

UNITED STATES 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 September 15, 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)

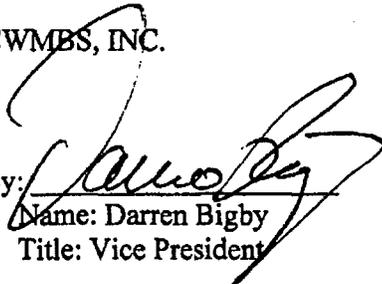
N/A
(Name of Person Filing the Document (if Other Than the Registrant))

PROCESSED
SEP 20 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 September 17, 2004.

CWMBS, INC.

By: 

Name: Darren Bigby

Title: Vice President

Exhibit Index

<u>Exhibit</u>		<u>Page</u>
99.1	Computational Materials Prepared by Countrywide Securities Corporation	4

IN ACCORDANCE WITH RULE 311(j) OF REGULATION S-T, THESE
COMPUTATIONAL MATERIALS ARE BEING FILED IN PAPER UNDER COVER OF
FORM SE.

Exhibit 99.1

COMPUTATIONAL MATERIALS
PREPARED BY COUNTRYWIDE SECURITIES CORPORATION

for

CWMBS, INC.

Mortgage Pass-Through Certificates, Series 2004-23



Countrywide

SECURITIES CORPORATION

A Countrywide Capital Markets Company

Detailed Report

CWMBS 2004-23 - Aggregate

\$977,738,790 ARM Rate Mortgage Loans

Summary of Loans in Statistical Calculation Pool (As of Calculation Date)

Range

Total Number of Loans	2,561	
Total Outstanding Balance	\$977,738,790	
Average Loan Balance	\$381,780	\$18,320 to \$6,011,395
WA Mortgage Rate	1.816%	1.250% to 5.125%
WA Mortgage Rate Net LPMI	1.803%	0.925% to 4.750%
Net WAC	1.419%	0.541% to 4.366%
ARM Characteristics		
WA Gross Margin	2.639%	1.300% to 4.125%
WA Months to First Roll	1	1 to 3
WA First Periodic Cap	0.000%	0.000% to 0.000%
WA Subsequent Periodic Cap	0.000%	0.000% to 0.000%
WA Lifetime Cap	9.958%	9.950% to 12.490%
WA Lifetime Floor	2.574%	1.250% to 4.125%
WA Original Term (months)	360	360 to 360
WA Remaining Term (months)	360	241 to 360
WA Age (months)	0	0 to 119
WA LTV	71.93%	17.55% to 95.00%
WA FICO	709	
WA Maximum Negative Amortization	115.00%	
Secured by (% of pool)		
1st Liens	100.00%	
2nd Liens	0.00%	
Prepayment Penalty at Loan Orig (% of all loans)	22.06%	

Top 5 States		Top 5 Prop		Doc Types		Purpose Codes		Occ Codes		Orig PP Term	
CA	55.78%	SFR	61.30%	REDUCED	64.75%	PUR	47.51%	OO	81.17%	0	77.94%
FL	10.39%	PUD	24.27%	FULL/ALT	35.25%	RCO	32.71%	INV	12.81%	3	0.05%
NV	4.98%	CND	8.15%			RNC	19.77%	2H	6.02%	12	0.04%
CO	4.61%	2-4U	4.44%							36	16.00%
NJ	2.27%	CNDP	1.85%							60	5.97%

Recipients must read the information contained in the attached statement. Do not use or rely on this information if you have not received or reviewed the statement. If you have not received the statement, call your Countrywide Securities account representative for another copy. The collateral information set forth in the Computational Materials supersedes any previously distributed collateral information relating to the securities discussed in this communication and will be superseded by the information set forth in the final offering materials.



\$977,738,790 ARM Rate Mortgage Loans

Description								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
LIB1M_1M	\$387,317,942	982	39.61	\$394,417	1.769	360	707	71.5
LIB1M_3M	\$114,129,649	284	11.67	\$401,865	2.061	360	712	70.4
MTA_1M	\$434,749,612	1,168	44.46	\$372,217	1.784	360	709	72.4
MTA_3M	\$41,541,587	127	4.25	\$327,099	1.916	360	711	75.2
	\$977,738,790	2,561	100.00	\$381,780	1.816	360	709	71.9

Current Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$0.01 - \$50,000.00	\$421,040	11	0.04	\$38,276	1.649	360	699	67.0
\$50,000.01 - \$100,000.00	\$11,020,352	131	1.13	\$84,125	1.617	360	711	71.4
\$100,000.01 - \$150,000.00	\$39,613,970	307	4.05	\$129,036	1.743	359	709	73.4
\$150,000.01 - \$200,000.00	\$59,493,826	338	6.08	\$176,017	1.725	360	706	73.6
\$200,000.01 - \$250,000.00	\$70,932,276	313	7.25	\$226,621	1.726	359	708	74.0
\$250,000.01 - \$300,000.00	\$83,682,765	305	8.56	\$274,370	1.642	360	701	73.9
\$300,000.01 - \$350,000.00	\$75,283,971	231	7.70	\$325,905	1.573	360	703	75.4
\$350,000.01 - \$400,000.00	\$72,712,406	193	7.44	\$376,748	1.623	360	701	76.0
\$400,000.01 - \$450,000.00	\$56,509,197	132	5.78	\$428,100	1.660	360	705	75.8
\$450,000.01 - \$500,000.00	\$54,327,964	114	5.56	\$476,561	1.528	360	705	75.5
\$500,000.01 - \$550,000.00	\$38,782,821	74	3.97	\$524,092	1.418	360	701	74.4
\$550,000.01 - \$600,000.00	\$41,062,759	71	4.20	\$578,349	1.518	360	705	75.2
\$600,000.01 - \$650,000.00	\$50,266,503	79	5.14	\$636,285	1.470	360	702	73.3
\$650,000.01 - \$700,000.00	\$21,831,426	32	2.23	\$682,232	1.642	360	723	72.0
\$700,000.01 - \$750,000.00	\$22,536,272	31	2.30	\$726,977	1.555	360	709	73.9
\$750,000.01 - \$1,000,000.00	\$101,574,305	113	10.39	\$898,888	1.573	360	713	71.3
\$1,000,000.01 - \$1,500,000.00	\$43,136,767	34	4.41	\$1,268,728	1.640	360	712	65.8
\$1,500,000.01 - \$2,000,000.00	\$26,455,285	15	2.71	\$1,763,686	2.699	360	710	64.2
> \$2,000,000.00	\$108,094,886	37	11.06	\$2,921,483	3.221	359	725	60.4
	\$977,738,790	2,561	100.00	\$381,780	1.816	360	709	71.9

Original Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$0.01 - \$50,000.00	\$421,040	11	0.04	\$38,276	1.649	360	699	67.0
\$50,000.01 - \$100,000.00	\$11,020,352	131	1.13	\$84,125	1.617	360	711	71.4
\$100,000.01 - \$150,000.00	\$39,489,497	306	4.04	\$129,051	1.735	360	709	73.4
\$150,000.01 - \$200,000.00	\$60,018,931	341	6.14	\$176,009	1.745	360	706	73.6
\$200,000.01 - \$250,000.00	\$71,032,813	313	7.27	\$226,942	1.730	359	708	74.1
\$250,000.01 - \$300,000.00	\$84,384,916	307	8.63	\$274,869	1.664	360	701	73.9
\$300,000.01 - \$350,000.00	\$74,430,922	228	7.61	\$326,451	1.528	360	703	75.4
\$350,000.01 - \$400,000.00	\$72,784,972	193	7.44	\$377,021	1.638	360	701	76.0
\$400,000.01 - \$450,000.00	\$56,106,359	131	5.74	\$428,293	1.643	360	705	75.8

