02067883

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

RECD S.E.C.
DEC 3 0 2002
1086

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 December 30, 2002 (Electronic Report, Schedule or Registration Statement of Which the Documents Are a Part (Give Period of Report))	333-100418 (SEC File Number, if Available)

PROCESSED
JAN 0 3 2003
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 December 30, 2002.

CWMBS, INC.

By: Daniel O. Kig

Exhibit Index

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 BANC OF AMERICA SECURITES LLC

for

CWMBS, INC.

CHL MORTGAGE PASS-THROUGH TRUST 2002-39
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2002-39

Banc of America Securities

Deal Summary Report

CWHL0239

Settlement	30-Dec-2002
1st Pay Date	25-Jan-2003

Assumptions

Prepay	300	PSA
Default	0	CDR
Recovery	0	months
Severity		0%

Collateral

Balance	WAC	WAM	WAL	Dur
$500,000,000.00	6.250	359	5.664	

Tranche Name	Balance	Coupon	Principal Window	Avg Life	Dur	Yield	Spread bp	Bench	Price %	$@1bp	Accrued Int(M)	NetNet (MM)	Dated Date	Notes
A50	2,000,000.00	5.7500000000	01/03 - 11/32	5.519		0.000	0	Interp			9.26	0.000	01-Dec-02	FIX
A1	24,600,428.00	1.8700000000	01/03 - 09/10	3.959		0.000	0	Interp			6.39	0.000	25-Dec-02	FLT
A38	24,600,428.00	6.6300000000	01/03 - 09/10	3.959		0.000	0	Interp			22.65	0.000	25-Dec-02	INV_IO
A15	58,429,530.00	4.7500000000	01/03 - 10/07	2.750		0.000	0	Interp			223.57	0.000	01-Dec-02	FIX
A39	58,429,530.00	0.2500000000	01/03 - 10/07	2.750		0.000	0	Interp			11.77	0.000	01-Dec-02	IO
A16	19,853,304.00	5.0000000000	10/07 - 06/09	5.650		0.000	0	Interp			79.96	0.000	01-Dec-02	FIX
A17	11,918,738.00	5.0000000000	06/09 - 09/10	7.068		0.000	0	Interp			48.01	0.000	01-Dec-02	FIX
A18	32,465,000.00	5.7500000000	09/10 - 11/32	10.972		0.000	0	Interp			150.38	0.000	01-Dec-02	FIX
A40	8,058,735.00	2.3700000000	01/03 - 02/14	5.950		0.000	0	Interp			2.65	0.000	25-Dec-02	FLT
A41	3,854,179.00	12.8172701572	01/03 - 02/14	5.950		0.000	0	Interp			6.86	0.000	25-Dec-02	INV
A2	11,912,913.00	5.7500000000	01/03 - 02/14	5.950		0.000	0	Interp			55.18	0.000	01-Dec-02	FIX
A19	2,000,000.00	6.0000000000	01/03 - 05/06	2.028		0.000	0	Interp			9.67	0.000	01-Dec-02	FIX
A21A	2,578,500.00	2.7700000000	01/03 - 05/06	2.028		0.000	0	Interp			5.75	0.000	01-Dec-02	FLT
A22	859,500.00	15.6900000000	01/03 - 05/06	2.028		0.000	0	Interp			10.86	0.000	01-Dec-02	INV
A3	2,120,000.00	6.0000000000	01/03 - 05/06	2.028		0.000	0	Interp			10.25	0.000	01-Dec-02	FIX
A21B	3,000,000.00	2.7700000000	01/03 - 05/06	2.028		0.000	0	Interp			6.69	0.000	01-Dec-02	FLT
A23	3,000,000.00	9.2300000000	01/03 - 05/06	2.028		0.000	0	Interp			22.31	0.000	01-Dec-02	INV
A24	9,811,764.00	2.4200000000	01/03 - 05/06	2.028		0.000	0	Interp			19.13	0.000	01-Dec-02	FLT
A25	2,998,040.00	16.6254505700	01/03 - 05/06	2.028		0.000	0	Interp			40.15	0.000	01-Dec-02	INV
A26	1,090,196.00	9.0000000000	01/03 - 05/06	2.028		0.000	0	Interp			7.90	0.000	01-Dec-02	INV
A4	3,678,000.00	6.0000000000	05/06 - 11/06	3.678		0.000	0	Interp			17.78	0.000	01-Dec-02	FIX
A5	484,000.00	6.0000000000	11/06 - 04/07	4.124		0.000	0	Interp			2.34	0.000	01-Dec-02	FIX
A20	1,724,000.00	6.0000000000	11/06 - 04/07	4.124		0.000	0	Interp			8.33	0.000	01-Dec-02	FIX
A7	2,000,000.00	6.0000000000	01/03 - 11/07	3.910		0.000	0	Interp			9.67	0.000	01-Dec-02	FIX
A11	1,000,000.00	6.0000000000	01/03 - 11/07	3.910		0.000	0	Interp			4.83	0.000	01-Dec-02	FIX
A8	2,000,000.00	6.0000000000	11/07 - 05/09	5.513		0.000	0	Interp			9.67	0.000	01-Dec-02	FIX
A12	1,000,000.00	6.0000000000	11/07 - 05/09	5.513		0.000	0	Interp			4.83	0.000	01-Dec-02	FIX
A9	2,000,000.00	6.0000000000	05/09 - 12/14	9.684		0.000	0	Interp			9.67	0.000	01-Dec-02	FIX

Banc of America Securities

A13	1,000,000.00	6.0000000000	05/09 - 12/14	9.684	0.000	0	Interp	4.83	0.000	01-Dec-02	FIX
A10	3,000,000.00	6.0000000000	12/14 - 11/32	16.647	0.000	0	Interp	14.50	0.000	01-Dec-02	FIX
A6	4,656,000.00	6.0000000000	04/07 - 11/32	11.529	0.000	0	Interp	22.50	0.000	01-Dec-02	FIX
A27B	2,000,000.00	2.7700000000	01/03 - 04/07	2.358	0.000	0	Interp	4.46	0.000	01-Dec-02	FLT
A29	2,000,000.00	8.2300000000	01/03 - 04/07	2.358	0.000	0	Interp	14.87	0.000	01-Dec-02	INV
A27A	7,050,000.00	2.7700000000	01/03 - 04/07	2.358	0.000	0	Interp	2.71	0.000	25-Dec-02	FLT
A28	2,350,000.00	15.6900000000	01/03 - 04/07	2.358	0.000	0	Interp	5.12	0.000	25-Dec-02	INV
A30	6,600,000.00	6.0000000000	04/07 - 11/32	11.597	0.000	0	Interp	31.90	0.000	01-Dec-02	FIX
A14	3,043,479.00	0.0000000000	01/03 - 11/32	5.407	0.000	0	Interp	0.00	0.000	01-Dec-02	FIX
NAS	24,600,000.00	5.7500000000	01/08 - 11/32	11.068	0.000	0	Interp	113.95	0.000	01-Dec-02	FIX
A33	25,000,000.00	5.0000000900	01/03 - 07/10	3.468	0.000	0	Interp	100.69	0.000	01-Dec-02	FIX
A31	6,818,181.00	1.9700000000	01/03 - 07/10	3.468	0.000	0	Interp	1.87	0.000	25-Dec-02	FLT_IO
A32	6,818,181.00	6.5300000000	01/03 - 07/10	3.468	0.000	0	Interp	6.18	0.000	25-Dec-02	INV
A34	145,315,819.00	5.7500000000	01/03 - 07/10	3.468	0.000	0	Interp	673.09	0.000	01-Dec-02	FIX
A35	26,015,000.00	5.7500000000	07/10 - 08/15	9.500	0.000	0	Interp	120.50	0.000	01-Dec-02	FIX
A36	11,114,694.00	5.7500000000	08/15 - 11/32	16.600	0.000	0	Interp	51.48	0.000	01-Dec-02	FIX
SUB	15,000,000.00	5.7500000000	01/03 - 11/32	10.353	0.000	0	Interp	69.48	0.000	01-Dec-02	FIX

Yield Curve

Mat	6MO	2YR	5YR	10YR	30YR
Yld	1.27	1.87	3.096	4.09	4.984

cwhl0239 -- A1

Banc of America Securities

Balance	$24,600,428.00	Delay	0	Index	LIBOR_1MO | 1.42	WAC	6.250000000
Coupon	1.8700000000	Dated	12/25/2002	Mult / Margin	1.0 / 0.45	NET	5.75
Settle	12/30/2002	First Payment	01/25/2003	Cap / Floor	8.5 / 0.45	WAM	359

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
99-10.00	2.039	2.062	2.062	2.062	2.062	2.062	2.062	2.082	2.140	2.190
99-14.00	2.009	2.028	2.028	2.028	2.028	2.028	2.028	2.045	2.092	2.133
99-18.00	1.980	1.994	1.994	1.994	1.994	1.994	1.994	2.007	2.044	2.076
99-22.00	1.951	1.961	1.961	1.961	1.961	1.961	1.961	1.970	1.996	2.019
99-26.00	1.921	1.927	1.927	1.927	1.927	1.927	1.927	1.933	1.949	1.962
99-30.00	1.892	1.894	1.894	1.894	1.894	1.894	1.894	1.896	1.901	1.906
100-02.00	**1.863**	**1.861**	**1.861**	**1.861**	**1.861**	**1.861**	**1.861**	**1.859**	**1.854**	**1.849**
100-06.00	1.833	1.827	1.827	1.827	1.827	1.827	1.827	1.822	1.806	1.793
100-10.00	1.804	1.794	1.794	1.794	1.794	1.794	1.794	1.785	1.759	1.736
100-14.00	1.775	1.761	1.761	1.761	1.761	1.761	1.761	1.748	1.711	1.680
100-18.00	1.746	1.728	1.728	1.728	1.728	1.728	1.728	1.711	1.664	1.624
100-22.00	1.717	1.695	1.695	1.695	1.695	1.695	1.695	1.674	1.617	1.567
100-26.00	1.688	1.662	1.662	1.662	1.662	1.662	1.662	1.638	1.570	1.511
WAL	**4.545**	**3.959**	**3.959**	**3.959**	**3.959**	**3.959**	**3.959**	**3.538**	**2.729**	**2.279**
Mod Dum	**4.274**	**3.750**	**3.750**	**3.750**	**3.750**	**3.750**	**3.750**	**3.374**	**2.631**	**2.209**
Mod Convexity	**0.258**	**0.198**	**0.198**	**0.198**	**0.198**	**0.198**	**0.198**	**0.154**	**0.091**	**0.064**
Principal Window	**Jan03 - Nov11**	**Jan03 - Sep10**	**Jan03 - Sep10**	**Jan03 - Sep10**	**Jan03 - Sep10**	**Jan03 - Sep10**	**Jan03 - Sep10**	**Jan03 - Mar09**	**Jan03 - Mar07**	**Jan03 - Apr06**
LIBOR_1MO	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**

Yield Curve Mat 6MO 2YR 5YR 10YR 30YR
Yld 1.27 1.87 3.096 4.09 4.984

cwhl0239 -- A10

Banc of America Securities

Balance	$3,000,000.00	Delay	24	WAC	6.250000000
Coupon	6.0000000000	Dated	12/01/2002	NET	5.75
Settle	12/30/2002	First Payment	01/25/2003	WAM	359

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
93-08.00	6.335	6.361	6.396	6.441	6.506	7.209	7.857	8.508	9.527	10.324
93-12.00	6.330	6.355	6.389	6.434	6.497	7.185	7.821	8.458	9.456	10.237
93-16.00	6.325	6.349	6.383	6.426	6.488	7.162	7.784	8.408	9.386	10.150
93-20.00	6.319	6.344	6.376	6.419	6.480	7.139	7.748	8.359	9.315	10.063
93-24.00	6.314	6.338	6.370	6.412	6.471	7.116	7.712	8.309	9.245	9.976
93-28.00	6.309	6.332	6.363	6.404	6.462	7.093	7.676	8.260	9.175	9.889
94-00.00	6.304	6.326	6.357	6.397	6.453	7.069	7.640	8.210	9.104	9.803
94-04.00	6.298	6.321	6.350	6.389	6.445	7.046	7.604	8.161	9.034	9.716
94-08.00	6.293	6.315	6.344	6.382	6.436	7.023	7.568	8.112	8.964	9.630
94-12.00	6.288	6.309	6.338	6.375	6.427	7.000	7.532	8.063	8.895	9.544
94-16.00	6.283	6.303	6.331	6.367	6.419	6.977	7.496	8.014	8.825	9.458
94-20.00	6.277	6.298	6.325	6.360	6.410	6.955	7.460	7.965	8.755	9.373
94-24.00	6.272	6.292	6.318	6.353	6.401	6.932	7.424	7.916	8.686	9.287
WAL	26.411	24.285	21.889	19.358	16.647	6.629	3.811	2.795	1.974	1.606
Mod Durn	25.227	22.931	20.435	17.895	15.200	5.731	3.667	2.683	1.887	1.531
Mod Convexity	6.519	5.430	4.357	3.383	2.485	0.448	0.152	0.085	0.045	0.031
Principal Window	Apr26 - Nov32	Apr23 - Nov32	Jun20 - Nov32	Oct17 - Nov32	Dec14 - Nov32	Aug07 - Nov32	Jul06 - Jan07	Aug05 - Nov05	Nov04 - Jan05	Jul04 - Aug04
LIBOR_1MO	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42

