

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D. C. 20549

OMB APPROVAL
OMB Number: 3235-0327
Expires: July 31, 2004
Estimated average burden hours per response. . . 0.15



03035676

FORM SE

FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS  
BY ELECTRONIC FILERS

OCT 27 2003

Wells Fargo Asset Securities Corporation  
Exact name of registrant as specified in charter

0001011663  
Registrant CIK Number

8-K FOR 10/27/03  
Electronic report, schedule or registration statement  
of which the documents are a part (give period of report)

333-98129  
SEC file number, if available

\_\_\_\_\_  
Name of Person Filing the Document (If other than the Registrant)

**PROCESSED**

OCT 27 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 Frederick, State of Maryland, 27 October, 2003.

Wells Fargo Asset Securities Corporation  
(Registrant)

By: Patrick Greene  
Name: Patrick Greene  
Title: Vice President

*Filings Made by Person Other Than the Registrant:*

After reasonable inquiry and to the best of my knowledge and belief, I certify on \_\_\_\_\_,  
\_\_\_\_\_, that the information set forth in this statement is true and complete.

By: \_\_\_\_\_  
(Name)

\_\_\_\_\_  
(Title)

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# wfrmbs-03k-final -- I-A-1

MORGAN STANLEY

Balance \$444,000,000.00 Delay 24 WAC(1) 4.907156771 WAM(1) 358  
 Coupon 4.522156771 Dated 10/01/2003 NET(1) 4.522156771 WALA(1) 2  
 Settle 10/31/2003 First Payment 11/25/2003

Price	10 CPR	15 CPR	20 CPR	25 CPR	35 CPR	50 CPR	60 CPR	70 CPR
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
97-16+	5.04	5.14	5.26	5.39	5.70	6.30	6.80	7.45
97-20+	5.01	5.11	5.22	5.34	5.64	6.19	6.67	7.28
97-24+	4.98	5.07	5.18	5.29	5.57	6.09	6.54	7.11
97-28+	4.96	5.04	5.14	5.25	5.50	5.99	6.41	6.94
98-00+	4.93	5.01	5.10	5.20	5.44	5.89	6.28	6.77
98-04+	4.90	4.97	5.06	5.15	5.37	5.79	6.15	6.60
98-08+	4.87	4.94	5.02	5.10	5.30	5.69	6.02	6.43
98-12+	4.85	4.91	4.98	5.05	5.24	5.59	5.89	6.27
98-16+	4.82	4.87	4.94	5.01	5.17	5.49	5.76	6.10
98-20+	4.79	4.84	4.90	4.96	5.11	5.39	5.63	5.93
98-24+	4.76	4.81	4.86	4.91	5.04	5.29	5.50	5.77
WAL	5.64	4.55	3.73	3.08	2.18	1.39	1.06	0.82
Mod Durm	4.62	3.79	3.15	2.64	1.92	1.26	0.97	0.75
Principal Window	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13
CMT_1YR	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32
Prepay	10 CPR	15 CPR	20 CPR	25 CPR	35 CPR	50 CPR	60 CPR	70 CPR
Yield Curve	Mat 1MO	3MO	6MO	2YR	3YR	5YR	10YR	30YR
	Yld 0.88497	0.927159	1.01139	1.80592	2.27073	3.2653	4.32817	5.19987

The information herein has been provided solely by Morgan Stanley & Co. Incorporated. Neither the issuer of the certificates nor any of its affiliates makes any representation as to the accuracy or completeness of the information herein. The information herein is preliminary and will be superseded by the applicable prospectus supplement and by any other information subsequently filed with the Securities and Exchange Commission.

wfmb-03k-final -- I-A-1

MORGAN STANLEY

Balance \$444,000,000.00 Delay 24 WAM(1) 358  
 Coupon 4.5221567710 Dated 10/01/2003 NET(1) WALA(1) 2  
 Settle 10/31/2003 First Payment 11/25/2003 4.907156771 4.522156771

Price	10 CPR	15 CPR	20 CPR	25 CPR	35 CPR	50 CPR	60 CPR	70 CPR	
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	
97-17+	5.03	5.13	5.25	5.38	5.69	6.27	6.77	7.41	
97-21+	5.00	5.10	5.21	5.33	5.62	6.17	6.64	7.24	
97-25+	4.98	5.07	5.17	5.28	5.55	6.07	6.51	7.07	
97-29+	4.95	5.03	5.13	5.23	5.49	5.96	6.38	6.90	
98-01+	4.92	5.00	5.09	5.19	5.42	5.86	6.24	6.73	
98-05+	4.89	4.97	5.05	5.14	5.35	5.76	6.11	6.56	
98-09+	4.87	4.93	5.01	5.09	5.29	5.66	5.98	6.39	
98-13+	4.84	4.90	4.97	5.04	5.22	5.56	5.85	6.22	
98-17+	4.81	4.86	4.93	4.99	5.16	5.46	5.73	6.06	
98-21+	4.78	4.83	4.89	4.95	5.09	5.36	5.60	5.89	
98-25+	4.76	4.80	4.85	4.90	5.02	5.26	5.47	5.73	
WAL	5.64	4.55	3.73	3.08	2.18	1.39	1.06	0.82	
Mod Durr	4.62	3.79	3.15	2.64	1.92	1.26	0.97	0.76	
Principal Window	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	
CMT_1YR	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	
Prepay	10 CPR	15 CPR	20 CPR	25 CPR	35 CPR	50 CPR	60 CPR	70 CPR	
Yield Curve	Mat 1MO	3MO	6MO	1YR	2YR	3YR	5YR	10YR	30YR
	Yld 0.88497	0.927159	1.01139	1.80592	2.27073	3.2653	4.32817	5.19987	

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wfmb-03k-final -- I-A-1

MORGAN STANLEY

Balance \$444,000,000.00 Delay 24 WAC(1) 4.907156771 WAM(1) 358  
 Coupon 4.522156771 Dated 10/01/2003 NET(1) 4.522156771 WALA(1) 2  
 Settle 10/31/2003 First Payment 11/25/2003

