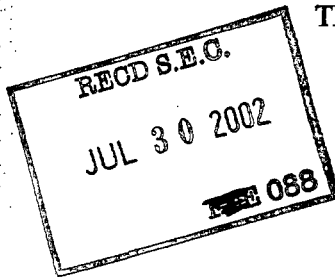


IN ACCORDANCE WITH RULE 202 OF REGULATION S-T,  
THIS FORM SE IS BEING FILED IN PAPER PURSUANT  
TO A CONTINUING HARDSHIP EXEMPTION.



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 July 30, 2002  
(Electronic Report, Schedule or Registration  
Statement of Which the Documents Are a Part  
(Give Period of Report))

333-460145  
333-460145  
(SEC File Number, if Available)

**PROCESSED**

**AUG 01 2002**

**THOMSON  
FINANCIAL**

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 July 30, 2002.

CWMBS, INC.

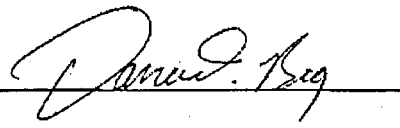
By: 

Exhibit Index

Exhibit

Page

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.

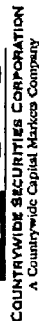
Exhibit 99.1

COMPUTATIONAL MATERIALS  
PREPARED BY COUNTRYWIDE SECURITIES CORPORATION

for

CWMBS, INC.

CHL Mortgage Pass-Through Trust 2002-16  
Mortgage Pass-Through Certificates, Series 2002-16



## Yields Given Prices Report 1\_CWHL02\_16\_FIN 30 year 6.6's

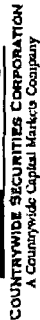
User ID: leibo    Deals Directory: /opt/intex/deals    Date: 07/29/2002    17:01:10

**Bond: 1A6 Balance: 10,158,000 Coupon: 4.750000**

Delay: 24 Class Factor: 1.00 Accruing Since: 7/01/2002  
 Settlement Date: 7/31/2002 WHOLE 30 year WAC: 6.84 WAM: 325.48

| Months    | PSA   | PSA   | PSA   | PSA   | PSA   | PSA   | PSA   | PSA   | PSA   | PSA | PSA |
|-----------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-----|-----|
| 480       | 0     | 200   | 275   | 300   | 325   | 400   | 500   | 600   | 800   |     |     |
| 99-20     | 4.803 | 4.813 | 4.813 | 4.813 | 4.813 | 4.813 | 4.814 | 4.816 | 4.818 |     |     |
| 99-24     | 4.786 | 4.769 | 4.769 | 4.769 | 4.769 | 4.769 | 4.767 | 4.765 | 4.760 |     |     |
| 99-28     | 4.769 | 4.724 | 4.724 | 4.724 | 4.724 | 4.724 | 4.720 | 4.714 | 4.702 |     |     |
| 100-0     | 4.752 | 4.680 | 4.680 | 4.680 | 4.680 | 4.680 | 4.673 | 4.664 | 4.644 |     |     |
| 100-4     | 4.735 | 4.635 | 4.635 | 4.635 | 4.635 | 4.635 | 4.627 | 4.613 | 4.586 |     |     |
| 100-8     | 4.719 | 4.591 | 4.591 | 4.591 | 4.591 | 4.591 | 4.580 | 4.563 | 4.529 |     |     |
| 100-12    | 4.702 | 4.547 | 4.547 | 4.547 | 4.547 | 4.547 | 4.533 | 4.513 | 4.471 |     |     |
| 100-16    | 4.685 | 4.502 | 4.502 | 4.502 | 4.502 | 4.502 | 4.487 | 4.462 | 4.414 |     |     |
| 100-20    | 4.668 | 4.458 | 4.458 | 4.458 | 4.458 | 4.458 | 4.440 | 4.412 | 4.356 |     |     |
| 100-24    | 4.651 | 4.414 | 4.414 | 4.414 | 4.414 | 4.414 | 4.394 | 4.363 | 4.299 |     |     |
| 100-28    | 4.634 | 4.370 | 4.370 | 4.370 | 4.370 | 4.370 | 4.348 | 4.312 | 4.242 |     |     |
| 101-0     | 4.618 | 4.326 | 4.326 | 4.326 | 4.326 | 4.326 | 4.301 | 4.263 | 4.184 |     |     |
| 101-4     | 4.601 | 4.283 | 4.283 | 4.283 | 4.283 | 4.283 | 4.255 | 4.213 | 4.127 |     |     |
| 101-8     | 4.584 | 4.239 | 4.239 | 4.239 | 4.239 | 4.239 | 4.209 | 4.163 | 4.070 |     |     |
| 101-12    | 4.568 | 4.195 | 4.195 | 4.195 | 4.195 | 4.195 | 4.163 | 4.114 | 4.014 |     |     |
| 101-16    | 4.551 | 4.152 | 4.152 | 4.152 | 4.152 | 4.152 | 4.117 | 4.064 | 3.957 |     |     |
| 101-20    | 4.534 | 4.108 | 4.108 | 4.108 | 4.108 | 4.108 | 4.072 | 4.015 | 3.900 |     |     |
| 101-24    | 4.518 | 4.065 | 4.065 | 4.065 | 4.065 | 4.065 | 4.026 | 3.965 | 3.844 |     |     |
| 101-28    | 4.501 | 4.021 | 4.021 | 4.021 | 4.021 | 4.021 | 3.980 | 3.916 | 3.787 |     |     |
| 102-0     | 4.485 | 3.978 | 3.978 | 3.978 | 3.978 | 3.978 | 3.935 | 3.867 | 3.731 |     |     |
| 102-4     | 4.468 | 3.935 | 3.935 | 3.935 | 3.935 | 3.935 | 3.889 | 3.818 | 3.674 |     |     |
| 102-8     | 4.452 | 3.892 | 3.892 | 3.892 | 3.892 | 3.892 | 3.844 | 3.769 | 3.618 |     |     |
| 102-12    | 4.436 | 3.849 | 3.849 | 3.849 | 3.849 | 3.849 | 3.798 | 3.720 | 3.562 |     |     |
| AVG LIFE  | 9.81  | 3.12  | 3.12  | 3.12  | 3.12  | 3.12  | 2.94  | 2.71  | 2.33  |     |     |
| DURATION  | 7.38  | 2.81  | 2.81  | 2.81  | 2.81  | 2.81  | 2.67  | 2.48  | 2.16  |     |     |
| FIRST PAY | 8/02  | 8/02  | 8/02  | 8/02  | 8/02  | 8/02  | 8/02  | 8/02  | 8/02  |     |     |
| FIRST PAY | 5/19  | 2/08  | 2/08  | 2/08  | 2/08  | 2/08  | 2/07  | 7/06  | 9/05  |     |     |

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## Yields Given Prices Report

User ID: leibo    Deals Directory: /opt/intex/deals    Date: 07/29/2002 17:01:13

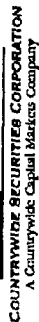
**Bond: 1A7 Balance: 15,000,000 Coupon: 4.750000**

