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

SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549

FORM SE

FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS BY ELECTRONIC FILERS

CWALT, INC.	001265918
(Exact Name of Registrant as Specified in Charter)	(Registrant CIK Number)
Form 8-K for December 2, 2004	333-117949
(Electronic Report, Schedule or Registration Statement of Which the Documents Are a Part (Give Period of Report))	(SEC File Number, if Available)

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

PROCESSED
DEC 03 2004
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 Calabasas, State of California, on December 2, 2004.

CWALT, INC.

By: _____
Darren Bigby
Vice President

Exhibit Index

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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 99.8

COMPUTATIONAL MATERIALS
PREPARED BY COUNTRYWIDE SECURITIES CORPORATION

for

CWALT, INC.

ALTERNATIVE LOAN TRUST 2004-J13
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-J13

$272,330,456 Fixed Rate Mortgage Loans

Summary of Loans in Statistical Calculation Pool
(As of Calculation Date)

			Range
Total Number of Loans		1,251	
Total Outstanding Balance		$272,330,456	
Average Loan Balance		$217,690	$19,666 to $1,794,476
Escrow Balance %		60.74%	
WA Mortgage Rate		6.935%	4.375% to 11.125%
WA Mortgage Rate Net LPMI		6.892%	4.375% to 9.990%
Net WAC		6.633%	4.116% to 9.731%
WA Original Term (months)		350	120 to 360
WA Remaining Term (months)		346	58 to 359
WA Age (months)		3	1 to 27
WA LTV		77.41%	13.61% to 100.00%
WA FICO		699	534 to 813
Secured by (% of pool)	1st Liens	100.00%	
	2nd Liens	0.00%	
Prepayment Penalty at Loan Orig (% of all loans)		53.82%	
Prepay Moves Exempted	Soft	13.88%	
	Hard	39.94%	
	No Prepay	46.18%	
Percent of IO		30.51%	

Top 5 States		Top 5 Prop		Doc Types		Purpose Codes		Occ Codes		Orig PP Term	
CA	22.91%	SFR	59.14%	REDUCE	39.18%	PUR	55.94%	OO	79.11%	0	46.18%
NY	15.37%	PUD	19.07%	FULL/AL	21.76%	RCO	32.28%	INV	17.79%	12	11.59%
FL	11.95%	2-4U	15.21%	NINA	15.57%	RNC	11.78%	2H	3.10%	24	4.04%
NJ	6.48%	CND	5.57%	NO RATI	11.21%					36	14.72%
TX	3.78%	CNDP	0.99%	SISA	7.31%					48	0.08%
										60	23.40%

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$272,330,456 Fixed Rate Mortgage Loans

Description

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
10Yr Fixed	$34,578	1	0.01	$34,578	6.250	118	782	70.0
15Yr Fixed	$11,258,227	83	4.13	$135,641	6.586	175	697	67.5
20Yr Fixed	$4,233,120	21	1.55	$201,577	6.167	235	689	69.3
25Yr Fixed	$75,826	1	0.03	$75,826	7.500	298	676	60.8
30Yr Fixed	$171,968,841	883	63.15	$199,269	7.106	357	695	79.5
30Yr Fixed - IO	$83,096,239	276	30.51	$301,073	6.667	357	709	74.8
30/15 Fixed Balloon	$1,663,625	6	0.61	$277,271	6.994	176	689	81.3
	$272,330,456	1,251	100.00	$217,690	6.935	348	699	77.4

Range of Current Balance

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
$0.01 - $50,000.00	$1,279,569	31	0.47	$41,276	7.222	273	696	71.5
$50,000.01 - $100,000.00	$19,210,962	248	7.05	$77,464	7.377	335	693	79.5
$100,000.01 - $150,000.00	$36,110,149	293	13.26	$123,243	7.176	342	694	80.4
$150,000.01 - $200,000.00	$34,032,482	198	12.50	$171,881	7.098	345	690	80.1
$200,000.01 - $250,000.00	$26,706,109	118	9.81	$226,323	6.969	346	683	79.2
$250,000.01 - $300,000.00	$25,899,853	95	9.51	$272,630	7.016	347	694	80.8
$300,000.01 - $350,000.00	$21,030,855	65	7.72	$323,552	6.828	357	698	78.3
$350,000.01 - $400,000.00	$21,721,009	57	7.98	$381,070	6.765	348	702	77.6
$400,000.01 - $450,000.00	$15,899,871	37	5.84	$429,726	6.761	348	713	72.8
$450,000.01 - $500,000.00	$13,949,348	29	5.12	$481,012	6.982	350	704	80.0
$500,000.01 - $550,000.00	$10,504,326	20	3.86	$525,216	6.753	357	707	78.4
$550,000.01 - $600,000.00	$9,319,518	16	3.42	$582,470	6.759	349	702	77.3
$600,000.01 - $650,000.00	$14,108,513	22	5.18	$641,341	6.617	357	716	70.1
$650,000.01 - $700,000.00	$1,982,865	3	0.73	$660,955	6.170	295	714	73.4
$700,000.01 - $750,000.00	$1,460,074	2	0.54	$730,037	6.801	358	690	71.5
$750,000.01 - $1,000,000.00	$8,193,779	9	3.01	$910,420	6.388	356	683	65.0
$1,000,000.01 - $1,500,000.0	$7,620,840	6	2.80	$1,270,140	6.908	327	739	61.8
$1,500,000.01 - $2,000,000.0	$3,299,334	2	1.21	$1,649,667	5.829	358	730	70.7
	$272,330,456	1,251	100.00	$217,690	6.935	348	699	77.4

Range of Original Balance

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
$0.01 - $50,000.00	$1,210,121	29	0.44	$41,728	7.264	280	696	72.1
$50,000.01 - $100,000.00	$19,200,804	249	7.05	$77,112	7.376	334	693	79.4
$100,000.01 - $150,000.00	$36,085,105	293	13.25	$123,157	7.177	342	694	80.4

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$272,330,456 Fixed Rate Mortgage Loans

