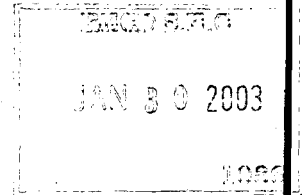


IN ACCORDANCE WITH RULE 202 OF REGULATION S-T,
THIS FORM SE IS BEING FILED IN PAPER PURSUANT
TO A CONTINUING HARDSHIP EXEMPTION.



SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549



03005755

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 29, 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 31 2003

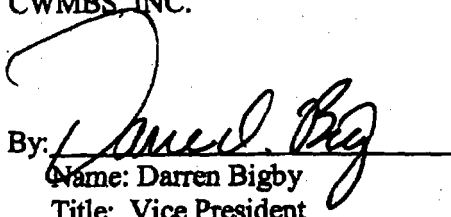
**THOMSON
FINANCIAL**

Wiley

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 29, 2003.

CWMBS, INC.

By: 

Name: Darren Bigby

Title: Vice President

Exhibit Index

Exhibit

Page

99.1 Computational Materials Prepared by COUNTRYWIDE SECURITIES
CORPORATION

4

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 COUNTRWIDE SECURITIES CORPORATION

for

CWMBS, INC.

CHL MORTGAGE PASS-THROUGH TRUST 2003-1
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2003-1



User ID: leibo Deals Directory: /opt/intex/deals

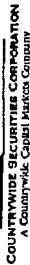
Date: 01/27/2003 17:25:00

Bond: IA1 Balance: 122,845,000 Coupon: 5.750000

Delay: 24 Class Factor: 1.00 Accruing Since: 1/01/2003

Settlement Date: 1/30/2003 WHOLE 30 year WAC: 6.17 WAM: 313.59

Although the information included in this report has been obtained from sources which we believe to be reliable, we do not guarantee its accuracy or completeness. All information contained herein is subject to change without notice. This report is for informative purposes only and is not intended as an offer or solicitation with respect to the securities or the companies named herein. Any assessment of the security of the financial projections is dependent on the occurrence of future events which cannot be ascertained, therefore, the actual results achieved during the projective period may vary from the expectations.



User ID: leibo **Deals Directory:** /opt/intex/deals

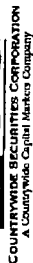
Date: 01/27/2003 17:25:04

Bond: LA6 Balance: 52,000,000 Coupon: 5.0000000

Delay: 24 Class Factor: 1.00 Accruing Since: 1/01/2003

Settlement Date: 1/30/2003 WHOLE 30 year WAC: 6.17 WAM: 313.59

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User ID: leibo Deals Directory: /opt/intex/deals Date: 01/27/2003 17:25:08

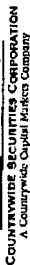
Bond: IA10 Balance: 5,000,000 Coupon: 0.750000

Delay: 24 Class Factor: 1.00 Accruing Since: 1/01/2003

Settlement Date: 1/30/2003 WHOLE 30 year WAC: 6.17 WAM: 313.59

[illegible]

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User ID: lcibo **Deals Directory:** /opt/intex/deals

Date: 01/27/2003 17:25:12

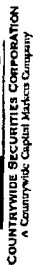
Bond: IA11 Balance: 5,000,000 Coupon: 4.250000

Delay: 24 Class Factor: 1.00 Accruing Since: 1/01/2003

Settlement Date: 1/30/2003 WHOLE 30 year WAC: 6.17 WAM: 313.59

Months	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA
480	0	100	200	300	400	500	600	800	1000	1200		
99-156250	4.362	4.477	4.559	4.620	4.671	4.716	4.757	4.833	4.902	4.966		
99-281250	4.345	4.435	4.498	4.546	4.585	4.620	4.652	4.711	4.764	4.814		
99-406250	4.329	4.393	4.438	4.472	4.499	4.524	4.547	4.589	4.627	4.662		
99-531250	4.312	4.350	4.377	4.398	4.414	4.429	4.443	4.467	4.490	4.511		
99-656250	4.296	4.308	4.317	4.323	4.329	4.334	4.338	4.346	4.354	4.360		
99-781250	4.279	4.266	4.257	4.250	4.244	4.239	4.234	4.225	4.217	4.210		
99-906250	4.263	4.224	4.196	4.176	4.159	4.144	4.130	4.105	4.081	4.060		
100-031250	4.247	4.182	4.136	4.102	4.074	4.049	4.026	3.984	3.946	3.910		
100-156250	4.230	4.140	4.076	4.029	3.990	3.955	3.923	3.864	3.810	3.761		
100-281250	4.214	4.098	4.017	3.955	3.905	3.860	3.819	3.744	3.675	3.611		
100-406250	4.198	4.057	3.957	3.882	3.821	3.766	3.716	3.540	3.463	3.463		
100-531250	4.181	4.015	3.897	3.809	3.737	3.672	3.613	3.505	3.406	3.314		
100-656250	4.165	3.973	3.838	3.736	3.653	3.579	3.510	3.385	3.271	3.166		
100-781250	4.149	3.932	3.778	3.663	3.569	3.485	3.408	3.266	3.137	3.018		
100-906250	4.133	3.890	3.719	3.591	3.485	3.392	3.323	3.205	3.074	2.973		
101-031250	4.117	3.849	3.660	3.518	3.402	3.299	3.203	3.029	2.870	2.723		
101-156250	4.101	3.808	3.600	3.446	3.319	3.205	3.101	2.911	2.737	2.577		
101-281250	4.085	3.767	3.541	3.374	3.236	3.113	2.999	2.793	2.604	2.430		
101-406250	4.068	3.725	3.483	3.301	3.153	3.020	2.898	2.675	2.472	2.284		
101-531250	4.052	3.684	3.424	3.229	3.070	2.927	2.796	2.558	2.339	2.138		
101-656250	4.036	3.643	3.365	3.158	2.987	2.835	2.695	2.440	2.207	1.992		
101-781250	4.021	3.602	3.306	3.086	2.904	2.743	2.594	2.323	2.076	1.847		
101-906250	4.005	3.562	3.248	3.014	2.822	2.651	2.493	2.206	1.944	1.702		
AVG LIFE	9.93	3.29	2.23	1.80	1.56	1.39	1.26	1.08	0.96	0.87		
DURATION	7.63	2.98	2.08	1.70	1.47	1.32	1.20	1.04	0.92	0.84		
FIRST PAY	2/03	2/03	2/03	2/03	2/03	2/03	2/03	2/03	2/03	2/03		
LAST PAY	4/20	2/09	11/06	12/05	7/05	4/05	1/05	10/04	7/04	6/04		

