield	0 CPY, 3 CDR Yield
100.247134	5.6468	5.6579	5.6458
100.272134	5.6414	5.6515	5.6391
100.297134	5.6360	5.6452	5.6325
100.322134	5.6305	5.6388	5.6259
100.347134	5.6251	5.6325	5.6193
100.372134	5.6197	5.6261	5.6127
100.397134	5.6143	5.6198	5.6061
100.422134	5.6089	5.6134	5.5995
100.447134	5.6035	5.6071	5.5929
100.472134	5.5981	5.6008	5.5863
100.497134	**5.5927**	**5.5944**	**5.5797**
100.522134	5.5873	5.5881	5.5731
100.547134	5.5818	5.5818	5.5665
100.572134	5.5764	5.5754	5.5599
100.597134	5.5710	5.5691	5.5533
100.622134	5.5656	5.5628	5.5468
100.647134	5.5603	5.5565	5.5402
100.672134	5.5549	5.5501	5.5336
100.697134	5.5495	5.5438	5.5270
100.722134	5.5441	5.5375	5.5204
100.747134	5.5387	5.5312	5.5139

Spread @ Center Price	42	67	71
WAL	5.500	4.560	4.360
Mod Durn	4.586	3.914	3.759
Mod Convexity	0.261	0.186	0.173
Benchmark Maturity	5.50	4.56	4.36
Total Collat Group Liquidation	0.00 (0.00%)	127,299,984.75 (13.40%)	184,518,441.39 (19.42%)
Total Collat Loss	0.00 (0.00%)	45,730,304.72 (4.81%)	66,255,322.15 (6.97%)

2YR	3.296	3.296	3.296
5YR	4.591	4.591	4.591
10YR	5.220	5.220	5.220
Prepay	100 CPY	100 CPY	100 CPY

No Prepays	During any YM	During any YM	During any YM
Lockout and Penalties	Include Penalties	Include Penalties	Include Penalties
Default	0	2 CDR	3 CDR
Loss Severity	35%	35%	35%
Servicer Advances	100%	100%	100%
Liquidation Lag	18	18	18
Optional Redemption	Call (N)	Call (N)	Call (N)

WBCMT - Price/Yield - A3

Balance	$135,194,000.00	Delay	14
Coupon	6.12800	Dated	5/1/02
Settle	05/23/02	First Payment	6/15/02

Price	0 CPY, 0 CDR Yield	0 CPY, 2 CDR Yield	0 CPY, 3 CDR Yield
100.248682	6.1309	6.1215	6.1230
100.273682	6.1270	6.1172	6.1183
100.298682	6.1231	6.1128	6.1137
100.323682	6.1193	6.1084	6.1091
100.348682	6.1154	6.1041	6.1045
100.373682	6.1115	6.0997	6.0999
100.398682	6.1076	6.0954	6.0953
100.423682	6.1038	6.0910	6.0906
100.448682	6.0999	6.0867	6.0860
100.473682	6.0960	6.0823	6.0814
100.498682	**6.0922**	**6.0780**	**6.0768**
100.523682	6.0883	6.0736	6.0722
100.548682	6.0844	6.0693	6.0676
100.573682	6.0806	6.0649	6.0630
100.598682	6.0767	6.0606	6.0584
100.623682	6.0728	6.0562	6.0538
100.648682	6.0690	6.0519	6.0492
100.673682	6.0651	6.0476	6.0446
100.698682	6.0612	6.0432	6.0400
100.723682	6.0574	6.0389	6.0354
100.748682	6.0535	6.0346	6.0308

Spread @ Center Price	46	59	66
WAL	8.440	7.270	6.770
Mod Durn	6.406	5.700	5.379
Mod Convexity	0.513	0.403	0.359
Benchmark Maturity	8.44	7.27	6.77
Total Collat Group Liquidation	0.00 (0.00%)	127,299,984.75 (13.40%	184,518,441.39 (19.42%
Total Collat Loss	0.00 (0.00%)	45,730,304.72 (4.81%)	66,255,322.15 (6.97%)