Range of Original Balance

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
$150,000.01 - $200,000.00	$34,032,482	198	12.50	$171,881	7.098	345	690	80.1
$200,000.01 - $250,000.00	$26,228,486	116	9.63	$226,108	6.978	348	692	79.0
$250,000.01 - $300,000.00	$25,559,327	94	9.39	$271,908	7.022	348	694	80.8
$300,000.01 - $350,000.00	$21,500,760	67	7.90	$320,907	6.821	353	698	78.3
$350,000.01 - $400,000.00	$22,173,902	59	8.14	$375,829	6.761	348	703	77.9
$400,000.01 - $450,000.00	$15,899,871	37	5.84	$429,726	6.761	348	713	72.8
$450,000.01 - $500,000.00	$13,949,348	29	5.12	$481,012	6.982	350	704	80.0
$500,000.01 - $550,000.00	$10,504,326	20	3.86	$525,216	6.753	357	707	78.4
$550,000.01 - $600,000.00	$9,319,518	16	3.42	$582,470	6.759	349	702	77.3
$600,000.01 - $650,000.00	$14,109,513	22	5.18	$641,341	6.617	357	716	70.1
$650,000.01 - $700,000.00	$1,982,865	3	0.73	$660,955	6.170	295	714	73.4
$700,000.01 - $750,000.00	$1,460,074	2	0.54	$730,037	6.801	358	690	71.5
$750,000.01 - $800,000.00	$797,084	1	0.29	$797,084	6.500	356	718	80.0
$800,000.01 - $850,000.00	$1,638,000	2	0.60	$819,000	6.563	357	694	75.0
$900,000.01 - $950,000.00	$2,768,083	3	1.02	$922,694	6.625	355	678	77.3
$950,000.01 - $1,000,000.00	$2,990,612	3	1.10	$996,871	6.043	357	671	44.3
$1,150,000.01 - $1,200,000.0	$2,347,944	2	0.86	$1,173,972	6.947	355	712	69.3
$1,200,000.01 - $1,250,000.0	$2,437,884	2	0.90	$1,218,942	7.114	267	710	67.2
$1,300,000.01 - $1,350,000.0	$1,340,097	1	0.49	$1,340,097	6.500	356	790	45.6
$1,450,000.01 - $1,500,000.0	$1,494,916	1	0.55	$1,494,916	6.875	356	785	55.8
$1,500,000.01 - $1,550,000.0	$1,504,858	1	0.55	$1,504,858	5.625	356	725	79.2
$1,750,000.01 - $1,800,000.0	$1,794,476	1	0.66	$1,794,476	6.000	359	734	63.5
	$272,330,456	1,251	100.00	$217,690	6.935	348	699	77.4

State

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Alabama	$935,728	6	0.34	$155,955	6.542	355	687	87.6
Arkansas	$101,463	1	0.04	$101,463	8.750	358	732	90.0
Arizona	$9,753,053	52	3.58	$187,559	7.172	358	699	82.4
California	$62,387,947	168	22.91	$371,357	6.513	349	709	68.7
Colorado	$5,153,062	20	1.89	$257,653	6.573	349	704	77.4
Connecticut	$3,900,365	22	1.43	$177,289	6.890	328	702	74.3
District of Columbia	$1,696,858	8	0.62	$212,107	8.001	358	680	84.1
Delaware	$152,716	1	0.06	$152,716	6.375	358	706	90.0
Florida	$32,537,168	205	11.95	$158,718	7.082	347	691	81.0
Georgia	$7,808,037	56	2.87	$139,429	7.028	353	706	82.0
Hawaii	$1,299,035	3	0.48	$433,012	7.510	357	736	71.8
Iowa	$334,095	2	0.12	$167,048	9.265	358	663	91.6

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$272,330,456 Fixed Rate Mortgage Loans

State

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Idaho	$175,385	2	0.06	$87,692	6.667	356	749	80.0
Illinois	$6,983,770	37	2.56	$188,751	7.579	326	680	85.4
Indiana	$1,463,638	22	0.54	$66,529	7.439	338	696	86.4
Kansas	$1,075,939	4	0.40	$268,985	7.792	358	701	87.3
Kentucky	$203,783	2	0.07	$101,892	8.364	356	670	82.8
Louisiana	$1,461,478	13	0.54	$112,421	7.081	328	697	82.5
Massachusetts	$3,973,555	16	1.46	$248,347	6.889	348	720	76.0
Maryland	$6,328,847	38	2.32	$166,549	7.224	326	695	81.4
Maine	$107,978	1	0.04	$107,978	6.250	354	698	80.0
Michigan	$1,288,562	15	0.47	$85,904	7.444	311	695	83.7
Minnesota	$1,359,218	7	0.50	$194,174	7.206	358	678	79.4
Missouri	$1,108,016	10	0.41	$110,802	7.618	351	704	89.2
Mississippi	$337,274	4	0.12	$84,318	7.025	327	672	91.5
Montana	$569,873	2	0.21	$284,936	6.603	357	691	73.3
North Carolina	$4,761,785	26	1.75	$183,146	7.076	354	705	69.3
New Hampshire	$684,363	3	0.25	$228,121	8.167	357	693	85.3
New Jersey	$17,654,617	64	6.48	$275,853	7.265	356	683	80.1
New Mexico	$573,990	5	0.21	$114,798	7.371	286	676	74.5
Nevada	$9,048,089	32	3.32	$282,690	6.911	347	687	78.9
New York	$41,844,484	135	15.37	$309,959	7.059	348	699	78.4
Ohio	$4,276,256	38	1.57	$112,533	7.124	328	671	83.0
Oklahoma	$434,502	5	0.16	$86,900	6.614	274	702	81.0
Oregon	$6,428,463	27	2.36	$238,091	6.071	326	725	72.2
Pennsylvania	$5,105,084	31	1.87	$164,680	6.897	338	708	79.0
Rhode Island	$1,217,650	6	0.45	$202,942	7.457	338	699	80.5
South Carolina	$1,621,407	10	0.60	$162,141	6.971	346	685	83.8
Tennessee	$1,212,730	13	0.45	$93,287	7.479	319	684	82.7
Texas	$10,288,908	68	3.78	$151,307	7.258	337	696	85.1
Utah	$715,541	4	0.26	$178,885	6.728	355	724	75.6
Virginia	$9,283,871	42	3.41	$221,045	6.683	354	706	80.9
Washington	$4,365,639	21	1.60	$207,888	6.448	357	700	75.6
Wisconsin	$155,191	2	0.06	$77,595	7.201	356	686	93.1
West Virginia	$71,420	1	0.03	$71,420	6.500	358	631	90.0
Wyoming	$91,623	1	0.03	$91,623	8.250	357	748	90.0
	$272,330,456	1,251	100.00	$217,680	6.935	348	699	77.4

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$272,330,456 Fixed Rate Mortgage Loans

Loan-to-Value Ratios

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0.01 - 50.00	$12,642,753	61	4.64	$207,258	6.287	337	707	37.5
50.01 - 55.00	$6,170,275	21	2.27	$293,823	6.369	316	714	52.7
55.01 - 60.00	$9,913,827	37	3.64	$267,941	6.260	329	716	57.6
60.01 - 65.00	$12,324,957	49	4.53	$251,530	6.600	338	699	63.2
65.01 - 70.00	$23,503,305	90	8.63	$261,148	6.708	344	702	68.6
70.01 - 75.00	$21,267,061	87	7.81	$244,449	6.858	338	690	73.7
75.01 - 80.00	$115,339,035	493	42.35	$233,953	6.832	349	702	79.6
80.01 - 85.00	$8,672,009	41	2.45	$162,732	7.083	343	699	84.4
85.01 - 90.00	$25,566,892	141	9.39	$181,325	7.438	352	687	89.5
90.01 - 95.00	$33,072,513	182	12.14	$181,717	7.694	357	693	94.9
95.01 - 100.00	$5,857,829	49	2.15	$119,548	7.329	353	701	99.3
	$272,330,456	1,251	100.00	$217,690	6.935	348	699	77.4