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Date: 01/27/2003 17:25:17

User ID: leibo Deals Directory: /opt/intex/deals

Bond: IA9 Balance: 35,000,000 Coupon: 5.0000000

Delay: 24 Class Factor: 1.00 Accruing Since: 1/01/2003

Settlement Date: 1/30/2003 WHOLE 30 year WAC: 6.17 WAM: 313.59

Months	PSA	PSA	PSA	PSA
480	0	100	700	400

[illegible]

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User ID: leibo Deals Directory: /opt/intex/deals Date: 01/27/2003 17:25:21

Bond: IA2 Balance: 4,975,000 Coupon: 5.000000

Delay: 24 Class Factor: 1.00 Accruing Since: 1/01/2003
Settlement Date: 1/30/2003 WHOLE 30 year WAC: 6.17 WAM: 313.59

Months	PSA 0	PSA 100	PSA 200	PSA 300	PSA 400	PSA 500	PSA 600	PSA 800	PSA 1000	PSA 1200
98.6250000	5.445	5.963	6.261	6.502	6.713	6.908	7.088	7.407	7.704	7.988
98.7500000	5.397	5.922	6.114	6.352	6.512	6.684	6.841	7.122	7.382	7.631
98.8750000	5.350	5.743	5.969	6.152	6.311	6.459	6.595	6.837	7.062	7.275
99.0000000	5.303	5.633	5.823	5.977	6.111	6.236	6.350	6.553	6.742	6.922
99.1250000	5.256	5.524	5.678	5.803	5.912	6.012	6.105	6.270	6.423	6.569
99.2500000	5.209	5.415	5.533	5.629	5.713	5.790	5.861	5.988	6.105	6.211
99.3750000	5.162	5.306	5.388	5.455	5.514	5.568	5.618	5.706	5.788	5.866
99.5000000	5.115	5.197	5.244	5.282	5.316	5.347	5.375	5.425	5.472	5.517
99.6250000	5.068	5.088	5.100	5.110	5.118	5.126	5.133	5.145	5.157	5.168
99.7500000	5.021	4.980	4.957	4.937	4.921	4.905	4.891	4.866	4.843	4.821
99.8750000	4.975	4.872	4.813	4.766	4.724	4.686	4.650	4.588	4.530	4.474
100.0000000	4.928	4.764	4.670	4.594	4.528	4.466	4.410	4.310	4.217	4.129
100.1250000	4.882	4.657	4.528	4.423	4.332	4.248	4.171	4.033	3.906	3.785
100.2500000	4.835	4.549	4.385	4.252	4.137	4.030	3.932	3.757	3.596	3.442
100.3750000	4.789	4.442	4.243	4.082	3.942	3.812	3.693	3.482	3.286	3.099
100.5000000	4.743	4.335	4.101	3.912	3.748	3.595	3.456	3.208	2.978	2.758
100.6250000	4.697	4.228	3.960	3.743	3.554	3.379	3.219	2.934	2.670	2.419
100.7500000	4.651	4.122	3.819	3.574	3.360	3.163	2.982	2.661	2.363	2.080
100.8750000	4.605	4.016	3.678	3.405	3.167	2.948	2.747	2.389	2.058	1.742
101.0000000	4.559	3.910	3.537	3.237	2.975	2.733	2.511	2.117	1.753	1.405
101.1250000	4.513	3.804	3.397	3.069	2.783	2.519	2.277	1.847	1.449	1.069
101.2500000	4.468	3.698	3.257	2.901	2.591	2.305	2.043	1.577	1.146	0.735
101.3750000	4.422	3.593	3.116	2.734	2.400	2.092	1.810	1.308	0.843	0.401
AVG LIFE	3.01	1.22	0.91	0.76	0.66	0.59	0.54	0.46	0.41	0.37
DURATION	2.68	1.16	0.87	0.73	0.64	0.57	0.52	0.45	0.40	0.36
FIRST PAY	2/03	2/03	2/03	2/03	2/03	2/03	2/03	2/03	2/03	2/03
FIRST PAY	9/08	1/05	7/04	4/04	2/04	1/04	12/03	10/03	9/03	8/03

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COUNTRYWIDE SECURITIES CORPORATION
A Countrywide Capital Markets Company

Yields Given Prices Report 1_CW03J1_FIN 30 year 5.9's

User ID: leibo Deals Directory: /opt/intex/deals Date: 01/27/2003 17:25:24

Bond: IA3 Balance: 43,000,000 Coupon: 5.000000

Delay: 24 Class Factor: 1.00 Accruing Since: 1/01/2003
Settlement Date: 1/30/2003 WHOLE 30 year WAC: 6.17 WAM: 313.59

