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APR 30 2004

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

SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549

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

CWMBS, INC.

(Exact Name of Registrant as Specified in Charter)

000906410

(Registrant CIK Number)

Form 8-K for April 30, 2004

(Electronic Report, Schedule or Registration
Statement of Which the Documents Are a Part
(Give Period of Report))

333-109248

(SEC File Number, if Available)

PROCESSED

MAY 03 2004

**THOMSON
FINANCIAL**

N/A

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

W

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 30, 2004.

CWMBS, INC.

By: 
Name: Darren Bigby
Title: Vice President

Exhibit Index

Exhibit

Page

99.1 Computational Materials Prepared by COUNTRYWIDE SECURITIES
 CORPORATION

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IN ACCORDANCE WITH RULE 202 OF REGULATION S-T, THESE
COMPUTATIONAL MATERIALS ARE BEING FILED IN PAPER PURSUANT TO A
CONTINUING HARDSHIP EXEMPTION.

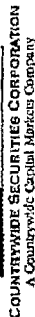
Exhibit 99.1

COMPUTATIONAL MATERIALS
PREPARED BY COUNTRYWIDE SECURITIES CORPORATION

for

CWMBS, INC.

CHL MORTGAGE PASS-THROUGH TRUST 2004-9
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-9



User ID: ikiehle Deals Directory: /opt/intex/1_CMOS Date: 04/27/2004 15:52:18

Bond: A2 Balance: 12,155,000 Coupon: 1.550000

Delay: 0 Class Factor: 1.00 Accruing Since: 4/25/2004

Settlement Date: 4/29/2004 COMM 30 year WAC: 5.71 WAM: 359.77

Index: 1ML Value: 1.10000 Margin: 0.45000 Multiplier: 1.000000 Cap: 8.00000 Floor: 0.45000 Delay: 0

Months	PSA 100	PSA 200	PSA 275	PSA 300	PSA 325	PSA 400	PSA 500	PSA 600	PSA 800	PSA 1000
98-20	1.742	1.855	1.935	1.960	1.984	2.049	2.124	2.192	2.308	2.409
98-24	1.724	1.827	1.901	1.923	1.944	2.003	2.072	2.133	2.239	2.331
98-28	1.707	1.800	1.866	1.886	1.905	1.958	2.020	2.075	2.170	2.252
99- 0	1.690	1.772	1.831	1.849	1.866	1.913	1.968	2.017	2.114	2.174
99- 4	1.673	1.745	1.796	1.812	1.827	1.868	1.916	1.959	2.031	2.096
99- 8	1.656	1.718	1.762	1.775	1.788	1.823	1.864	1.901	1.964	2.019
99-12	1.639	1.691	1.727	1.738	1.749	1.778	1.812	1.843	1.896	1.941
99-16	1.622	1.663	1.692	1.701	1.710	1.733	1.761	1.785	1.827	1.863
99-20	1.605	1.636	1.658	1.665	1.671	1.689	1.709	1.727	1.759	1.786
99-24	1.589	1.609	1.624	1.628	1.632	1.644	1.658	1.670	1.691	1.709
99-28	1.572	1.582	1.589	1.591	1.594	1.599	1.606	1.612	1.623	1.632
*100- 0	1.555	1.555	1.555	1.555	1.555	1.555	1.555	1.555	1.555	1.555
100- 4	1.538	1.528	1.521	1.519	1.516	1.511	1.504	1.498	1.487	1.478
100- 8	1.522	1.501	1.487	1.482	1.478	1.466	1.453	1.441	1.420	1.402
100-12	1.505	1.474	1.453	1.446	1.440	1.422	1.402	1.384	1.352	1.325
100-16	1.488	1.448	1.419	1.410	1.401	1.378	1.351	1.327	1.285	1.249
100-20	1.472	1.421	1.385	1.374	1.363	1.334	1.300	1.270	1.218	1.173
100-24	1.455	1.394	1.351	1.337	1.325	1.290	1.240	1.213	1.150	1.097
100-28	1.438	1.367	1.317	1.301	1.287	1.246	1.198	1.156	1.083	1.021
101- 0	1.422	1.341	1.283	1.265	1.249	1.202	1.148	1.100	1.016	0.945
101- 4	1.405	1.314	1.249	1.230	1.211	1.158	1.097	1.043	0.950	0.869
101- 8	1.389	1.288	1.216	1.194	1.173	1.115	1.047	0.987	0.883	0.794
101-12	1.372	1.261	1.182	1.158	1.135	1.071	0.997	0.931	0.817	0.718
AVG LIFE	8.19	4.91	3.82	3.58	3.37	2.91	2.51	2.24	1.89	1.66
DURATION	7.45	4.63	3.65	3.43	3.24	2.81	2.48	2.18	1.84	1.63
FIRST PAY	5/04	5/04	5/04	5/04	5/04	5/04	5/04	5/04	5/04	5/04
FIRST PAY	6/24	7/16	12/12	3/12	7/11	3/10	2/09	6/08	8/07	2/07

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User ID: ikiehle Deals Directory: /opt/intex/1_CMOS Date: 04/27/2004 15:52:20

