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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.

SEC'D S.F.C.
JUL 30 2003
2003

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 July 30, 2003

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

333-103821

(SEC File Number, if Available)

PROCESSED

JUL 31 2003

THOMSON
FINANCIAL

N/A

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

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 JULY 30, 2003.

CWMBS, INC.

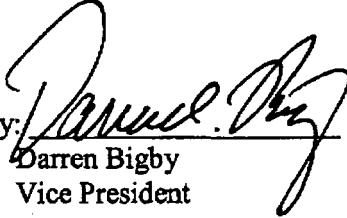
By: 
Darren Bigby
Vice President

Exhibit Index

Exhibit

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99.1 Computational Materials Prepared by GOLDMAN, SACHS & CO.

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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 2003-35
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2003-35

CMO GS CW35G1 QA4 Scenario Report (Intex)

Goldman
Sachs

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CUSIP	Monthly	As Of	7/03	Pricing	7/7/03	Original	35,111,111.11
Description:	Senior			Settle	8/29/03	Balance	35,111,111.11
Coupon:	4.500%			Next Proj	9/25/03	Factor	1.00000000
Collateral:	Cpn 4.50 WAC 5.20 WAM 178 WALA 1			Stated Final	0/0/00	Delay	24
Historical CPR's:	7/03= 6/03= 5/03= 3mo= 6mo= 12mo= SI=						
Curve:	3m= 6m= 1yr= 2yr= 3yr= 4yr= 5yr= 7yr= 10yr= 30yr=						

Input	Output	CPR	CPR	CPR	CPR	CPR	CPR
PREPAY		6	9	18	24	30	36
01MLIB	1.111	+0	+0	+0	+0	+0	+0
Cleanup		YES	YES	YES	YES	YES	YES
	Av Life	6.052	5.207	3.424	2.697	2.179	1.794
	Price Window	9/03-1/16	9/03-2/15	9/03-12/11	9/03-5/10	9/03-2/09	9/03-2/08
100-14+	Yield	4.391	4.369	4.292	4.231	4.164	4.089

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.

cwhl 35 - group 1

		Collateral		
Balance		WAC	WAM	WAL
\$500,000,000.00		5.3	178	4.1

			Assumptions
Settlement	31-Jul-2003	Prepay	350 PSA
1st Pay Date	25-Aug-2003		

Tranche Name	Rating	Balance	Coupon	Principal Window	Avg Life	Dated Date	Notes
FB1		62,573,333.33	1.56	08/03 - 05/18		4.1 25-Jul-03	FLT 0 delay, Libor + 45bps, 7.5 cap
SB1		36,226,666.67	10.26	08/03 - 05/18		4.1 25-Jul-03	INV 0 delay, 12.17727273 - 1.72727273
FB2		62,573,333.33	1.51	08/03 - 05/18		4.1 25-Jul-03	FLT 0 delay, Libor + 40bps, 7.5 cap
SB2		36,226,666.67	10.34636363	08/03 - 05/18		4.1 25-Jul-03	INV 0 delay, 12.26363636-1.72727273*
QB1		19,760,000.00	3.75	08/03 - 05/18		4.1 01-Jul-03	FIX
QB2		19,760,000.00	4	08/03 - 05/18		4.1 01-Jul-03	FIX
QB3		19,760,000.00	4.25	08/03 - 05/18		4.1 01-Jul-03	FIX
QB4		19,760,000.00	4.5	08/03 - 05/18		4.1 01-Jul-03	FIX
QB5		19,760,000.00	4.75	08/03 - 05/18		4.1 01-Jul-03	FIX
QB6		197,600,000.00	5	08/03 - 05/18		4.1 01-Jul-03	FIX
SUBORD		6,000,000.00	4.75	08/03 - 05/18		7.1 01-Jul-03	FIX

Pay Rules

Pay FB1, SB1, FB2, SB2, Q1, Q2, Q3, Q4, Q5, Q6 pro rata to zero.

libor, 0 floor

libor, 0 floor

CWHL 03-35 Group2

		Collateral		
Balance		WAC	WAM	WAL
\$400,000,000.00		5.2	178	4.1215

			Assumptions	
Settlement	31-Jul-2003	Prepay	350 PSA	
1st Pay Date	25-Aug-2003	Libor start	1.11	

Tranche Name	Rating	Balance	Coupon	Principal Window	Avg Life	Dated Date	Notes
FA1		71,100,000.00	1.56	08/03 - 05/18	4.08372	25-Jul-03	FLT 0 delay, Libor + 45bps, 7.5 cap
SA1		47,400,000.00	8.91	08/03 - 05/18	4.08372	25-Jul-03	INV 0 delay, 10.575-1.5*libor, 0 floor
FA2		71,100,000.00	1.51	08/03 - 05/18	4.08372	25-Jul-03	FLT 0 delay, Libor + 40bps, 7.5 cap
SA2		47,400,000.00	8.985	08/03 - 05/18	4.08372	25-Jul-03	INV 0 delay, 10.65-1.5*libor, 0 floor
QA1		17,555,555.56	3.75	08/03 - 05/18	4.08372	01-Jul-03	FIX
QA2		17,555,555.56	4	08/03 - 05/18	4.08372	01-Jul-03	FIX
QA3		17,555,555.55	4.25	08/03 - 05/18	4.08372	01-Jul-03	FIX
QA4		35,111,111.11	4.5	08/03 - 05/18	4.08372	01-Jul-03	FIX
QA5		35,111,111.11	4.75	08/03 - 05/18	4.08372	01-Jul-03	FIX
QA6		35,111,111.11	5	08/03 - 05/18	4.08372	01-Jul-03	FIX
SUBORD		5,000,000.00	4.5	08/03 - 05/18	7.1064	01-Jul-03	FIX

Pay Rules:

Pay FA1, SA1, FA2, SA2, Q1, Q2, Q3, Q4, Q5, Q6 pro rata to zero.