



UNITED STATES SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549



04025224

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

CWALT, INC.

(Exact Name of Registrant as Specified in Charter)

0001269518

(Registrant CIK Number)

Form 8-K for April 8, 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)

N/A

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

PROCESSED
APR 09 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 April 8, 2004.

CWALT, INC.

By: 

Name: Darren Bigoy

Title: Vice President

Exhibit Index

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IN ACCORDANCE WITH RULE 311(j) OF REGULATION S-T, THESE
COMPUTATIONAL MATERIALS ARE BEING FILED IN PAPER UNDER COVER OF
FORM SE.

Exhibit 99.1

COMPUTATIONAL MATERIALS
PREPARED BY COUNTRYWIDE SECURITIES CORPORATION

for

CWALT, INC.

Mortgage Pass-Through Certificates, Series 2004-J4

Class 2-A Corridor Contract Agreement Schedule and Strike Rates							
Period	Notional Schedule (\$)	Cap Strike (%)	Cap Ceiling (%)	Period	Notional Schedule (\$)	Cap Strike (%)	Cap Ceiling (%)
1	297,832,000	4.59920	8.99800	46	92,933,144	5.78480	8.80350
2	290,268,128	3.72510	8.99800	47	90,685,638	6.24550	8.66570
3	282,885,370	3.93190	8.99800	48	88,493,502	5.82300	8.75740
4	275,679,400	3.86210	8.99800	49	86,354,045	6.02690	8.71290
5	268,645,994	3.92550	8.99800	50	84,266,006	5.82260	8.75720
6	261,781,028	4.12840	8.99800	51	82,228,155	6.03730	8.73640
7	255,080,477	4.04260	8.99800	52	80,239,290	5.85900	8.80850
8	248,472,885	4.24330	8.99800	53	78,298,386	5.88880	8.74500
9	242,019,593	4.14810	8.99800	54	76,405,162	6.09490	8.69690
10	235,713,533	4.19690	8.99800	55	74,557,441	5.88840	8.74370
11	229,552,986	4.72990	8.99800	56	72,754,131	6.09450	8.69660
12	223,540,319	4.28700	8.99800	57	70,994,170	6.13590	8.59530
13	217,660,574	4.48300	8.99800	58	69,283,560	6.86820	7.53610
14	211,918,144	4.36830	8.99800	59	67,606,602	7.87520	7.03680
15	206,306,170	4.56260	8.99800	60	65,965,035	7.08410	7.38520
16	200,825,248	4.44140	8.99800	61	64,362,936	7.33020	7.27670
17	195,468,608	4.47520	8.99800	62	62,799,361	7.08410	7.38510
18	190,235,142	4.66750	8.99900	63	61,273,389	7.34310	7.28180
19	185,123,853	4.53770	8.99900	64	59,784,306	7.13600	7.31450
20	180,171,022	4.72880	8.99900	65	58,332,151	7.15020	7.35160
21	175,399,506	4.60760	8.89030	66	56,914,910	7.39850	7.23860
22	170,745,844	5.15730	8.66280	67	55,531,751	7.15020	7.35150
23	166,192,265	5.74200	8.62860				
24	161,747,962	5.15730	8.66300				
25	157,410,321	5.33920	8.65230				
26	153,176,788	5.15730	8.66310				
27	149,044,873	5.35730	8.63880				
28	145,012,986	5.20960	8.61900				
29	141,079,648	5.20960	8.61900				
30	137,240,691	5.39320	8.60580				
31	133,493,857	5.20950	8.61900				
32	129,836,941	5.39320	8.60590				
33	126,267,793	5.27260	8.57080				
34	122,788,656	5.39240	8.44570				
35	119,388,265	6.18690	8.75790				
36	116,056,085	5.55900	8.86030				
37	112,804,092	5.75420	8.82850				
38	112,804,092	5.55880	8.86040				
39	110,322,305	5.76930	8.82430				
40	107,650,516	5.61260	8.81580				
41	105,044,190	5.65840	8.77410				
42	102,502,352	5.85690	8.73660				
43	100,021,657	5.65810	8.77300				
44	97,600,639	5.85660	8.73550				
45	95,237,870	5.70530	8.78790				

Recipients must read the information contained in the attached statement on page 2. Do not use or rely on this information if you have not received or reviewed the statement. If you have not received the statement, call your Countrywide Securities account representative for another copy. The collateral and other information set forth in the Computational Materials supersedes any previously distributed information relating to the securities discussed in this communication and will be superseded by the information set forth in the final prospectus supplement.

Class M-1, M-2 and B Corridor Contract Agreement Schedule and Strike Rates							
Period	Notional Schedule (\$)	Cap Strike (%)	Cap Ceiling (%)	Period	Notional Schedule (\$)	Cap Strike (%)	Cap Ceiling (%)
1	33,518,000	5.31560	9.79640	46	22,168,871	6.08790	9.81410
2	33,518,000	4.36650	9.65950	47	21,585,323	6.52820	9.74580
3	33,518,000	4.58900	9.65900	48	21,015,815	6.10690	9.78710
4	33,518,000	4.51050	9.66950	49	20,459,838	6.31040	9.76360
5	33,518,000	4.57540	9.66660	50	19,917,072	6.10670	9.78530
6	33,518,000	4.79070	9.66130	51	19,387,205	6.31560	9.78040
7	33,518,000	4.69310	9.66890	52	18,869,933	6.12490	9.81110
8	33,518,000	4.90520	9.66680	53	18,364,978	6.13980	9.78620
9	33,518,000	4.79820	9.66380	54	17,872,162	6.34430	9.76170
10	33,518,000	4.84660	9.66740	55	17,391,064	6.13950	9.77650
11	33,518,000	5.41680	9.66720	56	16,921,406	6.34410	9.76190
12	33,518,000	4.93630	9.66770	57	16,462,919	6.26300	9.70300
13	33,518,000	5.14350	9.67050	58	16,016,261	6.62850	8.90750
14	33,518,000	5.01690	9.66710	59	15,579,249	7.45790	8.66210
15	33,518,000	5.22250	9.67150	60	15,151,696	6.73590	8.83410
16	33,518,000	5.08940	9.66460	61	14,734,323	6.96010	8.77790
17	33,518,000	5.12280	9.67120	62	14,326,889	6.73540	8.83260
18	33,518,000	5.32640	9.66760	63	13,929,160	6.96600	8.78200
19	33,518,000	5.18470	9.67130	64	13,540,930	6.76060	8.79340
20	33,518,000	5.38700	9.66900	65	13,162,095	6.76750	8.80850
21	33,518,000	5.24730	9.60870	66	12,792,287	6.99280	8.75320
22	33,518,000	5.76650	9.49350	67	12,431,290	6.76690	8.80710
23	33,518,000	6.38420	9.47780				
24	33,518,000	5.76640	9.49560				
25	33,518,000	5.95860	9.49340				
26	33,518,000	5.76640	9.49560				
27	33,518,000	5.96790	9.48610				
28	33,518,000	5.79320	9.47080				
29	33,518,000	5.79320	9.47080				
30	33,518,000	5.98630	9.46770				
31	33,518,000	5.79320	9.47080				
32	33,518,000	5.98630	9.46970				
33	33,518,000	5.82550	9.45050				
34	33,518,000	5.88680	9.38520				
35	33,518,000	6.61210	9.78390				
36	33,518,000	5.97210	9.83390				
37	33,518,000	6.17120	9.81480				
38	27,383,091	5.97230	9.83370				
39	26,674,835	6.18120	9.82280				
40	25,983,451	6.00150	9.81650				
41	25,308,644	6.02450	9.80150				
42	24,650,101	6.22520	9.78080				
43	24,007,201	6.02440	9.80160				
44	23,379,576	6.22510	9.78090				
45	22,766,865	6.04800	9.81000				

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Class 2-A Available Funds Rate Schedule (1)

Period	Available Funds Rate (%)	Available Funds Rate (%)	Period	Available Funds Rate (%)	Available Funds Rate (%)
	(2)	(3)		(2)	(3)
1	4.90	4.90	46	6.08	10.35
2	4.03	9.30	47	6.55	10.39
3	4.23	9.30	48	6.12	10.39
4	4.16	9.30	49	6.33	10.39
5	4.23	9.30	50	6.12	10.39
6	4.43	9.30	51	6.34	10.40
7	4.34	9.30	52	6.16	10.42
8	4.54	9.30	53	6.19	10.46
9	4.45	9.30	54	6.39	10.46
10	4.50	9.30	55	6.19	10.45
11	5.03	9.30	56	6.39	10.46
12	4.59	9.30	57	6.44	10.64
13	4.78	9.30	58	7.17	10.75
14	4.67	9.30	59	8.18	11.77
15	4.86	9.30	60	7.38	10.94
16	4.74	9.30	61	7.63	10.99
17	4.78	9.30	62	7.38	10.94
18	4.97	9.30	63	7.64	11.02
19	4.84	9.30	64	7.44	11.02
20	5.03	9.30	65	7.45	11.04
21	4.91	9.29	66	7.70	11.20
22	5.46	9.28	67	7.45	11.04
23	6.04	9.28			
24	5.46	9.28			
25	5.64	9.28			
26	5.46	9.28			
27	5.66	9.29			
28	5.51	9.32			
29	5.51	9.32			
30	5.69	9.32			
31	5.51	9.32			
32	5.69	9.32			
33	5.57	9.39			
34	5.69	9.49			
35	6.49	10.12			
36	5.86	10.12			
37	6.05	10.12			
38	5.86	10.12			
39	6.07	10.13			
40	5.91	10.16			
41	5.96	10.20			
42	6.16	10.20			
43	5.96	10.20			
44	6.16	10.20			
45	6.01	10.26			

(1) Subject to those limitations set forth under "Pass-Through Rate" of the attached Computational Materials.

(2) Assumes the 1-Month LIBOR, 6-Month LIBOR, 1-Year LIBOR, and 1-Year CMT forward rates, the collateral is run at the Pricing Prepayment Speed to call and includes all projected cash proceeds (if any) from the Corridor Contract.

(3) Assumes the 1-Month LIBOR, 6-Month LIBOR, 1-Year LIBOR, and 1-Year CMT forward rates instantaneously increase by 1000 basis points, the collateral is run at the Pricing Prepayment Speed and includes all projected cash proceeds (if any) from the Corridor Contract.

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Class M-1, M-2 and B Available Funds Rate Schedule (1)

Period	Available Funds Rate (%)	Available Funds Rate (%)
	(2)	(3)
1	5.32	5.32
2	4.37	9.66
3	4.59	9.66
4	4.51	9.67
5	4.58	9.67
6	4.79	9.66
7	4.69	9.67
8	4.91	9.67
9	4.80	9.66
10	4.85	9.67
11	5.42	9.67
12	4.94	9.67
13	5.14	9.67
14	5.02	9.67
15	5.22	9.67
16	5.09	9.66
17	5.12	9.67
18	5.33	9.67
19	5.18	9.67
20	5.39	9.67
21	5.25	9.66
22	5.77	9.66
23	6.38	9.66
24	5.77	9.66
25	5.96	9.66
26	5.77	9.66
27	5.97	9.67
28	5.79	9.67
29	5.79	9.67
30	5.99	9.68
31	5.79	9.67
32	5.99	9.68
33	5.83	9.72
34	5.89	9.77
35	6.61	10.33
36	5.97	10.32
37	6.17	10.32
38	5.97	10.32
39	6.18	10.33
40	6.00	10.34
41	6.02	10.37
42	6.23	10.36
43	6.02	10.36
44	6.23	10.36
45	6.05	10.40

Period	Available Funds Rate (%)	Available Funds Rate (%)
	(2)	(3)
46	6.09	10.44
47	6.53	10.46
48	6.11	10.46
49	6.31	10.45
50	6.11	10.45
51	6.32	10.46
52	6.12	10.47
53	6.14	10.49
54	6.34	10.49
55	6.14	10.48
56	6.34	10.49
57	6.26	10.58
58	6.63	10.37
59	7.46	10.46
60	6.74	10.46
61	6.96	10.46
62	6.74	10.46
63	6.97	10.47
64	6.76	10.50
65	6.77	10.50
66	6.99	10.51
67	6.77	10.50

(1) Subject to those limitations set forth under "Pass-Through Rate" of the attached Computational Materials.

(2) Assumes the 1-Month LIBOR, 6-Month LIBOR, 1-Year LIBOR, and 1-Year CMT forward rates, the collateral is run at the Pricing Prepayment Speed to call and includes all projected cash proceeds (if any) from the Corridor Contract.

(3) Assumes the 1-Month LIBOR, 6-Month LIBOR, 1-Year LIBOR, and 1-Year CMT forward rates instantaneously increase by 1000 basis points, the collateral is run at the Pricing Prepayment Speed and includes all projected cash proceeds (if any) from the Corridor Contract.