Delay: 24 Class Factor: 1.00 Accruing Since: 7/01/2002

Settlement Date: 7/31/2002 WHOLE 30 year WAC: 6.84 WAM: 325.48

| Months    | PSA<br>0 | PSA<br>200 | PSA<br>275 | PSA<br>300 | PSA<br>325 | PSA<br>400 | PSA<br>500 | PSA<br>600 | PSA<br>800 |
|-----------|----------|------------|------------|------------|------------|------------|------------|------------|------------|
| 95-28     | 5.086    | 5.602      | 5.896      | 5.998      | 6.102      | 6.428      | 6.801      | 7.096      | 7.580      |
| 96-0      | 5.076    | 5.575      | 5.859      | 5.958      | 6.058      | 6.372      | 6.733      | 7.019      | 7.486      |
| 96-4      | 5.067    | 5.548      | 5.822      | 5.917      | 6.014      | 6.317      | 6.666      | 6.941      | 7.392      |
| 96-8      | 5.057    | 5.520      | 5.784      | 5.876      | 5.976      | 6.262      | 6.598      | 6.863      | 7.294      |
| 96-12     | 5.047    | 5.493      | 5.747      | 5.836      | 5.926      | 6.207      | 6.531      | 6.786      | 7.204      |
| 96-16     | 5.037    | 5.466      | 5.711      | 5.796      | 5.882      | 6.153      | 6.463      | 6.709      | 7.111      |
| 96-20     | 5.028    | 5.439      | 5.674      | 5.755      | 5.838      | 6.098      | 6.396      | 6.631      | 7.017      |
| 96-24     | 5.018    | 5.412      | 5.637      | 5.715      | 5.795      | 6.043      | 6.329      | 6.554      | 6.924      |
| 96-28     | 5.008    | 5.385      | 5.600      | 5.675      | 5.751      | 5.989      | 6.262      | 6.478      | 6.831      |
| 97-0      | 4.999    | 5.359      | 5.564      | 5.635      | 5.707      | 5.935      | 6.195      | 6.401      | 6.738      |
| 97-4      | 4.989    | 5.332      | 5.527      | 5.595      | 5.664      | 5.880      | 6.128      | 6.324      | 6.645      |
| 97-8      | 4.980    | 5.305      | 5.490      | 5.555      | 5.621      | 5.826      | 6.062      | 6.248      | 6.553      |
| 97-12     | 4.970    | 5.278      | 5.454      | 5.515      | 5.577      | 5.772      | 5.995      | 6.172      | 6.460      |
| 97-16     | 4.960    | 5.252      | 5.418      | 5.475      | 5.534      | 5.718      | 5.929      | 6.096      | 6.368      |
| 97-20     | 4.951    | 5.225      | 5.381      | 5.436      | 5.491      | 5.664      | 5.863      | 6.020      | 6.276      |
| 97-24     | 4.941    | 5.199      | 5.345      | 5.448      | 5.448      | 5.610      | 5.797      | 5.944      | 6.185      |
| 97-28     | 4.932    | 5.172      | 5.309      | 5.357      | 5.405      | 5.557      | 5.731      | 5.868      | 6.093      |
| 98-0      | 4.922    | 5.146      | 5.273      | 5.317      | 5.362      | 5.503      | 5.665      | 5.793      | 6.002      |
| 98-4      | 4.913    | 5.119      | 5.237      | 5.278      | 5.319      | 5.450      | 5.599      | 5.717      | 5.910      |
| 98-8      | 4.904    | 5.093      | 5.201      | 5.239      | 5.277      | 5.396      | 5.534      | 5.642      | 5.819      |
| 98-12     | 4.894    | 5.067      | 5.165      | 5.199      | 5.234      | 5.343      | 5.468      | 5.567      | 5.728      |
| 98-16     | 4.885    | 5.041      | 5.129      | 5.160      | 5.192      | 5.290      | 5.403      | 5.492      | 5.638      |
| 98-20     | 4.875    | 5.014      | 5.094      | 5.121      | 5.149      | 5.237      | 5.338      | 5.417      | 5.547      |
| AVG LIFE  | 22.61    | 5.85       | 4.10       | 3.71       | 3.38       | 2.64       | 2.11       | 1.82       | 1.49       |
| DURATION  | 13.36    | 4.79       | 3.51       | 3.21       | 2.96       | 2.37       | 1.92       | 1.68       | 1.39       |
| FIRST PAY | 8/02     | 8/02       | 8/02       | 8/02       | 8/02       | 8/02       | 8/02       | 8/02       | 8/02       |
| LAST PAY  | 10/29    | 11/13      | 9/10       | 12/09      | 6/09       | 3/08       | 4/06       | 8/05       | 12/04      |

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## Yields Given Prices Report 1\_CWHL02\_16\_FIN 30 year 6.6's

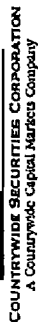
|                |                                   |                  |          |
|----------------|-----------------------------------|------------------|----------|
| User ID: leibo | Deals Directory: /opt/intex/deals | Date: 07/29/2002 | 17:01:17 |
|----------------|-----------------------------------|------------------|----------|

**Bond: 1A8 Balance: 32,000 Coupon: 4.750000**

Delay: 24 Class Factor: 1.00 Accruing Since: 7/01/2002  
Settlement Date: 7/31/2002 WHOLE 30 Year WAC: 6.84 WAM: 325.48

| Months    | PSA<br>0 | PSA<br>200 | PSA<br>275 | PSA<br>300 | PSA<br>325 | PSA<br>400 | PSA<br>500 | PSA<br>600 | PSA<br>800 |
|-----------|----------|------------|------------|------------|------------|------------|------------|------------|------------|
| 95-28     | 4.943    | 5.145      | 5.283      | 5.332      | 5.420      | 5.966      | 6.433      | 6.800      | 7.479      |
| 96-0      | 4.938    | 5.133      | 5.267      | 5.314      | 5.399      | 5.926      | 6.378      | 6.733      | 7.388      |
| 96-4      | 4.933    | 5.122      | 5.251      | 5.296      | 5.378      | 5.887      | 6.323      | 6.665      | 7.298      |
| 96-8      | 4.928    | 5.110      | 5.234      | 5.278      | 5.357      | 5.848      | 6.268      | 6.598      | 7.207      |
| 96-12     | 4.923    | 5.098      | 5.218      | 5.260      | 5.336      | 5.809      | 6.213      | 6.531      | 7.117      |
| 96-16     | 4.918    | 5.087      | 5.202      | 5.242      | 5.315      | 5.770      | 6.159      | 6.464      | 7.027      |
| 96-20     | 4.913    | 5.075      | 5.186      | 5.225      | 5.295      | 5.731      | 6.104      | 6.397      | 6.938      |
| 96-24     | 4.909    | 5.064      | 5.170      | 5.207      | 5.274      | 5.692      | 6.049      | 6.330      | 6.848      |
| 96-28     | 4.904    | 5.052      | 5.153      | 5.189      | 5.253      | 5.653      | 5.995      | 6.263      | 6.759      |
| 97-0      | 4.899    | 5.040      | 5.137      | 5.171      | 5.232      | 5.614      | 5.940      | 6.196      | 6.669      |
| 97-4      | 4.894    | 5.029      | 5.121      | 5.153      | 5.212      | 5.575      | 5.886      | 6.130      | 6.580      |
| 97-8      | 4.889    | 5.017      | 5.105      | 5.136      | 5.191      | 5.536      | 5.832      | 6.063      | 6.491      |
| 97-12     | 4.885    | 5.006      | 5.089      | 5.118      | 5.171      | 5.498      | 5.778      | 5.997      | 6.402      |
| 97-16     | 4.880    | 4.994      | 5.073      | 5.100      | 5.150      | 5.459      | 5.723      | 5.931      | 6.314      |
| 97-20     | 4.875    | 4.983      | 5.057      | 5.083      | 5.129      | 5.420      | 5.669      | 5.865      | 6.225      |
| 97-24     | 4.870    | 4.971      | 5.041      | 5.065      | 5.109      | 5.382      | 5.616      | 5.799      | 6.137      |
| 97-28     | 4.865    | 4.960      | 5.025      | 5.047      | 5.088      | 5.343      | 5.562      | 5.733      | 6.048      |
| 98-0      | 4.861    | 4.949      | 5.009      | 5.030      | 5.068      | 5.305      | 5.508      | 5.667      | 5.960      |
| 98-4      | 4.856    | 4.937      | 4.993      | 5.012      | 5.048      | 5.267      | 5.454      | 5.601      | 5.872      |
| 98-8      | 4.851    | 4.926      | 4.977      | 4.995      | 5.027      | 5.228      | 5.401      | 5.535      | 5.784      |
| 98-12     | 4.846    | 4.914      | 4.961      | 4.977      | 5.007      | 5.190      | 5.347      | 5.470      | 5.697      |
| 98-16     | 4.841    | 4.903      | 4.945      | 4.960      | 4.986      | 5.152      | 5.294      | 5.405      | 5.609      |
| 98-20     | 4.837    | 4.892      | 4.929      | 4.942      | 4.966      | 5.114      | 5.240      | 5.339      | 5.522      |
| AVG LIFE  | 27.24    | 11.40      | 8.15       | 7.41       | 6.37       | 3.40       | 2.43       | 1.99       | 1.49       |
| DURATION  | 26.59    | 11.12      | 7.95       | 7.23       | 6.21       | 3.31       | 2.36       | 1.93       | 1.44       |
| FIRST PAY | 10/29    | 11/13      | 9/10       | 12/09      | 11/08      | 11/05      | 12/04      | 7/04       | 1/04       |
| LAST PAY  | 10/29    | 12/13      | 9/10       | 1/10       | 12/08      | 12/05      | 1/05       | 7/04       | 1/04       |

