03018929

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

RESIDENTIAL ASSET MORTGAGE PRODUCTS, INC
Exact name of Registrant as Specified in Charter

0001099391
Registrant CIK Number

Form 8-K, for March 25, 2002 GMACM Mortgage Pass-Through Certificates Series 2003-J2

333-86786
SEC File Number, if available

Electronic Report, Schedule of Registration Statement of Which the Documents Are a Part (give period of report)

SEC MAIL PROCESSING
RECEIVED
MAR 26 2003
WASH., D.C. 181 SECTION

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

PROCESSED
MAR 27 2003
THOMSON FINANCIAL

17128777

IN ACCORDANCE WITH RULE 311 OF REGULATION S-T, THIS EXHIBIT IS BEING FILED IN PAPER PURSUANT TO AN AUTOMATIC SEC EXEMPTION

EXHIBIT INDEX

Exhibit No.	Description	Format
99.1	J.P. Morgan Securities Inc. Computational Materials	P*

* The Computational Materials have been filed on paper pursuant to Rule 311(h) of Regulation S-T.

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

RESIDENTIAL ASSET MORTGAGE PRODUCTS, INC.

By: Patricia C. Taylor
Name: Patricia C. Taylor
Title: Vice President

Dated: March 25, 2003

EXHIBIT 99.1
(attached hereto)

Scenario Report: GM03J2FC3 WHOLE 30 year 6.0's 03/24/2003 09:14:43 (p. 1)

Settlement Date: 3/27/2003 Treasury Settle Date: 12/25/1996 WAC: 6.25 WAM: 355.03

CPR	10	20	30	40	50	60	70	80	90	100.00
AR	Balance: 100		Coupon: 5.750000		Price: 100.000000		2YR+-88, AR			
YIELD	0.819445	0.819445	0.819445	0.819445	0.819445	0.819445	0.819445	0.819445	0.819445	0.819445
AVG LIFE	0.077778	0.077778	0.077778	0.077778	0.077778	0.077778	0.077778	0.077778	0.077778	0.077778
DURATION	0.077460	0.077460	0.077460	0.077460	0.077460	0.077460	0.077460	0.077460	0.077460	0.077460
PAY WIN	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03
EXP MAT	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03
CURVE SPRD	239	239	239	239	239	239	239	239	239	239
NEAR SPRD	-88	-88	-88	-88	-88	-88	-88	-88	-88	-88
A1	Balance: 47,000,000		Coupon: 5.750000		Price: 102.000000		2YR+310, A1			
YIELD	5.184519	4.639649	4.049620	3.382689	2.614360	1.701920	0.572114	-0.931588	-3.299388	5.415544
AVG LIFE	4.562262	2.226731	1.435386	1.023373	0.768478	0.592546	0.461200	0.355640	0.260794	7.998327
DURATION	3.743006	2.014247	1.344180	0.977636	0.744524	0.580719	0.456858	0.356341	0.265284	5.877273
PAY WIN	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03
EXP MAT	1/16	11/08	10/06	10/05	2/05	8/04	4/04	1/04	10/03	9/22
CURVE SPRD	242	285	331	334	301	239	149	16	-204	178
NEAR SPRD	223	294	235	168	91	0	-113	-263	-500	195
A3 PAC1	Balance: 126,552,000		Coupon: 2.750000		Price: 100.000000		2YR+ 99, A3 PAC1			
YIELD	2.695392	2.680836	2.640755	2.593521	2.538369	2.472450	2.388358	2.274940	2.100030	2.695392
AVG LIFE	2.755650	2.260057	1.516743	1.093648	0.824997	0.637743	0.494510	0.379504	0.279275	2.755650
DURATION	2.602228	2.156343	1.465256	1.063637	0.805810	0.624835	0.485725	0.373598	0.275566	2.602228
PAY WIN	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03
EXP MAT	2/08	9/06	6/05	10/04	5/04	2/04	12/03	10/03	8/03	2/08
CURVE SPRD	68	87	176	243	284	309	325	333	333	68
NEAR SPRD	58	98	94	89	84	77	69	57	40	58
A4	Balance: 143,355,000		Coupon: 5.750000		Price: 101.000000		2YR+324, A4			
YIELD	5.323369	4.183670	3.111116	2.007328	0.810299	-0.509036	-2.008572	-3.827298	-6.425124	5.600485
AVG LIFE	3.246985	0.887213	0.526647	0.370897	0.280471	0.220790	0.177557	0.143262	0.112028	8.151978
DURATION	2.784798	0.845496	0.511754	0.364486	0.278157	0.220856	0.179195	0.146052	0.115790	6.288910
PAY WIN	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03	2/08
EXP MAT	3/10	4/05	4/04	12/03	10/03	8/03	7/03	6/03	5/03	6/15
CURVE SPRD	310	438	392	308	203	82	-61	-237	-492	194
NEAR SPRD	321	248	141	31	-89	-221	-371	-553	-813	214
A5	Balance: 84,433,000		Coupon: 5.750000		Price: 102.000000		4YR+265, A5			
YIELD	5.488191	5.204069	4.903001	4.558379	4.156355	3.668358	3.059566	2.227511	0.832386	5.584494
AVG LIFE	9.503246	4.451089	2.856354	2.025850	1.512329	1.155989	0.892859	0.680457	0.485676	15.595410
DURATION	7.133953	3.837484	2.577603	1.874364	1.422472	1.100982	0.859334	0.661595	0.478153	10.068495
PAY WIN	3/10	9/06	6/05	10/04	5/04	2/04	12/03	10/03	8/03	6/15
EXP MAT	1/16	11/08	10/06	10/05	2/05	8/04	4/04	1/04	10/03	9/22
CURVE SPRD	159	248	285	285	329	340	324	277	171	135
NEAR SPRD	151	267	279	286	246	197	136	53	-87	160