Months	PSA	PSA 0	PSA 100	PSA 200	PSA 300	PSA 400	PSA 500	PSA 600	PSA 800	PSA 1000	PSA 1200
99.750000	5.045	5.040	5.033	5.027	5.022	5.018	5.014	5.007	5.001	4.995	4.995
99.875000	5.034	5.021	5.005	4.990	4.977	4.966	4.956	4.939	4.924	4.910	4.910
100.000000	5.024	5.002	4.976	4.953	4.932	4.915	4.899	4.871	4.847	4.825	4.825
100.125000	5.013	4.983	4.948	4.916	4.888	4.863	4.842	4.803	4.770	4.740	4.740
100.250000	5.002	4.964	4.920	4.878	4.843	4.812	4.784	4.736	4.694	4.655	4.655
100.375000	4.991	4.945	4.891	4.841	4.798	4.761	4.727	4.668	4.617	4.571	4.571
100.500000	4.981	4.927	4.863	4.804	4.754	4.710	4.670	4.601	4.541	4.486	4.486
100.625000	4.970	4.908	4.835	4.767	4.709	4.659	4.613	4.534	4.465	4.402	4.402
100.750000	4.959	4.889	4.807	4.730	4.665	4.608	4.556	4.467	4.389	4.318	4.318
100.875000	4.949	4.871	4.779	4.694	4.620	4.557	4.500	4.400	4.313	4.234	4.234
101.000000	4.938	4.852	4.751	4.657	4.576	4.506	4.443	4.333	4.237	4.150	4.150
101.125000	4.928	4.833	4.723	4.620	4.532	4.455	4.386	4.266	4.161	4.066	4.066
101.250000	4.917	4.815	4.695	4.583	4.488	4.404	4.330	4.199	4.086	3.983	3.983
101.375000	4.906	4.796	4.667	4.547	4.444	4.354	4.274	4.133	4.010	3.899	3.899
101.500000	4.896	4.778	4.639	4.510	4.400	4.303	4.217	4.066	3.935	3.816	3.816
101.625000	4.885	4.759	4.611	4.474	4.356	4.253	4.161	4.000	3.860	3.733	3.733
101.750000	4.875	4.741	4.584	4.437	4.312	4.203	4.105	3.934	3.785	3.650	3.650
101.875000	4.864	4.723	4.556	4.401	4.268	4.153	4.049	3.868	3.710	3.567	3.567
102.000000	4.854	4.704	4.528	4.365	4.224	4.102	3.993	3.802	3.635	3.484	3.484
102.125000	4.843	4.686	4.501	4.329	4.181	4.052	3.937	3.736	3.561	3.402	3.402
102.250000	4.833	4.668	4.473	4.292	4.137	4.002	3.882	3.670	3.486	3.320	3.320
102.375000	4.823	4.649	4.446	4.256	4.094	3.953	3.826	3.604	3.412	3.237	3.237
102.500000	4.812	4.631	4.418	4.220	4.050	3.903	3.771	3.539	3.337	3.155	3.155
AVG LIFE	18.82	8.77	5.24	3.82	3.10	2.66	2.37	1.98	1.74	1.56	1.56
DURATION	11.63	6.63	4.41	3.36	2.79	2.43	2.18	1.85	1.63	1.47	1.47
FIRST PAY	9/08	1/05	7/04	4/04	2/04	1/04	12/03	10/03	9/03	8/03	8/03
LAST PAY	5/30	4/22	9/14	9/10	10/08	9/07	2/07	4/06	10/05	6/05	6/05

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COUNTRYWIDE SECURITIES CORPORATION
A Countrywide Capital Markets Company

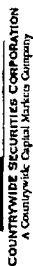
Yields Given Prices Report 1_CW03J1_FIN 30 year 5.9's