Current Gross Coupon

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
4.001 - 4.500	$408,258	2	0.15	$204,129	4.375	276	742	47.2
4.501 - 5.000	$2,831,970	9	1.04	$314,663	4.887	279	748	59.2
5.001 - 5.500	$7,878,351	26	2.89	$303,052	5.352	311	719	58.9
5.501 - 6.000	$18,651,069	55	6.85	$339,110	5.853	349	724	68.5
6.001 - 6.500	$61,762,961	232	22.68	$266,220	6.396	346	712	73.8
6.501 - 7.000	$78,952,205	355	28.99	$222,401	6.804	348	701	77.4
7.001 - 7.500	$47,750,961	244	17.53	$195,701	7.308	350	691	81.4
7.501 - 8.000	$31,311,979	198	11.50	$158,141	7.793	345	680	82.9
8.001 - 8.500	$13,910,949	75	5.11	$185,479	8.264	353	673	88.6
8.501 - 9.000	$5,457,956	34	2.00	$160,528	8.753	355	677	87.6
9.001 - 9.500	$1,156,603	9	0.42	$128,511	9.334	357	644	87.7
9.501 - 10.000	$1,520,874	7	0.56	$217,268	9.851	357	633	78.9
10.001 - 10.500	$91,127	1	0.03	$91,127	10.500	358	638	95.0
10.501 - 11.000	$558,854	3	0.21	$186,285	10.750	358	629	92.8
11.001 - 11.500	$85,340	1	0.03	$85,340	11.125	358	637	95.0
	$272,330,456	1,251	100.00	$217,690	6.935	348	699	77.4

Property Type

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
SFR	$161,050,099	791	59.14	$203,603	6.864	346	697	76.9
PUD	$51,924,322	206	19.07	$252,060	6.846	344	702	77.2

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$272,330,456 Fixed Rate Mortgage Loans

Property Type

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
2-4U	$41,429,999	166	15.21	$249,578	7.294	349	702	79.2
CND	$15,170,450	80	5.57	$189,631	6.948	348	707	78.3
CNDP	$2,683,791	7	0.99	$383,399	7.257	352	691	80.5
COOP	$71,795	1	0.03	$71,795	7.750	356	664	90.0
	$272,330,456	1,251	100.00	$217,690	6.935	346	699	77.4

Purpose

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
PUR	$152,352,944	725	55.94	$210,142	7.059	354	706	82.8
RCO	$87,909,007	407	32.28	$215,993	6.861	335	684	71.3
RNC	$32,068,504	119	11.78	$269,483	6.548	341	712	68.4
	$272,330,456	1,251	100.00	$217,690	6.935	346	699	77.4

Occupancy

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
OO	$215,430,612	926	79.11	$232,646	6.864	346	697	77.0
INV	$48,446,264	294	17.79	$164,783	7.303	346	707	79.2
2H	$8,453,580	31	3.10	$272,696	6.629	352	718	78.5
	$272,330,456	1,251	100.00	$217,690	6.935	346	699	77.4

Months Remaining to Scheduled Maturity

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
359	$16,919,428	81	6.21	$208,882	6.794	359	699	76.2
358	$100,855,209	505	37.03	$199,713	7.101	358	697	79.7
357	$68,504,134	299	25.15	$229,111	7.015	357	700	77.7
356	$31,566,691	116	11.59	$272,127	7.021	356	707	75.9
355	$20,845,254	71	7.65	$293,595	6.591	355	704	74.8
354	$6,007,184	27	2.21	$222,488	6.115	354	710	74.5
353	$6,227,856	23	2.29	$270,768	6.533	353	686	79.2
352	$1,662,167	6	0.61	$277,028	6.560	352	702	79.6
350	$704,120	3	0.26	$234,707	6.593	350	738	89.9
349	$428,245	2	0.16	$214,122	7.139	349	684	86.7
348	$588,844	1	0.22	$588,844	6.500	348	720	74.9
345	$175,794	1	0.06	$175,794	6.625	345	694	87.0

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$272,330,456 Fixed Rate Mortgage Loans

Months Remaining to Scheduled Maturity

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
343	$56,199	1	0.02	$56,199	7.250	343	656	68.7
338	$89,301	1	0.03	$89,301	6.625	338	669	80.0
333	$415,188	1	0.15	$415,188	7.250	333	690	85.0
298	$75,826	1	0.03	$75,826	7.500	298	676	60.8
238	$189,252	2	0.07	$94,626	6.889	238	718	79.0
237	$148,962	1	0.05	$148,962	5.500	237	740	38.5
236	$1,616,125	6	0.59	$269,354	6.644	236	658	72.6
235	$120,221	1	0.04	$120,221	6.000	235	704	69.1
234	$1,293,451	7	0.47	$184,779	5.747	234	710	61.9
233	$639,537	3	0.23	$213,179	5.756	233	675	72.9
232	$225,572	1	0.08	$225,572	6.250	232	773	90.0
179	$338,917	3	0.12	$112,972	6.894	179	686	71.7
178	$2,357,614	24	0.87	$98,234	6.761	178	688	74.6
177	$1,877,920	14	0.69	$134,137	7.277	177	658	76.1
176	$3,796,669	17	1.39	$223,333	7.085	176	672	68.2
175	$1,440,947	9	0.53	$160,105	6.248	175	719	70.8
174	$1,240,482	10	0.46	$124,048	5.772	174	723	62.2
173	$497,809	5	0.18	$99,562	5.988	173	708	64.1
172	$49,782	1	0.02	$49,782	6.250	172	724	80.0
171	$115,932	1	0.04	$115,932	5.125	171	719	45.6
168	$1,165,080	4	0.43	$291,270	5.697	168	754	68.0
165	$40,699	1	0.01	$40,699	6.375	165	801	18.7
118	$34,578	1	0.01	$34,578	6.250	118	782	70.0
58	$19,666	1	0.01	$19,666	7.125	58	641	15.0
	$272,330,456	1,251	100.00	$217,690	6.935	346	699	77.4

