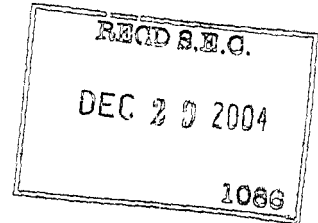


IN ACCORDANCE WITH RULE 202 OF REGULATION S-T,
THIS FORM SE IS BEING FILED IN PAPER PURSUANT
TO A CONTINUING HARDSHIP EXEMPTION.

SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549



04053318



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 December 29, 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

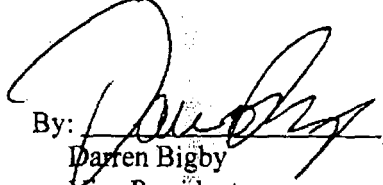
(Name of Person Filing the Document (if Other Than the Registrant))

PROCESSED
DEC 30 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 December 29, 2004.

CWALT, INC.

By: 

Darren Bigby
Vice President

Exhibit Index

Exhibit

Page

99.1 Computational Materials Prepared by BANC OF AMERICA SECURITIES LLC 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 BANC OF AMERICA SECURITIES LLC

for

CWMBS, INC.

CHL MORTGAGE PASS-THROUGH TRUST 2004-29
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-29

Banc of America Securities



MBS New Issue Term Sheet

Countrywide Mortgage Backed Securities

Mortgage Pass-Through Certificates, Series 2004-29

\$ 1,458,559,000 (approximate)

Classes 1-A-1, 1-A-2, I-M-1, I-B-1, 2-A-1, 2-A-2, 3-A-1, II-M-1, II-B-1, and II-B-2 (Offered Certificates)

Countrywide Home Loans, Inc.

Seller

Countrywide Home Loan Servicing LP

Master Servicer

December 28, 2004

This Structural Term Sheet, Collateral Term Sheet, or Computational Materials, as appropriate (the "material"), is for your private information and Banc of America Securities LLC (the "Underwriter") is not soliciting any action based upon it. This material is not to be construed as an offer to sell or the solicitation of any offer to buy any security in any jurisdiction where such an offer or solicitation would be illegal. This material is based on information that the Underwriter considers reliable, but the Underwriter does not represent that it is accurate or complete and it should not be relied upon as such. By accepting this material the recipient agrees that it will not distribute or provide the material to any other person. The information contained in this material may pertain to securities that ultimately are not sold. The information contained in this material may be based on assumptions regarding market conditions and other matters as reflected herein. The Underwriter makes no representation regarding the reasonableness of such assumptions or the likelihood that any of such assumptions will coincide with actual market conditions or events, and this material should not be relied upon for such purposes. The Underwriter and its affiliates, officers, directors, partners and employees, including persons involved in the preparation or issuance of this material may, from time to time, have long or short positions in, and buy and sell, the securities mentioned herein or derivatives thereof (including options). This material may be filed with the Securities and Exchange Commission (the "SEC") and incorporated by reference into an effective registration statement previously filed with the SEC under Rule 415 of the Securities Act of 1933, including all cases where the material does not pertain to securities that are ultimately offered for sale pursuant to such registration statement. Information contained in this material is current as of the date appearing on this material only. Information in this material regarding any assets backing any securities discussed herein supersedes all prior information regarding such assets. Any information in the material, whether regarding the assets backing any securities discussed herein or otherwise, will be superseded by the information contained in any final prospectus for any securities actually sold to you. This material is furnished solely by the Underwriter and not by the issuer of the securities. The issuer of the securities has not prepared, reviewed or participated in the preparation of this material, is not responsible for the accuracy of this material and has not authorized the dissemination of this material. The Underwriter is acting as underwriter and not acting as agent for the issuer in connection with the proposed transaction.



Class	Principal Balance \$ ⁽¹⁾	WAL (Yrs) (Call/Mat) ⁽²⁾	Last Scheduled Prin Pmt (Mths) (Call/Mat) ⁽²⁾	Certificate Interest Rate Type	Tranche Type	Collateral Type	Expected Ratings
1-A-1	656,513,000	3.89 / 4.23	124 / 361	(3)	Super Senior - Floater	Group 1	AAA/Aaa
1-A-2	49,050,000	3.89 / 4.23	124 / 361	(4)	Super Senior Support - Floater	Group 1	AAA/Aaa1
1-M-1	19,243,000	6.76 / 7.51	124 / 361	(5)	Subordinate Floater	Group 1	AA/Aa2
1-B-1	10,187,000	6.76 / 7.51	124 / 361	(6)	Subordinate Floater	Group 1	A/A2
1-B-2	7,546,000				Subordinate	Group 1	-
1-B-3	5,282,000				Subordinate	Group 1	-
1-B-4	4,151,000				Subordinate	Group 1	-
1-B-5	2,641,411				Subordinate	Group 1	-
2-A-1	291,782,000	3.70 / 4.04	117 / 361	(7)	Super Senior - Floater	Group 2	AAA/Aaa
2-A-2	125,048,000	3.70 / 4.04	117 / 361	(8)	Super Senior Support - Floater	Group 2	AAA/Aaa
3-A-1	270,114,000	3.77 / 4.13	117 / 361	(9)	Senior Pass-Thru	Group 3	AAA/Aaa
II-M-1	15,536,000	6.45 / 7.21	117 / 361	(10)	Subordinate Floater	Groups 2 & 3	AA/Aa2
II-B-1	11,838,000	6.45 / 7.21	117 / 361	(11)	Subordinate Floater	Groups 2 & 3	A/A2
II-B-2	9,248,000	6.45 / 7.21	117 / 361	(12)	Subordinate Floater	Groups 2 & 3	BBB/Baa2
II-B-3	9,248,000				Subordinate	Groups 2 & 3	-
II-B-4	4,069,000				Subordinate	Groups 2 & 3	-
II-B-5	2,959,800				Subordinate	Groups 2 & 3	-
A-R	100				Residual	Group 1	-
1-X	734,993,000				Senior WAC IO	Group 1	AAA/Aaa
2-X	416,830,000				Senior WAC IO	Group 2	AAA/Aaa
3-X	270,114,000				Senior WAC IO	Group 3	AAA/Aaa
II-X	36,622,000				Subordinate WAC IO	Groups 2 & 3	AAA

- (1) The Certificate sizes are approximate and are subject to a +/- 5% variance.
- (2) The WAL and Last Scheduled Principal Payment to Call and to Maturity for the Class 1-A-1, Class 1-A-2, Class 1-M-1, Class 1-B-1, Class 2-A-1, Class 2-A-2, Class 3-A-1, Class II-M-1, Class II-B-1, and Class II-B-2 Certificates are shown at the pricing speed of 20% CPR.
- (3) The Class 1-A-1 Certificates will initially have an interest rate equal to the least of (i) One-Month LIBOR plus [] bps (which margin doubles on the first distribution date after the Group 1 Clean-Up Call Date (as described herein)), (ii) the Group 1 Net WAC Cap (as described herein) and (iii) 11.50%.
- (4) The Class 1-A-2 Certificates will initially have an interest rate equal to the least of (i) One-Month LIBOR plus [] bps (which margin doubles on the first distribution date after the Group 1 Clean-Up Call Date (as described herein)), (ii) the Group 1 Net WAC Cap (as described herein) and (iii) 11.50%.
- (5) The Class 1-M-1 Certificates will initially have an interest rate equal to the least of (i) One-Month LIBOR plus [] bps (which margin increases by 1.5 times on the first distribution date after the Group 1 Clean-Up Call Date (as described herein)), (ii) the Group 1 Net WAC Cap (as described herein) and (iii) 11.50%.
- (6) The Class 1-B-1 Certificates will initially have an interest rate equal to the least of (i) One-Month LIBOR plus [] bps (which margin increases by 1.5 times on the first distribution date after the Group 1 Clean-Up Call Date (as described herein)), (ii) the Group 1 Net WAC Cap (as described herein) and (iii) 11.50%.
- (7) The Class 2-A-1 Certificates will initially have an interest rate equal to the least of (i) One-Month LIBOR plus [] bps (which margin doubles on the first distribution date after the Aggregate Loan Group Clean-Up Call Date (as described herein)), (ii) the Group 2 Net WAC Cap (as described herein) and (iii) 10.50%.
- (8) The Class 2-A-2 Certificates will initially have an interest rate equal to the least of (i) One-Month LIBOR plus [] bps (which margin doubles on the first distribution date after the Aggregate Loan Group Clean-Up Call Date (as described herein)), (ii) the Group 2 Net WAC Cap (as described herein) and (iii) 10.50%.
- (9) For the Initial Distribution Date, the Class 3-A-1 Certificates will have an interest rate equal to the Weighted Average Net Mortgage Rate of Loan Group 3, and for each distribution date after the Class 3-A-1 Certificates will have an interest rate equal to the Weighted Average Net Mortgage Rate of Loan Group 3 minus []%. The Certificate coupons are approximate and subject to a +/- 10 basis point variance. All Certificates pricing will be subject to yield maintenance upon delivery of the actual coupon rate prior to the closing date.

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- (10) The Class II-M-1 Certificates will initially have an interest rate equal to the least of (i) One-Month LIBOR plus [] bps (which margin increases by 1.5 times on the first distribution date after the Aggregate Loan Group Clean-Up Call Date (as described herein)), (ii) the Aggregate Group Net WAC Cap (as described herein) and (iii) 10.50%.
- (11) The Class II-B-1 Certificates will initially have an interest rate equal to the least of (i) One-Month LIBOR plus [] bps (which margin increases by 1.5 times on the first distribution date after the Aggregate Loan Group Clean-Up Call Date (as described herein)), (ii) the Aggregate Group Net WAC Cap (as described herein) and (iii) 10.50%.
- (12) The Class II-B-2 Certificates will initially have an interest rate equal to the least of (i) One-Month LIBOR plus [] bps (which margin increases by 1.5 times on the first distribution date after the Aggregate Loan Group Clean-Up Call Date (as described herein)), (ii) the Aggregate Group Net WAC Cap (as described herein) and (iii) 10.50%.

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Preliminary Summary of Terms

Transaction:	Countrywide Mortgage Backed Securities 2004-29 Mortgage Pass-Through Certificates, Series 2004-29
Lead Manager (Book Runner):	Banc of America Securities LLC.
Seller:	Countrywide Home Loans, Inc.
Master Servicer:	Countrywide Home Loans Servicing LP.
Trustee:	The Bank of New York.
Rating Agencies:	Standard & Poor's and Moody's Investors Service, Inc. will rate the Offered Certificates.
Transaction Size:	\$1,494,456,313
Securities Offered:	\$ 656,513,000 Class 1-A-1 Certificates \$ 49,050,000 Class 1-A-2 Certificates \$ 19,243,000 Class 1-M-1 Certificates \$ 10,187,000 Class 1-B-1 Certificates \$ 291,782,000 Class 2-A-1 Certificates \$ 125,048,000 Class 2-A-2 Certificates \$ 270,114,000 Class 3-A-1 Certificates \$ 15,536,000 Class II-M-1 Certificates \$ 11,838,000 Class II-B-1 Certificates \$ 9,248,000 Class II-B-2 Certificates
Expected Closing Date:	December 29, 2004.
Due Period:	The 2 nd business day of each month through the 1 st business day of the following month.
Distribution Date:	25 th of each month, or the next succeeding business day (First Payment Date: January 25, 2005)
Cut-Off Date:	December 1, 2004.
Class A Certificates:	Class 1-A-1, Class 1-A-2, Class 1-X, Class 2-A-1, Class 2-A-2, Class 2-X, Class 2-PO, Class 3-A-1, Class 3-X, Class 3-PO and Class II-IO Certificates (the "Class A Certificates"), each a "Senior Certificate". The Class A-R Certificate is not offered hereunder.
Super Senior Certificates:	The Class 1-A-1 and Class 2-A-1 Certificates.
Super Senior Support Certificates:	The Class 1-A-2 and Class 2-A-2 Certificates.
Subordinate Certificates:	The Class 1-M-1, Class 1-B-1, Class 1-B-2, Class 1-B-3, Class 1-B-4 and Class 1-B-5 Certificates (the "Class 1-B Certificates") and the Class II-M-1, Class II-B-1, Class II-B-2, Class II-B-3, Class II-B-4 and Class II-B-5 Certificates (the "Class II-B Certificates") will collectively be referred to as the "Subordinate Certificates".

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Preliminary Summary of Terms (Cont.)

Day Count:	30/360 and ACT/360, as applicable.		
Pricing Speed:	20% CPR.		
Aggregate Loan Group I:	Loan Group 1.		
Aggregate Loan Group II:	Loan Groups 2 and 3 collectively.		
Clearing:	DTC, Clearstream and Euroclear.		
Denominations:	Original Certificate <u>Form</u>	Minimum <u>Denominations</u>	Incremental <u>Denominations</u>
Class A Certificates	Book Entry	\$25,000	\$1,000
SMMEA Eligibility:	The Class A Certificates are expected to constitute "mortgage related securities" for purposes of SMMEA.		
ERISA Eligibility:	Subject to the considerations in the prospectus supplement, the Offered Certificates are expected to be eligible for purchase by certain ERISA plans		
Tax Structure:	REMIC		
Clean Up Call Date:	The first Distribution Date where the Mortgage Loan balance of the related aggregate loan group equals 10% or less of its initial balance.		
Optional Clean-up Call:	Any Distribution Date on or after which the Aggregate Principal Balance of the Mortgage Loans of any aggregate loan group declines to 10% or less of the Aggregate Principal Balance as of the Cut-off Date of the related Mortgage Loans in that aggregate loan group ("Cut-Off Date Pool Principal Balance").		
Administrative Fee:	The Administrative Fees with respect to the Trust are payable out of the interest payments received on each Mortgage Loan. The "Administrative Fees" consist of (a) servicing compensation payable to the Master Servicer in respect of its servicing activities (the "Master Servicing Fee Rate"), (b) fees paid to the Trustee ("Trustee Fee Rate") and (c) any Lender Paid Mortgage Insurance ("LPMI Fee Rate"). The Administrative Fees will accrue on the Stated Principal Balance of each Mortgage Loan at a rate (the "Administrative Fee Rate") equal to the sum of the Master Servicing Fee Rate for such Mortgage Loan, the Trustee Fee Rate, and any applicable LPMI Fee Rate. The Trustee Fee Rate will be 0.009% per annum. The Master Servicing Fee Rate for all Loan Groups initially will be 0.375% per annum. LPMI Fee Rate for a Mortgage Loan ranges from 0.000% to 1.125%.		

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Preliminary Summary of Terms (Cont.)

Compensating Interest:	The aggregate servicing fee payable to the Master Servicer for any month will be reduced by an amount equal to the lesser of (i) the aggregate prepayment interest shortfall for such Distribution Date and (ii) on half of one-twelfth of 0.25% of the balance of the Mortgage Loans. Such amounts will be used to cover interest shortfalls from full or partial prepayments of the Mortgage Loans.
Net Mortgage Interest Rate:	As to any Mortgage Loan and Distribution Date, the excess of its mortgage interest rate over the related Administrative Fee Rate.
Net WAC:	Net WAC with respect to any Loan Group and any Distribution Date means the weighted average of the Net Mortgage Interest Rates of the related Mortgage Loans, weighted on the basis of their scheduled principal balances at the beginning of that Due Period.
Net WAC Cap:	Net WAC Cap is the Net WAC of the related Mortgage Loans for the related interest accrual period.
Interest Accrual:	Interest will accrue on the Class Certificate Balances of the Class 1-A-1, Class 1-A-2, Class I-M-1, Class I-B-1, Class 2-A-1, Class 2-A-2, Class II-M-1, Class II-B-1, and Class II-B-2 Certificates during each one-month period beginning on the 25th day of the prior month (or in the case of the first Distribution Date, from the Closing Date) through the 24th day of the month in which each Distribution Date occurs (each, an "Interest Accrual Period"). The initial Interest Accrual Period will be deemed to have commenced on December 29, 2004. Interest will accrue on the Class Certificate Balances of the Class 3-A-1 Certificates during each one-month period ending on the last day of the month preceding the month in which each Distribution Date occurs (each, an "Interest Accrual Period"). The initial Interest Accrual Period will be deemed to have commenced on December 1, 2004.
Net Prepayments:	For Loan Group 2 and Loan Group 3, Net Prepayments are equal to the excess, if any, of the (i) Principal Prepayment Amount over (ii) the aggregate amount of Deferred Interest accrued on the Mortgage Loans in those Loan Groups from the preceding Due Date to the Due Date related to that Distribution Date.



Preliminary Summary of Terms (Cont.)

Negative Amortization Loans:

The Mortgage Loans in Loan Group 2 and Loan Group 3 are "Negative Amortization Loans." The Mortgage Index for the Mortgage Rates for the Mortgage Loans in Loan Group 2 is generally the London interbank offered rate for one-month U.S. dollar deposits as listed under "Money Rates" in The Wall Street Journal most recently available as of the first day of the month prior to the month of such Adjustment Date ("One-Month LIBOR Index" or "LIBOR"). The mortgage index for the Mortgage Rates for the Mortgage Loans in Loan Group 3 is generally the Cost of Funds Index ("COFI") as listed under "Money Rates" in The Wall Street Journal most recently available as of the first day of the month prior to the month of such Adjustment Date. The Mortgage Rates for the Negative Amortization Loans are fixed for the first one to six months following their first payment dates (and the related Mortgage Rate during such time period may be less than the applicable Loan Index and the related Gross Margin) and then they adjust monthly, but the scheduled payments on the Negative Amortization Loans adjust annually on a date specified in the related mortgage note, subject to the conditions (the "Payment Caps") that (i) the amount of the monthly payment (with the exception of each fifth payment adjustment date or the final payment adjustment date) will not increase or decrease by an amount that is more than 7.50% of the monthly payment prior to the adjustment, (ii) as of the fifth payment adjustment date and on the same day every fifth year thereafter and on the last payment adjustment date, the monthly payment will be recast without regard to the limitation in clause (i) above and (iii) if the unpaid principal balance exceeds a percentage (either 110% or 115%, depending on the maximum negative amortization for that Mortgage Loan) of the original principal balance due to Deferred Interest, the monthly payment will be recast without regard to the limitation in clause (i) to amortize fully the then unpaid principal balance of the Negative Amortization Loan over its remaining term to maturity.

Since the Mortgage Rates on the Mortgage Loans adjust at a different time than the monthly payments thereon and the Payment Caps may limit the amount by which the monthly payments may adjust, the amount of a monthly payment may be more or less than the amount necessary to fully amortize the principal balance of the Mortgage Loan over its then remaining term at the applicable Mortgage Rate. Accordingly, Mortgage Loans may be subject to reduced amortization (if the monthly payment due on a Due Date is sufficient to pay interest accrued from the preceding Due Date at the applicable Mortgage Rate but is not sufficient to reduce principal in accordance with a fully amortizing schedule); negative amortization (if interest accrued from the preceding Due Date at the applicable Mortgage Rate is greater than the entire monthly payment due on the current Due Date (such excess accrued interest, "Deferred Interest")); or accelerated amortization (if the monthly payment due on a Due Date is greater than the amount necessary to pay interest accrued from the preceding Due Date at the applicable Mortgage Rate and to reduce principal in accordance with a fully amortizing schedule). Any Deferred Interest is added to the principal balance of the applicable Mortgage Loan and, if such Deferred Interest is not offset by subsequent accelerated amortization, it may result in a final lump sum payment at maturity greater than, and potentially substantially greater than, the monthly payment due in the immediately preceding Due Period.

Banc of America Securities LLC

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Preliminary Summary of Terms (Cont.)

Net Deferred Interest:

With respect to each Distribution Date the "**Net Deferred Interest**" is equal to the excess, if any, of the Deferred Interest that accrued on the Mortgage Loans as described above, over the Principal Prepayment Amount for the Mortgage Loans for that Distribution Date.

Group 1 Principal Amount:

The Principal Amount for any Distribution Date and Loan Group 1 will equal the sum of (1) all monthly payments of principal due on each Mortgage Loan (other than a Liquidated Mortgage Loan) in that loan group during the related Due Period, (2) the principal portion of the purchase price of each Mortgage Loan in that loan group that was repurchased by a seller, the master servicer or another person pursuant to the pooling and servicing agreement as of the Distribution Date, (3) the Substitution Adjustment Amount in connection with any deleted Mortgage Loan in that loan group received with respect to the Distribution Date, (4) any insurance proceeds or liquidation proceeds allocable to recoveries of principal of Mortgage Loans in that loan group that are not yet Liquidated Mortgage Loans received during the calendar month preceding the month of the Distribution Date, (5) with respect to each Mortgage Loan in that loan group that became a Liquidated Mortgage Loan during the calendar month preceding the month of the Distribution Date, the amount of the liquidation proceeds allocable to principal received with respect to that Mortgage Loan, (6) all partial and full principal prepayments by borrowers on the Mortgage Loans in that loan group received during the related Prepayment Period, and (7) any Subsequent Recoveries on the Mortgage Loans in that loan group received during the calendar month preceding the month of the Distribution Date.

Group 2 and 3 Principal Amount:

The Principal Amount for any Distribution Date and Loan Group 2 or Loan Group 3 will equal the sum of (1) all monthly payments of principal due on each Mortgage Loan (other than a Liquidated Mortgage Loan) in that loan group during the related Due Period, (2) the principal portion of the purchase price of each Mortgage Loan in that loan group that was repurchased by a seller, the master servicer or another person pursuant to the pooling and servicing agreement as of the Distribution Date, (3) the Substitution Adjustment Amount in connection with any deleted Mortgage Loan in that loan group received with respect to the Distribution Date, (4) any insurance proceeds or liquidation proceeds allocable to recoveries of principal of Mortgage Loans in that loan group that are not yet Liquidated Mortgage Loans received during the calendar month preceding the month of the Distribution Date, (5) with respect to each Mortgage Loan in that loan group that became a Liquidated Mortgage Loan during the calendar month preceding the month of the Distribution Date, the amount of the liquidation proceeds allocable to principal received with respect to that Mortgage Loan, (6) any Net Prepayments by borrowers on the Mortgage Loans in that loan group received during the related Prepayment Period, and (7) any Subsequent Recoveries on the Mortgage Loans in that loan group received during the calendar month preceding the month of the Distribution Date,

plus any Transfer Payments Received for such loan group and Distribution Date,

minus any Transfer Payments Made for such loan group and Distribution Date.



Preliminary Summary of Terms (Cont.)

Transfer Payments:

Transfer Payment due to disproportionate Realized Losses in one loan group. If on any Distribution Date the aggregate Class Certificate Balance of the senior certificates related to Loan Group 2 or Loan Group 3 immediately prior to such Distribution Date is greater than the aggregate Stated Principal Balance of the Mortgage Loans in that loan group as of the first day of the related Due Period (the "*Undercollateralized Group*"), then the following will occur: the Available Funds in the other loan group related to Aggregate Loan Group II that is not an Undercollateralized Group (the "*Overcollateralized Group*") will be reduced, after distributions of interest to the senior certificates of the Overcollateralized Group, by an amount equal to one month's interest on the Transfer Payment Received by the Undercollateralized Group at the weighted average Net Mortgage Interest Rate applicable to the Undercollateralized Group and that amount will be added to the Available Funds of the Undercollateralized Group; and the portion of the Available Funds in respect of principal on the Mortgage Loans in the Overcollateralized Group, after distributions of principal to the senior certificates of the Overcollateralized Group, will be distributed, to the extent of the portion of Available Funds available therefor, to the senior certificates of the Undercollateralized Group related to Aggregate Loan Group II until the Class Certificate Balance of the senior certificates of the Undercollateralized Group equals the aggregate Stated Principal Balance of the Mortgage Loans in the related loan group.

On each Distribution Date, the "*Transfer Payment*" for the Undercollateralized Group will equal the excess, if any, of the Class Certificate Balance of the related senior certificates immediately prior to such Distribution over the aggregate Stated Principal Balance of the Mortgage Loans in such loan group as of the first day of the related Due Period. The Transfer Payment received by the Undercollateralized Group is referred to as a "*Transfer Payment Received*." The Transfer Payment made by the Overcollateralized Group is referred to as a "*Transfer Payment Made*."

All or a portion of the distributions to the senior certificates pursuant to the transfer payment provisions described above may be made on the Distribution Date in the month following the month during which such Transfer Payment occurs (without any additional distribution of interest or earnings thereon with respect to such delay).



Distributions on Certificates

Senior Principal Distribution Amount:

The Senior Principal Distribution Amount for any Distribution Date and loan group will equal the sum of (a) the related Senior Percentage of all amounts described in clauses (1) through (4) of the definition of Principal Amount for that loan group and that Distribution Date, (b) for each Mortgage Loan in that loan group that became a Liquidated Mortgage Loan during the calendar month preceding the month of the Distribution Date, the lesser of (i) the related Senior Percentage of the Stated Principal Balance of the Mortgage Loan as of the first day of the related Due Period and (ii) either (a) the related Senior Prepayment Percentage of the amount of the liquidation proceeds allocable to principal received on the Mortgage Loan or (b) if an Excess Loss was sustained on the Liquidated Mortgage Loan during the preceding calendar month, the related Senior Percentage of the amount of the liquidation proceeds allocable to principal received on the Mortgage Loan, (c) the sum of the related Senior Prepayment Percentage of amounts described in clauses (6) and (7) of the definition of Principal Amount for that loan group and that Distribution Date, and (d) any Transfer Payments Received for that loan group and Distribution Date; provided, however, that if a Bankruptcy Loss that is an Excess Loss is sustained on a Mortgage Loan in that loan group that is not a Liquidated Mortgage Loan, that Senior Principal Distribution Amount will be reduced on the related Distribution Date by the related Senior Percentage of the principal portion of the Bankruptcy Loss; provided, further, however, that on any Distribution Date after a Senior Termination Date for a loan group within the Aggregate Loan Group II, the Senior Principal Distribution Amount for the remaining senior certificates will be calculated pursuant to the above formula based on all the Mortgage Loans in the applicable Loan Group, as opposed to only the Mortgage Loans in the related Loan Group.

Subordinate Principal Distribution Amount:

The Subordinate Principal Distribution Amount for a Loan Group for any Distribution Date will equal (x) the sum of (i) the Subordinate Percentage for such Loan Group of the amounts described in clauses (1) through (4) of the definition of Principal Amount for such Loan Group and such Distribution Date and (ii) the Subordinate Prepayment Percentage for such Loan Group of the amounts described in clauses (6) and (7) of the definition of Principal Amount for such Loan Group and such Distribution Date minus (y) any Transfer Payment made for such Loan Group.



Distributions on Certificates (Cont)

Principal Distributions:

The Senior Principal Distribution Amount for Group 1 will generally be allocated to the Class 1-A-1 and Class 1-A-2 Certificates pro rata, until their class balance has been reduced to zero. The Senior Principal Distribution Amount for Group 2 will generally be allocated first to the Class 2-A-1 Certificates and Class 2-A-2 Certificates pro rata, until their class balance has been reduced to zero and second to the Class 2-PO Certificates until their class balance has been reduced to zero. The Senior Principal Distribution Amount for Group 3 will generally be allocated first to the Class 3-A-1 Certificates until their class balance has been reduced to zero and second to the Class 3-PO Certificates until their class balance has been reduced to zero. The Subordinate Principal Distribution Amount for the Class I-B Certificates will generally be allocated from proceeds from the Group 1 Mortgage Loans, to the extent available, sequentially in accordance with their numerical class designations beginning with the Class I-M-1 Certificates. The Subordinate Principal Distribution Amount for the Class II-B Certificates will generally be allocated from proceeds from the Group 2 Mortgage Loans and Group 3 Mortgage Loans, to the extent available, sequentially in accordance with their numerical class designations beginning with the Class II-M-1 Certificates.

Senior Percentage:

The Senior Percentage for a Loan Group on any Distribution Date will equal the lesser of (x) 100% and (y) the percentage obtained by dividing (i) the aggregate class balance of the Senior Certificates of such Loan Group immediately prior to such date, by (ii) the aggregate principal balance of the related Loan Group for the preceding Due Period.

Subordinate Percentage:

The Subordinate Percentage for a Loan Group for any Distribution Date will equal 100% minus the Senior Percentage for such Loan Group for such date.

Subordinate Prepayment Percentage:

The Subordinate Prepayment Percentage for a Loan Group for any Distribution Date will equal 100% minus the Senior Prepayment Percentage for such Loan Group for such date.



Distributions on Certificates (Cont.)

**Senior Prepayment
Percentage:**

For the following Distribution Dates, will be as follows:

<u>Distribution Date</u>	<u>Senior Prepayment Percentage</u>
January 2005 through December 2014	100%;
January 2015 through December 2015	the applicable Senior Percentage plus, 70% of the applicable Subordinate Percentage;
January 2016 through December 2016	the applicable Senior Percentage plus, 60% of the applicable Subordinate Percentage;
January 2017 through December 2017	the applicable Senior Percentage plus, 40% of the applicable Subordinate Percentage;
January 2018 through December 2018	the applicable Senior Percentage plus, 20% of the applicable Subordinate Percentage;
January 2019 and thereafter	the applicable Senior Percentage;

provided, however,

- (i) if on any Distribution Date the Senior Percentage of a Loan Group exceeds such Senior Percentage calculated as of the Closing Date, then the Senior Prepayment Percentage for such Loan Group and any other in the same Aggregate Loan Group for such Distribution Date will equal 100%;
- (ii) if for each Group of Certificates related to a Loan Group or Aggregate Loan Group on any Distribution Date prior to the January 2008 Distribution Date and prior to giving effect to any distributions, the percentage equal to the aggregate class balance of the related Subordinate Certificates divided by the aggregate Principal Balance of the Mortgage Loans in the related Loan Group or Aggregate Loan Group (the "Subordinate Percentage") is greater than or equal to twice such percentage calculated as of the Closing Date, then the Senior Prepayment Percentage for each Loan Group or Aggregate Loan Group related to a Loan Group or Aggregate Loan Group for that Distribution Date will equal the applicable Senior Percentage for each Loan Group plus 50% of the applicable Subordinate Percentage for each Loan Group; and
- (iii) if for each Group of Certificates on or after the January 2008 Distribution Date, prior to giving effect to any distributions, the Subordinate Percentage is greater than or equal to twice such percentage calculated as of the Closing Date, then the Senior Prepayment Percentage for each Loan Group related to a Loan Group or Aggregate Loan Group for that Distribution Date will equal the applicable Senior Percentage for each Loan Group.