Scenario Report: GM03J2FC3 WHOLE 30 year 6.0's 03/24/2003 09:14:43 (p. 2)

Settlement Date: 3/27/2003 Treasury Settle Date: 12/25/1996 WAC: 6.25 WAM: 355.03

CPR	10	20	30	40	50	60	70	80	90	100.00
A6	Balance: 25,784,000		Coupon: 4.500000		Price: 98.000000		4YR+247, A6			
YIELD	4.887509	4.970183	5.124355	5.304928	5.523596	5.787162	6.122566	6.614071	7.385607	4.887509
AVG LIFE	5.998297	4.610999	3.262737	2.438017	1.868821	1.459382	1.141819	0.866288	0.628897	5.998297
DURATION	4.946819	3.994824	2.937630	2.241836	1.741704	1.372253	1.080225	0.823041	0.598628	4.946819
PAY WIN	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03
EXP MAT	1/14	5/09	2/07	1/06	5/05	11/04	6/04	3/04	11/03	1/14
CURVE SPRD	168	218	290	342	405	501	588	684	802	168
NEAR SPRD	194	202	301	360	382	409	442	491	569	194
A2 PAC0CN	Balance: 72,604,174		Coupon: 5.750000		Price: 5.000000		2YR+10513, A2	PAC0CN"Combined: V2IO V1IO PIO		
YIELD	109.092472	104.246253	78.443240	41.091680	-2.086858	-47.580504	-93.574853	-137.302587	-173.968415	109.092482
AVG LIFE	3.142251	2.499348	1.687155	1.222941	0.924718	0.715814	0.555716	0.425649	0.312180	3.155848
DURATION	0.592434	0.570671	0.540344	0.549030	0.594459	0.687864	0.869679	1.266751	2.498119	0.592435
PAY WIN	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03
EXP MAT	3/17	4/10	8/07	5/06	8/05	1/05	8/04	4/04	12/03	12/19
CURVE SPRD	10692	10234	7728	4071	-196	-4710	-9282	-13633	-17280	10691
NEAR SPRD	10698	10255	7674	3939	-379	-4928	-9527	-13900	-17567	10698
A8	Balance: 22,352,000		Coupon: 5.500000		Price: 98.000000		5YR+295, A8			
YIELD	5.746338	5.869853	6.016559	6.175317	6.361562	6.588672	6.881066	7.274319	7.966376	5.737740
AVG LIFE	12.935590	6.577727	4.177677	2.999087	2.254588	1.731401	1.333649	1.019269	0.721037	13.951366
DURATION	8.977857	5.362755	3.626617	2.685146	2.057886	1.601281	1.245140	0.958084	0.681045	9.418760
PAY WIN	1/14	5/09	2/07	1/06	5/05	11/04	6/04	3/04	11/03	1/14
EXP MAT	3/17	4/10	8/07	5/06	8/05	1/05	8/04	4/04	12/03	12/19
CURVE SPRD	163	251	341	406	456	535	631	724	844	158
NEAR SPRD	177	240	348	406	466	489	518	557	627	176
Z9 Z	Balance: 30,000,000		Coupon: 5.750000		Price: 97.000000		7YR+272, Z9 Z			
YIELD	5.968633	6.098600	6.364583	6.589793	6.850369	7.167344	7.573677	8.141768	9.089027	5.940363
AVG LIFE	19.387569	10.349945	5.026294	3.553915	2.655361	2.032327	1.562793	1.181882	0.841477	24.047801
DURATION	17.736563	9.472882	4.854282	3.433598	2.564223	1.959772	1.504389	1.134851	0.804248	21.886011
PAY WIN	3/17	4/10	8/07	5/06	8/05	1/05	8/04	4/04	12/03	9/22
EXP MAT	12/32	12/32	1/09	3/07	3/06	6/05	12/04	7/04	2/04	12/32
CURVE SPRD	157	210	341	424	488	545	662	783	936	133
NEAR SPRD	199	212	341	406	473	547	587	644	739	106
A7	Balance: 55,000,000		Coupon: 5.750000		Price: 101.000000		10YR+164, A7			
YIELD	5.663581	5.637573	5.596116	5.506596	5.405023	5.288583	5.139533	4.931453	4.580610	5.676839
AVG LIFE	13.556182	10.642665	7.988835	5.242322	3.791404	2.883793	2.207726	1.663287	1.174510	15.646269
DURATION	8.846175	7.576567	6.166462	4.399483	3.320721	2.592603	2.024705	1.550871	1.112498	9.671256
PAY WIN	4/08	4/08	4/08	3/07	3/06	6/05	12/04	7/04	2/04	4/08
EXP MAT	12/32	12/32	11/32	8/31	6/08	2/07	3/06	6/05	10/04	12/32
CURVE SPRD	152	163	196	249	296	322	335	380	428	144
NEAR SPRD	168	166	213	256	287	317	344	323	288	170