COUNTRYWIDE SECURITIES CORPORATION
A Countrywide Capital Markets Company

Bond: A3 Balance: 12,155,000 Coupon: 6.450000

Delay: 0 Class Factor: 1.00 Accruing Since: 4/25/2004

Settlement Date: 4/29/2004 COMM 30 year WAC: 5.71 WAM: 359.77

Index:	IML	Value:	1.10000	Margin:	7.55000	Multiplier:	-1.000000	Cap:	7.55000	Floor:	0.00000	Delay:	0
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Months	PSA 100	PSA 200	PSA 275	PSA 300	PSA 325	PSA 400	PSA 500	PSA 600	PSA 800	PSA 1000
6-18	112.978	107.670	103.534	102.126	100.704	96.379	90.548	84.728	73.356	62.534
6-22	110.252	104.907	100.736	99.316	97.861	93.518	87.638	81.777	70.342	59.484
6-26	107.644	102.260	98.056	96.622	95.175	90.773	84.846	78.943	67.447	56.553
6-30	105.145	99.724	95.484	94.039	92.579	88.138	82.164	76.220	64.663	53.735
7- 2	102.749	97.291	93.016	91.558	90.086	85.607	79.585	73.600	61.984	51.021
7- 6	100.450	94.954	90.645	89.174	87.689	83.172	77.103	71.078	59.403	48.407
7-10	98.242	92.708	88.364	86.881	85.393	80.828	74.712	68.648	56.916	45.887
7-14	96.119	90.548	86.170	84.674	83.163	78.570	72.408	66.305	54.515	43.455
7-18	94.077	88.469	84.056	82.548	81.024	76.393	70.186	64.044	52.198	41.106
7-22	92.112	86.467	82.012	80.497	78.962	74.293	68.040	61.860	49.959	38.837
7-26	90.218	84.536	80.054	78.520	76.972	72.265	65.967	59.750	47.795	36.642
*7-30	88.393	82.674	78.157	76.611	75.050	70.306	63.964	57.709	45.700	34.518
8- 2	86.632	80.877	76.325	74.767	73.193	68.412	62.025	55.733	43.672	32.462
8- 6	84.932	79.141	74.554	72.984	71.397	66.579	60.149	53.821	41.708	30.469
8-10	83.291	77.463	72.842	71.259	69.650	64.805	58.331	51.967	39.804	28.537
8-14	81.705	75.841	71.185	69.589	67.978	63.087	56.570	50.170	37.957	26.663
8-18	80.171	74.271	69.581	67.973	66.349	61.421	54.862	48.427	36.164	24.844
8-22	78.687	72.751	68.026	66.406	64.770	59.806	53.205	46.736	34.424	23.078
8-26	77.250	71.279	66.519	64.887	63.238	58.239	51.596	45.093	32.733	21.362
8-30	75.859	69.852	65.058	63.414	61.753	56.718	50.033	43.496	31.090	19.694
9- 2	74.511	68.469	63.640	61.983	60.310	55.240	48.514	41.944	29.492	18.071
9- 6	73.203	67.126	62.264	60.595	58.909	53.804	47.038	40.435	27.937	16.492
9-10	71.936	65.824	60.927	59.246	57.548	52.408	45.601	38.966	26.423	14.955
AVG LIFE	8.19	4.91	3.82	3.58	3.37	2.91	2.51	2.24	1.89	1.66
DURATION	0.87	0.85	0.84	0.83	0.83	0.81	0.79	0.78	0.76	0.75
FIRST PAY	5/04	5/04	5/04	5/04	5/04	5/04	5/04	5/04	5/04	5/04
FAST PAY	6/24	7/16	12/12	3/12	7/11	3/10	2/09	6/08	8/07	2/07

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COUNTRYWIDE SECURITIES CORPORATION
A Countrywide Capital Markets Company

Yields Given Prices Report 1_CW_04_9_FIN 30 year 5.4's

User ID: jkiechle Deals Directory: /opt/intex/1_CMOS Date: 04/27/2004 15:52:22

Bond: A1 Balance: 133,705,000 Coupon: 5.000000

Delay: 24 Class Factor: 1.00 Accruing Since: 4/01/2004
Settlement Date: 4/29/2004 COMM 30 year WAC: 5.71 WAM: 359.77

Months	PSA 100	PSA 200	PSA 275	PSA 300	PSA 325	PSA 400	PSA 500	PSA 600	PSA 800	PSA 1000
99-01.50	5.154	5.204	5.240	5.251	5.262	5.291	5.325	5.356	5.409	5.454
99-05.50	5.133	5.174	5.202	5.211	5.219	5.243	5.270	5.294	5.336	5.373
99-09.50	5.113	5.143	5.164	5.171	5.177	5.194	5.215	5.233	5.264	5.292
99-13.50	5.092	5.112	5.126	5.131	5.135	5.146	5.160	5.172	5.193	5.211
99-17.50	5.072	5.082	5.089	5.091	5.093	5.098	5.105	5.111	5.121	5.130
99-21.50	5.052	5.051	5.051	5.051	5.051	5.050	5.050	5.050	5.049	5.049
99-25.50	5.031	5.021	5.013	5.011	5.009	5.002	4.995	4.989	4.978	4.968
99-29.50	5.011	4.990	4.975	4.971	4.967	4.955	4.941	4.928	4.907	4.888
100-01.50	4.991	4.960	4.938	4.931	4.925	4.907	4.886	4.868	4.835	4.808
100-05.50	4.970	4.929	4.900	4.892	4.883	4.859	4.832	4.807	4.764	4.728
100-09.50	4.950	4.899	4.863	4.852	4.841	4.812	4.777	4.747	4.693	4.648
*100-13.50	4.930	4.869	4.826	4.812	4.800	4.764	4.723	4.686	4.623	4.568
100-17.50	4.910	4.839	4.788	4.773	4.758	4.717	4.669	4.626	4.552	4.488
100-21.50	4.890	4.809	4.751	4.734	4.717	4.670	4.615	4.566	4.481	4.409
100-25.50	4.870	4.779	4.714	4.694	4.675	4.623	4.561	4.506	4.411	4.329
100-29.50	4.850	4.749	4.677	4.655	4.634	4.576	4.507	4.446	4.341	4.250
101-01.50	4.830	4.719	4.640	4.616	4.593	4.528	4.453	4.387	4.271	4.171
101-05.50	4.810	4.689	4.603	4.577	4.552	4.482	4.400	4.327	4.201	4.092
101-09.50	4.790	4.659	4.566	4.538	4.510	4.435	4.346	4.268	4.131	4.013
101-13.50	4.770	4.630	4.530	4.499	4.469	4.388	4.293	4.208	4.061	3.934
101-17.50	4.750	4.600	4.493	4.460	4.428	4.341	4.239	4.149	3.991	3.856
101-21.50	4.731	4.570	4.456	4.421	4.388	4.295	4.186	4.090	3.922	3.778
101-25.50	4.711	4.541	4.420	4.382	4.347	4.248	4.133	4.031	3.853	3.699
AVG LIFE	8.19	4.91	3.82	3.58	3.37	2.91	2.51	2.24	1.89	1.66
DURATION	6.16	4.11	3.32	3.14	2.98	2.62	2.29	2.06	1.75	1.55
FIRST PAY	5/04	5/04	5/04	5/04	5/04	5/04	5/04	5/04	5/04	5/04
LAST PAY	6/24	7/16	12/12	3/12	7/11	3/10	2/09	6/08	8/07	2/07

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COUNTRYWIDE SECURITIES CORPORATION
A Countrywide Capital Markets Company

Yields Given Prices Report 1_CW_04_9_FIN 30 year 5.4's

User ID: jklechle Deals Directory: /opt/intex/1_CMOS Date: 04/27/2004 15:52:24

Bond: A6 Balance: 144,610,000 Coupon: 5.250000

Delay: 24 Class Factor: 1.00 Accruing Since: 4/01/2004
Settlement Date: 4/29/2004 COMM 30 year WAC: 5.71 WAM: 359.77

