

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

CWABS, Inc.  
Exact Name of Registrant as Specified in Charter  
Form 8-K, December 29, 2003, Series 2003-BC6

0001021913  
Registrant CIK Number  
333-109272



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



03043579

**PROCESSED**  
JAN 05 2004  
THOMSON  
FINANCIAL

**SIGNATURE**

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 hereunto duly authorized.

CWABS, INC.

By: 

Name: Michael Schloessmann

Title: Vice President

Dated: December 29, 2003

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

**EXHIBIT INDEX**

<u>Exhibit No.</u>	<u>Description</u>	<u>Format</u>
99.1	Collateral Term Sheets	P*

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\* The Computational Materials have been filed on paper pursuant to a continuing hardship exemption from certain electronic requirements.

Appendix A

**FICO DISTRIBUTION**

FICO	Total Balance Amount	LTV %	Adjusted Balance(1) Amount	WAC	% Covered Mortgage Ins.	WA FICO	WA LTV	WA DTI	% SFD PUD	% Owner Occ	% Full Doc
0.01 - 500.00	\$108,453	0.03 > 85.0	\$108,453	8.3	0	500	80	42.1	0.03	0.03	0.03
500.01 - 550.00	\$39,223,562	9.79 > 70.0	\$28,268,699	8.2	0	532	75.6	41.51	8.87	9.67	6.64
550.01 - 575.00	\$46,376,335	11.57 > 70.0	\$37,029,892	9.24	0	564	79.3	40.26	10.3	11.19	8.22
575.01 - 600.00	\$57,333,440	14.3 > 70.0	\$49,851,815	7.4	0.05	588	80.7	39.95	12.85	13.86	9.25
600.01 - 620.00	\$48,814,168	12.18 > 70.0	\$40,842,612	10.19	0	610	80	39.37	10.84	11.7	8.59
620.01 - 650.00	\$80,019,243	19.96 > 80.0	\$32,057,121	8	0	636	81	40.43	17.68	18.97	10.59
650.01 - 680.00	\$62,474,971	15.59 > 80.0	\$24,312,785	6.07	0	665	80.3	40.49	13.81	14.47	7.16
680.01 - 700.00	\$19,257,526	4.8 > 85.0	\$5,195,166	1.3	0	690	80.2	39.38	4.27	4.44	2.35
700.01 - 750.00	\$35,098,807	8.76 > 85.0	\$5,264,232	1.31	0	723	77.7	36.91	7.61	7.87	4.23
750.01 - 800.00	\$11,732,429	2.93 > 85.0	\$2,034,054	0.51	0	770	76.5	36.45	2.43	2.59	1.79
> 800.00	\$407,605	0.1 > 85.0	\$0	0	0	802	57.4	31.13	0.1	0.1	0.05
<b>TOTAL</b>	<b>\$400,846,529</b>	<b>100</b>	<b>\$224,964,828</b>	<b>56.12</b>	<b>0.05</b>	<b>626</b>	<b>79.5</b>	<b>40.16</b>	<b>88.78</b>	<b>94.9</b>	<b>58.89</b>
<b>FICO: Average</b>	<b>626</b>		<b>500</b>								
			<b>Min:</b>								
				<b>Max:</b>							