User ID: lcibo Deals Directory: /opt/Intex/deals Date: 01/27/2003 17:25:28

Bond: IA4 Balance: 37,511,000 Coupon: 1.910000

Months	PSA	0	100	200	300	400	500	600	800	1000	1200	Delay:
480												0
98.625000	2.016	2.112	2.228	2.335	2.427	2.506	2.577	2.629	2.701	2.809	2.908	
98.750000	2.007	2.095	2.200	2.297	2.380	2.452	2.516	2.578	2.629	2.728	2.817	
98.875000	1.998	2.077	2.171	2.259	2.333	2.398	2.456	2.508	2.558	2.646	2.726	
99.000000	1.989	2.059	2.143	2.221	2.287	2.344	2.396	2.446	2.486	2.564	2.636	
99.125000	1.980	2.041	2.115	2.182	2.240	2.291	2.336	2.376	2.414	2.483	2.545	
99.250000	1.971	2.023	2.086	2.144	2.194	2.237	2.276	2.313	2.343	2.402	2.455	
99.375000	1.962	2.006	2.058	2.106	2.148	2.184	2.216	2.242	2.272	2.321	2.365	
99.500000	1.953	1.988	2.030	2.069	2.102	2.130	2.156	2.179	2.201	2.240	2.275	
99.625000	1.944	1.970	2.002	2.031	2.055	2.077	2.096	2.113	2.130	2.159	2.186	
99.750000	1.935	1.953	1.974	1.993	2.009	2.024	2.037	2.053	2.069	2.078	2.096	
99.875000	1.926	1.935	1.946	1.955	1.963	1.971	1.977	1.988	1.998	1.998	2.007	
100.000000	1.918	1.918	1.918	1.918	1.918	1.918	1.918	1.918	1.918	1.918	1.918	
100.125000	1.909	1.900	1.890	1.880	1.872	1.865	1.858	1.851	1.847	1.837	1.829	
100.250000	1.900	1.883	1.862	1.843	1.826	1.812	1.799	1.787	1.777	1.757	1.740	
100.375000	1.891	1.865	1.834	1.805	1.780	1.759	1.740	1.725	1.707	1.678	1.651	
100.500000	1.882	1.848	1.806	1.768	1.735	1.707	1.681	1.657	1.637	1.598	1.563	
100.625000	1.874	1.830	1.779	1.730	1.689	1.654	1.622	1.597	1.567	1.518	1.474	
100.750000	1.865	1.813	1.751	1.693	1.644	1.602	1.563	1.527	1.497	1.439	1.386	
100.875000	1.856	1.796	1.723	1.656	1.599	1.549	1.505	1.466	1.427	1.360	1.298	
101.000000	1.847	1.779	1.696	1.619	1.554	1.497	1.446	1.398	1.358	1.280	1.211	
101.125000	1.839	1.761	1.668	1.582	1.508	1.445	1.388	1.330	1.288	1.202	1.123	
101.250000	1.830	1.744	1.641	1.545	1.463	1.393	1.330	1.271	1.219	1.123	1.036	
101.375000	1.821	1.727	1.613	1.508	1.418	1.341	1.271	1.204	1.150	1.044	0.948	
AVG LIFE	17.18	7.99	4.79	3.50	2.84	2.45	2.18	1.83	1.60	1.44	1.44	
DURATION	14.12	7.13	4.47	3.32	2.73	2.36	2.11	1.77	1.56	1.40	1.40	
FIRST PAY	2/03	2/03	2/03	2/03	2/03	2/03	2/03	2/03	2/03	2/03	2/03	
LAST PAY	5/30	4/22	9/14	9/10	10/08	9/07	2/07	4/06	10/05	6/05	6/05	

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User ID: leibo Deals Directory: /opt/intex/deals Date: 01/27/2003 17:25:33

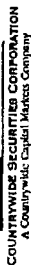
Bond: IA14 Balance: 664,000 Coupon: 1.910000

Delay: 0 Class Factor: 1.00 Accruing Since: 1/25/2003
Settlement Date: 1/30/2003 WHOLE 30 year WAC: 6.17 WAM: 313.59
Index: LML Value: 1.36000 Margin: 0.55000 Multiplier: 1.000000

Delay: 0

Months	PSA 0	PSA 100	PSA 200	PSA 300	PSA 400	PSA 500	PSA 600	PSA 800	PSA 1000	PSA 1200
480										
98.375000	2.034	2.148	2.285	2.412	2.520	2.614	2.698	2.846	2.974	3.090
98.500000	2.025	2.130	2.257	2.374	2.474	2.560	2.638	2.773	2.891	2.999
98.625000	2.025	2.112	2.228	2.335	2.427	2.506	2.577	2.701	2.809	2.908
98.750000	2.007	2.095	2.200	2.297	2.380	2.452	2.516	2.629	2.728	2.817
98.875000	1.998	2.077	2.171	2.259	2.333	2.398	2.456	2.558	2.646	2.726
99.000000	1.989	2.059	2.143	2.221	2.287	2.344	2.396	2.486	2.564	2.632
99.125000	1.980	2.041	2.115	2.182	2.240	2.291	2.336	2.414	2.483	2.545
99.250000	1.971	2.023	2.086	2.144	2.194	2.237	2.276	2.343	2.402	2.455
99.375000	1.962	2.006	2.058	2.106	2.148	2.184	2.216	2.272	2.321	2.365
99.500000	1.953	1.988	2.030	2.069	2.102	2.130	2.156	2.201	2.240	2.275
99.625000	1.944	1.970	2.002	2.031	2.055	2.077	2.096	2.159	2.215	2.266
99.750000	1.935	1.953	1.974	1.993	2.009	2.024	2.037	2.059	2.078	2.096
99.875000	1.926	1.935	1.946	1.955	1.963	1.971	1.977	1.988	1.998	2.007
100.000000	1.918	1.918	1.918	1.918	1.918	1.918	1.918	1.918	1.918	1.918
100.125000	1.909	1.900	1.890	1.880	1.872	1.862	1.858	1.847	1.837	1.829
100.250000	1.900	1.883	1.862	1.843	1.826	1.812	1.799	1.777	1.757	1.740
100.375000	1.891	1.865	1.834	1.805	1.780	1.759	1.740	1.707	1.678	1.651
100.500000	1.882	1.848	1.806	1.768	1.735	1.707	1.681	1.637	1.598	1.563
100.625000	1.874	1.830	1.779	1.730	1.689	1.654	1.622	1.567	1.518	1.474
100.750000	1.865	1.813	1.751	1.693	1.644	1.602	1.563	1.497	1.439	1.386
100.875000	1.856	1.796	1.723	1.656	1.599	1.549	1.505	1.427	1.360	1.298
101.000000	1.847	1.779	1.696	1.619	1.554	1.497	1.446	1.358	1.280	1.211
101.125000	1.839	1.761	1.668	1.582	1.508	1.445	1.388	1.288	1.202	1.123
AVG LIFE	17.18	7.99	4.79	3.50	2.84	2.45	2.18	1.83	1.60	1.44
DURATION	14.11	7.12	4.47	3.32	2.72	2.36	2.10	1.77	1.56	1.40
FIRST PAY	2/03	2/03	2/03	2/03	2/03	2/03	2/03	2/03	2/03	2/03
LAST PAY	5/30	4/22	9/14	9/10	10/08	9/07	2/07	4/06	10/05	6/05