2YR	3.296	3.296	3.296
5YR	4.591	4.591	4.591
10YR	5.220	5.220	5.220
Prepay	100 CPY	100 CPY	100 CPY

No Prepays	During any YM	During any YM	During any YM
Lockout and Penalties	Include Penalties	Include Penalties	Include Penalties
Default	0	2 CDR	3 CDR
Loss Severity	35%	35%	35%
Servicer Advances	100%	100%	100%
Liquidation Lag	18	18	18
Optional Redemption	Call (N)	Call (N)	Call (N)

WBCMT - Price/Yield - A4

Balance	$404,195,000.00	Delay	14
Coupon	6.24500	Dated	5/1/02
Settle	05/23/02	First Payment	6/15/02

Price	0 CPY, 0 CDR Yield	0 CPY, 2 CDR Yield	0 CPY, 3 CDR Yield
100.246781	6.2577	6.2560	6.2557
100.271781	6.2542	6.2524	6.2521
100.296781	6.2507	6.2488	6.2485
100.321781	6.2471	6.2451	6.2449
100.346781	6.2436	6.2415	6.2412
100.371781	6.2401	6.2379	6.2376
100.396781	6.2366	6.2343	6.2340
100.421781	6.2331	6.2308	6.2304
100.446781	6.2296	6.2272	6.2268
100.471781	6.2261	6.2236	6.2232
100.496781	**6.2226**	**6.2200**	**6.2196**
100.521781	6.2191	6.2164	6.2160
100.546781	6.2156	6.2128	6.2124
100.571781	6.2121	6.2092	6.2088
100.596781	6.2086	6.2056	6.2052
100.621781	6.2051	6.2020	6.2016
100.646781	6.2016	6.1984	6.1980
100.671781	6.1981	6.1948	6.1944
100.696781	6.1946	6.1913	6.1908
100.721781	6.1911	6.1877	6.1872
100.746781	6.1876	6.1841	6.1836

Spread @ Center Price	47	49	50
WAL	9.680	9.360	9.320
Mod Durn	7.069	6.896	6.871
Mod Convexity	0.632	0.599	0.595
Benchmark Maturity	9.68	9.36	9.32
Total Collat Group Liquidation	0.00 (0.00%)	127,299,984.75 (13.40%	184,518,441.39 (19.42%
Total Collat Loss	0.00 (0.00%)	45,730,304.72 (4.81%)	66,255,322.15 (6.97%)

2YR	3.296	3.296	3.296
5YR	4.591	4.591	4.591
10YR	5.220	5.220	5.220
Prepay	100 CPY	100 CPY	100 CPY

No Prepays	During any YM	During any YM	During any YM
Lockout and Penalties	Include Penalties	Include Penalties	Include Penalties
Default	0	2 CDR	3 CDR
Loss Severity	35%	35%	35%
Servicer Advances	100%	100%	100%
Liquidation Lag	18	18	18
Optional Redemption	Call (N)	Call (N)	Call (N)

WBCMT - Price/Yield - B

Balance	$35,630,000.00	Delay	14
Coupon	6.37000	Dated	5/1/02
Settle	05/23/02	First Payment	6/15/02