**15% CPR Partial Balance Guarantees**

	Class 2-A-1		Class 2-A-2	
	Class	Cap	Class	Cap
	Balance	Strike	Balance	Strike
01/25/05	287,627,698	3.91	123,268,311	3.70
02/25/05	283,543,259	9.03	121,517,847	8.82
03/25/05	280,797,481	9.18	120,341,092	8.97
04/25/05	278,117,067	9.18	119,192,349	8.97
05/25/05	275,465,370	9.18	118,055,915	8.97
06/25/05	272,842,044	9.18	116,931,638	8.97
07/25/05	270,246,746	9.18	115,819,374	8.97
08/25/05	267,679,135	9.18	114,718,976	8.97
09/25/05	265,138,879	9.18	113,630,301	8.97
10/25/05	262,625,647	9.18	112,553,207	8.97
11/25/05	260,138,393	9.18	111,487,247	8.97
12/25/05	257,048,363	9.18	110,162,956	8.97
01/25/06	253,168,960	9.18	108,500,364	8.97
02/25/06	249,342,703	9.18	106,860,550	8.97
03/25/06	245,568,876	9.18	105,243,204	8.97
04/25/06	241,846,771	9.18	103,648,026	8.97
05/25/06	238,175,691	9.18	102,074,715	8.97
06/25/06	234,554,948	9.18	100,522,976	8.97
07/25/06	230,983,863	9.18	98,992,520	8.97
08/25/06	227,461,766	9.18	97,483,059	8.97
09/25/06	223,987,997	9.18	95,994,309	8.97
10/25/06	220,561,904	9.18	94,525,992	8.97
11/25/06	217,182,844	9.18	93,077,831	8.97
12/25/06	213,850,183	9.18	91,649,556	8.97
01/25/07	210,563,295	9.18	90,240,898	8.97
02/25/07	207,321,563	9.18	88,851,592	8.97
03/25/07	204,124,379	9.18	87,481,378	8.97
04/25/07	200,971,141	9.18	86,129,998	8.97
05/25/07	197,861,258	9.18	84,797,199	8.97
06/25/07	194,794,144	9.18	83,482,729	8.97
07/25/07	191,769,223	9.18	82,186,342	8.97
08/25/07	188,785,927	9.18	80,907,793	8.97
09/25/07	185,843,694	9.18	79,646,843	8.97
10/25/07	182,941,971	9.18	78,403,255	8.97
11/25/07	180,080,211	9.18	77,176,793	8.97
12/25/07	177,257,876	9.18	75,967,228	8.97
01/25/08	174,474,435	9.18	74,774,332	8.97
02/25/08	171,729,364	9.18	73,597,879	8.97

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15% CPR Partial Balance Guarantees

	Class 2A1		Class 2A2	
	Class	Cap	Class	Cap
	Balance	Strike	Balance	Strike
03/25/08	169,022,144	9.18	72,437,649	8.97
04/25/08	166,352,268	9.18	71,293,423	8.97
05/25/08	163,719,230	9.18	70,164,984	8.97
06/25/08	161,122,535	9.18	69,052,121	8.97
07/25/08	158,561,693	9.18	67,954,624	8.97
08/25/08	156,036,220	9.18	66,872,285	8.97
09/25/08	153,545,642	9.18	65,804,900	8.97
10/25/08	151,089,486	9.18	64,752,268	8.97
11/25/08	148,667,291	9.18	63,714,190	8.97
12/25/08	146,278,597	9.18	62,690,470	8.97
01/25/09	143,922,955	9.18	61,680,915	8.97
02/25/09	141,599,918	9.18	60,685,333	8.97
03/25/09	139,309,048	9.18	59,703,537	8.97
04/25/09	137,049,912	9.18	58,735,342	8.97
05/25/09	134,822,081	9.18	57,780,563	8.97
06/25/09	132,625,136	9.18	56,839,020	8.97
07/25/09	130,458,660	9.18	55,910,536	8.97
08/25/09	128,322,242	9.18	54,994,933	8.97
09/25/09	126,215,479	9.18	54,092,040	8.97
10/25/09	124,137,971	9.18	53,201,684	8.97
11/25/09	122,089,324	9.18	52,323,698	8.97
12/25/09	120,069,150	9.18	51,457,914	8.97
01/25/10	118,163,032	9.18	50,641,011	8.97
02/25/10	116,284,147	9.18	49,835,779	8.97
03/25/10	114,432,123	9.18	49,042,059	8.97
04/25/10	112,606,592	9.18	48,259,693	8.97
05/25/10	110,807,192	9.18	47,488,526	8.97
06/25/10	109,033,567	9.18	46,728,405	8.97
07/25/10	107,285,362	9.18	45,979,179	8.97
08/25/10	105,562,232	9.18	45,240,699	8.97
09/25/10	103,863,832	9.18	44,512,817	8.97
10/25/10	102,189,825	9.18	43,795,390	8.97
11/25/10	100,539,876	9.18	43,088,273	8.97
12/25/10	98,913,656	9.18	42,391,325	8.97
01/25/11	97,337,875	9.18	41,715,994	8.97
02/25/11	95,784,878	9.18	41,050,428	8.97
03/25/11	94,254,349	9.18	40,394,491	8.97
04/25/11	92,745,980	9.18	39,748,051	8.97

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15% CPR Partial Balance Guarantees

	Class 2A1		Class 2A2	
	Class	Cap	Class	Cap
	Balance	Strike	Balance	Strike
05/25/11	91,259,465	9.18	39,110,976	8.97
06/25/11	89,794,501	9.18	38,483,138	8.97
07/25/11	88,350,793	9.18	37,864,410	8.97
08/25/11	86,928,046	9.18	37,254,664	8.97
09/25/11	85,525,970	9.18	36,653,778	8.97
10/25/11	84,144,281	9.18	36,061,629	8.97
11/25/11	82,782,697	9.18	35,478,097	8.97
12/25/11	81,440,940	9.18	34,903,061	8.97
01/25/12	80,168,869	9.18	34,357,891	8.97
02/25/12	78,915,310	9.18	33,820,655	8.97
03/25/12	77,680,006	9.18	33,291,241	8.97
04/25/12	76,462,701	9.18	32,769,542	8.97
05/25/12	75,263,142	9.18	32,255,449	8.97
06/25/12	74,081,082	9.18	31,748,854	8.97
07/25/12	72,916,276	9.18	31,249,654	8.97
08/25/12	71,768,482	9.18	30,757,745	8.97
09/25/12	70,637,461	9.18	30,273,025	8.97
10/25/12	69,522,979	9.18	29,795,392	8.97
11/25/12	68,424,803	9.18	29,324,749	8.97
12/25/12	67,342,706	9.18	28,860,995	8.97
01/25/13	66,321,401	9.18	28,423,296	8.97
02/25/13	65,314,784	9.18	27,991,891	8.97
03/25/13	64,322,650	9.18	27,566,693	8.97
04/25/13	63,344,797	9.18	27,147,615	8.97
05/25/13	62,381,023	9.18	26,734,572	8.97
06/25/13	61,431,132	9.18	26,327,478	8.97
07/25/13	60,494,928	9.18	25,926,250	8.97
08/25/13	59,572,221	9.18	25,530,806	8.97
09/25/13	58,662,820	9.18	25,141,065	8.97
10/25/13	57,766,540	9.18	24,756,947	8.97
11/25/13	56,883,196	9.18	24,378,373	8.97
12/25/13	56,012,606	9.18	24,005,266	8.97
01/25/14	55,193,527	9.18	23,654,234	8.97
02/25/14	54,385,813	9.18	23,308,073	8.97
03/25/14	53,589,308	9.18	22,966,715	8.97
04/25/14	52,803,860	9.18	22,630,097	8.97
05/25/14	52,029,318	9.18	22,298,152	8.97
06/25/14	51,265,533	9.18	21,970,818	8.97

Banc of America Securities LLC

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This Structural Term Sheet, Collateral Term Sheet, or Computational Materials, as appropriate (the "material"), is for your private information and Banc of America Securities LLC, (the "Underwriter") is not soliciting any action based upon it. This material is not to be construed as an offer to sell or the solicitation of any offer to buy any security in any jurisdiction where such an offer or solicitation would be illegal. This material is based on information that the Underwriter considers reliable, but the Underwriter does not represent that it is accurate or complete and it should not be relied upon as such. By accepting this material the recipient agrees that it will not distribute or provide the material to any other person. The information contained in this material may pertain to securities that ultimately are not sold. The information contained in this material may be based on assumptions regarding market conditions and other matters as reflected herein. The Underwriter makes no representation regarding the reasonableness of such assumptions or the likelihood that any of such assumptions will coincide with actual market conditions or events, and this material should not be relied upon for such purposes. The Underwriter and its affiliates, officers, directors, partners and employees, including persons involved in the preparation or issuance of this material may, from time to time, have long or short positions in, and buy and sell, the securities mentioned herein or derivatives thereof (including options). This material may be filed with the Securities and Exchange Commission (the "SEC") and incorporated by reference into an effective registration statement previously filed with the SEC under Rule 415 of the Securities Act of 1933, including all cases where the material does not pertain to securities that are ultimately offered for sale pursuant to such registration statement. Information contained in this material is current as of the date appearing on this material only. Information in this material regarding any assets backing any securities discussed herein supersedes all prior information regarding such assets. Any information in the material, whether regarding the assets backing any securities discussed herein or otherwise, will be superseded by the information contained in any final prospectus for any securities actually sold to you. This material is furnished solely by the Underwriter and not by the issuer of the securities. The issuer of the securities has not prepared, reviewed or participated in the preparation of this material, is not responsible for the accuracy of this material and has not authorized the dissemination of this material. The Underwriter is acting as underwriter and not acting as agent for the issuer in connection with the proposed transaction.



15% CPR Partial Balance Guarantees

	<u>Class 2A1</u>		<u>Class 2A2</u>	
	<u>Class</u>	<u>Cap</u>	<u>Class</u>	<u>Cap</u>
	<u>Balance</u>	<u>Strike</u>	<u>Balance</u>	<u>Strike</u>
07/25/14	50,512,360	9.18	21,648,031	8.97
08/25/14	49,769,653	9.18	21,329,730	8.97
09/25/14	49,037,270	9.18	21,015,853	8.97
10/25/14	48,315,071	9.18	20,706,341	8.97
11/25/14	47,602,916	9.18	20,401,134	8.97

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15% CPR Partial Balance Guarantees

	<u>Class II-M-1</u>		<u>Class II-B-1</u>		<u>Class II-B-2</u>	
	<u>Class</u>	<u>Cap</u>	<u>Class</u>	<u>Cap</u>	<u>Class</u>	<u>Cap</u>
	<u>Balance</u>	<u>Strike</u>	<u>Balance</u>	<u>Strike</u>	<u>Balance</u>	<u>Strike</u>
01/25/05	14,754,306	3.15	11,065,230	2.45	9,221,192	2.45
02/25/05	14,753,434	8.27	11,064,577	7.57	9,220,647	7.57
03/25/05	14,753,092	8.42	11,064,320	7.72	9,220,433	7.72
04/25/05	14,753,092	8.42	11,064,320	7.72	9,220,433	7.72
05/25/05	14,753,092	8.42	11,064,320	7.72	9,220,433	7.72
06/25/05	14,753,092	8.42	11,064,320	7.72	9,220,433	7.72
07/25/05	14,753,092	8.42	11,064,320	7.72	9,220,433	7.72
08/25/05	14,753,092	8.42	11,064,320	7.72	9,220,433	7.72
09/25/05	14,753,092	8.42	11,064,320	7.72	9,220,433	7.72
10/25/05	14,753,092	8.42	11,064,320	7.72	9,220,433	7.72
11/25/05	14,753,089	8.42	11,064,318	7.72	9,220,431	7.72
12/25/05	14,751,201	8.42	11,062,902	7.72	9,219,251	7.72
01/25/06	14,743,862	8.42	11,057,398	7.72	9,214,664	7.72
02/25/06	14,736,462	8.42	11,051,848	7.72	9,210,039	7.72
03/25/06	14,729,000	8.42	11,046,252	7.72	9,205,376	7.72
04/25/06	14,721,477	8.42	11,040,610	7.72	9,200,674	7.72
05/25/06	14,713,891	8.42	11,034,921	7.72	9,195,933	7.72
06/25/06	14,706,242	8.42	11,029,184	7.72	9,191,153	7.72
07/25/06	14,698,530	8.42	11,023,401	7.72	9,186,333	7.72
08/25/06	14,690,754	8.42	11,017,569	7.72	9,181,473	7.72
09/25/06	14,682,914	8.42	11,011,689	7.72	9,176,573	7.72
10/25/06	14,675,008	8.42	11,005,760	7.72	9,171,632	7.72
11/25/06	14,667,037	8.42	10,999,782	7.72	9,166,650	7.72
12/25/06	14,659,000	8.42	10,993,754	7.72	9,161,627	7.72
01/25/07	14,650,896	8.42	10,987,677	7.72	9,156,562	7.72
02/25/07	14,642,725	8.42	10,981,549	7.72	9,151,456	7.72
03/25/07	14,634,486	8.42	10,975,370	7.72	9,146,307	7.72
04/25/07	14,626,179	8.42	10,969,140	7.72	9,141,115	7.72
05/25/07	14,617,803	8.42	10,962,858	7.72	9,135,880	7.72
06/25/07	14,609,358	8.42	10,956,524	7.72	9,130,602	7.72
07/25/07	14,600,842	8.42	10,950,138	7.72	9,125,280	7.72
08/25/07	14,592,256	8.42	10,943,699	7.72	9,119,914	7.72
09/25/07	14,583,599	8.42	10,937,206	7.72	9,114,503	7.72
10/25/07	14,574,870	8.42	10,930,660	7.72	9,109,047	7.72
11/25/07	14,566,069	8.42	10,924,059	7.72	9,103,547	7.72
12/25/07	14,557,194	8.42	10,917,403	7.72	9,098,000	7.72
01/25/08	14,548,246	8.42	10,910,693	7.72	9,092,408	7.72
02/25/08	14,539,224	8.42	10,903,926	7.72	9,086,769	7.72

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15% CPR Partial Balance Guarantees

	<u>Class II-M-1</u>		<u>Class II-B-1</u>		<u>Class II-B-2</u>	
	<u>Class</u>	<u>Cap</u>	<u>Class</u>	<u>Cap</u>	<u>Class</u>	<u>Cap</u>
	<u>Balance</u>	<u>Strike</u>	<u>Balance</u>	<u>Strike</u>	<u>Balance</u>	<u>Strike</u>
03/25/08	14,530,127	8.42	10,897,104	7.72	9,081,084	7.72
04/25/08	14,520,954	8.42	10,890,225	7.72	9,075,351	7.72
05/25/08	14,511,706	8.42	10,883,289	7.72	9,069,571	7.72
06/25/08	14,502,381	8.42	10,876,295	7.72	9,063,743	7.72
07/25/08	14,492,978	8.42	10,869,244	7.72	9,057,866	7.72
08/25/08	14,483,498	8.42	10,862,133	7.72	9,051,941	7.72
09/25/08	14,473,939	8.42	10,854,964	7.72	9,045,967	7.72
10/25/08	14,464,300	8.42	10,847,736	7.72	9,039,943	7.72
11/25/08	14,454,582	8.42	10,840,448	7.72	9,033,869	7.72
12/25/08	14,444,783	8.42	10,833,099	7.72	9,027,745	7.72
01/25/09	14,434,903	8.42	10,825,689	7.72	9,021,570	7.72
02/25/09	14,424,941	8.42	10,818,218	7.72	9,015,344	7.72
03/25/09	14,414,896	8.42	10,810,685	7.72	9,009,066	7.72
04/25/09	14,404,768	8.42	10,803,089	7.72	9,002,736	7.72
05/25/09	14,394,556	8.42	10,795,430	7.72	8,996,354	7.72
06/25/09	14,384,259	8.42	10,787,708	7.72	8,989,919	7.72
07/25/09	14,373,877	8.42	10,779,922	7.72	8,983,430	7.72
08/25/09	14,287,600	8.42	10,715,217	7.72	8,929,509	7.72
09/25/09	14,202,367	8.42	10,651,295	7.72	8,876,239	7.72
10/25/09	14,118,162	8.42	10,588,144	7.72	8,823,612	7.72
11/25/09	14,034,969	8.42	10,525,752	7.72	8,771,619	7.72
12/25/09	13,952,775	8.42	10,464,110	7.72	8,720,249	7.72
01/25/10	13,836,474	8.42	10,376,888	7.72	8,647,562	7.72
02/25/10	13,721,337	8.42	10,290,539	7.72	8,575,604	7.72
03/25/10	13,607,350	8.42	10,205,052	7.72	8,504,364	7.72
04/25/10	13,494,498	8.42	10,120,417	7.72	8,433,833	7.72
05/25/10	13,382,768	8.42	10,036,623	7.72	8,364,004	7.72
06/25/10	13,272,145	8.42	9,953,660	7.72	8,294,866	7.72
07/25/10	13,162,615	8.42	9,871,516	7.72	8,226,412	7.72
08/25/10	13,054,165	8.42	9,790,182	7.72	8,158,632	7.72
09/25/10	12,946,781	8.42	9,709,648	7.72	8,091,519	7.72
10/25/10	12,840,451	8.42	9,629,904	7.72	8,025,065	7.72
11/25/10	12,735,160	8.42	9,550,939	7.72	7,959,260	7.72
12/25/10	12,630,896	8.42	9,472,745	7.72	7,894,096	7.72
01/25/11	12,516,611	8.42	9,387,035	7.72	7,822,670	7.72
02/25/11	12,403,451	8.42	9,302,169	7.72	7,751,947	7.72
03/25/11	12,291,402	8.42	9,218,136	7.72	7,681,918	7.72
04/25/11	12,180,450	8.42	9,134,926	7.72	7,612,575	7.72

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15% CPR Partial Balance Guarantees

	<u>Class II-M-1</u>		<u>Class II-B-1</u>		<u>Class II-B-2</u>	
	<u>Class</u>	<u>Cap</u>	<u>Class</u>	<u>Cap</u>	<u>Class</u>	<u>Cap</u>
	<u>Balance</u>	<u>Strike</u>	<u>Balance</u>	<u>Strike</u>	<u>Balance</u>	<u>Strike</u>
05/25/11	12,070,584	8.42	9,052,530	7.72	7,543,911	7.72
06/25/11	11,961,790	8.42	8,970,938	7.72	7,475,917	7.72
07/25/11	11,854,056	8.42	8,890,141	7.72	7,408,585	7.72
08/25/11	11,747,370	8.42	8,810,130	7.72	7,341,908	7.72
09/25/11	11,641,718	8.42	8,730,895	7.72	7,275,877	7.72
10/25/11	11,537,090	8.42	8,652,427	7.72	7,210,486	7.72
11/25/11	11,433,473	8.42	8,574,718	7.72	7,145,727	7.72
12/25/11	11,330,855	8.42	8,497,758	7.72	7,081,593	7.72
01/25/12	11,208,761	8.42	8,406,192	7.72	7,005,286	7.72
02/25/12	11,087,958	8.42	8,315,594	7.72	6,929,786	7.72
03/25/12	10,968,431	8.42	8,225,952	7.72	6,855,084	7.72
04/25/12	10,850,165	8.42	8,137,257	7.72	6,781,170	7.72
05/25/12	10,733,146	8.42	8,049,497	7.72	6,708,035	7.72
06/25/12	10,617,361	8.42	7,962,662	7.72	6,635,671	7.72
07/25/12	10,502,796	8.42	7,876,742	7.72	6,564,070	7.72
08/25/12	10,389,437	8.42	7,791,726	7.72	6,493,222	7.72
09/25/12	10,277,270	8.42	7,707,605	7.72	6,423,120	7.72
10/25/12	10,166,283	8.42	7,624,368	7.72	6,353,755	7.72
11/25/12	10,056,461	8.42	7,542,006	7.72	6,285,118	7.72
12/25/12	9,947,793	8.42	7,460,508	7.72	6,217,202	7.72
01/25/13	9,821,921	8.42	7,366,108	7.72	6,138,534	7.72
02/25/13	9,697,561	8.42	7,272,843	7.72	6,060,811	7.72
03/25/13	9,574,694	8.42	7,180,697	7.72	5,984,022	7.72
04/25/13	9,453,304	8.42	7,089,658	7.72	5,908,155	7.72
05/25/13	9,333,372	8.42	6,999,713	7.72	5,833,199	7.72
06/25/13	9,214,880	8.42	6,910,848	7.72	5,759,144	7.72
07/25/13	9,097,812	8.42	6,823,051	7.72	5,685,979	7.72
08/25/13	8,982,151	8.42	6,736,309	7.72	5,613,692	7.72
09/25/13	8,867,879	8.42	6,650,609	7.72	5,542,274	7.72
10/25/13	8,754,980	8.42	6,565,939	7.72	5,471,714	7.72
11/25/13	8,643,438	8.42	6,482,286	7.72	5,402,002	7.72
12/25/13	8,533,236	8.42	6,399,638	7.72	5,333,128	7.72
01/25/14	8,408,465	8.42	6,306,065	7.72	5,255,149	7.72
02/25/14	8,285,426	8.42	6,213,789	7.72	5,178,251	7.72
03/25/14	8,164,094	8.42	6,122,794	7.72	5,102,420	7.72
04/25/14	8,044,446	8.42	6,033,062	7.72	5,027,643	7.72
05/25/14	7,926,459	8.42	5,944,576	7.72	4,953,903	7.72
06/25/14	7,810,111	8.42	5,857,319	7.72	4,881,187	7.72

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15% CPR Partial Balance Guarantees

	<u>Class II-M-1</u>			<u>Class II-B-1</u>			<u>Class II-B-2</u>		
	<u>Class</u>	<u>Cap</u>	<u>Strike</u>	<u>Class</u>	<u>Cap</u>	<u>Strike</u>	<u>Class</u>	<u>Cap</u>	<u>Strike</u>
	<u>Balance</u>			<u>Balance</u>			<u>Balance</u>		
07/25/14	7,695,379	8.42		5,771,274	7.72		4,809,482	7.72	
08/25/14	7,582,242	8.42		5,686,425	7.72		4,738,773	7.72	
09/25/14	7,470,677	8.42		5,602,755	7.72		4,669,047	7.72	
10/25/14	7,360,664	8.42		5,520,249	7.72		4,600,291	7.72	
11/25/14	7,252,181	8.42		5,438,890	7.72		4,532,490	7.72	

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Group 1 Collateral Summary

Description of The Group 1 Mortgage Loans

The Group 1 Mortgage Loans consist of One-Month and Six-Month LIBOR based ARMs secured by first lien, one-to-four family residential properties. The Mortgage Loans have a fixed interest rate for the first one or six months after origination and thereafter the Mortgage Loans have a variable interest rate. Approximately 99.87% of the Group 1 Mortgage Loans require only the payment of interest until the 121st payment date. The mortgage interest rate adjusts at the end of the initial fixed interest rate period and monthly or semi-annually thereafter. All of the mortgage interest rates will be indexed to One-Month or Six-Month LIBOR and will adjust to that index plus a certain number of basis points (the "Gross Margin"). The One-Month and Six-Month LIBOR index will be equal to the rate quoted as of either (i) the first business day of the month preceeding the adjustment date or (ii) forty-five days prior to the adjustment date. The One-Month and Six-Month LIBOR Index is the average of the interbank offered rates for one-month and six-month U.S. dollar-denominated deposits in the London Market ("LIBOR") as published in The Wall Street Journal. The mortgage interest rates are subject to lifetime maximum mortgage interest rates, which range from 7.875% to 16.500%. The effective minimum interest rate for substantially all of the Mortgage Loans will be its Gross Margin.

The approximate collateral statistics for the Group 1 Mortgage Loans are listed below as of the Cut-Off Date. The balances and percentages may not be exact due to rounding.

	<u>Collateral Summary</u>	<u>Range (if applicable)</u>
Total Outstanding Loan Balance	\$754,613,511.91	
Total Number of Loans	2,113	
Average Loan Principal Balance	\$357,129	\$22,800 to \$2,000,000
WA Gross Coupon	3.967%	2.750% to 6.250%
WA FICO	726	606 to 829
WA Original Term	360 months	
WA Remaining Term	360 months	348 to 360 months
WA OLV	70.88%	9.09% to 95.00%
WA Months to First or Next Rate Adjustment Date	3 months	1 to 7 months
WA Gross Margin	1.851%	1.000% to 3.625%
WA Rate Ceiling	12.006%	7.875% to 16.500%
Geographic Concentration of Mortgaged Properties	CA 61.57%	
(Top 5 States) based on the Aggregate Stated Principal	FL 3.81%	
Balance	VA 2.47%	
	CO 2.38%	
	IL 2.28%	

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Occupancy of Mortgaged Properties of the Group 1 Mortgage Loans ⁽¹⁾

Occupancy	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
Primary Residence	1,972	\$710,044,079.79	94.09%
Second Home	132	40,373,709.12	5.35
Investor Property	9	4,195,723.00	0.56
Total:	2,113	\$754,613,511.91	100.00%

(1) Based solely on representations of the mortgagor at the time of origination of the related Mortgage Loan.

Property Types of the Group 1 Mortgage Loans

Property Type	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
Single Family Residence	1,358	\$478,041,990.95	63.35%
PUD	485	191,335,922.64	25.36
Condominium	259	77,763,798.32	10.31
2-4 Family	11	7,471,800.00	0.99
Total:	2,113	\$754,613,511.91	100.00%

Mortgage Loan Purpose of the Group 1 Mortgage Loans

Purpose	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
Purchase	913	\$333,623,765.50	44.21%
Refinance-Cashout	615	235,650,006.89	31.23
Refinance-Rate/Term	585	185,339,739.52	24.56
Total:	2,113	\$754,613,511.91	100.00%



**Geographical Distribution of the Mortgage Properties
of the Group 1 Mortgage Loans ⁽¹⁾**

Geographic Area	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
Alabama	9	\$1,769,662.63	0.23%
Arizona	37	6,983,952.10	0.93
California	1,062	464,614,167.96	61.57
Colorado	69	17,994,285.97	2.38
Connecticut	7	2,373,100.00	0.31
Delaware	3	815,520.00	0.11
District of Columbia	2	1,364,720.00	0.18
Florida	100	28,787,439.09	3.81
Georgia	34	7,667,686.62	1.02
Hawaii	10	3,526,325.00	0.47
Idaho	7	1,482,862.31	0.20
Illinois	56	17,210,360.00	2.28
Indiana	12	3,244,348.09	0.43
Iowa	2	166,959.75	0.02
Kansas	9	2,466,255.00	0.33
Kentucky	58	12,356,750.91	1.64
Louisiana	7	1,434,559.65	0.19
Maryland	34	12,405,431.56	1.64
Massachusetts	25	9,912,917.96	1.31
Michigan	69	14,265,305.45	1.89
Minnesota	31	9,181,233.82	1.22
Mississippi	1	154,594.10	0.02
Missouri	40	7,826,682.24	1.04
Montana	8	2,223,419.00	0.29
Nebraska	1	65,500.00	0.01
Nevada	30	8,315,455.90	1.10
New Hampshire	3	740,550.00	0.10
New Jersey	38	16,663,077.93	2.21
New Mexico	2	165,500.00	0.02
New York	12	6,108,320.00	0.81
North Carolina	42	13,072,641.38	1.73
North Dakota	1	192,600.00	0.03
Ohio	79	13,694,369.93	1.81
Oklahoma	2	400,000.00	0.05
Oregon	5	1,927,300.00	0.26
Pennsylvania	20	5,383,023.32	0.71
Rhode Island	4	2,418,420.00	0.32
South Carolina	14	5,222,102.72	0.69
Tennessee	19	3,710,650.14	0.49
Texas	11	3,151,070.00	0.42
Utah	27	8,028,673.42	1.06
Virginia	56	18,643,869.95	2.47
Washington	32	11,922,874.07	1.58
West Virginia	1	268,000.00	0.04
Wisconsin	19	3,588,973.94	0.48
Wyoming	3	702,000.00	0.09
Total:	2,113	\$754,613,511.91	100.00%

(1) As of the Cut-Off Date, no more than approximately 1.04% of the Group Mortgage Loans are expected to be secured by mortgaged properties in any one five-digit postal zip code.

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Current Mortgage Loan Principal Balances of the Group 1 Mortgage Loans ⁽¹⁾

Current Mortgage Loan Principal Balances (\$)	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
0.01 - 50,000.00	2	\$69,800.00	0.01%
50,000.01 - 100,000.00	78	6,399,598.78	0.85
100,000.01 - 150,000.00	202	25,646,636.45	3.40
150,000.01 - 200,000.00	254	45,143,049.63	5.98
200,000.01 - 250,000.00	280	62,935,370.88	8.34
250,000.01 - 300,000.00	257	71,225,003.03	9.44
300,000.01 - 350,000.00	222	72,155,663.83	9.56
350,000.01 - 400,000.00	187	70,463,458.55	9.34
400,000.01 - 450,000.00	142	60,768,799.61	8.05
450,000.01 - 500,000.00	116	55,319,237.48	7.33
500,000.01 - 550,000.00	72	37,786,228.88	5.01
550,000.01 - 600,000.00	58	33,321,494.17	4.42
600,000.01 - 650,000.00	83	52,560,042.56	6.97
650,000.01 - 700,000.00	20	13,611,900.00	1.80
700,000.01 - 750,000.00	19	13,760,050.50	1.82
750,000.01 - 800,000.00	15	11,738,082.23	1.56
800,000.01 - 850,000.00	8	6,598,500.00	0.87
850,000.01 - 900,000.00	15	13,176,500.00	1.75
900,000.01 - 950,000.00	13	12,084,700.00	1.60
950,000.01 - 1,000,000.00	26	25,589,500.00	3.39
1,000,000.01 - 1,500,000.00	30	38,047,098.33	5.04
1,500,000.01 - 2,000,000.00	14	26,212,797.00	3.47
Total:	2,113	\$754,613,511.91	100.00%

(1) As of the Cut-Off Date, the average outstanding principal balance of the Group Mortgage Loans is expected to be approximately \$357,129.

Original Loan-To-Value Ratios of the Group 1 Mortgage Loans ⁽¹⁾

Original Loan-To-Value Ratios (%)	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
5.01 - 10.00	1	\$200,000.00	0.03%
10.01 - 15.00	2	205,000.00	0.03
15.01 - 20.00	2	536,700.00	0.07
20.01 - 25.00	4	2,093,900.00	0.28
25.01 - 30.00	10	3,120,903.18	0.41
30.01 - 35.00	16	4,860,589.94	0.64
35.01 - 40.00	24	7,767,135.10	1.03
40.01 - 45.00	45	17,080,963.40	2.26
45.01 - 50.00	60	21,425,876.18	2.84
50.01 - 55.00	80	34,644,608.78	4.59
55.01 - 60.00	111	50,724,184.24	6.72
60.01 - 65.00	130	66,159,052.06	8.77
65.01 - 70.00	183	80,387,585.57	10.65
70.01 - 75.00	281	115,214,049.28	15.27
75.01 - 80.00	1,038	322,559,076.86	42.74
80.01 - 85.00	16	3,792,047.05	0.50
85.01 - 90.00	49	10,122,205.38	1.34
90.01 - 95.00	61	13,719,634.89	1.82
Total:	2,113	\$754,613,511.91	100.00%

(1) As of the Cut-Off Date, the weighted average Loan-to-Value Ratio at origination of the Group Mortgage Loans is expected to be approximately 70.88%.

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Current Mortgage Interest Rates of the Group 1 Mortgage Loans ⁽¹⁾

Current Mortgage Interest Rates (%)	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
2.501 - 2.750	21	\$7,141,850.00	0.95%
2.751 - 3.000	67	23,938,200.00	3.17
3.001 - 3.250	207	74,815,943.54	9.91
3.251 - 3.500	120	45,530,919.89	6.03
3.501 - 3.750	296	119,192,954.18	15.80
3.751 - 4.000	403	151,241,804.79	20.04
4.001 - 4.250	382	132,470,695.62	17.55
4.251 - 4.500	329	111,404,638.99	14.76
4.501 - 4.750	212	64,255,099.70	8.51
4.751 - 5.000	49	17,037,277.00	2.26
5.001 - 5.250	14	5,174,428.20	0.69
5.251 - 5.500	8	1,506,075.00	0.20
5.501 - 5.750	2	259,400.00	0.03
5.751 - 6.000	1	247,950.00	0.03
6.001 - 6.250	2	396,275.00	0.05
Total:	2,113	\$754,613,511.91	100.00%

- (1) As of the Cut-Off Date, the weighted average Current Mortgage Interest Rate of the Group Mortgage Loans is expected to be approximately 3.967% per annum.

Gross Margins of the Group 1 Mortgage Loans ⁽¹⁾

Gross Margin (%)	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
0.751 - 1.000	16	\$5,249,000.00	0.70%
1.001 - 1.250	109	38,959,491.02	5.16
1.251 - 1.500	484	179,062,384.89	23.73
1.501 - 1.750	351	134,583,447.29	17.83
1.751 - 2.000	482	172,234,351.89	22.82
2.001 - 2.250	401	139,273,967.06	18.46
2.251 - 2.500	242	79,163,450.16	10.49
2.501 - 2.750	11	2,541,095.00	0.34
2.751 - 3.000	6	1,280,077.20	0.17
3.001 - 3.250	7	1,298,025.00	0.17
3.251 - 3.500	2	571,947.40	0.08
3.501 - 3.750	2	396,275.00	0.05
Total:	2,113	\$754,613,511.91	100.00%

- (1) As of the Cut-Off Date, the weighted average Gross Margin of the Group Mortgage Loans is expected to be approximately 1.851% per annum.