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\$301,991,649 (Group 1) Fixed Rate Mortgage Loans

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

Range

Total Number of Loans	1,365	
Total Outstanding Balance	\$301,991,649	
Average Loan Balance	\$221,239	\$19,959 to \$1,805,930
Escrow Balance %	32.32%	
WA Mortgage Rate	6.571%	4.875% to 9.000%
Net WAC	6.294%	4.521% to 8.741%
WA Original Term (months)	352	121 to 360
WA Remaining Term (months)	346	70 to 360
WA Age (months)	6	0 to 123
WA LTV	75.20%	16.48% to 103.00%
WA FICO	704	537 to 813
WA DTI%	35.64%	1.00% to 94.98%
Secured by (% of pool)		
First Lien	100.00%	
Second Lien	0.00%	
Prepayment Penalty at Loan Orig (% of all loans)	59.22%	
Prepay Moves Exempted		
Soft	4.83%	
Hard	4.26%	
No Prepay	40.78%	
Unknown	50.13%	

<u>Top 5 States</u>		<u>Top 5 Prop</u>		<u>Doc Types</u>		<u>Purpose Codes</u>		<u>Occ Codes</u>		<u>Orig PP Term</u>	
CA	41.39%	SFR	66.58%	REDUCE	39.39%	PUR	43.52%	OO	86.49%	0	40.78%
FL	8.86%	PUD	16.21%	FULL/AL	31.39%	RCO	35.67%	INV	9.09%	12	2.55%
NJ	4.08%	2-4U	8.85%	NINA	13.09%	RNC	20.81%	2H	4.43%	24	0.21%
NY	3.88%	CND	6.70%	PREFER	8.24%					36	38.08%
TX	3.46%	MNF	1.07%	NO RATI	5.04%					60	18.39%

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SECURITIES CORPORATION

A Countrywide Capital Markets Company

Computational Materials for

Countrywide Mortgage Pass-Through Trust 2004-J4

\$301,991,649 (Group 1) Fixed Rate Mortgage Loans

Description								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
10Yr Fixed-IO	\$204,250	1	0.07	\$204,250	7.375	113.00	710	95.0
15Yr Fixed	\$10,121,313	70	3.35	\$144,590	6.483	172.11	691	67.0
30/15 Fixed Balloon	\$791,185	4	0.26	\$197,796	6.102	168.08	721	80.0
20Yr Fixed	\$2,710,376	14	0.90	\$193,598	6.627	233.18	691	64.3
25Yr Fixed	\$297,321	1	0.10	\$297,321	6.500	282.00	790	78.0
30Yr Fixed	\$251,076,730	1,146	83.14	\$219,090	6.579	353.75	703	76.0
30Yr Fixed-IO	\$36,790,473	129	12.18	\$285,197	6.543	353.47	718	72.4
	\$301,991,649	1,365	100.00	\$221,239	6.571	345.82	704	75.2

Range of Current Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$0.01 - \$100,000.00	\$18,357,246	241	6.08	\$76,171	6.837	330.78	700	76.5
\$100,000.01 - \$200,000.00	\$77,265,955	524	25.59	\$147,454	6.642	345.48	693	77.0
\$200,000.01 - \$300,000.00	\$59,964,949	245	19.86	\$244,755	6.554	350.34	696	76.3
\$300,000.01 - \$400,000.00	\$85,042,757	249	28.16	\$341,537	6.754	343.42	713	77.2
\$400,000.01 - \$500,000.00	\$24,584,706	53	8.14	\$463,862	6.322	349.63	713	72.2
\$500,000.01 - \$600,000.00	\$17,477,951	32	5.79	\$546,186	6.024	354.87	736	66.4
\$600,000.01 - \$700,000.00	\$6,544,271	10	2.17	\$654,427	6.453	357.20	689	72.3
\$700,000.01 - \$800,000.00	\$740,000	1	0.25	\$740,000	6.000	348.00	791	46.3
\$800,000.01 - \$900,000.00	\$1,612,967	2	0.53	\$806,483	5.748	355.50	691	69.5
\$900,000.01 - \$1,000,000.00	\$2,000,000	2	0.66	\$1,000,000	6.625	356.00	682	71.1
\$1,000,000.01 - \$1,100,000.00	\$2,103,900	2	0.70	\$1,051,950	5.199	264.79	680	67.4
\$1,200,000.01 - \$1,300,000.00	\$1,297,279	1	0.43	\$1,297,279	5.750	358.00	762	52.0
\$1,500,000.01 - \$1,600,000.00	\$3,193,738	2	1.06	\$1,596,869	5.875	351.00	715	62.0
\$1,800,000.01 - \$1,900,000.00	\$1,805,930	1	0.60	\$1,805,930	6.250	352.00	664	65.0
	\$301,991,649	1,365	100.00	\$221,239	6.571	345.82	704	75.2

Range of Original Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$0.01 - \$50,000.00	\$1,108,198	26	0.37	\$42,623	7.083	303.48	711	75.4
\$50,000.01 - \$100,000.00	\$17,249,048	215	5.71	\$80,228	6.821	332.53	700	76.5
\$100,000.01 - \$150,000.00	\$34,867,712	278	11.55	\$125,423	6.667	348.84	691	78.1
\$150,000.01 - \$200,000.00	\$42,076,388	244	13.93	\$172,444	6.624	343.47	694	76.0
\$200,000.01 - \$250,000.00	\$32,879,345	146	10.89	\$225,201	6.585	354.10	694	77.5
\$250,000.01 - \$300,000.00	\$25,829,261	95	8.55	\$271,887	6.496	349.88	699	75.5
\$300,000.01 - \$350,000.00	\$53,378,169	164	17.68	\$325,477	6.763	338.77	714	76.2
\$350,000.01 - \$400,000.00	\$32,844,427	90	10.88	\$364,938	6.737	347.05	712	78.4
\$400,000.01 - \$450,000.00	\$7,236,472	17	2.40	\$425,675	6.346	350.89	713	75.7
\$450,000.01 - \$500,000.00	\$16,783,260	35	5.56	\$479,522	6.285	352.23	711	70.2
\$500,000.01 - \$550,000.00	\$10,885,209	21	3.60	\$518,343	6.117	348.65	726	65.4

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Countrywide

SECURITIES CORPORATION

A Countrywide Capital Markets Company

Computational Materials for

Countrywide Mortgage Pass-Through Trust 2004-J4

\$301,991,649 (Group 1) Fixed Rate Mortgage Loans

Range of Original Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$550,000.01 - \$600,000.00	\$7,556,075	13	2.50	\$581,237	6.037	354.99	754	69.6
\$600,000.01 - \$650,000.00	\$4,496,701	7	1.49	\$642,386	6.432	356.99	687	69.8
\$650,000.01 - \$700,000.00	\$1,347,578	2	0.45	\$673,789	6.625	358.00	701	76.4
\$700,000.01 - \$750,000.00	\$1,439,991	2	0.48	\$719,996	6.122	352.37	739	62.5
\$800,000.01 - \$850,000.00	\$1,612,967	2	0.53	\$806,483	5.748	355.50	691	69.5
\$950,000.01 - \$1,000,000.00	\$2,000,000	2	0.66	\$1,000,000	6.625	356.00	682	71.1
\$1,000,000.01 - \$1,050,000.00	\$1,013,688	1	0.34	\$1,013,688	4.875	171.00	620	53.9
\$1,050,000.01 - \$1,100,000.00	\$1,090,212	1	0.36	\$1,090,212	5.500	352.00	736	80.0
\$1,250,000.01 - \$1,300,000.00	\$1,297,279	1	0.43	\$1,297,279	5.750	358.00	762	52.0
\$1,600,000.01 - \$1,650,000.00	\$1,595,780	1	0.53	\$1,595,780	5.625	352.00	683	70.0
\$1,800,000.01 - \$1,850,000.00	\$1,805,930	1	0.60	\$1,805,930	6.250	352.00	664	65.0
\$1,950,000.01 - \$2,000,000.00	\$1,597,958	1	0.53	\$1,597,958	6.125	350.00	746	54.1
	\$301,991,649	1,365	100.00	\$221,239	6.571	345.82	704	75.2

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SECURITIES CORPORATION
A Countrywide Capital Markets Company

Computational Materials for
Countrywide Mortgage Pass-Through Trust 2004-J4

\$301,991,649 (Group 1) Fixed Rate Mortgage Loans

State								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
AL	\$1,386,578	9	0.46	\$154,064	7.424	330.34	715	88.5
AR	\$412,006	3	0.14	\$137,335	6.786	357.75	710	83.2
AZ	\$4,792,164	23	1.59	\$208,355	6.430	344.79	712	79.6
CA	\$124,990,274	464	41.39	\$269,376	6.460	349.48	707	72.4
CO	\$6,433,442	30	2.13	\$214,448	6.737	345.06	703	77.1
CT	\$5,208,302	23	1.72	\$226,448	6.483	336.39	711	75.1
DC	\$1,078,939	7	0.36	\$154,134	6.615	358.86	653	71.8
DE	\$545,439	3	0.18	\$181,813	6.692	333.13	732	81.3
FL	\$26,764,106	147	8.86	\$182,069	6.624	347.46	706	78.7
GA	\$3,998,854	23	1.32	\$173,863	6.733	327.53	696	79.6
HI	\$2,828,057	8	0.94	\$353,507	6.017	357.58	725	62.1
IA	\$85,349	1	0.03	\$85,349	6.625	358.00	728	90.0
ID	\$1,539,156	6	0.51	\$256,526	6.057	354.25	711	64.4
IL	\$5,500,143	24	1.82	\$229,173	6.509	341.55	715	83.0
IN	\$704,627	5	0.23	\$140,925	6.840	356.83	663	78.1
KS	\$798,603	9	0.26	\$88,734	6.434	345.58	718	85.7
KY	\$272,582	3	0.09	\$90,861	6.732	359.39	687	89.8
LA	\$1,972,229	9	0.65	\$219,137	7.004	348.11	693	67.9
MA	\$9,065,974	36	3.00	\$251,833	6.755	337.34	700	71.9
MD	\$6,189,490	26	2.05	\$238,057	6.598	344.60	693	77.8
ME	\$685,517	3	0.23	\$228,506	6.870	357.46	693	84.6
MI	\$5,912,674	32	1.96	\$184,771	6.483	352.49	691	78.4
MN	\$5,108,210	31	1.69	\$164,781	6.794	354.72	695	83.4
MO	\$2,954,001	21	0.98	\$140,667	6.678	344.78	697	83.4
MS	\$626,514	4	0.21	\$156,628	6.861	349.07	684	84.2
MT	\$324,799	1	0.11	\$324,799	7.625	341.00	694	80.0
NC	\$5,139,339	20	1.70	\$256,967	6.306	310.17	664	69.9
NE	\$309,516	3	0.10	\$103,172	7.001	358.52	665	80.3
NH	\$2,062,522	13	0.68	\$158,656	6.979	356.39	680	80.2
NJ	\$12,311,545	50	4.08	\$246,231	6.764	346.17	697	73.4
NM	\$513,645	3	0.17	\$171,215	7.392	359.05	675	73.1
NV	\$3,416,624	19	1.13	\$179,822	6.594	355.59	701	83.8
NY	\$11,713,726	44	3.88	\$266,221	6.857	336.99	711	77.7
OH	\$4,361,082	40	1.44	\$109,027	6.652	348.25	678	76.5
OK	\$875,482	8	0.29	\$109,435	6.593	358.76	708	77.6
OR	\$5,531,242	32	1.83	\$172,851	6.740	350.09	707	78.5
PA	\$3,621,059	20	1.20	\$181,053	6.503	348.80	734	77.3
RI	\$1,097,346	5	0.36	\$219,469	6.897	354.93	708	75.9
SC	\$1,455,076	8	0.48	\$181,884	6.636	309.01	695	77.2
TN	\$1,033,040	8	0.34	\$129,130	6.369	343.33	719	91.7
TX	\$10,450,899	58	3.46	\$180,188	6.781	325.77	711	78.8
UT	\$2,396,476	11	0.79	\$217,861	6.865	325.51	714	78.0
VA	\$4,948,327	21	1.64	\$235,635	6.408	354.72	706	77.9
VT	\$723,434	5	0.24	\$144,687	6.788	316.32	699	67.7
WA	\$7,457,320	40	2.47	\$186,433	6.593	348.70	702	78.4
WI	\$1,938,162	4	0.64	\$484,540	6.248	351.30	733	58.2

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SECURITIES CORPORATION

A Countrywide Capital Markets Company

Computational Materials for

Countrywide Mortgage Pass-Through Trust 2004-J4

\$301,991,649 (Group 1) Fixed Rate Mortgage Loans

State								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
WV	\$137,707	1	0.05	\$137,707	6.250	358.00	645	80.0
WY	\$320,053	1	0.11	\$320,053	6.375	357.00	747	55.3
	\$301,991,649	1,365	100.00	\$221,239	6.571	345.82	704	75.2

Loan-to-Value Ratios								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0.01 - 50.00	\$19,211,990	85	6.36	\$226,023	6.235	338.25	723	40.9
50.01 - 55.00	\$12,629,448	40	4.18	\$315,736	6.109	335.11	706	52.6
55.01 - 60.00	\$14,696,387	66	4.87	\$222,673	6.394	339.53	708	57.9
60.01 - 65.00	\$18,126,314	70	6.00	\$258,947	6.335	345.04	685	62.9
65.01 - 70.00	\$27,220,509	110	9.01	\$247,459	6.388	345.50	701	68.8
70.01 - 75.00	\$25,066,629	125	8.30	\$200,533	6.599	340.40	696	73.4
75.01 - 80.00	\$115,274,973	498	38.17	\$231,476	6.592	347.87	705	79.4
80.01 - 85.00	\$5,642,051	28	1.87	\$201,502	6.909	328.29	682	83.7
85.01 - 90.00	\$34,067,428	180	11.28	\$189,263	6.900	350.51	699	89.6
90.01 - 95.00	\$25,441,430	133	8.42	\$191,289	6.938	353.71	714	94.7
95.01 - 100.00	\$2,480,844	14	0.82	\$177,203	6.410	355.23	726	99.5
100.01 - 105.00	\$2,133,645	16	0.71	\$133,353	6.121	350.95	739	102.7
	\$301,991,649	1,365	100.00	\$221,239	6.571	345.82	704	75.2

Current Gross Coupon								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
4.500 - 4.999	\$1,390,824	3	0.46	\$463,608	4.875	221.98	655	54.4
5.000 - 5.499	\$4,623,877	12	1.53	\$385,323	5.245	355.64	727	71.2
5.500 - 5.999	\$43,291,522	147	14.34	\$294,500	5.739	352.16	721	69.3
6.000 - 6.499	\$66,038,106	285	21.87	\$231,713	6.195	348.07	699	70.3
6.500 - 6.999	\$114,227,642	555	37.82	\$205,816	6.695	344.79	703	76.4
7.000 - 7.499	\$48,894,157	227	16.19	\$215,393	7.147	344.74	702	81.7
7.500 - 7.999	\$20,578,237	113	6.81	\$182,108	7.634	341.60	699	82.3
8.000 - 8.499	\$1,900,830	15	0.63	\$126,722	8.130	345.34	693	87.2
8.500 - 8.999	\$959,050	7	0.32	\$137,007	8.654	306.78	647	80.7
9.000 - 9.499	\$87,404	1	0.03	\$87,404	9.000	358.00	575	85.0
	\$301,991,649	1,365	100.00	\$221,239	6.571	345.82	704	75.2

