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FORM SE
FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS
BY ELECTRONIC FILERS

Mortgage Asset Securitization Transactions, Inc.
Exact Name of Registrant as Specified in Charter

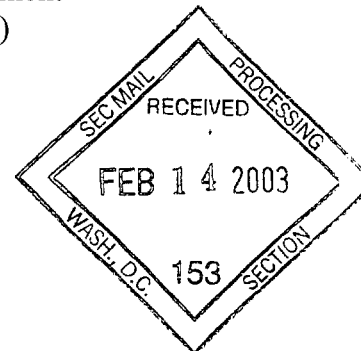
Form 8-K, February 13, 2003, Series 2003-OPT1

0000815018

Registrant CIK Number

~~0000815018~~ 333-75724

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



PROCESSED

FEB 21 2003

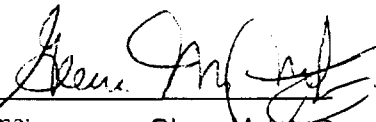
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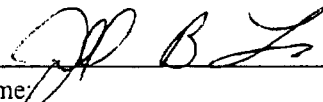
SIGNATURES

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

Dated: February 13, 2003

MORTGAGE ASSET SECURITIZATION TRANSACTIONS, INC.

By: 
Name: Glenn McIntyre
Title: Associate Director

By: 
Name:
Title:

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

EXHIBIT INDEX

<u>Exhibit No.</u>	<u>Description</u>	<u>Format</u>
99.1	Collateral Term Sheets	P*

* The Collateral Term Sheets have been filed on paper pursuant to a continuing hardship exemption from certain electronic requirements.

1. FICO Scores

FICO Scores	Aggregate Balance	% of Aggregate Balance	bal	%	Weighted FICO	WA LTV	WA DTI	%SFD PUD	%Owner Occ	% Full Doc	%Cashout
Not Available	\$20,500,800.03	1.39	\$17,779,470.33	1.21%	0	79.317	14.301	76.016	97.637	73.521	42.24
1 - 499	466,003.60	0.03	\$276,283.68	0.02%	486	73.084	10.678	76.848	100	86.826	59.288
500 - 549	370,290,093.99	25.13	\$271,976,378.44	18.45%	526	75.486	12.603	79.948	97.258	69.314	77.227
550 - 574	190,454,982.37	12.92	\$144,869,908.57	9.83%	562	76.752	13.649	78.59	96.279	66.458	66.894
575 - 599	189,742,760.46	12.87	\$151,818,666.16	10.30%	587	79.205	13.785	74.752	95.638	70.256	62.377
600 - 619	167,733,087.16	11.38	\$139,553,806.53	9.47%	609	81.509	14.151	74.26	95.844	66.041	62.207
620 - 649	225,030,565.63	15.27	\$121,833,015.56	8.27%	633	82.597	15.593	71.868	94.798	58.653	58.929
650 - 679	134,946,903.22	9.16	\$73,055,120.96	4.96%	663	82.186	17.998	73.35	90.74	53.458	57.856
680 - 699	60,581,255.55	4.11	\$28,873,456.60	1.96%	689	83.587	20.089	68.654	90.177	46.229	50.328
700 - 749	90,861,809.94	6.17	\$49,234,888.86	3.34%	720	84.459	19.413	61.151	79.869	44.843	52.266
750 - 799	22,455,443.71	1.52	\$8,871,882.56	0.60%	768	78.55	20.94	69.822	85.747	59.63	50.308
800 >=	698,581.31	0.05	\$248,229.52	0.02%	806	81.059	21.749	73.305	100	100	47.405
Total:	\$1,473,762,286.97	100			601	79.501	14.899	74.782	94.258	63.087	64.141