Price	10 CPR	15 CPR	20 CPR	25 CPR	35 CPR	50 CPR	60 CPR	70 CPR
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
97-19	5.02	5.12	5.23	5.36	5.66	6.23	6.72	7.34
97-23	4.99	5.09	5.19	5.31	5.59	6.13	6.59	7.17
97-27	4.97	5.05	5.15	5.26	5.53	6.03	6.46	7.00
97-31	4.94	5.02	5.11	5.22	5.46	5.93	6.33	6.83
98-03	4.91	4.99	5.07	5.17	5.39	5.83	6.20	6.66
98-07	4.88	4.95	5.03	5.12	5.33	5.72	6.07	6.50
98-11	4.86	4.92	4.99	5.07	5.26	5.62	5.94	6.33
98-15	4.83	4.89	4.95	5.02	5.20	5.52	5.81	6.16
98-19	4.80	4.85	4.91	4.98	5.13	5.42	5.68	6.00
98-23	4.77	4.82	4.87	4.93	5.07	5.33	5.55	5.83
98-27	4.75	4.79	4.83	4.88	5.00	5.23	5.42	5.66
WAL	5.64	4.55	3.73	3.08	2.18	1.39	1.06	0.82
Mod Durm	4.62	3.79	3.15	2.64	1.92	1.26	0.97	0.76
Principal Window	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13
CMT_1YR	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32
Prepay	10 CPR	15 CPR	20 CPR	25 CPR	35 CPR	50 CPR	60 CPR	70 CPR
Yield Curve	Mat 1MO	3MO	6MO	2YR	3YR	5YR	10YR	30YR
	Yld 0.88497	0.927159	1.01139	1.80592	2.27073	3.2653	4.32817	5.19987

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# wfmbs-03k-final -- I-A-1

MORGAN STANLEY

Balance	\$444,000,000.00	Delay	24
Coupon	4.5221567710	Dated	10/01/2003
Settle	10/31/2003	First Payment	11/25/2003

  

WAC(1)	4.907156771	WAM(1)	358
NET(1)	4.522156771	WALA(1)	2

Price	10 CPR		15 CPR		20 CPR		25 CPR		35 CPR		50 CPR		60 CPR		70 CPR	
	Yield		Yield		Yield		Yield		Yield		Yield		Yield		Yield	
97-28	4.96		5.04		5.14		5.25		5.51		6.00		6.43		6.96	
98-00	4.93		5.01		5.10		5.20		5.44		5.90		6.29		6.79	
98-04	4.90		4.98		5.06		5.16		5.38		5.80		6.16		6.62	
98-08	4.88		4.94		5.02		5.11		5.31		5.70		6.03		6.45	
98-12	4.85		4.91		4.98		5.06		5.25		5.60		5.90		6.29	
98-16	4.82		4.88		4.94		5.01		5.18		5.50		5.77		6.12	
98-20	4.79		4.84		4.90		4.96		5.11		5.40		5.64		5.95	
98-24	4.77		4.81		4.86		4.92		5.05		5.30		5.52		5.79	
98-28	4.74		4.78		4.82		4.87		4.98		5.20		5.39		5.62	
99-00	4.71		4.74		4.78		4.82		4.92		5.10		5.26		5.46	
99-04	4.69		4.71		4.74		4.78		4.85		5.00		5.13		5.29	
WAL	5.64		4.55		3.73		3.08		2.18		1.39		1.06		0.82	
Mod Durn	4.63		3.80		3.16		2.65		1.92		1.27		0.98		0.76	
Principal Window	Nov03 - Aug13		Nov03 - Aug13		Nov03 - Aug13		Nov03 - Aug13		Nov03 - Aug13		Nov03 - Aug13		Nov03 - Aug13		Nov03 - Aug13	
CMT_1YR	1.32		1.32		1.32		1.32		1.32		1.32		1.32		1.32	
Prepay	10 CPR		15 CPR		20 CPR		25 CPR		35 CPR		50 CPR		60 CPR		70 CPR	
Yield Curve	Mat	1MO	3MO	6MO	2YR	3YR	5YR	10YR	30YR							
	Yld	0.88497	0.927159	1.01139	1.60592	2.27073	3.2653	4.32817	5.19987							

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# wfmb-03k-final -- I-A-1

MORGAN STANLEY

Balance	\$444,000,000.00	Delay	24
Coupon	4.5221567710	Dated	10/01/2003
Settle	10/31/2003	First Payment	11/25/2003
		WAC(1)	4.907156771
		NET(1)	4.522156771
		WAM(1)	
		WALA(1)	

Price	10 CPR		15 CPR		20 CPR		25 CPR		35 CPR		50 CPR		60 CPR		70 CPR	
	Yield	Mat	Yield	Mat	Yield	Mat	Yield	Mat	Yield	Mat	Yield	Mat	Yield	Mat	Yield	Mat
	4.95	97-29+	5.03	98-01+	5.13	98-05+	5.23	98-09+	5.49	98-13+	5.96	98-17+	6.38	98-21+	6.90	
	4.92	98-01+	5.00	98-05+	5.09	98-09+	5.19	98-13+	5.42	98-17+	5.86	98-21+	6.24	98-25+	6.73	
	4.89	98-05+	4.97	98-09+	5.05	98-13+	5.14	98-17+	5.35	98-21+	5.76	98-25+	6.11	99-01+	6.56	
	4.87	98-09+	4.93	98-13+	5.01	98-17+	5.09	98-21+	5.29	98-25+	5.66	99-01+	5.98	99-05+	6.39	
	4.84	98-13+	4.90	98-17+	4.97	98-21+	5.04	98-25+	5.22	99-01+	5.56	99-05+	5.85			
	4.81	98-17+	4.86	98-21+	4.93	98-25+	4.99	99-01+	5.16	99-05+	5.46					
	4.78	98-21+	4.83	98-25+	4.89	99-01+	4.95	99-05+	5.09		5.36					
	4.76	98-25+	4.80	99-01+	4.85	99-05+	4.90		5.02		5.26					
	4.73	98-29+	4.77		4.81		4.85		4.96		5.16					
	4.70	99-01+	4.73		4.77		4.80		4.89		5.07					
	4.68	99-05+	4.70		4.73		4.76		4.83		4.97					
	5.64	WAL	4.55		3.73		3.08		2.18		1.39					
	4.63	Mod Durn	3.80		3.16		2.65		1.93		1.27					
	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13
	CMT_1YR	10 CPR	15 CPR	20 CPR	25 CPR	35 CPR	50 CPR	60 CPR	70 CPR							
	Prepay	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32
	Yield Curve	Mat	1MO	3MO	6MO	2YR	3YR	5YR	10YR	30YR						
		Yld	0.88497	0.927159	1.01139	1.80592	2.27073	3.2653	4.32817	5.19987						