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CWMBS 2004-23 - Aggregate

\$977,738,790 ARM Rate Mortgage Loans

Original Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$450,000.01 - \$500,000.00	\$54,327,964	114	5.56	\$476,561	1.528	360	705	75.5
\$500,000.01 - \$550,000.00	\$38,782,821	74	3.97	\$524,092	1.418	360	701	74.4
\$550,000.01 - \$600,000.00	\$42,267,071	73	4.32	\$579,001	1.551	360	705	75.2
\$600,000.01 - \$650,000.00	\$50,364,553	79	5.15	\$637,526	1.511	360	701	73.3
\$650,000.01 - \$700,000.00	\$20,529,063	30	2.10	\$684,302	1.480	360	724	71.9
\$700,000.01 - \$750,000.00	\$22,536,272	31	2.30	\$726,977	1.555	360	709	73.9
\$750,000.01 - \$800,000.00	\$18,732,269	24	1.92	\$780,511	1.455	360	722	76.0
\$800,000.01 - \$850,000.00	\$13,308,121	16	1.36	\$831,758	1.891	360	694	74.1
\$850,000.01 - \$900,000.00	\$10,561,007	12	1.08	\$880,084	1.800	360	722	75.0
\$900,000.01 - \$950,000.00	\$20,331,444	22	2.08	\$924,157	1.469	360	714	72.6
\$950,000.01 - \$1,000,000.00	\$39,642,180	40	4.05	\$991,054	1.569	360	710	66.1
\$1,000,000.01 - \$1,050,000.00	\$3,100,628	3	0.32	\$1,033,543	2.165	360	698	70.4
\$1,050,000.01 - \$1,100,000.00	\$4,379,250	4	0.45	\$1,094,813	1.374	360	685	58.9
\$1,100,000.01 - \$1,150,000.00	\$3,349,500	3	0.34	\$1,116,500	1.250	360	701	66.7
\$1,150,000.01 - \$1,200,000.00	\$2,388,200	2	0.24	\$1,194,100	1.250	360	729	62.5
\$1,200,000.01 - \$1,250,000.00	\$4,902,000	4	0.50	\$1,225,500	1.565	360	735	62.9
\$1,250,000.01 - \$1,300,000.00	\$5,175,000	4	0.53	\$1,293,750	1.250	360	697	75.5
\$1,300,000.01 - \$1,350,000.00	\$3,995,500	3	0.41	\$1,331,833	1.419	360	733	76.6
\$1,350,000.01 - \$1,400,000.00	\$1,404,667	1	0.14	\$1,404,667	4.000	359	712	54.9
\$1,450,000.01 - \$1,500,000.00	\$13,441,307	9	1.37	\$1,493,479	1.611	360	724	63.5
\$1,550,000.01 - \$1,600,000.00	\$4,803,995	3	0.49	\$1,601,332	2.876	360	727	63.9
\$1,600,000.01 - \$1,650,000.00	\$1,622,090	1	0.17	\$1,622,090	2.750	359	707	65.0
\$1,650,000.01 - \$1,700,000.00	\$6,720,220	4	0.69	\$1,680,055	2.624	359	687	66.6
\$1,700,000.01 - \$1,750,000.00	\$1,710,000	1	0.17	\$1,710,000	2.250	360	686	59.0
\$1,850,000.01 - \$1,900,000.00	\$5,636,480	3	0.58	\$1,878,827	2.879	360	703	64.0
\$1,950,000.01 - \$2,000,000.00	\$5,962,500	3	0.61	\$1,987,500	2.584	360	736	63.2
> \$2,000,000.00	\$108,094,886	37	11.06	\$2,921,483	3.221	359	725	60.4
\$977,738,790	2,561	100.00	\$381,780	1.816	360	709	71.9	

State								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
AK	\$485,377	2	0.05	\$242,688	3.147	359	702	87.1
AL	\$3,736,450	15	0.38	\$249,097	1.628	360	731	72.8
AR	\$460,405	2	0.05	\$230,203	2.553	360	700	92.0
AZ	\$7,493,077	37	0.77	\$202,516	1.829	360	716	76.4
CA	\$545,356,597	1,138	55.78	\$479,224	1.814	360	708	70.6
CO	\$45,087,418	142	4.61	\$317,517	1.939	360	712	73.2
CT	\$5,075,480	19	0.52	\$267,131	2.034	360	707	71.9
DC	\$770,000	1	0.08	\$770,000	1.250	360	633	70.0
DE	\$561,700	3	0.06	\$187,233	1.466	360	709	71.5
FL	\$101,582,619	330	10.39	\$307,826	1.763	360	710	73.1
GA	\$4,967,110	21	0.51	\$236,529	1.791	360	716	75.5
HI	\$13,173,219	19	1.35	\$693,327	2.138	360	718	71.2

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\$977,738,790 ARM Rate Mortgage Loans

State								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
IA	\$131,500	1	0.01	\$131,500	1.250	360	678	79.7
ID	\$3,086,415	12	0.32	\$257,201	1.418	360	739	76.2
IL	\$18,552,287	52	1.90	\$356,775	1.716	360	697	73.3
IN	\$3,619,220	13	0.37	\$278,402	1.554	360	719	72.9
KS	\$2,301,750	3	0.24	\$767,250	2.573	360	698	61.6
KY	\$1,856,469	11	0.19	\$168,770	1.753	360	702	72.1
LA	\$1,429,830	6	0.15	\$238,305	1.646	360	690	73.2
MA	\$14,968,125	35	1.53	\$427,661	1.926	360	715	71.9
MD	\$13,998,763	42	1.43	\$333,304	2.242	359	723	75.3
MI	\$4,126,980	19	0.42	\$217,209	1.408	360	712	75.7
MN	\$4,737,266	22	0.48	\$215,330	1.578	360	698	77.6
MO	\$1,817,648	10	0.19	\$181,765	1.520	360	705	78.7
MT	\$195,000	1	0.02	\$195,000	1.250	360	815	72.2
NC	\$8,243,168	27	0.84	\$305,303	1.349	360	694	69.8
NH	\$2,665,700	8	0.27	\$333,213	1.379	360	714	72.3
NJ	\$22,203,037	61	2.27	\$363,984	2.085	360	703	73.7
NM	\$1,874,970	6	0.19	\$312,495	1.786	360	680	69.7
NV	\$48,687,090	162	4.98	\$300,538	1.754	360	709	73.0
NY	\$9,780,474	30	1.00	\$326,016	1.619	360	715	73.3
OH	\$2,473,189	15	0.25	\$164,879	1.541	360	682	80.2
OK	\$769,799	6	0.08	\$128,300	1.657	360	653	80.9
OR	\$6,954,856	31	0.71	\$224,350	1.720	360	720	77.0
PA	\$4,988,463	21	0.51	\$237,546	2.177	360	702	81.5
RI	\$2,191,692	9	0.22	\$243,521	2.279	360	703	78.7
SC	\$5,830,130	17	0.60	\$342,949	1.871	359	721	70.7
TN	\$3,393,866	18	0.35	\$188,548	1.800	360	727	79.9
TX	\$16,901,925	51	1.73	\$331,410	1.945	360	705	71.1
UT	\$6,957,522	30	0.71	\$231,917	2.073	360	682	80.0
VA	\$15,773,623	42	1.61	\$375,562	1.493	360	717	71.9
WA	\$14,333,580	49	1.47	\$292,522	1.749	359	692	77.0
WI	\$3,490,252	20	0.36	\$174,513	1.591	360	695	80.0
WV	\$138,750	1	0.01	\$138,750	1.250	360	704	75.0
WY	\$516,000	1	0.05	\$516,000	1.250	360	761	80.0
	\$977,738,790	2,561	100.00	\$381,780	1.816	360	709	71.9

Loan-to-Value Ratios								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0.01 - 50.00	\$52,452,300	133	5.36	\$394,378	1.947	360	726	44.4
50.01 - 55.00	\$40,810,846	75	4.17	\$544,145	2.022	360	718	53.2
55.01 - 60.00	\$67,735,703	97	6.93	\$698,306	2.594	359	718	58.6
60.01 - 65.00	\$95,849,601	163	9.80	\$588,034	2.155	359	715	63.6
65.01 - 70.00	\$102,005,798	264	10.43	\$386,386	1.812	360	714	68.7
70.01 - 75.00	\$158,975,594	385	16.26	\$412,924	1.700	360	708	73.9
75.01 - 80.00	\$423,609,570	1,284	43.33	\$329,914	1.527	360	704	79.5

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\$977,738,790 ARM Rate Mortgage Loans

Loan-to-Value Ratios								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
80.01 - 85.00	\$1,930,415	10	0.20	\$193,041	2.488	360	651	83.6
85.01 - 90.00	\$18,016,617	72	1.84	\$250,231	2.832	360	671	89.4
90.01 - 95.00	\$16,352,347	78	1.67	\$209,645	3.101	360	672	94.3
	\$977,738,790	2,561	100.00	\$381,780	1.816	360	709	71.9

Current Gross Coupon								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
< 3.000	\$861,807,374	2,362	88.14	\$364,863	1.512	360	708	72.2
3.000 - 3.499	\$11,793,814	42	1.21	\$280,805	3.309	359	701	90.8
3.500 - 3.999	\$9,160,835	20	0.94	\$458,042	3.775	356	692	69.5
4.000 - 4.499	\$81,453,401	121	8.33	\$673,169	4.146	358	717	67.5
4.500 - 4.999	\$13,142,698	15	1.34	\$876,180	4.526	358	712	66.9
5.000 - 5.499	\$380,669	1	0.04	\$380,669	5.125	359	630	95.0
	\$977,738,790	2,561	100.00	\$381,780	1.816	360	709	71.9

Property Type								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
SFR	\$599,323,676	1,472	61.30	\$407,149	1.865	360	707	71.3
PUD	\$237,268,421	595	24.27	\$398,770	1.762	360	708	72.3
CND	\$79,642,035	302	8.15	\$263,715	1.666	360	718	74.2
2-4U	\$43,424,177	138	4.44	\$314,668	1.788	360	713	73.0
CNDP	\$18,080,480	54	1.85	\$334,824	1.621	360	711	74.0
	\$977,738,790	2,561	100.00	\$381,780	1.816	360	709	71.9

