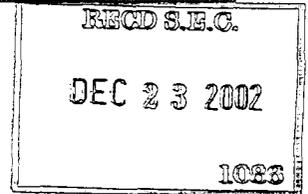




02067812

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D. C. 20549

OMB APPROVAL
OMB Number: 3235-0327
Expires: July 31, 2004
Estimated average burden hours per response... 0.15



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

Wells Fargo Asset Securities Corporation
Exact name of registrant as specified in charter

0001011663
Registrant CIK Number

8-K FOR 12/23/02
Electronic report, schedule or registration statement
of which the documents are a part (give period of report)

~~333-98129~~
333-2209
SEC file number, if available

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

PROCESSED
DEC 27 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 Frederick, State of Maryland, December 23, 2002.

Wells Fargo Asset Securities Corporation
(Registrant)

By:
Name: Alan S. McKenney
Title: 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 _____,
_____, that the information set forth in this statement is true and complete.

By: _____
(Name)

(Title)

CMO GS WFMBS18FG4 1A2

Scenario Report (Intex)

Goldman Sachs

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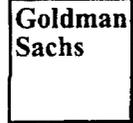
Page 1 of 1

CUSIP	Monthly	As Of	12/02	Pricing	12/11/02	Original	20,000,000.00
Description:	Senior,Pac			Settle	12/23/02	Balance	20,000,000.00
Coupon:	5.500%			Next Proj	1/25/03	Factor	1.00000000
Collateral:	Cpn 6.30	WAC 6.66	WAM 354	WALA 5	Stated Final	0/0/00	Delay
Historical CPR's:	12/02=	11/02=	10/02=	3mo=	6mo=	12mo=	SI=
Curve:	3m=	6m=	1yr=	2yr=	3yr=	4yr=	5yr=
	6yr=	7yr=	10yr=	30yr=			

Input	Output	PSA	PSA	PSA	PSA	PSA	PSA
PREPAY		350	125	200	450	750	1000
01MLIB	1.420	+0	+0	+0	+0	+0	+0
Cleanup		NO	NO	NO	NO	NO	NO
	Av Life	14.097	24.127	21.464	9.287	4.351	3.346
Price	Window	1/06-9/32	1/06-9/32	1/06-9/32	1/06-9/32	1/06-7/07	1/06-6/06
100-00	Yield	5.524	5.534	5.533	5.511	5.466	5.441
100-04	Yield	5.511	5.525	5.522	5.493	5.434	5.399
100-08	Yield	5.498	5.515	5.512	5.476	5.401	5.357
100-12	Yield	5.485	5.505	5.502	5.458	5.368	5.316
100-16	Yield	5.472	5.495	5.491	5.440	5.335	5.274
100-20	Yield	5.458	5.485	5.481	5.422	5.302	5.233
100-24	Yield	5.445	5.476	5.471	5.405	5.270	5.191
100-28	Yield	5.432	5.466	5.460	5.387	5.237	5.150
101-00	Yield	5.419	5.456	5.450	5.370	5.204	5.109
101-04	Yield	5.406	5.446	5.440	5.352	5.172	5.067
101-08	Yield	5.393	5.437	5.430	5.334	5.139	5.026
101-12	Yield	5.380	5.427	5.420	5.317	5.107	4.985
101-16	Yield	5.367	5.417	5.409	5.299	5.074	4.944
101-20	Yield	5.354	5.408	5.399	5.282	5.042	4.903
101-24	Yield	5.341	5.398	5.389	5.265	5.010	4.862
101-28	Yield	5.328	5.389	5.379	5.247	4.977	4.821
102-00	Yield	5.315	5.379	5.369	5.230	4.945	4.781
102-04	Yield	5.302	5.369	5.359	5.213	4.913	4.740
102-08	Yield	5.289	5.360	5.349	5.195	4.881	4.699
102-12	Yield	5.277	5.350	5.339	5.178	4.849	4.659
102-16	Yield	5.264	5.341	5.329	5.161	4.817	4.618
102-20	Yield	5.251	5.331	5.319	5.143	4.785	4.578
102-24	Yield	5.238	5.322	5.309	5.126	4.753	4.537
102-28	Yield	5.225	5.313	5.299	5.109	4.721	4.497
103-00	Yield	5.213	5.303	5.289	5.092	4.689	4.456