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MORGAN STANLEY

Balance \$444,000,000.00 Delay 24 WAC(1) 4.907156771 WAM(1) 358  
 Coupon 4.5221567710 Dated 10/01/2003 NET(1) 4.522156771 WALA(1) 2  
 Settle 10/31/2003 First Payment 11/25/2003

Price	10 CPR	15 CPR	20 CPR	25 CPR	35 CPR	50 CPR	60 CPR	70 CPR
98-04	Yield 4.90	Yield 4.98	Yield 5.06	Yield 5.16	Yield 5.38	Yield 5.80	Yield 6.16	Yield 6.62
98-08	4.88	4.94	5.02	5.11	5.31	5.70	6.03	6.45
98-12	4.85	4.91	4.98	5.06	5.25	5.60	5.90	6.29
98-16	4.82	4.88	4.94	5.01	5.18	5.50	5.77	6.12
98-20	4.79	4.84	4.90	4.96	5.11	5.40	5.64	5.95
98-24	4.77	4.81	4.86	4.92	5.05	5.30	5.52	5.79
98-28	4.74	4.78	4.82	4.87	4.98	5.20	5.39	5.62
99-00	4.71	4.74	4.78	4.82	4.92	5.10	5.26	5.46
99-04	4.69	4.71	4.74	4.78	4.85	5.00	5.13	5.29
99-08	4.66	4.68	4.70	4.73	4.79	4.91	5.01	5.13
99-12	4.63	4.65	4.66	4.68	4.72	4.81	4.88	4.97
WAL	5.64	4.55	3.73	3.08	2.18	1.39	1.06	0.82
Mod Durm	4.64	3.81	3.16	2.66	1.93	1.27	0.98	0.76
Principal Window	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13
CMT_1YR	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32
Prepay	10 CPR	15 CPR	20 CPR	25 CPR	35 CPR	50 CPR	60 CPR	70 CPR
Yield Curve	Mat 1MO 3MO 6MO 2YR 3YR 5YR 10YR 30YR	yld 0.88497 0.927159 1.01139 1.80592 2.27073 3.2653 4.32817 5.19987						

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MORGAN STANLEY

Balance \$444,000,000.00 Delay 24 WAM(1) 358  
 Coupon 4.5221567710 Dated 10/01/2003 NET(1) WALA(1) 2  
 Settle 10/31/2003 First Payment 11/25/2003 4.907156771 4.522156771

Price	10 CPR	15 CPR	20 CPR	25 CPR	35 CPR	50 CPR	60 CPR	70 CPR
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
98-05	4.90	4.97	5.05	5.14	5.36	5.78	6.13	6.58
98-09	4.87	4.94	5.01	5.10	5.30	5.67	6.00	6.41
98-13	4.84	4.90	4.97	5.05	5.23	5.57	5.87	6.25
98-17	4.81	4.87	4.93	5.00	5.16	5.47	5.74	6.08
98-21	4.79	4.84	4.89	4.95	5.10	5.37	5.61	5.91
98-25	4.76	4.80	4.85	4.91	5.03	5.28	5.48	5.75
98-29	4.73	4.77	4.81	4.86	4.97	5.18	5.36	5.58
99-01	4.71	4.74	4.77	4.81	4.90	5.08	5.23	5.42
99-05	4.68	4.70	4.73	4.76	4.84	4.98	5.10	5.25
99-09	4.65	4.67	4.69	4.72	4.77	4.88	4.97	5.09
99-13	4.63	4.64	4.65	4.67	4.71	4.78	4.85	4.93
WAL	5.64	4.55	3.73	3.08	2.18	1.39	1.06	0.82
Mod Durm	4.64	3.81	3.16	2.66	1.93	1.27	0.98	0.76
Principal Window	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13
CMT_1YR	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32
Prepay	10 CPR	15 CPR	20 CPR	25 CPR	35 CPR	50 CPR	60 CPR	70 CPR
Yield Curve	1MO	3MO	6MO	2YR	3YR	5YR	10YR	30YR
Mat	0.88497	0.927159	1.01139	1.80592	2.27073	3.2653	4.32817	5.19987

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wfmb-03k-final -- I-A-1

MORGAN STANLEY

Balance \$444,000,000.00 Delay Dated 24 WAC(1) 4.907156771 WAM(1) 3.58  
 Coupon 4.5221567710 10/01/2003 NET(1) 4.522156771 WALA(1) 2  
 Settle 10/31/2003 First Payment 11/25/2003