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Rate Ceilings of the Group 1 Mortgage Loans ⁽¹⁾

Rate Ceilings (%)	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
7.001 - 8.000	1	\$334,000.00	0.04%
8.001 - 9.000	1	580,000.00	0.08
9.001 - 10.000	4	1,196,792.86	0.16
10.001 - 11.000	3	608,147.40	0.08
11.001 - 12.000	2,094	747,457,441.91	99.05
12.001 - 13.000	1	1,500,000.00	0.20
15.001 - 16.000	5	1,538,629.74	0.20
16.001 - 17.000	4	1,398,500.00	0.19
Total:	2,113	\$754,613,511.91	100.00%

(1) As of the Cut-Off Date, the weighted average Rate Ceiling of the Group Mortgage Loans is expected to be approximately 12.006% per annum.

First or Next Rate Adjustment Date of the Group 1 Mortgage Loans ⁽¹⁾

First Rate or Next Adjustment Date	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
January 1, 2005	1,089	\$398,556,697.01	52.82%
February 1, 2005	278	97,153,872.96	12.87
March 1, 2005	4	886,737.73	0.12
April 1, 2005	14	5,720,659.81	0.76
May 1, 2005	256	84,927,467.00	11.25
June 1, 2005	347	125,227,092.40	16.59
July 1, 2005	125	42,140,985.00	5.58
Total:	2,113	\$754,613,511.91	100.00%

(1) As of the Cut-Off Date, the weighted average to First or Next Adjustment Date for the Group Mortgage Loans is expected to be approximately 3 months. For approximately 19.19% of the Group Mortgage Loans, the first Adjustment Date has already occurred.

Remaining Terms of the Group 1 Mortgage Loans ⁽¹⁾

Remaining Term (Months)	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
341 - 360	2,113	\$754,613,511.91	100.00%
Total:	2,113	\$754,613,511.91	100.00%

(1) As of the Cut-Off Date, the weighted average remaining term to stated maturity of the Group Mortgage Loans is expected to be approximately 360 months.



Credit Scoring of Mortgagors of the Group 1 Mortgage Loans ⁽¹⁾

Credit Scores	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
801 - 850	41	\$12,401,355.87	1.64%
751 - 800	590	218,896,953.89	29.01
701 - 750	842	303,700,518.25	40.25
651 - 700	545	191,380,259.26	25.36
601 - 650	94	27,864,424.64	3.69
Not Scored	1	370,000.00	0.05
Total:	2,113	\$754,613,511.91	100.00%

(1) The scores shown are Bureau Credit Scores from Experian (FICO), Equifax (Beacon) and TransUnion (Empirica).



Group 2 Collateral Summary

Description of The Group 2 Mortgage Loans

The Group 2 Mortgage Loans consist of Negative Amortizing ARMs secured by first lien, one-to-four family residential properties. The Mortgage Loans have a fixed interest rate for the first one, two or three months after origination and thereafter the Mortgage Loans have a variable interest rate. None of the Group 2 Mortgage Loans require only the payment of interest until the month following the first rate adjustment date. The mortgage interest rate adjusts at the end of the initial fixed interest rate period and monthly thereafter. The majority of the mortgage interest rates will be indexed to One-Month LIBOR and will adjust to that index plus a certain number of basis points (the "Gross Margin"). The One-Month LIBOR index will be equal to the rate quoted as of either (i) the first business day of the month preceding the adjustment date or (ii) forty-five days prior to the adjustment date. The One-Month LIBOR Index is the average of the interbank offered rates for one-month U.S. dollar-denominated deposits in the London Market ("LIBOR") as published in The Wall Street Journal. The mortgage interest rates are subject to lifetime maximum mortgage interest rates, which range from 8.950% to 12.000%. The effective minimum interest rate for each Mortgage Loan will be its Gross Margin.

Approximately 21.88% of the Group 2 Mortgage Loans have a prepayment fee as of the date of origination.

The approximate collateral statistics for the Group 2 Mortgage Loans are listed below as of the Cut-Off Date. The balances and percentages may not be exact due to rounding.

	<u>Collateral Summary</u>		<u>Range (if applicable)</u>
Total Outstanding Loan Balance		\$448,928,962.53	
Total Number of Loans		1,346	
Average Loan Principal Balance		\$333,528	\$29,400 to \$1,921,553
WA Gross Coupon		2.496%	1.000% to 5.750%
WA FICO		711	605 to 821
WA Original Term		360 months	
WA Remaining Term		359 months	355 to 360 months
WA OLTV		72.69%	7.95% to 95.00%
WA Months to First or Next Rate Adjustment Date		1 month	1 to 4 months
WA Gross Margin		2.438%	0.925% to 3.650%
WA Rate Ceiling		9.955%	8.950% to 12.000%
Geographic Concentration of Mortgaged Properties	CA	52.46%	
(Top 5 States) based on the Aggregate Stated Principal	FL	6.70%	
Balance	CO	4.08%	
	VA	3.94%	
	NV	3.34%	



Occupancy of Mortgaged Properties of the Group 2 Mortgage Loans ⁽¹⁾

Occupancy	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
Primary Residence	958	\$349,870,300.17	77.93%
Investor Property	318	71,573,028.27	15.94
Second Home	70	27,485,634.09	6.12
Total:	1,346	\$448,928,962.53	100.00%

(1) Based solely on representations of the mortgagor at the time of origination of the related Mortgage Loan.

Property Types of the Group 2 Mortgage Loans

Property Type	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
Single Family Residence	789	\$267,672,974.38	59.62%
PUD	290	101,089,036.95	22.52
Condominium	199	55,422,568.44	12.35
2-4 Family	68	24,744,382.76	5.51
Total:	1,346	\$448,928,962.53	100.00%

Mortgage Loan Purpose of the Group 2 Mortgage Loans

Purpose	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
Purchase	597	\$201,515,974.62	44.89%
Refinance-Cashout	485	165,755,156.16	36.92
Refinance-Rate/Term	264	81,657,831.75	18.19
Total:	1,346	\$448,928,962.53	100.00%

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**Geographical Distribution of the Mortgage Properties
of the Group 2 Mortgage Loans ⁽¹⁾**

Geographic Area	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
Alabama	13	\$7,072,251.86	0.48%
Alaska	1	68,000.00	0.02
Arizona	35	7,862,713.36	1.75
Arkansas	1	119,746.31	0.03
California	563	235,504,813.44	52.46
Colorado	73	18,304,037.85	4.08
Connecticut	13	4,785,021.50	1.07
District of Columbia	1	303,200.00	0.07
Florida	117	30,085,072.68	6.70
Georgia	15	2,205,775.29	0.49
Hawaii	10	5,632,546.85	1.25
Idaho	12	2,256,060.17	0.50
Illinois	44	13,415,612.40	2.99
Indiana	7	1,384,097.07	0.31
Kansas	4	742,117.85	0.17
Kentucky	9	1,474,805.19	0.33
Louisiana	2	188,040.95	0.04
Maryland	21	6,041,436.21	1.35
Massachusetts	30	11,550,989.75	2.57
Michigan	18	4,305,315.30	0.96
Minnesota	13	2,968,615.86	0.66
Mississippi	3	521,732.55	0.12
Missouri	6	1,227,798.44	0.27
Nevada	53	14,977,065.33	3.34
New Hampshire	4	1,673,155.69	0.37
New Jersey	43	14,896,506.83	3.32
New Mexico	1	100,000.00	0.02
New York	16	6,022,730.22	1.34
North Carolina	20	4,554,413.85	1.01
Ohio	9	1,428,460.42	0.32
Oklahoma	3	423,211.24	0.09
Oregon	21	5,722,412.55	1.27
Pennsylvania	11	2,028,615.44	0.45
Rhode Island	2	563,424.97	0.13
South Carolina	7	2,706,314.37	0.60
South Dakota	2	194,739.82	0.04
Tennessee	6	1,296,839.40	0.29
Texas	24	4,887,248.87	1.09
Utah	7	1,063,453.22	0.24
Virginia	53	17,675,302.74	3.94
Washington	39	12,821,538.41	2.86
West Virginia	3	389,171.37	0.09
Wisconsin	11	2,484,556.91	0.55
Total:	1,346	\$448,928,962.53	100.00%

(1) As of the Cut-Off Date, no more than approximately 0.63% of the Group Mortgage Loans are expected to be secured by mortgaged properties in any one five-digit postal zip code.

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Current Mortgage Loan Principal Balances of the Group 2 Mortgage Loans ⁽¹⁾

Current Mortgage Loan Principal Balances (\$)	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
0.01 - 50,000.00	5	\$213,180.18	0.05%
50,000.01 - 100,000.00	84	6,907,081.27	1.54
100,000.01 - 150,000.00	172	21,875,348.20	4.87
150,000.01 - 200,000.00	163	28,958,617.99	6.45
200,000.01 - 250,000.00	160	36,214,202.74	8.07
250,000.01 - 300,000.00	142	39,181,578.94	8.73
300,000.01 - 350,000.00	136	44,144,603.59	9.83
350,000.01 - 400,000.00	122	46,016,382.18	10.25
400,000.01 - 450,000.00	67	28,562,233.35	6.36
450,000.01 - 500,000.00	92	44,372,908.03	9.88
500,000.01 - 550,000.00	34	17,846,707.68	3.98
550,000.01 - 600,000.00	43	24,843,404.67	5.53
600,000.01 - 650,000.00	34	21,676,536.04	4.83
650,000.01 - 700,000.00	15	10,174,087.76	2.27
700,000.01 - 750,000.00	9	6,637,239.79	1.48
750,000.01 - 800,000.00	7	5,460,550.00	1.22
800,000.01 - 850,000.00	5	4,142,558.94	0.92
850,000.01 - 900,000.00	9	7,895,044.64	1.76
900,000.01 - 950,000.00	9	8,405,455.62	1.87
950,000.01 - 1,000,000.00	14	13,887,557.88	3.09
1,000,000.01 - 1,500,000.00	21	26,244,630.22	5.85
1,500,000.01 - 2,000,000.00	3	5,269,052.82	1.17
Total:	1,346	\$448,928,962.53	100.00%

(1) As of the Cut-Off Date, the average outstanding principal balance of the Group Mortgage Loans is expected to be approximately \$333,528.

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Original Loan-To-Value Ratios of the Group 2 Mortgage Loans ⁽¹⁾

Original Loan-To-Value Ratios (%)	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
5.01 - 10.00	1	\$87,315.01	0.02%
15.01 - 20.00	2	241,838.59	0.05
20.01 - 25.00	4	1,370,000.00	0.31
25.01 - 30.00	3	679,571.05	0.15
30.01 - 35.00	14	4,540,804.63	1.01
35.01 - 40.00	13	4,069,808.21	0.91
40.01 - 45.00	8	2,842,217.16	0.63
45.01 - 50.00	19	6,819,062.11	1.52
50.01 - 55.00	39	13,287,981.81	2.96
55.01 - 60.00	64	22,734,527.69	5.06
60.01 - 65.00	80	37,753,997.75	8.41
65.01 - 70.00	145	54,923,977.25	12.23
70.01 - 75.00	140	50,745,099.61	11.30
75.01 - 80.00	770	239,410,722.97	53.33
80.01 - 85.00	5	988,096.50	0.22
85.01 - 90.00	15	3,686,059.26	0.82
90.01 - 95.00	24	4,747,882.93	1.06
Total:	1,346	\$448,928,962.53	100.00%

- (1) As of the Cut-Off Date, the weighted average Loan-to-Value Ratio at origination of the Group Mortgage Loans is expected to be approximately 72.69%.



Current Mortgage Interest Rates of the Group 2 Mortgage Loans ⁽¹⁾

Current Mortgage Interest Rates (%)	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
0.751 - 1.000	397	\$157,967,742.00	35.19%
1.001 - 1.250	72	27,420,121.00	6.11
1.251 - 1.500	94	21,815,575.00	4.86
1.501 - 1.750	189	58,114,631.28	12.95
1.751 - 2.000	11	5,550,327.00	1.24
2.001 - 2.250	76	15,306,703.84	3.41
2.501 - 2.750	6	3,509,995.21	0.78
2.751 - 3.000	1	46,395.57	0.01
3.001 - 3.250	4	734,525.17	0.16
3.251 - 3.500	6	1,008,617.25	0.22
3.751 - 4.000	11	3,147,696.64	0.70
4.001 - 4.250	23	6,309,955.67	1.41
4.251 - 4.500	153	57,957,268.83	12.91
4.501 - 4.750	113	34,193,316.88	7.62
4.751 - 5.000	147	47,160,180.55	10.51
5.001 - 5.250	28	5,974,064.90	1.33
5.251 - 5.500	10	1,957,900.75	0.44
5.501 - 5.750	5	753,944.99	0.17
Total:	1,346	\$448,928,962.53	100.00%

(1) As of the Cut-Off Date, the weighted average Current Mortgage Interest Rate of the Group Mortgage Loans is expected to be approximately 2.496% per annum.

Gross Margins of the Group 2 Mortgage Loans ⁽¹⁾

Gross Margin (%)	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
0.751 - 1.000	1	\$46,395.57	0.01%
1.251 - 1.500	15	4,407,967.25	0.98
1.501 - 1.750	4	587,564.00	0.13
1.751 - 2.000	18	6,523,074.00	1.45
2.001 - 2.250	104	37,189,261.46	8.28
2.251 - 2.500	709	268,777,999.10	59.87
2.501 - 2.750	350	92,826,349.96	20.68
2.751 - 3.000	111	31,582,578.53	7.04
3.001 - 3.250	12	2,783,266.86	0.62
3.251 - 3.500	17	3,323,809.65	0.74
3.501 - 3.750	5	880,696.15	0.20
Total:	1,346	\$448,928,962.53	100.00%

(1) As of the Cut-Off Date, the weighted average Gross Margin of the Group Mortgage Loans is expected to be approximately 2.438% per annum.

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Rate Ceilings of the Group 2 Mortgage Loans ⁽¹⁾

Rate Ceilings (%)	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
8.001 - 9.000	1	\$240,577.15	0.05%
9.001 - 10.000	1,334	446,026,875.03	99.35
10.001 - 11.000	9	1,829,778.06	0.41
11.001 - 12.000	2	831,732.29	0.19
Total:	1,346	\$448,928,962.53	100.00%

(1) As of the Cut-Off Date, the weighted average Rate Ceiling of the Group Mortgage Loans is expected to be approximately 9.955% per annum.

First or Next Rate Adjustment Date of the Group 2 Mortgage Loans ⁽¹⁾

First or Next Rate Adjustment Date	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
January 1, 2005	1,045	\$357,356,435.93	79.60%
February 1, 2005	138	46,128,492.60	10.28
March 1, 2005	138	38,883,203.00	8.66
April 1, 2005	25	6,560,831.00	1.46
Total:	1,346	\$448,928,962.53	100.00%

(1) As of the Cut-off Date, the weighted average to First or Next Adjustment Date for the Group Mortgage Loans is expected to be approximately 1 month. For approximately 34.74% of the Group Mortgage Loans, the first Adjustment Date has already occurred.

Remaining Terms of the Group 2 Mortgage Loans ⁽¹⁾

Remaining Term (Months)	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
341 - 360	1,346	\$448,928,962.53	100.00%
Total:	1,346	\$448,928,962.53	100.00%

(1) As of the Cut-Off Date, the weighted average remaining term to stated maturity of the Group Mortgage Loans is expected to be approximately 359 months.

Credit Scoring of Mortgagors of the Group 2 Mortgage Loans ⁽¹⁾

Credit Scores	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
801 - 850	26	\$8,347,632.62	1.86%
751 - 800	289	93,619,612.63	20.85
701 - 750	423	144,306,696.84	32.14
651 - 700	485	163,443,785.39	36.41
601 - 650	123	39,211,235.05	8.73
Total:	1,346	\$448,928,962.53	100.00%

(1) The scores shown are Bureau Credit Scores from Experian (FICO), Equifax (Beacon) and TransUnion (Empirica).

Maximum Negative Amortization of the Group 2 Mortgage Loans

Maximum Negative Amortization (%)	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
110	16	\$6,022,730.22	1.34%
115	1,330	442,906,232.31	98.66
Total:	1,346	\$448,928,962.53	100.00%



Group 3 Collateral Summary

Description of The Group 3 Mortgage Loans

The Group 3 Mortgage Loans consist of Negative Amortizing ARMs secured by first lien, one-to-four family residential properties. The Mortgage Loans have a fixed interest rate for the first one to three months after origination and thereafter the Mortgage Loans have a variable interest rate. None of the Group 3 Mortgage Loans require only the payment of interest until the month following the first rate adjustment date. The mortgage interest rate adjusts at the end of the initial fixed interest rate period and monthly thereafter. All of the mortgage interest rates will be indexed to COFI and will adjust to that index plus a certain number of basis points (the "Gross Margin"). The mortgage interest rates are subject to lifetime maximum mortgage interest rates, which range from 8.700% to 11.700%. The effective minimum interest rate for each Mortgage Loan will be its Gross Margin.

Approximately 39.64% of the Group 3 Mortgage Loans have a prepayment fee as of the date of origination.

The approximate collateral statistics for the Group 3 Mortgage Loans are listed below as of the Cut-Off Date. The balances and percentages may not be exact due to rounding.

	<u>Collateral Summary</u>		<u>Range (if applicable)</u>
Total Outstanding Loan Balance	\$290,913,839.55		
Total Number of Loans	966		
Average Loan Principal Balance	\$301,153		\$29,929 to \$2,000,000
WA Gross Coupon	1.945%		1.000% to 5.875%
WA FICO	709		609 to 828
WA Original Term	360 months		
WA Remaining Term	360 months		353 to 360 months
WA OLV	74.50%		12.06% to 95.00%
WA Months to First or Next Rate Adjustment Date	1 month		1 to 4 months
WA Gross Margin	3.113%		2.000% to 4.250%
WA Rate Ceiling	9.955%		8.700% to 11.700%
Geographic Concentration of Mortgaged Properties (Top 5 States) based on the Aggregate Stated Principal Balance	CA	54.32%	
	FL	5.62%	
	NV	5.21%	
	NJ	5.00%	
	MA	2.70%	



Occupancy of Mortgaged Properties of the Group 3 Mortgage Loans ⁽¹⁾

Occupancy	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
Primary Residence	786	\$249,442,848.45	85.74%
Investor Property	142	29,102,219.21	10.00
Second Home	38	12,368,771.89	4.25
Total:	966	\$290,913,839.55	100.00%

(1) Based solely on representations of the mortgagor at the time of origination of the related Mortgage Loan.

Property Types of the Group 3 Mortgage Loans

Property Type	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
Single Family Residence	638	\$199,358,835.44	68.53%
PUD	197	59,490,755.07	20.45
Condominium	89	21,733,352.31	7.47
2-4 Family	42	10,330,896.73	3.55
Total:	966	\$290,913,839.55	100.00%

Mortgage Loan Purpose of the Group 3 Mortgage Loans

Purpose	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
Refinance-Cashout	418	\$120,693,600.20	41.49%
Purchase	347	112,555,174.67	38.69
Refinance-Rate/Term	201	57,665,064.68	19.82
Total:	966	\$290,913,839.55	100.00%



**Geographical Distribution of the Mortgage Properties
of the Group 3 Mortgage Loans ⁽¹⁾**

Geographic Area	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
Alabama	7	\$360,119.57	0.12%
Arizona	21	3,905,473.03	1.34
Arkansas	1	184,500.00	0.06
California	416	158,014,938.00	54.32
Colorado	23	5,214,770.19	1.79
Connecticut	9	2,661,548.57	0.91
Delaware	3	593,969.00	0.20
Florida	70	16,342,217.42	5.62
Georgia	6	962,738.86	0.33
Hawaii	11	5,396,466.51	1.86
Idaho	6	787,776.51	0.27
Illinois	9	2,514,826.00	0.86
Indiana	5	702,040.02	0.24
Iowa	2	305,000.00	0.10
Kansas	7	1,100,800.00	0.38
Kentucky	3	449,600.00	0.15
Louisiana	1	116,250.00	0.04
Maryland	11	2,732,188.36	0.94
Massachusetts	27	7,844,520.13	2.70
Michigan	16	3,122,220.00	1.07
Minnesota	14	3,696,216.49	1.27
Missouri	6	752,674.76	0.26
Montana	2	473,875.00	0.16
Nebraska	3	284,100.00	0.10
Nevada	59	15,156,596.57	5.21
New Hampshire	2	526,320.00	0.18
New Jersey	49	14,534,773.54	5.00
New York	12	4,210,000.00	1.45
North Carolina	14	2,862,484.66	0.98
Ohio	8	1,885,452.47	0.65
Oklahoma	2	432,600.00	0.15
Oregon	18	2,966,008.27	1.02
Pennsylvania	24	6,404,714.96	2.20
Rhode Island	1	473,645.00	0.16
South Carolina	4	1,352,498.65	0.46
South Dakota	1	288,000.00	0.10
Tennessee	3	684,000.00	0.24
Texas	25	3,951,261.71	1.36
Utah	6	1,804,200.00	0.62
Virginia	19	5,097,278.00	1.75
Washington	20	4,769,627.30	1.64
West Virginia	1	360,000.00	0.12
Wisconsin	23	4,414,750.00	1.52
Wyoming	1	220,800.00	0.08
Total:	966	\$290,913,839.55	100.00%

(1) As of the Cut-Off Date, no more than approximately 0.76% of the Group Mortgage Loans are expected to be secured by mortgaged properties in any one five-digit postal zip code.

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Current Mortgage Loan Principal Balances of the Group 3 Mortgage Loans ⁽¹⁾

Current Mortgage Loan Principal Balances (\$)	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
0.01 - 50,000.00	5	\$204,328.51	0.07%
50,000.01 - 100,000.00	54	4,601,925.75	1.58
100,000.01 - 150,000.00	134	17,190,706.87	5.91
150,000.01 - 200,000.00	139	24,246,538.83	8.33
200,000.01 - 250,000.00	128	28,892,812.22	9.93
250,000.01 - 300,000.00	117	32,035,645.96	11.01
300,000.01 - 350,000.00	98	31,476,728.51	10.82
350,000.01 - 400,000.00	88	32,977,408.40	11.34
400,000.01 - 450,000.00	47	20,100,003.61	6.91
450,000.01 - 500,000.00	46	22,130,355.23	7.61
500,000.01 - 550,000.00	28	14,620,575.62	5.03
550,000.01 - 600,000.00	24	13,899,812.30	4.78
600,000.01 - 650,000.00	19	11,956,609.30	4.11
650,000.01 - 700,000.00	9	6,145,591.39	2.11
700,000.01 - 750,000.00	7	5,136,707.39	1.77
750,000.01 - 800,000.00	1	798,928.95	0.27
800,000.01 - 850,000.00	1	825,000.00	0.28
850,000.01 - 900,000.00	1	875,000.00	0.30
900,000.01 - 950,000.00	5	4,620,435.94	1.59
950,000.01 - 1,000,000.00	8	7,870,647.71	2.71
1,000,000.01 - 1,500,000.00	6	8,308,077.06	2.86
1,500,000.01 - 2,000,000.00	1	2,000,000.00	0.69
Total:	966	\$290,913,839.55	100.00%

(1) As of the Cut-Off Date, the average outstanding principal balance of the Group Mortgage Loans is expected to be approximately \$301,153.

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Original Loan-To-Value Ratios of the Group 3 Mortgage Loans ⁽¹⁾

Original Loan-To-Value Ratios (%)	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
10.01 - 15.00	2	\$107,365.75	0.04%
15.01 - 20.00	2	114,487.63	0.04
20.01 - 25.00	2	144,550.00	0.05
25.01 - 30.00	7	1,209,937.45	0.42
30.01 - 35.00	5	938,717.00	0.32
35.01 - 40.00	12	4,066,652.03	1.40
40.01 - 45.00	11	2,740,846.45	0.94
45.01 - 50.00	13	3,834,214.91	1.32
50.01 - 55.00	18	5,089,550.19	1.75
55.01 - 60.00	27	8,830,717.28	3.04
60.01 - 65.00	51	15,225,096.26	5.23
65.01 - 70.00	84	25,289,588.64	8.69
70.01 - 75.00	119	43,295,365.99	14.88
75.01 - 80.00	561	167,198,350.66	57.47
80.01 - 85.00	2	872,802.70	0.30
85.01 - 90.00	23	5,738,706.47	1.97
90.01 - 95.00	27	6,216,890.14	2.14
Total:	966	\$290,913,839.55	100.00%

(1) As of the Cut-Off Date, the weighted average Loan-to-Value Ratio at origination of the Group Mortgage Loans is expected to be approximately 74.50%.



Current Mortgage Interest Rates of the Group 3 Mortgage Loans ⁽¹⁾

Current Mortgage Interest Rates (%)	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
0.751 - 1.000	483	\$156,047,538.60	53.64%
1.001 - 1.250	55	15,091,924.00	5.19
1.251 - 1.500	75	17,390,836.00	5.98
1.501 - 1.750	118	33,262,546.18	11.43
1.751 - 2.000	18	5,381,628.00	1.85
2.001 - 2.250	31	4,615,919.89	1.59
2.251 - 2.500	3	597,770.00	0.21
2.501 - 2.750	7	1,251,192.00	0.43
2.751 - 3.000	1	146,500.00	0.05
3.001 - 3.250	9	2,276,598.00	0.78
3.251 - 3.500	2	724,600.00	0.25
3.751 - 4.000	1	270,750.00	0.09
4.251 - 4.500	3	801,240.58	0.28
4.501 - 4.750	19	7,503,255.01	2.58
4.751 - 5.000	66	21,503,262.58	7.39
5.001 - 5.250	34	10,552,949.22	3.63
5.251 - 5.500	33	10,952,255.32	3.76
5.501 - 5.750	7	2,168,454.44	0.75
5.751 - 6.000	1	374,619.73	0.13
Total:	966	\$290,913,839.55	100.00%

(1) As of the Cut-Off Date, the weighted average Current Mortgage Interest Rate of the Group Mortgage Loans is expected to be approximately 1.945% per annum.

Gross Margins of the Group 3 Mortgage Loans ⁽¹⁾

Gross Margin (%)	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
1.751 - 2.000	1	\$104,000.00	0.04%
2.001 - 2.250	1	159,000.00	0.05
2.251 - 2.500	8	2,762,371.67	0.95
2.501 - 2.750	25	8,075,234.51	2.78
2.751 - 3.000	404	135,211,499.17	46.48
3.001 - 3.250	255	72,115,564.78	24.79
3.251 - 3.500	189	50,583,688.40	17.39
3.501 - 3.750	61	15,684,439.21	5.39
3.751 - 4.000	14	3,653,886.81	1.26
4.001 - 4.250	8	2,564,155.00	0.88
Total:	966	\$290,913,839.55	100.00%

(1) As of the Cut-Off Date, the weighted average Gross Margin of the Group Mortgage Loans is expected to be approximately 3.113% per annum.

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Rate Ceilings of the Group 3 Mortgage Loans ⁽¹⁾

Rate Ceilings (%)	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
8.001 - 9.000	1	\$163,323.36	0.06%
9.001 - 10.000	959	289,205,671.24	99.41
10.001 - 11.000	5	1,235,084.95	0.42
11.001 - 12.000	1	309,760.00	0.11
Total:	966	\$290,913,839.55	100.00%

(1) As of the Cut-Off Date, the weighted average Rate Ceiling of the Group Mortgage Loans is expected to be approximately 9.955% per annum.

First or Next Rate Adjustment Date of the Group 3 Mortgage Loans ⁽¹⁾

First or Next Rate Adjustment Date	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
January 1, 2005	783	\$242,317,806.02	83.30%
February 1, 2005	67	17,358,212.53	5.97
March 1, 2005	106	29,285,971.00	10.07
April 1, 2005	10	1,951,850.00	0.67
Total:	966	\$290,913,839.55	100.00%

(1) As of the Cut-off Date, the weighted average to First or Next Adjustment Date for the Group Mortgage Loans is expected to be approximately 1 month. For approximately 18.51% of the Group Mortgage Loans, the first Adjustment Date has already occurred.

Remaining Terms of the Group 3 Mortgage Loans ⁽¹⁾

Remaining Term (Months)	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
341 - 360	966	\$290,913,839.55	100.00%
Total:	966	\$290,913,839.55	100.00%

(1) As of the Cut-Off Date, the weighted average remaining term to stated maturity of the Group Mortgage Loans is expected to be approximately 360 months.

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Credit Scoring of Mortgagors of the Group 3 Mortgage Loans ⁽¹⁾

Credit Scores	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
801 - 850	14	\$3,793,308.38	1.30%
751 - 800	198	54,447,463.46	18.72
701 - 750	313	95,470,539.01	32.82
651 - 700	354	112,944,827.80	38.82
601 - 650	87	24,257,700.90	8.34
Total:	966	\$290,913,839.55	100.00%

(1) The scores shown are Bureau Credit Scores from Experian (FICO), Equifax (Beacon) and TransUnion (Empirica).

Maximum Negative Amortization of the Group 3 Mortgage Loans

Maximum Negative Amortization (%)	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
110	13	\$4,333,284.73	1.49%
115	953	286,580,554.82	98.51
Total:	966	\$290,913,839.55	100.00%



Group 2 & 3 Collateral Summary

Description of The Group 2 & 3 Mortgage Loans

The Group 2 & 3 Mortgage Loans consist of Negative Amortizing ARMs secured by first lien, one-to-four family residential properties. The Mortgage Loans have a fixed interest rate for the first one, two or three months after origination and thereafter the Mortgage Loans have a variable interest rate. None of the Group 2 & 3 Mortgage Loans require only the payment of interest until the month following the first rate adjustment date. The mortgage interest rate adjusts at the end of the initial fixed interest rate period and monthly thereafter. The majority of the mortgage interest rates will be indexed to One-Month LIBOR and COFI and will adjust to that index plus a certain number of basis points (the "Gross Margin"). The mortgage interest rates are subject to lifetime maximum mortgage interest rates, which range from 8.700% to 12.000%. The effective minimum interest rate for each Mortgage Loan will be its Gross Margin.

Approximately 28.86% of the Group 2 & 3 Mortgage Loans have a prepayment fee as of the date of origination.

The approximate collateral statistics for the Group 2 & 3 Mortgage Loans are listed below as of the Cut-Off Date. The balances and percentages may not be exact due to rounding.

	<u>Collateral Summary</u>	<u>Range (if applicable)</u>
Total Outstanding Loan Balance	\$739,842,802.08	
Total Number of Loans	2,312	
Average Loan Principal Balance	\$320,001	\$29,400 to \$2,000,000
WA Gross Coupon	2.279%	1.000% to 5.875%
WA FICO	710	605 to 828
WA Original Term	360 months	
WA Remaining Term	360 months	353 to 360 months
WA OLTV	73.40%	7.95% to 95.00%
WA Months to First or Next Rate Adjustment Date	1 month	1 to 4 months
WA Gross Margin	2.704%	0.925% to 4.250%
WA Rate Ceiling	9.955%	8.700% to 12.000%
Geographic Concentration of Mortgaged Properties (Top 5 States) based on the Aggregate Stated Principal Balance	CA 53.19%	
	FL 6.28%	
	NV 4.07%	
	NJ 3.98%	
	CO 3.18%	

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Occupancy of Mortgaged Properties of the Group 2 & 3 Mortgage Loans ⁽¹⁾

Occupancy	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
Primary Residence	1,744	\$599,313,148.62	81.01%
Investor Property	460	100,675,247.48	13.61
Second Home	108	39,854,405.98	5.39
Total:	2,312	\$739,842,802.08	100.00%

(1) Based solely on representations of the mortgagor at the time of origination of the related Mortgage Loan.

