

RECD S.E.C.

DEC 30 2002

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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



02067885

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)

N/A

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

PROCESSED

JAN 03 2003

**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 Calabasas, State of California, on December 30, 2002.

CWMBS, INC.

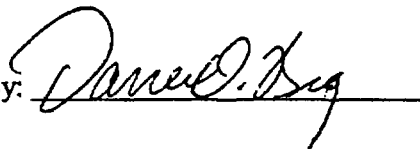
By: 

Exhibit Index

Exhibit

Page

99.1 Computational Materials Prepared by COUNTRYWIDE SECURITIES
CORPORATION

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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-J5
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2002-J5



User ID: leibo **Deals Directory:** /opt/intex/deals **Date:** 12/26/2002 **11:29:10**

Bond: IA1 Balance: 33,825,000 Coupon: 5.750000

Delay: 24 Class Factor: 1.00 Accruing Since: 12/01/2002

Settlement Date: 12/30/2002 WHOLE 30 year WAC: 6.16 WAM: 265.83

Months	PSA 0	PSA 100	PSA 200	PSA 300	PSA 400	PSA 500	PSA 600	PSA 800	PSA 1000	PSA 1200
100-27	5.698	5.610	5.508	5.415	5.334	5.264	5.202	5.091	4.996	4.908
100-31	5.686	5.588	5.477	5.374	5.286	5.208	5.139	5.018	4.912	4.817
101- 3	5.674	5.567	5.446	5.333	5.237	5.153	5.077	4.945	4.830	4.725
101- 7	5.661	5.546	5.415	5.293	5.188	5.097	5.015	4.872	4.747	4.634
101-11	5.649	5.525	5.383	5.252	5.139	5.041	4.953	4.799	4.664	4.542
101-15	5.637	5.504	5.352	5.212	5.091	4.986	4.891	4.726	4.582	4.451
101-19	5.625	5.483	5.321	5.171	5.042	4.930	4.830	4.653	4.500	4.360
101-23	5.613	5.463	5.290	5.131	4.994	4.875	4.768	4.581	4.417	4.269
101-27	5.601	5.442	5.259	5.091	4.946	4.820	4.707	4.508	4.335	4.179
101-31	5.589	5.421	5.229	5.051	4.898	4.764	4.646	4.436	4.254	4.088
102- 3	5.577	5.400	5.198	5.010	4.849	4.709	4.584	4.364	4.172	3.998
*102- 7	5.565	5.380	5.167	4.970	4.801	4.654	4.523	4.292	4.091	3.908
102-11	5.553	5.359	5.136	4.930	4.754	4.600	4.462	4.220	4.009	3.818
102-15	5.541	5.338	5.106	4.891	4.706	4.545	4.401	4.148	3.928	3.729
102-19	5.529	5.318	5.075	4.851	4.658	4.490	4.340	4.076	3.847	3.639
102-23	5.517	5.297	5.045	4.811	4.610	4.436	4.279	4.005	3.766	3.550
102-27	5.505	5.277	5.014	4.771	4.563	4.381	4.219	3.933	3.685	3.460
102-31	5.493	5.256	4.984	4.732	4.515	4.327	4.158	3.862	3.605	3.371
103- 3	5.482	5.236	4.954	4.692	4.468	4.273	4.098	3.791	3.524	3.282
103- 7	5.470	5.215	4.923	4.653	4.420	4.218	4.037	3.720	3.444	3.194
103-11	5.458	5.195	4.893	4.613	4.373	4.164	3.977	3.649	3.364	3.105
103-15	5.446	5.175	4.863	4.574	4.326	4.110	3.917	3.578	3.284	3.017
103-19	5.434	5.155	4.833	4.535	4.279	4.056	3.857	3.508	3.204	2.929
AVG LIFE	17.25	7.98	4.79	3.49	2.84	2.45	2.18	1.82	1.60	1.44
DURATION	10.16	5.89	3.96	3.04	2.24	1.99	1.99	1.69	1.50	1.35
FIRST PAY	1/03	1/03	1/03	1/03	1/03	1/03	1/03	1/03	1/03	1/03
LAST PAY	4/30	2/22	7/14	7/10	9/08	8/07	12/06	3/06	9/05	5/05

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User ID: lcibo **Deals Directory:** /opt/intex/deals **Date:** 12/26/2002 **11:29:17**

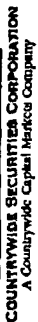
Bond: IA2 Balance: 7,500,000 Coupon: 8.000000

Delay: 24 Class Factor: 1.00 Accruing Since: 12/01/2002

Settlement Date: 12/30/2002 WHOLE 30 year WAC: 6.16 WAM: 265.83

Months	PSA 0	PSA 100	PSA 200	PSA 300	PSA 400	PSA 500	PSA 600	PSA 800	PSA 1000	PSA 1200
105-18	7.443	7.016	6.534	6.085	5.698	5.361	5.058	4.528	4.067	3.649
105-22	7.430	6.995	6.503	6.045	5.650	5.307	4.998	4.457	3.987	3.561
105-26	7.416	6.973	6.471	6.005	5.603	5.252	4.938	4.387	3.908	3.474
105-30	7.403	6.951	6.440	5.965	5.555	5.198	4.878	4.316	3.828	3.386
106- 2	7.390	6.929	6.409	5.925	5.508	5.144	4.818	4.246	3.749	3.299
106- 6	7.376	6.908	6.378	5.885	5.460	5.090	4.758	4.176	3.670	3.212
106-10	7.363	6.886	6.347	5.845	5.413	5.036	4.698	4.106	3.591	3.125
106-14	7.349	6.865	6.316	5.806	5.366	4.982	4.639	4.036	3.512	3.038
106-18	7.336	6.843	6.285	5.766	5.319	4.929	4.579	3.966	3.434	2.952
106-22	7.323	6.822	6.254	5.727	5.272	4.875	4.520	3.897	3.355	2.865
106-26	7.310	6.800	6.224	5.687	5.225	4.822	4.460	3.827	3.277	2.779
*106-30	7.296	6.779	6.193	5.648	5.178	4.768	4.401	3.758	3.199	2.693
107- 2	7.283	6.758	6.162	5.608	5.131	4.715	4.342	3.688	3.121	2.607
107- 6	7.270	6.736	6.132	5.569	5.084	4.662	4.283	3.619	3.043	2.521
107-10	7.257	6.715	6.101	5.530	5.037	4.609	4.224	3.550	2.965	2.435
107-14	7.244	6.694	6.071	5.491	4.991	4.556	4.165	3.481	2.887	2.350
107-18	7.231	6.673	6.040	5.452	4.944	4.503	4.107	3.412	2.810	2.264
107-22	7.218	6.652	6.010	5.413	4.898	4.450	4.048	3.344	2.733	2.179
107-26	7.205	6.631	5.980	5.374	4.852	4.397	3.989	3.275	2.655	2.094
107-30	7.192	6.610	5.949	5.335	4.805	4.344	3.931	3.207	2.578	2.009
108- 2	7.179	6.589	5.919	5.296	4.759	4.292	3.873	3.138	2.501	1.925
108- 6	7.166	6.568	5.889	5.257	4.713	4.239	3.814	3.070	2.425	1.840
108-10	7.153	6.547	5.859	5.219	4.667	4.187	3.756	3.002	2.348	1.756
AVG LIFE	17.25	7.98	4.79	3.49	2.84	2.45	2.18	1.82	1.60	1.44
DURATION	8.80	5.44	3.79	2.95	2.48	2.18	1.96	1.68	1.49	1.35
FIRST PAY	1/03	1/03	1/03	1/03	1/03	1/03	1/03	1/03	1/03	1/03
LAST PAY	4/30	2/22	7/14	7/10	9/08	8/07	12/06	3/06	9/05	5/05

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User ID: leibo **Deals Directory:** /opt/intex/deals **Date:** 12/26/2002 **11:29:24**

