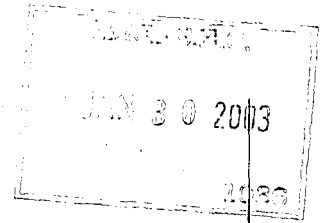


IN ACCORDANCE WITH RULE 202 OF REGULATION S-T,
THIS FORM SE IS BEING FILED IN PAPER PURSUANT
TO A CONTINUING HARDSHIP EXEMPTION.



SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549



03005756

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

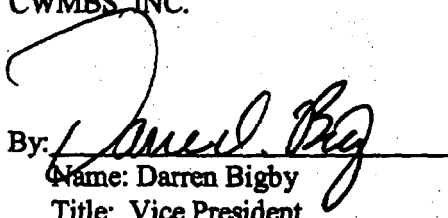
JAN 31 2003

**THOMSON
FINANCIAL**

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

<u>Exhibit</u>		<u>Page</u>
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99.2	Computational Materials Prepared by COUNTRYWIDE SECURITIES CORPORATION	5

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 GOLDMAN, SACHS & CO.

for

CWMBS, INC.

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

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



COUNTRYWIDE SECURITIES CORPORATION
A Countrywide Capital Markets Company

Yields Given Prices Report CW03_1 SUBS 30 year 6.1's

User ID: leibo Deals Directory: /opd/text/deals Date: 01/27/2003 12:31:21

Bond: B1 Balance: 6,000,000 Coupon: 5.750000

Delay: 24 Class Factor: 1.00 Accruing Since: 1/01/2003
Settlement Date: 1/30/2003 WHOLE 30 year WAC: 6.33 WAM: 358.17

Months	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA	PSA
480	100	200	300	400	500	600	700	800	900	1000	
99-24	5.805	5.803	5.801	5.800	5.799	5.798	5.797	5.796	5.795	5.792	
99-28	5.791	5.787	5.784	5.782	5.780	5.778	5.776	5.775	5.772	5.767	
100-0	5.777	5.771	5.767	5.763	5.760	5.758	5.756	5.753	5.748	5.742	
100-4	5.763	5.756	5.750	5.745	5.741	5.738	5.735	5.732	5.725	5.717	
100-8	5.749	5.740	5.733	5.727	5.722	5.718	5.714	5.710	5.702	5.692	
100-12	5.736	5.725	5.716	5.709	5.703	5.698	5.694	5.689	5.680	5.667	
100-16	5.722	5.709	5.699	5.691	5.684	5.678	5.673	5.668	5.657	5.642	
100-20	5.708	5.694	5.682	5.673	5.665	5.658	5.652	5.646	5.634	5.618	
100-24	5.695	5.678	5.665	5.655	5.646	5.638	5.632	5.625	5.611	5.593	
100-28	5.681	5.663	5.648	5.637	5.627	5.619	5.611	5.604	5.588	5.568	
101-0	5.667	5.647	5.632	5.619	5.608	5.599	5.591	5.583	5.565	5.543	
101-4	5.654	5.632	5.615	5.601	5.589	5.579	5.570	5.562	5.543	5.519	
101-8	5.640	5.617	5.598	5.583	5.570	5.559	5.550	5.540	5.520	5.494	
101-12	5.627	5.601	5.581	5.565	5.551	5.540	5.530	5.519	5.497	5.469	
101-16	5.613	5.586	5.565	5.547	5.532	5.520	5.509	5.498	5.475	5.445	
101-20	5.600	5.571	5.548	5.529	5.514	5.501	5.489	5.477	5.452	5.420	
101-24	5.586	5.556	5.531	5.511	5.495	5.481	5.469	5.456	5.430	5.396	
101-28	5.573	5.541	5.515	5.494	5.476	5.461	5.449	5.435	5.407	5.371	
102-0	5.560	5.525	5.498	5.476	5.458	5.442	5.428	5.414	5.385	5.347	
102-4	5.546	5.510	5.481	5.458	5.439	5.422	5.408	5.393	5.362	5.322	
102-8	5.533	5.495	5.465	5.441	5.420	5.403	5.388	5.373	5.340	5.298	
102-12	5.519	5.480	5.448	5.423	5.402	5.384	5.368	5.352	5.317	5.274	
102-16	5.506	5.465	5.432	5.405	5.383	5.364	5.348	5.331	5.295	5.249	
AVG LIFE	14.55	11.92	10.36	9.36	8.68	8.17	7.78	7.42	6.76	6.09	
DURATION	9.07	8.02	7.34	6.86	6.51	6.24	6.03	5.82	5.42	4.98	
FIRST PAY	2/03	2/03	2/03	2/03	2/03	2/03	2/03	2/03	2/03	2/03	
LAST PAY	1/33	1/33	1/33	1/33	1/33	12/32	6/32	10/30	9/27	7/24	

Although the information included in this report has been obtained from sources which we believe to be reliable, we make no representation or warranty as to its accuracy or completeness. This report is for informational purposes only and is not intended as an offer or solicitation with regard to the purchase or sale of any securities. The accuracy of the financial projections is dependent on the occurrence of events which cannot be assumed. Therefore, the actual results achieved during the projection period may vary from the projections.



COUNTYWIDE SECURITIES CORPORATION
A Countywide Capital Services Company

Yields Given Prices Report CW03_1 SUBS 30 year 6.1's

User ID: jebbo Deals Directory: /opt/index/deals Date: 01/27/2003 12:31:22

Bond: B2 Balance: 3,500,000 Coupon: 5.750000

Delay: 24 Class Factor: 1.00 Accruing Since: 1/01/2003
Settlement Date: 1/30/2003 Whole 30 year WAC: 6.33 WAM: 358.17

Months	PSA 100	PSA 200	PSA 300	PSA 400	PSA 500	PSA 600	PSA 700	PSA 800	PSA 900	PSA 1000
98-4	5.987	6.009	6.026	6.040	6.052	6.062	6.070	6.079	6.098	6.122
98-8	5.973	5.993	6.009	6.021	6.032	6.041	6.049	6.057	6.075	6.097
98-12	5.958	5.977	5.991	6.003	6.012	6.021	6.028	6.035	6.051	6.071
98-16	5.944	5.961	5.974	5.984	5.993	6.000	6.007	6.013	6.028	6.046
98-20	5.930	5.945	5.956	5.966	5.973	5.980	5.986	5.992	6.004	6.020
98-24	5.916	5.929	5.939	5.947	5.954	5.960	5.965	5.970	5.981	5.995
98-28	5.902	5.913	5.922	5.928	5.934	5.939	5.944	5.948	5.957	5.969
99-0	5.888	5.897	5.904	5.910	5.915	5.919	5.922	5.926	5.934	5.944
99-4	5.874	5.881	5.887	5.892	5.895	5.899	5.901	5.904	5.911	5.919
99-8	5.860	5.865	5.870	5.873	5.876	5.878	5.881	5.883	5.887	5.893
99-12	5.846	5.850	5.852	5.855	5.857	5.858	5.860	5.861	5.864	5.868
99-16	5.832	5.834	5.835	5.836	5.837	5.838	5.839	5.839	5.841	5.843
99-20	5.818	5.818	5.818	5.818	5.818	5.818	5.818	5.818	5.818	5.818
99-24	5.805	5.803	5.801	5.800	5.799	5.798	5.797	5.796	5.795	5.792
99-28	5.791	5.787	5.784	5.782	5.780	5.778	5.776	5.775	5.772	5.767
100-0	5.777	5.771	5.767	5.763	5.760	5.758	5.756	5.753	5.748	5.742
100-4	5.763	5.756	5.750	5.745	5.741	5.738	5.735	5.732	5.725	5.717
100-8	5.749	5.740	5.733	5.727	5.722	5.718	5.714	5.710	5.702	5.692
100-12	5.736	5.725	5.716	5.709	5.703	5.698	5.694	5.689	5.680	5.667
100-16	5.722	5.709	5.699	5.691	5.684	5.678	5.673	5.668	5.657	5.642
100-20	5.708	5.694	5.682	5.673	5.665	5.658	5.652	5.645	5.634	5.618
100-24	5.695	5.678	5.665	5.655	5.646	5.638	5.632	5.625	5.614	5.593
100-28	5.681	5.663	5.648	5.637	5.627	5.619	5.611	5.604	5.588	5.568
Avg Life	14.55	11.92	10.36	9.36	8.68	8.17	7.78	7.42	6.76	6.09
Duration	9.00	7.96	7.28	6.82	6.48	6.21	5.99	5.79	5.39	4.96
First Pay	2/03	2/03	2/03	2/03	2/03	2/03	2/03	2/03	2/03	2/03
Last Pay	1/33	1/33	1/33	1/33	1/33	11/32	3/32	4/30	2/27	1/24

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User ID: leibo Deals Directory: /opt/intex/deals Date: 01/27/2003 12:31:23

Date: 01/27/2003 12:31:23

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All information in this Term Sheet, whether regarding assets backing any securities discussed herein or otherwise, will be superseded by the information contained in the final prospectus.

January 6, 2003

Preliminary Structural and Collateral Term Sheet

\$486,000,000 (approximate) of Senior Certificates Countrywide Home Loans CWHL Mortgage Pass-Through Trust 2003-1

Features of the Transaction

- Offering consists of approximately \$486,000,000 senior certificates with a Certificate Interest Rate of 5.75% expected to be rated AAA by 2 of the 3: S&P, Fitch and Moody's.
- The expected amount of credit support for the senior certificates is 2.8% $\pm$ 0.50% in the form of subordination with a shifting interest structure and a five year prepayment lockout.
- All collateral consists of single family, 30-year, fixed-rate residential, first mortgages originated or acquired by Countrywide Home Loans.
- The amount of senior certificates is approximate and may vary by up to 5%.