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**SECURITIES CORPORATION**

A Countrywide Capital Markets Company

Computational Materials for

Countrywide Mortgage Pass-Through Trust 2004-J4

\$301,991,649 (Group 1) Fixed Rate Mortgage Loans

Property Type								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
SFR	\$201,068,519	922	66.58	\$218,079	6.546	345.43	703	75.7
PUD	\$48,947,442	178	16.21	\$274,986	6.504	348.83	709	74.8
2-4U	\$26,731,087	123	8.85	\$217,326	6.813	345.44	699	71.4
CND	\$20,222,650	107	6.70	\$188,997	6.715	344.17	712	76.2
MNF	\$3,220,594	28	1.07	\$115,021	6.503	333.22	706	78.1
CNDP	\$1,801,357	7	0.60	\$257,337	6.168	354.71	713	74.9
	\$301,991,649	1,365	100.00	\$221,239	6.571	345.82	704	75.2

Purpose								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
PUR	\$131,421,179	566	43.52	\$232,193	6.663	348.00	719	82.2
RCO	\$107,721,837	544	35.67	\$198,018	6.581	343.06	687	70.0
RNC	\$62,848,633	255	20.81	\$246,465	6.363	346.01	703	69.6
	\$301,991,649	1,365	100.00	\$221,239	6.571	345.82	704	75.2

Occupancy								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
OO	\$261,180,901	1,149	86.49	\$227,311	6.563	346.78	703	76.1
INV	\$27,437,153	166	9.09	\$165,284	6.710	336.49	709	68.4
2H	\$13,373,595	50	4.43	\$267,472	6.455	346.33	729	72.0
	\$301,991,649	1,365	100.00	\$221,239	6.571	345.82	704	75.2

Range of Months Remaining to Scheduled Maturity								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
1 - 120	\$326,496	2	0.11	\$163,248	7.141	96.90	735	76.4
121 - 180	\$10,912,498	74	3.61	\$147,466	6.455	171.82	694	67.9
181 - 240	\$3,585,151	17	1.19	\$210,891	6.848	234.03	686	66.4
241 - 300	\$629,342	2	0.21	\$314,671	6.698	285.17	755	79.0
301 - 360	\$286,538,162	1,270	94.88	\$225,621	6.571	354.27	705	75.6
	\$301,991,649	1,365	100.00	\$221,239	6.571	345.82	704	75.2

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SECURITIES CORPORATION
A Countrywide Capital Markets Company

Computational Materials for
Countrywide Mortgage Pass-Through Trust 2004-J4

\$301,991,649 (Group 1) Fixed Rate Mortgage Loans

Collateral Grouped by Document Type								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
REDUCED	\$118,947,318	566	39.39	\$210,154	6.678	343.73	701	72.9
FULL/ALT	\$94,786,135	382	31.39	\$248,131	6.341	344.80	705	76.1
NINA	\$39,521,836	245	13.09	\$161,314	6.839	347.60	690	77.2
PREFERRED	\$24,893,330	71	8.24	\$350,610	6.583	354.81	746	81.5
NO RATIO	\$15,222,724	72	5.04	\$211,427	6.623	353.94	691	73.3
FULL-DU	\$4,896,968	12	1.62	\$408,081	5.798	351.73	718	72.0
NISA	\$2,097,379	12	0.69	\$174,782	6.999	316.93	697	79.6
STREAMLINE	\$1,207,602	3	0.40	\$402,534	6.564	344.42	737	65.4
SISA	\$418,356	2	0.14	\$209,178	7.338	254.96	618	76.5
	\$301,991,649	1,365	100.00	\$221,239	6.571	345.82	704	75.2

Collateral Grouped by FICO								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Unknown	\$322,741	1	0.11	\$322,741	7.125	341.00		80.0
801 - 820	\$4,143,095	16	1.37	\$258,943	6.239	355.74	805	59.6
781 - 800	\$16,474,867	63	5.46	\$261,506	6.440	340.08	789	73.3
761 - 780	\$26,415,664	100	8.75	\$264,157	6.490	343.78	769	74.0
741 - 760	\$29,031,462	125	9.61	\$232,252	6.483	346.90	749	74.7
721 - 740	\$38,942,227	165	12.90	\$236,013	6.587	347.67	731	77.9
701 - 720	\$38,378,835	181	12.71	\$212,038	6.611	345.42	710	77.4
681 - 700	\$46,449,937	206	15.38	\$225,485	6.536	350.77	690	76.1
661 - 680	\$42,825,899	221	14.18	\$193,782	6.676	344.14	670	75.8
641 - 660	\$27,248,379	129	9.02	\$211,228	6.674	351.29	651	72.7
621 - 640	\$24,822,870	129	8.22	\$192,425	6.604	344.65	631	74.6
601 - 620	\$5,525,338	19	1.83	\$290,807	6.148	309.05	616	69.8
581 - 600	\$156,892	2	0.05	\$78,446	8.079	358.00	590	74.1
561 - 580	\$662,253	4	0.22	\$165,563	7.370	323.21	576	78.1
541 - 560	\$225,192	2	0.07	\$112,596	6.743	294.41	559	86.5
521 - 540	\$365,999	2	0.12	\$183,000	8.003	267.90	538	63.4
	\$301,991,649	1,365	100.00	\$221,239	6.571	345.82	704	75.2

Delinquency Status								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Current	\$301,991,649	1,365	100.00	\$221,239	6.571	345.82	704	75.2
	\$301,991,649	1,365	100.00	\$221,239	6.571	345.82	704	75.2

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SECURITIES CORPORATION
A Countrywide Capital Markets Company

Computational Materials for
Countrywide Mortgage Pass-Through Trust 2004-J4

\$301,991,649 (Group 1) Fixed Rate Mortgage Loans

Collateral Grouped by 12 Month Payment History								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Unknown	\$301,991,649	1,365	100.00	\$221,239	6.571	345.82	704	75.2
	\$301,991,649	1,365	100.00	\$221,239	6.571	345.82	704	75.2

Collateral Grouped Prepayment Penalty Months								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0	\$123,145,714	615	40.78	\$200,237	6.857	338.48	705	79.6
12	\$7,702,758	32	2.55	\$240,711	7.223	353.67	725	82.3
24	\$626,477	3	0.21	\$208,826	6.808	356.34	724	71.2
36	\$114,985,729	550	38.08	\$209,065	6.287	354.04	701	72.1
60	\$55,530,970	165	18.39	\$336,551	6.434	343.89	706	70.9
25	\$301,991,649	1,365	100.00	\$221,239	6.571	345.82	704	75.2

80% LTV/PMI Analysis (Excludes - 994 80% or less LTV Mortgages)								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
> 80% LTV, no MI	\$1,918,499	17	2.75	\$112,853	7.186	343.57	686	90.2
> 80% LTV, with MI	\$67,846,900	354	97.25	\$191,658	6.865	350.25	706	91.8
	\$69,765,399	371	100.00	\$188,047	6.873	350.06	706	91.8

Range of DTI%								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
<= 5.00	\$6,213,340	26	2.06	\$238,975	6.600	333.20	688	73.7
5.01 - 10.00	\$630,951	5	0.21	\$126,190	6.739	314.47	705	74.6
10.01 - 15.00	\$3,006,339	14	1.00	\$214,738	7.010	317.35	682	78.3
15.01 - 20.00	\$6,118,622	26	2.03	\$235,332	6.578	340.54	708	70.2
20.01 - 25.00	\$12,748,965	49	4.22	\$260,183	6.192	332.54	703	70.3
25.01 - 30.00	\$16,050,481	83	5.31	\$193,379	6.420	347.73	703	70.6
30.01 - 35.00	\$30,143,062	137	9.98	\$220,022	6.447	343.69	714	73.6
35.01 - 40.00	\$42,557,082	188	14.09	\$226,367	6.505	347.72	707	77.6
40.01 - 45.00	\$30,007,376	130	9.94	\$230,826	6.445	349.89	704	72.9
45.01 - 50.00	\$17,063,012	88	5.65	\$193,898	6.540	347.53	693	78.6
50.01 - 55.00	\$7,597,275	29	2.52	\$261,975	6.614	345.15	717	77.9
> 55.00	\$5,038,381	19	1.67	\$265,178	6.359	336.72	690	74.2
Unknown	\$124,816,763	571	41.33	\$218,593	6.709	347.73	704	76.1
35.64	\$301,991,649	1,365	100.00	\$221,239	6.571	345.82	704	75.2

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**SECURITIES CORPORATION**

A Countrywide Capital Markets Company

Computational Materials for**Countrywide Mortgage Pass-Through Trust 2004-J4****\$318,079,173 (Group 2) Adjustable Rate Mortgage Loans****Summary of Loans in Statistical Calculation Pool****Range****(As of Calculation Date)**

Total Number of Loans	943	
Total Outstanding Balance	\$318,079,173	
Average Loan Balance	\$337,306	\$31,406 to \$2,664,000
WA Mortgage Rate	5.845%	3.375% to 9.875%
WA Mortgage Rate Net LPMI	5.842%	3.375% to 9.875%
Net WAC	5.583%	3.116% to 9.616%
ARM Characteristics		
WA Gross Margin	2.686%	2.250% to 5.750%
WA Months to First Roll	46	14 to 60
WA First Periodic Cap	4.275%	1.000% to 6.000%
WA Subsequent Periodic Cap	1.503%	1.000% to 3.000%
WA Lifetime Cap	11.743%	9.125% to 15.875%
WA Lifetime Floor	2.703%	2.250% to 8.500%
WA Original Term (months)	360	360 to 360
WA Remaining Term (months)	357	347 to 360
WA Age (months)	3	0 to 13
WA LTV	73.98%	19.04% to 95.00%
WA FICO	694	
WA DTI%	35.27%	
Secured by (% of pool)	1st Liens	100.00%
	2nd Liens	0.00%
Prepayment Penalty at Loan Orig (% of all loans)		4.41%
Prepay Moves Exempted	Soft	0.00%
	Hard	0.00%
	No Prepay	95.59%
	Unknown	4.41%

<u>Top 5 States</u>		<u>Top 5 Prop</u>		<u>Doc Types</u>		<u>Purpose Codes</u>		<u>Occ Codes</u>		<u>Orig PP Term</u>	
CA	61.84%	SFR	59.03%	REDUCE	50.16%	PUR	54.49%	OO	78.02%	0	95.59%
NY	3.93%	PUD	22.80%	FULL/AL	20.79%	RCO	27.56%	INV	16.92%	12	0.25%
CO	3.01%	CND	9.53%	NINA	14.90%	RNC	17.95%	2H	5.06%	24	1.85%
FL	2.88%	2-4U	7.09%	NO RATI	11.97%					36	1.64%
NV	2.80%	CNDP	0.85%	FULL-DU	1.31%					60	0.66%

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SECURITIES CORPORATION

A Countrywide Capital Markets Company

Computational Materials for

Countrywide Mortgage Pass-Through Trust 2004-J4

\$318,079,173 (Group 2) Adjustable Rate Mortgage Loans

Description								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
2/28 LIB6M	\$12,625,751	40	3.97	\$315,644	6.261	356.68	684	78.3
2/28 LIB6M-IO	\$28,492,631	95	8.96	\$299,922	5.832	357.42	684	79.1
2/1 CMT1Y	\$574,094	1	0.18	\$574,094	6.000	350.00	650	79.5
3/27 LIB6M	\$6,142,265	13	1.93	\$472,482	5.909	356.57	683	73.0
3/27 LIB6M-IO	\$41,139,836	123	12.93	\$334,470	5.785	357.51	689	73.7
3/1 CMT1Y	\$16,336,595	34	5.14	\$480,488	5.680	356.28	693	74.9
3/1 CMT1Y-IO	\$21,779,376	73	6.85	\$298,348	5.721	357.32	699	74.4
5/25 LIB6M	\$22,502,819	66	7.07	\$340,952	5.674	355.88	708	69.1
5/25 LIB6M-IO	\$80,056,114	256	25.17	\$312,719	5.961	356.69	702	74.2
5/1 CMT1Y	\$27,451,310	76	8.63	\$361,201	5.938	357.09	687	73.2
5/1 CMT1Y-IO	\$36,100,478	114	11.35	\$316,671	6.027	357.66	694	74.5
5/1 LIB12M	\$13,658,358	33	4.29	\$413,890	5.218	356.49	670	68.6
5/1 LIB12M-IO	\$11,219,546	19	3.53	\$590,502	5.526	357.48	712	70.4
	\$318,079,173	943	100.00	\$337,306	5.845	356.98	694	74.0

