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SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549

RECD S.E.C.
OCT 28 2003
1086

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

Citicorp Mortgage Securities, Inc.
(Exact Name of Registrant as Specified in Charter)

0000811785
(Registrant CIK Number)

Form 8-K dated October 28, 2003
(Electronic Report, Schedule or Registration Statement of Which the Documents Are a Part)
(Give Period of Report)

000-16107, 333-72082
(SEC File Number, if Available)

N/A
(Name of Person Filing the Document (if Other than the Registrant)

PROCESSED
OCT 29 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 New York, State of New York, on October 28, 2003.

Citicorp Mortgage Securities, Inc.
(Registrant)

By: [signature]
Name: Howard Darmstadter
Title: Assistant Secretary

W/m

IN ACCORDANCE WITH RULE 202 OF REGULATION S-T, THIS 8-K AND EXHIBIT CONSISTING OF COMPUTATIONAL MATERIALS ARE BEING FILED IN PAPER PURSUANT TO A CONTINUING HARDHIP EXEMPTION

SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report: October 28, 2003
(Date of earliest event reported)

CITICORP MORTGAGE SECURITIES, INC.
(Packager and Servicer)
(Issuer in Respect of the REMIC Pass-Through Certificates Series 2003-9)
(Exact name of registrant as specified in charter)

Delaware	000-16107, 333-72082	13-3408717
(State or other jurisdiction of organization)	**(Commission File Nos.)**	**(I.R.S. Employer Identification No.)**

1000 Technology Drive, O'Fallon, Missouri	63304
(Address of principal executive offices)	**(Zip Code)**

Registrant's Telephone Number, including area code (636) 256-5000

(Former name, former address and former fiscal year, if changed since last report.)

Item 5. Other Events.

CITICORP MORTGAGE SECURITIES, INC.
REMIC Pass-Through Certificates, Series 2003-9

Attached as Exhibit I are the Computational Materials (as defined in the no-action letter dated May 20, 1994 issued by the Securities and Exchange Commission to Kidder, Peabody Acceptance Corporation I, Kidder, Peabody & Co. Incorporated and Kidder Structured Asset Corporation) and/or Structural Term Sheets (as defined in the no-action letter dated February 17, 1995 issued by the Securities and Exchange Commission to the Public Securities Association) prepared by Banc of America Securities LLC that are required to be filed pursuant to such letters.

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.

CITICORP MORTGAGE SECURITIES, INC.
(Registrant)

By: ______________________
Howard Darmstadter
Assistant Secretary

Dated: October 28, 2003

EXHIBIT INDEX

10% Clean up call for the deal

GROUP1:
Allocation of Interest:(Use Libor = 1.12%)

Class	Initial Class Coupon	Class Coupon Formula	Class Coupon Subject to Min Rate	Max Rate
A16	1.62000%	Libor + 0.5000%	0.50000%	8.0000%
A17	6.38000%	7.50000% - (1 x Libor)	0.00000%	7.50000%
A18	1.62000%	Libor + 0.5000%	0.50000%	8.0000%
A19	6.38000%	7.50000% - (1 x Libor)	0.00000%	7.50000%

A17(Inv_IO) pays notionally with A16
A19(Inv_IO) pays notionally with A18
Allocation of Principal

GROUP1:
Accrual allocation from A24:
1. Pay pro rata 97.6% to A22 and 2.4% to A23 until outstanding
2. Pay to A24

I.Pay as follows:
- a)Pay to A5 its priority amount
- b)Pay sequentially as follows:
  - a) Pay concurrently as follows:
    - 1)Pay 13.6529545230344% sequentially as follows:
      - i)Pay pro rata 96.6152458858008% to A2 and 3.38475411419922% to A3
      - ii)Pay to A4
    - 2) Pay 86.3470454769656% pro rata as follows:
      - a)Pay 60.3436536044785% pro rata as follows:
        - i)Pay 90.909091459859% to A1 and 9.09090854014101% to A16
      - b) Pay 39.6563463955215% sequentially as follows:
        - i)Pay concurrently as follows:
          - 1)Pay 22.1787808779101% sequentially to A14, A15 in this order
          - 2)Pay 77.8212191220899% sequentially as follows:
            - a)Pay pro rata 83.3333333333333% to A20 and 16.6666666666667% to A18
            - b)Pay to A13
        - ii)Pay to A6
  - b) Pay sequentially as follows:
    - 1)Pay pro rata as follows:
      - i)Pay 62.0981881940386% sequentially as follows:
        - a)Pay pro rata 50% to A7 and 50% A8
        - b)Pay to A9
        - c)Pay pro rata 50% to A10 and 50% to A11
      - ii)Pay 37.9018118059614% pro rata 97.4653045489591% to A12 and 2.53469545104086% to A21
    - 2) Pay pro rata 97.6% to A22 and 2.4% to A23
    - 3) Pay to A24
- c)Pay A5 to 0

CMSI 2003-9
30 Yr Fixed Rate Pool
Collateral Summary Report

1. General Pool Characteristics

Pool Size: $349,314,886.10
Loan Count: 718
Avg. Loan Balance: $486,510.98
W.A. Credit Score: 725
W.A. Orig. LTV: 64.50%
W.A. Gross Coupon: 5.780%
W.A. Orig. Term: 359.0 months
W.A. Rem. Term: 357.7 months
Earliest Origin. Date: 2003-02-06
Latest Origin. Date: 2003-09-16
% over 80 LTV: 2.25%
Max. Zipcode Conc.: 1.39%

2. Scheduled Current Balance

Scheduled Current Balance	Aggregate	Percent
$149,999 or less	$779,002	0.22%
$150,000 - $199,999	691,602	0.20
$200,000 - $249,999	679,963	0.19
$250,000 - $299,999	534,420	0.15
$300,000 - $349,999	15,898,821	4.55
$350,000 - $399,999	62,810,665	17.98
$400,000 - $449,999	56,183,025	16.08
$450,000 - $499,999	53,477,612	15.31
$500,000 - $549,999	33,072,202	9.47
$550,000 - $599,999	29,529,915	8.45
$600,000 - $649,999	22,753,115	6.51

