

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



04031354

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 July 1, 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)

N/A

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

PROCESSED

JUL 07 2004

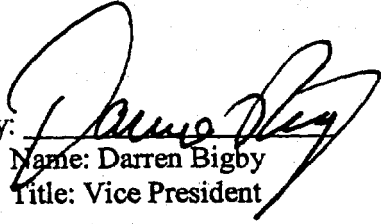
R

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 JULY 1, 2004.

CWMBS, INC.

By: 

Name: Darren Bigby

Title: Vice President

Exhibit Index

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99.1	Computational Materials Prepared by DEUTSCHE BANK SECURITIES INC.	4
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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 DEUTSCHE BANK SECURITIES INC.

for

CWMBS, INC.

CHL MORTGAGE PASS-THROUGH TRUST 2004-13
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-13

Deutsche Bank Securities



CWIII 04-13 GROUP 1 30 Year Jumbo Fixed Rate Product Collateral Description

Product	Jumbo 30 year Fixed
Amount	\$335,000,000 +/- 5%
Settle	June 30, 2004
Gross WAC	5.800% +/- 20 bps
Servicing Fee	25 bps (est.)
WAM	360 +/-
Weighted Average LTV	72.0% +/-
Average Loan Balance	\$500,000 +/-
SF/PUD	95% +/-
Primary Residence	95% +/-
Average FICO	735 +/-
State Concentration	50% California (max)
Delivery Variance	Plus/Minus 5%
Expected Rating Agencies	2 of 3

This Structural Term Sheet, Collateral Term Sheet, or Computational Materials, as appropriate (the "Material"), was prepared solely by the Underwriter(s), is privileged and confidential, is intended for use by the addressee only, and may not be provided to any third party other than the addressee's legal, tax, financial and/or accounting advisors for the purposes of evaluating such information. Prospective investors are advised to read carefully, and should rely solely on, the final prospectus and prospectus supplement (the "Final Prospectus") related to the securities (the "Securities") in making their investment decisions. This material does not include all relevant information relating to the Securities described herein, particularly with respect to the risk and special considerations associated with an investment in the Securities. All information contained herein is preliminary and it is anticipated that such information will change. Any information contained herein will be more fully described in, and will be fully superseded by, the preliminary prospectus supplement, if applicable, and the Final Prospectus. Although the information contained in the material is based on sources the Underwriter(s) believe(s) to be reliable, the Underwriter(s) make(s) no representation or warranty that such information is accurate or complete. Such information should not be viewed as projections, forecasts, predictions, or opinions with respect to value. Prior to making any investment decision, a prospective investor shall receive and fully review the Final Prospectus. NOTHING HEREIN SHOULD BE CONSIDERED AN OFFER TO SELL OR SOLICITATION OF AN OFFER TO BUY ANY SECURITIES. The Underwriter(s) may hold long or short positions in or buy and sell Securities or related securities or perform for or solicit investment banking services from, any company mentioned herein.

Deutsche Bank Securities



CWHL 04-13 GROUP 2 30 Year Jumbo Fixed Rate Product Collateral Description

Product	Jumbo 30 year Fixed
Amount	\$436,000,000 +/- 5%
Settle	June 30, 2004
Gross WAC	6.100% +/- 20 bps
Servicing Fee	25 bps (est.)
WAM	360 +/-
Weighted Average LTV	70.0% +/-
Average Loan Balance	\$500,000 +/-
SF/PUD	95% +/-
Primary Residence	95% +/-
Average FICO	735 +/-
State Concentration	50% California (max)
Delivery Variance	Plus/Minus 5%
Expected Rating Agencies	2 of 3

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Exhibit 99.2

COMPUTATIONAL MATERIALS
PREPARED BY COUNTRYWIDE SECURITIES CORPORATION

for

CWMBS, INC.