Yield Curve Mat 6MO 2YR 5YR 10YR 30YR
Yld 1.27 1.87 3.096 4.09 4.984

cwhl0239 -- A11

Banc of America Securities

Balance	$1,000,000.00	Delay	24	WAC	6.250000000
Coupon	6.0000000000	Dated	12/01/2002	NET	5.75
Settle	12/30/2002	First Payment	01/25/2003	WAM	359

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
98-24.00	6.246	6.246	6.246	6.246	6.330	6.397	6.448	6.523	6.668	6.786
98-28.00	6.221	6.221	6.221	6.221	6.293	6.350	6.393	6.456	6.581	6.681
99-00.00	6.196	6.196	6.196	6.196	6.255	6.302	6.338	6.391	6.493	6.576
99-04.00	6.171	6.171	6.171	6.171	6.218	6.255	6.283	6.325	6.406	6.471
99-08.00	6.146	6.146	6.146	6.146	6.180	6.207	6.228	6.259	6.319	6.367
99-12.00	6.120	6.120	6.120	6.120	6.143	6.160	6.174	6.193	6.232	6.262
99-16.00	**6.095**	**6.095**	**6.095**	**6.095**	**6.105**	**6.113**	**6.119**	**6.128**	**6.145**	**6.158**
99-20.00	6.070	6.070	6.070	6.070	6.068	6.066	6.065	6.062	6.058	6.055
99-24.00	6.046	6.046	6.046	6.046	6.031	6.019	6.010	5.997	5.971	5.951
99-28.00	6.021	6.021	6.021	6.021	5.994	5.972	5.956	5.932	5.885	5.847
100-00.00	5.996	5.996	5.996	5.996	5.956	5.925	5.902	5.867	5.799	5.744
100-04.00	5.971	5.971	5.971	5.971	5.919	5.879	5.848	5.802	5.713	5.641
100-08.00	5.946	5.946	5.946	5.946	5.882	5.832	5.794	5.737	5.627	5.538
WAL	**6.482**	**6.482**	**6.482**	**6.482**	**3.910**	**3.002**	**2.556**	**2.097**	**1.555**	**1.287**
Mod Durn	**5.000**	**5.000**	**5.000**	**5.000**	**3.350**	**2.664**	**2.293**	**1.910**	**1.440**	**1.203**
Mod Convexity	**0.377**	**0.377**	**0.377**	**0.377**	**0.150**	**0.093**	**0.070**	**0.049**	**0.029**	**0.021**
Principal Window	**Jan03 - Jul14**	**Jan03 - Jul14**	**Jan03 - Jul14**	**Jan03 - Jul14**	**Jan03 - Nov07**	**Jan03 - Jun06**	**Jan03 - Nov05**	**Jan03 - Apr05**	**Jan03 - Aug04**	**Jan03 - May04**
LIBOR_1MO	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**

Yield Curve	Mat	6MO	2YR	5YR	10YR	30YR
	Yld	1.27	1.87	3.096	4.09	4.984

cwhl0239 -- A12

Banc of America Securities

Balance	$1,000,000.00	Delay	24	WAC	6.250000000
Coupon	6.0000000000	Dated	12/01/2002	NET	5.75
Settle	12/30/2002	First Payment	01/25/2003	WAM	359

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
97-08.00	6.322	6.322	6.328	6.356	6.598	6.806	6.955	7.170	7.550	7.870
97-12.00	6.309	6.309	6.315	6.341	6.570	6.767	6.908	7.111	7.470	7.773
97-16.00	6.296	6.296	6.301	6.326	6.541	6.727	6.860	7.052	7.391	7.676
97-20.00	6.282	6.282	6.287	6.311	6.513	6.688	6.813	6.993	7.311	7.579
97-24.00	6.269	6.269	6.274	6.296	6.485	6.649	6.766	6.935	7.232	7.483
97-28.00	6.256	6.256	6.260	6.281	6.457	6.610	6.719	6.876	7.153	7.387
98-00.00	6.243	6.243	6.247	6.266	6.429	6.571	6.672	6.817	7.074	7.291
98-04.00	6.229	6.229	6.233	6.251	6.402	6.532	6.625	6.759	6.995	7.195
98-08.00	6.216	6.216	6.220	6.236	6.374	6.493	6.578	6.700	6.917	7.099
98-12.00	6.203	6.203	6.206	6.221	6.346	6.454	6.531	6.642	6.838	7.003
98-16.00	6.190	6.190	6.193	6.206	6.318	6.415	6.484	6.584	6.760	6.908
98-20.00	6.177	6.177	6.179	6.191	6.290	6.376	6.437	6.526	6.681	6.813
98-24.00	6.164	6.164	6.166	6.176	6.263	6.337	6.391	6.468	6.603	6.718
WAL	15.225	15.225	14.591	12.366	5.513	3.744	3.048	2.405	1.753	1.428
Mod Durn	9.612	9.612	9.387	8.451	4.545	3.248	2.698	2.168	1.610	1.322
Mod Convexity	1.258	1.258	1.184	0.930	0.252	0.129	0.090	0.060	0.035	0.024
Principal Window	Jul14 - May21	Jul14 - May21	Jul14 - Dec18	Jul14 - Feb16	Nov07 - May09	Jun06 - Dec06	Nov05 - Mar06	Apr05 - Jun05	Aug04 - Oct04	May04 - Jun04
LIBOR_1MO	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42

Yield Curve	Mat	6MO	2YR	5YR	10YR	30YR
	Yld	1.27	1.87	3.096	4.09	4.984

cwhl0239 -- A13

Banc of America Securities

Balance	$1,000,000.00	Delay	24	WAC	6.250000000
Coupon	6.0000000000	Dated	12/01/2002	NET	5.75
Settle	12/30/2002	First Payment	01/25/2003	WAM	359

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
96-24.00	6.327	6.335	6.358	6.392	6.485	6.865	7.052	7.324	7.772	8.138
96-28.00	6.315	6.323	6.346	6.377	6.467	6.830	7.009	7.268	7.696	8.046
97-00.00	6.304	6.312	6.333	6.363	6.449	6.795	6.965	7.212	7.620	7.954
97-04.00	6.293	6.300	6.321	6.349	6.430	6.760	6.922	7.157	7.545	7.862
97-08.00	6.282	6.288	6.308	6.335	6.412	6.725	6.879	7.101	7.469	7.770
97-12.00	6.271	6.277	6.295	6.321	6.394	6.690	6.835	7.046	7.394	7.678
97-16.00	6.260	6.265	6.283	6.307	6.376	6.655	6.792	6.991	7.319	7.587
97-20.00	6.248	6.254	6.270	6.293	6.358	6.620	6.749	6.936	7.244	7.496
97-24.00	6.237	6.243	6.258	6.279	6.340	6.585	6.706	6.881	7.169	7.405
97-28.00	6.226	6.231	6.245	6.265	6.322	6.550	6.663	6.826	7.094	7.314
98-00.00	6.215	6.220	6.233	6.251	6.304	6.515	6.620	6.771	7.020	7.223
98-04.00	6.204	6.208	6.221	6.238	6.286	6.481	6.577	6.716	6.945	7.133
98-08.00	6.193	6.197	6.208	6.224	6.268	6.446	6.534	6.661	6.871	7.042
WAL	20.902	19.594	16.706	13.933	9.684	4.279	3.370	2.579	1.860	1.515
Mod Durn	11.470	11.114	10.184	9.122	7.037	3.652	2.952	2.310	1.699	1.397
Mod Convexity	1.902	1.757	1.425	1.105	0.644	0.163	0.107	0.067	0.038	0.027
Principal Window	May21 - Feb26	May21 - Apr23	Dec18 - Jun20	Feb16 - Oct17	May09 - Dec14	Dec06 - Jul07	Mar06 - Jul06	Jun05 - Aug05	Oct04 - Nov04	Jun04 - Jul04
LIBOR_1MO	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42

Yield Curve	Mat	6MO	2YR	5YR	10YR	30YR
	Yld	1.27	1.87	3.096	4.09	4.984

cwhl0239 -- A14

Banc of America Securities

Balance	$3,043,479.00	Delay	24	WAC	6.250000000
Coupon	0.0000000000	Dated	12/01/2002	NET	5.75
Settle	12/30/2002	First Payment	01/25/2003	WAM	359

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
67-10.00	1.890	2.367	3.628	5.743	9.399	15.784	19.476	24.690	34.688	43.259
67-14.00	1.881	2.355	3.609	5.711	9.344	15.702	19.376	24.563	34.506	43.028
67-18.00	1.872	2.344	3.591	5.678	9.289	15.620	19.277	24.436	34.325	42.798
67-22.00	1.863	2.333	3.572	5.647	9.234	15.538	19.177	24.310	34.144	42.569
67-26.00	1.854	2.321	3.553	5.615	9.179	15.456	19.079	24.184	33.963	42.340
67-30.00	1.845	2.310	3.535	5.583	9.125	15.375	18.980	24.058	33.783	42.112
68-02.00	**1.836**	**2.299**	**3.516**	**5.551**	**9.071**	**15.294**	**18.882**	**23.933**	**33.604**	**41.885**
68-06.00	1.827	2.287	3.498	5.520	9.017	15.213	18.784	23.808	33.425	41.658
68-10.00	1.818	2.276	3.480	5.489	8.963	15.132	18.686	23.683	33.247	41.432
68-14.00	1.810	2.265	3.461	5.457	8.909	15.051	18.589	23.559	33.069	41.207
68-18.00	1.801	2.254	3.443	5.426	8.856	14.971	18.491	23.435	32.892	40.982
68-22.00	1.792	2.243	3.425	5.395	8.803	14.891	18.394	23.311	32.715	40.759
68-26.00	1.783	2.232	3.407	5.364	8.750	14.811	18.298	23.188	32.539	40.535
WAL	**21.220**	**17.158**	**11.968**	**8.210**	**5.407**	**2.858**	**2.217**	**1.760**	**1.279**	**1.044**
Mod Durn	**20.689**	**16.328**	**9.957**	**5.826**	**3.397**	**2.266**	**1.871**	**1.468**	**1.026**	**0.809**
Mod Convexity	**4.564**	**3.013**	**1.526**	**0.878**	**0.248**	**0.078**	**0.051**	**0.032**	**0.017**	**0.011**
Principal Window	**Jun17 - Nov32**	**Jan03 - Nov32**	**Jan03 - Nov32**	**Jan03 - Nov32**	**Jan03 - Nov32**	**Jan03 - Nov32**	**Jan03 - Jan07**	**Jan03 - Nov05**	**Jan03 - Jan05**	**Jan03 - Aug04**
LIBOR_1MO	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**

Yield Curve	Mat	6MO	2YR	5YR	10YR	30YR
	Yld	1.27	1.87	3.096	4.09	4.984

cwhl0239 -- A15

Banc of America Securities

Balance	$58,429,530.00	Delay	24	WAC	6.250000000
Coupon	4.7500000000	Dated	12/01/2002	NET	5.75
Settle	12/30/2002	First Payment	01/25/2003	WAM	359

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
101-23.00	4.078	3.992	3.992	3.992	3.992	3.992	3.992	3.971	3.825	3.690
101-27.00	4.034	3.944	3.944	3.944	3.944	3.944	3.944	3.921	3.767	3.623
101-31.00	3.991	3.895	3.895	3.895	3.895	3.895	3.895	3.871	3.708	3.557
102-03.00	3.948	3.846	3.846	3.846	3.846	3.846	3.846	3.821	3.649	3.490
102-07.00	3.904	3.798	3.798	3.798	3.798	3.798	3.798	3.772	3.591	3.423
102-11.00	3.861	3.750	3.750	3.750	3.750	3.750	3.750	3.722	3.532	3.357
102-15.00	3.818	3.701	3.701	3.701	3.701	3.701	3.701	3.672	3.474	3.290
102-19.00	3.775	3.653	3.653	3.653	3.653	3.653	3.653	3.623	3.416	3.224
102-23.00	3.732	3.605	3.605	3.605	3.605	3.605	3.605	3.574	3.358	3.158
102-27.00	3.689	3.557	3.557	3.557	3.557	3.557	3.557	3.524	3.300	3.092
102-31.00	3.646	3.509	3.509	3.509	3.509	3.509	3.509	3.475	3.242	3.026
103-03.00	3.604	3.461	3.461	3.461	3.461	3.461	3.461	3.426	3.184	2.960
103-07.00	3.561	3.414	3.414	3.414	3.414	3.414	3.414	3.377	3.126	2.894
WAL	3.112	2.750	2.750	2.750	2.750	2.750	2.750	2.671	2.237	1.947
Mod Durn	2.821	2.521	2.521	2.521	2.521	2.521	2.521	2.455	2.086	1.831
Mod Convexity	0.115	0.091	0.091	0.091	0.091	0.091	0.091	0.086	0.060	0.046
Principal Window	Jan03 - Jul08	Jan03 - Oct07	Jan03 - Oct07	Jan03 - Oct07	Jan03 - Oct07	Jan03 - Oct07	Jan03 - Oct07	Jan03 - Apr07	Jan03 - Feb06	Jan03 - Jul05
LIBOR_1MO	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42