Document Type

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
REDUCED	$106,708,871	457	39.18	$233,499	6.773	343	699	74.4
FULL/ALT	$59,270,150	231	21.76	$256,581	6.638	347	706	77.4
NINA	$42,388,404	261	15.57	$162,408	7.498	350	691	81.0
NO RATIO	$30,531,744	173	11.21	$176,484	7.187	347	689	81.8
SISA	$19,907,826	85	7.31	$234,210	7.238	351	690	81.3
PREFERRED	$10,734,804	23	3.94	$466,731	6.573	350	733	74.3
NISA	$2,584,303	19	0.95	$136,016	7.404	328	697	77.2
FULL-DU	$204,352	2	0.08	$102,176	6.500	356	757	80.0
	$272,330,456	1,251	100.00	$217,690	6.935	346	699	77.4

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$272,330,456 Fixed Rate Mortgage Loans

Range of FICO

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
521 - 540	$209,610	1	0.08	$209,610	9.830	356	534	70.0
541 - 560	$437,284	2	0.16	$218,642	8.269	357	554	75.9
561 - 580	$514,171	3	0.19	$171,390	7.919	357	576	84.5
581 - 600	$784,505	6	0.29	$130,751	7.655	327	590	62.4
601 - 620	$6,917,172	36	2.54	$192,144	7.504	352	611	75.5
621 - 640	$18,694,591	95	6.86	$196,785	7.412	351	631	75.6
641 - 660	$28,516,067	139	10.47	$205,152	7.146	341	651	75.9
661 - 680	$40,174,084	202	14.75	$198,882	7.097	339	670	79.3
681 - 700	$45,762,504	221	16.80	$207,070	7.084	352	691	81.2
701 - 720	$43,901,744	186	16.12	$236,031	6.787	343	711	79.8
721 - 740	$29,431,516	123	10.81	$239,281	6.646	352	729	74.9
741 - 760	$27,928,824	108	10.26	$258,600	6.682	350	749	77.1
761 - 780	$14,128,530	67	5.19	$210,874	6.481	350	769	75.7
781 - 800	$12,750,433	45	4.68	$283,343	6.442	343	788	66.5
801 - 820	$1,361,285	8	0.50	$170,161	6.691	352	805	76.8
Unknown	$818,135	9	0.30	$90,904	7.660	326		68.7
	$272,330,456	**1,251**	**100.00**	**$217,690**	**6.935**	**348**	**699**	**77.4**

Prepayment Penalty Months

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0	$125,755,996	475	46.18	$264,749	7.012	348	701	76.5
12	$31,566,315	144	11.59	$219,211	7.337	351	692	81.7
24	$10,990,216	61	4.04	$180,167	7.209	353	691	81.6
36	$40,088,188	227	14.72	$176,600	6.836	338	696	77.8
48	$209,623	1	0.08	$209,623	6.550	358	684	45.7
60	$83,720,118	343	23.40	$185,773	6.600	344	704	76.3
	$272,330,456	**1,251**	**100.00**	**$217,690**	**6.935**	**348**	**699**	**77.4**

80% LTV/PMI Analysis (Excludes 838 80% or less LTV Mortgages)

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
> 80% LTV, with MI	$71,169,243	413	100.00	$172,323	7.515	353	692	92.3
	$71,169,243	**413**	**100.00**	**$172,323**	**7.515**	**353**	**692**	**92.3**

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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 99.9

COMPUTATIONAL MATERIALS
PREPARED BY COUNTRYWIDE SECURITIES CORPORATION

for

CWALT, INC.

ALTERNATIVE LOAN TRUST 2004-J13
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-J13

Countrywide SECURITIES CORPORATION
A Countrywide Capital Markets Company

Computational Materials for

CWALT 2004-J13 : Group 2

$390,376,273 ARM Rate Mortgage Loans

Summary of Loans in Statistical Calculation Pool (As of Calculation Date)		Range
Total Number of Loans	2,288	
Total Outstanding Balance	$390,376,273	
Average Loan Balance	$170,619	$24,923 to $466,693
WA Mortgage Rate	6.493%	4.250% to 9.990%
WA Mortgage Rate Net LPMI	6.478%	3.705% to 9.990%
Net WAC	6.102%	3.321% to 9.606%
ARM Characteristics		
WA Gross Margin	5.581%	1.500% to 9.000%
WA Months to First Roll	29	2 to 118
WA First Periodic Cap	2.927%	1.000% to 6.000%
WA Subsequent Periodic Cap	1.192%	1.000% to 3.000%
WA Lifetime Cap	12.760%	9.875% to 18.000%
WA Lifetime Floor	6.079%	1.500% to 9.990%
WA Original Term (months)	360	180 to 360
WA Remaining Term (months)	358	161 to 360
WA Age (months)	2	0 to 39
WA LTV	80.23%	22.64% to 100.00%
WA FICO	676	
Secured by (% of pool) 1st Liens	100.00%	
2nd Liens	0.00%	
Prepayment Penalty at Loan Orig (% of all loans)	86.12%	
Prepay Moves Exempted Soft	0.81%	
Hard	85.30%	
No Prepay	13.88%	
Percent of IO	36.85%	

Top 5 States		Top 5 Prop		Doc Types		Purpose Codes		Occ Codes		Orig PP Term	
CA	28.94%	SFR	72.45%	REDUCE	49.81%	PUR	73.20%	OO	95.08%	0	13.88%
FL	8.46%	PUD	9.83%	FULL/AL	47.20%	RCO	17.80%	INV	4.29%	6	0.45%
IL	4.86%	CND	9.02%	NINA	1.66%	RNC	9.00%	2H	0.63%	12	9.09%
WA	4.84%	2-4U	8.70%	NO RATI	0.89%					18	0.18%
AZ	4.53%			PREFER	0.26%					24	41.24%
										30	0.05%
										36	28.96%
										60	6.15%

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$390,376,273 ARM Rate Mortgage Loans

Description

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
15Y CMT1Y	$138,515	1	0.04	$138,515	5.500	161	716	47.5
30Y CMT1Y	$1,700,659	8	0.44	$212,582	5.632	347	747	78.9
3/1 CMT1Y	$312,874	1	0.08	$312,874	6.000	358	785	95.0
5/1 CMT1Y	$496,744	3	0.13	$165,581	6.493	357	676	92.8
7/1 CMT1Y	$134,673	1	0.03	$134,673	6.875	358	641	95.0
10/1 CMT1Y	$255,331	2	0.07	$127,665	6.429	354	667	85.8
2/18 LIB6M	$87,768	1	0.02	$87,768	5.250	237	569	85.0
2/28 LIB6M	$152,520,031	903	39.07	$168,904	6.774	358	678	80.6
2/28 LIB6M - IO	$73,137,726	355	18.74	$206,022	6.430	358	679	80.5
3/27 LIB6M	$81,183,015	560	20.80	$144,970	6.539	358	661	80.0
3/27 LIB6M - IO	$41,541,524	244	10.64	$170,252	6.225	358	659	79.4
5/25 LIB6M	$4,952,499	28	1.27	$176,875	5.846	357	694	78.2
5/25 LIB6M - IO	$27,043,063	133	6.93	$203,331	5.680	357	717	77.5
30Y LIB12M	$183,103	2	0.05	$91,551	4.903	356	710	74.3
2/1 LIB12M - IO	$570,500	2	0.15	$285,250	4.655	360	732	70.0
3/1 LIB12M	$1,979,731	15	0.51	$131,982	6.383	357	710	91.8
3/1 LIB12M - IO	$548,122	4	0.14	$137,031	5.265	357	731	89.1
5/1 LIB12M	$1,102,822	10	0.28	$110,282	6.445	351	653	89.3
5/1 LIB12M - IO	$1,001,585	6	0.26	$166,931	5.236	357	738	86.7
7/1 LIB12M	$1,235,612	8	0.32	$154,452	6.073	355	616	91.6
10/1 LIB12M	$250,377	1	0.06	$250,377	6.875	358	763	95.0
	$390,376,273	**2,288**	**100.00**	**$170,619**	**6.493**	**358**	**676**	**80.2**