Months	PSA 100	PSA 200	PSA 275	PSA 300	PSA 325	PSA 400	PSA 500	PSA 600	PSA 800	PSA 1000
98-28	5.437	5.500	5.545	5.558	5.572	5.608	5.651	5.689	5.755	5.813
99-0	5.416	5.469	5.506	5.518	5.529	5.559	5.595	5.627	5.683	5.731
99-4	5.395	5.438	5.468	5.477	5.486	5.511	5.540	5.566	5.610	5.649
99-8	5.374	5.407	5.430	5.437	5.444	5.462	5.484	5.504	5.538	5.567
99-12	5.353	5.376	5.391	5.396	5.401	5.414	5.429	5.443	5.466	5.486
99-16	5.333	5.345	5.353	5.356	5.359	5.366	5.374	5.381	5.394	5.405
99-20	5.312	5.314	5.315	5.316	5.316	5.317	5.319	5.320	5.322	5.324
99-24	5.291	5.283	5.277	5.276	5.274	5.269	5.264	5.259	5.250	5.243
99-28	5.271	5.252	5.239	5.235	5.232	5.221	5.209	5.198	5.179	5.162
100-0	5.250	5.222	5.202	5.195	5.190	5.173	5.154	5.137	5.107	5.082
100-4	5.230	5.191	5.164	5.156	5.147	5.125	5.099	5.076	5.036	5.001
*100-8	5.209	5.161	5.126	5.116	5.106	5.077	5.045	5.015	4.965	4.921
100-12	5.189	5.130	5.089	5.076	5.064	5.030	4.990	4.955	4.894	4.841
100-16	5.168	5.100	5.051	5.036	5.022	4.982	4.936	4.894	4.823	4.761
100-20	5.148	5.069	5.014	4.996	4.980	4.935	4.881	4.834	4.752	4.681
100-24	5.128	5.039	4.976	4.957	4.938	4.887	4.827	4.774	4.681	4.601
100-28	5.107	5.009	4.939	4.917	4.897	4.840	4.773	4.714	4.611	4.522
101-0	5.087	4.979	4.902	4.878	4.855	4.792	4.719	4.654	4.540	4.442
101-4	5.067	4.949	4.864	4.839	4.814	4.745	4.665	4.594	4.470	4.363
101-8	5.047	4.919	4.827	4.799	4.772	4.698	4.611	4.534	4.400	4.284
101-12	5.027	4.889	4.790	4.760	4.731	4.651	4.557	4.474	4.330	4.205
101-16	5.006	4.859	4.753	4.721	4.690	4.604	4.504	4.415	4.260	4.126
101-20	4.986	4.829	4.716	4.682	4.649	4.557	4.450	4.355	4.190	4.048
AVG LIFE	8.19	4.91	3.82	3.58	3.37	2.91	2.51	2.24	1.89	1.66
DURATION	6.07	4.07	3.30	3.12	2.96	2.60	2.28	2.05	1.75	1.55
FIRST PAY	5/04	5/04	5/04	5/04	5/04	5/04	5/04	5/04	5/04	5/04
LAST PAY	6/24	7/16	12/12	3/12	7/11	3/10	2/09	6/08	8/07	2/07

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Yields Given Prices Report 1_CW_04_9_FIN 30 year 5.4's

User ID: jkiechle Deals Directory: /opt/intex/L_CMOS Date: 04/27/2004 15:52:26

Bond: A4 Balance: 33,637,000 Coupon: 5.250000

Delay: 24 Class Factor: 1.00 Accruing Since: 4/01/2004
Settlement Date: 4/29/2004 COMM 30 year WAC: 5.71 WAM: 359.77

Months	PSA 100	PSA 200	PSA 275	PSA 300	PSA 325	PSA 400	PSA 500	PSA 600	PSA 800	PSA 1000
480										
92-21	5.874	6.039	6.230	6.307	6.388	6.630	6.920	7.174	7.619	8.023
92-25	5.863	6.026	6.213	6.288	6.368	6.605	6.890	7.139	7.576	7.972
92-29	5.853	6.012	6.195	6.269	6.348	6.581	6.860	7.104	7.533	7.921
93-1	5.842	5.998	6.178	6.251	6.328	6.556	6.830	7.069	7.490	7.871
93-5	5.831	5.985	6.161	6.232	6.308	6.532	6.800	7.035	7.447	7.820
93-9	5.821	5.971	6.144	6.214	6.288	6.507	6.770	7.000	7.404	7.770
93-13	5.810	5.958	6.127	6.195	6.268	6.483	6.740	6.965	7.361	7.720
93-17	5.800	5.944	6.110	6.177	6.248	6.458	6.710	6.931	7.319	7.669
93-21	5.789	5.930	6.093	6.158	6.228	6.434	6.681	6.897	7.276	7.619
93-25	5.779	5.917	6.076	6.140	6.208	6.409	6.651	6.862	7.233	7.569
93-29	5.768	5.903	6.059	6.121	6.188	6.385	6.621	6.828	7.191	7.519
*94-1	5.758	5.890	6.042	6.103	6.168	6.361	6.592	6.794	7.148	7.469
94-5	5.747	5.876	6.025	6.085	6.148	6.336	6.562	6.759	7.106	7.420
94-9	5.737	5.863	6.008	6.066	6.128	6.312	6.533	6.725	7.064	7.370
94-13	5.727	5.850	5.991	6.048	6.109	6.288	6.503	6.691	7.021	7.320
94-17	5.716	5.836	5.974	6.030	6.089	6.264	6.474	6.657	6.979	7.271
94-21	5.706	5.823	5.957	6.012	6.069	6.240	6.444	6.623	6.937	7.221
94-25	5.696	5.810	5.941	5.994	6.050	6.216	6.415	6.589	6.895	7.172
94-29	5.685	5.796	5.924	5.975	6.030	6.192	6.386	6.555	6.853	7.122
95-1	5.675	5.783	5.907	5.957	6.010	6.168	6.356	6.521	6.811	7.073
95-5	5.665	5.770	5.890	5.939	5.991	6.144	6.327	6.488	6.769	7.024
95-9	5.654	5.757	5.874	5.921	5.971	6.120	6.298	6.454	6.728	6.975
95-13	5.644	5.743	5.857	5.903	5.952	6.096	6.269	6.420	6.686	6.926
AVG LIFE	22.94	14.81	10.64	9.56	8.64	6.72	5.32	4.50	3.55	2.98
DURATION	12.68	9.84	7.81	7.21	6.67	5.45	4.47	3.87	3.12	2.66
FIRST PAY	6/24	7/16	12/12	3/12	7/11	3/10	2/09	6/08	8/07	2/07
LAST PAY	5/30	8/22	9/17	5/16	2/15	3/12	4/10	3/09	2/08	6/07

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COUNTRYWIDE SECURITIES CORPORATION
A Craymo/Prudential Capital Markets Company

Yields Given Prices Report 1_CW_04_9_FIN 30 year 5.4's

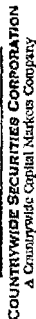
User ID: jkiehle Deals Directory: /opt/intex/1_CMOS Date: 04/27/2004 15:52:29

Bond: A5 Balance: 23,294,000 Coupon: 5.250000

Delay: 24 Class Factor: 1.00 Accruing Since: 4/01/2004
Settlement Date: 4/29/2004 COMM 30 year WAC: 5.71 WAM: 359.77