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## Yields Given Prices Report 1\_CWHL02\_16\_FIN 30 year 6.6's

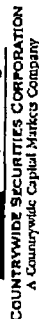
User ID: leibo      Deals Directory: /opt/intex/deals      Date: 07/29/2002      17:01:20

**Bond: 1A13 Balance: 199,791,166.67 Coupon: 5.500000**

Delay: 24 Class Factor: 1.00 Accruing Since: 7/01/2002  
Settlement Date: 7/31/2002 WHOLE 30 year WAC: 6.84 WAM: 325.48

| Months    | PSA<br>0 | PSA<br>200 | PSA<br>275 | PSA<br>300 | PSA<br>325 | PSA<br>400 | PSA<br>500 | PSA<br>600 | PSA<br>800 |
|-----------|----------|------------|------------|------------|------------|------------|------------|------------|------------|
| 99- 8     | 5.599    | 5.657      | 5.679      | 5.686      | 5.692      | 5.710      | 5.731      | 5.750      | 5.782      |
| 99-12     | 5.587    | 5.625      | 5.640      | 5.644      | 5.648      | 5.660      | 5.674      | 5.686      | 5.708      |
| 99-16     | 5.575    | 5.593      | 5.605      | 5.609      | 5.610      | 5.610      | 5.617      | 5.623      | 5.633      |
| 99-20     | 5.563    | 5.562      | 5.561      | 5.561      | 5.561      | 5.561      | 5.560      | 5.567      | 5.559      |
| 99-24     | 5.551    | 5.530      | 5.522      | 5.520      | 5.517      | 5.511      | 5.504      | 5.497      | 5.485      |
| 99-28     | 5.539    | 5.498      | 5.483      | 5.478      | 5.474      | 5.462      | 5.447      | 5.434      | 5.411      |
| 100- 0    | 5.527    | 5.466      | 5.444      | 5.437      | 5.430      | 5.412      | 5.391      | 5.371      | 5.337      |
| 100- 4    | 5.515    | 5.435      | 5.405      | 5.396      | 5.387      | 5.363      | 5.334      | 5.309      | 5.264      |
| 100- 8    | 5.503    | 5.403      | 5.366      | 5.355      | 5.344      | 5.314      | 5.278      | 5.246      | 5.190      |
| 100-12    | 5.491    | 5.372      | 5.327      | 5.314      | 5.301      | 5.264      | 5.222      | 5.177      | 5.117      |
| 100-16    | 5.479    | 5.341      | 5.289      | 5.273      | 5.258      | 5.215      | 5.166      | 5.121      | 5.044      |
| 100-20    | 5.467    | 5.309      | 5.250      | 5.232      | 5.215      | 5.166      | 5.110      | 5.059      | 4.971      |
| 100-24    | 5.455    | 5.278      | 5.212      | 5.191      | 5.172      | 5.118      | 5.054      | 4.997      | 4.898      |
| 100-28    | 5.443    | 5.247      | 5.173      | 5.151      | 5.129      | 5.069      | 4.998      | 4.935      | 4.825      |
| 101- 0    | 5.431    | 5.216      | 5.135      | 5.110      | 5.086      | 5.020      | 4.943      | 4.873      | 4.752      |
| 101- 4    | 5.419    | 5.184      | 5.096      | 5.069      | 5.043      | 4.972      | 4.887      | 4.812      | 4.680      |
| 101- 8    | 5.408    | 5.153      | 5.058      | 5.029      | 5.001      | 4.923      | 4.832      | 4.750      | 4.607      |
| 101-12    | 5.396    | 5.122      | 5.020      | 4.988      | 4.958      | 4.875      | 4.776      | 4.688      | 4.535      |
| 101-16    | 5.384    | 5.091      | 4.982      | 4.948      | 4.916      | 4.826      | 4.721      | 4.627      | 4.463      |
| 101-20    | 5.372    | 5.061      | 4.944      | 4.908      | 4.874      | 4.778      | 4.666      | 4.566      | 4.391      |
| 101-24    | 5.361    | 5.030      | 4.906      | 4.868      | 4.831      | 4.730      | 4.611      | 4.505      | 4.319      |
| 101-28    | 5.349    | 4.999      | 4.868      | 4.828      | 4.789      | 4.682      | 4.556      | 4.443      | 4.247      |
| 102- 0    | 5.337    | 4.968      | 4.830      | 4.788      | 4.747      | 4.634      | 4.501      | 4.382      | 4.176      |
| AVG LIFE  | 17.49    | 4.76       | 3.71       | 3.48       | 3.28       | 2.83       | 2.45       | 2.18       | 1.83       |
| DURATION  | 10.39    | 3.95       | 3.20       | 3.03       | 2.88       | 2.53       | 2.21       | 1.99       | 1.69       |
| FIRST PAY | 8/02     | 8/02       | 8/02       | 8/02       | 8/02       | 8/02       | 8/02       | 8/02       | 8/02       |
| LAST PAY  | 10/29    | 12/13      | 9/10       | 1/10       | 6/09       | 3/08       | 2/07       | 7/06       | 9/05       |

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## Yields Given Prices Report 1\_CWHL02\_16\_FIN 30 year 6.6's

User ID: lcibo      Deals Directory: /opt/intex/deals      Date: 07/29/2002      17:01:23

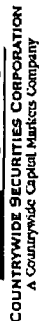
**Bond: 1A3 Balance: 4,000,000 Coupon: 6.0000000**

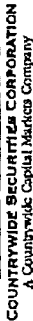
Delay: 24 Class Factor: 1.00 Accruing Since: 7/01/2002

