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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

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 January 2, 2003
(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 07 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 January 2, 2003.

CWMBS, INC.

By: Darrell D. Biggs

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 MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED

for

CWMBS, INC.

CHL MORTGAGE PASS-THROUGH TRUST 2002-35
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2002-35

The attached tables and other statistical analyses (the "Computational Materials") are privileged and confidential and are intended for use by the addressee only. These Computational Materials are furnished to you solely by Merrill Lynch, Pierce, Fenner & Smith Incorporated ("Merrill Lynch") and not by the issuer of the securities or any of its affiliates. The issuer of these securities has not prepared or taken part in the preparation of these materials. Neither Merrill Lynch, the issuer of the securities nor any of its affiliates makes any representation as to the accuracy or completeness of the information herein. The information herein is preliminary, and will be superseded by the applicable Prospectus Supplement and by any other information subsequently filed with the Securities and Exchange Commission. The information herein may not be provided by the addressees to any third party other than the addressee's legal, tax, financial and/or accounting advisors for the purposes of evaluating said material.

Numerous assumptions were used in preparing the Computational Materials which may or may not be stated therein. As such, no assurance can be given as to the accuracy, appropriateness or completeness of the Computational Materials in any particular context; or as to whether the Computational Materials and/or the assumptions upon which they are based reflect present market conditions or future market performance. These Computational Materials should not be construed as either projections or predictions or as legal, tax, financial or accounting advice.

Any yields or weighted average lives shown in the Computational Materials are based on prepayment assumptions and actual prepayment experience may dramatically affect such yields or weighted average lives. In addition, it is possible that prepayments on the underlying assets will occur at rates slower or faster than the rates assumed in the attached Computational Materials. Furthermore, unless otherwise provided, the Computational Materials assume no losses on the underlying assets and no interest shortfall. The specific characteristics of the securities may differ from those shown in the Computational Materials due to differences between the actual underlying assets and the hypothetical assets used in preparing the Computational Materials. The principal amount and designation of any security described in the Computational Materials are subject to change prior to issuance.

Although a registration statement (including the prospectus) relating to the securities discussed in this communication has been filed with the Securities and Exchange Commission and is effective, the final prospectus supplement relating to the securities discussed in this communication has not been filed with the Securities and Exchange Commission. This communication shall not constitute an offer to sell or the solicitation of any offer to buy nor shall there be any sale of the securities discussed in this communication in any state in which such offer, solicitation or sale would be unlawful prior to registration or qualification under the securities laws of any such state. Prospective purchasers are referred to the final prospectus and prospectus supplement relating to the securities discussed in this communication for definitive Computational Materials on any matter discussed in this communication. A final prospectus and prospectus supplement may be obtained by contacting the Merrill Lynch Trading Desk at (212) 449-5320.

Please be advised that asset-backed securities may not be appropriate for all investors. Potential investors must be willing to assume, among other things, market price volatility, prepayments, yield curve and interest rate risk. Investors should fully consider the risk of an investment in these securities.

If you have received this communication in error, please notify the sending party immediately by telephone and return the original to such party by mail.

CWHL 02-35 gr2
30yr Fixed Rate Collateral

Collateral Type:	30yr Jumbo A	
Pass-Through Coupon:	6.00%	
AAA Principal Balance:	$484,000,000	+/- 5%
Average Loan Balance:	$470,000 Approx.	
Approx. Gross WAC:	6.45%	+/- 10bps
WAM:	359 +/- 1	
WA LTV:	72% Approx.	
Single Family (including PUDS)	95% Approx.	
Geographic:	50% Max. Cal.	
Cash-Out Refi.:	25% Approx.	
Owner Occupied:	96% Approx.	
Rating/Subordination:	AAA/ Cross-Collateralized	
Settlement:	December 31, 2002 (Happy New Year)	
Whole Loan Desk	AAA - Dan Lonski - 449-5326 Jason Kim - 449-5320	

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CWHL 02-35
15yr Fixed Rate Collateral

Collateral Type:	15yr Jumbo A	
Pass-Through Coupon:	5.00%	
AAA Principal Balance:	$394,000,000	+/- 5%
Average Loan Balance:	$485,000 Approx.	
Approx. Gross WAC:	5.90%	+/- 10bps
WAM:	179 +/- 1	
WA LTV:	62% Approx.	
Single Family (including PUDS)	93% Approx.	
Geographic:	45% Max. Cal.	
Cash-Out Refi.:	25% Approx.	
Owner Occupied:	94% Approx.	
Rating/Subordination:	AAA/ Cross-Collateralized	
Settlement:	December 31, 2002 (Happy New Year)	
Whole Loan Desk	AAA - Dan Lonski - 449-5326 Jason Kim - 449-5320	

Merrill Lynch

Global
Mortgage & Real Estate Capital

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CWHL 02-35
15yr Fixed Rate Collateral

Collateral Type:	15yr Jumbo A	
Pass-Through Coupon:	5.00%	
AAA Principal Balance:	$492,000,000	+/- 5%
Average Loan Balance:	$485,000 Approx.	
Approx. Gross WAC:	5.80%	+/- 10bps
WAM:	179 +/- 1	
WA LTV:	62% Approx.	
Single Family (including PUDS)	93% Approx.	
Geographic:	45% Max. Cal.	
Cash-Out Refi.:	25% Approx.	
Owner Occupied:	94% Approx.	
Rating/Subordination:	AAA/ Cross-Collateralized	
Settlement:	December 31, 2002 (Happy New Year)	
Whole Loan Desk	AAA - Dan Lonski - 449-5326 Jason Kim - 449-5320	

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The information contained herein will be superseded by the description of the collateral pool contained in the prospectus supplement relating to the securities.

Merrill Lynch

Global
Mortgage & Real Estate Capital

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AAA Principal Balance:	$394,000,000	+/- 5%
Average Loan Balance:	$485,000 Approx.	
Approx. Gross WAC:	5.90%	+/- 10bps
WAM:	179 +/- 1	
WA LTV:	62% Approx.	
Single Family (including PUDS)	90-95% Approx.	
Geographic:	45% Max. Cal.	
Cash-Out Refi.:	23% Approx.	
Owner Occupied:	95% Approx.	
Rating/Subordination:	AAA/ 1.50%	+/- 50bps
Settlement:	December 31, 2002 (Happy New Year)	
Whole Loan Desk	AAA - Dan Lonski	- 449-5326
	Brian Delany	- 449-5320
	Jason Kim	- 449-5320

December 06, 2002 04:26PM
Settlement: December 31, 2002
Last Payment: None

PRICE/YIELD TO MATURITY Table for TEMP50 Class STR9
Current Balance: $57,042,857.00 Current Coupon: 5%

Merrill Lynch & Company
HyperStruct
Next Payment: January 25, 2003

No default scenario exists

Scenario Assumption

	100 PSA		150 PSA		200 PSA		250 PSA		300 PSA		400 PSA		500 PSA		750 PSA	
Price	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur
99-14	5.085	6.65	5.092	5.40	5.100	4.53	5.108	3.90	5.115	3.44	5.128	2.83	5.140	2.46	5.164	1.93
99-16	5.075		5.081		5.086		5.091		5.097		5.106		5.114		5.131	
99-18	5.066		5.069		5.072		5.075		5.079		5.084		5.089		5.099	
99-20	5.057		5.057		5.058		5.059		5.060		5.062		5.064		5.067	
99-22	5.047	6.66	5.046	5.41	5.045	4.53	5.043	3.91	5.042	3.44	5.040	2.83	5.038	2.46	5.034	1.94
99-24	5.038		5.034		5.031		5.027		5.024		5.018		5.013		5.002	
99-26	5.028		5.023		5.017		5.012		5.006		4.996		4.987		4.970	
99-28	5.019		5.011		5.003		4.996		4.988		4.974		4.962		4.938	
99-30	5.010	6.67	5.000	5.42	4.990	4.54	4.980	3.91	4.970	3.45	4.952	2.84	4.937	2.46	4.906	1.94
100-00	5.000		4.988		4.976		4.964		4.952		4.930		4.912		4.873	
100-02	4.991		4.977		4.962		4.948		4.934		4.908		4.886		4.841	
100-04	4.982		4.965		4.949		4.932		4.916		4.886		4.861		4.809	
100-06	4.972	6.68	4.954	5.43	4.935	4.55	4.916	3.92	4.898	3.45	4.864	2.84	4.836	2.46	4.777	1.94
100-08	4.963		4.943		4.921		4.900		4.880		4.843		4.811		4.745	
100-10	4.954		4.931		4.908		4.884		4.862		4.821		4.785		4.713	
100-12	4.945		4.920		4.894		4.869		4.844		4.799		4.760		4.681	
100-14	4.935	6.69	4.908	5.44	4.880	4.56	4.853	3.92	4.826	3.46	4.777	2.84	4.735	2.47	4.649	1.94
100-16	4.926		4.897		4.867		4.837		4.808		4.755		4.710		4.617	
100-18	4.917		4.886		4.853		4.821		4.790		4.734		4.685		4.586	
100-20	4.908		4.874		4.840		4.805		4.772		4.712		4.660		4.554	
100-22	4.898	6.70	4.863	5.45	4.826	4.56	4.790	3.93	4.754	3.46	4.690	2.85	4.635	2.47	4.522	1.94
100-24	4.889		4.851		4.813		4.774		4.736		4.668		4.610		4.490	
100-26	4.880		4.840		4.799		4.758		4.718		4.647		4.585		4.458	
WAL	9.218		7.007		5.595		4.659		4.002		3.199		2.731		2.107	
1st Prin	01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03	
Mat.	03/25/26		01/25/22		04/25/18		06/25/15		02/25/13		01/25/10		07/25/08		11/25/06	

October 22, 2002 02:18PM
Settlement: December 31, 2002
Last Payment: None

PRICE/YIELD TO MATURITY Table for CWHL0235_G2SP Class 2A1
Current Balance: $48,400,000.00 Current Coupon: 6%

Merrill Lynch & Company
HyperStruct
Next Payment: January 25, 2003

No default scenario exists

Scenario Assumption

Price	100 PSA		150 PSA		200 PSA		275 PSA		300 PSA		400 PSA		500 PSA		750 PSA	
	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur
99-05+	6.120	9.30	6.123	8.70	6.126	8.23	6.129	7.68	6.130	7.53	6.134	7.04	6.137	6.68	6.162	4.76
99-07+	6.113		6.116		6.118		6.121		6.122		6.125		6.128		6.149	
99-09+	6.106		6.108		6.110		6.113		6.114		6.116		6.118		6.136	
99-11+	6.100		6.101		6.103		6.105		6.105		6.107		6.109		6.123	
99-13+	6.093	9.31	6.094	8.71	6.095	8.23	6.096	7.68	6.097	7.53	6.098	7.05	6.100	6.68	6.109	4.76
99-15+	6.086		6.087		6.087		6.088		6.089		6.090		6.090		6.096	
99-17+	6.079		6.080		6.080		6.080		6.080		6.081		6.081		6.083	
99-19+	6.073		6.072		6.072		6.072		6.072		6.072		6.072		6.070	
99-21+	6.066	9.32	6.065	8.72	6.065	8.24	6.064	7.69	6.064	7.54	6.063	7.06	6.062	6.69	6.057	4.76
99-23+	6.059		6.058		6.057		6.056		6.055		6.054		6.053		6.044	
99-25+	6.053		6.051		6.050		6.048		6.047		6.045		6.044		6.031	
99-27+	6.046		6.044		6.042		6.040		6.039		6.036		6.034		6.018	
99-29+	6.039	9.33	6.037	8.73	6.035	8.25	6.032	7.70	6.031	7.55	6.028	7.06	6.025	6.70	6.005	4.77
99-31+	6.033		6.030		6.027		6.024		6.022		6.019		6.016		5.992	
100-01+	6.026		6.023		6.019		6.015		6.014		6.010		6.006		5.978	
100-03+	6.019		6.015		6.012		6.007		6.006		6.001		5.997		5.965	
100-05+	6.013	9.35	6.008	8.74	6.004	8.26	5.999	7.71	5.998	7.56	5.992	7.07	5.988	6.70	5.952	4.77
100-07+	6.006		6.001		5.997		5.991		5.990		5.984		5.979		5.939	
100-09+	5.999		5.994		5.989		5.983		5.981		5.975		5.969		5.926	
100-11+	5.993		5.987		5.982		5.975		5.973		5.966		5.960		5.913	
100-13+	5.986	9.36	5.980	8.75	5.974	8.27	5.967	7.72	5.965	7.56	5.957	7.07	5.951	6.71	5.900	4.77
100-15+	5.980		5.973		5.967		5.959		5.957		5.949		5.942		5.887	
100-17+	5.973		5.966		5.959		5.951		5.949		5.940		5.932		5.875	
WAL	15.452		13.826		12.600		11.268		10.921		9.849		9.097		5.828	
1st Prin	01/25/08		01/25/08		01/25/08		01/25/08		01/25/08		01/25/08		01/25/08		09/25/07	
Mat.	11/25/32		11/25/32		11/25/32		11/25/32		11/25/32		11/25/32		11/25/32		11/25/32	

December 31, 2002 11:47AM
Settlement: December 31, 2002
Last Payment: None

PRICE/YIELD TO MATURITY Table for CWHL0235B_X2_FINAL Class 2A2
Current Balance: $140,235,000.00 Current Coupon: 5.5%