$650,000 - $699,999	25,315,386	7.25
$700,000 - $749,999	7,253,761	2.08
$750,000 - $799,999	10,856,197	3.11
$800,000 - $849,999	5,822,775	1.67
$850,000 - $899,999	6,990,409	2.00
$900,000 - $949,999	3,711,668	1.06
$950,000 - $999,999	12,954,346	3.71
Total:	**$349,314,886**	**100.00%**

Average: $486,510.98
Lowest: $53,014.16
Highest: $998,980.45

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3. Coupon

Coupon	Aggregate	Percent
4.501% - 5.000%	$638,196	0.18%
5.001% - 5.500%	26,025,163	7.45
5.501% - 6.000%	296,412,141	84.86
6.001% - 6.500%	24,464,546	7.00
6.501% - 7.000%	1,774,840	0.51
Total:	**$349,314,886**	**100.00%**

W.A.: 5.780
Lowest: 4.750
Highest: 6.750

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4. Property Type

Property Type	Aggregate	Percent

Detached House	$299,811,387	85.83%
Cooperative	22,107,484	6.33
2-4 Family	9,399,562	2.69
Condo (1-4 stories)	7,435,337	2.13
Condo (>4 stories)	5,858,246	1.68
Townhouse	4,702,870	1.35
Total:	**$349,314,886**	**100.00%**

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5. State

State	Aggregate	Percent
California	$121,583,830	34.81%
New York	73,761,093	21.12
New Jersey	20,459,583	5.86
Massachussetts	16,745,070	4.79
Virginia	12,884,456	3.69
Connecticut	11,965,074	3.43
Maryland	11,819,475	3.38
Illinois	11,615,573	3.33
Florida	9,552,467	2.73
Colorado	6,497,358	1.86
Georgia	5,418,903	1.55
Texas	4,851,162	1.39
Missouri	4,842,767	1.39
North Carolina	4,737,492	1.36
Washington	4,383,083	1.25
Pennsylvania	3,233,792	0.93
Michigan	2,806,230	0.80

Arizona	2,636,395	0.75
Alabama	2,584,507	0.74
Tennessee	2,259,257	0.65
Other	14,677,320	4.20
Total:	**$349,314,886**	**100.00%**

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6. Occupancy Status

Occupancy Status	Aggregate	Percent
Primary	$338,004,041	96.76%
Secondary	11,310,845	3.24
Total:	**$349,314,886**	**100.00%**

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7. Original LTV

Original LTV	Aggregate	Percent
60.000% or less	$120,110,215	34.38%
60.001% - 70.000%	92,562,381	26.50
70.001% - 80.000%	128,796,133	36.87
80.001% - 90.000%	6,383,918	1.83
90.001% - 100.000%	1,462,239	0.42
Total:	**$349,314,886**	**100.00%**

W.A.: 64.50%
Lowest: 11.18%
Highest: 95.00%

8. Units

Units	Aggregate	Percent
1	$339,915,324	97.31%
2	8,337,725	2.39
3	634,337	0.18
4	427,500	0.12
Total:	**$349,314,886**	**100.00%**

9. Origination Year

Origination Year	Aggregate	Percent
2003	$349,314,886	100.00%
Total:	**$349,314,886**	**100.00%**

10. Credit Score

Credit Score	Aggregate	Percent
526 - 550	$398,357	0.11%
551 - 575	949,279	0.27
576 - 600	5,897,721	1.69
601 - 625	11,722,685	3.36
626 - 650	15,402,461	4.41
651 - 675	23,148,414	6.63
676 - 700	39,775,838	11.39

701 - 725	55,262,522	15.82
726 - 750	61,745,094	17.68
751 - 775	89,606,116	25.65
776 - 800	44,561,582	12.76
801 >=	844,818	0.24
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Banc of America Securities LLC

CMSI 2003-9

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801 >=	844,818	0.24
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00012

Deal Summary Report

cm039g1

		Assumptions			Collateral					
Settlement	30-Oct-2003	Prepay		275 PSA	Balance	WAC	WAM	Age	WAL	Dur
1st Pay Date	25-Nov-2003	Default		0 CDR	$350,000,000.00	5.760	358	1	6.005	4.612
		Recovery	0	months						
		Severity		0%						

Tranche Name	Balance	Coupon	Principal Window	Avg Life	Dur	Yield	Spread bp	Bench	Price %	$@1bp	Accrued Int(M)	NetNet (MM)	Dated Date	Notes
PO	3,763,148.83	0.00000	11/03 - 09/33	5.985									01-Oct-03	XRS_PO
IO	105,324,951.38	0.22932	11/03 - 09/33	6.001									01-Oct-03	NTL_IO
A5	35,000,000.00	5.50000	11/08 - 09/33	11.391									01-Oct-03	FIX
A2	30,000,000.00	5.50000	11/03 - 08/10	3.310									01-Oct-03	FIX
A3	1,051,000.00	5.50000	11/03 - 08/10	3.310									01-Oct-03	FIX
A4	3,549,000.00	5.50000	08/10 - 05/12	7.575									01-Oct-03	FIX
A1	120,042,728.00	5.25000	11/03 - 05/12	3.747									01-Oct-03	FIX
A16	12,004,272.00	1.62000	11/03 - 05/12	3.747									25-Oct-03	FLT
A17	12,004,272.00	6.38000	11/03 - 05/12	3.747									25-Oct-03	INV_IO
A14	12,472,000.00	5.50000	11/03 - 03/08	2.478									01-Oct-03	FIX
A15	5,000,000.00	5.50000	03/08 - 09/10	5.526									01-Oct-03	FIX
A20	41,325,000.00	5.00000	11/03 - 11/08	2.742									01-Oct-03	FIX
A18	8,265,000.00	1.62000	11/03 - 11/08	2.742									25-Oct-03	FLT
A19	8,265,000.00	6.38000	11/03 - 11/08	2.742									25-Oct-03	INV_IO
A13	11,716,000.00	5.50000	11/08 - 09/10	5.923									01-Oct-03	FIX
A6	8,000,000.00	5.50000	09/10 - 05/12	7.656									01-Oct-03	FIX
A7	4,250,000.00	5.25000	05/12 - 11/13	9.241									01-Oct-03	FIX
A8	4,250,000.00	5.75000	05/12 - 11/13	9.241									01-Oct-03	FIX
A9	2,833,000.00	5.50000	11/13 - 07/14	10.400									01-Oct-03	FIX
A10	2,833,500.00	5.25000	07/14 - 03/16	11.539									01-Oct-03	FIX
A11	2,833,500.00	5.75000	07/14 - 03/16	11.539									01-Oct-03	FIX
A12	10,113,000.00	5.50000	05/12 - 03/16	10.200									01-Oct-03	FIX
A21	263,000.00	5.50000	05/12 - 03/16	10.200									01-Oct-03	FIX
A22	10,240,192.00	5.50000	11/03 - 03/16	6.885									01-Oct-03	FIX