Settlement Date: 7/31/2002 WHOLE 30 year WAC: 6.84 WAM: 325.48

| Months    | PSA<br>0 | PSA<br>200 | PSA<br>275 | PSA<br>300 | PSA<br>325 | PSA<br>400 | PSA<br>500 | PSA<br>600 | PSA<br>800 |
|-----------|----------|------------|------------|------------|------------|------------|------------|------------|------------|
| 99-25     | 6.056    | 6.024      | 6.013      | 6.009      | 6.006      | 5.996      | 5.985      | 5.975      | 5.957      |
| 99-29     | 6.043    | 5.992      | 5.973      | 5.967      | 5.962      | 5.946      | 5.928      | 5.912      | 5.883      |
| 100-1     | 6.030    | 5.960      | 5.934      | 5.926      | 5.918      | 5.896      | 5.871      | 5.848      | 5.809      |
| 100-5     | 6.018    | 5.928      | 5.894      | 5.884      | 5.874      | 5.848      | 5.814      | 5.785      | 5.735      |
| 100-9     | 6.006    | 5.896      | 5.855      | 5.842      | 5.830      | 5.797      | 5.757      | 5.722      | 5.661      |
| 100-13    | 5.993    | 5.864      | 5.816      | 5.801      | 5.787      | 5.747      | 5.701      | 5.659      | 5.587      |
| 100-17    | 5.981    | 5.832      | 5.777      | 5.759      | 5.743      | 5.698      | 5.644      | 5.597      | 5.513      |
| 100-21    | 5.968    | 5.800      | 5.737      | 5.718      | 5.700      | 5.648      | 5.588      | 5.534      | 5.440      |
| 100-25    | 5.956    | 5.768      | 5.698      | 5.677      | 5.656      | 5.599      | 5.532      | 5.471      | 5.366      |
| 100-29    | 5.944    | 5.737      | 5.659      | 5.636      | 5.613      | 5.550      | 5.475      | 5.409      | 5.293      |
| 101-1     | 5.931    | 5.705      | 5.621      | 5.595      | 5.570      | 5.501      | 5.419      | 5.347      | 5.220      |
| 101-5     | 5.919    | 5.674      | 5.582      | 5.554      | 5.527      | 5.452      | 5.363      | 5.284      | 5.147      |
| 101-9     | 5.907    | 5.642      | 5.543      | 5.513      | 5.484      | 5.403      | 5.307      | 5.222      | 5.074      |
| 101-13    | 5.894    | 5.611      | 5.504      | 5.472      | 5.441      | 5.354      | 5.252      | 5.160      | 5.001      |
| 101-17    | 5.882    | 5.579      | 5.466      | 5.431      | 5.398      | 5.305      | 5.196      | 5.098      | 4.928      |
| 101-21    | 5.870    | 5.548      | 5.427      | 5.390      | 5.355      | 5.256      | 5.140      | 5.037      | 4.856      |
| 101-25    | 5.858    | 5.516      | 5.389      | 5.350      | 5.312      | 5.208      | 5.085      | 4.975      | 4.784      |
| 101-29    | 5.846    | 5.485      | 5.350      | 5.309      | 5.269      | 5.159      | 5.029      | 4.914      | 4.711      |
| 102-1     | 5.833    | 5.454      | 5.312      | 5.269      | 5.227      | 5.111      | 4.974      | 4.852      | 4.639      |
| 102-5     | 5.821    | 5.423      | 5.274      | 5.228      | 5.184      | 5.062      | 4.919      | 4.791      | 4.567      |
| 102-9     | 5.809    | 5.392      | 5.236      | 5.188      | 5.142      | 5.014      | 4.864      | 4.730      | 4.495      |
| 102-13    | 5.797    | 5.361      | 5.198      | 5.147      | 5.099      | 4.966      | 4.809      | 4.669      | 4.424      |
| 102-17    | 5.785    | 5.330      | 5.160      | 5.107      | 5.057      | 4.918      | 4.754      | 4.608      | 4.352      |
| AVG LIFE  | 17.49    | 4.76       | 3.71       | 3.48       | 3.28       | 2.83       | 2.45       | 2.18       | 1.83       |
| DURATION  | 10.00    | 3.17       | 3.17       | 2.85       | 2.85       | 2.51       | 2.20       | 1.98       | 1.69       |
| FIRST PAY | 8/02     | 8/02       | 8/02       | 8/02       | 8/02       | 8/02       | 8/02       | 8/02       | 8/02       |
| LAST PAY  | 10/29    | 12/13      | 9/10       | 1/10       | 6/09       | 3/08       | 2/07       | 7/06       | 9/05       |

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## Yields Given Prices Report 1\_CWHL02\_16\_FIN 30 year 6.6's

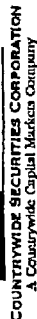
User ID: lcibo    Deals Directory: /opt/intex/deals    Date: 07/29/2002 17:01:29

**Bond: 1A1 Balance: 55,000,000 Coupon: 6.500000**

Delay: 24 Class Factor: 1.00 Accruing Since: 7/01/2002  
Settlement Date: 7/31/2002 WHOLE 30 year WAC: 6.84 WAM: 325.48

| Months    | PSA<br>0 | PSA<br>200 | PSA<br>275 | PSA<br>300 | PSA<br>325 | PSA<br>400 | PSA<br>500 | PSA<br>600 | PSA<br>800 |
|-----------|----------|------------|------------|------------|------------|------------|------------|------------|------------|
| 101- 1    | 6.435    | 6.203      | 6.117      | 6.090      | 6.065      | 5.994      | 5.911      | 5.836      | 5.706      |
| 101- 5    | 6.422    | 6.171      | 6.077      | 6.049      | 6.021      | 5.944      | 5.854      | 5.773      | 5.632      |
| 101- 9    | 6.409    | 6.139      | 6.038      | 6.007      | 5.978      | 5.895      | 5.798      | 5.711      | 5.559      |
| 101-13    | 6.396    | 6.107      | 5.999      | 5.966      | 5.934      | 5.846      | 5.741      | 5.648      | 5.486      |
| 101-17    | 6.384    | 6.075      | 5.960      | 5.925      | 5.891      | 5.796      | 5.685      | 5.586      | 5.413      |
| 101-21    | 6.371    | 6.043      | 5.921      | 5.883      | 5.847      | 5.747      | 5.629      | 5.524      | 5.340      |
| 101-25    | 6.358    | 6.012      | 5.882      | 5.842      | 5.804      | 5.698      | 5.573      | 5.462      | 5.267      |
| 101-29    | 6.346    | 5.980      | 5.843      | 5.801      | 5.761      | 5.649      | 5.517      | 5.400      | 5.194      |
| 102- 1    | 6.333    | 5.948      | 5.804      | 5.760      | 5.718      | 5.600      | 5.462      | 5.338      | 5.122      |
| 102- 5    | 6.320    | 5.917      | 5.766      | 5.719      | 5.675      | 5.551      | 5.406      | 5.276      | 5.049      |
| 102- 9    | 6.308    | 5.885      | 5.727      | 5.678      | 5.632      | 5.502      | 5.350      | 5.214      | 4.977      |
| 102-13    | 6.295    | 5.854      | 5.688      | 5.638      | 5.589      | 5.454      | 5.295      | 5.153      | 4.905      |
| 102-17    | 6.283    | 5.822      | 5.650      | 5.597      | 5.546      | 5.405      | 5.239      | 5.091      | 4.833      |
| 102-21    | 6.270    | 5.791      | 5.611      | 5.556      | 5.504      | 5.357      | 5.184      | 5.030      | 4.761      |
| 102-25    | 6.258    | 5.760      | 5.573      | 5.516      | 5.461      | 5.308      | 5.129      | 4.969      | 4.689      |
| 102-29    | 6.245    | 5.728      | 5.535      | 5.475      | 5.418      | 5.260      | 5.074      | 4.908      | 4.617      |
| 103- 1    | 6.233    | 5.697      | 5.497      | 5.435      | 5.376      | 5.212      | 5.019      | 4.847      | 4.546      |
| 103- 5    | 6.220    | 5.666      | 5.458      | 5.395      | 5.334      | 5.164      | 4.964      | 4.786      | 4.474      |
| 103- 9    | 6.208    | 5.635      | 5.420      | 5.354      | 5.291      | 5.116      | 4.909      | 4.725      | 4.403      |
| 103-13    | 6.196    | 5.604      | 5.382      | 5.314      | 5.249      | 5.068      | 4.855      | 4.664      | 4.332      |
| 103-17    | 6.183    | 5.573      | 5.344      | 5.274      | 5.207      | 5.020      | 4.800      | 4.604      | 4.261      |
| 103-21    | 6.171    | 5.542      | 5.306      | 5.234      | 5.165      | 4.972      | 4.745      | 4.543      | 4.190      |
| 103-25    | 6.159    | 5.511      | 5.269      | 5.194      | 5.123      | 4.924      | 4.691      | 4.483      | 4.119      |
| AVG LIFE  | 17.49    | 4.76       | 3.71       | 3.48       | 3.28       | 2.83       | 2.45       | 2.18       | 1.83       |
| DURATION  | 9.68     | 3.86       | 3.15       | 2.98       | 2.19       | 2.50       | 2.19       | 1.97       | 1.68       |
| FIRST PAY | 8/02     | 8/02       | 8/02       | 8/02       | 8/02       | 8/02       | 8/02       | 8/02       | 8/02       |
| LAST PAY  | 10/29    | 12/13      | 9/10       | 1/10       | 6/09       | 3/08       | 2/07       | 7/06       | 9/05       |