Merrill Lynch & Company
HyperStruct
Next Payment: January 25, 2003

liborlm (1.4325)
No default scenario exists

Scenario Assumption

	100 PSA		150 PSA		200 PSA		250 PSA		300 PSA		400 PSA		500 PSA		750 PSA	
Price	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur
99-13	5.600	5.81	5.609	4.67	5.617	3.91	5.626	3.39	5.634	3.01	5.648	2.51	5.660	2.20	5.685	1.74
99-15	5.589		5.595		5.602		5.607		5.613		5.623		5.631		5.649	
99-17	5.578		5.582		5.586		5.589		5.592		5.598		5.603		5.613	
99-19	5.568		5.569		5.570		5.571		5.571		5.573		5.574		5.577	
99-21	5.557	5.82	5.555	4.68	5.554	3.92	5.552	3.39	5.551	3.01	5.548	2.52	5.546	2.20	5.541	1.75
99-23	5.546		5.542		5.538		5.534		5.530		5.523		5.518		5.506	
99-25	5.535		5.529		5.522		5.515		5.509		5.499		5.489		5.470	
99-27	5.525		5.515		5.506		5.497		5.489		5.474		5.461		5.434	
99-29	5.514	5.83	5.502	4.69	5.490	3.93	5.479	3.39	5.468	3.02	5.449	2.52	5.433	2.20	5.399	1.75
99-31	5.503		5.489		5.474		5.460		5.447		5.424		5.405		5.363	
100-01	5.493		5.475		5.458		5.442		5.427		5.400		5.376		5.328	
100-03	5.482		5.462		5.442		5.424		5.406		5.375		5.348		5.292	
100-05	5.471	5.84	5.449	4.69	5.427	3.93	5.405	3.40	5.386	3.02	5.350	2.52	5.320	2.21	5.256	1.75
100-07	5.461		5.436		5.411		5.387		5.365		5.326		5.292		5.221	
100-09	5.450		5.423		5.395		5.369		5.345		5.301		5.264		5.186	
100-11	5.439		5.409		5.379		5.351		5.324		5.277		5.236		5.150	
100-13	5.429	5.85	5.396	4.70	5.364	3.93	5.332	3.40	5.303	3.02	5.252	2.53	5.208	2.21	5.115	1.75
100-15	5.418		5.383		5.348		5.314		5.283		5.228		5.180		5.079	
100-17	5.408		5.370		5.332		5.296		5.263		5.203		5.152		5.044	
100-19	5.397		5.357		5.316		5.278		5.242		5.179		5.124		5.009	
100-21	5.387	5.86	5.343	4.71	5.301	3.94	5.260	3.41	5.222	3.03	5.154	2.53	5.096	2.21	4.974	1.75
100-23	5.376		5.330		5.285		5.242		5.201		5.130		5.068		4.938	
100-25	5.365		5.317		5.269		5.223		5.181		5.105		5.040		4.903	
WAL	7.885		5.929		4.747		3.989		3.477		2.835		2.446		1.903	
1st Prin	01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03	
Mat.	09/25/21		06/25/17		04/25/14		01/25/12		06/25/10		08/25/08		08/25/07		04/25/06	

October 22, 2002 02:19PM
Settlement: December 31, 2002
Last Payment: None

PRICE/YIELD TO MATURITY Table for CWHL0235_G2SP Class 2A3
Current Balance: $88,035,000.00 Current Coupon: 6%

Merrill Lynch & Company
HyperStruct
Next Payment: January 25, 2003

No default scenario exists

Scenario Assumption

Price	100 PSA Yield	100 PSA Dur	150 PSA Yield	150 PSA Dur	200 PSA Yield	200 PSA Dur	275 PSA Yield	275 PSA Dur	300 PSA Yield	300 PSA Dur	400 PSA Yield	400 PSA Dur	500 PSA Yield	500 PSA Dur	750 PSA Yield	750 PSA Dur
97-04+	6.289	11.48	6.317	10.19	6.352	8.89	6.418	7.18	6.443	6.69	6.551	5.18	6.651	4.28	6.855	3.16
97-06+	6.284		6.310		6.345		6.409		6.434		6.539		6.636		6.835	
97-08+	6.278		6.304		6.338		6.401		6.424		6.526		6.621		6.815	
97-10+	6.273		6.298		6.331		6.392		6.415		6.514		6.607		6.795	
97-12+	6.267	11.50	6.292	10.20	6.323	8.90	6.383	7.19	6.405	6.70	6.502	5.18	6.592	4.28	6.774	3.16
97-14+	6.262		6.285		6.316		6.374		6.396		6.489		6.577		6.754	
97-16+	6.256		6.279		6.309		6.365		6.386		6.477		6.562		6.734	
97-18+	6.251		6.273		6.302		6.356		6.377		6.465		6.547		6.714	
97-20+	6.245	11.51	6.267	10.22	6.295	8.91	6.347	7.19	6.367	6.70	6.453	5.19	6.532	4.28	6.694	3.16
97-22+	6.239		6.260		6.288		6.338		6.358		6.440		6.517		6.674	
97-24+	6.234		6.254		6.280		6.330		6.348		6.428		6.502		6.653	
97-26+	6.228		6.248		6.273		6.321		6.339		6.416		6.487		6.633	
97-28+	6.223	11.52	6.242	10.23	6.266	8.92	6.312	7.20	6.329	6.71	6.404	5.19	6.473	4.29	6.613	3.17
97-30+	6.217		6.236		6.259		6.303		6.320		6.391		6.458		6.593	
98-00+	6.212		6.229		6.252		6.294		6.310		6.379		6.443		6.573	
98-02+	6.206		6.223		6.245		6.285		6.301		6.367		6.428		6.553	
98-04+	6.201	11.54	6.217	10.24	6.238	8.93	6.277	7.20	6.291	6.71	6.355	5.19	6.413	4.29	6.533	3.17
98-06+	6.195		6.211		6.231		6.268		6.282		6.342		6.399		6.513	
98-08+	6.190		6.205		6.224		6.259		6.272		6.330		6.384		6.493	
98-10+	6.184		6.198		6.216		6.250		6.263		6.318		6.369		6.473	
98-12+	6.179	11.55	6.192	10.25	6.209	8.94	6.241	7.21	6.254	6.72	6.306	5.20	6.354	4.29	6.453	3.17
98-14+	6.174		6.186		6.202		6.233		6.244		6.294		6.340		6.433	
98-16+	6.168		6.180		6.195		6.224		6.235		6.282		6.325		6.413	
WAL	21.233		17.081		13.677		10.000		9.082		6.500		5.156		3.641	
1st Prin	08/25/19		06/25/15		08/25/12		01/25/10		06/25/09		12/25/07		03/25/07		01/25/06	
Mat.	11/25/29		11/25/26		04/25/23		06/25/18		01/25/17		04/25/12		08/25/09		04/25/07	

October 22, 2002 02:19PM
Settlement: December 31, 2002
Last Payment: None

PRICE/YIELD TO MATURITY Table for CWHL0235_G28P Class 2A4
Current Balance: $17,127,000.00 Current Coupon: 6%

Merrill Lynch & Company
HyperStruct
Next Payment: January 25, 2003

No default scenario exists

Scenario Assumption

Price	100 PSA Yield	100 PSA Dur	150 PSA Yield	150 PSA Dur	200 PSA Yield	200 PSA Dur	275 PSA Yield	275 PSA Dur	300 PSA Yield	300 PSA Dur	400 PSA Yield	400 PSA Dur	500 PSA Yield	500 PSA Dur	750 PSA Yield	750 PSA Dur
95-22+	6.377	12.98	6.385	12.64	6.400	12.07	6.436	10.87	6.452	10.42	6.545	8.36	6.761	5.74	7.110	3.81
95-24+	6.372		6.380		6.394		6.430		6.446		6.538		6.750		7.093	
95-26+	6.367		6.375		6.389		6.424		6.440		6.530		6.738		7.076	
95-28+	6.362		6.370		6.384		6.418		6.433		6.522		6.727		7.059	
95-30+	6.357	13.00	6.364	12.66	6.378	12.09	6.412	10.88	6.427	10.43	6.514	8.37	6.716	5.74	7.042	3.81
96-00+	6.352		6.359		6.373		6.406		6.421		6.507		6.705		7.025	
96-02+	6.347		6.354		6.368		6.400		6.415		6.499		6.693		7.008	
96-04+	6.342		6.349		6.362		6.394		6.408		6.491		6.682		6.991	
96-06+	6.337	13.02	6.344	12.68	6.357	12.10	6.389	10.89	6.402	10.44	6.483	8.37	6.671	5.75	6.974	3.81
96-08+	6.332		6.339		6.352		6.383		6.396		6.476		6.660		6.957	
96-10+	6.327		6.334		6.346		6.377		6.390		6.468		6.648		6.940	
96-12+	6.322		6.329		6.341		6.371		6.384		6.460		6.637		6.923	
96-14+	6.317	13.03	6.324	12.70	6.336	12.12	6.365	10.91	6.378	10.45	6.453	8.38	6.626	5.75	6.906	3.81
96-16+	6.312		6.319		6.330		6.359		6.371		6.445		6.615		6.889	
96-18+	6.307		6.313		6.325		6.353		6.365		6.437		6.604		6.872	
96-20+	6.302		6.308		6.320		6.347		6.359		6.430		6.592		6.855	
96-22+	6.297	13.05	6.303	12.71	6.314	12.13	6.341	10.92	6.353	10.46	6.422	8.39	6.581	5.75	6.839	3.81
96-24+	6.292		6.298		6.309		6.335		6.347		6.414		6.570		6.822	
96-26+	6.288		6.293		6.304		6.329		6.341		6.407		6.559		6.805	
96-28+	6.283		6.288		6.299		6.324		6.335		6.399		6.548		6.788	
96-30+	6.278	13.07	6.283	12.73	6.293	12.15	6.318	10.93	6.328	10.47	6.391	8.40	6.537	5.76	6.771	3.82
97-00+	6.273		6.278		6.288		6.312		6.322		6.384		6.525		6.754	
97-02+	6.268		6.273		6.283		6.306		6.316		6.376		6.514		6.738	
WAL	28.382		26.569		23.895		19.384		17.940		12.582		7.381		4.505	
1st Prin	11/25/29		11/25/26		04/25/23		06/25/18		01/25/17		04/25/12		08/25/09		04/25/07	
Mat.	11/25/32		11/25/32		11/25/32		11/25/32		11/25/32		11/25/32		11/25/11		09/25/07	

Recipient must read the information in the attached underwriter's statement regarding computational materials and other information (the 'Statement'). If the statement is not attached, please contact your account representative. Do not use or rely on this information if you have not received and reviewed the Statement.

November 18, 2002 09:38AM
Settlement: December 31, 2002
Last Payment: None

PRICE/YIELD TO MATURITY Table for CWHL0235_G3 Class 3A2
Current Balance: $442,800,000.00 Current Coupon: 5%

Merrill Lynch & Company
HyperStruct
Next Payment: January 25, 2003

No default scenario exists

Scenario Assumption

	100 PSA		200 PSA		275 PSA		300 PSA		400 PSA		500 PSA		750 PSA	
Price	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur
100-04+	4.956	5.04	4.933	4.09	4.915	3.55	4.909	3.39	4.883	2.87	4.856	2.48	4.803	1.95
100-06+	4.943		4.918		4.897		4.890		4.861		4.831		4.771	
100-08+	4.931		4.903		4.880		4.872		4.839		4.806		4.739	
100-10+	4.919		4.888		4.862		4.854		4.818		4.781		4.707	
100-12+	4.907	5.05	4.872	4.09	4.845	3.55	4.835	3.40	4.796	2.88	4.756	2.49	4.676	1.95
100-14+	4.894		4.857		4.828		4.817		4.775		4.731		4.644	
100-16+	4.882		4.842		4.810		4.799		4.753		4.706		4.612	
100-18+	4.870		4.827		4.793		4.781		4.732		4.681		4.581	
100-20+	4.857	5.06	4.812	4.10	4.775	3.56	4.763	3.40	4.710	2.88	4.657	2.49	4.549	1.96
100-22+	4.845		4.797		4.758		4.744		4.689		4.632		4.517	
100-24+	4.833		4.782		4.741		4.726		4.667		4.607		4.486	
100-26+	4.821		4.767		4.723		4.708		4.646		4.582		4.454	
100-28+	4.809	5.06	4.752	4.11	4.706	3.56	4.690	3.41	4.624	2.88	4.557	2.49	4.423	1.96
100-30+	4.796		4.737		4.689		4.672		4.603		4.533		4.391	
101-00+	4.784		4.722		4.671		4.654		4.582		4.508		4.360	
101-02+	4.772		4.707		4.654		4.636		4.560		4.483		4.328	
101-04+	4.760	5.07	4.692	4.11	4.637	3.57	4.618	3.41	4.539	2.89	4.458	2.50	4.297	1.96
101-06+	4.748		4.677		4.620		4.600		4.518		4.434		4.266	
101-08+	4.736		4.662		4.602		4.582		4.496		4.409		4.234	
101-10+	4.724		4.647		4.585		4.564		4.475		4.385		4.203	
101-12+	4.712	5.08	4.632	4.12	4.568	3.58	4.546	3.42	4.454	2.89	4.360	2.50	4.172	1.96
101-14+	4.700		4.617		4.551		4.528		4.433		4.335		4.141	
101-16+	4.687		4.602		4.534		4.510		4.412		4.311		4.109	
101-18+	4.675		4.588		4.517		4.492		4.390		4.286		4.078	
WAL	6.342		4.959		4.196		3.982		3.278		2.770		2.127	
1st Prin	01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03	
Mat.	11/25/17		11/25/17		11/25/17		11/25/17		11/25/17		09/25/10		07/25/07	

November 18, 2002 09:38AM
Settlement: December 31, 2002
Last Payment: None

PRICE/YIELD TO MATURITY Table for CWHL0235_G3 Class 3A2
Current Balance: $442,800,000.00 Current Coupon: 5%