Months	PSA 100	PSA 200	PSA 275	PSA 300	PSA 325	PSA 400	PSA 500	PSA 600	PSA 800	PSA 1000
480	5.782	5.825	5.891	5.921	5.955	6.099	6.410	6.637	6.997	7.319
93-25	5.771	5.813	5.878	5.907	5.940	6.084	6.385	6.608	6.959	7.275
93-29	5.761	5.802	5.865	5.894	5.926	6.069	6.361	6.578	6.922	7.231
94-1	5.750	5.790	5.853	5.880	5.912	6.046	6.337	6.549	6.885	7.186
94-5	5.740	5.779	5.840	5.866	5.897	6.029	6.312	6.520	6.848	7.142
94-9	5.729	5.767	5.827	5.853	5.883	6.012	6.288	6.491	6.811	7.098
94-13	5.719	5.756	5.814	5.839	5.869	5.994	6.264	6.462	6.774	7.054
94-17	5.708	5.745	5.801	5.826	5.855	5.977	6.240	6.433	6.737	7.010
94-21	5.698	5.733	5.788	5.813	5.840	5.960	6.216	6.404	6.700	6.966
94-25	5.688	5.722	5.776	5.799	5.826	5.942	6.192	6.375	6.663	6.922
94-29	5.677	5.711	5.763	5.786	5.812	5.925	6.168	6.346	6.626	6.878
95-1	5.667	5.699	5.750	5.772	5.798	5.908	6.144	6.317	6.590	6.835
*95-5	5.657	5.688	5.737	5.759	5.784	5.891	6.120	6.288	6.553	6.791
95-9	5.646	5.677	5.725	5.746	5.770	5.873	6.096	6.259	6.517	6.747
95-13	5.636	5.666	5.712	5.733	5.756	5.856	6.072	6.230	6.480	6.704
95-17	5.626	5.655	5.699	5.719	5.742	5.839	6.049	6.202	6.444	6.660
95-21	5.615	5.643	5.687	5.706	5.728	5.822	6.025	6.173	6.407	6.617
95-25	5.605	5.632	5.674	5.693	5.714	5.805	6.001	6.144	6.371	6.574
95-29	5.595	5.621	5.662	5.680	5.700	5.788	5.977	6.116	6.335	6.531
96-1	5.585	5.610	5.649	5.666	5.686	5.771	5.954	6.087	6.298	6.487
96-5	5.575	5.599	5.637	5.653	5.672	5.754	5.930	6.059	6.262	6.444
96-9	5.564	5.588	5.624	5.640	5.659	5.737	5.907	6.030	6.226	6.401
96-13	5.554	5.577	5.612	5.627	5.645	5.720	5.883	6.002	6.190	6.358
96-17	24.26	20.26	16.37	15.13	13.94	10.47	6.73	5.39	4.10	3.38
AVG LIFE	12.64	11.61	10.29	9.80	9.29	7.60	5.47	4.53	3.57	2.99
DURATION	5/07	5/07	5/07	5/07	5/07	5/07	5/07	5/07	5/07	5/07
FIRST PAY	4/34	4/34	4/34	4/34	4/34	4/34	7/12	5/10	9/08	11/07
LAST PAY										

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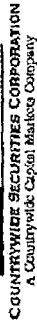
User ID: jkiehle Deals Directory: /opt/intex/1_CMOS Date: 04/27/2004 15:52:31

Bond: A7 Balance: 40,000,000 Coupon: 5.250000

Delay: 24 Class Factor: 1.00 Accruing Since: 4/01/2004
Settlement Date: 4/29/2004 COMM 30 year WAC: 5.71 WAM: 359.77

[illegible]

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User ID: jkiechle Deals Directory: /opt/intex/1_CMOS Date: 04/27/2004 15:53:36

Bond: A2 Balance: 12,155,000 Coupon: 1.550000

Delay: 0 Class Factor: 1.00 Accruing Since: 4/25/2004
Settlement Date: 4/29/2004 COMM 30 year WAC: 5.71 WAM: 359.77
Index: 1ML Value: 1.10000 Margin: 0.45000 Multiplier: 1.000000

Index: IML Value: 1.10000 Margin: 0.45000 Multiplier: 1.000000 Cap: 8.00000 Floor: 0.45000 Delay: 0												
Months	CPR	CPR	CPR	CPR	CPR	CPR	CPR	CPR	CPR	CPR	CPR	CPR
480	5.00	10.00	15.00	20.00	25.00	30.00	35.00	40.00	45.00	50.00		
98-20	1.741	1.878	2.039	2.205	2.376	2.557	2.750	2.957	3.180	3.422		
98-24	1.724	1.849	1.995	2.145	2.301	2.465	2.640	2.828	3.031	3.250		
98-28	1.707	1.819	1.950	2.086	2.225	2.373	2.531	2.700	2.881	3.079		
99- 0	1.690	1.789	1.906	2.026	2.150	2.281	2.421	2.571	2.732	2.908		
99- 4	1.673	1.760	1.862	1.967	2.075	2.190	2.312	2.443	2.584	2.737		
99- 8	1.656	1.730	1.818	1.908	2.000	2.099	2.203	2.315	2.436	2.567		
99-12	1.639	1.701	1.774	1.849	1.926	2.007	2.094	2.188	2.288	2.397		
99-16	1.622	1.672	1.730	1.790	1.851	1.917	1.986	2.061	2.141	2.228		
99-20	1.605	1.642	1.686	1.731	1.777	1.826	1.876	1.934	1.994	2.059		
99-24	1.589	1.613	1.642	1.672	1.703	1.735	1.770	1.807	1.847	1.890		
99-28	1.572	1.584	1.599	1.613	1.629	1.645	1.662	1.681	1.701	1.722		
*100- 0	1.555	1.555	1.555	1.555	1.555	1.555	1.555	1.555	1.555	1.555		
100- 4	1.538	1.526	1.512	1.497	1.481	1.465	1.448	1.429	1.410	1.388		
100- 8	1.522	1.497	1.468	1.438	1.408	1.375	1.341	1.304	1.264	1.221		
100-12	1.505	1.468	1.425	1.380	1.335	1.286	1.234	1.179	1.120	1.055		
100-16	1.488	1.439	1.382	1.322	1.261	1.197	1.128	1.054	0.975	0.889		
100-20	1.472	1.410	1.339	1.265	1.188	1.108	1.022	0.930	0.831	0.724		
100-24	1.455	1.382	1.296	1.207	1.116	1.019	0.916	0.806	0.688	0.559		
100-28	1.439	1.353	1.253	1.149	1.043	0.930	0.810	0.682	0.544	0.395		
101- 0	1.422	1.325	1.210	1.092	0.970	0.842	0.705	0.559	0.401	0.231		
101- 4	1.406	1.296	1.167	1.035	0.898	0.754	0.600	0.436	0.259	0.067		
101- 8	1.389	1.268	1.124	0.977	0.826	0.666	0.495	0.313	0.117	-0.096		
101-12	1.373	1.239	1.082	0.920	0.754	0.578	0.390	0.190	-0.025	-0.259		
AVG LIFE	8.27	4.57	2.99	2.21	1.74	1.42	1.19	1.01	0.87	0.76		
DURATION	7.47	4.30	2.87	2.14	1.70	1.39	1.17	0.99	0.86	0.75		
FIRST PAY	5/04	5/04	5/04	5/04	5/04	5/04	5/04	5/04	5/04	5/04		
FIRST PAY	7/25	5/17	4/12	12/09	9/08	11/07	4/07	10/06	6/06	3/06		