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**User ID:** leibo      **Deals Directory:** /opt/intex/deals      **Date:** 07/29/2002      17:01:32

**Bond: 1A4 Balance: 129,311,833.33 Coupon: 2.367500**

|        |   |               |      |                 |           |
|--------|---|---------------|------|-----------------|-----------|
| Delay: | 0 | Class Factor: | 1.00 | Accruing Since: | 7/25/2002 |
|--------|---|---------------|------|-----------------|-----------|

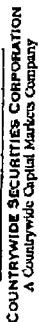
Settlement Date: 7/31/2002 WHOLE 30 year WAC: 6.84 WAM: 325.48

|           |                |                 |                      |
|-----------|----------------|-----------------|----------------------|
| Index: 1M | Value: 1.81750 | Margin: 0.55000 | Multiplier: 1.000000 |
|-----------|----------------|-----------------|----------------------|

Cap: 8.5000 Floor: 0.5500 Delay: 0

| Months    | PSA<br>0 | PSA<br>200 | PSA<br>275 | PSA<br>300 | PSA<br>325 | PSA<br>400 | PSA<br>500 | PSA<br>600 | PSA<br>800 |
|-----------|----------|------------|------------|------------|------------|------------|------------|------------|------------|
| 98-19     | 2.482    | 2.703      | 2.786      | 2.812      | 2.836      | 2.904      | 2.984      | 3.055      | 3.179      |
| 98-23     | 2.473    | 2.673      | 2.750      | 2.773      | 2.795      | 2.857      | 2.930      | 2.994      | 3.107      |
| 98-27     | 2.464    | 2.644      | 2.713      | 2.734      | 2.754      | 2.810      | 2.875      | 2.933      | 3.035      |
| 98-31     | 2.454    | 2.615      | 2.676      | 2.695      | 2.713      | 2.763      | 2.821      | 2.873      | 2.963      |
| 99- 3     | 2.445    | 2.586      | 2.640      | 2.656      | 2.672      | 2.716      | 2.767      | 2.812      | 2.891      |
| 99- 7     | 2.436    | 2.557      | 2.604      | 2.618      | 2.631      | 2.669      | 2.712      | 2.752      | 2.820      |
| 99-11     | 2.427    | 2.528      | 2.567      | 2.579      | 2.590      | 2.622      | 2.658      | 2.691      | 2.748      |
| 99-15     | 2.418    | 2.500      | 2.531      | 2.540      | 2.549      | 2.575      | 2.604      | 2.631      | 2.677      |
| 99-19     | 2.408    | 2.471      | 2.495      | 2.502      | 2.509      | 2.528      | 2.551      | 2.571      | 2.606      |
| 99-23     | 2.399    | 2.442      | 2.458      | 2.463      | 2.468      | 2.481      | 2.497      | 2.511      | 2.535      |
| 99-27     | 2.390    | 2.413      | 2.422      | 2.425      | 2.428      | 2.435      | 2.443      | 2.451      | 2.464      |
| 99-31     | 2.381    | 2.385      | 2.386      | 2.387      | 2.387      | 2.388      | 2.390      | 2.391      | 2.393      |
| 100- 3    | 2.372    | 2.356      | 2.350      | 2.349      | 2.347      | 2.342      | 2.336      | 2.331      | 2.322      |
| 100- 7    | 2.363    | 2.328      | 2.314      | 2.310      | 2.306      | 2.296      | 2.283      | 2.272      | 2.252      |
| 100-11    | 2.354    | 2.299      | 2.279      | 2.272      | 2.266      | 2.249      | 2.230      | 2.212      | 2.182      |
| 100-15    | 2.345    | 2.271      | 2.243      | 2.234      | 2.226      | 2.203      | 2.177      | 2.153      | 2.111      |
| 100-19    | 2.336    | 2.243      | 2.207      | 2.196      | 2.186      | 2.157      | 2.123      | 2.093      | 2.041      |
| 100-23    | 2.327    | 2.214      | 2.171      | 2.158      | 2.146      | 2.111      | 2.071      | 2.034      | 1.971      |
| 100-27    | 2.318    | 2.186      | 2.136      | 2.121      | 2.106      | 2.065      | 2.018      | 1.975      | 1.901      |
| 100-31    | 2.309    | 2.158      | 2.100      | 2.083      | 2.066      | 2.019      | 1.965      | 1.916      | 1.831      |
| 101- 3    | 2.300    | 2.130      | 2.065      | 2.045      | 2.026      | 1.974      | 1.912      | 1.857      | 1.762      |
| 101- 7    | 2.291    | 2.102      | 2.030      | 2.008      | 1.986      | 1.928      | 1.860      | 1.799      | 1.692      |
| 101-11    | 2.282    | 2.074      | 1.994      | 1.970      | 1.947      | 1.882      | 1.807      | 1.740      | 1.623      |
| AVG LIFE  | 17.49    | 4.76       | 3.71       | 3.48       | 3.28       | 2.83       | 2.45       | 2.18       | 1.83       |
| DURATION  | 13.73    | 4.37       | 3.47       | 3.27       | 3.09       | 2.69       | 2.34       | 2.09       | 1.77       |
| FIRST PAY | 8/02     | 8/02       | 8/02       | 8/02       | 8/02       | 8/02       | 8/02       | 8/02       | 8/02       |
| FAST PAY  | 10/29    | 12/13      | 9/10       | 1/10       | 6/09       | 3/08       | 2/07       | 7/06       | 9/05       |

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## Yields Given Prices Report 1\_CWHL02\_16\_FIN 30 year 6.6's

**User ID:** lcibo **Deals Directory:** /opt/intex/deals

Date: 07/29/2002 17:01:35

**Bond: 1A5 Balance: 129,311,833.33 Coupon: 6.132500**

Delay: 0 Class Factor: 1.00 Accruing Since: 7/25/2002

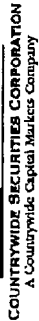
Settlement Date: 7/31/2002 WHOLE 30 year WAC: 6.84 WAM: 325.48