Preliminary Mortgage Pool Data (approximate)

Total Outstanding Principal Balance:	\$486,000,000
Number of Mortgage Loans:	1,056
Average Principal Balance of the Mortgage Loans:	\$460,000
Weighted Average Annual Mortgage Interest Rate:	6.30% $\pm$ 10%
Weighted Average Maturity:	359
Weighted Average Seasoning:	1
Weighted Average Original Loan-To-Value Ratio:	70%
Weighted Average FICO:	730
Owner Occupied:	86%
Cash-out Refinance:	25%
No Reduced Documentation:	

Geographic Distribution:	Type of Dwelling:
California 50%	Single-Family Dwelling 95%

Key Terms

Issuer:	CWHL Series 2003-1
Underwriter:	Goldman, Sachs & Co.
Depositor:	CWMBS, Inc./Countrywide Home Loans
Master Servicer:	Countrywide Home Loans Servicing LP
Trustee:	Bank of New York
Type of Issuance:	Public
Servicer Advancing:	Yes, subject to recoverability
Compensating Interest:	Yes, to the extent of Base Master Servicing, but in no case more than 1/12 th of 0.125% of the Pool Scheduled Principal Balance for such Distribution Date
Legal Investment:	The senior certificates are expected to be SMMEA eligible at settlement
Interest Accrual:	Prior calendar month
Clean Up Call:	10% of the Cut-off Date principal balance of the Mortgage Loans
ERISA Eligible:	Underwriter's exemption may apply to senior certificates, however prospective purchasers should consult their own counsel
Tax Treatment:	REMIC; senior certificates are regular interests
Structure:	Senior/Subordinate; shifting interest with a five year prepayment lockout to subordinate certificates
Expected Subordination:	2.8% $\pm$ 0.50%
Rating Agencies:	2 of the 3: Fitch, S&P, and Moody's.
Minimum Denomination:	Senior certificates - \$25,000
Delivery:	Senior certificates - DTC

Time Table

Expected Settlement:	January 30, 2003
Cut-off Date:	January 1, 2003
First Distribution Date:	February 25, 2003
Distribution Date:	25 th or next business day

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CMO CWHL 031PAC PAA Scenario Report (GS)

Goldman
Sachs

2.5 yr PAC1

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Page 1 of 1

CUSIP	Monthly	As Of	1/03	Pricing	1/6/03	Original	129,267,000.00
Description: PAC1				Settle	1/30/03	Balance	129,267,000.00
Coupon: 4.500%				Next Proj	2/25/03	Factor	1.00000000
Stated Band: 125-400	Effective Band: N/A			Stated Final	0/0/00	Delay	24
Collateral: Cpn 5.75	WAC 6.30	WAM 358	WALA 1				
Historical PSA's: 0/00=	0/00=	0/00=	3mo=	6mo=	12mo=	SI=	
Curve: 3m=	6m=	1yr=	2yr=	3yr=	4yr=	5yr=	10yr=
							30yr=

Input	Output	CPR	CPR	CPR	CPR	CPR	CPR	CPR
PREPAY		6	8	9	21	30	45	60
	Av Life	2.688	2.519	2.490	2.483	1.902	1.203	0.808
Price	Window	2/03-12/07	2/03-6/07	2/03-5/07	2/03-3/07	2/03-11/05	2/03-10/04	2/03-3/04
102-08+	Yield	3.514	3.451	3.440	3.437	3.125	2.343	1.310

All information contained herein, whether regarding assets backing any securities discussed herein or otherwise, is preliminary and will be superseded by the applicable prospectus supplement and by any other information subsequently filed with the Securities and Exchange Commission ("SEC"). This material is for your private information, and we are not soliciting any action based upon it. Certain transactions give rise to substantial risk and are not suitable for all investors. We, or persons involved in the preparation or issuance of this material, may from time to time, have long or short positions in, and buy or sell, securities, futures or options identical with or related to those mentioned herein. We make no representation that any transaction can or could be effected at the indicated prices. This material may be filed with the SEC and incorporated by reference into an effective registration statement previously filed with the SEC. Information contained in this material is current as of the date appearing on this material only. The information herein has been provided solely by Goldman, Sachs & Co., acting as underwriter and not as agent of the issuer or any of the issuer's affiliates, in reliance on information regarding the collateral furnished by the issuer. Neither the issuer of the certificates nor Goldman, Sachs & Co. nor any of their affiliates makes any representation as to the accuracy or completeness of the information herein. The information contained in this material may be based on assumptions regarding market conditions and other matters as reflected therein. We make no representations regarding the reasonableness of such assumptions or the likelihood that any of such assumptions will coincide with actual market conditions or events, and this material should not be relied upon for such purposes. In addition, we mutually agree that, subject to applicable law, you may disclose any and all aspects of any potential transaction or structure described herein that are necessary to support any U.S. federal income tax benefits, without Goldman Sachs imposing any limitation of any kind. Further information regarding this material may be obtained upon request.

CMO GS CWHL031F1 2A6

Scenario Report (Intex)

Goldman
Sachs

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Page 1 of 1

CUSIP	Monthly	As Of	1/03	Pricing	1/22/03	Original	64,833,933.00
Description:	Floater, Senior, Companion, Pac			Settle	1/30/03	Balance	64,833,933.00
Coupon:	2.830% = 1.45 + 01mlib, cap=7.5,	asof=1/03		Next Proj	2/25/03	Factor	1.00000000
Collateral:	Cpn 6.07 WAC 6.33 WAM 358 WALA 0			Stated Final	0/0/00	Delay	24
Historical CPR's:	1/03= 12/02= 11/02= 3mo= 6mo= 12mo= SI=						
Curve:	3m= 6m= 1yr= 2yr= 3yr= 4yr= 5yr= 7yr= 10yr= 30yr=						

Input	Output	CPR	CPR	CPR	CPR	CPR	CPR	CPR
PREPAY		6	10	20	30	40	50	60
01MLIB	1.360	+0	+0	+0	+0	+0	+0	+0
Cleanup		NO	NO	NO	NO	NO	NO	NO
	Av Life	13.257	8.134	2.414	1.147	0.771	0.562	0.429
Price	Window	2/03-3/21	2/03-8/17	2/03-1/08	2/03-9/04	2/03-2/04	2/03-10/03	2/03-8/03
99-26	DM	145.0	145.0	144.9	144.9	144.8	144.8	144.7
99-26+	DM	144.8	144.8	144.3	143.5	142.8	142.0	141.0
99-27	DM	144.7	144.5	143.6	142.1	140.7	139.2	137.4
99-27+	DM	144.6	144.3	142.9	140.7	138.7	136.4	133.7
99-28	DM	144.4	144.1	142.3	139.3	136.6	133.6	130.0
99-28+	DM	144.3	143.9	141.6	138.0	134.6	130.8	126.4
99-29	DM	144.1	143.6	140.9	136.6	132.5	128.0	122.7
99-29+	DM	144.0	143.4	140.2	135.2	130.5	125.1	119.0
99-30	DM	143.8	143.2	139.6	133.8	128.4	122.3	115.4
99-30+	DM	143.7	143.0	138.9	132.4	126.4	119.5	111.7
99-31	DM	143.5	142.8	138.2	131.0	124.3	116.7	108.0
99-31+	DM	143.4	142.5	137.5	129.6	122.3	113.9	104.4
100-00	DM	143.3	142.3	136.9	128.3	120.2	111.1	100.7
100-00+	DM	143.1	142.1	136.2	126.9	118.2	108.3	97.0
100-01	DM	143.0	141.9	135.5	125.5	116.1	105.5	93.4
100-01+	DM	142.8	141.6	134.8	124.1	114.1	102.7	89.7
100-02	DM	142.7	141.4	134.2	122.7	112.0	100.0	86.0

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GSCWHL031P2 - Summary

Deal Summary Report

Assumptions

Settlement 30-Jan-2003
1st Pay Date 25-Feb-2003

Tranche Name	Rating Balance	Coupon	Principal Window	Avg Life	Dur	Yield	Price %
PA	64,633,500.00	4.5	02/03 - 05/07	2.49	2.286		4.41131 100
PAIO	13,465,312.00	6	02/03 - 05/07	2.49	1.118		27.60735 10
PE	116,975,500.00	5.75	02/03 - 01/11	4.05612	3.438		5.70792 100
PB	5,234,200.00	5.75	05/07 - 01/11	5.99	4.917		5.7415 100
PB1	9,421,560.00	4.5	05/07 - 01/11	5.99	5.127		4.48397 100
PB2	9,421,560.00	4.75	05/07 - 01/11	5.99	5.084		4.73506 100
PB3	9,421,560.00	5	05/07 - 01/11	5.99	5.041		4.98638 100
PB4	9,421,560.00	5.25	05/07 - 01/11	5.99	4.999		5.23787 100
PB5	9,421,560.00	5.5	05/07 - 01/11	5.99	4.958		5.48958 100
PBIO	5,688,475.00	6	02/03 - 01/11	5.99	2.209		21.42255 20
PC	58,010,000.00	5.75	01/11 - 10/22	10.99002	7.848		5.77056 100
PD	1,475,000.00	5.75	10/22 - 11/32	22.33	12.239		5.76805 100
PG	10,000,000.00	5.75	02/03 - 10/15	4.23685	3.495		5.70975 100
PG1	14,566,000.00	5.5	02/03 - 10/15	4.23685	3.523		5.45943 100
PGIO	606,816.00	6	02/03 - 10/15	4.23685	1.954		20.16082 15
PJ	25,000,000.00	5.75	02/03 - 04/09	3.04828	2.675		5.6762 100
PJIO	1,116,416.00	6	02/03 - 04/09	3.04828	1.681		9.51166 15
PJ1	26,794,000.00	5.5	02/03 - 04/09	3.04828	2.689		5.42725 100
PZ	8,206,000.00	5.75	04/09 - 10/15	9.22226	8.554		6.99454 90
FC	65,731,800.00	2.63	02/03 - 11/32	4.17209	3.661		2.7952 100
S	32,000,000.00	8.67	02/03 - 12/05	1.77544	1.534		11.07411 96
SA	10,266,200.00	15.34428568	12/05 - 11/32	6.44569	2.93		20.69577 85
SUBORD	14,000,000.00	5.75	02/03 - 11/32	9.80489			0