Price	*0 CPY, 0 CDR* Yield	*0 CPY, 2 CDR* Yield	*0 CPY, 3 CDR* Yield
100.248908	6.3857	6.3847	6.3848
100.273908	6.3822	6.3812	6.3813
100.298908	6.3788	6.3777	6.3778
100.323908	6.3753	6.3741	6.3742
100.348908	6.3718	6.3706	6.3707
100.373908	6.3683	6.3671	6.3672
100.398908	6.3648	6.3636	6.3637
100.423908	6.3614	6.3600	6.3601
100.448908	6.3579	6.3565	6.3566
100.473908	6.3544	6.3530	6.3531
100.498908	6.3509	6.3495	6.3496
100.523908	6.3475	6.3459	6.3461
100.548908	6.3440	6.3424	6.3426
100.573908	6.3405	6.3389	6.3391
100.598908	6.3371	6.3354	6.3355
100.623908	6.3336	6.3319	6.3320
100.648908	6.3301	6.3284	6.3285
100.673908	6.3267	6.3248	6.3250
100.698908	6.3232	6.3213	6.3215
100.723908	6.3198	6.3178	6.3180
100.748908	6.3163	6.3143	6.3145

Spread @ Center Price	58	60	59
WAL	9.890	9.700	9.720
Mod Durn	7.139	7.038	7.048
Mod Convexity	0.648	0.629	0.630
Benchmark Maturity	9.89	9.70	9.72
Total Collat Group Liquidation	0.00 (0.00%)	127,299,984.75 (13.40%)	184,518,441.39 (19.42%)
Total Collat Loss	0.00 (0.00%)	45,730,304.72 (4.81%)	66,255,322.15 (6.97%)

2YR	3.296	3.296	3.296
5YR	4.591	4.591	4.591
10YR	5.220	5.220	5.220
Prepay	100 CPY	100 CPY	100 CPY

No Prepays	During any YM	During any YM	During any YM
Lockout and Penalties	Include Penalties	Include Penalties	Include Penalties
Default	0	2 CDR	3 CDR
Loss Severity	35%	35%	35%
Servicer Advances	100%	100%	100%
Liquidation Lag	18	18	18
Optional Redemption	Call (N)	Call (N)	Call (N)

WBCMT - Price/Yield - C

Balance	$42,756,000.00	Delay	14
Coupon	6.50700	Dated	5/1/02
Settle	05/23/02	First Payment	6/15/02

Price	0 CPY, 0 CDR Yield	0 CPY, 2 CDR Yield	0 CPY, 3 CDR Yield
100.243718	6.5259	6.5252	6.5253
100.268718	6.5224	6.5217	6.5218
100.293718	6.5189	6.5181	6.5193
100.318718	6.5154	6.5146	6.5147
100.343718	6.5119	6.5111	6.5112
100.368718	6.5084	6.5075	6.5077
100.393718	6.5049	6.5040	6.5041
100.418718	6.5014	6.5005	6.5006
100.443718	6.4979	6.4969	6.4971
100.468718	6.4944	6.4934	6.4936
100.493718	6.4909	6.4899	6.4900
100.518718	6.4875	6.4863	6.4865
100.543718	6.4840	6.4828	6.4830
100.568718	6.4805	6.4793	6.4795
100.593718	6.4770	6.4758	6.4760
100.618718	6.4735	6.4722	6.4724
100.643718	6.4700	6.4687	6.4689
100.668718	6.4665	6.4652	6.4654
100.693718	6.4630	6.4617	6.4619
100.718718	6.4595	6.4581	6.4584
100.743718	6.4561	6.4546	6.4549

Spread @ Center Price	72	73	73
WAL	9.890	9.750	9.780
Mod Durn	7.092	7.019	7.031
Mod Convexity	0.642	0.628	0.630
Benchmark Maturity	9.89	9.75	9.78
Total Collat Group Liquidation	0.00 (0.00%)	127,299,984.75 (13.40%)	184,518,441.39 (19.42%)
Total Collat Loss	0.00 (0.00%)	45,730,304.72 (4.81%)	66,255,322.15 (6.97%)

2YR	3.296	3.296	3.296
5YR	4.591	4.591	4.591
10YR	5.220	5.220	5.220
Prepay	100 CPY	100 CPY	100 CPY