Index: 1ML Value: 1.81750 Margin: 7.95000 Multiplier: -1.000000

Delay: 0

| Months    | PSA<br>0 | PSA<br>200 | PSA<br>275 | PSA<br>300 | PSA<br>325 | PSA<br>400 | PSA<br>500 | PSA<br>600 | PSA<br>800 |
|-----------|----------|------------|------------|------------|------------|------------|------------|------------|------------|
| 5- 8      | 146.083  | 135.602    | 131.474    | 130.073    | 128.660    | 124.359    | 118.535    | 112.675    | 101.078    |
| 5-12      | 141.846  | 131.294    | 127.131    | 125.717    | 124.291    | 119.949    | 114.073    | 108.168    | 96.502     |
| 5-16      | 137.841  | 127.019    | 123.019    | 121.592    | 120.157    | 115.770    | 109.842    | 103.891    | 92.157     |
| 5-20      | 134.049  | 123.355    | 119.120    | 117.680    | 116.227    | 111.804    | 105.824    | 99.827     | 88.026     |
| 5-24      | 130.455  | 119.689    | 115.418    | 113.965    | 112.498    | 108.034    | 102.002    | 95.961     | 84.093     |
| 5-28      | 127.043  | 116.206    | 111.898    | 110.431    | 108.951    | 104.445    | 98.363     | 92.276     | 80.343     |
| 6- 0      | 123.800  | 112.891    | 108.547    | 107.067    | 105.573    | 101.026    | 94.892     | 88.761     | 76.763     |
| 6- 4      | 120.714  | 109.733    | 105.352    | 103.859    | 102.351    | 97.763     | 91.578     | 85.403     | 73.341     |
| 6- 8      | 117.774  | 106.722    | 102.303    | 100.796    | 99.275     | 94.646     | 88.410     | 82.191     | 70.067     |
| 6-12      | 114.969  | 103.846    | 99.390     | 97.870     | 96.335     | 91.664     | 85.378     | 79.116     | 66.930     |
| 6-16      | 112.292  | 101.098    | 96.604     | 95.070     | 93.522     | 88.810     | 82.473     | 76.169     | 63.922     |
| 6-20      | 109.732  | 98.468     | 93.937     | 92.389     | 90.827     | 86.074     | 79.688     | 73.341     | 61.035     |
| 6-24      | 107.284  | 95.949     | 91.380     | 89.819     | 88.243     | 83.449     | 77.014     | 70.626     | 58.260     |
| 6-28      | 104.940  | 93.535     | 88.928     | 87.353     | 85.763     | 80.928     | 74.444     | 68.015     | 55.591     |
| 7- 0      | 102.693  | 91.218     | 86.573     | 84.985     | 83.381     | 78.506     | 71.973     | 65.503     | 53.022     |
| 7- 4      | 100.537  | 88.993     | 84.310     | 82.708     | 81.091     | 76.175     | 69.594     | 63.084     | 50.547     |
| 7- 8      | 98.468   | 86.854     | 82.133     | 80.518     | 78.887     | 73.930     | 67.302     | 60.752     | 48.161     |
| 7-12      | 96.479   | 84.797     | 80.038     | 78.409     | 76.764     | 71.768     | 65.092     | 58.504     | 45.858     |
| 7-16      | 94.568   | 82.816     | 78.020     | 76.377     | 74.719     | 69.682     | 62.960     | 56.333     | 43.634     |
| 7-20      | 92.728   | 80.908     | 76.074     | 74.418     | 72.746     | 67.670     | 60.901     | 54.236     | 41.485     |
| 7-24      | 90.956   | 79.069     | 74.196     | 72.527     | 70.841     | 65.726     | 58.911     | 52.208     | 39.406     |
| 7-28      | 89.249   | 77.294     | 72.384     | 70.701     | 69.002     | 63.847     | 56.987     | 50.247     | 37.394     |
| 8- 0      | 87.603   | 75.581     | 70.633     | 68.936     | 67.224     | 62.030     | 55.125     | 48.349     | 35.446     |
| AVG LIFE  | 17.49    | 4.76       | 3.71       | 3.48       | 3.28       | 2.83       | 2.45       | 2.18       | 1.83       |
| DURATION  | 0.74     | 0.72       | 0.71       | 0.71       | 0.70       | 0.69       | 0.68       | 0.67       | 0.66       |
| FIRST PAY | 8/02     | 8/02       | 8/02       | 8/02       | 8/02       | 8/02       | 8/02       | 8/02       | 8/02       |
| LAST PAY  | 10/29    | 12/13      | 9/10       | 1/10       | 6/09       | 3/08       | 2/07       | 7/06       | 9/05       |

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## Yields Given Prices Report 1\_CWHL02\_16\_FIN 30 year 6.6's

User ID: leibo    Deals Directory: /opt/intex/deals    Date: 07/29/2002    17:01:38

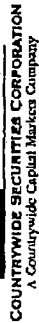
**Bond: 1A9 Balance: 36,729,000 Coupon: 6.500000**

Delay: 24 Class Factor: 1.00 Accruing Since: 7/01/2002

Settlement Date: 7/31/2002 WHOLE 30 year WAC: 6.84 WAM: 325.48

| Months    | PSA<br>0 | PSA<br>200 | PSA<br>275 | PSA<br>300 | PSA<br>325 | PSA<br>400 | PSA<br>500 | PSA<br>600 | PSA<br>800 |
|-----------|----------|------------|------------|------------|------------|------------|------------|------------|------------|
| 103-18    | 5.738    | 5.738      | 5.704      | 5.678      | 5.649      | 5.553      | 5.419      | 5.296      | 5.062      |
| 103-22    | 5.713    | 5.713      | 5.678      | 5.651      | 5.620      | 5.521      | 5.384      | 5.257      | 5.016      |
| 103-26    | 5.687    | 5.687      | 5.651      | 5.623      | 5.592      | 5.490      | 5.348      | 5.218      | 4.970      |
| 103-30    | 5.662    | 5.662      | 5.624      | 5.596      | 5.564      | 5.459      | 5.313      | 5.178      | 4.924      |
| 104- 2    | 5.636    | 5.636      | 5.598      | 5.569      | 5.535      | 5.428      | 5.278      | 5.139      | 4.878      |
| 104- 6    | 5.610    | 5.610      | 5.571      | 5.541      | 5.507      | 5.396      | 5.242      | 5.101      | 4.832      |
| 104-10    | 5.585    | 5.585      | 5.545      | 5.514      | 5.479      | 5.365      | 5.207      | 5.062      | 4.786      |
| 104-14    | 5.560    | 5.560      | 5.518      | 5.487      | 5.451      | 5.334      | 5.172      | 5.023      | 4.740      |
| 104-18    | 5.534    | 5.534      | 5.492      | 5.460      | 5.423      | 5.303      | 5.137      | 4.984      | 4.694      |
| 104-22    | 5.509    | 5.509      | 5.466      | 5.432      | 5.395      | 5.272      | 5.102      | 4.945      | 4.645      |
| 104-26    | 5.484    | 5.484      | 5.439      | 5.405      | 5.367      | 5.241      | 5.067      | 4.907      | 4.603      |
| 104-30    | 5.458    | 5.458      | 5.413      | 5.378      | 5.339      | 5.211      | 5.032      | 4.868      | 4.558      |
| 105- 2    | 5.433    | 5.433      | 5.387      | 5.351      | 5.311      | 5.180      | 4.998      | 4.830      | 4.512      |
| 105- 6    | 5.408    | 5.408      | 5.361      | 5.324      | 5.283      | 5.149      | 4.963      | 4.791      | 4.467      |
| 105-10    | 5.383    | 5.383      | 5.335      | 5.297      | 5.255      | 5.118      | 4.928      | 4.753      | 4.421      |
| 105-14    | 5.358    | 5.358      | 5.308      | 5.270      | 5.227      | 5.088      | 4.893      | 4.715      | 4.376      |
| 105-18    | 5.333    | 5.333      | 5.282      | 5.244      | 5.200      | 5.057      | 4.859      | 4.676      | 4.331      |
| 105-22    | 5.308    | 5.308      | 5.256      | 5.217      | 5.172      | 5.027      | 4.824      | 4.638      | 4.286      |
| 105-26    | 5.283    | 5.283      | 5.230      | 5.190      | 5.144      | 4.996      | 4.790      | 4.600      | 4.241      |
| 105-30    | 5.258    | 5.258      | 5.205      | 5.163      | 5.117      | 4.966      | 4.755      | 4.562      | 4.196      |
| 106- 2    | 5.233    | 5.233      | 5.179      | 5.137      | 5.089      | 4.935      | 4.721      | 4.524      | 4.151      |
| 106- 6    | 5.209    | 5.209      | 5.153      | 5.110      | 5.062      | 4.905      | 4.687      | 4.486      | 4.106      |
| 106-10    | 5.184    | 5.184      | 5.127      | 5.084      | 5.034      | 4.875      | 4.652      | 4.448      | 4.061      |
| AVG LIFE  | 5.94     | 5.94       | 5.62       | 5.40       | 5.18       | 4.58       | 3.96       | 3.52       | 2.92       |
| DURATION  | 4.70     | 4.70       | 4.38       | 4.38       | 4.24       | 3.84       | 3.40       | 3.08       | 2.60       |
| FIRST PAY | 8/02     | 8/02       | 8/02       | 8/02       | 8/02       | 8/02       | 8/02       | 8/02       | 8/02       |
| LAST PAY  | 3/13     | 3/13       | 2/11       | 6/10       | 11/09      | 8/08       | 7/07       | 11/06      | 12/05      |