Yield Curve

Swap

Mat 3MO 6MO 1YR 2YR 5YR 10YR 30YR 3MO 6MO 9MO 1YR 2YR 3YR 4YR 5YR 7YR 10YR 15
Yld 1.692 1.753 2.113 2.833 4.060 4.825 5.519 1.897 1.989 2.115 2.292 2.977000 3.593000 4.019000 4.338000 4.752000 5.105000

GSCWHL031P2

Balance	Collateral	WAC	WAM	WAL	Dur
\$500,000,000.00		6.3	358	5.02438	3.976

Notes

FIX
IO
FIX
FIX
FIX
FIX
FIX
FIX
FIX
IO
FIX
FIX
FIX
FIX
IO
FIX
IO
FIX
FIX
FLT
INV
INV
FIX

5YR 20YR 30YR
5.524000 5.713000 5.799000

GSCWHL031V8 - Dec - 1A1

Date	1	2	3	4	5
30-Jan-03	100	100	100	100	100
25-Jan-04	100	100	100	100	100
25-Jan-05	100	100	100	100	100
25-Jan-06	100	100	100	100	100
25-Jan-07	100	100	100	100	100
25-Jan-08	100	100	100	100	94
25-Jan-09	96	94	91	87	47
25-Jan-10	92	88	81	73	22
25-Jan-11	87	80	69	57	10
25-Jan-12	81	70	55	41	5
25-Jan-13	74	60	43	28	3
25-Jan-14	68	52	33	19	2
25-Jan-15	62	44	25	13	1
25-Jan-16	57	38	19	9 *	
25-Jan-17	51	32	15	6 *	
25-Jan-18	46	27	11	4 *	
25-Jan-19	42	23	8	3 *	
25-Jan-20	37	19	6	2 *	
25-Jan-21	33	16	5	1 *	
25-Jan-22	30	13	4	1 *	
25-Jan-23	26	11	3	1 *	
25-Jan-24	22	9	2 *	*	
25-Jan-25	19	7	1 *	*	
25-Jan-26	16	6	1 *	*	
25-Jan-27	13	4	1 *	*	
25-Jan-28	11	3 *	*	*	
25-Jan-29	8	2 *	*	*	
25-Jan-30	6	2 *	*	*	
25-Jan-31	4	1 *	*	*	
25-Jan-32	2 *	*	*	*	
25-Jan-33	0	0	0	0	0

WAL 15.37482 12.53598 10.24839 8.97001 6.34323

Principal Wind Feb08-Nov32 Feb08-Nov32 Feb08-Nov32 Feb08-Nov32 Dec07-Nov32

LIBOR_1MO 1.3725 1.3725 1.3725 1.3725 1.3725

Prepay 100 PSA 200 PSA 350 PSA 500 PSA 700 PSA

GSCWHL031V8 - Dec - 1A2

Date	1	2	3	4	5
30-Jan-03	100	100	100	100	100
25-Jan-04	100	100	100	100	100
25-Jan-05	100	100	100	100	100
25-Jan-06	100	100	100	100	100
25-Jan-07	99	99	99	99	99
25-Jan-08	98	98	98	98	0
25-Jan-09	96	96	96	96	0
25-Jan-10	95	95	95	52	0
25-Jan-11	94	94	94	14	0
25-Jan-12	93	93	93	2	0
25-Jan-13	92	92	92	1	0
25-Jan-14	90	90	90	1	0
25-Jan-15	89	89	75 *		0
25-Jan-16	88	88	58 *		0
25-Jan-17	87	87	44 *		0
25-Jan-18	86	86	33 *		0
25-Jan-19	84	84	25 *		0
25-Jan-20	83	83	19 *		0
25-Jan-21	82	82	14 *		0
25-Jan-22	81	81	11 *		0
25-Jan-23	80	80	8 *		0
25-Jan-24	78	72	6 *		0
25-Jan-25	77	57	4 *		0
25-Jan-26	76	45	3 *		0
25-Jan-27	75	35	2 *		0
25-Jan-28	74	26	1 *		0
25-Jan-29	72	19	1 *		0
25-Jan-30	71	13	1 *		0
25-Jan-31	49	7 *	*		0
25-Jan-32	22	3 *	*		0
25-Jan-33	0	0	0	0	0

WAL 24.64243 21.4807 14.15838 7.21968 4.67274
Principal Wind Feb06-Nov32 Feb06-Nov32 Feb06-Nov32 Feb06-Nov32 Feb06-Dec07

GSCWHL031V8 - Dec - 1A11

Date	1	2	3	4	5
30-Jan-03	100	100	100	100	100
25-Jan-04	100	100	100	100	100
25-Jan-05	100	100	100	100	100
25-Jan-06	100	100	100	100	100
25-Jan-07	99	99	99	99	99
25-Jan-08	98	98	98	98	0
25-Jan-09	98	96	96	96	0
25-Jan-10	95	95	95	52	0
25-Jan-11	94	94	94	14	0
25-Jan-12	93	93	93	2	0
25-Jan-13	92	92	92	1	0
25-Jan-14	90	90	90	1	0
25-Jan-15	89	89	75 *		0
25-Jan-16	88	88	58 *		0
25-Jan-17	87	87	44 *		0
25-Jan-18	86	86	33 *		0
25-Jan-19	84	84	25 *		0
25-Jan-20	83	83	19 *		0
25-Jan-21	82	82	14 *		0
25-Jan-22	81	81	11 *		0
25-Jan-23	80	80	8 *		0
25-Jan-24	78	72	6 *		0
25-Jan-25	77	57	4 *		0
25-Jan-26	76	45	3 *		0
25-Jan-27	75	35	2 *		0
25-Jan-28	74	26	1 *		0
25-Jan-29	72	19	1 *		0
25-Jan-30	71	13	1 *		0
25-Jan-31	49	7 *	*		0
25-Jan-32	22	3 *	*		0
25-Jan-33	0	0	0	0	0

WAL 24.64243 21.4807 14.15838 7.21968 4.67274
Principal Window

GSCWHL031V8 - Dec - 1A3

Date	1	2	3	4	5
30-Jan-03	100	100	100	100	100
25-Jan-04	96	94	91	88	84
25-Jan-05	89	82	72	62	49
25-Jan-06	80	67	48	31	12
25-Jan-07	72	53	29	9	0
25-Jan-08	63	40	14	0	0
25-Jan-09	56	31	3	0	0
25-Jan-10	50	22	0	0	0
25-Jan-11	44	16	0	0	0
25-Jan-12	38	10	0	0	0
25-Jan-13	33	6	0	0	0
25-Jan-14	29	2	0	0	0
25-Jan-15	25	0	0	0	0
25-Jan-16	20	0	0	0	0
25-Jan-17	17	0	0	0	0
25-Jan-18	13	0	0	0	0
25-Jan-19	10	0	0	0	0
25-Jan-20	7	0	0	0	0
25-Jan-21	4	0	0	0	0
25-Jan-22	1	0	0	0	0
25-Jan-23	0	0	0	0	0

WAL 7.99164 4.7527 3.08406 2.41818 1.95657
Principal Wind Feb03-Jun22 Feb03-Aug14 Feb03-Jun09 Feb03-Aug07 Feb03-Jul06

GSCWHL031V8 - Dec - 1A5

Date	1	2	3	4	5
30-Jan-03	100	100	100	100	100
25-Jan-04	96	94	91	88	84
25-Jan-05	89	82	72	62	49
25-Jan-06	80	67	48	31	12
25-Jan-07	72	53	29	9	0
25-Jan-08	63	40	14	0	0
25-Jan-09	56	31	3	0	0
25-Jan-10	50	22	0	0	0
25-Jan-11	44	16	0	0	0
25-Jan-12	38	10	0	0	0
25-Jan-13	33	6	0	0	0
25-Jan-14	29	2	0	0	0
25-Jan-15	25	0	0	0	0
25-Jan-16	20	0	0	0	0
25-Jan-17	17	0	0	0	0
25-Jan-18	13	0	0	0	0
25-Jan-19	10	0	0	0	0
25-Jan-20	7	0	0	0	0
25-Jan-21	4	0	0	0	0
25-Jan-22	1	0	0	0	0
25-Jan-23	0	0	0	0	0

WAL 7.99164 4.7527 3.08406 2.41818 1.95657
Principal Wind Feb03-Jun22 Feb03-Aug14 Feb03-Jun09 Feb03-Aug07 Feb03-Jul06

GSCWHL031V8 - Dec - 1A16

Date	1	2	3	4	5
30-Jan-03	100	100	100	100	100
25-Jan-04	96	94	91	88	84
25-Jan-05	89	82	72	62	49
25-Jan-06	80	67	48	31	12
25-Jan-07	72	53	29	9	0
25-Jan-08	63	40	14	0	0
25-Jan-09	56	31	3	0	0
25-Jan-10	50	22	0	0	0
25-Jan-11	44	16	0	0	0
25-Jan-12	38	10	0	0	0
25-Jan-13	33	6	0	0	0
25-Jan-14	29	2	0	0	0
25-Jan-15	25	0	0	0	0
25-Jan-16	20	0	0	0	0
25-Jan-17	17	0	0	0	0
25-Jan-18	13	0	0	0	0
25-Jan-19	10	0	0	0	0
25-Jan-20	7	0	0	0	0
25-Jan-21	4	0	0	0	0
25-Jan-22	1	0	0	0	0
25-Jan-23	0	0	0	0	0

WAL 7.99164 4.7527 3.08408 2.41818 1.95657
Principal Wind Feb03-Jun22 Feb03-Aug14 Feb03-Jun09 Feb03-Aug07 Feb03-Jul06

GSCWHL031V8 - Dec - 1A7

Date	1	2	3	4	5
30-Jan-03	100	100	100	100	100
25-Jan-04	96	94	91	88	84
25-Jan-05	89	82	72	62	49
25-Jan-06	80	67	48	31	12
25-Jan-07	72	53	29	9	0
25-Jan-08	63	40	14	0	0
25-Jan-09	56	31	3	0	0
25-Jan-10	50	22	0	0	0
25-Jan-11	44	16	0	0	0
25-Jan-12	38	10	0	0	0
25-Jan-13	33	6	0	0	0
25-Jan-14	29	2	0	0	0
25-Jan-15	25	0	0	0	0
25-Jan-16	20	0	0	0	0
25-Jan-17	17	0	0	0	0
25-Jan-18	13	0	0	0	0
25-Jan-19	10	0	0	0	0
25-Jan-20	7	0	0	0	0
25-Jan-21	4	0	0	0	0
25-Jan-22	1	0	0	0	0
25-Jan-23	0	0	0	0	0

