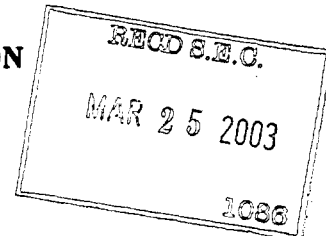


IN ACCORDANCE WITH RULE 202 OF REGULATION S-T,
THIS FORM SE IS BEING FILED IN PAPER PURSUANT
TO A CONTINUING HARDSHIP EXEMPTION.



03016962

SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549



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

CWMBS, INC.

(Exact Name of Registrant as Specified in Charter)

000906410

(Registrant CIK Number)

Form 8-K for March 25, 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

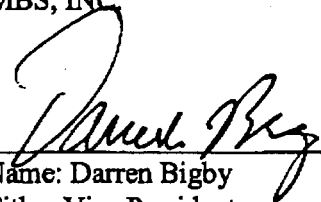
T MAR 26 2003

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 March 25, 2003.

CWMBS, INC

By: 

Name: Darren Bigby

Title: Vice President

Exhibit Index

<u>Exhibit</u>		<u>Page</u>
99.1	Collateral Tables Prepared by DEUTCHES BANK SECURITIES INC.	4

IN ACCORDANCE WITH RULE 202 OF REGULATION S-T, THESE
COLLATERAL TABLES ARE BEING FILED IN PAPER PURSUANT TO A
CONTINUING HARDSHIP EXEMPTION.

Exhibit 99.1

COLLATERAL TABLES
PREPARED BY DEUTSCHE BANK

for

CWMBS, INC.

CHL MORTGAGE PASS-THROUGH TRUST 2003-10
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2003-10

CountryWide 2003-10

Preliminary Collateral Analysis

All records
683 records
Balance 316,071,252



Deutsche Bank

Summary Statistics	
As-of/Cut-off Date:	2003-03-01
Number of Loans:	683
Total Current Balance:	316,071,251.62
Minimum Balance:	1,000,000.00
Average Current Balance:	462,789.04
Weighted Average Coupon:	6.092
Minimum Coupon:	7.375
Maximum Coupon:	6.500
Weighted Average Original Term:	355.64
Weighted Average Remaining Term:	355.42
Weighted Average Seasoning:	0.22
Top 3 States: CA(74%)NY(3%)TX(2%)	
Weighted Average Original LTV:	69.29
Weighted Average Current LTV:	69.29
Weighted Average FICO Score:	741.7

Coupons (%)	Current Principal Balance	% by Current Principal Balance	Number of Loans
5.001 - 5.500	1,980,000.00	0.63	4
5.501 - 6.000	173,392,333.52	54.85	358
6.001 - 6.500	128,336,707.21	40.60	283
6.501 - 7.000	11,205,019.98	3.55	25
7.001 - 7.500	1,157,160.91	0.37	3
Total	316,071,251.62	100.00	683
Minimum:	5,500		
Maximum:	7.375		
Weighted Average:	6.092		

Current Principal Balance (\$)	Current Principal Balance	% by Current Principal Balance	Number of Loans
150,000.01 - 200,000.00	2,082,851.70	0.66	12
200,000.01 - 250,000.00	648,789.99	0.21	3
250,000.01 - 300,000.00	1,365,502.52	0.43	7
300,000.01 - 350,000.00	21,851,778.94	6.91	64
350,000.01 - 400,000.00	71,624,817.10	22.68	160
400,000.01 - 450,000.00	48,394,655.80	15.31	114
450,000.01 - 500,000.00	47,654,548.03	15.08	100
500,000.01 - 550,000.00	31,634,875.66	10.01	60
550,000.01 - 600,000.00	24,760,710.56	7.83	39
600,000.01 - 650,000.00	8,822,322.97	2.79	13
650,000.01 - 700,000.00	9,469,904.52	3.01	13
700,000.01 - 750,000.00	3,955,807.55	1.25	5
750,000.01 - 800,000.00	1,570,000.00	0.50	2
800,000.01 - 850,000.00	2,530,000.00	0.80	3
850,000.01 - 900,000.00	2,780,500.00	0.88	3
900,000.01 - 1,000,000.00	10,881,555.80	3.44	11
Total	316,071,251.62	100.00	683
Minimum:	152,655.01		
Maximum:	1,000,000.00		
Average:	462,789.04		

Remaining Term (mcs)	Current Principal Balance	% by Current Principal Balance	Number of Loans
181 - 240	10,681,157.00	3.38	25
241 - 300	1,974,097.71	0.62	4
301 - 360	303,415,985.91	96.00	654
Total	316,071,251.62	100.00	683
Minimum:	240		
Maximum:	360		
Weighted Average:	355.42		