Yield Curve	Mat	6MO	2YR	5YR	10YR	30YR
	Yld	1.27	1.87	3.096	4.09	4.984

cwhl0239 -- A18

Banc of America Securities

Balance	$32,465,000.00	Delay	24	WAC	6.250000000
Coupon	5.7500000000	Dated	12/01/2002	NET	5.75
Settle	12/30/2002	First Payment	01/25/2003	WAM	359

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
98-11.00	5.978	5.984	5.984	5.984	5.984	5.984	5.984	6.014	6.102	6.190
98-15.00	5.963	5.968	5.968	5.968	5.968	5.968	5.968	5.995	6.074	6.153
98-19.00	5.947	5.951	5.951	5.951	5.951	5.951	5.951	5.976	6.046	6.116
98-23.00	5.931	5.935	5.935	5.935	5.935	5.935	5.935	5.957	6.018	6.080
98-27.00	5.916	5.919	5.919	5.919	5.919	5.919	5.919	5.937	5.990	6.043
98-31.00	5.900	5.903	5.903	5.903	5.903	5.903	5.903	5.918	5.963	6.007
99-03.00	**5.884**	**5.887**	**5.887**	**5.887**	**5.887**	**5.887**	**5.887**	**5.899**	**5.935**	**5.971**
99-07.00	5.869	5.870	5.870	5.870	5.870	5.870	5.870	5.880	5.907	5.934
99-11.00	5.853	5.854	5.854	5.854	5.854	5.854	5.854	5.861	5.880	5.898
99-15.00	5.838	5.838	5.838	5.838	5.838	5.838	5.838	5.842	5.852	5.862
99-19.00	5.822	5.822	5.822	5.822	5.822	5.822	5.822	5.823	5.824	5.826
99-23.00	5.807	5.806	5.806	5.806	5.806	5.806	5.806	5.804	5.797	5.790
99-27.00	5.791	5.790	5.790	5.790	5.790	5.790	5.790	5.785	5.769	5.754
WAL	**11.454**	**10.972**	**10.972**	**10.972**	**10.972**	**10.972**	**10.972**	**8.715**	**5.455**	**3.984**
Mod Dum	**8.055**	**7.777**	**7.777**	**7.777**	**7.777**	**7.777**	**7.777**	**6.566**	**4.530**	**3.457**
Mod Convexity	**0.856**	**0.806**	**0.806**	**0.806**	**0.806**	**0.806**	**0.806**	**0.563**	**0.256**	**0.147**
Principal Window	**Nov11 - Nov32**	**Sep10 - Nov32**	**Sep10 - Nov32**	**Sep10 - Nov32**	**Sep10 - Nov32**	**Sep10 - Nov32**	**Sep10 - Nov32**	**Mar09 - Nov32**	**Mar07 - Nov32**	**Apr06 - Mar08**
LIBOR_1MO	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**

Yield Curve	Mat	6MO	2YR	5YR	10YR	30YR
	Yld	1.27	1.87	3.096	4.09	4.984

cwhl0239 -- A19

Banc of America Securities

Balance	$2,000,000.00	Delay	24	WAC	6.250000000
Coupon	6.0000000000	Dated	12/01/2002	NET	5.75
Settle	12/30/2002	First Payment	01/25/2003	WAM	359

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
97-28.00	6.240	6.275	6.435	6.786	7.025	7.198	7.345	7.600	8.126	8.568
98-00.00	6.228	6.260	6.409	6.734	6.955	7.116	7.252	7.488	7.975	8.385
98-04.00	6.216	6.246	6.382	6.682	6.886	7.034	7.159	7.377	7.825	8.202
98-08.00	6.204	6.231	6.356	6.630	6.816	6.952	7.066	7.265	7.675	8.019
98-12.00	6.192	6.217	6.330	6.578	6.747	6.870	6.973	7.154	7.525	7.837
98-16.00	6.180	6.202	6.304	6.527	6.678	6.788	6.881	7.043	7.376	7.656
98-20.00	**6.168**	**6.188**	**6.277**	**6.475**	**6.609**	**6.707**	**6.789**	**6.932**	**7.227**	**7.474**
98-24.00	6.156	6.173	6.251	6.423	6.540	6.625	6.697	6.821	7.078	7.294
98-28.00	6.144	6.159	6.225	6.372	6.471	6.544	6.605	6.711	6.930	7.113
99-00.00	6.132	6.144	6.199	6.321	6.403	6.463	6.513	6.601	6.782	6.933
99-04.00	6.120	6.130	6.173	6.269	6.334	6.382	6.422	6.491	6.634	6.754
99-08.00	6.109	6.116	6.148	6.218	6.266	6.301	6.330	6.381	6.486	6.575
99-12.00	6.097	6.101	6.122	6.167	6.198	6.220	6.239	6.272	6.339	6.396
WAL	**17.825**	**13.073**	**6.453**	**2.793**	**2.028**	**1.695**	**1.489**	**1.229**	**0.905**	**0.741**
Mod Durn	**10.573**	**8.711**	**4.832**	**2.445**	**1.830**	**1.547**	**1.369**	**1.139**	**0.847**	**0.697**
Mod Convexity	**1.563**	**1.017**	**0.392**	**0.089**	**0.049**	**0.036**	**0.029**	**0.021**	**0.012**	**0.009**
Principal Window	**Jun17 - Jun24**	**Jan03 - Jan20**	**Jan03 - Feb16**	**Jan03 - Oct08**	**Jan03 - May06**	**Jan03 - Sep05**	**Jan03 - Apr05**	**Jan03 - Nov04**	**Jan03 - May04**	**Jan03 - Feb04**
LIBOR_1MO	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**

Yield Curve	Mat	6MO	2YR	5YR	10YR	30YR
	Yld	1.27	1.87	3.096	4.09	4.984

cwhl0239 -- A20

Banc of America Securities

Balance	$1,724,000.00	Delay	24	WAC	6.250000000
Coupon	6.0000000000	Dated	12/01/2002	NET	5.75
Settle	12/30/2002	First Payment	01/25/2003	WAM	359

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
96-28.00	6.305	6.329	6.365	6.429	6.855	7.081	7.251	7.501	7.985	8.414
97-00.00	6.294	6.317	6.352	6.413	6.819	7.034	7.196	7.434	7.896	8.305
97-04.00	6.283	6.305	6.338	6.396	6.782	6.988	7.142	7.368	7.807	8.195
97-08.00	6.272	6.293	6.325	6.380	6.746	6.941	7.087	7.302	7.718	8.087
97-12.00	6.262	6.282	6.311	6.363	6.710	6.894	7.032	7.236	7.629	7.978
97-16.00	6.251	6.270	6.298	6.347	6.674	6.847	6.978	7.169	7.540	7.869
97-20.00	**6.241**	**6.258**	**6.284**	**6.331**	**6.638**	**6.801**	**6.924**	**7.104**	**7.452**	**7.761**
97-24.00	6.230	6.246	6.271	6.314	6.602	6.755	6.869	7.038	7.364	7.653
97-28.00	6.219	6.235	6.258	6.298	6.566	6.708	6.815	6.972	7.276	7.545
98-00.00	6.209	6.223	6.244	6.282	6.530	6.662	6.761	6.906	7.188	7.437
98-04.00	6.198	6.211	6.231	6.265	6.494	6.616	6.707	6.841	7.100	7.330
98-08.00	6.188	6.200	6.218	6.249	6.458	6.569	6.653	6.775	7.012	7.222
98-12.00	6.177	6.188	6.204	6.233	6.423	6.523	6.599	6.710	6.925	7.115
WAL	**22.951**	**18.768**	**14.864**	**11.007**	**4.124**	**3.104**	**2.619**	**2.130**	**1.566**	**1.269**
Mod Durn	**12.016**	**10.872**	**9.504**	**7.790**	**3.537**	**2.741**	**2.344**	**1.933**	**1.443**	**1.177**
Principal Window	**Jul25 - Apr26**	**Apr21 - Feb22**	**Jun17 - Apr18**	**Dec12 - Aug14**	**Nov06 - Apr07**	**Dec05 - Mar06**	**Jul05 - Aug05**	**Jan05 - Feb05**	**Jun04 - Jul04**	**Mar04 - Apr04**
LIBOR_1MO	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**

Yield Curve	Mat	6MO	2YR	5YR	10YR	30YR
	Yld	1.27	1.87	3.096	4.09	4.984

cwhl0239 -- A21A

Banc of America Securities

Balance	$2,578,500.00	Delay	24	Index	LIBOR_1MO | 1.42	WAC	6.250000000
Coupon	2.7700000000	Dated	12/01/2002	Mult / Margin	1.0 / 1.35	NET	5.75
Settle	12/30/2002	First Payment	01/25/2003	Cap / Floor	8 / 1.35	WAM	359

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
98-24.00	2.863	2.886	2.977	3.194	3.340	3.445	3.534	3.688	4.006	4.273
98-28.00	2.854	2.874	2.954	3.146	3.274	3.367	3.446	3.582	3.862	4.097
99-00.00	2.845	2.862	2.932	3.098	3.209	3.290	3.357	3.475	3.718	3.921
99-04.00	2.836	2.850	2.909	3.050	3.144	3.212	3.269	3.369	3.574	3.748
99-08.00	2.827	2.839	2.887	3.002	3.079	3.135	3.181	3.263	3.431	3.571
99-12.00	2.818	2.827	2.864	2.954	3.014	3.057	3.094	3.157	3.288	3.397
99-16.00	2.809	2.815	2.842	2.906	2.949	2.980	3.006	3.052	3.145	3.223
99-20.00	2.800	2.804	2.820	2.858	2.884	2.903	2.919	2.946	3.002	3.050
99-24.00	2.791	2.792	2.798	2.811	2.820	2.826	2.832	2.841	2.860	2.876
99-28.00	2.782	2.780	2.775	2.763	2.755	2.749	2.744	2.736	2.718	2.704
100-00.00	2.773	2.769	2.753	2.716	2.691	2.673	2.658	2.631	2.577	2.531
100-04.00	2.764	2.757	2.731	2.669	2.627	2.596	2.571	2.527	2.435	2.359
100-08.00	2.755	2.746	2.709	2.621	2.562	2.520	2.484	2.422	2.295	2.188
WAL	17.825	13.073	6.453	2.793	2.028	1.695	1.489	1.229	0.905	0.741
Mod Durn	13.846	10.768	5.625	2.627	1.935	1.626	1.433	1.188	0.879	0.721
Mod Convexity	2.320	1.388	0.501	0.100	0.054	0.039	0.031	0.022	0.013	0.010
Principal Window	Jun17 - Jun24	Jan03 - Jan20	Jan03 - Feb16	Jan03 - Oct08	Jan03 - May06	Jan03 - Sep05	Jan03 - Apr05	Jan03 - Nov04	Jan03 - May04	Jan03 - Feb04
LIBOR_1MO	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42

Yield Curve	Mat	6MO	2YR	5YR	10YR	30YR
	Yld	1.27	1.87	3.096	4.09	4.984

cwhl0239 -- A22

Banc of America Securities

Balance	$859,500.00	Delay	24	Index	LIBOR_1MO | 1.42	WAC	6.250000000
Coupon	15.6900000000	Dated	12/01/2002	Mult / Margin	-3. / 19.95	NET	5.75
Settle	12/30/2002	First Payment	01/25/2003	Cap / Floor	19.95 / 0.	WAM	359