All information contained herein, whether regarding assets backing any securities discussed herein or otherwise, is preliminary and will be superseded by the applicable prospectus supplement and by any other information subsequently filed with the Securities and Exchange Commission ("SEC"). This material is for your private information, and we are not soliciting any action based upon it. Certain transactions give rise to substantial risk and are not suitable for all investors. We, or persons involved in the preparation or issuance of this material, may from time to time, have long or short positions in, and buy or sell, securities, futures or options identical with or related to those mentioned herein. We make no representation that any transaction can or could be effected at the indicated prices. This material may be filed with the SEC and incorporated by reference into an effective registration statement previously filed with the SEC. Information contained in this material is current as of the date appearing on this material only. The information herein has been provided solely by Goldman, Sachs & Co., acting as underwriter and not as agent of the issuer or any of the issuer's affiliates, in reliance on information regarding the collateral furnished by the issuer. Neither the issuer of the certificates nor Goldman, Sachs & Co. nor any of their affiliates makes any representation as to the accuracy or completeness of the information herein. The information contained in this material may be based on assumptions regarding market conditions and other matters as reflected therein. We make no representations regarding the reasonableness of such assumptions or the likelihood that any of such assumptions will coincide with actual market conditions or events, and this material should not be relied upon for such purposes. In addition, we mutually agree that, subject to applicable law, you may disclose any and all aspects of any potential transaction or structure described herein that are necessary to support any U.S. federal income tax benefits, without Goldman Sachs imposing any limitation of any kind. Further information regarding this material may be obtained upon request.

CMO HYPOWFB4 PAA Scenario Report (GS)



2.5 yr PAC1

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Page 1 of 1

CUSIP	Monthly	As Of	12/02	Pricing	12/4/02	Original	129,799,000.00
Description:	PAC1			Settle	12/30/02	Balance	129,799,000.00
Coupon:	4.650%			Next Proj	1/25/03	Factor	1.00000000
Stated Band:	110-475	Effective Band:	N/A	Stated Final	0/0/00	Delay	24
Collateral:	Cpn 6.00	WAC 6.90	WAM 351	WALA 9			
Historical PSA's:	0/00=	0/00=	0/00=	3mo=	6mo=	12mo=	SI=
Curve:	3m=	6m=	1yr=	2yr=	3yr=	4yr=	5yr=
	7yr=	10yr=	30yr=				

Input	Output	CPR	CPR	CPR	CPR	CPR	CPR	CPR
PREPAY		7	10	20	30	40	50	60
	Av Life	2.502	2.500	2.500	2.353	1.818	1.397	1.083
Price	Window	1/03-9/07	1/03-9/07	1/03-9/07	1/03-1/07	1/03-10/05	1/03-2/05	1/03-8/04
101-22+	Yield	3.825	3.825	3.825	3.776	3.526	3.192	2.775

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December 1, 2002

Preliminary Structural and Collateral Term Sheet

924,375,000 (approximate) of Senior Certificates Wells Fargo Asset Securities Corp., Seller Wells Fargo Mortgage Backed Securities 2002-18 Trust

Features of the Transaction

- Offering consists of approximately \$924,375,000.00 of senior securities with a Certificate Interest Rate of 6.0% expected to be rated AAA by two of the three: S&P, Fitch, or Moody's.
- The expected amount of credit support for the senior certificates is 2.65% on Track 1 and 2.75% on Track 2, in the form of subordination with a shifting interest structure and a five year prepayment lockout.
- All collateral consists of single family, fixed-rate residential, first mortgages of no more than 30 years to original stated maturity, originated or acquired by Wells Fargo Home Mortgage, Inc.
- Not less than 98% of all mortgage loans with original loan-to-value ratios greater than 80% have private mortgage insurance.
- The amount of senior certificates is approximate and may vary by up to 5%.