Bond: IA3 Balance: 72,000,000 Coupon: 5.000000

Delay: 24 Class Factor: 1.00 Accruing Since: 12/01/2002

Settlement Date: 12/30/2002 WHOLE 30 year WAC: 6.16 WAM: 265.83

Months	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA
480	0	100	200	300	400	500	600	800	1000	1200		
99-18	5.062	5.070	5.078	5.086	5.093	5.099	5.105	5.114	5.122	5.130		
99-22	5.050	5.049	5.047	5.046	5.044	5.043	5.042	5.040	5.038	5.037		
99-26	5.029	5.028	5.016	5.005	4.995	4.987	4.979	4.966	4.955	4.944		
99-30	5.027	5.007	4.985	4.964	4.946	4.931	4.917	4.892	4.871	4.852		
100-2	5.015	4.987	4.954	4.924	4.897	4.875	4.854	4.819	4.788	4.759		
100-6	5.004	4.966	4.923	4.883	4.849	4.819	4.792	4.745	4.704	4.667		
100-10	4.992	4.946	4.892	4.843	4.800	4.763	4.730	4.672	4.621	4.575		
100-14	4.981	4.925	4.861	4.802	4.752	4.708	4.668	4.599	4.538	4.484		
100-18	4.969	4.905	4.830	4.762	4.703	4.652	4.606	4.526	4.456	4.392		
100-22	4.957	4.884	4.800	4.722	4.655	4.597	4.544	4.453	4.373	4.301		
100-26	4.946	4.864	4.769	4.682	4.606	4.541	4.483	4.380	4.290	4.209		
*100-30	4.934	4.843	4.739	4.642	4.558	4.486	4.421	4.307	4.208	4.118		
101-2	4.923	4.823	4.708	4.602	4.510	4.431	4.360	4.235	4.126	4.027		
101-6	4.912	4.803	4.678	4.562	4.462	4.376	4.298	4.162	4.044	3.937		
101-10	4.900	4.783	4.647	4.522	4.414	4.321	4.237	4.090	3.962	3.846		
101-14	4.889	4.762	4.617	4.482	4.366	4.266	4.176	4.018	3.880	3.756		
101-18	4.877	4.742	4.586	4.442	4.319	4.211	4.115	3.946	3.799	3.666		
101-22	4.866	4.722	4.556	4.403	4.271	4.157	4.054	3.874	3.718	3.576		
101-26	4.855	4.702	4.526	4.363	4.223	4.102	3.993	3.802	3.636	3.486		
101-30	4.843	4.682	4.496	4.324	4.176	4.048	3.932	3.731	3.555	3.396		
102-2	4.832	4.662	4.466	4.284	4.129	3.993	3.872	3.659	3.474	3.307		
102-6	4.821	4.642	4.436	4.245	4.081	3.939	3.811	3.588	3.394	3.217		
102-10	4.809	4.622	4.406	4.206	4.034	3.885	3.751	3.517	3.313	3.128		
AVG LIFE	17.25	7.98	4.79	3.49	2.84	2.45	2.18	1.82	1.60	1.44		
DURATION	10.74	6.07	4.04	3.08	2.56	2.25	2.01	1.70	1.50	1.36		
FIRST PAY	1/03	1/03	1/03	1/03	1/03	1/03	1/03	1/03	1/03	1/03		
LAST PAY	4/30	2/22	7/14	7/10	9/08	8/07	12/06	3/06	9/05	5/05		

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User ID: leibo **Deals Directory:** /opt/intex/deals **Date:** 12/26/2002 **11:29:31**

Bond: IA4 Balance: 23,680,000 Coupon: 1.970000

Delay: 0 Class Factor: 1.00 Accruing Since: 12/25/2002

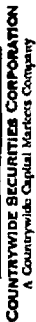
Settlement Date: 12/30/2002 WHOLE 30 year WAC: 6.16 WAM: 265.83

Settlement Date: 12/30/2002 WHOLE 30 year WAC: 6.16 WAM: 265.83
Index: 1M Value: 1.42000 Margin: 0.55000 Multiplier: 1.000000

Index: 1M7 value: 1.42000 Margin: 0.55000 Multiplier: 1.000000 Cap: 8.50000 Floor: 0.55000 Delay: 0

Months	PSA 0	PSA 100	PSA 200	PSA 300	PSA 400	PSA 500	PSA 600	PSA 800	PSA 1000	PSA 1200
98-23	2.070	2.160	2.268	2.368	2.453	2.527	2.593	2.709	2.810	2.902
98-27	2.061	2.142	2.240	2.330	2.407	2.473	2.533	2.637	2.728	2.811
98-31	2.052	2.124	2.211	2.292	2.360	2.419	2.472	2.566	2.647	2.720
99-3	2.043	2.107	2.183	2.253	2.313	2.366	2.412	2.494	2.565	2.630
99-7	2.034	2.089	2.154	2.215	2.267	2.312	2.352	2.422	2.484	2.539
99-11	2.025	2.071	2.126	2.177	2.220	2.258	2.292	2.351	2.402	2.449
99-15	2.016	2.053	2.098	2.139	2.174	2.205	2.232	2.280	2.321	2.359
99-19	2.007	2.035	2.070	2.101	2.128	2.151	2.172	2.208	2.240	2.269
99-23	1.998	2.018	2.041	2.063	2.082	2.098	2.112	2.137	2.159	2.179
99-27	1.989	2.000	2.013	2.025	2.036	2.045	2.053	2.067	2.079	2.090
99-31	1.980	1.982	1.985	1.988	1.990	1.991	1.993	1.996	1.998	2.000
*100-3	1.971	1.965	1.957	1.950	1.944	1.938	1.934	1.925	1.918	1.911
100-7	1.963	1.947	1.929	1.912	1.898	1.885	1.874	1.855	1.838	1.822
100-11	1.954	1.930	1.901	1.875	1.852	1.832	1.815	1.784	1.758	1.733
100-15	1.945	1.912	1.873	1.837	1.806	1.780	1.756	1.714	1.678	1.645
100-19	1.936	1.895	1.845	1.800	1.761	1.727	1.697	1.644	1.598	1.556
100-23	1.927	1.878	1.818	1.762	1.715	1.674	1.638	1.574	1.518	1.468
100-27	1.919	1.860	1.790	1.725	1.670	1.622	1.579	1.504	1.439	1.380
100-31	1.910	1.843	1.762	1.688	1.624	1.570	1.520	1.434	1.359	1.292
101-3	1.901	1.825	1.735	1.651	1.579	1.517	1.462	1.365	1.280	1.204
101-7	1.892	1.808	1.707	1.614	1.534	1.465	1.403	1.295	1.201	1.116
101-11	1.884	1.791	1.679	1.577	1.489	1.413	1.345	1.226	1.122	1.039
101-15	1.875	1.774	1.652	1.540	1.444	1.361	1.287	1.157	1.044	0.941
AVG LIFS	17.25	7.98	4.79	3.49	2.84	2.45	2.18	1.82	1.60	1.44
DURATION	14.10	7.11	4.46	3.31	2.72	2.35	2.10	1.77	1.55	1.40
FIRST PAY	1/03	1/03	1/03	1/03	1/03	1/03	1/03	1/03	1/03	1/03
LAST PAY	4/30	2/22	7/14	7/10	9/08	8/07	12/06	3/06	9/05	5/05

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User ID: lcbo **Deals Directory:** /opt/intex/deals **Date:** 12/26/2002 **11:29:44**

Bond: IA6 Balance: 9,000,000 Coupon: 4.750000

Delay: 24 Class Factor: 1.00 Accruing Since: 12/01/2002

Settlement Date: 12/30/2002 WHOLE 30 year WAC: 6.16 WAM: 265.83

Months	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA
480	0	100	200	300	400	500	600	800	1000	1200		
101-22	4.490	4.004	4.004	4.004	4.004	4.004	3.980	3.886	3.791	3.705		
101-26	4.471	3.956	3.956	3.956	3.956	3.956	3.930	3.830	3.729	3.637		
101-30	4.452	3.907	3.907	3.907	3.907	3.907	3.880	3.774	3.667	3.570		
102-2	4.433	3.858	3.858	3.858	3.858	3.858	3.830	3.718	3.606	3.503		
102- 6	4.414	3.810	3.810	3.810	3.810	3.810	3.780	3.662	3.544	3.436		
102-10	4.395	3.761	3.761	3.761	3.761	3.761	3.730	3.606	3.483	3.370		
102-14	4.377	3.713	3.713	3.713	3.713	3.713	3.680	3.551	3.421	3.303		
102-18	4.358	3.665	3.665	3.665	3.665	3.665	3.630	3.495	3.360	3.237		
102-22	4.339	3.617	3.617	3.617	3.617	3.617	3.581	3.440	3.299	3.170		
102-26	4.321	3.569	3.569	3.569	3.569	3.569	3.531	3.385	3.238	3.104		
102-30	4.302	3.521	3.521	3.521	3.521	3.521	3.482	3.329	3.177	3.038		
*103- 2	4.284	3.473	3.473	3.473	3.473	3.473	3.432	3.274	3.116	2.972		
103- 6	4.265	3.425	3.425	3.425	3.425	3.425	3.383	3.219	3.055	2.906		
103-10	4.247	3.377	3.377	3.377	3.377	3.377	3.334	3.164	2.994	2.840		
103-14	4.228	3.330	3.330	3.330	3.330	3.330	3.285	3.109	2.934	2.774		
103-18	4.210	3.282	3.282	3.282	3.282	3.282	3.236	3.055	2.873	2.708		
103-22	4.191	3.235	3.235	3.235	3.235	3.235	3.187	3.000	2.813	2.643		
103-26	4.173	3.187	3.187	3.187	3.187	3.187	3.138	2.945	2.753	2.577		
103-30	4.155	3.140	3.140	3.140	3.140	3.140	3.089	2.891	2.693	2.512		
104- 2	4.136	3.093	3.093	3.093	3.093	3.093	3.040	2.836	2.632	2.447		
104- 6	4.118	3.045	3.045	3.045	3.045	3.045	2.992	2.782	2.572	2.382		
104-10	4.100	2.998	2.998	2.998	2.998	2.998	2.943	2.728	2.513	2.317		
104-14	4.081	2.951	2.951	2.951	2.951	2.951	2.895	2.674	2.453	2.252		
AVG LIFE	8.24	2.74	2.74	2.74	2.74	2.74	2.65	2.35	2.12	1.94		
DURATION	6.51	2.52	2.52	2.52	2.52	2.52	2.45	2.19	1.99	1.83		
FIRST PAY	6/03	6/03	6/03	6/03	6/03	6/03	6/03	6/03	6/03	6/03		
LAST PAY	5/17	8/07	8/07	8/07	8/07	8/07	12/06	3/06	9/05	5/05		