**DEBT-TO-INCOME (DTI) DISTRIBUTION**

DTI	Total Balance Amount	FICO %	Adjusted Balance(1) Amount	WAC	% Covered Mortgage Ins.	WA FICO	WA LTV	WA DTI	% SFD PUD	% Owner Occ	% Full Doc
<= 20.000	\$10,532,111	2.63 < 550	\$654,559	7.2	0	624	74.5	15.7	2.41	2.31	1.88
20.001 - 25.000	\$14,002,900	3.49 < 550	\$943,971	6.9	0	631	76.6	22.82	3.15	3.34	2.36
25.001 - 30.000	\$26,647,952	6.65 < 575	\$5,721,555	6.9	0	624	76.5	27.7	6.29	6.44	4.54
30.001 - 35.000	\$42,386,747	10.57 < 575	\$7,938,388	7	0.03	635	78.8	32.71	9.62	9.95	5.66
35.001 - 40.000	\$74,249,742	18.52 < 600	\$27,177,925	7.2	0	625	79.7	37.65	16.8	17.92	10.2
40.001 - 45.000	\$105,683,489	26.37 < 625	\$47,300,412	7.1	0	630	80.4	42.74	23.01	24.92	13.96
45.001 - 50.000	\$106,760,186	26.63 < 650	\$74,762,935	7.2	0	624	80.9	47.8	23.31	25.18	16.17
50.001 - 55.000	\$19,806,790	4.94 < 675	\$16,851,228	7.3	0.01	606	77.9	52.28	4.01	4.65	3.99
> 55.000	\$478,040	0.12 < 700	\$398,562	8.2	0	572	60.6	56.57	0.12	0.12	0.12
Unknown	\$298,592	0.07	\$0	6.4	0	574	46.2	0.07	0.07	0.07	0
<b>TOTAL</b>	<b>\$400,846,529</b>	<b>100</b>	<b>\$181,648,135</b>	<b>7.1</b>	<b>0.05</b>	<b>626</b>	<b>79.5</b>	<b>40.16</b>	<b>88.78</b>	<b>94.9</b>	<b>58.89</b>
<b>DTI: Average</b>	<b>40.16</b>		<b>6.9</b>								
			<b>Min:</b>								
				<b>Max:</b>							

**LOAN-TO-VALUE (LTV) DISTRIBUTION**

LTV	Total Balance Amount	DTI %	Adjusted Balance(1) Amount	WAC	% Covered Mortgage Ins.	WA FICO	WA LTV	WA DTI	% SFD PUD	% Owner Occ	% Full Doc
<= 60.00	\$22,687,918	5.66 > 50	\$1,210,224	6.6	0	632	50.3	37.19	4.82	5.24	3.44
60.01 - 70.00	\$38,976,752	9.72 > 50	\$3,239,153	7.1	0	609	66.5	36.27	8.26	9.09	5.33
70.01 - 80.00	\$177,358,341	44.25 > 50	\$8,555,504	7	0	634	78.2	40.66	39.15	41.36	22.24
80.01 - 85.00	\$65,706,644	16.39 > 50	\$3,423,837	7.2	0.05	612	84.4	40.01	15.12	15.59	10.63
85.01 - 90.00	\$80,008,255	19.96 > 50	\$3,540,213	7.4	0	626	89.7	40.69	17.76	19.6	13.41
90.01 - 95.00	\$12,837,524	3.2 > 80	\$315,699	7.8	0	628	94.6	41.52	2.91	3.2	3.05
95.01 - 100.00	\$3,271,094	0.82 > 50	\$0	8	0	651	100	41.08	0.76	0.82	0.79
<b>TOTAL</b>	<b>\$400,846,529</b>	<b>100</b>	<b>\$20,284,830</b>	<b>7.1</b>	<b>0.05</b>	<b>626</b>	<b>79.5</b>	<b>40.16</b>	<b>88.78</b>	<b>94.9</b>	<b>58.89</b>
<b>LTV: Average</b>	<b>79.5</b>		<b>21</b>								
			<b>Min:</b>								
				<b>Max:</b>							

(1) Balance of the collateral cut combined with second qualifier, i.e. (LTV, FICO, DTI) etc.

