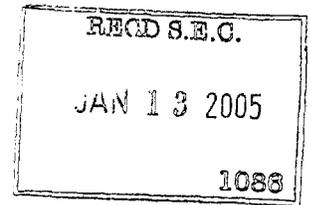




05001500



UNITED STATES SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549

FORM SE
FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS
BY ELECTRONIC FILERS

CWMBS, INC.

(Exact Name of Registrant as Specified in Charter)

000906410

(Registrant CIK Number)

Form 8-K for January 11, 2005

(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

JAN 14 2005

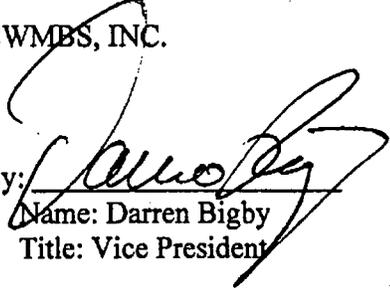
THOMSON
FINANCIAL

E

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 January 13, 2005.

CWMBS, INC.

By: 

Name: Darren Bigby

Title: Vice President

Exhibit Index

Exhibit

Page

99.1 Computational Materials Prepared by Countrywide Securities Corporation

4

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

Exhibit 99.1

COMPUTATIONAL MATERIALS
PREPARED BY COUNTRYWIDE SECURITIES CORPORATION

for

CWMBS, INC.

Mortgage Pass-Through Certificates, Series 2005-HYB1

\$82,574,210 ARM Rate Mortgage Loans

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

Range

Total Number of Loans	262	
Total Outstanding Balance	\$82,574,210	
Average Loan Balance	\$315,169	\$53,879 to \$1,500,000
WA Mortgage Rate	1.673%	1.000% to 5.750%
WA Mortgage Rate Net LPMI	1.660%	1.000% to 5.500%
Net WAC	1.276%	0.616% to 5.116%
ARM Characteristics		
WA Gross Margin	2.690%	1.800% to 3.725%
WA Months to First Roll	1	1 to 3
WA Lifetime Cap	9.950%	9.950% to 9.950%
WA Lifetime Floor	2.691%	1.800% to 3.725%
WA Original Term (months)	360	360 to 360
WA Remaining Term (months)	360	357 to 360
WA Age (months)	0	0 to 3
WA LTV	73.75%	7.08% to 95.00%
WA FICO	711	
WA Maximum Negative Amortization	115.00%	
Secured by (% of pool)		
1st Liens	100.00%	
2nd Liens	0.00%	
Prepayment Penalty at Loan Orig (% of all loans)	99.00%	
Prepay Moves Exempted	99.00%	
Soft	99.00%	
Hard	0.00%	
No Prepay	1.00%	
Unknown	0.00%	
Percent of IO	0.00%	

Top 5 States		Top 5 Prop		Doc Types		Purpose Codes		Occ Codes		Orig PP Term	
CA	48.74%	SFR	55.38%	REDUCE	72.10%	PUR	42.79%	OO	77.03%	0	1.00%
FL	21.62%	PUD	27.49%	FULL/AL	27.90%	RCO	37.44%	INV	15.97%	12	1.33%
NV	6.55%	CND	8.53%			RNC	19.77%	2H	7.00%	36	97.41%
WA	5.07%	2-4U	4.72%							60	0.27%
CO	4.33%	CNDP	3.88%								

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Countrywide

SECURITIES CORPORATION

A Countrywide Capital Markets Company

Computational Materials for
CWMB5 2005-HYB1 - Group 1

\$82,574,210 ARM Rate Mortgage Loans

Description								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
NegAm LIB1M	\$82,574,210	262	100.00	\$315,169	1.673	360	711	73.8
	\$82,574,210	262	100.00	\$315,169	1.673	360	711	73.8

Range of Current Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$50,000.01 - \$100,000.00	\$1,177,964	14	1.43	\$84,140	2.149	360	724	75.4
\$100,000.01 - \$150,000.00	\$4,542,479	35	5.50	\$129,785	1.604	360	720	75.6
\$150,000.01 - \$200,000.00	\$5,829,824	33	7.06	\$176,661	1.921	360	708	75.0
\$200,000.01 - \$250,000.00	\$9,649,262	43	11.69	\$224,401	1.968	360	718	76.0
\$250,000.01 - \$300,000.00	\$8,075,003	29	9.78	\$278,448	2.057	360	698	77.9
\$300,000.01 - \$350,000.00	\$8,354,407	26	10.12	\$321,323	1.860	360	712	73.1
\$350,000.01 - \$400,000.00	\$9,662,314	26	11.70	\$371,627	1.869	360	696	74.6
\$400,000.01 - \$450,000.00	\$4,610,949	11	5.58	\$419,177	2.341	359	709	73.1
\$450,000.01 - \$500,000.00	\$5,259,173	11	6.37	\$478,107	1.243	360	723	65.3
\$500,000.01 - \$550,000.00	\$4,763,242	9	5.77	\$529,249	1.082	360	718	72.3
\$550,000.01 - \$600,000.00	\$2,317,000	4	2.81	\$579,250	1.065	360	730	78.3
\$600,000.01 - \$650,000.00	\$4,480,913	7	5.43	\$640,130	1.053	360	696	75.4
\$650,000.01 - \$700,000.00	\$656,432	1	0.79	\$656,432	5.125	359	696	77.4
\$750,000.01 - \$1,000,000.00	\$8,064,249	9	9.77	\$896,028	1.068	360	701	68.9
\$1,000,000.01 - \$1,500,000.00	\$5,131,000	4	6.21	\$1,282,750	1.219	360	749	73.3
	\$82,574,210	262	100.00	\$315,169	1.673	360	711	73.8

Range of Original Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$50,000.01 - \$100,000.00	\$1,177,964	14	1.43	\$84,140	2.149	360	724	75.4
\$100,000.01 - \$150,000.00	\$4,542,479	35	5.50	\$129,785	1.604	360	720	75.6
\$150,000.01 - \$200,000.00	\$5,829,824	33	7.06	\$176,661	1.921	360	708	75.0
\$200,000.01 - \$250,000.00	\$9,649,262	43	11.69	\$224,401	1.968	360	718	76.0
\$250,000.01 - \$300,000.00	\$8,075,003	29	9.78	\$278,448	2.057	360	698	77.9
\$300,000.01 - \$350,000.00	\$8,354,407	26	10.12	\$321,323	1.860	360	712	73.1
\$350,000.01 - \$400,000.00	\$9,662,314	26	11.70	\$371,627	1.869	360	696	74.6
\$400,000.01 - \$450,000.00	\$4,610,949	11	5.58	\$419,177	2.341	359	709	73.1
\$450,000.01 - \$500,000.00	\$5,259,173	11	6.37	\$478,107	1.243	360	723	65.3
\$500,000.01 - \$550,000.00	\$4,763,242	9	5.77	\$529,249	1.082	360	718	72.3
\$550,000.01 - \$600,000.00	\$2,317,000	4	2.81	\$579,250	1.065	360	730	78.3
\$600,000.01 - \$650,000.00	\$4,480,913	7	5.43	\$640,130	1.053	360	696	75.4

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Countrywide

SECURITIES CORPORATION

A Countrywide Capital Markets Company

Computational Materials for

CWMBS 2005-HYB1 - Group 1

\$82,574,210 ARM Rate Mortgage Loans

Range of Original Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$650,000.01 - \$700,000.00	\$656,432	1	0.79	\$656,432	5.125	359	696	77.4
\$750,000.01 - \$800,000.00	\$790,000	1	0.96	\$790,000	1.000	360	695	67.2
\$800,000.01 - \$850,000.00	\$1,668,690	2	2.02	\$834,345	1.000	360	692	59.4
\$850,000.01 - \$900,000.00	\$1,735,000	2	2.10	\$867,500	1.315	360	749	65.8
\$900,000.01 - \$950,000.00	\$920,784	1	1.12	\$920,784	1.000	360	694	80.0
\$950,000.01 - \$1,000,000.00	\$2,949,775	3	3.57	\$983,258	1.000	360	682	73.0
\$1,050,000.01 - \$1,100,000.00	\$1,085,000	1	1.31	\$1,085,000	1.000	360	764	70.0
\$1,150,000.01 - \$1,200,000.00	\$1,170,000	1	1.42	\$1,170,000	1.000	360	720	65.0
\$1,350,000.01 - \$1,400,000.00	\$1,376,000	1	1.67	\$1,376,000	1.000	360	769	80.0
\$1,450,000.01 - \$1,500,000.00	\$1,500,000	1	1.82	\$1,500,000	1.750	360	744	76.1
\$82,574,210	262	100.00	\$315,169	1.673	360	711	73.8	

State								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Arizona	\$2,465,308	8	2.99	\$308,163	1.968	360	737	78.0
California	\$40,243,385	102	48.74	\$394,543	1.687	360	708	73.6
Colorado	\$3,572,055	17	4.33	\$210,121	2.255	360	708	76.5
Connecticut	\$793,670	3	0.96	\$264,557	1.073	360	716	77.1
Delaware	\$400,000	1	0.48	\$400,000	1.000	360	674	66.7
Florida	\$17,849,436	60	21.62	\$297,491	1.434	360	723	73.6
Hawaii	\$504,000	1	0.61	\$504,000	1.000	360	735	80.0
Indiana	\$184,000	2	0.22	\$92,000	1.000	360	746	73.9
Kentucky	\$490,322	3	0.59	\$163,441	2.095	359	707	70.9
Massachusetts	\$305,100	1	0.37	\$305,100	2.750	360	701	90.0
Montana	\$430,000	1	0.52	\$430,000	1.000	360	722	66.2
North Carolina	\$86,000	1	0.10	\$86,000	1.375	360	772	71.7
Nevada	\$5,411,508	24	6.55	\$225,480	2.079	360	691	75.3
Oregon	\$983,653	6	1.19	\$163,942	2.167	360	730	75.5
Pennsylvania	\$157,273	1	0.19	\$157,273	5.000	359	716	75.0
South Carolina	\$363,920	1	0.44	\$363,920	1.000	360	659	79.8
Tennessee	\$949,000	2	1.15	\$474,500	1.126	360	686	69.4
Texas	\$2,187,789	10	2.65	\$218,779	2.662	360	734	60.3
Utah	\$1,011,400	4	1.22	\$252,850	1.034	360	728	79.0
Washington	\$4,186,390	14	5.07	\$299,028	1.176	360	698	73.8
\$82,574,210	262	100.00	\$315,169	1.673	360	711	73.8	

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Countrywide

SECURITIES CORPORATION

A Countrywide Capital Markets Company

Computational Materials for
CWMB5 2005-HYB1 - Group 1

\$82,574,210 ARM Rate Mortgage Loans

Loan-to-Value Ratios								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0.01 - 50.00	\$4,344,464	14	5.26	\$310,319	1.456	360	741	35.7
50.01 - 55.00	\$526,000	2	0.64	\$263,000	1.000	360	694	51.6
55.01 - 60.00	\$2,965,252	7	3.59	\$423,607	1.567	360	692	58.4
60.01 - 65.00	\$6,153,351	13	7.45	\$473,335	1.222	360	689	63.6
65.01 - 70.00	\$8,992,111	26	10.89	\$345,850	1.496	360	730	68.4
70.01 - 75.00	\$8,660,683	31	10.49	\$279,377	1.529	360	706	74.0
75.01 - 80.00	\$46,911,821	151	56.81	\$310,674	1.697	360	711	79.4
80.01 - 85.00	\$635,773	3	0.77	\$211,924	4.244	359	711	83.0
85.01 - 90.00	\$2,113,555	9	2.56	\$234,839	3.219	359	714	90.0
90.01 - 95.00	\$1,271,200	6	1.54	\$211,867	2.609	360	698	94.6
	\$82,574,210	262	100.00	\$315,169	1.673	360	711	73.8

Current Gross Coupon								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0.501 - 1.000	\$50,376,167	138	61.01	\$365,045	1.000	360	706	72.1
1.001 - 1.500	\$10,605,520	49	12.84	\$216,439	1.365	360	726	76.3
1.501 - 2.000	\$9,426,781	27	11.42	\$349,140	1.769	360	729	74.2
2.001 - 2.500	\$967,417	5	1.17	\$193,483	2.232	360	732	81.5
2.501 - 3.000	\$550,813	2	0.67	\$275,407	2.694	360	737	90.0
3.001 - 3.500	\$787,715	4	0.95	\$196,929	3.125	360	684	93.8
4.501 - 5.000	\$3,653,588	14	4.42	\$260,971	4.944	358	711	73.0
5.001 - 5.500	\$5,936,456	22	7.19	\$269,839	5.201	359	701	77.1
5.501 - 6.000	\$269,752	1	0.33	\$269,752	5.750	357	706	90.0
	\$82,574,210	262	100.00	\$315,169	1.673	360	711	73.8

Property Type								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
SFR	\$45,726,747	140	55.38	\$326,620	1.680	360	706	73.1
PUD	\$22,700,963	74	27.49	\$306,770	1.711	360	710	75.7
CND	\$7,043,060	29	8.53	\$242,864	1.300	360	737	75.6
2-4U	\$3,897,070	10	4.72	\$389,707	1.468	360	715	76.3
CNDP	\$3,206,370	9	3.88	\$356,263	2.358	360	742	62.2
	\$82,574,210	262	100.00	\$315,169	1.673	360	711	73.8

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\$82,574,210 ARM Rate Mortgage Loans

Purpose								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
PUR	\$35,331,829	110	42.79	\$321,198	1.604	360	717	78.6
RCO	\$30,918,025	99	37.44	\$312,303	1.690	360	709	70.7
RNC	\$16,324,356	53	19.77	\$308,007	1.789	360	705	69.0
	\$82,574,210	262	100.00	\$315,169	1.673	360	711	73.8

Occupancy								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
OO	\$63,607,613	186	77.03	\$341,976	1.695	360	706	73.9
INV	\$13,187,587	62	15.97	\$212,703	1.822	360	730	75.6
2H	\$5,779,010	14	7.00	\$412,786	1.084	360	733	68.1
	\$82,574,210	262	100.00	\$315,169	1.673	360	711	73.8

Months Remaining to Scheduled Maturity								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
360	\$70,594,790	217	85.49	\$325,322	1.186	360	712	73.5
359	\$10,261,601	39	12.43	\$263,118	4.552	359	705	74.7
358	\$623,601	3	0.76	\$207,867	3.503	358	733	67.1
357	\$1,094,217	3	1.33	\$364,739	4.997	357	696	85.9
	\$82,574,210	262	100.00	\$315,169	1.673	360	711	73.8