00013

A23	251,808.00	5.50000	11/03 - 03/16	6.885	01-Oct-03	FIX
A24	10,844,000.00	5.50000	03/16 - 09/33	16.650	01-Oct-03	FIX
SUBORD	9,099,851.17	5.50000	11/03 - 09/33	10.581	01-Oct-03	FIX

Yield Curve

Mat	6MO	2YR	3YR	5YR	10YR	30YR
Yld	1.022	1.855	2.323	3.324	4.384	5.249

00014

cm039g1 – A1

Banc of America

Balance	$120,042,728.00	Delay	24	WAC	5.759873880	WAM	358
Coupon	5.25000	Dated	10/01/2003	NET	5.509874	WALA	1
Settle	10/30/2003	First Payment	11/25/2003				

Price	0 PSA	150 PSA	275 PSA	500 PSA	750 PSA
	Yield	Yield	Yield	Yield	Yield
99-05.000	5.356	5.412	5.461	5.531	5.591
99-09.000	5.344	5.385	5.422	5.474	5.519
99-13.000	5.331	5.359	5.383	5.418	5.447
99-17.000	5.319	5.333	5.344	5.361	5.376
99-21.000	5.307	5.306	5.306	5.305	5.304
99-25.000	**5.295**	**5.280**	**5.267**	**5.249**	**5.233**
99-29.000	5.283	5.254	5.229	5.192	5.161
100-01.000	5.271	5.228	5.190	5.136	5.090
100-05.000	5.259	5.202	5.152	5.080	5.019
100-09.000	5.247	5.176	5.113	5.024	4.948
100-13.000	5.235	5.150	5.075	4.969	4.877
WAL	**16.937**	**6.021**	**3.747**	**2.453**	**1.898**
Mod Durn	**10.298**	**4.777**	**3.234**	**2.217**	**1.748**
Mod Convexity	**1.653**	**0.368**	**0.159**	**0.073**	**0.046**
Principal Window	**Nov03 - Mar31**	**Nov03 - Dec18**	**Nov03 - May12**	**Nov03 - Jul08**	**Nov03 - Mar07**
LIBOR_1MO	**1.12**	**1.12**	**1.12**	**1.12**	**1.12**
CMT_10YR	**4.384**	**4.384**	**4.384**	**4.384**	**4.384**
CMT_30YR	**5.249**	**5.249**	**5.249**	**5.249**	**5.249**

Yield Curve

Mat	6MO	2YR	3YR	5YR	10YR	30YR
Yld	1.022	1.855	2.323	3.324	4.384	5.249

00015

cm039g1 – A8

Banc of America

Balance	$4,250,000.00	Delay	24	WAC	5.759873880	WAM	358
Coupon	5.75000	Dated	10/01/2003	NET	5.509874	WALA	1
Settle	10/30/2003	First Payment	11/25/2003				

Price	0 PSA	150 PSA	275 PSA	500 PSA	750 PSA
	Yield	Yield	Yield	Yield	Yield
98-00.000	5.940	5.978	6.053	6.209	6.344
98-08.000	5.921	5.953	6.017	6.148	6.262
98-16.000	5.903	5.928	5.980	6.087	6.181
98-24.000	5.884	5.904	5.944	6.027	6.099
99-00.000	5.865	5.879	5.908	5.967	6.018
99-08.000	5.846	5.855	5.872	5.907	5.937
99-16.000	**5.828**	**5.831**	**5.836**	**5.847**	**5.857**
99-24.000	5.809	5.806	5.800	5.788	5.776
100-00.000	5.791	5.782	5.765	5.728	5.696
100-08.000	5.773	5.758	5.729	5.669	5.616
100-16.000	5.754	5.734	5.693	5.610	5.537
100-24.000	5.736	5.710	5.658	5.551	5.457
101-00.000	5.718	5.686	5.623	5.492	5.378
WAL	**27.767**	**16.298**	**9.241**	**4.945**	**3.527**
Mod Durn	**13.508**	**10.296**	**6.976**	**4.189**	**3.107**
Mod Convexity	**2.781**	**1.431**	**0.606**	**0.212**	**0.118**
Principal Window	**Mar31 - Dec31**	**Dec18 - Apr21**	**May12 - Nov13**	**Jul08 - Dec08**	**Mar07 - Jun07**
LIBOR_1MO	**1.12**	**1.12**	**1.12**	**1.12**	**1.12**
CMT_10YR	**4.384**	**4.384**	**4.384**	**4.384**	**4.384**
CMT_30YR	**5.249**	**5.249**	**5.249**	**5.249**	**5.249**

Yield Curve Mat 6MO 2YR 3YR 5YR 10YR 30YR

cm039g1 – A8

Banc of America

Balance	$4,250,000.00	Delay	24	WAC	5.759873880	WAM	358
Coupon	5.75000	Dated	10/01/2003	NET	5.509874	WALA	1
Settle	10/30/2003	First Payment	11/25/2003				

Price	0 PSA	150 PSA	275 PSA	500 PSA	750 PSA
Yld 1.022	1.855	2.323	3.324	4.384	5.249

cm039g1 – A7

Banc of America

Balance	$4,250,000.00	Delay	24	WAC	5.759873880	WAM	358
Coupon	5.25000	Dated	10/01/2003	NET	5.509874	WALA	1
Settle	10/30/2003	First Payment	11/25/2003				