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User ID: leibo Deals Directory: /opt/intc/deals Date: 12/26/2002 11:29:51

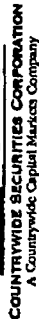
Bond: IA7 Balance: 15,593,000 Coupon: 4.750000

Delay: 24 Class Factor: 1.00 Accruing Since: 12/01/2002

Settlement Date: 12/30/2002 WHOLE 30 year WAC: 6.16 WAM: 265.83

Months	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA
480	0	100	200	300	400	500	600	800	1000	1200		
97-28	4.941	5.054	5.231	5.419	5.592	5.712	5.851	6.070	6.246	6.405		
98-0	4.931	5.036	5.201	5.376	5.536	5.648	5.778	5.981	6.144	6.292		
98-4	4.921	5.018	5.171	5.332	5.481	5.603	5.740	5.892	6.043	6.180		
98-8	4.911	5.000	5.140	5.289	5.425	5.520	5.630	5.803	5.942	6.068		
98-12	4.901	4.982	5.110	5.245	5.370	5.456	5.557	5.714	5.841	5.956		
98-16	4.891	4.964	5.080	5.202	5.315	5.393	5.484	5.626	5.740	5.844		
98-20	4.881	4.947	5.050	5.159	5.260	5.329	5.411	5.538	5.640	5.732		
98-24	4.871	4.929	5.020	5.116	5.205	5.266	5.338	5.449	5.539	5.621		
98-28	4.861	4.911	4.990	5.073	5.150	5.203	5.265	5.362	5.439	5.510		
99-0	4.851	4.893	4.960	5.030	5.095	5.140	5.192	5.274	5.340	5.399		
99-4	4.841	4.876	4.930	4.987	5.040	5.077	5.120	5.186	5.240	5.288		
*99-8	4.831	4.858	4.900	4.945	4.986	5.014	5.047	5.099	5.140	5.178		
99-12	4.822	4.841	4.870	4.902	4.931	4.951	4.975	5.012	5.041	5.068		
99-16	4.812	4.823	4.841	4.860	4.877	4.889	4.903	4.925	4.942	4.958		
99-20	4.802	4.805	4.811	4.817	4.822	4.826	4.831	4.838	4.843	4.848		
99-24	4.792	4.788	4.781	4.775	4.768	4.764	4.759	4.751	4.745	4.739		
99-28	4.782	4.770	4.752	4.732	4.714	4.702	4.687	4.664	4.646	4.630		
100-0	4.772	4.753	4.722	4.690	4.660	4.640	4.616	4.578	4.548	4.521		
100-4	4.763	4.736	4.693	4.648	4.606	4.578	4.544	4.492	4.450	4.412		
100-8	4.753	4.718	4.664	4.606	4.553	4.516	4.473	4.406	4.352	4.303		
100-12	4.743	4.701	4.634	4.564	4.499	4.454	4.402	4.320	4.254	4.195		
100-16	4.733	4.683	4.605	4.522	4.445	4.393	4.331	4.234	4.157	4.087		
100-20	4.724	4.666	4.576	4.480	4.392	4.331	4.260	4.149	4.059	3.979		
AVG LIFE	20.61	9.23	4.96	3.32	2.54	2.19	1.88	1.54	1.34	1.21		
DURATION	12.69	7.13	4.21	2.94	2.30	2.00	1.73	1.44	1.26	1.14		
FIRST PAY	1/03	1/03	1/03	1/03	1/03	1/03	1/03	1/03	1/03	1/03		
LAST PAY	11/28	10/18	1/12	3/09	4/08	8/07	7/06	8/05	3/05	12/03		

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User ID: leibo **Deals Directory:** /opt/intex/deals **Date:** 12/26/2002 **11:29:58**

Bond: IA8 Balance: 3,252,000 Coupon: 4.750000

Delay: 24 Class Factor: 1.00 Accruing Since: 12/01/2002

Settlement Date: 12/30/2002 WHOLE 30 year WAC: 6.16 WAM: 265.83

Months	PSA 0	PSA 100	PSA 200	PSA 300	PSA 400	PSA 500	PSA 600	PSA 800	PSA 1000	PSA 1200
95-27	5.081	5.166	5.320	5.522	5.776	6.281	6.626	7.198	7.760	8.316
95-31	5.072	5.153	5.303	5.498	5.743	6.231	6.565	7.118	7.661	8.198
96- 3	5.062	5.141	5.285	5.474	5.710	6.182	6.504	7.038	7.562	8.080
96- 7	5.053	5.129	5.268	5.450	5.678	6.133	6.443	6.958	7.464	7.963
96-11	5.043	5.117	5.251	5.426	5.645	6.083	6.382	6.878	7.365	7.846
96-15	5.034	5.104	5.233	5.402	5.613	6.034	6.322	6.798	7.267	7.729
96-19	5.025	5.092	5.216	5.378	5.581	5.985	6.261	6.719	7.168	7.612
96-23	5.015	5.080	5.199	5.354	5.548	5.936	6.201	6.640	7.070	7.496
96-27	5.006	5.068	5.182	5.330	5.516	5.887	6.141	6.560	6.973	7.379
96-31	4.996	5.056	5.164	5.306	5.484	5.838	6.080	6.481	6.875	7.263
97- 3	4.987	5.044	5.147	5.282	5.452	5.790	6.020	6.402	6.777	7.148
*97- 7	4.978	5.032	5.130	5.258	5.420	5.741	5.960	6.324	6.680	7.032
97-11	4.968	5.019	5.113	5.235	5.388	5.692	5.900	6.245	6.583	6.917
97-15	4.959	5.007	5.096	5.211	5.356	5.644	5.841	6.166	6.486	6.802
97-19	4.950	4.995	5.079	5.187	5.324	5.595	5.781	6.088	6.389	6.687
97-23	4.941	4.983	5.062	5.164	5.292	5.547	5.721	6.010	6.293	6.572
97-27	4.931	4.971	5.045	5.140	5.260	5.499	5.662	5.932	6.196	6.457
97-31	4.922	4.959	5.028	5.117	5.228	5.451	5.602	5.854	6.100	6.343
98- 3	4.913	4.947	5.011	5.093	5.197	5.403	5.543	5.776	6.004	6.229
98- 7	4.904	4.936	4.994	5.070	5.165	5.354	5.484	5.698	5.908	6.115
98-11	4.895	4.924	4.977	5.046	5.133	5.306	5.425	5.620	5.812	6.002
98-15	4.885	4.912	4.960	5.023	5.102	5.259	5.366	5.543	5.717	5.888
98-19	4.876	4.900	4.943	4.999	5.070	5.211	5.307	5.466	5.621	5.775
AVG LIFE	24.78	15.82	9.66	6.47	4.60	2.91	2.33	1.75	1.41	1.18
DURATION	13.74	10.60	7.47	5.39	3.99	2.63	2.14	1.63	1.32	1.11
FIRST PAY	1/03	1/03	1/03	1/03	1/03	1/03	1/03	1/03	1/03	1/03
LAST PAY	1/30	2/22	7/14	7/10	9/08	8/07	7/06	8/05	3/05	12/04

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User ID: lelbo **Deals Directory:** /opt/Intex/deals **Date:** 12/26/2002 **11:30:12**