Document Type								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
REDUCED	\$59,534,972	174	72.10	\$342,155	1.498	360	716	73.9
FULL/ALT	\$23,039,237	88	27.90	\$261,810	2.125	360	700	73.4
	\$82,574,210	262	100.00	\$315,169	1.673	360	711	73.8

Range of FICO								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
621 - 640	\$2,875,954	9	3.48	\$319,550	1.093	360	630	72.8
641 - 660	\$5,651,396	20	6.84	\$282,570	2.131	360	655	73.5
661 - 680	\$12,106,015	43	14.66	\$281,535	1.472	360	671	70.5

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\$82,574,210 ARM Rate Mortgage Loans

Range of FICO								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
681 - 700	\$15,140,423	41	18.34	\$369,279	1.781	360	690	75.6
701 - 720	\$13,481,747	40	16.33	\$337,044	1.719	360	710	76.0
721 - 740	\$11,904,337	39	14.42	\$305,239	1.686	360	731	77.0
741 - 760	\$8,669,206	29	10.50	\$298,938	2.006	360	749	76.5
761 - 780	\$8,665,368	26	10.49	\$333,283	1.316	360	769	65.5
781 - 800	\$2,618,763	11	3.17	\$238,069	1.543	360	789	72.2
801 - 820	\$1,461,000	4	1.77	\$365,250	1.409	360	804	73.0
	\$82,574,210	262	100.00	\$315,169	1.673	360	711	73.8

Prepayment Penalty Months								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0	\$824,465	2	1.00	\$412,233	4.750	357	693	84.6
12	\$1,094,422	4	1.33	\$273,606	1.660	360	704	73.1
36	\$80,435,787	255	97.41	\$315,434	1.641	360	712	73.7
60	\$219,535	1	0.27	\$219,535	1.750	359	738	72.1
	\$82,574,210	262	100.00	\$315,169	1.673	360	711	73.8

80% LTV/PMI Analysis								
(Excludes 244 80% or less LTV Mortgages)								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
> 80% LTV, with MI	\$4,020,528	18	100.00	\$223,363	3.189	359	708	90.3
	\$4,020,528	18	100.00	\$223,363	3.189	359	708	90.3

Months to Roll								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
1	\$74,924,634	240	90.74	\$312,186	1.657	360	710	73.8
2	\$1,790,486	6	2.17	\$298,414	1.769	359	704	75.2
3	\$5,859,090	16	7.10	\$366,193	1.839	360	728	72.7
	\$82,574,210	262	100.00	\$315,169	1.673	360	711	73.8

Margin								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
1.001 - 2.000	\$1,428,700	5	1.73	\$285,740	1.167	360	722	77.5

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\$82,574,210 ARM Rate Mortgage Loans

Margin								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
2.001 - 3.000	\$73,803,700	223	89.38	\$330,958	1.612	360	710	73.2
3.001 - 4.000	\$7,341,810	34	8.89	\$215,936	2.377	360	720	78.6
	\$82,574,210	262	100.00	\$315,169	1.673	360	711	73.8

Maximum Rates								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
9.001 - 10.000	\$82,574,210	262	100.00	\$315,169	1.673	360	711	73.8
	\$82,574,210	262	100.00	\$315,169	1.673	360	711	73.8

Next Interest Adjustment Date								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
02/05	\$74,924,634	240	90.74	\$312,186	1.657	360	710	73.8
03/05	\$1,790,486	6	2.17	\$298,414	1.769	359	704	75.2
04/05	\$5,859,090	16	7.10	\$366,193	1.839	360	728	72.7
	\$82,574,210	262	100.00	\$315,169	1.673	360	711	73.8

Initial Fixed Period								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
1	\$74,595,496	238	90.34	\$313,426	1.655	360	710	73.9
3	\$7,978,714	24	9.66	\$332,446	1.836	360	724	72.6
	\$82,574,210	262	100.00	\$315,169	1.673	360	711	73.8

Floor Rate								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
1.001 - 2.000	\$1,428,700	5	1.73	\$285,740	1.167	360	722	77.5
2.001 - 3.000	\$73,803,700	223	89.38	\$330,958	1.612	360	710	73.2
3.001 - 4.000	\$7,341,810	34	8.89	\$215,936	2.377	360	720	78.6
	\$82,574,210	262	100.00	\$315,169	1.673	360	711	73.8

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Countrywide

SECURITIES CORPORATION

A Countrywide Capital Markets Company

Computational Materials for
CWMB5 2005-HYB1 - Group 1

\$82,574,210 ARM Rate Mortgage Loans

Initial Cap								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
N/A	\$82,574,210	262	100.00	\$315,169	1.673	360	711	73.8
	\$82,574,210	262	100.00	\$315,169	1.673	360	711	73.8

Subsequent Cap								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
N/A	\$82,574,210	262	100.00	\$315,169	1.673	360	711	73.8
	\$82,574,210	262	100.00	\$315,169	1.673	360	711	73.8

Maximum Negative Amortization								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
115	\$82,574,210	262	100.00	\$315,169	1.673	360	711	73.8
	\$82,574,210	262	100.00	\$315,169	1.673	360	711	73.8

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Countrywide

SECURITIES CORPORATION

A Countrywide Capital Markets Company

Computational Materials for
CWMB5 2005-HYB1 - Group 2

\$102,142,249 ARM Rate Mortgage Loans

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

Range

Total Number of Loans	304	
Total Outstanding Balance	\$102,142,249	
Average Loan Balance	\$335,994	\$72,337 to \$1,946,538
WA Mortgage Rate	3.928%	1.000% to 5.750%
WA Mortgage Rate Net LPMI	3.925%	1.000% to 5.250%
Net WAC	3.541%	0.616% to 4.866%
ARM Characteristics		
WA Gross Margin	2.955%	1.250% to 3.950%
WA Months to First Roll	1	1 to 3
WA Lifetime Cap	9.950%	9.950% to 9.950%
WA Lifetime Floor	2.955%	1.250% to 3.950%
WA Original Term (months)	360	360 to 360
WA Remaining Term (months)	359	356 to 360
WA Age (months)	1	0 to 4
WA LTV	74.15%	30.67% to 95.00%
WA FICO	708	
WA Maximum Negative Amortization	115.00%	
Secured by (% of pool)		
1st Liens	100.00%	
2nd Liens	0.00%	
Prepayment Penalty at Loan Orig (% of all loans)	99.70%	
Prepay Moves Exempted	98.76%	
Soft	98.76%	
Hard	0.94%	
No Prepay	0.30%	
Unknown	0.00%	
Percent of IO	0.00%	

Top 5 States		Top 5 Prop		Doc Types		Purpose Codes		Occ Codes		Orig PP Term	
CA	62.56%	SFR	62.65%	REDUCE	75.41%	RCO	43.77%	OO	82.17%	0	0.30%
FL	13.82%	PUD	21.19%	FULL/AL	24.59%	PUR	40.05%	INV	10.23%	36	99.70%
CO	4.78%	CND	10.58%			RNC	16.18%	2H	7.61%		
NV	2.76%	2-4U	3.97%								
WA	2.74%	CNDP	1.61%								

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Countrywide

SECURITIES CORPORATION

A Countrywide Capital Markets Company

Computational Materials for

CWMBS 2005-HYB1 - Group 2

\$102,142,249 ARM Rate Mortgage Loans

Description								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
NegAm MTA	\$102,142,249	304	100.00	\$335,994	3.928	359	708	74.2
	\$102,142,249	304	100.00	\$335,994	3.928	359	708	74.2

Range of Current Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$50,000.01 - \$100,000.00	\$912,517	11	0.89	\$82,956	3.923	359	709	76.2
\$100,000.01 - \$150,000.00	\$4,123,698	32	4.04	\$128,866	3.929	359	717	77.3
\$150,000.01 - \$200,000.00	\$7,963,511	45	7.80	\$176,967	3.186	359	710	74.7
\$200,000.01 - \$250,000.00	\$9,171,589	40	8.98	\$229,290	3.854	359	722	72.4
\$250,000.01 - \$300,000.00	\$9,792,967	36	9.59	\$272,027	3.573	359	698	75.5
\$300,000.01 - \$350,000.00	\$10,090,453	31	9.88	\$325,498	3.982	359	720	72.9
\$350,000.01 - \$400,000.00	\$13,751,297	37	13.46	\$371,657	4.434	359	703	76.5
\$400,000.01 - \$450,000.00	\$5,949,968	14	5.83	\$424,998	4.161	359	705	76.5
\$450,000.01 - \$500,000.00	\$7,230,250	15	7.08	\$482,017	3.740	359	715	69.3
\$500,000.01 - \$550,000.00	\$3,145,901	6	3.08	\$524,317	3.541	359	727	78.8
\$550,000.01 - \$600,000.00	\$5,164,321	9	5.06	\$573,813	3.458	359	688	78.9
\$600,000.01 - \$650,000.00	\$5,000,797	8	4.90	\$625,100	3.808	359	707	78.6
\$700,000.01 - \$750,000.00	\$2,911,944	4	2.85	\$727,986	3.680	359	686	72.9
\$750,000.01 - \$1,000,000.00	\$10,872,727	12	10.64	\$906,061	4.140	359	703	70.7
\$1,000,000.01 - \$1,500,000.00	\$2,437,178	2	2.39	\$1,218,589	4.814	359	686	70.0
\$1,500,000.01 - \$2,000,000.00	\$3,623,128	2	3.55	\$1,811,564	4.759	358	722	67.3
	\$102,142,249	304	100.00	\$335,994	3.928	359	708	74.2

Range of Original Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$50,000.01 - \$100,000.00	\$912,517	11	0.89	\$82,956	3.923	359	709	76.2
\$100,000.01 - \$150,000.00	\$4,123,698	32	4.04	\$128,866	3.929	359	717	77.3
\$150,000.01 - \$200,000.00	\$7,963,511	45	7.80	\$176,967	3.186	359	710	74.7
\$200,000.01 - \$250,000.00	\$9,171,589	40	8.98	\$229,290	3.854	359	722	72.4
\$250,000.01 - \$300,000.00	\$9,792,967	36	9.59	\$272,027	3.573	359	698	75.5
\$300,000.01 - \$350,000.00	\$10,090,453	31	9.88	\$325,498	3.982	359	720	72.9
\$350,000.01 - \$400,000.00	\$13,751,297	37	13.46	\$371,657	4.434	359	703	76.5
\$400,000.01 - \$450,000.00	\$5,949,968	14	5.83	\$424,998	4.161	359	705	76.5
\$450,000.01 - \$500,000.00	\$7,230,250	15	7.08	\$482,017	3.740	359	715	69.3
\$500,000.01 - \$550,000.00	\$3,145,901	6	3.08	\$524,317	3.541	359	727	78.8
\$550,000.01 - \$600,000.00	\$5,164,321	9	5.06	\$573,813	3.458	359	688	78.9

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Countrywide

SECURITIES CORPORATION

A Countrywide Capital Markets Company

Computational Materials for

CWMBS 2005-HYB1 - Group 2

\$102,142,249 ARM Rate Mortgage Loans

Range of Original Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$600,000.01 - \$650,000.00	\$5,000,797	8	4.90	\$625,100	3.808	359	707	78.6
\$700,000.01 - \$750,000.00	\$2,911,944	4	2.85	\$727,986	3.680	359	686	72.9
\$750,000.01 - \$800,000.00	\$2,329,859	3	2.28	\$776,620	3.562	359	713	76.7
\$800,000.01 - \$850,000.00	\$848,597	1	0.83	\$848,597	4.875	358	694	69.6
\$850,000.01 - \$900,000.00	\$890,373	1	0.87	\$890,373	4.500	359	654	70.0
\$900,000.01 - \$950,000.00	\$1,844,608	2	1.81	\$922,304	4.748	359	683	77.5
\$950,000.01 - \$1,000,000.00	\$4,959,291	5	4.86	\$991,858	3.995	359	715	65.7
\$1,150,000.01 - \$1,200,000.00	\$1,180,181	1	1.16	\$1,180,181	4.750	359	679	70.0
\$1,250,000.01 - \$1,300,000.00	\$1,256,997	1	1.23	\$1,256,997	4.875	359	692	70.0
\$1,650,000.01 - \$1,700,000.00	\$1,676,590	1	1.64	\$1,676,590	4.625	359	694	70.0
\$1,900,000.01 - \$1,950,000.00	\$1,946,538	1	1.91	\$1,946,538	4.875	358	746	65.0
	\$102,142,249	304	100.00	\$335,994	3.928	359	708	74.2

State								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Arkansas	\$107,170	1	0.10	\$107,170	5.750	359	732	95.0
Arizona	\$898,384	5	0.88	\$179,677	2.980	359	726	76.5
California	\$63,904,742	161	62.56	\$396,924	4.275	359	705	74.1
Colorado	\$4,882,070	20	4.78	\$244,103	3.068	359	723	77.0
Connecticut	\$1,125,775	4	1.10	\$281,444	1.987	360	718	68.7
Delaware	\$2,372,161	3	2.32	\$790,720	4.236	358	737	65.8
Florida	\$14,118,050	54	13.82	\$261,445	3.000	359	707	73.7
Hawaii	\$1,199,758	2	1.17	\$599,879	3.741	359	688	71.9
Idaho	\$410,220	2	0.40	\$205,110	4.723	359	773	80.0
Indiana	\$135,676	1	0.13	\$135,676	4.625	359	725	80.0
Kentucky	\$429,038	2	0.42	\$214,519	4.279	359	680	77.9
New Hampshire	\$1,180,181	1	1.16	\$1,180,181	4.750	359	679	70.0
Nevada	\$2,822,737	8	2.76	\$352,842	4.588	359	718	76.3
Oklahoma	\$178,821	1	0.18	\$178,821	1.750	359	680	80.0
Oregon	\$935,591	4	0.92	\$233,898	3.544	359	663	63.9
Pennsylvania	\$493,438	3	0.48	\$164,479	4.671	359	705	80.0
Tennessee	\$742,187	4	0.73	\$185,547	4.583	359	727	80.0
Texas	\$831,151	4	0.81	\$207,788	1.359	360	733	77.3
Utah	\$2,573,934	13	2.52	\$197,995	2.979	359	698	77.8
Washington	\$2,801,166	11	2.74	\$254,651	3.393	359	742	75.9
	\$102,142,249	304	100.00	\$335,994	3.928	359	708	74.2