Merrill Lynch & Company
HyperStruct
Next Payment: January 25, 2003

No default scenario exists

Scenario Assumption

Price	100 PSA Yield	100 PSA Dur	200 PSA Yield	200 PSA Dur	275 PSA Yield	275 PSA Dur	300 PSA Yield	300 PSA Dur	400 PSA Yield	400 PSA Dur	500 PSA Yield	500 PSA Dur	750 PSA Yield	750 PSA Dur
101-20+	4.663	5.09	4.573	4.13	4.499	3.58	4.474	3.42	4.369	2.90	4.262	2.50	4.047	1.97
101-22+	4.651		4.558		4.482		4.456		4.348		4.238		4.016	
101-24+	4.639		4.543		4.465		4.438		4.327		4.213		3.985	
WAL	6.342		4.959		4.196		3.982		3.278		2.770		2.127	
1st Prin	01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03	
Mat.	11/25/17		11/25/17		11/25/17		11/25/17		11/25/17		09/25/10		07/25/07	

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December 10, 2002 09:47AM
Settlement: December 31, 2002
Last Payment: None

PRICE/YIELD TO MATURITY Table for CWHL0235B_IPIO Class IPIO
Current Balance: $30,000,000.00 Current Coupon: 6.5275%

Merrill Lynch & Company
HyperStruct
Next Payment: January 25, 2003

liborim (1.4225)
No default scenario exists

Scenario Assumption

	100 PSA		150 PSA		200 PSA		250 PSA		300 PSA		400 PSA		500 PSA		750 PSA	
Price	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur
7-26	92.233	0.84	89.733	0.83	87.183	0.83	84.579	0.82	81.916	0.81	76.431	0.79	70.829	0.78	56.999	0.75
7-28	91.303		88.796		86.238		83.626		80.953		75.446		69.822		55.951	
7-30	90.390		87.876		85.311		82.689		80.006		74.478		68.833		54.921	
8-00	89.493		86.972		84.399		81.768		79.076		73.526		67.860		53.907	
8-02	88.613	0.88	86.084	0.87	83.503	0.86	80.864	0.85	78.162	0.84	72.591	0.82	66.904	0.81	52.910	0.77
8-04	87.747		85.212		82.623		79.975		77.263		71.671		65.962		51.928	
8-06	86.897		84.355		81.758		79.101		76.380		70.766		65.036		50.962	
8-08	86.062		83.512		80.908		78.242		75.511		69.875		64.125		50.011	
8-10	85.240	0.91	82.684	0.90	80.072	0.90	77.398	0.89	74.656	0.88	68.999	0.85	63.229	0.83	49.075	0.80
8-12	84.433		81.870		79.250		76.567		73.816		68.138		62.346		48.152	
8-14	83.639		81.069		78.441		75.750		72.989		67.289		61.477		47.244	
8-16	82.858		80.282		77.646		74.946		72.176		66.455		60.622		46.350	
8-18	82.091	0.95	79.507	0.94	76.864	0.93	74.155	0.92	71.375	0.91	65.633	0.88	59.779	0.86	45.469	0.82
8-20	81.336		78.745		76.095		73.377		70.587		64.824		58.950		44.601	
8-22	80.593		77.996		75.338		72.611		69.812		64.027		58.132		43.745	
8-24	79.862		77.258		74.593		71.858		69.048		63.242		57.328		42.902	
8-26	79.143	0.98	76.533	0.97	73.859	0.96	71.116	0.95	68.297	0.94	62.469	0.91	56.534	0.89	42.071	0.85
8-28	78.435		75.818		73.137		70.385		67.557		61.708		55.753		41.252	
8-30	77.739		75.115		72.427		69.666		66.828		60.958		54.983		40.444	
9-00	77.053		74.423		71.727		68.958		66.110		60.219		54.224		39.648	
9-02	76.378	1.02	73.741	1.01	71.038	1.00	68.260	0.98	65.402	0.97	59.491	0.94	53.475	0.92	38.863	0.87
9-04	75.714		73.070		70.360		67.573		64.706		58.773		52.738		38.088	
9-06	75.059		72.409		69.691		66.896		64.019		58.066		52.010		37.324	
WAL	9.217		7.007		5.595		4.655		4.002		3.199		2.731		2.107	
1st Prin	01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03	
Mat.	03/25/26		01/25/22		04/25/18		06/25/15		02/25/13		01/25/10		07/25/08		11/25/06	

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December 10, 2002 09:50AM
Deal Name: cwhl0235b_ifio
Prepayment: 275 PSA

Merrill Lynch & Co.

Settlement Date: December 31, 2002
Dated Date: December 01, 2002
First Payment: January 25, 2003

Class	Face	Price	Proceeds
IFIO	30,000,000.00	8.500000	2,582,637.50

7.950 - 1.000 X liborlm 0.000% Floor 7.950% Cap 1M lockout

PREPAYMENT SPEEDS

LIBOR1M RATES	100 PSA YLD	100 PSA DUR	200 PSA YLD	200 PSA DUR	250 PSA YLD	250 PSA DUR	300 PSA YLD	300 PSA DUR	500 PSA YLD	500 PSA DUR	750 PSA YLD	750 PSA DUR	1000 PSA YLD	1000 PSA DUR
-0.0775	105.0942	0.74	100.2277	0.73	97.7300	0.73	95.1848	0.72	84.6138	0.70	71.2933	0.67	58.5145	0.66
0.4225	98.4054	0.79	93.4475	0.78	90.8970	0.78	88.2937	0.77	77.4663	0.74	63.8891	0.71	50.9524	0.70
0.9225	90.5824	0.86	85.5047	0.85	82.8841	0.84	80.2031	0.83	69.0354	0.79	55.1272	0.76	41.9912	0.74
1.4225	82.8584	0.94	77.6464	0.92	74.9460	0.91	72.1757	0.90	60.6216	0.86	46.3498	0.82	32.9999	0.80
1.9225	75.2315	1.03	69.8683	1.01	67.0763	0.99	64.2026	0.98	52.2079	0.92	37.5363	0.88	23.9570	0.86
2.4225	67.6993	1.14	62.1650	1.11	59.2669	1.09	56.2725	1.07	43.7731	1.00	28.6612	0.95	14.8359	0.92
2.9225	60.2592	1.26	54.5296	1.23	51.5074	1.21	48.3708	1.18	35.2903	1.10	19.6923	1.03	5.6031	1.00
Wt.Av.Life		9.22		5.60		4.65		4.00		2.73		2.11		1.78
Prin.Begin	01/25/2003		01/25/2003		01/25/2003		01/25/2003		01/25/2003		01/25/2003		01/25/2003	
Prin.End	03/25/2026		04/25/2018		06/25/2015		02/25/2013		07/25/2008		11/25/2006		01/25/2006	

The information set forth was derived from internal and external sources which Merrill Lynch believes reliable but does not guarantee its accuracy.

December 12, 2002 09:20AM
Settlement: December 31, 2002
Last Payment: None

PRICE/YIELD TO MATURITY Table for CWHL0235B_X Class 2A2
Current Balance: $137,937,500.00 Current Coupon: 5.5%

Merrill Lynch & Company
HyperStruct
Next Payment: January 25, 2003

libor1m (1.4225)
No default scenario exists

Scenario Assumption

	100 PSA		150 PSA		200 PSA		250 PSA		300 PSA		400 PSA		500 PSA		750 PSA	
Price	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur
101-01	5.325	5.90	5.266	4.74	5.208	3.96	5.153	3.43	5.102	3.05	5.013	2.56	4.937	2.24	4.778	1.79
101-03	5.314		5.253		5.193		5.135		5.082		4.989		4.909		4.744	
101-05	5.304		5.240		5.177		5.117		5.062		4.965		4.882		4.710	
101-07	5.293		5.227		5.162		5.099		5.042		4.941		4.854		4.675	
101-09	5.283	5.91	5.214	4.75	5.146	3.97	5.082	3.44	5.022	3.06	4.917	2.56	4.827	2.25	4.641	1.79
101-11	5.273		5.201		5.131		5.064		5.002		4.893		4.800		4.607	
101-13	5.262		5.189		5.115		5.046		4.982		4.869		4.772		4.573	
101-15	5.252		5.176		5.100		5.028		4.962		4.845		4.745		4.538	
101-17	5.241	5.92	5.163	4.75	5.084	3.97	5.010	3.44	4.942	3.06	4.821	2.56	4.718	2.25	4.504	1.80
101-19	5.231		5.150		5.069		4.992		4.922		4.797		4.691		4.470	
101-21	5.221		5.137		5.054		4.975		4.902		4.773		4.663		4.436	
101-23	5.210		5.124		5.038		4.957		4.882		4.749		4.636		4.402	
101-25	5.200	5.93	5.111	4.76	5.023	3.98	4.939	3.44	4.862	3.06	4.726	2.57	4.609	2.25	4.368	1.80
101-27	5.190		5.098		5.008		4.921		4.842		4.702		4.582		4.334	
101-29	5.179		5.086		4.992		4.903		4.822		4.678		4.555		4.300	
101-31	5.169		5.073		4.977		4.886		4.802		4.654		4.528		4.266	
102-01	5.159	5.93	5.060	4.77	4.962	3.99	4.868	3.45	4.782	3.07	4.630	2.57	4.501	2.25	4.232	1.80
102-03	5.149		5.047		4.946		4.850		4.762		4.607		4.474		4.199	
102-05	5.138		5.034		4.931		4.833		4.742		4.583		4.447		4.165	
102-07	5.128		5.022		4.916		4.815		4.722		4.559		4.420		4.131	
102-09	5.118	5.94	5.009	4.77	4.901	3.99	4.797	3.45	4.703	3.07	4.536	2.57	4.393	2.26	4.097	1.80
102-11	5.108		4.996		4.885		4.780		4.683		4.512		4.366		4.063	
102-13	5.097		4.983		4.870		4.762		4.663		4.488		4.339		4.030	
WAL	7.933		5.957		4.767		4.008		3.499		2.862		2.479		1.943	
1st Prin	01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03	
Mat.	10/25/21		06/25/17		04/25/14		12/25/11		06/25/10		08/25/08		08/25/07		05/25/06	

December 09, 2002 04:33PM
Settlement: December 31, 2002

Cashflow Report for CWHL0235B_IPIO Class FLT

Merrill Lynch Capital Markets
HyperStruct

Scen. Name:pricing, 275 PSA, No default scenario exists
liborlm (1.4225)
No reinvestment scenario exists

per	date	Balance	Notional Balance	Net Coupon Rate	Principal	Interest	Cashflow
0	12/01/2002	30000000.00	0.00				
1	01/25/2003	29948573.84	0.00	1.972500	51426.16	49312.50	100738.66
2	02/25/2003	29879430.93	0.00	1.972500	69142.92	49227.97	118370.88
3	03/25/2003	29792570.32	0.00	1.972500	86860.61	49114.31	135974.92
4	04/25/2003	29688015.59	0.00	1.972500	104554.73	48971.54	153526.27
5	05/25/2003	29565814.98	0.00	1.973500	122200.61	48799.68	171000.29
6	06/25/2003	29426041.52	0.00	1.972500	139773.46	48598.81	188372.27
7	07/25/2003	29268793.10	0.00	1.972500	157248.42	48369.06	205617.47
8	08/25/2003	29094192.47	0.00	1.972500	174600.63	48110.58	222711.21
9	09/25/2003	28902387.17	0.00	1.972500	191805.29	47823.58	239628.87
10	10/25/2003	28693549.46	0.00	1.972500	208837.71	47508.30	256346.01
11	11/25/2003	28467876.10	0.00	1.972500	225673.37	47165.02	272838.39
12	12/25/2003	28225588.15	0.00	1.972500	242287.95	46794.07	289082.02
13	01/25/2004	27966930.70	0.00	1.972500	258657.45	46395.81	305053.26
14	02/25/2004	27692172.49	0.00	1.972500	274758.21	45970.64	320728.85
15	03/25/2004	27401605.54	0.00	1.972500	290566.95	45519.01	336085.96
16	04/25/2004	27095544.67	0.00	1.972500	306060.87	45041.39	351102.26
17	05/25/2004	26774326.98	0.00	1.972500	321217.69	44538.30	365755.99
18	06/25/2004	26438311.30	0.00	1.972500	336015.68	44010.30	380025.98
19	07/25/2004	26087877.55	0.00	1.972500	350433.75	43457.97	393891.72
20	08/25/2004	25723426.05	0.00	1.972500	364451.50	42881.95	407333.45
21	09/25/2004	25345376.81	0.00	1.972500	378049.24	42282.88	420332.12
22	10/25/2004	24954168.72	0.00	1.972500	391208.09	41661.46	432869.55
23	11/25/2004	24550258.75	0.00	1.972500	403909.97	41018.41	444928.39
24	12/25/2004	24134121.04	0.00	1.972500	416137.70	40354.49	456492.19
25	01/25/2005	23706246.03	0.00	1.972500	427875.02	39670.46	467545.48
26	02/25/2005	23267139.42	0.00	1.972500	439106.61	38967.14	478073.75
27	03/25/2005	22817321.24	0.00	1.972500	449818.18	38245.36	488063.54
28	04/25/2005	22357324.79	0.00	1.972500	459996.45	37505.97	497502.42
29	05/25/2005	21887695.56	0.00	1.972500	469629.24	36749.85	506379.09
30	06/25/2005	21408990.11	0.00	1.972500	478705.44	35977.90	514683.34
31	07/25/2005	20937765.00	0.00	1.972500	471225.12	35191.03	506416.14
32	08/25/2005	20473905.77	0.00	1.972500	463859.23	34416.45	498275.68
33	09/25/2005	20017299.71	0.00	1.972500	456606.05	33653.98	490260.04
34	10/25/2005	19567835.84	0.00	1.972500	449463.87	32903.44	482367.31
35	11/25/2005	19125404.83	0.00	1.972500	442431.01	32164.63	474595.64
36	12/25/2005	18689899.04	0.00	1.972500	435505.79	31437.38	466943.18
37	01/25/2006	18261212.44	0.00	1.972500	428686.60	30721.52	459408.12
38	02/25/2006	17839240.63	0.00	1.972500	421971.81	30016.87	451988.68
39	03/25/2006	17423880.78	0.00	1.972500	415359.85	29323.25	444683.10
40	04/25/2006	17015031.63	0.00	1.972500	408849.15	28640.50	437489.65
41	05/25/2006	16612593.46	0.00	1.972500	402438.17	27968.46	430406.63
42	06/25/2006	16216468.06	0.00	1.972500	396125.40	27306.95	423432.35
43	07/25/2006	15826558.70	0.00	1.972500	389909.35	26655.82	416565.17
44	08/25/2006	15442770.15	0.00	1.972500	383788.55	26014.91	409803.46
45	09/25/2006	15065008.60	0.00	1.972500	377761.55	25384.05	403145.60
46	10/25/2006	14693181.68	0.00	1.972500	371826.92	24763.11	396590.03
47	11/25/2006	14327198.41	0.00	1.972500	365983.27	24151.92	390135.19
48	12/25/2006	13966969.21	0.00	1.972500	360229.20	23550.33	383779.53
49	01/25/2007	13612405.85	0.00	1.972500	354563.36	22958.21	377521.57