Price	0 PSA	150 PSA	275 PSA	500 PSA	750 PSA
	Yield	Yield	Yield	Yield	Yield
97-00.000	5.497	5.560	5.685	5.941	6.165
97-08.000	5.479	5.536	5.649	5.880	6.083
97-16.000	5.461	5.512	5.613	5.820	6.001
97-24.000	5.443	5.488	5.577	5.760	5.919
98-00.000	5.425	5.464	5.541	5.700	5.838
98-08.000	5.407	5.440	5.505	5.640	5.757
98-16.000	**5.389**	**5.416**	**5.470**	**5.580**	**5.676**
98-24.000	5.371	5.392	5.434	5.521	5.596
99-00.000	5.353	5.369	5.399	5.461	5.515
99-08.000	5.336	5.345	5.364	5.402	5.435
99-16.000	5.318	5.322	5.329	5.343	5.355
99-24.000	5.301	5.298	5.294	5.284	5.276
100-00.000	5.283	5.275	5.259	5.226	5.197
WAL	**27.767**	**16.298**	**9.241**	**4.945**	**3.527**
Mod Durn	**14.194**	**10.649**	**7.124**	**4.240**	**3.133**
Mod Convexity	**3.001**	**1.503**	**0.625**	**0.216**	**0.119**
Principal Window	**Mar31 - Dec31**	**Dec18 - Apr21**	**May12 - Nov13**	**Jul08 - Dec08**	**Mar07 - Jun07**
LIBOR_1MO	**1.12**	**1.12**	**1.12**	**1.12**	**1.12**
CMT_10YR	**4.384**	**4.384**	**4.384**	**4.384**	**4.384**
CMT_30YR	**5.249**	**5.249**	**5.249**	**5.249**	**5.249**

Yield Curve Mat 6MO 2YR 3YR 5YR 10YR 30YR

00018

cm039g1 - A7

Banc of America

Balance	$4,250,000.00	Delay	24	WAC	5.759873880	WAM	358
Coupon	5.25000	Dated	10/01/2003	NET	5.509874	WALA	1
Settle	10/30/2003	First Payment	11/25/2003				

Price	0 PSA	150 PSA	275 PSA	500 PSA	750 PSA
Yld	1.022	1.855	2.323	3.324	4.384	5.249

00019

cm039g1 - A6

Banc of America

Balance	$8,000,000.00	Delay	24	WAC	5.759873880	WAM	358
Coupon	5.50000	Dated	10/01/2003	NET	5.509874	WALA	1
Settle	10/30/2003	First Payment	11/25/2003				

Price	0 PSA	150 PSA	275 PSA	500 PSA	750 PSA
	Yield	Yield	Yield	Yield	Yield
97-20.000	5.713	5.781	5.897	6.095	6.272
97-24.000	5.703	5.767	5.876	6.061	6.227
97-28.000	5.694	5.754	5.855	6.028	6.183
98-00.000	5.684	5.740	5.834	5.995	6.138
98-04.000	5.675	5.726	5.813	5.961	6.094
98-08.000	**5.666**	**5.713**	**5.792**	**5.928**	**6.049**
98-12.000	5.656	5.699	5.772	5.895	6.005
98-16.000	5.647	5.685	5.751	5.862	5.961
98-20.000	5.638	5.672	5.730	5.829	5.917
98-24.000	5.628	5.658	5.709	5.795	5.873
98-28.000	5.619	5.645	5.688	5.762	5.829
WAL	**26.731**	**13.631**	**7.656**	**4.419**	**3.211**
Mod Durn	**13.567**	**9.304**	**6.069**	**3.812**	**2.859**
Mod Convexity	**2.753**	**1.127**	**0.450**	**0.176**	**0.100**
Principal Window	**Nov29 - Mar31**	**Jan16 - Dec18**	**Sep10 - May12**	**Dec07 - Jul08**	**Nov06 - Mar07**
LIBOR_1MO	**1.12**	**1.12**	**1.12**	**1.12**	**1.12**
CMT_10YR	**4.384**	**4.384**	**4.384**	**4.384**	**4.384**
CMT_30YR	**5.249**	**5.249**	**5.249**	**5.249**	**5.249**

Yield Curve	Mat	6MO	2YR	3YR	5YR	10YR	30YR
	Yld	1.022	1.855	2.323	3.324	4.384	5.249

cm039g1 - A5

Banc of America

Balance	$35,000,000.00	Delay	24	WAC	5.759873880	WAM	358
Coupon	5.50000	Dated	10/01/2003	NET	5.509874	WALA	1
Settle	10/30/2003	First Payment	11/25/2003				

Price	0 PSA	150 PSA	275 PSA	500 PSA	750 PSA
	Yield	Yield	Yield	Yield	Yield
99-18.000	5.569	5.571	5.572	5.574	5.578
99-22.000	5.559	5.557	5.557	5.555	5.552
99-26.000	5.548	5.544	5.541	5.537	5.526
99-30.000	5.538	5.530	5.525	5.519	5.501
100-02.000	5.527	5.516	5.510	5.501	5.475
100-06.000	**5.516**	**5.503**	**5.494**	**5.483**	**5.449**
100-10.000	5.506	5.489	5.479	5.465	5.424
100-14.000	5.495	5.476	5.463	5.447	5.398
100-18.000	5.485	5.462	5.448	5.429	5.373
100-22.000	5.474	5.449	5.432	5.411	5.347
100-26.000	5.464	5.435	5.417	5.393	5.322
WAL	**20.875**	**13.982**	**11.391**	**9.072**	**5.832**
Mod Durn	**11.766**	**9.134**	**8.006**	**6.855**	**4.845**
Mod Convexity	**2.060**	**1.207**	**0.891**	**0.618**	**0.291**
Principal Window	**Nov08 - Sep33**	**Nov08 - Sep33**	**Nov08 - Sep33**	**Nov08 - Sep33**	**Jun08 - Sep33**
LIBOR_1MO	**1.12**	**1.12**	**1.12**	**1.12**	**1.12**
CMT_10YR	**4.384**	**4.384**	**4.384**	**4.384**	**4.384**
CMT_30YR	**5.249**	**5.249**	**5.249**	**5.249**	**5.249**

cm039g1 – A4

Banc of America

Balance	$3,549,000.00	Delay	24	WAC	5.759873880	WAM	358
Coupon	5.50000	Dated	10/01/2003	NET	5.509874	WALA	1
Settle	10/30/2003	First Payment	11/25/2003				