Price	10 CPR	15 CPR	20 CPR	25 CPR	35 CPR	50 CPR	60 CPR	70 CPR
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
98-06	4.89	4.96	5.04	5.13	5.34	5.75	6.10	6.54
98-10	4.86	4.93	5.00	5.08	5.28	5.65	5.97	6.37
98-14	4.84	4.89	4.96	5.04	5.21	5.55	5.84	6.20
98-18	4.81	4.86	4.92	4.99	5.15	5.45	5.71	6.04
98-22	4.78	4.83	4.88	4.94	5.08	5.35	5.58	5.87
98-26	4.75	4.79	4.84	4.89	5.02	5.25	5.45	5.71
98-30	4.73	4.76	4.80	4.85	4.95	5.15	5.32	5.54
99-02	4.70	4.73	4.76	4.80	4.89	5.05	5.20	5.38
99-06	4.67	4.70	4.72	4.75	4.82	4.95	5.07	5.21
99-10	4.65	4.66	4.68	4.70	4.76	4.86	4.94	5.05
99-14	4.62	4.63	4.64	4.66	4.69	4.76	4.82	4.89
WAL	5.64	4.55	3.73	3.08	2.18	1.39	1.06	0.82
Mod Durm	4.64	3.81	3.17	2.66	1.93	1.27	0.98	0.76
Principal Window	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13
CMT_YR	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32
Prepay	10 CPR	15 CPR	20 CPR	25 CPR	35 CPR	50 CPR	60 CPR	70 CPR
Yield Curve	Mat 1MO	3MO	6MO	2YR	3YR	5YR	10YR	30YR
	Yld 0.88497	0.927159	1.01139	1.80592	2.27073	3.2653	4.32817	5.19987

The information herein has been provided solely by Morgan Stanley & Co. Incorporated. Neither the issuer of the certificates nor any of its affiliates makes any representation as to the accuracy or completeness of the information herein. The information herein is preliminary and will be superseded by the applicable prospectus supplement and by any other information subsequently filed with the Securities and Exchange Commission.

wfmb-03k-final -- I-A-1

MORGAN STANLEY

Balance \$444,000,000.00 Delay 24 WAC(1) 4.907156771 WAM(1) 358  
 Coupon 4.5221567710 Dated 10/01/2003 NET(1) 4.522156771 WALA(1) 2  
 Settle 10/31/2003 First Payment 11/25/2003

Price	10 CPR	15 CPR	20 CPR	25 CPR	35 CPR	50 CPR	60 CPR	70 CPR
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
98-07	4.88	4.95	5.03	5.12	5.33	5.72	6.07	6.50
98-11	4.86	4.92	4.99	5.07	5.26	5.62	5.94	6.33
98-15	4.83	4.89	4.95	5.02	5.20	5.52	5.81	6.16
98-19	4.80	4.85	4.91	4.98	5.13	5.42	5.68	6.00
98-23	4.77	4.82	4.87	4.93	5.07	5.33	5.55	5.83
98-27	4.75	4.79	4.83	4.88	5.00	5.23	5.42	5.66
98-31	4.72	4.75	4.79	4.83	4.94	5.13	5.29	5.50
99-03	4.69	4.72	4.75	4.79	4.87	5.03	5.16	5.34
99-07	4.67	4.69	4.71	4.74	4.81	4.93	5.04	5.17
99-11	4.64	4.65	4.67	4.69	4.74	4.83	4.91	5.01
99-15	4.61	4.62	4.63	4.65	4.68	4.73	4.78	4.85
WAL	5.64	4.55	3.73	3.08	2.18	1.39	1.06	0.82
Mod Durm	4.64	3.81	3.17	2.66	1.93	1.27	0.98	0.76
Principal Window	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13
CMT_1YR	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32
Prepay	10 CPR	15 CPR	20 CPR	25 CPR	35 CPR	50 CPR	60 CPR	70 CPR
Yield Curve	Mat 1MO	3MO	6MO	2YR	3YR	5YR	10YR	30YR
	Yld 0.88497	0.927159	1.01139	1.80592	2.27073	3.2653	4.32817	5.19987

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wfmb-03k-final -- I-A-1

MORGAN STANLEY

Balance \$444,000,000.00 Delay Dated 24 WAC(1) 4.907156771 WAM(1) 358  
 Coupon 4.5221567710 10/01/2003 NET(1) 4.522156771 WALA(1) 2  
 Settle 10/31/2003 First Payment 11/25/2003

Price	10 CPR	15 CPR	20 CPR	25 CPR	35 CPR	50 CPR	60 CPR	70 CPR
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
98-11	4.86	4.92	4.99	5.07	5.26	5.62	5.94	6.33
98-15	4.83	4.89	4.95	5.02	5.20	5.52	5.81	6.16
98-19	4.80	4.85	4.91	4.98	5.13	5.42	5.68	6.00
98-23	4.77	4.82	4.87	4.93	5.07	5.33	5.55	5.83
98-27	4.75	4.79	4.83	4.88	5.00	5.23	5.42	5.66
98-31	4.72	4.75	4.79	4.83	4.94	5.13	5.29	5.50
99-03	4.69	4.72	4.75	4.79	4.87	5.03	5.16	5.34
99-07	4.67	4.69	4.71	4.74	4.81	4.93	5.04	5.17
99-11	4.64	4.65	4.67	4.69	4.74	4.83	4.91	5.01
99-15	4.61	4.62	4.63	4.65	4.68	4.73	4.78	4.85
99-19	4.58	4.59	4.59	4.60	4.61	4.64	4.65	4.68
WAL	5.64	4.55	3.73	3.08	2.18	1.39	1.06	0.82
Mod Durm	4.64	3.81	3.17	2.66	1.94	1.27	0.98	0.76
Principal Window	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13
GMT_1YR	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32
Prepay	10 CPR	15 CPR	20 CPR	25 CPR	35 CPR	50 CPR	60 CPR	70 CPR
Yield Curve	Mat 1MO	3MO	6MO	2YR	3YR	5YR	10YR	30YR
	Y1d 0.88497	0.927159	1.01139	1.80592	2.27073	3.2653	4.32817	5.19987

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wfmb-03k-final - I-A-1

MORGAN STANLEY

Balance \$444,000,000.00 Delay 24 WAC(1) 4.907156771 WAM(1) 358  
 Coupon 4.522156771 Dated 10/01/2003 NET(1) 4.522156771 WALA(1) 2  
 Settle 10/31/2003 First Payment 11/25/2003