Range of Current Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$0.01 - \$50,000.00	\$146,314	4	0.05	\$36,578	7.570	357.57	685	55.8
\$50,000.01 - \$100,000.00	\$3,590,393	45	1.13	\$79,787	6.378	356.15	712	74.6
\$100,000.01 - \$150,000.00	\$14,225,140	112	4.47	\$127,010	6.092	356.46	708	77.5
\$150,000.01 - \$200,000.00	\$18,080,237	103	5.68	\$175,536	5.818	356.82	706	76.6
\$200,000.01 - \$250,000.00	\$23,820,291	105	7.49	\$226,860	5.748	357.28	694	77.7
\$250,000.01 - \$300,000.00	\$29,830,926	109	9.38	\$273,678	5.888	357.16	695	77.3
\$300,000.01 - \$350,000.00	\$36,095,966	110	11.35	\$328,145	5.814	357.10	685	76.9
\$350,000.01 - \$400,000.00	\$41,175,210	109	12.94	\$377,754	5.798	357.27	691	76.1
\$400,000.01 - \$450,000.00	\$23,562,848	55	7.41	\$428,415	5.949	356.98	699	76.4
\$450,000.01 - \$500,000.00	\$32,463,317	68	10.21	\$477,402	5.935	356.95	685	74.7
\$500,000.01 - \$550,000.00	\$15,834,651	30	4.98	\$527,822	5.757	357.05	705	76.6
\$550,000.01 - \$600,000.00	\$12,118,227	21	3.81	\$577,058	6.041	356.77	690	69.3
\$600,000.01 - \$650,000.00	\$22,388,476	35	7.04	\$639,671	5.940	357.35	689	72.3
\$650,000.01 - \$700,000.00	\$2,740,957	4	0.86	\$685,239	5.863	357.25	712	64.6
\$700,000.01 - \$750,000.00	\$5,883,848	8	1.85	\$735,481	5.812	356.77	707	61.5
\$750,000.01 - \$800,000.00	\$1,551,568	2	0.49	\$775,784	5.811	356.02	683	63.8
\$800,000.01 - \$850,000.00	\$1,634,966	2	0.51	\$817,483	6.380	356.50	678	68.8
\$850,000.01 - \$900,000.00	\$2,626,297	3	0.83	\$875,432	4.954	357.36	681	68.2
\$900,000.01 - \$950,000.00	\$950,000	1	0.30	\$950,000	5.500	356.00	675	59.4
\$950,000.01 - \$1,000,000.00	\$1,997,139	2	0.63	\$998,569	6.062	356.50	679	57.6
\$1,050,000.01 - \$1,100,000.00	\$1,100,000	1	0.35	\$1,100,000	5.000	353.00	686	73.3
\$1,150,000.01 - \$1,200,000.00	\$1,166,652	1	0.37	\$1,166,652	6.250	357.00	657	39.0
\$1,250,000.01 - \$1,300,000.00	\$1,271,939	1	0.40	\$1,271,939	5.625	356.00	635	57.9
\$1,350,000.01 - \$1,400,000.00	\$1,371,912	1	0.43	\$1,371,912	5.375	358.00	729	78.3
\$1,450,000.01 - \$1,500,000.00	\$4,494,816	3	1.41	\$1,498,272	5.500	356.33	724	61.3
\$1,550,000.01 - \$1,600,000.00	\$1,553,262	1	0.49	\$1,553,262	5.625	356.00	689	65.0
\$1,900,000.01 - \$1,950,000.00	\$1,942,923	1	0.61	\$1,942,923	4.875	353.00	604	47.8

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\$318,079,173 (Group 2) Adjustable Rate Mortgage Loans

Range of Current Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$2,050,000.01 - \$2,100,000.0	\$2,080,000	1	0.65	\$2,080,000	5.375	357.00	672	65.0
\$2,150,000.01 - \$2,200,000.0	\$2,180,000	1	0.69	\$2,180,000	5.625	357.00	743	68.1
\$2,400,000.01 - \$2,450,000.0	\$2,406,900	1	0.76	\$2,406,900	5.500	358.00	692	61.7
\$2,550,000.01 - \$2,600,000.0	\$5,130,000	2	1.61	\$2,565,000	5.501	357.50	717	65.2
\$2,650,000.01 - \$2,700,000.0	\$2,664,000	1	0.84	\$2,664,000	6.250	354.00	740	63.4
	\$318,079,173	943	100.00	\$337,306	5.845	356.98	694	74.0

Range of Original Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$0.01 - \$50,000.00	\$146,314	4	0.05	\$36,578	7.570	357.57	685	55.8
\$50,000.01 - \$100,000.00	\$3,590,393	45	1.13	\$79,787	6.378	356.15	712	74.6
\$100,000.01 - \$150,000.00	\$14,225,140	112	4.47	\$127,010	6.092	356.46	708	77.5
\$150,000.01 - \$200,000.00	\$18,080,237	103	5.68	\$175,536	5.818	356.82	706	76.6
\$200,000.01 - \$250,000.00	\$23,820,291	105	7.49	\$226,860	5.748	357.28	694	77.7
\$250,000.01 - \$300,000.00	\$29,276,783	107	9.20	\$273,615	5.892	357.23	695	77.5
\$300,000.01 - \$350,000.00	\$36,300,786	111	11.41	\$327,034	5.811	357.04	685	76.7
\$350,000.01 - \$400,000.00	\$41,144,130	109	12.94	\$377,469	5.800	357.26	691	76.2
\$400,000.01 - \$450,000.00	\$23,943,250	56	7.53	\$427,558	5.944	357.00	698	76.1
\$450,000.01 - \$500,000.00	\$32,463,317	68	10.21	\$477,402	5.935	356.95	685	74.7
\$500,000.01 - \$550,000.00	\$15,834,651	30	4.98	\$527,822	5.757	357.05	705	76.6
\$550,000.01 - \$600,000.00	\$12,118,227	21	3.81	\$577,058	6.041	356.77	690	69.3
\$600,000.01 - \$650,000.00	\$22,388,476	35	7.04	\$639,671	5.940	357.35	689	72.3
\$650,000.01 - \$700,000.00	\$2,740,957	4	0.86	\$685,239	5.863	357.25	712	64.6
\$700,000.01 - \$750,000.00	\$5,883,848	8	1.85	\$735,481	5.812	356.77	707	61.5
\$750,000.01 - \$800,000.00	\$1,551,568	2	0.49	\$775,784	5.811	356.02	683	63.8
\$800,000.01 - \$850,000.00	\$1,634,966	2	0.51	\$817,483	6.380	356.50	678	68.8
\$850,000.01 - \$900,000.00	\$2,626,297	3	0.83	\$875,432	4.954	357.36	681	68.2
\$900,000.01 - \$950,000.00	\$950,000	1	0.30	\$950,000	5.500	356.00	675	59.4
\$950,000.01 - \$1,000,000.00	\$1,997,139	2	0.63	\$998,569	6.062	356.50	679	57.6
\$1,050,000.01 - \$1,100,000.00	\$1,100,000	1	0.35	\$1,100,000	5.000	353.00	686	73.3
\$1,150,000.01 - \$1,200,000.00	\$1,166,652	1	0.37	\$1,166,652	6.250	357.00	657	39.0
\$1,250,000.01 - \$1,300,000.00	\$1,271,939	1	0.40	\$1,271,939	5.625	356.00	635	57.9
\$1,350,000.01 - \$1,400,000.00	\$1,371,912	1	0.43	\$1,371,912	5.375	358.00	729	78.3
\$1,450,000.01 - \$1,500,000.00	\$4,494,816	3	1.41	\$1,498,272	5.500	356.33	724	61.3
\$1,550,000.01 - \$1,600,000.00	\$1,553,262	1	0.49	\$1,553,262	5.825	356.00	689	65.0
\$1,950,000.01 - \$2,000,000.00	\$1,942,923	1	0.61	\$1,942,923	4.875	353.00	604	47.8
\$2,050,000.01 - \$2,100,000.00	\$2,080,000	1	0.65	\$2,080,000	5.375	357.00	672	65.0
\$2,150,000.01 - \$2,200,000.00	\$2,180,000	1	0.69	\$2,180,000	5.625	357.00	743	68.1
\$2,400,000.01 - \$2,450,000.00	\$2,406,900	1	0.76	\$2,406,900	5.500	358.00	692	61.7
\$2,550,000.01 - \$2,600,000.00	\$5,130,000	2	1.61	\$2,565,000	5.501	357.50	717	65.2
\$2,650,000.01 - \$2,700,000.00	\$2,664,000	1	0.84	\$2,664,000	6.250	354.00	740	63.4
	\$318,079,173	943	100.00	\$337,306	5.845	356.98	694	74.0

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Countrywide

SECURITIES CORPORATION

A Countrywide Capital Markets Company

Computational Materials for

Countrywide Mortgage Pass-Through Trust 2004-J4

\$318,079,173 (Group 2) Adjustable Rate Mortgage Loans

DESCRIPTION	State							
	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
AK	\$256,000	1	0.08	\$256,000	5.625	359.00	623	80.0
AR	\$136,000	1	0.04	\$136,000	6.625	359.00	633	80.0
AZ	\$4,888,559	24	1.54	\$203,690	5.883	356.32	708	78.9
CA	\$196,706,445	490	61.84	\$401,442	5.866	357.20	696	72.8
CO	\$9,589,069	42	3.01	\$228,311	5.936	356.33	681	77.5
CT	\$8,580,330	18	2.70	\$476,685	5.776	356.03	676	68.4
DC	\$1,056,125	4	0.33	\$264,031	6.224	357.48	641	86.1
DE	\$463,356	2	0.15	\$231,678	6.329	357.46	694	81.4
FL	\$9,168,723	30	2.88	\$305,624	5.483	357.67	692	73.9
GA	\$5,644,051	34	1.77	\$166,001	5.994	356.95	691	78.3
HI	\$2,322,200	5	0.73	\$464,440	5.349	355.34	693	78.4
IA	\$84,694	1	0.03	\$84,694	7.750	357.00	647	80.0
ID	\$1,018,467	3	0.32	\$339,489	5.283	357.30	639	79.5
IL	\$4,171,026	12	1.31	\$347,585	5.535	356.48	659	77.9
IN	\$943,232	6	0.30	\$157,205	6.100	356.28	666	79.9
KS	\$265,642	2	0.08	\$132,821	7.008	356.66	672	81.4
LA	\$78,450	1	0.02	\$78,450	5.250	354.00	563	55.6
MA	\$8,479,090	22	2.67	\$385,413	5.763	355.62	703	74.6
MD	\$4,158,569	14	1.31	\$297,041	5.793	356.89	681	73.9
ME	\$1,381,348	5	0.43	\$276,270	5.909	356.23	704	75.3
MI	\$1,371,764	10	0.43	\$137,176	5.990	357.50	658	82.7
MN	\$2,064,721	9	0.65	\$229,413	5.824	356.57	702	74.6
MO	\$1,117,183	5	0.35	\$223,437	6.250	357.33	665	77.1
MT	\$180,000	1	0.06	\$180,000	6.875	357.00	669	80.0
NC	\$1,679,646	7	0.53	\$239,949	5.666	358.24	732	75.9
NH	\$886,258	4	0.28	\$221,564	5.923	354.70	753	73.3
NJ	\$8,425,652	23	2.65	\$366,333	5.828	356.24	686	71.4
NM	\$487,210	2	0.15	\$243,605	5.599	358.26	665	60.6
NV	\$8,916,505	32	2.80	\$278,641	5.641	356.82	725	74.7
NY	\$12,515,946	39	3.93	\$320,922	6.093	357.15	699	77.2
OH	\$701,606	6	0.22	\$116,934	5.786	355.66	713	84.8
OR	\$1,481,537	6	0.47	\$246,923	6.477	356.99	680	74.4
PA	\$1,382,367	6	0.43	\$230,395	6.163	356.96	654	78.0
SC	\$3,946,938	20	1.24	\$197,347	5.357	355.56	710	75.5
TN	\$911,369	6	0.29	\$151,895	5.948	354.75	699	80.3
TX	\$2,621,392	11	0.82	\$238,308	5.651	357.73	675	85.4
UT	\$1,069,140	5	0.34	\$213,828	5.758	356.24	688	74.7
VA	\$5,183,141	18	1.63	\$287,952	5.959	357.52	683	78.3
VT	\$167,680	1	0.05	\$167,680	5.750	354.00	764	75.0
WA	\$3,213,244	14	1.01	\$229,517	5.561	355.17	694	74.9
WY	\$364,500	1	0.11	\$364,500	6.375	358.00	703	90.0
	\$318,079,173	943	100.00	\$337,306	5.845	356.98	694	74.0

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Countrywide

SECURITIES CORPORATION

A Countrywide Capital Markets Company

Computational Materials for

Countrywide Mortgage Pass-Through Trust 2004-J4

\$318,079,173 (Group 2) Adjustable Rate Mortgage Loans

Loan-to-Value Ratios								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0.01 - 20.00	\$100,000	1	0.03	\$100,000	5.875	356.00	792	19.0
25.01 - 30.00	\$337,000	2	0.11	\$168,500	5.726	357.64	687	28.0
30.01 - 35.00	\$447,509	5	0.14	\$89,502	4.802	356.17	768	31.8
35.01 - 40.00	\$2,202,652	6	0.69	\$367,109	5.926	357.12	658	38.7
40.01 - 45.00	\$3,816,316	10	1.20	\$381,632	5.453	357.01	681	42.4
45.01 - 50.00	\$9,090,768	19	2.86	\$478,461	5.520	355.45	687	47.9
50.01 - 55.00	\$7,493,798	13	2.36	\$576,446	5.848	356.59	702	51.8
55.01 - 60.00	\$20,009,665	41	6.29	\$488,041	5.640	356.26	702	57.9
60.01 - 65.00	\$23,552,211	50	7.40	\$471,044	5.602	356.51	700	63.3
65.01 - 70.00	\$28,722,831	70	9.03	\$410,326	5.781	357.17	699	68.7
70.01 - 75.00	\$34,982,607	107	11.00	\$326,940	5.837	356.82	694	74.0
75.01 - 80.00	\$160,827,643	506	50.56	\$317,841	5.945	357.25	693	79.6
80.01 - 85.00	\$3,101,384	12	0.98	\$258,449	5.887	356.02	664	83.8
85.01 - 90.00	\$12,061,892	49	3.79	\$246,161	5.874	356.77	690	89.7
90.01 - 95.00	\$11,332,896	52	3.56	\$217,940	5.854	357.23	695	94.7
	\$318,079,173	943	100.00	\$337,306	5.845	356.98	694	74.0