Range of Current Balance

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
$0.01 - $50,000.00	$302,287	7	0.08	$43,184	7.337	358	694	84.9
$50,000.01 - $100,000.00	$31,141,797	392	7.98	$79,443	6.834	358	659	80.2
$100,000.01 - $150,000.00	$81,175,605	648	20.79	$125,271	6.616	358	665	80.5
$150,000.01 - $200,000.00	$90,695,400	523	23.23	$173,414	6.437	358	675	80.7
$200,000.01 - $250,000.00	$77,475,920	344	19.85	$225,221	6.464	358	677	80.3
$250,000.01 - $300,000.00	$68,142,774	249	17.46	$273,666	6.333	358	685	79.7
$300,000.01 - $350,000.00	$32,036,884	101	8.21	$317,197	6.330	358	685	79.6
$350,000.01 - $400,000.00	$8,510,923	22	2.18	$386,860	6.777	358	713	79.3
$400,000.01 - $450,000.00	$427,991	1	0.11	$427,991	6.750	358	700	80.0
$450,000.01 - $500,000.00	$466,693	1	0.12	$466,693	6.750	358	719	85.0
	$390,376,273	**2,288**	**100.00**	**$170,619**	**6.493**	**358**	**676**	**80.2**

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$390,376,273 ARM Rate Mortgage Loans

Range of Original Balance

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
$0.01 - $50,000.00	$302,287	7	0.08	$43,184	7.337	358	694	84.9
$50,000.01 - $100,000.00	$31,141,797	392	7.98	$79,443	6.834	358	659	80.2
$100,000.01 - $150,000.00	$81,175,605	648	20.79	$125,271	6.616	358	665	80.5
$150,000.01 - $200,000.00	$90,695,400	523	23.23	$173,414	6.437	358	675	80.7
$200,000.01 - $250,000.00	$77,475,920	344	19.85	$225,221	6.464	358	677	80.3
$250,000.01 - $300,000.00	$67,851,510	248	17.38	$273,595	6.334	358	685	79.7
$300,000.01 - $350,000.00	$32,328,148	102	8.28	$316,943	6.327	358	686	79.5
$350,000.01 - $400,000.00	$8,510,923	22	2.18	$386,860	6.777	358	713	79.3
$400,000.01 - $450,000.00	$427,991	1	0.11	$427,991	6.750	358	700	80.0
$450,000.01 - $500,000.00	$466,693	1	0.12	$466,693	6.750	358	719	85.0
	$390,376,273	2,288	100.00	$170,619	6.493	358	676	80.2

State

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Alabama	$882,251	7	0.23	$126,036	6.302	357	644	83.9
Arkansas	$79,387	1	0.02	$79,387	7.750	357	774	100.0
Arizona	$17,669,833	123	4.53	$143,658	6.287	358	671	81.3
California	$112,956,069	491	28.94	$230,053	6.334	357	683	78.6
Colorado	$11,468,693	67	2.94	$171,175	6.495	358	677	81.5
Connecticut	$6,105,676	34	1.56	$179,579	6.849	358	683	80.4
Delaware	$1,213,714	9	0.31	$134,857	6.755	358	652	80.9
Florida	$33,028,149	212	8.46	$155,793	6.256	358	680	80.7
Georgia	$6,946,088	50	1.78	$138,922	6.294	358	675	80.8
Hawaii	$1,051,811	4	0.27	$262,953	6.228	358	675	75.7
Iowa	$1,702,225	18	0.44	$94,568	6.667	358	667	80.4
Idaho	$1,031,704	10	0.26	$103,170	6.445	358	649	78.4
Illinois	$18,990,469	116	4.86	$163,711	6.937	358	675	80.5
Indiana	$2,363,221	21	0.61	$112,534	6.508	358	645	80.3
Kansas	$1,820,641	11	0.47	$165,513	6.388	358	682	80.7
Kentucky	$1,617,335	15	0.41	$107,822	6.550	354	672	84.2
Louisiana	$596,799	4	0.15	$149,200	6.494	358	680	81.4
Massachusetts	$8,308,524	37	2.13	$224,555	6.440	358	674	78.6
Maryland	$11,213,906	58	2.87	$193,343	6.764	358	663	81.3
Maine	$468,157	3	0.12	$156,052	6.458	357	674	80.0
Michigan	$7,549,619	65	1.93	$116,148	6.786	358	665	81.3
Minnesota	$16,012,116	100	4.10	$160,121	6.427	358	661	80.0
Missouri	$3,503,440	28	0.90	$125,123	6.709	358	677	81.9
Mississippi	$849,528	8	0.22	$106,191	6.458	358	655	82.8

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$390,376,273 ARM Rate Mortgage Loans

States

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Montana	$115,912	1	0.03	$115,912	5.990	358	626	80.0
North Carolina	$7,100,624	59	1.82	$120,350	6.948	358	650	80.8
North Dakota	$126,166	1	0.03	$126,166	6.400	359	644	80.0
Nebraska	$1,031,041	11	0.26	$93,731	6.558	358	663	79.9
New Hampshire	$1,521,311	8	0.39	$190,164	7.119	358	706	80.0
New Jersey	$11,689,533	50	2.99	$233,791	6.836	358	692	83.2
New Mexico	$505,330	3	0.13	$168,443	7.346	358	675	90.3
Nevada	$9,482,635	51	2.43	$185,934	6.646	358	690	81.6
New York	$11,960,410	50	3.06	$239,208	6.794	358	706	81.7
Ohio	$8,802,179	81	2.25	$108,669	6.646	356	660	79.8
Oklahoma	$647,103	6	0.17	$107,851	6.488	357	620	84.1
Oregon	$7,229,509	49	1.85	$147,541	6.479	358	674	80.0
Pennsylvania	$6,399,386	51	1.64	$125,478	6.563	356	663	81.7
Rhode Island	$2,275,543	12	0.58	$189,629	6.621	358	661	78.0
South Carolina	$3,144,113	26	0.81	$120,927	6.870	358	648	82.3
Tennessee	$5,813,527	56	1.49	$103,813	6.498	358	654	80.1
Texas	$4,375,055	40	1.12	$109,376	6.834	358	655	80.9
Utah	$2,195,074	18	0.56	$121,949	6.675	358	664	80.5
Virginia	$15,345,753	85	3.93	$180,538	6.580	358	662	81.0
Vermont	$231,687	1	0.06	$231,687	7.990	358	682	80.0
Washington	$18,911,952	104	4.84	$181,846	6.148	358	682	80.6
Wisconsin	$3,191,302	25	0.82	$127,652	6.940	358	645	81.6
West Virginia	$578,998	5	0.15	$115,800	7.068	358	656	72.0
Wyoming	$272,675	3	0.07	$90,892	5.995	358	703	78.7
	$390,376,273	2,288	100.00	$170,619	6.493	358	676	80.2