Property Types of the Group 2 & 3 Mortgage Loans

Property Type	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
Single Family Residence	1,427	\$467,031,809.82	63.13%
PUD	487	160,579,792.02	21.70
Condominium	288	77,155,920.75	10.43
2-4 Family	110	35,075,279.49	4.74
Total:	2,312	\$739,842,802.08	100.00%

Mortgage Loan Purpose of the Group 2 & 3 Mortgage Loans

Purpose	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
Refinance-Cashout	903	\$286,448,756.36	38.72%
Purchase	944	314,071,149.29	42.45
Refinance-Rate/Term	465	139,322,896.43	18.83
Total:	2,312	\$739,842,802.08	100.00%



**Geographical Distribution of the Mortgage Properties
of the Group 2 & 3 Mortgage Loans ⁽¹⁾**

Geographic Area	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
Alabama	15	67,412,171.47	0.17%
Alaska	1	68,000.00	0.01
Arizona	56	11,768,186.39	1.59
Arkansas	2	304,246.31	0.04
California	979	393,519,751.44	53.19
Colorado	96	23,518,808.04	3.18
Connecticut	22	7,446,570.07	1.01
Delaware	3	593,969.00	0.08
District of Columbia	1	303,200.00	0.04
Florida	187	46,427,290.10	6.28
Georgia	21	3,168,514.15	0.43
Hawaii	21	11,029,013.36	1.49
Idaho	18	3,043,836.68	0.41
Illinois	53	15,930,438.40	2.15
Indiana	12	2,086,137.09	0.28
Iowa	2	305,000.00	0.04
Kansas	11	1,842,917.85	0.25
Kentucky	12	1,924,405.19	0.26
Louisiana	3	304,290.95	0.04
Maryland	32	8,773,624.57	1.19
Massachusetts	57	19,395,509.88	2.62
Michigan	34	7,427,535.30	1.00
Minnesota	27	6,664,832.35	0.90
Mississippi	3	521,732.55	0.07
Missouri	12	1,980,473.20	0.27
Montana	2	473,875.00	0.06
Nebraska	3	284,100.00	0.04
Nevada	112	30,133,661.90	4.07
New Hampshire	6	2,199,475.69	0.30
New Jersey	92	29,431,280.37	3.98
New Mexico	1	100,000.00	0.01
New York	28	10,232,730.22	1.38
North Carolina	34	7,416,898.51	1.00
Ohio	17	3,313,912.89	0.45
Oklahoma	5	855,811.24	0.12
Oregon	39	8,688,420.82	1.17
Pennsylvania	35	8,433,330.40	1.14
Rhode Island	3	1,037,069.97	0.14
South Carolina	11	4,058,813.02	0.55
South Dakota	3	482,739.82	0.07
Tennessee	9	1,980,839.40	0.27
Texas	49	8,838,510.58	1.19
Utah	13	2,867,653.22	0.39
Virginia	72	22,772,580.74	3.08
Washington	59	17,591,165.71	2.38
West Virginia	4	749,171.37	0.10
Wisconsin	34	6,899,306.91	0.93
Wyoming	1	220,800.00	0.03
Total:	2,312	\$739,842,802.08	100.00%

(1) As of the Cut-Off Date, no more than approximately 0.47% of the Group Mortgage Loans are expected to be secured by mortgaged properties in any one five-digit postal zip code.

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Current Mortgage Loan Principal Balances of the Group 2 & 3 Mortgage Loans ⁽¹⁾

Current Mortgage Loan Principal Balances (\$)	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
0.01 - 50,000.00	10	\$417,508.69	0.06%
50,000.01 - 100,000.00	138	11,509,007.02	1.56
100,000.01 - 150,000.00	306	39,066,055.07	5.28
150,000.01 - 200,000.00	302	53,205,156.82	7.19
200,000.01 - 250,000.00	288	65,107,014.96	8.80
250,000.01 - 300,000.00	259	71,217,224.90	9.63
300,000.01 - 350,000.00	234	75,621,332.10	10.22
350,000.01 - 400,000.00	210	78,993,790.58	10.68
400,000.01 - 450,000.00	114	48,662,236.96	6.58
450,000.01 - 500,000.00	138	66,503,263.26	8.99
500,000.01 - 550,000.00	62	32,467,283.30	4.39
550,000.01 - 600,000.00	67	38,743,216.97	5.24
600,000.01 - 650,000.00	53	33,633,145.34	4.55
650,000.01 - 700,000.00	24	16,319,679.15	2.21
700,000.01 - 750,000.00	16	11,773,947.18	1.59
750,000.01 - 800,000.00	8	6,259,478.95	0.85
800,000.01 - 850,000.00	6	4,967,558.94	0.67
850,000.01 - 900,000.00	10	8,770,044.64	1.19
900,000.01 - 950,000.00	14	13,025,891.56	1.76
950,000.01 - 1,000,000.00	22	21,758,205.59	2.94
1,000,000.01 - 1,500,000.00	27	34,552,707.28	4.67
1,500,000.01 - 2,000,000.00	4	7,269,052.82	0.98
Total:	2,312	\$739,842,802.08	100.00%

(1) As of the Cut-Off Date, the average outstanding principal balance of the Group Mortgage Loans is expected to be approximately \$320,001.



Original Loan-To-Value Ratios of the Group 2 & 3 Mortgage Loans ⁽¹⁾

Original Loan-To-Value Ratios (%)	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
5.01 - 10.00	1	\$87,315.01	0.01%
10.01 - 15.00	2	107,365.75	0.01
15.01 - 20.00	4	356,326.22	0.05
20.01 - 25.00	6	1,514,550.00	0.20
25.01 - 30.00	10	1,889,508.50	0.26
30.01 - 35.00	19	5,479,521.63	0.74
35.01 - 40.00	25	8,136,460.24	1.10
40.01 - 45.00	19	5,583,063.61	0.75
45.01 - 50.00	32	10,653,277.02	1.44
50.01 - 55.00	57	18,377,532.00	2.48
55.01 - 60.00	91	31,565,244.97	4.27
60.01 - 65.00	131	52,979,094.01	7.16
65.01 - 70.00	229	80,213,565.89	10.84
70.01 - 75.00	259	94,040,465.60	12.71
75.01 - 80.00	1,331	406,609,073.63	54.96
80.01 - 85.00	7	1,860,899.20	0.25
85.01 - 90.00	38	9,424,765.73	1.27
90.01 - 95.00	51	10,964,773.07	1.48
Total:	2,312	\$739,842,802.08	100.00%

(1) As of the Cut-Off Date, the weighted average Loan-to-Value Ratio at origination of the Group Mortgage Loans is expected to be approximately 73.40%.

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Current Mortgage Interest Rates of the Group 2 & 3 Mortgage Loans ⁽¹⁾

Current Mortgage Interest Rates (%)	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
0.751 - 1.000	880	\$314,015,280.60	42.44%
1.001 - 1.250	127	42,512,045.00	5.75
1.251 - 1.500	169	39,206,411.00	5.30
1.501 - 1.750	307	91,377,177.46	12.35
1.751 - 2.000	29	10,931,955.00	1.48
2.001 - 2.250	107	19,922,623.73	2.69
2.251 - 2.500	3	597,770.00	0.08
2.501 - 2.750	13	4,761,187.21	0.64
2.751 - 3.000	2	192,895.57	0.03
3.001 - 3.250	13	3,011,123.17	0.41
3.251 - 3.500	8	1,733,217.25	0.23
3.751 - 4.000	12	3,418,446.64	0.46
4.001 - 4.250	23	6,309,955.67	0.85
4.251 - 4.500	156	58,758,509.41	7.94
4.501 - 4.750	132	41,696,571.89	5.64
4.751 - 5.000	213	68,663,443.13	9.28
5.001 - 5.250	62	16,527,014.12	2.23
5.251 - 5.500	43	12,910,156.07	1.74
5.501 - 5.750	12	2,922,399.43	0.40
5.751 - 6.000	1	374,619.73	0.05
Total:	2,312	\$739,842,802.08	100.00%

(1) As of the Cut-Off Date, the weighted average Current Mortgage Interest Rate of the Group Mortgage Loans is expected to be approximately 2.279% per annum.

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Gross Margins of the Group 2 & 3 Mortgage Loans ⁽¹⁾

Gross Margin (%)	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
0.751 - 1.000	1	\$46,395.57	0.01%
1.251 - 1.500	15	4,407,967.25	0.60
1.501 - 1.750	4	587,564.00	0.08
1.751 - 2.000	19	6,627,074.00	0.90
2.001 - 2.250	105	37,348,261.46	5.05
2.251 - 2.500	717	271,540,370.77	36.70
2.501 - 2.750	375	100,901,584.47	13.64
2.751 - 3.000	515	166,794,077.70	22.54
3.001 - 3.250	267	74,898,831.64	10.12
3.251 - 3.500	206	53,907,498.05	7.29
3.501 - 3.750	66	16,565,135.36	2.24
3.751 - 4.000	14	3,653,886.81	0.49
4.001 - 4.250	8	2,564,155.00	0.35
Total:	2,312	\$739,842,802.08	100.00%

(1) As of the Cut-Off Date, the weighted average Gross Margin of the Group Mortgage Loans is expected to be approximately 2.704% per annum.

Rate Ceilings of the Group 2 & 3 Mortgage Loans ⁽¹⁾

Rate Ceilings (%)	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
8.001 - 9.000	2	\$403,900.51	0.05%
9.001 - 10.000	2,293	735,232,546.27	99.38
10.001 - 11.000	14	3,064,863.01	0.41
11.001 - 12.000	3	1,141,492.29	0.15
Total:	2,312	\$739,842,802.08	100.00%

(1) As of the Cut-Off Date, the weighted average Rate Ceiling of the Group Mortgage Loans is expected to be approximately 9.955% per annum.

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First or Next Rate Adjustment Date of the Group 2 & 3 Mortgage Loans ⁽¹⁾

First Rate or Next Adjustment Date	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
January 1, 2005	1,828	\$599,674,241.95	81.05%
February 1, 2005	205	63,486,705.13	8.58
March 1, 2005	244	68,169,174.00	9.21
April 1, 2005	35	8,512,681.00	1.15
Total:	2,312	\$739,842,802.08	100.00%

(1) As of the Cut-Off Date, the weighted average to First or Next Adjustment Date for the Group Mortgage Loans is expected to be approximately 1 month. For approximately 28.36% of the Group Mortgage Loans, the first Adjustment Date has already occurred.

Remaining Terms of the Group 2 & 3 Mortgage Loans ⁽¹⁾

Remaining Term (Months)	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
341 - 360	2,312	\$739,842,802.08	100.00%
Total:	2,312	\$739,842,802.08	100.00%

(1) As of the Cut-Off Date, the weighted average remaining term to stated maturity of the Group Mortgage Loans is expected to be approximately 360 months.

Credit Scoring of Mortgagors of the Group 2 & 3 Mortgage Loans ⁽¹⁾

Credit Scores	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
801 - 850	40	\$12,140,941.00	1.64%
751 - 800	487	148,067,076.09	20.01
701 - 750	736	239,777,235.85	32.41
651 - 700	839	276,388,613.19	37.36
601 - 650	210	63,468,935.95	8.58
Total:	2,312	\$739,842,802.08	100.00%

(1) The scores shown are Bureau Credit Scores from Experian (FICO), Equifax (Beacon) and TransUnion (Empirica).



Maximum Negative Amortization of the Group 2 & 3 Mortgage Loans

Maximum Negative Amortization (%)	Number Of Mortgage Loans	Aggregate Stated Principal Balance as of Cut-Off Date	% of Cut-Off Date Pool Principal Balance
110	29	\$10,356,014.95	1.40%
115	2,283	729,486,787.13	98.60
Total:	2,312	\$739,842,802.08	100.00%

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Credit Score	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	Average Original Principal Balance	W.A. Gross Coupon	Min. FICO Score	W.A. FICO Score	Max. FICO Score	Min. Original LTV	W.A. Original LTV	Max. Original LTV	W.A. Remaining Term to Maturity	W.A. Loan Age
675 - 699	268	\$91,198,215	65.34%	\$340,314	3.823%	675	687	699	34.75%	71.42%	95.00%	359	1
650 - 674	137	48,384,895	34.66	353,185	4.014	650	664	674	41.67	73.97	95.00	360	0
Total:	405	\$139,583,109	100.00%	\$344,668	3.889%	650	679	699	34.75%	72.31%	95.00%	359	1
W.A.: 679													
Lowest: 650													
Highest: 699													

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CWMBS 04-29 Group 1

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Coupon	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	Average Original Principal Balance	W.A. Gross Coupon	Min. FICO Score	W.A. FICO Score	Max. FICO Score	Min. Original LTV	W.A. Original LTV	Max. Original LTV	W.A. Remaining Term to Maturity	W.A. Loan Age
3.125	1	\$950,000	1.23%	\$950,000	3.125%	785	785	785	74.51%	74.51%	74.51%	360	0
3.375	2	2,217,000	2.88	1,108,500	3.375	714	744	784	40.85	51.79	60.14	360	0
3.500	4	5,590,000	7.26	1,397,500	3.500	717	746	776	23.97	55.59	70.06	360	0
3.625	3	4,037,300	5.24	1,345,767	3.625	649	700	739	50.00	57.68	70.00	359	1
3.750	10	11,227,500	14.58	1,122,750	3.750	664	719	795	31.67	62.76	80.00	360	0
3.875	10	13,160,247	17.09	1,316,025	3.875	669	725	814	40.82	59.40	74.23	359	1
4.000	12	14,104,550	18.32	1,175,379	4.000	633	718	787	55.00	67.17	80.00	360	0
4.125	3	3,851,000	5.00	1,283,667	4.125	661	705	727	65.00	69.50	80.00	359	1
4.250	2	2,900,000	3.77	1,450,000	4.250	626	690	758	43.75	54.14	63.83	358	2
4.375	6	7,609,665	9.88	1,268,283	4.375	692	738	769	60.00	67.83	75.00	360	0
4.500	4	4,395,300	5.71	1,098,825	4.500	691	726	783	60.00	69.41	80.00	360	0
4.625	2	2,488,595	3.23	1,244,375	4.625	713	727	737	62.31	63.76	64.73	359	1
4.750	4	4,460,000	5.79	1,115,000	4.750	665	689	753	55.00	64.31	75.00	360	0
Total:	63	\$76,991,157	100.00%	\$1,222,085	4.002%	626	722	814	23.97%	63.05%	80.00%	360	0

W.A.: 4.002
Lowest: 3.125
Highest: 4.750

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CWMBS 04-29 Group 1

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Loan Purpose	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	Average Original Principal Balance	W.A. Gross Coupon		Min. FICO Score		Max. FICO Score		Min. Original LTV	W.A. Original LTV	Max. Original LTV	W.A. Remaining Term to Maturity	
					W.A. Gross	W.A. Coupon	Score	Score	Score	Score				W.A. Remaining Term to Maturity	W.A. Loan Age
Purchase	32	\$38,279,362	49.72%	\$1,196,231	3.995%	649	727	787	23.97%	67.71%	80.00%	360	0		
C/O Refi	18	22,600,500	29.35	1,255,583	4.053	626	715	814	31.67	57.77	74.07	359	1		
R/T Refi	13	16,111,295	20.93	1,239,342	3.949	647	718	784	40.82	59.38	75.00	359	1		
Total:	63	\$76,991,157	100.00%	\$1,222,085	4.002%	626	722	814	23.97%	63.05%	80.00%	360	0		

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CWMB5 04-29 Group 1

63 records
Balance: 76,991,157

Property Type	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	Average Original Principal Balance	W.A. Gross Coupon	Min. FICO Score	W.A. FICO Score	Max. FICO Score	Min. Original LTV	W.A. Original LTV	Max. Original LTV	W.A. Remaining Term to Maturity	W.A. Loan Age
SFR	39	\$48,001,145	62.35%	\$1,230,803	3.987%	626	720	814	23.97%	60.28%	80.00%	360	0
PUD	19	23,753,047	30.85	1,250,160	3.967	661	722	787	45.23	67.14	80.00	360	0
Condominium	3	2,894,465	3.76	964,833	4.208	673	713	769	70.00	73.16	75.00	359	1
2-4 Family	2	2,342,500	3.04	1,171,250	4.426	768	774	783	60.00	65.90	70.00	359	1
Total:	63	\$76,991,157	100.00%	\$1,222,085	4.002%	626	722	814	23.97%	63.05%	80.00%	360	0

State	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	Average Original Principal Balance	W.A. Gross Coupon	Min. FICO Score	W.A. FICO Score	Max. FICO Score	Min. Original LTV	W.A. Original LTV	Max. Original LTV	W.A. Remaining Term to Maturity	W.A. Loan Age
California	43	\$54,388,347	70.64%	\$1,264,845	3.992%	626	722	787	23.97%	63.28%	80.00%	359	1
New York	3	3,415,000	4.44	1,138,333	4.371	668	697	739	60.61	67.76	80.00	360	0
Illinois	3	3,401,095	4.42	1,133,750	4.204	737	758	795	31.67	56.99	70.00	360	0
New Jersey	3	3,161,750	4.11	1,053,917	3.674	685	712	735	55.00	63.28	75.00	360	0
South Carolina	2	2,950,000	3.83	1,475,000	4.206	669	697	712	60.00	64.77	74.07	360	0
Other	9	9,674,965	12.57	1,075,000	3.903	649	726	814	45.23	61.64	80.00	360	0
Total:	63	\$76,991,157	100.00%	\$1,222,085	4.002%	626	722	814	23.97%	63.05%	80.00%	360	0

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Occupancy Status	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	Average Original Principal Balance	W.A. Gross Coupon	Min. FICO Score	W.A. FICO Score	Max. FICO Score	Min. Original LTV	W.A. Original LTV	Max. Original LTV	W.A. Remaining Term to Maturity	W.A. Loan Age
Primary	60	\$73,854,157	95.93%	\$1,230,906	4.010%	626	721	814	23.97%	62.93%	80.00%	360	0
Secondary	2	2,177,000	2.83	1,088,500	3.533	714	725	739	60.14	68.53	80.00	360	0
Investor	1	960,000	1.25	960,000	4.500	783	783	783	60.00	60.00	60.00	360	0
Total:	63	\$76,991,157	100.00%	\$1,222,085	4.002%	626	722	814	23.97%	63.05%	80.00%	360	0

Original LTV	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	Average Original Principal Balance	W.A. Gross Coupon	Min. FICO Score	W.A. FICO Score	Max. FICO Score	Min. Original LTV	W.A. Original LTV	Max. Original LTV	W.A. Remaining Term to Maturity	W.A. Loan Age
20.01 - 30.00	1	\$1,100,000	1.43%	\$1,100,000	3.500%	768	768	768	23.97%	23.97%	23.97%	360	0
30.01 - 40.00	1	950,000	1.23	950,000	3.750	795	795	795	31.67	31.67	31.67	360	0
40.01 - 50.00	7	9,855,000	12.80	1,407,857	3.759	678	744	784	40.82	45.88	50.00	359	1
50.01 - 60.00	11	14,354,000	18.64	1,304,909	4.076	633	717	814	55.00	57.74	60.00	360	0
60.01 - 70.00	25	31,764,242	41.26	1,270,576	4.052	626	710	785	60.14	65.49	70.00	359	1
70.01 - 80.00	18	18,967,915	24.64	1,053,775	4.032	661	726	787	70.06	75.75	80.00	360	0
Total:	63	\$76,991,157	100.00%	\$1,222,085	4.002%	626	722	814	23.97%	63.05%	80.00%	360	0
W.A.: 63.05%													
Lowest: 23.97%													
Highest: 80.00%													

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CWMBS 04-29 Group 1

Scheduled Remaining Term	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	Average Original Principal Balance	W.A. Gross Coupon		Min. FICO Score		Max. FICO Score		W.A. Original LTV		Max. Original LTV		W.A. Remaining Term to Maturity	
					W.A. Gross Coupon	W.A. Gross Coupon	Min. FICO Score	Max. FICO Score	W.A. Original LTV	Max. Original LTV	W.A. Remaining Term to Maturity	W.A. Remaining Term to Maturity				
355 - 360	63	\$76,991,157	100.00%	\$1,222,085	4.002%	4.002%	626	722	814	814	63.05%	63.05%	80.00%	80.00%	360	0
Total:	63	\$76,991,157	100.00%	\$1,222,085	4.002%	4.002%	626	722	814	814	63.05%	63.05%	80.00%	80.00%	360	0

W.A.: 359.5 months
Lowest: 358 months
Highest: 360 months

Gross Margin	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	Average Original Principal Balance	W.A. Gross Coupon	Min. FICO Score	W.A. FICO Score	Max. FICO Score	Min. Original LTV	W.A. Original LTV	Max. Original LTV	W.A. Remaining Term to Maturity	W.A. Loan Age
1.500	9	\$11,018,250	14.31%	\$1,224,250	3.532%	709	745	795	23.97%	53.40%	75.00%	360	0
1.625	8	9,931,497	12.90	1,241,437	3.796	653	708	776	50.00	64.25	75.00	360	0
1.750	6	7,457,300	9.69	1,242,883	3.805	649	721	780	40.82	59.47	80.00	360	0
1.875	7	9,428,850	12.25	1,346,979	3.866	664	734	785	60.00	65.89	80.00	360	0
2.000	7	7,149,250	9.29	1,021,321	4.005	647	713	814	50.00	64.52	74.23	359	1
2.125	12	16,189,650	21.03	1,349,138	4.128	633	728	787	43.75	64.00	78.43	359	1
2.250	3	3,455,000	4.49	1,151,667	4.468	661	676	691	60.61	67.90	80.00	359	1
2.375	3	3,945,000	5.12	1,315,000	4.499	626	666	731	55.00	64.44	80.00	359	1
2.500	8	8,416,360	10.93	1,052,069	4.521	685	733	783	60.00	68.55	75.00	360	0
Total:	63	\$76,991,157	100.00%	\$1,222,085	4.002%	626	722	814	23.97%	63.05%	80.00%	360	0

W.A.: 1.952%
 Lowest: 1.500%
 Highest: 2.500%

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CWMB 04-29 Group 1

Maximum Rate (ARMs)	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	Average Original Principal Balance	W.A. Gross Coupon	W.A. FICO Score		Min. Original LTV	W.A. Original LTV	Max. Original LTV	W.A. Remaining Term to Maturity	
						Score	Score				Maturity	Age
12.000	62	\$75,491,157	98.05%	\$1,217,602	3.997%	633	723	23.97%	63.03%	80.00%	360	0
12.125	1	1,500,000	1.95	1,500,000	4.250	626	626	63.83	63.83	63.83	358	2
Total:	63	\$76,991,157	100.00%	\$1,222,085	4.002%	626	722	23.97%	63.05%	80.00%	360	0
W.A.: 12.002%												
Lowest: 12.000%												
Highest: 12.125%												

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CWMB5 04-29 Group 1

Collateral Summary Report

General Pool Characteristics	
Pool Size:	\$754,613,511.91
Total Orig. Bal.:	\$754,957,888.40
Loan Count:	2,113
Cutoff Date:	2004-12-01
Avg. Cut-Off Balance:	\$357,128.97
Avg. Orig. Balance:	\$357,291.95
W.A. FICO:	726
W.A. Orig. LTV:	70.88%
W.A. Gross Coupon:	3.9665%
W.A. Net Coupon:	3.5753%
W.A. Servicing Fee:	0.3750%
W.A. Trustee Fee:	0.0090%
W.A. Orig. Term:	360.0 months
W.A. Rem. Term:	359.6 months
% CLTV over 80:	3.66%
% CLTV over 100:	0.00%
% with PMI:	3.66%
% CLTV over 80 with PMI:	100.00%
W.A. MI Adjusted CLTV:	70.00%
% Second Lien:	0.00%
% with Prepay Penalty:	0.00%
% Balloon:	0.00%
Max. Zipcode Concentration:	1.04%

Original Balance	Percent
50,000 or less	0.01%
50,001 - 100,000	0.84
100,001 - 150,000	3.40
150,001 - 200,000	5.98
200,001 - 250,000	8.34
250,001 - 300,000	9.45
300,001 - 350,000	9.56
350,001 - 400,000	9.28
400,001 - 450,000	8.11
450,001 - 500,000	7.33
500,001 - 550,000	5.01
550,001 - 600,000	4.42
600,001 - 650,000	6.97
650,001 - 700,000	1.80
700,001 - 750,000	1.82
750,001 - 800,000	1.56
800,001 - 850,000	0.87
850,001 - 900,000	1.75
900,001 - 950,000	1.60
950,001 - 1,000,000	3.39
1,000,001 or greater	8.52
Total:	100.00%
Average:	\$357,291.95
Lowest:	\$22,800.00
Highest:	\$2,000,000.00

Coupon	Percent
2.750	0.95%
2.875	3.12
3.000	0.05
3.125	2.81
3.250	7.11
3.375	3.42
3.500	2.61
3.625	8.67
3.750	7.12
3.875	10.40
4.000	9.65
4.125	8.25
4.250	9.21
4.375	7.83
4.500	6.93
4.625	4.14
4.750	4.38
4.875	1.89
5.000	0.37
5.125	0.54
5.250	0.14
5.375	0.15
5.500	0.05
5.750	0.03
6.000	0.03
6.125	0.02
6.250	0.03
Total:	100.00%
W.A.:	3.967
Lowest:	2.750
Highest:	6.250

Credit Score	Percent
800 - 849	1.88%
750 - 799	29.47
700 - 749	40.57
650 - 699	24.41
600 - 649	3.63
N/A	0.05
Total:	100.00%
W.A.:	726
Lowest:	606
Highest:	829

Product Type	Percent
1MO LIBOR - 10	65.67%
6MO LIBOR - 10	34.20
6MO LIBOR FULL AM	0.13
Total:	100.00%

Index	Percent
1MO LIBOR	65.67%
6MO LIBOR	34.33
Total:	100.00%

Lien Position	Percent
1	100.00%
Total:	100.00%

Loan Purpose	Percent
Purchase	44.21%
C/O Refi	31.23
R/T Refi	24.56
Total:	100.00%

Property Type	Percent
Single Family	63.35%
PUD	25.36
Condominium	10.31
2-4 Family	0.99
Total:	100.00%

State	Percent
California	61.57%
Florida	3.81
Virginia	2.47
Colorado	2.38
Illinois	2.28
Other	27.48
Total:	100.00%

Occupancy Status	Percent
Primary	94.09%
Secondary	5.35
Investor	0.56
Total:	100.00%

Original LTV	Percent
5.01 - 10.00	0.03%
10.01 - 15.00	0.03
15.01 - 20.00	0.07
20.01 - 25.00	0.28
25.01 - 30.00	0.41
30.01 - 35.00	0.64
35.01 - 40.00	1.03
40.01 - 45.00	2.26
45.01 - 50.00	2.84
50.01 - 55.00	4.59
55.01 - 60.00	6.72
60.01 - 65.00	8.77
65.01 - 70.00	10.65
70.01 - 75.00	15.27
75.01 - 80.00	42.74
80.01 - 85.00	0.50
85.01 - 90.00	1.34
90.01 - 95.00	1.82
Total:	100.00%
W.A.:	70.88%
Lowest:	9.09%
Highest:	95.00%

Original Term	Percent
360	100.00%
Total:	100.00%
W.A.:	360.0 months
Lowest:	360 months
Highest:	360 months

Scheduled Remaining Term	Percent
343 - 348	0.05%
349 - 354	0.20
355 - 360	99.75
Total:	100.00%
W.A.:	359.6 months
Lowest:	348 months
Highest:	360 months

Prepay Term	Percent
0	100.00%
Total:	100.00%
W.A.:	0.0 months
Lowest:	0 months
Highest:	0 months

Gross Margin	Percent
1.000	0.70%
1.125	4.76
1.250	0.41
1.375	0.73
1.500	22.99
1.625	8.02
1.750	9.82
1.875	11.55
2.000	11.27
2.125	9.95
2.240	0.07
2.250	8.44
2.375	2.69
2.500	7.80
2.625	0.19
2.750	0.15
2.875	0.03
3.000	0.14
3.125	0.08
3.250	0.10
3.375	0.03
3.500	0.04
3.625	0.05
Total:	100.00%
W.A.:	1.851%
Lowest:	1.000%
Highest:	3.625%

Initial Cap (ARMs)	Percent
0.000	99.87%
1.000	0.13
Total:	100.00%
W.A.:	0.001%
Lowest:	0.000%
Highest:	1.000%

Periodic Cap (ARMs)	Percent
0.000	99.85%
1.000	0.15
Total:	100.00%
W.A.:	0.002%
Lowest:	0.000%
Highest:	1.000%

Maximum Ratio (ARMs)	Percent
7.875	0.04%
8.625	0.08
9.125	0.94
9.750	0.03
9.875	0.02
9.950	0.07
10.250	0.06
11.000	0.02
12.000	99.05
12.125	0.20
15.375	0.06
15.500	0.02
15.875	0.08
16.000	0.05
16.125	0.11
16.250	0.01
16.500	0.06
Total:	100.00%
W.A.:	12.006%
Lowest:	7.875%
Highest:	16.500%

Term to Roll (ARMs)	Percent
1 - 6	94.42%
7 - 12	5.58
Total:	100.00%
W.A.:	2.8 months
Lowest:	1 months
Highest:	7 months

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CWMBS 04-29 Group 2

Credit Score	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	Average Original Principal Balance	W.A. Gross Coupon	Min. FICO Score		Max. FICO Score		W.A. Original LTV		Max. Original LTV		W.A. Remaining Term to Maturity	
						Score	Score	Score	Score	Original LTV	Original LTV	Original LTV	Original LTV	Remaining Term to Maturity	Remaining Term to Maturity
675 - 699	302	\$100,807,001	62.98%	\$334,128	1.930%	675	687	699	699	73.89%	95.00%	359	1		
650 - 674	175	\$9,247,783	37.02	\$38,919	2.085	650	665	674	674	74.62	95.00	359	1		
Total:	477	\$160,054,784	100.00%	\$335,886	1.987%	650	679	699	699	74.16%	95.00%	359	1		
W.A.: 679															
Lowest: 650															
Highest: 699															

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Average: \$1,145,756.72

Lowest: \$916,000.00

Highest: \$1,925,000.00

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CWMBS 04-29 Group 2

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CWMBS 04-29 Group 2

Coupon	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	Average Original Principal Balance	W.A. Gross Coupon	Min. FICO Score	W.A. FICO Score	Max. FICO Score	Min. Original LTV	W.A. Original LTV	Max. Original LTV	W.A. Remaining Term to Maturity	W.A. Loan Age
1.000	21	\$22,940,772	42.64%	\$1,092,656	1.000%	659	717	775	34.69%	64.08%	80.00%	360	0
1.250	6	6,590,447	12.25	1,099,240	1.250	624	705	807	37.15	56.53	70.00	360	0
1.375	2	2,185,000	4.06	1,092,500	1.375	714	719	725	60.00	70.25	80.00	360	0
1.625	1	997,843	1.85	1,000,000	1.625	709	709	709	47.62	47.62	47.62	359	1
1.750	5	5,196,207	9.66	1,040,200	1.750	625	731	806	36.51	60.97	80.00	360	0
2.000	2	3,347,500	6.22	1,673,750	2.000	713	715	717	65.00	65.00	65.00	360	0
2.750	1	1,921,553	3.57	1,925,000	2.750	747	747	747	70.00	70.00	70.00	359	1
4.375	1	948,136	1.76	950,000	4.375	661	661	661	32.20	32.20	32.20	358	2
4.500	7	8,396,011	15.60	1,202,214	4.500	625	719	793	57.69	65.58	76.48	358	2
4.750	1	1,283,228	2.38	1,285,350	4.750	612	612	612	54.17	54.17	54.17	358	2
Total:	47	\$53,806,697	100.00%	\$1,145,757	1.950%	612	715	807	32.20%	62.50%	80.00%	359	1

W.A.: 1.950
 Lowest: 1.000
 Highest: 4.750

W.A.: 1,950
Lowest: 1,000
Highest: 4,750

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CWMBS 04-29 Group 2

[illegible]

Loan Purpose	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	Average Original Principal Balance	W.A. Gross Coupon			Max. FICO Score	Min. Original LTV	W.A. Original LTV	Max. Original LTV	W.A. Remaining Term to Maturity	
					W.A.	Min. FICO Score	W.A. FICO Score					W.A.	Remaining Term to Maturity
Purchase	20	\$24,911,298	46.30%	\$1,246,485	1.935%	669	736	807	51.95%	66.34%	80.00%	360	0
C/O Refi	15	16,367,342	30.42	1,092,284	2.066	612	703	770	34.69	58.47	76.48	359	1
R/T Refi	12	12,528,057	23.28	1,044,717	1.827	625	687	806	32.20	60.15	80.00	360	0
Total:	47	\$53,806,697	100.00%	\$1,145,757	1.950%	612	715	807	32.20%	62.50%	80.00%	359	1