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User ID: jkiechle Deals Directory: /opt/intex/1_CMOS Date: 04/27/2004 15:53:38

Bond: A3 Balance: 12,155,000 Coupon: 6.450000

Delay: 0 Class Factor: 1.00 Accruing Since: 4/25/2004

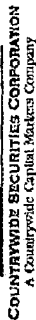
Settlement Date: 4/29/2004 COMM 30 year WAC: 5.71 WAM: 359.77

Index: 1ML	Value: 1.10000	Margin: 7.55000	Multiplier: -1.00000
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Delay: 0

Months	CPR	CPR	CPR	CPR	CPR	CPR	CPR	CPR	CPR	CPR	CPR	CPR
480	5.00	10.00	15.00	20.00	25.00	30.00	35.00	40.00	45.00	50.00		
6-18	107.456	96.025	83.456	69.418	53.874	36.894	18.654	-0.614	-20.629	-41.168		
6-22	104.832	93.463	80.935	66.917	51.389	34.430	16.225	-2.986	-22.919	-43.349		
6-26	102.322	91.011	78.521	64.519	49.003	32.063	13.893	-5.265	-25.119	-45.444		
6-30	99.918	88.662	76.206	62.218	46.712	29.789	11.650	-7.456	-27.234	-47.458		
7 - 2	97.613	86.410	73.985	60.007	44.509	27.600	9.491	-9.565	-29.270	-49.396		
7 - 6	95.403	84.249	71.852	57.882	42.389	25.493	7.411	-11.597	-31.231	-51.262		
7-10	93.281	82.174	69.801	55.836	40.347	23.463	5.407	-13.556	-33.122	-53.061		
7-14	91.242	80.179	67.828	53.866	38.379	21.504	3.473	-15.447	-34.946	-54.796		
7-18	89.281	78.260	65.929	51.967	36.480	19.614	1.605	-17.272	-36.708	-56.471		
7-22	87.394	76.413	64.099	50.136	34.647	17.788	-0.199	-19.036	-38.409	-58.088		
7-26	85.577	74.634	62.334	48.368	32.876	16.023	-1.944	-20.742	-40.055	-59.652		
*7-30	83.826	72.918	60.631	46.660	31.164	14.316	-3.632	-22.392	-41.647	-61.165		
8 - 2	82.137	71.264	58.986	45.008	29.508	12.663	-5.266	-23.990	-43.189	-62.629		
8 - 6	80.508	69.666	57.397	43.411	27.904	11.062	-6.849	-25.539	-44.682	-64.047		
8-10	78.935	68.124	55.861	41.865	26.351	9.511	-8.384	-27.040	-46.130	-65.421		
8-14	77.416	66.633	54.375	40.368	24.845	8.007	-9.873	-28.496	-47.534	-66.754		
8-18	75.947	65.191	52.936	38.917	23.385	6.547	-11.318	-29.909	-48.896	-68.047		
8-22	74.526	63.796	51.542	37.510	21.968	5.130	-12.721	-31.382	-50.219	-69.302		
8-26	73.151	62.445	50.191	36.144	20.593	3.754	-14.085	-32.615	-51.504	-70.521		
8-30	71.820	61.137	48.882	34.819	19.256	2.416	-15.410	-33.911	-52.754	-71.705		
9 - 2	70.531	59.869	47.611	33.532	17.957	1.115	-16.699	-35.172	-53.968	-72.856		
9 - 6	69.281	58.640	46.377	32.281	16.694	-0.150	-17.953	-36.399	-55.150	-73.976		
9-10	68.070	57.447	45.179	31.065	15.465	-1.382	-19.174	-37.593	-56.301	-75.066		
Avg Life	8.27	4.57	2.99	2.21	1.74	1.42	1.19	1.01	0.87	0.76		
DURATION	0.91	0.93	0.93	0.93	0.93	0.93	0.94	0.96	1.00	1.05		
FIRST PAY	5/04	5/04	5/04	5/04	5/04	5/04	5/04	5/04	5/04	5/04		
LAST PAY	7/25	5/17	4/12	12/09	9/08	11/07	4/07	10/06	6/06	3/05		

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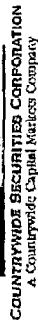
User ID: ikiechle Deals Directory: /opt/intex/1_CMOS Date: 04/27/2004 15:53:40

Bond: A1 Balance: 133,705,000 Coupon: 5.000000

Delay: 24 Class Factor: 1.00 Accruing Since: 4/01/2004
Settlement Date: 4/29/2004 COMM 30 year WAC: 5.71 WAM: 359.77

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User ID: ikiehle Deals Directory: /opt/intex/1_CMOS Date: 04/27/2004 15:53:42

Bond: A6 Balance: 144,610,000 Coupon: 5.250000

Delay: 24 Class Factor: 1.00 Accruing Since: 4/01/2004
Settlement Date: 4/29/2004 COMM 30 year WAC: 5.71 WAM: 359.77

Months	CPR 5.00	CPR 10.00	CPR 15.00	CPR 20.00	CPR 25.00	CPR 30.00	CPR 35.00	CPR 40.00	CPR 45.00	CPR 50.00
480										
98-28	5.438	5.516	5.607	5.701	5.798	5.901	6.011	6.129	6.255	6.393
99- 0	5.417	5.482	5.558	5.637	5.719	5.805	5.897	5.995	6.101	6.217
99- 4	5.396	5.449	5.510	5.573	5.639	5.709	5.783	5.862	5.948	6.041
99- 8	5.375	5.415	5.462	5.510	5.560	5.613	5.669	5.730	5.795	5.865
99-12	5.354	5.381	5.413	5.447	5.481	5.517	5.556	5.598	5.642	5.691
99-16	5.333	5.348	5.365	5.383	5.402	5.422	5.443	5.466	5.490	5.516
99-20	5.312	5.314	5.317	5.320	5.323	5.327	5.330	5.334	5.338	5.342
99-24	5.291	5.281	5.269	5.257	5.245	5.232	5.218	5.203	5.186	5.169
99-28	5.270	5.248	5.222	5.195	5.167	5.137	5.105	5.072	5.035	4.996
100- 0	5.249	5.215	5.174	5.132	5.088	5.042	4.993	4.941	4.885	4.823
100- 4	5.229	5.181	5.126	5.069	5.011	4.948	4.882	4.811	4.734	4.651
*100- 8	5.208	5.148	5.079	5.007	4.933	4.854	4.770	4.681	4.584	4.480
100-12	5.187	5.115	5.032	4.945	4.855	4.760	4.659	4.551	4.435	4.309
100-16	5.167	5.083	4.984	4.883	4.778	4.667	4.548	4.422	4.286	4.138
100-20	5.146	5.050	4.937	4.821	4.700	4.573	4.438	4.293	4.137	3.968
100-24	5.126	5.017	4.890	4.759	4.623	4.480	4.327	4.164	3.988	3.798
100-28	5.105	4.984	4.843	4.697	4.546	4.387	4.217	4.036	3.840	3.629
101- 0	5.085	4.952	4.796	4.636	4.470	4.294	4.107	3.907	3.693	3.460
101- 4	5.065	4.919	4.750	4.574	4.393	4.202	3.998	3.780	3.545	3.291
101- 8	5.044	4.887	4.703	4.513	4.317	4.109	3.888	3.652	3.398	3.123
101-12	5.024	4.854	4.656	4.452	4.241	4.017	3.779	3.525	3.252	2.956
101-16	5.004	4.822	4.610	4.391	4.165	3.925	3.671	3.398	3.106	2.788
101-20	4.984	4.790	4.564	4.330	4.089	3.833	3.562	3.272	2.960	2.622
Avg Life	8.27	4.57	2.99	2.21	1.74	1.42	1.19	1.01	0.87	0.76
DURATION	6.01	3.76	2.62	1.99	1.60	1.32	1.12	0.96	0.83	0.72
FIRST PAY	5/04	5/04	5/04	5/04	5/04	5/04	5/04	5/04	5/04	5/04
LAST PAY	7/25	5/17	4/12	12/09	9/08	11/07	4/07	10/06	6/06	3/06