All other cuts except the adjusted balance are only for the main bucket

(2) Percent of the Aggregate Principal Balance - calculated automatically

Appendix A

GEOGRAPHIC CONCENTRATION - TOP 12 STATES

STATE	Total Balance Amount	%[2]	WA Loan Balance	WAC	% Covered by Mortgage Ins.	WA FICO	WA LTV	WA DTI	% SFD/PUD	% Owner Occ	% Cashout Refit	% Full Doc
CA	\$182,955,066	45.64	\$266,628	628	0	628	78	41.02	40.44	43.2	29.34	23.08
FL	\$29,747,801	7.42	\$162,753	621	0	621	80.6	39.23	6.45	6.83	4.33	3.46
IL	\$17,152,722	4.28	\$207,518	615	0	615	81.3	42.77	3.22	4.08	2.77	2.26
TX	\$14,241,017	3.55	\$169,028	644	0	644	78.2	37.37	3.42	3.36	1.91	2.19
OH	\$10,862,437	2.71	\$129,983	627	0	627	83.5	38.85	2.58	2.62	1.75	2.48
NY	\$10,569,267	2.64	\$274,624	622	0	622	77.6	39.74	1.45	2.52	1.97	1.92
MI	\$10,251,146	2.56	\$168,445	614	0	614	79.4	38.62	2.48	2.49	1.98	1.46
CO	\$9,745,344	2.43	\$190,683	643	0	643	80.3	39.96	2.29	2.23	1.47	1.53
VA	\$9,367,311	2.34	\$219,075	7	0	611	82.3	40.23	2.27	2.04	1.67	1.62
NJ	\$8,438,365	2.11	\$217,794	611	0	611	77.1	39.5	1.55	2.01	1.53	1.36
PA	\$8,380,239	2.09	\$218,771	627	0.05	627	81.4	41.44	1.88	2.01	1.12	1.24
MA	\$6,747,141	1.68	\$238,830	622	0	622	76.8	40.21	1.2	1.61	0.42	0.16
TOTAL	\$318,457,857	79.45	\$233,640	627	0.05	627	78.9	40.49	69.33	75.3	51.44	43.98

PRINCIPAL BALANCE

Scheduled Principal Balance	Total Balance Amount	%[2]	WA Loan Balance	WAC	% Covered by Mortgage Ins.	WA FICO	WA LTV	WA DTI	% SFD/PUD	% Owner Occ	% Cashout Refit	% Full Doc
0.01 - 50,000.00	\$2,840,809	0.71	\$42,760	621	0	621	66.8	32.24	0.62	0.59	0.47	0.57
50,000.01 - 200,000.00	\$204,108,928	50.92	\$135,608	621	0.05	621	79.3	39.39	45.3	47.62	32.53	32.88
200,000.01 - 250,000.00	\$61,799,587	15.42	\$224,758	624	0	624	79.4	41.71	13.38	14.92	10.82	8.5
250,000.01 - 300,000.00	\$45,746,846	11.41	\$273,126	622	0	622	80	40.14	10.19	10.8	7.37	6.35
300,000.01 - 400,000.00	\$57,910,926	14.45	\$346,925	638	0	638	80.8	41.91	13.02	14.21	8.11	7.15
400,000.01 - 500,000.00	\$25,509,264	6.36	\$449,575	649	0	649	79.5	40.38	5.54	6.02	4.14	3
500,000.01 - 600,000.00	\$2,283,445	0.57	\$571,801	627	0	627	75.1	39.1	0.57	0.57	0.42	0.28
600,000.01 - 700,000.00	\$646,725	0.16	\$646,725	672	0	672	79.8	14	0.16	0.16	0.16	0.16
TOTAL	\$400,846,529	100	\$218,208	626	0.05	626	79.5	40.16	88.78	94.9	63.82	58.89

Principal Balance: Average \$ 400,846,529.00  
Min: \$ 26,065.00  
Max: \$ 646,725.00

DOCUMENTATION TYPE

Doc Type	Total Balance Amount	%[2]	WA Loan Balance	WAC	% Covered by Mortgage Ins.	WA FICO	WA LTV	WA DTI	% SFD/PUD	% Owner Occ	% Cashout Refit
FULL	\$236,075,423	58.89	\$205,029	619	0.05	619	80.2	40.11	52.15	56.31	40.45
STATED INCOME	\$157,531,410	39.3	\$236,326	638	0	638	78.4	40.34	34.9	36.83	21.96
SIMPLE	\$7,036,476	1.76	\$255,173	602	0	602	80.5	38	1.68	1.71	1.36
NINA	\$203,220	0.05	\$203,220	583	0	583	80	41.8	0.05	0.05	0.05
TOTAL	\$400,846,529	100	\$218,208	626	0.05	626	79.5	40.16	88.78	94.9	63.82