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Countrywide

SECURITIES CORPORATION

A Countrywide Capital Markets Company

Computational Materials for
CWMB5 2005-HYB1 - Group 2

\$102,142,249 ARM Rate Mortgage Loans

Loan-to-Value Ratios								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0.01 - 50.00	\$2,826,825	10	2.77	\$282,682	4.090	359	739	41.4
50.01 - 55.00	\$1,120,108	4	1.10	\$280,027	3.382	359	724	52.0
55.01 - 60.00	\$3,954,561	9	3.87	\$439,396	3.810	359	719	57.7
60.01 - 65.00	\$7,295,378	18	7.14	\$405,299	4.297	359	716	64.1
65.01 - 70.00	\$12,787,643	26	12.52	\$491,832	4.441	359	699	69.4
70.01 - 75.00	\$20,842,875	58	20.41	\$359,360	4.154	359	713	74.1
75.01 - 80.00	\$51,025,656	171	49.96	\$298,396	3.634	359	705	79.7
80.01 - 85.00	\$521,608	1	0.51	\$521,608	5.125	359	703	83.0
85.01 - 90.00	\$1,264,510	4	1.24	\$316,128	4.932	358	678	89.3
90.01 - 95.00	\$503,084	3	0.49	\$167,695	3.374	360	741	95.0
	\$102,142,249	304	100.00	\$335,994	3.928	359	708	74.2

Current Gross Coupon								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0.501 - 1.000	\$15,051,631	48	14.74	\$313,576	1.000	360	711	74.2
1.001 - 1.500	\$3,820,658	14	3.74	\$272,904	1.343	360	704	75.2
1.501 - 2.000	\$3,734,075	15	3.66	\$248,938	1.758	359	707	79.3
2.001 - 2.500	\$403,138	2	0.39	\$201,569	2.125	359	699	74.3
2.501 - 3.000	\$359,325	1	0.35	\$359,325	3.000	358	638	79.5
3.501 - 4.000	\$510,780	1	0.50	\$510,780	4.000	359	706	80.0
4.001 - 4.500	\$10,778,818	31	10.55	\$347,704	4.464	359	700	75.7
4.501 - 5.000	\$65,259,164	181	63.89	\$360,548	4.762	359	710	73.3
5.001 - 5.500	\$2,117,490	10	2.07	\$211,749	5.161	358	699	75.8
5.501 - 6.000	\$107,170	1	0.10	\$107,170	5.750	359	732	95.0
	\$102,142,249	304	100.00	\$335,994	3.928	359	708	74.2

Property Type								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
SFR	\$63,989,776	193	62.65	\$331,553	3.963	359	707	73.8
PUD	\$21,644,368	55	21.19	\$393,534	3.930	359	713	73.8
CND	\$10,810,659	40	10.58	\$270,266	3.872	359	698	75.9
2-4U	\$4,050,949	9	3.97	\$450,105	3.677	359	735	74.7
CNDP	\$1,646,496	7	1.61	\$235,214	3.496	359	701	81.2
	\$102,142,249	304	100.00	\$335,994	3.928	359	708	74.2

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\$102,142,249 ARM Rate Mortgage Loans

Purpose								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
RCO	\$44,707,239	134	43.77	\$333,636	4.024	359	709	70.8
PUR	\$40,905,414	113	40.05	\$361,995	3.780	359	711	76.9
RNC	\$16,529,597	57	16.18	\$289,993	4.033	359	699	76.4
	\$102,142,249	304	100.00	\$335,994	3.928	359	708	74.2

Occupancy								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
OO	\$83,927,431	249	82.17	\$337,058	3.948	359	706	74.5
INV	\$10,444,233	43	10.23	\$242,889	3.749	359	724	74.0
2H	\$7,770,585	12	7.61	\$647,549	3.948	359	709	70.4
	\$102,142,249	304	100.00	\$335,994	3.928	359	708	74.2

Months Remaining to Scheduled Maturity								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
360	\$19,162,712	65	18.76	\$294,811	1.103	360	711	74.7
359	\$73,783,608	215	72.24	\$343,180	4.609	359	705	74.0
358	\$7,114,874	19	6.97	\$374,467	4.668	358	724	72.2
357	\$1,723,760	4	1.69	\$430,940	2.849	357	726	77.2
356	\$357,296	1	0.35	\$357,296	5.250	356	676	87.5
	\$102,142,249	304	100.00	\$335,994	3.928	359	708	74.2

Document Type								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
REDUCED	\$77,030,394	222	75.41	\$346,984	3.851	359	711	73.7
FULL/ALT	\$25,111,855	82	24.59	\$306,242	4.162	359	700	75.4
	\$102,142,249	304	100.00	\$335,994	3.928	359	708	74.2

Range of FICO								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
601 - 620	\$544,463	2	0.53	\$272,231	4.372	359	620	61.7
621 - 640	\$4,704,919	12	4.61	\$392,077	4.091	359	632	78.3

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Countrywide

SECURITIES CORPORATION

A Countrywide Capital Markets Company

Computational Materials for
CWMBS 2005-HYB1 - Group 2

\$102,142,249 ARM Rate Mortgage Loans

Range of FICO								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
641 - 660	\$8,206,384	25	8.03	\$328,255	3.866	359	651	74.1
661 - 680	\$15,583,493	45	15.26	\$346,300	3.472	359	672	75.4
681 - 700	\$19,643,922	51	19.23	\$385,175	4.064	359	691	74.8
701 - 720	\$17,469,966	52	17.10	\$335,961	4.019	359	709	74.9
721 - 740	\$11,396,354	40	11.16	\$284,909	4.020	359	730	75.1
741 - 760	\$9,649,226	30	9.45	\$321,641	4.479	359	749	72.8
761 - 780	\$8,307,307	27	8.13	\$307,678	3.762	359	771	68.3
781 - 800	\$4,414,930	13	4.32	\$339,610	3.231	359	789	74.1
801 - 820	\$2,221,285	7	2.17	\$317,326	4.114	359	806	71.3
	\$102,142,249	304	100.00	\$335,994	3.928	359	708	74.2

Prepayment Penalty Months								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0	\$307,594	1	0.30	\$307,594	1.625	357	770	80.0
36	\$101,834,655	303	99.70	\$336,088	3.935	359	708	74.1
	\$102,142,249	304	100.00	\$335,994	3.928	359	708	74.2

80% LTV/PMI Analysis								
(Excludes 296 80% or less LTV Mortgages)								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
> 80% LTV, with MI	\$2,289,203	8	100.00	\$286,150	4.634	359	698	89.1
	\$2,289,203	8	100.00	\$286,150	4.634	359	698	89.1

Months to Roll								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
1	\$98,792,033	290	96.72	\$340,662	4.000	359	708	74.0
2	\$2,736,624	11	2.68	\$248,784	1.781	359	706	76.6
3	\$613,592	3	0.60	\$204,531	1.857	360	665	80.0
	\$102,142,249	304	100.00	\$335,994	3.928	359	708	74.2

Margin								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
1.001 - 2.000	\$359,325	1	0.35	\$359,325	3.000	358	638	79.5

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\$102,142,249 ARM Rate Mortgage Loans

Margin								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
2.001 - 3.000	\$60,250,635	177	58.99	\$340,399	3.681	359	705	74.3
3.001 - 4.000	\$41,532,289	126	40.66	\$329,621	4.293	359	714	73.9
	\$102,142,249	304	100.00	\$335,994	3.928	359	708	74.2

Maximum Rates								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
9.001 - 10.000	\$102,142,249	304	100.00	\$335,994	3.928	359	708	74.2
	\$102,142,249	304	100.00	\$335,994	3.928	359	708	74.2

Next Interest Adjustment Date								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
02/05	\$98,792,033	290	96.72	\$340,662	4.000	359	708	74.0
03/05	\$2,736,624	11	2.68	\$248,784	1.781	359	706	76.6
04/05	\$613,592	3	0.60	\$204,531	1.857	360	665	80.0
	\$102,142,249	304	100.00	\$335,994	3.928	359	708	74.2

Initial Fixed Period								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
1	\$98,592,879	289	96.53	\$341,152	4.005	359	708	74.0
3	\$3,549,370	15	3.47	\$236,625	1.793	359	700	77.4
	\$102,142,249	304	100.00	\$335,994	3.928	359	708	74.2

Floor Rate								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
1.001 - 2.000	\$359,325	1	0.35	\$359,325	3.000	358	638	79.5
2.001 - 3.000	\$60,250,635	177	58.99	\$340,399	3.681	359	705	74.3
3.001 - 4.000	\$41,532,289	126	40.66	\$329,621	4.293	359	714	73.9
	\$102,142,249	304	100.00	\$335,994	3.928	359	708	74.2

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\$102,142,249 ARM Rate Mortgage Loans

Initial Cap								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
N/A	\$102,142,249	304	100.00	\$335,994	3.928	359	708	74.2
	\$102,142,249	304	100.00	\$335,994	3.928	359	708	74.2

Subsequent Cap								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
N/A	\$102,142,249	304	100.00	\$335,994	3.928	359	708	74.2
	\$102,142,249	304	100.00	\$335,994	3.928	359	708	74.2

Maximum Negative Amortization								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
115	\$102,142,249	304	100.00	\$335,994	3.928	359	708	74.2
	\$102,142,249	304	100.00	\$335,994	3.928	359	708	74.2

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\$200,147,709 ARM Rate Mortgage Loans

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

Range

Total Number of Loans	669	
Total Outstanding Balance	\$200,147,709	
Average Loan Balance	\$299,174	\$26,250 to \$1,500,000
WA Mortgage Rate	5.551%	4.125% to 7.500%
WA Mortgage Rate Net LPMI	5.550%	4.125% to 7.500%
Net WAC	5.262%	3.491% to 7.241%
ARM Characteristics		
WA Gross Margin	2.335%	2.250% to 3.500%
WA Months to First Roll	58	47 to 60
WA First Periodic Cap	5.008%	2.000% to 6.000%
WA Subsequent Periodic Cap	1.981%	1.000% to 2.000%
WA Lifetime Cap	10.572%	9.125% to 12.500%
WA Lifetime Floor	2.335%	2.250% to 3.750%
WA Original Term (months)	360	180 to 360
WA Remaining Term (months)	358	179 to 360
WA Age (months)	2	0 to 13
WA LTV	74.11%	17.39% to 95.00%
WA FICO	715	
Secured by (% of pool)		
1st Liens	100.00%	
2nd Liens	0.00%	
Prepayment Penalty at Loan Orig (% of all loans)	8.41%	
Prepay Moves Exempted		
Soft	8.23%	
Hard	0.19%	
No Prepay	91.59%	
Unknown	0.00%	
Percent of IO	86.16%	

Top 5 States		Top 5 Prop		Doc Types		Purpose Codes		Occ Codes		Orig PP Term	
CA	60.06%	SFR	56.98%	REDUCE	79.27%	PUR	58.39%	OO	80.30%	0	91.59%
AZ	6.66%	PUD	27.60%	FULL/AL	8.08%	RCO	25.63%	INV	15.22%	12	0.19%
NV	5.27%	CND	10.53%	NINA	6.17%	RNC	15.98%	2H	4.48%	36	8.23%
VA	4.37%	2-4U	4.07%	NO RATI	3.10%						
OR	3.31%	CNDP	0.50%	PREFER	3.03%						

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\$200,147,709 ARM Rate Mortgage Loans

Description								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
5/1 CMT1Y	\$817,858	3	0.41	\$272,619	4.788	354	732	53.5
5/1 CMT1Y - IO	\$2,565,150	6	1.28	\$427,525	5.355	357	751	73.1
5/25 LIB6M	\$406,535	2	0.20	\$203,267	5.314	355	761	46.6
5/25 LIB6M - IO	\$6,827,105	27	3.41	\$252,856	5.308	359	723	75.7
5/1 LIB12M	\$26,483,172	107	13.23	\$247,506	5.391	358	713	72.3
5/1 LIB12M - IO	\$163,047,889	524	81.46	\$311,160	5.595	359	714	74.5
	\$200,147,709	669	100.00	\$299,174	5.551	358	715	74.1

Range of Current Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$0.01 - \$50,000.00	\$105,675	3	0.05	\$35,225	6.467	314	694	75.0
\$50,000.01 - \$100,000.00	\$3,525,064	43	1.76	\$81,978	5.755	359	722	76.0
\$100,000.01 - \$150,000.00	\$14,529,540	114	7.26	\$127,452	5.653	359	728	74.0
\$150,000.01 - \$200,000.00	\$17,180,507	97	8.58	\$177,119	5.566	359	724	78.1
\$200,000.01 - \$250,000.00	\$16,892,734	75	8.44	\$225,236	5.547	359	722	75.5
\$250,000.01 - \$300,000.00	\$14,779,093	54	7.38	\$273,687	5.516	358	716	75.3
\$300,000.01 - \$350,000.00	\$19,421,429	60	9.70	\$323,690	5.396	358	718	74.6
\$350,000.01 - \$400,000.00	\$32,392,699	85	16.18	\$381,091	5.660	359	707	75.6
\$400,000.01 - \$450,000.00	\$11,590,365	27	5.79	\$429,273	5.498	358	712	75.1
\$450,000.01 - \$500,000.00	\$17,648,271	37	8.82	\$476,980	5.642	359	714	73.8
\$500,000.01 - \$550,000.00	\$10,515,432	20	5.25	\$525,772	5.592	359	718	73.5
\$550,000.01 - \$600,000.00	\$7,494,794	13	3.74	\$576,523	5.510	358	722	73.5
\$600,000.01 - \$650,000.00	\$14,615,466	23	7.30	\$635,455	5.217	358	703	64.9
\$650,000.01 - \$700,000.00	\$2,011,950	3	1.01	\$670,650	5.826	357	653	78.4
\$750,000.01 - \$1,000,000.00	\$6,466,116	7	3.23	\$923,731	5.806	359	699	71.1
\$1,000,000.01 - \$1,500,000.00	\$10,978,575	8	5.49	\$1,372,322	5.469	359	724	72.1
	\$200,147,709	669	100.00	\$299,174	5.551	358	715	74.1

Range of Original Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$0.01 - \$50,000.00	\$105,675	3	0.05	\$35,225	6.467	314	694	75.0
\$50,000.01 - \$100,000.00	\$3,525,064	43	1.76	\$81,978	5.755	359	722	76.0
\$100,000.01 - \$150,000.00	\$14,529,540	114	7.26	\$127,452	5.653	359	728	74.0
\$150,000.01 - \$200,000.00	\$17,180,507	97	8.58	\$177,119	5.566	359	724	78.1
\$200,000.01 - \$250,000.00	\$16,892,734	75	8.44	\$225,236	5.547	359	722	75.5
\$250,000.01 - \$300,000.00	\$14,779,093	54	7.38	\$273,687	5.516	358	716	75.3

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\$200,147,709 ARM Rate Mortgage Loans