WAL 7.99164 4.7527 3.08406 2.41818 1.95657
Principal Wind Feb03-Jun22 Feb03-Aug14 Feb03-Jun09 Feb03-Aug07 Feb03-Jul06

GSCWHL031V8 - Dec - 1A15

Date	1	2	3	4	5
30-Jan-03	100	100	100	100	100
25-Jan-04	96	94	91	88	84
25-Jan-05	89	82	72	62	49
25-Jan-06	80	67	48	31	12
25-Jan-07	72	53	29	9	0
25-Jan-08	63	40	14	0	0
25-Jan-09	56	31	3	0	0
25-Jan-10	50	22	0	0	0
25-Jan-11	44	16	0	0	0
25-Jan-12	38	10	0	0	0
25-Jan-13	33	6	0	0	0
25-Jan-14	29	2	0	0	0
25-Jan-15	25	0	0	0	0
25-Jan-16	20	0	0	0	0
25-Jan-17	17	0	0	0	0
25-Jan-18	13	0	0	0	0
25-Jan-19	10	0	0	0	0
25-Jan-20	7	0	0	0	0
25-Jan-21	4	0	0	0	0
25-Jan-22	1	0	0	0	0
25-Jan-23	0	0	0	0	0

WAL 7.99164 4.7527 3.08406 2.41818 1.95657
Principal Wind Feb03-Jun22 Feb03-Aug14 Feb03-Jun09 Feb03-Aug07 Feb03-Jul06

GSCWHL031V8 - Dec - 1A6

Date	1	2	3	4	5
30-Jan-03	100	100	100	100	100
25-Jan-04	96	94	91	88	84
25-Jan-05	89	82	72	62	49
25-Jan-06	80	67	48	31	12
25-Jan-07	72	53	29	9	0
25-Jan-08	63	40	14	0	0
25-Jan-09	56	31	3	0	0
25-Jan-10	50	22	0	0	0
25-Jan-11	44	16	0	0	0
25-Jan-12	38	10	0	0	0
25-Jan-13	33	6	0	0	0
25-Jan-14	29	2	0	0	0
25-Jan-15	25	0	0	0	0
25-Jan-16	20	0	0	0	0
25-Jan-17	17	0	0	0	0
25-Jan-18	13	0	0	0	0
25-Jan-19	10	0	0	0	0
25-Jan-20	7	0	0	0	0
25-Jan-21	4	0	0	0	0
25-Jan-22	1	0	0	0	0
25-Jan-23	0	0	0	0	0

WAL 7.99164 4.7527 3.08406 2.41818 1.95657
Principal Wind Feb03-Jun22 Feb03-Aug14 Feb03-Jun09 Feb03-Aug07 Feb03-Jul06

GSCWHL031V8 - Dec - 1A8

<i>Date</i>	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>
30-Jan-03	100	100	100	100	100
25-Jan-04	93	93	93	93	93
25-Jan-05	86	86	86	86	86
25-Jan-06	79	79	79	79	79
25-Jan-07	71	71	71	71	0
25-Jan-08	62	62	62	0	0
25-Jan-09	53	53	53	0	0
25-Jan-10	43	43	0	0	0
25-Jan-11	33	33	0	0	0
25-Jan-12	22	22	0	0	0
25-Jan-13	11	11	0	0	0
25-Jan-14	0	0	0	0	0

WAL 6.05268 6.05268 4.98998 3.93071 3.14492

Principal Wind Feb03-Dec13 Feb03-Dec13 Feb03-Nov09 Feb03-Nov07 Feb03-Sep06

GSCWHL031V8 - Dec - 1A9

Date	1	2	3	4	5
30-Jan-03	100	100	100	100	100
25-Jan-04	100	100	100	100	100
25-Jan-05	100	100	100	100	100
25-Jan-06	100	100	100	100	100
25-Jan-07	100	100	100	100	0
25-Jan-08	100	100	100	50	0
25-Jan-09	100	100	100	0	0
25-Jan-10	100	100	63	0	0
25-Jan-11	100	100	0	0	0
25-Jan-12	100	100	0	0	0
25-Jan-13	100	100	0	0	0
25-Jan-14	98	98	0	0	0
25-Jan-15	83	55	0	0	0
25-Jan-16	67	0	0	0	0
25-Jan-17	50	0	0	0	0
25-Jan-18	33	0	0	0	0
25-Jan-19	14	0	0	0	0
25-Jan-20	0	0	0	0	0

WAL 13.97173 12.06763 7.14458 5.04142 3.81569
Principal Wind Dec13-Oct19 Dec13-Oct15 Nov09-Aug10 Nov07-Apr08 Sep06-Jan07

GSCWHL031V8 - Dec - 1A14

Date	1	2	3	4	5
30-Jan-03	100	100	100	100	100
25-Jan-04	108	106	106	106	106
25-Jan-05	113	113	113	113	113
25-Jan-06	120	120	120	120	120
25-Jan-07	127	127	127	127	104
25-Jan-08	135	135	135	135	0
25-Jan-09	143	143	143	38	0
25-Jan-10	152	152	152	0	0
25-Jan-11	161	161	121	0	0
25-Jan-12	171	171	68	0	0
25-Jan-13	182	182	34	0	0
25-Jan-14	193	193	7	0	0
25-Jan-15	205	205	0	0	0
25-Jan-16	218	201	0	0	0
25-Jan-17	231	160	0	0	0
25-Jan-18	245	124	0	0	0
25-Jan-19	261	93	0	0	0
25-Jan-20	271	67	0	0	0
25-Jan-21	271	44	0	0	0
25-Jan-22	271	24	0	0	0
25-Jan-23	243	8	0	0	0
25-Jan-24	203	0	0	0	0
25-Jan-25	165	0	0	0	0
25-Jan-26	129	0	0	0	0
25-Jan-27	95	0	0	0	0
25-Jan-28	64	0	0	0	0
25-Jan-29	34	0	0	0	0
25-Jan-30	7	0	0	0	0
25-Jan-31	0	0	0	0	0

WAL 22.99418 15.90348 9.01621 5.79642 4.1905
Principal Wind Jun22-May30 Oct15-Aug23 Aug10-Jun14 Apr08-Jul09 Jan07-Jul07

GSCWHL031V8 - Dec - 1A12

Date	1	2	3	4	5
30-Jan-03	100	100	100	100	100
25-Jan-04	97	96	95	92	88
25-Jan-05	91	87	78	69	57
25-Jan-06	83	73	57	42	25
25-Jan-07	75	61	40	23	6
25-Jan-08	68	50	26	9	0
25-Jan-09	61	41	17	2	0
25-Jan-10	55	34	11	0	0
25-Jan-11	50	28	6	0	0
25-Jan-12	45	24	4	0	0
25-Jan-13	41	20	2	0	0
25-Jan-14	37	16 *		0	0
25-Jan-15	33	13	0	0	0
25-Jan-16	30	11	0	0	0
25-Jan-17	26	9	0	0	0
25-Jan-18	23	7	0	0	0
25-Jan-19	20	5	0	0	0
25-Jan-20	18	4	0	0	0
25-Jan-21	15	2	0	0	0
25-Jan-22	12	1	0	0	0
25-Jan-23	10 *		0	0	0
25-Jan-24	8	0	0	0	0
25-Jan-25	6	0	0	0	0
25-Jan-26	4	0	0	0	0
25-Jan-27	2	0	0	0	0
25-Jan-28	1	0	0	0	0
25-Jan-29	0	0	0	0	0

WAL 9.65041 6.35086 3.88707 2.8993 2.28898
Principal Wind Feb03-Jun28 Feb03-Aug23 Feb03-Jun14 Feb03-Jul09 Feb03-Jul07

GSCWHL031V8 - Dec - 1A10

Date	1	2	3	4	5
30-Jan-03	100	100	100	100	100
25-Jan-04	97	96	95	92	88
25-Jan-05	91	87	78	69	57
25-Jan-06	83	73	57	42	25
25-Jan-07	75	61	40	23	6
25-Jan-08	68	50	26	9	0
25-Jan-09	61	41	17	2	0
25-Jan-10	55	34	11	0	0
25-Jan-11	50	28	6	0	0
25-Jan-12	45	24	4	0	0
25-Jan-13	41	20	2	0	0
25-Jan-14	37	16 *		0	0
25-Jan-15	33	13	0	0	0
25-Jan-16	30	11	0	0	0
25-Jan-17	26	9	0	0	0
25-Jan-18	23	7	0	0	0
25-Jan-19	20	5	0	0	0
25-Jan-20	18	4	0	0	0
25-Jan-21	15	2	0	0	0
25-Jan-22	12	1	0	0	0
25-Jan-23	10 *		0	0	0
25-Jan-24	8	0	0	0	0
25-Jan-25	6	0	0	0	0
25-Jan-26	4	0	0	0	0
25-Jan-27	2	0	0	0	0
25-Jan-28	1	0	0	0	0
25-Jan-29	0	0	0	0	0

WAL 9.65041 6.35086 3.88707 2.8993 2.28898
Principal Wind Feb03-Jun28 Feb03-Aug23 Feb03-Jun14 Feb03-Jul09 Feb03-Jul07