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User ID: ikiechle Deals Directory: /opt/intex/1_CMOS Date: 04/27/2004 15:53:44

Bond: A4 Balance: 33,637,000 Coupon: 5.250000

Delay: 24 Class Factor: 1.00 Accruing Since: 4/01/2004
Settlement Date: 4/29/2004 COMM 30 year WAC: 5.71 WAM: 359.77

Months	CPR	CPR	CPR	CPR	CPR	CPR	CPR	CPR	CPR	CPR
480	5.00	10.00	15.00	20.00	25.00	30.00	35.00	40.00	45.00	50.00
92-21	5.862	6.003	6.267	6.644	7.013	7.366	7.737	8.136	8.571	9.043
92-25	5.852	5.990	6.249	6.619	6.982	7.328	7.691	8.083	8.510	8.973
92-29	5.841	5.977	6.232	6.594	6.950	7.289	7.646	8.031	8.449	8.903
93-1	5.831	5.964	6.214	6.569	6.918	7.251	7.601	7.978	8.388	8.833
93-5	5.821	5.951	6.196	6.544	6.886	7.213	7.556	7.925	8.328	8.764
93-9	5.810	5.938	6.178	6.519	6.855	7.175	7.511	7.873	8.267	8.694
93-13	5.800	5.925	6.160	6.495	6.823	7.137	7.466	7.820	8.206	8.625
93-17	5.790	5.912	6.142	6.470	6.792	7.099	7.421	7.768	8.146	8.556
93-21	5.779	5.900	6.125	6.445	6.760	7.061	7.376	7.716	8.086	8.487
93-25	5.769	5.887	6.107	6.421	6.729	7.023	7.331	7.664	8.025	8.418
93-29	5.759	5.874	6.089	6.396	6.697	6.985	7.287	7.612	7.965	8.349
*94-1	5.748	5.861	6.072	6.372	6.666	6.947	7.242	7.560	7.905	8.280
94-5	5.738	5.848	6.054	6.347	6.635	6.909	7.197	7.508	7.845	8.212
94-9	5.728	5.835	6.037	6.323	6.604	6.872	7.153	7.456	7.786	8.143
94-13	5.718	5.823	6.019	6.298	6.572	6.834	7.109	7.404	7.726	8.075
94-17	5.708	5.810	6.001	6.274	6.541	6.796	7.064	7.353	7.666	8.007
94-21	5.698	5.797	5.984	6.250	6.510	6.759	7.020	7.301	7.607	7.938
94-25	5.687	5.785	5.966	6.225	6.479	6.721	6.976	7.250	7.547	7.870
94-29	5.677	5.772	5.949	6.201	6.448	6.684	6.932	7.198	7.488	7.803
95-1	5.667	5.759	5.932	6.177	6.417	6.647	6.888	7.147	7.429	7.735
95-5	5.657	5.747	5.914	6.153	6.386	6.609	6.844	7.096	7.370	7.667
95-9	5.647	5.734	5.897	6.128	6.356	6.572	6.800	7.045	7.311	7.600
95-13	5.637	5.722	5.880	6.104	6.325	6.535	6.756	6.993	7.252	7.532
Avg Life	23.90	16.04	10.10	6.64	4.99	4.04	3.36	2.85	2.45	2.12
DURATION	12.95	10.34	7.51	5.40	4.23	3.50	2.97	2.55	2.21	1.93
FIRST PAY	7/25	5/17	4/12	12/09	9/08	11/07	4/07	10/06	6/06	3/06
LAST PAY	2/31	4/24	6/17	4/12	1/10	11/08	2/08	7/07	1/07	9/06

Although the information included in this report has been obtained from sources which we believe to be reliable, we do not guarantee the accuracy or completeness of the information and we do not intend to offer or solicit any opinion with respect to the purchase or sale of any securities. The accuracy of the financial projections is dependent on the occurrence of future events which cannot be assured, therefore, the actual details achieved during the projection period may vary from the projections.



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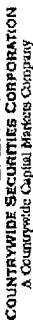
Bond: A5 Balance: 23,294,000 Coupon: 5.250000