Scenario Report: GM03J2FC3 WHOLE 30 year 6.0's 03/24/2003 09:14:43 (p. 3)

Settlement Date: 3/27/2003 Treasury Settle Date: 12/25/1996 WAC: 6.25 WAM: 355.03

CPR	10	20	30	40	50	60	70	80	90	100.00
SUB	Balance: 15,403,719		Coupon: 5.750000		Price: 80.000000		10YR+528, SUB	"Sub. Bond",	2.80 percent of deal	
YIELD	8.628322	9.042716	9.335996	9.561222	10.236116	11.316949	12.731752	14.742980	18.209641	8.410448
AVG LIFE	12.570592	9.953615	8.663083	7.894669	6.319802	4.856914	3.738926	2.825459	1.997156	14.447257
DURATION	7.332411	6.451574	5.948550	5.610940	4.781690	3.848320	3.060331	2.365672	1.694273	7.910907
PAY WIN	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03
EXP MAT	12/32	12/32	10/32	9/32	12/29	6/24	8/19	8/15	12/11	12/32
CURVE SPRD	453	507	559	594	695	843	1031	1270	1651	423
NEAR SPRD	465	506	536	610	677	837	1020	1263	1651	443
IO N	Balance: 541,667,834		Coupon: 0.257733		Price: 0.837632		4YR+433, IO N			
YIELD	18.771350	6.547185	-6.484585	-20.506100	-35.780063	-52.711720	-71.995727	-95.006575	-125.295904	25.264897
AVG LIFE	7.668363	4.194415	2.728594	1.942975	1.452465	1.113058	0.858889	0.653687	0.469477	11.226296
DURATION	3.018277	3.169814	3.350750	3.572386	3.853344	4.225788	4.743586	5.528729	7.059534	2.834141
PAY WIN	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03
EXP MAT	10/32	10/32	10/32	9/32	12/29	5/24	8/19	8/15	12/11	10/32
CURVE SPRD	1519	393	-849	-2211	-3655	-5290	-7176	-9442	-12439	2123
NEAR SPRD	1531	401	-860	-2221	-3748	-5441	-7370	-9671	-12700	2128
PO	Balance: 258,486		Coupon: 0.000000		Price: 60.000000		3YR+1340, PO			
YIELD	8.443382	16.308570	25.707668	36.932886	50.674671	68.160954	91.780588	127.120634	193.048627	5.352044
AVG LIFE	7.625934	4.179618	2.722241	1.939796	1.450722	1.112056	0.858307	0.653361	0.469318	11.106934
DURATION	4.803353	2.386623	1.481435	1.009468	0.718556	0.519689	0.373115	0.257598	0.158236	8.163030
PAY WIN	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03
EXP MAT	12/32	12/32	8/31	11/25	7/20	7/16	6/13	11/10	8/08	12/32
CURVE SPRD	487	1370	2371	3534	4991	6797	9202	12771	19395	132
NEAR SPRD	498	1378	2359	3523	4897	6646	9008	12542	19135	137

Scenario Report: GM03J2FC3 WHOLE 30 year 6.0's 03/24/2003 09:23:06 (p. 1)

Settlement Date: 3/27/2003 Treasury Settle Date: 12/25/1996 WAC: 6.25 WAM: 355.03