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User ID: leibo Deals Directory: /opt/intex/deals Date: 01/27/2003 17:25:40

User ID: leibo Deals Directory: /opt/intex/deals

Bond: IA7 Balance: 37,246,000 Coupon: 5.750000

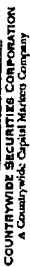
Delay: 24 Class Factor: 1.00 Accruing Since: 1/01/2003

Settlement Date: 1/30/2003 WHOLE 30 year WAC: 6.17 WAM: 313.59

100

Months	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA
480	0	100	200	300	400	500	600	800	1000	1200		
98.531250	5.900	5.910	5.936	5.977	6.024	6.067	6.106	6.174	6.237	6.292		
98.656250	5.890	5.899	5.923	5.959	6.000	6.039	6.072	6.133	6.188	6.237		
98.781250	5.881	5.889	5.909	5.940	5.977	6.010	6.039	6.092	6.140	6.183		
98.906250	5.872	5.878	5.896	5.922	5.953	5.981	6.006	6.051	6.092	6.128		
99.031250	5.863	5.868	5.882	5.904	5.929	5.953	5.973	6.010	6.044	6.074		
99.156250	5.853	5.857	5.869	5.886	5.906	5.924	5.940	5.969	5.996	6.019		
99.281250	5.844	5.847	5.855	5.868	5.882	5.896	5.907	5.928	5.948	5.965		
99.406250	5.835	5.837	5.842	5.850	5.859	5.867	5.874	5.888	5.900	5.910		
99.531250	5.826	5.828	5.835	5.839	5.845	5.847	5.842	5.847	5.852	5.856		
99.656250	5.816	5.816	5.815	5.814	5.812	5.810	5.809	5.806	5.804	5.802		
99.781250	5.807	5.806	5.802	5.798	5.788	5.782	5.776	5.765	5.756	5.748		
99.906250	5.798	5.795	5.788	5.778	5.765	5.754	5.744	5.725	5.709	5.694		
100.031250	5.789	5.785	5.775	5.760	5.742	5.725	5.711	5.685	5.661	5.640		
100.156250	5.780	5.775	5.762	5.742	5.719	5.697	5.678	5.645	5.614	5.587		
100.281250	5.771	5.765	5.749	5.724	5.695	5.669	5.646	5.604	5.566	5.533		
100.406250	5.762	5.754	5.735	5.706	5.672	5.641	5.613	5.564	5.519	5.479		
100.531250	5.752	5.744	5.722	5.688	5.649	5.613	5.581	5.524	5.472	5.426		
100.656250	5.743	5.734	5.709	5.670	5.626	5.585	5.549	5.484	5.425	5.372		
100.781250	5.734	5.724	5.696	5.653	5.603	5.557	5.516	5.444	5.378	5.319		
100.906250	5.725	5.714	5.683	5.635	5.580	5.529	5.484	5.404	5.331	5.266		
101.031250	5.716	5.704	5.670	5.617	5.557	5.501	5.452	5.364	5.284	5.212		
101.156250	5.707	5.694	5.656	5.600	5.533	5.473	5.420	5.324	5.237	5.159		
101.281250	5.698	5.683	5.643	5.582	5.511	5.445	5.387	5.284	5.190	5.106		
AVG LIFE	28.11	21.84	14.04	9.19	6.59	5.24	4.44	3.49	2.92	2.55		
DURATION	13.60	12.12	9.36	6.94	5.34	4.40	3.82	3.08	2.62	2.31		
FIRST PAY	5/30	4/22	2/14	9/10	10/08	9/07	2/07	4/06	10/05	6/05		
LAST PAY	12/31	10/27	2/20	7/14	10/10	12/08	12/07	11/06	3/06	10/05		

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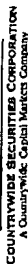
User ID: leibo Deals Directory: /opt/intex/deals Date: 01/27/2003 17:25:44

Bond: IA8 Balance: 25,500,000 Coupon: 5.750000

Delay: 24 Class Factor: 1.00 Accruing Since: 1/01/2003
Settlement Date: 1/30/2003 WHOLE 30 year WAC: 6.17 WAM: 313.59