No Prepays	During any YM	During any YM	During any YM
Lockout and Penalties	Include Penalties	Include Penalties	Include Penalties
Default	0	2 CDR	3 CDR
Loss Severity	35%	35%	35%
Servicer Advances	100%	100%	100%
Liquidation Lag	18	18	18
Optional Redemption	Call (N)	Call (N)	Call (N)

WBCMT - Price/Yield - D

Balance	$9,501,000.00	Delay	14
Coupon	6.58600	Dated	5/1/02
Settle	05/23/02	First Payment	6/15/02

Price	0 CPY, 0 CDR Yield	0 CPY, 2 CDR Yield	0 CPY, 3 CDR Yield
100.246176	6.6061	6.6056	6.6056
100.271176	6.6026	6.6021	6.6021
100.296176	6.5990	6.5986	6.5986
100.321176	6.5955	6.5950	6.5950
100.346176	6.5920	6.5915	6.5915
100.371176	6.5885	6.5880	6.5880
100.396176	6.5850	6.5844	6.5844
100.421176	6.5815	6.5809	6.5809
100.446176	6.5780	6.5774	6.5774
100.471176	6.5745	6.5738	6.5738
100.496176	6.5709	6.5703	6.5703
100.521176	6.5674	6.5668	6.5668
100.546176	6.5639	6.5633	6.5633
100.571176	6.5604	6.5597	6.5597
100.596176	6.5569	6.5562	6.5562
100.621176	6.5534	6.5527	6.5527
100.646176	6.5499	6.5492	6.5492
100.671176	6.5464	6.5456	6.5456
100.696176	6.5429	6.5421	6.5421
100.721176	6.5394	6.5386	6.5386
100.746176	6.5359	6.5351	6.5351

Spread @ Center Price	80	81	81
WAL	9.890	9.810	9.810
Mod Durn	7.065	7.022	7.022
Mod Convexity	0.639	0.630	0.630
Benchmark Maturity	9.89	9.81	9.81
Total Collat Group Liquidation	0.00 (0.00%)	127,299,984.75 (13.40%	184,518,441.39 (19.42%
Total Collat Loss	0.00 (0.00%)	45,730,304.72 (4.81%)	66,255,322.15 (6.97%)

2YR	3.296	3.296	3.296
5YR	4.591	4.591	4.591
10YR	5.220	5.220	5.220
Prepay	100 CPY	100 CPY	100 CPY

No Prepays	During any YM	During any YM	During any YM
Lockout and Penalties	Include Penalties	Include Penalties	Include Penalties
Default	0	2 CDR	3 CDR
Loss Severity	35%	35%	35%
Servicer Advances	100%	100%	100%
Liquidation Lag	18	18	18
Optional Redemption	Call (N)	Call (N)	Call (N)

UNDERWRITER'S STATEMENT
COMPUTATIONAL MATERIALS

WACHOVIA BANK-COMMERCIAL MORTGAGE PASS THROUGH CERTIFICATES

SERIES 2002-C1

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If you have received this communication in error, please notify the sending party immediately by telephone and return the original to such party by mail.

WBCMT 2002-C1 - Price/Yield - Class A1

Balance	$59,085,000.00	Delay	14
Coupon	4.539	Dated	5/1/2002
Settle	5/23/2002	First Payment	6/15/2002

Price	*0 CPY, Call (N)* Yield	*25 CPY, Call (N)* Yield	*50 CPY, Call (N)* Yield	*75 CPY, Call (N)* Yield	*100 CPY, Call (N)* Yield
99.841869	4.575	4.575	4.575	4.575	4.575
99.873119	4.562	4.562	4.562	4.562	4.562
99.904369	4.550	4.550	4.549	4.549	4.549
99.935619	4.537	4.537	4.537	4.537	4.536
99.966869	4.525	4.524	4.524	4.524	4.523
99.998119	**4.512**	**4.512**	**4.512**	**4.511**	**4.511**
100.029369	4.500	4.499	4.499	4.499	4.498
100.060619	4.487	4.487	4.487	4.486	4.485
100.091869	4.475	4.474	4.474	4.473	4.472
100.123119	4.462	4.462	4.461	4.461	4.459
100.154369	4.450	4.449	4.449	4.448	4.447
Spread @ Center Price	28	29	29	30	32
WAL	2.75	2.74	2.73	2.71	2.68
Mod Durn	2.49	2.49	2.48	2.46	2.44