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
95-11.00	16.880	16.936	17.335	18.048	18.559	18.941	19.265	19.832	21.004	21.993
95-15.00	16.856	16.910	17.295	17.983	18.476	18.844	19.156	19.703	20.833	21.786
95-19.00	16.832	16.885	17.255	17.917	18.392	18.746	19.048	19.574	20.662	21.580
95-23.00	16.809	16.859	17.215	17.852	18.309	18.650	18.939	19.445	20.491	21.374
95-27.00	16.785	16.833	17.175	17.787	18.226	18.553	18.831	19.317	20.321	21.168
95-31.00	16.761	16.808	17.135	17.722	18.143	18.457	18.723	19.189	20.151	20.963
96-03.00	**16.738**	**16.782**	**17.095**	**17.657**	**18.060**	**18.360**	**18.615**	**19.061**	**19.982**	**20.758**
96-07.00	16.714	16.757	17.055	17.593	17.978	18.264	18.508	18.934	19.813	20.554
96-11.00	16.691	16.731	17.016	17.528	17.895	18.169	18.401	18.807	19.644	20.351
96-15.00	16.667	16.706	16.976	17.464	17.813	18.073	18.294	18.680	19.476	20.147
96-19.00	16.644	16.680	16.937	17.400	17.731	17.978	18.187	18.553	19.308	19.945
96-23.00	16.620	16.655	16.898	17.336	17.649	17.882	18.080	18.427	19.141	19.743
96-27.00	16.597	16.630	16.859	17.272	17.567	17.787	17.974	18.300	18.974	19.541
WAL	**17.825**	**13.073**	**6.453**	**2.793**	**2.028**	**1.695**	**1.489**	**1.229**	**0.905**	**0.741**
Mod Durn	**5.441**	**5.026**	**3.236**	**1.985**	**1.553**	**1.336**	**1.194**	**1.006**	**0.759**	**0.628**
Mod Convexity	**0.542**	**0.431**	**0.197**	**0.063**	**0.038**	**0.028**	**0.023**	**0.017**	**0.010**	**0.008**
Principal Window	**Jun17 - Jun24**	**Jan03 - Jan20**	**Jan03 - Feb16**	**Jan03 - Oct08**	**Jan03 - May06**	**Jan03 - Sep05**	**Jan03 - Apr05**	**Jan03 - Nov04**	**Jan03 - May04**	**Jan03 - Feb04**
LIBOR_1MO	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**

Yield Curve	Mat	6MO	2YR	5YR	10YR	30YR
	Yld	1.27	1.87	3.096	4.09	4.984

cwhl0239 -- A23

Banc of America Securities

Balance	$3,000,000.00	Delay	24	Index	LIBOR_1MO | 1.42	WAC	6.250000000
Coupon	9.2300000000	Dated	12/01/2002	Mult / Margin	-1. / 10.65	NET	5.75
Settle	12/30/2002	First Payment	01/25/2003	Cap / Floor	10.65 / 4.	WAM	359

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
97-00.00	9.700	9.746	9.983	10.465	10.798	11.042	11.248	11.609	12.351	12.976
97-04.00	9.684	9.728	9.952	10.409	10.724	10.955	11.150	11.491	12.194	12.785
97-08.00	9.669	9.710	9.921	10.352	10.650	10.868	11.052	11.374	12.037	12.595
97-12.00	9.653	9.692	9.891	10.296	10.576	10.781	10.954	11.257	11.880	12.405
97-16.00	9.638	9.674	9.860	10.240	10.502	10.694	10.857	11.140	11.724	12.215
97-20.00	9.622	9.656	9.830	10.184	10.429	10.608	10.760	11.024	11.568	12.026
97-24.00	**9.607**	**9.638**	**9.800**	**10.129**	**10.356**	**10.522**	**10.662**	**10.907**	**11.412**	**11.837**
97-28.00	9.592	9.621	9.769	10.073	10.282	10.436	10.565	10.791	11.257	11.648
98-00.00	9.577	9.603	9.739	10.017	10.209	10.350	10.469	10.676	11.102	11.461
98-04.00	9.561	9.585	9.709	9.962	10.136	10.264	10.372	10.560	10.948	11.273
98-08.00	9.546	9.568	9.679	9.907	10.064	10.178	10.276	10.445	10.793	11.086
98-12.00	9.531	9.550	9.649	9.851	9.991	10.093	10.179	10.330	10.639	10.900
98-16.00	9.516	9.533	9.619	9.796	9.918	10.008	10.083	10.215	10.486	10.713
WAL	17.825	13.073	6.453	2.793	2.028	1.695	1.489	1.229	0.905	0.741
Mod Dum	8.280	7.153	4.190	2.278	1.732	1.473	1.307	1.093	0.816	0.673
Mod Convexity	1.075	0.754	0.309	0.079	0.045	0.033	0.027	0.019	0.012	0.009
Principal Window	Jun17 - Jun24	Jan03 - Jan20	Jan03 - Feb16	Jan03 - Oct08	Jan03 - May06	Jan03 - Sep05	Jan03 - Apr05	Jan03 - Nov04	Jan03 - May04	Jan03 - Feb04
LIBOR_1MO	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42

Yield Curve	Mat	6MO	2YR	5YR	10YR	30YR
	Yld	1.27	1.87	3.096	4.09	4.984

cwhl0239 -- A24

Banc of America Securities

Balance	$9,811,764.00	Delay	24	Index	LIBOR_1MO | 1.42	WAC	6.250000000
Coupon	2.4200000000	Dated	12/01/2002	Mult / Margin	1.0 / 1.00	NET	5.75
Settle	12/30/2002	First Payment	01/25/2003	Cap / Floor	8.5 / 1.00	WAM	359

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
98-18.00	2.522	2.549	2.657	2.918	3.093	3.219	3.326	3.511	3.892	4.212
98-22.00	2.513	2.537	2.635	2.870	3.028	3.141	3.237	3.404	3.747	4.035
98-26.00	2.504	2.526	2.613	2.822	2.963	3.064	3.149	3.298	3.603	3.860
98-30.00	2.496	2.514	2.591	2.774	2.898	2.986	3.061	3.192	3.459	3.684
99-02.00	2.487	2.503	2.568	2.727	2.833	2.909	2.973	3.086	3.316	3.509
99-06.00	2.478	2.491	2.546	2.679	2.768	2.832	2.886	2.980	3.173	3.335
99-10.00	2.469	2.480	2.524	2.631	2.703	2.755	2.798	2.874	3.030	3.161
99-14.00	2.460	2.469	2.502	2.584	2.639	2.678	2.711	2.769	2.887	2.987
99-18.00	2.452	2.457	2.481	2.537	2.574	2.601	2.624	2.664	2.745	2.814
99-22.00	2.443	2.446	2.459	2.489	2.510	2.525	2.537	2.559	2.603	2.641
99-26.00	2.434	2.435	2.437	2.442	2.446	2.448	2.450	2.454	2.462	2.468
99-30.00	2.425	2.423	2.415	2.395	2.382	2.372	2.364	2.350	2.321	2.296
100-02.00	2.417	2.412	2.393	2.348	2.318	2.296	2.277	2.245	2.180	2.124
WAL	17.825	13.073	6.453	2.793	2.028	1.695	1.489	1.229	0.905	0.741
Mod Durn	14.272	11.023	5.713	2.644	1.944	1.632	1.438	1.191	0.881	0.722
Mod Convexity	2.422	1.436	0.514	0.101	0.054	0.039	0.031	0.022	0.013	0.010
Principal Window	Jun17 - Jun24	Jan03 - Jan20	Jan03 - Feb16	Jan03 - Oct08	Jan03 - May06	Jan03 - Sep05	Jan03 - Apr05	Jan03 - Nov04	Jan03 - May04	Jan03 - Feb04
LIBOR_1MO	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42

Yield Curve	Mat	6MO	2YR	5YR	10YR	30YR
	Yld	1.27	1.87	3.096	4.09	4.984

cwhl0239 -- A25

Banc of America Securities

Balance	$2,998,040.00	Delay	24	Index	LIBOR_1MO | 1.42	WAC	6.250000000
Coupon	16.6254505700	Dated	12/01/2002	Mult / Margin	-3.2727265 / 21.2727	NET	5.75
Settle	12/30/2002	First Payment	01/25/2003	Cap / Floor	21.2727222 / 0.	WAM	359

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
96-00.00	17.772	17.815	18.135	18.701	19.108	19.413	19.671	20.124	21.059	21.847
96-04.00	17.747	17.788	18.094	18.635	19.024	19.315	19.562	19.995	20.888	21.641
96-08.00	17.722	17.762	18.053	18.569	18.941	19.218	19.454	19.866	20.718	21.436
96-12.00	17.698	17.735	18.012	18.503	18.857	19.121	19.346	19.738	20.548	21.231
96-16.00	17.673	17.709	17.972	18.438	18.774	19.024	19.237	19.610	20.379	21.026
96-20.00	17.648	17.682	17.931	18.373	18.691	18.928	19.130	19.482	20.210	20.823
96-24.00	**17.624**	**17.656**	**17.891**	**18.307**	**18.608**	**18.832**	**19.022**	**19.354**	**20.041**	**20.619**
96-28.00	17.599	17.629	17.850	18.242	18.525	18.735	18.914	19.227	19.873	20.416
97-00.00	17.575	17.603	17.810	18.178	18.442	18.640	18.807	19.100	19.705	20.214
97-04.00	17.550	17.577	17.770	18.113	18.360	18.544	18.700	18.973	19.537	20.012
97-08.00	17.526	17.551	17.730	18.048	18.277	18.448	18.593	18.847	19.370	19.811
97-12.00	17.502	17.524	17.690	17.984	18.195	18.353	18.487	18.721	19.203	19.610
97-16.00	17.478	17.498	17.650	17.919	18.113	18.258	18.380	18.595	19.037	19.409
WAL	**17.825**	**13.073**	**6.453**	**2.793**	**2.028**	**1.695**	**1.489**	**1.229**	**0.905**	**0.741**
Mod Durn	**5.195**	**4.827**	**3.151**	**1.957**	**1.537**	**1.324**	**1.185**	**1.000**	**0.756**	**0.627**
Mod Convexity	**0.500**	**0.403**	**0.188**	**0.062**	**0.037**	**0.028**	**0.023**	**0.017**	**0.010**	**0.008**
Principal Window	**Jun17 - Jun24**	**Jan03 - Jan20**	**Jan03 - Feb16**	**Jan03 - Oct08**	**Jan03 - May06**	**Jan03 - Sep05**	**Jan03 - Apr05**	**Jan03 - Nov04**	**Jan03 - May04**	**Jan03 - Feb04**
LIBOR_1MO	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**

Yield Curve	Mat	6MO	2YR	5YR	10YR	30YR
	Yld	1.27	1.87	3.096	4.09	4.984

cwhl0239 -- A26

Banc of America Securities

Balance	$1,090,196.00	Delay	24	Index	LIBOR_1MO | 1.42	WAC	6.250000000
Coupon	9.0000000000	Dated	12/01/2002	Mult / Margin	-8.9999943 / 67.4999	NET	5.75
Settle	12/30/2002	First Payment	01/25/2003	Cap / Floor	9 / 0.	WAM	359

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
97-00.00	9.458	9.504	9.742	10.228	10.563	10.808	11.016	11.378	12.125	12.754
97-04.00	9.443	9.487	9.712	10.172	10.489	10.722	10.918	11.261	11.968	12.563
97-08.00	9.428	9.469	9.681	10.116	10.415	10.635	10.821	11.144	11.811	12.373
97-12.00	9.412	9.451	9.651	10.060	10.342	10.548	10.723	11.028	11.655	12.183
97-16.00	9.397	9.434	9.621	10.004	10.269	10.462	10.626	10.911	11.499	11.994
97-20.00	9.382	9.416	9.591	9.949	10.195	10.376	10.529	10.795	11.343	11.805
97-24.00	**9.367**	**9.399**	**9.561**	**9.893**	**10.122**	**10.290**	**10.432**	**10.679**	**11.188**	**11.616**
97-28.00	9.352	9.381	9.531	9.838	10.049	10.204	10.335	10.563	11.033	11.428
98-00.00	9.337	9.364	9.501	9.783	9.976	10.118	10.238	10.448	10.878	11.241
98-04.00	9.322	9.346	9.471	9.727	9.904	10.033	10.142	10.332	10.724	11.053
98-08.00	9.307	9.329	9.441	9.672	9.831	9.948	10.046	10.217	10.570	10.867
98-12.00	9.292	9.312	9.412	9.617	9.759	9.862	9.950	10.103	10.417	10.681
98-16.00	9.277	9.294	9.382	9.562	9.687	9.777	9.854	9.988	10.263	10.495
WAL	**17.825**	**13.073**	**6.453**	**2.793**	**2.028**	**1.695**	**1.489**	**1.229**	**0.905**	**0.741**
Mod Durn	**8.416**	**7.248**	**4.229**	**2.288**	**1.738**	**1.477**	**1.311**	**1.096**	**0.818**	**0.674**
Mod Convexity	**1.103**	**0.770**	**0.313**	**0.080**	**0.045**	**0.033**	**0.027**	**0.019**	**0.012**	**0.009**
Principal Window	**Jun17 - Jun24**	**Jan03 - Jan20**	**Jan03 - Feb16**	**Jan03 - Oct08**	**Jan03 - May06**	**Jan03 - Sep05**	**Jan03 - Apr05**	**Jan03 - Nov04**	**Jan03 - May04**	**Jan03 - Feb04**
LIBOR_1MO	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**

Yield Curve	Mat	6MO	2YR	5YR	10YR	30YR
	Yld	1.27	1.87	3.096	4.09	4.984

cwhl0239 -- A27A

Banc of America Securities

Balance	$7,050,000.00	Delay	0	Index	LIBOR_1MO | 1.42	WAC	6.250000000
Coupon	2.7700000000	Dated	12/25/2002	Mult / Margin	1.0 / 1.35	NET	5.75
Settle	12/30/2002	First Payment	01/25/2003	Cap / Floor	8 / 1.35	WAM	359