GSCWHL031V8 - Dec - 1A13

Date	1	2	3	4	5
30-Jan-03	100	100	100	100	100
25-Jan-04	100	67	0	0	0
25-Jan-05	100	0	0	0	0
25-Jan-06	100	0	0	0	0
25-Jan-07	100	0	0	0	0
25-Jan-08	100	0	0	0	0
25-Jan-09	100	0	0	0	0
25-Jan-10	100	0	0	0	0
25-Jan-11	100	0	0	0	0
25-Jan-12	100	0	0	0	0
25-Jan-13	100	0	0	0	0
25-Jan-14	100	0	0	0	0
25-Jan-15	100	0	0	0	0
25-Jan-16	100	0	0	0	0
25-Jan-17	100	0	0	0	0
25-Jan-18	100	0	0	0	0
25-Jan-19	100	0	0	0	0
25-Jan-20	100	0	0	0	0
25-Jan-21	100	0	0	0	0
25-Jan-22	100	0	0	0	0
25-Jan-23	100	0	0	0	0
25-Jan-24	100	0	0	0	0
25-Jan-25	100	0	0	0	0
25-Jan-26	100	0	0	0	0
25-Jan-27	100	0	0	0	0
25-Jan-28	100	0	0	0	0
25-Jan-29	66	0	0	0	0
25-Jan-30	13	0	0	0	0
25-Jan-31	0	0	0	0	0

WAL 26.32572 1.2224 0.56391 0.40954 0.31447
Principal Wind Jun28-May30 Feb03-Dec04 Feb03-Dec03 Feb03-Sep03 Feb03-Jul03

GSCWHL031V8 - Dec - SUBORD

Date	1	2	3	4	5
30-Jan-03	100	100	100	100	100
25-Jan-04	99	99	99	99	99
25-Jan-05	98	98	98	98	98
25-Jan-06	96	96	96	96	96
25-Jan-07	95	95	95	95	95
25-Jan-08	93	93	93	93	93
25-Jan-09	90	88	85	82	78
25-Jan-10	86	82	76	70	62
25-Jan-11	81	75	65	56	44
25-Jan-12	76	66	53	41	28
25-Jan-13	69	57	41	28	16
25-Jan-14	64	49	31	19	9
25-Jan-15	58	41	24	13	5
25-Jan-16	53	35	18	9	3
25-Jan-17	48	30	14	6	2
25-Jan-18	43	25	11	4	1
25-Jan-19	39	21	8	3 *	
25-Jan-20	35	18	6	2 *	
25-Jan-21	31	15	5	1 *	
25-Jan-22	28	12	3	1 *	
25-Jan-23	24	10	2	1 *	
25-Jan-24	21	8	2 *	*	
25-Jan-25	18	7	1 *	*	
25-Jan-26	15	5	1 *	*	
25-Jan-27	13	4	1 *	*	
25-Jan-28	10	3 *	*	*	
25-Jan-29	8	2 *	*	*	
25-Jan-30	6	1 *	*	*	
25-Jan-31	3	1 *	*	*	
25-Jan-32	2 *	*	*	*	
25-Jan-33	0	0	0	0	0

WAL 14.54069 11.90747 9.80489 8.67344 7.78021
Principal Wind Feb03-Nov32 Feb03-Nov32 Feb03-Nov32 Feb03-Nov32 Feb03-Nov32

GSCWHL031V8 - Dec - 1A4

Date	1	2	3	4	5
30-Jan-03	100	100	100	100	100
25-Jan-04	96	94	91	88	84
25-Jan-05	89	82	72	62	49
25-Jan-06	80	67	48	31	12
25-Jan-07	72	53	29	9	0
25-Jan-08	63	40	14	0	0
25-Jan-09	56	31	3	0	0
25-Jan-10	50	22	0	0	0
25-Jan-11	44	16	0	0	0
25-Jan-12	38	10	0	0	0
25-Jan-13	33	6	0	0	0
25-Jan-14	29	2	0	0	0
25-Jan-15	25	0	0	0	0
25-Jan-16	20	0	0	0	0
25-Jan-17	17	0	0	0	0
25-Jan-18	13	0	0	0	0
25-Jan-19	10	0	0	0	0
25-Jan-20	7	0	0	0	0
25-Jan-21	4	0	0	0	0
25-Jan-22	1	0	0	0	0
25-Jan-23	0	0	0	0	0

WAL 7.99164 4.7527 3.08406 2.41818 1.95657
Principal Window

GSCWHL031V8 - Dec - COLLAT

Date	1	2	3	4	5
30-Jan-03	100	100	100	100	100
25-Jan-04	97	96	94	91	88
25-Jan-05	92	87	80	73	63
25-Jan-06	86	76	63	51	37
25-Jan-07	79	66	49	35	21
25-Jan-08	73	57	38	24	12
25-Jan-09	68	49	29	17	7
25-Jan-10	63	43	23	11	4
25-Jan-11	58	37	18	8	2
25-Jan-12	53	32	14	5	1
25-Jan-13	49	27	11	4	1
25-Jan-14	45	23	8	2 *	
25-Jan-15	41	20	6	2 *	
25-Jan-16	37	17	5	1 *	
25-Jan-17	34	14	4	1 *	
25-Jan-18	30	12	3	1 *	
25-Jan-19	27	10	2 *	*	
25-Jan-20	25	9	2 *	*	
25-Jan-21	22	7	1 *	*	
25-Jan-22	19	6	1 *	*	
25-Jan-23	17	5	1 *	*	
25-Jan-24	15	4 *	*	*	
25-Jan-25	13	3 *	*	*	
25-Jan-26	11	3 *	*	*	
25-Jan-27	9	2 *	*	*	
25-Jan-28	7	1 *	*	*	
25-Jan-29	5	1 *	*	*	
25-Jan-30	4	1 *	*	*	
25-Jan-31	2 *	*	*	*	
25-Jan-32	1 *	*	*	*	
25-Jan-33	0	0	0	0	0

WAL 11.33769 7.61383 5.02438 3.78439 2.89873
Principal Wind Feb03-Nov32 Feb03-Nov32 Feb03-Nov32 Feb03-Nov32 Feb03-Nov32

GSCWHL031V8 - Summary

Deal Summary Report

Settlement	30-Jan-2003	Prepay	350 PSA	Balance
1st Pay Date	25-Feb-2003	Default	0 CDR	\$500,000,000.00
		Recovery	0 months	
		Severity	0%	

Tranche Name	Rating	Balance	Coupon	Principal Window	Avg Life
1A1		50,000,000.00	5.75	02/08 - 11/32	10.24839
1A2		20,000,000.00	5.5	02/06 - 11/32	14.15838
1A3		38,750,000.00	1.8725	02/03 - 06/09	3.08406
1A4		60,928,999.00	6.6275	02/03 - 06/09	3.08406
1A5		1,250,000.00	1.8725	02/03 - 06/09	3.08406
1A6		54,645,001.00	5.5	02/03 - 06/09	3.08406
1A7		50,000,000.00	4.5	02/03 - 06/09	3.08406
1A8		11,954,000.00	6	02/03 - 11/09	4.98998
1A9		10,364,000.00	8	11/09 - 08/10	7.14458
1A10		122,040,040.00	5.25	02/03 - 06/14	3.88648
1A11		20,000,000.00	0.25	02/03 - 11/32	14.15838
1A12		38,538,960.00	5.75	02/03 - 06/14	3.68648
1A13		4,500,368.00	5.37	02/03 - 12/03	0.5847
1A14		13,028,634.00	6	08/10 - 06/14	9.01621
1A15		50,000,000.00	5	02/03 - 06/09	3.08406
1A16		20,928,999.00	1.8725	02/03 - 06/09	3.08406
SUBORD		14,000,000.00	5.75	02/03 - 11/32	9.80489

Yield Curve

Mat 3MO 6MO 1YR 2YR 5YR 10YR 30YR

Yld

TEMP

Collateral

WAC	WAM	WAL	Dur
6.3	358	5.02438	

Notes

FIX
FIX
FLT
CPT_IO
FLT
FIX
FIX
FIX
FIX
FIX
IO
FIX
FIX
FIX
FIX
FLT
FIX

CMO CWHL 031PAC FC Scenario Report (GS)

Goldman
Sachs

7.9 yr Floater, 1.000*01MBBA + 1.450; cap 7.500; flr 1.450 Support generated: 01/07/2003 13:42:03

Page 1 of 1

CUSIP	Monthly	As Of	1/03	Pricing	1/6/03	Original	65,731,800.00
Description:	FLT,SUP			Settle	1/30/03	Balance	65,731,800.00
Coupon:	2.830% = 1.45 + 01mbba, cap=7.5, asof=1/03			Next Proj	2/25/03	Factor	1.00000000
Collateral:	Cpn 5.75 WAC 6.30 WAM 358 WALA 1			Stated Final	0/0/00	Delay	24
Historical PSA's:	0/00= 0/00= 0/00= 3mo= 6mo= 12mo=			SI=			
Curve:	3m= 6m= 1yr= 2yr= 3yr= 4yr= 5yr= 7yr= 10yr= 30yr=						

Input	Output	CPR	CPR	CPR	CPR	CPR	CPR	CPR
PREPAY		6	10	20	30	40	50	60
	Av Life	21.335	14.336	0.729	0.419	0.292	0.221	0.174
Price	Window	2/03-11/32	2/03-11/32	2/03-7/04	2/03-11/03	2/03-8/03	2/03-6/03	2/03-5/03
99-26	DM	145.0	145.0	144.8	144.7	144.6	144.4	144.3
99-26+	DM	144.9	144.8	142.7	140.9	139.2	137.3	135.3
99-27	DM	144.8	144.7	140.5	137.2	133.8	130.2	126.3
99-27+	DM	144.7	144.6	138.3	133.4	128.4	123.2	117.3
99-28	DM	144.6	144.4	136.1	129.6	123.0	116.1	108.2
99-28+	DM	144.5	144.3	134.0	125.9	117.6	109.0	99.2
99-29	DM	144.4	144.1	131.8	122.1	112.2	101.9	90.2
99-29+	DM	144.3	144.0	129.6	118.4	106.9	94.8	81.2
99-30	DM	144.2	143.8	127.4	114.6	101.5	87.7	72.2

All information contained herein, whether regarding assets backing any securities discussed herein or otherwise, is preliminary and will be superseded by the applicable prospectus supplement and by any other information subsequently filed with the Securities and Exchange Commission ("SEC"). This material is for your private information, and we are not soliciting any action based upon it. Certain transactions give rise to substantial risk and are not suitable for all investors. We, or persons involved in the preparation or issuance of this material, may from time to time, have long or short positions in, and buy or sell, securities, futures or options identical with or related to those mentioned herein. We make no representation that any transaction can or could be effected at the indicated prices. This material may be filed with the SEC and incorporated by reference into an effective registration statement previously filed with the SEC. Information contained in this material is current as of the date appearing on this material only. The information herein has been provided solely by Goldman, Sachs & Co., acting as underwriter and not as agent of the issuer or any of the issuer's affiliates, in reliance on information regarding the collateral furnished by the issuer. Neither the issuer of the certificates nor Goldman, Sachs & Co. nor any of their affiliates makes any representation as to the accuracy or completeness of the information herein. The information contained in this material may be based on assumptions regarding market conditions and other matters as reflected therein. We make no representations regarding the reasonableness of such assumptions or the likelihood that any of such assumptions will coincide with actual market conditions or events, and this material should not be relied upon for such purposes. In addition, we mutually agree that, subject to applicable law, you may disclose any and all aspects of any potential transaction or structure described herein that are necessary to support any U.S. federal income tax benefits, without Goldman Sachs imposing any limitation of any kind. Further information regarding this material may be obtained upon request.