PSA	100	200	300	400	500	600	700	800	900	1000
AR	Balance: 100		Coupon: 5.750000		Price: 100.000000		2YR+-88, AR			
YIELD	0.819445	0.819445	0.819445	0.819445	0.819445	0.819445	0.819445	0.819445	0.819445	0.819445
AVG LIFE	0.077778	0.077778	0.077778	0.077778	0.077778	0.077778	0.077778	0.077778	0.077778	0.077778
DURATION	0.077460	0.077460	0.077460	0.077460	0.077460	0.077460	0.077460	0.077460	0.077460	0.077460
PAY WIN	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03
EXP MAT	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03
CURVE SPRD	239	239	239	239	239	239	239	239	239	239
NEAR SPRD	-88	-88	-88	-88	-88	-88	-88	-88	-88	-88
A1	Balance: 47,000,000		Coupon: 5.750000		Price: 102.000000		2YR+310, A1			
YIELD	5.415544	5.218473	5.032439	4.871193	4.729921	4.602304	4.485031	4.376268	4.274169	4.177669
AVG LIFE	7.998327	4.771997	3.456046	2.795421	2.396527	2.123568	1.922660	1.767741	1.643523	1.541218
DURATION	5.877273	3.945892	3.010821	2.498166	2.174159	1.946311	1.775454	1.641883	1.533652	1.443762
PAY WIN	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03
EXP MAT	9/22	1/15	11/10	12/08	11/07	3/07	9/06	5/06	2/06	11/05
CURVE SPRD	178	236	273	284	286	285	292	307	318	326
NEAR SPRD	195	227	292	275	303	290	279	268	257	248
A3 PAC1	Balance: 126,552,000		Coupon: 2.750000		Price: 100.000000		2YR+ 99, A3 PAC1			
YIELD	2.695392	2.695392	2.695392	2.690307	2.682816	2.675570	2.668832	2.662566	2.656452	2.650480
AVG LIFE	2.755650	2.755650	2.755650	2.557811	2.315574	2.122043	1.969334	1.845966	1.739724	1.647153
DURATION	2.602228	2.602228	2.602228	2.426864	2.207758	2.030467	1.889392	1.774724	1.675510	1.588754
PAY WIN	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03
EXP MAT	2/08	2/08	2/08	2/07	7/06	2/06	11/05	8/05	6/05	4/05
CURVE SPRD	68	68	68	76	85	92	102	122	140	155
NEAR SPRD	58	58	58	57	98	98	97	96	96	95
A4	Balance: 143,355,000		Coupon: 5.750000		Price: 101.000000		2YR+324, A4			
YIELD	5.600485	5.422925	5.211162	5.019632	4.871565	4.742896	4.624562	4.512919	4.407580	4.305205
AVG LIFE	8.151978	4.067286	2.519285	1.870420	1.561353	1.365512	1.224261	1.115355	1.028965	0.956883
DURATION	6.288910	3.475313	2.265907	1.723358	1.454501	1.280999	1.154435	1.056051	0.977496	0.911622
PAY WIN	2/08	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03
EXP MAT	6/15	2/10	2/08	5/06	10/05	6/05	3/05	1/05	11/04	10/04
CURVE SPRD	194	286	329	354	392	412	424	432	436	438
NEAR SPRD	214	289	309	332	317	304	292	281	271	261
A5	Balance: 84,433,000		Coupon: 5.750000		Price: 102.000000		4YR+265, A5			
YIELD	5.584494	5.474429	5.349370	5.235425	5.134095	5.040710	4.954065	4.873773	4.800060	4.733192
AVG LIFE	15.595410	8.990684	6.096316	4.722078	3.935867	3.412924	3.038482	2.758154	2.542764	2.374553
DURATION	10.068495	6.848322	5.023850	4.043156	3.445430	3.032488	2.729132	2.497693	2.317340	2.174927
PAY WIN	6/15	2/10	2/08	2/07	7/06	2/06	11/05	8/05	6/05	4/05
EXP MAT	9/22	1/15	11/10	12/08	11/07	3/07	9/06	5/06	2/06	11/05
CURVE SPRD	135	167	212	240	263	275	282	286	287	288
NEAR SPRD	160	149	188	229	260	292	284	276	268	303

Scenario Report: GM03J2FC3 WHOLE 30 year 6.0's 03/24/2003 09:23:06 (p. 2)

Settlement Date: 3/27/2003 Treasury Settle Date: 12/25/1996 WAC: 6.25 WAM: 355.03