Purpose								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
PUR	\$464,561,659	1,165	47.51	\$398,765	1.842	360	713	75.4
RCO	\$319,862,943	855	32.71	\$374,109	1.713	360	708	68.2
RNC	\$193,314,188	541	19.77	\$357,328	1.923	360	699	69.8
	\$977,738,790	2,561	100.00	\$381,780	1.816	360	709	71.9

Occupancy								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
OO	\$793,633,802	1,893	81.17	\$419,247	1.808	360	706	72.0

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\$977,738,790 ARM Rate Mortgage Loans

Occupancy								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
INV	\$125,264,723	521	12.81	\$240,431	1.820	360	720	71.6
2H	\$58,840,264	147	6.02	\$400,274	1.911	360	723	71.5
	\$977,738,790	2,561	100.00	\$381,780	1.816	360	709	71.9

Months Remaining to Scheduled Maturity								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
241 - 300	\$485,801	3	0.05	\$161,934	4.031	241	595	80.0
301 - 360	\$977,252,988	2,558	99.95	\$382,038	1.815	360	709	71.9
	\$977,738,790	2,561	100.00	\$381,780	1.816	360	709	71.9

Document Type								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
REDUCED	\$633,074,159	1,428	64.75	\$443,329	1.820	360	713	69.7
FULL/ALT	\$344,664,631	1,133	35.25	\$304,205	1.808	360	700	76.1
	\$977,738,790	2,561	100.00	\$381,780	1.816	360	709	71.9

FICO								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Unknown	\$312,000	1	0.03	\$312,000	1.250	360		80.0
> 820	\$521,100	3	0.05	\$173,700	1.470	360	831	69.9
801 - 820	\$6,528,059	30	0.67	\$217,602	1.533	360	808	71.2
781 - 800	\$43,722,273	121	4.47	\$361,341	1.912	359	789	68.3
761 - 780	\$110,072,450	250	11.26	\$440,290	1.943	360	769	69.9
741 - 760	\$112,205,586	285	11.48	\$393,704	1.726	360	751	70.4
721 - 740	\$117,503,325	287	12.02	\$409,419	1.944	360	731	70.0
701 - 720	\$133,534,957	343	13.66	\$389,315	1.782	360	711	71.9
681 - 700	\$165,722,641	405	16.95	\$409,192	1.875	360	691	72.1
661 - 680	\$124,456,329	336	12.73	\$370,406	1.619	360	671	72.8
641 - 660	\$99,007,711	293	10.13	\$337,910	1.704	360	651	75.5
621 - 640	\$46,159,168	157	4.72	\$294,007	1.841	360	632	77.4
601 - 620	\$14,682,443	41	1.50	\$358,108	2.048	358	613	74.2
581 - 600	\$1,158,489	6	0.12	\$193,081	3.670	321	593	83.2
541 - 560	\$2,152,258	3	0.22	\$717,419	2.959	357	556	71.6
	\$977,738,790	2,561	100.00	\$381,780	1.816	360	709	71.9

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Countrywide

SECURITIES CORPORATION

A Countrywide Capital Markets Company

Detailed Report

CWMBS 2004-23 - Aggregate

\$977,738,790 ARM Rate Mortgage Loans

Prepayment Penalty Months								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0	\$762,003,539	1,796	77.94	\$424,278	1.785	360	710	71.6
3	\$533,869	1	0.05	\$533,869	1.750	359	780	57.2
12	\$354,715	1	0.04	\$354,715	4.125	359	652	78.6
36	\$156,430,651	619	16.00	\$252,715	2.041	360	704	73.4
60	\$58,416,016	144	5.97	\$405,667	1.608	360	707	72.6
	\$977,738,790	2,561	100.00	\$381,780	1.816	360	709	71.9

80% LTV/PMI Analysis (Exclude 2401: 80% or less LTV Mortgages)								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
> 80% LTV, with MI	\$36,299,378	160	100.00	\$226,871	2.935	360	670	91.3
	\$36,299,378	160	100.00	\$226,871	2.935	360	670	91.3

Months to Roll								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
1 - 6	\$977,738,790	2,561	100.00	\$381,780	1.816	360	709	71.9
	\$977,738,790	2,561	100.00	\$381,780	1.816	360	709	71.9

Margin								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
1.001 - 2.000	\$31,054,285	57	3.18	\$544,812	1.931	360	731	69.9
2.001 - 3.000	\$813,240,321	2,139	83.18	\$380,197	1.734	360	708	72.1
3.001 - 4.000	\$133,309,008	364	13.63	\$366,234	2.288	360	708	71.2
4.001 - 5.000	\$135,176	1	0.01	\$135,176	3.875	359	725	95.0
	\$977,738,790	2,561	100.00	\$381,780	1.816	360	709	71.9

Maximum Rates								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
9.001 - 10.000	\$971,960,613	2,544	99.41	\$382,060	1.807	360	709	71.9
10.001 - 11.000	\$1,201,501	8	0.12	\$150,188	2.883	312	680	76.1
11.001 - 12.000	\$3,801,371	7	0.39	\$543,053	3.161	359	706	64.8
12.001 - 13.000	\$775,305	2	0.08	\$387,652	4.049	359	656	78.5
	\$977,738,790	2,561	100.00	\$381,780	1.816	360	709	71.9

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Countrywide

SECURITIES CORPORATION
A Countrywide Capital Markets Company

Detailed Report

CWMBS 2004-23 - Aggregate

\$977,738,790 ARM Rate Mortgage Loans

Next Interest Adjustment Date								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
10/04	\$830,981,808	2,155	84.99	\$385,606	1.797	360	708	71.8
11/04	\$17,022,847	43	1.74	\$395,880	1.880	359	710	73.7
12/04	\$129,734,134	363	13.27	\$357,394	1.925	360	711	72.6
	\$977,738,790	2,561	100.00	\$381,780	1.816	360	709	71.9

Initial Fixed Period								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
1	\$822,067,554	2,150	84.08	\$382,357	1.777	360	708	72.0
3	\$155,671,236	411	15.92	\$378,762	2.022	360	712	71.7
	\$977,738,790	2,561	100.00	\$381,780	1.816	360	709	71.9

Floor Rate								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
1.001 - 2.000	\$38,686,116	106	3.96	\$364,963	1.727	360	715	70.6
2.001 - 3.000	\$873,966,113	2,262	89.39	\$386,369	1.796	360	709	71.6
3.001 - 4.000	\$64,951,385	192	6.64	\$338,288	2.125	360	694	77.4
4.001 - 5.000	\$135,176	1	0.01	\$135,176	3.875	359	725	95.0
	\$977,738,790	2,561	100.00	\$381,780	1.816	360	709	71.9

Initial Cap								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0.000	\$977,738,790	2,561	100.00	\$381,780	1.816	360	709	71.9
	\$977,738,790	2,561	100.00	\$381,780	1.816	360	709	71.9

Subsequent Cap								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0.000	\$977,738,790	2,561	100.00	\$381,780	1.816	360	709	71.9
	\$977,738,790	2,561	100.00	\$381,780	1.816	360	709	71.9

Maximum Negative Amortization								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV

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Countrywide

SECURITIES CORPORATION

A Countrywide Capital Markets Company

Detailed Report

CWMBS 2004-23 - Aggregate

\$977,738,790 ARM Rate Mortgage Loans

Maximum Negative Amortization								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
110	\$485,801	3	0.05	\$161,934	4.031	241	595	80.0
115	\$977,252,988	2,558	99.95	\$382,038	1.815	360	709	71.9
	\$977,738,790	2,561	100.00	\$381,780	1.816	360	709	71.9

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Detailed Report

CWMBS 2004-23 - Group 1

\$501,447,590 ARM Rate Mortgage Loans

Summary of Loans in Statistical Calculation Pool (As of Calculation Date)

Range

Total Number of Loans	1,266	
Total Outstanding Balance	\$501,447,590	
Average Loan Balance	\$396,088	\$18,320 to \$4,300,000
WA Mortgage Rate	1.835%	1.250% to 5.125%
WA Mortgage Rate Net LPMI	1.824%	1.125% to 4.750%
Net WAC	1.440%	0.741% to 4.366%
ARM Characteristics		
WA Gross Margin	2.470%	1.300% to 3.725%
WA Months to First Roll	1	1 to 3
WA First Periodic Cap	0.000%	0.000% to 0.000%
WA Subsequent Periodic Cap	0.000%	0.000% to 0.000%
WA Lifetime Cap	9.952%	9.950% to 11.200%
WA Lifetime Floor	2.407%	1.250% to 3.725%
WA Original Term (months)	360	360 to 360
WA Remaining Term (months)	360	241 to 360
WA Age (months)	0	0 to 119
WA LTV	71.24%	17.55% to 95.00%
WA FICO	708	
WA Maximum Negative Amortization	115.00%	
Secured by (% of pool)		
1st Liens	100.00%	
2nd Liens	0.00%	
Prepayment Penalty at Loan Orig (% of all loans)	20.29%	