Series 8 ____

Series 24 ____

Yield Curve
Mat 3MO 6MO 1YR 2YR 5YR 10YR 30YR
Yld 3.360 3.362 3.362 3.362 4.63 5.29 5.75

Swap
Mat 2YR 3YR 4YR 5YR 6YR 7YR 8YR 9YR 10YR
Yld .4125 .60 .5925 .4375 .535 .5950 .5925 .575 .535

WBCMT 2002-C1 - Price/Yield - Class A2

Balance	$135,498,000.00	Delay	14
Coupon	5.681	Dated	5/1/2002
Settle	5/23/2002	First Payment	6/15/2002

Price	*0 CPY, Call (N)* Yield	*25 CPY, Call (N)* Yield	*50 CPY, Call (N)* Yield	*75 CPY, Call (N)* Yield	*100 CPY, Call (N)* Yield
100.342746	5.626	5.639	5.647	5.651	5.648
100.373996	5.619	5.632	5.640	5.644	5.641
100.405246	5.613	5.625	5.633	5.637	5.634
100.436496	5.606	5.619	5.626	5.630	5.627
100.467746	5.599	5.612	5.620	5.623	5.620
100.498996	**5.592**	**5.605**	**5.613**	**5.616**	**5.613**
100.530246	5.585	5.598	5.606	5.609	5.606
100.561496	5.579	5.591	5.599	5.602	5.599
100.592746	5.572	5.584	5.592	5.595	5.591
100.623996	5.565	5.578	5.585	5.589	5.584
100.655246	5.558	5.571	5.578	5.582	5.577
Spread @ Center Price	41	44	45	47	50
WAL	5.50	5.44	5.40	5.36	5.21
Mod Durn	4.59	4.55	4.52	4.49	4.38

Yield Curve
Mat 3MO 6MO 1YR 2YR 5YR 10YR 30YR
Yld 3.360 3.362 3.362 3.362 4.63 5.29 5.75

Swap
Mat 2YR 3YR 4YR 5YR 6YR 7YR 8YR 9YR 10YR
Yld .4125 .60 .5925 .4375 .535 .5950 .5925 .575 .535

Series 8

Series 24

NOMURA

Investors should read the Underwriter's Statement which accompanies these Computational Materials. Prospective investors are advised to carefully read, and should rely solely on, the final prospectus and prospectus supplement (collectively, the "Final Prospectus") relating to the certificates referred to herein (the "Offered Certificates") in making their investment decision. These Computational Materials have been based upon the assumptions described above, which most likely will not represent the actual experience of the Mortgage Pool in the future. No representation is made herein as to the actual rate or timing of principal payments or prepayments on any of the underlying Mortgage Loans in the Mortgage Pool or of the actual performance characteristics of the Offered Certificates. Prior to making any investment decision, a prospective investor should receive and carefully review the Final Prospectus. NOTHING HEREIN SHOULD BE CONSIDERED AN OFFER TO SELL OR A SOLICITATION OF AN OFFER TO BUY ANY CERTIFICATES.

