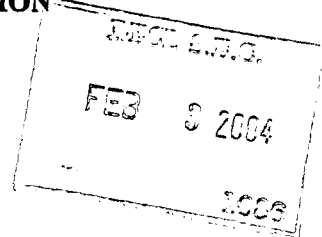


IN ACCORDANCE WITH RULE 202 OF REGULATION S-T,
THE COLLATERAL TERM SHEET IS BEING FILED IN PAPER PURSUANT
TO A CONTINUING HARDSHIP EXEMPTION.

SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549



04007186



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

CWALT, INC.
(Exact Name of Registrant as Specified in Charter)

001265918
(Registrant CIK Number)

Form 8-K for February 3, 2004
(Electronic Report, Schedule or Registration
Statement of Which the Documents Are a Part
(Give Period of Report))

333-110343
(SEC File Number, if Available)

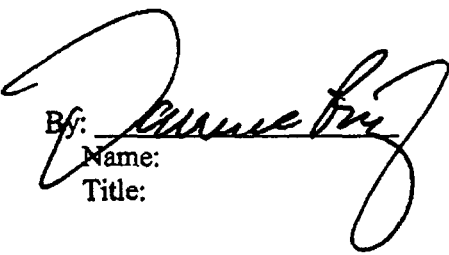
PROCESSED
FEB 03 2004
THOMSON
FINANCIAL

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

SIGNATURES

Filings Made by the Registrant. The registrant has duly caused this form to be signed on its behalf by the undersigned, thereunto duly authorized, in the City of Calabasas, State of California, on FEBRUARY 3, 2004.

CWMBS, INC.

By: 

Name:

Title:

Exhibit Index

Exhibit

Page

99.1 Collateral Term Sheet Prepared by GOLDMAN, SACHS & CO.

4

IN ACCORDANCE WITH RULE 202 OF REGULATION S-T, THIS
COLLATERAL TERM SHEET IS BEING FILED IN PAPER PURSUANT TO A
CONTINUING HARDSHIP EXEMPTION,

THIS COLLATERAL TERM SHEET

IS BEING FILED IN PAPER

Exhibit 99.1

COLLATERAL TERM SHEET
PREPARED BY GOLDMAN, SACHS & CO.

for

CWALT, INC.

ALTERNATIVE LOAN TRUST 2004-2CB
Mortgage Pass-Through Certificates, Series 2004-2CB

[illegible][illegible]

Geography	1849	1859-1869	1870
California	31,175	33,318	37,220
Florida	6,211	9,212	10,459
Illinois	121,000	135,000	150,000
New York	3,211	3,212	3,213
Ohio	3,211	3,212	3,213
New Jersey	3,541	3,512	3,513
Arizona	3,111	3,079	3,111
California	3,111	3,079	3,111
Chicago	3,111	3,079	3,111
Washington	3,111	3,079	3,111
Ohio	3,111	3,079	3,111
Massachusetts	3,111	3,079	3,111
Mississippi	3,111	3,079	3,111
Pennsylvania	3,111	3,079	3,111
Virginia	3,111	3,079	3,111
4 States	3,111	3,079	3,111

Property Type	Units	Occupancy	Purpose	Landlord Paid Mt
Single Family	45-51	1	10-71 Purchase	11.33 M
2nd Family	15-21	2	21-31 Cash Out Refi	20.40 V
3rd Family	15-21	3	31-41 Cash Out Refi	1.93
Low-rise Condo	6-13	4	2-11 Rate Term Refi	10.28
Mid-rise Condo	0-31	0-22		
Cs-Op	0-23	0-22		