Price	10 CPR	15 CPR	20 CPR	25 CPR	35 CPR	50 CPR	60 CPR	70 CPR	
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	
	97-14	5.06	5.16	5.28	5.42	5.75	6.36	6.89	
	97-18	5.03	5.13	5.24	5.37	5.68	6.26	6.75	
	97-22	5.00	5.10	5.20	5.32	5.61	6.15	6.62	
	97-26	4.97	5.06	5.16	5.28	5.54	6.05	6.49	
	97-30	4.95	5.03	5.12	5.23	5.48	5.95	6.36	
	98-02	4.92	4.99	5.08	5.18	5.41	5.85	6.23	
	98-06	4.89	4.96	5.04	5.13	5.34	5.75	6.10	
	98-10	4.86	4.93	5.00	5.08	5.28	5.65	5.97	
	98-14	4.84	4.89	4.96	5.04	5.21	5.55	5.84	
	98-18	4.81	4.86	4.92	4.99	5.15	5.45	5.71	
	98-22	4.78	4.83	4.88	4.94	5.08	5.35	5.58	
	WAL	5.64	4.55	3.73	3.08	2.18	1.39	1.06	
	Mod Durm	4.62	3.79	3.14	2.64	1.91	1.26	0.97	
	Principal Window	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	
	CMT_1YR	1.32	1.32	1.32	1.32	1.32	1.32	1.32	
	Prepay	10 CPR	15 CPR	20 CPR	25 CPR	35 CPR	50 CPR	60 CPR	
	Yield Curve	Mat 1MO	3MO	6MO	2YR	3YR	5YR	10YR	30YR
		Yld 0.88497	0.927159	1.01139	1.80592	2.27073	3.2653	4.32817	5.19987

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wfmb-03k-final -- I-A-2

MORGAN STANLEY

Balance \$285,500,000.00 Delay Dated 24 WAC(1) 4.907156771 WAM(1) 358  
 Coupon 4.522156771 10/01/2003 NET(1) 4.522156771 WALA(1) 2  
 Settle 10/31/2003 First Payment 11/25/2003

Price	10 CPR	15 CPR	20 CPR	25 CPR	35 CPR	50 CPR	60 CPR	70 CPR
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
97-20	5.01	5.11	5.22	5.35	5.64	6.21	6.69	7.30
97-24	4.99	5.08	5.18	5.30	5.58	6.10	6.56	7.13
97-28	4.96	5.04	5.14	5.25	5.51	6.00	6.43	6.96
98-00	4.93	5.01	5.10	5.20	5.44	5.90	6.29	6.79
98-04	4.90	4.98	5.06	5.16	5.38	5.80	6.16	6.62
98-08	4.88	4.94	5.02	5.11	5.31	5.70	6.03	6.45
98-12	4.85	4.91	4.98	5.06	5.25	5.60	5.90	6.29
98-16	4.82	4.88	4.94	5.01	5.18	5.50	5.77	6.12
98-20	4.79	4.84	4.90	4.96	5.11	5.40	5.64	5.95
98-24	4.77	4.81	4.86	4.92	5.05	5.30	5.52	5.79
98-28	4.74	4.78	4.82	4.87	4.98	5.20	5.39	5.62
WAL	5.64	4.55	3.73	3.08	2.18	1.39	1.06	0.82
Mod Durm	4.62	3.79	3.15	2.64	1.92	1.26	0.97	0.76
Principal Window	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13
CMT_1YR	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32
Prepay	10 CPR	15 CPR	20 CPR	25 CPR	35 CPR	50 CPR	60 CPR	70 CPR
Yield Curve	Mat 1MO	3MO	6MO	2YR	3YR	5YR	10YR	30YR
	Yld 0.88497	0.927159	1.01139	1.80592	2.27073	3.2653	4.32817	5.19987

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wfmb-03k-final -- I-A-2

MORGAN STANLEY

Balance \$285,500,000.00 Delay 24 WAC(1) 4.907156771 WAM(1) 358  
 Coupon 4.522156771 Dated 10/01/2003 NET(1) 4.522156771 WALA(1) 2  
 Settle 10/31/2003 First Payment 11/25/2003

Price	10 CPR	15 CPR	20 CPR	25 CPR	35 CPR	50 CPR	60 CPR	70 CPR
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
98-04	4.90	4.98	5.06	5.16	5.38	5.80	6.16	6.62
98-08	4.88	4.94	5.02	5.11	5.31	5.70	6.03	6.45
98-12	4.85	4.91	4.98	5.06	5.25	5.60	5.90	6.29
98-16	4.82	4.88	4.94	5.01	5.18	5.50	5.77	6.12
98-20	4.79	4.84	4.90	4.96	5.11	5.40	5.64	5.95
98-24	4.77	4.81	4.86	4.92	5.05	5.30	5.52	5.79
98-28	4.74	4.78	4.82	4.87	4.98	5.20	5.39	5.62
99-00	4.71	4.74	4.78	4.82	4.92	5.10	5.26	5.46
99-04	4.69	4.71	4.74	4.78	4.85	5.00	5.13	5.29
99-08	4.66	4.68	4.70	4.73	4.79	4.91	5.01	5.13
99-12	4.63	4.65	4.66	4.68	4.72	4.81	4.88	4.97
WAL	5.64	4.55	3.73	3.08	2.18	1.39	1.06	0.82
Mod Durn	4.64	3.81	3.16	2.66	1.93	1.27	0.98	0.76
Principal Window	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13
CMT_1YR	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32
Prepay	10 CPR	15 CPR	20 CPR	25 CPR	35 CPR	50 CPR	60 CPR	70 CPR
Yield Curve	1MO	3MO	6MO	2YR	3YR	5YR	10YR	30YR
	0.88497	0.927159	1.01139	1.80592	2.27073	3.2653	4.32817	5.19987

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# wfmb-03k-final -- I-A-2

MORGAN STANLEY

Balance \$285,500,000.00      Delay Dated 24      WAC (1) 4.907156771      WAM (1) 358  
 Coupon 4.5221567710      10/01/2003      NET (1) 4.522156771      WALA (1) 2  
 Settle 10/31/2003      First Payment 11/25/2003