Loan-to-Value Ratios

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0.01 - 50.00	$2,763,234	18	0.71	$153,513	5.485	347	681	39.4
50.01 - 55.00	$1,507,633	7	0.39	$215,376	6.082	358	682	52.9
55.01 - 60.00	$3,295,193	16	0.84	$205,950	5.546	357	668	57.8
60.01 - 65.00	$4,135,527	21	1.06	$196,930	5.791	358	672	62.7
65.01 - 70.00	$9,869,255	49	2.53	$201,413	5.756	357	670	68.8
70.01 - 75.00	$13,894,437	79	3.56	$175,879	6.306	357	671	74.0
75.01 - 80.00	$291,387,776	1,724	74.64	$169,018	6.473	358	676	79.8
80.01 - 85.00	$10,531,029	61	2.70	$172,640	6.444	357	664	84.3
85.01 - 90.00	$39,311,118	234	10.07	$167,996	7.062	358	670	89.8
90.01 - 95.00	$9,188,167	48	2.35	$191,420	6.300	356	702	94.8

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$390,376,273 ARM Rate Mortgage Loans

Loan-to-Value Ratios

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
95.01 - 100.00	$4,492,905	31	1.15	$144,932	7.601	358	696	99.8
	$390,376,273	2,288	100.00	$170,619	6.493	358	676	80.2

Current Gross Coupon

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
4.001 - 4.500	$1,442,852	6	0.37	$240,475	4.433	358	714	78.4
4.501 - 5.000	$15,559,117	79	3.99	$196,951	4.883	357	704	76.3
5.001 - 5.500	$37,786,848	198	9.68	$190,843	5.317	356	676	76.4
5.501 - 6.000	$63,451,805	343	16.25	$184,991	5.837	358	680	79.5
6.001 - 6.500	$84,872,301	491	21.74	$172,856	6.316	358	667	80.0
6.501 - 7.000	$102,904,532	623	26.36	$165,176	6.830	358	675	81.0
7.001 - 7.500	$45,786,480	287	11.73	$159,535	7.312	358	674	81.3
7.501 - 8.000	$29,068,348	187	7.45	$155,435	7.792	358	674	83.0
8.001 - 8.500	$5,773,223	48	1.48	$120,275	8.252	358	674	87.4
8.501 - 9.000	$3,180,469	22	0.81	$144,567	8.766	358	702	88.8
9.001 - 9.500	$242,079	3	0.06	$80,693	9.267	358	649	95.2
9.501 - 10.000	$310,224	1	0.08	$310,224	9.990	358	738	90.0
	$390,376,273	2,288	100.00	$170,619	6.493	358	676	80.2

Property Type

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
SFR	$282,830,266	1,725	72.45	$163,960	6.504	358	669	80.4
PUD	$38,362,421	212	9.83	$180,955	6.261	357	689	80.6
CND	$35,219,698	212	9.02	$166,131	6.378	358	688	80.0
2-4U	$33,963,889	139	8.70	$244,345	6.778	358	702	79.1
	$390,376,273	2,288	100.00	$170,619	6.493	358	676	80.2

Purpose

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
PUR	$285,745,126	1,689	73.20	$169,180	6.516	358	682	80.6
RCO	$69,478,716	369	17.80	$188,289	6.393	358	661	78.7
RNC	$35,152,431	230	9.00	$152,837	6.502	356	648	80.0
	$390,376,273	2,288	100.00	$170,619	6.493	358	676	80.2

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$390,376,273 ARM Rate Mortgage Loans

Occupancy

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
OO	$371,171,054	2,165	95.08	$171,442	6.468	358	674	80.1
INV	$16,741,938	109	4.29	$153,596	7.109	358	701	82.0
2H	$2,463,281	14	0.63	$175,949	6.103	357	712	87.8
	$390,376,273	2,288	100.00	$170,619	6.493	358	676	80.2

Months Remaining to Scheduled Maturity

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
360	$2,894,528	12	0.74	$241,211	5.069	360	719	72.6
359	$44,109,167	302	11.30	$146,057	6.596	359	655	80.4
358	$248,976,582	1,451	63.78	$171,590	6.655	358	677	80.5
357	$75,877,678	412	19.44	$184,169	6.046	357	685	78.5
356	$11,081,104	68	2.84	$162,957	6.284	356	659	82.9
355	$3,789,019	23	0.97	$164,740	6.061	355	643	78.8
354	$1,918,994	10	0.49	$191,899	5.526	354	657	76.0
353	$154,672	1	0.04	$154,672	5.875	353	611	95.0
348	$97,173	1	0.02	$97,173	5.500	348	521	70.9
346	$124,097	1	0.03	$124,097	5.750	346	599	90.0
341	$445,584	2	0.11	$222,797	5.938	341	772	73.2
339	$291,264	1	0.07	$291,264	6.000	339	784	75.0
338	$212,913	1	0.05	$212,913	6.500	338	662	72.6
321	$177,205	1	0.05	$177,205	6.625	321	636	93.3
237	$87,768	1	0.02	$87,768	5.250	237	569	85.0
161	$138,515	1	0.04	$138,515	5.500	161	716	47.5
	$390,376,273	2,288	100.00	$170,619	6.493	358	676	80.2

Document Type

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
REDUCED	$194,448,321	1,071	49.81	$181,558	6.708	358	691	80.3
FULL/ALT	$184,258,315	1,158	47.20	$159,118	6.298	357	657	80.3
NINA	$6,489,854	31	1.66	$209,350	6.083	358	733	76.0
NO RATIO	$3,457,323	17	0.89	$203,372	5.666	357	728	74.9
PREFERRED	$1,024,878	5	0.26	$204,976	7.013	357	731	94.3
STREAMLINE	$697,583	6	0.18	$116,264	5.401	355	545	83.6
	$390,376,273	2,288	100.00	$170,619	6.493	358	676	80.2