CMO CWHL 031PAC PAA

Scenario Report (GS)

Goldman
Sachs

2.5 yr PAC1

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Page 1 of 1

CUSIP	Monthly	As Of	1/03	Pricing	1/6/03	Original	129,267,000.00
Description: PAC1				Settle	1/30/03	Balance	129,267,000.00
Coupon: 4.500%				Next Proj	2/25/03	Factor	1.00000000
Stated Band: 125-400	Effective Band: N/A			Stated Final	0/0/00	Delay	24
Collateral: Cpn 5.75	WAC 6.30	WAM 358	WALA 1				
Historical PSA's: 0/00=	0/00=	0/00=	3mo=	6mo=	12mo=	SI=	
Curve: 3m=	6m=	1yr=	2yr=	3yr=	4yr=	5yr=	7yr=
							10yr=
							30yr=

Input	Output	PSA	CPR	CPR	CPR	CPR	CPR	CPR
PREPAY		350	10	20	30	40	50	60
	Av Life	2.490	2.490	2.490	1.902	1.388	1.049	0.808
Price	Window	2/03-5/07	2/03-5/07	2/03-5/07	2/03-1/05	2/03-1/05	2/03-7/04	2/03-3/04
101-24	Yield	3.658	3.658	3.658	3.406	3.007	2.530	1.948
101-25	Yield	3.645	3.645	3.645	3.389	2.984	2.500	1.909
101-26	Yield	3.631	3.631	3.631	3.371	2.961	2.469	1.871
101-27	Yield	3.618	3.618	3.618	3.354	2.938	2.439	1.832
101-28	Yield	3.605	3.605	3.605	3.337	2.915	2.409	1.793
101-29	Yield	3.592	3.592	3.592	3.320	2.892	2.379	1.754
101-30	Yield	3.578	3.578	3.578	3.303	2.869	2.349	1.715
101-31	Yield	3.565	3.565	3.565	3.286	2.846	2.319	1.677
102-00	Yield	3.552	3.552	3.552	3.269	2.823	2.289	1.638
102-01	Yield	3.539	3.539	3.539	3.252	2.800	2.259	1.599
102-02	Yield	3.525	3.525	3.525	3.235	2.777	2.229	1.561
102-03	Yield	3.512	3.512	3.512	3.218	2.754	2.199	1.522
102-04	Yield	3.499	3.499	3.499	3.201	2.731	2.169	1.483
102-05	Yield	3.486	3.486	3.486	3.184	2.708	2.139	1.445
102-06	Yield	3.473	3.473	3.473	3.167	2.685	2.109	1.406
102-07	Yield	3.459	3.459	3.459	3.150	2.662	2.079	1.368
102-08	Yield	3.446	3.446	3.446	3.133	2.639	2.049	1.329
102-09	Yield	3.433	3.433	3.433	3.116	2.616	2.019	1.290
102-10	Yield	3.420	3.420	3.420	3.099	2.593	1.989	1.252
102-11	Yield	3.407	3.407	3.407	3.082	2.571	1.959	1.213
102-12	Yield	3.393	3.393	3.393	3.065	2.548	1.929	1.175
102-13	Yield	3.380	3.380	3.380	3.049	2.525	1.899	1.137
102-14	Yield	3.367	3.367	3.367	3.032	2.502	1.869	1.098
102-15	Yield	3.354	3.354	3.354	3.015	2.479	1.839	1.060
102-16	Yield	3.341	3.341	3.341	2.998	2.456	1.809	1.021

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Goldman, Sachs & Co.
CWHL031

CWHL 03-1 for Jan 30 Settle

Print Date: 1/28/03
Print Time: 5:54 PM

Collateral Summary				Structure Summary																																																																																				
Type	Offering	\$500.00 MM	Coupon	5.750%	350 PSA	01MBBA	+0																																																																																	
Dated Date	01/01/03		WAC	8.300%	125-400 PSA																																																																																			
Settlement	01/30/03		AGE	358.0	200-300 PSA																																																																																			
First Pmt	02/25/03		Frequency	Monthly																																																																																				
2A9 : 6.4 yr Inverse Flo* Par : \$10.288 Spread : 166/45, 1630/6.4 Coup : 15.344% Price : 88-00 <table><tr><th>PSA</th><th>AM</th><th>Dur</th><th>Window</th><th>Yield</th></tr><tr><td>1500</td><td>0.943</td><td>0.78</td><td>11/03-02/04</td><td>30.7108</td></tr><tr><td>1000</td><td>1.251</td><td>1.00</td><td>02/04-06/04</td><td>27.2680</td></tr><tr><td>814</td><td>1.841</td><td>1.42</td><td>06/04-03/05</td><td>23.9478</td></tr><tr><td>400</td><td>3.022</td><td>2.14</td><td>06/05-12/06</td><td>21.2696</td></tr><tr><td>350</td><td>6.446</td><td>2.99</td><td>12/05-11/32</td><td>19.6910</td></tr><tr><td>200</td><td>20.735</td><td>5.20</td><td>12/18-11/32</td><td>18.0985</td></tr><tr><td>125</td><td>25.391</td><td>5.29</td><td>11/24-11/32</td><td>18.0501</td></tr><tr><td>100</td><td>26.647</td><td>5.30</td><td>11/26-11/32</td><td>18.0432</td></tr></table>				PSA	AM	Dur	Window	Yield	1500	0.943	0.78	11/03-02/04	30.7108	1000	1.251	1.00	02/04-06/04	27.2680	814	1.841	1.42	06/04-03/05	23.9478	400	3.022	2.14	06/05-12/06	21.2696	350	6.446	2.99	12/05-11/32	19.6910	200	20.735	5.20	12/18-11/32	18.0985	125	25.391	5.29	11/24-11/32	18.0501	100	26.647	5.30	11/26-11/32	18.0432	SUB : 9.8 yr Subordinate Par : \$14.000 Spread : 168/10, 168/8.8 Coup : 5.750% Price : 100-00 <table><tr><th>AM</th><th>Dur</th><th>Window</th><th>Yield</th></tr><tr><td>3.503</td><td>3.08</td><td>02/03-07/14</td><td>5.8952</td></tr><tr><td>8.058</td><td>4.94</td><td>02/03-08/27</td><td>5.7419</td></tr><tr><td>8.110</td><td>6.19</td><td>02/03-11/32</td><td>5.7574</td></tr><tr><td>9.358</td><td>6.83</td><td>02/03-11/32</td><td>5.7633</td></tr><tr><td>9.805</td><td>7.04</td><td>02/03-11/32</td><td>5.7650</td></tr><tr><td>11.907</td><td>7.97</td><td>02/03-11/32</td><td>5.7713</td></tr><tr><td>13.736</td><td>8.71</td><td>02/03-11/32</td><td>5.7753</td></tr><tr><td>14.541</td><td>9.01</td><td>02/03-11/32</td><td>5.7768</td></tr></table>				AM	Dur	Window	Yield	3.503	3.08	02/03-07/14	5.8952	8.058	4.94	02/03-08/27	5.7419	8.110	6.19	02/03-11/32	5.7574	9.358	6.83	02/03-11/32	5.7633	9.805	7.04	02/03-11/32	5.7650	11.907	7.97	02/03-11/32	5.7713	13.736	8.71	02/03-11/32	5.7753	14.541	9.01	02/03-11/32	5.7768
PSA	AM	Dur	Window	Yield																																																																																				
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Market Data <table><tr><td>6mo</td><td>1.18800%</td><td>TIME: 5:05 PM (USER)</td></tr><tr><td>1yr</td><td>1.31000%</td><td>5yr 3.04700%</td></tr><tr><td>2yr</td><td>1.75400%</td><td>7yr 3.50372%</td></tr><tr><td>3yr</td><td>2.23869%</td><td>10yr 4.08500%</td></tr><tr><td>4yr</td><td>2.68686%</td><td>30yr 4.87500%</td></tr></table>				6mo	1.18800%	TIME: 5:05 PM (USER)	1yr	1.31000%	5yr 3.04700%	2yr	1.75400%	7yr 3.50372%	3yr	2.23869%	10yr 4.08500%	4yr	2.68686%	30yr 4.87500%	Deal Comments																																																																					
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4yr	2.68686%	30yr 4.87500%																																																																																						

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CMO CWHL 031TAC B Scenario Report (GS)

Goldman
Sachs

3.9 yr AD TAC

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Page 1 of 1

CUSIP	Monthly	As Of	1/03	Pricing	1/8/03	Original	342,692,308.00
Description:	AD,TAC			Settle	1/30/03	Balance	342,692,307.69
Coupon:	5.250%			Next Proj	2/25/03	Factor	1.00000000
Stated Band:	150-150	Effective Band:	N/A	Stated Final	0/0/00	Delay	24
Collateral:	Cpn 5.75 WAC 6.30 WAM 358 WALA 1						
Historical PSA's:	0/00= 0/00= 0/00= 3mo= 6mo= 12mo=	SI=					
Curve:	3m= 6m= 1yr= 2yr= 3yr= 4yr= 5yr= 7yr= 10yr= 30yr=						