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**PROPERTY TYPE**

Property Type	Total Balance Amount	%[2]	WA Loan Balance	WAC	% Covered by Mortgage Ins.	WA FICO	WA LTV	WA DTI	% Owner Occ	% Cashout Refi	% Full Doc
SFR	\$322,213,650	80.38	\$216,907	7.1	0.05	626	79.5	39.88	77.12	52.59	47.58
PUD	\$33,666,007	8.4	\$228,653	7.3	0	617	81.6	40.69	8.15	4.61	4.57
CND	\$18,276,016	4.56	\$199,522	7.2	0	628	79	42.63	4.51	2.19	2.8
2T4	\$15,277,837	3.81	\$229,814	7.2	0	626	76.8	40.96	3.34	2.77	1.75
3T4	\$3,659,125	0.91	\$244,617	7.1	0	661	77.3	40.94	0.43	0.26	0.67
SFRA	\$2,983,933	0.74	\$209,331	6.9	0	617	82.5	39.23	0.74	0.61	0.59
4T4	\$2,602,123	0.65	\$259,078	7.2	0	652	75.8	45.64	0.2	0.37	0.52
CNDP	\$1,111,308	0.28	\$337,951	8.5	0	638	73.2	39.54	0.16	0.2	0.19
MNF	\$795,210	0.2	\$145,797	7.9	0	643	70.1	44.48	0.17	0.17	0.17
TWN	\$261,220	0.07	\$140,483	6.5	0	664	80	45.34	0.07	0.04	0.04
<b>TOTAL</b>	<b>\$400,846,529</b>	<b>100</b>	<b>\$218,208</b>	<b>7.1</b>	<b>0.05</b>	<b>626</b>	<b>79.5</b>	<b>40.16</b>	<b>94.9</b>	<b>63.82</b>	<b>58.89</b>

**PMI - PRIMARY MORTGAGE INSURANCE**

Mortgage Insurance	Total Balance Amount	%[2]	WA Loan Balance	WAC	% Covered by Mortgage Ins.	WA FICO	WA LTV	WA DTI	% Owner Occ	% Cashout Refi	% Full Doc	Is Mid down to 80 LTV
Loans >80 LTV w/M	\$188,538	0.05	\$112,611	7.5	0.05	594	82.2	41.03	0.05	0	0.05	No
Loans >80 LTV w/o MI	\$161,634,979	40.32	\$216,369	7.4	0	621	88.1	40.49	39.16	27.1	27.83	No
Other	\$239,023,012	59.63	\$219,535	6.9	0	630	73.7	39.94	55.69	36.72	31.01	No
<b>TOTAL</b>	<b>\$400,846,529</b>	<b>100</b>	<b>\$218,208</b>	<b>7.1</b>	<b>0.05</b>	<b>626</b>	<b>79.5</b>	<b>40.16</b>	<b>94.9</b>	<b>63.82</b>	<b>58.89</b>	<b>No</b>

**LOAN PURPOSE**

Loan Purpose	Total Balance Amount	%[2]	WA Loan Balance	WAC	% Covered by Mortgage Ins.	WA FICO	WA LTV	WA DTI	% SFD/PUD	% Owner Occ
RCO	\$255,833,440	63.82	\$217,612	7.1	0	614	78.4	39.76	57.2	61.07
PUR	\$102,680,918	25.62	\$225,115	7.1	0.01	654	82.3	41.61	21.75	23.48
RNC	\$42,332,172	10.56	\$205,059	6.9	0.03	635	79.2	39.1	9.84	10.35
<b>TOTAL</b>	<b>\$400,846,529</b>	<b>100</b>	<b>\$218,208</b>	<b>7.1</b>	<b>0.05</b>	<b>626</b>	<b>79.5</b>	<b>40.16</b>	<b>88.78</b>	<b>94.9</b>