December 09, 2002 04:33PM
Settlement: December 31, 2002

Cashflow Report for CWHL0235B_IPIO Class FLT

Merrill Lynch Capital Markets
HyperStruct

Scen. Name:pricing, 275 PSA, No default scenario exists
liborim (1.4225)
No reinvestment scenario exists

per	date	Balance	Notional Balance	Net Coupon Rate	Principal	Interest	Cashflow
50	02/25/2007	13263421.45	0.00	1.972500	348984.41	22375.39	371359.80
51	03/25/2007	12919930.43	0.00	1.972500	343491.01	21801.75	365292.76
52	04/25/2007	12581848.55	0.00	1.972500	338081.89	21237.14	359319.02
53	05/25/2007	12249092.81	0.00	1.972500	332755.74	20681.41	353437.15
54	06/25/2007	11921581.50	0.00	1.972500	327511.31	20134.45	347645.76
55	07/25/2007	11599234.14	0.00	1.972500	322347.36	19596.10	341943.46
56	08/25/2007	11281971.49	0.00	1.972500	317262.66	19066.24	336328.90
57	09/25/2007	10969715.48	0.00	1.972500	312256.00	18544.74	330800.74
58	10/25/2007	10662389.28	0.00	1.972500	307326.20	18031.47	325357.67
59	11/25/2007	10359917.18	0.00	1.972500	302472.10	17526.30	319998.40
60	12/25/2007	10062224.66	0.00	1.972500	297692.52	17029.11	314721.64
61	01/25/2008	9795839.29	0.00	1.972500	266385.37	16539.78	282925.16
62	02/25/2008	9533959.26	0.00	1.972500	261880.03	16101.91	277981.94
63	03/25/2008	9276513.90	0.00	1.972500	257445.36	15671.45	273116.81
64	04/25/2008	9023433.60	0.00	1.972500	253080.30	15248.27	268328.57
65	05/25/2008	8774649.82	0.00	1.972500	248783.78	14832.27	263616.05
66	06/25/2008	8530095.07	0.00	1.972500	244554.75	14423.33	258978.08
67	07/25/2008	8289702.90	0.00	1.972500	240392.17	14021.34	254413.51
68	08/25/2008	8053407.87	0.00	1.972500	236295.03	13626.20	249921.23
69	09/25/2008	7821145.55	0.00	1.972500	232262.33	13237.79	245500.12
70	10/25/2008	7592852.47	0.00	1.972500	228293.07	12856.01	241149.08
71	11/25/2008	7368466.17	0.00	1.972500	224386.30	12480.75	236867.05
72	12/25/2008	7147925.13	0.00	1.972500	220541.04	12111.92	232652.96
73	01/25/2009	6937875.98	0.00	1.972500	210049.14	11749.40	221798.55
74	02/25/2009	6731462.10	0.00	1.972500	206413.89	11404.13	217818.02
75	03/25/2009	6528625.43	0.00	1.972500	202836.66	11064.84	213901.50
76	04/25/2009	6329308.86	0.00	1.972500	199316.57	10731.43	210048.00
77	05/25/2009	6133456.13	0.00	1.972500	195852.73	10403.80	206256.54
78	06/25/2009	5941011.85	0.00	1.972500	192444.28	10081.87	202526.15
79	07/25/2009	5751921.48	0.00	1.972500	189090.36	9765.54	198855.90
80	08/25/2009	5566131.35	0.00	1.972500	185790.13	9454.72	195244.85
81	09/25/2009	5383588.59	0.00	1.972500	182542.76	9149.33	191692.09
82	10/25/2009	5204241.16	0.00	1.972500	179347.43	8849.27	188196.70
83	11/25/2009	5028037.83	0.00	1.972500	176203.33	8554.47	184757.80
84	12/25/2009	4854928.15	0.00	1.972500	173109.68	8264.84	181374.52
85	01/25/2010	4697119.10	0.00	1.972500	157809.05	7980.29	165789.34
86	02/25/2010	4542083.23	0.00	1.972500	155035.87	7720.89	162756.76
87	03/25/2010	4389775.03	0.00	1.972500	152308.20	7466.05	159774.24
88	04/25/2010	4240149.73	0.00	1.972500	149625.31	7215.69	156841.00
89	05/25/2010	4093163.23	0.00	1.972500	146986.50	6969.75	153956.25
90	06/25/2010	3948772.15	0.00	1.972500	144391.08	6728.14	151119.21
91	07/25/2010	3806933.79	0.00	1.972500	141838.35	6490.79	148329.15
92	08/25/2010	3667606.14	0.00	1.972500	139327.66	6257.65	145585.30
93	09/25/2010	3530747.82	0.00	1.972500	136858.32	6028.63	142886.94
94	10/25/2010	3396318.14	0.00	1.972500	134429.68	5803.67	140233.35
95	11/25/2010	3264277.02	0.00	1.972500	132041.12	5582.70	137623.81
96	12/25/2010	3134585.05	0.00	1.972500	129691.97	5365.66	135057.63
97	01/25/2011	3017988.14	0.00	1.972500	116596.91	5152.47	121749.38
98	02/25/2011	2903400.85	0.00	1.972500	114587.28	4960.82	119548.10
99	03/25/2011	2790790.04	0.00	1.972500	112610.82	4772.47	117383.28

Cashflow Report for CWHL0235B_IPIO Class FLT

Scen. Name:pricing, 275 PSA, No default scenario exists
liborim (1.4225)
No reinvestment scenario exists

per	date	Balance	Notional Balance	Net Coupon Rate	Principal	Interest	Cashflow
100	04/25/2011	2680123.05	0.00	1.972500	110666.99	4587.36	115254.35
101	05/25/2011	2571367.79	0.00	1.972500	108755.26	4405.45	113160.71
102	06/25/2011	2464492.66	0.00	1.972500	106875.13	4226.69	111101.82
103	07/25/2011	2359466.57	0.00	1.972500	105026.09	4051.01	109077.10
104	08/25/2011	2256258.93	0.00	1.972500	103207.64	3878.37	107086.01
105	09/25/2011	2154839.65	0.00	1.972500	101419.28	3708.73	105128.01
106	10/25/2011	2055179.10	0.00	1.972500	99660.54	3542.02	103202.56
107	11/25/2011	1957248.16	0.00	1.972500	97930.94	3378.20	101309.14
108	12/25/2011	1861018.15	0.00	1.972500	96230.01	3217.23	99447.24
109	01/25/2012	1775596.96	0.00	1.972500	85421.19	3059.05	88480.24
110	02/25/2012	1691541.10	0.00	1.972500	84055.86	2918.64	86974.50
111	03/25/2012	1608829.32	0.00	1.972500	82711.78	2780.47	85492.25
112	04/25/2012	1527440.72	0.00	1.972500	81388.61	2644.51	84033.12
113	05/25/2012	1447354.68	0.00	1.972500	80086.04	2510.73	82596.77
114	06/25/2012	1368550.94	0.00	1.972500	78803.74	2379.09	81182.83
115	07/25/2012	1291009.51	0.00	1.972500	77541.42	2249.56	79790.98
116	08/25/2012	1214710.75	0.00	1.972500	76298.76	2122.10	78420.86
117	09/25/2012	1139635.28	0.00	1.972500	75075.47	1996.68	77072.15
118	10/25/2012	1065764.04	0.00	1.972500	73871.24	1873.28	75744.52
119	11/25/2012	993078.25	0.00	1.972500	72685.78	1751.85	74437.63
120	12/25/2012	921559.44	0.00	1.972500	71518.81	1632.37	73151.19
121	01/25/2013	851189.39	0.00	1.972500	70370.05	1514.81	71884.86
122	02/25/2013	781950.19	0.00	1.972500	69239.20	1399.14	70638.34
123	03/25/2013	713824.19	0.00	1.972500	68126.01	1285.33	69411.34
124	04/25/2013	646794.00	0.00	1.972500	67030.19	1173.35	68203.53
125	05/25/2013	580842.52	0.00	1.972500	65951.48	1063.17	67014.65
126	06/25/2013	515952.91	0.00	1.972500	64889.62	954.76	65844.38
127	07/25/2013	452108.56	0.00	1.972500	63844.35	848.10	64692.45
128	08/25/2013	389293.14	0.00	1.972500	62815.41	743.15	63558.57
129	09/25/2013	327490.58	0.00	1.972500	61802.56	639.90	62442.46
130	10/25/2013	266685.03	0.00	1.972500	60805.55	538.31	61343.86
131	11/25/2013	206860.91	0.00	1.972500	59824.13	438.36	60262.49
132	12/25/2013	148002.84	0.00	1.972500	58858.06	340.03	59198.09
133	01/25/2014	90095.73	0.00	1.972500	57907.12	243.28	58150.40
134	02/25/2014	33124.67	0.00	1.972500	56971.06	148.09	57119.15
135	03/25/2014	0.00	0.00	1.972500	33124.67	54.45	33179.12

December 09, 2002 04:31PM
Settlement: December 31, 2002
Last Payment: None

PRICE/DISCOUNT MARGIN TO MATURITY Table for CWHL0235B_IPIO Class PLT
Current Balance: $30,000,000.00 Current Coupon: 1.9725%

Merrill Lynch & Company
HyperStruct
Next Payment: January 25, 2003

libor1m (1.4225)
No default scenario exists

Scenario Assumption

Price	100 PSA DM (bp)	100 PSA Dur	150 PSA DM (bp)	150 PSA Dur	200 PSA DM (bp)	200 PSA Dur	250 PSA DM (bp)	250 PSA Dur	300 PSA DM (bp)	300 PSA Dur	400 PSA DM (bp)	400 PSA Dur	500 PSA DM (bp)	500 PSA Dur	750 PSA DM (bp)	750 PSA Dur
99-10	63.4	8.02	65.8	6.27	68.2	5.12	70.7	4.32	73.0	3.75	77.3	3.04	80.9	2.61	88.3	2.03
99-12	62.7		64.8		67.0		69.2		71.4		75.2		78.5		85.3	
99-14	61.9		63.8		65.8		67.8		69.7		73.2		76.2		82.2	
99-16	61.1		62.8		64.6		66.4		68.1		71.1		73.8		79.1	
99-18	60.3	8.03	61.8	6.28	63.4	5.12	64.9	4.32	66.4	3.76	69.1	3.04	71.4	2.61	76.1	2.03
99-20	59.6		60.8		62.2		63.5		64.8		67.1		69.0		73.0	
99-22	58.8		59.8		60.9		62.0		63.1		65.0		66.6		70.0	
99-24	58.0		58.9		59.7		60.6		61.4		63.0		64.3		66.9	
99-26	57.2	8.04	57.9	6.29	58.5	5.13	59.2	4.33	59.8	3.76	60.9	3.04	61.9	2.63	63.9	2.04
99-28	56.5		56.9		57.3		57.7		58.1		58.9		59.5		60.8	
99-30	55.7		55.9		56.1		56.3		56.5		56.9		57.2		57.8	
100-00	54.9		54.9		54.9		54.9		54.9		54.8		54.8		54.7	
100-02	54.2	8.05	53.9	6.30	53.7	5.14	53.4	4.34	53.2	3.77	52.8	3.05	52.4	2.62	51.7	2.04
100-04	53.4		52.9		52.5		52.0		51.6		50.8		50.1		48.7	
100-06	52.6		52.0		51.3		50.6		49.9		48.7		47.7		45.6	
100-08	51.9		51.0		50.1		49.2		48.3		46.7		45.3		42.6	
100-10	51.1	8.06	50.0	6.31	48.9	5.14	47.7	4.34	46.6	3.77	44.7	3.05	43.0	2.62	39.5	2.04
100-12	50.3		49.0		47.7		46.3		45.0		42.6		40.6		36.5	
100-14	49.6		48.0		46.5		44.9		43.4		40.6		38.3		33.5	
100-16	48.8		47.1		45.3		43.5		41.7		38.6		35.9		30.5	
100-18	48.0	8.07	46.1	6.32	44.1	5.15	42.1	4.35	40.1	3.78	36.6	3.06	33.6	2.63	27.4	2.04
100-20	47.3		45.1		42.9		40.6		38.5		34.6		31.2		24.4	
100-22	46.5		44.1		41.7		39.2		36.8		32.6		28.9		21.4	
WAL	9.217		7.007		5.595		4.655		4.002		3.199		2.731		2.107	
1st Prin	01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03	
Mat.	03/25/26		01/25/22		04/25/18		06/25/15		02/25/13		01/25/10		07/25/08		11/25/06	