Price	10 CPR		15 CPR		20 CPR		25 CPR		35 CPR		50 CPR		60 CPR		70 CPR	
	Yield	10 CPR	Yield	15 CPR	Yield	20 CPR	Yield	25 CPR	Yield	35 CPR	Yield	50 CPR	Yield	60 CPR	Yield	70 CPR
98-05+	4.89		4.97		5.05		5.14		5.35		5.76		6.11		6.56	
98-09+	4.87		4.93		5.01		5.09		5.29		5.66		5.98		6.39	
98-13+	4.84		4.90		4.97		5.04		5.22		5.56		5.85		6.22	
98-17+	4.81		4.86		4.93		4.99		5.16		5.46		5.73		6.06	
98-21+	4.78		4.83		4.89		4.95		5.09		5.36		5.60		5.89	
98-25+	4.76		4.80		4.85		4.90		5.02		5.26		5.47		5.73	
98-29+	4.73		4.77		4.81		4.85		4.96		5.16		5.34		5.56	
99-01+	4.70		4.73		4.77		4.80		4.89		5.07		5.21		5.40	
99-05+	4.68		4.70		4.73		4.76		4.83		4.97		5.08		5.23	
99-09+	4.65		4.67		4.69		4.71		4.77		4.87		4.96		5.07	
99-13+	4.62		4.63		4.65		4.66		4.70		4.77		4.83		4.91	
WAL	5.64		4.55		3.73		3.08		2.18		1.39		1.06		0.82	
Mod Durn	4.64		3.81		3.16		2.66		1.93		1.27		0.98		0.76	
Principal Window	Nov03 - Aug13		Nov03 - Aug13		Nov03 - Aug13		Nov03 - Aug13		Nov03 - Aug13		Nov03 - Aug13		Nov03 - Aug13		Nov03 - Aug13	
CMT_1YR	1.32		1.32		1.32		1.32		1.32		1.32		1.32		1.32	
Prepay	10 CPR		15 CPR		20 CPR		25 CPR		35 CPR		50 CPR		60 CPR		70 CPR	
Yield Curve	Mat 1MO	3MO	6MO	2YR	3YR	5YR	10YR	30YR								
	Yld 0.88497	0.927159	1.01139	1.80592	2.27073	3.2653	4.32817	5.19987								

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wfmb-03k-final -- I-A-2

MORGAN STANLEY

Balance \$285,500,000.00 Delay 24 WAC(1) 4.907156771 WAM(1) 358  
 Coupon 4.522156771 Dated 10/01/2003 NET(1) 4.522156771 WALA(1) 2  
 Settle 10/31/2003 First Payment 11/25/2003

Price	10 CPR		15 CPR		20 CPR		25 CPR		35 CPR		50 CPR		60 CPR		70 CPR	
	Yield		Yield		Yield		Yield		Yield		Yield		Yield		Yield	
98-07	4.88		4.95		5.03		5.12		5.33		5.72		6.07		6.50	
98-11	4.86		4.92		4.99		5.07		5.26		5.62		5.94		6.33	
98-15	4.83		4.89		4.95		5.02		5.20		5.52		5.81		6.16	
98-19	4.80		4.85		4.91		4.98		5.13		5.42		5.68		6.00	
98-23	4.77		4.82		4.87		4.93		5.07		5.33		5.55		5.83	
98-27	4.75		4.79		4.83		4.88		5.00		5.23		5.42		5.66	
98-31	4.72		4.75		4.79		4.83		4.94		5.13		5.29		5.50	
99-03	4.69		4.72		4.75		4.79		4.87		5.03		5.16		5.34	
99-07	4.67		4.69		4.71		4.74		4.81		4.93		5.04		5.17	
99-11	4.64		4.65		4.67		4.69		4.74		4.83		4.91		5.01	
99-15	4.61		4.62		4.63		4.65		4.68		4.73		4.78		4.85	
WAL	5.64		4.55		3.73		3.08		2.18		1.39		1.06		0.82	
Mod Diurn	4.64		3.81		3.17		2.66		1.93		1.27		0.98		0.76	
Principal Window	Nov03 - Aug13		Nov03 - Aug13		Nov03 - Aug13		Nov03 - Aug13		Nov03 - Aug13		Nov03 - Aug13		Nov03 - Aug13		Nov03 - Aug13	
CMT_1YR	1.32		1.32		1.32		1.32		1.32		1.32		1.32		1.32	
Prepay	10 CPR		15 CPR		20 CPR		25 CPR		35 CPR		50 CPR		60 CPR		70 CPR	
Yield Curve	Mat 1MO	3MO	6MO	2YR	3YR	5YR	10YR	30YR								
	Yld 0.88497	0.927159	1.01139	1.80592	2.27073	3.2653	4.32817	5.19987								

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wfmb-03k-final -- I-A-4

MORGAN STANLEY

Balance \$50,000,000.00 Delay 24 WAM(1) 358  
 Coupon 4.5221567710 Dated 10/01/2003 NET(1) WALA(1) 2  
 Settle 10/31/2003 First Payment 11/25/2003 4.907156771 4.522156771

Price	10 CPR	15 CPR	20 CPR	25 CPR	35 CPR	50 CPR	60 CPR	70 CPR
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
98-08	4.88	4.94	5.02	5.11	5.31	5.70	6.03	6.45
98-12	4.85	4.91	4.98	5.06	5.25	5.60	5.90	6.29
98-16	4.82	4.88	4.94	5.01	5.18	5.50	5.77	6.12
98-20	4.79	4.84	4.90	4.96	5.11	5.40	5.64	5.95
98-24	4.77	4.81	4.86	4.92	5.05	5.30	5.52	5.79
98-28	4.74	4.78	4.82	4.87	4.98	5.20	5.39	5.62
99-00	4.71	4.74	4.78	4.82	4.92	5.10	5.26	5.46
99-04	4.69	4.71	4.74	4.78	4.85	5.00	5.13	5.29
99-08	4.66	4.68	4.70	4.73	4.79	4.91	5.01	5.13
99-12	4.63	4.65	4.66	4.68	4.72	4.81	4.88	4.97
99-16	4.60	4.61	4.62	4.63	4.66	4.71	4.75	4.81
WAL	5.64	4.55	3.73	3.08	2.18	1.39	1.06	0.82
Mod Durm	4.64	3.81	3.17	2.66	1.93	1.27	0.98	0.76
Principal Window	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13
CMT_1YR	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32
Prepay	10 CPR	15 CPR	20 CPR	25 CPR	35 CPR	50 CPR	60 CPR	70 CPR
Yield Curve	Mat 1MO	3MO	6MO	2YR	3YR	5YR	10YR	30YR
	Yld 0.88497	0.927159	1.01139	1.80592	2.27073	3.2653	4.32817	5.19987

