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

MAY 20 2004

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 May 26, 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
MAY 28 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 MAY 26, 2004.

CWMBS, INC.

By: _____
Name: Darren Bigby
Title: Vice President

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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 MORGAN STANLEY & CO. INCORPORATED

for

CWMBS, INC.

CHL MORTGAGE PASS-THROUGH TRUST 2004-10
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-10

cwhl0410-final -- A4

Morgan Stanley

Balance	$20,000,000.00	Delay	24	WAC	5.692080314	WAM	359
Coupon	5.250	Dated	05/01/2004	NET	5.432203	WALA	1
Settle	05/28/2004	First Payment	06/25/2004				

Price	100 PSA	200 PSA	300 PSA	400 PSA	500 PSA	600 PSA	700 PSA	800 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
99-12	5.33	5.33	5.34	5.35	5.37	5.38	5.39	5.40
99-16	5.32	5.32	5.32	5.33	5.34	5.35	5.35	5.36
99-20	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.32
99-24	5.30	5.30	5.30	5.29	5.29	5.28	5.28	5.28
99-28	5.29	5.29	5.29	5.28	5.26	5.25	5.24	5.24
100-00	**5.28**	**5.28**	**5.27**	**5.26**	**5.23**	**5.22**	**5.21**	**5.20**
100-04	5.27	5.27	5.26	5.24	5.20	5.19	5.17	5.16
100-08	5.26	5.26	5.25	5.22	5.18	5.15	5.13	5.12
100-12	5.25	5.25	5.24	5.21	5.15	5.12	5.10	5.08
100-16	5.24	5.24	5.22	5.19	5.12	5.09	5.08	5.04
100-20	5.23	5.23	5.21	5.17	5.09	5.06	5.03	5.00
WAL	**23.93**	**19.89**	**15.31**	**9.65**	**5.32**	**4.44**	**3.91**	**3.50**
Mod Durn	**12.90**	**11.76**	**10.05**	**7.10**	**4.53**	**3.87**	**3.45**	**3.12**
Principal Window	**Jun07 - May34**	**Jun07 - May34**	**Jun07 - May34**	**Jun07 - May34**	**Jun07 - Sep10**	**Jun07 - Apr09**	**Jun07 - Aug08**	**Jun07 - Mar08**
Prepay	100 PSA	200 PSA	300 PSA	400 PSA	500 PSA	600 PSA	700 PSA	800 PSA

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cwhl0410-final -- A1

Morgan Stanley

Balance	$50,000,000.00	Delay	24	WAC	5.692080314	WAM	359
Coupon	5.000	Dated	05/01/2004	NET	5.432203	WALA	1
Settle	05/28/2004	First Payment	06/25/2004				

Price	100 PSA	200 PSA	300 PSA	400 PSA	500 PSA	600 PSA	700 PSA	800 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
100-29+	4.79	4.64	4.53	4.44	4.36	4.29	4.23	4.17
101-01+	4.77	4.60	4.48	4.38	4.29	4.22	4.15	4.08
101-05+	4.74	4.56	4.43	4.32	4.22	4.14	4.07	3.99
101-09+	4.71	4.52	4.38	4.26	4.16	4.07	3.98	3.91
101-13+	4.69	4.48	4.32	4.20	4.09	3.99	3.90	3.82
101-17+	4.66	4.44	4.27	4.14	4.02	3.92	3.82	3.74
101-21+	4.64	4.40	4.22	4.08	3.95	3.84	3.74	3.65
101-25+	4.61	4.36	4.17	4.02	3.89	3.77	3.66	3.56
101-29+	4.59	4.32	4.12	3.96	3.82	3.69	3.58	3.48
102-01+	4.56	4.28	4.07	3.90	3.75	3.62	3.50	3.39
102-05+	4.54	4.24	4.02	3.84	3.68	3.55	3.42	3.31
WAL	5.89	3.45	2.63	2.21	1.95	1.76	1.62	1.50
Mod Durn	4.81	3.06	2.40	2.05	1.81	1.65	1.52	1.42
Principal Window	Jun04 - May18	Jun04 - May11	Jun04 - Mar09	Jun04 - Apr08	Jun04 - Sep07	Jun04 - Apr07	Jun04 - Jan07	Jun04 - Oct06
Prepay	100 PSA	200 PSA	300 PSA	400 PSA	500 PSA	600 PSA	700 PSA	800 PSA

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cwhl0410-final -- A2

Morgan Stanley

Balance	$25,000,000.00	Delay	24	WAC	5.692080314	WAM	359
Coupon	5.000	Dated	05/01/2004	NET	5.432203	WALA	1
Settle	05/28/2004	First Payment	06/25/2004				