Minimum: 475
Maximum: 811
Average: 587
WA Average: 601

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2. DTI

DTI	Aggregate Balance	% of Aggregate Balance	bal	%	Weighted FICO	WA LTV	WA DTI	%SFD PUD	%Owner Occ	% CO	%Full Doc
20 or less	\$931,734,325.95	63.22	\$269,838,851.17	18.31%	595	79.199	0.3	74.411	93.937	65.418	63.146
20.001 - 25.000	25,724,183.36	1.75	\$7,519,167.83	0.51%	596	75.737	22.887	82.882	94.871	62.341	63.424
25.001 - 30.000	50,962,747.15	3.46	\$16,556,695.63	1.12%	615	77.053	27.965	81.361	96.399	66.431	54.144
30.001 - 35.000	77,155,403.29	5.24	\$24,579,333.58	1.67%	610	79.317	32.635	78.479	96.936	58.599	58.714
35.001 - 40.000	98,374,123.45	6.68	\$40,889,845.20	2.77%	617	80.922	37.667	73.502	94.079	62.261	59.308
40.001 - 45.000	121,486,523.27	8.24	\$67,177,788.48	4.56%	617	82.283	42.638	73.159	93.14	58.823	61.804
45.001 - 50.000	122,653,261.78	8.32	\$92,073,497.29	6.25%	607	80.742	47.712	72.581	94.274	64.193	67.346
50.001 - 55.000	39,692,273.57	2.69	\$34,907,425.27	2.37%	594	77.628	52.041	75.646	96.621	62.912	78.959
55.001 =	5,989,445.15	0.41	\$5,867,939.38	0.40%	586	73.089	57.312	87.431	98.5	70.996	80.6
Total:	\$1,473,762,286.97	100			601	79.501	14.899	74.782	94.258	64.141	63.087

Minimum: 0.000
Maximum: 79.100

Average: 13.977

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3. LTV

LTV	Aggregate Balance	% of Aggregate Balance	bal	%	Weighted FICO	WA LTV	WA DTI	%Full Doc	%Cashout	%SFD PUD	% Owner Occ
60 or less	\$100,091,274.54	6.79	\$3,879,419.79	0.26%	589	50.024	13.473	54.985	0	80.53	0
60.001 - 70.000	186,631,419.21	12.66	\$8,900,289.29	0.60%	583	66.465	14.117	57.201	0	75.052	0
70.001 - 80.000	618,313,894.72	41.95	\$18,297,066.98	1.24%	585	78.151	14.322	53.586	0	75.111	0
80.001 - 85.000	114,634,972.88	7.78	\$2,939,193.08	0.20%	617	84.516	16.37	70.792	0	77.221	0
85.001 - 90.000	266,766,055.60	18.1	\$9,161,775.71	0.62%	621	89.72	15.722	70.849	0	68.331	0
90.001 - 95.000	176,573,080.36	11.98	\$1,870,279.27	0.13%	634	94.793	15.626	88.404	0	78.01	0
95.001 - 100.000	10,751,589.66	0.73	\$633,694.60	0.04%	684	99.76	26.889	96.624	0	78.721	0
Total:	\$1,473,762,286.97	100			601	79.501	14.899	63.087	0	74.782	0

Minimum: 12.240
Maximum: 100.000
Average: 79.179

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4. Scheduled Balance

Scheduled Balance	Aggregate Balance	% of Aggregate Balance	Weighted FICO	WA LTV	WA DTI	%SFD PUD	%Owner Occ	% CO	% Full Doc
\$0.01 - \$50,000.00	\$275,124.91	0.02	583	55.114	8.556	45.512	90.756	90.756	90.756
\$50,000.01 - \$200,000.00	882,732,683.12	59.9	597	79.158	13.559	77.533	93.895	64.304	68.642
\$200,000.01 - \$300,000.00	337,230,252.75	22.88	600	80.263	15.625	72.64	95.607	65.017	58.128
\$300,000.01 - \$400,000.00	160,210,246.90	10.87	608	80.558	17.383	67.966	94.759	63.001	50.511
\$400,000.01 - \$500,000.00	73,342,940.18	4.98	628	79.322	20.237	66.552	89.781	63.319	42.977
\$500,000.01 - \$600,000.00	11,002,759.70	0.75	601	76.492	25.185	75.78	100	70.467	62.608
\$600,000.01 - \$700,000.00	3,250,357.08	0.22	615	68.932	16.098	80.77	100	40.364	100
\$700,000.01 - \$800,000.00	2,196,645.62	0.15	609	74.687	16.22	100	100	33.608	66.392
\$800,000.01 - \$900,000.00	1,633,066.27	0.11	578	72.543	23.798	50.851	100	0	100
\$900,000.01 - \$1,000,000.00	1,888,210.44	0.13	679	72.243	23.099	48.555	100	51.445	100
Total:	\$1,473,762,286.97	100	601	79.501	14.899	74.782	94.258	64.141	63.087