Price	0 PSA	150 PSA	275 PSA	500 PSA	750 PSA
	Yield	Yield	Yield	Yield	Yield
96-20.000	5.789	5.894	6.071	6.370	6.638
96-24.000	5.779	5.880	6.049	6.336	6.593
96-28.000	5.770	5.866	6.028	6.302	6.547
97-00.000	5.760	5.852	6.007	6.268	6.502
97-04.000	5.751	5.838	5.985	6.234	6.457
97-08.000	**5.741**	**5.824**	**5.964**	**6.200**	**6.411**
97-12.000	5.732	5.810	5.943	6.166	6.366
97-16.000	5.722	5.797	5.921	6.132	6.321
97-20.000	5.713	5.783	5.900	6.098	6.276
97-24.000	5.703	5.769	5.879	6.065	6.231
97-28.000	5.694	5.755	5.858	6.031	6.187
WAL	**26.654**	**13.474**	**7.575**	**4.386**	**3.189**
Mod Durn	**13.482**	**9.202**	**6.003**	**3.778**	**2.834**
Mod Convexity	**2.723**	**1.102**	**0.441**	**0.173**	**0.099**
Principal Window	**Sep29 - Mar31**	**Sep15 - Dec18**	**Aug10 - May12**	**Nov07 - Jul08**	**Oct06 - Mar07**
LIBOR_1MO	**1.12**	**1.12**	**1.12**	**1.12**	**1.12**
CMT_10YR	**4.384**	**4.384**	**4.384**	**4.384**	**4.384**
CMT_30YR	**5.249**	**5.249**	**5.249**	**5.249**	**5.249**

Yield Curve						
Mat	6MO	2YR	3YR	5YR	10YR	30YR
Yld	1.022	1.855	2.323	3.324	4.384	5.249

cm039g1 – A3

Banc of America

Balance	$1,051,000.00	Delay	24	WAC	5.759873880	WAM	358
Coupon	5.50000	Dated	10/01/2003	NET	5.509874	WALA	1
Settle	10/30/2003	First Payment	11/25/2003				

Price	0 PSA	150 PSA	275 PSA	500 PSA	750 PSA
	Yield	Yield	Yield	Yield	Yield
100-11.000	5.490	5.395	5.319	5.214	5.126
100-15.000	5.478	5.366	5.276	5.153	5.049
100-19.000	5.465	5.337	5.233	5.092	4.973
100-23.000	5.452	5.308	5.191	5.032	4.896
100-27.000	5.439	5.278	5.148	4.971	4.820
100-31.000	**5.427**	**5.249**	**5.106**	**4.910**	**4.744**
101-03.000	5.414	5.220	5.063	4.850	4.669
101-07.000	5.402	5.191	5.021	4.789	4.593
101-11.000	5.389	5.162	4.979	4.729	4.517
101-15.000	5.376	5.133	4.937	4.669	4.442
101-19.000	5.364	5.104	4.895	4.609	4.367
WAL	**15.827**	**5.169**	**3.310**	**2.232**	**1.750**
Mod Durn	**9.742**	**4.236**	**2.906**	**2.036**	**1.624**
Mod Convexity	**1.480**	**0.279**	**0.125**	**0.061**	**0.040**
Principal Window	**Nov03 - Sep29**	**Nov03 - Sep15**	**Nov03 - Aug10**	**Nov03 - Nov07**	**Nov03 - Oct06**
LIBOR_1MO	**1.12**	**1.12**	**1.12**	**1.12**	**1.12**
CMT_10YR	**4.384**	**4.384**	**4.384**	**4.384**	**4.384**
CMT_30YR	**5.249**	**5.249**	**5.249**	**5.249**	**5.249**

Yield Curve	Mat	6MO	2YR	3YR	5YR	10YR	30YR
	Yld	1.022	1.855	2.323	3.324	4.384	5.249

cm039g1 – A24

Banc of America

Balance	$10,844,000.00	Delay	24	WAC	5.759873880	WAM	358
Coupon	5.50000	Dated	10/01/2003	NET	5.509874	WALA	1
Settle	10/30/2003	First Payment	11/25/2003				

Price	0 PSA	150 PSA	275 PSA	500 PSA	750 PSA
	Yield	Yield	Yield	Yield	Yield
86-28.000	6.166	6.232	6.449	7.605	8.781
87-00.000	6.159	6.225	6.439	7.583	8.747
87-04.000	6.153	6.218	6.430	7.562	8.713
87-08.000	6.147	6.211	6.421	7.540	8.679
87-12.000	6.140	6.204	6.412	7.519	8.645
87-16.000	**6.134**	**6.197**	**6.402**	**7.497**	**8.611**
87-20.000	6.128	6.190	6.393	7.476	8.577
87-24.000	6.121	6.183	6.384	7.455	8.544
87-28.000	6.115	6.176	6.375	7.433	8.510
88-00.000	6.109	6.169	6.365	7.412	8.477
88-04.000	6.102	6.162	6.356	7.391	8.443
WAL	**29.381**	**24.393**	**16.650**	**6.925**	**4.394**
Mod Durn	**22.524**	**20.323**	**15.336**	**6.650**	**4.209**
Mod Convexity	**5.536**	**4.414**	**2.519**	**0.477**	**0.198**
Principal Window	**Aug32 - Sep33**	**May24 - Sep33**	**Mar16 - Sep33**	**Jan10 - Nov11**	**Dec07 - Jun08**
LIBOR_1MO	**1.12**	**1.12**	**1.12**	**1.12**	**1.12**
CMT_10YR	**4.384**	**4.384**	**4.384**	**4.384**	**4.384**
CMT_30YR	**5.249**	**5.249**	**5.249**	**5.249**	**5.249**

cm039g1 - A22

Banc of America

Balance	$10,240,192.00	Delay	24	WAC	5.759873880	WAM	358
Coupon	5.50000	Dated	10/01/2003	NET	5.509874	WALA	1
Settle	10/30/2003	First Payment	11/25/2003				