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## Yields Given Prices Report 1\_CWHL02\_16\_FIN 30 year 6.6's

**User ID:** leibo   **Deals Directory:** /opt/intex/deals   **Date:** 07/29/2002   17:01:42

**Bond: 1A10 Balance: 29,747,000 Coupon: 6.5000000**

Delay: 24 Class Factor: 1.00 Accruing Since: 7/01/2002  
Settlement Date: 7/31/2002 WHOLE 30 year WAC: 6.84 WAM: 325.48

| Months    | PSA<br>0 | PSA<br>200 | PSA<br>275 | PSA<br>300 | PSA<br>325 | PSA<br>400 | PSA<br>500 | PSA<br>600 | PSA<br>800 |
|-----------|----------|------------|------------|------------|------------|------------|------------|------------|------------|
| 100-25.50 | 6.446    | 6.435      | 6.405      | 6.393      | 6.381      | 6.347      | 6.301      | 6.261      | 6.187      |
| 100-28.50 | 6.432    | 6.420      | 6.386      | 6.374      | 6.361      | 6.322      | 6.273      | 6.228      | 6.147      |
| 101-01.50 | 6.417    | 6.405      | 6.368      | 6.354      | 6.340      | 6.298      | 6.244      | 6.196      | 6.107      |
| 101-05.50 | 6.403    | 6.389      | 6.350      | 6.335      | 6.320      | 6.275      | 6.221      | 6.163      | 6.067      |
| 101-09.50 | 6.389    | 6.374      | 6.332      | 6.316      | 6.299      | 6.251      | 6.187      | 6.131      | 6.028      |
| 101-13.50 | 6.375    | 6.359      | 6.314      | 6.296      | 6.279      | 6.227      | 6.159      | 6.098      | 5.988      |
| 101-17.50 | 6.361    | 6.344      | 6.296      | 6.277      | 6.258      | 6.203      | 6.131      | 6.066      | 5.948      |
| 101-21.50 | 6.347    | 6.329      | 6.277      | 6.258      | 6.238      | 6.179      | 6.102      | 6.034      | 5.909      |
| 101-25.50 | 6.333    | 6.314      | 6.259      | 6.238      | 6.217      | 6.155      | 6.074      | 6.002      | 5.869      |
| 101-29.50 | 6.319    | 6.299      | 6.241      | 6.219      | 6.197      | 6.131      | 6.046      | 5.970      | 5.830      |
| 102-01.50 | 6.305    | 6.284      | 6.223      | 6.200      | 6.177      | 6.108      | 6.018      | 5.937      | 5.791      |
| 102-05.50 | 6.291    | 6.269      | 6.205      | 6.181      | 6.157      | 6.084      | 5.990      | 5.905      | 5.751      |
| 102-09.50 | 6.277    | 6.254      | 6.187      | 6.162      | 6.136      | 6.060      | 5.961      | 5.873      | 5.712      |
| 102-13.50 | 6.263    | 6.239      | 6.169      | 6.143      | 6.116      | 6.037      | 5.933      | 5.841      | 5.673      |
| 102-17.50 | 6.249    | 6.224      | 6.152      | 6.124      | 6.096      | 6.013      | 5.905      | 5.809      | 5.634      |
| 102-21.50 | 6.235    | 6.209      | 6.134      | 6.105      | 6.076      | 5.990      | 5.877      | 5.778      | 5.595      |
| 102-25.50 | 6.222    | 6.194      | 6.116      | 6.086      | 6.056      | 5.966      | 5.850      | 5.746      | 5.556      |
| 102-29.50 | 6.208    | 6.179      | 6.098      | 6.067      | 6.036      | 5.943      | 5.822      | 5.714      | 5.517      |
| 103-01.50 | 6.194    | 6.164      | 6.080      | 6.048      | 6.015      | 5.919      | 5.794      | 5.682      | 5.478      |
| 103-05.50 | 6.180    | 6.149      | 6.062      | 6.029      | 5.995      | 5.896      | 5.766      | 5.650      | 5.439      |
| 103-09.50 | 6.166    | 6.135      | 6.045      | 6.010      | 5.975      | 5.873      | 5.738      | 5.619      | 5.400      |
| 103-13.50 | 6.153    | 6.120      | 6.027      | 5.991      | 5.955      | 5.849      | 5.711      | 5.587      | 5.362      |
| 103-17.50 | 6.139    | 6.105      | 6.009      | 5.973      | 5.936      | 5.826      | 5.683      | 5.556      | 5.323      |
| AVG LIFE  | 13.39    | 11.92      | 9.22       | 8.48       | 7.86       | 6.45       | 5.24       | 4.49       | 3.56       |
| DURATION  | 8.73     | 8.12       | 6.77       | 6.37       | 6.01       | 5.14       | 4.33       | 3.80       | 3.10       |
| FIRST PAY | 3/13     | 3/13       | 2/11       | 6/10       | 11/09      | 8/08       | 7/07       | 11/06      | 12/05      |
| LAST PAY  | 5/18     | 4/15       | 6/12       | 9/11       | 1/11       | 6/09       | 2/08       | 4/07       | 4/06       |

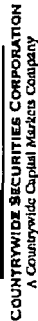
Although the information included in this report has been obtained from sources which we believe to be reliable, the accuracy of the information contained herein is subject to changing market conditions. We do not warrant or make any representation or give any opinion as to the truth or accuracy of the information or as to the results of its use. The accuracy of the financial projections is dependent on the occurrence of future events which cannot be assured, therefore, the actual results achieved during the projection period may vary from the projections.