CHL MORTGAGE PASS-THROUGH TRUST 2004-13
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-13

CWHL 2004-13 Sub Tie -Out - Price/Yield - M

Balance	\$12,000,000.00	Delay	24	WAC	5.9422	WAM	359
Coupon	5.6406	Dated	6/1/2004	NET	5.6812	WALA	1
Settle	6/29/2004	First Payment	7/25/2004				

Price	5 CPR	10 CPR	15 CPR	20 CPR	25 CPR	30 CPR	35 CPR	40 CPR	45 CPR	50 CPR
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
94-27	6.24	6.30	6.36	6.40	6.43	6.47	6.49	6.52	6.59	6.68
94-31	6.23	6.29	6.34	6.38	6.42	6.45	6.47	6.50	6.56	6.65
95-03	6.21	6.27	6.32	6.36	6.40	6.42	6.45	6.47	6.54	6.63
95-07	6.20	6.26	6.30	6.34	6.38	6.40	6.43	6.45	6.52	6.60
95-11	6.18	6.24	6.29	6.32	6.36	6.38	6.41	6.43	6.49	6.58
95-15	6.17	6.22	6.27	6.31	6.34	6.36	6.39	6.41	6.47	6.55
95-19	6.15	6.21	6.25	6.29	6.32	6.34	6.37	6.39	6.45	6.52
95-23	6.14	6.19	6.23	6.27	6.30	6.32	6.35	6.37	6.42	6.50
95-27	6.13	6.18	6.22	6.25	6.28	6.30	6.32	6.34	6.40	6.47
95-31	6.11	6.16	6.20	6.23	6.26	6.28	6.30	6.32	6.38	6.45
96-03	6.10	6.14	6.18	6.21	6.24	6.26	6.28	6.30	6.35	6.42
96-07	6.08	6.13	6.16	6.19	6.22	6.24	6.26	6.28	6.33	6.39
96-11	6.07	6.11	6.15	6.18	6.20	6.22	6.24	6.26	6.31	6.37
96-15	6.06	6.10	6.13	6.16	6.18	6.20	6.22	6.24	6.28	6.34
96-19	6.04	6.08	6.11	6.14	6.16	6.18	6.20	6.22	6.26	6.32
96-23	6.03	6.06	6.10	6.12	6.14	6.16	6.18	6.19	6.24	6.29
96-27	6.01	6.05	6.08	6.10	6.12	6.14	6.16	6.17	6.21	6.27
WAL	15.152	12.631	11.040	9.979	9.232	8.678	8.249	7.885	7.072	6.229

CWHL 2004-13 Sub Tie -Out - Price/Yield - B2

Balance \$2,800,000.00 Delay 24 WAC 5.9421997 WAM 359
 Coupon 5.6406 Dated 6/1/2004 NET 5.6812 WALA 1
 Settle 6/29/2004 First Payme 7/25/2004

Price	100 PSA	200 PSA	250 PSA	300 PSA	325 PSA	400 PSA	500 PSA	600 PSA	800 PSA	1000 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
90-12	6.81	6.95	7.01	7.06	7.08	7.15	7.22	7.29	7.41	7.70
90-16	6.79	6.93	6.99	7.04	7.06	7.13	7.20	7.26	7.38	7.67
90-20	6.77	6.91	6.97	7.02	7.04	7.11	7.18	7.24	7.36	7.64
90-24	6.76	6.89	6.95	7.00	7.02	7.09	7.16	7.22	7.33	7.61
90-28	6.74	6.87	6.93	6.98	7.00	7.07	7.14	7.20	7.31	7.58
91-00	6.73	6.86	6.91	6.96	6.98	7.04	7.11	7.17	7.28	7.56
91-04	6.71	6.84	6.89	6.94	6.96	7.02	7.09	7.15	7.26	7.53
91-08	6.69	6.82	6.87	6.92	6.94	7.00	7.07	7.13	7.24	7.50
91-12	6.68	6.80	6.86	6.90	6.92	6.98	7.05	7.11	7.21	7.47
91-16	6.66	6.79	6.84	6.88	6.91	6.96	7.03	7.08	7.19	7.44
91-20	6.65	6.77	6.82	6.86	6.89	6.94	7.01	7.06	7.16	7.41
91-24	6.63	6.75	6.80	6.85	6.87	6.92	6.98	7.04	7.14	7.39
91-28	6.62	6.73	6.78	6.83	6.85	6.90	6.96	7.02	7.12	7.36
92-00	6.60	6.72	6.76	6.81	6.83	6.88	6.94	6.99	7.09	7.33
92-04	6.58	6.70	6.75	6.79	6.81	6.86	6.92	6.97	7.07	7.30
92-08	6.57	6.68	6.73	6.77	6.79	6.84	6.90	6.95	7.04	7.27
92-12	6.55	6.66	6.71	6.75	6.77	6.82	6.88	6.93	7.02	7.25
WAL	14.544	11.911	11.041	10.357	10.069	9.363	8.678	8.175	7.386	6.026