**COLLATERAL TYPE - FIXED/FLOATING**

Loan Status	Total Balance Amount	%[2]	WA Loan Balance	WAC	% Covered by Mortgage Ins.	WA FICO	WA LTV	WA DTI	% SFD/PUD	% Owner Occ	% Cashout Refi	Index	Margin
Fixed	\$120,278,079	30.01	\$209,883	6.9	0.05	645	75.9	39.36	26.77	28.59	22.2		
Floating	\$1,494,979	0.37	\$299,762	6.5	0	623	72.5	37.2	0.37	0.37	0.36		5.1
2/28	\$229,350,697	57.22	\$222,759	7.2	0	616	80.9	40.5	50.42	54.13	34.52	6MoLib	6.2
3/27	\$49,721,774	12.4	\$215,384	7.3	0	625	82	40.65	11.23	11.81	6.74	6MoLib	6.3
<b>TOTAL</b>	<b>\$400,846,529</b>	<b>100</b>	<b>\$218,208</b>	<b>7.1</b>	<b>0.05</b>	<b>626</b>	<b>79.5</b>	<b>40.17</b>	<b>88.78</b>	<b>94.9</b>	<b>63.82</b>		<b>4.3</b>

**LIEN STATUS**

Lien Status	Total Balance Amount	%[2]	WA Loan Balance	WAC	% Covered by Mortgage Ins.	WA FICO	WA LTV	WA DTI	% SFD/PUD	% Owner Occ	% Cashout Refi
First	\$400,846,529	100	\$218,208	7.1	0.05	626	79.5	40.16	88.78	94.9	63.82
<b>TOTAL</b>	<b>\$400,846,529</b>	<b>100</b>	<b>\$218,208</b>	<b>7.1</b>	<b>0.05</b>	<b>626</b>	<b>79.5</b>	<b>40.16</b>	<b>88.78</b>	<b>94.9</b>	<b>63.82</b>

Appendix A

**OCCUPANCY TYPE**

Occupancy Type	Total Balance Amount	%[2]	WA Loan Balance	WAC	% Covered by Mortgage Ins.	WA FICO	WA LTV	WA DTI	% SFD/PUD	% Owner Occ	% Cashout
OO	\$380,391,341	94.9	\$220,217	7.1	0.05	625	79.7	40.19	85.27	94.9	61.07
INV	\$19,235,722	4.8	\$179,908	7.3	0	656	75.4	39.96	3.28	0	2.66
2H	\$1,219,467	0.3	\$195,642	8.2	0	646	79.8	34.2	0.23	0	0.1
<b>TOTAL</b>	<b>\$400,846,529</b>	<b>100</b>	<b>\$218,208</b>	<b>7.1</b>	<b>0.05</b>	<b>626</b>	<b>79.5</b>	<b>40.16</b>	<b>88.78</b>	<b>94.9</b>	<b>63.82</b>

**PREPAYMENT PENALTY**

Prepayment Charges Term at Origination	Total Balance Amount	%[2]	WA Loan Balance	WAC	% Covered by Mortgage Ins.	WA FICO	WA LTV	WA DTI	% SFD/PUD	% Owner Occ	% Cashout
0	\$41,291,594	10.3	\$198,435	7.4	0.05	627	78.4	38.97	8.88	10	6.79
12	\$20,870,612	5.21	\$278,028	7.3	0	630	79.1	40.91	4.12	4.74	3.04
24	\$182,578,964	45.55	\$224,045	7.1	0	617	80.9	40.74	40.5	42.98	27.6
30	\$1,155,302	0.29	\$206,727	7.7	0	594	84.8	45.34	0.29	0.29	0.07
36	\$142,731,261	35.61	\$208,601	7	0	637	78	39.65	32.24	34.05	24.04
48	\$109,519	0.03	\$109,519	8.5	0	638	100	48.93	0.03	0.03	0
60	\$12,109,287	3.02	\$209,848	7.1	0	635	79.9	39.8	2.73	2.82	2.28
<b>TOTAL</b>	<b>\$400,846,529</b>	<b>100</b>	<b>\$218,208</b>	<b>7.1</b>	<b>0.05</b>	<b>626</b>	<b>79.5</b>	<b>40.17</b>	<b>88.78</b>	<b>94.9</b>	<b>63.82</b>