Top 5 States		Top 5 Prop		Doc Types		Purpose Codes		Occ Codes		Orig PP Term	
CA	53.50%	SFR	60.11%	REDUCED	65.56%	PUR	47.54%	OO	78.02%	0	79.71%
FL	8.37%	PUD	25.14%	FULL/ALT	34.44%	RCO	32.37%	INV	14.31%	36	11.25%
NV	5.34%	CND	8.24%			RNC	20.10%	2H	7.67%	60	9.04%
CO	4.80%	2-4U	4.25%								
TX	3.02%	CNDP	2.26%								

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A Countrywide Capital Markets Company

Detailed Report

CWMBS 2004-23 - Group 1

\$501,447,590 ARM Rate Mortgage Loans

Description								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
LIB1M_1M	\$387,317,942	982	77.24	\$394,417	1.769	360	707	71.5
LIB1M_3M	\$114,129,649	284	22.76	\$401,865	2.061	360	712	70.4
	\$501,447,590	1,266	100.00	\$396,088	1.835	360	708	71.2

Current Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$0.01 - \$50,000.00	\$349,040	9	0.07	\$38,782	1.607	360	704	64.3
\$50,000.01 - \$100,000.00	\$5,778,941	68	1.15	\$84,984	1.722	360	704	74.1
\$100,000.01 - \$150,000.00	\$18,017,615	140	3.59	\$128,697	1.814	358	708	72.9
\$150,000.01 - \$200,000.00	\$28,588,478	162	5.70	\$176,472	1.778	360	702	73.8
\$200,000.01 - \$250,000.00	\$38,903,330	171	7.76	\$227,505	1.715	359	707	73.2
\$250,000.01 - \$300,000.00	\$40,040,401	146	7.98	\$274,249	1.591	360	704	72.9
\$300,000.01 - \$350,000.00	\$34,565,133	106	6.89	\$326,086	1.619	360	700	76.0
\$350,000.01 - \$400,000.00	\$35,839,196	95	7.15	\$377,255	1.649	360	703	75.6
\$400,000.01 - \$450,000.00	\$26,873,604	63	5.36	\$426,565	1.590	360	705	75.3
\$450,000.01 - \$500,000.00	\$29,996,625	63	5.98	\$476,137	1.604	360	708	75.9
\$500,000.01 - \$550,000.00	\$18,771,533	36	3.74	\$521,431	1.417	360	705	74.6
\$550,000.01 - \$600,000.00	\$19,021,360	33	3.79	\$576,405	1.557	360	700	77.1
\$600,000.01 - \$650,000.00	\$19,687,430	31	3.93	\$635,078	1.522	360	701	71.6
\$650,000.01 - \$700,000.00	\$6,817,667	10	1.36	\$681,767	1.714	360	723	73.5
\$700,000.01 - \$750,000.00	\$10,142,393	14	2.02	\$724,457	1.580	360	718	72.3
\$750,000.01 - \$1,000,000.00	\$58,734,117	65	11.71	\$903,602	1.575	360	705	70.1
\$1,000,000.01 - \$1,500,000.00	\$26,973,417	21	5.38	\$1,284,448	1.704	360	712	66.1
\$1,500,000.01 - \$2,000,000.00	\$16,171,250	9	3.22	\$1,796,806	2.320	360	713	62.9
> \$2,000,000.00	\$66,176,060	24	13.20	\$2,757,336	3.024	359	725	60.7
	\$501,447,590	1,266	100.00	\$396,088	1.835	360	708	71.2

Original Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$0.01 - \$50,000.00	\$349,040	9	0.07	\$38,782	1.607	360	704	64.3
\$50,000.01 - \$100,000.00	\$5,778,941	68	1.15	\$84,984	1.722	360	704	74.1
\$100,000.01 - \$150,000.00	\$17,893,143	139	3.57	\$128,728	1.797	359	709	72.9
\$150,000.01 - \$200,000.00	\$28,712,950	163	5.73	\$176,153	1.789	359	702	73.8
\$200,000.01 - \$250,000.00	\$39,153,588	172	7.81	\$227,637	1.728	359	708	73.2
\$250,000.01 - \$300,000.00	\$40,091,092	146	8.00	\$274,597	1.600	360	704	72.8
\$300,000.01 - \$350,000.00	\$34,264,183	105	6.83	\$326,326	1.592	360	700	76.0
\$350,000.01 - \$400,000.00	\$36,242,034	96	7.23	\$377,521	1.675	360	703	75.6
\$400,000.01 - \$450,000.00	\$26,470,766	62	5.28	\$426,948	1.553	360	705	75.3
\$450,000.01 - \$500,000.00	\$29,996,625	63	5.98	\$476,137	1.604	360	708	75.9
\$500,000.01 - \$550,000.00	\$18,771,533	36	3.74	\$521,431	1.417	360	705	74.6

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Countrywide

SECURITIES CORPORATION

A Countrywide Capital Markets Company

Detailed Report

CWMBS 2004-23 - Group 1

\$501,447,590 ARM Rate Mortgage Loans

Original Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$550,000.01 - \$600,000.00	\$19,021,360	33	3.79	\$576,405	1.557	360	700	77.1
\$600,000.01 - \$650,000.00	\$20,339,597	32	4.06	\$635,612	1.601	360	703	71.7
\$650,000.01 - \$700,000.00	\$6,165,500	9	1.23	\$685,056	1.472	360	716	73.4
\$700,000.01 - \$750,000.00	\$10,142,393	14	2.02	\$724,457	1.580	360	718	72.3
\$750,000.01 - \$800,000.00	\$11,654,000	15	2.32	\$776,933	1.351	360	718	77.5
\$800,000.01 - \$850,000.00	\$5,851,442	7	1.17	\$835,920	1.908	360	698	70.9
\$850,000.01 - \$900,000.00	\$3,480,900	4	0.69	\$870,225	1.438	360	718	72.0
\$900,000.01 - \$950,000.00	\$12,983,310	14	2.59	\$927,379	1.541	360	698	73.2
\$950,000.01 - \$1,000,000.00	\$25,765,181	26	5.14	\$990,968	1.722	360	699	64.0
\$1,000,000.01 - \$1,050,000.00	\$1,031,928	1	0.21	\$1,031,928	4.000	359	660	77.6
\$1,050,000.01 - \$1,100,000.00	\$2,179,250	2	0.43	\$1,089,625	1.499	360	695	66.9
\$1,100,000.01 - \$1,150,000.00	\$2,244,500	2	0.45	\$1,122,250	1.250	360	720	67.5
\$1,150,000.01 - \$1,200,000.00	\$1,200,000	1	0.24	\$1,200,000	1.250	360	693	60.0
\$1,200,000.01 - \$1,250,000.00	\$3,692,000	3	0.74	\$1,230,667	1.545	360	735	67.1
\$1,250,000.01 - \$1,300,000.00	\$3,895,000	3	0.78	\$1,298,333	1.250	360	696	74.1
\$1,300,000.01 - \$1,350,000.00	\$1,347,500	1	0.27	\$1,347,500	1.750	360	727	70.0
\$1,350,000.01 - \$1,400,000.00	\$1,404,667	1	0.28	\$1,404,667	4.000	359	712	54.9
\$1,450,000.01 - \$1,500,000.00	\$8,977,857	6	1.79	\$1,496,309	1.334	360	731	64.0
\$1,550,000.01 - \$1,600,000.00	\$1,600,000	1	0.32	\$1,600,000	2.250	360	728	54.2
\$1,650,000.01 - \$1,700,000.00	\$5,038,750	3	1.00	\$1,679,583	2.081	360	703	67.1
\$1,700,000.01 - \$1,750,000.00	\$1,710,000	1	0.34	\$1,710,000	2.250	360	686	59.0
\$1,850,000.01 - \$1,900,000.00	\$1,860,000	1	0.37	\$1,860,000	2.250	360	678	62.0
\$1,950,000.01 - \$2,000,000.00	\$5,962,500	3	1.19	\$1,987,500	2.584	360	736	63.2
> \$2,000,000.00	\$66,176,060	24	13.20	\$2,757,336	3.024	359	725	60.7
\$501,447,590	1,266	100.00	\$396,088	1.835	360	708	71.2	