Range of Original Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$300,000.01 - \$350,000.00	\$19,421,429	60	9.70	\$323,690	5.396	358	718	74.6
\$350,000.01 - \$400,000.00	\$32,392,699	85	16.18	\$381,091	5.660	359	707	75.6
\$400,000.01 - \$450,000.00	\$11,590,365	27	5.79	\$429,273	5.498	358	712	75.1
\$450,000.01 - \$500,000.00	\$17,648,271	37	8.82	\$476,980	5.642	359	714	73.8
\$500,000.01 - \$550,000.00	\$10,515,432	20	5.25	\$525,772	5.592	359	718	73.5
\$550,000.01 - \$600,000.00	\$7,494,794	13	3.74	\$576,523	5.510	358	722	73.5
\$600,000.01 - \$650,000.00	\$14,615,466	23	7.30	\$635,455	5.217	358	703	64.9
\$650,000.01 - \$700,000.00	\$2,011,950	3	1.01	\$670,650	5.826	357	653	78.4
\$800,000.01 - \$850,000.00	\$1,649,000	2	0.82	\$824,500	5.624	359	689	67.1
\$900,000.01 - \$950,000.00	\$1,868,500	2	0.93	\$934,250	6.373	359	680	72.5
\$950,000.01 - \$1,000,000.00	\$2,948,616	3	1.47	\$982,872	5.549	359	717	72.5
\$1,150,000.01 - \$1,200,000.00	\$2,367,075	2	1.18	\$1,183,538	5.382	359	718	80.0
\$1,300,000.01 - \$1,350,000.00	\$1,332,000	1	0.67	\$1,332,000	5.750	359	709	80.0
\$1,350,000.01 - \$1,400,000.00	\$1,359,600	1	0.68	\$1,359,600	5.500	357	696	80.0
\$1,400,000.01 - \$1,450,000.00	\$1,420,000	1	0.71	\$1,420,000	5.750	359	686	80.0
\$1,450,000.01 - \$1,500,000.00	\$4,499,900	3	2.25	\$1,499,967	5.333	359	753	60.8
	\$200,147,709	669	100.00	\$299,174	5.551	358	715	74.1

State								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Alaska	\$194,000	1	0.10	\$194,000	5.500	359	670	72.4
Alabama	\$562,029	3	0.28	\$187,343	5.586	357	666	60.6
Arizona	\$13,328,323	82	6.66	\$162,541	5.626	359	724	78.1
California	\$120,213,276	308	60.06	\$390,303	5.499	358	719	73.5
Colorado	\$3,000,485	10	1.50	\$300,048	5.361	359	714	71.2
District of Columbia	\$250,000	1	0.12	\$250,000	5.875	359	689	69.4
Florida	\$4,884,007	23	2.44	\$212,348	5.666	359	702	78.0
Georgia	\$2,934,283	11	1.47	\$266,753	5.490	357	703	70.0
Idaho	\$423,000	2	0.21	\$211,500	5.573	359	718	83.8
Illinois	\$2,095,595	7	1.05	\$299,371	5.563	359	698	70.0
Indiana	\$527,545	6	0.26	\$87,924	6.654	359	676	86.1
Kansas	\$189,787	1	0.09	\$189,787	5.375	359	686	89.2
Kentucky	\$113,490	1	0.06	\$113,490	6.125	359	722	80.0
Massachusetts	\$1,886,318	4	0.94	\$471,580	6.113	358	679	72.3
Maryland	\$5,549,303	23	2.77	\$241,274	5.938	359	689	79.3
Maine	\$144,000	1	0.07	\$144,000	5.625	359	703	80.0
Michigan	\$2,062,300	7	1.03	\$294,614	6.075	360	706	70.6
Minnesota	\$142,400	1	0.07	\$142,400	5.750	359	695	80.0

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Countrywide
SECURITIES CORPORATION
 A Countrywide Capital Markets Company

Computational Materials for
 CWMBS 2005-HYB1 - Group 3

\$200,147,709 ARM Rate Mortgage Loans

State								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Missouri	\$460,400	6	0.23	\$76,733	5.993	359	701	75.6
North Carolina	\$316,000	2	0.16	\$158,000	4.902	359	710	80.0
New Hampshire	\$224,831	2	0.11	\$112,415	5.757	359	721	83.0
New Jersey	\$3,176,140	10	1.59	\$317,614	5.915	359	685	64.6
New Mexico	\$239,920	2	0.12	\$119,960	6.050	359	757	80.0
Nevada	\$10,547,745	38	5.27	\$277,572	5.348	359	705	74.6
New York	\$1,542,366	5	0.77	\$308,473	5.269	356	735	55.2
Ohio	\$887,783	5	0.44	\$177,557	6.577	359	740	85.9
Oregon	\$6,618,062	33	3.31	\$200,547	5.502	359	717	75.5
Pennsylvania	\$693,250	6	0.35	\$115,542	5.755	352	715	78.0
Rhode Island	\$300,000	1	0.15	\$300,000	5.500	359	706	63.2
South Carolina	\$864,447	3	0.43	\$288,149	5.995	359	680	70.2
Tennessee	\$813,628	2	0.41	\$406,814	4.529	355	781	74.4
Texas	\$748,042	7	0.37	\$106,863	5.826	359	752	83.0
Utah	\$1,752,027	8	0.88	\$219,003	5.948	359	694	80.7
Virginia	\$8,744,746	31	4.37	\$282,089	5.571	358	709	75.7
Washington	\$3,558,183	15	1.78	\$237,212	5.627	359	718	74.2
Wisconsin	\$160,000	1	0.08	\$160,000	5.875	359	682	76.2
	\$200,147,709	669	100.00	\$299,174	5.551	358	715	74.1

Loan-to-Value Ratios								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0.01 - 50.00	\$8,673,894	33	4.33	\$262,845	5.327	358	720	39.1
50.01 - 55.00	\$3,356,529	13	1.68	\$258,195	5.335	358	728	52.3
55.01 - 60.00	\$9,815,519	22	4.90	\$446,160	5.508	358	701	58.1
60.01 - 65.00	\$10,268,080	30	5.13	\$342,269	5.305	358	706	62.9
65.01 - 70.00	\$28,866,154	65	14.42	\$444,095	5.346	359	710	68.6
70.01 - 75.00	\$19,373,744	64	9.68	\$302,715	5.653	358	700	73.7
75.01 - 80.00	\$105,331,410	375	52.63	\$280,884	5.580	358	723	79.8
80.01 - 85.00	\$2,816,069	11	1.41	\$256,006	5.825	358	692	84.9
85.01 - 90.00	\$9,767,017	49	4.88	\$199,327	6.073	359	704	89.8
90.01 - 95.00	\$1,879,293	7	0.94	\$268,470	5.923	358	710	95.0
	\$200,147,709	669	100.00	\$299,174	5.551	358	715	74.1

Current Gross Coupon								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV

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\$200,147,709 ARM Rate Mortgage Loans

Current Gross Coupon								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
4.001 - 4.500	\$2,775,744	11	1.39	\$252,340	4.331	356	754	71.4
4.501 - 5.000	\$28,732,905	80	14.36	\$359,161	4.855	358	717	69.9
5.001 - 5.500	\$76,160,307	238	38.05	\$320,001	5.359	358	721	72.3
5.501 - 6.000	\$71,879,750	267	35.91	\$269,213	5.791	359	715	76.7
6.001 - 6.500	\$11,749,707	48	5.87	\$244,786	6.316	359	687	76.8
6.501 - 7.000	\$7,574,946	20	3.78	\$378,747	6.796	360	685	79.1
7.001 - 7.500	\$1,274,350	5	0.64	\$254,870	7.433	355	707	82.6
	\$200,147,709	669	100.00	\$299,174	5.551	358	715	74.1

Property Type								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
SFR	\$114,049,295	380	56.98	\$300,130	5.538	358	714	73.2
PUD	\$55,236,952	176	27.60	\$313,846	5.572	359	713	76.2
CND	\$21,077,975	76	10.53	\$277,342	5.443	358	723	74.1
2-4U	\$8,142,198	33	4.07	\$246,733	5.943	359	714	76.5
CNDP	\$995,460	3	0.50	\$331,820	5.545	359	745	61.2
COOP	\$645,829	1	0.32	\$645,829	4.750	355	738	46.4
	\$200,147,709	669	100.00	\$299,174	5.551	358	715	74.1

Purpose								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
PUR	\$116,871,475	390	58.39	\$299,670	5.613	359	721	77.3
RCO	\$51,300,470	174	25.63	\$294,830	5.484	358	708	68.3
RNC	\$31,975,764	105	15.98	\$304,531	5.433	359	706	71.7
	\$200,147,709	669	100.00	\$299,174	5.551	358	715	74.1

Occupancy								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
OO	\$160,708,948	459	80.30	\$350,128	5.503	358	713	74.0
INV	\$30,470,719	187	15.22	\$162,945	5.760	359	727	76.5
2H	\$8,968,042	23	4.48	\$389,915	5.706	359	713	68.0
	\$200,147,709	669	100.00	\$299,174	5.551	358	715	74.1

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\$200,147,709 ARM Rate Mortgage Loans

Months Remaining to Scheduled Maturity								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
360	\$13,159,806	31	6.58	\$424,510	6.146	360	703	74.0
359	\$137,302,202	491	68.60	\$279,638	5.571	359	717	74.1
358	\$30,661,243	91	15.32	\$336,937	5.399	358	710	75.2
357	\$7,465,706	18	3.73	\$414,761	5.340	357	721	76.6
356	\$1,785,297	7	0.89	\$255,042	5.561	356	701	75.5
355	\$1,501,467	4	0.75	\$375,367	5.313	355	702	59.0
354	\$2,217,312	7	1.11	\$316,759	5.443	354	727	72.3
353	\$476,620	2	0.24	\$238,310	4.907	353	729	72.1
352	\$1,309,065	5	0.65	\$261,813	5.271	352	682	75.2
351	\$2,518,563	6	1.26	\$419,760	4.676	351	726	67.2
350	\$911,378	4	0.46	\$227,844	5.079	350	689	66.7
348	\$568,800	1	0.28	\$568,800	4.875	348	782	80.0
347	\$244,000	1	0.12	\$244,000	5.375	347	683	80.0
179	\$26,250	1	0.01	\$26,250	7.125	179	707	75.0
	\$200,147,709	669	100.00	\$299,174	5.551	358	715	74.1

Document Type								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
REDUCED	\$158,657,560	467	79.27	\$339,738	5.525	358	712	74.0
FULL/ALT	\$16,169,435	103	8.08	\$156,985	5.791	359	724	79.7
NINA	\$12,349,231	53	6.17	\$233,004	5.712	359	728	66.7
NO RATIO	\$6,195,875	22	3.10	\$281,631	5.725	358	719	76.5
PREFERRED	\$6,067,965	21	3.03	\$288,951	5.084	358	741	76.3
FULL-DU	\$407,200	2	0.20	\$203,600	5.963	359	706	77.0
STREAMLINE	\$300,444	1	0.15	\$300,444	5.250	350	644	62.7
	\$200,147,709	669	100.00	\$299,174	5.551	358	715	74.1

Range of FICO								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
601 - 620	\$2,493,148	6	1.25	\$415,525	5.571	354	617	74.5
621 - 640	\$5,580,435	15	2.79	\$372,029	6.057	359	629	68.8
641 - 660	\$10,493,934	28	5.24	\$374,783	5.708	358	652	68.4
661 - 680	\$20,793,670	69	10.39	\$301,358	5.794	359	671	75.7
681 - 700	\$36,247,868	116	18.11	\$312,482	5.562	359	690	74.1
701 - 720	\$36,829,150	122	18.40	\$301,878	5.497	358	710	75.5
721 - 740	\$30,550,466	99	15.26	\$308,591	5.505	359	731	75.4

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\$200,147,709 ARM Rate Mortgage Loans

Range of FICO								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
741 - 760	\$25,033,191	93	12.51	\$269,174	5.438	358	750	74.3
761 - 780	\$17,157,943	73	8.57	\$235,040	5.381	358	770	73.8
781 - 800	\$11,199,406	35	5.60	\$319,983	5.573	358	789	70.2
801 - 820	\$3,298,497	12	1.65	\$274,875	5.290	358	806	76.7
Unknown	\$470,000	1	0.23	\$470,000	5.125	358	N/A	69.6
	\$200,147,709	669	100.00	\$299,174	5.551	358	715	74.1

Prepayment Penalty Months								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0	\$183,313,426	580	91.59	\$316,058	5.543	358	714	73.8
12	\$371,373	2	0.19	\$185,686	6.151	359	686	89.7
36	\$16,462,910	87	8.23	\$189,229	5.628	359	725	76.8
	\$200,147,709	669	100.00	\$299,174	5.551	358	715	74.1

80% LTV/PMI Analysis (Excludes 602 80% or less LTV Mortgages)								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
> 80% LTV, with MI	\$14,462,379	67	100.00	\$215,856	6.005	359	702	89.5
	\$14,462,379	67	100.00	\$215,856	6.005	359	702	89.5

Months to Roll								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
47	\$244,000	1	0.12	\$244,000	5.375	347	683	80.0
48	\$568,800	1	0.28	\$568,800	4.875	348	782	80.0
50	\$911,378	4	0.46	\$227,844	5.079	350	689	66.7
51	\$2,518,563	6	1.26	\$419,760	4.676	351	726	67.2
52	\$1,309,065	5	0.65	\$261,813	5.271	352	682	75.2
53	\$476,620	2	0.24	\$238,310	4.907	353	729	72.1
54	\$2,217,312	7	1.11	\$316,759	5.443	354	727	72.3
55	\$1,501,467	4	0.75	\$375,367	5.313	355	702	59.0
56	\$1,785,297	7	0.89	\$255,042	5.561	356	701	75.5
57	\$7,465,706	18	3.73	\$414,761	5.340	357	721	76.6
58	\$30,661,243	91	15.32	\$336,937	5.399	358	710	75.2
59	\$137,328,452	492	68.61	\$279,123	5.571	359	717	74.1
60	\$13,159,806	31	6.58	\$424,510	6.146	360	703	74.0
	\$200,147,709	669	100.00	\$299,174	5.551	358	715	74.1

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\$200,147,709 ARM Rate Mortgage Loans

Margin								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
2.001 - 3.000	\$199,131,807	664	99.49	\$299,897	5.549	358	715	74.0
3.001 - 4.000	\$1,015,902	5	0.51	\$203,180	6.049	358	686	87.8
	\$200,147,709	669	100.00	\$299,174	5.551	358	715	74.1

Maximum Rates								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
9.001 - 10.000	\$31,254,673	89	15.62	\$351,176	4.811	358	720	70.1
10.001 - 11.000	\$144,445,460	493	72.17	\$292,993	5.573	359	718	74.4
11.001 - 12.000	\$23,173,226	82	11.58	\$282,600	6.310	359	693	77.3
12.001 - 13.000	\$1,274,350	5	0.64	\$254,870	7.433	355	707	82.6
	\$200,147,709	669	100.00	\$299,174	5.551	358	715	74.1