Current Gross Coupon								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
3.000 - 3.499	\$247,570	1	0.08	\$247,570	3.375	354.00	733	41.9
3.500 - 3.999	\$748,349	3	0.24	\$249,450	3.727	351.70	739	59.1
4.000 - 4.499	\$2,609,079	10	0.82	\$260,908	4.190	355.02	699	80.0
4.500 - 4.999	\$18,562,319	46	5.84	\$403,529	4.769	356.87	706	69.5
5.000 - 5.499	\$53,653,036	160	16.87	\$335,331	5.218	356.90	699	74.4
5.500 - 5.999	\$117,339,898	324	36.89	\$362,160	5.705	357.11	692	72.5
6.000 - 6.499	\$70,510,316	207	22.17	\$340,630	6.187	357.04	696	74.3
6.500 - 6.999	\$45,781,011	148	14.39	\$309,331	6.676	356.98	686	77.6
7.000 - 7.499	\$3,799,773	17	1.19	\$223,516	7.084	356.74	679	80.5
7.500 - 7.999	\$3,821,297	18	1.20	\$212,294	7.649	356.41	707	80.3
8.000 - 8.499	\$524,066	5	0.16	\$104,813	8.257	355.49	710	82.7
8.500 - 8.999	\$221,152	2	0.07	\$110,576	8.601	354.81	644	90.0
9.000 - 9.499	\$227,200	1	0.07	\$227,200	9.000	357.00	646	80.0
9.500 - 9.999	\$34,108	1	0.01	\$34,108	9.875	358.00	650	80.0
	\$318,079,173	943	100.00	\$337,306	5.845	356.98	694	74.0

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\$318,079,173 (Group 2) Adjustable Rate Mortgage Loans

Property Type								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
SFR	\$187,757,595	531	59.03	\$353,592	5.830	356.91	692	73.3
PUD	\$72,514,220	205	22.80	\$353,728	5.723	357.00	693	74.2
CND	\$30,312,632	116	9.53	\$261,316	6.088	357.20	704	78.8
2-4U	\$22,547,336	69	7.09	\$326,773	5.998	357.25	699	72.5
CNDP	\$2,688,044	11	0.85	\$244,368	5.742	357.30	721	78.5
COOP	\$2,259,346	11	0.71	\$205,395	6.277	355.09	699	66.0
	\$318,079,173	943	100.00	\$337,306	5.845	356.98	694	74.0

Purpose								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
PUR	\$173,328,712	548	54.49	\$316,293	5.856	357.13	701	78.4
RCO	\$87,651,195	257	27.56	\$341,055	5.945	356.79	683	69.1
RNC	\$57,099,266	138	17.95	\$413,763	5.657	356.78	692	68.2
	\$318,079,173	943	100.00	\$337,306	5.845	356.98	694	74.0

Occupancy								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
OO	\$248,169,286	691	78.02	\$359,145	5.792	357.00	689	74.7
INV	\$53,821,781	212	16.92	\$253,876	6.027	356.73	714	71.2
2H	\$16,088,106	40	5.06	\$402,203	6.047	357.46	706	72.6
	\$318,079,173	943	100.00	\$337,306	5.845	356.98	694	74.0

Range of Months Remaining to Scheduled Maturity								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
301 - 360	\$318,079,173	943	100.00	\$337,306	5.845	356.98	694	74.0
	\$318,079,173	943	100.00	\$337,306	5.845	356.98	694	74.0

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Countrywide Mortgage Pass-Through Trust 2004-J4

\$318,079,173 (Group 2) Adjustable Rate Mortgage Loans

Collateral Grouped by Document Type								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
REDUCED	\$159,539,506	438	50.16	\$364,245	5.886	357.08	693	74.2
FULL/ALT	\$66,129,981	211	20.79	\$313,412	5.574	356.63	693	75.5
NINA	\$47,405,810	158	14.90	\$300,037	6.141	357.21	701	73.7
NO RATIO	\$38,061,657	110	11.97	\$346,015	5.893	356.99	692	70.5
FULL-DU	\$4,159,680	15	1.31	\$277,312	5.225	356.23	712	77.9
STREAMLINE	\$2,325,294	9	0.73	\$258,366	5.123	355.14	674	73.0
PREFERRED	\$279,664	1	0.09	\$279,664	5.000	359.00	775	80.0
CLUES-EASY DOC	\$177,581	1	0.06	\$177,581	5.125	359.00	788	72.7
	\$318,079,173	943	100.00	\$337,306	5.845	356.98	694	74.0

Collateral Grouped by FICO								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Unknown	\$920,979	2	0.29	\$460,490	6.219	356.54		69.2
801 - 820	\$658,091	4	0.21	\$164,523	5.393	355.36	804	47.5
781 - 800	\$11,410,830	47	3.59	\$242,784	5.564	356.60	789	71.8
761 - 780	\$15,618,796	55	4.91	\$283,978	5.791	356.69	768	75.5
741 - 760	\$33,398,774	90	10.50	\$371,097	5.684	356.95	750	73.1
721 - 740	\$34,781,938	92	10.93	\$378,065	5.876	356.57	731	71.5
701 - 720	\$37,061,652	109	11.65	\$340,015	5.805	357.10	709	75.9
681 - 700	\$48,195,236	145	15.15	\$332,381	5.797	356.74	691	74.8
661 - 680	\$50,922,882	161	16.01	\$316,291	5.870	357.51	671	75.5
641 - 660	\$43,265,747	124	13.60	\$348,917	6.103	357.12	651	73.8
621 - 640	\$34,779,281	98	10.93	\$354,891	5.969	357.29	632	74.0
601 - 620	\$4,939,304	10	1.55	\$493,930	5.174	355.48	611	63.8
581 - 600	\$1,010,896	3	0.32	\$336,965	5.259	352.93	590	75.6
561 - 580	\$78,450	1	0.02	\$78,450	5.250	354.00	583	55.6
541 - 560	\$1,036,318	2	0.33	\$518,159	5.094	356.00	556	80.7
	\$318,079,173	943	100.00	\$337,306	5.845	356.98	694	74.0

Delinquency Status								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Current	\$318,079,173	943	100.00	\$337,306	5.845	356.98	694	74.0
	\$318,079,173	943	100.00	\$337,306	5.845	356.98	694	74.0

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Countrywide Mortgage Pass-Through Trust 2004-J4

\$318,079,173 (Group 2) Adjustable Rate Mortgage Loans

Collateral Grouped by 12 Month Payment History								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Unknown	\$318,079,173	943	100.00	\$337,306	5.845	356.98	694	74.0
	\$318,079,173	943	100.00	\$337,306	5.845	356.98	694	74.0

Collateral Grouped by Prepayment Penalty Months								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0	\$304,051,313	891	95.59	\$341,247	5.834	357.00	694	73.9
12	\$811,022	3	0.25	\$270,341	6.184	356.08	672	64.3
24	\$5,877,780	21	1.85	\$279,894	6.416	356.46	698	77.5
36	\$5,228,718	19	1.64	\$275,196	5.957	356.25	675	77.2
60	\$2,110,340	9	0.66	\$234,482	5.365	356.60	698	70.4
1	\$318,079,173	943	100.00	\$337,306	5.845	356.98	694	74.0

80% LTV/PMI Analysis								
(Excludes 830 80% or less LTV Mortgages)								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
> 80% LTV, with MI	\$26,496,173	113	100.00	\$234,479	5.867	356.88	689	91.1
	\$26,496,173	113	100.00	\$234,479	5.867	356.88	689	91.1

Range of Months to Roll									
DESCRIPTION	WA MTR	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
13 - 18	17	\$3,681,131	18	1.16	\$204,507	6.487	353.17	675	80.6
19 - 24	22	\$39,971,836	123	12.57	\$324,974	5.913	356.98	684	78.5
25 - 31	29	\$3,034,943	15	0.95	\$202,330	5.566	352.64	696	79.4
32 - 37	34	\$80,402,638	223	25.28	\$360,550	5.761	357.56	692	73.9
43 - 49	49	\$612,111	2	0.19	\$306,055	5.364	349.00	598	75.7
50 - 55	54	\$35,500,741	114	11.16	\$311,410	5.503	354.10	714	69.1
56 - 61	58	\$154,875,773	448	48.69	\$345,705	5.941	357.53	694	73.7
46		\$318,079,173	943	100.00	\$337,306	5.845	356.98	694	74.0

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\$318,079,173 (Group 2) Adjustable Rate Mortgage Loans

Range of Margin								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
2.250 - 2.499	\$60,486,279	169	19.02	\$357,907	5.442	355.62	715	70.1
2.500 - 2.749	\$1,614,200	5	0.51	\$322,840	5.100	354.90	713	77.0
2.750 - 2.999	\$247,139,076	735	77.70	\$336,244	5.934	357.37	689	74.8
3.000 - 3.249	\$319,254	1	0.10	\$319,254	5.875	359.00	620	95.0
3.250 - 3.499	\$3,057,022	5	0.96	\$611,404	5.554	357.68	683	67.3
3.500 - 3.749	\$1,253,745	12	0.39	\$104,479	7.183	353.53	704	89.2
3.750 - 3.999	\$1,042,894	4	0.33	\$260,724	5.998	351.32	669	81.2
4.000 - 4.249	\$353,612	2	0.11	\$176,806	5.879	358.42	637	85.7
4.250 - 4.499	\$217,512	1	0.07	\$217,512	7.500	354.00	690	95.0
4.500 - 4.749	\$1,299,982	4	0.41	\$324,995	7.042	355.89	700	80.9
5.000 - 5.249	\$446,189	3	0.14	\$148,730	6.534	355.17	684	78.6
5.250 - 5.499	\$89,342	1	0.03	\$89,342	8.750	356.00	633	90.0
5.750 - 5.999	\$760,067	1	0.24	\$760,067	5.875	355.00	639	78.2
2.686	\$318,079,173	943	100.00	\$337,306	5.845	356.98	694	74.0

Range of Maximum Rates								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
9.000 - 9.499	\$975,567	4	0.31	\$243,892	3.969	354.62	738	72.3
9.500 - 9.999	\$8,564,839	14	2.69	\$611,774	4.727	356.28	686	66.1
10.000 - 10.499	\$12,367,074	34	3.89	\$363,737	5.008	355.94	689	76.4
10.500 - 10.999	\$17,245,339	49	5.42	\$351,946	5.069	356.65	711	72.5
11.000 - 11.499	\$47,759,467	142	15.01	\$336,334	5.330	357.13	704	73.1
11.500 - 11.999	\$111,833,483	319	35.16	\$350,575	5.724	357.20	692	72.6
12.000 - 12.499	\$66,803,357	202	21.00	\$330,710	6.183	356.91	694	74.9
12.500 - 12.999	\$44,065,891	141	13.85	\$312,524	6.686	356.98	684	77.5
13.000 - 13.499	\$4,409,924	17	1.39	\$259,407	7.072	356.88	690	79.1
13.500 - 13.999	\$3,378,828	15	1.06	\$225,255	7.692	356.69	708	79.0
14.000 - 14.499	\$324,754	3	0.10	\$108,251	8.223	355.78	710	79.8
14.500 - 14.999	\$89,342	1	0.03	\$89,342	8.750	356.00	633	90.0
15.000 - 15.499	\$227,200	1	0.07	\$227,200	9.000	357.00	646	80.0
15.500 - 15.999	\$34,108	1	0.01	\$34,108	9.875	358.00	650	80.0
11.743	\$318,079,173	943	100.00	\$337,306	5.845	356.98	694	74.0

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\$318,079,173 (Group 2) Adjustable Rate Mortgage Loans

Next Interest Adjustment Date								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
06/05	\$574,094	1	0.18	\$574,094	6.000	350.00	650	79.5
09/05	\$773,362	3	0.24	\$257,787	5.950	353.00	660	81.7
10/05	\$2,333,674	14	0.73	\$166,691	6.784	354.00	687	80.5
11/05	\$1,831,307	9	0.58	\$203,479	6.855	355.00	676	81.5
12/05	\$868,392	3	0.27	\$289,464	6.026	356.00	706	79.3
01/06	\$15,707,239	48	4.94	\$327,234	6.116	357.00	686	76.6
02/06	\$16,808,187	51	5.28	\$329,572	5.724	358.00	681	81.3
03/06	\$3,730,184	9	1.17	\$414,465	5.318	356.00	693	71.6
04/06	\$1,026,528	3	0.32	\$342,176	6.282	348.00	662	80.0
05/06	\$183,015	1	0.06	\$183,015	6.375	349.00	690	90.0
06/06	\$420,520	2	0.13	\$210,260	4.562	350.00	676	80.5
08/06	\$846,060	4	0.27	\$211,515	6.169	352.00	680	86.0
09/06	\$246,050	1	0.08	\$246,050	6.250	353.00	659	95.0
10/06	\$930,413	5	0.29	\$186,083	4.983	354.00	709	67.2
11/06	\$408,885	2	0.13	\$204,443	5.906	355.00	748	78.5
12/06	\$12,204,452	20	3.84	\$610,223	5.582	356.00	697	62.5
01/07	\$24,293,197	68	7.64	\$357,253	6.007	357.00	693	73.0
02/07	\$30,202,417	93	9.50	\$324,757	5.730	358.00	691	77.2
03/07	\$13,702,573	42	4.31	\$326,252	5.555	359.00	688	78.2
05/08	\$612,111	2	0.19	\$306,055	5.364	349.00	598	75.7
06/08	\$273,700	1	0.09	\$273,700	5.625	350.00	751	68.2
07/08	\$1,112,111	4	0.35	\$278,028	4.368	351.00	706	64.0
08/08	\$687,337	2	0.22	\$343,669	4.410	352.00	730	76.3
09/08	\$5,062,089	16	1.59	\$316,381	5.054	353.00	669	64.1
10/08	\$13,992,816	43	4.40	\$325,414	5.877	354.00	717	68.2
11/08	\$14,372,688	48	4.52	\$299,431	5.436	355.00	726	71.9
12/08	\$25,422,183	63	7.99	\$403,527	5.775	356.00	708	70.9
01/09	\$49,727,401	137	15.63	\$362,974	6.169	357.00	694	73.4
02/09	\$51,613,021	166	16.23	\$310,922	5.996	358.00	690	75.6
03/09	\$27,907,518	81	8.77	\$344,537	5.591	359.00	689	73.4
04/09	\$205,650	1	0.06	\$205,650	4.750	360.00	620	90.0
	\$318,079,173	943	100.00	\$337,306	5.845	356.98	694	74.0