Minimum: \$50,001.00
Maximum: \$975,000.00
Average: \$149,277.25

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5. Document Type

Document Type	Aggregate Balance	% of Aggregate Balance	Weighted FICO	WA LTV	WA DTI	%SFD PUD	%Owner Occ	% CO
Full	\$929,759,003.69	63.09	594	81.003	15.094	77.075	95.766	67.094
Stated	531,192,578.23	36.04	613	77.051	14.642	70.74	91.735	59.173
Life	12,810,705.05	0.87	584	72.1	11.374	75.976	89.422	55.871
Total:	\$1,473,762,286.97	100	601	79.501	14.899	74.782	94.258	64.141

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6. Property

Property	Aggregate Balance	% of Aggregate Balance	Weighted FICO	WA LTV	WA DTI	% CO	%Owner Occ	%Full Doc
2-4 Family - Mixed Use	\$2,831,804.87	0.19	628	83.001	11.046	36.487	70.666	44.192
PUD	140,953,345.48	9.56	606	82.176	15.091	49.766	93.457	63.392
2-4 Units	147,299,360.54	9.99	620	78.032	14.869	61.789	78.139	50.509
Condominium	66,171,890.23	4.49	606	80.299	14.383	53.528	88.927	57.308
Manufactured Housing	14,396,579.72	0.98	611	83.168	12.898	64.113	98.71	70.994
Single Family	1,102,109,306.13	74.78	597	79.251	14.945	67.003	96.838	65.022
Total:	\$1,473,762,286.97	100	601	79.501	14.899	64.141	94.258	63.087

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7. Purpose

Purpose	Aggregate Balance	% of Aggregate Balance	Weighted FICO	WA LTV	WA DTI	%SFD PUD	%Owner Occ
Cash Out Refi	\$945,286,905.91	64.14	593	77.148	14.402	78.118	95.124
Rate/Term Refi	111,761,035.83	7.58	604	78.067	15.306	77.403	95.641
Purchase	416,714,345.23	28.28	618	85.225	15.917	66.511	91.924
Total:	\$1,473,762,286.97	100	601	79.501	14.899	74.782	94.258

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8. Lien Type

Lien Type	Aggregate Balance	% of Aggregate Balance	Weighted FICO	WA LTV	WA DTI	%SFD PUD	%Owner Occ	% CO
First Lien	\$1,468,020,407.28	99.61	601	79.533	14.879	74.773	94.26	64.048
Second Lien	5,741,879.69	0.39	591	71.509	20.081	76.964	93.824	87.953
Total:	\$1,473,762,286.97	100	601	79.501	14.899	74.782	94.258	64.141

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9. Occupancy

Occupancy	Aggregate Balance	% of Aggregate Balance	Weighted FICO	WA LTV	WA DTI	%SFD PUD	% Owner Occ	%Cashout
Investor	\$65,658,244.34	4.46	643	77.549	14.062	39.538	0	59.969
Owner Occupied	1,389,142,486.22	94.26	598	79.611	14.957	76.828	100	64.73
Secondary	18,961,556.41	1.29	632	78.247	13.512	46.904	0	35.442
Total:	\$1,473,762,286.97	100	601	79.501	14.899	74.782	94.258	64.141

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g, and will be superseded by the applicable prospectus supplement and by any other information subsequently filed with the Securities and Exchange Commission. The information contained
the mortgage pool previously provided by UBS Warburg LLC.