Next Interest Adjustment Date								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
12/08	\$244,000	1	0.12	\$244,000	5.375	347	683	80.0
01/09	\$568,800	1	0.28	\$568,800	4.875	348	782	80.0
03/09	\$911,378	4	0.46	\$227,844	5.079	350	689	66.7
04/09	\$2,518,563	6	1.26	\$419,760	4.676	351	726	67.2
05/09	\$1,309,065	5	0.65	\$261,813	5.271	352	682	75.2
06/09	\$476,620	2	0.24	\$238,310	4.907	353	729	72.1
07/09	\$2,217,312	7	1.11	\$316,759	5.443	354	727	72.3
08/09	\$1,501,467	4	0.75	\$375,367	5.313	355	702	59.0
09/09	\$1,785,297	7	0.89	\$255,042	5.561	356	701	75.5
10/09	\$7,465,706	18	3.73	\$414,761	5.340	357	721	76.6
11/09	\$30,661,243	91	15.32	\$336,937	5.399	358	710	75.2
12/09	\$137,328,452	492	68.61	\$279,123	5.571	359	717	74.1
01/10	\$13,159,806	31	6.58	\$424,510	6.146	360	703	74.0
	\$200,147,709	669	100.00	\$299,174	5.551	358	715	74.1

Initial Fixed Period								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
60	\$200,147,709	669	100.00	\$299,174	5.551	358	715	74.1
	\$200,147,709	669	100.00	\$299,174	5.551	358	715	74.1

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Countrywide

SECURITIES CORPORATION

A Countrywide Capital Markets Company

Computational Materials for

CWMBS 2005-HYB1 - Group 3

\$200,147,709 ARM Rate Mortgage Loans

Floor Rate								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
2.001 - 3.000	\$199,131,807	664	99.49	\$299,897	5.549	358	715	74.0
3.001 - 4.000	\$1,015,902	5	0.51	\$203,180	6.049	358	686	87.8
	\$200,147,709	669	100.00	\$299,174	5.551	358	715	74.1

Initial Cap								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
2.000	\$613,910	4	0.31	\$153,478	4.988	351	689	60.2
5.000	\$196,045,159	653	97.95	\$300,222	5.557	359	715	74.1
6.000	\$3,488,640	12	1.74	\$290,720	5.336	357	735	76.1
	\$200,147,709	669	100.00	\$299,174	5.551	358	715	74.1

Subsequent Cap								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
1.000	\$3,745,000	17	1.87	\$220,294	5.282	359	716	72.1
2.000	\$196,402,709	652	98.13	\$301,231	5.556	358	715	74.1
	\$200,147,709	669	100.00	\$299,174	5.551	358	715	74.1

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Countrywide

SECURITIES CORPORATION

A Countrywide Capital Markets Company

Computational Materials for

CWMBS 2005-HYB1 - Group 4

\$54,460,299 ARM Rate Mortgage Loans

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

Range

Total Number of Loans	127	
Total Outstanding Balance	\$54,460,299	
Average Loan Balance	\$428,821	\$54,796 to \$1,800,000
WA Mortgage Rate	5.419%	4.500% to 6.375%
WA Mortgage Rate Net LPMI	5.419%	4.500% to 6.375%
Net WAC	4.987%	3.991% to 6.116%
ARM Characteristics		
WA Gross Margin	2.286%	2.250% to 2.750%
WA Months to First Roll	83	74 to 84
WA First Periodic Cap	4.940%	2.000% to 6.000%
WA Subsequent Periodic Cap	1.981%	1.000% to 2.000%
WA Lifetime Cap	10.424%	9.500% to 11.375%
WA Lifetime Floor	2.286%	2.250% to 2.750%
WA Original Term (months)	360	360 to 360
WA Remaining Term (months)	359	350 to 360
WA Age (months)	1	0 to 10
WA LTV	74.94%	40.00% to 95.00%
WA FICO	731	
Secured by (% of pool)		
1st Liens	100.00%	
2nd Liens	0.00%	
Prepayment Penalty at Loan Orig (% of all loans)	3.37%	
Prepay Moves Exempted	3.37%	
Soft	3.37%	
Hard	0.00%	
No Prepay	96.63%	
Unknown	0.00%	
Percent of IO	73.89%	

<u>Top 5 States</u>		<u>Top 5 Prop</u>		<u>Doc Types</u>		<u>Purpose Codes</u>		<u>Occ Codes</u>		<u>Orig PP Term</u>	
CA	55.67%	SFR	57.18%	FULL/AL	52.25%	PUR	72.96%	OO	93.74%	0	96.63%
VA	5.65%	PUD	27.56%	PREFER	40.49%	RCO	14.52%	INV	3.25%	36	3.37%
MA	5.36%	CND	12.27%	REDUCE	7.26%	RNC	12.53%	2H	3.01%		
NJ	3.49%	2-4U	2.82%								
MN	2.76%	CNDP	0.16%								

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Countrywide

SECURITIES CORPORATION

A Countrywide Capital Markets Company

Computational Materials for

CWMBS 2005-HYB1 - Group 4

\$54,460,299 ARM Rate Mortgage Loans

Description								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
7/23 LIB6M	\$335,228	1	0.62	\$335,228	5.250	358	726	80.0
7/23 LIB6M - IO	\$976,400	6	1.79	\$162,733	5.464	359	717	81.4
7/1 LIB12M	\$13,882,254	29	25.49	\$478,698	5.298	360	728	73.0
7/1 LIB12M - IO	\$39,266,417	91	72.10	\$431,499	5.462	359	733	75.4
	\$54,460,299	127	100.00	\$428,821	5.419	359	731	74.9

Range of Current Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$50,000.01 - \$100,000.00	\$405,382	5	0.74	\$81,076	5.599	359	729	75.9
\$100,000.01 - \$150,000.00	\$1,406,276	11	2.58	\$127,843	5.361	358	727	79.3
\$150,000.01 - \$200,000.00	\$1,992,893	11	3.66	\$181,172	5.482	358	709	80.6
\$200,000.01 - \$250,000.00	\$1,595,665	7	2.93	\$227,952	5.325	357	724	77.7
\$250,000.01 - \$300,000.00	\$1,114,703	4	2.05	\$278,676	5.123	358	748	76.5
\$300,000.01 - \$350,000.00	\$2,004,028	6	3.68	\$334,005	5.274	358	737	73.9
\$350,000.01 - \$400,000.00	\$6,126,499	16	11.25	\$382,906	5.334	360	736	75.4
\$400,000.01 - \$450,000.00	\$4,698,945	11	8.63	\$427,177	5.637	359	715	74.1
\$450,000.01 - \$500,000.00	\$7,101,273	15	13.04	\$473,418	5.435	359	728	75.4
\$500,000.01 - \$550,000.00	\$6,798,294	13	12.48	\$522,946	5.431	359	730	73.3
\$550,000.01 - \$600,000.00	\$5,857,960	10	10.76	\$585,796	5.336	359	730	74.2
\$600,000.01 - \$650,000.00	\$4,352,081	7	7.99	\$621,726	5.429	360	730	75.6
\$700,000.01 - \$750,000.00	\$710,000	1	1.30	\$710,000	5.375	360	758	71.4
\$750,000.01 - \$1,000,000.00	\$7,146,700	8	13.12	\$893,338	5.458	359	740	76.5
\$1,000,000.01 - \$1,500,000.00	\$1,349,600	1	2.48	\$1,349,600	5.750	358	759	80.0
\$1,500,000.01 - \$2,000,000.00	\$1,800,000	1	3.31	\$1,800,000	5.250	360	735	60.0
	\$54,460,299	127	100.00	\$428,821	5.419	359	731	74.9

Range of Original Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$50,000.01 - \$100,000.00	\$405,382	5	0.74	\$81,076	5.599	359	729	75.9
\$100,000.01 - \$150,000.00	\$1,406,276	11	2.58	\$127,843	5.361	358	727	79.3
\$150,000.01 - \$200,000.00	\$1,992,893	11	3.66	\$181,172	5.482	358	709	80.6
\$200,000.01 - \$250,000.00	\$1,595,665	7	2.93	\$227,952	5.325	357	724	77.7
\$250,000.01 - \$300,000.00	\$1,114,703	4	2.05	\$278,676	5.123	358	748	76.5
\$300,000.01 - \$350,000.00	\$2,004,028	6	3.68	\$334,005	5.274	358	737	73.9
\$350,000.01 - \$400,000.00	\$6,126,499	16	11.25	\$382,906	5.334	360	736	75.4
\$400,000.01 - \$450,000.00	\$4,698,945	11	8.63	\$427,177	5.637	359	715	74.1

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\$54,460,299 ARM Rate Mortgage Loans

Range of Original Balance									
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV	
\$450,000.01 - \$500,000.00	\$7,101,273	15	13.04	\$473,418	5.435	359	728	75.4	
\$500,000.01 - \$550,000.00	\$6,798,294	13	12.48	\$522,946	5.431	359	730	73.3	
\$550,000.01 - \$600,000.00	\$5,857,960	10	10.76	\$585,796	5.336	359	730	74.2	
\$600,000.01 - \$650,000.00	\$4,352,081	7	7.99	\$621,726	5.429	360	730	75.6	
\$700,000.01 - \$750,000.00	\$710,000	1	1.30	\$710,000	5.375	360	758	71.4	
\$800,000.01 - \$850,000.00	\$804,000	1	1.48	\$804,000	5.375	359	767	80.0	
\$850,000.01 - \$900,000.00	\$3,475,200	4	6.38	\$868,800	5.438	360	733	78.7	
\$900,000.01 - \$950,000.00	\$1,867,500	2	3.43	\$933,750	5.375	359	753	75.0	
\$950,000.01 - \$1,000,000.00	\$1,000,000	1	1.84	\$1,000,000	5.750	359	720	69.0	
\$1,300,000.01 - \$1,350,000.00	\$1,349,600	1	2.48	\$1,349,600	5.750	358	759	80.0	
\$1,750,000.01 - \$1,800,000.00	\$1,800,000	1	3.31	\$1,800,000	5.250	360	735	60.0	
	\$54,460,299	127	100.00	\$428,821	5.419	359	731	74.9	

State									
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV	
Arizona	\$420,000	1	0.77	\$420,000	5.375	360	666	80.0	
California	\$30,317,684	57	55.67	\$531,889	5.464	359	735	74.1	
Colorado	\$965,400	4	1.77	\$241,350	5.464	357	717	80.9	
Delaware	\$171,000	1	0.31	\$171,000	6.375	359	639	94.5	
Florida	\$1,196,400	3	2.20	\$398,800	5.490	359	681	54.6	
Georgia	\$395,630	3	0.73	\$131,877	5.381	357	708	77.0	
Hawaii	\$1,404,000	2	2.58	\$702,000	5.452	360	740	80.0	
Illinois	\$1,416,960	2	2.60	\$708,480	5.321	359	759	80.0	
Indiana	\$385,000	1	0.71	\$385,000	5.375	360	722	72.0	
Massachusetts	\$2,920,023	6	5.36	\$486,671	5.510	359	724	76.9	
Maryland	\$465,600	3	0.85	\$155,200	5.549	359	708	80.0	
Michigan	\$1,125,782	6	2.07	\$187,630	5.292	360	722	83.3	
Minnesota	\$1,504,150	3	2.76	\$501,383	5.262	359	741	78.7	
Missouri	\$1,110,000	2	2.04	\$555,000	5.479	360	714	62.9	
North Carolina	\$424,000	1	0.78	\$424,000	5.500	360	704	80.0	
New Jersey	\$1,901,705	4	3.49	\$475,426	5.342	359	725	76.9	
Nevada	\$206,000	1	0.38	\$206,000	5.250	359	703	80.0	
New York	\$480,000	1	0.88	\$480,000	5.625	360	682	80.0	
Oregon	\$1,217,285	4	2.24	\$304,321	5.002	358	752	78.3	
Pennsylvania	\$834,654	2	1.53	\$417,327	5.368	360	735	77.0	
South Carolina	\$249,146	3	0.46	\$83,049	5.408	359	738	82.7	
Tennessee	\$458,423	1	0.84	\$458,423	4.750	359	687	76.1	
Texas	\$942,247	3	1.73	\$314,082	5.252	359	717	80.0	

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Countrywide

SECURITIES CORPORATION

A Countrywide Capital Markets Company

Computational Materials for

CWMBS 2005-HYB1 - Group 4

\$54,460,299 ARM Rate Mortgage Loans

State								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Utah	\$131,434	1	0.24	\$131,434	5.250	353	701	80.0
Virginia	\$3,077,476	9	5.65	\$341,942	5.335	359	745	73.1
Washington	\$740,301	3	1.36	\$246,767	5.189	358	763	73.7
	\$54,460,299	127	100.00	\$428,821	5.419	359	731	74.9

Loan-to-Value Ratios								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0.01 - 50.00	\$1,677,000	4	3.08	\$419,250	5.367	359	707	45.0
50.01 - 55.00	\$977,000	2	1.79	\$488,500	5.427	359	702	53.9
55.01 - 60.00	\$2,847,000	3	5.23	\$949,000	5.400	360	743	59.6
60.01 - 65.00	\$1,901,125	4	3.49	\$475,281	5.414	359	746	63.6
65.01 - 70.00	\$5,906,163	14	10.84	\$421,869	5.450	359	741	68.6
70.01 - 75.00	\$4,918,985	11	9.03	\$447,180	5.389	359	738	73.3
75.01 - 80.00	\$34,841,112	82	63.98	\$424,892	5.411	359	730	79.6
80.01 - 85.00	\$456,000	1	0.84	\$456,000	5.750	358	716	80.7
85.01 - 90.00	\$375,718	2	0.69	\$187,859	5.454	360	692	90.0
90.01 - 95.00	\$560,196	4	1.03	\$140,049	5.806	357	671	94.8
	\$54,460,299	127	100.00	\$428,821	5.419	359	731	74.9

Current Gross Coupon								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
4.001 - 4.500	\$400,000	1	0.73	\$400,000	4.500	360	787	74.8
4.501 - 5.000	\$4,644,309	13	8.53	\$357,255	4.882	359	743	76.3
5.001 - 5.500	\$34,304,013	77	62.99	\$445,507	5.361	359	737	74.6
5.501 - 6.000	\$14,840,977	34	27.25	\$436,499	5.730	359	715	75.0
6.001 - 6.500	\$271,000	2	0.50	\$135,500	6.283	359	647	84.6
	\$54,460,299	127	100.00	\$428,821	5.419	359	731	74.9

Property Type								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
SFR	\$31,140,378	72	57.18	\$432,505	5.479	359	733	76.8
PUD	\$15,011,009	35	27.56	\$428,886	5.307	359	720	71.4
CND	\$6,683,812	17	12.27	\$393,165	5.387	359	746	76.1
2-4U	\$1,535,500	2	2.82	\$767,750	5.424	359	748	65.8