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November 14, 2002 02:48PM
Settlement: December 31, 2002
Last Payment: None

PRICE/YIELD TO MATURITY Table for CWHL0235_G2_4Y Class 2A5
Current Balance: $375,907,000.00 Current Coupon: 6%

Merrill Lynch & Company
HyperStruct
Next Payment: January 25, 2003

No default scenario exists

Scenario Assumption

	100 PSA		150 PSA		200 PSA		275 PSA		300 PSA		400 PSA		500 PSA		750 PSA	
Price	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur
101-14	5.772	6.10	5.703	4.96	5.633	4.18	5.532	3.39	5.500	3.21	5.385	2.67	5.286	2.34	5.082	1.86
101-16	5.762		5.691		5.619		5.514		5.481		5.362		5.260		5.049	
101-18	5.752		5.679		5.604		5.496		5.462		5.339		5.234		5.016	
101-20	5.742		5.666		5.589		5.478		5.443		5.316		5.207		4.983	
101-22	5.732	6.11	5.654	4.97	5.575	4.18	5.460	3.40	5.424	3.21	5.294	2.67	5.181	2.34	4.950	1.86
101-24	5.722		5.642		5.560		5.442		5.405		5.271		5.155		4.918	
101-26	5.712		5.630		5.546		5.424		5.386		5.248		5.129		4.885	
101-28	5.702		5.617		5.531		5.406		5.367		5.225		5.103		4.852	
101-30	5.692	6.12	5.605	4.98	5.516	4.19	5.388	3.40	5.348	3.21	5.202	2.68	5.077	2.34	4.819	1.86
102-00	5.682		5.593		5.502		5.370		5.329		5.179		5.051		4.786	
102-02	5.672		5.581		5.487		5.352		5.310		5.157		5.025		4.754	
102-04	5.662		5.568		5.473		5.334		5.291		5.134		4.999		4.721	
102-06	5.652	6.13	5.556	4.99	5.458	4.19	5.316	3.41	5.272	3.22	5.111	2.68	4.973	2.34	4.688	1.86
102-08	5.643		5.544		5.444		5.299		5.253		5.089		4.947		4.655	
102-10	5.633		5.532		5.429		5.281		5.234		5.066		4.921		4.623	
102-12	5.623		5.520		5.415		5.263		5.215		5.043		4.895		4.590	
102-14	5.613	6.14	5.507	4.99	5.400	4.20	5.245	3.41	5.197	3.22	5.021	2.68	4.869	2.35	4.558	1.87
102-16	5.603		5.495		5.386		5.227		5.178		4.998		4.843		4.525	
102-18	5.593		5.483		5.371		5.210		5.159		4.975		4.817		4.493	
102-20	5.583		5.471		5.357		5.192		5.140		4.953		4.792		4.460	
102-22	5.573	6.15	5.459	5.00	5.343	4.21	5.174	3.42	5.121	3.23	4.930	2.69	4.766	2.35	4.428	1.87
102-24	5.563		5.447		5.328		5.156		5.103		4.908		4.740		4.395	
102-26	5.554		5.435		5.314		5.139		5.084		4.885		4.714		4.363	
WAL	8.619		6.506		5.195		4.020		3.756		3.039		2.613		2.031	
1st Prin	01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03	
Mat.	02/25/24		09/25/19		04/25/16		07/25/12		08/25/11		04/25/09		01/25/08		08/25/06	

November 14, 2002 02:48PM
Settlement: December 31, 2002
Last Payment: None

PRICE/YIELD TO MATURITY Table for CWHL0235_G2_4Y Class 2A5
Current Balance: $393,262,000.00 Current Coupon: 6%

Merrill Lynch & Company
HyperStruct
Next Payment: January 25, 2003

No default scenario exists

Scenario Assumption

Price	100 PSA		150 PSA		200 PSA		275 PSA		300 PSA		400 PSA		500 PSA		750 PSA	
	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur
101-10	5.804	6.36	5.745	5.22	5.685	4.41	5.594	3.58	5.565	3.37	5.459	2.79	5.367	2.43	5.179	1.92
101-12	5.795		5.734		5.671		5.577		5.547		5.437		5.342		5.147	
101-14	5.785		5.722		5.657		5.560		5.529		5.415		5.317		5.115	
101-16	5.775		5.710		5.643		5.543		5.511		5.393		5.291		5.083	
101-18	5.766	6.37	5.698	5.23	5.629	4.41	5.526	3.58	5.493	3.38	5.371	2.79	5.266	2.43	5.051	1.92
101-20	5.756		5.687		5.615		5.509		5.475		5.349		5.241		5.019	
101-22	5.747		5.675		5.601		5.492		5.457		5.327		5.216		4.988	
101-24	5.737		5.663		5.587		5.475		5.438		5.306		5.191		4.956	
101-26	5.727	6.38	5.652	5.24	5.574	4.42	5.458	3.59	5.420	3.38	5.284	2.80	5.166	2.43	4.924	1.92
101-28	5.718		5.640		5.560		5.441		5.402		5.262		5.140		4.892	
101-30	5.708		5.628		5.546		5.424		5.384		5.240		5.115		4.860	
102-00	5.699		5.617		5.532		5.407		5.366		5.218		5.090		4.829	
102-02	5.689	6.39	5.605	5.25	5.519	4.43	5.390	3.59	5.348	3.39	5.196	2.80	5.065	2.44	4.797	1.93
102-04	5.680		5.593		5.505		5.373		5.330		5.175		5.040		4.765	
102-06	5.670		5.582		5.491		5.356		5.312		5.153		5.015		4.734	
102-08	5.661		5.570		5.477		5.339		5.294		5.131		4.990		4.702	
102-10	5.651	6.40	5.559	5.25	5.464	4.43	5.322	3.60	5.276	3.39	5.110	2.80	4.965	2.44	4.671	1.93
102-12	5.642		5.547		5.450		5.305		5.259		5.088		4.941		4.639	
102-14	5.632		5.536		5.436		5.288		5.241		5.066		4.916		4.608	
102-16	5.623		5.524		5.423		5.271		5.223		5.045		4.891		4.576	
102-18	5.613	6.41	5.513	5.26	5.409	4.44	5.255	3.60	5.205	3.40	5.023	2.81	4.866	2.44	4.545	1.93
102-20	5.604		5.501		5.395		5.238		5.187		5.001		4.841		4.513	
102-22	5.594		5.490		5.382		5.221		5.169		4.980		4.816		4.482	
WAL	9.218		7.007		5.595		4.300		4.002		3.199		2.731		2.107	
1st Prin	01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03	
Mat.	03/25/26		01/25/22		04/25/18		03/25/14		02/25/13		01/25/10		07/25/08		11/25/06	

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October 16, 2002 12:41PM
Settlement: December 31, 2002
Last Payment: None

PRICE/YIELD TO MATURITY Table for CWHL0235_SEQ Class A3
Current Balance: $189,740,000.00 Current Coupon: 5%

Merrill Lynch & Company
HyperStruct
Next Payment: January 25, 2003

No default scenario exists

Scenario Assumption

	100 PSA		200 PSA		275 PSA		300 PSA		400 PSA		500 PSA		750 PSA	
Price	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur
100-26	4.639	2.80	4.524	2.19	4.450	1.92	4.428	1.85	4.346	1.64	4.274	1.48	4.117	1.24
100-28	4.617		4.496		4.418		4.395		4.308		4.232		4.067	
100-30	4.595		4.467		4.386		4.361		4.271		4.191		4.017	
101-00	4.573		4.439		4.354		4.328		4.233		4.149		3.967	
101-02	4.551	2.80	4.411	2.19	4.322	1.92	4.295	1.85	4.195	1.64	4.108	1.49	3.917	1.24
101-04	4.529		4.383		4.290		4.262		4.158		4.066		3.868	
101-06	4.507		4.355		4.258		4.228		4.120		4.025		3.818	
101-08	4.485		4.327		4.226		4.195		4.083		3.984		3.768	
101-10	4.463	2.80	4.299	2.19	4.194	1.93	4.162	1.86	4.045	1.64	3.942	1.49	3.719	1.24
101-12	4.441		4.271		4.162		4.129		4.008		3.901		3.669	
101-14	4.419		4.243		4.130		4.096		3.971		3.860		3.620	
101-16	4.397		4.215		4.099		4.063		3.933		3.819		3.570	
101-18	4.376	2.81	4.187	2.19	4.067	1.93	4.030	1.86	3.896	1.64	3.778	1.49	3.521	1.24
101-20	4.354		4.159		4.035		3.997		3.859		3.737		3.471	
101-22	4.332		4.131		4.003		3.964		3.821		3.696		3.422	
101-24	4.310		4.103		3.972		3.931		3.784		3.654		3.373	
101-26	4.288	2.81	4.075	2.20	3.940	1.93	3.898	1.86	3.747	1.65	3.614	1.49	3.324	1.24
101-28	4.267		4.047		3.908		3.866		3.710		3.573		3.275	
101-30	4.245		4.020		3.877		3.833		3.673		3.532		3.225	
102-00	4.223		3.992		3.845		3.800		3.636		3.491		3.176	
102-02	4.201	2.81	3.964	2.20	3.813	1.93	3.767	1.86	3.599	1.65	3.450	1.49	3.127	1.25
102-04	4.180		3.936		3.782		3.734		3.562		3.409		3.078	
102-06	4.158		3.909		3.750		3.702		3.525		3.369		3.030	
102-08	4.137		3.881		3.719		3.669		3.488		3.328		2.981	
WAL	3.136		2.392		2.080		2.000		1.754		1.583		1.306	
1st Prin	01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03	
Mat.	02/25/09		05/25/07		09/25/06		07/25/06		01/25/06		08/25/05		02/25/05	

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October 16, 2002 12:41PM
Settlement: December 31, 2002
Last Payment: None

PRICE/YIELD TO MATURITY Table for CWHL0235_SEQ Class A3
Current Balance: $189,740,000.00 Current Coupon: 5%

Merrill Lynch & Company
HyperStruct
Next Payment: January 25, 2003

No default scenario exists

Scenario Assumption

	100 PSA		200 PSA		275 PSA		300 PSA		400 PSA		500 PSA		750 PSA	
Price	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur
102-10	4.115	2.82	3.853	2.20	3.687	1.93	3.636	1.87	3.451	1.65	3.287	1.50	2.932	1.25
102-12	4.093		3.826		3.656		3.604		3.414		3.247		2.883	
102-14	4.072		3.798		3.624		3.571		3.377		3.206		2.834	
WAL	3.136		2.392		2.080		2.000		1.754		1.583		1.306	
1st Prin	01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03	
Mat.	02/25/09		05/25/07		09/25/06		07/25/06		01/25/06		08/25/05		02/25/05	

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December 31, 2002 11:42AM
Settlement: December 31, 2002
Last Payment: None

PRICE/YIELD TO MATURITY Table for CWHL0235A_X_FINAL Class 1A1
Current Balance: $242,034,000.00 Current Coupon: 5%

Merrill Lynch & Company
HyperStruct
Next Payment: January 25, 2003

No default scenario exists

Scenario Assumption

Price	100 PSA Yield	100 PSA Dur	200 PSA Yield	200 PSA Dur	275 PSA Yield	275 PSA Dur	300 PSA Yield	300 PSA Dur	400 PSA Yield	400 PSA Dur	500 PSA Yield	500 PSA Dur	750 PSA Yield	750 PSA Dur
99-06	5.159	4.37	5.188	3.42	5.210	2.95	5.217	2.82	5.244	2.43	5.267	2.17	5.316	1.77
99-08	5.145		5.170		5.189		5.195		5.218		5.238		5.280	
99-10	5.130		5.152		5.168		5.173		5.192		5.209		5.245	
99-12	5.116		5.133		5.147		5.151		5.166		5.180		5.209	
99-14	5.102	4.38	5.115	3.43	5.125	2.95	5.129	2.82	5.141	2.44	5.151	2.18	5.174	1.77
99-16	5.087		5.097		5.104		5.106		5.115		5.122		5.139	
99-18	5.073		5.079		5.083		5.084		5.089		5.094		5.103	
99-20	5.059		5.060		5.062		5.062		5.064		5.065		5.068	
99-22	5.044	4.38	5.042	3.43	5.041	2.95	5.040	2.83	5.038	2.44	5.036	2.18	5.033	1.77
99-24	5.030		5.024		5.019		5.018		5.013		5.008		4.998	
99-26	5.016		5.006		4.998		4.996		4.987		4.979		4.962	
99-28	5.002		4.988		4.977		4.974		4.961		4.951		4.927	
99-30	4.988	4.39	4.970	3.44	4.956	2.96	4.952	2.83	4.936	2.44	4.922	2.18	4.892	1.78
100-00	4.973		4.951		4.935		4.930		4.910		4.893		4.857	
100-02	4.959		4.933		4.914		4.908		4.885		4.865		4.822	
100-04	4.945		4.915		4.893		4.886		4.860		4.836		4.787	
100-06	4.931	4.39	4.897	3.44	4.872	2.96	4.864	2.83	4.834	2.45	4.808	2.18	4.752	1.78
100-08	4.917		4.879		4.851		4.842		4.809		4.780		4.717	
100-10	4.903		4.861		4.830		4.820		4.783		4.751		4.682	
100-12	4.889		4.843		4.809		4.798		4.758		4.723		4.647	
100-14	4.874	4.40	4.825	3.45	4.788	2.96	4.777	2.84	4.733	2.45	4.694	2.19	4.613	1.78
100-16	4.860		4.807		4.767		4.755		4.708		4.666		4.578	
100-18	4.846		4.789		4.747		4.733		4.682		4.638		4.543	
100-20	4.832		4.771		4.726		4.711		4.657		4.610		4.508	
WAL	5.327		3.995		3.362		3.200		2.715		2.398		1.921	
1st Prin	01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03	
Mat.	11/25/14		06/25/12		08/25/10		02/25/10		08/25/08		09/25/07		07/25/06	

