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**FORM SE
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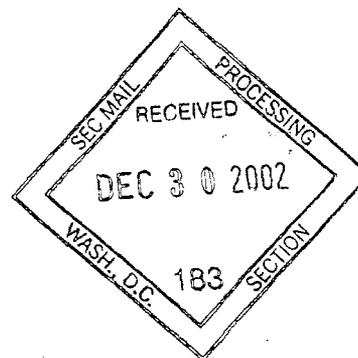
Structured Asset Mortgage Investments Inc.
Exact Name of Registrant as Specified in Charter

0000882253
Registrant CIK Number

Form 8-K, December 30, 2002, Series 2002-12

~~00008842~~
333-56240

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

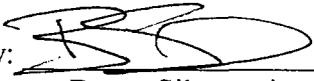


PROCESSED
JAN 03 2003
THOMSON
FINANCIAL

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on behalf of the Registrant by the undersigned thereunto duly authorized.

STRUCTURED ASSET MORTGAGE
INVESTMENTS INC.

By: 
Name: Baron Silverstein
Title: Vice President

Dated: _____

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

EXHIBIT INDEX

| <u>Exhibit No.</u> | <u>Description</u> | <u>Format</u> |
|--------------------|-------------------------|---------------|
| 99.1 | Computational Materials | P* |

* The Computational Materials have been filed on paper pursuant to a continuing hardship exemption from certain electronic requirements.