State								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
AK	\$485,377	2	0.10	\$242,688	3.147	359	702	87.1
AL	\$3,736,450	15	0.75	\$249,097	1.628	360	731	72.8
AR	\$237,405	1	0.05	\$237,405	2.250	360	652	95.0
AZ	\$4,331,500	21	0.86	\$206,262	1.579	360	717	76.0
CA	\$268,295,507	546	53.50	\$491,384	1.833	360	707	70.0
CO	\$24,049,973	68	4.80	\$353,676	1.986	360	706	73.1
CT	\$2,437,030	5	0.49	\$487,406	2.637	360	744	68.1
DE	\$242,500	1	0.05	\$242,500	1.750	360	684	60.3
FL	\$41,955,610	135	8.37	\$310,782	1.610	360	718	73.5
GA	\$1,600,155	8	0.32	\$200,019	1.807	360	681	81.5
HI	\$9,411,879	13	1.88	\$723,991	2.219	360	723	70.4
IA	\$131,500	1	0.03	\$131,500	1.250	360	678	79.7
ID	\$1,099,440	8	0.22	\$137,430	1.570	360	690	78.1
IL	\$9,011,845	27	1.80	\$333,772	1.755	360	696	71.6
IN	\$2,464,020	7	0.49	\$352,003	1.672	360	719	74.2

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Countrywide

SECURITIES CORPORATION
A Countrywide Capital Markets Company

Detailed Report

CWMBS 2004-23 - Group 1

\$501,447,590 ARM Rate Mortgage Loans

State								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
KS	\$2,132,000	2	0.43	\$1,066,000	2.679	360	696	61.3
KY	\$1,477,228	9	0.29	\$164,136	1.797	360	687	75.2
LA	\$1,113,830	5	0.22	\$222,766	1.616	360	665	71.3
MA	\$10,911,623	24	2.18	\$454,651	2.078	359	718	70.0
MD	\$6,593,995	23	1.31	\$286,695	2.183	359	719	73.9
MI	\$1,366,280	6	0.27	\$227,713	1.411	360	724	78.1
MN	\$1,401,273	6	0.28	\$233,546	1.473	360	715	74.5
MO	\$549,320	4	0.11	\$137,330	1.524	360	695	78.3
NC	\$7,131,918	25	1.42	\$285,277	1.364	360	689	69.7
NH	\$1,922,200	3	0.38	\$640,733	1.406	360	731	73.3
NJ	\$11,649,960	31	2.32	\$375,805	2.413	360	710	72.5
NM	\$429,770	3	0.09	\$143,257	1.906	360	655	69.3
NV	\$26,795,094	82	5.34	\$326,769	1.858	360	704	71.9
NY	\$6,991,724	20	1.39	\$349,586	1.712	360	712	73.6
OH	\$1,471,284	7	0.29	\$210,183	1.323	360	688	77.0
OK	\$769,799	6	0.15	\$128,300	1.657	360	653	80.9
OR	\$2,166,970	10	0.43	\$216,697	1.423	360	744	79.1
PA	\$2,171,898	8	0.43	\$271,487	1.581	360	730	77.8
RI	\$752,213	3	0.15	\$250,738	2.309	360	716	75.6
SC	\$4,426,864	9	0.88	\$491,874	1.924	359	731	68.2
TN	\$1,229,400	9	0.25	\$136,600	1.859	360	733	75.6
TX	\$15,166,723	37	3.02	\$409,911	1.947	360	705	69.9
UT	\$3,273,888	11	0.65	\$297,626	2.005	360	670	77.8
VA	\$11,071,773	28	2.21	\$395,420	1.574	360	720	70.3
WA	\$6,352,968	22	1.27	\$288,771	1.645	357	683	77.1
WI	\$2,498,652	14	0.50	\$178,475	1.660	360	685	81.5
WV	\$138,750	1	0.03	\$138,750	1.250	360	704	75.0
	\$501,447,590	1,266	100.00	\$396,088	1.835	360	708	71.2

Loan-to-Value Ratios								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0.01 - 50.00	\$29,250,655	71	5.83	\$411,981	2.101	359	729	44.1
50.01 - 55.00	\$22,421,755	42	4.47	\$533,851	1.938	360	709	52.7
55.01 - 60.00	\$43,259,634	56	8.63	\$772,493	2.426	359	719	58.7
60.01 - 65.00	\$55,099,987	78	10.99	\$706,410	2.176	359	718	63.7
65.01 - 70.00	\$47,814,555	122	9.54	\$391,923	1.865	360	713	68.9
70.01 - 75.00	\$78,423,627	184	15.64	\$426,215	1.746	360	707	73.9
75.01 - 80.00	\$208,936,511	642	41.67	\$325,446	1.520	360	703	79.6
80.01 - 85.00	\$807,350	5	0.16	\$161,470	2.607	360	631	84.5
85.01 - 90.00	\$7,443,652	30	1.48	\$248,122	2.713	360	666	89.6
90.01 - 95.00	\$7,989,864	36	1.59	\$221,941	3.091	360	664	94.5
	\$501,447,590	1,266	100.00	\$396,088	1.835	360	708	71.2

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\$501,447,590 ARM Rate Mortgage Loans

Current Gross Coupon								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
< 3.000	\$449,603,451	1,177	89.66	\$381,991	1.585	360	708	71.6
3.000 - 3.499	\$4,068,093	16	0.81	\$254,256	3.362	360	671	93.6
3.500 - 3.999	\$7,763,612	14	1.55	\$554,544	3.761	356	687	67.1
4.000 - 4.499	\$38,972,443	55	7.77	\$708,590	4.097	357	716	65.9
4.500 - 4.999	\$659,322	3	0.13	\$219,774	4.624	359	679	64.4
5.000 - 5.499	\$380,669	1	0.08	\$380,669	5.125	359	630	95.0
	\$501,447,590	1,266	100.00	\$396,088	1.835	360	708	71.2

Property Type								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
SFR	\$301,423,507	702	60.11	\$429,378	1.889	359	707	70.3
PUD	\$126,058,596	302	25.14	\$417,413	1.786	360	705	71.8
CND	\$41,301,982	154	8.24	\$268,195	1.652	360	720	74.4
2-4U	\$21,326,378	73	4.25	\$292,142	1.791	360	723	72.9
CNDP	\$11,337,127	35	2.26	\$323,918	1.703	360	712	74.1
	\$501,447,590	1,266	100.00	\$396,088	1.835	360	708	71.2

Purpose								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
PUR	\$238,378,705	605	47.54	\$394,014	1.830	360	712	75.1
RCO	\$162,296,299	399	32.37	\$406,758	1.799	360	708	66.9
RNC	\$100,772,586	262	20.10	\$384,628	1.906	359	700	69.0
	\$501,447,590	1,266	100.00	\$396,088	1.835	360	708	71.2

Occupancy								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
OO	\$391,214,578	884	78.02	\$442,550	1.809	360	705	71.3
INV	\$71,771,907	294	14.31	\$244,122	1.864	360	717	71.6
2H	\$38,461,105	88	7.67	\$437,058	2.053	360	724	70.4
	\$501,447,590	1,266	100.00	\$396,088	1.835	360	708	71.2

Months Remaining to Scheduled Maturity								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
241 - 300	\$485,801	3	0.10	\$161,934	4.031	241	595	80.0

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Countrywide

SECURITIES CORPORATION

A Countrywide Capital Markets Company

Detailed Report

CWMBS 2004-23 - Group 1

\$501,447,590 ARM Rate Mortgage Loans

Months Remaining to Scheduled Maturity

DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
301 - 360	\$500,961,789	1,263	99.90	\$396,644	1.833	360	708	71.2
	\$501,447,590	1,266	100.00	\$396,088	1.835	360	708	71.2

Document Type

DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
REDUCED	\$328,759,827	692	65.56	\$475,086	1.863	360	714	69.2
FULL/ALT	\$172,687,763	574	34.44	\$300,850	1.782	360	697	75.1
	\$501,447,590	1,266	100.00	\$396,088	1.835	360	708	71.2

FICO

DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Unknown	\$312,000	1	0.06	\$312,000	1.250	360		80.0
> 820	\$375,500	2	0.07	\$187,750	1.410	360	827	65.9
801 - 820	\$3,415,731	18	0.68	\$189,763	1.562	360	807	73.7
781 - 800	\$24,075,923	63	4.80	\$382,158	1.809	360	788	68.3
761 - 780	\$50,507,438	114	10.07	\$443,048	1.805	360	769	67.4
741 - 760	\$64,113,964	146	12.79	\$439,137	1.875	360	751	69.1
721 - 740	\$63,303,570	134	12.62	\$472,415	2.107	359	731	69.3
701 - 720	\$67,231,512	174	13.41	\$386,388	1.845	360	711	71.9
681 - 700	\$76,955,999	185	15.35	\$415,978	1.790	360	690	71.5
661 - 680	\$68,088,911	169	13.58	\$402,893	1.635	360	671	72.8
641 - 660	\$46,147,710	141	9.20	\$327,289	1.754	360	652	75.1
621 - 640	\$24,123,319	86	4.81	\$280,504	1.806	360	632	77.9
601 - 620	\$9,778,826	25	1.95	\$391,153	1.922	358	614	71.4
581 - 600	\$864,929	5	0.17	\$172,986	3.473	309	591	80.2
541 - 560	\$2,152,258	3	0.43	\$717,419	2.959	357	556	71.6
	\$501,447,590	1,266	100.00	\$396,088	1.835	360	708	71.2