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Computational Materials for

CWMBS 2005-HYB1 - Group 4

\$54,460,299 ARM Rate Mortgage Loans

Property Type								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
CNDP	\$89,600	1	0.16	\$89,600	5.500	359	747	80.0
	\$54,460,299	127	100.00	\$428,821	5.419	359	731	74.9

Purpose								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
PUR	\$39,731,857	85	72.96	\$467,434	5.383	359	734	76.5
RCO	\$7,906,031	25	14.52	\$316,241	5.609	359	720	66.7
RNC	\$6,822,411	17	12.53	\$401,318	5.407	359	725	75.4
	\$54,460,299	127	100.00	\$428,821	5.419	359	731	74.9

Occupancy								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
OO	\$51,052,348	118	93.74	\$432,647	5.419	359	731	74.8
INV	\$1,767,801	5	3.25	\$353,560	5.393	359	763	73.7
2H	\$1,640,150	4	3.01	\$410,038	5.447	359	697	80.3
	\$54,460,299	127	100.00	\$428,821	5.419	359	731	74.9

Months Remaining to Scheduled Maturity								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
360	\$20,704,022	41	38.02	\$504,976	5.442	360	724	74.3
359	\$24,486,247	63	44.96	\$388,671	5.375	359	733	74.6
358	\$7,600,782	15	13.96	\$506,719	5.514	358	739	76.6
357	\$616,300	2	1.13	\$308,150	5.239	357	771	80.0
353	\$659,498	4	1.21	\$164,874	5.400	353	762	75.7
352	\$231,951	1	0.43	\$231,951	5.375	352	718	80.0
350	\$161,500	1	0.30	\$161,500	5.500	350	685	95.0
	\$54,460,299	127	100.00	\$428,821	5.419	359	731	74.9

Document Type								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
FULL/ALT	\$28,456,148	76	52.25	\$374,423	5.415	359	725	76.5
PREFERRED	\$22,049,927	39	40.49	\$565,383	5.412	359	742	73.3

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\$54,460,299 ARM Rate Mortgage Loans

Document Type								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
REDUCED	\$3,954,224	12	7.26	\$329,519	5.480	359	716	73.4
	\$54,460,299	127	100.00	\$428,821	5.419	359	731	74.9

Range of FICO								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
621 - 640	\$171,000	1	0.31	\$171,000	6.375	359	639	94.5
641 - 660	\$540,000	1	0.99	\$540,000	5.750	360	648	45.0
661 - 680	\$3,306,435	9	6.07	\$367,382	5.442	360	669	80.1
681 - 700	\$5,831,071	17	10.71	\$343,004	5.538	359	688	74.2
701 - 720	\$12,396,824	28	22.76	\$442,744	5.543	359	711	77.3
721 - 740	\$10,497,119	20	19.27	\$524,856	5.359	359	731	70.9
741 - 760	\$10,634,350	25	19.53	\$425,374	5.372	359	753	76.0
761 - 780	\$6,446,181	14	11.84	\$460,441	5.220	359	771	77.2
781 - 800	\$4,055,220	10	7.45	\$405,522	5.337	359	789	71.8
801 - 820	\$582,100	2	1.07	\$291,050	5.584	357	802	75.1
	\$54,460,299	127	100.00	\$428,821	5.419	359	731	74.9

Prepayment Penalty Months								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0	\$52,624,199	123	96.63	\$427,839	5.408	359	732	74.8
36	\$1,836,100	4	3.37	\$459,025	5.728	359	718	78.6
	\$54,460,299	127	100.00	\$428,821	5.419	359	731	74.9

80% LTV/PMI Analysis (Excludes 120 80% or less LTV Mortgages)								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
> 80% LTV, with MI	\$1,391,914	7	100.00	\$198,845	5.692	358	691	88.9
	\$1,391,914	7	100.00	\$198,845	5.692	358	691	88.9

Months to Roll								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
74	\$161,500	1	0.30	\$161,500	5.500	350	685	95.0
76	\$231,951	1	0.43	\$231,951	5.375	352	718	80.0

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Computational Materials for
CWMB5 2005-HYB1 - Group 4

\$54,460,299 ARM Rate Mortgage Loans

Months to Roll								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
77	\$659,498	4	1.21	\$164,874	5.400	353	762	75.7
81	\$616,300	2	1.13	\$308,150	5.239	357	771	80.0
82	\$7,600,782	15	13.96	\$506,719	5.514	358	739	76.6
83	\$24,486,247	63	44.96	\$388,671	5.375	359	733	74.6
84	\$20,704,022	41	38.02	\$504,976	5.442	360	724	74.3
	\$54,460,299	127	100.00	\$428,821	5.419	359	731	74.9

Margin								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
2.001 - 3.000	\$54,460,299	127	100.00	\$428,821	5.419	359	731	74.9
	\$54,460,299	127	100.00	\$428,821	5.419	359	731	74.9

Maximum Rates								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
9.001 - 10.000	\$5,044,309	14	9.26	\$360,308	4.852	359	746	76.2
10.001 - 11.000	\$48,864,690	110	89.73	\$444,224	5.473	359	730	74.7
11.001 - 12.000	\$551,300	3	1.01	\$183,767	5.821	358	700	82.2
	\$54,460,299	127	100.00	\$428,821	5.419	359	731	74.9

Next Interest Adjustment Date								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
03/11	\$161,500	1	0.30	\$161,500	5.500	350	685	95.0
05/11	\$231,951	1	0.43	\$231,951	5.375	352	718	80.0
06/11	\$659,498	4	1.21	\$164,874	5.400	353	762	75.7
10/11	\$616,300	2	1.13	\$308,150	5.239	357	771	80.0
11/11	\$7,600,782	15	13.96	\$506,719	5.514	358	739	76.6
12/11	\$24,486,247	63	44.96	\$388,671	5.375	359	733	74.6
01/12	\$20,704,022	41	38.02	\$504,976	5.442	360	724	74.3
	\$54,460,299	127	100.00	\$428,821	5.419	359	731	74.9

Initial Fixed Period								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
84	\$54,460,299	127	100.00	\$428,821	5.419	359	731	74.9

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Computational Materials for

CWMBS 2005-HYB1 - Group 4

\$54,460,299 ARM Rate Mortgage Loans

Initial Fixed Period								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
	\$54,460,299	127	100.00	\$428,821	5.419	359	731	74.9

Floor Rate								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
2.001 - 3.000	\$54,460,299	127	100.00	\$428,821	5.419	359	731	74.9
	\$54,460,299	127	100.00	\$428,821	5.419	359	731	74.9

Initial Cap								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
2.000	\$1,188,488	6	2.18	\$198,081	5.068	359	742	74.5
5.000	\$52,991,511	120	97.30	\$441,596	5.427	359	731	74.9
6.000	\$280,300	1	0.51	\$280,300	5.375	357	750	80.0
	\$54,460,299	127	100.00	\$428,821	5.419	359	731	74.9

Subsequent Cap								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
1.000	\$1,031,328	6	1.89	\$171,888	5.419	359	711	81.3
2.000	\$53,428,971	121	98.11	\$441,562	5.419	359	732	74.8
	\$54,460,299	127	100.00	\$428,821	5.419	359	731	74.9

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\$44,184,911 ARM Rate Mortgage Loans

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

Range

Total Number of Loans	125	
Total Outstanding Balance	\$44,184,911	
Average Loan Balance	\$353,479	\$75,800 to \$1,594,554
WA Mortgage Rate	5.593%	4.750% to 6.750%
WA Mortgage Rate Net LPMI	5.593%	4.750% to 6.750%
Net WAC	5.206%	4.491% to 6.491%
ARM Characteristics		
WA Gross Margin	2.362%	2.250% to 2.875%
WA Months to First Roll	83	73 to 84
WA First Periodic Cap	4.990%	2.000% to 5.000%
WA Subsequent Periodic Cap	1.972%	1.000% to 2.000%
WA Lifetime Cap	10.593%	9.750% to 11.750%
WA Lifetime Floor	2.369%	2.250% to 2.875%
WA Original Term (months)	360	360 to 360
WA Remaining Term (months)	359	349 to 360
WA Age (months)	1	0 to 11
WA LTV	68.09%	24.00% to 95.00%
WA FICO	752	
Secured by (% of pool)		
1st Liens	100.00%	
2nd Liens	0.00%	
Prepayment Penalty at Loan Orig (% of all loans)	3.12%	
Prepay Moves Exempted		
Soft	3.12%	
Hard	0.00%	
No Prepay	96.88%	
Unknown	0.00%	
Percent of IO	75.33%	

<u>Top 5 States</u>		<u>Top 5 Prop</u>		<u>Doc Types</u>		<u>Purpose Codes</u>		<u>Occ Codes</u>		<u>Orig PP Term</u>	
CA	30.33%	SFR	59.11%	PREFER	43.82%	PUR	69.37%	OO	82.44%	0	96.88%
VA	9.93%	PUD	25.56%	FULL/AL	35.09%	RNC	24.64%	INV	12.67%	36	3.12%
FL	8.16%	CND	9.64%	REDUCE	16.51%	RCO	6.00%	2H	4.89%		
NJ	6.05%	2-4U	5.70%	NINA	3.84%						
CO	4.63%			NO RATI	0.74%						

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\$44,184,911 ARM Rate Mortgage Loans

Description								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
7/1 CMT1Y	\$192,131	1	0.43	\$192,131	6.000	353	700	46.1
7/23 LIB6M - IO	\$1,258,850	5	2.85	\$251,770	5.529	360	757	76.7
7/1 LIB12M	\$10,709,977	27	24.24	\$396,666	5.640	358	740	69.6
7/1 LIB12M - IO	\$32,023,953	92	72.48	\$348,086	5.577	359	756	67.4
	\$44,184,911	125	100.00	\$353,479	5.593	359	752	68.1

Range of Current Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$50,000.01 - \$100,000.00	\$866,988	10	1.96	\$86,699	5.959	358	748	79.9
\$100,000.01 - \$150,000.00	\$2,167,640	17	4.91	\$127,508	5.775	359	743	74.8
\$150,000.01 - \$200,000.00	\$2,276,839	13	5.15	\$175,141	5.637	358	748	68.2
\$200,000.01 - \$250,000.00	\$2,280,032	10	5.16	\$228,003	5.837	358	747	75.6
\$250,000.01 - \$300,000.00	\$3,072,125	11	6.95	\$279,284	5.510	359	768	69.8
\$300,000.01 - \$350,000.00	\$2,654,400	8	6.01	\$331,800	5.589	359	761	67.1
\$350,000.01 - \$400,000.00	\$6,391,944	17	14.47	\$375,997	5.625	359	753	70.6
\$400,000.01 - \$450,000.00	\$3,900,566	9	8.83	\$433,396	5.581	358	751	77.4
\$450,000.01 - \$500,000.00	\$3,826,891	8	8.66	\$478,361	5.653	359	741	60.5
\$500,000.01 - \$550,000.00	\$2,078,617	4	4.70	\$519,654	5.782	360	765	67.6
\$550,000.01 - \$600,000.00	\$2,320,000	4	5.25	\$580,000	5.530	359	755	63.7
\$600,000.01 - \$650,000.00	\$2,555,679	4	5.78	\$638,920	5.561	359	721	63.7
\$650,000.01 - \$700,000.00	\$1,355,000	2	3.07	\$677,500	5.685	360	754	74.8
\$750,000.01 - \$1,000,000.00	\$5,555,732	6	12.57	\$925,955	5.321	356	765	60.2
\$1,000,000.01 - \$1,500,000.00	\$1,287,903	1	2.91	\$1,287,903	5.500	359	773	71.3
\$1,500,000.01 - \$2,000,000.00	\$1,594,554	1	3.61	\$1,594,554	5.500	359	724	58.2
	\$44,184,911	125	100.00	\$353,479	5.593	359	752	68.1

Range of Original Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$50,000.01 - \$100,000.00	\$866,988	10	1.96	\$86,699	5.959	358	748	79.9
\$100,000.01 - \$150,000.00	\$2,167,640	17	4.91	\$127,508	5.775	359	743	74.8
\$150,000.01 - \$200,000.00	\$2,276,839	13	5.15	\$175,141	5.637	358	748	68.2
\$200,000.01 - \$250,000.00	\$2,280,032	10	5.16	\$228,003	5.837	358	747	75.6
\$250,000.01 - \$300,000.00	\$3,072,125	11	6.95	\$279,284	5.510	359	768	69.8
\$300,000.01 - \$350,000.00	\$2,654,400	8	6.01	\$331,800	5.589	359	761	67.1
\$350,000.01 - \$400,000.00	\$6,391,944	17	14.47	\$375,997	5.625	359	753	70.6
\$400,000.01 - \$450,000.00	\$3,900,566	9	8.83	\$433,396	5.581	358	751	77.4

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Computational Materials for
CWMB5 2005-HYB1 - Group 5

\$44,184,911 ARM Rate Mortgage Loans

Range of Original Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$450,000.01 - \$500,000.00	\$3,826,891	8	8.66	\$478,361	5.653	359	741	60.5
\$500,000.01 - \$550,000.00	\$2,078,617	4	4.70	\$519,654	5.782	360	765	67.6
\$550,000.01 - \$600,000.00	\$2,320,000	4	5.25	\$580,000	5.530	359	755	63.7
\$600,000.01 - \$650,000.00	\$2,555,679	4	5.78	\$638,920	5.561	359	721	63.7
\$650,000.01 - \$700,000.00	\$1,355,000	2	3.07	\$677,500	5.685	360	754	74.8
\$750,000.01 - \$800,000.00	\$798,125	1	1.81	\$798,125	5.500	359	762	49.3
\$800,000.01 - \$850,000.00	\$823,200	1	1.86	\$823,200	5.625	360	785	79.7
\$900,000.01 - \$950,000.00	\$946,446	1	2.14	\$946,446	5.000	358	780	67.9
\$950,000.01 - \$1,000,000.00	\$2,987,961	3	6.76	\$995,987	5.290	353	755	55.4
\$1,250,000.01 - \$1,300,000.00	\$1,287,903	1	2.91	\$1,287,903	5.500	359	773	71.3
\$1,550,000.01 - \$1,600,000.00	\$1,594,554	1	3.61	\$1,594,554	5.500	359	724	58.2
	\$44,184,911	125	100.00	\$353,479	5.593	359	752	68.1