FINAL_CWHL0413 - 1A4

Deutsche Bank Securities CMO Trading 212-250-2669

Balance \$29,421,900.00 Delay 24
 Coupon 5.500000 Dated 06/01/2004
 Settle 06/29/2004 First Payment 07/25/2004

WAC(L) 5.787381347 WAM(L) 360
 NERT(L) 5.52795 WALA(L) 0

Price	100 PSA	150 PSA	200 PSA	250 PSA	275 PSA	300 PSA	350 PSA	500 PSA	750 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
93.30	6.170	6.214	6.253	6.288	6.304	6.320	6.348	6.423	6.781
94.00	6.163	6.206	6.245	6.280	6.296	6.311	6.339	6.414	6.767
94.02	6.156	6.199	6.237	6.272	6.287	6.302	6.330	6.404	6.753
94.04	6.149	6.191	6.229	6.263	6.279	6.294	6.321	6.394	6.739
94.06	6.142	6.184	6.221	6.255	6.270	6.285	6.312	6.384	6.726
94.08	6.135	6.177	6.214	6.247	6.262	6.277	6.303	6.374	6.712
94.10	6.128	6.169	6.206	6.239	6.254	6.268	6.294	6.365	6.698
94.12	6.121	6.162	6.198	6.230	6.245	6.259	6.286	6.355	6.684
94.14	6.115	6.154	6.190	6.222	6.237	6.251	6.277	6.345	6.670
94.16	6.108	6.147	6.182	6.214	6.228	6.242	6.268	6.335	6.657
94.18	6.101	6.140	6.174	6.206	6.220	6.234	6.259	6.326	6.643
94.20	6.094	6.132	6.167	6.197	6.212	6.225	6.250	6.316	6.629
94.22	6.087	6.125	6.159	6.189	6.203	6.216	6.241	6.306	6.615
94.24	6.080	6.117	6.151	6.181	6.195	6.208	6.232	6.297	6.602
94.26	6.073	6.110	6.143	6.173	6.186	6.199	6.223	6.287	6.588
94.28	6.066	6.103	6.135	6.165	6.178	6.191	6.215	6.277	6.574
94.30	6.060	6.096	6.128	6.156	6.170	6.182	6.206	6.268	6.561
WAL	15.89	14.03	12.78	11.82	11.42	11.06	10.46	9.14	5.84
Principal Window	Jul09 - Jun34	Jul09 - Jun34	Jul09 - Jun34	Jul09 - Jun34	Jul09 - Jun34	Jul09 - Jun34	Jul09 - Jun34	Jul09 - Jun34	Feb09 - Jun34
LEBOR JMO	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30