Prepayment Penalty Months

DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0	\$399,685,007	952	79.71	\$419,837	1.801	360	708	70.9
36	\$56,410,088	203	11.25	\$277,882	2.285	359	704	73.1
60	\$45,352,496	111	9.04	\$408,581	1.574	360	711	72.2
	\$501,447,590	1,266	100.00	\$396,088	1.835	360	708	71.2

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Countrywide

SECURITIES CORPORATION

A Countrywide Capital Markets Company

Detailed Report

CWMBS 2004-23 - Group 1

\$501,447,590 ARM Rate Mortgage Loans

80% LTV/PMI Analysis (Exclude 1195 80% or less LTV Mortgages)								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
> 80% LTV, with MI	\$16,240,866	71	100.00	\$228,745	2.894	360	664	91.8
	\$16,240,866	71	100.00	\$228,745	2.894	360	664	91.8

Months to Roll								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
1 - 6	\$501,447,590	1,266	100.00	\$396,088	1.835	360	708	71.2
	\$501,447,590	1,266	100.00	\$396,088	1.835	360	708	71.2

Margin								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
1.001 - 2.000	\$23,212,805	41	4.63	\$566,166	1.973	360	724	67.6
2.001 - 3.000	\$459,459,203	1,162	91.63	\$395,404	1.810	360	708	71.3
3.001 - 4.000	\$18,775,583	63	3.74	\$298,025	2.287	360	693	75.6
	\$501,447,590	1,266	100.00	\$396,088	1.835	360	708	71.2

Maximum Rates								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
9.001 - 10.000	\$499,946,089	1,257	99.70	\$397,730	1.833	360	708	71.2
10.001 - 11.000	\$1,201,501	8	0.24	\$150,188	2.883	312	680	76.1
11.001 - 12.000	\$300,000	1	0.06	\$300,000	1.250	360	681	76.9
	\$501,447,590	1,266	100.00	\$396,088	1.835	360	708	71.2

Next Interest Adjustment Date								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
10/04	\$398,593,931	989	79.49	\$403,027	1.809	360	708	71.2
11/04	\$5,433,984	15	1.08	\$362,266	1.930	359	697	74.0
12/04	\$97,419,675	262	19.43	\$371,831	1.938	360	711	71.5
	\$501,447,590	1,266	100.00	\$396,088	1.835	360	708	71.2

Initial Fixed Period								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV

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Countrywide

SECURITIES CORPORATION

A Countrywide Capital Markets Company

Detailed Report

CWMBS 2004-23 - Group 1

\$501,447,590 ARM Rate Mortgage Loans

Initial Fixed Period								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
1	\$387,317,942	982	77.24	\$394,417	1.769	360	707	71.5
3	\$114,129,649	284	22.76	\$401,865	2.061	360	712	70.4
	\$501,447,590	1,266	100.00	\$396,088	1.835	360	708	71.2

Floor Rate								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
1.001 - 2.000	\$27,424,932	64	5.47	\$428,515	1.903	360	716	69.0
2.001 - 3.000	\$468,077,159	1,179	93.35	\$397,012	1.813	360	708	71.1
3.001 - 4.000	\$5,945,499	23	1.19	\$258,500	3.264	360	674	91.1
	\$501,447,590	1,266	100.00	\$396,088	1.835	360	708	71.2

Initial Cap								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0.000	\$501,447,590	1,266	100.00	\$396,088	1.835	360	708	71.2
	\$501,447,590	1,266	100.00	\$396,088	1.835	360	708	71.2

Subsequent Cap								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0.000	\$501,447,590	1,266	100.00	\$396,088	1.835	360	708	71.2
	\$501,447,590	1,266	100.00	\$396,088	1.835	360	708	71.2

Maximum Negative Amortization								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
110	\$485,801	3	0.10	\$161,934	4.031	241	595	80.0
115	\$500,961,789	1,263	99.90	\$396,644	1.833	360	708	71.2
	\$501,447,590	1,266	100.00	\$396,088	1.835	360	708	71.2

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Countrywide

SECURITIES CORPORATION

A Countrywide Capital Markets Company

Detailed Report

CWMBS 2004-23 - Group 2

\$476,291,199 ARM Rate Mortgage Loans

Summary of Loans in Statistical Calculation Pool (As of Calculation Date)

Range

Total Number of Loans	1,295	
Total Outstanding Balance	\$476,291,199	
Average Loan Balance	\$367,792	\$32,800 to \$6,011,395
WA Mortgage Rate	1.795%	1.250% to 4.750%
WA Mortgage Rate Net LPMI	1.780%	0.925% to 4.750%
Net WAC	1.396%	0.541% to 4.366%
ARM Characteristics		
WA Gross Margin	2.817%	1.550% to 4.125%
WA Months to First Roll	1	1 to 3
WA First Periodic Cap	0.000%	0.000% to 0.000%
WA Subsequent Periodic Cap	0.000%	0.000% to 0.000%
WA Lifetime Cap	9.963%	9.950% to 12.490%
WA Lifetime Floor	2.749%	1.250% to 4.125%
WA Original Term (months)	360	360 to 360
WA Remaining Term (months)	360	357 to 360
WA Age (months)	0	0 to 3
WA LTV	72.65%	23.90% to 95.00%
WA FICO	709	
WA Maximum Negative Amortization	115.00%	
Secured by (% of pool)		
1st Liens	100.00%	
2nd Liens	0.00%	
Prepayment Penalty at Loan Orig (% of all loans)	23.93%	

<u>Top 5 States</u>		<u>Top 5 Prop</u>		<u>Doc Types</u>		<u>Purpose Codes</u>		<u>Occ Codes</u>		<u>Orig PP Term</u>	
CA	58.17%	SFR	62.55%	REDUCED	63.89%	PUR	47.49%	OO	84.49%	0	76.07%
FL	12.52%	PUD	23.35%	FULL/ALT	36.11%	RCO	33.08%	INV	11.23%	3	0.11%
NV	4.60%	CND	8.05%			RNC	19.43%	2H	4.28%	12	0.07%
CO	4.42%	2-4U	4.64%							36	21.00%
NJ	2.22%	CNDP	1.42%							60	2.74%

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Countrywide

SECURITIES CORPORATION

A Countrywide Capital Markets Company

Detailed Report

CWMBS 2004-23 - Group 2

\$476,291,199 ARM Rate Mortgage Loans

Description								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
MTA_1M	\$434,749,612	1,168	91.28	\$372,217	1.784	360	709	72.4
MTA_3M	\$41,541,587	127	8.72	\$327,099	1.916	360	711	75.2
	\$476,291,199	1,295	100.00	\$367,792	1.795	360	709	72.6

Current Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$0.01 - \$50,000.00	\$72,000	2	0.02	\$36,000	1.853	360	678	80.0
\$50,000.01 - \$100,000.00	\$5,241,411	63	1.10	\$83,197	1.502	360	719	68.4
\$100,000.01 - \$150,000.00	\$21,596,354	167	4.53	\$129,319	1.684	360	709	73.9
\$150,000.01 - \$200,000.00	\$30,905,348	176	6.49	\$175,599	1.676	360	710	73.5
\$200,000.01 - \$250,000.00	\$32,028,946	142	6.72	\$225,556	1.740	360	708	74.9
\$250,000.01 - \$300,000.00	\$43,642,364	159	9.16	\$274,480	1.689	360	698	74.9
\$300,000.01 - \$350,000.00	\$40,718,838	125	8.55	\$325,751	1.533	360	706	74.9
\$350,000.01 - \$400,000.00	\$36,873,210	98	7.74	\$376,257	1.599	360	700	76.3
\$400,000.01 - \$450,000.00	\$29,635,593	69	6.22	\$429,501	1.724	360	705	76.3
\$450,000.01 - \$500,000.00	\$24,331,339	51	5.11	\$477,085	1.434	360	702	75.0
\$500,000.01 - \$550,000.00	\$20,011,288	38	4.20	\$526,613	1.420	360	699	74.1
\$550,000.01 - \$600,000.00	\$22,041,398	38	4.63	\$580,037	1.484	360	708	73.5
\$600,000.01 - \$650,000.00	\$30,579,073	48	6.42	\$637,064	1.436	360	702	74.5
\$650,000.01 - \$700,000.00	\$15,013,759	22	3.15	\$682,444	1.609	360	723	71.4
\$700,000.01 - \$750,000.00	\$12,393,879	17	2.60	\$729,052	1.535	360	702	75.3
\$750,000.01 - \$1,000,000.00	\$42,840,188	48	8.99	\$892,504	1.570	360	724	73.0
\$1,000,000.01 - \$1,500,000.00	\$16,163,350	13	3.39	\$1,243,335	1.532	360	712	65.1
\$1,500,000.01 - \$2,000,000.00	\$10,284,035	6	2.16	\$1,714,006	3.293	359	705	66.2
> \$2,000,000.00	\$41,918,825	13	8.80	\$3,224,525	3.532	358	726	59.8
	\$476,291,199	1,295	100.00	\$367,792	1.795	360	709	72.6