State								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Arizona	\$572,720	4	1.30	\$143,180	5.781	359	720	80.0
California	\$13,399,125	23	30.33	\$582,571	5.528	358	761	62.5
Colorado	\$2,047,817	6	4.63	\$341,303	5.408	358	752	61.4
Connecticut	\$128,125	1	0.29	\$128,125	5.750	359	762	78.9
District of Columbia	\$172,073	1	0.39	\$172,073	5.750	356	736	80.0
Florida	\$3,604,071	9	8.16	\$400,452	5.694	359	752	66.0
Georgia	\$1,534,865	8	3.47	\$191,858	5.722	359	739	77.1
Hawaii	\$158,830	1	0.36	\$158,830	5.750	359	732	38.6
Illinois	\$965,000	2	2.18	\$482,500	5.378	359	794	67.0
Kansas	\$188,000	1	0.43	\$188,000	5.625	360	803	80.0
Kentucky	\$794,358	2	1.80	\$397,179	5.744	360	737	81.8
Massachusetts	\$1,417,750	4	3.21	\$354,438	5.703	359	748	79.0
Maryland	\$2,013,572	8	4.56	\$251,696	5.737	359	753	75.2
Michigan	\$529,100	2	1.20	\$264,550	5.550	359	751	74.3
Missouri	\$164,500	1	0.37	\$164,500	5.500	359	773	73.2
North Carolina	\$520,213	5	1.18	\$104,043	5.828	359	748	77.3
Nebraska	\$649,289	1	1.47	\$649,289	5.500	359	736	62.2
New Jersey	\$2,672,236	5	6.05	\$534,447	5.421	358	728	69.6
New Mexico	\$91,917	1	0.21	\$91,917	6.500	359	698	80.0
Nevada	\$1,920,382	6	4.35	\$320,064	5.626	359	748	67.0
New York	\$1,729,250	3	3.91	\$576,417	5.672	360	753	73.0
Ohio	\$107,200	1	0.24	\$107,200	6.000	359	772	80.0
Oregon	\$278,193	2	0.63	\$139,097	5.872	359	758	80.0

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Countrywide

SECURITIES CORPORATION

A Countrywide Capital Markets Company

Computational Materials for
CWMB5 2005-HYB1 - Group 5

\$44,184,911 ARM Rate Mortgage Loans

State								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Rhode Island	\$1,061,817	4	2.40	\$265,454	5.961	359	748	70.1
South Carolina	\$227,617	2	0.52	\$113,809	5.291	359	744	51.6
Tennessee	\$81,000	1	0.18	\$81,000	5.875	357	776	90.0
Texas	\$987,961	1	2.24	\$987,961	5.625	349	730	62.5
Virginia	\$4,387,031	14	9.93	\$313,359	5.626	359	749	73.7
Washington	\$1,780,900	6	4.03	\$296,817	5.393	358	754	65.3
	\$44,184,911	125	100.00	\$353,479	5.593	359	752	68.1

Loan-to-Value Ratios								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0.01 - 50.00	\$5,388,904	13	12.20	\$414,531	5.277	357	763	40.5
50.01 - 55.00	\$1,794,600	5	4.06	\$358,920	5.561	359	782	52.7
55.01 - 60.00	\$5,183,335	9	11.73	\$575,926	5.463	358	736	58.1
60.01 - 65.00	\$5,327,840	10	12.06	\$532,784	5.555	358	749	62.3
65.01 - 70.00	\$2,496,546	7	5.65	\$356,649	5.462	359	771	68.7
70.01 - 75.00	\$3,337,153	9	7.55	\$370,795	5.579	359	769	72.4
75.01 - 80.00	\$20,049,274	69	45.38	\$290,569	5.731	359	747	79.5
85.01 - 90.00	\$512,900	2	1.16	\$256,450	5.875	359	746	90.0
90.01 - 95.00	\$94,358	1	0.21	\$94,358	6.625	358	701	95.0
	\$44,184,911	125	100.00	\$353,479	5.593	359	752	68.1

Current Gross Coupon								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
4.501 - 5.000	\$2,098,263	3	4.75	\$699,421	4.881	355	761	54.1
5.001 - 5.500	\$17,070,868	39	38.64	\$437,715	5.394	359	764	60.2
5.501 - 6.000	\$23,980,688	77	54.27	\$311,438	5.760	358	743	74.5
6.001 - 6.500	\$728,917	4	1.65	\$182,229	6.332	358	758	76.2
6.501 - 7.000	\$306,175	2	0.69	\$153,088	6.711	359	698	84.6
	\$44,184,911	125	100.00	\$353,479	5.593	359	752	68.1

Property Type								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
SFR	\$26,116,053	68	59.11	\$384,060	5.544	359	750	68.1
PUD	\$11,292,764	34	25.56	\$332,140	5.613	358	754	65.7

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SECURITIES CORPORATION

A Countrywide Capital Markets Company

Computational Materials for

CWMBS 2005-HYB1 - Group 5

\$44,184,911 ARM Rate Mortgage Loans

Property Type								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
CND	\$4,258,552	15	9.64	\$283,903	5.659	359	761	71.2
2-4U	\$2,517,542	8	5.70	\$314,693	5.896	359	742	73.3
	\$44,184,911	125	100.00	\$353,479	5.593	359	752	68.1

Purpose								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
PUR	\$30,648,865	90	69.37	\$340,543	5.628	359	754	71.7
RNC	\$10,886,924	27	24.64	\$403,219	5.488	357	747	62.8
RCO	\$2,649,122	8	6.00	\$331,140	5.617	359	742	47.8
	\$44,184,911	125	100.00	\$353,479	5.593	359	752	68.1

Occupancy								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
OO	\$36,427,941	90	82.44	\$404,755	5.558	358	752	67.2
INV	\$5,597,762	28	12.67	\$199,920	5.799	359	751	73.1
2H	\$2,159,208	7	4.89	\$308,458	5.648	360	759	70.3
	\$44,184,911	125	100.00	\$353,479	5.593	359	752	68.1

Months Remaining to Scheduled Maturity								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
360	\$13,200,650	29	29.88	\$455,195	5.632	360	763	70.1
359	\$23,441,465	74	53.05	\$316,777	5.604	359	749	68.2
358	\$2,437,004	8	5.52	\$304,625	5.489	358	768	72.1
357	\$605,313	4	1.37	\$151,328	5.497	357	781	50.2
356	\$259,273	2	0.59	\$129,637	5.750	356	744	80.0
355	\$1,385,164	3	3.13	\$461,721	5.757	355	668	63.6
353	\$419,731	2	0.95	\$209,866	5.729	353	753	64.5
351	\$1,448,350	2	3.28	\$724,175	5.021	351	759	54.8
349	\$987,961	1	2.24	\$987,961	5.625	349	730	62.5
	\$44,184,911	125	100.00	\$353,479	5.593	359	752	68.1

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\$44,184,911 ARM Rate Mortgage Loans

Document Type								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
PREFERRED	\$19,360,419	37	43.82	\$523,255	5.587	359	760	68.0
FULL/ALT	\$15,506,485	64	35.09	\$242,289	5.663	358	741	69.7
REDUCED	\$7,295,296	18	16.51	\$405,294	5.447	358	758	64.6
NINA	\$1,697,011	5	3.84	\$339,402	5.661	359	735	67.5
NO RATIO	\$325,700	1	0.74	\$325,700	5.500	359	771	77.4
	\$44,184,911	125	100.00	\$353,479	5.593	359	752	68.1

Range of FICO								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
621 - 640	\$987,390	2	2.23	\$493,695	5.760	355	636	66.3
661 - 680	\$370,950	2	0.84	\$185,475	5.844	359	674	77.7
681 - 700	\$1,618,856	6	3.66	\$269,809	5.967	358	689	71.5
701 - 720	\$1,580,058	7	3.58	\$225,723	5.848	359	707	79.9
721 - 740	\$9,648,252	26	21.84	\$371,087	5.687	358	729	69.1
741 - 760	\$10,733,552	29	24.29	\$370,122	5.544	358	752	71.1
761 - 780	\$11,893,803	32	26.92	\$371,681	5.486	359	771	65.5
781 - 800	\$5,638,150	15	12.76	\$375,877	5.512	358	789	63.1
801 - 820	\$1,713,900	6	3.88	\$285,650	5.642	360	810	62.8
	\$44,184,911	125	100.00	\$353,479	5.593	359	752	68.1

Prepayment Penalty Months								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0	\$42,805,327	120	96.88	\$356,711	5.592	359	753	67.9
36	\$1,379,584	5	3.12	\$275,917	5.622	359	723	74.7
	\$44,184,911	125	100.00	\$353,479	5.593	359	752	68.1

80% LTV/PMI Analysis								
(Excludes 122 80% or less LTV Mortgages)								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
> 80% LTV, with MI	\$607,258	3	100.00	\$202,419	5.992	359	739	90.8
	\$607,258	3	100.00	\$202,419	5.992	359	739	90.8

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SECURITIES CORPORATION

A Countrywide Capital Markets Company

Computational Materials for
CWMB5 2005-HYB1 - Group 5

\$44,184,911 ARM Rate Mortgage Loans

Months to Roll								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
73	\$987,961	1	2.24	\$987,961	5.625	349	730	62.5
75	\$1,448,350	2	3.28	\$724,175	5.021	351	759	54.8
77	\$419,731	2	0.95	\$209,866	5.729	353	753	64.5
79	\$1,385,164	3	3.13	\$461,721	5.757	355	668	63.6
80	\$259,273	2	0.59	\$129,637	5.750	356	744	80.0
81	\$605,313	4	1.37	\$151,328	5.497	357	781	50.2
82	\$2,437,004	8	5.52	\$304,625	5.489	358	768	72.1
83	\$23,441,465	74	53.05	\$316,777	5.604	359	749	68.2
84	\$13,200,650	29	29.88	\$455,195	5.632	360	763	70.1
	\$44,184,911	125	100.00	\$353,479	5.593	359	752	68.1

Margin								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
2.001 - 3.000	\$44,184,911	125	100.00	\$353,479	5.593	359	752	68.1
	\$44,184,911	125	100.00	\$353,479	5.593	359	752	68.1

Maximum Rates								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
9.001 - 10.000	\$2,098,263	3	4.75	\$699,421	4.881	355	761	54.1
10.001 - 11.000	\$41,051,556	116	92.91	\$353,893	5.608	359	752	68.5
11.001 - 12.000	\$1,035,092	6	2.34	\$172,515	6.444	359	740	78.7
	\$44,184,911	125	100.00	\$353,479	5.593	359	752	68.1

Next Interest Adjustment Date								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
02/11	\$987,961	1	2.24	\$987,961	5.625	349	730	62.5
04/11	\$1,448,350	2	3.28	\$724,175	5.021	351	759	54.8
06/11	\$419,731	2	0.95	\$209,866	5.729	353	753	64.5
08/11	\$1,385,164	3	3.13	\$461,721	5.757	355	668	63.6
09/11	\$259,273	2	0.59	\$129,637	5.750	356	744	80.0
10/11	\$605,313	4	1.37	\$151,328	5.497	357	781	50.2
11/11	\$2,437,004	8	5.52	\$304,625	5.489	358	768	72.1
12/11	\$23,441,465	74	53.05	\$316,777	5.604	359	749	68.2
01/12	\$13,200,650	29	29.88	\$455,195	5.632	360	763	70.1
	\$44,184,911	125	100.00	\$353,479	5.593	359	752	68.1

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A Countrywide Capital Markets Company

Computational Materials for

CWMBS 2005-HYB1 - Group 5

\$44,184,911 ARM Rate Mortgage Loans

Initial Fixed Period								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
84	\$44,184,911	125	100.00	\$353,479	5.593	359	752	68.1
	\$44,184,911	125	100.00	\$353,479	5.593	359	752	68.1

Floor Rate								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
2.001 - 3.000	\$44,184,911	125	100.00	\$353,479	5.593	359	752	68.1
	\$44,184,911	125	100.00	\$353,479	5.593	359	752	68.1

Initial Cap								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
2.000	\$151,817	1	0.34	\$151,817	5.000	359	734	38.0
5.000	\$44,033,093	124	99.66	\$355,106	5.595	359	752	68.2
	\$44,184,911	125	100.00	\$353,479	5.593	359	752	68.1

Subsequent Cap								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
1.000	\$1,258,850	5	2.85	\$251,770	5.529	360	757	76.7
2.000	\$42,926,061	120	97.15	\$357,717	5.595	358	752	67.8
	\$44,184,911	125	100.00	\$353,479	5.593	359	752	68.1

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\$298,792,919 ARM Rate Mortgage Loans

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

Range

Total Number of Loans	921	
Total Outstanding Balance	\$298,792,919	
Average Loan Balance	\$324,422	\$26,250 to \$1,800,000
WA Mortgage Rate	5.533%	4.125% to 7.500%
WA Mortgage Rate Net LPMI	5.532%	4.125% to 7.500%
Net WAC	5.204%	3.491% to 7.241%
ARM Characteristics		
WA Gross Margin	2.330%	2.250% to 3.500%
WA Months to First Roll	67	47 to 84
WA First Periodic Cap	4.993%	2.000% to 6.000%
WA Subsequent Periodic Cap	1.980%	1.000% to 2.000%
WA Lifetime Cap	10.548%	9.125% to 12.500%
WA Lifetime Floor	2.331%	2.250% to 3.750%
WA Original Term (months)	360	180 to 360
WA Remaining Term (months)	359	179 to 360
WA Age (months)	1	0 to 13
WA LTV	73.37%	17.39% to 95.00%
WA FICO	724	
Secured by (% of pool)		
1st Liens	100.00%	
2nd Liens	0.00%	
Prepayment Penalty at Loan Orig (% of all loans)	6.71%	
Prepay Moves Exempted		
Soft	6.59%	
Hard	0.12%	
No Prepay	93.29%	
Unknown	0.00%	
Percent of IO	82.32%	

Top 5 States		Top 5 Prop		Doc Types		Purpose Codes		Occ Codes		Orig PP Term	
CA	54.86%	SFR	57.33%	REDUCE	56.86%	PUR	62.67%	OO	83.06%	0	93.29%
VA	5.42%	PUD	27.29%	FULL/AL	20.12%	RCO	20.70%	INV	12.66%	12	0.12%
AZ	4.79%	CND	10.72%	PREFER	15.89%	RNC	16.63%	2H	4.27%	36	6.59%
NV	4.24%	2-4U	4.08%	NINA	4.70%						
FL	3.24%	CNDP	0.36%	NO RATI	2.18%						