Bond: IA10 Balance: 2,800,000 Coupon: 5.750000

Delay: 24 Class Factor: 1.00 Accruing Since: 12/01/2002

Settlement Date: 12/30/2002 WHOLE 30 year WAC: 6.16 WAM: 265.83

Settlement Date: 12/30/2002 WHOLE 30 year WAC: 6.16 WAM: 265.83

Months	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA
480	0	100	200	300	400	500	600	800	1000	1200		
102- 7	4.744	4.744	4.744	4.744	4.744	4.737	4.701	4.590	4.469	4.352		
102-11	4.693	4.693	4.693	4.693	4.693	4.686	4.648	4.532	4.405	4.283		
102-15	4.643	4.643	4.643	4.643	4.643	4.635	4.596	4.474	4.341	4.214		
102-19	4.593	4.593	4.593	4.593	4.593	4.584	4.546	4.416	4.278	4.145		
102-23	4.542	4.542	4.542	4.542	4.542	4.533	4.491	4.359	4.215	4.077		
102-27	4.492	4.492	4.492	4.492	4.492	4.483	4.439	4.301	4.152	4.008		
102-31	4.442	4.442	4.442	4.442	4.442	4.432	4.386	4.244	4.089	3.939		
103- 3	4.392	4.392	4.392	4.392	4.392	4.382	4.334	4.186	4.026	3.871		
103- 7	4.342	4.342	4.342	4.342	4.342	4.332	4.282	4.129	3.963	3.803		
103-11	4.292	4.292	4.292	4.292	4.292	4.281	4.230	4.072	3.900	3.735		
103-15	4.242	4.242	4.242	4.242	4.242	4.231	4.179	4.015	3.837	3.667		
*103-19	4.193	4.193	4.193	4.193	4.193	4.181	4.127	3.958	3.775	3.599		
103-23	4.143	4.143	4.143	4.143	4.143	4.131	4.075	3.901	3.713	3.531		
103-27	4.094	4.094	4.094	4.094	4.094	4.082	4.024	3.845	3.650	3.463		
103-31	4.044	4.044	4.044	4.044	4.044	4.032	3.973	3.788	3.588	3.396		
104- 3	3.995	3.995	3.995	3.995	3.995	3.982	3.921	3.732	3.526	3.328		
104- 7	3.946	3.946	3.946	3.946	3.946	3.933	3.870	3.675	3.464	3.261		
104-11	3.897	3.897	3.897	3.897	3.897	3.883	3.819	3.619	3.402	3.194		
104-15	3.848	3.848	3.848	3.848	3.848	3.834	3.768	3.563	3.341	3.127		
104-19	3.799	3.799	3.799	3.799	3.799	3.785	3.717	3.507	3.279	3.060		
104-23	3.750	3.750	3.750	3.750	3.750	3.736	3.666	3.451	3.217	2.993		
104-27	3.701	3.701	3.701	3.701	3.701	3.686	3.615	3.395	3.156	2.925		
104-31	3.653	3.653	3.653	3.653	3.653	3.637	3.565	3.339	3.095	2.860		
AVG LIFE	2.68	2.68	2.68	2.68	2.68	2.66	2.56	2.30	2.08	1.90		
DURATION	2.42	2.42	2.42	2.42	2.42	2.40	2.33	2.11	1.92	1.77		
FIRST PAY	1/03	1/03	1/03	1/03	1/03	1/03	1/03	1/03	1/03	1/03		
LAST PAY	1/08	1/08	1/08	1/08	1/08	8/07	1/07	3/06	9/05	5/05		

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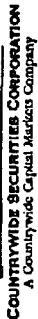
Bond: IA11 Balance: 5,700,000 Coupon: 5.750000

Delay: 24 Class Factor: 1.00 Accruing Since: 12/01/2002

Settlement Date: 12/30/2002 WHOLE 30 year WAC: 6.16 WAM: 265.83

Months	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA
480	0	100	200	300	400	500	600	800	1000	1200		
102- 7	5.440	5.440	5.439	5.384	5.297	5.202	5.117	4.958	4.814	4.689		
102-11	5.422	5.422	5.421	5.364	5.273	5.173	5.084	4.917	4.766	4.636		
102-15	5.404	5.404	5.403	5.343	5.248	5.144	5.051	4.876	4.719	4.582		
102-19	5.387	5.387	5.385	5.323	5.223	5.115	5.018	4.836	4.672	4.529		
102-23	5.369	5.369	5.368	5.302	5.199	5.086	4.985	4.795	4.624	4.476		
102-27	5.351	5.351	5.350	5.282	5.174	5.057	4.952	4.755	4.577	4.423		
102-31	5.333	5.333	5.332	5.262	5.150	5.028	4.919	4.714	4.530	4.370		
103- 3	5.315	5.315	5.314	5.241	5.125	4.999	4.886	4.674	4.483	4.317		
103- 7	5.298	5.298	5.296	5.221	5.101	4.970	4.853	4.634	4.436	4.264		
103-11	5.280	5.280	5.279	5.201	5.077	4.941	4.820	4.594	4.389	4.211		
103-15	5.262	5.262	5.261	5.180	5.052	4.912	4.787	4.553	4.342	4.159		
*103-19	5.245	5.245	5.243	5.160	5.028	4.884	4.755	4.513	4.295	4.106		
103-23	5.227	5.227	5.226	5.140	5.004	4.855	4.722	4.473	4.249	4.054		
103-27	5.210	5.210	5.208	5.120	4.979	4.826	4.689	4.433	4.202	4.001		
103-31	5.192	5.192	5.190	5.100	4.955	4.798	4.657	4.393	4.155	3.949		
104- 3	5.174	5.174	5.173	5.079	4.931	4.769	4.624	4.353	4.109	3.897		
104- 7	5.157	5.157	5.155	5.059	4.907	4.741	4.592	4.314	4.062	3.844		
104-11	5.140	5.140	5.138	5.039	4.883	4.712	4.559	4.274	4.016	3.792		
104-15	5.122	5.122	5.120	5.019	4.859	4.684	4.527	4.234	3.970	3.740		
104-19	5.105	5.105	5.103	4.999	4.835	4.655	4.495	4.195	3.923	3.688		
104-23	5.087	5.087	5.085	4.979	4.811	4.627	4.462	4.155	3.877	3.636		
104-27	5.070	5.070	5.068	4.959	4.787	4.598	4.430	4.115	3.831	3.585		
104-31	5.053	5.053	5.051	4.939	4.763	4.570	4.398	4.076	3.785	3.533		
AVG LIFE	8.96	8.96	8.92	7.45	5.95	4.89	4.22	3.36	2.83	2.50		
DURATION	6.82	6.82	6.80	5.94	4.94	4.18	3.68	3.00	2.57	2.29		
FIRST PAY	1/08	1/08	1/08	1/08	1/08	8/07	1/07	3/06	9/05	5/05		
LAST PAY	4/15	4/15	9/14	3/11	4/09	1/08	5/07	6/06	11/05	7/05		

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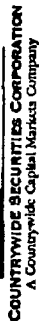
User ID: leibo **Deals Directory:** /opt/intex/deals **Date:** 12/26/2002 11:30:25

Bond: IA12 Balance: 5,745,000 Coupon: 5.750000

Delay: 24 Class Factor: 1.00 Accruing Since: 12/01/2002
Settlement Date: 12/30/2002 WHOLE 30 year WAC: 6.16 WAM: 265.83