Original Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$0.01 - \$50,000.00	\$72,000	2	0.02	\$36,000	1.853	360	678	80.0
\$50,000.01 - \$100,000.00	\$5,241,411	63	1.10	\$83,197	1.502	360	719	68.4
\$100,000.01 - \$150,000.00	\$21,596,354	167	4.53	\$129,319	1.684	360	709	73.9
\$150,000.01 - \$200,000.00	\$31,305,981	178	6.57	\$175,876	1.705	360	710	73.3
\$200,000.01 - \$250,000.00	\$31,879,225	141	6.69	\$226,094	1.733	360	708	75.1
\$250,000.01 - \$300,000.00	\$44,293,824	161	9.30	\$275,117	1.722	360	698	74.8
\$300,000.01 - \$350,000.00	\$40,166,739	123	8.43	\$326,559	1.474	360	706	74.9
\$350,000.01 - \$400,000.00	\$36,522,938	97	7.67	\$376,525	1.602	360	700	76.5
\$400,000.01 - \$450,000.00	\$29,635,593	69	6.22	\$429,501	1.724	360	705	76.3
\$450,000.01 - \$500,000.00	\$24,331,339	51	5.11	\$477,085	1.434	360	702	75.0
\$500,000.01 - \$550,000.00	\$20,011,288	38	4.20	\$526,613	1.420	360	699	74.1

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Countrywide

SECURITIES CORPORATION

A Countrywide Capital Markets Company

Detailed Report

CWMBS 2004-23 - Group 2

\$476,291,199 ARM Rate Mortgage Loans

Original Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$550,000.01 - \$600,000.00	\$23,245,711	40	4.88	\$581,143	1.547	360	710	73.7
\$600,000.01 - \$650,000.00	\$30,024,956	47	6.30	\$638,829	1.450	360	700	74.3
\$650,000.01 - \$700,000.00	\$14,363,563	21	3.02	\$683,979	1.483	360	727	71.2
\$700,000.01 - \$750,000.00	\$12,393,879	17	2.60	\$729,052	1.535	360	702	75.3
\$750,000.01 - \$800,000.00	\$7,078,269	9	1.49	\$786,474	1.627	360	728	73.4
\$800,000.01 - \$850,000.00	\$7,456,679	9	1.57	\$828,520	1.878	360	692	76.7
\$850,000.01 - \$900,000.00	\$7,080,107	8	1.49	\$885,013	1.979	360	724	76.5
\$900,000.01 - \$950,000.00	\$7,348,134	8	1.54	\$918,517	1.343	360	743	71.4
\$950,000.01 - \$1,000,000.00	\$13,876,999	14	2.91	\$991,214	1.286	360	730	70.0
\$1,000,000.01 - \$1,050,000.00	\$2,068,700	2	0.43	\$1,034,350	1.250	360	717	66.8
\$1,050,000.01 - \$1,100,000.00	\$2,200,000	2	0.46	\$1,100,000	1.250	360	674	51.0
\$1,100,000.01 - \$1,150,000.00	\$1,105,000	1	0.23	\$1,105,000	1.250	360	662	65.0
\$1,150,000.01 - \$1,200,000.00	\$1,188,200	1	0.25	\$1,188,200	1.250	360	766	65.0
\$1,200,000.01 - \$1,250,000.00	\$1,210,000	1	0.25	\$1,210,000	1.625	360	736	50.0
\$1,250,000.01 - \$1,300,000.00	\$1,280,000	1	0.27	\$1,280,000	1.250	360	698	80.0
\$1,300,000.01 - \$1,350,000.00	\$2,648,000	2	0.56	\$1,324,000	1.250	360	736	80.0
\$1,450,000.01 - \$1,500,000.00	\$4,463,450	3	0.94	\$1,487,817	2.168	360	710	62.5
\$1,550,000.01 - \$1,600,000.00	\$3,203,995	2	0.67	\$1,601,997	3.189	359	726	68.8
\$1,600,000.01 - \$1,650,000.00	\$1,622,090	1	0.34	\$1,622,090	2.750	359	707	65.0
\$1,650,000.01 - \$1,700,000.00	\$1,681,470	1	0.35	\$1,681,470	4.250	357	641	65.0
\$1,850,000.01 - \$1,900,000.00	\$3,776,480	2	0.79	\$1,888,240	3.189	359	715	65.0
> \$2,000,000.00	\$41,918,825	13	8.80	\$3,224,525	3.532	358	726	59.8
\$476,291,199	1,295	100.00	\$367,792	1.795	360	709	72.6	

State								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
AR	\$223,000	1	0.05	\$223,000	2.875	360	752	88.9
AZ	\$3,161,577	16	0.66	\$197,599	2.172	360	715	76.9
CA	\$277,061,090	592	58.17	\$468,009	1.796	360	709	71.2
CO	\$21,037,446	74	4.42	\$284,290	1.885	360	719	73.3
CT	\$2,638,450	14	0.55	\$188,461	1.477	360	673	75.3
DC	\$770,000	1	0.16	\$770,000	1.250	360	633	70.0
DE	\$319,200	2	0.07	\$159,600	1.250	360	728	80.0
FL	\$59,627,009	195	12.52	\$305,780	1.870	360	705	72.7
GA	\$3,366,955	13	0.71	\$258,997	1.783	360	733	72.6
HI	\$3,761,340	6	0.79	\$626,890	1.935	360	705	73.1
ID	\$1,986,975	4	0.42	\$496,744	1.335	360	766	75.1
IL	\$9,540,442	25	2.00	\$381,618	1.679	360	698	74.9
IN	\$1,155,200	6	0.24	\$192,533	1.302	360	720	70.3
KS	\$169,750	1	0.04	\$169,750	1.250	360	727	65.3
KY	\$379,240	2	0.08	\$189,620	1.584	360	760	60.2
LA	\$316,000	1	0.07	\$316,000	1.750	360	778	80.0
MA	\$4,056,501	11	0.85	\$368,773	1.518	360	708	76.8

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Countrywide

SECURITIES CORPORATION
A Countrywide Capital Markets Company

Detailed Report

CWMBS 2004-23 - Group 2

\$476,291,199 ARM Rate Mortgage Loans

State								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
MD	\$7,404,768	19	1.55	\$389,725	2.295	359	727	76.6
MI	\$2,760,700	13	0.58	\$212,362	1.406	360	706	74.5
MN	\$3,335,993	16	0.70	\$208,500	1.622	360	691	78.9
MO	\$1,268,328	6	0.27	\$211,388	1.518	360	710	78.8
MT	\$195,000	1	0.04	\$195,000	1.250	360	815	72.2
NC	\$1,111,250	2	0.23	\$555,625	1.250	360	726	70.3
NH	\$743,500	5	0.16	\$148,700	1.310	360	668	69.9
NJ	\$10,553,077	30	2.22	\$351,769	1.723	360	696	74.9
NM	\$1,445,200	3	0.30	\$481,733	1.750	360	688	69.8
NV	\$21,891,996	80	4.60	\$273,650	1.628	360	715	74.3
NY	\$2,788,750	10	0.59	\$278,875	1.388	360	721	72.6
OH	\$1,001,905	8	0.21	\$125,238	1.861	360	673	84.9
OR	\$4,787,886	21	1.01	\$227,995	1.854	360	709	76.0
PA	\$2,816,565	13	0.59	\$216,659	2.637	360	679	84.3
RI	\$1,439,479	6	0.30	\$239,913	2.264	360	696	80.4
SC	\$1,403,266	8	0.29	\$175,408	1.704	360	692	78.7
TN	\$2,164,466	9	0.45	\$240,496	1.766	360	724	82.4
TX	\$1,735,202	14	0.36	\$123,943	1.927	360	697	82.3
UT	\$3,683,634	19	0.77	\$193,875	2.134	360	693	82.0
VA	\$4,701,850	14	0.99	\$335,846	1.303	360	711	75.4
WA	\$7,980,612	27	1.68	\$295,578	1.832	360	699	76.9
WI	\$991,600	6	0.21	\$165,267	1.418	360	720	76.4
WY	\$516,000	1	0.11	\$516,000	1.250	360	761	80.0
	\$476,291,199	1,295	100.00	\$367,792	1.795	360	709	72.6