Seasoning (mcs)	Current Principal Balance	% by Current Principal Balance	Number of Loans
0	280,085,374.21	88.63	644
1	12,350,574.70	3.91	29
2	1,783,667.18	0.57	4
3	17,614,142.20	5.54	3
4	724,680.42	0.23	2
More than 4	360,540.91	0.12	1
Total	316,071,251.62	100.00	683
Minimum:	0		
Maximum:	117		
Weighted Average:	0.22		

This Structural Term Sheet, Collateral Term Sheet, or Computational Materials, as appropriate (the "Materials"), was prepared solely by the Underwriter(s), is intended for use by the addressee only, and may not be provided to any third party, other than the addressee's legal counsel, financial and accounting advisors for the purpose of evaluating such information. Prospective investors are advised to read carefully, and rely solely on, the final prospectus and prospectus supplement (the "Prospectus") related to the securities (the "Securities") in making their investment decisions. This material does not include all relevant information relating to the Securities described herein, particularly with respect to the risk and special considerations associated with an investment in the Securities. All information contained herein is preliminary and is anticipated that such information will change. Any information contained herein will be more fully described in, and will be fully superseded by, the preliminary prospectus supplement, if applicable, and final Prospectus. Although the information contained in the material is believed to be reliable, the Underwriter(s) make(s) no representation or warranty that such information is accurate or complete. Such information should not be viewed as projections, forecasts, predictions, or opinions with respect to value. Prior to making any investment decision, a prospective investor should receive and fully review the final Prospectus. NOTHING HEREIN SHOULD BE CONSIDERED AN OFFER TO SELL OR SOLICITATION OF ANY OFFER TO BUY ANY SECURITIES. The Underwriter(s) may hold long or short positions in or buy and sell Securities or related securities or perform for or solicit investment services from any company or individual herein.

CountryWide 2003-10
Preliminary Collateral Analysis
All records
683 records
Balance: 316,071,251.62



Deutsche Bank

Geographic Distribution by State	Current Principal Balance	% by Current Principal Balance	Number of Loans
California	23,948,302.98	7.402	499
New York	9,920,207.00	3.11	25
Texas	7,402,590.00	2.34	18
New Jersey	5,994,635.00	1.88	12
Massachusetts	5,713,900.00	1.81	12
Utah	5,053,250.00	1.60	12
Washington	4,042,255.89	1.28	10
Florida	3,836,050.00	1.21	10
Pennsylvania	3,218,400.00	1.05	8
Colorado	3,191,048.06	1.02	7
Illinois	3,092,624.16	0.98	8
Virginia	2,897,250.00	0.92	6
Georgia	2,534,163.28	0.80	4
North Carolina	2,480,629.77	0.78	5
Michigan	2,460,400.00	0.78	5
Minnesota	2,338,007.14	0.74	5
Maryland	1,852,000.00	0.59	4
Nevada	1,740,000.00	0.54	4
Connecticut	1,690,847.24	0.52	3
Ohio	1,403,000.00	0.45	3
Hawaii	1,088,000.00	0.33	2
Oregon	980,000.00	0.30	1
Alabama	870,280.70	0.28	2
Tennessee	855,500.00	0.28	2
Oklahoma	773,846.69	0.24	2
Idaho	750,000.00	0.24	1
South Carolina	650,000.00	0.21	1
Indiana	484,207.00	0.15	1
New Hampshire	458,500.00	0.15	1
Kansas			
Total	316,071,251.62	100.00	683

Number of States Represented: 31

Original Loan-to-Value Ratio (%)	Current Principal Balance	% by Current Principal Balance	Number of Loans
25.01 - 30.00	1,765,000.00	0.56	3
30.01 - 35.00	1,356,000.00	0.44	3
35.01 - 40.00	4,024,820.00	1.27	9
40.01 - 45.00	9,463,269.83	2.99	18
45.01 - 50.00	16,676,622.18	4.96	30
50.01 - 55.00	16,124,130.74	5.10	31
55.01 - 60.00	20,785,680.06	6.58	41
60.01 - 65.00	27,090,033.73	8.57	59
65.01 - 70.00	43,636,086.76	13.81	80
70.01 - 75.00	39,800,541.91	12.28	87
75.01 - 80.00	132,457,164.41	41.91	288
80.01 - 85.00	391,000.00	0.12	1
85.01 - 90.00	2,193,750.00	0.69	6
90.01 - 95.00	2,310,205.00	0.73	6
Total	316,071,251.62	100.00	683