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
98-28.00	2.865	2.886	2.955	3.105	3.292	3.402	3.490	3.638	3.939	4.192
99-00.00	2.856	2.874	2.936	3.069	3.236	3.333	3.411	3.542	3.810	4.034
99-04.00	2.847	2.863	2.917	3.033	3.179	3.264	3.333	3.447	3.681	3.877
99-08.00	2.839	2.852	2.898	2.998	3.123	3.196	3.254	3.352	3.552	3.720
99-12.00	2.830	2.841	2.880	2.962	3.066	3.127	3.176	3.257	3.424	3.563
99-16.00	2.821	2.830	2.861	2.927	3.010	3.059	3.098	3.163	3.296	3.407
99-20.00	**2.812**	**2.819**	**2.842**	**2.892**	**2.954**	**2.990**	**3.019**	**3.068**	**3.168**	**3.251**
99-24.00	2.804	2.808	2.823	2.856	2.898	2.922	2.941	2.974	3.040	3.096
99-28.00	2.795	2.797	2.805	2.821	2.842	2.854	2.864	2.880	2.913	2.941
100-00.00	2.786	2.786	2.786	2.786	2.786	2.786	2.786	2.786	2.786	2.786
100-04.00	2.777	2.775	2.767	2.751	2.730	2.718	2.708	2.692	2.659	2.632
100-08.00	2.769	2.764	2.749	2.716	2.675	2.650	2.631	2.599	2.533	2.477
100-12.00	2.760	2.753	2.730	2.681	2.619	2.583	2.554	2.505	2.406	2.324
WAL	**18.650**	**13.986**	**7.855**	**3.909**	**2.358**	**1.923**	**1.675**	**1.379**	**1.013**	**0.830**
Mod Durn	**14.316**	**11.360**	**6.698**	**3.554**	**2.236**	**1.837**	**1.607**	**1.329**	**0.982**	**0.806**
Mod Convexity	**2.504**	**1.566**	**0.695**	**0.212**	**0.072**	**0.049**	**0.038**	**0.027**	**0.016**	**0.011**
Principal Window	**Jun17 - May26**	**Jan03 - Mar22**	**Jan03 - Apr18**	**Jan03 - Sep14**	**Jan03 - Apr07**	**Jan03 - Mar06**	**Jan03 - Sep05**	**Jan03 - Feb05**	**Jan03 - Jul04**	**Jan03 - Apr04**
LIBOR_1MO	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**

Yield Curve	Mat	6MO	2YR	5YR	10YR	30YR
	Yld	1.27	1.87	3.096	4.09	4.984

cwhl0239 -- A28

Banc of America Securities

Balance	$2,350,000.00	Delay	0	Index	LIBOR_1MO | 1.42	WAC	6.250000000
Coupon	15.6900000000	Dated	12/25/2002	Mult / Margin	-3. / 19.95	NET	5.75
Settle	12/30/2002	First Payment	01/25/2003	Cap / Floor	19.95 / 0.	WAM	359

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
96-28.00	16.784	16.826	17.085	17.520	18.008	18.327	18.588	19.028	19.932	20.692
97-00.00	16.761	16.801	17.049	17.468	17.934	18.241	18.490	18.913	19.779	20.508
97-04.00	16.737	16.776	17.013	17.412	17.861	18.154	18.393	18.797	19.627	20.324
97-08.00	16.714	16.751	16.978	17.359	17.788	18.068	18.296	18.682	19.475	20.140
97-12.00	16.690	16.726	16.942	17.306	17.714	17.981	18.199	18.568	19.323	19.957
97-16.00	16.667	16.701	16.906	17.252	17.641	17.895	18.103	18.453	19.171	19.775
97-20.00	16.644	16.676	16.871	17.199	17.569	17.810	18.006	18.339	19.020	19.592
97-24.00	16.620	16.651	16.835	17.146	17.496	17.724	17.910	18.225	18.869	19.411
97-28.00	16.597	16.626	16.800	17.093	17.423	17.639	17.814	18.111	18.719	19.229
98-00.00	16.574	16.601	16.765	17.040	17.351	17.553	17.718	17.997	18.569	19.048
98-04.00	16.551	16.576	16.729	16.988	17.279	17.468	17.623	17.884	18.419	18.868
98-08.00	16.528	16.552	16.694	16.935	17.206	17.383	17.527	17.771	18.269	18.688
98-12.00	16.505	16.527	16.659	16.882	17.134	17.298	17.432	17.658	18.120	18.508
WAL	18.650	13.986	7.855	3.909	2.358	1.923	1.675	1.379	1.013	0.830
Mod Dum	5.497	5.124	3.599	2.405	1.755	1.490	1.326	1.119	0.846	0.702
Mod Convexity	0.558	0.455	0.247	0.105	0.049	0.035	0.028	0.020	0.013	0.009
Principal Window	Jun17 - May26	Jan03 - Mar22	Jan03 - Apr18	Jan03 - Sep14	Jan03 - Apr07	Jan03 - Mar06	Jan03 - Sep05	Jan03 - Feb05	Jan03 - Jul04	Jan03 - Apr04
LIBOR_1MO	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42

Yield Curve	Mat	6MO	2YR	5YR	10YR	30YR
	Yld	1.27	1.87	3.096	4.09	4.984

cwhl0239 -- A29

Banc of America Securities

Balance	$2,000,000.00	Delay	24	Index	LIBOR_1MO | 1.42	WAC	6.250000000
Coupon	9.2300000000	Dated	12/01/2002	Mult / Margin	-1. / 10.65	NET	5.75
Settle	12/30/2002	First Payment	01/25/2003	Cap / Floor	10.65 / 4.	WAM	359

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
97-22.00	9.612	9.640	9.764	9.997	10.271	10.440	10.577	10.807	11.278	11.672
97-26.00	9.597	9.623	9.738	9.954	10.207	10.363	10.490	10.703	11.138	11.503
97-30.00	9.582	9.606	9.711	9.910	10.143	10.287	10.403	10.599	10.999	11.334
98-02.00	9.566	9.589	9.685	9.866	10.079	10.210	10.316	10.495	10.860	11.166
98-06.00	9.551	9.572	9.659	9.822	10.015	10.134	10.230	10.391	10.721	10.998
98-10.00	9.536	9.555	9.632	9.779	9.951	10.057	10.143	10.288	10.583	10.830
98-14.00	**9.522**	**9.537**	**9.606**	**9.735**	**9.887**	**9.981**	**10.057**	**10.185**	**10.445**	**10.663**
98-18.00	9.507	9.520	9.580	9.692	9.824	9.905	9.971	10.082	10.307	10.496
98-22.00	9.492	9.503	9.554	9.649	9.761	9.829	9.885	9.979	10.170	10.330
98-26.00	9.477	9.486	9.528	9.606	9.697	9.754	9.799	9.876	10.033	10.164
98-30.00	9.462	9.470	9.502	9.562	9.634	9.678	9.714	9.774	9.896	9.998
99-02.00	9.447	9.453	9.476	9.519	9.571	9.603	9.628	9.671	9.759	9.833
99-06.00	9.433	9.436	9.450	9.477	9.508	9.528	9.543	9.569	9.623	9.668
WAL	**18.650**	**13.986**	**7.855**	**3.909**	**2.358**	**1.923**	**1.675**	**1.379**	**1.013**	**0.830**
Mod Durn	**8.442**	**7.396**	**4.812**	**2.904**	**1.982**	**1.657**	**1.463**	**1.222**	**0.914**	**0.755**
Mod Convexity	**1.130**	**0.821**	**0.407**	**0.148**	**0.059**	**0.042**	**0.033**	**0.024**	**0.014**	**0.010**
Principal Window	**Jun17 - May26**	**Jan03 - Mar22**	**Jan03 - Apr18**	**Jan03 - Sep14**	**Jan03 - Apr07**	**Jan03 - Mar06**	**Jan03 - Sep05**	**Jan03 - Feb05**	**Jan03 - Jul04**	**Jan03 - Apr04**
LIBOR_1MO	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**

Yield Curve	Mat	6MO	2YR	5YR	10YR	30YR
	Yld	1.27	1.87	3.096	4.09	4.984

cwhl0239 -- A3

Banc of America Securities

Balance	$2,120,000.00	Delay	24	WAC	6.250000000
Coupon	6.0000000000	Dated	12/01/2002	NET	5.75
Settle	12/30/2002	First Payment	01/25/2003	WAM	359

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
97-29.00	6.237	6.271	6.428	6.773	7.007	7.178	7.322	7.572	8.088	8.522
98-01.00	6.225	6.257	6.402	6.721	6.938	7.095	7.229	7.460	7.938	8.339
98-05.00	6.213	6.242	6.376	6.669	6.868	7.013	7.136	7.349	7.787	8.156
98-09.00	6.201	6.228	6.349	6.617	6.799	6.931	7.043	7.237	7.637	7.974
98-13.00	6.189	6.213	6.323	6.565	6.730	6.849	6.950	7.126	7.488	7.792
98-17.00	6.177	6.199	6.297	6.514	6.661	6.768	6.858	7.015	7.339	7.610
98-21.00	**6.165**	**6.184**	**6.271**	**6.462**	**6.592**	**6.686**	**6.766**	**6.904**	**7.190**	**7.429**
98-25.00	6.153	6.170	6.245	6.411	6.523	6.605	6.674	6.794	7.041	7.248
98-29.00	6.141	6.155	6.219	6.359	6.454	6.524	6.582	6.684	6.893	7.068
99-01.00	6.129	6.141	6.193	6.308	6.386	6.442	6.490	6.573	6.745	6.888
99-05.00	6.117	6.126	6.167	6.257	6.317	6.361	6.399	6.464	6.597	6.709
99-09.00	6.106	6.112	6.141	6.205	6.249	6.281	6.307	6.354	6.450	6.530
99-13.00	6.094	6.098	6.115	6.154	6.181	6.200	6.216	6.245	6.303	6.351
WAL	**17.825**	**13.073**	**6.453**	**2.793**	**2.028**	**1.695**	**1.489**	**1.229**	**0.905**	**0.741**
Mod Dum	**10.574**	**8.712**	**4.833**	**2.445**	**1.831**	**1.548**	**1.369**	**1.140**	**0.847**	**0.697**
Mod Convexity	**1.563**	**1.017**	**0.392**	**0.089**	**0.049**	**0.036**	**0.029**	**0.021**	**0.012**	**0.009**
Principal Window	**Jun17 - Jun24**	**Jan03 - Jan20**	**Jan03 - Feb16**	**Jan03 - Oct08**	**Jan03 - May06**	**Jan03 - Sep05**	**Jan03 - Apr05**	**Jan03 - Nov04**	**Jan03 - May04**	**Jan03 - Feb04**
LIBOR_1MO	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**

Yield Curve	Mat	6MO	2YR	5YR	10YR	30YR
	Yld	1.27	1.87	3.096	4.09	4.984

cwhl0239 -- A30

Banc of America Securities

Balance	$6,600,000.00	Delay	24	WAC	6.250000000
Coupon	6.0000000000	Dated	12/01/2002	NET	5.75
Settle	12/30/2002	First Payment	01/25/2003	WAM	359

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
97-16.00	6.241	6.250	6.264	6.285	6.356	6.626	6.803	7.007	7.347	7.622
97-20.00	6.231	6.239	6.252	6.272	6.339	6.593	6.759	6.951	7.270	7.529
97-24.00	6.221	6.229	6.241	6.260	6.322	6.560	6.716	6.895	7.194	7.436
97-28.00	6.211	6.218	6.230	6.247	6.305	6.526	6.672	6.839	7.117	7.343
98-00.00	6.201	6.208	6.218	6.234	6.288	6.493	6.628	6.783	7.041	7.250
98-04.00	6.191	6.197	6.207	6.222	6.272	6.460	6.585	6.727	6.965	7.157
98-08.00	**6.181**	**6.187**	**6.196**	**6.209**	**6.255**	**6.427**	**6.541**	**6.671**	**6.889**	**7.065**
98-12.00	6.171	6.177	6.185	6.197	6.238	6.395	6.498	6.616	6.813	6.972
98-16.00	6.162	6.166	6.173	6.184	6.221	6.362	6.454	6.560	6.737	6.880
98-20.00	6.152	6.156	6.162	6.172	6.205	6.329	6.411	6.505	6.661	6.788
98-24.00	6.142	6.145	6.151	6.159	6.188	6.296	6.368	6.449	6.586	6.696
98-28.00	6.132	6.135	6.140	6.147	6.171	6.264	6.325	6.394	6.510	6.604
99-00.00	6.122	6.125	6.129	6.135	6.155	6.231	6.281	6.339	6.435	6.513
WAL	**26.440**	**23.598**	**20.319**	**16.941**	**11.597**	**4.756**	**3.317**	**2.533**	**1.817**	**1.480**
Mod Durn	**12.792**	**12.144**	**11.244**	**10.120**	**7.545**	**3.846**	**2.911**	**2.275**	**1.666**	**1.369**
Mod Convexity	**2.504**	**2.201**	**1.836**	**1.452**	**0.885**	**0.214**	**0.106**	**0.066**	**0.037**	**0.026**
Principal Window	**May26 - Nov32**	**Mar22 - Nov32**	**Apr18 - Nov32**	**Sep14 - Nov32**	**Apr07 - Nov32**	**Mar06 - Nov32**	**Sep05 - Jan07**	**Feb05 - Nov05**	**Jul04 - Jan05**	**Apr04 - Aug04**
LIBOR_1MO	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**