Months	PSA 0	PSA 100	PSA 200	PSA 300	PSA 400	PSA 500	PSA 600	PSA 800	PSA 1000	PSA 1200
97.687500	5.961	5.966	5.983	6.018	6.076	6.175	6.250	6.369	6.477	6.579
97.812500	5.952	5.956	5.973	6.005	6.059	6.151	6.222	6.333	6.434	6.529
97.937500	5.942	5.946	5.962	5.992	6.043	6.128	6.193	6.297	6.391	6.479
98.062500	5.933	5.937	5.951	5.979	6.026	6.105	6.165	6.261	6.348	6.430
98.187500	5.924	5.927	5.940	5.966	6.009	6.082	6.137	6.225	6.305	6.380
98.312500	5.915	5.918	5.930	5.953	5.992	6.059	6.109	6.190	6.262	6.331
98.437500	5.905	5.908	5.919	5.940	5.976	6.036	6.081	6.154	6.219	6.281
98.562500	5.896	5.899	5.908	5.927	5.959	6.012	6.053	6.118	6.177	6.232
98.687500	5.887	5.889	5.898	5.914	5.942	5.989	6.025	6.082	6.134	6.183
98.812500	5.878	5.880	5.887	5.901	5.926	5.966	5.998	6.047	6.091	6.134
98.937500	5.869	5.870	5.877	5.888	5.909	5.943	5.970	6.011	6.049	6.085
99.062500	5.860	5.861	5.866	5.876	5.892	5.921	5.942	5.976	6.007	6.036
99.187500	5.850	5.851	5.855	5.863	5.876	5.898	5.914	5.940	5.964	5.987
99.312500	5.841	5.842	5.845	5.850	5.859	5.875	5.887	5.905	5.922	5.938
99.437500	5.832	5.833	5.834	5.837	5.843	5.852	5.859	5.870	5.880	5.889
99.562500	5.823	5.823	5.824	5.825	5.826	5.829	5.831	5.835	5.838	5.840
99.687500	5.814	5.814	5.813	5.812	5.810	5.806	5.804	5.799	5.795	5.792
99.812500	5.805	5.805	5.803	5.799	5.794	5.784	5.776	5.764	5.753	5.743
99.937500	5.796	5.795	5.792	5.787	5.777	5.761	5.749	5.729	5.711	5.695
100.062500	5.787	5.786	5.782	5.774	5.761	5.738	5.721	5.694	5.670	5.646
100.187500	5.778	5.777	5.772	5.762	5.745	5.716	5.694	5.659	5.628	5.598
100.312500	5.769	5.768	5.761	5.749	5.728	5.693	5.666	5.624	5.586	5.550
100.437500	5.760	5.758	5.751	5.737	5.712	5.671	5.639	5.589	5.544	5.502
AVG LIFE	29.37	27.15	21.44	15.50	10.60	6.83	5.42	4.09	3.35	2.86
DURATION	13.78	13.34	11.89	9.83	7.59	5.48	4.52	3.54	2.96	2.57
FIRST PAY	12/31	10/27	2/20	7/14	10/10	12/08	12/07	11/06	10/05	10/05
LAST PAY	11/32	11/32	11/32	11/32	11/32	9/11	3/09	6/07	8/06	2/06

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User ID: leibo Deals Directory: /opt/Intex/deals Date: 01/27/2003 17:25:49

User ID: leibo Deals Directory: /opt/Intex/deals

Bond: IA12 Balance: 40,993,000 Coupon: 5.750000

Delay:	24	Class Factor:	1.00	Accruing Since:	1/01/2003
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Settlement Date: 1/30/2003 WHOLE 30 year WAC: 6.17 WAM: 313.59

Months	PSA 0	PSA 100	PSA 200	PSA 300	PSA 400	PSA 500	PSA 600	PSA 800	PSA 1000	PSA 1200
100.328125	5.758	5.746	5.736	5.728	5.721	5.715	5.701	5.664	5.627	5.591
100.453125	5.747	5.733	5.728	5.721	5.704	5.697	5.681	5.637	5.593	5.551
100.578125	5.737	5.720	5.707	5.696	5.687	5.679	5.660	5.610	5.560	5.511
100.703125	5.726	5.707	5.692	5.680	5.670	5.661	5.639	5.583	5.526	5.471
100.828125	5.715	5.695	5.678	5.664	5.653	5.643	5.619	5.556	5.493	5.431
100.953125	5.705	5.682	5.663	5.648	5.636	5.625	5.598	5.530	5.459	5.392
101.078125	5.694	5.669	5.649	5.632	5.619	5.607	5.578	5.503	5.426	5.352
101.203125	5.683	5.656	5.634	5.616	5.602	5.589	5.558	5.476	5.392	5.313
101.328125	5.673	5.644	5.620	5.601	5.585	5.571	5.537	5.449	5.359	5.273
101.453125	5.662	5.631	5.606	5.585	5.568	5.553	5.517	5.422	5.334	5.234
101.578125	5.652	5.619	5.591	5.569	5.551	5.535	5.496	5.396	5.293	5.194
101.703125	5.641	5.606	5.577	5.553	5.534	5.517	5.476	5.369	5.260	5.155
101.828125	5.631	5.593	5.563	5.538	5.517	5.499	5.456	5.342	5.227	5.116
101.953125	5.620	5.581	5.548	5.522	5.501	5.481	5.436	5.316	5.194	5.076
102.078125	5.610	5.568	5.534	5.506	5.484	5.464	5.415	5.289	5.161	5.037
102.203125	5.599	5.556	5.520	5.491	5.467	5.446	5.395	5.263	5.128	4.998
102.328125	5.589	5.543	5.506	5.475	5.450	5.428	5.375	5.236	5.095	4.959
102.453125	5.579	5.531	5.491	5.460	5.434	5.411	5.355	5.210	5.062	4.920
102.578125	5.568	5.518	5.477	5.444	5.417	5.393	5.335	5.184	5.029	4.881
102.703125	5.558	5.506	5.463	5.429	5.400	5.375	5.315	5.157	4.996	4.842
102.828125	5.548	5.494	5.449	5.413	5.384	5.358	5.295	5.131	4.964	4.804
102.953125	5.537	5.481	5.435	5.398	5.367	5.340	5.275	5.105	4.931	4.765
103.078125	5.527	5.469	5.421	5.382	5.351	5.322	5.255	5.079	4.898	4.726
Avg Life	21.06	15.72	12.79	11.07	9.96	9.16	7.72	5.50	4.27	3.52
DURATION	11.65	9.72	8.55	7.79	7.26	6.85	6.03	4.59	3.70	3.11
FIRST PAY	2/08	2/08	2/08	2/08	2/08	2/08	2/08	6/07	8/06	2/06
LAST PAY	11/32	11/32	11/32	11/32	11/32	11/32	11/32	7/28	9/08	6/07

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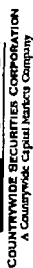
User ID: leibo Deals Directory: /opt/intex/deals Date: 01/27/2003 17:25:57