Minimum: 28.45

Maximum: 95.00

Weighted Average by Original Balance: 69.29

Weighted Average by Current Balance: 69.29

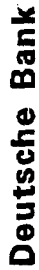
Product	Current Principal Balance	% by Current Principal Balance	Number of Loans
Fixed - 20 Year	10,681,157.00	3.38	25
Fixed - 25 Year	1,593,556.00	0.50	3
Fixed - 30 Year	303,806,537.62	96.12	655
Total	316,071,251.62	100.00	683

Property Type	Current Principal Balance	% by Current Principal Balance	Number of Loans
Single Family Residence	230,840,007.36	73.03	500
PUD	66,317,922.18	21.93	150
Condo	12,574,039.61	3.98	27
2-4 Family	3,338,416.47	1.06	6
Total	316,071,251.62	100.00	683

Occupancy	Current Principal Balance	% by Current Principal Balance	Number of Loans
Primary	304,579,483.36	96.36	659
Second-home	11,156,750.28	3.53	23
Investment	356,000.00	0.11	1
Total	316,071,251.62	100.00	683

Purpose	Current Principal Balance	% by Current Principal Balance	Number of Loans
Refinance - Rate Term	150,721,085.00	47.69	319
Purchase	114,745,202.80	36.30	247
Refinance - Cashout	50,604,963.82	16.01	117
Total	316,071,251.62	100.00	683

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CountryWide 2003-10 Preliminary Collateral Analysis

All records
CRS records

Back Ratio	Current Principal Balance	% by Current Principal Balance	Number of Loans
≤ 0.00	135,725,384.64	42.84	239
5.01 - 10.00	25,865,750.84	0.82	5
10.01 - 15.00	4,930,000.00	1.57	10
15.01 - 20.00	12,842,543.13	4.06	27
20.01 - 25.00	21,379,276.47	6.76	41
25.01 - 30.00	33,637,693.18	11.34	73
30.01 - 35.00	48,687,248.26	15.71	108
35.01 - 40.00	53,073,232.30	16.79	120
Total	316,071,251.82	100.00	683
Minimum	654		
Maximum	38160		
Weighted Average	23.79		

FICO Score	Current Principal Balance	% by Current Principal Balance	Number of Loans
641-660	778,000.00	0.25	2
661-680	9,497,598.52	3.00	29
681-700	22,462,598.59	7.10	51
701-720	88,337,970.02	18.77	125
721-740	83,170,973.58	19.99	140
741-760	55,224,108.87	17.47	122
761-780	69,988,783.93	18.93	128
781-800	37,088,352.21	11.74	80
801+	5,515,500.00	1.75	12
Total	316,071,251.82	100.00	683
Minimum 680			
Maximum 825			
Weighted Average	741.7		
% 1,000 minimum FICO	0.0		

This Study Unit Term Sheet, Collateral Term Sheet, or Computational Materials, as appropriate (the "Materials"), was prepared solely by the Underwriter(s), is intended for use by the addressee only, and may not be provided to any third party other than the addressee's legal, tax, financial and/or accounting advisors for the purpose of evaluating such information. Prospective investors are advised to read carefully, and rely solely on, the first prospectus and prospectus supplement (the "Securities") related to their investment in the Securities. All information contained herein is preliminary and it is anticipated that such decisions. This material does not include all relevant information relating to the Securities described herein, particularly with respect to the risk and special considerations associated with an investment in the Securities. All information contained herein is preliminary and it is anticipated that such information will change. Any information contained herein will be more fully described in, and will be fully superseded by the preliminary prospectus supplement, if applicable, and Final Prospectus. Although the information contained in the Materials is based on sources the Underwriter(s) believe(s) to be reliable, the Underwriter(s) make(s) no representation or warranty that such information is accurate or complete. Such information should not be viewed as predictions, forecasts, projections, or opinions with respect to value. Prior to making any investment decisions, a prospective investor shall consult and review the Securities and the Materials. THE UNDERWRITER(S) MAY HOLD LONG OR SHORT POSITIONS IN OR BUY AND SELL SECURITIES OR RELATED SECURITIES OF ANY OFFER TO SELL OR SOLICITATION OF ANY OFFER TO BUY ANY SECURITIES. THE UNDERWRITER(S) MAY HOLD LONG OR SHORT POSITIONS IN OR BUY AND SELL SECURITIES OR RELATED SECURITIES OF ANY COMPANY ASSOCIATED WITH THE SECURITIES. NOTHING HEREIN SHOULD BE CONSIDERED AN OFFER TO SELL OR SOLICITATION OF ANY OFFER TO BUY ANY SECURITIES. THE UNDERWRITER(S) MAY HOLD LONG OR SHORT POSITIONS IN OR BUY AND SELL SECURITIES OR RELATED SECURITIES OF ANY COMPANY ASSOCIATED WITH THE SECURITIES.