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$390,376,273 ARM Rate Mortgage Loans

Range of FICO

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
501 - 520	$157,624	1	0.04	$157,624	4.875	355	506	88.1
521 - 540	$731,380	5	0.19	$146,276	5.358	356	524	72.7
541 - 560	$1,223,166	5	0.31	$244,633	5.064	356	557	70.8
561 - 580	$1,588,243	9	0.41	$176,471	5.223	350	570	71.9
581 - 600	$7,739,129	49	1.98	$157,941	6.220	357	596	77.3
601 - 620	$44,324,001	301	11.35	$147,256	6.584	358	609	79.7
621 - 640	$40,729,011	253	10.43	$160,984	6.533	358	630	81.3
641 - 660	$50,376,359	330	12.90	$152,656	6.485	358	650	80.5
661 - 680	$73,600,196	421	18.85	$174,822	6.683	358	670	80.5
681 - 700	$59,342,569	321	15.20	$184,868	6.529	358	690	79.9
701 - 720	$39,300,409	219	10.07	$179,454	6.453	357	710	80.9
721 - 740	$27,935,926	150	7.16	$186,240	6.337	358	731	80.3
741 - 760	$20,312,434	113	5.20	$179,756	6.301	358	750	79.5
761 - 780	$16,258,280	77	4.16	$211,148	6.260	357	770	80.4
781 - 800	$5,498,298	29	1.41	$189,596	6.171	357	788	79.6
801 - 820	$1,259,249	5	0.32	$251,850	7.259	358	805	81.9
	$390,376,273	**2,288**	**100.00**	**$170,619**	**6.493**	**358**	**676**	**80.2**

Prepayment Penalty Months

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0	$54,195,482	323	13.88	$167,788	6.646	357	683	80.7
6	$1,750,012	10	0.45	$175,001	7.605	357	696	83.9
12	$35,481,803	172	9.09	$206,290	6.628	358	691	80.7
18	$703,876	4	0.18	$175,969	6.958	358	714	79.1
24	$161,007,737	914	41.24	$176,157	6.582	358	676	80.2
30	$195,500	1	0.05	$195,500	7.850	357	663	100.0
36	$113,048,576	727	28.96	$155,500	6.355	358	660	79.5
60	$23,993,288	137	6.15	$175,133	5.826	357	706	81.8
	$390,376,273	**2,288**	**100.00**	**$170,619**	**6.493**	**358**	**676**	**80.2**

80% LTV/PMI Analysis (Excludes 1914 80% or less LTV Mortgages)

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
> 80% LTV, no MI	$48,736,961	290	76.72	$168,058	7.154	358	687	89.9
> 80% LTV, with MI	$14,786,258	84	23.28	$176,027	6.007	357	702	91.5
	$63,523,219	**374**	**100.00**	**$169,848**	**6.887**	**357**	**675**	**90.3**

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$390,376,273 ARM Rate Mortgage Loans

Months to Roll

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
2	$212,913	1	0.05	$212,913	6.500	338	662	72.6
3	$291,264	1	0.07	$291,264	6.000	339	784	75.0
5	$584,109	3	0.15	$194,703	5.834	298	759	67.1
7	$167,514	1	0.04	$167,514	4.625	355	759	95.0
8	$158,179	1	0.04	$158,179	4.750	356	715	77.2
9	$268,817	2	0.07	$134,408	4.968	357	755	77.8
10	$339,480	2	0.09	$169,740	5.412	358	720	84.7
18	$495,229	2	0.13	$247,615	5.002	354	595	59.4
19	$1,652,539	8	0.42	$206,567	6.139	355	670	75.2
20	$4,822,725	27	1.24	$178,619	6.164	356	667	81.5
21	$35,870,557	189	9.19	$189,791	6.378	357	673	80.6
22	$154,367,872	851	39.54	$181,396	6.777	358	683	80.7
23	$26,604,780	174	6.82	$152,901	6.653	359	652	80.7
24	$2,679,528	11	0.69	$243,593	5.075	360	717	73.3
30	$1,372,861	7	0.35	$196,123	5.688	354	679	81.8
31	$1,811,342	13	0.46	$139,334	6.226	355	620	79.7
32	$4,302,865	29	1.10	$148,375	6.529	356	634	83.5
33	$20,473,512	126	5.24	$162,488	5.955	357	671	79.2
34	$81,135,298	525	20.78	$154,543	6.538	358	663	80.0
35	$16,469,387	124	4.22	$132,818	6.517	359	654	80.8
54	$50,903	1	0.01	$50,903	6.250	354	644	80.0
56	$1,309,316	8	0.34	$163,665	6.069	356	698	84.5
57	$19,206,687	95	4.92	$202,176	5.520	357	719	77.8
58	$12,602,602	70	3.23	$180,037	5.950	358	703	80.0
59	$1,035,000	4	0.27	$258,750	6.408	359	722	65.3
60	$215,000	1	0.06	$215,000	5.000	360	743	63.2
70	$124,097	1	0.03	$124,097	5.750	346	599	90.0
77	$154,672	1	0.04	$154,672	5.875	353	611	95.0
79	$157,624	1	0.04	$157,624	4.875	355	506	88.1
80	$488,018	3	0.13	$162,673	6.375	356	682	90.8
81	$164,920	1	0.04	$164,920	7.375	357	624	95.0
82	$280,953	2	0.07	$140,477	6.094	358	579	93.3
108	$97,173	1	0.02	$97,173	5.500	348	521	70.9
117	$158,158	1	0.04	$158,158	7.000	357	757	95.0
118	$250,377	1	0.06	$250,377	6.875	358	783	95.0
	$390,376,273	2,288	100.00	$170,619	6.493	358	676	80.2

Margin

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
1.001 - 2.000	$1,088,286	5	0.28	$217,657	6.009	317	747	70.3
2.001 - 3.000	$47,028,234	246	12.05	$191,172	5.411	357	711	79.1
3.001 - 4.000	$10,182,088	56	2.61	$181,823	5.801	357	710	84.6
4.001 - 5.000	$22,151,526	103	5.67	$215,063	6.022	358	693	79.6

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$390,376,273 ARM Rate Mortgage Loans

Margin

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
5.001 - 6.000	$151,803,703	822	38.89	$184,676	6.321	358	674	79.2
6.001 - 7.000	$126,692,825	823	32.45	$153,940	6.909	358	664	80.8
7.001 - 8.000	$28,143,421	211	7.47	$138,120	7.765	358	651	83.5
8.001 - 9.000	$2,286,192	22	0.59	$103,918	8.807	358	659	89.3
	$390,376,273	2,288	100.00	$170,619	6.493	358	676	80.2