Price	0 PSA	150 PSA	275 PSA	500 PSA	750 PSA
	Yield	Yield	Yield	Yield	Yield
102-06.000	5.096	5.096	5.096	4.952	4.763
102-10.000	5.073	5.073	5.073	4.923	4.725
102-14.000	5.051	5.051	5.051	4.893	4.686
102-18.000	5.029	5.029	5.029	4.864	4.648
102-22.000	5.006	5.006	5.006	4.835	4.610
102-26.000	**4.984**	**4.984**	**4.984**	**4.805**	**4.571**
102-30.000	4.962	4.962	4.962	4.776	4.533
103-02.000	4.939	4.939	4.939	4.747	4.495
103-06.000	4.917	4.917	4.917	4.718	4.457
103-10.000	4.895	4.895	4.895	4.689	4.419
103-14.000	4.873	4.873	4.873	4.660	4.381
WAL	**6.885**	**6.885**	**6.885**	**4.878**	**3.573**
Mod Durn	**5.439**	**5.439**	**5.439**	**4.148**	**3.168**
Mod Convexity	**0.441**	**0.441**	**0.441**	**0.231**	**0.131**
Principal Window	**Nov03 - Mar16**	**Nov03 - Mar16**	**Nov03 - Mar16**	**Nov03 - Jan10**	**Nov03 - Dec07**
LIBOR_1MO	**1.12**	**1.12**	**1.12**	**1.12**	**1.12**
CMT_10YR	**4.384**	**4.384**	**4.384**	**4.384**	**4.384**
CMT_30YR	**5.249**	**5.249**	**5.249**	**5.249**	**5.249**

Yield Curve	Mat	6MO	2YR	3YR	5YR	10YR	30YR
	Yld	1.022	1.855	2.323	3.324	4.384	5.249

00025

cm039g1 – A20

Banc of America

Balance	$41,325,000.00	Delay	24	WAC	5.759873880	WAM	358
Coupon	5.00000	Dated	10/01/2003	NET	5.509874	WALA	1
Settle	10/30/2003	First Payment	11/25/2003				

Price	0 PSA	150 PSA	275 PSA	500 PSA	750 PSA
	Yield	Yield	Yield	Yield	Yield
100-11.000	4.979	4.861	4.780	4.672	4.582
100-15.000	4.966	4.826	4.730	4.603	4.496
100-19.000	4.953	4.791	4.680	4.533	4.409
100-23.000	4.939	4.756	4.630	4.464	4.323
100-27.000	4.926	4.721	4.580	4.394	4.238
100-31.000	**4.913**	**4.687**	**4.530**	**4.325**	**4.152**
101-03.000	4.900	4.652	4.481	4.256	4.066
101-07.000	4.886	4.617	4.431	4.187	3.981
101-11.000	4.873	4.583	4.382	4.118	3.896
101-15.000	4.860	4.548	4.333	4.049	3.811
101-19.000	4.847	4.514	4.283	3.981	3.726
WAL	**13.882**	**4.091**	**2.742**	**1.918**	**1.531**
Mod Durn	**9.294**	**3.546**	**2.484**	**1.783**	**1.441**
Mod Convexity	**1.315**	**0.186**	**0.090**	**0.047**	**0.032**
Principal Window	**Nov03 - Jan27**	**Nov03 - Feb12**	**Nov03 - Nov08**	**Nov03 - Jan07**	**Nov03 - Apr06**
LIBOR_1MO	**1.12**	**1.12**	**1.12**	**1.12**	**1.12**
CMT_10YR	**4.384**	**4.384**	**4.384**	**4.384**	**4.384**
CMT_30YR	**5.249**	**5.249**	**5.249**	**5.249**	**5.249**

Yield Curve	Mat	6MO	2YR	3YR	5YR	10YR	30YR
	Yld	1.022	1.855	2.323	3.324	4.384	5.249

cm039g1 – A2

Banc of America

Balance	$30,000,000.00	Delay	24	WAC	5.759873880	WAM	358
Coupon	5.50000	Dated	10/01/2003	NET	5.509874	WALA	1
Settle	10/30/2003	First Payment	11/25/2003				

Price	CMT_10YR=4.384, CMT_30YR=5.249	CMT_10YR=, CMT_30YR=, 150 PSA	CMT_10YR=, CMT_30YR=, 275 PSA	CMT_10YR=, CMT_30YR=, 500 PSA	CMT_10YR=, CMT_30YR=, 750 PSA
	Yield	Yield	Yield	Yield	Yield
101-08.000	5.398	5.184	5.010	4.774	4.574
101-12.000	5.386	5.155	4.968	4.714	4.498
101-16.000	5.373	5.126	4.926	4.654	4.423
101-20.000	5.361	5.097	4.884	4.594	4.348
101-24.000	5.348	5.068	4.842	4.534	4.273
101-28.000	**5.336**	**5.040**	**4.800**	**4.474**	**4.198**
102-00.000	5.323	5.011	4.758	4.415	4.123
102-04.000	5.311	4.982	4.717	4.355	4.048
102-08.000	5.298	4.954	4.675	4.296	3.974
102-12.000	5.286	4.925	4.633	4.236	3.899
102-16.000	5.274	4.897	4.592	4.177	3.825
WAL	**15.827**	**5.169**	**3.310**	**2.232**	**1.750**
Mod Durn	**9.790**	**4.257**	**2.918**	**2.045**	**1.631**
Mod Convexity	**1.492**	**0.281**	**0.126**	**0.062**	**0.040**
Principal Window	**Nov03 - Sep29**	**Nov03 - Sep15**	**Nov03 - Aug10**	**Nov03 - Nov07**	**Nov03 - Oct06**
LIBOR_1MO	**1.12**	**1.12**	**1.12**	**1.12**	**1.12**
CMT_10YR	**4.384**	**4.384**	**4.384**	**4.384**	**4.384**
CMT_30YR	**5.249**	**5.249**	**5.249**	**5.249**	**5.249**

Yield Curve	Mat	6MO	2YR	3YR	5YR	10YR	30YR
	Yld	1.022	1.855	2.323	3.324	4.384	5.249

00027

cm039g1 – A17

Banc of America

Balance	$12,004,272.00	Delay	0	Index	LIBOR_1MO | 1.12	WAC	5.759873880	WAM	358
Coupon	6.38000	Dated	10/25/2003	Mult / Margin	-1 / 7.5	NET	5.509874	WALA	1
Settle	10/30/2003	First Payment	11/25/2003	Cap / Floor	7.5 / 0.				

