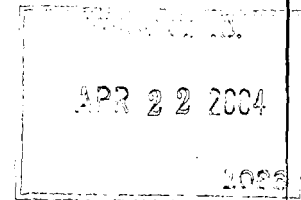


IN ACCORDANCE WITH RULE 202 OF REGULATION S-T,
THE COLLATERAL TERM SHEET IS BEING FILED IN PAPER PURSUANT
TO A CONTINUING HARDSHIP EXEMPTION.

SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549

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



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

1269518
001265228
(Registrant CIK Number)

Form 8-K for April 22, 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 26 2004

**THOMSON
FINANCIAL**

B

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 22, 2004.

CWALT, INC.

By: 
Name: Darren Bigby
Title: Vice President

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 2004-7T1
Mortgage Pass-Through Certificates, Series 2004-7T1

Country Wide MID 04-721
 Portfolio Summary Report
 Prepared by Goldman, Sachs & Co.

11:42 Wednesday, April 21, 2004 1

Pg Pool Classification		Loans	Current Balance	Gross WAC	Net WAC Orig WA	ST WAC	Am WAC	Age
001 In Pool	444	\$22,366,192.98	8.0013609331	5.0318791076	356	355	355	1
... TOTAL ...	444	\$22,366,192.98						

Loan	Current Balance	Average Balance	Gross WAC	Net WAC	Orig WAC	St WAC	Age	Orig Age	Paid To
444	133,146,193.35	133,146,193.35	6.631802531	3.331475976	133	133	1	74.5	642

Grone Rate	Included Balance	Orig Term	St Term	St AM Term	Age	Paid To
5.25 - 5.45%	1306,001-1350,000	2.75	181 - 240 Mont	2.80	181 - 240 Mont	1.72 0 Mths
5.50 - 5.74%	1350,001-1400,000	2.75	241 - 300 Mont	2.80	301 - 360 Mont	2.56 1 - 3 Mths
5.75 - 5.99%	1400,001-1450,000	2.75	301 - 360 Mont	2.80	361 - 420 Mont	2.56 1 - 3 Mths
6.00 - 6.24%	1450,001-1500,000	2.75	361 - 420 Mont	2.80	421 - 480 Mont	2.56 1 - 3 Mths
6.25 - 6.49%	1500,001-1550,000	2.75	421 - 480 Mont	2.80	481 - 540 Mont	2.56 1 - 3 Mths
6.50 - 6.74%	1550,001-1600,000	2.75	481 - 540 Mont	2.80	541 - 600 Mont	2.56 1 - 3 Mths
6.75 - 6.99%	1600,001-1650,000	2.75	541 - 600 Mont	2.80	601 - 660 Mont	2.56 1 - 3 Mths
7.00 - 7.24%	1650,001-1700,000	2.75	601 - 660 Mont	2.80	661 - 720 Mont	2.56 1 - 3 Mths
7.25 - 7.49%	1700,001-1750,000	2.75	721 - 780 Mont	2.80	781 - 840 Mont	2.56 1 - 3 Mths
7.50 - 7.74%	1750,001-1800,000	2.75	841 - 900 Mont	2.80	901 - 960 Mont	2.56 1 - 3 Mths
7.75 - 7.99%	1800,001-1850,000	2.75	961 - 1020 Mont	2.80	1021 - 1080 Mont	2.56 1 - 3 Mths
8.00 - 8.24%	1850,001-1900,000	2.75	1081 - 1140 Mont	2.80	1141 - 1200 Mont	2.56 1 - 3 Mths
8.25 - 8.49%	1900,001-1950,000	2.75	1201 - 1260 Mont	2.80	1261 - 1320 Mont	2.56 1 - 3 Mths
8.50 - 8.74%	1950,001-2000,000	2.75	1321 - 1380 Mont	2.80	1381 - 1440 Mont	2.56 1 - 3 Mths
8.75 - 8.99%	2000,001-2050,000	2.75	1441 - 1500 Mont	2.80	1501 - 1560 Mont	2.56 1 - 3 Mths

Geography	WIP	Orig ZAV	PICO
California	51.81 98019	1.31	0.81 50.00%
New Jersey	5.74 11562	1.01	50.01-60.00%
New York	3.87 92879	0.97	60.01-65.00%
Florida	4.05 92853	0.90	65.01-70.00%
Massachusetts	4.00 90210	0.86	70.01-75.00%
Michigan	2.46 91397	0.82	75.01-80.00%
Illinois	2.23 90272	0.77	80.01-85.00%
Virginia	2.43 90304	0.76	85.01-90.00%
Washington	1.44 90076	0.72	90.01-95.00%
Connecticut	1.43 92024	0.68	
Other*	16.59 9054		

Property Type	Units	Outstanding	Purpose	Lender Paid MI
Single Family	25.37	1	Primary Residence	18.40 M
2nd	20.47	2	Investor Property	2.24 Purchase
3rd	5.54	3	Secondary Residence	1.53 Cash Out Refi
4th	4.33	4		24.46
5th	6.21	5		0.16

Prayer Vlog	10 Vlog
W	99.03 M
Y	8.97 Y

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