Delay: 24 Class Factor: 1.00 Accruing Since: 4/01/2004

Settlement Date: 4/29/2004 COMM 30 year WAC: 5.71 WAM: 359.77

Months	CPR	CPR	CPR	CPR	CPR	CPR	CPR	CPR	CPR	CPR	CPR	CPR
480	5.00	10.00	15.00	20.00	25.00	30.00	35.00	40.00	45.00	50.00		
93-25	5.780	5.811	5.891	6.062	6.421	6.709	6.963	7.227	7.514	7.831		
93-29	5.769	5.800	5.878	6.045	6.397	6.678	6.926	7.184	7.465	7.775		
94- 1	5.759	5.788	5.865	6.029	6.372	6.647	6.890	7.142	7.416	7.719		
94- 5	5.748	5.777	5.852	6.012	6.348	6.616	6.853	7.100	7.368	7.664		
94- 9	5.738	5.766	5.840	5.995	6.323	6.585	6.817	7.058	7.319	7.608		
94-13	5.727	5.755	5.827	5.979	6.299	6.554	6.780	7.016	7.271	7.553		
94-17	5.717	5.744	5.814	5.962	6.274	6.524	6.744	6.973	7.223	7.497		
94-21	5.707	5.733	5.801	5.946	6.250	6.493	6.708	6.932	7.174	7.442		
94-25	5.696	5.722	5.788	5.929	6.226	6.463	6.672	6.890	7.126	7.387		
94-29	5.686	5.711	5.776	5.911	6.201	6.432	6.636	6.848	7.078	7.332		
95- 1	5.676	5.700	5.763	5.896	6.177	6.401	6.600	6.806	7.030	7.277		
*95- 5	5.665	5.689	5.750	5.880	6.153	6.371	6.564	6.764	6.982	7.222		
95- 9	5.655	5.678	5.737	5.863	6.129	6.341	6.528	6.723	6.934	7.167		
95-13	5.645	5.667	5.725	5.847	6.105	6.310	6.492	6.681	6.886	7.113		
95-17	5.634	5.656	5.712	5.831	6.080	6.280	6.456	6.640	6.839	7.058		
95-21	5.624	5.645	5.699	5.814	6.056	6.250	6.421	6.598	6.791	7.004		
95-25	5.614	5.634	5.687	5.798	6.032	6.220	6.385	6.557	6.743	6.949		
95-29	5.604	5.623	5.674	5.782	6.008	6.189	6.349	6.515	6.696	6.895		
96- 1	5.594	5.613	5.662	5.765	5.985	6.159	6.314	6.474	6.648	6.841		
96- 5	5.583	5.602	5.649	5.749	5.961	6.129	6.278	6.433	6.601	6.787		
96- 9	5.573	5.591	5.637	5.733	5.937	6.099	6.243	6.392	6.554	6.732		
96-13	5.563	5.580	5.624	5.717	5.913	6.069	6.207	6.351	6.507	6.679		
96-17	5.553	5.569	5.612	5.701	5.889	6.039	6.172	6.310	6.460	6.625		
Avg Life Duration	24.53	21.37	16.41	11.24	6.65	5.07	4.20	3.56	3.06	2.65		
First Pay	12.69	11.92	10.29	7.97	5.41	4.30	3.64	3.14	2.73	2.39		
Fast Pay	5/07	5/07	5/07	5/07	5/07	5/07	5/07	5/07	1/07	9/06		
Fast Pay	4/34	4/34	4/34	4/34	10/12	2/10	12/08	3/08	9/07	3/07		

Although the information included in this report has been obtained from sources which we believe to be reliable, the company management and its directors accept no responsibility for any inaccuracies or omissions. This report is for informative purposes only and is not intended as an offer of participation in the purchase or sale of any securities. The accuracy of the financial projections is dependent on the occurrence of future events which cannot be assured, therefore, the actual details achieved during the projection period may vary from the projections.



Delay: 24 Class Factor: 1.00 Accruing Since: 4/01/2004
Settlement Date: 4/29/2004 COMM 30 year WAC: 5.71 WAM: 359.77

Months	CPR 5.00	CPR 10.00	CPR 15.00	CPR 20.00	CPR 25.00	CPR 30.00	CPR 35.00	CPR 40.00	CPR 45.00	CPR 50.00
95-7	5.754	5.811	5.858	5.897	5.934	6.039	6.178	6.342	6.509	6.682
95-11	5.741	5.796	5.842	5.880	5.916	6.018	6.153	6.312	6.474	6.642
95-15	5.728	5.782	5.826	5.863	5.898	5.997	6.127	6.283	6.439	6.602
95-19	5.715	5.767	5.810	5.846	5.880	5.976	6.102	6.253	6.404	6.562
95-23	5.702	5.752	5.794	5.829	5.861	5.954	6.077	6.223	6.370	6.523
95-27	5.690	5.738	5.778	5.812	5.843	5.933	6.052	6.193	6.335	6.483
95-31	5.677	5.723	5.762	5.795	5.825	5.912	6.027	6.163	6.301	6.444
96-3	5.664	5.709	5.747	5.778	5.807	5.891	6.002	6.134	6.266	6.404
96-7	5.651	5.694	5.731	5.761	5.789	5.870	5.977	6.104	6.232	6.365
96-11	5.638	5.680	5.715	5.744	5.771	5.849	5.952	6.074	6.197	6.325
96-15	5.625	5.666	5.699	5.727	5.754	5.828	5.927	6.045	6.163	6.286
*96-19	5.613	5.651	5.684	5.711	5.736	5.808	5.902	6.015	6.129	6.247
96-23	5.600	5.637	5.668	5.694	5.718	5.787	5.878	5.986	6.095	6.208
96-27	5.587	5.623	5.652	5.677	5.700	5.766	5.853	5.956	6.060	6.169
96-31	5.574	5.608	5.637	5.660	5.682	5.745	5.828	5.927	6.026	6.130
97-3	5.562	5.594	5.621	5.643	5.664	5.724	5.804	5.898	5.992	6.091
97-7	5.549	5.580	5.605	5.627	5.647	5.704	5.779	5.868	5.958	6.052
97-11	5.536	5.566	5.590	5.610	5.629	5.683	5.754	5.839	5.924	6.013
97-15	5.524	5.551	5.574	5.593	5.611	5.662	5.730	5.810	5.890	5.974
97-19	5.511	5.537	5.559	5.577	5.594	5.642	5.705	5.781	5.857	5.936
97-23	5.499	5.523	5.543	5.560	5.576	5.621	5.681	5.752	5.823	5.897
97-27	5.486	5.509	5.528	5.544	5.558	5.601	5.656	5.723	5.789	5.858
97-31	5.474	5.495	5.512	5.527	5.541	5.580	5.632	5.694	5.755	5.820
Avg Life	16.34	13.56	11.81	10.64	9.74	7.93	6.38	5.17	4.36	3.75
DURATION	10.10	8.97	8.20	7.66	7.21	6.18	5.19	4.37	3.76	3.29
FIRST PAY	5/09	5/09	5/09	5/09	5/09	5/09	12/08	3/08	9/07	3/07
FAST PAY	4/34	4/34	4/34	4/34	4/34	4/34	4/34	3/13	8/10	6/09

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SIDLEY AUSTIN BROWN & WOOD LLP

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FACSIMILE 212 839 5599
www.sidley.com
FOUNDED 1866

BEIJING
GENEVA
HONG KONG
LONDON
SHANGHAI
SINGAPORE
TOKYO

April 30, 2004

By Hand:

Securities and Exchange Commission
450 Fifth Street, N.W.
Washington, D.C. 20549

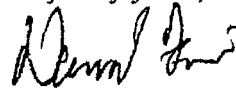
Re: CWMBS, Inc.
CHL Mortgage Pass-Through Trust 2004-9
Mortgage Pass-Through Certificates, Series 2004-9

Ladies and Gentlemen:

On behalf of CWMBS, Inc. (the "Company"), we enclose herewith for filing three copies of the Company's Form for Submission of Paper Format Exhibits by Electronic Filers on Form SE, including as exhibits thereto "Computational Materials," as defined in the No-Action Letter of May 20, 1994 issued by the Securities and Exchange Commission (the "Commission") to Kidder, Peabody Acceptance Corporation I, Kidder, Peabody & Co. Incorporated and Kidder Structured Asset Corporation and in the No-Action Letter of May 27, 1994 issued by the Commission to the Public Securities Association.

