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

SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549

RECD S.E.C.

FEB 26 2003

1086

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 February 26, 2003

(Electronic Report, Schedule or Registration
Statement of Which the Documents Are a Part
(Give Period of Report))

333-100418
203-108020

(SEC File Number, if Available)

N/A

(Name of Person Filing the Document (if Other Than the Registrant))

PROCESSED

MAR 03 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 February 26th, 2003.

CWMBS, INC.

By: 
Name: Darren Bigby
Title: Vice President

Exhibit Index

<u>Exhibit</u>	<u>Page</u>
99.1	Computational Materials Prepared by GREENWICH CAPITAL MARKETS, INC 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 GREENWICH CAPITAL MARKETS, INC.

for

CWMBS, INC.

CHL MORTGAGE PASS-THROUGH TRUST 2003-3
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2003-3

User: leinwac
February 21, 2003 09:37 AM

These Computational Materials should be accompanied by a one page disclaimer which must be read in its entirety by the addressee of this communication. If such disclaimer is not attached hereto, please contact your Greenwich Capital sales representative.

CMO Price -> Yield Sensitivity Table

	AVG	1 mo	3 mo	6 mo	9 mo	12 mo	Life
CPR							

[illegible][illegible]

This material is for your private information and we are utilizing your entire hard space. Certain transactions, including cross bordering loans, options, and other derivative products give rise to inherent risk and we are unable to fill liquidity options expressed as our primary objective only. The material is based upon information that we consider reliable, but we do not represent that it is accurate or complete, and it should not be relied upon as such. We do not represent that the propriety or fairness of this material, any transaction, however, or option designed with or related to your bank.

CWHL0303D A2

Bond Description					
Munis / Chant	CWHL0103D A2	Coll. Type:	WL	PAC Bandai	n/a
Cutlip:		Orig. Balance:	\$ 99,492,186.00	Settlement Date:	02/28/2003
Conput:	3.000000 %	Net Coupon:	5.000000 %	Issue Date:	02/01/2003
Femulat:	N/A	Gross Coupons:	5.700000 %	First Pay Date:	03/21/2003
Orig. Balance:	\$7,850,000.00	Svc Fee:	0.700000 %	Maturity Date:	n/a
Factor:	1.00000000	Orig. Term:	180 mos	Days Delay:	24
Factor date:	02/01/2003	Current WAM:	179 mos	COB Date:	02/20/2003
Current Caps:	N/A	Current Ages:	1 mo		
Current Floor:	N/A				
Cur. Balance:	\$7,850,000.00				

CMO Price -> Yield Sensitivity Table

	Price	0	100	200	350	500
	PSA	PSA	PSA	PSA	PSA	PSA
96-16	5.37540	5.38360	5.40110	5.45100	5.52620	
96-16	5.37540	5.38360	5.40110	5.45100	5.52620	
96-16	5.37540	5.38360	5.40110	5.45100	5.52620	
96-16	5.37540	5.38360	5.40110	5.45100	5.52620	
96-16	5.37540	5.38360	5.40110	5.45100	5.52620	
96-16	5.37540	5.38360	5.40110	5.45100	5.52620	
96-16	5.37540	5.38360	5.40110	5.45100	5.52620	
96-16	5.37540	5.38360	5.40110	5.45100	5.52620	
96-16	5.37540	5.38360	5.40110	5.45100	5.52620	
WAL	14.52320	14.00710	13.03020	10.89140	8.74060	
Mod. Dur	10.00	9.75	9.26	8.10	6.82	
Spread	152.1	257.1	238.8	347.0	354.5	
First Date	03/25/16	03/25/16	08/23/14	12/25/11	12/25/09	
Last Date	01/25/18	01/25/18	01/23/18	01/23/18	01/25/18	

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	1 mo	3 mo	6 mo	9 mo	12 mo	Life
AVC						
CPR						

[illegible]

SWAPPING VOLS (cont)					
SFC	V R 10	V R 10	O R 10		
2013-13-11-19-24-51-72-10-10					

CAP 1000 (gross)				
1	2	3	4	5
45,700	CAP 1000	CAP 1000	CAP 1000	CAP 1000

[illegible]

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User: jcinwac
February 21, 2003 09:25 AM

CMO Price -> Yield Sensitivity Table

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