Yield Curve	Mat	6MO	2YR	5YR	10YR	30YR
	Yld	1.27	1.87	3.096	4.09	4.984

cwhl0239 -- A33

Banc of America Securities

Balance	$25,000,000.00	Delay	24	WAC	6.250000000
Coupon	5.0000000900	Dated	12/01/2002	NET	5.75
Settle	12/30/2002	First Payment	01/25/2003	WAM	359

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
99-19.00	5.065	5.068	5.071	5.074	5.076	5.079	5.081	5.085	5.094	5.101
99-23.00	5.044	5.041	5.039	5.037	5.035	5.033	5.032	5.029	5.022	5.017
99-27.00	5.023	5.015	5.008	5.001	4.994	4.988	4.983	4.972	4.951	4.933
99-31.00	5.002	4.989	4.977	4.965	4.953	4.943	4.933	4.916	4.880	4.849
100-03.00	4.981	4.964	4.946	4.928	4.913	4.898	4.884	4.860	4.808	4.766
100-07.00	4.961	4.938	4.915	4.892	4.872	4.853	4.835	4.804	4.737	4.682
100-11.00	**4.940**	**4.912**	**4.883**	**4.856**	**4.831**	**4.808**	**4.786**	**4.748**	**4.666**	**4.599**
100-15.00	4.920	4.886	4.852	4.820	4.791	4.763	4.738	4.692	4.595	4.515
100-19.00	4.899	4.860	4.822	4.784	4.750	4.718	4.689	4.636	4.524	4.432
100-23.00	4.878	4.835	4.791	4.749	4.710	4.674	4.640	4.580	4.454	4.349
100-27.00	4.858	4.809	4.760	4.713	4.669	4.629	4.592	4.524	4.383	4.266
100-31.00	4.838	4.783	4.729	4.677	4.629	4.584	4.543	4.469	4.313	4.184
101-03.00	4.817	4.758	4.698	4.641	4.589	4.540	4.495	4.414	4.243	4.101
WAL	**7.950**	**5.960**	**4.756**	**3.985**	**3.468**	**3.100**	**2.822**	**2.431**	**1.886**	**1.590**
Mod Durn	**6.022**	**4.809**	**4.001**	**3.445**	**3.054**	**2.764**	**2.540**	**2.216**	**1.749**	**1.489**
Mod Convexity	**0.592**	**0.369**	**0.249**	**0.180**	**0.139**	**0.113**	**0.095**	**0.072**	**0.046**	**0.034**
Principal Window	**Jan03 - Mar22**	**Jan03 - Oct17**	**Jan03 - Jul14**	**Jan03 - Feb12**	**Jan03 - Jul10**	**Jan03 - Jun09**	**Jan03 - Aug08**	**Jan03 - Aug07**	**Jan03 - Apr06**	**Jan03 - Sep05**
LIBOR_1MO	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**

Yield Curve	Mat	6MO	2YR	5YR	10YR	30YR
	Yld	1.27	1.87	3.096	4.09	4.984

cwhl0239 -- A34

Banc of America Securities

Balance	$145,315,819.00	Delay	24	WAC	6.250000000
Coupon	5.7500000000	Dated	12/01/2002	NET	5.75
Settle	12/30/2002	First Payment	01/25/2003	WAM	359

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
101-12.00	5.519	5.446	5.373	5.303	5.239	5.179	5.123	5.023	4.813	4.638
101-16.00	5.498	5.420	5.342	5.267	5.198	5.134	5.074	4.967	4.742	4.556
101-20.00	5.477	5.394	5.311	5.231	5.157	5.089	5.026	4.911	4.672	4.473
101-24.00	5.456	5.368	5.280	5.195	5.117	5.044	4.977	4.856	4.602	4.391
101-28.00	5.435	5.342	5.249	5.159	5.076	5.000	4.929	4.800	4.531	4.308
102-00.00	5.414	5.316	5.218	5.123	5.036	4.955	4.880	4.745	4.461	4.226
102-04.00	5.394	5.290	5.187	5.087	4.995	4.911	4.832	4.690	4.391	4.144
102-08.00	5.373	5.265	5.156	5.052	4.955	4.866	4.783	4.634	4.322	4.062
102-12.00	5.352	5.239	5.125	5.016	4.915	4.822	4.735	4.579	4.252	3.981
102-16.00	5.331	5.213	5.094	4.980	4.875	4.778	4.687	4.524	4.182	3.899
102-20.00	5.311	5.187	5.064	4.945	4.835	4.733	4.639	4.469	4.113	3.818
102-24.00	5.290	5.162	5.033	4.909	4.795	4.689	4.591	4.414	4.044	3.737
102-28.00	5.270	5.136	5.002	4.874	4.755	4.645	4.543	4.360	3.975	3.656
WAL	7.950	5.960	4.756	3.985	3.468	3.100	2.822	2.431	1.886	1.590
Mod Durn	5.862	4.716	3.941	3.405	3.024	2.741	2.522	2.204	1.745	1.488
Mod Convexity	0.566	0.358	0.243	0.177	0.137	0.112	0.094	0.072	0.046	0.034
Principal Window	Jan03 - Mar22	Jan03 - Oct17	Jan03 - Jul14	Jan03 - Feb12	Jan03 - Jul10	Jan03 - Jun09	Jan03 - Aug08	Jan03 - Aug07	Jan03 - Apr06	Jan03 - Sep05
LIBOR_1MO	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42

Yield Curve					
Mat	6MO	2YR	5YR	10YR	30YR
Yld	1.27	1.87	3.096	4.09	4.984

cwhl0239 -- A38

Banc of America Securities

Balance	$24,600,428.00	Delay	0	Index	LIBOR_1MO | 1.42	WAC	6.250000000
Coupon	6.6300000000	Dated	12/25/2002	Mult / Margin	-1 / 8.05	NET	5.75
Settle	12/30/2002	First Payment	01/25/2003	Cap / Floor	8.05 / 0.	WAM	359

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
12-03.00	144.046	156.416	156.416	156.416	156.416	156.416	156.416	157.892	172.108	191.810
12-07.00	142.482	154.733	154.733	154.733	154.733	154.733	154.733	156.230	170.462	190.080
12-11.00	140.953	153.086	153.086	153.086	153.086	153.086	153.086	154.605	168.851	188.384
12-15.00	139.458	151.475	151.475	151.475	151.475	151.475	151.475	153.015	167.274	186.721
12-19.00	137.994	149.899	149.899	149.899	149.899	149.899	149.899	151.459	165.729	185.091
12-23.00	136.562	148.356	148.356	148.356	148.356	148.356	148.356	149.937	164.215	183.493
12-27.00	135.160	146.845	146.845	146.845	146.845	146.845	146.845	148.446	162.732	181.924
12-31.00	133.787	145.366	145.366	145.366	145.366	145.366	145.366	146.987	161.278	180.385
13-03.00	132.442	143.917	143.917	143.917	143.917	143.917	143.917	145.557	159.852	178.874
13-07.00	131.124	142.497	142.497	142.497	142.497	142.497	142.497	144.157	158.454	177.391
13-11.00	129.833	141.106	141.106	141.106	141.106	141.106	141.106	142.784	157.082	175.935
13-15.00	128.567	139.742	139.742	139.742	139.742	139.742	139.742	141.439	155.736	174.504
13-19.00	127.326	138.405	138.405	138.405	138.405	138.405	138.405	140.121	154.415	173.099
WAL	4.545	3.959	3.959	3.959	3.959	3.959	3.959	3.538	2.729	2.279
Mod Durn	0.696	0.646	0.646	0.646	0.646	0.646	0.646	0.655	0.658	0.622
Mod Convexity	0.011	0.009	0.009	0.009	0.009	0.009	0.009	0.009	0.009	0.008
Principal Window	Jan03 - Nov11	Jan03 - Sep10	Jan03 - Sep10	Jan03 - Sep10	Jan03 - Sep10	Jan03 - Sep10	Jan03 - Sep10	Jan03 - Mar09	Jan03 - Mar07	Jan03 - Apr06
LIBOR_1MO	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42

Yield Curve	Mat	6MO	2YR	5YR	10YR	30YR
	Yld	1.27	1.87	3.096	4.09	4.984

cwhl0239 -- A4

Banc of America Securities

Balance	$3,678,000.00	Delay	24	WAC	6.250000000
Coupon	6.0000000000	Dated	12/01/2002	NET	5.75
Settle	12/30/2002	First Payment	01/25/2003	WAM	359

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
97-08.00	6.276	6.300	6.337	6.477	6.818	7.008	7.148	7.369	7.825	8.192
97-12.00	6.265	6.288	6.323	6.456	6.778	6.957	7.090	7.299	7.731	8.077
97-16.00	6.255	6.276	6.309	6.434	6.738	6.907	7.032	7.230	7.636	7.963
97-20.00	6.244	6.264	6.295	6.412	6.698	6.857	6.974	7.160	7.542	7.849
97-24.00	6.233	6.252	6.281	6.391	6.658	6.807	6.917	7.091	7.448	7.735
97-28.00	6.222	6.240	6.267	6.369	6.618	6.757	6.859	7.021	7.354	7.622
98-00.00	**6.211**	**6.228**	**6.253**	**6.348**	**6.579**	**6.707**	**6.802**	**6.952**	**7.261**	**7.508**
98-04.00	6.201	6.216	6.239	6.326	6.539	6.657	6.745	6.883	7.167	7.395
98-08.00	6.190	6.204	6.225	6.305	6.499	6.608	6.687	6.814	7.074	7.282
98-12.00	6.179	6.192	6.211	6.283	6.460	6.558	6.630	6.745	6.980	7.169
98-16.00	6.169	6.180	6.197	6.262	6.420	6.508	6.573	6.676	6.887	7.057
98-20.00	6.158	6.168	6.183	6.241	6.381	6.459	6.516	6.607	6.794	6.944
98-24.00	6.147	6.156	6.169	6.219	6.342	6.409	6.460	6.539	6.702	6.832
WAL	**22.025**	**17.709**	**13.793**	**7.645**	**3.678**	**2.862**	**2.459**	**2.012**	**1.466**	**1.204**
Mod Durn	**11.808**	**10.547**	**9.079**	**5.906**	**3.197**	**2.547**	**2.213**	**1.834**	**1.356**	**1.121**
Mod Convexity	**2.035**	**1.545**	**1.092**	**0.441**	**0.125**	**0.081**	**0.062**	**0.044**	**0.025**	**0.018**
Principal Window	**Jun24 - Jul25**	**Jan20 - Apr21**	**Feb16 - Jun17**	**Oct08 - Dec12**	**May06 - Nov06**	**Sep05 - Dec05**	**Apr05 - Jul05**	**Nov04 - Jan05**	**May04 - Jun04**	**Feb04 - Mar04**
LIBOR_1MO	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**

Yield Curve					
Mat	6MO	2YR	5YR	10YR	30YR
Yld	1.27	1.87	3.096	4.09	4.984

cwhl0239 -- A5

Banc of America Securities

Balance	$484,000.00	Delay	24	WAC	6.250000000
Coupon	6.0000000000	Dated	12/01/2002	NET	5.75
Settle	12/30/2002	First Payment	01/25/2003	WAM	359

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
96-28.00	6.305	6.329	6.365	6.429	6.855	7.081	7.251	7.501	7.985	8.414
97-00.00	6.294	6.317	6.352	6.413	6.819	7.034	7.196	7.434	7.896	8.305
97-04.00	6.283	6.305	6.338	6.396	6.782	6.988	7.142	7.368	7.807	8.195
97-08.00	6.272	6.293	6.325	6.380	6.746	6.941	7.087	7.302	7.718	8.087
97-12.00	6.262	6.282	6.311	6.363	6.710	6.894	7.032	7.236	7.629	7.978
97-16.00	6.251	6.270	6.298	6.347	6.674	6.847	6.978	7.169	7.540	7.869
97-20.00	6.241	6.258	6.284	6.331	6.638	6.801	6.924	7.104	7.452	7.761
97-24.00	6.230	6.246	6.271	6.314	6.602	6.755	6.869	7.038	7.364	7.653
97-28.00	6.219	6.235	6.258	6.298	6.566	6.708	6.815	6.972	7.276	7.545
98-00.00	6.209	6.223	6.244	6.282	6.530	6.662	6.761	6.906	7.188	7.437
98-04.00	6.198	6.211	6.231	6.265	6.494	6.616	6.707	6.841	7.100	7.330
98-08.00	6.188	6.200	6.218	6.249	6.458	6.569	6.653	6.775	7.012	7.222
98-12.00	6.177	6.188	6.204	6.233	6.423	6.523	6.599	6.710	6.925	7.115
WAL	22.951	18.768	14.864	11.007	4.124	3.104	2.619	2.130	1.566	1.269
Mod Dum	12.016	10.872	9.504	7.790	3.537	2.741	2.344	1.933	1.443	1.177
Mod Convexity	2.131	1.664	1.213	0.778	0.153	0.093	0.069	0.048	0.028	0.020
Principal Window	Jul25 - Apr26	Apr21 - Feb22	Jun17 - Apr18	Dec12 - Aug14	Nov06 - Apr07	Dec05 - Mar06	Jul05 - Aug05	Jan05 - Feb05	Jun04 - Jul04	Mar04 - Apr04
LIBOR_1MO	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42