Bond: IIA1 Balance: 132,905,000 Coupon: 5.250000

Delay: 24 Class Factor: 1.00 Accruing Since: 1/01/2003
Settlement Date: 1/30/2003 WHOLE 30 year WAC: 6.17 WAM: 313.59

Months	PSA 0	PSA 100	PSA 200	PSA 300	PSA 400	PSA 500	PSA 600	PSA 800	PSA 1000	PSA 1200
100.343750	5.200	5.174	5.119	5.090	5.090	5.060	5.031	4.975	4.922	4.872
100.468750	5.181	5.118	5.085	5.050	5.050	5.016	4.982	4.915	4.853	4.795
100.593750	5.161	5.090	5.051	5.011	5.011	4.972	4.933	4.855	4.784	4.717
100.718750	5.142	5.061	5.017	4.973	4.973	4.928	4.883	4.796	4.715	4.639
100.843750	5.123	5.032	4.984	4.934	4.934	4.884	4.834	4.737	4.646	4.562
100.968750	5.104	5.004	4.950	4.895	4.895	4.840	4.785	4.678	4.577	4.484
101.093750	5.084	4.976	4.917	4.856	4.856	4.796	4.736	4.619	4.509	4.407
101.218750	5.065	4.947	4.883	4.818	4.818	4.752	4.687	4.560	4.441	4.330
101.343750	5.046	4.919	4.850	4.779	4.779	4.709	4.639	4.501	4.373	4.254
101.468750	5.027	4.891	4.817	4.741	4.741	4.665	4.590	4.442	4.305	4.177
101.593750	5.008	4.862	4.783	4.703	4.703	4.622	4.541	4.384	4.237	4.100
101.718750	4.989	4.834	4.750	4.665	4.665	4.578	4.493	4.325	4.169	4.024
101.843750	4.970	4.806	4.717	4.626	4.626	4.535	4.445	4.267	4.101	3.948
101.968750	4.951	4.778	4.684	4.588	4.588	4.492	4.396	4.209	4.034	3.872
102.093750	4.933	4.750	4.651	4.550	4.550	4.449	4.348	4.151	3.966	3.796
102.218750	4.914	4.821	4.722	4.618	4.618	4.512	4.406	4.300	3.899	3.720
102.343750	4.895	4.798	4.694	4.586	4.586	4.475	4.363	4.252	3.832	3.644
102.468750	4.876	4.775	4.666	4.553	4.553	4.437	4.320	3.977	3.765	3.569
102.593750	4.857	4.752	4.639	4.520	4.520	4.399	4.277	3.920	3.698	3.493
102.718750	4.839	4.729	4.611	4.488	4.488	4.362	4.235	3.862	3.632	3.418
102.843750	4.820	4.706	4.583	4.455	4.455	4.324	4.192	3.805	3.565	3.343
102.968750	4.801	4.683	4.556	4.423	4.423	4.287	4.150	3.747	3.499	3.268
103.093750	4.783	4.660	4.528	4.390	4.390	4.249	4.107	3.690	3.432	3.194
AVG LIFE	8.50	6.63	5.33	4.40	3.72	3.22	2.84	2.30	1.95	1.72
DURATION	6.46	5.24	4.35	3.70	3.20	2.83	2.53	2.10	1.81	1.60
FIRST PAY	2/03	2/03	2/03	2/03	2/03	2/03	2/03	2/03	2/03	2/03
LAST PAY	12/17	12/17	12/17	12/17	12/17	12/17	12/17	11/17	8/08	5/07

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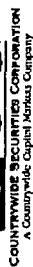
Bond: M Balance: 6,072,000 Coupon: 5.626506

Delay: 24 Class Factor: 1.00 Accruing Since: 1/01/2003

Settlement Date: 1/30/2003 WHOLE 30 year WAC: 6.17 WAM: 313.59

[illegible]

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User ID: leibo Deals Directory: /opt/intex/dcals Date: 01/27/2003 17:26:05

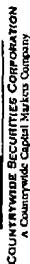
Bond: B1 Balance: 2,760,000 Coupon: 5.626506