Input	Output	PSA	PSA	PSA	PSA	PSA	PSA	PSA
PREPAY		350	125	250	600	800	1000	1500
	Av Life	3.884	7.824	5.245	2.539	2.095	1.816	1.416
Price	Window	2/03-6/14	2/03-12/22	2/03-1/20	2/03-3/08	2/03-1/07	2/03-4/06	2/03-5/05
100-26	Yield	4.961	5.110	5.036	4.804	4.707	4.621	4.438
100-27	Yield	4.952	5.105	5.029	4.791	4.691	4.603	4.415
100-28	Yield	4.943	5.099	5.022	4.778	4.675	4.585	4.392
100-29	Yield	4.934	5.094	5.015	4.764	4.659	4.566	4.369
100-30	Yield	4.924	5.089	5.007	4.751	4.643	4.548	4.346
100-31	Yield	4.915	5.084	5.000	4.738	4.627	4.530	4.323
101-00	Yield	4.906	5.078	4.993	4.724	4.611	4.512	4.299
101-01	Yield	4.897	5.073	4.986	4.711	4.595	4.493	4.276
101-02	Yield	4.887	5.068	4.979	4.697	4.579	4.475	4.253
101-03	Yield	4.878	5.063	4.971	4.684	4.563	4.457	4.230
101-04	Yield	4.869	5.057	4.964	4.671	4.547	4.439	4.207
101-05	Yield	4.860	5.052	4.957	4.657	4.531	4.420	4.184
101-06	Yield	4.851	5.047	4.950	4.644	4.515	4.402	4.161
101-07	Yield	4.842	5.042	4.943	4.631	4.499	4.384	4.138
101-08	Yield	4.832	5.037	4.936	4.617	4.483	4.366	4.115
101-09	Yield	4.823	5.031	4.928	4.604	4.467	4.348	4.092
101-10	Yield	4.814	5.026	4.921	4.591	4.451	4.329	4.069
101-11	Yield	4.805	5.021	4.914	4.577	4.436	4.311	4.046
101-12	Yield	4.796	5.016	4.907	4.564	4.420	4.293	4.023
101-13	Yield	4.787	5.010	4.900	4.551	4.404	4.275	4.000
101-14	Yield	4.777	5.005	4.893	4.537	4.388	4.257	3.977
101-15	Yield	4.768	5.000	4.885	4.524	4.372	4.239	3.954
101-16	Yield	4.759	4.995	4.878	4.511	4.356	4.221	3.931

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[illegible]

Collateral Summary

Type	Offering	\$500.00 MM	Coupon	5.750%	Pitching Spread	350 PSA	01MBBA	+
Dated Date	Settlement	01/01/03	WAM	358.0	PAC1 Band	0-0 PSA FIXED		
First Pmt		01/30/03	AGE	1.0	PAC2 Band	150-150 PSA		
Frequency Monthly								

Structure Summary

1A11: 14.2 yr IO Notion*									
Par: \$20,000 Spread: 459/114.2		1A2: 14.2 yr Scheduled		1A3: 3.1 yr Floater, 1.0*		1A4: 3.1 yr Inverse Flo*			
Coup: 0.250% Price: 2-00		Par: \$20,000 Spread: 173/10, 151/14.2		Par: \$40,000 Spread: 50.0DM		Par: \$60,929 Spread: 7315/2, 7285/3, 1			
		Coup: 5.500% Price: 98-16		Coup: 1.873% Price: 100-00		Coup: 8.627% Price: 8-00			
PSA	Avl	Dur	Window	Yield	Avl	Dur	Window	Yield	Avl
1500	2,422	2,427	05/05-07/05	67.9161	1,249	1,249	02/03-02/05	5.0612	1,249
1000	3,392	2,688	02/06-08/06	39.8628	1,584	1,584	02/03-09/05	32.5741	1,584
614	5,381	3,300	02/08-12/08	13.4206	2,121	2,121	02/03-12/06	56.8252	2,121
400	11,797	5,119	02/08-11/32	6.5654	2,807	2,807	02/03-09/08	71.3906	2,807
350	14,158	5,800	02/08-11/32	5.8457	3,084	3,084	02/03-06/09	74.8016	3,084
200	21,481	11,888	02/08-11/32	5.6590	4,753	4,753	02/03-08/14	84.7017	4,753
125	24,150	6,848	02/08-11/32	5.6541	6,848	6,848	02/03-07/20	89.3282	6,848
100	24,642	12,62	02/08-11/32	5.6533	7,992	7,992	02/03-06/22	90.8232	7,992
1A16: 3.1 yr Floater, 1.*									
Par: \$20,929 Spread: 50.0DM		1A6: 3.1 yr Support		1A15: 3.1 yr Support		1A7: 3.1 yr Support			
Coup: 1.873% Price: 100-00		Par: \$54,645 Spread: 315/2, 265/3.1		Par: \$50,000 Spread: 296/2, 246/3.1		Par: \$50,000 Spread: 275/2, 225/3.1			
		Coup: 5.500% Price: 101-23		Coup: 5.000% Price: 100-28*		Coup: 4.500% Price: 100-02*			
PSA	Avl	Dur	Window	Yield	Avl	Dur	Window	Yield	Avl
1500	1,249	1,249	02/03-02/05	3.8108	1,249	1.18	02/03-02/05	4.0226	1,249
1000	1,584	1,584	02/03-09/05	4.1855	1,584	1.49	02/03-09/05	4.2321	1,584
614	2,121	2,121	02/03-12/06	4.5003	2,121	1.96	02/03-12/06	4.4297	2,121
400	2,807	2,807	02/03-09/08	4.7400	2,807	2.52	02/03-09/08	4.5711	2,807
350	3,084	2.74	02/03-06/09	4.8064	3,084	2.76	02/03-06/09	4.6703	3,084
200	4,753	3.96	02/03-08/14	5.0397	4,753	4.01	02/03-08/14	4.7481	4,753
125	6,848	5.29	02/03-07/20	5.1708	6,848	5.38	02/03-07/20	4.8258	6,848
100	7,992	5.94	02/03-06/22	5.2139	7,992	6.06	02/03-06/22	4.8511	7,992

Market Data

6mo	1.18000%	TIME: 3:00 PM (27-Jan-03)
1yr	1.31000%	5yr 2.89700%
2yr	1.65400%	7yr 3.36340%
3yr	2.11802%	10yr 3.95700%
4yr	2.55079%	30yr 4.87500%