WBCMT 2002-C1 - Price/Yield - Class A3

Balance	$135,167,000.00	Delay	14
Coupon	6.164	Dated	5/1/2002
Settle	5/23/2002	First Payment	6/15/2002

Price	*0 CPY, Call (N)* Yield	*25 CPY, Call (N)* Yield	*50 CPY, Call (N)* Yield	*75 CPY, Call (N)* Yield	*100 CPY, Call (N)* Yield
100.341203	6.153	6.155	6.154	6.152	6.150
100.372453	6.148	6.151	6.149	6.147	6.145
100.403703	6.143	6.146	6.144	6.142	6.140
100.434953	6.139	6.141	6.140	6.138	6.135
100.466203	6.134	6.136	6.135	6.133	6.130
100.497453	**6.129**	**6.131**	**6.130**	**6.128**	**6.125**
100.528703	6.124	6.126	6.125	6.123	6.120
100.559953	6.119	6.121	6.120	6.118	6.115
100.591203	6.114	6.116	6.115	6.113	6.110
100.622453	6.110	6.112	6.110	6.108	6.105
100.653703	6.105	6.107	6.105	6.103	6.100
Spread @ Center Price	46	47	48	48	50
WAL	8.44	8.35	8.30	8.27	8.09
Mod Durn	6.40	6.35	6.32	6.30	6.19

Series 8

Series 24

Yield Curve
Mat 3MO 6MO 1YR 2YR 5YR 10YR 30YR
Yld 3.360 3.362 3.362 3.362 4.63 5.29 5.75

Swap
Mat 2YR 3YR 4YR 5YR 6YR 7YR 8YR 9YR 10YR
Yld .4125 .60 .5925 .4375 .535 .5950 .5925 .575 .535

WBCMT 2002-C1 - Price/Yield - Class A4

Balance	$404,157,000.00	Delay	14
Coupon	6.287	Dated	5/1/2002
Settle	5/23/2002	First Payment	6/15/2002

Price	*0 CPY, Call (N)* Yield	*25 CPY, Call (N)* Yield	*50 CPY, Call (N)* Yield	*75 CPY, Call (N)* Yield	*100 CPY, Call (N)* Yield
100.338014	6.288	6.287	6.287	6.287	6.286
100.369264	6.283	6.283	6.283	6.283	6.281
100.400514	6.279	6.279	6.278	6.278	6.277
100.431764	6.274	6.274	6.274	6.274	6.272
100.463014	6.270	6.270	6.270	6.269	6.268
100.494264	**6.266**	**6.265**	**6.265**	**6.265**	**6.264**
100.525514	6.261	6.261	6.261	6.261	6.259
100.556764	6.257	6.257	6.256	6.256	6.255
100.588014	6.252	6.252	6.252	6.252	6.250
100.619264	6.248	6.248	6.248	6.247	6.246
100.650514	6.244	6.243	6.243	6.243	6.241
Spread @ Center Price	47	47	47	48	49
WAL	9.68	9.66	9.64	9.61	9.43
Mod Durn	7.05	7.04	7.03	7.02	6.92

Series 8 ____

Series 24 ____

Yield Curve	Mat	3MO	6MO	1YR	2YR	5YR	10YR	30YR	
	Yld	3.360	3.362	3.362	3.362	4.63	5.29	5.75	
Swap	Mat	2YR	3YR	4YR	5YR	6YR	7YR	8YR	9YR	10YR
	Yld	.4125	.60	.5925	.4375	.535	.5950	.5925	.575	.535

WBCMT 2002-C1 - Price/Yield - Class B

Balance	$35,627,000.00	Delay	14
Coupon	6.413	Dated	5/1/2002
Settle	5/23/2002	First Payment	6/15/2002

Price	*0 CPY, Call (N)* Yield	*25 CPY, Call (N)* Yield	*50 CPY, Call (N)* Yield	*75 CPY, Call (N)* Yield	*100 CPY, Call (N)* Yield
100.338066	6.417	6.417	6.417	6.417	6.416
100.369316	6.413	6.413	6.413	6.412	6.411
100.400566	6.408	6.408	6.408	6.408	6.407
100.431816	6.404	6.404	6.404	6.404	6.402
100.463066	6.400	6.400	6.400	6.399	6.398
100.494316	**6.395**	**6.395**	**6.395**	**6.395**	**6.394**
100.525566	6.391	6.391	6.391	6.391	6.389
100.556816	6.387	6.387	6.387	6.386	6.385
100.588066	6.382	6.382	6.382	6.382	6.380
100.619316	6.378	6.378	6.378	6.378	6.376
100.650566	6.374	6.374	6.374	6.373	6.371
Spread @ Center Price	58	58	58	58	60
WAL	9.89	9.89	9.89	9.85	9.66
Mod Durn	7.12	7.12	7.12	7.10	7.00