Initial Fixed Period								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
24	\$41,692,476	136	13.11	\$306,562	5.964	357.09	684	78.9
36	\$85,398,072	243	26.85	\$351,432	5.758	357.16	692	74.1
60	\$190,988,625	564	60.04	\$338,632	5.858	356.87	697	72.9
	\$318,079,173	943	100.00	\$337,306	5.845	356.98	694	74.0

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\$318,079,173 (Group 2) Adjustable Rate Mortgage Loans

Initial Cap								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
1.000	\$729,101	1	0.23	\$729,101	6.750	357.00	749	74.6
2.000	\$4,014,354	20	1.26	\$200,718	5.118	355.31	693	73.8
3.000	\$124,180,098	368	39.04	\$337,446	5.824	357.20	689	75.7
3.200	\$309,490	1	0.10	\$309,490	7.000	358.00	631	89.6
4.000	\$179,484	1	0.06	\$179,484	6.875	355.00	677	70.0
5.000	\$155,336,591	438	48.84	\$354,650	5.943	357.31	690	73.4
6.000	\$33,330,055	114	10.48	\$292,369	5.517	354.75	730	70.3
	\$318,079,173	943	100.00	\$337,306	5.845	356.98	694	74.0

Subsequent Cap								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
1.000	\$158,573,846	482	49.85	\$328,991	5.962	357.31	689	75.4
2.000	\$158,902,643	459	49.96	\$346,193	5.728	356.65	699	72.6
2.500	\$423,200	1	0.13	\$423,200	5.250	356.00	678	80.0
3.000	\$179,484	1	0.06	\$179,484	6.875	355.00	677	70.0
	\$318,079,173	943	100.00	\$337,306	5.845	356.98	694	74.0

Range of DTI%								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0.01 - 5.00	\$340,022	2	0.11	\$170,011	4.750	357.66	699	78.3
5.01 - 10.00	\$4,448,086	6	1.40	\$741,348	5.160	355.07	670	59.4
10.01 - 15.00	\$924,007	4	0.29	\$231,002	5.698	357.54	702	76.6
15.01 - 20.00	\$3,043,836	11	0.96	\$276,712	5.309	357.70	705	70.1
20.01 - 25.00	\$8,474,102	18	2.66	\$470,783	5.437	356.08	711	74.0
25.01 - 30.00	\$7,182,902	21	2.26	\$342,043	5.736	356.70	705	68.7
30.01 - 35.00	\$10,861,350	31	3.41	\$350,366	5.679	356.54	664	76.2
35.01 - 40.00	\$16,336,940	47	5.14	\$347,594	5.656	356.72	692	72.9
40.01 - 45.00	\$25,547,356	55	8.03	\$464,497	5.775	356.29	706	70.7
45.01 - 50.00	\$7,638,335	28	2.40	\$272,798	5.744	355.84	684	77.5
50.01 - 55.00	\$2,001,085	8	0.63	\$250,136	5.953	357.65	643	79.9
> 55.00	\$1,955,136	4	0.61	\$488,784	5.558	356.22	657	63.9
Unknown	\$229,326,016	708	72.10	\$323,907	5.920	357.19	695	74.7
35.27	\$318,079,173	943	100.00	\$337,306	5.845	356.98	694	74.0

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\$318,079,173 (Group 2) Adjustable Rate Mortgage Loans

Range of Floor								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
2.001 - 3.000	\$309,239,555	909	97.22	\$340,198	5.833	357.01	695	73.9
3.001 - 4.000	\$5,128,768	15	1.61	\$341,918	5.747	356.04	672	74.8
4.001 - 5.000	\$1,345,536	5	0.42	\$269,107	6.789	356.01	716	78.5
5.001 - 6.000	\$849,409	2	0.27	\$424,704	6.177	355.11	638	79.4
6.001 - 7.000	\$462,487	3	0.15	\$154,162	6.790	354.83	666	89.0
7.001 - 8.000	\$722,296	6	0.23	\$120,383	7.433	354.31	705	89.0
8.001 - 9.000	\$331,122	3	0.10	\$110,374	8.387	354.60	687	88.5
2.703	\$318,079,173	943	100.00	\$337,306	5.845	356.98	694	74.0

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\$620,070,822 (Groups 1 & 2) Fixed & Adjustable Rate Mortgage Loans

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

Range

Total Number of Loans	2,308	
Total Outstanding Balance	\$620,070,822	
Average Loan Balance	\$268,662	\$19,959 to \$2,664,000
WA Mortgage Rate	6.199%	3.375% to 9.875%
WA Mortgage Rate Net LPMI	6.188%	3.375% to 9.875%
Net WAC	5.929%	3.116% to 9.616%
ARM Characteristics		
WA Gross Margin	2.686%	2.250% to 5.750%
WA Months to First Roll	46	14 to 60
WA First Periodic Cap	4.275%	1.000% to 6.000%
WA Subsequent Periodic Cap	1.503%	1.000% to 3.000%
WA Lifetime Cap	11.743%	9.125% to 15.875%
WA Lifetime Floor	2.703%	2.250% to 8.500%
WA Original Term (months)	356	121 to 360
WA Remaining Term (months)	352	70 to 360
WA Age (months)	4	0 to 123
WA LTV	74.58%	16.48% to 103.00%
WA FICO	699	
WA DTI%	35.52%	
Secured by (% of pool)		
1st Liens	100.00%	
2nd Liens	0.00%	
Prepayment Penalty at Loan Orig (% of all loans)	31.11%	
Prepay Moves Exempted		
Soft	2.35%	
Hard	2.08%	
No Prepay	68.89%	
Unknown	26.68%	

Top 5 States		Top 5 Prop		Doc Types		Purpose Codes		Occ Codes		Orig PP Term	
CA	51.88%	SFR	62.71%	REDUCE	44.91%	PUR	49.15%	OO	82.14%	0	68.89%
FL	5.79%	PUD	19.59%	FULL/AL	25.95%	RCO	31.51%	INV	13.10%	12	1.37%
NY	3.91%	CND	8.15%	NINA	14.02%	RNC	19.34%	2H	4.75%	24	1.05%
NJ	3.34%	2-4U	7.95%	NO RATI	8.59%					36	19.39%
MA	2.83%	CNDP	0.72%	PREFER	4.06%					60	9.30%

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Countrywide

SECURITIES CORPORATION

A Countrywide Capital Markets Company

Computational Materials for

Countrywide Mortgage Pass-Through Trust 2004-J4

\$620,070,822 (Groups 1 & 2) Fixed & Adjustable Rate Mortgage Loans

Description								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
2/28 LIB6M	\$13,199,845	41	2.13	\$321,947	6.249	356.39	683	78.3
2/28 LIB6M-IO	\$28,492,631	95	4.60	\$299,922	5.832	357.42	684	79.1
3/27 LIB6M	\$6,142,265	13	0.99	\$472,482	5.909	356.57	683	73.0
3/27 LIB6M-IO	\$41,139,836	123	6.63	\$334,470	5.785	357.51	689	73.7
3/1 CMT1Y	\$16,336,595	34	2.63	\$480,488	5.680	356.28	693	74.9
3/1 CMT1Y-IO	\$21,779,376	73	3.51	\$298,348	5.721	357.32	699	74.4
5/25 LIB6M	\$22,502,819	66	3.63	\$340,952	5.674	355.88	708	69.1
5/25 LIB6M-IO	\$80,056,114	256	12.91	\$312,719	5.961	356.69	702	74.2
5/1 CMT1Y	\$27,451,310	76	4.43	\$361,201	5.938	357.09	687	73.2
5/1 CMT1Y-IO	\$36,100,478	114	5.82	\$316,671	6.027	357.66	694	74.5
5/1 LIB12M	\$13,658,358	33	2.20	\$413,890	5.218	356.49	670	68.6
5/1 LIB12M-IO	\$11,219,546	19	1.81	\$590,502	5.526	357.48	712	70.4
10Yr Fixed-IO	\$204,250	1	0.03	\$204,250	7.375	113.00	710	95.0
15Yr Fixed	\$10,121,313	70	1.63	\$144,590	6.483	172.11	691	67.0
30/15 Fixed Balloon	\$791,185	4	0.13	\$197,796	6.102	168.08	721	80.0
20Yr Fixed	\$2,710,376	14	0.44	\$193,598	6.627	233.18	691	64.3
25Yr Fixed	\$297,321	1	0.05	\$297,321	6.500	282.00	790	78.0
30Yr Fixed	\$251,076,730	1,146	40.49	\$219,090	6.579	353.75	703	76.0
30Yr Fixed-IO	\$36,790,473	129	5.93	\$285,197	6.543	353.47	718	72.4
	\$620,070,822	2,308	100.00	\$268,662	6.199	351.54	699	74.6

Range of Current Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$0.01 - \$100,000.00	\$22,093,953	290	3.56	\$76,186	6.767	335.08	702	76.0
\$100,000.01 - \$200,000.00	\$109,571,331	739	17.67	\$148,270	6.435	348.78	697	77.0
\$200,000.01 - \$300,000.00	\$113,616,165	459	18.32	\$247,530	6.210	353.58	695	76.8
\$300,000.01 - \$400,000.00	\$162,313,933	468	26.18	\$346,825	6.303	349.97	701	76.8
\$400,000.01 - \$500,000.00	\$80,610,871	176	13.00	\$458,016	6.057	354.73	697	74.4
\$500,000.01 - \$600,000.00	\$45,430,830	83	7.33	\$547,359	5.935	356.14	713	70.7
\$600,000.01 - \$700,000.00	\$31,673,704	49	5.11	\$646,402	6.039	357.31	691	71.6
\$700,000.01 - \$800,000.00	\$8,175,416	11	1.32	\$743,220	5.829	355.83	710	60.6
\$800,000.01 - \$900,000.00	\$5,874,229	7	0.95	\$839,176	5.569	356.61	683	68.8
\$900,000.01 - \$1,000,000.00	\$4,947,139	5	0.80	\$989,428	6.182	356.20	679	63.4
\$1,000,000.01 - \$1,100,000.00	\$3,203,900	3	0.52	\$1,067,967	5.131	295.08	682	69.4
\$1,100,000.01 - \$1,200,000.00	\$1,166,652	1	0.19	\$1,166,652	6.250	357.00	657	39.0
\$1,200,000.01 - \$1,300,000.00	\$2,569,217	2	0.41	\$1,284,609	5.688	357.01	699	54.9
\$1,300,000.01 - \$1,400,000.00	\$1,371,912	1	0.22	\$1,371,912	5.375	358.00	729	78.3
\$1,400,000.01 - \$1,500,000.00	\$4,494,816	3	0.72	\$1,498,272	5.500	356.33	724	61.3
\$1,500,000.01 - \$1,600,000.00	\$4,747,000	3	0.77	\$1,582,333	5.793	352.64	706	63.0
\$1,800,000.01 - \$1,900,000.00	\$1,805,930	1	0.29	\$1,805,930	6.250	352.00	664	65.0
\$1,900,000.01 - \$2,000,000.00	\$1,942,923	1	0.31	\$1,942,923	4.875	353.00	604	47.8
\$2,000,000.01 - \$2,100,000.00	\$2,080,000	1	0.34	\$2,080,000	5.375	357.00	672	65.0
\$2,100,000.01 - \$2,200,000.00	\$2,180,000	1	0.35	\$2,180,000	5.625	357.00	743	68.1
\$2,400,000.01 - \$2,500,000.00	\$2,406,900	1	0.39	\$2,406,900	5.500	358.00	692	61.7

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\$620,070,822 (Groups 1 & 2) Fixed & Adjustable Rate Mortgage Loans

Range of Current Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$2,500,000.01 - \$2,600,000.0	\$5,130,000	2	0.83	\$2,565,000	5.501	357.50	717	65.2
\$2,600,000.01 - \$2,700,000.0	\$2,664,000	1	0.43	\$2,664,000	6.250	354.00	740	63.4
	\$620,070,822	2,308	100.00	\$268,662	6.199	351.54	699	74.6