PSA	100	200	300	400	500	600	700	800	900	1000
A6	Balance: 25,784,000		Coupon: 4.500000		Price: 98.000000		4YR+247, A6			
YIELD	4.887509	4.887509	4.912608	4.968725	5.029061	5.084588	5.138839	5.192321	5.242298	5.291026
AVG LIFE	5.998297	5.998297	5.480660	4.629268	3.978731	3.526847	3.176143	2.893408	2.671655	2.486180
DURATION	4.946819	4.946819	4.613718	4.008456	3.512360	3.152994	2.866323	2.630463	2.442579	2.283507
PAY WIN	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03
EXP MAT	1/14	1/14	4/11	5/09	3/08	6/07	12/06	8/06	4/06	1/06
CURVE SPRD	168	168	184	217	250	275	295	312	326	339
NEAR SPRD	194	194	196	202	250	255	302	308	313	359
A2 PACOCN	Balance: 72,604,174		Coupon: 5.750000		Price: 5.000000		2YR+10513, A2	PACOCN"Combined: V2IO V1IO PIO		
YIELD	109.092482	109.092453	109.087458	108.012326	105.354479	101.907687	98.051484	93.960287	89.592844	85.045288
AVG LIFE	3.155848	3.134016	3.045209	2.770570	2.483057	2.261865	2.088647	1.949125	1.831004	1.728992
DURATION	0.592435	0.592434	0.592305	0.584292	0.571301	0.559295	0.549047	0.540470	0.533222	0.527015
PAY WIN	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03
EXP MAT	12/19	5/16	7/12	2/10	9/08	11/07	4/07	11/06	7/06	3/06
CURVE SPRD	10691	10692	10695	10599	10345	10010	9631	9235	8818	8381
NEAR SPRD	10698	10698	10697	10590	10365	10021	9635	9226	8789	8335
A8	Balance: 22,352,000		Coupon: 5.500000		Price: 98.000000		5YR+295, A8			
YIELD	5.737740	5.752506	5.808690	5.872666	5.935176	5.990556	6.042767	6.093101	6.142556	6.190147
AVG LIFE	13.951366	12.320303	8.671242	6.505256	5.235425	4.465429	3.922609	3.511564	3.184055	2.921973
DURATION	9.418760	8.685790	6.698916	5.314019	4.420683	3.847481	3.428267	3.102316	2.837198	2.621564
PAY WIN	1/14	1/14	4/11	5/09	3/08	6/07	12/06	8/06	4/06	1/06
EXP MAT	12/19	5/16	7/12	2/10	9/08	11/07	4/07	11/06	7/06	3/06
CURVE SPRD	158	167	206	254	292	326	354	376	395	411
NEAR SPRD	176	177	183	241	299	346	351	356	403	407
Z9 Z	Balance: 30,000,000		Coupon: 5.750000		Price: 97.000000		7YR+272, Z9 Z			
YIELD	5.940363	5.977919	6.033304	6.119198	6.247650	6.348292	6.433665	6.512028	6.588787	6.663960
AVG LIFE	24.047801	18.229836	13.543155	9.491559	6.410963	5.175703	4.453112	3.948483	3.554328	3.238875
DURATION	21.886011	16.696943	12.370057	8.823739	6.181001	5.004105	4.307931	3.819885	3.438200	3.131645
PAY WIN	9/22	5/16	7/12	2/10	10/08	11/07	4/07	11/06	7/06	3/06
EXP MAT	12/32	12/32	12/32	12/32	2/11	2/09	2/08	7/07	1/07	9/06
CURVE SPRD	133	163	189	223	293	335	371	400	424	445
NEAR SPRD	106	200	205	214	278	340	390	398	406	455
A7	Balance: 55,000,000		Coupon: 5.750000		Price: 101.000000		10YR+164, A7			
YIELD	5.676839	5.657619	5.642077	5.629399	5.616143	5.586115	5.549351	5.508965	5.470904	5.433944
AVG LIFE	15.646269	12.767183	11.058602	9.962967	9.035747	7.516507	6.249705	5.274605	4.608694	4.107298
DURATION	9.671256	8.519103	7.769762	7.249379	6.774909	5.900975	5.096461	4.432504	3.948155	3.569509
PAY WIN	4/08	4/08	4/08	4/08	4/08	4/08	2/08	7/07	1/07	9/06
EXP MAT	12/32	12/32	12/32	12/32	12/32	10/32	7/32	1/11	6/09	6/08
CURVE SPRD	144	155	161	166	180	203	228	249	268	286
NEAR SPRD	170	168	166	165	164	212	208	256	252	290

Scenario Report: GM03J2FC3 WHOLE 30 year 6.0's 03/24/2003 09:23:06 (p. 3)

Settlement Date: 3/27/2003 Treasury Settle Date: 12/25/1996 WAC: 6.25 WAM: 355.03