User ID: leibo    Deals Directory: /opt/intex/deals    Date: 07/29/2002    17:01:45

Delay: 24 Class Factor: 1.00 Accruing Since: 7/01/2002  
Settlement Date: 7/31/2002 WHOLE 30 year WAC: 6.84 WAM: 325.48

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## Yields Given Prices Report

**User ID:** leibo      **Deals Directory:** /opt/intex/deals      **Date:** 07/29/2002 17:01:48

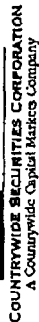
**Bond: 1A12 Balance: 465,000 Coupon: 6.500000**

|        |    |               |      |                 |           |
|--------|----|---------------|------|-----------------|-----------|
| Delay: | 24 | Class Factor: | 1.00 | Accruing Since: | 7/01/2002 |
|--------|----|---------------|------|-----------------|-----------|

Settlement Date: 7/31/2002 WHOLE 30 year WAC: 6.84 WAM: 325.48

| Months    | PSA<br>0 | PSA<br>200 | PSA<br>275 | PSA<br>300 | PSA<br>325 | PSA<br>400 | PSA<br>500 | PSA<br>600 | PSA<br>800 |
|-----------|----------|------------|------------|------------|------------|------------|------------|------------|------------|
| 92-20     | 6.891    | 7.031      | 7.139      | 7.182      | 7.230      | 7.408      | 7.741      | 8.007      | 8.439      |
| 92-24     | 6.886    | 7.023      | 7.129      | 7.171      | 7.218      | 7.392      | 7.719      | 7.981      | 8.404      |
| 92-28     | 6.880    | 7.015      | 7.119      | 7.160      | 7.206      | 7.377      | 7.697      | 7.954      | 8.369      |
| 93- 0     | 6.874    | 7.006      | 7.108      | 7.149      | 7.194      | 7.362      | 7.676      | 7.928      | 8.335      |
| 93- 4     | 6.869    | 6.998      | 7.098      | 7.138      | 7.182      | 7.346      | 7.654      | 7.901      | 8.300      |
| 93- 8     | 6.863    | 6.990      | 7.088      | 7.127      | 7.170      | 7.331      | 7.633      | 7.875      | 8.266      |
| 93-12     | 6.857    | 6.982      | 7.078      | 7.116      | 7.158      | 7.316      | 7.611      | 7.848      | 8.231      |
| 93-16     | 6.852    | 6.973      | 7.067      | 7.105      | 7.146      | 7.300      | 7.590      | 7.822      | 8.197      |
| 93-20     | 6.846    | 6.965      | 7.057      | 7.094      | 7.134      | 7.285      | 7.569      | 7.795      | 8.162      |
| 93-24     | 6.840    | 6.957      | 7.047      | 7.083      | 7.122      | 7.270      | 7.547      | 7.769      | 8.128      |
| 93-28     | 6.835    | 6.949      | 7.037      | 7.072      | 7.110      | 7.255      | 7.526      | 7.743      | 8.094      |
| 94- 0     | 6.829    | 6.941      | 7.026      | 7.061      | 7.099      | 7.240      | 7.505      | 7.717      | 8.059      |
| 94- 4     | 6.824    | 6.932      | 7.016      | 7.050      | 7.087      | 7.225      | 7.483      | 7.690      | 8.025      |
| 94- 8     | 6.818    | 6.924      | 7.006      | 7.039      | 7.075      | 7.209      | 7.462      | 7.654      | 7.991      |
| 94-12     | 6.813    | 6.916      | 6.996      | 7.028      | 7.063      | 7.194      | 7.441      | 7.638      | 7.957      |
| 94-16     | 6.807    | 6.908      | 6.986      | 7.017      | 7.051      | 7.179      | 7.420      | 7.612      | 7.923      |
| 94-20     | 6.801    | 6.900      | 6.976      | 7.006      | 7.039      | 7.164      | 7.399      | 7.586      | 7.889      |
| 94-24     | 6.796    | 6.892      | 6.966      | 6.995      | 7.028      | 7.149      | 7.377      | 7.560      | 7.855      |
| 94-28     | 6.790    | 6.884      | 6.956      | 6.984      | 7.016      | 7.134      | 7.356      | 7.534      | 7.821      |
| 95- 0     | 6.785    | 6.875      | 6.945      | 6.973      | 7.004      | 7.119      | 7.335      | 7.508      | 7.787      |
| 95- 4     | 6.779    | 6.867      | 6.935      | 6.962      | 6.993      | 7.104      | 7.314      | 7.482      | 7.753      |
| 95- 8     | 6.774    | 6.859      | 6.925      | 6.952      | 6.981      | 7.089      | 7.293      | 7.456      | 7.720      |
| 95-12     | 6.768    | 6.851      | 6.915      | 6.941      | 6.969      | 7.074      | 7.272      | 7.430      | 7.686      |
| AVG LIFE  | 28.59    | 17.97      | 14.45      | 13.40      | 12.36      | 9.51       | 6.49       | 5.25       | 4.02       |
| DURATION  | 23.66    | 16.17      | 12.99      | 12.05      | 11.15      | 8.73       | 6.21       | 5.04       | 3.86       |
| FIRST PAY | 10/29    | 4/15       | 7/12       | 9/11       | 1/11       | 6/09       | 2/08       | 4/07       | 4/06       |
| LAST PAY  | 6/32     | 6/32       | 6/32       | 6/32       | 6/32       | 6/32       | 11/10      | 8/08       | 12/06      |

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**COUNTRYWIDE SECURITIES CORPORATION**  
Countrywide Capital Markets Company

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**COUNTRYWIDE SECURITIES CORPORATION**  
A Countrywide Capital Markets Company

## Yields Given Prices Report 1\_CWHL02\_16\_FIN 30 year 6.6's

User ID: leibo   Deals Directory: /opt/intex/deals   Date: 07/29/2002   17:01:54

**Bond: 1A15 Balance: 66,310,000 Coupon: 6.250000**

Delay: 24 Class Factor: 1.00 Accruing Since: 7/01/2002  
Settlement Date: 7/31/2002 WHOLE 30 year WAC: 6.84 WAM: 325.48

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Date: 07/29/2002 17:01:57

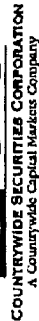
**COUNTRYWIDE SECURITIES CORPORATION**  
A Countrywide Capital Markets Company

**Bond: 2A1 Balance: 98,915,000 Coupon: 6.000000**

Delay: 24 Class Factor: 1.00 Accruing Since: 7/01/2002

Settlement Date: 7/31/2002 WHOLE 30 year WAC: 6.84 WAM: 325.48  
Settlement Since: 7/01/2002[illegible]

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User ID: leibo    Deals Directory: /opt/intex/deals    Date: 07/29/2002    17:02:01

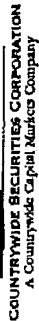
**Bond: 3A1 Balance: 41,947,000 Coupon: 6.0000000**

Delay: 24 Class Factor: 1.00 Accruing Since: 7/01/2002

Settlement Date: 7/31/2002 WHOLE 30 year WAC: 6.84 WAM: 325.48

[illegible]

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## Yields Given Prices Report

User ID: lcibo    Deals Directory: /opt/Intex/deals    Date: 07/29/2002    17:02:34

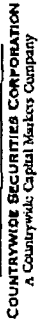
**Bond: M Balance: 10,401,200 Coupon: 6.409170**

Delay: 24 Class Factor: 1.00 Accruing Since: 7/01/2002

Settlement Date: 7/31/2002 WHOLE 30 year WAC: 6.84 WAM: 325.48

[illegible]

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User ID: leibo      Deals Directory: /opt/intex/deals      Date: 07/29/2002 17:02:07

**Bond: B1 Balance: 4,400,100 Coupon: 6.409170**

Delay: 24 Class Factor: 1.00 Accruing Since: 7/01/2002  
 7/31/2002 WHOLE 30 year WAC: 6.84 WAM: 325.48

[illegible]

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**User ID:** leibo      **Deals Directory:** /opt/intex/deals      **Date:** 07/29/2002 17:02:10

**Bond: B2 Balance: 2,800,100 Coupon: 6.409170**

Delay: 24 Class Factor: 1.00 Accruing Since: 7/01/2002  
 7/31/2002 WHOLE 30 year WAC: 6.84 WAM: 325.48

[illegible]

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