Range of Original Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$0.01 - \$50,000.00	\$1,254,512	30	0.20	\$41,817	7.140	309.79	708	73.1
\$50,000.01 - \$100,000.00	\$20,839,441	260	3.36	\$80,152	6.745	336.60	702	76.2
\$100,000.01 - \$150,000.00	\$49,092,852	390	7.92	\$125,879	6.500	351.05	696	77.9
\$150,000.01 - \$200,000.00	\$60,156,625	347	9.70	\$173,362	6.382	347.48	698	76.1
\$200,000.01 - \$250,000.00	\$56,699,636	251	9.14	\$225,895	6.233	355.43	694	77.5
\$250,000.01 - \$300,000.00	\$55,106,044	202	8.89	\$272,802	6.175	353.78	697	76.6
\$300,000.01 - \$350,000.00	\$89,678,954	275	14.46	\$326,105	6.378	346.17	702	76.4
\$350,000.01 - \$400,000.00	\$73,988,558	199	11.93	\$371,802	6.216	352.73	701	77.2
\$400,000.01 - \$450,000.00	\$31,179,722	73	5.03	\$427,119	6.037	355.58	702	76.0
\$450,000.01 - \$500,000.00	\$49,246,578	103	7.94	\$478,122	6.054	355.34	694	73.1
\$500,000.01 - \$550,000.00	\$26,719,860	51	4.31	\$523,919	5.904	353.63	714	72.0
\$550,000.01 - \$600,000.00	\$19,674,302	34	3.17	\$578,656	6.040	356.09	715	69.4
\$600,000.01 - \$650,000.00	\$26,885,177	42	4.34	\$640,123	6.022	357.29	688	71.9
\$650,000.01 - \$700,000.00	\$4,088,536	6	0.66	\$681,423	6.114	357.50	709	68.5
\$700,000.01 - \$750,000.00	\$7,323,840	10	1.18	\$732,384	5.873	355.90	713	61.7
\$750,000.01 - \$800,000.00	\$1,551,568	2	0.25	\$775,784	5.811	356.02	683	63.8
\$800,000.01 - \$850,000.00	\$3,247,933	4	0.52	\$811,983	6.066	356.00	685	69.2
\$850,000.01 - \$900,000.00	\$2,626,297	3	0.42	\$875,432	4.954	357.36	681	68.2
\$900,000.01 - \$950,000.00	\$950,000	1	0.15	\$950,000	5.500	356.00	675	59.4
\$950,000.01 - \$1,000,000.00	\$3,997,139	4	0.64	\$999,285	6.344	356.25	680	64.3
\$1,000,000.01 - \$1,050,000.00	\$1,013,688	1	0.16	\$1,013,688	4.875	171.00	620	53.9
\$1,050,000.01 - \$1,100,000.00	\$2,190,212	2	0.35	\$1,095,106	5.249	352.50	711	76.7
\$1,150,000.01 - \$1,200,000.00	\$1,166,652	1	0.19	\$1,166,652	6.250	357.00	657	39.0
\$1,250,000.01 - \$1,300,000.00	\$2,569,217	2	0.41	\$1,284,609	5.688	357.01	699	54.9
\$1,350,000.01 - \$1,400,000.00	\$1,371,912	1	0.22	\$1,371,912	5.375	358.00	729	78.3
\$1,450,000.01 - \$1,500,000.00	\$4,494,816	3	0.72	\$1,498,272	5.500	356.33	724	61.3
\$1,550,000.01 - \$1,600,000.00	\$1,553,262	1	0.25	\$1,553,262	5.625	356.00	689	65.0
\$1,600,000.01 - \$1,650,000.00	\$1,595,780	1	0.26	\$1,595,780	5.625	352.00	683	70.0
\$1,800,000.01 - \$1,850,000.00	\$1,805,930	1	0.29	\$1,805,930	6.250	352.00	664	65.0
\$1,950,000.01 - \$2,000,000.00	\$3,540,881	2	0.57	\$1,770,441	5.439	351.65	668	50.6
\$2,050,000.01 - \$2,100,000.00	\$2,080,000	1	0.34	\$2,080,000	5.375	357.00	672	65.0
\$2,150,000.01 - \$2,200,000.00	\$2,180,000	1	0.35	\$2,180,000	5.625	357.00	743	68.1
\$2,400,000.01 - \$2,450,000.00	\$2,406,900	1	0.39	\$2,406,900	5.500	358.00	692	61.7
\$2,550,000.01 - \$2,600,000.00	\$5,130,000	2	0.83	\$2,565,000	5.501	357.50	717	65.2
\$2,650,000.01 - \$2,700,000.00	\$2,664,000	1	0.43	\$2,664,000	6.250	354.00	740	63.4
	\$620,070,822	2,308	100.00	\$268,662	6.199	351.54	699	74.6

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Countrywide

SECURITIES CORPORATION

A Countrywide Capital Markets Company

Computational Materials for

Countrywide Mortgage Pass-Through Trust 2004-J4

\$620,070,822 (Groups 1 & 2) Fixed & Adjustable Rate Mortgage Loans

DESCRIPTION	State							
	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
AK	\$256,000	1	0.04	\$256,000	5.625	359.00	623	80.0
AL	\$1,386,578	9	0.22	\$154,064	7.424	330.34	715	88.5
AR	\$548,006	4	0.09	\$137,002	6.746	358.06	691	82.4
AZ	\$9,680,723	47	1.56	\$205,973	6.154	350.61	710	79.2
CA	\$321,696,719	954	51.88	\$337,208	6.097	354.20	700	72.7
CO	\$16,022,511	72	2.58	\$222,535	6.258	351.80	690	77.3
CT	\$13,788,631	41	2.22	\$336,308	6.043	348.61	689	71.0
DC	\$2,135,064	11	0.34	\$194,097	6.422	358.18	647	78.9
DE	\$1,008,795	5	0.16	\$201,759	6.525	344.30	714	81.4
FL	\$35,932,829	177	5.79	\$203,010	6.332	350.06	702	77.5
GA	\$9,642,904	57	1.56	\$169,174	6.301	344.75	693	78.8
HI	\$5,150,257	13	0.83	\$396,174	5.716	356.57	711	69.4
IA	\$170,042	2	0.03	\$85,021	7.185	357.50	688	85.0
ID	\$2,557,623	9	0.41	\$284,180	5.749	355.47	682	70.4
IL	\$9,671,169	36	1.56	\$268,644	6.089	347.99	691	80.8
IN	\$1,647,858	11	0.27	\$149,805	6.416	356.51	665	79.1
KS	\$1,064,245	11	0.17	\$96,750	6.577	348.35	707	84.6
KY	\$272,582	3	0.04	\$90,861	6.732	359.39	687	89.8
LA	\$2,050,679	10	0.33	\$205,068	6.937	348.34	688	67.4
MA	\$17,545,064	58	2.83	\$302,501	6.275	346.17	701	73.2
MD	\$10,348,059	40	1.67	\$258,701	6.275	349.54	689	76.2
ME	\$2,066,865	8	0.33	\$258,358	6.228	356.64	700	78.4
MI	\$7,284,438	42	1.17	\$173,439	6.390	353.43	685	79.2
MN	\$7,172,931	40	1.16	\$179,323	6.515	355.26	697	80.9
MO	\$4,071,184	26	0.66	\$156,584	6.561	348.23	688	81.7
MS	\$626,514	4	0.10	\$156,628	6.861	349.07	684	84.2
MT	\$504,799	2	0.08	\$252,399	7.358	346.71	685	80.0
NC	\$6,818,985	27	1.10	\$252,555	6.149	322.01	681	71.4
NE	\$309,516	3	0.05	\$103,172	7.001	358.52	665	80.3
NH	\$2,948,780	17	0.48	\$173,458	6.662	355.88	702	78.1
NJ	\$20,737,196	73	3.34	\$284,071	6.383	350.26	693	72.6
NM	\$1,000,855	5	0.16	\$200,171	6.519	358.67	670	67.0
NV	\$12,333,129	51	1.99	\$241,826	5.905	356.48	718	77.3
NY	\$24,229,673	83	3.91	\$291,924	6.463	347.41	705	77.4
OH	\$5,062,687	46	0.82	\$110,058	6.532	349.28	683	77.7
OK	\$875,482	8	0.14	\$109,435	6.593	358.76	708	77.6
OR	\$7,012,780	38	1.13	\$184,547	6.685	351.55	701	77.6
PA	\$5,003,426	26	0.81	\$192,439	6.409	351.05	711	77.5
RI	\$1,097,346	5	0.18	\$219,469	6.897	354.93	708	75.9
SC	\$5,402,014	28	0.87	\$192,929	5.701	343.02	706	76.0
TN	\$1,944,409	14	0.31	\$138,886	6.172	348.68	710	86.3
TX	\$13,072,291	69	2.11	\$189,453	6.554	332.18	704	80.1
UT	\$3,465,616	16	0.56	\$216,601	6.524	334.99	706	76.9
VA	\$10,131,468	39	1.63	\$259,781	6.178	356.15	694	78.1
VT	\$891,115	6	0.14	\$148,519	6.592	323.41	711	69.0
WA	\$10,670,564	54	1.72	\$197,603	6.282	350.65	699	77.3
WI	\$1,938,162	4	0.31	\$484,540	6.248	351.30	733	58.2

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SECURITIES CORPORATION
A Countrywide Capital Markets Company

Computational Materials for
Countrywide Mortgage Pass-Through Trust 2004-J4

\$620,070,822 (Groups 1 & 2) Fixed & Adjustable Rate Mortgage Loans

State								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
WV	\$137,707	1	0.02	\$137,707	6.250	358.00	645	80.0
WY	\$684,553	2	0.11	\$342,276	6.375	357.53	724	73.8
	\$620,070,822	2,308	100.00	\$268,662	6.199	351.54	699	74.6

Loan-to-Value Ratios								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0.01 - 50.00	\$35,206,236	128	5.68	\$275,049	5.922	346.37	705	42.4
50.01 - 55.00	\$20,123,246	53	3.25	\$379,684	6.012	343.11	704	52.3
55.01 - 60.00	\$34,706,052	107	5.60	\$324,356	5.959	349.18	704	57.9
60.01 - 65.00	\$41,678,525	120	6.72	\$347,321	5.921	351.52	694	63.1
65.01 - 70.00	\$55,943,341	180	9.02	\$310,796	6.077	351.50	700	68.7
70.01 - 75.00	\$60,049,236	232	9.68	\$258,833	6.155	349.96	695	73.8
75.01 - 80.00	\$276,102,616	1,004	44.53	\$275,003	6.215	353.33	698	79.6
80.01 - 85.00	\$8,743,436	40	1.41	\$218,586	6.547	338.13	676	83.7
85.01 - 90.00	\$46,129,320	229	7.44	\$201,438	6.632	352.15	697	89.6
90.01 - 95.00	\$36,774,327	185	5.93	\$198,780	6.604	354.79	708	94.7
95.01 - 100.00	\$2,480,844	14	0.40	\$177,203	6.410	355.23	726	99.5
100.01 - 105.00	\$2,133,645	16	0.34	\$133,353	6.121	350.95	739	102.7
	\$620,070,822	2,308	100.00	\$268,662	6.199	351.54	699	74.6

Current Gross Coupon								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
3.000 - 3.499	\$247,570	1	0.04	\$247,570	3.375	354.00	733	41.9
3.500 - 3.999	\$748,349	3	0.12	\$249,450	3.727	351.70	739	59.1
4.000 - 4.499	\$2,609,079	10	0.42	\$260,908	4.190	355.02	699	80.0
4.500 - 4.999	\$19,953,143	49	3.22	\$407,207	4.776	347.47	702	68.4
5.000 - 5.499	\$58,276,913	172	9.40	\$338,819	5.220	356.80	701	74.1
5.500 - 5.999	\$160,631,420	471	25.91	\$341,043	5.714	355.77	700	71.6
6.000 - 6.499	\$136,548,422	492	22.02	\$277,537	6.191	352.70	697	72.3
6.500 - 6.999	\$160,008,653	703	25.80	\$227,608	6.690	348.27	698	76.7
7.000 - 7.499	\$52,693,929	244	8.50	\$215,959	7.142	345.60	700	81.6
7.500 - 7.999	\$24,399,534	131	3.93	\$186,256	7.636	343.92	700	82.0
8.000 - 8.499	\$2,424,896	20	0.39	\$121,245	8.157	347.53	697	86.2
8.500 - 8.999	\$1,180,202	9	0.19	\$131,134	8.644	315.78	646	82.4
9.000 - 9.499	\$314,604	2	0.05	\$157,302	9.000	357.28	626	81.4
9.500 - 9.999	\$34,108	1	0.01	\$34,108	9.875	358.00	650	80.0
	\$620,070,822	2,308	100.00	\$268,662	6.199	351.54	699	74.6

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A Countrywide Capital Markets Company

Computational Materials for

Countrywide Mortgage Pass-Through Trust 2004-J4

\$620,070,822 (Groups 1 & 2) Fixed & Adjustable Rate Mortgage Loans

Property Type								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
SFR	\$388,826,114	1,453	62.71	\$267,602	6.200	350.97	698	74.5
PUD	\$121,461,662	383	19.59	\$317,132	6.038	353.71	699	74.5
CND	\$50,535,281	223	8.15	\$226,616	6.339	351.99	707	77.8
2-4U	\$49,278,424	192	7.95	\$256,658	6.440	350.85	699	71.9
CNDP	\$4,489,401	18	0.72	\$249,411	5.913	356.26	718	77.0
MNF	\$3,220,594	28	0.52	\$115,021	6.503	333.22	706	78.1
COOP	\$2,259,346	11	0.36	\$205,395	6.277	355.09	699	66.0
	\$620,070,822	2,308	100.00	\$268,662	6.199	351.54	699	74.6

Purpose								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
PUR	\$304,749,891	1,114	49.15	\$273,564	6.204	353.19	709	80.0
RCO	\$195,373,032	801	31.51	\$243,911	6.296	349.22	685	69.6
RNC	\$119,947,899	393	19.34	\$305,211	6.027	351.14	698	68.9
	\$620,070,822	2,308	100.00	\$268,662	6.199	351.54	699	74.6

Occupancy								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
OO	\$509,350,187	1,840	82.14	\$276,821	6.187	351.76	696	75.4
INV	\$81,258,934	378	13.10	\$214,971	6.257	349.89	712	70.2
2H	\$29,461,701	90	4.75	\$327,352	6.232	352.41	716	72.3
	\$620,070,822	2,308	100.00	\$268,662	6.199	351.54	699	74.6

Range of Months Remaining to Scheduled Maturity								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
1 - 120	\$326,496	2	0.05	\$163,248	7.141	96.90	735	76.4
121 - 180	\$10,912,498	74	1.76	\$147,466	6.455	171.82	694	67.9
181 - 240	\$3,585,151	17	0.58	\$210,891	6.848	234.03	686	66.4
241 - 300	\$629,342	2	0.10	\$314,671	6.698	285.17	755	79.0
301 - 360	\$604,617,335	2,213	97.51	\$273,212	6.189	355.69	699	74.7
	\$620,070,822	2,308	100.00	\$268,662	6.199	351.54	699	74.6

Collateral Grouped By Document Type								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV

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\$620,070,822 (Groups 1 & 2) Fixed & Adjustable Rate Mortgage Loans

Collateral Grouped By Document Type								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
REDUCED	\$278,486,824	1,004	44.91	\$277,377	6.225	351.38	696	73.6
FULL/ALT	\$160,916,116	593	25.95	\$271,359	6.026	349.67	700	75.9
NINA	\$86,927,645	403	14.02	\$215,701	6.458	352.84	696	75.2
NO RATIO	\$53,284,381	182	8.59	\$292,771	6.101	356.12	691	71.3
PREFERRED	\$25,172,994	72	4.06	\$349,625	6.566	354.86	746	81.4
FULL-DU	\$9,056,648	27	1.46	\$335,431	5.535	353.79	715	74.7
STREAMLINE	\$3,532,897	12	0.57	\$294,408	5.616	351.48	695	70.4
NISA	\$2,097,379	12	0.34	\$174,782	6.999	316.93	697	79.6
SISA	\$418,356	2	0.07	\$209,178	7.338	254.96	618	76.5
CLUES-EASY DOC	\$177,581	1	0.03	\$177,581	5.125	359.00	788	72.7
	\$620,070,822	2,308	100.00	\$268,662	6.199	351.54	699	74.6