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CWMBS 04-29 Group 2

Property Type	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	Average Original Principal Balance	W.A. Gross Coupon	Min. FICO Score		W.A. FICO Score		Max. FICO Score	Min. Original LTV	W.A. Original LTV	Max. Original LTV	W.A. Remaining Term to Maturity	
						Score	Score	Score	Score					Years	Months
SFR	27	\$30,648,054	56.96%	\$1,135,878	2.029%	612	708	793	32.20%	60.17%	80.00%	360	0		
PUD	11	13,018,434	24.19	1,184,918	2.056	625	715	807	36.51	63.47	72.46	359	1		
2-4 Family	6	6,239,593	11.60	1,040,292	1.217	659	725	775	47.62	67.50	80.00	360	0		
Condominium	3	3,900,616	7.25	1,302,000	2.140	725	755	806	60.00	69.61	80.00	359	1		
Total:	47	\$53,806,697	100.00%	\$1,145,757	1.950%	612	715	807	32.20%	62.50%	80.00%	359	1		

State	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	Average Original Principal Balance	W.A. Gross Coupon	Min. FICO Score	W.A. FICO Score	Max. FICO Score	Min. Original LTV	W.A. Original LTV	Max. Original LTV	W.A. Remaining Term to Maturity	W.A. Age
California	30	\$34,369,099	63.88%	\$1,146,633	1.996%	612	712	806	32.20%	61.99%	80.00%	359	1
Florida	2	2,527,500	4.70	1,263,750	1.901	680	700	713	65.00	65.66	66.67	360	0
Massachusetts	2	2,315,000	4.30	1,157,500	1.308	725	726	727	60.00	63.13	65.79	360	0
Virginia	2	2,176,798	4.05	1,089,750	1.250	756	784	807	64.52	67.48	70.00	359	1
Hawaii	1	1,921,553	3.57	1,925,000	2.750	747	747	747	70.00	70.00	70.00	359	1
Other	10	10,496,747	19.51	1,050,457	1.950	624	704	769	36.51	60.89	80.00	360	0
Total:	47	\$53,806,697	100.00%	\$1,145,757	1.950%	612	715	807	32.20%	62.50%	80.00%	359	1

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Global Structured Finance

CWMBS 04-29 Group 2

Occupancy Status	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	Average Original Principal Balance	W.A. Gross Coupon	Min. FICO Score	W.A. FICO Score	Max. FICO Score	Min. Original LTV	W.A. Original LTV	Max. Original LTV	W.A. Remaining Term to Maturity	W.A. Loan Age
Primary	39	\$43,602,696	81.04%	\$1,118,838	1.850%	612	709	807	32.20%	62.31%	80.00%	359	1
Secondary	5	7,021,158	13.05	1,406,180	2.793	706	748	793	58.00	63.43	70.00	359	1
Investor	3	3,182,843	5.92	1,061,667	1.453	709	716	725	47.62	63.16	80.00	360	0
Total:	47	\$53,806,697	100.00%	\$1,145,757	1.950%	612	715	807	32.20%	62.50%	80.00%	359	1

Original LTV	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	Average Original Principal Balance	W.A. Gross Coupon	Min. FICO Score	W.A. FICO Score	Max. FICO Score	Min. Original LTV	W.A. Original LTV	Max. Original LTV	W.A. Remaining Term to Maturity	W.A. Loan Age
30.01 - 40.00	4	\$4,372,220	8.13%	\$1,094,235	2.018%	624	696	765	32.20%	35.25%	37.15%	359	1
40.01 - 50.00	3	3,195,552	5.94	1,066,667	1.367	630	668	709	47.62	48.51	50.00	359	1
50.01 - 60.00	10	11,346,721	21.09	1,135,480	1.983	612	705	770	51.94	56.44	60.00	360	0
60.01 - 70.00	20	24,641,047	45.80	1,233,180	2.155	625	724	807	60.24	65.84	70.00	359	1
70.01 - 80.00	10	10,251,157	19.05	1,025,523	1.572	656	727	806	72.46	77.19	80.00	360	0
Total:	47	\$53,806,697	100.00%	\$1,145,757	1.950%	612	715	807	32.20%	62.50%	80.00%	359	1

W.A.: 62.50%
Lowest: 32.20%
Highest: 80.00%

[illegible]

47 records
Balance: 53,806,697

47 records
Balance: 53,806,697

47 records
Balance: 53,806,697

CWMBS 04-29 Group 2

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CWMB5 04-29 Group 2

Collateral Summary Report

General Pool Characteristics	
Pool Size: 5448,928,962.53	
Total Orig. Bal.: 5449,370,270.15	
Loan Count: 1,346	
Cutoff Date: 2004-12-01	
Avg. Cur-Off Balance: 5333,528.20	
Avg. Orig. Balance: 5333,856.07	
W.A. FICO: 711	
W.A. Orig. LTV: 72.69%	
W.A. Gross Coupon: 2.4957%	
W.A. Net Coupon: 2.1067%	
W.A. Servicing Fee: 0.3750%	
W.A. Trustee Fee: 0.0090%	
W.A. Orig. Term: 360.0 months	
W.A. Rem. Term: 359.4 months	
% COLTV over 80: 2.10%	
% COLTV over 100: 0.00%	
% with PMI: 2.10%	
% COLTV over 80 with PMI: 100.00%	
W.A. MI Adjusted COLTV: 72.12%	
% Second Lien: 0.00%	
% with Prepay Penalty: 21.88%	
% Ballroom: 0.00%	
Max. Zipcode Conc.: 0.63%	

Original Balance	Percent
50,000 or less	0.05%
50,001 - 100,000	1.52
100,001 - 150,000	4.90
150,001 - 200,000	6.45
200,001 - 250,000	8.01
250,001 - 300,000	8.78
300,001 - 350,000	9.83
350,001 - 400,000	10.16
400,001 - 450,000	6.45
450,001 - 500,000	9.77
500,001 or greater	34.18
Total:	100.00%
Average: \$311,856.07	
Lowest: \$29,400.00	
Highest: \$1,925,000.00	

Coupon	Percent
0.875 - 1.000	35.19%
1.125 - 1.250	6.11
1.251 - 1.375	4.86
1.501 - 1.625	1.39
1.626 - 1.750	11.55
1.876 - 2.000	1.24
2.001 - 2.125	3.41
2.501 - 2.625	0.14
2.626 - 2.750	0.64
2.876 - 3.000	0.01
3.001 - 3.125	0.16
3.251 - 3.375	0.22
3.751 - 3.875	0.54
3.876 - 4.000	0.16
4.001 - 4.125	0.14
4.126 - 4.250	1.26
4.251 - 4.375	1.23
4.376 - 4.500	11.68
4.501 - 4.625	1.14
4.626 - 4.750	6.48
4.751 - 4.875	7.49
4.876 - 5.000	3.01
5.001 - 5.125	0.38
5.126 - 5.250	0.45
5.251 - 5.375	0.38
5.376 - 5.500	0.05
5.501 - 5.625	0.12
5.626 - 5.750	0.05
Total:	100.00%
W.A.: 2.49%	
Lowest: 1.000	
Highest: 5.750	

Credit Score	Percent
800 - 849	1.89%
750 - 799	21.03
700 - 749	32.93
650 - 699	35.59
600 - 649	8.56
Total:	100.00%
W.A.: 711	
Lowest: 605	
Highest: 821	

Product Type	Percent
1MD LIBOR NEGAM	99.93%
12MO CMT NEGAM	0.07
Total:	100.00%

Index	Percent
1MD LIBOR	99.93%
12M CMT	0.07
Total:	100.00%

Loan Position	Percent
1	100.00%
Total:	100.00%

Loan Purpose	Percent
Purchase	44.89%
C/O Refi	36.92
W/T Refi	18.19
Total:	100.00%

Property Type	Percent
Single Family	59.62%
PUD	22.52
Condominium	12.35
2-4 Family	5.51
Total:	100.00%

State	Percent
California	52.46%
Florida	6.70
Colorado	4.08
Virginia	3.94
Nevada	3.34
Other	29.49
Total:	100.00%

Occupancy Status	Percent
Primary	77.93%
Investor	15.94
Secondary	6.12
Total:	100.00%

Original LTV	Percent
5.01 - 10.00	0.02%
15.01 - 20.00	0.05
20.01 - 25.00	0.31
25.01 - 30.00	0.15
30.01 - 35.00	1.01
35.01 - 40.00	0.91
40.01 - 45.00	0.63
45.01 - 50.00	1.52
50.01 - 55.00	2.96
55.01 - 60.00	5.06
60.01 - 65.00	8.41
65.01 - 70.00	12.23
70.01 - 75.00	11.30
75.01 - 80.00	53.33
80.01 - 85.00	0.22
85.01 - 90.00	0.82
90.01 - 95.00	1.06
Total:	100.00%
W.A.: 72.69%	
Lowest: 7.95%	
Highest: 95.00%	

Original Term	Percent
360	100.00%
Total:	100.00%

W.A.: 360.0 months	Percent
Lowest: 360 months	
Highest: 360 months	

Scheduled Remaining Term	Percent
355 - 360	100.00%
Total:	100.00%
W.A.: 359.4 months	
Lowest: 355 months	
Highest: 360 months	

Prepay Term	Percent
0	78.12%
6	0.03
12	0.03
36	15.38
60	6.44
Total:	100.00%
W.A.: 9.4 months	
Lowest: 0 months	
Highest: 60 months	

Gross Margin	Percent
0.875 - 1.000	0.01%
1.251 - 1.375	0.58
1.626 - 1.750	0.13
1.751 - 1.875	0.81
1.876 - 2.000	0.65
2.001 - 2.125	3.33
2.126 - 2.250	4.95
2.251 - 2.375	50.45
2.376 - 2.500	9.42
2.501 - 2.625	7.78
2.626 - 2.750	12.90
2.751 - 2.875	3.01
2.876 - 3.000	4.02
3.001 - 3.125	0.44
3.126 - 3.250	0.18
3.251 - 3.375	0.58
3.376 - 3.500	0.16
3.501 - 3.625	0.15
3.626 - 3.750	0.05
Total:	100.00%
W.A.: 2.438%	
Lowest: 0.925%	
Highest: 3.650%	

Initial Cap (ARMs)	Percent
0.000	100.00%
Total:	100.00%
W.A.: 0.000%	
Lowest: 0.000%	
Highest: 0.000%	

Periodic Cap (ARMs)	Percent
0.000	100.00%
Total:	100.00%
W.A.: 0.000%	
Lowest: 0.000%	
Highest: 0.000%	

Maximum Rate (ARMs)	Percent
8.875 - 9.000	0.05%
9.875 - 10.000	99.35
10.251 - 10.375	0.26
10.875 - 11.000	0.15
11.251 - 11.375	0.06
11.875 - 12.000	0.13
Total:	100.00%
W.A.: 9.955%	
Lowest: 8.950%	
Highest: 12.000%	

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CWMB 04-29 Group 3

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CWMBS 04-29 Group 3

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Credit Score	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	Average Original Principal Balance	W.A. Gross Coupon	Min. FICO Score	W.A. FICO Score	Max. FICO Score	Min. Original LTV	W.A. Original LTV	Max. Original LTV	W.A. Remaining Term to Maturity	W.A. Loan Age
750 - 799	3	\$3,318,677	14.56%	\$1,107,000	2.136%	753	766	783	64.14%	74.09%	80.00%	360	0
700 - 749	7	8,155,436	35.77	1,165,371	1.854	701	722	743	37.56	65.53	80.00	360	0
650 - 699	9	10,106,298	44.33	1,123,467	2.234	655	677	696	42.61	61.36	75.00	360	0
600 - 649	1	1,218,750	5.35	1,218,750	1.000	629	629	629	75.00	75.00	75.00	360	0
Total:	20	\$22,799,161	100.00%	\$1,140,428	2.018%	629	703	783	37.56%	65.43%	80.00%	360	0

W.A.: 703
Lowest: 629
Highest: 783

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CWMB5 04-29 Group 3

State	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	Average Original Principal Balance	W.A. Gross Coupon	Min. FICO Score	W.A. FICO Score	Max. FICO Score	Min. Original LTV	W.A. Original LTV	Max. Original LTV	Remaining Term to Maturity	W.A. Loan Age
California	10	\$12,216,686	53.58%	\$1,221,885	1.543%	629	705	763	37.56%	66.40%	80.00%	360	0
Florida	2	2,429,877	10.66	1,216,250	3.593	679	696	723	65.00	68.86	75.00	359	1
Hawaii	2	1,952,677	8.56	977,500	2.930	739	761	783	70.00	72.49	75.00	360	0
Minnesota	1	1,280,950	5.62	1,280,950	1.750	683	683	683	56.93	56.93	56.93	360	0
New Jersey	1	1,000,000	4.39	1,000,000	1.750	711	711	711	80.00	80.00	80.00	360	0
Other	4	3,918,971	17.19	980,313	2.222	660	677	696	42.61	55.83	75.00	360	0
Total:	20	\$22,799,161	100.00%	\$1,140,428	2.018%	629	703	783	37.56%	65.43%	80.00%	360	0

Occupancy Status	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	Average Original Principal Balance	W.A. Gross Coupon	Min. FICO Score	W.A. FICO Score	Max. FICO Score	Min. Original LTV	W.A. Original LTV	Max. Original LTV	Remaining Term to Maturity	W.A. Loan Age
Primary	19	\$21,809,161	95.66%	\$1,148,345	2.064%	629	703	783	37.56%	65.84%	80.00%	360	0
Secondary	1	990,000	4.34	990,000	1.000	696	696	696	56.57	56.57	56.57	360	0
Total:	20	\$22,799,161	100.00%	\$1,140,428	2.018%	629	703	783	37.56%	65.43%	80.00%	360	0

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CWMB 04-29 Group 3

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Scheduled Remaining Term	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	Average Original Principal Balance	W.A. Gross Coupon	Min. FICO Score	W.A. FICO Score	Max. FICO Score	Min. Original LTV	W.A. Original LTV	Max. Original LTV	W.A. Remaining Term to Maturity
355 - 360	20	\$22,799,161	100.00%	\$1,140,428	2.018%	629	703	783	37.56%	65.43%	80.00%	360
Total:	20	\$22,799,161	100.00%	\$1,140,428	2.018%	629	703	783	37.56%	65.43%	80.00%	360
W.A.: 359.7 months Lowest: 358 months Highest: 360 months												

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CWMBS 04-29 Group 3

Gross Margin	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	Average Original Principal Balance	W.A. Gross Coupon	Min. FICO Score	W.A. FICO Score	Max. FICO Score	Min. Original LTV	W.A. Original LTV	Max. Original LTV	W.A. Remaining Term to Maturity	W.A. Loan Age
2.725	1	\$995,000	4.36%	\$995,000	1.000%	668	668	668	49.75%	49.75%	49.75%	360	0
2.800	1	1,492,377	6.55	1,495,000	4.750	679	679	679	65.00	65.00	65.00	358	2
2.925	1	1,416,000	6.21	1,416,000	1.000	763	763	763	80.00	80.00	80.00	360	0
2.950	10	11,328,362	49.69	1,133,285	1.819	629	715	783	37.56	63.06	80.00	360	0
3.050	3	3,218,450	14.12	1,072,817	1.750	683	703	723	56.93	69.36	80.00	360	0
3.125	1	915,000	4.01	915,000	1.000	655	655	655	75.00	75.00	75.00	360	0
3.300	1	980,000	4.30	980,000	1.750	660	660	660	42.61	42.61	42.61	360	0
3.325	1	953,971	4.18	956,250	5.250	686	686	686	75.00	75.00	75.00	359	1
3.375	1	1,500,000	6.58	1,500,000	1.750	675	675	675	75.00	75.00	75.00	360	0
Total:	20	\$22,799,161	100.00%	\$1,140,428	2.018%	629	703	783	37.56%	65.43%	80.00%	360	0

W.A.: 3.009%
Lowest: 2.725%
Highest: 3.375%

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CWMBS 04-29 Group 3

[illegible][illegible]

Collateral Summary Report

Lowest: 9.700%	
Highest: 11.700%	

Term in Roll (ARMs)	Percent
1 - 6	100.00%
Total:	100.00%

W.A.: 1.3 months
Lowest: 1 months
Highest: 4 months

Page 1 of 1

CWMBS 04-29 Groups 2 & 3

Coupon	Number of Mortgage Loans	Aggregate Current Principal Balance	Percent of Loans by Principal Balance	Average Original Principal Balance	W.A. Gross Coupon	Min. FICO Score	W.A. FICO Score	Max. FICO Score	Min. Original LTV	W.A. Original LTV	Max. Original LTV	W.A. Remaining Term to Maturity	W.A. Loan Age	Percent CA	Percent IMOLBOR	Percent COFI
1.000	996	\$352,956,208	47.63%	\$354,472	1.000%	608	710	828	20.43%	71.09%	80.00%	360	0	59.89%	55.73%	44.27%
1.250	161	55,775,875	7.53	346,624	1.250	621	708	807	12.06	72.10	80.00	360	0	37.50	72.94	27.06
1.375	211	49,120,197	6.63	232,906	1.375	624	719	812	30.14	72.58	80.00	360	0	52.41	64.60	35.40
1.625	61	13,536,078	1.83	222,084	1.625	624	721	821	28.49	73.40	80.00	360	0	40.67	84.08	15.92
1.750	268	84,082,576	11.35	313,983	1.750	609	707	814	7.95	72.83	80.00	360	0	31.91	63.00	37.00
2.000	31	11,564,194	1.56	373,090	2.000	624	701	785	37.56	74.77	95.00	360	0	42.54	53.46	46.54
2.125	105	19,679,099	2.66	187,568	2.125	638	726	807	21.28	72.30	80.00	360	0	20.81	71.78	22.22
2.250	7	1,089,739	0.15	155,913	2.250	629	718	774	82.42	91.12	95.00	359	1	0.00	77.64	22.36
2.375	3	580,358	0.08	193,590	2.375	630	699	773	90.00	90.00	90.00	360	0	71.26	37.15	62.85
2.500	2	794,449	0.11	397,500	2.500	686	733	753	75.00	77.85	84.73	359	1	100.00	70.67	29.33
2.625	6	1,063,372	0.14	177,250	2.625	605	637	721	82.35	88.97	90.00	360	0	74.62	64.45	35.55
2.750	8	3,768,440	0.51	477,620	2.750	664	715	756	70.00	80.82	95.00	359	1	17.07	76.83	23.17
2.875	1	146,500	0.02	146,500	2.875	683	683	683	85.67	85.67	85.67	360	0	0.00	0.00	100.00
3.125	14	3,259,970	0.44	232,950	3.125	648	714	801	89.99	94.41	95.00	360	0	10.93	36.36	63.64
3.250	2	392,821	0.05	197,525	3.250	641	668	693	78.46	84.40	90.00	359	1	0.00	48.56	51.44
3.375	3	278,811	0.04	92,983	3.375	645	691	737	88.66	91.84	95.00	360	0	0.00	59.61	40.39
3.500	1	612,000	0.08	612,000	3.500	731	731	731	90.00	90.00	90.00	358	2	83.12	100.00	0.00
3.750	3	945,629	0.13	316,000	3.750	668	726	770	80.00	80.00	80.00	358	2	23.73	100.00	0.00
3.875	5	877,364	0.12	175,532	3.875	637	702	762	36.14	86.97	95.00	360	0	13.64	69.14	30.86
4.000	1	231,467	0.03	261,093	4.000	658	658	658	61.22	79.94	90.00	358	2	23.73	100.00	0.00
4.125	14	3,646,801	0.49	342,784	4.125	633	684	753	61.22	79.94	90.00	358	2	23.73	100.00	0.00
4.250	17	5,817,245	0.79	336,202	4.250	651	712	792	70.00	78.17	80.00	358	2	46.14	94.92	0.00
4.375	13	4,360,077	0.55	336,202	4.375	627	701	770	32.20	65.24	80.00	358	2	67.47	81.62	18.38
4.500	91	33,708,897	4.59	371,314	4.500	622	706	813	32.18	71.32	95.00	358	2	62.98	100.00	0.00
4.625	71	21,890,255	2.95	308,977	4.625	622	704	782	20.00	75.15	95.00	358	2	71.19	99.14	0.86
4.675	1	420,768	0.06	421,600	4.675	703	703	703	80.00	80.00	80.00	358	2	100.00	100.00	0.00
4.750	41	17,155,905	2.32	419,209	4.750	612	709	801	40.00	74.40	80.00	358	2	67.05	57.34	42.66
4.875	75	23,248,062	3.14	310,590	4.875	611	711	810	18.18	75.22	95.00	359	1	54.87	19.73	80.27
5.000	19	4,538,440	0.61	239,438	5.000	637	723	801	20.00	71.04	80.00	359	1	61.76	37.17	62.83
5.125	30	8,667,799	1.17	298,528	5.125	640	717	789	43.48	74.94	89.78	359	1	77.12	11.01	88.99
5.250	11	3,083,388	0.42	281,368	5.250	640	716	782	25.10	75.90	90.00	359	1	35.84	7.86	92.14
5.375	27	8,960,947	1.21	332,642	5.375	630	698	781	27.17	75.07	90.00	359	1	81.89	0.00	100.00
5.500	7	2,124,092	0.29	718,764	5.500	647	718	764	70.00	81.66	95.00	359	1	82.74	6.02	93.98
5.625	3	1,080,849	0.15	360,333	5.625	678	714	772	36.84	69.18	94.74	359	1	91.69	8.31	91.69
5.750	5	1,178,198	0.16	236,170	5.750	685	726	760	65.00	73.82	90.00	359	1	100.00	0.00	100.00
5.875	1	375,250	0.05	375,250	5.875	642	642	642	95.00	95.00	95.00	359	1	100.00	0.00	100.00
Total:	2,315	\$741,014,121	100.00%	\$520,334	1.934%	605	710	828	7.95%	73.40%	95.00%	360	0	53.14%	60.67%	39.29%
W.A.: 1.934																
Lowest: 1.000																
Highest: 5.875																

[illegible]

CWMBS 04-29 Groups 2 & 3

Collateral Summary Report

General Pool Characteristics	
Pool Size: \$741,014,120.57	
Total Orig. Bal.: \$741,572,712.75	
Loan Count: 2,315	
Cash Flow Date: 2004-12-01	
Avg. Cut-Off Balance: \$320,092.49	
Avg. Orig. Balance: \$320,333.79	
W.A. FICO: 710	
W.A. Orig. LTV: 73.40%	
W.A. Gross Coupon: 1.9337%	
W.A. Net Coupon: 1.5416%	
W.A. Servicing Fee: 0.3750%	
W.A. Trustee Fee: 0.0090%	
W.A. Orig. Term: 360.0 months	
W.A. Rem. Term: 359.5 months	
% OLV over 80: 3.00%	
% OLV over 100: 0.00%	
% with PMT: 3.00%	
% OLV over 80 with PMT: 100.00%	
W.A. MI Adjusted COLTV: 72.62%	
% Second Lien: 0.00%	
% with Proprietary: 28.85%	
% Balloon: 0.00%	
Max. Zipcode Conc.: 0.47%	

Original Balance	Percent
50,000 or less	0.06%
50,001 - 100,000	1.54
100,001 - 150,000	5.29
150,001 - 200,000	7.18
200,001 - 250,000	8.78
250,001 - 300,000	9.68
300,001 - 350,000	10.25
350,001 - 400,000	10.56
400,001 - 450,000	6.62
450,001 - 500,000	8.91
500,001 or greater	31.13
Total:	100.00%
Average: \$320,333.79	
Lowest: \$29,400.00	
Highest: \$2,000,000.00	

Coupon	Percent
0.875 - 1.000	47.63%
1.125 - 1.250	7.53
1.251 - 1.375	6.63
1.501 - 1.625	1.83
1.626 - 1.750	11.35
1.875 - 2.000	1.56
2.001 - 2.125	2.66
2.126 - 2.250	0.15
2.251 - 2.375	0.08
2.376 - 2.500	0.11
2.501 - 2.625	0.14
2.626 - 2.750	0.51
2.751 - 2.875	0.02
3.001 - 3.125	0.44
3.126 - 3.250	0.05
3.251 - 3.375	0.04
3.376 - 3.500	0.08
3.625 - 3.750	0.13
3.751 - 3.875	0.12
3.876 - 4.000	0.03
4.001 - 4.125	0.49
4.126 - 4.250	0.79
4.251 - 4.375	0.59
4.376 - 4.500	4.55
4.501 - 4.625	2.95
4.626 - 4.750	2.37
4.751 - 4.875	3.14
4.876 - 5.000	0.61
5.001 - 5.125	1.17
5.126 - 5.250	0.42
5.251 - 5.375	1.21
5.376 - 5.500	0.29
5.501 - 5.625	0.15
5.626 - 5.750	0.16
5.751 - 5.875	0.05
Total:	100.00%
W.A.: 1.934	
Lowest: 1.000	
Highest: 5.875	

Credit Score	Percent
800 - 849	1.73%
750 - 799	20.19
700 - 749	32.93
650 - 699	36.87
600 - 649	8.28
Total:	100.00%
W.A.: 710	
Lowest: 605	
Highest: 828	

Product Type	Percent
1MO LIBOR NEGAM	60.67%
COR 1MO	39.29
12M CMT NEGAM	0.04
Total:	100.00%

Index	Percent
1MO LIBOR	60.67%
COR 1MO	39.29
12M CMT	0.04
Total:	100.00%

Lien Position	Percent
1	100.00%
Total:	100.00%

Loan Purpose	Percent
Purchase	42.42%
C/O Refi	38.69
RT Refi	18.89
Total:	100.00%

Property Type	Percent
SFR	63.18%
PUD	21.67
Condominium	10.41
2-4 Family	4.73
Total:	100.00%

State	Percent
California	53.14%
Florida	6.27
Nevada	4.07
New Jersey	4.06
Colorado	1.17
Other	29.30
Total:	100.00%

Occupancy Status	Percent
Primary	81.04%
Investor	13.59
Secondary	5.38
Total:	100.00%

Original LTV	Percent
5.01 - 10.00	0.01%
10.01 - 15.00	0.01
15.01 - 20.00	0.05
20.01 - 25.00	0.20
25.01 - 30.00	0.26
30.01 - 35.00	0.74
35.01 - 40.00	1.10
40.01 - 45.00	0.75
45.01 - 50.00	1.44
50.01 - 55.00	2.51
55.01 - 60.00	4.26
60.01 - 65.00	7.15
65.01 - 70.00	10.82
70.01 - 75.00	12.69
75.01 - 80.00	55.00
80.01 - 85.00	0.25
85.01 - 90.00	1.27
90.01 - 95.00	1.48
Total:	100.00%
W.A.: 73.40%	
Lowest: 7.95%	
Highest: 95.00%	

Original Term	Percent
360	100.00%
Total:	100.00%
W.A.: 360.0 months	
Lowest: 360 months	
Highest: 360 months	

Scheduled Remaining Term	Percent
349 - 354	0.07%
355 - 360	99.93
Total:	100.00%
W.A.: 359.5 months	
Lowest: 353 months	
Highest: 360 months	

Prepay Term	Percent
0	71.15%
6	0.02
12	0.02
36	24.91
60	3.90
Total:	100.00%
W.A.: 11.3 months	
Lowest: 0 months	
Highest: 60 months	

Gross Margin	Percent
0.875 - 1.000	0.01%
1.251 - 1.375	0.59
1.626 - 1.750	0.06
1.751 - 1.875	0.49
1.876 - 2.000	0.41
2.001 - 2.125	2.02
2.126 - 2.250	3.02
2.251 - 2.375	30.65
2.376 - 2.500	6.12
2.501 - 2.625	4.71
2.626 - 2.750	8.90
2.751 - 2.875	4.12
2.876 - 3.000	18.39
3.001 - 3.125	3.59
3.126 - 3.250	6.54
3.251 - 3.375	3.67
3.376 - 3.500	3.60
3.501 - 3.625	1.84
3.626 - 3.750	0.39
3.751 - 3.875	0.31
3.876 - 4.000	0.18
4.001 - 4.125	0.30
4.126 - 4.250	0.05
Total:	100.00%
W.A.: 2.704%	
Lowest: 0.920%	
Highest: 4.250%	

Initial Cap (ARMs)	Percent
0.000	100.00%
Total:	100.00%
W.A.: 0.000%	
Lowest: 0.000%	
Highest: 0.000%	

Periodic Cap (ARMs)	Percent
0.000	100.00%
Total:	100.00%
W.A.: 0.000%	
Lowest: 0.000%	
Highest: 0.000%	

Maximum Rate (ARMs)	Percent
8.626 - 8.750	0.02%
8.876 - 9.000	0.03
9.876 - 10.000	99.41
10.251 - 10.375	0.17
10.501 - 10.625	0.06
10.876 - 11.000	0.15
11.251 - 11.375	0.03
11.626 - 11.750	0.04
11.876 - 12.000	0.08
Total:	100.00%
W.A.: 9.955%	
Lowest: 8.700%	
Highest: 12.000%	

Term to Roll (ARMs)	Percent
1 - 6	100.00%
Total:	100.00%
W.A.: 1.3 months	
Lowest: 1 months	
Highest: 4 months	

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CWMB5 04-29 Groups 2 & 3

Collateral Summary Report

General Pool Characteristics	
Pool Size: \$739,842,802.08	
Total Orig. Bal.: \$740,436,795.75	
Loan Count: 2,312	
Cutoff Date: 2004-12-01	
Avg. Cut-Off Balance: \$320,001.21	
Avg. Orig. Balance: \$320,258.13	
W.A. FICO: 710	
W.A. Orig. LTV: 73.40%	
W.A. Gross Coupon: 2.2791%	
W.A. Net Coupon: 1.8875%	
W.A. Servicing Fee: 0.3750%	
W.A. Trustee Fee: 0.0090%	
W.A. Orig. Term: 360.0 months	
W.A. Rem. Term: 359.5 months	
% OLV over 90: 3.01%	
% OLV over 100: 0.00%	
% with PMI: 3.01%	
% OLV over 60 with PMI: 100.00%	
W.A. Mt. Adjusted COLTV: 72.63%	
% Second Lien: 0.00%	
% with Prepay Penalty: 28.86%	
% Balloon: 0.00%	
Max. Zipcode Conc.: 0.47%	

Coupon	Percent
0.875 - 1.000	42.44%
1.125 - 1.250	5.75
1.251 - 1.375	5.30
1.501 - 1.625	1.14
1.626 - 1.750	11.21
1.875 - 2.000	1.48
2.001 - 2.125	2.66
2.126 - 2.250	0.03
2.251 - 2.375	0.05
2.376 - 2.500	0.03
2.501 - 2.625	0.13
2.626 - 2.750	0.51
2.751 - 2.875	0.02
2.876 - 3.000	0.01
3.001 - 3.125	0.38
3.126 - 3.250	0.03
3.251 - 3.375	0.15
3.376 - 3.500	0.08
3.501 - 3.625	0.37
3.626 - 4.000	0.10
4.001 - 4.125	0.09
4.126 - 4.250	0.77
4.251 - 4.375	0.86
4.376 - 4.500	7.08
4.501 - 4.625	0.71
4.626 - 4.750	4.92
4.751 - 4.875	7.07
4.876 - 5.000	2.21
5.001 - 5.125	1.58
5.126 - 5.250	0.66
5.251 - 5.375	1.44
5.376 - 5.500	0.30
5.501 - 5.625	0.21
5.626 - 5.750	0.19
5.751 - 5.875	0.05
Total:	100.00%
W.A.: 2.279	
Lowest: 1.000	
Highest: 5.875	

Loan Purpose	Percent
Purchase	42.45%
C/O Refi	38.72
R/T Refi	18.83
Total:	100.00%

Property Type	Percent
Single Family	63.13%
PUD	21.70
Condominium	10.43
2-4 Family	4.74
Total:	100.00%

State	Percent
California	53.19%
Florida	6.28
Nevada	4.07
New Jersey	3.98
Colorado	3.18
Other	29.31
Total:	100.00%

Occupancy Status	Percent
Primary	81.01%
Investor	13.61
Secondary	5.39
Total:	100.00%