Months	PSA 0	PSA 100	PSA 200	PSA 300	PSA 400	PSA 500	PSA 600	PSA 800	PSA 1000	PSA 1200
100- 1	5.777	5.777	5.772	5.758	5.742	5.727	5.714	5.689	5.666	5.645
100- 5	5.764	5.764	5.757	5.739	5.719	5.700	5.682	5.650	5.620	5.593
100- 9	5.752	5.752	5.743	5.721	5.696	5.674	5.650	5.611	5.574	5.540
100-13	5.739	5.739	5.729	5.703	5.673	5.645	5.619	5.572	5.528	5.488
100-17	5.726	5.726	5.714	5.684	5.650	5.617	5.587	5.533	5.482	5.436
100-21	5.714	5.714	5.700	5.666	5.627	5.590	5.555	5.494	5.435	5.384
100-25	5.701	5.701	5.686	5.648	5.604	5.562	5.524	5.455	5.391	5.332
100-29	5.689	5.689	5.672	5.629	5.581	5.535	5.493	5.416	5.345	5.280
101- 1	5.676	5.676	5.657	5.611	5.559	5.508	5.461	5.377	5.299	5.228
101- 5	5.663	5.663	5.643	5.593	5.536	5.480	5.430	5.339	5.254	5.177
101- 9	5.651	5.651	5.629	5.574	5.513	5.453	5.398	5.300	5.208	5.125
*101-13	5.638	5.638	5.615	5.556	5.490	5.426	5.367	5.262	5.163	5.073
101-17	5.626	5.626	5.601	5.538	5.467	5.399	5.336	5.223	5.118	5.022
101-21	5.613	5.613	5.587	5.520	5.445	5.372	5.305	5.185	5.073	4.971
101-25	5.601	5.601	5.573	5.502	5.422	5.345	5.274	5.146	5.027	4.919
101-29	5.589	5.589	5.559	5.484	5.399	5.318	5.242	5.108	4.982	4.868
102- 1	5.576	5.576	5.545	5.466	5.377	5.291	5.212	5.070	4.937	4.817
102- 5	5.564	5.564	5.531	5.448	5.354	5.264	5.181	5.031	4.892	4.766
102- 9	5.551	5.551	5.517	5.430	5.332	5.237	5.150	4.993	4.847	4.715
102-13	5.539	5.539	5.503	5.412	5.309	5.210	5.119	4.955	4.803	4.664
102-17	5.527	5.527	5.489	5.394	5.287	5.183	5.088	4.917	4.758	4.613
102-21	5.515	5.515	5.475	5.376	5.264	5.156	5.057	4.879	4.713	4.562
102-25	5.502	5.502	5.461	5.358	5.242	5.129	5.026	4.841	4.668	4.512
AVG LIFE	15.01	15.01	12.43	8.80	6.64	5.37	4.57	3.61	3.02	2.62
DURATION	9.83	9.83	8.69	6.75	5.39	4.51	3.93	3.18	2.71	2.38
FIRST PAY	4/15	4/15	9/14	3/11	4/09	1/08	5/07	6/06	11/05	7/05
LAST PAY	6/20	6/20	2/16	5/12	1/10	8/08	9/07	9/06	2/06	9/05

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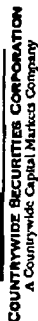
User ID: lcibo **Deals Directory:** /opt/intex/deals **Date:** 12/26/2002 **11:30:32**

Bond: IA13 Balance: 8,300,000 Coupon: 5.750000

Delay: 24 Class Factor: 1.00 Accruing Since: 12/01/2002
Settlement Date: 12/30/2002 WHOLE 30 year WAC: 6.16 WAM: 265.83

Months	PSA 0	PSA 100	PSA 200	PSA 300	PSA 400	PSA 500	PSA 600	PSA 800	PSA 1000	PSA 1200
90- 0	6.225	6.278	6.424	6.631	6.936	7.398	7.778	8.394	8.953	9.485
90- 4	6.219	6.272	6.416	6.620	6.921	7.377	7.751	8.358	8.910	9.434
90- 8	6.214	6.266	6.407	6.608	6.906	7.355	7.724	8.323	8.867	9.384
90-12	6.208	6.260	6.399	6.597	6.890	7.334	7.697	8.287	8.824	9.333
90-16	6.203	6.253	6.391	6.586	6.875	7.312	7.671	8.252	8.781	9.283
90-20	6.197	6.247	6.383	6.575	6.860	7.290	7.644	8.217	8.738	9.233
90-24	6.192	6.241	6.374	6.564	6.845	7.269	7.617	8.182	8.695	9.183
90-28	6.186	6.235	6.366	6.553	6.829	7.247	7.590	8.147	8.653	9.133
91- 0	6.181	6.228	6.358	6.542	6.814	7.226	7.564	8.112	8.610	9.083
91- 4	6.175	6.222	6.350	6.531	6.799	7.205	7.537	8.077	8.567	9.033
91- 8	6.170	6.216	6.342	6.520	6.784	7.183	7.511	8.042	8.525	8.983
*91-12	6.164	6.210	6.333	6.509	6.769	7.162	7.484	8.007	8.482	8.933
91-16	6.159	6.203	6.325	6.498	6.754	7.140	7.458	7.972	8.440	8.884
91-20	6.153	6.197	6.317	6.487	6.738	7.119	7.431	7.937	8.398	8.834
91-24	6.148	6.191	6.309	6.476	6.723	7.098	7.405	7.903	8.355	8.784
91-28	6.142	6.185	6.301	6.465	6.708	7.077	7.379	7.868	8.313	8.735
92- 0	6.137	6.179	6.293	6.454	6.693	7.055	7.352	7.834	8.271	8.686
92- 4	6.132	6.173	6.285	6.444	6.678	7.034	7.326	7.799	8.229	8.636
92- 8	6.126	6.167	6.277	6.433	6.663	7.013	7.300	7.764	8.187	8.587
92-12	6.121	6.160	6.268	6.422	6.648	6.992	7.274	7.730	8.145	8.538
92-16	6.115	6.154	6.260	6.411	6.634	6.971	7.247	7.696	8.103	8.489
92-20	6.110	6.148	6.252	6.400	6.619	6.950	7.221	7.661	8.061	8.440
92-24	6.105	6.142	6.244	6.389	6.604	6.929	7.195	7.627	8.019	8.391
AVG LIFE	28.62	23.95	18.30	13.65	9.77	6.66	5.35	4.07	3.34	2.86
DURATION	24.87	21.98	16.67	12.41	9.00	6.38	5.14	3.91	3.21	2.74
FIRST PAY	4/30	2/22	2/16	6/12	1/10	8/08	9/07	9/06	2/06	9/05
LAST PAY	11/32	11/32	11/32	11/32	11/32	10/11	2/09	5/07	7/06	1/06

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User ID: leibo **Deals Directory:** /opt/intex/deals **Date:** 12/26/2002 **11:30:39**

Bond: IA14 Balance: 10,440,000 Coupon: 5.750000

Delay: 24 Class Factor: 1.00 Accruing Since: 12/01/2002
Date: 12/30/2002 WHOLE 30 year WAC: 6.16 WAM: 265.83

Months	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA
480	0	100	200	300	400	500	600	800	1000	1200		
97-22	5.963	5.977	6.018	6.082	6.164	6.242	6.312	6.433	6.545	6.645		
97-26	5.953	5.967	6.005	6.064	6.141	6.215	6.280	6.393	6.497	6.591		
97-30	5.944	5.957	5.992	6.047	6.118	6.187	6.248	6.353	6.450	6.537		
98-2	5.935	5.946	5.979	6.030	6.096	6.159	6.216	6.313	6.402	6.483		
98-6	5.925	5.936	5.966	6.013	6.074	6.132	6.183	6.273	6.355	6.429		
98-10	5.916	5.926	5.953	5.996	6.051	6.104	6.151	6.233	6.308	6.375		
98-14	5.907	5.915	5.940	5.979	6.029	6.077	6.119	6.193	6.261	6.321		
98-18	5.897	5.905	5.927	5.962	6.006	6.049	6.087	6.153	6.213	6.268		
98-22	5.888	5.895	5.914	5.945	5.984	6.022	6.055	6.113	6.166	6.214		
98-26	5.879	5.885	5.901	5.928	5.962	5.994	6.023	6.074	6.119	6.161		
98-30	5.869	5.874	5.889	5.911	5.940	5.967	5.992	6.034	6.073	6.108		
*99-2	5.860	5.864	5.876	5.894	5.917	5.940	5.960	5.994	6.026	6.054		
99-6	5.851	5.854	5.863	5.877	5.895	5.913	5.928	5.955	5.979	6.001		
99-10	5.842	5.844	5.850	5.860	5.873	5.885	5.896	5.915	5.932	5.948		
99-14	5.832	5.834	5.838	5.843	5.851	5.858	5.865	5.876	5.886	5.895		
99-18	5.823	5.824	5.825	5.827	5.829	5.831	5.833	5.836	5.839	5.842		
99-22	5.814	5.814	5.812	5.810	5.807	5.804	5.801	5.797	5.793	5.789		
99-26	5.805	5.804	5.799	5.793	5.785	5.777	5.770	5.758	5.747	5.737		
99-30	5.796	5.793	5.787	5.776	5.763	5.750	5.738	5.719	5.700	5.684		
100-2	5.787	5.783	5.774	5.760	5.741	5.723	5.707	5.679	5.654	5.631		
100-6	5.778	5.773	5.762	5.743	5.719	5.696	5.676	5.640	5.579	5.549		
100-10	5.769	5.763	5.749	5.726	5.697	5.669	5.644	5.601	5.562	5.526		
100-14	5.760	5.753	5.736	5.710	5.675	5.642	5.613	5.562	5.516	5.474		
AVG LIFE	28.38	22.91	15.30	10.18	7.12	5.54	4.63	3.62	3.01	2.62		
DURATION	13.59	12.34	9.81	7.43	5.66	4.60	3.95	3.17	2.69	2.36		
FIRST PAY	4/30	2/22	7/14	7/10	9/08	8/07	12/06	3/06	9/05	5/05		
LAST PAY	5/32	4/30	2/24	10/17	11/12	10/09	6/08	2/07	5/05	11/05		