PSA	100	200	300	400	500	600	700	800	900	1000
SUB	Balance: 15,403,719		Coupon: 5.750000		Price: 80.000000		10YR+528, SUB "Sub. Bond, 2.80 percent of deal			
YIELD	8.410448	8.724582	8.971808	9.170877	9.335991	9.477060	9.600922	9.741595	10.035258	10.415842
AVG LIFE	14.447257	11.862062	10.327357	9.342716	8.663095	8.163073	7.774940	7.375824	6.684718	5.989968
DURATION	7.910907	7.105482	6.586220	6.221816	5.948558	5.732759	5.555155	5.367050	5.008937	4.603414
PAY WIN	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03
EXP MAT	12/32	12/32	12/32	12/32	10/32	10/32	8/32	7/31	9/28	7/25
CURVE SPRD	423	466	498	530	559	581	600	621	665	721
NEAR SPRD	443	474	499	519	536	601	614	628	657	747
IO N	Balance: 541,667,834		Coupon: 0.257733		Price: 0.837632		4YR+433, IO N			
YIELD	25.264897	20.121260	14.887416	9.561733	4.143077	-1.369024	-6.974197	-12.671020	-18.456825	-24.327586
AVG LIFE	11.226296	7.531651	5.591167	4.451362	3.716113	3.205895	2.831581	2.544993	2.318103	2.133577
DURATION	2.834141	2.776540	2.716119	2.653041	2.587538	2.519916	2.450569	2.379984	2.308753	2.237575
PAY WIN	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03
EXP MAT	10/32	10/32	10/32	10/32	10/32	10/32	9/32	7/31	9/28	7/25
CURVE SPRD	2123	1656	1179	684	173	-357	-902	-1460	-2029	-2608
NEAR SPRD	2128	1666	1194	703	161	-349	-909	-1479	-2016	-2603
PO	Balance: 258,486		Coupon: 0.000000		Price: 60.000000		3YR+1340, PO			
YIELD	5.352044	8.304317	11.276988	14.137158	16.872227	19.496484	22.027792	24.482777	26.876119	29.220789
AVG LIFE	11.106934	7.431920	5.502809	4.369225	3.637488	3.129389	2.756450	2.470818	2.244635	2.060658
DURATION	8.163030	5.119271	3.770027	3.023988	2.547765	2.214621	1.966590	1.773436	1.617827	1.489096
PAY WIN	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03	4/03
EXP MAT	12/32	12/32	12/32	11/32	12/31	2/29	8/25	7/22	11/19	8/17
CURVE SPRD	132	477	820	1145	1449	1733	2001	2259	2507	2750
NEAR SPRD	137	484	833	1160	1434	1738	1991	2278	2518	2752

CW0307-BURKE

CW0307-BURKE Class A3 (S) <P>

Orig Bal 49,220,250 Fac 1.00000 Coup 6.760 Mat / / Wac- 0.000(0.000) WAM- / (-22839)/ 0

-1.0000 x 1-mo LIBOR + 8.1000 Cap 8.1000 @ 0.0000 Floor 0.0000 @ 8.1000

Price/Yield View Fact Thru 09/9999; Hist Coupons; Clctn Rt 0%

Settle Date: 31-Mar-2003 **Curve Type:** Treas Act **Curve Date:** 24-Mar-2003 Tranche: A3 (S)

Price	100% PSA 1.3400% 4.86 04/03 03/17	300% PSA 1.3400% 4.33 04/03 03/17	400% PSA 1.3400% 4.33 04/03 03/17	prepay losses 1M_LIB Avg. Life 1st Prin Last Prin
11:11	52.66 1.24	49.76 1.22	49.76 1.22	Yield Duration
11:15	51.79 1.26	48.88 1.24	48.88 1.24	Yield Duration
11:19	50.94 1.27	48.02 1.25	48.02 1.25	Yield Duration
11:23	50.11 1.29	47.17 1.27	47.17 1.27	Yield Duration
11:27	49.29 1.30	46.35 1.28	46.35 1.28	Yield Duration
11:31	48.50 1.32	45.54 1.30	45.54 1.30	Yield Duration
12: 3	47.72 1.33	44.75 1.31	44.75 1.31	Yield Duration

Bear, Stearns & Co. Inc.
dburke

CW0307-BURKE

CW0307-BURKE Class A4 (Y2) <P>

Orig Bal 65,001,750 Fac 1.00000 Coup 4.500 Mat / / Wac- 0.000(0.000) WAM- / (-22839)/ 0

Price/Yield View Fact Thru 09/9999; Hist Coupons; Clctn Rt 0%

Settle Date: 31-Mar-2003 **Curve Type:** Treas Act **Curve Date:** 24-Mar-2003 Tranche: A4 (Y2)

Price	100% PSA	300% PSA	400% PSA	prepay
				losses
	1.3400%	1.3400%	1.3400%	1M_LIB
	6.66	5.91	5.91	Avg. Life
	11/06	06/06	06/06	1st Prin
	03/17	03/17	03/17	Last Prin
99:17	4.57	4.57	4.57	Yield
	5.56	5.00	5.00	Duration
99:21	4.55	4.55	4.55	Yield
	5.56	5.01	5.01	Duration
99:25	4.53	4.52	4.52	Yield
	5.56	5.01	5.01	Duration
99:29	4.50	4.50	4.50	Yield
	5.57	5.01	5.01	Duration
100: 1	4.48	4.47	4.47	Yield
	5.57	5.01	5.01	Duration
100: 5	4.46	4.45	4.45	Yield
	5.57	5.01	5.01	Duration
100: 9	4.44	4.42	4.42	Yield
	5.57	5.02	5.02	Duration