December 31, 2002 11:42AM
Settlement: December 31, 2002
Last Payment: None

PRICE/YIELD TO MATURITY Table for CWHL0235A_X_FINAL Class 1A1
Current Balance: $242,034,000.00 Current Coupon: 5%

Merrill Lynch & Company
HyperStruct
Next Payment: January 25, 2003

No default scenario exists

Scenario Assumption

	100 PSA		200 PSA		275 PSA		300 PSA		400 PSA		500 PSA		750 PSA	
Price	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur
100-22	4.818	4.41	4.753	3.45	4.705	3.97	4.689	2.84	4.632	2.45	4.581	2.19	4.474	1.78
100-24	4.804		4.735		4.684		4.668		4.607		4.553		4.439	
100-26	4.790		4.717		4.663		4.646		4.581		4.525		4.404	
WAL	5.327		3.995		3.362		3.200		2.715		2.398		1.921	
1st Prin	01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03	
Mat.	11/25/14		06/25/12		08/25/10		02/25/10		08/25/08		09/25/07		07/25/06	

October 16, 2002 09:57AM
Settlement: December 31, 2002
Last Payment: None

PRICE/YIELD TO MATURITY Table for CWHL0235_SEQ Class A2
Current Balance: $46,307,000.00 Current Coupon: 5%

Merrill Lynch & Company
HyperStruct
Next Payment: January 25, 2003

No default scenario exists

Scenario Assumption

Price	100 PSA Yield	100 PSA Dur	200 PSA Yield	200 PSA Dur	275 PSA Yield	275 PSA Dur	300 PSA Yield	300 PSA Dur	400 PSA Yield	400 PSA Dur	500 PSA Yield	500 PSA Dur	750 PSA Yield	750 PSA Dur
95-03+	5.544	9.39	5.593	8.54	5.658	7.63	5.685	7.30	5.828	5.95	6.021	4.77	6.387	3.46
95-05+	5.537		5.586		5.649		5.676		5.817		6.007		6.368	
95-07+	5.530		5.578		5.641		5.667		5.806		5.993		6.349	
95-09+	5.523		5.570		5.632		5.658		5.795		5.980		6.330	
95-11+	5.516	9.40	5.563	8.54	5.624	7.63	5.650	7.30	5.784	5.96	5.966	4.78	6.312	3.47
95-13+	5.509		5.555		5.615		5.641		5.773		5.952		6.293	
95-15+	5.502		5.547		5.606		5.632		5.762		5.939		6.274	
95-17+	5.495		5.540		5.598		5.623		5.751		5.925		6.255	
95-19+	5.488	9.40	5.532	8.55	5.589	7.64	5.614	7.31	5.741	5.96	5.911	4.78	6.236	3.47
95-21+	5.481		5.525		5.581		5.605		5.730		5.898		6.218	
95-23+	5.475		5.517		5.572		5.596		5.719		5.884		6.199	
95-25+	5.468		5.509		5.564		5.587		5.708		5.871		6.180	
95-27+	5.461	9.41	5.502	8.55	5.555	7.64	5.578	7.31	5.697	5.97	5.857	4.78	6.161	3.47
95-29+	5.454		5.494		5.547		5.569		5.686		5.843		6.143	
95-31+	5.447		5.487		5.538		5.561		5.675		5.830		6.124	
96-01+	5.440		5.479		5.530		5.552		5.664		5.816		6.105	
96-03+	5.433	9.42	5.472	8.56	5.521	7.65	5.543	7.32	5.653	5.97	5.803	4.79	6.087	3.47
96-05+	5.426		5.464		5.513		5.534		5.643		5.789		6.068	
96-07+	5.419		5.456		5.505		5.525		5.632		5.776		6.049	
96-09+	5.413		5.449		5.496		5.516		5.621		5.762		6.031	
96-11+	5.406	9.43	5.441	8.57	5.488	7.65	5.507	7.32	5.610	5.97	5.749	4.79	6.012	3.47
96-13+	5.399		5.434		5.479		5.499		5.599		5.735		5.994	
96-15+	5.392		5.426		5.471		5.490		5.589		5.722		5.975	
96-17+	5.385		5.419		5.462		5.481		5.578		5.708		5.957	
WAL	13.357		11.733		10.147		9.592		7.450		5.683		3.949	
1st Prin	11/25/14		05/25/12		08/25/10		02/25/10		08/25/08		08/25/07		06/25/06	
Mat.	11/25/17		11/25/17		11/25/17		11/25/17		11/25/17		10/25/10		07/25/07	

October 16, 2002 09:57AM
Settlement: December 31, 2002
Last Payment: None

PRICE/YIELD TO MATURITY Table for CWHL0235_SEQ Class A2
Current Balance: $46,307,000.00 Current Coupon: 5%

Merrill Lynch & Company
HyperStruct
Next Payment: January 25, 2003

No default scenario exists

Scenario Assumption

Price	100 PSA Yield	100 PSA Dur	200 PSA Yield	200 PSA Dur	275 PSA Yield	275 PSA Dur	300 PSA Yield	300 PSA Dur	400 PSA Yield	400 PSA Dur	500 PSA Yield	500 PSA Dur	750 PSA Yield	750 PSA Dur
96-19+	5.378	9.43	5.411	8.57	5.454	7.66	5.472	7.33	5.567	5.98	5.695	4.79	5.938	3.48
96-21+	5.372		5.404		5.446		5.463		5.556		5.682		5.919	
96-23+	5.365		5.396		5.437		5.455		5.546		5.668		5.901	
WAL	13.357		11.733		10.147		9.592		7.450		5.683		3.949	
1st Prin	11/25/14		05/25/12		08/25/10		02/25/10		08/25/08		08/25/07		06/25/06	
Mat.	11/25/17		11/25/17		11/25/17		11/25/17		11/25/17		10/25/10		07/25/07	

Recipient must read the information in the attached underwriter's statement regarding computational materials and other information (the 'Statement'). If the statement is not attached, please contact your account representative. Do not use or rely on this information if you have not received and reviewed the Statement.

October 17, 2002 10:02AM
Settlement: December 31, 2002
Last Payment: None

PRICE/YIELD TO MATURITY Table for CWHL0235_SEQ2 Class A5
Current Balance: $165,661,000.00 Current Coupon: 5%

Merrill Lynch & Company
HyperStruct
Next Payment: January 25, 2003

0.00 % CDR (PSA method), 0.00 % prin losses, 12 mtr, P&I advanced

Scenario Assumption

Price	<A> Yield	<A> Dur	<B> Yield	<B> Dur	<C> Yield	<C> Dur	<D> Yield	<D> Dur	<E> Yield	<E> Dur	<F> Yield	<F> Dur	<G> Yield	<G> Dur
101-13	2.755	0.76	2.116	0.60	4.113	1.86	3.989	1.64	3.881	1.49	3.781	1.37	3.644	1.24
101-15	2.675		2.013		4.080		3.952		3.839		3.737		3.595	
101-17	2.595		1.910		4.047		3.915		3.798		3.692		3.545	
101-19	2.515		1.808		4.014		3.877		3.757		3.648		3.496	
101-21	2.435	0.77	1.706	0.60	3.981	1.86	3.840	1.64	3.716	1.49	3.603	1.38	3.447	1.24
101-23	2.355		1.603		3.948		3.803		3.675		3.559		3.398	
101-25	2.275		1.501		3.915		3.766		3.634		3.514		3.348	
101-27	2.196		1.399		3.882		3.728		3.593		3.470		3.299	
101-29	2.116	0.77	1.297	0.60	3.849	1.86	3.691	1.65	3.552	1.49	3.425	1.38	3.250	1.24
101-31	2.037		1.195		3.816		3.654		3.511		3.381		3.201	
102-01	1.957		1.094		3.784		3.617		3.470		3.337		3.152	
102-03	1.878		0.992		3.751		3.580		3.430		3.292		3.103	
102-05	1.799	0.77	0.891	0.60	3.718	1.86	3.543	1.65	3.389	1.50	3.248	1.38	3.054	1.25
102-07	1.720		0.790		3.685		3.506		3.348		3.204		3.005	
102-09	1.641		0.689		3.653		3.469		3.307		3.160		2.956	
102-11	1.562		0.588		3.620		3.432		3.267		3.116		2.907	
102-13	1.484	0.77	0.487	0.60	3.588	1.87	3.395	1.65	3.226	1.50	3.072	1.38	2.859	1.25
WAL	0.789		0.611		2.000		1.754		1.583		1.453		1.306	
1st Prin	01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03	
Mat.	04/25/05		01/25/04		07/25/06		01/25/06		08/25/05		05/25/05		02/25/05	

<A>: vector1 CPR(s_3_10.0_6_50.0_S31_10.0)
<B>: vector2 CPR(s_3_10.0_12_50.0_S25_10.0)
<C>: 300 PSA(300.0)
<D>: 400 PSA(400.0)
<E>: 500 PSA(500.0)
<F>: 600 PSA(600.0)
<G>: 750 PSA(750.0)

November 15, 2002 10:39AM
Settlement: December 31, 2002
Last Payment: None

PRICE/YIELD TO MATURITY Table for CWHL0235_G3 Class 3A
Current Balance: $492,000,000.00 Current Coupon: 5%

Merrill Lynch & Company
HyperStruct
Next Payment: January 25, 2003

No default scenario exists

Scenario Assumption

	100 PSA		200 PSA		250 PSA		300 PSA		400 PSA		500 PSA		750 PSA	
Price	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur
99-18	5.069	5.27	5.073	4.38	5.075	4.03	5.077	3.73	5.080	3.24	5.084	2.87	5.093	2.24
99-20	5.058		5.059		5.059		5.060		5.061		5.062		5.065	
99-22	5.046		5.044		5.044		5.043		5.042		5.040		5.037	
99-24	5.034		5.030		5.028		5.026		5.022		5.019		5.009	
99-26	5.022	5.28	5.016	4.39	5.013	4.04	5.010	3.74	5.003	3.25	4.997	2.87	4.981	2.24
99-28	5.010		5.002		4.997		4.993		4.984		4.975		4.953	
99-30	4.998		4.988		4.982		4.976		4.965		4.953		4.926	
100-00	4.987		4.973		4.967		4.960		4.946		4.932		4.898	
100-02	4.975	5.28	4.959	4.40	4.951	4.05	4.943	3.74	4.927	3.25	4.910	2.88	4.870	2.25
100-04	4.963		4.945		4.936		4.926		4.907		4.889		4.843	
100-06	4.951		4.931		4.920		4.910		4.888		4.867		4.815	
100-08	4.940		4.917		4.905		4.893		4.869		4.845		4.787	
100-10	4.928	5.29	4.903	4.40	4.890	4.05	4.877	3.75	4.850	3.26	4.824	2.88	4.760	2.25
100-12	4.916		4.889		4.875		4.860		4.831		4.802		4.732	
100-14	4.905		4.875		4.859		4.844		4.812		4.781		4.705	
100-16	4.893		4.861		4.844		4.827		4.793		4.759		4.677	
100-18	4.881	5.30	4.847	4.41	4.829	4.06	4.811	3.76	4.774	3.26	4.738	2.89	4.650	2.26
100-20	4.869		4.833		4.813		4.794		4.755		4.717		4.622	
100-22	4.858		4.818		4.798		4.778		4.736		4.695		4.595	
100-24	4.846		4.804		4.783		4.761		4.717		4.674		4.568	
100-26	4.835	5.31	4.791	4.42	4.768	4.07	4.745	3.76	4.699	3.27	4.652	2.89	4.540	2.26
100-28	4.823		4.777		4.753		4.728		4.680		4.631		4.513	
100-30	4.811		4.763		4.737		4.712		4.661		4.610		4.486	
101-00	4.800		4.749		4.722		4.696		4.642		4.588		4.458	
WAL	6.692		5.398		4.896		4.472		3.800		3.301		2.497	
1st Prin	01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03	
Mat.	11/25/17		11/25/17		11/25/17		11/25/17		11/25/17		11/25/17		11/25/17	

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November 15, 2002 10:39AM
Settlement: December 31, 2002
Last Payment: None

PRICE/YIELD TO MATURITY Table for CWHL0235_G3 Class 3A
Current Balance: $492,000,000.00 Current Coupon: 5%

Merrill Lynch & Company
HyperStruct
Next Payment: January 25, 2003

No default scenario exists

Scenario Assumption

	100 PSA		200 PSA		250 PSA		300 PSA		400 PSA		500 PSA		750 PSA	
Price	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur
101-02	4.788	5.32	4.735	4.42	4.707	4.07	4.679	3.77	4.623	3.28	4.567	2.90	4.431	2.26
101-04	4.776		4.721		4.692		4.663		4.604		4.546		4.404	
101-06	4.765		4.707		4.677		4.647		4.586		4.525		4.377	
WAL	6.692		5.395		4.896		4.472		3.800		3.301		2.497	
1st Prin	01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03	
Mat.	11/25/17		11/25/17		11/25/17		11/25/17		11/25/17		11/25/17		11/25/17	