Original LTV	Percent
5.01 - 10.00	0.01%
10.01 - 15.00	0.01
15.01 - 20.00	0.05
20.01 - 25.00	0.20
25.01 - 30.00	0.26
30.01 - 35.00	0.74
35.01 - 40.00	1.10
40.01 - 45.00	0.75
45.01 - 50.00	1.44
50.01 - 55.00	2.48
55.01 - 60.00	4.27
60.01 - 65.00	7.16
65.01 - 70.00	10.84
70.01 - 75.00	12.71
75.01 - 80.00	54.96
80.01 - 85.00	0.25
85.01 - 90.00	1.27
90.01 - 95.00	1.48
Total:	100.00%
W.A.: 73.40%	
Lowest: 7.95%	
Highest: 95.00%	

Original Term	Percent
360	100.00%
Total:	100.00%
W.A.: 360.0 months	
Lowest: 360 months	
Highest: 360 months	

Scheduled Remaining Term	Percent
349 - 354	0.07%
355 - 360	99.93
Total:	100.00%
W.A.: 359.5 months	
Lowest: 353 months	
Highest: 360 months	

Prepay Term	Percent
0	71.14%
6	0.02
12	0.02
36	24.92
60	2.91
Total:	100.00%
W.A.: 11.3 months	
Lowest: 0 months	
Highest: 60 months	

Grain Margin	Percent
0.875 - 1.000	0.01%
1.251 - 1.375	0.60
1.626 - 1.750	0.08
1.751 - 1.875	0.49
1.876 - 2.000	0.41
2.001 - 2.125	2.02
2.126 - 2.250	3.03
2.251 - 2.375	30.61
2.376 - 2.500	6.09
2.501 - 2.625	4.72
2.626 - 2.750	5.97
2.751 - 2.875	4.13
2.876 - 3.000	18.42
3.001 - 3.125	3.60
3.126 - 3.250	6.52
3.251 - 3.375	3.68
3.376 - 3.500	3.61
3.501 - 3.625	1.85
3.626 - 3.750	0.39
3.751 - 3.875	0.31
3.876 - 4.000	0.19
4.001 - 4.125	0.30
4.126 - 4.250	0.05
Total:	100.00%
W.A.: 2.704%	
Lowest: 0.925%	
Highest: 4.250%	

Initial Cap (ARMA)	Percent
0.000	100.00%
Total:	100.00%
W.A.: 0.000%	
Lowest: 0.000%	
Highest: 0.000%	

Periodic Cap (ARMA)	Percent
0.000	100.00%
Total:	100.00%
W.A.: 0.000%	
Lowest: 0.000%	
Highest: 0.000%	

Product Type	Percent
1MO LIBOR NEGAM	60.64%
COR 1MO	39.32
12M CMT NEGAM	0.04
Total:	100.00%

Index	Percent
1MO LIBOR	60.64%
COR 1MO	39.32
12M CMT	0.04
Total:	100.00%

Lien Position	Percent
1	100.00%
Total:	100.00%

Maximum Rate (ARMA)	Percent
8.625 - 8.750	0.02%
8.875 - 9.000	0.03
9.875 - 10.000	99.98
10.251 - 10.375	0.17
10.501 - 10.625	0.06
10.875 - 11.000	0.19
11.251 - 11.375	0.03
11.625 - 11.750	0.04
11.875 - 12.000	0.08
Total:	100.00%
W.A.: 9.955%	
Lowest: 8.700%	
Highest: 12.000%	

Term to Roll (ARMA)	Percent
1 - 6	100.00%
Total:	100.00%
W.A.: 1.3 months	
Lowest: 1 months	
Highest: 4 months	

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1A1 - Cash Flow

Closing Date 20041229

Prepay: 20 CPR

Default: 0 CDR, Loss Severity: 0 %, Lag: 0 months

Run To CALL

LIBOR_1MO=2.39 LIBOR_6MO=2.66 COFI_11=1.96 CMT_1YR=2.69

Period	Date	1A1 Balance	1A1 Interest	1A1 Principal
Total			55,441,973.49	524,058,000.00
0	Dec25,2004	524,058,000.00	0.00	0.00
1	Jan25,2005	514,281,571.31	1,045,495.71	9,776,428.69
2	Feb25,2005	504,297,216.06	1,177,990.51	9,984,355.26
3	Mar25,2005	494,496,830.68	1,043,334.91	9,800,385.38
4	Apr25,2005	484,877,091.45	1,132,672.46	9,619,739.23
5	May25,2005	475,434,818.31	1,074,810.89	9,442,273.14
6	Jun25,2005	466,166,521.00	1,089,009.86	9,268,297.31
7	Jul25,2005	457,068,994.08	1,033,335.79	9,097,526.92
8	Aug25,2005	448,139,091.15	1,046,941.92	8,929,902.93
9	Sep25,2005	439,373,723.80	1,026,487.48	8,765,367.35
10	Oct25,2005	430,769,860.51	973,945.09	8,603,863.29
11	Nov25,2005	422,324,525.62	986,702.30	8,445,334.89
12	Dec25,2005	414,034,798.28	936,152.70	8,289,727.33
13	Jan25,2006	405,897,811.49	948,369.71	8,136,986.79
14	Feb25,2006	397,910,751.04	929,731.49	7,987,060.45
15	Mar25,2006	390,070,854.58	823,233.13	7,839,896.46
16	Apr25,2006	382,375,410.65	893,478.96	7,695,443.93
17	May25,2006	374,821,757.76	847,598.83	7,553,652.89
18	Jun25,2006	367,407,283.45	858,550.06	7,414,474.31
19	Jul25,2006	360,129,423.39	814,419.48	7,277,860.06
20	Aug25,2006	352,985,660.50	824,896.45	7,143,762.89
21	Sep25,2006	345,973,524.08	808,533.27	7,012,136.43
22	Oct25,2006	339,090,588.93	766,907.98	6,882,935.14
23	Nov25,2006	332,334,474.57	776,705.83	6,756,114.36
24	Dec25,2006	325,702,844.34	736,674.75	6,631,630.22
25	Jan25,2007	319,193,404.67	746,040.46	6,509,439.67
26	Feb25,2007	312,803,904.22	731,130.23	6,389,500.46
27	Mar25,2007	306,532,133.13	647,156.52	6,271,771.09
28	Apr25,2007	300,375,922.27	702,128.88	6,156,210.86
29	May25,2007	294,333,142.47	665,833.29	6,042,779.80
30	Jun25,2007	288,401,703.79	674,186.41	5,931,438.68
31	Jul25,2007	282,579,554.79	639,290.44	5,822,149.00
32	Aug25,2007	276,864,681.83	647,264.17	5,714,872.96
33	Sep25,2007	271,255,108.38	634,173.94	5,609,573.45
34	Oct25,2007	265,748,894.31	601,282.16	5,506,214.07
35	Nov25,2007	260,344,135.25	608,712.61	5,404,759.06
36	Dec25,2007	255,038,961.90	577,096.17	5,305,173.35
37	Jan25,2008	249,831,539.43	584,180.91	5,207,422.47
38	Feb25,2008	244,720,066.78	572,253.02	5,111,472.65
39	Mar25,2008	240,210,889.60	524,380.72	4,509,177.19
40	Apr25,2008	235,784,795.42	550,216.39	4,426,094.17
41	May25,2008	231,440,253.46	522,656.30	4,344,541.96
42	Jun25,2008	227,175,761.13	530,126.76	4,264,492.34
43	Jul25,2008	222,989,843.51	503,572.94	4,185,917.62

44	Aug25,2008	218,881,052.88	510,770.62	4,108,790.63
45	Sep25,2008	214,847,968.17	501,359.21	4,033,084.71
46	Oct25,2008	210,889,194.51	476,246.33	3,958,773.66
47	Nov25,2008	207,003,362.72	483,053.42	3,885,831.79
48	Dec25,2008	203,189,128.86	458,857.45	3,814,233.86
49	Jan25,2009	199,445,173.73	465,415.99	3,743,955.13
50	Feb25,2009	195,770,202.46	456,840.25	3,674,971.27
51	Mar25,2009	192,162,944.01	405,026.80	3,607,258.44
52	Apr25,2009	188,622,150.79	440,159.90	3,540,793.22
53	May25,2009	185,146,598.17	418,112.43	3,475,552.62
54	Jun25,2009	181,735,084.10	424,088.57	3,411,514.07
55	Jul25,2009	178,386,428.66	402,846.10	3,348,655.44
56	Aug25,2009	175,099,473.69	408,604.03	3,286,954.97
57	Sep25,2009	171,873,082.36	401,075.07	3,226,391.33
58	Oct25,2009	168,706,138.77	380,985.33	3,166,943.58
59	Nov25,2009	165,597,547.61	386,430.78	3,108,591.16
60	Dec25,2009	162,546,233.74	367,074.56	3,051,313.88
61	Jan25,2010	159,551,141.81	372,321.18	2,995,091.93
62	Feb25,2010	156,611,235.93	365,460.75	2,939,905.88
63	Mar25,2010	153,725,499.30	324,011.25	2,885,736.63
64	Apr25,2010	150,892,933.86	352,116.80	2,832,565.45
65	May25,2010	148,112,559.91	334,479.34	2,780,373.95
66	Jun25,2010	145,383,415.82	339,260.05	2,729,144.08
67	Jul25,2010	142,704,557.69	322,266.57	2,678,858.13
68	Aug25,2010	140,075,058.99	326,872.72	2,629,498.70
69	Sep25,2010	137,494,010.27	320,849.70	2,581,048.72
70	Oct25,2010	134,960,518.83	304,778.39	2,533,491.44
71	Nov25,2010	132,473,708.43	309,134.57	2,486,810.40
72	Dec25,2010	130,032,718.96	293,650.05	2,440,989.47
73	Jan25,2011	127,636,706.18	297,847.17	2,396,012.79
74	Feb25,2011	125,284,841.37	292,358.97	2,351,864.81
75	Mar25,2011	122,976,311.10	259,200.42	2,308,530.26
76	Apr25,2011	120,710,316.94	281,684.07	2,265,994.16
77	May25,2011	118,486,075.15	267,574.54	2,224,241.79
78	Jun25,2011	116,302,816.44	271,398.94	2,183,258.71
79	Jul25,2011	114,159,785.68	257,804.58	2,143,030.76
80	Aug25,2011	112,056,241.67	261,489.33	2,103,544.01
81	Sep25,2011	109,991,456.87	256,671.05	2,064,784.81
82	Oct25,2011	107,964,717.12	243,814.40	2,026,739.75
83	Nov25,2011	105,975,321.43	247,299.18	1,989,395.68
84	Dec25,2011	104,022,581.75	234,911.96	1,952,739.68
85	Jan25,2012	102,105,822.67	238,269.50	1,916,759.08
86	Feb25,2012	100,224,381.24	233,879.06	1,881,441.43
87	Mar25,2012	98,377,606.74	214,758.58	1,846,774.51
88	Apr25,2012	96,564,860.41	225,339.37	1,812,746.33
89	May25,2012	94,785,515.27	214,052.11	1,779,345.13
90	Jun25,2012	93,038,955.91	217,111.49	1,746,559.36
91	Jul25,2012	91,324,578.24	206,236.35	1,714,377.67
92	Aug25,2012	89,841,789.30	209,184.02	1,682,788.94
93	Sep25,2012	87,990,007.05	205,329.50	1,651,782.24
94	Oct25,2012	86,368,660.21	195,044.52	1,621,346.84
95	Nov25,2012	84,777,187.98	197,832.21	1,591,472.23
96	Dec25,2012	83,215,039.92	187,922.77	1,562,148.06
97	Jan25,2013	81,681,675.72	190,608.67	1,533,364.20
98	Feb25,2013	80,176,565.03	187,096.42	1,505,110.69
99	Mar25,2013	78,699,187.27	165,876.40	1,477,377.76

100	Apr25,2013	77,249,031.45	180,264.86	1,450,155.82
101	May25,2013	75,825,596.00	171,235.35	1,423,435.45
102	Jun25,2013	74,428,388.60	173,682.74	1,397,207.41
103	Jul25,2013	73,056,925.97	164,982.93	1,371,462.63
104	Aug25,2013	71,710,733.76	167,340.95	1,346,192.20
105	Sep25,2013	70,389,346.37	164,257.42	1,321,387.40
106	Oct25,2013	69,092,306.74	156,029.72	1,297,039.63
107	Nov25,2013	67,819,166.26	158,259.77	1,273,140.47
108	Dec25,2013	66,569,484.59	150,332.49	1,249,681.67
109	Jan25,2014	65,342,829.49	152,481.10	1,226,655.11
110	Feb25,2014	64,138,776.67	149,671.38	1,204,052.81
111	Mar25,2014	62,956,909.69	132,696.00	1,181,866.98
112	Apr25,2014	61,796,819.77	144,206.30	1,160,089.93
113	May25,2014	60,658,105.64	136,982.95	1,138,714.12
114	Jun25,2014	59,540,373.46	138,940.76	1,117,732.18
115	Jul25,2014	58,443,236.63	131,981.16	1,097,136.84
116	Aug25,2014	57,366,315.65	133,867.48	1,076,920.97
117	Sep25,2014	56,309,063.01	131,400.73	1,057,252.64
118	Oct25,2014	55,271,168.62	124,818.42	1,037,894.40
119	Nov25,2014	54,251,368.28	126,601.68	1,019,800.34
120	Dec25,2014	53,230,229.67	120,257.20	1,021,138.60
121	Jan25,2015	52,117,733.32	121,926.80	1,112,496.35
122	Feb25,2015	51,022,380.47	119,378.56	1,095,352.86
123	Mar25,2015	49,949,218.44	105,559.64	1,073,162.03
124	Apr25,2015	0.00	114,411.46	49,949,218.44

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CWLH-0429 12152004 - Price/Yield - 2A1

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1M1 - Cash Flow

Closing Date 20041229

Prepay: 20 CPR

Default: 0 CDR, Loss Severity: 0 %, Lag: 0 months

Run To CALL

LIBOR_1MO=2.39 LIBOR_6MO=2.66 COFI_11=1.96 CMT_1YR=2.69

Period	Date	1M1 Balance	1M1 Interest	1M1 Principal
Total			2,308,947.54	11,645,000.00
0	Dec25,2004	11,645,000.00	0.00	0.00
1	Jan25,2005	11,644,968.99	25,240.54	31.01
2	Feb25,2005	11,644,937.90	28,979.80	31.09
3	Mar25,2005	11,644,906.71	26,175.23	31.18
4	Apr25,2005	11,644,877.02	28,979.64	29.70
5	May25,2005	11,644,852.50	28,044.75	24.51
6	Jun25,2005	11,644,827.89	28,979.51	24.62
7	Jul25,2005	11,644,803.17	28,044.63	24.72
8	Aug25,2005	11,644,778.34	28,979.39	24.83
9	Sep25,2005	11,644,753.41	28,979.32	24.93
10	Oct25,2005	11,644,728.37	28,044.45	25.04
11	Nov25,2005	11,644,703.22	28,979.20	25.15
12	Dec25,2005	11,644,677.97	28,044.33	25.25
13	Jan25,2006	11,644,652.61	28,979.07	25.36
14	Feb25,2006	11,644,627.14	28,979.01	25.47
15	Mar25,2006	11,644,601.57	26,174.53	25.58
16	Apr25,2006	11,644,575.88	28,978.88	25.69
17	May25,2006	11,644,550.09	28,044.02	25.79
18	Jun25,2006	11,644,524.18	28,978.76	25.90
19	Jul25,2006	11,644,498.17	28,043.90	26.02
20	Aug25,2006	11,644,472.04	28,978.63	26.13
21	Sep25,2006	11,644,445.80	28,978.56	26.24
22	Oct25,2006	11,644,419.45	28,043.71	26.35
23	Nov25,2006	11,644,392.99	28,978.43	26.46
24	Dec25,2006	11,644,366.42	28,043.58	26.57
25	Jan25,2007	11,644,339.73	28,978.30	26.69
26	Feb25,2007	11,644,312.93	28,978.23	26.80
27	Mar25,2007	11,644,286.01	26,173.83	26.92
28	Apr25,2007	11,644,258.98	28,978.10	27.03
29	May25,2007	11,644,231.84	28,043.26	27.15
30	Jun25,2007	11,644,204.58	28,977.96	27.26
31	Jul25,2007	11,644,177.20	28,043.13	27.38
32	Aug25,2007	11,644,149.70	28,977.83	27.49
33	Sep25,2007	11,644,122.09	28,977.76	27.61
34	Oct25,2007	11,644,094.36	28,042.93	27.73
35	Nov25,2007	11,644,066.52	28,977.62	27.85
36	Dec25,2007	11,644,038.55	28,042.79	27.97
37	Jan25,2008	11,644,010.46	28,977.48	28.09
38	Feb25,2008	11,643,982.26	28,977.41	28.21
39	Mar25,2008	11,429,431.90	27,107.84	214,550.36
40	Apr25,2008	11,218,834.69	28,443.41	210,597.20
41	May25,2008	11,012,117.81	27,018.69	206,716.88
42	Jun25,2008	10,809,209.75	27,404.88	202,908.06
43	Jul25,2008	10,610,040.34	26,032.18	199,169.41

44	Aug25,2008	10,414,540.70	26,404.26	195,499.64
45	Sep25,2008	10,222,643.21	25,917.74	191,897.49
46	Oct25,2008	10,034,281.50	24,619.53	188,361.71
47	Nov25,2008	9,849,390.43	24,971.42	184,891.08
48	Dec25,2008	9,667,906.04	23,720.62	181,484.39
49	Jan25,2009	9,489,765.57	24,059.66	178,140.47
50	Feb25,2009	9,314,907.41	23,616.34	174,858.16
51	Mar25,2009	9,143,271.09	20,937.84	171,636.33
52	Apr25,2009	8,974,797.23	22,754.05	168,473.86
53	May25,2009	8,809,427.57	21,614.30	165,369.66
54	Jun25,2009	8,647,104.93	21,923.24	162,322.65
55	Jul25,2009	8,487,773.14	20,825.11	159,331.78
56	Aug25,2009	8,331,377.12	21,122.77	156,396.02
57	Sep25,2009	8,177,862.76	20,733.56	153,514.36
58	Oct25,2009	8,027,176.98	19,695.02	150,685.78
59	Nov25,2009	7,879,267.65	19,976.52	147,909.33
60	Dec25,2009	7,734,083.63	18,975.90	145,184.03
61	Jan25,2010	7,591,574.69	19,247.13	142,508.94
62	Feb25,2010	7,451,691.55	18,892.48	139,883.14
63	Mar25,2010	7,314,385.82	16,749.75	137,305.72
64	Apr25,2010	7,179,610.03	18,202.66	134,775.80
65	May25,2010	7,047,317.54	17,290.89	132,292.48
66	Jun25,2010	6,917,462.62	17,538.03	129,854.92
67	Jul25,2010	6,790,000.35	16,659.56	127,462.28
68	Aug25,2010	6,664,886.63	16,897.67	125,113.71
69	Sep25,2010	6,542,078.21	16,586.31	122,808.42
70	Oct25,2010	6,421,532.60	15,755.51	120,545.61
71	Nov25,2010	6,303,208.11	15,980.70	118,324.49
72	Dec25,2010	6,187,063.83	15,180.23	116,144.29
73	Jan25,2011	6,073,059.56	15,397.20	114,004.26
74	Feb25,2011	5,961,155.90	15,113.48	111,903.66
75	Mar25,2011	5,851,314.13	13,399.35	109,841.77
76	Apr25,2011	5,743,496.26	14,561.65	107,817.87
77	May25,2011	5,637,665.01	13,832.25	105,831.26
78	Jun25,2011	5,533,783.76	14,029.96	103,881.25
79	Jul25,2011	5,431,816.59	13,327.20	101,967.17
80	Aug25,2011	5,331,728.24	13,517.68	100,088.36
81	Sep25,2011	5,233,484.08	13,268.60	98,244.16
82	Oct25,2011	5,137,050.13	12,603.97	96,433.95
83	Nov25,2011	5,042,393.04	12,784.12	94,657.08
84	Dec25,2011	4,949,480.08	12,143.76	92,912.96
85	Jan25,2012	4,858,279.11	12,317.33	91,200.98
86	Feb25,2012	4,768,758.58	12,090.37	89,520.53
87	Mar25,2012	4,680,887.52	11,101.93	87,871.05
88	Apr25,2012	4,594,635.56	11,648.91	86,251.96
89	May25,2012	4,509,972.85	11,065.41	84,662.71
90	Jun25,2012	4,426,870.12	11,223.57	83,102.73
91	Jul25,2012	4,345,298.62	10,661.38	81,571.50
92	Aug25,2012	4,265,230.14	10,813.76	80,068.48
93	Sep25,2012	4,186,636.98	10,614.50	78,593.16
94	Oct25,2012	4,109,491.96	10,082.82	77,145.02
95	Nov25,2012	4,033,768.40	10,226.93	75,723.56
96	Dec25,2012	3,959,440.11	9,714.66	74,328.29
97	Jan25,2013	3,886,481.38	9,853.51	72,958.73
98	Feb25,2013	3,814,866.97	9,671.94	71,614.41
99	Mar25,2013	3,744,572.12	8,574.97	70,294.85

100	Apr25,2013	3,675,572.52	9,318.78	68,999.61
101	May25,2013	3,607,844.29	8,852.00	67,728.23
102	Jun25,2013	3,541,364.01	8,978.52	66,480.28
103	Jul25,2013	3,476,108.69	8,528.78	65,255.32
104	Aug25,2013	3,412,055.75	8,650.68	64,052.93
105	Sep25,2013	3,349,183.05	8,491.28	62,872.70
106	Oct25,2013	3,287,468.84	8,065.95	61,714.21
107	Nov25,2013	3,226,891.77	8,181.23	60,577.07
108	Dec25,2013	3,167,430.88	7,771.43	59,460.88
109	Jan25,2014	3,109,065.62	7,882.50	58,365.26
110	Feb25,2014	3,051,775.80	7,737.26	57,289.82
111	Mar25,2014	2,995,541.60	6,859.71	56,234.20
112	Apr25,2014	2,940,343.56	7,454.74	55,198.03
113	May25,2014	2,886,162.61	7,081.33	54,180.96
114	Jun25,2014	2,832,979.99	7,182.54	53,182.62
115	Jul25,2014	2,780,777.32	6,822.76	52,202.67
116	Aug25,2014	2,729,536.53	6,920.27	51,240.79
117	Sep25,2014	2,679,231.58	6,792.75	50,304.95
118	Oct25,2014	2,629,847.71	6,452.48	49,383.87
119	Nov25,2014	2,581,324.77	6,544.67	48,522.94
120	Dec25,2014	2,532,738.15	6,216.69	48,586.62
121	Jan25,2015	2,479,804.66	6,303.00	52,933.49
122	Feb25,2015	2,427,686.87	6,171.27	52,117.79
123	Mar25,2015	2,376,624.94	5,456.90	51,061.93
124	Apr25,2015	0.00	5,914.50	2,376,624.94

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CWHL 2004-29
CDR - First Dollar Loss

Banc of America Securities



Assumptions:
12 Month Lag
Servicer Advance 100%

2B1	20 % CPR
	35% Severity
CDR	1.7%
Cum Loss	2.57%
WAL	10.03

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Period	LIBOR_1MO Vector	LIBOR_6MO Vector	COFI_11 Vector	CMT_1YR Vector
1	2.490097	2.824476	1.96	2.673217
2	2.525039	2.922812	1.96	2.73662
3	2.959498	3.027959	1.96	2.793718
4	2.856971	3.081673	2.19	2.852346
5	2.852367	3.165209	2.31	2.908025
6	3.164151	3.220165	2.38	2.964663
7	3.073104	3.259017	2.42	3.023831
8	3.148146	3.313263	2.45	3.084304
9	3.277757	3.345308	2.46	3.148893
10	3.351755	3.42359	2.48	3.20732
11	3.177743	3.456198	2.52	3.256954
12	3.394172	3.519187	2.57	3.324318
13	3.394181	3.563928	2.65	3.36262
14	3.337779	3.606099	2.73	3.4033
15	3.740986	3.681758	2.81	3.437553
16	3.544646	3.686408	2.87	3.469723
17	3.550239	3.723795	2.92	3.494949
18	3.658723	3.778335	2.96	3.515715
19	3.64348	3.795039	2.99	3.533611
20	3.784933	3.82904	3.01	3.548715
21	3.768472	3.825117	3.03	3.560326
22	3.765556	3.89576	3.05	3.577506
23	3.872448	3.927663	3.07	3.602082
24	3.757389	3.940141	3.09	3.602568
25	3.844296	3.990053	3.12	3.63192
26	3.76176	4.020723	3.14	3.655225
27	4.185684	4.083406	3.17	3.695941
28	3.953902	4.082972	3.19	3.710693
29	3.946116	4.133788	3.21	3.751199
30	4.051993	4.144967	3.24	3.775395
31	4.025296	4.176592	3.27	3.81123
32	4.1316	4.207979	3.3	3.857763
33	4.183121	4.239731	3.33	3.887383
34	4.253688	4.271387	3.36	3.927158
35	4.012046	4.302869	3.39	3.957826
36	4.238519	4.332489	3.42	4.006283
37	4.210382	4.362671	3.45	4.046236
38	4.318827	4.412628	3.48	4.086124
39	4.369763	4.421502	3.52	4.110435
40	4.439287	4.450555	3.55	4.167941
41	4.186607	4.458305	3.59	4.200101

42	4.416397	4.506412	3.62	4.260958
43	4.504752	4.534035	3.66	4.292782
44	4.371111	4.540483	3.7	4.32406
45	4.540929	4.5522	3.74	4.372754
46	4.484946	4.614849	3.78	4.409868
47	4.469936	4.641023	3.81	4.443419
48	4.579079	4.688591	3.86	4.473131
49	4.542729	4.692665	3.9	4.499423
50	4.440099	4.718076	3.94	4.521432
51	4.909851	4.779513	3.97	4.5387
52	4.63902	4.769116	4	4.553664
53	4.749911	4.794068	4.03	4.5628
54	4.603057	4.796828	4.05	4.56809
55	4.692263	4.843345	4.07	4.56915
56	4.801556	4.867462	4.09	4.567736
57	4.848678	4.853897	4.11	4.564726
58	4.785807	4.915219	4.13	4.560746
59	4.766152	4.938029	4.16	4.556335
60	4.876666	4.982953	4.19	4.552166
61	4.834094	4.981879	4.22	4.548724
62	4.72178	5.002807	4.25	4.545546
63	5.209342	5.061088	4.27	4.542477
64	4.919919	5.043475	4.29	4.541302
65	5.030246	5.062546	4.31	4.539772
66	4.870351	5.05799	4.32	4.539264
67	4.957108	5.099019	4.33	4.539472
68	5.064274	5.116603	4.34	4.541483
69	5.105823	5.095041	4.35	4.545781
70	5.031991	5.151994	4.36	4.552657
71	5.00347	5.169501	4.38	4.562305
72	5.111432	5.210858	4.39	4.575076
73	5.060411	5.205139	4.41	4.591298
74	4.937596	5.223264	4.42	4.610598
75	5.440473	5.281242	4.44	4.651339
76	5.13482	5.261065	4.46	4.659324
77	5.246369	5.280227	4.48	4.688278
78	5.077847	5.275722	4.5	4.709143
79	5.166852	5.31924	4.52	4.754493
80	5.278003	5.338684	4.54	4.79074
81	5.321996	5.358163	4.55	4.828653
82	5.247324	5.37728	4.56	4.867517
83	5.219918	5.395488	4.57	4.906464

84	5.333319	5.412821	4.58	4.945307
85	5.280983	5.429657	4.58	4.984379
86	5.392342	5.4455	4.58	5.023228
87	5.434197	5.460792	4.59	5.043011
88	5.354179	5.475308	4.59	5.1013
89	5.321621	5.488699	4.6	5.139967
90	5.432112	5.501169	4.6	5.178363
91	5.373938	5.513256	4.61	5.216846
92	5.482058	5.524671	4.62	5.254904
93	5.519364	5.493982	4.63	5.292968
94	5.432732	5.547287	4.64	5.330796
95	5.39477	5.558343	4.66	5.36799
96	5.503011	5.569415	4.67	5.404683
97	5.440885	5.580889	4.69	5.441336
98	5.302058	5.592363	4.7	5.477486
99	5.832076	5.646329	4.71	5.51294
100	5.497567	5.616452	4.71	5.549732
101	5.459698	5.628635	4.71	5.585324
102	5.570298	5.640924	4.71	5.620479
103	5.508164	5.653617	4.7	5.655378
104	5.618437	5.666259	4.7	5.689218
105	5.656891	5.635967	4.7	5.722234
106	5.568992	5.692186	4.7	5.75391
107	5.531743	5.704906	4.71	5.783561
108	5.644706	5.717441	4.72	5.811164
109	5.582272	5.730125	4.74	5.837118
110	5.440865	5.742578	4.75	5.86084
111	5.986505	5.79843	4.76	5.882041
112	5.643546	5.767781	4.76	5.902722
113	5.605206	5.780107	4.76	5.920183
114	5.719041	5.792236	4.76	5.93546
115	5.655245	5.804415	4.75	5.949283
116	5.768101	5.816198	4.74	5.961434
117	5.806899	5.783551	4.74	5.972735
118	5.715766	5.839198	4.73	5.983292
119	5.67627	5.849837	4.73	5.993072
120	5.790397	5.859849	4.73	6.002392
121	5.724274	5.86953	4.73	6.011679
122	5.576836	5.878511	4.73	6.020448
123	6.132968	5.931475	4.74	6.050115
124	5.778083	5.895232	4.74	6.037667
125	5.734916	5.902559	4.75	6.045577

126	5.847096	5.909321	4.75	6.053054
127	5.776878	5.916023	4.76	6.060495
128	5.886978	5.922549	4.77	6.067442
129	5.920698	5.929461	4.77	6.074347
130	5.820988	5.936854	4.77	6.08102
131	5.774517	5.944731	4.76	6.087144
132	5.88634	5.953325	4.76	6.092856
133	5.815096	5.962944	4.75	6.098528
134	5.927452	5.973297	4.74	6.103732
135	5.963991	5.98473	4.73	6.086656
136	5.867114	5.997141	4.72	6.113828
137	5.824832	6.010321	4.72	6.118245
138	5.942658	6.024176	4.72	6.12227
139	5.87571	6.03859	4.71	6.126254
140	5.994393	6.052847	4.71	6.129794
141	6.036648	6.020597	4.71	6.133287
142	5.944267	6.08002	4.72	6.136566
143	5.905928	6.091726	4.72	6.139355
144	6.027028	6.101822	4.73	6.141773
145	5.959154	6.110524	4.73	6.144147
146	5.805638	6.117487	4.74	6.146102
147	6.384508	6.169241	4.74	6.147483
148	6.01277	6.126812	4.74	6.14971
149	5.965001	6.12876	4.73	6.15095
150	6.077951	6.129067	4.72	6.15184
151	5.999893	6.128318	4.7	6.152684
152	6.108405	6.126579	4.69	6.153134
153	6.136236	6.077401	4.69	6.153534
154	6.02417	6.122311	4.68	6.153739
155	5.966795	6.120209	4.69	6.153509
156	6.073573	6.118466	4.69	6.152951
157	5.989715	6.117335	4.7	6.152345
158	5.820648	6.11657	4.71	6.15137
159	6.399088	6.163549	4.71	6.149891
160	6.011872	6.116877	4.71	6.149131
161	5.956596	6.117689	4.71	6.147512
162	6.066956	6.118893	4.7	6.145585
163	5.985239	6.12055	4.69	6.14361
164	6.095484	6.122258	4.68	6.141288
165	6.125979	6.076292	4.67	6.138915
166	6.016625	6.125803	4.66	6.136366
167	5.963636	6.127037	4.66	6.133439