This Standard Form Bond, CMO or Commercial Mortgage, as appropriate (the "Instrument"), is prepared and delivered to you by the issuer and may not be provided to any other party other than the addressee's legal tax, financial and accounting advisors for the purpose of reviewing such information. Prospective investors are advised to read carefully, and should rely solely on, the final prospectus and prospectus supplement (the "Final Prospectus") related to the securities (the "Securities") in making their investment decisions. This model does not include all relevant information relating to the Securities described herein, particularly with respect to the risk and special considerations associated with an investment in the Securities. All information contained herein is preliminary and is subject to change. Any information contained herein will be more fully described in, and will be fully supported by, the preliminary prospectus supplement, if applicable, and the Final Prospectus. Although the information contained in this model is based on sources the Underwriter(s) believe to be reliable, the Underwriter(s) make no representation or warranty that such information is accurate or complete. Such information should not be viewed as preparation, issuance, production, or opinion with respect to value. Prior to making any investment decision, a prospective investor should consult and rely on the Final Prospectus. NOTWITHSTANDING, THIS OFFER TO SELL OR SOLICITATION OF AN OFFER TO BUY ANY SECURITIES. The Underwriter(s) may hold long or short positions in or buy and sell Securities or related securities or perform for or so investment banking services from any company mentioned herein. This information is furnished to you solely by Deutsche Bank Securities Inc. and not by the issuer or any of its affiliates. Deutsche Bank Securities Inc. is acting as underwriter and not acting as agent for the issuer or its affiliates in connection with the proposed transaction.

[illegible][illegible]

FINAL_CVHL0413 - 2A4

Deutsche Bank Securities CMO Trading 212-200-2639

Balance \$38,330,000.00
 Coupon 5.750000
 Maturity 06/29/2004
 First Payment 07/25/2004

Delay 24
 Dated 06/01/2004
 Net (2) 5.800384
 WAC (2) 6.062613964
 WMLA (2) 1
 359

Price	100 PSA	150 PSA	200 PSA	250 PSA	275 PSA	300 PSA	350 PSA	500 PSA	750 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
95-15	6.263	6.295	6.323	6.349	6.360	6.371	6.392	6.446	6.706
95-17	6.256	6.288	6.315	6.340	6.352	6.363	6.383	6.437	6.692
95-19	6.250	6.280	6.308	6.332	6.344	6.354	6.374	6.427	6.679
95-21	6.243	6.273	6.300	6.324	6.335	6.346	6.365	6.417	6.665
95-23	6.236	6.265	6.292	6.316	6.327	6.337	6.356	6.408	6.651
95-25	6.229	6.258	6.284	6.308	6.318	6.329	6.348	6.398	6.638
95-27	6.222	6.251	6.276	6.299	6.310	6.320	6.339	6.388	6.624
95-29	6.215	6.243	6.269	6.291	6.302	6.312	6.330	6.379	6.610
95-31	6.208	6.236	6.261	6.283	6.293	6.303	6.321	6.369	6.597
96-01	6.201	6.229	6.253	6.275	6.285	6.295	6.312	6.359	6.583
96-03	6.195	6.221	6.245	6.267	6.277	6.286	6.303	6.350	6.569
96-05	6.188	6.214	6.238	6.259	6.268	6.278	6.295	6.340	6.556
96-07	6.181	6.207	6.230	6.251	6.260	6.269	6.286	6.330	6.542
96-09	6.174	6.199	6.222	6.242	6.252	6.261	6.277	6.321	6.529
96-11	6.167	6.192	6.214	6.234	6.243	6.252	6.268	6.311	6.515
96-13	6.160	6.185	6.207	6.226	6.235	6.244	6.260	6.302	6.501
96-15	6.154	6.178	6.199	6.218	6.227	6.236	6.251	6.292	6.488
WAL	15.74	14.07	12.80	11.84	11.43	11.08	10.47	9.14	5.83
Principal Window	Jul09 - Jun34	Jul09 - Jun34	Jul09 - Jun34	Jul09 - Jun34	Jul09 - Jun34	Jul09 - Jun34	Jul09 - Jun34	Jul09 - Jun34	Feb09 - Jun34
LIBOR 1MO	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30

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