Yield Curve	Mat	6MO	2YR	5YR	10YR	30YR
	Yld	1.27	1.87	3.096	4.09	4.984

cwhl0239 -- A6

Banc of America Securities

Balance	$4,656,000.00	Delay	24	WAC	6.250000000
Coupon	6.0000000000	Dated	12/01/2002	NET	5.75
Settle	12/30/2002	First Payment	01/25/2003	WAM	359

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
96-17.00	6.319	6.332	6.353	6.384	6.491	6.888	7.147	7.447	7.948	8.354
96-21.00	6.309	6.322	6.342	6.371	6.473	6.854	7.103	7.390	7.871	8.259
96-25.00	6.299	6.311	6.330	6.358	6.456	6.820	7.059	7.333	7.793	8.164
96-29.00	6.289	6.300	6.318	6.346	6.439	6.787	7.014	7.276	7.715	8.070
97-01.00	6.279	6.290	6.307	6.333	6.422	6.753	6.970	7.220	7.638	7.976
97-05.00	6.269	6.279	6.296	6.320	6.405	6.719	6.926	7.163	7.561	7.882
97-09.00	6.259	6.269	6.284	6.307	6.387	6.686	6.882	7.107	7.483	7.788
97-13.00	6.249	6.258	6.273	6.295	6.370	6.652	6.838	7.050	7.406	7.694
97-17.00	6.239	6.247	6.261	6.282	6.353	6.619	6.794	6.994	7.329	7.600
97-21.00	6.229	6.237	6.250	6.269	6.336	6.586	6.750	6.938	7.253	7.507
97-25.00	6.219	6.226	6.238	6.257	6.319	6.552	6.706	6.882	7.176	7.414
97-29.00	6.209	6.216	6.227	6.244	6.302	6.519	6.662	6.826	7.100	7.321
98-01.00	6.199	6.205	6.216	6.232	6.285	6.486	6.618	6.770	7.023	7.228
WAL	26.411	23.557	20.273	16.892	11.529	4.742	3.311	2.529	1.815	1.478
Mod Durn	12.719	12.075	11.179	10.059	7.467	3.820	2.899	2.266	1.658	1.363
Mod Convexity	2.482	2.181	1.818	1.437	0.870	0.210	0.105	0.065	0.037	0.026
Principal Window	Apr26 - Nov32	Feb22 - Nov32	Apr18 - Nov32	Aug14 - Nov32	Apr07 - Nov32	Mar06 - Nov32	Aug05 - Jan07	Feb05 - Nov05	Jul04 - Jan05	Apr04 - Aug04
LIBOR_1MO	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42

Yield Curve	Mat	6MO	2YR	5YR	10YR	30YR
	Yld	1.27	1.87	3.096	4.09	4.984

cwhl0239 -- A7

Banc of America Securities

Balance	$2,000,000.00	Delay	24	WAC	6.250000000
Coupon	6.0000000000	Dated	12/01/2002	NET	5.75
Settle	12/30/2002	First Payment	01/25/2003	WAM	359

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
98-25.00	6.240	6.240	6.240	6.240	6.321	6.385	6.434	6.506	6.646	6.759
98-29.00	6.215	6.215	6.215	6.215	6.283	6.338	6.379	6.440	6.559	6.654
99-01.00	6.190	6.190	6.190	6.190	6.246	6.290	6.324	6.374	6.471	6.550
99-05.00	6.164	6.164	6.164	6.164	6.208	6.243	6.269	6.308	6.384	6.445
99-09.00	6.139	6.139	6.139	6.139	6.171	6.196	6.215	6.242	6.297	6.341
99-13.00	6.114	6.114	6.114	6.114	6.133	6.148	6.160	6.177	6.210	6.236
99-17.00	**6.089**	**6.089**	**6.089**	**6.089**	**6.096**	**6.101**	**6.105**	**6.111**	**6.123**	**6.132**
99-21.00	6.064	6.064	6.064	6.064	6.059	6.054	6.051	6.046	6.036	6.029
99-25.00	6.039	6.039	6.039	6.039	6.021	6.007	5.997	5.981	5.950	5.925
99-29.00	6.014	6.014	6.014	6.014	5.984	5.960	5.942	5.916	5.863	5.822
100-01.00	5.990	5.990	5.990	5.990	5.947	5.914	5.888	5.850	5.777	5.718
100-05.00	5.965	5.965	5.965	5.965	5.910	5.867	5.834	5.786	5.691	5.615
100-09.00	5.940	5.940	5.940	5.940	5.873	5.820	5.780	5.721	5.605	5.512
WAL	**6.482**	**6.482**	**6.482**	**6.482**	**3.910**	**3.002**	**2.556**	**2.097**	**1.555**	**1.287**
Mod Durn	**5.001**	**5.001**	**5.001**	**5.001**	**3.350**	**2.654**	**2.294**	**1.910**	**1.441**	**1.203**
Mod Convexity	**0.377**	**0.377**	**0.377**	**0.377**	**0.150**	**0.093**	**0.070**	**0.049**	**0.029**	**0.021**
Principal Window	**Jan03 - Jul14**	**Jan03 - Jul14**	**Jan03 - Jul14**	**Jan03 - Jul14**	**Jan03 - Nov07**	**Jan03 - Jun06**	**Jan03 - Nov05**	**Jan03 - Apr05**	**Jan03 - Aug04**	**Jan03 - May04**
LIBOR_1MO	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**

Yield Curve	Mat	6MO	2YR	5YR	10YR	30YR
	Yld	1.27	1.87	3.096	4.09	4.984

cwhl0239 -- A8

Banc of America Securities

Balance	$2,000,000.00	Delay	24	WAC	6.250000000
Coupon	6.0000000000	Dated	12/01/2002	NET	5.75
Settle	12/30/2002	First Payment	01/25/2003	WAM	359

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
97-09.00	6.319	6.319	6.325	6.353	6.591	6.796	6.943	7.155	7.530	7.845
97-13.00	6.306	6.306	6.311	6.337	6.563	6.757	6.896	7.096	7.450	7.748
97-17.00	6.292	6.292	6.298	6.322	6.534	6.718	6.849	7.037	7.371	7.652
97-21.00	6.279	6.279	6.284	6.307	6.506	6.678	6.801	6.979	7.291	7.555
97-25.00	6.266	6.266	6.270	6.292	6.478	6.639	6.754	6.920	7.212	7.459
97-29.00	6.253	6.253	6.257	6.277	6.450	6.600	6.707	6.861	7.133	7.363
98-01.00	**6.239**	**6.239**	**6.243**	**6.262**	**6.422**	**6.561**	**6.660**	**6.803**	**7.054**	**7.267**
98-05.00	6.226	6.226	6.230	6.247	6.395	6.522	6.613	6.744	6.976	7.171
98-09.00	6.213	6.213	6.216	6.232	6.367	6.483	6.566	6.686	6.897	7.075
98-13.00	6.200	6.200	6.203	6.217	6.339	6.444	6.519	6.627	6.818	6.979
98-17.00	6.187	6.187	6.189	6.202	6.311	6.405	6.472	6.569	6.740	6.884
98-21.00	6.174	6.174	6.176	6.187	6.283	6.366	6.426	6.511	6.662	6.789
98-25.00	6.161	6.161	6.163	6.172	6.256	6.328	6.379	6.453	6.584	6.694
WAL	**15.225**	**15.225**	**14.591**	**12.366**	**5.513**	**3.744**	**3.048**	**2.405**	**1.753**	**1.428**
Mod Dur	**9.613**	**9.613**	**9.388**	**8.451**	**4.545**	**3.249**	**2.698**	**2.168**	**1.610**	**1.322**
Mod Convexity	**1.258**	**1.258**	**1.185**	**0.930**	**0.252**	**0.129**	**0.090**	**0.060**	**0.035**	**0.024**
Principal Window	**Jul14 - May21**	**Jul14 - May21**	**Jul14 - Dec18**	**Jul14 - Feb16**	**Nov07 - May09**	**Jun06 - Dec06**	**Nov05 - Mar06**	**Apr05 - Jun05**	**Aug04 - Oct04**	**May04 - Jun04**
LIBOR_1MO	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**

Yield Curve	Mat	6MO	2YR	5YR	10YR	30YR
	Yld	1.27	1.87	3.096	4.09	4.984

cwhl0239 -- A9

Banc of America Securities

Balance	$2,000,000.00	Delay	24	WAC	6.250000000
Coupon	6.0000000000	Dated	12/01/2002	NET	5.75
Settle	12/30/2002	First Payment	01/25/2003	WAM	359

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
96-25.00	6.324	6.332	6.355	6.388	6.481	6.856	7.042	7.310	7.753	8.115
96-29.00	6.313	6.320	6.343	6.374	6.462	6.821	6.998	7.254	7.677	8.023
97-01.00	6.301	6.309	6.330	6.360	6.444	6.786	6.955	7.199	7.601	7.931
97-05.00	6.290	6.297	6.317	6.346	6.426	6.751	6.911	7.143	7.526	7.839
97-09.00	6.279	6.286	6.305	6.332	6.408	6.716	6.868	7.088	7.451	7.747
97-13.00	6.268	6.274	6.292	6.318	6.389	6.681	6.824	7.032	7.375	7.656
97-17.00	6.257	6.263	6.280	6.304	6.371	6.646	6.781	6.977	7.300	7.564
97-21.00	6.246	6.251	6.267	6.290	6.353	6.611	6.738	6.922	7.225	7.473
97-25.00	6.235	6.240	6.255	6.276	6.335	6.576	6.695	6.867	7.150	7.382
97-29.00	6.223	6.228	6.242	6.262	6.317	6.541	6.652	6.812	7.076	7.291
98-01.00	6.212	6.217	6.230	6.248	6.299	6.507	6.609	6.757	7.001	7.200
98-05.00	6.201	6.205	6.217	6.234	6.281	6.472	6.566	6.702	6.927	7.110
98-09.00	6.190	6.194	6.205	6.220	6.263	6.437	6.523	6.647	6.852	7.020
WAL	20.902	19.594	16.706	13.933	9.684	4.279	3.370	2.579	1.860	1.515
Mod Durn	11.471	11.116	10.186	9.123	7.038	3.653	2.952	2.310	1.700	1.397
Mod Convexity	1.903	1.757	1.426	1.105	0.644	0.163	0.107	0.067	0.038	0.027
Principal Window	May21 - Feb26	May21 - Apr23	Dec18 - Jun20	Feb16 - Oct17	May09 - Dec14	Dec06 - Jul07	Mar06 - Jul06	Jun05 - Aug05	Oct04 - Nov04	Jun04 - Jul04
LIBOR_1MO	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42

Yield Curve	Mat	6MO	2YR	5YR	10YR	30YR
	Yld	1.27	1.87	3.096	4.09	4.984

cwhl0239 -- NAS

Banc of America Securities

Balance	$24,600,000.00	Delay	24	WAC	6.250000000
Coupon	5.7500000000	Dated	12/01/2002	NET	5.75
Settle	12/30/2002	First Payment	01/25/2003	WAM	359

Price	100 PSA	150 PSA	200 PSA	250 PSA	300 PSA	350 PSA	400 PSA	500 PSA	750 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
101-12.00	5.639	5.626	5.615	5.604	5.595	5.586	5.578	5.562	5.453	5.335
101-16.00	5.627	5.613	5.600	5.589	5.579	5.570	5.562	5.544	5.427	5.301
101-20.00	5.614	5.599	5.586	5.574	5.563	5.553	5.545	5.526	5.402	5.267
101-24.00	5.601	5.586	5.572	5.559	5.547	5.537	5.528	5.508	5.376	5.233
101-28.00	5.589	5.572	5.557	5.544	5.532	5.521	5.511	5.490	5.350	5.199
102-00.00	5.576	5.559	5.543	5.529	5.516	5.505	5.494	5.472	5.325	5.165
102-04.00	**5.564**	**5.545**	**5.529**	**5.514**	**5.500**	**5.488**	**5.477**	**5.454**	**5.299**	**5.132**
102-08.00	5.551	5.532	5.515	5.499	5.485	5.472	5.461	5.437	5.274	5.098
102-12.00	5.539	5.519	5.500	5.484	5.469	5.456	5.444	5.419	5.248	5.064
102-16.00	5.526	5.505	5.486	5.469	5.454	5.440	5.427	5.401	5.223	5.031
102-20.00	5.514	5.492	5.472	5.454	5.438	5.424	5.411	5.383	5.197	4.997
102-24.00	5.501	5.479	5.458	5.439	5.423	5.408	5.394	5.365	5.172	4.963
102-28.00	5.489	5.465	5.444	5.425	5.407	5.392	5.377	5.348	5.147	4.930
WAL	**15.730**	**14.058**	**12.797**	**11.828**	**11.068**	**10.460**	**9.964**	**9.066**	**5.750**	**4.150**
Mod Durn	**9.743**	**9.086**	**8.565**	**8.146**	**7.802**	**7.516**	**7.274**	**6.812**	**4.774**	**3.610**
Mod Convexity	**1.402**	**1.201**	**1.050**	**0.935**	**0.844**	**0.773**	**0.715**	**0.613**	**0.282**	**0.159**
Principal Window	**Jan08 - Nov32**	**Jan08 - Nov32**	**Jan08 - Nov32**	**Jan08 - Nov32**	**Jan08 - Nov32**	**Jan08 - Nov32**	**Jan08 - Nov32**	**Jan08 - Nov32**	**Aug07 - Nov32**	**Jul06 - Mar08**
LIBOR_1MO	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**	**1.42**

Yield Curve	Mat	6MO	2YR	5YR	10YR	30YR
	Yld	1.27	1.87	3.096	4.09	4.984

IN ACCORDANCE WITH RULE 202 OF REGULATION S-T, THESE

COMPUTATIONAL MATERIALS ARE BEING FILED IN PAPER PURSUANT TO A CONTINUING HARDSHIP EXEMPTION.