Deal Comments

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Collateral Summary										Structure Summary									
Type	Offering	Dated Date	Settlement	First Pmt	Coupon	WAC	WAM	AGE	Frequency	Pricing Speed	350 PSA	0-0 PSA FIXED	150-150 PSA	01MBBA	+0				
		01/01/03	01/30/03	02/25/03	5.750%	6.300%	358.0	1.0	Monthly	PAC1 Band									
										PAC2 Band									
1A8 : 5.0 Yr AD Support										1A10 : 3.9 Yr AD TAC									
PSA	1500	1.958	1.82	02/03-03/05	3.2179	2.187	2.01	03/05-04/05	4.3767	Yield	103-02	Price:	103-02	Price:	103-02				
	1000	2.490	2.28	02/03-11/05	3.7871	2.881	2.59	11/05-01/06	4.7588	Yield	103-02	Price:	103-02	Price:	103-02				
	614	3.435	3.04	02/03-02/07	4.3826	4.249	3.87	02/07-08/07	5.1482	Yield	103-02	Price:	103-02	Price:	103-02				
	400	4.576	3.89	02/03-01/09	4.7362	6.263	5.11	01/09-08/09	5.4080	Yield	103-02	Price:	103-02	Price:	103-02				
	350	4.990	4.18	02/03-11/09	4.8278	7.145	5.69	11/09-08/10	5.4758	Yield	103-02	Price:	103-02	Price:	103-02				
	200	6.053	4.86	02/03-12/13	4.9989	12.068	8.43	12/13-10/15	5.6703	Yield	103-02	Price:	103-02	Price:	103-02				
	125	6.053	4.86	02/03-12/13	4.9989	13.972	9.27	12/13-10/19	5.7066	Yield	103-02	Price:	103-02	Price:	103-02				
	100	6.053	4.86	02/03-12/13	4.9989	13.972	9.27	12/13-10/19	5.7066	Yield	103-02	Price:	103-02	Price:	103-02				
1A12 : 3.9 Yr AD TAC										1A13 : 0.6 Yr Support Z									
PSA	1500	1.417	1.33	02/03-05/05	3.9519	0.184	0.18	02/03-05/03	3.4428	Yield	100-00	Price:	100-00	Price:	100-00				
	1000	1.818	1.69	02/03-04/06	4.3425	0.246	0.24	02/03-06/03	3.9368	Yield	100-00	Price:	100-00	Price:	100-00				
	614	2.501	2.26	02/03-01/08	4.7186	0.355	0.34	02/03-09/03	4.3895	Yield	100-00	Price:	100-00	Price:	100-00				
	400	3.460	3.01	02/03-01/12	4.9925	0.512	0.49	02/03-11/03	4.7052	Yield	100-00	Price:	100-00	Price:	100-00				
	350	3.866	3.32	02/03-08/14	5.0692	0.585	0.58	02/03-12/03	4.7937	Yield	100-00	Price:	100-00	Price:	100-00				
	200	6.348	4.89	02/03-08/23	5.3090	1.325	1.24	02/03-01/05	5.1431	Yield	100-00	Price:	100-00	Price:	100-00				
	125	7.845	5.77	02/03-02/23	5.3870	22.772	21.92	02/23-01/29	5.4141	Yield	100-00	Price:	100-00	Price:	100-00				
	100	8.993	6.38	02/03-12/24	5.4281	24.440	23.58	12/24-05/30	5.4153	Yield	100-00	Price:	100-00	Price:	100-00				
1A10 : 3.9 Yr AD TAC										1A11 : 10.2 Yr									
PSA	1500	1.417	1.34	02/03-05/05	4.2078	1.417	1.34	02/03-05/05	4.2078	Yield	101-13	Price:	101-13	Price:	101-13				
	1000	1.818	1.69	02/03-04/06	4.4391	1.818	1.69	02/03-04/06	4.4391	Yield	101-13	Price:	101-13	Price:	101-13				
	614	2.501	2.27	02/03-01/08	4.6618	2.501	2.27	02/03-01/08	4.6618	Yield	101-13	Price:	101-13	Price:	101-13				
	400	3.460	3.04	02/03-01/12	4.8239	3.460	3.04	02/03-01/12	4.8239	Yield	101-13	Price:	101-13	Price:	101-13				
	350	3.866	3.33	02/03-08/14	4.8894	3.866	3.33	02/03-08/14	4.8894	Yield	101-13	Price:	101-13	Price:	101-13				
	200	6.348	4.97	02/03-08/23	5.0117	6.348	4.97	02/03-08/23	5.0117	Yield	101-13	Price:	101-13	Price:	101-13				
	125	7.845	5.88	02/03-02/23	5.0579	7.845	5.88	02/03-02/23	5.0579	Yield	101-13	Price:	101-13	Price:	101-13				
	100	8.993	6.52	02/03-12/24	5.0822	8.993	6.52	02/03-12/24	5.0822	Yield	101-13	Price:	101-13	Price:	101-13				
1A10 : 9.0 Yr Support Z										1A11 : 10.2 Yr									
PSA	1500	1.417	1.34	02/03-05/05	4.2078	1.417	1.34	02/03-05/05	4.2078	Yield	101-13	Price:	101-13	Price:	101-13				
	1000	1.818	1.69	02/03-04/06	4.4391	1.818	1.69	02/03-04/06	4.4391	Yield	101-13	Price:	101-13	Price:	101-13				
	614	2.501	2.27	02/03-01/08	4.6618	2.501	2.27	02/03-01/08	4.6618	Yield	101-13	Price:	101-13	Price:	101-13				
	400	3.460	3.04	02/03-01/12	4.8239	3.460	3.04	02/03-01/12	4.8239	Yield	101-13	Price:	101-13	Price:	101-13				
	350	3.866	3.33	02/03-08/14	4.8894	3.866	3.33	02/03-08/14	4.8894	Yield	101-13	Price:	101-13	Price:	101-13				
	200	6.348	4.97	02/03-08/23	5.0117	6.348	4.97	02/03-08/23	5.0117	Yield	101-13	Price:	101-13	Price:	101-13				
	125	7.845	5.88	02/03-02/23	5.0579	7.845	5.88	02/03-02/23	5.0579	Yield	101-13	Price:	101-13	Price:	101-13				
	100	8.993	6.52	02/03-12/24	5.0822	8.993	6.52	02/03-12/24	5.0822	Yield	101-13	Price:	101-13	Price:	101-13				
1A10 : 3.9 Yr AD TAC										1A11 : 10.2 Yr									
PSA	1500	1.417	1.34	02/03-05/05	4.2078	1.417	1.34	02/03-05/05	4.2078	Yield	101-13	Price:	101-13	Price:	101-13				
	1000	1.818	1.69	02/03-04/06	4.4391	1.818	1.69	02/03-04/06	4.4391	Yield	101-13	Price:	101-13	Price:	101-13				
	614	2.501	2.27	02/03-01/08	4.6618	2.501	2.27	02/03-01/08	4.6618	Yield	101-13	Price:	101-13	Price:	101-13				
	400	3.460	3.04	02/03-01/12	4.8239	3.460	3.04	02/03-01/12	4.8239	Yield	101-13	Price:	101-13	Price:	101-13				
	350	3.866	3.33	02/03-08/14	4.8894	3.866	3.33	02/03-08/14	4.8894	Yield	101-13	Price:	101-13	Price:	101-13				
	200	6.348	4.97	02/03-08/23	5.0117	6.348	4.97	02/03-08/23	5.0117	Yield	101-13	Price:	101-13	Price:	101-13				
	125	7.845	5.88	02/03-02/23	5.0579	7.845	5.88	02/03-02/23	5.0579	Yield	101-13	Price:	101-13	Price:	101-13				
	100	8.993	6.52	02/03-12/24	5.0822	8.993	6.52	02/03-12/24	5.0822	Yield	101-13	Price:	101-13	Price:	101-13				
1A10 : 9.0 Yr Support Z										1A11 : 10.2 Yr									
PSA	1500	1.417	1.34	02/03-05/05	4.2078	1.417	1.34	02/03-05/05	4.2078	Yield	101-13	Price:	101-13	Price:	101-13				
	1000	1.818	1.69	02/03-04/06	4.4391	1.818	1.69	02/03-04/06	4.4391	Yield	101-13	Price:	101-13	Price:	101-13				
	614	2.501	2.27	02/03-01/08	4.6618	2.501	2.27	02/03-01/08	4.6618	Yield	101-13	Price:	101-13	Price:	101-13				
	400	3.460	3.04	02/03-01/12	4.8239	3.460	3.04	02/03-01/12	4.8239	Yield	101-13	Price:	101-13	Price:	101-13				
	350	3.866	3.33	02/03-08/14	4.8894	3.866	3.33	02/03-08/14	4.8894	Yield	101-13	Price:	101-13	Price:	101-13				
	200	6.348	4.97	02/03-08/23	5.0117	6.348	4.97	02/03-08/23	5.0117	Yield	101-13	Price:	101-13	Price:	101-13				
	125	7.845	5.88	02/03-02/23	5.0579	7.845	5.88	02/03-02/23	5.0579	Yield	101-13	Price:	101-13	Price:	101-13				
	100	8.993	6.52	02/03-12/24	5.0822	8.993	6.52	02/03-12/24	5.0822	Yield	101-13	Price:	101-13	Price:	101-13				
1A10 : 3.9 Yr AD TAC										1A11 : 10.2 Yr									
PSA	1500	1.417	1.34	02/03-05/05	4.2078	1.417	1.34	02/03-05/05	4.2078	Yield	101-13	Price:	101-13	Price:	101-13				
	1000	1.818	1.69	02/03-04/06	4.4391	1.818	1.69	02/03-04/06	4.4391	Yield	101-13	Price:	101-13	Price:	101-13				
	614	2.501	2.27	02/03-01/08	4.6618	2.501	2.27	02/03-01/08	4.6618	Yield	101-13	Price:	101-13	Price:	101-13				
	400	3.460	3.04	02/03-01/12	4.8239	3.460	3.04	02/03-01/12	4.8239	Yield	101-13	Price:	101-13	Price:	101-13				
	350	3.866	3.33	02/03-08/14	4.8894	3.866	3.33	02/03-08/14	4.8894	Yield	101-13	Price:	101-13	Price:	101-13				
	200	6.348	4.97	02/03-08/23	5.0117	6.348	4.97	02/03-08/23	5.0117	Yield	101-13	Price:	101-13	Price:	101-13				
	125	7.845	5.88	02/03-02/23	5.0579	7.845	5.88	02/03-02/23	5.0579	Yield	101-13	Price:	101-13	Price:	101-13				
	100	8.993	6.52	02/03-12/24	5.0822	8.993	6.52	02/03-12/24	5.0822	Yield	101-13	Price:	101-13	Price:	101-13				
1A10 : 9.0 Yr Support Z										1A11 : 10.2 Yr									
PSA	1500	1.417	1.34	02/03-05/05	4.2078	1.417	1.34	02/03-05/05	4.2078	Yield	101-13	Price:	101-13	Price:	101-13				
	1000	1.818	1.69	02/03-04/06	4.4391	1.818	1.69	02/03-04/06	4.4391	Yield	101-13	Price:	101-13	Price:	101-13				
	614	2.501	2.27	02/03-01/08	4.6618	2.501	2.27	02/03-01/08	4.6618	Yield	101-13	Price:	101-13	Price:	101-13				
	400	3.460	3.04	02/03-01/12	4.8239	3.460	3.04	02/03-01/12	4.8239	Yield	101-13	Price:	101-13	Price:	101-13				
	350	3.866	3.33	02/03-08/14	4.8894	3.866	3.33	02/03-08/14	4.8894	Yield	101-13	Price:	101-13	Price:	101-13				
	200	6.348	4.97	02/03-08/23	5.0117	6.348	4.97	02/03-08/23	5.0117	Yield	101-13	Price:	101-13	Price:	101-13				
	125	7.845	5.88	02/03-02/23	5.0579	7.845	5.88	02/03-02/23	5.0579	Yield	101-13	Price:	101-13	Price:	101-13				
	100	8.993	6.52	02/03-12/24	5.0822	8.993	6.52	02/03-12/24	5.0822	Yield	101-13	Price:	101-13	Price:	101-13				
1A10 : 3.9 Yr AD TAC										1A11 : 10.2 Yr									
PSA	1500	1.417	1.34	02/03-05/05	4.2078	1.417	1.34	02/03-05/05	4.2078	Yield	101-13	Price:	101-13	Price:	101-13				
	1000	1.818	1.69	02/03-04/06	4.4391	1.818	1.69	02/03-04/06	4.4391	Yield	101-13	Price:	101-13	Price:	101-13				
	614	2.501	2.27	02/03-01/08	4.6618	2.501	2.27	02/03-01/08	4.6618	Yield	101-13	Price:	101-13	Price:	101-13				
	400	3.460	3.04	02/03-01/12	4.8239	3.460	3.04	02/03-01/12	4.8239	Yield	101-13	Price:	101-13	Price:	101-13				
	350	3.866	3.33	02/03-08/14	4.8894	3.866	3.33	02/03-08/14	4.8894	Yield	101-13	Price:	101-13	Price:	101-13				
	200	6.348	4.97	02/03-08/23	5.0117	6.348	4.97	02/03-08/23	5.0117	Yield	101-13	Price:	101-13	Price:	101-13				
	125	7.845	5.88	02/03-02/23	5.0579	7.845	5.88	02/03-02/23	5.0579	Yield	101-13	Price:	101-13	Price:	101-13				
	100	8.993	6.52	02/03-12/24	5.0822	8.993	6.52	02/03-12/24	5.0822	Yield	101-13</								

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