CW0307-BURKE

CW0307-BURKE Class A5 (TT) <P>

Orig Bal 72,782,000 Fac 1.00000 Coup 5.750 Mat / / Wac- 0.000(0.000) WAM- / (-22839)/ 0

Price/Yield View Fact Thru 09/9999; Hist Coupons; Clctn Rt 0%

Settle Date: 31-Mar-2003 **Curve Type:** Treas Act **Curve Date:** 24-Mar-2003 Tranche: A5 (TT)

Price	100% PSA	300% PSA	400% PSA	prepay
				losses
	1.3400%	1.3400%	1.3400%	1M_LIB
	14.21	2.45	2.45	Avg. Life
	10/12	04/03	04/03	1st Prin
	08/22	09/07	09/07	Last Prin
99:18	5.82	5.84	5.84	Yield
	9.36	2.20	2.20	Duration
99:22	5.81	5.78	5.78	Yield
	9.36	2.20	2.20	Duration
99:26	5.80	5.72	5.72	Yield
	9.37	2.20	2.20	Duration
99:30	5.78	5.67	5.67	Yield
	9.37	2.20	2.20	Duration
100: 2	5.77	5.61	5.61	Yield
	9.38	2.21	2.21	Duration
100: 6	5.76	5.55	5.55	Yield
	9.38	2.21	2.21	Duration
100:10	5.74	5.50	5.50	Yield
	9.38	2.21	2.21	Duration

CW0307-BURKE

CW0307-BURKE Class A6 (FA) <P>

Orig Bal 32,136,031 Fac 1.00000 Coup 2.690 Mat / / Wac- 0.000(0.000) WAM- / (-22839)/ 0

1.0000 x 1-mo LIBOR + 1.3500 Cap 8.0000 @ 6.6500 Floor 1.3500 @ 0.0000

Price/Yield View Fact Thru 09/9999; Hist Coupons; Clctn Rt 0%

Settle Date: 31-Mar-2003 **Curve Type:** Treas Act **Curve Date:** 24-Mar-2003 Tranche: A6 (FA)

Price	100% PSA	300% PSA	400% PSA	prepay
				losses
	1.3400%	1.3400%	1.3400%	1M_LIB
	24.02	10.41	3.55	Avg. Life
	08/22	09/07	04/03*	1st Prin
	03/33	03/33	03/33*	Last Prin
99:18	2.72	2.73	2.78	Yield
	17.40	8.73	3.21	Duration
99:22	2.71	2.72	2.74	Yield
	17.41	8.73	3.21	Duration
99:26	2.71	2.71	2.71	Yield
	17.42	8.73	3.21	Duration
99:30	2.70	2.69	2.67	Yield
	17.42	8.74	3.22	Duration
100: 2	2.69	2.68	2.63	Yield
	17.43	8.74	3.22	Duration
100: 6	2.68	2.66	2.59	Yield
	17.43	8.75	3.23	Duration
100:10	2.68	2.65	2.55	Yield
	17.44	8.75	3.23	Duration

CW0307-BURKE

CW0307-BURKE Class A7 (SA) <P>

Orig Bal 12,574,969 Fac 1.00000 Coup 13.570 Mat / / Wac- 0.000(0.000) WAM- / (-22839)/ 0

-2.5556 x 1-mo LIBOR + 16.9944 Cap 16.9944 @ 0.0000 Floor 0.0000 @ 6.6500

Price/Yield View Fact Thru 09/9999; Hist Coupons; Clctn Rt 0%

Settle Date: 31-Mar-2003 **Curve Type:** Treas Act **Curve Date:** 24-Mar-2003 Tranche: A7 (SA)

Price	100% PSA	300% PSA	400% PSA	prepay
				losses
	1.3400%	1.3400%	1.3400%	1M_LIB
	24.02	10.41	3.55	Avg. Life
	08/22	09/07	04/03*	1st Prin
	03/33	03/33	03/33*	Last Prin
88:20	15.69	16.28	18.92	Yield
	6.04	4.57	2.12	Duration
88:24	15.67	16.25	18.85	Yield
	6.04	4.58	2.12	Duration
88:28	15.65	16.22	18.79	Yield
	6.05	4.58	2.12	Duration
89: 0	15.62	16.19	18.72	Yield
	6.06	4.58	2.12	Duration
89: 4	15.60	16.16	18.66	Yield
	6.07	4.59	2.13	Duration
89: 8	15.58	16.13	18.59	Yield
	6.07	4.59	2.13	Duration
89:12	15.56	16.10	18.53	Yield
	6.08	4.60	2.13	Duration