Exhibit 99.2

COMPUTATIONAL MATERIALS
PREPARED BY COUNTRYWIDE SECURITIES CORPORATION

for

CWMBS, INC.

CHL MORTGAGE PASS-THROUGH TRUST 2002-39
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2002-39

COUNTRYWIDE SECURITIES CORPORATION
A Countrywide Capital Markets Company

Yields Given Prices Report CW02_39_SUB 30 year 5.9's

User ID: leibo Deals Directory: /opt/intex/deals Date: 12/26/2002 12:03:27

Bond: M Balance: 6,500,000 Coupon: 5.750000

Delay: 0 Class Factor: 1.00 Accruing Since: 12/25/2002
Settlement Date: 12/30/2002 WHOLE 30 year WAC: 6.18 WAM: 357.13

Months 480	PSA 0	PSA 100	PSA 200	PSA 300	PSA 400	PSA 500	PSA 600	PSA 800	PSA 1000	PSA 1200
99-24	5.843	5.847	5.851	5.854	5.856	5.858	5.860	5.863	5.870	5.880
99-28	5.831	5.833	5.835	5.836	5.838	5.839	5.839	5.841	5.845	5.850
100- 0	5.819	5.819	5.819	5.819	5.819	5.819	5.819	5.819	5.819	5.819
100- 4	5.808	5.805	5.804	5.802	5.801	5.800	5.799	5.798	5.794	5.789
100- 8	5.796	5.791	5.788	5.785	5.783	5.781	5.779	5.776	5.769	5.759
100-12	5.784	5.778	5.772	5.768	5.764	5.761	5.759	5.755	5.744	5.729
100-16	5.773	5.764	5.757	5.751	5.746	5.742	5.739	5.733	5.719	5.698
100-20	5.761	5.750	5.741	5.734	5.728	5.723	5.719	5.712	5.694	5.668
100-24	5.749	5.736	5.725	5.717	5.710	5.704	5.699	5.690	5.669	5.638
100-28	5.738	5.722	5.710	5.700	5.692	5.685	5.679	5.669	5.644	5.608
101- 0	5.726	5.709	5.694	5.683	5.674	5.666	5.659	5.648	5.619	5.578
*101- 4	5.715	5.695	5.679	5.666	5.655	5.647	5.639	5.626	5.594	5.548
101- 8	5.703	5.681	5.663	5.649	5.637	5.628	5.620	5.605	5.569	5.519
101-12	5.692	5.668	5.648	5.632	5.619	5.609	5.600	5.584	5.545	5.489
101-16	5.680	5.654	5.633	5.615	5.601	5.590	5.580	5.563	5.520	5.459
101-20	5.669	5.640	5.617	5.599	5.583	5.571	5.560	5.541	5.495	5.429
101-24	5.658	5.627	5.602	5.582	5.566	5.552	5.541	5.520	5.470	5.400
101-28	5.646	5.613	5.587	5.565	5.548	5.533	5.521	5.499	5.446	5.370
102- 0	5.635	5.600	5.571	5.548	5.530	5.514	5.501	5.478	5.421	5.340
102- 4	5.624	5.586	5.556	5.532	5.512	5.496	5.482	5.457	5.397	5.311
102- 8	5.612	5.573	5.541	5.515	5.494	5.477	5.462	5.436	5.372	5.281
102-12	5.601	5.559	5.526	5.498	5.476	5.458	5.443	5.415	5.348	5.252
102-16	5.590	5.546	5.510	5.482	5.459	5.439	5.423	5.394	5.323	5.222
AVG LIFE	19.22	14.47	11.87	10.32	9.34	8.66	8.16	7.41	6.09	4.88
DURATION	10.74	9.02	7.98	7.31	6.84	6.49	6.22	5.80	4.97	4.13
FIRST PAY	1/03	1/03	1/03	1/03	1/03	1/03	1/03	1/03	1/03	1/03
LAST PAY	12/32	12/32	12/32	12/32	12/32	12/32	12/32	12/32	12/32	12/32

COUNTRYWIDE SECURITIES CORPORATION
A Countrywide Capital Markets Company

Yields Given Prices Report CW02_39_SUB 30 year 5.9's

User ID: leibo Deals Directory: /opt/intex/deals Date: 12/26/2002 12:03:28

Bond: B1 Balance: 3,000,000 Coupon: 5.750000

Delay: 0 Class Factor: 1.00 Accruing Since: 12/25/2002
Settlement Date: 12/30/2002 WHOLE 30 year WAC: 6.18 WAM: 357.13

Months 480	PSA 0	PSA 100	PSA 200	PSA 300	PSA 400	PSA 500	PSA 600	PSA 800	PSA 1000	PSA 1200
98- 8	5.986	6.017	6.043	6.063	6.079	6.093	6.105	6.125	6.176	6.248
98-12	5.973	6.003	6.026	6.045	6.061	6.073	6.084	6.103	6.150	6.217
98-16	5.961	5.988	6.010	6.028	6.042	6.054	6.064	6.081	6.125	6.186
98-20	5.950	5.974	5.994	6.010	6.023	6.034	6.043	6.059	6.099	6.156
98-24	5.938	5.960	5.978	5.993	6.004	6.014	6.022	6.037	6.073	6.125
98-28	5.926	5.946	5.962	5.975	5.986	5.995	6.002	6.015	6.048	6.094
99- 0	5.914	5.932	5.946	5.958	5.967	5.975	5.982	5.993	6.022	6.063
99- 4	5.902	5.917	5.930	5.940	5.949	5.955	5.961	5.971	5.997	6.033
99- 8	5.890	5.903	5.914	5.923	5.930	5.936	5.941	5.950	5.971	6.002
99-12	5.878	5.889	5.898	5.906	5.911	5.916	5.920	5.928	5.946	5.971
99-16	5.866	5.875	5.882	5.888	5.893	5.897	5.900	5.906	5.920	5.941
*99-20	5.855	5.861	5.867	5.871	5.874	5.877	5.880	5.884	5.895	5.910
99-24	5.843	5.847	5.851	5.854	5.856	5.858	5.860	5.863	5.870	5.880
99-28	5.831	5.833	5.835	5.836	5.838	5.839	5.839	5.841	5.845	5.850
100- 0	5.819	5.819	5.819	5.819	5.819	5.819	5.819	5.819	5.819	5.819
100- 4	5.808	5.805	5.804	5.802	5.801	5.800	5.799	5.798	5.794	5.789
100- 8	5.796	5.791	5.788	5.785	5.783	5.781	5.779	5.776	5.769	5.759
100-12	5.784	5.778	5.772	5.768	5.764	5.761	5.759	5.755	5.744	5.729
100-16	5.773	5.764	5.757	5.751	5.746	5.742	5.739	5.733	5.719	5.698
100-20	5.761	5.750	5.741	5.734	5.728	5.723	5.719	5.712	5.694	5.668
100-24	5.749	5.736	5.725	5.717	5.710	5.704	5.699	5.690	5.669	5.638
100-28	5.738	5.722	5.710	5.700	5.692	5.685	5.679	5.669	5.644	5.608
101- 0	5.726	5.709	5.694	5.683	5.674	5.666	5.659	5.648	5.619	5.578
AVG LIFE	19.22	14.47	11.87	10.32	9.34	8.66	8.16	7.41	6.09	4.88
DURATION	10.64	8.95	7.92	7.26	6.80	6.46	6.19	5.78	4.95	4.12
FIRST PAY	1/03	1/03	1/03	1/03	1/03	1/03	1/03	1/03	1/03	1/03
LAST PAY	12/32	12/32	12/32	12/32	12/32	12/32	12/32	12/32	12/32	12/32

CSC
COUNTRYWIDE SECURITIES CORPORATION
A Countrywide Capital Markets Company

Yields Given Prices Report CW02_39_SUB 30 year 5.9's

User ID: leibo Deals Directory: /opt/intex/deals Date: 12/26/2002 12:03:29

Bond: B2 Balance: 2,000,000 Coupon: 5.750000

Delay: 0 Class Factor: 1.00 Accruing Since: 12/25/2002
Settlement Date: 12/30/2002 WHOLE 30 year WAC: 6.18 WAM: 357.13

Months 480	PSA 0	PSA 100	PSA 200	PSA 300	PSA 400	PSA 500	PSA 600	PSA 800	PSA 1000	PSA 1200
94-12	6.371	6.475	6.559	6.625	6.679	6.724	6.762	6.829	6.995	7.234
94-16	6.358	6.460	6.541	6.607	6.659	6.703	6.740	6.806	6.968	7.201
94-20	6.345	6.444	6.524	6.588	6.639	6.682	6.718	6.782	6.941	7.169
94-24	6.333	6.429	6.507	6.569	6.620	6.661	6.697	6.759	6.914	7.136
94-28	6.320	6.414	6.490	6.551	6.600	6.640	6.675	6.736	6.887	7.104
95- 0	6.307	6.399	6.473	6.532	6.580	6.620	6.653	6.713	6.860	7.071
95- 4	6.294	6.384	6.456	6.514	6.560	6.599	6.632	6.690	6.833	7.039
95- 8	6.282	6.369	6.439	6.495	6.541	6.578	6.610	6.667	6.807	7.007
95-12	6.269	6.354	6.422	6.477	6.521	6.558	6.589	6.644	6.780	6.975
95-16	6.256	6.339	6.406	6.459	6.501	6.537	6.567	6.621	6.753	6.942
95-20	6.244	6.324	6.389	6.440	6.482	6.516	6.546	6.598	6.726	6.910
*95-24	6.231	6.309	6.372	6.422	6.462	6.496	6.525	6.575	6.700	6.878
95-28	6.219	6.294	6.355	6.404	6.443	6.475	6.503	6.552	6.673	6.846
96- 0	6.206	6.279	6.338	6.385	6.423	6.455	6.482	6.529	6.647	6.814
96- 4	6.194	6.265	6.322	6.367	6.404	6.435	6.461	6.506	6.620	6.783
96- 8	6.181	6.250	6.305	6.349	6.385	6.414	6.439	6.484	6.594	6.751
96-12	6.169	6.235	6.288	6.331	6.365	6.394	6.418	6.461	6.567	6.719
96-16	6.157	6.220	6.272	6.313	6.346	6.374	6.397	6.438	6.541	6.687
96-20	6.144	6.206	6.255	6.295	6.327	6.353	6.376	6.416	6.514	6.656
96-24	6.132	6.191	6.239	6.277	6.308	6.333	6.355	6.393	6.488	6.624
96-28	6.119	6.176	6.222	6.259	6.288	6.313	6.334	6.371	6.462	6.592
97- 0	6.107	6.162	6.206	6.241	6.269	6.293	6.313	6.348	6.436	6.561
97- 4	6.095	6.147	6.189	6.223	6.250	6.273	6.292	6.326	6.410	6.529
AVG LIFE	19.22	14.47	11.87	10.32	9.34	8.66	8.16	7.41	6.09	4.88
DURATION	10.40	8.75	7.77	7.13	6.69	6.36	6.11	5.70	4.90	4.07
FIRST PAY	1/03	1/03	1/03	1/03	1/03	1/03	1/03	1/03	1/03	1/03
LAST PAY	12/32	12/32	12/32	12/32	12/32	12/32	12/32	12/32	12/32	12/32