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User ID: lcibo **Deals Directory:** /opt/intex/deals **Date:** 12/26/2002 **11:30:46**

Bond: IA15 Balance: 2,360,000 Coupon: 5.750000

Delay: 24 Class Factor: 1.00 Accruing Since: 12/01/2002

Settlement Date: 12/30/2002 WHOLE 30 year WAC: 6.16 WAM: 265.83

Months	PSA 0	PSA 100	PSA 200	PSA 300	PSA 400	PSA 500	PSA 600	PSA 800	PSA 1000	PSA 1200
95-20	6.116	6.120	6.141	6.192	6.282	6.509	6.672	6.927	7.149	7.363
95-24	6.107	6.111	6.131	6.180	6.267	6.487	6.645	6.891	7.107	7.314
95-28	6.097	6.101	6.121	6.168	6.253	6.465	6.617	6.856	7.064	7.264
96-0	6.087	6.091	6.110	6.156	6.238	6.443	6.590	6.822	7.022	7.215
96-4	6.078	6.082	6.100	6.144	6.223	6.421	6.563	6.785	6.979	7.165
96-8	6.068	6.072	6.090	6.132	6.208	6.399	6.536	6.750	6.937	7.116
96-12	6.059	6.062	6.079	6.120	6.193	6.377	6.509	6.715	6.894	7.067
96-16	6.049	6.053	6.069	6.108	6.179	6.355	6.481	6.679	6.852	7.018
96-20	6.040	6.043	6.059	6.096	6.164	6.333	6.454	6.644	6.810	6.969
96-24	6.031	6.034	6.049	6.084	6.149	6.311	6.427	6.609	6.768	6.920
96-28	6.021	6.024	6.038	6.073	6.135	6.289	6.400	6.574	6.726	6.871
*97-0	6.012	6.015	6.028	6.061	6.120	6.267	6.374	6.539	6.684	6.823
97-4	6.002	6.005	6.018	6.049	6.105	6.246	6.347	6.504	6.642	6.774
97-8	5.993	5.996	6.008	6.037	6.091	6.224	6.320	6.469	6.600	6.725
97-12	5.984	5.986	5.998	6.026	6.076	6.202	6.293	6.435	6.558	6.677
97-16	5.974	5.977	5.988	6.014	6.062	6.181	6.266	6.400	6.516	6.628
97-20	5.965	5.967	5.978	6.002	6.047	6.159	6.240	6.365	6.475	6.580
97-24	5.956	5.958	5.968	5.991	6.033	6.137	6.213	6.330	6.433	6.532
97-28	5.947	5.948	5.957	5.979	6.018	6.116	6.186	6.296	6.391	6.483
98-0	5.937	5.939	5.947	5.968	6.004	6.094	6.160	6.261	6.350	6.435
98-4	5.928	5.930	5.937	5.956	5.989	6.073	6.133	6.227	6.309	6.387
98-8	5.919	5.920	5.927	5.944	5.975	6.052	6.107	6.192	6.267	6.339
98-12	5.910	5.911	5.917	5.933	5.961	6.030	6.080	6.158	6.226	6.291
AVG LIFE	29.65	28.56	24.47	18.57	13.11	7.50	5.79	4.28	3.48	2.96
DURATION	13.67	13.47	12.60	10.91	8.77	5.89	4.77	3.67	3.06	2.63
FIRST PAY	5/32	4/30	2/24	10/17	11/12	10/09	6/08	2/07	5/06	11/05
LAST PAY	11/32	11/32	11/32	11/32	11/32	10/11	2/09	5/07	7/06	1/06

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User ID: leibo Deals Directory: /opt/intex/deals Date: 12/26/2002 11:30:53

Bond: IA16 Balance: 20,556,000 Coupon: 5.750000

Delay: 24 Class Factor: 1.00 Accruing Since: 12/01/2002
Settlement Date: 12/30/2002 WHOLE 30 year WAC: 6.16 WAM: 265.83

Months	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA
480	0	100	200	300	400	500	600	800	1000	1200	PSA	PSA
98-12	5.928	5.949	5.967	5.981	5.993	6.003	6.027	6.090	6.156	6.220	PSA	PSA
98-16	5.917	5.936	5.952	5.965	5.975	5.984	6.006	6.063	6.122	6.180	1000	1200
98-20	5.906	5.923	5.937	5.948	5.958	5.966	5.985	6.038	6.098	6.139		
98-24	5.895	5.910	5.922	5.932	5.940	5.947	5.964	6.008	6.054	6.098		
98-28	5.884	5.897	5.907	5.916	5.923	5.928	5.943	5.981	6.020	6.058		
99- 0	5.873	5.884	5.892	5.899	5.905	5.910	5.922	5.953	5.986	6.018		
99- 4	5.862	5.870	5.877	5.883	5.888	5.892	5.901	5.926	5.952	5.977		
99- 8	5.851	5.857	5.863	5.867	5.870	5.873	5.880	5.899	5.918	5.937		
99-12	5.840	5.844	5.848	5.851	5.853	5.855	5.859	5.872	5.884	5.897		
99-16	5.829	5.831	5.833	5.834	5.835	5.836	5.839	5.845	5.851	5.857		
99-20	5.819	5.818	5.818	5.818	5.818	5.818	5.818	5.817	5.817	5.817		
*99-24	5.808	5.805	5.804	5.802	5.801	5.800	5.797	5.790	5.783	5.777		
99-28	5.797	5.793	5.789	5.786	5.784	5.782	5.777	5.763	5.750	5.737		
100- 0	5.786	5.780	5.774	5.770	5.766	5.763	5.756	5.737	5.716	5.697		
100- 4	5.776	5.767	5.760	5.754	5.749	5.745	5.735	5.710	5.683	5.657		
100- 8	5.765	5.754	5.745	5.735	5.732	5.727	5.715	5.683	5.649	5.617		
100-12	5.754	5.741	5.730	5.722	5.715	5.709	5.694	5.656	5.616	5.577		
100-16	5.743	5.728	5.716	5.706	5.698	5.691	5.674	5.629	5.583	5.538		
100-20	5.733	5.716	5.701	5.690	5.681	5.673	5.653	5.602	5.549	5.498		
100-24	5.722	5.703	5.687	5.674	5.663	5.655	5.633	5.576	5.516	5.459		
100-28	5.712	5.690	5.672	5.658	5.646	5.637	5.612	5.549	5.483	5.419		
101- 0	5.701	5.677	5.658	5.642	5.629	5.619	5.592	5.522	5.450	5.380		
101- 4	5.690	5.665	5.643	5.626	5.612	5.601	5.572	5.496	5.417	5.340		
AVG LIFE	21.12	15.75	12.81	11.07	9.97	9.19	7.77	5.57	4.31	3.54		
DURATION	11.56	9.64	8.48	7.73	7.22	6.82	6.03	4.62	3.71	3.12		
FIRST PAY	1/08	1/08	1/08	1/08	1/08	1/08	1/08	5/07	7/06	1/06		
LAST PAY	11/32	11/32	11/32	11/32	11/32	11/32	10/32	8/28	9/08	6/07		

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Yields Given Prices Report 1_CW02_J5_FIN 30 year 5.9's