CW0307-BURKE

CW0307-BURKE Class A9 (L) <P>

Orig Bal 27,900,000 Fac 1.00000 Coup 5.500 Mat / / Wac- 0.000(0.000) WAM- / (-22839)/ 0

Price/Yield View Fact Thru 09/9999; Hist Coupons; Clctn Rt 0%

Settle Date: 31-Mar-2003 **Curve Type:** Treas Act **Curve Date:** 24-Mar-2003 Tranche: A9 (L)

Price	100% PSA 1.3400% 15.66 04/08 03/33	300% PSA 1.3400% 11.05 04/08 03/33	400% PSA 1.3400% 9.95 04/08 03/33	prepay losses 1M_LIB Avg. Life 1st Prin Last Prin
100: 8	5.50 9.82	5.48 7.85	5.48 7.32	Yield Duration
100:12	5.49 9.82	5.47 7.85	5.46 7.32	Yield Duration
100:16	5.47 9.83	5.45 7.86	5.44 7.32	Yield Duration
100:20	5.46 9.83	5.44 7.86	5.43 7.33	Yield Duration
100:24	5.45 9.84	5.42 7.87	5.41 7.33	Yield Duration
100:28	5.44 9.84	5.40 7.87	5.39 7.33	Yield Duration
101: 0	5.42 9.85	5.39 7.87	5.38 7.34	Yield Duration

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 J.P. MORGAN SECURITIES INC.

for

CWMBS, INC.

CHL MORTGAGE PASS-THROUGH TRUST 2003-7
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2003-7

cwhl_03_7 – B1

JPMorganChase

Balance	$1,860,000.00	Delay	24	WAC	6.100000000
Coupon	5.75000000	Dated	03/01/2003	NET	5.75
Settle	03/31/2003	First Payment	04/25/2003	WAM	359

Price	250 PSA	275 PSA	300 PSA	350 PSA	400 PSA
	Yield	Yield	Yield	Yield	Yield
98-03+	6.018	6.022	6.026	6.034	6.041
98-05+	6.010	6.014	6.018	6.025	6.031
98-07+	6.001	6.005	6.009	6.016	6.022
98-09+	5.993	5.997	6.000	6.007	6.012
98-11+	5.985	5.988	5.991	5.998	6.003
98-13+	5.976	5.980	5.983	5.989	5.994
98-15+	5.968	5.971	5.974	5.979	5.984
98-17+	5.959	5.962	5.965	5.970	5.975
98-19+	5.951	5.954	5.957	5.961	5.966
98-21+	5.943	5.945	5.948	5.952	5.957
98-23+	5.934	5.937	5.939	5.943	5.947
98-25+	5.926	5.928	5.930	5.934	5.938
98-27+	5.918	5.920	5.922	5.925	5.929
WAL	11.0	10.6	10.3	9.8	9.3
Mod Durn	7.533	7.377	7.235	6.987	6.776
Principal Window	Apr03 - Feb33	Apr03 - Feb33	Apr03 - Feb33	Apr03 - Feb33	Apr03 - Feb33
CMT_10YR	4.023	4.023	4.023	4.023	4.023

cwhl_03_7 - B2

JPMorganChase

Balance	$1,085,000.00	Delay	24	WAC	6.100000000
Coupon	5.75000000	Dated	03/01/2003	NET	5.75
Settle	03/31/2003	First Payment	04/25/2003	WAM	359

Price	250 PSA	275 PSA	300 PSA	350 PSA	400 PSA
	Yield	Yield	Yield	Yield	Yield
94-31	6.452	6.465	6.478	6.501	6.522
95-01	6.443	6.456	6.469	6.492	6.512
95-03	6.434	6.447	6.460	6.482	6.503
95-05	6.426	6.438	6.450	6.473	6.493
95-07	6.417	6.429	6.441	6.463	6.483
95-09	6.408	6.420	6.432	6.454	6.473
95-11	6.399	6.411	6.423	6.444	6.463
95-13	6.390	6.402	6.414	6.435	6.454
95-15	6.382	6.393	6.405	6.425	6.444
95-17	6.373	6.385	6.396	6.416	6.434
95-19	6.364	6.376	6.386	6.406	6.425
95-21	6.355	6.367	6.377	6.397	6.415
95-23	6.347	6.358	6.368	6.388	6.405
WAL	11.0	10.6	10.3	9.8	9.3
Mod Durn	7.420	7.269	7.132	6.892	6.689
Principal Window	Apr03 - Feb33	Apr03 - Feb33	Apr03 - Feb33	Apr03 - Feb33	Apr03 - Feb33
CMT_10YR	4.023	4.023	4.023	4.023	4.023