Preliminary Mortgage Pool Data (approximate)

Total Outstanding Principal Balance:	Track 1	Track 2
Number of Mortgage Loans:	500,000,000	\$450,000,000
Average Principal Balance of the Mortgage Loans:	1,064	1,000
Weighted Average Annual Mortgage Interest Rate:	\$470,000	\$450,000
Expected Servicing Fees for the Mortgage Loans (including Master Servicing Fee):	6.45% ± 0.05%	6.9 ± 0.05%
Weighted Average Maturity:	26.7 bps	26.7 bps
Weighted Average Seasoning:	358 ± 2 mos.	350 ± 2 mos.
Weighted Average FICO:	2 ± 2 mos.	9 ± 2 mos.
Weighted Average Original Loan-To-Value Ratio:	725 (min 715)	728 (min 715)
Primary Residence:	65% (max 70%)	68% (max 70%)
Cash-Out Refinance %:	98% (min 93%)	97% (min 93%)
Originated Under the Full Documentation Program:	20% (max 25%)	27% (max 35%)
California: Concentration:	78% (min 73%)	87% (min 75%)
Single-Family Detached	48% (max 50%)	50% (max 50%)
	91% (min 86%)	93% (min 86%)

Key Terms

Issuer:	Wells Fargo Mortgage Backed Securities 2002-18 Trust
Underwriter:	Goldman, Sachs & Co.
Seller/Servicer:	Wells Fargo Asset Securities Corp. / Wells Fargo Home Mortgage, Inc. and others.
Master Servicer	Wells Fargo Bank Minnesota, National Association
Trustee:	Wachovia Bank, National Association
Type of Issuance:	Public
Servicer Advancing:	Yes, subject to recoverability
Compensating Interest:	Yes, for each Distribution Date, the least of (i) the aggregate prepayment interest shortfall for such Distribution date, (ii) 1/12 th of 0.20% of the Pool Scheduled Principal Balance for such Distribution Date and (iii) the Available Master Servicing Compensation (as defined in the Prospectus) for such Distribution date.
Legal Investment:	The senior certificates are SMMEA eligible at settlement
Interest Accrual:	Prior calendar month
Clean Up Call:	10% of the Cut-off Date principal balance of the Mortgage Loans
ERISA Eligible:	Underwriter's exemption may apply to senior certificates, however prospective purchasers should consult their own counsel
Tax Treatment:	REMIC; senior certificates are regular interests
Structure:	Senior/Subordinate; shifting interest with a five-year prepayment lockout to junior certificates. Subs may be cross collateralized between the two tracks.
Expected Subordination:	2.65% Track 1, 2.75% Track 2
Expected Rating Agencies:	2 of the 3: S&P, Fitch, or Moody's..
Minimum Denomination:	Senior certificates - \$25,000, subject to WFASC policy.
Delivery:	Senior certificates - DTC

Time Table

Expected Settlement:	December 23, 2002
Cut-off Date:	December 1, 2002
First Distribution Date:	January 27, 2003
Distribution Date:	25 th or next business day

This material is for your private information and we are not soliciting any action based upon it. This material is not to be construed as an offer to sell or the solicitation of any offer to buy any security in any jurisdiction where such an offer or solicitation would be illegal. Neither the issuer of the certificates nor Goldman, Sachs & Co., nor any of their affiliates makes any representation as to the accuracy or completeness of the information herein. By accepting this material the recipient agrees that it will not distribute or provide the material to any other person. The information contained in this material may not pertain to any securities that will actually be sold. The information contained in this material may be based on assumptions regarding market conditions and other matters as reflected therein. We make no representations regarding the reasonableness of such assumptions or the likelihood that any of such assumptions will coincide with actual market conditions or events, and this material should not be relied upon for such purposes. We and our affiliates, officers, directors, partners and employees, including persons involved in the preparation or issuance of this material may, from time to time, have long or short positions in, and buy or sell, the securities mentioned herein or derivatives thereof (including options). This material may be filed with the Securities and Exchange Commission (the "SEC") and incorporated by reference into an effective registration statement previously filed with the SEC under Rule 415 of the Securities Act of 1933, including in cases where the material does not pertain to securities that are ultimately offered for sale pursuant to such registration statement. Information contained in this material is current as of the date appearing on this material only. Information in this material regarding the securities and the assets backing any securities discussed herein supersedes all prior information regarding such securities and assets. Any information in this material, whether regarding the assets backing any securities discussed herein or otherwise, is preliminary and will be superseded by the applicable prospectus supplement and any other information subsequently filed with the SEC. The information contained herein will be superseded by the description of the mortgage pool contained in the prospectus supplement relating to the certificates and supersedes all information contained in any collateral term sheets relating to the mortgage pool previously provided by Goldman, Sachs & Co. In addition, we mutually agree that, subject to applicable law, you may disclose any and all aspects of any potential transaction or structure described herein that are necessary to support any U.S. federal income tax benefits, without Goldman Sachs imposing any limitation of any kind. Further information regarding this material may be obtained upon request.