User ID: lelbo Deals Directory: /opt/intex/deals Date: 12/26/2002 11:31:00

Bond: IA17 Balance: 2,284,000 Coupon: 5.750000

Delay: 24 Class Factor: 1.00 Accruing Since: 12/01/2002

Settlement Date: 12/30/2002 WHOLE 30 year WAC: 6.16 WAM: 265.83

Months	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA
480	0	100	200	300	400	500	600	800	1000	1200									
99-09.50	5.847	5.853	5.857	5.861	5.864	5.866	5.872	5.889	5.906	5.922									
99-13.50	5.836	5.840	5.842	5.845	5.846	5.848	5.852	5.862	5.872	5.882									
99-17.50	5.825	5.827	5.828	5.828	5.829	5.830	5.831	5.834	5.838	5.842									
99-21.50	5.815	5.814	5.813	5.812	5.812	5.811	5.810	5.807	5.804	5.802									
99-25.50	5.804	5.801	5.798	5.796	5.794	5.793	5.789	5.780	5.771	5.762									
99-29.50	5.793	5.788	5.783	5.780	5.777	5.775	5.769	5.753	5.737	5.722									
100-01.50	5.782	5.775	5.769	5.764	5.760	5.756	5.748	5.726	5.704	5.682									
100-05.50	5.771	5.762	5.754	5.748	5.743	5.738	5.728	5.700	5.670	5.642									
100-09.50	5.761	5.749	5.740	5.732	5.725	5.720	5.707	5.673	5.637	5.602									
100-13.50	5.750	5.736	5.725	5.716	5.708	5.702	5.686	5.646	5.603	5.563									
100-17.50	5.739	5.723	5.710	5.700	5.691	5.684	5.666	5.619	5.570	5.523									
*100-21.50	5.729	5.711	5.696	5.684	5.674	5.666	5.646	5.592	5.537	5.483									
100-25.50	5.718	5.698	5.681	5.668	5.657	5.648	5.625	5.566	5.504	5.444									
100-29.50	5.708	5.685	5.667	5.652	5.640	5.630	5.605	5.539	5.470	5.404									
101-01.50	5.697	5.673	5.652	5.636	5.623	5.612	5.584	5.512	5.437	5.365									
101-05.50	5.686	5.660	5.638	5.620	5.606	5.594	5.564	5.486	5.404	5.326									
101-09.50	5.676	5.647	5.624	5.605	5.589	5.576	5.544	5.459	5.371	5.286									
101-13.50	5.665	5.635	5.609	5.589	5.572	5.558	5.523	5.433	5.338	5.247									
101-17.50	5.655	5.622	5.595	5.573	5.555	5.540	5.503	5.406	5.305	5.208									
101-21.50	5.644	5.609	5.581	5.557	5.538	5.522	5.483	5.380	5.272	5.169									
101-25.50	5.634	5.597	5.566	5.542	5.522	5.504	5.463	5.354	5.240	5.130									
101-29.50	5.623	5.584	5.552	5.526	5.505	5.487	5.443	5.327	5.207	5.091									
102-01.50	5.613	5.572	5.538	5.510	5.488	5.469	5.423	5.301	5.174	5.052									
AVG LIFE	21.12	15.75	12.81	11.07	9.97	9.19	7.77	5.57	4.31	3.54									
DURATION	11.62	9.68	8.52	7.76	7.24	6.85	6.05	4.63	3.72	3.13									
FIRST PAY	1/08	1/08	1/08	1/08	1/08	1/08	1/08	5/07	7/06	1/06									
LAST PAY	11/32	11/32	11/32	11/32	11/32	10/32	8/32	12/25	9/08	6/07									

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User ID: leibo **Deals Directory:** /opt/intex/deals **Date:** 12/26/2002 **11:31:06**

Bond: IIA1 Balance: 267,340,000 Coupon: 5.250000

Delay: 24 Class Factor: 1.00 Accruing Since: 12/01/2002
Settlement Date: 12/30/2002 WHOLE 30 year WAC: 6.16 WAM: 265.83

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COUNTRYWIDE SECURITIES CORPORATION
A Countrywide Capital Markets Company

Yields Given Prices Report 1_CW02_J5_FIN 30 year 5.9's

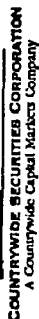
User ID: leibo Deals Directory: /opt/Intex/deals Date: 12/26/2002 11:31:13

Bond: IIIA1 Balance: 29,863,999.99 Coupon: 6.0000000

Delay: 24 Class Factor: 1.00 Accruing Since: 12/01/2002
Settlement Date: 12/30/2002 WHOLE 30 year WAC: 6.16 WAM: 265.83

Months	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA
480	0	100	200	300	400	500	600	800	1000	1200	
100-13	5.999	5.962	5.922	5.881	5.841	5.802	5.763	5.687	5.617	5.551	
100-17	5.987	5.945	5.898	5.852	5.805	5.759	5.715	5.627	5.546	5.470	
100-21	5.975	5.927	5.875	5.822	5.769	5.717	5.667	5.568	5.476	5.390	
100-25	5.964	5.910	5.851	5.792	5.733	5.675	5.619	5.508	5.406	5.309	
100-29	5.952	5.892	5.828	5.763	5.698	5.634	5.571	5.449	5.335	5.229	
101-1	5.940	5.875	5.805	5.733	5.662	5.592	5.523	5.390	5.265	5.149	
101-5	5.929	5.858	5.781	5.704	5.626	5.550	5.476	5.330	5.196	5.069	
101-9	5.917	5.841	5.758	5.674	5.591	5.509	5.428	5.271	5.126	4.990	
101-13	5.905	5.823	5.735	5.645	5.555	5.467	5.381	5.212	5.056	4.910	
101-17	5.894	5.806	5.712	5.615	5.520	5.426	5.333	5.154	4.987	4.831	
101-21	5.882	5.789	5.689	5.586	5.484	5.384	5.286	5.095	4.918	4.751	
*101-25	5.871	5.772	5.666	5.557	5.449	5.343	5.239	5.036	4.848	4.672	
101-29	5.859	5.755	5.643	5.528	5.414	5.302	5.192	4.978	4.779	4.593	
102-1	5.848	5.738	5.620	5.499	5.379	5.261	5.145	4.920	4.710	4.515	
102-5	5.836	5.721	5.597	5.470	5.344	5.220	5.098	4.862	4.642	4.436	
102-9	5.825	5.704	5.574	5.441	5.309	5.179	5.052	4.803	4.573	4.358	
102-13	5.813	5.687	5.551	5.412	5.274	5.138	5.005	4.745	4.505	4.279	
102-17	5.802	5.670	5.528	5.383	5.239	5.098	4.959	4.688	4.436	4.201	
102-21	5.791	5.654	5.506	5.355	5.205	5.057	4.912	4.630	4.368	4.123	
102-25	5.779	5.637	5.483	5.326	5.170	5.017	4.866	4.572	4.300	4.045	
102-29	5.768	5.620	5.460	5.297	5.135	4.976	4.820	4.515	4.232	3.968	
103-1	5.757	5.603	5.438	5.269	5.101	4.936	4.773	4.457	4.164	3.890	
103-5	5.745	5.587	5.415	5.240	5.067	4.895	4.727	4.400	4.096	3.813	
AVG LIFE	19.28	11.13	7.36	5.39	4.24	3.50	2.99	2.33	1.93	1.67	
DURATION	10.60	7.17	5.31	4.20	3.47	2.97	2.60	2.09	1.77	1.55	
FIRST PAY	1/03	1/03	1/03	1/03	1/03	1/03	1/03	1/03	1/03	1/03	
LAST PAY	9/32	9/32	9/32	9/32	9/32	9/32	7/32	7/23	6/08	3/07	

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User ID: leibo Deals Directory: /opt/intex/deals Date: 12/26/2002 11:31:20

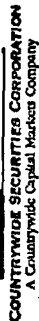
Bond: M Balance: 5,592,000 Coupon: 5.508026