Loan-to-Value Ratios								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0.01 - 50.00	\$23,201,645	62	4.87	\$374,220	1.754	360	722	44.8
50.01 - 55.00	\$18,389,091	33	3.86	\$557,245	2.125	359	730	53.8
55.01 - 60.00	\$24,476,069	41	5.14	\$596,977	2.890	359	716	58.5
60.01 - 65.00	\$40,749,614	85	8.56	\$479,407	2.127	359	711	63.4
65.01 - 70.00	\$54,191,243	142	11.38	\$381,628	1.766	360	715	68.6
70.01 - 75.00	\$80,551,966	201	16.91	\$400,756	1.657	360	710	73.9
75.01 - 80.00	\$214,673,059	642	45.07	\$334,382	1.534	360	706	79.5
80.01 - 85.00	\$1,123,065	5	0.24	\$224,613	2.403	360	666	82.9
85.01 - 90.00	\$10,572,965	42	2.22	\$251,737	2.915	360	674	89.3
90.01 - 95.00	\$8,362,482	42	1.76	\$199,107	3.110	360	679	94.1
	\$476,291,199	1,295	100.00	\$367,792	1.795	360	709	72.6

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Countrywide

SECURITIES CORPORATION

A Countrywide Capital Markets Company

Detailed Report

CWMBS 2004-23 - Group 2

\$476,291,199 ARM Rate Mortgage Loans

Current Gross Coupon								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
< 3.000	\$412,203,922	1,185	86.54	\$347,851	1.431	360	708	72.9
3.000 - 3.499	\$7,725,721	26	1.62	\$297,143	3.281	359	716	89.4
3.500 - 3.999	\$1,397,223	6	0.29	\$232,870	3.857	359	720	82.5
4.000 - 4.499	\$42,480,957	66	8.92	\$643,651	4.191	358	717	69.0
4.500 - 4.999	\$12,483,376	12	2.62	\$1,040,281	4.521	358	714	67.0
	\$476,291,199	1,295	100.00	\$367,792	1.795	360	709	72.6

Property Type								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
SFR	\$297,900,169	770	62.55	\$386,883	1.840	360	707	72.4
PUD	\$111,209,825	293	23.35	\$379,556	1.735	360	711	72.8
CND	\$38,340,053	148	8.05	\$259,054	1.681	360	716	74.0
2-4U	\$22,097,798	65	4.64	\$339,966	1.786	360	704	73.1
CNDP	\$6,743,354	19	1.42	\$354,913	1.482	360	709	73.9
	\$476,291,199	1,295	100.00	\$367,792	1.795	360	709	72.6

Purpose								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
PUR	\$226,182,954	560	47.49	\$403,898	1.855	360	715	75.7
RCO	\$157,566,644	456	33.08	\$345,541	1.624	360	707	69.4
RNC	\$92,541,602	279	19.43	\$331,690	1.942	360	698	70.6
	\$476,291,199	1,295	100.00	\$367,792	1.795	360	709	72.6

Occupancy								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
OO	\$402,419,224	1,009	84.49	\$398,830	1.808	360	706	72.7
INV	\$53,492,817	227	11.23	\$235,651	1.760	360	723	71.6
2H	\$20,379,159	59	4.28	\$345,409	1.643	360	721	73.6
	\$476,291,199	1,295	100.00	\$367,792	1.795	360	709	72.6

Months Remaining to Scheduled Maturity								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
301 - 360	\$476,291,199	1,295	100.00	\$367,792	1.795	360	709	72.6

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\$476,291,199 ARM Rate Mortgage Loans

Months Remaining to Scheduled Maturity								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
	\$476,291,199	1,295	100.00	\$367,792	1.795	360	709	72.6

Document Type								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
REDUCED	\$304,314,331	736	63.89	\$413,471	1.773	360	712	70.1
FULL/ALT	\$171,976,868	559	36.11	\$307,651	1.835	360	703	77.1
	\$476,291,199	1,295	100.00	\$367,792	1.795	360	709	72.6

FICO								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
> 820	\$145,600	1	0.03	\$145,600	1.625	360	842	80.0
801 - 820	\$3,112,328	12	0.65	\$259,361	1.502	360	809	68.5
781 - 800	\$19,646,350	58	4.12	\$338,730	2.039	359	789	68.2
761 - 780	\$59,565,012	136	12.51	\$437,978	2.059	360	770	72.1
741 - 760	\$48,091,622	139	10.10	\$345,983	1.528	360	751	72.2
721 - 740	\$54,199,755	153	11.38	\$354,247	1.754	360	732	70.9
701 - 720	\$66,303,445	169	13.92	\$392,328	1.719	360	710	71.8
681 - 700	\$88,766,642	220	18.64	\$403,485	1.949	360	692	72.6
661 - 680	\$56,367,419	167	11.83	\$337,529	1.601	360	671	72.8
641 - 660	\$52,860,001	152	11.10	\$347,763	1.661	360	651	75.8
621 - 640	\$22,035,849	71	4.63	\$310,364	1.878	360	633	76.9
601 - 620	\$4,903,617	16	1.03	\$306,476	2.301	359	612	79.7
581 - 600	\$293,560	1	0.06	\$293,560	4.250	357	600	92.1
	\$476,291,199	1,295	100.00	\$367,792	1.795	360	709	72.6

Prepayment Penalty Months								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0	\$362,318,532	844	76.07	\$429,287	1.766	360	711	72.4
3	\$533,869	1	0.11	\$533,869	1.750	359	780	57.2
12	\$354,715	1	0.07	\$354,715	4.125	359	652	78.6
36	\$100,020,563	416	21.00	\$240,434	1.903	360	704	73.6
60	\$13,063,520	33	2.74	\$395,864	1.726	360	694	73.9
	\$476,291,199	1,295	100.00	\$367,792	1.795	360	709	72.6

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\$476,291,199 ARM Rate Mortgage Loans

80% LTV/PMI Analysis (Exclude 1206 80% or less LTV Mortgages)								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
> 80% LTV, with MI	\$20,058,512	89	100.00	\$225,377	2.968	360	676	90.9
	\$20,058,512	89	100.00	\$225,377	2.968	360	676	90.9

Months to Roll								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
1 - 6	\$476,291,199	1,295	100.00	\$367,792	1.795	360	709	72.6
	\$476,291,199	1,295	100.00	\$367,792	1.795	360	709	72.6

Margin								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
1.001 - 2.000	\$7,841,480	16	1.65	\$490,092	1.806	359	752	76.8
2.001 - 3.000	\$353,781,119	977	74.28	\$362,110	1.635	360	707	73.2
3.001 - 4.000	\$114,533,425	301	24.05	\$380,510	2.288	360	711	70.5
4.001 - 5.000	\$135,176	1	0.03	\$135,176	3.875	359	725	95.0
	\$476,291,199	1,295	100.00	\$367,792	1.795	360	709	72.6

Maximum Rates								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
9.001 - 10.000	\$472,014,524	1,287	99.10	\$366,756	1.780	360	709	72.7
11.001 - 12.000	\$3,501,371	6	0.74	\$583,562	3.325	359	708	63.7
12.001 - 13.000	\$775,305	2	0.16	\$387,652	4.049	359	656	78.5
	\$476,291,199	1,295	100.00	\$367,792	1.795	360	709	72.6

Next Interest Adjustment Date								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
10/04	\$432,387,877	1,166	90.78	\$370,830	1.787	360	708	72.4
11/04	\$11,588,863	28	2.43	\$413,888	1.857	359	717	73.5
12/04	\$32,314,459	101	6.78	\$319,945	1.885	360	711	76.0
	\$476,291,199	1,295	100.00	\$367,792	1.795	360	709	72.6

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Detailed Report

CWMBS 2004-23 - Group 2

\$476,291,199 ARM Rate Mortgage Loans

Initial Fixed Period

DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
1	\$434,749,612	1,168	91.28	\$372,217	1.784	360	709	72.4
3	\$41,541,587	127	8.72	\$327,099	1.916	360	711	75.2
	\$476,291,199	1,295	100.00	\$367,792	1.795	360	709	72.6

Floor Rate

DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
1.001 - 2.000	\$11,261,184	42	2.36	\$268,123	1.299	360	712	74.4
2.001 - 3.000	\$405,888,954	1,083	85.22	\$374,782	1.777	360	711	72.1
3.001 - 4.000	\$59,005,886	169	12.39	\$349,147	2.010	360	696	76.0
4.001 - 5.000	\$135,176	1	0.03	\$135,176	3.875	359	725	95.0
	\$476,291,199	1,295	100.00	\$367,792	1.795	360	709	72.6

Initial Cap

DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0.000	\$476,291,199	1,295	100.00	\$367,792	1.795	360	709	72.6
	\$476,291,199	1,295	100.00	\$367,792	1.795	360	709	72.6

Subsequent Cap

DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0.000	\$476,291,199	1,295	100.00	\$367,792	1.795	360	709	72.6
	\$476,291,199	1,295	100.00	\$367,792	1.795	360	709	72.6

Maximum Negative Amortization

DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
115	\$476,291,199	1,295	100.00	\$367,792	1.795	360	709	72.6
	\$476,291,199	1,295	100.00	\$367,792	1.795	360	709	72.6

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