Price	100 PSA	200 PSA	300 PSA	400 PSA	500 PSA	600 PSA	700 PSA	800 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
99-28	5.00	4.97	4.96	4.94	4.93	4.91	4.90	4.89
100-00	4.97	4.93	4.90	4.87	4.85	4.83	4.81	4.79
100-04	4.94	4.88	4.84	4.80	4.77	4.75	4.72	4.70
100-08	4.91	4.84	4.78	4.74	4.70	4.66	4.63	4.60
100-12	4.88	4.79	4.72	4.67	4.62	4.58	4.54	4.51
100-16	4.85	4.74	4.67	4.60	4.55	4.50	4.45	4.41
100-20	4.82	4.70	4.61	4.54	4.47	4.42	4.36	4.32
100-24	4.79	4.65	4.55	4.47	4.40	4.33	4.28	4.22
100-28	4.76	4.61	4.49	4.40	4.32	4.25	4.19	4.13
101-00	4.73	4.58	4.44	4.34	4.25	4.17	4.10	4.03
101-04	4.70	4.52	4.38	4.27	4.17	4.09	4.01	3.94
WAL	4.89	3.01	2.35	2.00	1.77	1.60	1.48	1.37
Mod Durn	4.11	2.70	2.15	1.85	1.65	1.50	1.39	1.30
Principal Window	Jun04 - Feb15	Jun04 - Jan10	Jun04 - Jun08	Jun04 - Sep07	Jun04 - Apr07	Jun04 - Dec06	Jun04 - Oct06	Jun04 - Aug06
Prepay	100 PSA	200 PSA	300 PSA	400 PSA	500 PSA	600 PSA	700 PSA	800 PSA

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cwhl0410-final -- A3

Morgan Stanley

Balance	$10,000,000.00	Delay	24	WAC	5.692080314	WAM	359
Coupon	5.000	Dated	05/01/2004	NET	5.432203	WALA	1
Settle	05/28/2004	First Payment	06/25/2004				

Price	100 PSA	200 PSA	300 PSA	400 PSA	500 PSA	600 PSA	700 PSA	800 PSA
	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
99-11	5.09	5.13	5.18	5.22	5.24	5.27	5.29	5.32
99-15	5.07	5.10	5.13	5.15	5.17	5.19	5.20	5.21
99-19	5.06	5.07	5.08	5.09	5.10	5.10	5.11	5.11
99-23	5.05	5.04	5.03	5.03	5.02	5.02	5.01	5.01
99-27	5.03	5.01	4.98	4.96	4.95	4.93	4.92	4.91
99-31	5.02	4.98	4.93	4.90	4.87	4.85	4.83	4.81
100-03	5.01	4.94	4.88	4.84	4.80	4.77	4.73	4.70
100-07	4.99	4.91	4.83	4.77	4.73	4.68	4.64	4.60
100-11	4.98	4.88	4.78	4.71	4.65	4.60	4.55	4.50
100-15	4.96	4.85	4.73	4.65	4.58	4.52	4.46	4.40
100-19	4.95	4.82	4.68	4.59	4.51	4.43	4.37	4.30
WAL	13.45	4.60	2.74	2.15	1.81	1.59	1.43	1.30
Mod Durn	9.00	3.94	2.49	1.98	1.69	1.49	1.34	1.23
Principal Window	Jun04 - Jan26	Jun04 - Nov12	Jun04 - May08	Jun04 - May07	Jun04 - Dec06	Jun04 - Aug06	Jun04 - Jun06	Jun04 - Apr06
Prepay	100 PSA	200 PSA	300 PSA	400 PSA	500 PSA	600 PSA	700 PSA	800 PSA

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

Exhibit 99.2

COMPUTATIONAL MATERIALS
PREPARED BY
COUNTRYWIDE SECURITIES CORPORATION

For

CWMBS, INC.
CHL MORTGAGE PASS-THROUGH TRUST 2004-10
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-10

CWMBS 2004-10 - Price/Yield - M

Balance	$3,125,000.00	Delay	24	WAC	5.69208	WAM	359
Coupon	5	Dated	5/1/2004	NET	5.432203	WALA	1
Settle	5/27/2004	First Payr	6/25/2004				

Price	*100 PSA*	*200 PSA*	*275 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
90-25	6.06	6.20	6.28	6.30	6.33	6.39	6.46	6.53	6.63	6.90
90-29	6.04	6.18	6.26	6.29	6.31	6.37	6.44	6.50	6.61	6.88
91-01	6.03	6.16	6.24	6.27	6.29	6.35	6.42	6.48	6.59	6.85
91-05	6.01	6.14	6.22	6.25	6.27	6.33	6.40	6.46	6.56	6.82
91-09	6.00	6.13	6.21	6.23	6.25	6.31	6.38	6.44	6.54	6.79
91-13	5.98	6.11	6.19	6.21	6.23	6.29	6.36	6.42	6.52	6.77
91-17	5.97	6.09	6.17	6.19	6.21	6.27	6.34	6.39	6.49	6.74
91-21	5.95	6.08	6.15	6.17	6.19	6.25	6.32	6.37	6.47	6.71
91-25	5.94	6.06	6.13	6.15	6.18	6.23	6.30	6.35	6.45	6.68
91-29	5.92	6.04	6.11	6.14	6.16	6.21	6.27	6.33	6.42	6.66
92-01	5.91	6.03	6.10	6.12	6.14	6.19	6.25	6.31	6.40	6.63
92-05	5.89	6.01	6.08	6.10	6.12	6.17	6.23	6.29	6.38	6.60
92-09	5.88	5.99	6.06	6.08	6.10	6.15	6.21	6.26	6.35	6.58
92-13	5.86	5.97	6.04	6.06	6.08	6.13	6.19	6.24	6.33	6.55
92-17	5.85	5.96	6.02	6.04	6.06	6.11	6.17	6.22	6.31	6.52
92-21	5.83	5.94	6.01	6.03	6.04	6.09	6.15	6.20	6.28	6.50
92-25	5.82	5.92	5.99	6.01	6.03	6.07	6.13	6.18	6.26	6.47