Price	0 PSA	150 PSA	275 PSA	500 PSA	750 PSA
	Yield	Yield	Yield	Yield	Yield
8-10.000	87.542	78.709	70.667	55.167	38.388
8-14.000	86.004	77.132	69.037	53.435	36.583
8-18.000	84.518	75.606	67.458	51.755	34.832
8-22.000	83.080	74.129	65.929	50.125	33.132
8-26.000	81.689	72.699	64.447	48.542	31.480
8-30.000	**80.342**	**71.313**	**63.009**	**47.005**	**29.874**
9-02.000	79.037	69.970	61.614	45.511	28.312
9-06.000	77.772	68.668	60.259	44.058	26.793
9-10.000	76.546	67.404	58.943	42.645	25.314
9-14.000	75.356	66.177	57.664	41.270	23.873
9-18.000	74.202	64.986	56.421	39.930	22.470
WAL	**16.937**	**6.021**	**3.747**	**2.453**	**1.898**
Mod Durn	**1.045**	**1.015**	**0.978**	**0.914**	**0.875**
Mod Convexity	**0.025**	**0.023**	**0.021**	**0.017**	**0.015**
Principal Window	**NA - NA**	**NA - NA**	**NA - NA**	**NA - NA**	**NA - NA**
LIBOR_1MO	**1.12**	**1.12**	**1.12**	**1.12**	**1.12**
CMT_10YR	**4.384**	**4.384**	**4.384**	**4.384**	**4.384**
CMT_30YR	**5.249**	**5.249**	**5.249**	**5.249**	**5.249**

Yield Curve	Mat	6MO	2YR	3YR	5YR	10YR	30YR
	Yld	1.022	1.855	2.323	3.324	4.384	5.249

00028

cm039g1 – A15

Banc of America

Balance	$5,000,000.00	Delay	24	WAC	5.759873880	WAM	358
Coupon	5.50000	Dated	10/01/2003	NET	5.509874	WALA	1
Settle	10/30/2003	First Payment	11/25/2003				

Price	0 PSA	150 PSA	275 PSA	500 PSA	750 PSA
	Yield	Yield	Yield	Yield	Yield
99-16.000	5.574	5.582	5.592	5.607	5.619
99-20.000	5.564	5.565	5.565	5.566	5.567
99-24.000	5.554	5.547	5.538	5.526	5.515
99-28.000	5.545	5.529	5.511	5.485	5.462
100-00.000	5.535	5.512	5.484	5.445	5.410
100-04.000	**5.526**	**5.494**	**5.458**	**5.404**	**5.358**
100-08.000	5.516	5.477	5.431	5.364	5.307
100-12.000	5.507	5.459	5.404	5.324	5.255
100-16.000	5.497	5.442	5.377	5.284	5.203
100-20.000	5.488	5.424	5.351	5.244	5.151
100-24.000	5.478	5.407	5.324	5.204	5.100
WAL	**23.915**	**9.321**	**5.526**	**3.476**	**2.636**
Mod Durn	**12.994**	**7.083**	**4.640**	**3.084**	**2.393**
Mod Convexity	**2.447**	**0.632**	**0.263**	**0.117**	**0.072**
Principal Window	**May25 - Nov29**	**Oct10 - Jan16**	**Mar08 - Sep10**	**Sep06 - Dec07**	**Feb06 - Nov06**
LIBOR_1MO	**1.12**	**1.12**	**1.12**	**1.12**	**1.12**
CMT_10YR	**4.384**	**4.384**	**4.384**	**4.384**	**4.384**
CMT_30YR	**5.249**	**5.249**	**5.249**	**5.249**	**5.249**

Yield Curve

Mat	6MO	2YR	3YR	5YR	10YR	30YR
Yld	1.022	1.855	2.323	3.324	4.384	5.249

cm039g1 – A12

Banc of America

Balance	$10,113,000.00	Delay	24	WAC	5.759873880	WAM	358
Coupon	5.50000	Dated	10/01/2003	NET	5.509874	WALA	1
Settle	10/30/2003	First Payment	11/25/2003				

Price	0 PSA	150 PSA	275 PSA	500 PSA	750 PSA
	Yield	Yield	Yield	Yield	Yield
95-16.000	5.869	5.950	6.122	6.521	6.872
95-20.000	5.859	5.938	6.105	6.492	6.831
95-24.000	5.850	5.926	6.087	6.462	6.791
95-28.000	5.840	5.914	6.070	6.432	6.750
96-00.000	5.831	5.902	6.053	6.403	6.710
96-04.000	**5.821**	**5.890**	**6.036**	**6.373**	**6.670**
96-08.000	5.812	5.879	6.018	6.344	6.630
96-12.000	5.802	5.867	6.001	6.314	6.589
96-16.000	5.793	5.855	5.984	6.285	6.549
96-20.000	5.784	5.843	5.967	6.256	6.509
96-24.000	5.774	5.831	5.950	6.226	6.469
WAL	**28.130**	**17.623**	**10.200**	**5.222**	**3.669**
Mod Durn	**13.708**	**10.840**	**7.522**	**4.390**	**3.213**
Mod Convexity	**2.864**	**1.610**	**0.715**	**0.233**	**0.126**
Principal Window	**Mar31 - Aug32**	**Dec18 - May24**	**May12 - Mar16**	**Jul08 - Aug09**	**Mar07 - Oct07**
LIBOR_1MO	**1.12**	**1.12**	**1.12**	**1.12**	**1.12**
CMT_10YR	**4.384**	**4.384**	**4.384**	**4.384**	**4.384**
CMT_30YR	**5.249**	**5.249**	**5.249**	**5.249**	**5.249**

Yield Curve	Mat	6MO	2YR	3YR	5YR	10YR	30YR
	Yld	1.022	1.855	2.323	3.324	4.384	5.249

cm039g1 – A11

Banc of America

Balance	$2,833,500.00	Delay	24	WAC	5.759873880	WAM	358
Coupon	5.75000	Dated	10/01/2003	NET	5.509874	WALA	1
Settle	10/30/2003	First Payment	11/25/2003				