Collateral Grouped by FICO								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Unknown	\$1,243,720	3	0.20	\$414,573	6.454	352.51		72.0
801 - 820	\$4,801,186	20	0.77	\$240,059	6.123	355.69	804	58.0
781 - 800	\$27,885,697	110	4.50	\$253,506	6.081	346.84	789	72.6
761 - 780	\$42,034,460	155	6.78	\$271,190	6.230	348.57	768	74.6
741 - 760	\$62,430,236	215	10.07	\$290,373	6.056	352.28	750	73.9
721 - 740	\$73,724,165	257	11.89	\$286,864	6.252	351.87	731	74.9
701 - 720	\$75,440,487	290	12.17	\$260,140	6.215	351.16	710	76.7
681 - 700	\$94,645,173	351	15.26	\$269,644	6.160	353.81	690	75.4
661 - 680	\$93,748,781	382	15.12	\$245,416	6.238	351.40	670	75.6
641 - 660	\$70,514,125	253	11.37	\$278,712	6.324	354.87	651	73.3
621 - 640	\$59,602,151	227	9.61	\$262,565	6.233	352.02	632	74.3
601 - 620	\$10,464,641	29	1.69	\$360,850	5.688	330.97	614	67.0
581 - 600	\$1,167,787	5	0.19	\$233,557	5.638	353.61	590	75.4
561 - 580	\$740,704	5	0.12	\$148,141	7.146	326.47	574	75.7
541 - 560	\$1,261,510	4	0.20	\$315,377	5.746	345.01	557	81.8
521 - 540	\$365,999	2	0.06	\$183,000	8.003	267.90	538	63.4
	\$620,070,822	2,308	100.00	\$268,662	6.199	351.54	699	74.6

Delinquency Status								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Current	\$620,070,822	2,308	100.00	\$268,662	6.199	351.54	699	74.6
	\$620,070,822	2,308	100.00	\$268,662	6.199	351.54	699	74.6

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Countrywide Mortgage Pass-Through Trust 2004-J4

\$620,070,822 (Groups 1 & 2) Fixed & Adjustable Rate Mortgage Loans

Collateral Grouped by 12 Month Payment History								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Unknown	\$620,070,822	2,308	100.00	\$268,662	6.199	351.54	699	74.6
	\$620,070,822	2,308	100.00	\$268,662	6.199	351.54	699	74.6

Collateral Grouped Prepayment Penalty Months								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0	\$427,197,027	1,506	68.89	\$283,663	6.129	351.66	698	75.6
12	\$8,513,780	35	1.37	\$243,251	7.124	353.90	720	80.6
24	\$6,504,257	24	1.05	\$271,011	6.453	356.45	700	76.9
36	\$120,214,447	569	19.39	\$211,273	6.273	354.13	700	72.3
60	\$57,641,310	174	9.30	\$331,272	6.395	344.35	706	70.9
13	\$620,070,822	2,308	100.00	\$268,662	6.199	351.54	699	74.6

80% LTV/PMI Analysis								
(Excludes 1824 80% or less LTV Mortgages)								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
> 80% LTV, no MI	\$1,918,499	17	1.99	\$112,853	7.186	343.57	686	90.2
> 80% LTV, with MI	\$94,343,073	467	98.01	\$202,019	6.584	352.11	701	91.6
	\$96,261,571	484	100.00	\$198,888	6.596	351.94	701	91.6

Range of Months to Roll									(Excludes 1365 Fixed Rate Mortgages)
DESCRIPTION	WA MTR	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
13 - 18	17	\$3,681,131	18	1.16	\$204,507	6.487	353.17	675	80.6
19 - 24	22	\$39,971,836	123	12.57	\$324,974	5.913	356.98	684	78.5
25 - 31	29	\$3,034,943	15	0.95	\$202,330	5.566	352.64	696	79.4
32 - 37	34	\$80,402,638	223	25.28	\$360,550	5.761	357.56	692	73.9
43 - 49	49	\$612,111	2	0.19	\$306,055	5.364	349.00	598	75.7
50 - 55	54	\$35,500,741	114	11.16	\$311,410	5.503	354.10	714	69.1
56 - 61	58	\$154,875,773	448	48.69	\$345,705	5.941	357.53	694	73.7
46		\$318,079,173	943	100.00	\$337,306	5.845	356.98	694	74.0

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\$620,070,822 (Groups 1 & 2) Fixed & Adjustable Rate Mortgage Loans

Range of Margin								
(Excludes 1365 Fixed Rate Mortgages)								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
2.001 - 3.000	\$309,239,555	909	97.22	\$340,198	5.833	357.01	695	73.9
3.001 - 4.000	\$6,026,527	24	1.89	\$251,105	6.006	355.83	679	76.8
4.001 - 5.000	\$1,963,683	8	0.62	\$245,460	6.977	355.52	695	81.9
5.001 - 6.000	\$849,409	2	0.27	\$424,704	6.177	355.11	638	79.4
2.686	\$318,079,173	943	100.00	\$337,306	5.845	356.98	694	74.0

Range of Maximum Rates								
(Excludes 1365 Fixed Rate Mortgages)								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
9.001 - 10.000	\$14,157,660	29	4.45	\$488,195	4.714	355.97	687	70.2
10.001 - 11.000	\$33,043,695	97	10.39	\$340,657	5.083	356.63	703	73.4
11.001 - 12.000	\$168,308,522	482	52.91	\$349,188	5.668	357.17	696	72.9
12.001 - 13.000	\$95,698,051	304	30.09	\$314,796	6.463	356.92	688	76.2
13.001 - 14.000	\$6,195,842	25	1.95	\$247,834	7.429	356.78	703	79.4
14.001 - 15.000	\$641,296	5	0.20	\$128,259	8.572	356.24	677	81.3
15.001 - 16.000	\$34,108	1	0.01	\$34,108	9.875	358.00	650	80.0
11.743	\$318,079,173	943	100.00	\$337,306	5.845	356.98	694	74.0

Next Interest Adjustment Date								
(Excludes 1365 Fixed Rate Mortgages)								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
06/05	\$574,094	1	0.18	\$574,094	6.000	350.00	650	79.5
09/05	\$773,362	3	0.24	\$257,787	5.950	353.00	660	81.7
10/05	\$2,333,674	14	0.73	\$166,691	6.784	354.00	687	80.5
11/05	\$1,831,307	9	0.58	\$203,479	6.855	355.00	676	81.5
12/05	\$868,392	3	0.27	\$289,464	6.026	356.00	706	79.3
01/06	\$15,707,239	48	4.94	\$327,234	6.116	357.00	686	76.6
02/06	\$16,808,187	51	5.28	\$329,572	5.724	358.00	681	81.3
03/06	\$3,730,184	9	1.17	\$414,465	5.318	356.00	693	71.6
04/06	\$1,026,528	3	0.32	\$342,176	6.282	348.00	662	80.0
05/06	\$183,015	1	0.06	\$183,015	6.375	349.00	690	90.0
06/06	\$420,520	2	0.13	\$210,260	4.562	350.00	676	80.5
08/06	\$846,060	4	0.27	\$211,515	6.169	352.00	680	86.0
09/06	\$246,050	1	0.08	\$246,050	6.250	353.00	659	95.0
10/06	\$930,413	5	0.29	\$186,083	4.983	354.00	709	67.2
11/06	\$408,885	2	0.13	\$204,443	5.906	355.00	748	78.5
12/06	\$12,204,452	20	3.84	\$610,223	5.582	356.00	697	62.5
01/07	\$24,293,197	68	7.64	\$357,253	6.007	357.00	693	73.0
02/07	\$30,202,417	93	9.50	\$324,757	5.730	358.00	691	77.2
03/07	\$13,702,573	42	4.31	\$326,252	5.555	359.00	688	78.2
05/08	\$612,111	2	0.19	\$306,055	5.364	349.00	598	75.7
06/08	\$273,700	1	0.09	\$273,700	5.625	350.00	751	68.2

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Computational Materials for

Countrywide Mortgage Pass-Through Trust 2004-J4

\$620,070,822 (Groups 1 & 2) Fixed & Adjustable Rate Mortgage Loans

Next Interest Adjustment Date								
(Excludes 1365 Fixed Rate Mortgages)								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
07/08	\$1,112,111	4	0.35	\$278,028	4.368	351.00	706	64.0
08/08	\$687,337	2	0.22	\$343,669	4.410	352.00	730	76.3
09/08	\$5,062,089	16	1.59	\$316,381	5.054	353.00	669	64.1
10/08	\$13,992,816	43	4.40	\$325,414	5.877	354.00	717	68.2
11/08	\$14,372,688	48	4.52	\$299,431	5.436	355.00	726	71.9
12/08	\$25,422,183	63	7.99	\$403,527	5.775	356.00	708	70.9
01/09	\$49,727,401	137	15.63	\$362,974	6.169	357.00	694	73.4
02/09	\$51,613,021	166	16.23	\$310,922	5.996	358.00	690	75.6
03/09	\$27,907,518	81	8.77	\$344,537	5.591	359.00	689	73.4
04/09	\$205,650	1	0.06	\$205,650	4.750	360.00	620	90.0
	\$318,079,173	943	100.00	\$337,306	5.845	356.98	694	74.0

Initial Fixed Period								
(Excludes 1365 Fixed Rate Mortgages)								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
24	\$41,692,476	136	13.11	\$306,562	5.964	357.09	684	78.9
36	\$85,398,072	243	26.85	\$351,432	5.758	357.16	692	74.1
60	\$190,988,625	564	60.04	\$338,632	5.858	356.87	697	72.9
	\$318,079,173	943	100.00	\$337,306	5.845	356.98	694	74.0

Initial Cap								
(Excludes 1365 Fixed Rate Mortgages)								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
1.000	\$729,101	1	0.23	\$729,101	6.750	357.00	749	74.6
2.000	\$4,014,354	20	1.26	\$200,718	5.118	355.31	693	73.8
3.000	\$124,180,098	368	39.04	\$337,446	5.824	357.20	689	75.7
3.200	\$309,490	1	0.10	\$309,490	7.000	358.00	631	89.6
4.000	\$179,484	1	0.06	\$179,484	6.875	355.00	677	70.0
5.000	\$155,336,591	438	48.84	\$354,650	5.943	357.31	690	73.4
6.000	\$33,330,055	114	10.48	\$292,369	5.517	354.75	730	70.3
	\$318,079,173	943	100.00	\$337,306	5.845	356.98	694	74.0

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\$620,070,822 (Groups 1 & 2) Fixed & Adjustable Rate Mortgage Loans

Subsequent Cap (Excludes 1365 Fixed Rate Mortgages)								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
1.000	\$158,573,846	482	49.85	\$328,991	5.962	357.31	689	75.4
2.000	\$158,902,643	459	49.96	\$346,193	5.728	356.65	699	72.6
2.500	\$423,200	1	0.13	\$423,200	5.250	356.00	678	80.0
3.000	\$179,484	1	0.06	\$179,484	6.875	355.00	677	70.0
	\$318,079,173	943	100.00	\$337,306	5.845	356.98	694	74.0

Range of DTI%								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
<= 5.00	\$6,553,363	28	1.06	\$234,049	6.504	334.47	688	73.9
5.01 - 10.00	\$5,079,036	11	0.82	\$461,731	5.356	350.03	675	61.3
10.01 - 15.00	\$3,930,346	18	0.63	\$218,353	6.702	326.80	687	77.9
15.01 - 20.00	\$9,162,458	37	1.48	\$247,634	6.157	346.24	707	70.1
20.01 - 25.00	\$21,223,067	67	3.42	\$316,762	5.891	341.94	706	71.8
25.01 - 30.00	\$23,233,383	104	3.75	\$223,398	6.209	350.50	704	70.0
30.01 - 35.00	\$41,004,412	168	6.61	\$244,074	6.244	347.09	701	74.3
35.01 - 40.00	\$58,894,022	235	9.50	\$250,613	6.270	350.22	703	76.3
40.01 - 45.00	\$55,554,732	185	8.96	\$300,296	6.137	352.83	705	71.9
45.01 - 50.00	\$24,701,346	116	3.98	\$212,943	6.294	350.10	691	78.2
50.01 - 55.00	\$9,598,380	37	1.55	\$259,415	6.476	347.76	701	78.4
> 55.00	\$6,993,517	23	1.13	\$304,066	6.135	342.17	681	71.3
Unknown	\$354,142,779	1,279	57.11	\$276,890	6.198	353.86	698	75.2
35.52	\$620,070,822	2,308	100.00	\$268,662	6.199	351.54	699	74.6

Range of Floor (Excludes 1365 Fixed Rate Mortgages)								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
2.001 - 3.000	\$309,239,555	909	97.22	\$340,198	5.833	357.01	695	73.9
3.001 - 4.000	\$5,128,768	15	1.61	\$341,918	5.747	356.04	672	74.8
4.001 - 5.000	\$1,345,536	5	0.42	\$269,107	6.789	356.01	716	78.5
5.001 - 6.000	\$849,409	2	0.27	\$424,704	6.177	355.11	638	79.4
6.001 - 7.000	\$462,487	3	0.15	\$154,162	6.790	354.83	666	89.0
7.001 - 8.000	\$722,296	6	0.23	\$120,383	7.433	354.31	705	89.0
8.001 - 9.000	\$331,122	3	0.10	\$110,374	8.387	354.60	687	88.5
2.703	\$318,079,173	943	100.00	\$337,306	5.845	356.98	694	74.0

Recipients must read the information contained in the attached statement. Do not use or rely on this information if you have not received or reviewed the statement. If you have not received the statement, call your Countrywide Securities account representative for another copy. The collateral information set forth in the Computational Materials supersedes any previously distributed collateral information relating to the securities discussed in this communication and will be superseded by the information set forth in the final offering materials.