Wzrosty flag	10 flag
15 11 10	185 00
0.11	

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Loans	Current Balance	Avg. Balance	Gross Inc.	Orig Yrns	St Yrns	42 M Yrns	Age	Paid To
5.15	\$751,080,340.10	\$152,352.35	6,333,333.33	1931-1939	1940-1949	1950-1959	1960-1969	1970-1979
5.75	6,333	15,235,735,000	6,333	141 - 149 Mont	111 - 119 Mont	111 - 119 Mont	8 - 8 Mont	31.11
6.10	4,164	25,014,500,000	4,163	261 - 309 Mont	241 - 309 Mont	241 - 309 Mont	231 - 1 - 3 Mchs	42.41
6.25	5,165	88,021,678,000	4,232	361 - 369 Mont	361 - 369 Mont	361 - 369 Mont	361 - 369 Mont	5.15
6.50	7,464	177,421,810,000	6,132	386 - 389 Mont	386 - 389 Mont	386 - 389 Mont	386 - 389 Mont	3.13
6.75	8,465	241,831,940,000	6,132	386 - 389 Mont	386 - 389 Mont	386 - 389 Mont	386 - 389 Mont	3.13
6.80	6,214	213,021,410,000	5,145	386 - 389 Mont	386 - 389 Mont	386 - 389 Mont	386 - 389 Mont	3.13
6.95	9,170	301,401,810,000	6,336	386 - 389 Mont	386 - 389 Mont	386 - 389 Mont	386 - 389 Mont	3.13
7.00	6,994	213,021,410,000	6,132	386 - 389 Mont	386 - 389 Mont	386 - 389 Mont	386 - 389 Mont	3.13
7.25	7,464	241,831,940,000	6,132	386 - 389 Mont	386 - 389 Mont	386 - 389 Mont	386 - 389 Mont	3.13
7.50	7,464	241,831,940,000	6,132	386 - 389 Mont	386 - 389 Mont	386 - 389 Mont	386 - 389 Mont	3.13
7.75	7,464	241,831,940,000	6,132	386 - 389 Mont	386 - 389 Mont	386 - 389 Mont	386 - 389 Mont	3.13
8.00	9,170	301,401,810,000	6,336	386 - 389 Mont	386 - 389 Mont	386 - 389 Mont	386 - 389 Mont	3.13
8.25	9,170	301,401,810,000	6,336	386 - 389 Mont	386 - 389 Mont	386 - 389 Mont	386 - 389 Mont	3.13
8.50	9,170	301,401,810,000	6,336	386 - 389 Mont	386 - 389 Mont	386 - 389 Mont	386 - 389 Mont	3.13
8.75	9,170	301,401,810,000	6,336	386 - 389 Mont	386 - 389 Mont	386 - 389 Mont	386 - 389 Mont	3.13
9.00	9,170	301,401,810,000	6,336	386 - 389 Mont	386 - 389 Mont	386 - 389 Mont	386 - 389 Mont	3.13
9.25	9,170	301,401,810,000	6,336	386 - 389 Mont	386 - 389 Mont	386 - 389 Mont	386 - 389 Mont	3.13
9.50	9,170	301,401,810,000	6,336	386 - 389 Mont	386 - 389 Mont	386 - 389 Mont	386 - 389 Mont	3.13
9.75	9,170	301,401,810,000	6,336	386 - 389 Mont	386 - 389 Mont	386 - 389 Mont	386 - 389 Mont	3.13
10.00	9,170	301,401,810,000	6,336	386 - 389 Mont	386 - 389 Mont	386 - 389 Mont	386 - 389 Mont	3.13

State	1911	1912	1913	1914	1915	1916	1917	1918	1919	1920
California	27.16	33.11	33.11	34.11	34.11	34.11	34.11	34.11	34.11	34.11
Florida	4.00	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Illinois	3.07	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Massachusetts	3.07	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Michigan	3.07	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Colorado	3.07	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Washington	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Wisconsin	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Minnesota	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Nebraska	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Indiana	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Ohio	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
New Jersey	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Pennsylvania	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Virginia	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
North Carolina	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Illinois	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Michigan	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Nebraska	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Indiana	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Ohio	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
New Jersey	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Pennsylvania	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Virginia	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
North Carolina	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Illinois	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Michigan	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Nebraska	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Indiana	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Ohio	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
New Jersey	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Pennsylvania	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Virginia	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
North Carolina	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Illinois	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Michigan	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Nebraska	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Indiana	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Ohio	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
New Jersey	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Pennsylvania	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Virginia	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
North Carolina	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Illinois	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Michigan	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Nebraska	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Indiana	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Ohio	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
New Jersey	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Pennsylvania	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Virginia	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
North Carolina	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Illinois	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Michigan	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Nebraska	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Indiana	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Ohio	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
New Jersey	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Pennsylvania	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Virginia	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
North Carolina	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Illinois	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Michigan	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Nebraska	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Indiana	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Ohio	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
New Jersey	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Pennsylvania	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Virginia	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
North Carolina	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Illinois	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Michigan	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Nebraska	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Indiana	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Ohio	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
New Jersey	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Pennsylvania	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Virginia	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
North Carolina	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Illinois	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Michigan	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Nebraska	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Indiana	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Ohio	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
New Jersey	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Pennsylvania	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Virginia	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
North Carolina	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Illinois	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Michigan	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Nebraska	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Indiana	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Ohio	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
New Jersey	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Pennsylvania	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Virginia	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
North Carolina	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Illinois	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Michigan	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Nebraska	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Indiana	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Ohio	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
New Jersey	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Pennsylvania	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Virginia	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
North Carolina	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Illinois	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Michigan	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Nebraska	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Indiana	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Ohio	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
New Jersey	3.10	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12	32.12
Pennsylvania	3.10	32.12								

Property Type	Units	Ownership	Purpose	Leader Sold \$M
Single Family	15.21	1	Purchase	15.21
2nd Family	16.49	2	Cash Out Refi	16.49
3rd Family	9.47	3	Refinance	9.47
Low-rise Condo	9.47	4	Auto Title Refi	19.13
Mid-rise Condo	9.46			
Ch-Op	9.49			

Propagating	10 days
5	10.79
4	9.21
	100.00

[illegible]

[illegible]

00-001	00-001	00-001
00-001	00-001	00-001

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