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wfmb-03k-final -- II-A-1

MORGAN STANLEY

Balance \$75,522,000.00 Delay 24 WAC (2) 4.907147095 WAM (2) 358  
 Coupon 4.522147095 Dated 10/01/2003 NET (2) 4.522147095 WALA (2) 2  
 Settle 10/31/2003 First Payment 11/25/2003

Price	10 CPR	15 CPR	20 CPR	25 CPR	35 CPR	50 CPR	60 CPR	70 CPR	
100-16	Yield 4.08	Yield 3.86	Yield 3.64	Yield 3.41	Yield 2.91	Yield 2.04	Yield 1.35	Yield 0.54	
100-20	4.00	3.76	3.50	3.23	2.66	1.66	0.86	-0.07	
100-24	3.93	3.65	3.36	3.06	2.41	1.28	0.37	-0.68	
100-28	3.85	3.55	3.22	2.88	2.16	0.90	-0.11	-1.28	
101-00	3.78	3.44	3.08	2.71	1.91	0.52	-0.59	-1.88	
101-04	3.71	3.33	2.94	2.54	1.66	0.14	-1.07	-2.47	
101-08	3.63	3.23	2.81	2.36	1.41	-0.23	-1.55	-3.07	
101-12	3.56	3.12	2.67	2.19	1.17	-0.61	-2.02	-3.66	
101-16	3.49	3.02	2.53	2.02	0.92	-0.98	-2.49	-4.25	
101-20	3.41	2.91	2.39	1.85	0.67	-1.35	-2.97	-4.83	
101-24	3.34	2.81	2.25	1.67	0.43	-1.72	-3.44	-5.42	
WAL	1.78	1.22	0.92	0.73	0.51	0.33	0.26	0.20	
Mod Durn	1.67	1.17	0.89	0.71	0.50	0.33	0.26	0.21	
Principal Window	Nov03 - Aug07	Nov03 - May06	Nov03 - Oct05	Nov03 - May05	Nov03 - Nov04	Nov03 - Jun04	Nov03 - Apr04	Nov03 - Mar04	
CMT_1YR	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	
Prepay	10 CPR	15 CPR	20 CPR	25 CPR	35 CPR	50 CPR	60 CPR	70 CPR	
Yield Curve	Mat 1MO	3MO	6MO	1YR	2YR	3YR	5YR	10YR	30YR
	Xld 0.88497	0.927159	1.01139	1.80592	2.27073	3.2653	4.32817	5.19987	

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wfmb-03k-final -- II-A-3

MORGAN STANLEY

Balance \$22,978,000.00 Delay 24 WAC(2) 4.907147095 WAM(2) 358  
 Coupon 4.5221470950 Dated 10/01/2003 NET(2) 4.522147095 WALA(2) 2  
 Settle 10/31/2003 First Payment 11/25/2003

Price	10 CPR	15 CPR	20 CPR	25 CPR	35 CPR	50 CPR	60 CPR	70 CPR
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
99-25	4.55	4.54	4.54	4.54	4.53	4.52	4.49	4.47
99-29	4.53	4.52	4.50	4.49	4.49	4.45	4.39	4.34
100-01	4.51	4.49	4.46	4.44	4.44	4.39	4.29	4.21
100-05	4.49	4.46	4.43	4.40	4.40	4.32	4.19	4.08
100-09	4.47	4.43	4.39	4.35	4.35	4.26	4.09	3.95
100-13	4.45	4.40	4.36	4.31	4.31	4.19	3.99	3.82
100-17	4.43	4.38	4.32	4.26	4.26	4.13	3.89	3.69
100-21	4.41	4.35	4.28	4.22	4.22	4.06	3.79	3.56
100-25	4.39	4.32	4.25	4.17	4.17	4.00	3.69	3.43
100-29	4.37	4.29	4.21	4.13	4.13	3.94	3.59	3.30
101-01	4.35	4.27	4.18	4.08	4.08	3.87	3.49	3.18
WAL	7.36	5.09	3.83	3.02	3.02	2.06	1.31	1.00
Mod Durn	6.14	4.45	3.44	2.76	2.76	1.93	1.25	0.96
Principal Window	Feb10 - May12	Feb08 - Sep09	Jan07 - Apr08	May06 - Apr07	Jul05 - Mar06	Dec04 - Apr05	Aug04 - Dec04	Jun04 - Sep04
CMT_YR	10 CPR	15 CPR	20 CPR	25 CPR	35 CPR	50 CPR	60 CPR	70 CPR
Prepay	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32
Yield Curve	Mat 1MO	3MO	6MO	2YR	3YR	5YR	10YR	30YR
	Yld 0.88497	0.927159	1.01139	1.80592	2.27073	3.2653	4.32817	5.19987

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wfmb-03k-final -- II-A-6

MORGAN STANLEY

Balance \$30,000,000.00 Delay 24 WAC(2) 4.907147095 WAM(2) 358  
 Coupon 4.522147095 Dated 10/01/2003 NET(2) 4.522147095 WALA(2) 2  
 Settle 10/31/2003 First Payment 11/25/2003