Delay: 24 Class Factor: 1.00 Accruing Since: 1/01/2003

Settlement Date: 1/30/2003 WHOLE 30 year WAC: 6.17 WAM: 313.59

Months	PSA 0	PSA 100	PSA 200	PSA 300	PSA 400	PSA 500	PSA 600	PSA 800	PSA 1000	PSA 1200
97.937500	5.914	5.938	5.950	5.963	5.975	5.985	5.994	6.010	6.051	6.117
98.062500	5.901	5.913	5.932	5.945	5.956	5.965	5.973	5.988	6.025	6.086
98.187500	5.887	5.902	5.915	5.926	5.936	5.944	5.952	5.968	5.999	6.055
98.312500	5.874	5.887	5.898	5.916	5.924	5.932	5.942	5.954	5.973	6.024
98.437500	5.861	5.872	5.881	5.890	5.897	5.903	5.909	5.920	5.947	5.993
98.562500	5.848	5.856	5.864	5.871	5.877	5.883	5.888	5.897	5.922	5.962
98.687500	5.835	5.841	5.847	5.853	5.858	5.863	5.867	5.875	5.896	5.931
98.812500	5.822	5.826	5.830	5.835	5.839	5.842	5.846	5.852	5.870	5.901
98.937500	5.809	5.811	5.813	5.816	5.819	5.822	5.825	5.830	5.845	5.870
99.062500	5.796	5.796	5.796	5.798	5.800	5.802	5.804	5.807	5.819	5.839
99.187500	5.783	5.783	5.783	5.785	5.785	5.785	5.785	5.785	5.794	5.809
99.312500	5.770	5.765	5.763	5.762	5.761	5.761	5.762	5.763	5.768	5.778
99.437500	5.757	5.750	5.746	5.743	5.742	5.741	5.741	5.741	5.743	5.748
99.562500	5.744	5.735	5.729	5.725	5.723	5.721	5.720	5.718	5.717	5.717
99.687500	5.731	5.720	5.713	5.707	5.704	5.701	5.699	5.696	5.692	5.687
99.812500	5.718	5.705	5.696	5.689	5.684	5.681	5.678	5.674	5.667	5.657
99.937500	5.705	5.690	5.679	5.671	5.665	5.661	5.657	5.652	5.641	5.626
100.062500	5.693	5.675	5.663	5.653	5.646	5.641	5.637	5.630	5.616	5.596
100.187500	5.680	5.660	5.646	5.635	5.627	5.621	5.616	5.608	5.591	5.566
100.312500	5.667	5.646	5.629	5.617	5.608	5.601	5.595	5.586	5.566	5.536
100.437500	5.654	5.631	5.613	5.600	5.589	5.581	5.575	5.564	5.541	5.506
100.562500	5.642	5.616	5.596	5.582	5.570	5.561	5.554	5.542	5.515	5.476
100.687500	5.629	5.601	5.580	5.564	5.551	5.542	5.533	5.520	5.490	5.446
Avg Life	16.67	12.93	10.86	9.60	8.79	8.21	7.78	7.16	6.03	4.86
DURATION	9.68	8.30	7.46	6.90	6.51	6.21	5.98	5.62	4.92	4.11
FIRST PAY	2/03	2/03	2/03	2/03	2/03	2/03	2/03	2/03	2/03	2/03
FIRST PAY	11/32	11/32	11/32	11/32	11/32	11/32	9/32	11/29	9/23	7/18

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User ID: leibo Deals Directory: /opt/intex/deals Date: 01/27/2003 17:26:09

User ID: leibo **Deals Directory:** /opt/intex/deals

Date: 01/27/2003 17:26:09

Bond: B2 Balance: 1,656,000 Coupon: 5.626506

Delay:	24	Class Factor:	1.00	Accruing Since:	1/01/2003
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Delay: 24 Class Factor: 1.00 Accruing Since: 1/01/2003

Settlement Date: 1/30/2003 WHOLE 30 year WAC: 6.17 WAM: 313.59

Settlement Date: 1/30/2003 WHOLE 30 year WAC: 6.17 WAM: 313.59

Months	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				
94.250000	6.317	6.402	6.470	6.525	6.570	6.608	6.641	6.697	6.834	7.055				
94.375000	6.303	6.386	6.452	6.506	6.550	6.587	6.619	6.673	6.807	7.022				
94.500000	6.289	6.369	6.434	6.485	6.529	6.565	6.596	6.649	6.780	6.990				
94.625000	6.275	6.353	6.416	6.467	6.508	6.543	6.574	6.626	6.753	6.957				
94.750000	6.261	6.337	6.398	6.447	6.488	6.522	6.552	6.602	6.726	6.925				
94.875000	6.247	6.321	6.380	6.428	6.467	6.500	6.529	6.578	6.699	6.895				
95.000000	6.233	6.304	6.362	6.408	6.447	6.479	6.507	6.554	6.672	6.860				
95.125000	6.219	6.288	6.344	6.389	6.426	6.458	6.485	6.531	6.645	6.828				
95.250000	6.205	6.272	6.326	6.370	6.406	6.436	6.463	6.507	6.618	6.796				
95.375000	6.191	6.256	6.308	6.351	6.385	6.415	6.440	6.484	6.591	6.764				
95.500000	6.177	6.240	6.290	6.331	6.365	6.393	6.418	6.460	6.554	6.732				
95.625000	6.164	6.224	6.273	6.312	6.345	6.372	6.396	6.437	6.538	6.700				
95.750000	6.150	6.208	6.255	6.293	6.324	6.351	6.374	6.413	6.511	6.668				
95.875000	6.136	6.192	6.237	6.274	6.304	6.330	6.352	6.390	6.484	6.636				
96.000000	6.122	6.176	6.219	6.255	6.284	6.309	6.330	6.367	6.458	6.604				
96.125000	6.109	6.160	6.202	6.236	6.264	6.287	6.308	6.343	6.431	6.572				
96.250000	6.095	6.144	6.184	6.217	6.244	6.266	6.286	6.320	6.404	6.540				
96.375000	6.082	6.128	6.167	6.198	6.223	6.245	6.264	6.297	6.378	6.509				
96.500000	6.068	6.113	6.149	6.179	6.203	6.224	6.243	6.274	6.352	6.477				
96.625000	6.054	6.097	6.131	6.160	6.183	6.203	6.221	6.251	6.325	6.445				
96.750000	6.041	6.081	6.114	6.141	6.163	6.182	6.199	6.228	6.299	6.414				
96.875000	6.027	6.065	6.097	6.122	6.143	6.162	6.177	6.205	6.273	6.382				
97.000000	6.014	6.050	6.079	6.103	6.123	6.141	6.156	6.182	6.246	6.351				
AVG LIFE	16.67	12.93	10.86	9.60	8.79	8.21	7.78	7.16	6.03	4.86				
DURATION	9.45	8.12	7.32	6.78	6.40	6.12	5.90	5.55	4.87	4.07				
FIRST PAY	2/03	2/03	2/03	2/03	2/03	2/03	2/03	2/03	2/03	2/03				
LAST PAY	11/32	11/32	11/32	11/32	11/32	11/32	8/32	4/29	2/23	3/18				

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