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December 13, 2002

Final Structural and Collateral Term Sheet

926,886,000 (approximate) of Senior Certificates Wells Fargo Asset Securities Corp., Seller Wells Fargo Mortgage Backed Securities 2002-18 Trust

Features of the Transaction

- Offering consists of approximately \$926,886,000.00 of senior securities with a Certificate Interest Rate of 6.0% expected to be rated AAA by two of the three: S&P, Fitch, or Moody's.
- The expected amount of credit support for the senior certificates is 2.65% on Track 1 and 2.75% on Track 2, in the form of subordination with a shifting interest structure and a five year prepayment lockout.
- All collateral consists of single family, fixed-rate residential, first mortgages of no more than 30 years to original stated maturity, originated or acquired by Wells Fargo Home Mortgage, Inc.
- Not less than 98% of all mortgage loans with original loan-to-value ratios greater than 80% have private mortgage insurance.
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	\$500,000,000	\$450,000,000
Number of Mortgage Loans:	1,064	1,000
Average Principal Balance of the Mortgage Loans:	\$470,000	\$450,000
Weighted Average Annual Mortgage Interest Rate:	6.45%	6.90%
Expected Servicing Fees for the Mortgage Loans (including Master Servicing Fee):	26.7 bps	26.7 bps
Weighted Average Maturity:	357	350
Weighted Average Seasoning:	2	9
Weighted Average FICO:	733 (min 715)	728 (min 715)
Weighted Average Original Loan-To-Value Ratio:	65% (max 70%)	65% (max 70%)
Primary Residence:	98% (min 93%)	97% (min 93%)
Cash-Out Refinance %:	21% (max 25%)	27% (max 35%)
Originated Under the Full Documentation Program:	77% (min 73%)	87% (min 75%)
California: Concentration:	48.5% (max 50%)	49.8% (max 50%)
Single-Family Detached	93% (min 86%)	93% (min 86%)

Key Terms

Issuer:	Wells Fargo Mortgage Backed Securities 2002-18 Trust
Underwriter:	Goldman, Sachs & Co.
Seller/Servicer:	Wells Fargo Asset Securities Corp. / Wells Fargo Home Mortgage, Inc. and others.
Master Servicer	Wells Fargo Bank Minnesota, National Association
Trustee:	Wachovia Bank, National Association
Type of Issuance:	Public
Servicer Advancing:	Yes, subject to recoverability
Compensating Interest:	Yes, for each Distribution Date, the least of (i) the aggregate prepayment interest shortfall for such Distribution date, (ii) 1/12 th of 0.20% of the Pool Scheduled Principal Balance for such Distribution Date and (iii) the Available Master Servicing Compensation (as defined in the Prospectus) for such Distribution date.
Legal Investment:	The senior certificates are SMMEA eligible at settlement
Interest Accrual:	Prior calendar month
Clean Up Call:	10% of the Cut-off Date principal balance of the Mortgage Loans
ERISA Eligible:	Underwriter's exemption may apply to senior certificates, however prospective purchasers should consult their own counsel
Tax Treatment:	REMIC; senior certificates are regular interests
Structure:	Senior/Subordinate; shifting interest with a five-year prepayment lockout to junior certificates. Subs may be cross collateralized between the two tracks.
Expected Subordination:	2.65% Track 1, 2.75% Track 2
Expected Rating Agencies:	S&P, Fitch
Minimum Denomination:	Senior certificates - \$25,000, subject to WFASC policy.
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Time Table

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