Price	10 CPR	15 CPR	20 CPR	25 CPR	35 CPR	50 CPR	60 CPR	70 CPR
100-11	Yield 4.41	Yield 4.36	Yield 4.24	Yield 4.10	Yield 3.85	Yield 3.64	Yield 3.38	
100-15	4.38	4.32	4.18	4.01	3.71	3.46	3.15	
100-19	4.35	4.28	4.12	3.93	3.58	3.29	2.93	
100-23	4.32	4.25	4.06	3.84	3.44	3.12	2.71	
100-27	4.29	4.21	4.00	3.75	3.31	2.94	2.48	
100-31	4.26	4.17	3.94	3.66	3.18	2.77	2.26	
101-03	4.23	4.13	3.87	3.58	3.04	2.60	2.04	
101-07	4.20	4.09	3.81	3.49	2.91	2.43	1.82	
101-11	4.17	4.06	3.75	3.40	2.78	2.26	1.60	
101-15	4.14	4.02	3.69	3.32	2.65	2.09	1.39	
101-19	4.11	3.98	3.63	3.23	2.51	1.92	1.17	
WAL	4.97	3.72	2.22	1.51	0.96	0.74	0.57	
Mod Durm	4.20	3.24	2.03	1.42	0.92	0.72	0.56	
Principal Window	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Nov11	Nov03 - Mar10	Nov03 - Jul06	Nov03 - Nov05	Nov03 - May05	
CMT_1YR	1.32	1.32	1.32	1.32	1.32	1.32	1.32	
Prepay	10 CPR	15 CPR	20 CPR	25 CPR	35 CPR	50 CPR	60 CPR	70 CPR
Yield Curve	Mat 1MO	3MO	6MO	2YR	3YR	5YR	10YR	30YR
	Yld 0.88497	0.927159	1.01139	1.80592	2.27073	3.2653	4.32817	5.19987

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wfmb-03k-final -- III-A-1

MORGAN STANLEY

Balance \$100,000,000.00 Delay 24 WAC (3) 4.882102679 WAM (3) 358  
 Coupon 4.490000000 Dated 10/01/2003 NET (3) 4.497102679 WALA (3) 2  
 Settle 10/31/2003 First Payment 11/25/2003

Price	10 CPR	15 CPR	20 CPR	25 CPR	35 CPR	50 CPR	60 CPR	70 CPR
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
98-21	4.77	4.83	4.90	4.98	5.17	5.52	5.81	6.18
98-25	4.74	4.79	4.85	4.93	5.10	5.40	5.66	5.98
98-29	4.71	4.75	4.81	4.87	5.02	5.28	5.50	5.78
99-01	4.68	4.72	4.76	4.82	4.94	5.16	5.34	5.58
99-05	4.65	4.68	4.72	4.76	4.86	5.04	5.19	5.38
99-09	4.62	4.65	4.68	4.71	4.78	4.92	5.03	5.18
99-13	4.60	4.61	4.63	4.65	4.71	4.80	4.88	4.98
99-17	4.57	4.58	4.59	4.60	4.63	4.68	4.73	4.78
99-21	4.54	4.54	4.54	4.55	4.55	4.56	4.57	4.58
99-25	4.51	4.51	4.50	4.49	4.47	4.44	4.42	4.39
99-29	4.48	4.47	4.46	4.44	4.40	4.33	4.26	4.19
WAL	5.32	4.16	3.27	2.59	1.77	1.12	0.86	0.66
Mod Durm	4.42	3.53	2.84	2.30	1.62	1.05	0.81	0.63
Principal Window	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - May12	Nov03 - Aug09	Nov03 - Jun07	Nov03 - Jul06	Nov03 - Dec05
CMT_YR	10 CPR	15 CPR	20 CPR	25 CPR	35 CPR	50 CPR	60 CPR	70 CPR
Prepay	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32
Yield Curve	Mat 1MO	3MO	6MO	2YR	3YR	5YR	10YR	30YR
	Yld 0.88497	0.927159	1.01139	1.80592	2.27073	3.2653	4.32817	5.19987

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wfmb-03k-final -- IV-A

MORGAN STANLEY

Balance \$100,000,000.00 Delay 24 WAC(4) 4.985079011 WAM(4) 358  
 Coupon 4.5000790110 Dated 10/01/2003 NET(4) 4.500079011 WALA(4) 1  
 Settle 10/31/2003 First Payment 11/25/2003

Price	10 CPR	15 CPR	20 CPR	25 CPR	35 CPR	50 CPR	60 CPR	70 CPR	
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	
	5.10	5.23	5.36	5.52	5.89	6.59	7.20	7.96	
	5.08	5.19	5.32	5.47	5.82	6.49	7.07	7.79	
	5.05	5.16	5.28	5.42	5.76	6.39	6.93	7.62	
	5.02	5.12	5.24	5.38	5.69	6.29	6.80	7.45	
	4.99	5.09	5.20	5.33	5.62	6.18	6.67	7.28	
	4.96	5.06	5.16	5.28	5.56	6.08	6.54	7.11	
	4.94	5.02	5.12	5.23	5.49	5.98	6.40	6.94	
	4.91	4.99	5.08	5.18	5.42	5.88	6.27	6.77	
	4.88	4.96	5.04	5.13	5.36	5.78	6.14	6.60	
	4.85	4.92	5.00	5.09	5.29	5.68	6.01	6.43	
	4.83	4.89	4.96	5.04	5.22	5.58	5.88	6.27	
	WAL	4.55	3.73	3.08	2.18	1.39	1.06	0.82	
	Mod Durm	4.61	3.14	2.63	1.91	1.25	0.97	0.75	
	Principal Window	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	Nov03 - Aug13	
	CMT_1YR	1.32	1.32	1.32	1.32	1.32	1.32	1.32	
	Prepay	10 CPR	20 CPR	25 CPR	35 CPR	50 CPR	60 CPR	70 CPR	
	Yield Curve	Mat 1MO	3MO	6MO	2YR	3YR	5YR	10YR	30YR
		Yld 0.88497	0.927159	1.01139	1.80592	2.27073	3.2653	4.32817	5.19987

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