October 16, 2002 09:58AM
Settlement: December 31, 2002
Last Payment: None

PRICE/YIELD TO MATURITY Table for CWHL0235_SEQ Class NAS
Current Balance: $39,400,000.00 Current Coupon: 5%

Merrill Lynch & Company
HyperStruct
Next Payment: January 25, 2003

No default scenario exists

Scenario Assumption

Price	100 PSA		200 PSA		275 PSA		300 PSA		400 PSA		500 PSA		750 PSA	
	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur
96-11	5.504	7.41	5.523	7.11	5.537	6.91	5.541	6.85	5.558	6.62	5.578	6.37	5.738	4.89
96-13	5.495		5.514		5.527		5.531		5.548		5.567		5.725	
96-15	5.486		5.505		5.518		5.522		5.538		5.557		5.712	
96-17	5.478		5.496		5.509		5.513		5.528		5.547		5.698	
96-19	5.469	7.42	5.487	7.11	5.499	6.92	5.503	6.85	5.519	6.63	5.537	6.38	5.685	4.89
96-21	5.460		5.478		5.490		5.494		5.509		5.527		5.672	
96-23	5.452		5.469		5.481		5.484		5.499		5.517		5.659	
96-25	5.443		5.460		5.471		5.475		5.490		5.507		5.646	
96-27	5.434	7.42	5.451	7.12	5.462	6.92	5.466	6.86	5.480	6.63	5.497	6.38	5.633	4.89
96-29	5.426		5.442		5.453		5.456		5.470		5.487		5.619	
96-31	5.417		5.433		5.443		5.447		5.460		5.477		5.606	
97-01	5.408		5.424		5.434		5.438		5.451		5.467		5.593	
97-03	5.400	7.43	5.415	7.13	5.425	6.93	5.428	6.86	5.441	6.64	5.457	6.39	5.580	4.89
97-05	5.391		5.406		5.416		5.419		5.432		5.447		5.567	
97-07	5.382		5.397		5.406		5.410		5.422		5.437		5.554	
97-09	5.374		5.388		5.397		5.400		5.412		5.427		5.541	
97-11	5.365	7.43	5.379	7.13	5.388	6.93	5.391	6.87	5.403	6.64	5.417	6.39	5.528	4.90
97-13	5.357		5.370		5.379		5.382		5.393		5.407		5.515	
97-15	5.348		5.361		5.370		5.372		5.383		5.397		5.502	
97-17	5.339		5.352		5.360		5.363		5.374		5.387		5.489	
97-19	5.331	7.44	5.343	7.14	5.351	6.94	5.354	6.87	5.364	6.65	5.377	6.40	5.476	4.90
97-21	5.322		5.334		5.342		5.345		5.355		5.367		5.463	
97-23	5.314		5.325		5.333		5.335		5.345		5.357		5.450	
97-25	5.305		5.316		5.324		5.326		5.335		5.347		5.437	
WAL	9.849		9.328		8.988		8.884		8.504		8.084		5.845	
1st Prin	01/25/08		01/25/08		01/25/08		01/25/08		01/25/08		01/25/08		07/25/07	
Mat.	11/25/17		11/25/17		11/25/17		11/25/17		11/25/17		11/25/17		11/25/17	

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October 16, 2002 09:58AM
Settlement: December 31, 2002
Last Payment: None

PRICE/YIELD TO MATURITY Table for CWHL0235_SEQ Class NAS
Current Balance: $39,400,000.00 Current Coupon: 5%

Merrill Lynch & Company
HyperStruct
Next Payment: January 25, 2003

No default scenario exists

Scenario Assumption

	100 PSA		200 PSA		275 PSA		300 PSA		400 PSA		500 PSA		750 PSA	
Price	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur
97-27	5.297	7.45	5.307	7.14	5.314	6.94	5.317	6.88	5.326	6.65	5.337	6.40	5.424	4.90
97-29	5.288		5.298		5.305		5.308		5.316		5.327		5.411	
97-31	5.280		5.289		5.296		5.298		5.307		5.317		5.398	
WAL	9.849		9.328		8.988		8.884		8.504		8.084		5.845	
1st Prin	01/25/08		01/25/08		01/25/08		01/25/08		01/25/08		01/25/08		07/25/07	
Mat.	11/25/17		11/25/17		11/25/17		11/25/17		11/25/17		11/25/17		11/25/17	

Recipient must read the information in the attached underwriter's statement regarding computational materials and other information (the 'Statement'). If the statement is not attached, please contact your account representative. Do not use or rely on this information if you have not received and reviewed the Statement.

October 15, 2002 03:26PM
Settlement: December 31, 2002
Last Payment: None

PRICE/YIELD TO MATURITY Table for CWHL0235 Class A
Current Balance: $394,000,000.00 Current Coupon: 5%

Merrill Lynch & Company
HyperStruct
Next Payment: January 25, 2003

No default scenario exists

Scenario Assumption

	100 PSA		200 PSA		275 PSA		300 PSA		400 PSA		500 PSA		750 PSA	
Price	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur
98-25+	5.215	5.25	5.248	4.37	5.274	3.86	5.283	3.72	5.317	3.23	5.352	2.86	5.436	2.23
98-27+	5.203		5.234		5.258		5.266		5.298		5.330		5.408	
98-29+	5.191		5.220		5.242		5.249		5.279		5.308		5.379	
98-31+	5.180		5.205		5.225		5.232		5.259		5.286		5.351	
99-01+	5.168	5.26	5.191	4.37	5.209	3.87	5.215	3.72	5.240	3.24	5.264	2.86	5.323	2.24
99-03+	5.156		5.177		5.193		5.198		5.220		5.242		5.295	
99-05+	5.144		5.162		5.177		5.181		5.201		5.220		5.267	
99-07+	5.132		5.148		5.160		5.165		5.181		5.198		5.239	
99-09+	5.120	5.27	5.134	4.38	5.144	3.87	5.148	3.73	5.162	3.24	5.176	2.87	5.211	2.24
99-11+	5.108		5.119		5.128		5.131		5.143		5.155		5.183	
99-13+	5.096		5.105		5.112		5.114		5.123		5.133		5.155	
99-15+	5.084		5.091		5.096		5.097		5.104		5.111		5.127	
99-17+	5.072	5.28	5.076	4.39	5.080	3.88	5.081	3.74	5.085	3.25	5.089	2.87	5.099	2.25
99-19+	5.061		5.062		5.064		5.064		5.066		5.067		5.072	
99-21+	5.049		5.048		5.047		5.047		5.046		5.046		5.044	
99-23+	5.037		5.034		5.031		5.031		5.027		5.024		5.016	
99-25+	5.025	5.29	5.020	4.40	5.015	3.89	5.014	3.74	5.008	3.25	5.002	2.88	4.988	2.25
99-27+	5.013		5.005		4.999		4.997		4.989		4.981		4.961	
99-29+	5.002		4.991		4.983		4.981		4.970		4.959		4.933	
99-31+	4.990		4.977		4.967		4.964		4.951		4.937		4.905	
100-01+	4.978	5.29	4.963	4.40	4.951	3.89	4.947	3.75	4.932	3.26	4.916	2.88	4.878	2.25
100-03+	4.966		4.949		4.935		4.931		4.912		4.894		4.850	
100-05+	4.955		4.935		4.919		4.914		4.893		4.873		4.822	
100-07+	4.943		4.921		4.903		4.898		4.874		4.851		4.795	
WAL	6.705		5.406		4.684		4.480		3.808		3.307		2.502	
1st Prin	01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03	
Mat.	11/25/17		11/25/17		11/25/17		11/25/17		11/25/17		11/25/17		11/25/17	

Recipient must read the information in the attached underwriter's statement regarding computational materials and other information (the 'Statement'). If the statement is not attached, please contact your account representative. Do not use or rely on this information if you have not received and reviewed the Statement.

October 15, 2002 03:26PM
Settlement: December 31, 2002
Last Payment: None

PRICE/YIELD TO MATURITY Table for CWHL0235 Class A
Current Balance: $394,000,000.00 Current Coupon: 5%

Merrill Lynch & Company
HyperStruct
Next Payment: January 25, 2003

No default scenario exists

Scenario Assumption

	100 PSA		200 PSA		275 PSA		300 PSA		400 PSA		500 PSA		750 PSA	
Price	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur
100-09+	4.931	5.30	4.907	4.41	4.888	3.90	4.881	3.76	4.855	3.26	4.830	2.89	4.767	2.26
100-11+	4.919		4.892		4.872		4.865		4.836		4.808		4.740	
100-13+	4.908		4.878		4.856		4.848		4.817		4.787		4.712	
WAL	6.705		5.406		4.684		4.480		3.808		3.307		2.502	
1st Prin	01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03	
Mat.	11/25/17		11/25/17		11/25/17		11/25/17		11/25/17		11/25/17		11/25/17	

Recipient must read the information in the attached underwriter's statement regarding computational materials and other information (the 'Statement'). If the statement is not attached, please contact your account representative. Do not use or rely on this information if you have not received and reviewed the Statement.

October 15, 2002 03:26PM
Settlement: December 31, 2002
Last Payment: None

PRICE/YIELD TO MATURITY Table for CWHL0235 Class B
Current Balance: $6,000,000.00 Current Coupon: 5%

Merrill Lynch & Company
HyperStruct
Next Payment: January 25, 2003

No default scenario exists

Scenario Assumption

	100 PSA		200 PSA		275 PSA		300 PSA		400 PSA		500 PSA		750 PSA	
Price	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur
84-05	7.860	5.75	7.965	5.55	8.038	5.42	8.061	5.38	8.150	5.23	8.232	5.10	8.414	4.84
84-07	7.847		7.952		8.024		8.047		8.136		8.217		8.398	
84-09	7.835		7.938		8.011		8.034		8.122		8.203		8.383	
84-11	7.822		7.925		7.997		8.020		8.108		8.189		8.368	
84-13	7.809	5.75	7.912	5.55	7.983	5.42	8.006	5.38	8.094	5.24	8.174	5.11	8.353	4.84
84-15	7.796		7.898		7.970		7.993		8.079		8.160		8.337	
84-17	7.783		7.885		7.956		7.979		8.065		8.145		8.322	
84-19	7.771		7.872		7.943		7.965		8.051		8.131		8.307	
84-21	7.758	5.76	7.859	5.56	7.929	5.43	7.952	5.39	8.037	5.24	8.117	5.11	8.292	4.85
84-23	7.745		7.846		7.916		7.938		8.023		8.102		8.277	
84-25	7.732		7.832		7.902		7.925		8.009		8.088		8.262	
84-27	7.720		7.819		7.889		7.911		7.995		8.073		8.246	
84-29	7.707	5.77	7.806	5.57	7.875	5.44	7.897	5.40	7.981	5.25	8.059	5.12	8.231	4.85
84-31	7.694		7.793		7.862		7.884		7.967		8.045		8.216	
85-01	7.682		7.780		7.848		7.870		7.954		8.031		8.201	
85-03	7.669		7.767		7.835		7.857		7.940		8.016		8.186	
85-05	7.656	5.78	7.754	5.58	7.821	5.45	7.843	5.41	7.926	5.26	8.002	5.13	8.171	4.86
85-07	7.644		7.741		7.808		7.830		7.912		7.988		8.156	
85-09	7.631		7.727		7.795		7.816		7.898		7.974		8.141	
85-11	7.618		7.714		7.781		7.803		7.884		7.959		8.126	
85-13	7.606	5.79	7.701	5.59	7.768	5.45	7.789	5.41	7.870	5.26	7.945	5.13	8.111	4.87
85-15	7.593		7.688		7.755		7.776		7.856		7.931		8.096	
85-17	7.581		7.675		7.741		7.762		7.843		7.917		8.081	
85-19	7.568		7.662		7.728		7.749		7.829		7.903		8.066	
WAL	8.097		7.703		7.446		7.367		7.080		6.832		6.338	
1st Prin	01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03	
Mat.	11/25/17		11/25/17		11/25/17		11/25/17		11/25/17		11/25/17		11/25/17	

October 15, 2002 03:26PM
Settlement: December 31, 2002
Last Payment: None

PRICE/YIELD TO MATURITY Table for CWHL0235 Class B
Current Balance: $6,000,000.00 Current Coupon: 5%

Merrill Lynch & Company
HyperStruct
Next Payment: January 25, 2003

No default scenario exists

Scenario Assumption

	100 PSA		200 PSA		275 PSA		300 PSA		400 PSA		500 PSA		750 PSA	
Price	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur
85-21	7.556	5.80	7.649	5.60	7.715	5.46	7.736	5.42	7.815	5.27	7.889	5.14	8.051	4.87
85-23	7.543		7.636		7.701		7.722		7.801		7.874		8.037	
85-25	7.531		7.623		7.688		7.709		7.788		7.860		8.022	
WAL	8.097		7.703		7.446		7.367		7.080		6.832		6.338	
1st Prin	01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03	
Mat.	11/25/17		11/25/17		11/25/17		11/25/17		11/25/17		11/25/17		11/25/17	

December 31, 2002 11:57AM
Settlement: December 31, 2002
Last Payment: None

PRICE/YIELD TO MATURITY Table for CWHL023SC_X_FINAL Class 3A1
Current Balance: $220,702,523.00 Current Coupon: 5%