Maximum Rates

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
9.001 - 10.000	$552,724	3	0.14	$184,241	4.964	357	696	89.9
10.001 - 11.000	$17,577,952	90	4.50	$195,311	4.884	357	701	76.7
11.001 - 12.000	$93,069,921	503	23.84	$185,030	5.641	357	677	78.3
12.001 - 13.000	$144,290,575	910	36.96	$158,561	6.514	358	661	80.6
13.001 - 14.000	$86,059,922	491	22.05	$175,275	7.049	358	679	81.2
14.001 - 15.000	$41,997,203	251	10.76	$167,320	7.590	358	696	82.0
15.001 - 16.000	$5,363,602	33	1.37	$162,533	8.498	358	707	86.2
16.001 - 17.000	$376,088	2	0.10	$188,044	9.902	358	727	90.9
17.001 - 18.000	$1,088,286	5	0.28	$217,657	6.009	317	747	70.3
	$390,376,273	2,288	100.00	$170,619	6.493	358	676	80.2

Next Interest Adjustment Date

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
01/05	$212,913	1	0.05	$212,913	6.500	338	662	72.6
02/05	$291,264	1	0.07	$291,264	6.000	339	784	75.0
04/05	$584,109	3	0.15	$194,703	5.834	298	759	67.1
06/05	$167,514	1	0.04	$167,514	4.625	355	759	95.0
07/05	$158,179	1	0.04	$158,179	4.750	356	715	77.2
08/05	$268,817	2	0.07	$134,408	4.968	357	755	77.8
09/05	$339,480	2	0.09	$169,740	5.412	358	720	84.7
05/08	$495,229	2	0.13	$247,615	5.002	354	595	59.4
06/08	$1,967,394	10	0.50	$196,739	6.203	355	659	75.9
07/06	$5,337,283	35	1.37	$152,494	6.263	356	663	81.9
08/06	$44,140,617	244	11.31	$180,904	6.432	357	674	80.6
09/06	$159,891,646	890	40.96	$179,654	6.782	358	680	80.8
10/06	$12,067,871	71	3.09	$169,970	6.503	359	654	79.5
11/06	$2,593,190	10	0.66	$259,319	4.988	360	719	72.7
04/07	$171,981	1	0.04	$171,981	4.750	354	726	77.1
05/07	$1,758,722	9	0.45	$195,414	5.999	354	657	81.7
06/07	$2,345,511	16	0.60	$146,594	6.339	355	621	82.3

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$390,376,273 ARM Rate Mortgage Loans

Next Interest Adjustment Date

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
07/07	$5,252,085	42	1.35	$125,050	6.472	356	631	80.8
08/07	$33,067,823	206	8.47	$160,524	6.199	357	666	79.5
09/07	$76,802,010	514	19.67	$149,420	6.541	358	664	80.2
10/07	$6,167,033	36	1.58	$171,306	6.374	359	656	80.8
05/09	$50,903	1	0.01	$50,903	6.250	354	644	80.0
07/09	$1,309,316	8	0.34	$163,665	6.069	356	698	84.5
08/09	$19,206,687	95	4.92	$202,176	5.520	357	719	77.8
09/09	$12,602,602	70	3.23	$180,037	5.950	358	703	80.0
10/09	$1,035,000	4	0.27	$258,750	6.408	359	722	65.3
11/09	$215,000	1	0.06	$215,000	5.000	360	743	63.2
09/10	$124,097	1	0.03	$124,097	5.750	348	599	90.0
04/11	$154,672	1	0.04	$154,672	5.875	353	611	95.0
06/11	$157,624	1	0.04	$157,624	4.875	355	506	88.1
07/11	$488,018	3	0.13	$162,673	6.375	356	682	90.8
08/11	$164,920	1	0.04	$164,920	7.375	357	624	95.0
09/11	$280,953	2	0.07	$140,477	6.094	358	579	93.3
11/13	$97,173	1	0.02	$97,173	5.500	348	521	70.9
08/14	$158,158	1	0.04	$158,158	7.000	357	757	95.0
09/14	$250,377	1	0.06	$250,377	6.875	358	783	95.0
	$390,376,273	2,288	100.00	$170,619	6.493	358	676	80.2

Initial Fixed Period

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
12	$2,022,276	11	0.52	$183,843	5.557	335	742	76.3
24	$226,316,026	1,261	57.97	$179,473	6.657	358	677	80.5
36	$125,565,266	824	32.17	$152,385	6.428	358	662	80.1
60	$34,596,713	180	8.86	$192,204	5.727	357	712	78.5
84	$1,370,285	9	0.35	$152,254	6.152	355	618	91.9
120	$505,708	3	0.13	$168,569	6.650	356	715	90.4
	$390,376,273	2,288	100.00	$170,619	6.493	358	676	80.2

Floor Rate

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
1.001 - 2.000	$1,088,286	5	0.28	$217,657	6.009	317	747	70.3
2.001 - 3.000	$47,503,824	249	12.17	$190,778	5.416	357	711	79.3
3.001 - 4.000	$7,674,863	43	1.97	$178,485	5.879	357	709	84.2
4.001 - 5.000	$1,263,855	7	0.32	$180,551	4.968	356	668	79.3
5.001 - 6.000	$73,039,799	404	18.71	$180,792	5.726	358	659	78.1
6.001 - 7.000	$178,798,648	1,059	45.80	$168,837	6.618	358	671	80.2

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$390,376,273 ARM Rate Mortgage Loans

Floor Rate

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
7.001 - 8.000	$72,303,386	455	18.52	$158,909	7.519	358	674	82.0
8.001 - 9.000	$8,151,310	62	2.09	$131,473	8.462	358	687	87.2
9.001 - 10.000	$552,302	4	0.14	$138,076	9.673	358	699	92.3
	$390,376,273	2,288	100.00	$170,619	6.493	358	676	80.2

Initial Cap

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
1.000	$385,600	2	0.10	$192,800	5.964	358	707	80.0
1.500	$100,871,820	510	25.84	$197,788	7.062	358	702	81.0
2.000	$16,049,002	92	4.11	$174,446	5.497	353	652	77.2
3.000	$225,439,734	1,438	57.75	$156,773	6.527	358	658	80.2
5.000	$3,376,631	22	0.86	$153,483	6.066	356	679	90.2
6.000	$44,253,486	224	11.34	$197,560	5.420	357	714	78.8
	$390,376,273	2,288	100.00	$170,619	6.493	358	676	80.2

Subsequent Cap

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
1.000	$265,655,293	1,648	68.05	$161,199	6.344	358	662	80.0
1.500	$101,127,820	511	25.91	$197,902	7.061	358	702	81.0
2.000	$22,953,846	126	5.88	$182,173	5.723	355	715	79.1
3.000	$639,315	3	0.16	$213,105	6.245	357	669	83.7
	$390,376,273	2,288	100.00	$170,619	6.493	358	676	80.2

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