Delay: 24 Class Factor: 1.00 Accruing Since: 12/01/2002

Settlement Date: 12/30/2002 WHOLE 30 year WAC: 6.16 WAM: 265.83

Months	PSA 0	PSA 100	PSA 200	PSA 300	PSA 400	PSA 500	PSA 600	PSA 800	PSA 1000	PSA 1200
100-24	5.516	5.481	5.456	5.437	5.423	5.412	5.403	5.389	5.359	5.311
100-28	5.502	5.465	5.438	5.418	5.404	5.392	5.382	5.367	5.333	5.281
101- 0	5.487	5.449	5.420	5.400	5.384	5.371	5.361	5.344	5.308	5.251
101- 4	5.473	5.433	5.403	5.381	5.364	5.351	5.339	5.321	5.282	5.220
101- 8	5.459	5.416	5.385	5.362	5.344	5.330	5.318	5.299	5.257	5.190
101-12	5.445	5.400	5.368	5.343	5.325	5.309	5.297	5.276	5.232	5.160
101-16	5.431	5.384	5.350	5.325	5.305	5.289	5.276	5.254	5.206	5.130
101-20	5.417	5.368	5.333	5.306	5.285	5.268	5.254	5.232	5.181	5.100
101-24	5.402	5.352	5.315	5.287	5.266	5.248	5.233	5.209	5.156	5.070
101-28	5.388	5.337	5.298	5.269	5.246	5.228	5.212	5.187	5.131	5.040
102- 0	5.374	5.321	5.281	5.250	5.227	5.207	5.191	5.165	5.106	5.010
*102- 4	5.360	5.305	5.263	5.232	5.207	5.187	5.170	5.142	5.080	4.980
102- 8	5.347	5.289	5.246	5.213	5.188	5.167	5.149	5.120	5.055	4.950
102-12	5.333	5.273	5.229	5.195	5.168	5.146	5.128	5.098	5.030	4.920
102-16	5.319	5.257	5.211	5.176	5.149	5.126	5.107	5.076	5.005	4.891
102-20	5.305	5.242	5.194	5.158	5.129	5.106	5.086	5.054	4.981	4.861
102-24	5.291	5.226	5.177	5.140	5.110	5.086	5.065	5.032	4.956	4.831
102-28	5.277	5.210	5.160	5.121	5.091	5.066	5.045	5.010	4.931	4.802
103- 0	5.263	5.195	5.143	5.103	5.071	5.046	5.024	4.988	4.906	4.772
103- 4	5.250	5.179	5.126	5.085	5.052	5.026	5.003	4.966	4.881	4.743
103- 8	5.236	5.163	5.109	5.066	5.033	5.006	4.982	4.944	4.856	4.713
103-12	5.222	5.148	5.091	5.048	5.014	4.986	4.962	4.922	4.832	4.684
103-16	5.209	5.132	5.074	5.030	4.995	4.966	4.941	4.900	4.807	4.655
AVG LIFE	13.83	11.24	9.75	8.82	8.19	7.73	7.37	6.84	5.87	4.77
DURATION	8.73	7.69	7.03	6.58	6.25	6.00	5.80	5.48	4.86	4.08
FIRST PAY	1/03	1/03	1/03	1/03	1/03	1/03	1/03	1/03	1/03	1/03
LAST PAY	11/32	11/32	11/32	11/32	11/32	10/32	9/32	1/30	12/23	10/18

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User ID: leibo **Deals Directory:** /opt/intex/deals **Date:** 12/26/2002 11:31:27

Bond: B1 Balance: 1,864,000 Coupon: 5.508026

Delay: 24 Class Factor: 1.00 Accruing Since: 12/01/2002
Settlement Date: 12/30/2002 WHOLE 30 year WAC: 6.16 WAM: 265.83

Months	PSA 0	PSA 100	PSA 200	PSA 300	PSA 400	PSA 500	PSA 600	PSA 800	PSA 1000	PSA 1200
99-13	5.671	5.657	5.648	5.642	5.639	5.637	5.636	5.635	5.635	5.641
99-17	5.656	5.640	5.630	5.623	5.619	5.616	5.614	5.612	5.609	5.610
99-21	5.642	5.624	5.612	5.604	5.599	5.595	5.592	5.589	5.584	5.579
99-25	5.627	5.607	5.594	5.585	5.578	5.574	5.571	5.566	5.558	5.548
99-29	5.613	5.591	5.576	5.566	5.558	5.553	5.549	5.543	5.532	5.517
100- 1	5.598	5.575	5.558	5.546	5.538	5.532	5.527	5.520	5.506	5.487
100- 5	5.584	5.558	5.540	5.527	5.518	5.511	5.506	5.497	5.480	5.456
100- 9	5.570	5.542	5.522	5.508	5.498	5.490	5.484	5.474	5.455	5.426
100-13	5.555	5.526	5.505	5.489	5.478	5.470	5.463	5.452	5.429	5.395
100-17	5.541	5.509	5.487	5.470	5.458	5.449	5.441	5.429	5.403	5.364
100-21	5.527	5.493	5.469	5.452	5.438	5.428	5.420	5.406	5.378	5.334
*100-25	5.512	5.477	5.451	5.433	5.418	5.407	5.398	5.383	5.352	5.304
100-29	5.498	5.461	5.434	5.414	5.399	5.387	5.377	5.361	5.327	5.273
101- 1	5.484	5.445	5.416	5.395	5.379	5.366	5.355	5.338	5.301	5.243
101- 5	5.470	5.428	5.398	5.376	5.359	5.345	5.334	5.316	5.276	5.213
101- 9	5.455	5.412	5.381	5.357	5.339	5.325	5.313	5.293	5.251	5.183
101-13	5.441	5.396	5.363	5.339	5.320	5.304	5.292	5.271	5.225	5.152
101-17	5.427	5.380	5.346	5.320	5.300	5.284	5.270	5.248	5.200	5.122
101-21	5.413	5.364	5.328	5.301	5.280	5.263	5.249	5.226	5.175	5.092
101-25	5.399	5.348	5.311	5.283	5.261	5.243	5.228	5.204	5.150	5.062
101-29	5.385	5.333	5.294	5.264	5.241	5.223	5.207	5.181	5.124	5.032
102- 1	5.371	5.317	5.276	5.246	5.222	5.202	5.186	5.159	5.099	5.002
102- 5	5.357	5.301	5.259	5.227	5.202	5.182	5.165	5.137	5.074	4.973
AVG LIFE	13.83	11.24	9.75	8.82	8.19	7.73	7.37	6.84	5.87	4.77
DURATION	8.65	7.63	6.99	6.54	6.22	5.97	5.77	5.46	4.84	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	11/32	11/32	11/32	11/32	10/32	10/32	6/32	11/28	11/22	12/17

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User ID: leibo **Deals Directory:** /opt/intex/dcals **Date:** 12/26/2002 11:31:34

Bond: B2 Balance: 1,598,000 Coupon: 5.508026

Delay: 24 Class Factor: 1.00 Accruing Since: 12/01/2002
Settlement Date: 12/30/2002 WHOLE 30 year WAC: 6.16 WAM: 265.83

Months	PSA 0	PSA 100	PSA 200	PSA 300	PSA 400	PSA 500	PSA 600	PSA 800	PSA 1000	PSA 1200
480										
95-27	6.100	6.142	6.177	6.206	6.231	6.253	6.273	6.308	6.393	6.542
95-31	6.084	6.124	6.157	6.186	6.210	6.231	6.250	6.284	6.366	6.509
96- 3	6.069	6.107	6.138	6.165	6.189	6.209	6.228	6.260	6.339	6.477
96- 7	6.054	6.089	6.119	6.145	6.167	6.187	6.205	6.236	6.312	6.445
96-11	6.038	6.072	6.101	6.125	6.146	6.165	6.182	6.212	6.285	6.413
96-15	6.023	6.055	6.082	6.105	6.125	6.143	6.159	6.188	6.258	6.381
96-19	6.007	6.037	6.063	6.085	6.104	6.121	6.136	6.164	6.231	6.349
96-23	5.992	6.020	6.044	6.065	6.083	6.099	6.114	6.140	6.204	6.317
96-27	5.977	6.003	6.025	6.045	6.062	6.077	6.091	6.116	6.177	6.285
96-31	5.962	5.985	6.006	6.025	6.041	6.055	6.068	6.092	6.150	6.253
97- 3	5.946	5.968	5.988	6.005	6.020	6.034	6.046	6.068	6.123	6.221
*97- 7	5.931	5.951	5.969	5.985	5.999	6.012	6.023	6.044	6.096	6.189
97-11	5.916	5.934	5.950	5.965	5.978	5.990	6.001	6.021	6.070	6.157
97-15	5.901	5.917	5.932	5.945	5.957	5.968	5.979	5.997	6.043	6.125
97-19	5.886	5.900	5.913	5.925	5.936	5.947	5.956	5.973	6.016	6.094
97-23	5.871	5.883	5.895	5.906	5.916	5.925	5.934	5.950	5.990	6.062
97-27	5.856	5.866	5.876	5.886	5.895	5.904	5.911	5.926	5.963	6.031
97-31	5.841	5.849	5.858	5.866	5.874	5.882	5.889	5.902	5.937	5.999
98- 3	5.826	5.832	5.839	5.847	5.854	5.860	5.867	5.879	5.910	5.968
98- 7	5.811	5.815	5.821	5.827	5.833	5.839	5.845	5.856	5.884	5.936
98-11	5.796	5.798	5.802	5.807	5.812	5.818	5.823	5.832	5.858	5.905
98-15	5.781	5.782	5.784	5.788	5.792	5.796	5.800	5.809	5.831	5.874
98-19	5.767	5.765	5.766	5.768	5.771	5.775	5.778	5.785	5.805	5.842
AVG LIFE	13.83	11.24	9.75	8.82	8.19	7.73	7.37	6.84	5.87	4.77
DURATION	8.45	7.48	6.86	6.43	6.12	5.88	5.69	5.39	4.79	4.03
FIRST PAY	1/03	1/03	1/03	1/03	1/03	1/03	1/03	1/03	1/03	1/03
LAST PAY	11/32	11/32	11/32	11/32	10/32	10/32	6/32	9/28	9/22	10/17

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