Yield Curve
Mat 3MO 6MO 1YR 2YR 5YR 10YR 30YR
Yld 3.360 3.362 3.362 3.362 4.63 5.29 5.75

Swap
Mat 2YR 3YR 4YR 5YR 6YR 7YR 8YR 9YR 10YR
Yld .4125 .60 .5925 .4375 .535 .5950 .5925 .575 .535

Series 8 ACS

Series 24 HL

WBCMT 2002-C1 - Price/Yield - Class C

Balance	$42,752,000.00	Delay	14
Coupon	6.551	Dated	5/1/2002
Settle	5/23/2002	First Payment	6/15/2002

Price	*0 CPY, Call (N)* Yield	*25 CPY, Call (N)* Yield	*50 CPY, Call (N)* Yield	*75 CPY, Call (N)* Yield	*100 CPY, Call (N)* Yield
100.340329	6.557	6.557	6.557	6.557	6.556
100.371579	6.553	6.553	6.553	6.553	6.552
100.402829	6.548	6.548	6.548	6.548	6.547
100.434079	6.544	6.544	6.544	6.544	6.543
100.465329	6.540	6.540	6.540	6.540	6.538
100.496579	**6.535**	**6.535**	**6.535**	**6.535**	**6.534**
100.527829	6.531	6.531	6.531	6.531	6.530
100.559079	6.527	6.527	6.527	6.527	6.525
100.590329	6.522	6.522	6.522	6.522	6.521
100.621579	6.518	6.518	6.518	6.518	6.516
100.652829	6.513	6.513	6.513	6.513	6.512
Spread @ Center Price	72	72	72	72	73
WAL	9.89	9.89	9.89	9.89	9.73
Mod Durn	7.08	7.08	7.08	7.08	6.99

Yield Curve

Mat	3MO	6MO	1YR	2YR	5YR	10YR	30YR
Yld	3.360	3.362	3.362	3.362	4.63	5.29	5.75

Swap

Mat	2YR	3YR	4YR	5YR	6YR	7YR	8YR	9YR	10YR
Yld	.4125	.60	.5925	.4375	.535	.5950	.5925	.575	.535

Series 8

Series 24

WBCMT 2002-C1 - Price/Yield - Class D

Balance	$9,500,000.00	Delay	14
Coupon	6.63	Dated	5/1/2002
Settle	5/23/2002	First Payment	6/15/2002

Price	*0 CPY, Call (N)* Yield	*25 CPY, Call (N)* Yield	*50 CPY, Call (N)* Yield	*75 CPY, Call (N)* Yield	*100 CPY, Call (N)* Yield
100.342859	6.637	6.637	6.637	6.637	6.636
100.374109	6.633	6.633	6.633	6.633	6.632
100.405359	6.628	6.628	6.628	6.628	6.627
100.436609	6.624	6.624	6.624	6.624	6.623
100.467859	6.620	6.620	6.620	6.620	6.618
100.499109	**6.615**	**6.615**	**6.615**	**6.615**	**6.614**
100.530359	6.611	6.611	6.611	6.611	6.610
100.561609	6.607	6.607	6.607	6.607	6.605
100.592859	6.602	6.602	6.602	6.602	6.601
100.624109	6.598	6.598	6.598	6.598	6.596
100.655359	6.593	6.593	6.593	6.593	6.592
Spread @ Center Price	80	80	80	80	81
WAL	9.89	9.89	9.89	9.89	9.73
Mod Durn	7.05	7.05	7.05	7.05	6.97