168	6.076652	6.127788	4.66	6.130223
169	5.995233	6.128249	4.66	6.126958
170	5.826524	6.128182	4.66	6.12337
171	6.415753	6.175625	4.66	6.14295
172	6.023845	6.127024	4.66	6.115927
173	5.968035	6.125668	4.67	6.11177
174	6.079347	6.123843	4.68	6.107345
175	5.99484	6.121806	4.68	6.102871
176	6.104061	6.119418	4.69	6.098098
177	6.131369	6.116964	4.69	6.093274
178	6.01591	6.114433	4.69	6.088294
179	5.957356	6.111757	4.69	6.082989
180	6.067429	6.10904	4.69	6.077434
181	5.980866	6.106458	4.68	6.071832
182	6.089703	6.103818	4.67	6.065953
183	6.116561	6.101319	4.67	6.036123
184	6.000252	6.098882	4.67	6.053949
185	5.941457	6.096377	4.67	6.047575
186	6.05232	6.093867	4.67	6.040972
187	5.965422	6.091514	4.67	6.034322
188	6.075078	6.08914	4.68	6.027417
189	6.1023	6.037984	4.68	6.020463
190	5.985594	6.084809	4.69	6.013375
191	5.926768	6.08266	4.7	6.006013
192	6.038549	6.080541	4.72	5.99844
193	5.951532	6.078601	4.73	5.990822
194	5.775701	6.076677	4.74	5.982972
195	6.376405	6.123892	4.75	5.974816
196	5.973019	6.073319	4.76	5.967052
197	5.914367	6.071707	4.76	5.958782
198	6.027197	6.070159	4.76	5.95032
199	5.940273	6.068814	4.75	5.941814
200	6.051961	6.067521	4.75	5.933098
201	6.080415	6.017046	4.76	5.924338
202	5.96359	6.06551	4.76	5.915463
203	5.905305	6.064629	4.78	5.906364
204	6.019325	6.063847	4.8	5.897093
205	5.932708	6.063292	4.82	5.88778
206	5.756545	6.06282	4.84	5.878279
207	6.364138	6.111983	4.85	5.868532
208	5.958434	6.062505	4.87	5.859087
209	5.900727	6.062502	4.88	5.84924

210	6.016078	6.062622	4.88	5.83924
211	5.929947	6.062997	4.89	5.8292
212	6.044212	6.063506	4.89	5.818993
213	6.074546	6.014506	4.9	5.808746
214	5.958419	6.065336	4.91	5.798407
215	5.901427	6.066532	4.92	5.787891
216	6.018277	6.067919	4.94	5.77724
217	5.932926	6.069578	4.95	5.766554
218	5.757425	6.071341	4.97	5.75572
219	6.372118	6.123111	5	5.769146
220	5.96542	6.075373	5.02	5.733899
221	5.909544	6.077427	5.04	5.722795
222	6.027983	6.079565	5.07	5.711574
223	5.943244	6.082047	5.09	5.70032
224	6.06034	6.084903	5.12	5.68894
225	6.092726	6.088419	5.14	5.677528
226	5.977438	6.092703	5.16	5.666045
227	5.922054	6.097811	5.17	5.654432
228	6.042509	6.103566	5.19	5.642719
229	5.95996	6.10952	5.2	5.630978
230	6.080914	6.114971	5.21	5.619131
231	6.117797	6.119458	5.22	5.582742
232	6.007332	6.12233	5.23	5.59532
233	5.955728	6.122918	5.25	5.583278
234	6.077348	6.121175	5.26	5.571153
235	5.991857	6.117585	5.28	5.559004
236	6.107165	6.112435	5.3	5.546769
237	6.134604	6.055736	5.33	5.53451
238	6.010772	6.099406	5.35	5.522203
239	5.945529	6.092232	5.38	5.50981
240	6.056345	6.084971	5.41	5.497352
241	5.961719	6.077725	5.44	5.484874
242	5.775385	6.070389	5.47	5.47233
243	6.390224	6.113585	5.49	5.459705
244	5.968792	6.055718	5.51	5.447167
245	5.903039	6.048269	5.52	5.434502
246	6.013943	6.040755	5.53	5.42179
247	5.918783	6.033261	5.54	5.409064
248	6.028138	6.025692	5.55	5.396289
249	6.051528	5.967367	5.57	5.383502
250	5.925199	6.010574	5.59	5.370688
251	5.859062	6.002925	5.61	5.357831

252	5.970077	5.995224	5.64	5.344943
253	5.874479	5.987547	5.68	5.332046
254	5.686721	5.979812	5.71	5.31912
255	6.304527	6.022877	5.74	5.306162
256	5.88042	5.964381	5.76	5.293239
257	5.813985	5.956597	5.78	5.280267
258	5.925136	5.948775	5.79	5.267282
259	5.829193	5.940983	5.8	5.254294
260	5.9388	5.933148	5.81	5.241294
261	5.962021	5.874373	5.82	5.228294
262	5.834846	5.917536	5.84	5.215291
263	5.768194	5.909684	5.86	5.202284
264	5.879511	5.901808	5.88	5.189279
265	5.783313	5.893967	5.9	5.176278
266	5.594615	5.886097	5.92	5.163284
267	6.214864	5.929233	5.95	5.174796
268	5.788862	5.870439	5.97	5.137315
269	5.722075	5.862584	6	5.124351
270	5.833588	5.85472	6.03	5.111404
271	5.737226	5.846896	6.07	5.098469
272	5.847204	5.839059	6.1	5.085558
273	5.87048	5.831263	6.12	5.07266
274	5.742858	5.823487	6.15	5.059781
275	5.676015	5.815696	6.17	5.046937
276	5.787758	5.80791	6.18	5.034127
277	5.691319	5.800169	6.19	5.021336
278	5.801533	5.79243	6.2	5.008585
279	5.824922	5.784739	6.22	4.971441
280	5.697221	5.777077	6.24	4.983157
281	5.630402	5.769417	6.25	4.970512
282	5.742409	5.761774	6.27	4.957916
283	5.64598	5.754183	6.3	4.945346
284	5.756466	5.746609	6.32	4.932834
285	5.780026	5.687891	6.35	4.920351
286	5.652338	5.731607	6.38	4.90791
287	5.585621	5.724143	6.41	4.895541
288	5.69793	5.71671	6.44	4.883237
289	5.601595	5.709335	6.47	4.870967
290	5.412359	5.701991	6.51	4.858771
291	6.036294	5.745906	6.53	4.846673
292	5.608598	5.687474	6.56	4.834508
293	5.54206	5.680273	6.58	4.822492

294	5.654709	5.673114	6.59	4.810557
295	5.558552	5.666023	6.61	4.798664
296	5.6697	5.658975	6.62	4.786861
297	5.693778	5.600749	6.63	4.775104
298	5.566388	5.645075	6.65	4.763414
299	5.500105	5.638202	6.66	4.75183
300	5.613137	5.631385	6.68	4.74034
301	5.517238	5.624642	6.69	4.728902
302	5.328353	5.617956	6.72	4.71757
303	5.953716	5.662594	6.77	4.706373
304	5.526097	5.604806	6.83	4.695094
305	5.460143	5.598327	6.91	4.684018
306	5.573602	5.591918	7	4.673051
307	5.478041	5.585589	7.1	4.662144
308	5.590023	5.579332	7.13	4.65136
309	5.614858	5.521895	7.09	4.64064
310	5.488112	5.567064	6.96	4.630011
311	5.422562	5.561046	6.76	4.61952
312	5.536493	5.555109	6.46	4.609154
313	5.441349	5.549262	6.12	4.598857
314	5.253191	5.543498	5.79	4.588698
315	5.879828	5.589094	5.68	4.602794
316	5.452821	5.532246	5.71	4.568629
317	5.387747	5.526755	5.71	4.5588
318	5.502199	5.521356	5.71	4.549108
319	5.407549	5.516056	5.71	4.539496
320	5.520553	5.510853	5.71	4.530038
321	5.546387	5.50575	5.71	4.520664
322	5.420613	5.500748	5.71	4.511408
323	5.356088	5.495849	5.71	4.502323
324	5.471111	5.491055	5.71	4.493391
325	5.377028	5.486367	5.71	4.48455
326	5.49062	5.481789	5.71	4.475873
327	5.517045	5.477322	5.71	4.443341
328	5.391874	5.472966	5.71	4.458822
329	5.327967	5.468727	5.71	4.450534
330	5.443614	5.464605	5.71	4.442407
331	5.350174	5.460599	5.71	4.434383
332	5.464409	5.456714	5.71	4.426548
333	5.491492	5.401712	5.71	4.418836
334	5.367004	5.4493	5.71	4.411287
335	5.303787	5.44578	5.71	4.403967

336	5.420112	5.442386	5.71	4.396845
337	5.327382	5.439119	5.71	4.389829
338	5.141699	5.435988	5.71	4.382975
339	5.770786	5.484233	5.71	4.376292
340	5.346348	5.430133	5.71	4.369445
341	5.283878	5.427425	5.71	4.362814
342	5.400942	5.424863	5.71	4.356302
343	5.309011	5.422435	5.71	4.34994
344	5.424719	5.420142	5.71	4.343912
345	5.453331	5.366764	5.71	4.338245
346	5.330458	5.415916	5.71	4.333076
347	5.268846	5.41398	5.71	4.32857
348	5.386694	5.412174	5.71	4.324763
349	5.295557	5.410522	5.71	4.321604
350	5.111496	5.409065	5.71	
351	5.741838	5.459041	5.71	
352	5.319101	5.406841	5.71	
353	5.258251	5.406149	5.71	
354	5.376999	5.405737	5.71	
355	5.287003	5.40555	5.71	
356	5.404702		5.71	
357	5.4355		5.71	
358	5.31504		5.71	
359	5.255835		5.71	
360	5.375903		5.71	

TOTAL AAA CLASSES

AAA MEZZ CLASS

Date	Balance	Principal	Interest	Cash Flow	Balance	Principal	Interest	Cash Flow
29-Dec-04	553,173,000.00	0	0	0	29,115,000.00	0	0	0
25-Jan-05	542,853,423.95	10,319,576.05	1,107,728.93	11,427,304.99	28,571,852.64	543,147.36	58,302.79	601,450.15
25-Feb-05	532,314,369.59	10,539,054.36	1,248,110.50	11,787,164.86	28,017,153.53	554,699.10	65,691.45	620,390.56
25-Mar-05	521,969,505.89	10,344,863.70	1,105,439.51	11,450,303.21	27,472,675.21	544,478.32	58,182.29	602,660.61
25-Apr-05	511,815,324.47	10,154,181.42	1,200,094.89	11,354,276.31	26,938,233.02	534,442.19	63,164.26	597,606.45
25-May-05	501,848,468.58	9,966,855.88	1,138,789.10	11,105,644.98	26,413,650.27	524,582.74	59,937.57	584,520.31
25-Jun-05	492,065,254.08	9,783,214.51	1,153,833.27	10,937,047.78	25,898,733.08	514,917.20	60,729.38	575,646.58
25-Jul-05	482,462,297.42	9,602,956.66	1,094,845.19	10,697,801.85	25,393,303.34	505,429.74	57,624.68	563,054.42
25-Aug-05	473,036,277.41	9,426,020.01	1,109,261.23	10,535,281.24	24,897,186.26	496,117.08	58,383.44	554,500.51
25-Sep-05	463,783,934.06	9,252,343.35	1,087,589.24	10,339,932.60	24,410,210.26	486,976.00	57,242.78	544,218.78
25-Oct-05	454,702,067.42	9,081,866.64	1,031,919.25	10,113,785.89	23,932,206.91	478,003.35	54,312.72	532,316.07
25-Nov-05	445,787,536.51	8,914,530.91	1,045,435.84	9,959,966.74	23,463,010.89	469,196.02	55,024.13	524,220.15
25-Dec-05	437,037,258.23	8,750,278.28	991,877.27	9,742,155.55	23,002,459.94	460,550.95	52,205.20	512,756.15
25-Jan-06	428,448,206.26	8,589,051.97	1,004,821.50	9,593,873.46	22,550,394.77	452,065.17	52,886.49	504,951.66
25-Feb-06	420,017,410.07	8,430,796.19	985,073.83	9,415,870.03	22,106,659.03	443,735.74	51,847.12	495,582.86
25-Mar-06	411,741,953.83	8,275,456.24	872,236.15	9,147,692.39	21,671,099.25	435,559.78	45,908.16	481,467.94
25-Apr-06	403,618,975.45	8,122,978.38	946,663.38	9,069,641.75	21,243,564.80	427,534.45	49,825.47	477,359.92
25-May-06	395,645,665.57	7,973,309.88	898,052.22	8,871,362.10	20,823,907.81	419,656.99	47,266.93	466,923.92
25-Jun-06	387,819,266.59	7,826,398.98	909,655.33	8,736,054.31	20,411,983.14	411,924.67	47,877.63	459,802.31
25-Jul-06	380,137,071.71	7,682,194.88	862,897.87	8,545,092.75	20,007,648.32	404,334.82	45,416.66	449,751.48
25-Aug-06	372,596,424.01	7,540,647.69	873,998.48	8,414,646.18	19,610,763.51	396,884.80	46,000.92	442,885.72
25-Sep-06	365,194,715.53	7,401,708.48	856,661.28	8,258,369.76	19,221,191.46	389,572.06	45,088.41	434,660.47
25-Oct-06	357,929,386.35	7,265,329.19	812,558.24	8,077,887.43	18,838,797.42	382,394.04	42,767.15	425,161.19
25-Nov-06	350,797,923.70	7,131,462.64	822,939.31	7,954,401.96	18,463,449.14	375,348.28	43,313.53	418,661.82
25-Dec-06	343,797,861.14	7,000,062.56	780,525.38	7,780,587.94	18,095,016.80	368,432.34	41,081.17	409,513.51
25-Jan-07	336,926,777.65	6,871,083.49	790,448.58	7,661,532.07	17,733,372.98	361,643.82	41,603.46	403,247.28
25-Feb-07	330,182,296.82	6,744,480.83	774,650.82	7,519,131.65	17,378,392.60	354,980.38	40,771.98	395,752.36
25-Mar-07	323,562,086.02	6,620,210.79	685,678.57	7,305,889.36	17,029,932.90	348,439.71	36,089.13	384,528.83
25-Apr-07	317,063,855.62	6,498,230.40	743,923.16	7,242,153.57	16,687,933.35	342,019.55	39,154.70	381,174.25
25-May-07	310,685,358.15	6,378,497.47	705,467.08	7,083,964.55	16,352,215.68	335,717.68	37,130.65	372,848.33
25-Jun-07	304,424,387.55	6,260,970.60	714,317.42	6,975,288.02	16,022,683.76	329,531.92	37,596.47	367,128.39
25-Jul-07	298,278,778.42	6,145,609.13	677,344.26	6,822,953.39	15,699,223.63	323,460.13	35,650.47	359,110.60
25-Aug-07	292,246,405.25	6,032,373.17	685,792.62	6,718,165.79	15,381,723.42	317,500.21	36,095.13	353,595.34
25-Sep-07	286,325,181.69	5,921,223.56	671,923.19	6,593,146.75	15,070,073.31	311,650.11	35,365.15	347,015.25
25-Oct-07	280,513,059.84	5,812,121.86	637,073.53	6,449,195.39	14,764,165.53	305,907.79	33,530.91	339,438.70
25-Nov-07	274,808,029.51	5,705,030.33	644,946.28	6,349,976.61	14,463,894.26	300,271.27	33,945.28	334,216.55
25-Dec-07	269,208,117.56	5,599,911.95	611,447.87	6,211,359.81	14,169,155.66	294,738.60	32,182.16	326,920.77

25-Jan-08	263,711,387.21	5,496,730.35	618,954.33	6,115,684.68	13,879,847.78	289,307.87	32,577.25	321,885.12
25-Feb-08	258,315,937.36	5,395,449.85	606,316.43	6,001,766.28	13,595,870.58	283,977.20	31,912.08	315,889.29
25-Mar-08	253,556,244.60	4,759,692.76	555,594.53	5,315,287.29	13,345,355.00	250,515.58	29,242.45	279,758.03
25-Apr-08	248,884,250.67	4,671,993.93	582,968.07	5,254,961.99	13,089,455.25	245,899.75	30,683.20	276,582.95
25-May-08	244,298,339.74	4,585,910.93	553,767.46	5,139,678.39	12,858,086.28	241,368.97	29,146.29	270,515.26
25-Jun-08	239,796,925.74	4,501,414.00	561,682.60	5,063,096.60	12,621,164.61	236,921.67	29,562.88	266,484.55
25-Jul-08	235,378,451.82	4,418,473.92	533,548.16	4,952,022.08	12,388,608.31	232,556.30	28,082.09	260,638.39
25-Aug-08	231,041,389.81	4,337,062.01	541,174.29	4,878,236.30	12,160,336.94	228,271.37	28,483.48	256,754.85
25-Sep-08	226,784,239.71	4,257,150.10	531,202.66	4,788,352.76	11,936,271.54	224,065.39	27,958.64	252,024.03
25-Oct-08	222,605,529.15	4,178,710.57	504,594.93	4,683,305.50	11,716,334.64	219,936.91	26,558.20	246,495.11
25-Nov-08	218,503,812.87	4,101,716.27	511,807.21	4,613,523.49	11,500,450.15	215,884.49	26,937.81	242,822.29
25-Dec-08	214,477,672.28	4,026,140.60	486,170.98	4,512,311.58	11,288,543.42	211,906.73	25,588.50	237,495.24
25-Jan-09	210,525,714.88	3,951,957.40	493,119.91	4,445,077.31	11,080,541.15	208,002.27	25,954.24	233,956.51
25-Feb-09	206,646,573.86	3,879,141.02	484,033.71	4,363,174.73	10,876,371.40	204,169.75	25,476.01	229,645.76
25-Mar-09	202,838,907.58	3,807,666.28	429,136.05	4,236,802.33	10,675,963.57	200,407.84	22,586.60	222,994.43
25-Apr-09	199,101,399.12	3,737,508.46	466,360.46	4,203,868.92	10,479,248.33	196,715.24	24,545.82	221,261.06
25-May-09	195,432,755.82	3,668,643.30	443,000.61	4,111,643.91	10,286,157.65	193,090.68	23,316.33	216,407.01
25-Jun-09	191,831,708.85	3,601,046.97	449,332.48	4,050,379.45	10,096,624.75	189,532.90	23,649.59	213,182.49
25-Jul-09	188,297,012.74	3,534,696.11	426,825.55	3,961,521.66	9,910,584.08	186,404.67	22,464.99	208,505.66
25-Aug-09	184,827,444.98	3,469,567.76	432,926.22	3,902,493.98	9,727,971.29	182,612.79	22,786.08	205,398.88
25-Sep-09	181,421,805.58	3,405,639.40	424,949.10	3,830,588.50	9,548,723.22	179,248.07	22,366.23	201,614.29
25-Oct-09	178,078,916.65	3,342,888.92	403,663.52	3,746,552.44	9,372,777.88	175,945.34	21,245.91	197,191.25
25-Nov-09	174,797,622.03	3,281,294.62	409,433.11	3,690,727.73	9,200,074.42	172,703.46	21,549.58	194,253.04
25-Dec-09	171,576,786.84	3,220,835.20	388,924.71	3,609,759.91	9,030,553.10	169,521.32	20,470.17	189,991.49
25-Jan-10	168,415,297.10	3,161,489.74	394,483.63	3,555,973.37	8,864,155.29	166,397.81	20,762.75	187,160.55
25-Feb-10	165,312,059.38	3,103,237.72	387,214.84	3,490,452.56	8,700,823.45	163,331.84	20,380.17	183,712.01
25-Mar-10	162,266,000.38	3,046,059.00	343,298.04	3,389,357.04	8,540,501.07	160,322.37	18,068.71	178,391.08
25-Apr-10	159,276,066.58	2,989,933.80	373,076.58	3,363,010.38	8,383,132.72	157,368.35	19,636.04	177,004.39
25-May-10	156,341,223.87	2,934,842.71	354,389.25	3,289,231.95	8,228,663.97	154,468.76	18,652.47	173,121.23
25-Jun-10	153,460,457.20	2,880,766.67	359,454.53	3,240,221.20	8,077,041.38	151,622.59	18,919.07	170,541.66
25-Jul-10	150,632,770.21	2,827,686.99	341,449.52	3,169,136.51	7,928,212.52	148,828.86	17,971.42	166,800.28
25-Aug-10	147,857,184.90	2,775,585.31	346,329.84	3,121,915.15	7,782,125.91	146,086.61	18,228.28	164,314.89
25-Sep-10	145,132,741.30	2,724,443.60	339,948.31	3,064,391.91	7,638,731.04	143,394.88	17,892.40	161,287.28
25-Oct-10	142,458,497.12	2,674,244.18	322,920.35	2,997,164.53	7,497,978.29	140,752.75	16,996.18	157,748.92
25-Nov-10	139,833,527.42	2,624,969.70	327,535.83	2,952,505.53	7,359,818.99	138,159.30	17,239.10	155,398.40
25-Dec-10	137,256,924.32	2,576,603.10	311,129.60	2,887,732.70	7,224,205.36	135,613.63	16,375.60	151,989.23
25-Jan-11	134,727,796.67	2,529,127.66	315,576.55	2,844,704.20	7,091,090.49	133,114.87	16,609.65	149,724.52
25-Feb-11	132,245,269.71	2,482,526.96	309,761.66	2,792,288.62	6,960,428.34	130,662.15	16,303.60	146,965.75
25-Mar-11	129,808,484.83	2,436,784.88	274,629.34	2,711,414.22	6,832,173.72	128,254.62	14,454.49	142,709.11
25-Apr-11	127,416,599.22	2,391,885.61	298,451.34	2,690,336.95	6,706,282.28	125,891.45	15,708.31	141,599.75
25-May-11	125,068,785.61	2,347,813.61	283,501.93	2,631,315.54	6,582,710.46	123,571.82	14,921.48	138,493.30
25-Jun-11	122,764,231.97	2,304,553.64	287,553.98	2,592,107.63	6,461,415.53	121,294.93	15,134.75	136,429.68

25-Jul-11	120,502,141.22	2,262,090.75	273,150.42	2,535,241.16	6,342,355.54	119,059.99	14,376.65	133,436.64
25-Aug-11	118,281,730.98	2,220,410.24	277,054.51	2,497,464.75	6,225,489.31	116,866.23	14,582.13	131,448.36
25-Sep-11	116,102,233.28	2,179,497.70	271,949.41	2,451,447.11	6,110,776.42	114,712.89	14,313.44	129,026.33
25-Oct-11	113,962,894.30	2,139,338.98	258,327.47	2,397,666.45	5,998,177.18	112,599.23	13,596.48	126,195.71
25-Nov-11	111,862,974.11	2,099,920.19	262,019.69	2,361,939.88	5,887,652.67	110,524.51	13,790.81	124,315.32
25-Dec-11	109,801,746.40	2,061,227.71	248,895.12	2,310,122.82	5,779,164.65	108,488.02	13,100.03	121,588.05
25-Jan-12	107,778,498.27	2,023,248.13	252,452.52	2,275,700.65	5,672,675.60	106,489.05	13,287.26	119,776.32
25-Feb-12	105,792,529.92	1,985,968.34	247,800.73	2,233,769.07	5,568,148.68	104,526.92	13,042.43	117,569.34
25-Mar-12	103,843,154.48	1,949,375.44	227,542.10	2,176,917.54	5,465,547.74	102,600.93	11,976.16	114,577.09
25-Apr-12	101,929,697.72	1,913,456.77	238,752.72	2,152,209.49	5,364,837.31	100,710.44	12,566.21	113,276.64
25-May-12	100,051,497.81	1,878,199.91	226,793.58	2,104,993.48	5,265,982.54	98,854.77	11,936.76	110,791.53
25-Jun-12	98,207,905.15	1,843,592.66	230,035.07	2,073,627.73	5,168,949.24	97,033.30	12,107.37	109,140.67
25-Jul-12	96,398,282.09	1,809,623.06	218,512.59	2,028,135.65	5,073,703.86	95,245.39	11,500.91	106,746.30
25-Aug-12	94,622,002.74	1,776,279.36	221,635.72	1,997,915.07	4,980,213.44	93,490.42	11,665.29	105,155.71
25-Sep-12	92,878,452.71	1,743,550.02	217,551.75	1,961,101.78	4,888,445.66	91,767.78	11,450.34	103,218.12
25-Oct-12	91,167,028.98	1,711,423.73	206,654.56	1,918,078.29	4,798,368.77	90,076.89	10,876.79	100,953.68
25-Nov-12	89,487,139.60	1,679,889.38	209,608.19	1,889,497.57	4,709,951.62	88,417.15	11,032.25	99,449.40
25-Dec-12	87,838,203.55	1,648,936.05	199,108.89	1,848,044.94	4,623,163.63	86,787.99	10,479.64	97,267.63
25-Jan-13	86,219,650.50	1,618,553.05	201,954.67	1,820,507.72	4,537,974.78	85,188.85	10,629.42	95,818.27
25-Feb-13	84,630,920.63	1,588,729.87	198,233.35	1,786,963.21	4,454,355.61	83,619.18	10,433.56	94,052.74
25-Mar-13	83,071,464.45	1,559,456.18	175,750.21	1,735,206.39	4,372,277.19	82,078.42	9,250.21	91,328.63
25-Apr-13	81,540,742.58	1,530,721.87	190,995.14	1,721,717.02	4,291,711.13	80,566.06	10,052.59	90,618.65
25-May-13	80,038,225.57	1,502,517.00	181,428.15	1,683,945.16	4,212,629.57	79,081.56	9,549.06	88,630.62
25-Jun-13	78,563,393.76	1,474,831.82	184,021.22	1,658,853.04	4,135,005.16	77,624.41	9,685.54	87,309.95
25-Jul-13	77,115,737.02	1,447,656.74	174,803.55	1,622,460.29	4,058,811.05	76,194.11	9,200.39	85,394.50
25-Aug-13	75,694,754.64	1,420,982.37	177,301.93	1,598,284.30	3,984,020.88	74,790.17	9,331.88	84,122.05
25-Sep-13	74,299,955.15	1,394,799.49	174,034.86	1,568,834.35	3,910,608.79	73,412.09	9,159.93	82,572.02
25-Oct-13	72,930,856.12	1,369,099.04	165,317.40	1,534,416.44	3,838,549.38	72,059.41	8,701.10	80,760.51
25-Nov-13	71,586,984.00	1,343,872.12	167,680.19	1,511,552.31	3,767,817.73	70,731.65	8,825.46	79,557.11
25-Dec-13	70,267,873.98	1,319,110.02	159,281.04	1,478,391.06	3,698,389.38	69,428.35	8,383.39	77,811.74
25-Jan-14	68,973,069.80	1,294,804.17	161,557.55	1,456,361.73	3,630,240.32	68,149.07	8,503.21	76,652.28
25-Feb-14	67,702,123.63	1,270,946.17	158,580.58	1,429,526.75	3,563,346.96	66,893.35	8,346.53	75,239.88
25-Mar-14	66,454,595.88	1,247,527.76	140,594.74	1,388,122.50	3,497,686.18	65,660.78	7,399.88	73,060.66
25-Apr-14	65,230,055.03	1,224,540.84	152,790.19	1,377,331.03	3,433,235.27	64,450.92	8,041.76	72,492.68
25-May-14	64,028,077.57	1,201,977.47	145,136.87	1,347,114.34	3,369,971.92	63,263.34	7,638.95	70,902.29
25-Jun-14	62,848,247.73	1,179,829.83	147,211.22	1,327,041.06	3,307,874.27	62,097.65	7,748.13	69,845.78
25-Jul-14	61,690,157.45	1,158,090.28	139,837.35	1,297,927.63	3,246,920.83	60,953.44	7,360.02	68,313.46
25-Aug-14	60,553,406.17	1,136,751.28	141,835.95	1,278,587.24	3,187,090.51	59,830.31	7,465.21	67,295.53
25-Sep-14	59,437,415.93	1,115,990.24	139,222.37	1,255,212.62	3,128,352.91	58,737.60	7,327.65	66,065.26
25-Oct-14	58,341,859.41	1,095,556.52	132,248.25	1,227,804.77	3,070,690.79	57,662.12	6,960.59	64,622.71
25-Nov-14	57,265,402.20	1,076,457.21	134,137.66	1,210,594.87	3,014,033.92	56,656.87	7,060.03	63,716.90
25-Dec-14	56,187,532.37	1,077,869.83	127,415.52	1,205,285.35	2,957,302.70	56,731.22	6,706.23	63,437.45

25-Jan-15	55,013,229.25	1,174,303.12	129,184.50	1,303,487.62	2,895,495.93	61,806.77	6,799.33	68,606.10
25-Feb-15	53,857,022.07	1,156,207.19	126,484.58	1,282,691.77	2,834,641.60	60,854.33	6,657.23	67,511.56
25-Mar-15	52,724,238.56	1,132,783.50	111,843.08	1,244,626.59	2,775,020.12	59,621.48	5,886.61	65,508.08
25-Apr-15	0	52,724,238.56	121,221.81	52,845,460.37	0.00	2,775,020.12	6,380.23	2,781,400.36

Banc of America Securities

Price	LIBOR_1MO=2.4			LIBOR_1MO=2.8			LIBOR_1MO=2.4			LIBOR_1MO=2.8			LIBOR_1MO=2.4			LIBOR_1MO=2.8		
	90097...	LIBOR_GMO=2.8	COFL_11=1.96...	90097...	LIBOR_GMO=2.8	COFL_11=1.96...	90097...	LIBOR_GMO=2.8	COFL_11=1.96...	90097...	LIBOR_GMO=2.8	COFL_11=1.96...	90097...	LIBOR_GMO=2.8	COFL_11=1.96...	90097...	LIBOR_GMO=2.8	COFL_11=1.96...
100-28.00	5.087	4.772	4.473	4.772	4.488	3.924	3.678	3.447	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
100-28.00	312.7	281.2	251.3	222.8	196.4	171.8	148.7	148.7	Spread	Spread	Spread	Spread	Spread	Spread	Spread	Spread	Spread	Spread
100-29.00	5.082	4.765	4.464	4.464	4.177	3.910	3.662	3.428	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
100-29.00	312.2	280.5	250.4	221.7	195.0	170.2	146.8	146.8	Spread	Spread	Spread	Spread	Spread	Spread	Spread	Spread	Spread	Spread
100-30.00	5.076	4.758	4.455	4.455	4.166	3.896	3.645	3.409	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
100-30.00	311.6	279.8	249.5	220.6	193.6	168.5	144.9	144.9	Spread	Spread	Spread	Spread	Spread	Spread	Spread	Spread	Spread	Spread
100-31.00	5.071	4.751	4.446	4.446	4.155	3.882	3.629	3.389	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
100-31.00	311.1	279.1	248.6	219.5	192.2	166.9	142.9	142.9	Spread	Spread	Spread	Spread	Spread	Spread	Spread	Spread	Spread	Spread
101-00.00	5.066	4.744	4.437	4.437	4.143	3.869	3.612	3.370	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
101-00.00	310.6	278.4	247.7	218.3	190.9	165.2	141.0	141.0	Spread	Spread	Spread	Spread	Spread	Spread	Spread	Spread	Spread	Spread
101-01.00	5.061	4.737	4.428	4.428	4.132	3.855	3.596	3.351	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
101-01.00	310.1	277.7	246.8	217.2	189.5	163.6	139.1	139.1	Spread	Spread	Spread	Spread	Spread	Spread	Spread	Spread	Spread	Spread
101-02.00	5.055	4.730	4.419	4.419	4.121	3.841	3.580	3.332	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
101-02.00	309.5	277.0	245.9	216.1	188.1	162.0	137.2	137.2	Spread	Spread	Spread	Spread	Spread	Spread	Spread	Spread	Spread	Spread
101-03.00	5.050	4.723	4.410	4.410	4.110	3.828	3.563	3.312	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
101-03.00	309.0	276.3	245.0	215.0	186.8	160.3	135.2	135.2	Spread	Spread	Spread	Spread	Spread	Spread	Spread	Spread	Spread	Spread
101-04.00	5.045	4.716	4.401	4.401	4.098	3.814	3.547	3.293	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield	Yield
101-04.00	308.5	275.6	244.1	213.8	185.4	158.7	133.3	133.3	Spread	Spread	Spread	Spread	Spread	Spread	Spread	Spread	Spread	Spread
WAL	7.718	5.289	3.920	3.049	2.451	2.022	1.699	1.699										
Mod Durr	5.928	4.403	3.424	2.748	2.256	1.890	1.607	1.607										
Principal Window	Jan05 - Oct23	Jan05 - Jun18	Jan05 - Mar15	Jan05 - Jan13														