Please stamp the enclosed receipt copy of this letter and return it to our messenger.

Very truly yours,



David Finck

Enclosures

SIDLEY AUSTIN BROWN & WOOD LLP

CHICAGO
DALLAS
LOS ANGELES
SAN FRANCISCO
WASHINGTON, D.C.

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FOUNDED 1866

BEIJING
GENEVA
HONG KONG
LONDON
SHANGHAI
SINGAPORE
TOKYO

April 30, 2004

By Hand:

Securities and Exchange Commission
450 Fifth Street, N.W.
Washington, D.C. 20549

Re: CWMBS, Inc.
CHL Mortgage Pass-Through Trust 2004-9
Mortgage Pass-Through Certificates, Series 2004-9

RECEIPT COPY

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Please stamp the enclosed receipt copy of this letter and return it to our messenger.

Very truly yours,

/s/David Finck

Enclosures

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

SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549

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

CWALT, INC.

(Exact Name of Registrant as Specified in Charter)

001265918

(Registrant CIK Number)

Form 8-K for April 30, 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)

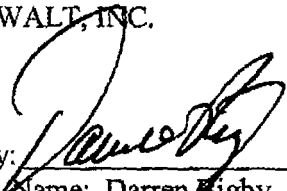
N/A

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

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 30, 2004.

CWALT, INC.

By: 

Name: Darren Bigby

Title: Vice President

Exhibit Index

Exhibit

Page

99.1 Computational Materials Prepared by COUNTRYWIDE SECURITIES
 CORPORATION

4

IN ACCORDANCE WITH RULE 202 OF REGULATION S-T, THESE
COMPUTATIONAL MATERIALS ARE BEING FILED IN PAPER PURSUANT TO A
CONTINUING HARDSHIP EXEMPTION.

Exhibit 99.1

COMPUTATIONAL MATERIALS
PREPARED BY COUNTRYWIDE SECURITIES CORPORATION

for

CWALT, INC.

ALTERNATIVE LOAN TRUST 2004-J3
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-J3

Balance	#####	Delay	24	WAC(5)	5.8317237	WAM(5)	237
Coupon	5.25	Dated	4/1/2004	NET(5)	5.561369	WALA(5)	3
Settle	4/30/2004	First Payme	5/25/2004				

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50 CPR

Yield

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6.5

6.4

6.3

6.2

6.0

5.9

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5.7

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5.5

5.4

5.3

5.1

5.0

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4.8

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4.5

4.4

4.3

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4.0

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3.8

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3.6

3.5

3.4

3.3

3.2

1.2

1.12

4-May

8-Aug

CWALT_04J3_FIN - Price/Yield - 5A1

Balance	\$17,282,000.00	Delay	24	WAC(5)	5.8317237	WAM(5)	237
Coupon	5.25	Dated	4/1/2004	NET(5)	5.561369	WALA(5)	3
Settle	4/30/2004	First Payme	5/25/2004				

Price	0 PPC	25 PPC	50 PPC	75 PPC	100 PPC	150 PPC	200 PPC	225 PPC	250 PPC
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
98-02+	5.5	5.6	5.6	5.7	5.8	6.1	6.3	6.4	6.6
98-06+	5.5	5.5	5.6	5.7	5.8	6.0	6.2	6.4	6.5
98-10+	5.5	5.5	5.6	5.7	5.7	5.9	6.2	6.3	6.4
98-14+	5.5	5.5	5.6	5.6	5.7	5.9	6.1	6.2	6.3
98-18+	5.4	5.5	5.5	5.6	5.7	5.8	6.0	6.1	6.2
98-22+	5.4	5.5	5.5	5.6	5.6	5.8	5.9	6.0	6.1
98-26+	5.4	5.4	5.5	5.5	5.6	5.7	5.8	5.9	6.0
98-30+	5.4	5.4	5.5	5.5	5.5	5.6	5.7	5.8	5.9
99-02+	5.4	5.4	5.4	5.5	5.5	5.6	5.7	5.7	5.8
99-06+	5.4	5.4	5.4	5.4	5.5	5.5	5.6	5.6	5.7
99-10+	5.3	5.4	5.4	5.4	5.4	5.5	5.5	5.5	5.6
99-14+	5.3	5.3	5.3	5.4	5.4	5.4	5.4	5.4	5.5
99-18+	5.3	5.3	5.3	5.3	5.3	5.3	5.4	5.4	5.4
99-22+	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3
99-26+	5.3	5.3	5.3	5.3	5.2	5.2	5.2	5.2	5.2
99-30+	5.3	5.3	5.2	5.2	5.2	5.2	5.1	5.1	5.1
100-02+	5.3	5.2	5.2	5.2	5.2	5.1	5.0	5.0	5.0
100-06+	5.2	5.2	5.2	5.2	5.1	5.1	5.0	4.9	4.9
100-10+	5.2	5.2	5.2	5.1	5.1	5.0	4.9	4.8	4.8
100-14+	5.2	5.2	5.1	5.1	5.0	4.9	4.8	4.7	4.7
100-18+	5.2	5.2	5.1	5.1	5.0	4.9	4.7	4.7	4.6
100-22+	5.2	5.1	5.1	5.0	5.0	4.8	4.7	4.6	4.5
100-26+	5.2	5.1	5.1	5.0	4.9	4.8	4.6	4.5	4.4
100-30+	5.1	5.1	5.0	5.0	4.9	4.7	4.5	4.4	4.3
101-02+	5.1	5.1	5.0	4.9	4.8	4.6	4.4	4.3	4.2
101-06+	5.1	5.1	5.0	4.9	4.8	4.6	4.3	4.2	4.1
101-10+	5.1	5.0	5.0	4.9	4.8	4.5	4.3	4.1	4.0
101-14+	5.1	5.0	4.9	4.8	4.7	4.5	4.2	4.0	3.9
101-18+	5.1	5.0	4.9	4.8	4.7	4.4	4.1	4.0	3.8
101-22+	5.1	5.0	4.9	4.8	4.6	4.4	4.0	3.9	3.7
101-26+	5.0	5.0	4.9	4.7	4.6	4.3	4.0	3.8	3.6
101-30+	5.0	4.9	4.8	4.7	4.6	4.3	3.9	3.7	3.5
102-02+	5.0	4.9	4.8	4.7	4.5	4.2	3.8	3.6	3.4
WAL	11.7	8.3	6.1	4.7	3.7	2.4	1.7	1.5	1.3
Mod Dur	8.13	6.10	4.72	3.76	3.06	2.15	1.59	1.40	1.25
Principal Window Begin	4-May	4-May	4-May	4-May	4-May	4-May	4-May	4-May	4-May
Principal Window End	24-Mar	24-Mar	24-Mar	24-Mar	24-Mar	24-Mar	10-Oct	9-Jul	8-Oct