**SECTION 32 LOANS**

State	Total Balance Amount	%[2]	WA Loan Balance	WAC	% Covered by Mortgage Ins.	WA FICO	WA LTV	WA DTI	% SFD/PUD	% Owner Occ	% Cashout
FALSE	\$400,846,529	100	\$218,208	7.1	0.05	626	79.5	40.16	88.78	94.9	63.82
<b>Total</b>	<b>\$400,846,529</b>	<b>100</b>	<b>\$218,208</b>	<b>7.1</b>	<b>0.05</b>	<b>626</b>	<b>79.5</b>	<b>40.16</b>	<b>88.78</b>	<b>94.9</b>	<b>63.82</b>

**GA, KY % & TOP 5 STATES**

State	%[2]
GEORGIA	0.97%
KENTUCKY	0.78%
CA	45.64%
FL	7.42%
IL	4.28%
TX	3.55%
OH	2.71%

**TOP 5 MSA**

MSA	%[2]
Encore/Credit	21.20%
Aames	19.98%
Decision One	15.62%
EquiFirst	12.60%
Accredited	10.11%

**TOP 5 ORIGINATORS**

Originator	%[2]
Encore/Credit	21.20%
Aames	19.98%
Decision One	15.62%
EquiFirst	12.60%
Accredited	10.11%

**SERVICERS**

Servicer	%[2]
CHL	100.00%

Appendix A

**STRESS ANALYSIS**

**Rating Agency Base Case Loss Expectations**

Standard & Poors: Analyst Name		Moody's: Analyst Name	
Foreclosure Frequency	Loss Severity	Foreclosure Frequency	Loss Severity
AA			
A			
BBB+			
BBB			
BBB-			
B			

Assuming forward LIBOR and Loss Severity depending on MI (see table on the side for Loss Severity assumption); 100% advance of P&I, 12 month lag for liquidation losses, Solve for first dollar of principal loss, i.e. breakeven CDR and corresponding cumulative losses.

	Breakeven CDR			Cumulative Losses
	25 CPR	40 CPR	60 CPR	
AA				60 CPR
A				
A-				
BBB+				
BBB				
BBB-				

Mortgage Insurance (MI) Coverage	Loss Severity %
None	50%
>70% Loans w/ >80 LTV down to 80%	45%
50 - 70% Loans w/ >80 LTV down to 80%	40%
50 - 70% Loans w/ >80 LTV down to 60%	35%
>70% LTV >80% down to 60%	30%

Default Ramp - 0 to 4.5 CDR over 36 months; and other assumptions remaining same as breakeven CDR, solve for a multiple of default ramp at first dollar principal loss for the following prepayment speeds:

	Multiple of Default Ramp			Cumulative Losses
	25 CPR	40 CPR	60 CPR	
AA				60 CPR
A				
A-				
BBB+				
BBB				
BBB-				



Appendix A

001

% Cashout Ref
0.03
8.02
9.09
10.56
9.24
11.5
8.59
2.18
3.56
1.01
0.05
63.82

% Cashout Ref
1.98
2.93
4.65
7.03
11.78
15.04
16.62
3.71
0.1
0
63.82

% Cashout Ref
4.44
8.33
23.95
12.11
13.25
1.52
0.22
63.82