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

04031354

SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549

FORM SE

FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS BY ELECTRONIC FILERS

CWMBS, INC.	000906410
(Exact Name of Registrant as Specified in Charter)	(Registrant CIK Number)
Form 8-K for July 1, 2004	333-109248
(Electronic Report, Schedule or Registration Statement of Which the Documents Are a Part (Give Period of Report))	(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 JULY 1, 2004.

CWMBS, INC.

By: [signature]
Name: Darren Bigby
Title: Vice President

Exhibit Index

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

CWHL 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	

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	

IN ACCORDANCE WITH RULE 202 OF REGULATION S-T, THESE

COMPUTATIONAL MATERIALS ARE BEING FILED IN PAPER PURSUANT TO A CONTINUING HARDSHIP EXEMPTION.

Exhibit 99.2

COMPUTATIONAL MATERIALS
PREPARED BY COUNTRYWIDE SECURITIES CORPORATION

for

CWMBS, INC.

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

NY1 5569151v1

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 Paymei	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	WAC(1)	5.787381347	WAM(1)	360
Coupon	5.50000	Dated	06/01/2004	NET(1)	5.52795	WALA(1)	0
Settle	06/29/2004	First Payment	07/25/2004				

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	6.095	6.128	6.156	6.170	6.182	6.206	6.268	6.561
WAL	15.69	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
LIBOR_1MO	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30

FINAL_CWHL0413 - 1A7

Deutsche Bank Securities   CMO Trading 212-250-2669

Balance	$21,633,333.00	Delay	24	WAC(1)	5.787381347	WAM(1)	360
Coupon	6.00000	Dated	06/01/2004	NET(1)	5.52795	WALA(1)	0
Settle	06/29/2004	First Payment	07/25/2004				

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
97-24	6.253	6.284	6.324	6.369	6.392	6.414	6.457	6.572	6.732
97-26	6.247	6.277	6.315	6.359	6.381	6.402	6.444	6.555	6.710
97-28	6.241	6.270	6.307	6.349	6.370	6.391	6.431	6.538	6.687
97-30	6.235	6.263	6.298	6.339	6.359	6.379	6.418	6.521	6.665
98-00	6.228	6.256	6.290	6.329	6.349	6.368	6.405	6.504	6.642
98-02	6.222	6.249	6.281	6.319	6.338	6.356	6.392	6.487	6.620
98-04	6.216	6.242	6.273	6.309	6.327	6.345	6.379	6.470	6.598
98-06	6.210	6.235	6.264	6.299	6.316	6.333	6.366	6.454	6.575
98-08	6.204	6.227	6.256	6.289	6.306	6.322	6.353	6.437	6.553
98-10	6.198	6.220	6.248	6.279	6.295	6.310	6.340	6.420	6.531
98-12	6.192	6.213	6.239	6.269	6.284	6.299	6.327	6.403	6.509
98-14	6.186	6.206	6.231	6.259	6.273	6.287	6.314	6.386	6.486
98-16	6.180	6.199	6.222	6.249	6.263	6.276	6.301	6.369	6.464
98-18	6.174	6.192	6.214	6.239	6.252	6.264	6.288	6.353	6.442
98-20	6.168	6.185	6.206	6.229	6.241	6.253	6.275	6.336	6.420
98-22	6.162	6.178	6.197	6.219	6.231	6.241	6.262	6.319	6.397
98-24	6.156	6.171	6.189	6.210	6.220	6.230	6.250	6.302	6.375
WAL	17.59	13.42	10.44	8.33	7.57	6.95	6.01	4.41	3.22
Principal Window	Jul20 - Sep23	Jul16 - May19	Oct13 - Mar16	Dec11 - Oct13	Apr11 - Nov12	Oct10 - Feb12	Dec09 - Jan11	Aug08 - Mar09	Jul07 - Nov07
LIBOR_1MO	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30

FINAL_CWHL0413 - 2A4

Deutsche Bank Securities CMO Trading 212-250-2669

Balance	$38,330,000.00	Delay	24	WAC(2)	6.062613964	WAM(2)	359
Coupon	5.75000	Dated	06/01/2004	NET(2)	5.800384	WALA(2)	1
Settle	06/29/2004	First Payment	07/25/2004				

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	6.235	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