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Banc of America Securities

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CWHL-0429-Post-Pricing - 3-A1

Banc of America Securities

Balance 5270,774,000.00 Delay 24 Formula if current IE 1 then Coll_rate(3) else Coll_rate(3) - 0 WAC(3) 1.944278236 WAM(3) 360
 Coupon 1.54767 Dated 12/01/2004 NET(3) 1.547667 WALA(3) 0
 Settle 12/29/2004 First Payment 01/25/2005

Price	10 CPR	15 CPR	20 CPR	25 CPR	30 CPR	35 CPR	40 CPR	
100-27.00	3.544	3.478	3.407	3.328	3.241	3.148	3.045	Yield
100-27.00	158.37	151.83	144.70	136.78	128.15	118.75	108.52	Spread
100-28.00	3.539	3.472	3.398	3.317	3.229	3.132	3.027	Yield
100-28.00	157.86	151.16	143.84	135.71	126.86	117.22	106.72	Spread
100-29.00	3.533	3.465	3.390	3.306	3.216	3.117	3.008	Yield
100-29.00	157.35	150.48	142.98	134.65	125.57	115.69	104.92	Spread
100-30.00	3.528	3.458	3.381	3.296	3.203	3.102	2.991	Yield
100-30.00	156.84	149.80	142.12	133.58	124.28	114.16	103.13	Spread
100-31.00	3.523	3.451	3.373	3.285	3.190	3.086	2.973	Yield
100-31.00	156.33	149.13	141.26	132.52	123.00	112.63	101.33	Spread
101-00.00	3.518	3.445	3.364	3.275	3.177	3.071	2.955	Yield
101-00.00	155.82	148.45	140.40	131.45	121.71	111.10	99.54	Spread
101-01.00	3.513	3.436	3.355	3.264	3.164	3.056	2.937	Yield
101-01.00	155.32	147.77	139.54	130.39	120.42	109.57	97.75	Spread
101-02.00	3.508	3.431	3.347	3.253	3.151	3.040	2.920	Yield
101-02.00	154.81	147.10	138.68	129.33	119.14	108.04	95.96	Spread
101-03.00	3.503	3.424	3.338	3.243	3.139	3.025	2.902	Yield
101-03.00	154.30	146.43	137.82	128.27	117.86	106.52	94.17	Spread
101-04.00	3.498	3.418	3.330	3.232	3.126	3.010	2.884	Yield
101-04.00	153.80	145.75	136.97	127.21	116.57	104.99	92.38	Spread
101-05.00	3.493	3.411	3.321	3.221	3.113	2.995	2.866	Yield
101-05.00	153.29	145.08	136.11	126.15	115.29	103.47	90.59	Spread
WAL	7.627	5.449	4.133	3.257	2.834	2.182	1.837	
Mod Dur	6.089	4.575	3.597	2.907	2.404	2.022	1.724	
Principal Window	Jan05 - Jan35	Jan05 - Jan35	Jan05 - Jan35	Jan05 - Jan35	Jan05 - Jan35	Jan05 - Jan35	Jan05 - Jan35	
LIBOR_1MO	2.4	2.4	2.4	2.4	2.4	2.4	2.4	
LIBOR_6MO	2.71	2.71	2.71	2.71	2.71	2.71	2.71	
COFL 11	1.96	1.96	1.96	1.96	1.96	1.96	1.96	
CMT_1YR	2.69	2.69	2.69	2.69	2.69	2.69	2.69	

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CWHL-0429-Post-Pricing - 3-A1

Bank of America Securities

Balance \$270,774,000.00 Delay 24 Formula if cummonth LE 1 then Coll_rate(3) else Coll_rate(3)-0 WAC(3) 1.944278236 WAM(3) 360
 Coupon 1.54767 Dated 12/01/2004 NZT(3) 1.547667 WOLA(3) 0
 Settle 12/29/2004 First Payment 01/25/2005

Price	10 CPR Calls (N.Y)	15 CPR Calls (N.Y)	20 CPR Calls (N.Y)	25 CPR Calls (N.Y)	30 CPR Calls (N.Y)	35 CPR Calls (N.Y)	40 CPR Calls (N.Y)	
100-27.00	3.537	3.464	3.385	3.297	3.203	3.100	2.987	Yield
100-27.00	157.69	150.45	142.49	133.72	124.33	113.97	102.73	Spread
100-28.00	3.532	3.457	3.376	3.286	3.189	3.083	2.968	Yield
100-28.00	157.16	149.73	141.57	132.57	122.94	112.31	100.77	Spread
100-29.00	3.526	3.450	3.366	3.274	3.176	3.067	2.948	Yield
100-29.00	156.64	149.02	140.65	131.43	121.55	110.65	98.82	Spread
100-30.00	3.521	3.443	3.357	3.263	3.162	3.050	2.929	Yield
100-30.00	156.11	148.31	139.73	130.28	120.16	108.99	96.88	Spread
100-31.00	3.516	3.436	3.348	3.251	3.148	3.033	2.909	Yield
100-31.00	155.59	147.59	138.81	129.13	118.78	107.34	94.93	Spread
101-00.00	3.511	3.429	3.339	3.240	3.134	3.017	2.890	Yield
101-00.00	155.06	146.88	137.89	127.99	117.39	105.88	92.98	Spread
101-01.00	3.506	3.422	3.330	3.228	3.120	3.000	2.870	Yield
101-01.00	154.54	146.17	136.98	126.85	116.00	104.03	91.04	Spread
101-02.00	3.500	3.415	3.321	3.217	3.106	2.984	2.851	Yield
101-02.00	154.01	145.46	136.06	125.70	114.62	102.38	89.09	Spread
101-03.00	3.495	3.407	3.311	3.206	3.092	2.967	2.832	Yield
101-03.00	153.49	144.75	135.14	124.56	113.23	100.72	87.15	Spread
101-04.00	3.490	3.400	3.302	3.194	3.078	2.951	2.812	Yield
101-04.00	152.96	144.04	134.23	123.42	111.85	99.07	85.21	Spread
101-05.00	3.484	3.393	3.293	3.183	3.065	2.934	2.793	Yield
101-05.00	152.44	143.33	133.31	122.28	110.47	97.42	83.27	Spread
WAL	7.196	5.035	3.777	2.960	2.403	1.988	1.674	
Mod Durm	5.882	4.339	3.368	2.701	2.229	1.868	1.588	
Principal Window	Jan05 - Jul22	Jan05 - Oct17	Jan05 - Sep14	Jan05 - Sep12	Jan05 - May11	Jan05 - Apr10	Jan05 - Jun09	
LIBOR_1MO	2.4	2.4	2.4	2.4	2.4	2.4	2.4	
LIBOR_3MO	2.71	2.71	2.71	2.71	2.71	2.71	2.71	
COFL11	1.96	1.96	1.96	1.96	1.96	1.96	1.96	
CMT_1YR	2.69	2.69	2.69	2.69	2.69	2.69	2.69	

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Banc of America Securities

WAC(3)	1.944278236	WAM(3)	360
NET(3)	1.547667	WALA(3)	0

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CWHL-0429-Post-Pricing - 3-A1

Bank of America Securities

Balance \$270,774,000.00 Delay 24 Formula If current LG 1 then Coll_rate(3) else Coll_rate(3)-0 WAC(3) 1.944278236 WPM(3) 360
 Coupon 1.54767 Dated 12/01/2004 NET(3) 1.547667 WALA(3) 0
 Settle 12/29/2004 First Payment 01/25/2005

Price	10 CPR Calls (N.Y)	15 CPR Calls (N.Y)	20 CPR Calls (N.Y)	25 CPR Calls (N.Y)	30 CPR Calls (N.Y)	35 CPR Calls (N.Y)	40 CPR Calls (N.Y)	
100-27.00	5.290	5.003	4.728	4.463	4.212	3.979	3.755	Yield
100-27.00	333.04	304.27	276.79	250.26	225.18	201.88	179.53	Spread
100-28.00	5.285	4.996	4.719	4.451	4.198	3.962	3.736	Yield
100-28.00	332.51	303.56	275.88	249.13	223.80	200.24	177.59	Spread
100-29.00	5.280	4.989	4.710	4.440	4.184	3.946	3.717	Yield
100-29.00	331.99	302.86	274.97	248.00	222.43	198.59	175.66	Spread
100-30.00	5.275	4.982	4.701	4.429	4.171	3.930	3.697	Yield
100-30.00	331.46	302.15	274.07	246.87	221.05	196.95	173.74	Spread
100-31.00	5.269	4.974	4.692	4.417	4.157	3.913	3.678	Yield
100-31.00	330.94	301.45	273.16	245.74	219.68	195.32	171.81	Spread
101-00.00	5.264	4.967	4.683	4.406	4.143	3.897	3.659	Yield
101-00.00	330.41	300.74	272.25	244.61	218.30	193.68	169.88	Spread
101-01.00	5.259	4.960	4.673	4.395	4.129	3.880	3.640	Yield
101-01.00	329.89	300.04	271.35	243.48	216.93	192.04	167.96	Spread
101-02.00	5.254	4.953	4.664	4.384	4.116	3.864	3.620	Yield
101-02.00	329.37	299.33	270.44	242.36	215.56	190.41	166.03	Spread
101-03.00	5.248	4.946	4.655	4.372	4.102	3.848	3.601	Yield
101-03.00	328.84	298.63	269.54	241.23	214.19	188.77	164.11	Spread
101-04.00	5.243	4.939	4.646	4.361	4.088	3.831	3.582	Yield
101-04.00	328.32	297.93	268.64	240.10	212.82	187.14	162.19	Spread
101-05.00	5.238	4.932	4.637	4.350	4.074	3.815	3.563	Yield
101-05.00	327.80	297.22	267.73	238.98	211.45	185.50	160.27	Spread
WAL	7.795	5.337	3.950	3.067	2.463	2.032	1.708	
Mod Dur	5.895	4.386	3.414	2.740	2.250	1.887	1.605	
Principal Window	Jan05 - Nov23	Jan05 - Jul18	Jan05 - Mar15	Jan05 - Jan13	Jan05 - Jul11	Jan05 - Jun10	Jan05 - Aug09	
LIBOR_1MO	2.490097 ...	2.490097 ...	2.490097 ...	2.490097 ...	2.490097 ...	2.490097 ...	2.490097 ...	
LIBOR_6MO	2.824476 ...	2.824476 ...	2.824476 ...	2.824476 ...	2.824476 ...	2.824476 ...	2.824476 ...	
COPI_11	1.96 ...	1.96 ...	1.96 ...	1.96 ...	1.96 ...	1.96 ...	1.96 ...	
CMT_1YR	2.673217 ...	2.673217 ...	2.673217 ...	2.673217 ...	2.673217 ...	2.673217 ...	2.673217 ...	

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CWHL-0429-Post-Pricing - 3-A1

Banc of America Securities

Balance \$270,774,000.00 Delay 24 Formula if current LE 1 then Coll_rate(3) else Coll_rate(3)-0 WAC(3) 1.94428 NCM(3) 360
 Coupon 1.54767 Dated 12/6/2004 1.54767 NCM(3) 1.54767 WAC(3) 0
 Settle 12/29/2004 First Payment 01/25/2005

Price	10% CPR to Mat	15% CPR to Mat	20% CPR to Mat	25% CPR to Mat	30% CPR to Mat	35% CPR to Mat	40% CPR to Mat	Yield
100-27.00	3.592	3.529	3.463	3.392	3.316	3.237	3.154	Yield
100-27.00	163.18	156.94	150.33	143.22	135.65	127.71	119.36	Spread
100-28.00	3.587	3.523	3.455	3.382	3.304	3.223	3.137	Yield
100-28.00	162.67	156.27	149.49	142.20	134.43	126.28	117.72	Spread
100-29.00	3.582	3.516	3.446	3.372	3.292	3.209	3.121	Yield
100-29.00	162.15	155.60	148.64	141.17	133.21	124.86	116.08	Spread
100-30.00	3.576	3.509	3.438	3.361	3.280	3.194	3.104	Yield
100-30.00	161.64	154.92	147.80	140.14	131.99	123.43	114.44	Spread
100-31.00	3.571	3.502	3.430	3.351	3.268	3.180	3.088	Yield
100-31.00	161.13	154.25	146.96	139.12	130.77	122.01	112.81	Spread
101-00.00	3.566	3.496	3.421	3.341	3.255	3.166	3.072	Yield
101-00.00	160.61	153.58	146.12	138.09	129.55	120.59	111.17	Spread
101-01.00	3.561	3.489	3.413	3.331	3.243	3.152	3.055	Yield
101-01.00	160.10	152.90	145.27	137.07	128.33	119.16	109.53	Spread
101-02.00	3.556	3.482	3.404	3.320	3.231	3.137	3.039	Yield
101-02.00	159.59	152.23	144.43	136.05	127.11	117.74	107.90	Spread
101-03.00	3.551	3.476	3.396	3.310	3.219	3.123	3.023	Yield
101-03.00	159.08	151.56	143.59	135.02	125.90	116.32	106.27	Spread
101-04.00	3.546	3.469	3.388	3.300	3.207	3.109	3.006	Yield
101-04.00	158.57	150.89	142.75	134.00	124.68	114.91	104.63	Spread
101-05.00	3.541	3.462	3.379	3.290	3.195	3.095	2.990	Yield
101-05.00	158.05	150.22	141.91	132.98	123.47	113.49	103.00	Spread
WAL	7.569	5.487	4.228	3.384	2.789	2.353	2.021	
Mod Dur	6.026	4.595	3.670	3.018	2.537	2.173	1.889	
Principal Window	Jan05 - Jan35	Jan05 - Jan35	Jan05 - Jan35	Jan05 - Jan35	Jan05 - Jan35	Jan05 - Jan35	Jan05 - Jan35	
LIBOR 1MO	2.41	2.41	2.41	2.41	2.41	2.41	2.41	
LIBOR 3MO	2.72	2.72	2.72	2.72	2.72	2.72	2.72	
COPI 11	1.96	1.96	1.96	1.96	1.96	1.96	1.96	
CMT_YR	2.66	2.66	2.66	2.66	2.66	2.66	2.66	

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CWHL-0429-Post-Pricing - 3-A1

Bank of America Securities

Balance \$270,774,000.00 Delay 24 Formula IF cummonth IS 1 then Coll_rate(3) else Coll_rate(3)-0 WDC(3) 1.94428 WDM(3) 360
 Coupon 1.54767 Dated 12/01/2004
 Settle 12/29/2004 First Payment 01/25/2005 NET(3) 1.547667 WALA(3) 0

Price	10% CPR to Mat	15% CPR to Mat	20% CPR to Mat	25% CPR to Mat	30% CPR to Mat	35% CPR to Mat	40% CPR to Mat	
100-27.00	5.385	5.120	4.880	4.656	4.441	4.240	4.048	Yield
100-27.00	342.47	316.02	292.04	269.55	248.06	228.00	208.78	Spread
100-28.00	5.380	5.113	4.872	4.645	4.428	4.226	4.032	Yield
100-28.00	341.95	315.35	291.20	268.53	246.85	226.59	207.16	Spread
100-28.00	5.374	5.107	4.864	4.635	4.416	4.212	4.015	Yield
100-29.00	341.44	314.68	290.36	267.52	245.64	225.18	205.53	Spread
100-30.00	5.369	5.100	4.855	4.625	4.404	4.198	3.999	Yield
100-30.00	340.92	314.00	289.52	266.50	244.43	223.77	203.90	Spread
100-31.00	5.364	5.093	4.847	4.615	4.392	4.184	3.983	Yield
100-31.00	340.40	313.33	288.68	265.48	243.22	222.36	202.28	Spread
101-00.00	5.359	5.087	4.838	4.605	4.380	4.169	3.967	Yield
101-00.00	339.89	312.66	287.85	264.47	242.01	220.95	200.65	Spread
101-01.00	5.354	5.080	4.830	4.595	4.368	4.155	3.950	Yield
101-01.00	339.37	311.99	287.01	263.45	240.80	219.54	199.03	Spread
101-02.00	5.349	5.073	4.822	4.584	4.356	4.141	3.934	Yield
101-02.00	338.86	311.32	286.18	262.44	239.59	218.13	197.41	Spread
101-03.00	5.343	5.067	4.813	4.574	4.344	4.127	3.918	Yield
101-03.00	338.34	310.65	285.34	261.43	238.39	216.72	195.79	Spread
101-04.00	5.338	5.060	4.805	4.564	4.332	4.113	3.902	Yield
101-04.00	337.83	309.98	284.51	260.41	237.18	215.32	194.17	Spread
101-05.00	5.333	5.053	4.797	4.554	4.320	4.099	3.886	Yield
101-05.00	337.31	309.31	283.67	259.40	235.98	213.91	192.55	Spread
WAL	8.141	5.796	4.408	3.500	2.862	2.405	2.056	
Mod Durm	5.991	4.607	3.694	3.045	2.559	2.193	1.904	
Principal Window	Jan05 - Jan35	Jan05 - Jan35	Jan05 - Jan35	Jan05 - Jan35	Jan05 - Jan35	Jan05 - Jan35	Jan05 - Jan35	
LIBOR_1MO	2.505720 ...	2.505720 ...	2.505720 ...	2.505720 ...	2.505720 ...	2.505720 ...	2.505720 ...	
LIBOR_3MO	2.867723 ...	2.867723 ...	2.867723 ...	2.867723 ...	2.867723 ...	2.867723 ...	2.867723 ...	
COFI_11	1.96 ...	1.96 ...	1.96 ...	1.96 ...	1.96 ...	1.96 ...	1.96 ...	
CMT_1YR	2.687542 ...	2.687542 ...	2.687542 ...	2.687542 ...	2.687542 ...	2.687542 ...	2.687542 ...	

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Banc of America Securities

WAC(3)	1.94428	WAM(3)	360
NET(3)	1.547667	WALA(3)	C

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CWHL-0429-Post-Pricing - 3-A1

Bank of America Securities

Balance \$270,774,000.00 Delay 24 Formula IF ourmonth IE 1 then Coll_netrate(3) else Coll_netrate(3)-0 WAC(3) 1.94428 WAM(3) 360
 Coupon 1.54767 Dated 12/01/2004 NET(3) 1.547667 WOLA(3) 0
 Settle 12/29/2004 First Payment 01/25/2005

Price	10% CPR* to Call	15% CPR* to Call	20% CPR* to Call	25% CPR* to Call	30% CPR* to Call	35% CPR* to Call	40% CPR* to Call	Yield	Spread
100-27.00	5.336	5.053	4.787	4.538	4.302	4.089	3.890	3.890	Yield
100-27.00	337.64	309.28	282.74	257.80	234.23	212.90	192.96	192.96	Spread
100-28.00	5.331	5.046	4.778	4.527	4.289	4.074	3.872	3.872	Yield
100-28.00	337.11	308.59	281.85	256.71	232.93	211.38	191.21	191.21	Spread
100-29.00	5.326	5.039	4.770	4.516	4.276	4.059	3.855	3.855	Yield
100-29.00	336.58	307.89	280.96	255.63	231.63	209.86	189.46	189.46	Spread
100-30.00	5.320	5.032	4.761	4.505	4.263	4.043	3.837	3.837	Yield
100-30.00	336.05	307.19	280.07	254.54	230.34	208.34	187.71	187.71	Spread
100-31.00	5.315	5.025	4.752	4.495	4.250	4.028	3.820	3.820	Yield
100-31.00	335.52	306.48	279.19	253.46	229.04	206.83	185.97	185.97	Spread
101-00.00	5.310	5.018	4.743	4.484	4.237	4.013	3.802	3.802	Yield
101-00.00	334.99	305.78	278.30	252.38	227.74	205.31	184.22	184.22	Spread
101-01.00	5.305	5.011	4.734	4.473	4.225	3.998	3.785	3.785	Yield
101-01.00	334.46	305.08	277.42	251.29	226.45	203.80	182.47	182.47	Spread
101-02.00	5.299	5.004	4.725	4.462	4.212	3.983	3.767	3.767	Yield
101-02.00	333.93	304.38	276.53	250.21	225.16	202.29	180.73	180.73	Spread
101-03.00	5.294	4.997	4.716	4.451	4.199	3.968	3.750	3.750	Yield
101-03.00	333.40	303.68	275.65	249.13	223.86	200.77	178.99	178.99	Spread
101-04.00	5.289	4.990	4.708	4.441	4.186	3.953	3.732	3.732	Yield
101-04.00	332.87	302.98	274.76	248.05	222.57	199.26	177.24	177.24	Spread
101-05.00	5.283	4.983	4.699	4.430	4.173	3.938	3.715	3.715	Yield
101-05.00	332.34	302.28	273.88	246.97	221.28	197.75	175.50	175.50	Spread
WAL	7.732	5.375	4.049	3.208	2.622	2.206	1.890	1.890	
Mod Durm	5.835	4.408	3.490	2.855	2.387	2.040	1.770	1.770	
Principal Window	Jan05 - Oct23	Jan05 - Jul18	Jan05 - Apr15	Jan05 - Mar13	Jan05 - Sep11	Jan05 - Aug10	Jan05 - Oct09		
LIBOR 1MO	2.505720...	2.505720...	2.505720...	2.505720...	2.505720...	2.505720...	2.505720...	2.505720...	
LIBOR 6MO	2.867723...	2.867723...	2.867723...	2.867723...	2.867723...	2.867723...	2.867723...	2.867723...	
COPI 11	1.96...	1.96...	1.96...	1.96...	1.96...	1.96...	1.96...	1.96...	
CMT 1YR	2.687542...	2.687542...	2.687542...	2.687542...	2.687542...	2.687542...	2.687542...	2.687542...	

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CWHL-0429-Post-Pricing - 3-A1

Banc of America Securities

Balance \$270,774,000.00 Delay 24 Formula if cummonth LE 1 then Coll_retrate(3) else Coll_retrate(3)-0 WAC(3) 1.94428 WQM(3) 360
 Coupon 1.54767 Dated 12/01/2004
 Settle 12/29/2004 First Payment 01/25/2005 NET(3) 1.547667 WALA(3) 0

Price	10% CPR* to Mat	15% CPR* to Mat	20% CPR* to Mat	25% CPR* to Mat	30% CPR* to Mat	35% CPR* to Mat	40% CPR* to Mat	
100-27.00	3.526	3.458	3.383	3.299	3.207	3.106	2.995	Yield
100-27.00	162.61	155.79	148.31	139.90	130.75	120.60	109.52	Spread
100-28.00	3.521	3.451	3.374	3.286	3.194	3.090	2.976	Yield
100-28.00	162.08	155.09	147.41	138.79	129.39	118.98	107.62	Spread
100-29.00	3.515	3.444	3.365	3.277	3.180	3.074	2.957	Yield
100-29.00	161.55	154.38	146.51	137.67	128.04	117.37	105.71	Spread
100-30.00	3.510	3.437	3.356	3.266	3.167	3.058	2.938	Yield
100-30.00	161.02	153.68	145.61	136.55	126.69	115.75	103.81	Spread
100-31.00	3.505	3.430	3.347	3.254	3.153	3.041	2.919	Yield
100-31.00	160.49	152.97	144.71	135.44	125.33	114.14	101.91	Spread
101-00.00	3.500	3.423	3.338	3.243	3.140	3.025	2.900	Yield
101-00.00	159.96	152.27	143.81	134.32	123.98	112.52	100.01	Spread
101-01.00	3.494	3.416	3.329	3.232	3.126	3.009	2.881	Yield
101-01.00	159.43	151.57	142.92	133.21	122.63	110.91	98.11	Spread
101-02.00	3.489	3.409	3.320	3.221	3.113	2.993	2.862	Yield
101-02.00	158.91	150.86	142.02	132.10	121.28	109.30	96.21	Spread
101-03.00	3.484	3.402	3.311	3.210	3.099	2.977	2.843	Yield
101-03.00	158.38	150.16	141.13	130.98	119.94	107.69	94.31	Spread
101-04.00	3.479	3.395	3.302	3.199	3.086	2.961	2.824	Yield
101-04.00	157.85	149.46	140.23	129.87	118.59	106.08	92.42	Spread
101-05.00	3.473	3.388	3.293	3.188	3.072	2.945	2.805	Yield
101-05.00	157.33	148.76	139.34	128.76	117.24	104.47	90.52	Spread
WAL	7.317	5.222	3.951	3.096	2.503	2.062	1.729	
Mod Dur	5.852	4.391	3.445	2.774	2.288	1.916	1.626	
Principal Window	Jan05 - Jan35	Jan05 - Jan35	Jan05 - Jan35	Jan05 - Jan35	Jan05 - Jan35	Jan05 - Jan35	Jan05 - Jan35	
LIBOR_1MO	2.41	2.41	2.41	2.41	2.41	2.41	2.41	
LIBOR_6MO	2.72	2.72	2.72	2.72	2.72	2.72	2.72	
COFL11	1.9	1.9	1.9	1.9	1.9	1.9	1.9	
CMT_1YR	2.66	2.66	2.66	2.66	2.66	2.66	2.66	

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CWHL-0429-Post-Pricing -- 3-A1

Banc of America Securities

Balance \$270,774,000.00 Delay 24 Formula if cummonth LE 1 then Coll_rate(3) else Coll_rate(3) - 0 WPC(3) 1.94428 WPM(3) 360
 Coupon 1.54767 Dated 12/01/2004 NET(3) 1.547667 WPLA(3) 0
 Settle 12/29/2004 First Payment 01/25/2005

Price	10% CPR to Mat	15% CPR to Mat	20% CPR to Mat	25% CPR to Mat	30% CPR to Mat	35% CPR to Mat	40% CPR to Mat	Yield
100-27.00	5.378	5.107	4.857	4.615	4.383	4.156	3.933	Yield
100-27.00	341.75	314.70	289.66	265.52	242.26	219.62	197.30	Spread
100-28.00	5.372	5.100	4.848	4.604	4.369	4.140	3.914	Yield
100-28.00	341.22	313.99	288.76	264.41	240.91	218.01	195.41	Spread
100-29.00	5.367	5.093	4.839	4.593	4.356	4.124	3.896	Yield
100-29.00	340.69	313.29	287.87	263.30	239.57	216.41	193.52	Spread
100-30.00	5.362	5.086	4.830	4.582	4.342	4.106	3.876	Yield
100-30.00	340.15	312.58	286.98	262.20	238.23	214.81	191.63	Spread
100-31.00	5.356	5.079	4.821	4.571	4.329	4.092	3.857	Yield
100-31.00	339.62	311.88	286.09	261.09	236.89	213.21	189.75	Spread
101-00.00	5.351	5.072	4.812	4.560	4.315	4.076	3.839	Yield
101-00.00	339.09	311.18	285.19	259.99	235.55	211.51	187.86	Spread
101-01.00	5.346	5.065	4.803	4.549	4.302	4.060	3.820	Yield
101-01.00	338.56	310.48	284.30	258.88	234.21	210.01	185.98	Spread
101-02.00	5.340	5.058	4.794	4.538	4.289	4.044	3.801	Yield
101-02.00	338.03	309.77	283.41	257.78	232.87	208.41	184.09	Spread
101-03.00	5.335	5.051	4.785	4.527	4.275	4.028	3.782	Yield
101-03.00	337.49	309.07	282.52	256.68	231.54	206.82	182.21	Spread
101-04.00	5.330	5.044	4.776	4.516	4.262	4.012	3.763	Yield
101-04.00	336.96	308.37	281.63	255.58	230.20	205.22	180.33	Spread
101-05.00	5.324	5.037	4.767	4.505	4.249	3.996	3.745	Yield
101-05.00	336.43	307.67	280.74	254.48	228.87	203.63	178.45	Spread
WAL	7.869	5.527	4.127	3.207	2.572	2.110	1.761	
Mod Durn	5.811	4.399	3.486	2.799	2.308	1.935	1.639	
Principal Window	Jan05 - Jan35	Jan05 - Jan35	Jan05 - Jan35	Jan05 - Jan35	Jan05 - Jan35	Jan05 - Jan35	Jan05 - Jan35	
LIBOR_1MO	2.505720...	2.505720...	2.505720...	2.505720...	2.505720...	2.505720...	2.505720...	
LIBOR_6MO	2.867723...	2.867723...	2.867723...	2.867723...	2.867723...	2.867723...	2.867723...	
COPI_11	1.96...	1.96...	1.96...	1.96...	1.96...	1.96...	1.96...	
CMT_1YR	2.687542...	2.687542...	2.687542...	2.687542...	2.687542...	2.687542...	2.687542...	

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CWHL-0429-Post-Pricing - 3-A1

Banc of America Securities

Balance \$270,774,000.00 Delay 24 Formula If current LE 1 then Coll_rate(3) else Coll_rate(3)-0 WAC(3) 1.94428 WAM(3) 3.60
 Coupon 1.54767 Dated 12/01/2004 NWC(3) 1.547667 WALA(3) 0
 Settle 12/29/2004 First Payment 01/25/2005

Price	10% CPR* to Call	15% CPR* to Call	20% CPR* to Call	25% CPR* to Call	30% CPR* to Call	35% CPR* to Call	40% CPR* to Call	
100-27.00	3.579	3.502	3.418	3.325	3.223	3.111	2.988	Yield
100-27.00	161.85	154.20	145.85	136.47	126.27	115.14	102.84	Spread
100-28.00	3.573	3.495	3.409	3.313	3.208	3.094	2.968	Yield
100-28.00	161.30	153.45	144.88	135.27	124.80	113.38	100.76	Spread
100-29.00	3.568	3.487	3.399	3.301	3.193	3.076	2.947	Yield
100-29.00	160.76	152.70	143.92	134.07	123.33	111.62	98.69	Spread
100-30.00	3.562	3.480	3.390	3.289	3.179	3.059	2.926	Yield
100-30.00	160.21	151.96	142.96	132.86	121.86	109.87	96.62	Spread
100-31.00	3.557	3.472	3.380	3.277	3.164	3.041	2.905	Yield
100-31.00	159.66	151.21	142.00	131.66	120.40	108.12	94.55	Spread
101-00.00	3.551	3.465	3.370	3.265	3.149	3.024	2.885	Yield
101-00.00	159.11	150.47	141.04	130.46	118.93	106.36	92.47	Spread
101-01.00	3.546	3.457	3.361	3.253	3.135	3.006	2.864	Yield
101-01.00	158.56	149.72	140.08	129.26	117.47	104.61	90.41	Spread
101-02.00	3.540	3.450	3.351	3.241	3.120	2.989	2.843	Yield
101-02.00	158.02	148.98	139.12	128.06	116.00	102.86	88.34	Spread
101-03.00	3.535	3.442	3.342	3.229	3.105	2.971	2.823	Yield
101-03.00	157.47	148.24	138.16	126.86	114.54	101.11	86.27	Spread
101-04.00	3.529	3.435	3.332	3.217	3.091	2.954	2.802	Yield
101-04.00	156.92	147.49	137.21	125.66	113.08	99.36	84.21	Spread
101-05.00	3.524	3.427	3.322	3.205	3.076	2.936	2.781	Yield
101-05.00	156.38	146.75	136.25	124.46	111.62	97.62	82.14	Spread
WAL	6.909	4.814	3.611	2.817	2.272	1.875	1.571	
Mod Durm	5.642	4.149	3.220	2.572	2.110	1.764	1.493	
Principal Window	Jan05 - May22	Jan05 - Jul17	Jan05 - Aug14	Jan05 - Aug12	Jan05 - Mar11	Jan05 - Mar10	Jan05 - May09	
LIBOR 1MO	2.41	2.41	2.41	2.41	2.41	2.41	2.41	
LIBOR 3MO	2.72	2.72	2.72	2.72	2.72	2.72	2.72	
COFL 11	1.96	1.96	1.96	1.96	1.96	1.96	1.96	
CMT 1YR	2.66	2.66	2.66	2.66	2.66	2.66	2.66	

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Banc of America Securities

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