Yield Curve
Mat 3MO 6MO 1YR 2YR 5YR 10YR 30YR
Yld 3.360 3.362 3.362 3.362 4.63 5.29 5.75

Swap
Mat 2YR 3YR 4YR 5YR 6YR 7YR 8YR 9YR 10YR
Yld .4125 .60 .5925 .4375 .535 .5950 .5925 .575 .535

Series 8

Series 24

UNDERWRITER'S STATEMENT
COMPUTATIONAL MATERIALS

WACHOVIA BANK-COMMERCIAL MORTGAGE PASS THROUGH CERTIFICATES

SERIES 2002-C1

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If you have received this communication in error, please notify the sending party immediately by telephone and return the original to such party by mail.

WBCMT 2002-C1 - Price/Yield - Class A4

Balance	$404,157,000.00	Delay	14
Coupon	6.287	Dated	5/1/2002
Settle	5/23/2002	First Payment	6/15/2002

Price	*0 CPY* Yield	*50 CPY* Yield	*100 CPY* Yield
100.62500	6.247	6.247	6.245
100.65625	6.243	6.242	6.240
100.68750	6.238	6.238	6.236
100.71875	6.234	6.234	6.231
100.75000	6.230	6.229	6.227
100.78125	6.225	6.225	6.222
100.81250	6.221	6.220	6.218
100.84375	6.217	6.216	6.214
100.87500	6.212	6.212	6.209
100.90625	6.208	6.207	6.205
100.93750	6.203	6.203	6.200
100.96875	6.199	6.199	6.196
101.00000	6.195	6.194	6.191
101.03125	6.190	6.190	6.187
101.06250	6.186	6.185	6.182
101.09375	6.182	6.181	6.178
101.12500	6.177	6.177	6.174
101.15625	6.173	6.172	6.169
101.18750	6.169	6.168	6.165
101.21875	6.164	6.164	6.160
101.25000	6.160	6.159	6.156
101.28125	6.156	6.155	6.151
101.31250	6.151	6.150	6.147
101.34375	6.147	6.146	6.142
101.37500	6.143	6.142	6.138
101.40625	6.138	6.137	6.134
101.43750	6.134	6.133	6.129
101.46875	6.129	6.129	6.125
101.50000	6.125	6.124	6.120
101.53125	6.121	6.120	6.116
101.56250	6.116	6.116	6.111
101.59375	6.112	6.111	6.107
101.62500	6.108	6.107	6.103
101.65625	6.103	6.103	6.098
101.68750	6.099	6.098	6.094
101.71875	6.095	6.094	6.089
101.75000	6.091	6.090	6.085
101.78125	6.086	6.085	6.081
101.81250	6.082	6.081	6.076
101.84375	6.078	6.077	6.072
101.87500	6.073	6.072	6.067
101.90625	6.069	6.068	6.063
101.93750	6.065	6.064	6.059
101.96875	6.060	6.059	6.054
102.00000	6.056	6.055	6.050
102.03125	6.052	6.051	6.045
102.06250	6.047	6.046	6.041
102.09375	6.043	6.042	6.037
102.12500	6.039	6.038	6.032
102.15625	6.034	6.033	6.028
102.18750	6.030	6.029	6.023
Spread @ Center Price	46	46	48
WAL	9.68	9.64	9.43
Mod Durn	7.07	7.05	6.93

Yield Curve	Mat	3MO	6MO	1YR	2YR	5YR	10YR	30YR		
	Yld	3.250	3.250	3.250	3.250	4.513	5.181	5.693		
Swap	Mat	2YR	3YR	4YR	5YR	6YR	7YR	8YR	9YR	10YR
	Yld	3.665	4.265	4.666	4.9475	5.169	5.355	5.497	5.614	5.7095