Price	0 PSA	150 PSA	275 PSA	500 PSA	750 PSA
	Yield	Yield	Yield	Yield	Yield
96-17.000	6.050	6.096	6.202	6.493	6.751
96-21.000	6.041	6.084	6.187	6.465	6.712
96-25.000	6.031	6.073	6.171	6.437	6.674
96-29.000	6.022	6.061	6.155	6.410	6.636
97-01.000	6.012	6.050	6.139	6.382	6.597
97-05.000	**6.002**	**6.039**	**6.124**	**6.354**	**6.559**
97-09.000	5.993	6.027	6.108	6.327	6.521
97-13.000	5.984	6.016	6.092	6.299	6.483
97-17.000	5.974	6.005	6.077	6.272	6.445
97-21.000	5.965	5.993	6.061	6.244	6.407
97-25.000	5.955	5.982	6.045	6.217	6.369
WAL	**28.612**	**19.449**	**11.539**	**5.604**	**3.865**
Mod Durn	**13.497**	**11.290**	**8.154**	**4.640**	**3.355**
Mod Convexity	**2.816**	**1.792**	**0.852**	**0.261**	**0.137**
Principal Window	**Mar32 - Aug32**	**Mar22 - May24**	**Jul14 - Mar16**	**Mar09 - Aug09**	**Jul07 - Oct07**
LIBOR_1MO	**1.12**	**1.12**	**1.12**	**1.12**	**1.12**
CMT_10YR	**4.384**	**4.384**	**4.384**	**4.384**	**4.384**
CMT_30YR	**5.249**	**5.249**	**5.249**	**5.249**	**5.249**

Yield Curve	Mat	6MO	2YR	3YR	5YR	10YR	30YR
	Yld	1.022	1.855	2.323	3.324	4.384	5.249

cm039g1 - A10

Banc of America

Balance	$2,833,500.00	Delay	24	WAC	5.759873880	WAM	358
Coupon	5.25000	Dated	10/01/2003	NET	5.509874	WALA	1
Settle	10/30/2003	First Payment	11/25/2003				

Price	0 PSA	150 PSA	275 PSA	500 PSA	750 PSA
	Yield	Yield	Yield	Yield	Yield
97-00.000	5.495	5.534	5.627	5.876	6.096
97-08.000	5.477	5.513	5.596	5.821	6.021
97-16.000	5.459	5.491	5.566	5.767	5.946
97-24.000	5.441	5.469	5.535	5.713	5.870
98-00.000	5.423	5.448	5.505	5.659	5.796
98-08.000	5.406	5.426	5.475	5.606	5.721
98-16.000	**5.388**	**5.405**	**5.445**	**5.552**	**5.647**
98-24.000	5.370	5.384	5.415	5.499	5.573
99-00.000	5.353	5.363	5.385	5.445	5.499
99-08.000	5.335	5.341	5.355	5.392	5.425
99-16.000	5.318	5.320	5.326	5.339	5.352
99-24.000	5.301	5.299	5.296	5.287	5.278
100-00.000	5.284	5.278	5.266	5.234	5.205
WAL	**28.612**	**19.449**	**11.539**	**5.604**	**3.865**
Mod Durn	**14.380**	**11.845**	**8.419**	**4.726**	**3.405**
Mod Convexity	**3.104**	**1.924**	**0.892**	**0.268**	**0.140**
Principal Window	**Mar32 - Aug32**	**Mar22 - May24**	**Jul14 - Mar16**	**Mar09 - Aug09**	**Jul07 - Oct07**
LIBOR_1MO	**1.12**	**1.12**	**1.12**	**1.12**	**1.12**
CMT_10YR	**4.384**	**4.384**	**4.384**	**4.384**	**4.384**
CMT_30YR	**5.249**	**5.249**	**5.249**	**5.249**	**5.249**

Yield Curve Mat 6MO 2YR 3YR 5YR 10YR 30YR

00032

cm039g1 - A10

Banc of America

Balance	$2,833,500.00	Delay	24	WAC	5.759873880	WAM	358
Coupon	5.25000	Dated	10/01/2003	NET	5.509874	WALA	1
Settle	10/30/2003	First Payment	11/25/2003				

Price	0 PSA	150 PSA	275 PSA	500 PSA	750 PSA
Yld 1.022	1.855	2.323	3.324	4.384	5.249

00033

cm039g1 - A9

Banc of America

Balance	$2,833,000.00	Delay	24	WAC	5.759873880	WAM	358
Coupon	5.50000	Dated	10/01/2003	NET	5.509874	WALA	1
Settle	10/30/2003	First Payment	11/25/2003				

Price	0 PSA	150 PSA	275 PSA	500 PSA	750 PSA
	Yield	Yield	Yield	Yield	Yield
98-00.000	5.682	5.712	5.777	5.932	6.068
98-08.000	5.663	5.689	5.744	5.875	5.990
98-16.000	5.645	5.666	5.711	5.818	5.912
98-24.000	5.627	5.643	5.678	5.762	5.835
99-00.000	5.609	5.621	5.646	5.705	5.758
99-08.000	5.591	5.598	5.613	5.649	5.681
99-16.000	**5.573**	**5.575**	**5.581**	**5.593**	**5.604**
99-24.000	5.555	5.553	5.548	5.537	5.528
100-00.000	5.537	5.531	5.516	5.482	5.452
100-08.000	5.520	5.508	5.484	5.426	5.376
100-16.000	5.502	5.486	5.452	5.371	5.300
100-24.000	5.484	5.464	5.420	5.316	5.224
101-00.000	5.467	5.442	5.388	5.261	5.149
WAL	**28.255**	**17.947**	**10.400**	**5.290**	**3.707**
Mod Durn	**13.981**	**11.119**	**7.719**	**4.473**	**3.268**
Mod Convexity	**2.955**	**1.682**	**0.745**	**0.241**	**0.130**
Principal Window	**Dec31 - Mar32**	**Apr21 - Mar22**	**Nov13 - Jul14**	**Dec08 - Mar09**	**Jun07 - Jul07**
LIBOR_1MO	**1.12**	**1.12**	**1.12**	**1.12**	**1.12**
CMT_10YR	**4.384**	**4.384**	**4.384**	**4.384**	**4.384**
CMT_30YR	**5.249**	**5.249**	**5.249**	**5.249**	**5.249**

Yield Curve	Mat	6MO	2YR	3YR	5YR	10YR	30YR

00034

cm039g1 – A9

Banc of America

Balance	$2,833,000.00	Delay	24	WAC	5.759873880	WAM	358
Coupon	5.50000	Dated	10/01/2003	NET	5.509874	WALA	1
Settle	10/30/2003	First Payment	11/25/2003				

Price	0 PSA	150 PSA	275 PSA	500 PSA	750 PSA
Yld 1.022 1.855 2.323 3.324 4.384 5.249					

00035