Merrill Lynch & Company
HyperStruct
Next Payment: January 25, 2003

No default scenario exists

Scenario Assumption

	100 PSA		200 PSA		300 PSA		400 PSA		500 PSA		600 PSA	
Price	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur
99-11+	5.108	5.27	5.119	4.40	5.130	3.76	5.142	3.28	5.153	2.91	5.164	2.62
99-13+	5.096		5.105		5.114		5.123		5.132		5.140	
99-15+	5.084		5.091		5.097		5.104		5.110		5.117	
99-17+	5.072		5.076		5.080		5.085		5.089		5.093	
99-19+	5.061	5.28	5.062	4.41	5.064	3.77	5.066	3.28	5.067	2.91	5.069	2.62
99-21+	5.049		5.048		5.047		5.047		5.046		5.045	
99-23+	5.037		5.034		5.031		5.028		5.024		5.021	
99-25+	5.025		5.020		5.014		5.009		5.003		4.998	
99-27+	5.013	5.29	5.006	4.42	4.998	3.77	4.990	3.29	4.982	2.92	4.974	2.63
99-29+	5.002		4.991		4.981		4.971		4.960		4.950	
99-31+	4.990		4.977		4.965		4.952		4.939		4.926	
100-01+	4.978		4.963		4.948		4.933		4.918		4.903	
100-03+	4.966	5.30	4.949	4.42	4.932	3.78	4.914	3.29	4.896	2.92	4.879	2.63
100-05+	4.955		4.935		4.915		4.895		4.875		4.855	
100-07+	4.943		4.921		4.899		4.876		4.854		4.832	
100-09+	4.931		4.907		4.882		4.857		4.833		4.808	
100-11+	4.919	5.31	4.893	4.43	4.866	3.78	4.839	3.30	4.811	2.93	4.785	2.64
100-13+	4.908		4.879		4.850		4.820		4.790		4.761	
100-15+	4.896		4.865		4.833		4.801		4.769		4.738	
100-17+	4.884		4.851		4.817		4.782		4.748		4.714	
100-19+	4.873	5.31	4.837	4.44	4.801	3.79	4.764	3.31	4.727	2.93	4.691	2.64
100-21+	4.861		4.823		4.784		4.745		4.706		4.667	
100-23+	4.850		4.809		4.768		4.726		4.685		4.644	
100-25+	4.838		4.795		4.752		4.708		4.664		4.621	
WAL	6.706		5.427		4.514		3.849		3.353		2.974	
1st Prin	01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03	
Mat.	12/25/17		12/25/17		12/25/17		12/25/17		12/25/17		12/25/17	

December 31, 2002 11:57AM
Settlement: December 31, 2002
Last Payment: None

PRICE/YIELD TO MATURITY Table for CWHL0235C_X_FINAL Class 3A1
Current Balance: $220,702,523.00 Current Coupon: 5%

Merrill Lynch & Company
HyperStruct
Next Payment: January 25, 2003

No default scenario exists

Scenario Assumption

	100 PSA		200 PSA		300 PSA		400 PSA		500 PSA		600 PSA	
Price	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur	Yield	Dur
100-27+	4.826	5.32	4.782	4.44	4.735	3.80	4.689	3.31	4.643	2.94	4.597	2.64
100-29+	4.815		4.768		4.719		4.670		4.622		4.574	
100-31+	4.803		4.754		4.703		4.652		4.601		4.551	
WAL	6.706		5.427		4.514		3.849		3.353		2.974	
1st Prin	01/25/03		01/25/03		01/25/03		01/25/03		01/25/03		01/25/03	
Mat.	12/25/17		12/25/17		12/25/17		12/25/17		12/25/17		12/25/17	

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 2002-35
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2002-35

COUNTRYWIDE SECURITIES CORPORATION
A Countrywide Capital Markets Company

Yields Given Prices Report CW02_35_SUBS 30 year 5.8's

User ID: leibo Deals Directory: /opt/intex/deals Date: 12/23/2002 15:50:15

Bond: M Balance: 13,306,650 Coupon: 5.356964

Delay: 0 Class Factor: 1.00 Accruing Since: 12/25/2002
Settlement Date: 12/30/2002 WHOLE 30 year WAC: 6.01 WAM: 242.46

Months 480	PSA 0	PSA 100	PSA 200	PSA 300	PSA 400	PSA 500	PSA 600	PSA 800	PSA 1000	PSA 1200
100- 4	5.538	5.501	5.477	5.462	5.451	5.444	5.439	5.432	5.420	5.407
100- 8	5.523	5.484	5.459	5.442	5.431	5.423	5.417	5.408	5.395	5.377
100-12	5.507	5.467	5.440	5.423	5.410	5.401	5.395	5.385	5.369	5.347
100-16	5.492	5.450	5.422	5.403	5.390	5.380	5.373	5.362	5.343	5.317
100-20	5.476	5.433	5.403	5.383	5.369	5.359	5.351	5.339	5.318	5.287
100-24	5.461	5.416	5.385	5.364	5.349	5.338	5.329	5.316	5.292	5.257
100-28	5.446	5.399	5.367	5.344	5.328	5.316	5.307	5.293	5.267	5.227
101- 0	5.431	5.382	5.348	5.325	5.308	5.295	5.285	5.270	5.241	5.197
101- 4	5.415	5.365	5.330	5.305	5.288	5.274	5.263	5.247	5.216	5.168
101- 8	5.400	5.348	5.312	5.286	5.267	5.253	5.241	5.224	5.191	5.138
101-12	5.385	5.331	5.293	5.267	5.247	5.232	5.220	5.201	5.165	5.108
*101-16	5.370	5.314	5.275	5.247	5.227	5.211	5.198	5.178	5.140	5.078
101-20	5.355	5.297	5.257	5.228	5.207	5.190	5.176	5.155	5.115	5.049
101-24	5.340	5.280	5.239	5.209	5.186	5.169	5.155	5.132	5.090	5.019
101-28	5.325	5.264	5.221	5.190	5.166	5.148	5.133	5.109	5.065	4.990
102- 0	5.310	5.247	5.202	5.170	5.146	5.127	5.112	5.087	5.040	4.960
102- 4	5.295	5.230	5.184	5.151	5.126	5.106	5.090	5.064	5.014	4.931
102- 8	5.280	5.214	5.166	5.132	5.106	5.086	5.069	5.041	4.989	4.901
102-12	5.265	5.197	5.148	5.113	5.086	5.065	5.047	5.019	4.965	4.872
102-16	5.250	5.180	5.130	5.094	5.066	5.044	5.026	4.996	4.940	4.843
102-20	5.235	5.164	5.113	5.075	5.046	5.023	5.004	4.973	4.915	4.813
102-24	5.220	5.147	5.095	5.056	5.026	5.003	4.983	4.951	4.890	4.784
102-28	5.206	5.131	5.077	5.037	5.006	4.982	4.962	4.928	4.865	4.755
AVG LIFE	12.39	10.38	9.19	8.42	7.88	7.48	7.16	6.68	5.89	4.86
DURATION	8.15	7.31	6.76	6.37	6.08	5.86	5.67	5.38	4.88	4.15
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	7/32	9/31	6/25

COUNTRYWIDE SECURITIES CORPORATION
A Countrywide Capital Markets Company

Yields Given Prices Report CW02_35_SUBS 30 year 5.8's

User ID: leibo Deals Directory: /opt/intex/deals Date: 12/23/2002 15:50:21

Bond: B1 Balance: 4,902,450 Coupon: 5.356964

Delay: 0 Class Factor: 1.00 Accruing Since: 12/25/2002
Settlement Date: 12/30/2002 WHOLE 30 year WAC: 6.01 WAM: 242.46

Months 480	PSA 0	PSA 100	PSA 200	PSA 300	PSA 400	PSA 500	PSA 600	PSA 800	PSA 1000	PSA 1200
98-28	5.694	5.675	5.665	5.661	5.660	5.660	5.662	5.667	5.679	5.712
99- 0	5.678	5.657	5.646	5.641	5.639	5.638	5.639	5.643	5.653	5.681
99- 4	5.663	5.640	5.627	5.621	5.618	5.617	5.617	5.619	5.627	5.651
99- 8	5.647	5.623	5.608	5.601	5.597	5.595	5.595	5.596	5.601	5.620
99-12	5.631	5.605	5.590	5.581	5.576	5.573	5.572	5.572	5.575	5.589
99-16	5.616	5.588	5.571	5.561	5.555	5.552	5.550	5.549	5.549	5.559
99-20	5.600	5.570	5.552	5.541	5.534	5.530	5.528	5.525	5.523	5.529
99-24	5.584	5.553	5.533	5.521	5.514	5.509	5.505	5.502	5.497	5.498
99-28	5.569	5.536	5.515	5.501	5.493	5.487	5.483	5.478	5.472	5.468
100- 0	5.553	5.518	5.496	5.482	5.472	5.466	5.461	5.455	5.446	5.438
100- 4	5.538	5.501	5.477	5.462	5.451	5.444	5.439	5.432	5.420	5.407
*100- 8	5.523	5.484	5.459	5.442	5.431	5.423	5.417	5.408	5.395	5.377
100-12	5.507	5.467	5.440	5.423	5.410	5.401	5.395	5.385	5.369	5.347
100-16	5.492	5.450	5.422	5.403	5.390	5.380	5.373	5.362	5.343	5.317
100-20	5.476	5.433	5.403	5.383	5.369	5.359	5.351	5.339	5.318	5.287
100-24	5.461	5.416	5.385	5.364	5.349	5.338	5.329	5.316	5.292	5.257
100-28	5.446	5.399	5.367	5.344	5.328	5.316	5.307	5.293	5.267	5.227
101- 0	5.431	5.382	5.348	5.325	5.308	5.295	5.285	5.270	5.241	5.197
101- 4	5.415	5.365	5.330	5.305	5.288	5.274	5.263	5.247	5.216	5.168
101- 8	5.400	5.348	5.312	5.286	5.267	5.253	5.241	5.224	5.191	5.138
101-12	5.385	5.331	5.293	5.267	5.247	5.232	5.220	5.201	5.165	5.108
101-16	5.370	5.314	5.275	5.247	5.227	5.211	5.198	5.178	5.140	5.078
101-20	5.355	5.297	5.257	5.228	5.207	5.190	5.176	5.155	5.115	5.049
AVG LIFE	12.39	10.38	9.19	8.42	7.88	7.48	7.16	6.68	5.89	4.86
DURATION	8.08	7.26	6.72	6.34	6.05	5.83	5.65	5.36	4.86	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	7/32	9/31	6/25

COUNTRYWIDE SECURITIES CORPORATION
A Countrywide Capital Markets Company

Yields Given Prices Report CW02_35_SUBS 30 year 5.8's

User ID: leibo Deals Directory: /opt/intex/deals Date: 12/23/2002 15:50:27

Bond: B2 Balance: 3,501,750 Coupon: 5.356964

Delay: 0 Class Factor: 1.00 Accruing Since: 12/25/2002
Settlement Date: 12/30/2002 WHOLE 30 year WAC: 6.01 WAM: 242.46

Months 480	PSA 0	PSA 100	PSA 200	PSA 300	PSA 400	PSA 500	PSA 600	PSA 800	PSA 1000	PSA 1200
94-28	6.216	6.255	6.291	6.323	6.352	6.378	6.403	6.447	6.538	6.720
95- 0	6.200	6.236	6.270	6.301	6.330	6.355	6.379	6.422	6.511	6.688
95- 4	6.183	6.218	6.250	6.280	6.307	6.332	6.355	6.397	6.483	6.655
95- 8	6.166	6.199	6.230	6.259	6.285	6.309	6.332	6.372	6.456	6.623
95-12	6.149	6.181	6.210	6.238	6.263	6.286	6.308	6.347	6.428	6.591
95-16	6.132	6.162	6.190	6.217	6.241	6.263	6.284	6.322	6.401	6.559
95-20	6.116	6.143	6.170	6.196	6.219	6.241	6.261	6.297	6.373	6.527
95-24	6.099	6.125	6.150	6.174	6.197	6.218	6.237	6.272	6.346	6.495
95-28	6.082	6.107	6.131	6.153	6.175	6.195	6.214	6.248	6.319	6.463
96- 0	6.066	6.088	6.111	6.132	6.153	6.172	6.190	6.223	6.292	6.431
96- 4	6.049	6.070	6.091	6.112	6.131	6.149	6.167	6.198	6.265	6.399
*96- 8	6.033	6.051	6.071	6.091	6.109	6.127	6.143	6.174	6.238	6.367
96-12	6.016	6.033	6.051	6.070	6.087	6.104	6.120	6.149	6.211	6.336
96-16	6.000	6.015	6.032	6.049	6.066	6.082	6.097	6.125	6.184	6.304
96-20	5.984	5.997	6.012	6.028	6.044	6.059	6.073	6.100	6.157	6.272
96-24	5.967	5.979	5.993	6.007	6.022	6.037	6.050	6.076	6.130	6.241
96-28	5.951	5.960	5.973	5.987	6.001	6.014	6.027	6.051	6.103	6.209
97- 0	5.934	5.942	5.953	5.966	5.979	5.992	6.004	6.027	6.076	6.178
97- 4	5.918	5.924	5.934	5.945	5.957	5.969	5.981	6.003	6.049	6.146
97- 8	5.902	5.906	5.915	5.925	5.936	5.947	5.958	5.978	6.023	6.115
97-12	5.886	5.888	5.895	5.904	5.914	5.925	5.935	5.954	5.996	6.084
97-16	5.870	5.870	5.876	5.884	5.893	5.902	5.912	5.930	5.969	6.052
97-20	5.854	5.852	5.856	5.863	5.872	5.880	5.889	5.906	5.943	6.021
AVG LIFE	12.39	10.38	9.19	8.42	7.88	7.48	7.16	6.68	5.89	4.86
DURATION	7.87	7.09	6.58	6.22	5.94	5.73	5.56	5.28	4.79	4.09
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	7/32	9/31	6/25