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Countrywide

SECURITIES CORPORATION

A Countrywide Capital Markets Company

Computational Materials for
CWMBS 2005-HYB1 - Hybrid

\$298,792,919 ARM Rate Mortgage Loans

Description								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
5/1 CMT1Y	\$817,858	3	0.27	\$272,619	4.788	354	732	53.5
5/1 CMT1Y - IO	\$2,565,150	6	0.86	\$427,525	5.355	357	751	73.1
7/1 CMT1Y	\$192,131	1	0.06	\$192,131	6.000	353	700	46.1
5/25 LIB6M	\$406,535	2	0.14	\$203,267	5.314	355	761	46.6
5/25 LIB6M - IO	\$6,827,105	27	2.28	\$252,856	5.308	359	723	75.7
7/23 LIB6M	\$335,228	1	0.11	\$335,228	5.250	358	726	80.0
7/23 LIB6M - IO	\$2,235,250	11	0.75	\$203,205	5.501	359	739	78.7
5/1 LIB12M	\$26,483,172	107	8.86	\$247,506	5.391	358	713	72.3
5/1 LIB12M - IO	\$163,047,889	524	54.57	\$311,160	5.595	359	714	74.5
7/1 LIB12M	\$24,592,231	56	8.23	\$439,147	5.447	359	733	71.5
7/1 LIB12M - IO	\$71,290,370	183	23.86	\$389,565	5.514	359	743	71.8
	\$298,792,919	921	100.00	\$324,422	5.533	359	724	73.4

Range of Current Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$0.01 - \$50,000.00	\$105,675	3	0.04	\$35,225	6.467	314	694	75.0
\$50,000.01 - \$100,000.00	\$4,797,435	58	1.61	\$82,714	5.778	359	727	76.7
\$100,000.01 - \$150,000.00	\$18,103,456	142	6.06	\$127,489	5.645	359	730	74.5
\$150,000.01 - \$200,000.00	\$21,450,239	121	7.18	\$177,275	5.565	359	725	77.3
\$200,000.01 - \$250,000.00	\$20,768,432	92	6.95	\$225,744	5.562	359	725	75.7
\$250,000.01 - \$300,000.00	\$18,965,921	69	6.35	\$274,868	5.492	358	727	74.5
\$300,000.01 - \$350,000.00	\$24,079,857	74	8.06	\$325,403	5.407	358	724	73.7
\$350,000.01 - \$400,000.00	\$44,911,142	118	15.03	\$380,603	5.611	359	717	74.9
\$400,000.01 - \$450,000.00	\$20,189,875	47	6.76	\$429,572	5.547	359	720	75.3
\$450,000.01 - \$500,000.00	\$28,576,435	60	9.56	\$476,274	5.592	359	721	72.4
\$500,000.01 - \$550,000.00	\$19,392,343	37	6.49	\$524,117	5.556	359	727	72.8
\$550,000.01 - \$600,000.00	\$15,672,753	27	5.25	\$580,472	5.448	359	730	72.3
\$600,000.01 - \$650,000.00	\$21,523,226	34	7.20	\$633,036	5.301	358	711	66.9
\$650,000.01 - \$700,000.00	\$3,366,950	5	1.13	\$673,390	5.769	358	694	76.9
\$700,000.01 - \$750,000.00	\$710,000	1	0.24	\$710,000	5.375	360	758	71.4
\$750,000.01 - \$1,000,000.00	\$19,168,548	21	6.42	\$912,788	5.536	358	734	70.0
\$1,000,000.01 - \$1,500,000.00	\$13,616,078	10	4.56	\$1,361,608	5.500	359	732	72.8
\$1,500,000.01 - \$2,000,000.00	\$3,394,554	2	1.14	\$1,697,277	5.367	360	730	59.1
	\$298,792,919	921	100.00	\$324,422	5.533	359	724	73.4

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SECURITIES CORPORATION

A Countrywide Capital Markets Company

Computational Materials for

CWMBS 2005-HYB1 - Hybrid

\$298,792,919 ARM Rate Mortgage Loans

Range of Original Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$0.01 - \$50,000.00	\$105,675	3	0.04	\$35,225	6.467	314	694	75.0
\$50,000.01 - \$100,000.00	\$4,797,435	58	1.61	\$82,714	5.778	359	727	76.7
\$100,000.01 - \$150,000.00	\$18,103,456	142	6.06	\$127,489	5.645	359	730	74.5
\$150,000.01 - \$200,000.00	\$21,450,239	121	7.18	\$177,275	5.565	359	725	77.3
\$200,000.01 - \$250,000.00	\$20,768,432	92	6.95	\$225,744	5.562	359	725	75.7
\$250,000.01 - \$300,000.00	\$18,965,921	69	6.35	\$274,868	5.492	358	727	74.5
\$300,000.01 - \$350,000.00	\$24,079,857	74	8.06	\$325,403	5.407	358	724	73.7
\$350,000.01 - \$400,000.00	\$44,911,142	118	15.03	\$380,603	5.611	359	717	74.9
\$400,000.01 - \$450,000.00	\$20,189,875	47	6.76	\$429,572	5.547	359	720	75.3
\$450,000.01 - \$500,000.00	\$28,576,435	60	9.56	\$476,274	5.592	359	721	72.4
\$500,000.01 - \$550,000.00	\$19,392,343	37	6.49	\$524,117	5.556	359	727	72.8
\$550,000.01 - \$600,000.00	\$15,672,753	27	5.25	\$580,472	5.448	359	730	72.3
\$600,000.01 - \$650,000.00	\$21,523,226	34	7.20	\$633,036	5.301	358	711	66.9
\$650,000.01 - \$700,000.00	\$3,366,950	5	1.13	\$673,390	5.769	358	694	76.9
\$700,000.01 - \$750,000.00	\$710,000	1	0.24	\$710,000	5.375	360	758	71.4
\$750,000.01 - \$800,000.00	\$798,125	1	0.27	\$798,125	5.500	359	762	49.3
\$800,000.01 - \$850,000.00	\$3,276,200	4	1.10	\$819,050	5.563	360	732	73.4
\$850,000.01 - \$900,000.00	\$3,475,200	4	1.16	\$868,800	5.438	360	733	78.7
\$900,000.01 - \$950,000.00	\$4,682,446	5	1.57	\$936,489	5.698	359	730	72.6
\$950,000.01 - \$1,000,000.00	\$6,936,577	7	2.32	\$990,940	5.467	356	734	64.6
\$1,150,000.01 - \$1,200,000.00	\$2,367,075	2	0.79	\$1,183,538	5.382	359	718	80.0
\$1,250,000.01 - \$1,300,000.00	\$1,287,903	1	0.43	\$1,287,903	5.500	359	773	71.3
\$1,300,000.01 - \$1,350,000.00	\$2,681,600	2	0.90	\$1,340,800	5.750	358	734	80.0
\$1,350,000.01 - \$1,400,000.00	\$1,359,600	1	0.46	\$1,359,600	5.500	357	696	80.0
\$1,400,000.01 - \$1,450,000.00	\$1,420,000	1	0.48	\$1,420,000	5.750	359	686	80.0
\$1,450,000.01 - \$1,500,000.00	\$4,499,900	3	1.51	\$1,499,967	5.333	359	753	60.8
\$1,550,000.01 - \$1,600,000.00	\$1,594,554	1	0.53	\$1,594,554	5.500	359	724	58.2
\$1,750,000.01 - \$1,800,000.00	\$1,800,000	1	0.60	\$1,800,000	5.250	360	735	60.0
	\$298,792,919	921	100.00	\$324,422	5.533	359	724	73.4

State								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Alaska	\$194,000	1	0.06	\$194,000	5.500	359	670	72.4
Alabama	\$562,029	3	0.19	\$187,343	5.586	357	666	60.6
Arizona	\$14,321,043	87	4.79	\$164,610	5.625	359	722	78.2
California	\$163,930,085	388	54.86	\$422,500	5.495	359	726	72.7
Colorado	\$6,013,702	20	2.01	\$300,685	5.393	358	728	69.4
Connecticut	\$128,125	1	0.04	\$128,125	5.750	359	762	78.9

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SECURITIES CORPORATION

A Countrywide Capital Markets Company

Computational Materials for

CWMBS 2005-HYB1 - Hybrid

\$298,792,919 ARM Rate Mortgage Loans

State								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
District of Columbia	\$422,073	2	0.14	\$211,037	5.824	358	708	73.7
Delaware	\$171,000	1	0.06	\$171,000	6.375	359	639	94.5
Florida	\$9,684,478	35	3.24	\$276,699	5.655	359	718	70.7
Georgia	\$4,864,778	22	1.63	\$221,126	5.555	358	715	72.8
Hawaii	\$1,562,830	3	0.52	\$520,943	5.482	360	739	75.8
Idaho	\$423,000	2	0.14	\$211,500	5.573	359	718	83.8
Illinois	\$4,477,555	11	1.50	\$407,050	5.446	359	738	72.5
Indiana	\$912,545	7	0.31	\$130,364	6.115	359	695	80.2
Kansas	\$377,787	2	0.13	\$188,894	5.499	359	744	84.6
Kentucky	\$907,847	3	0.30	\$302,616	5.791	360	735	81.6
Massachusetts	\$6,224,091	14	2.08	\$444,578	5.737	359	716	76.0
Maryland	\$8,028,475	34	2.69	\$236,132	5.865	359	706	78.4
Maine	\$144,000	1	0.05	\$144,000	5.625	359	703	80.0
Michigan	\$3,717,182	15	1.24	\$247,812	5.763	360	717	75.0
Minnesota	\$1,646,550	4	0.55	\$411,638	5.304	359	737	78.8
Missouri	\$1,734,900	9	0.58	\$192,767	5.617	359	716	67.3
North Carolina	\$1,260,213	8	0.42	\$157,527	5.485	359	724	78.9
Nebraska	\$649,289	1	0.22	\$649,289	5.500	359	736	62.2
New Hampshire	\$224,831	2	0.08	\$112,415	5.757	359	721	83.0
New Jersey	\$7,750,081	19	2.59	\$407,899	5.604	359	710	69.3
New Mexico	\$331,837	3	0.11	\$110,612	6.175	359	741	80.0
Nevada	\$12,674,126	45	4.24	\$281,647	5.389	359	711	73.5
New York	\$3,751,616	9	1.26	\$416,846	5.501	359	737	66.6
Ohio	\$994,983	6	0.33	\$165,831	6.515	359	744	85.3
Oregon	\$8,113,540	39	2.72	\$208,039	5.440	359	724	76.1
Pennsylvania	\$1,527,904	8	0.51	\$190,988	5.544	356	726	77.4
Rhode Island	\$1,361,817	5	0.46	\$272,363	5.860	359	739	68.6
South Carolina	\$1,341,210	8	0.45	\$167,651	5.766	359	702	69.4
Tennessee	\$1,353,050	4	0.45	\$338,263	4.685	357	749	75.9
Texas	\$2,678,250	11	0.90	\$243,477	5.550	355	731	74.4
Utah	\$1,883,460	9	0.63	\$209,273	5.899	359	694	80.6
Virginia	\$16,209,253	54	5.42	\$300,171	5.541	359	727	74.7
Washington	\$6,079,384	24	2.03	\$253,308	5.505	359	734	71.5
Wisconsin	\$160,000	1	0.05	\$160,000	5.875	359	682	76.2
	\$298,792,919	921	100.00	\$324,422	5.533	359	724	73.4

Loan-to-Value Ratios								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV

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SECURITIES CORPORATION

A Countrywide Capital Markets Company

Computational Materials for
CWMB5 2005-HYB1 - Hybrid

\$298,792,919 ARM Rate Mortgage Loans

Loan-to-Value Ratios								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0.01 - 50.00	\$15,739,798	50	5.27	\$314,796	5.314	358	733	40.2
50.01 - 55.00	\$6,128,129	20	2.05	\$306,406	5.416	359	740	52.6
55.01 - 60.00	\$17,845,855	34	5.97	\$524,878	5.478	358	718	58.3
60.01 - 65.00	\$17,497,045	44	5.86	\$397,660	5.393	358	723	62.8
65.01 - 70.00	\$37,268,863	86	12.47	\$433,359	5.370	359	719	68.6
70.01 - 75.00	\$27,629,882	84	9.25	\$328,927	5.597	359	715	73.5
75.01 - 80.00	\$160,221,796	526	53.62	\$304,604	5.562	359	727	79.7
80.01 - 85.00	\$3,272,069	12	1.10	\$272,672	5.814	358	695	84.3
85.01 - 90.00	\$10,655,635	53	3.57	\$201,050	6.042	359	705	89.8
90.01 - 95.00	\$2,533,847	12	0.85	\$211,154	5.923	358	701	95.0
	\$298,792,919	921	100.00	\$324,422	5.533	359	724	73.4

Current Gross Coupon								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
4.001 - 4.500	\$3,175,744	12	1.06	\$264,645	4.353	356	758	71.8
4.501 - 5.000	\$35,475,477	96	11.87	\$369,536	4.860	358	723	69.8
5.001 - 5.500	\$127,535,188	354	42.68	\$360,269	5.364	359	731	71.3
5.501 - 6.000	\$110,701,415	378	37.05	\$292,861	5.776	359	721	76.0
6.001 - 6.500	\$12,749,624	54	4.27	\$236,104	6.316	359	690	77.0
6.501 - 7.000	\$7,881,121	22	2.64	\$358,233	6.792	360	685	79.3
7.001 - 7.500	\$1,274,350	5	0.43	\$254,870	7.433	355	707	82.6
	\$298,792,919	921	100.00	\$324,422	5.533	359	724	73.4

Property Type								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
SFR	\$171,305,726	520	57.33	\$329,434	5.528	359	723	73.1
PUD	\$81,540,725	245	27.29	\$332,819	5.528	359	720	73.9
CND	\$32,020,338	108	10.72	\$296,485	5.460	359	733	74.1
2-4U	\$12,195,241	43	4.08	\$283,610	5.868	359	724	74.5
CNDP	\$1,085,060	4	0.36	\$271,265	5.541	359	745	62.8
COOP	\$645,829	1	0.22	\$645,829	4.750	355	738	46.4
	\$298,792,919	921	100.00	\$324,422	5.533	359	724	73.4

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Computational Materials for

CWMBS 2005-HYB1 - Hybrid

\$298,792,919 ARM Rate Mortgage Loans

Purpose								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
PUR	\$187,252,197	565	62.67	\$331,420	5.567	359	729	76.2
RCO	\$61,855,623	207	20.70	\$298,819	5.505	358	711	67.2
RNC	\$49,685,099	149	16.63	\$333,457	5.441	358	717	70.2
	\$298,792,919	921	100.00	\$324,422	5.533	359	724	73.4

Occupancy								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
OO	\$248,189,237	667	83.06	\$372,098	5.494	359	722	73.2
INV	\$37,836,282	220	12.66	\$171,983	5.749	359	732	75.9
2H	\$12,767,400	34	4.27	\$375,512	5.663	359	719	70.0
	\$298,792,919	921	100.00	\$324,422	5.533	359	724	73.4

Months Remaining to Scheduled Maturity								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
360	\$47,064,478	101	15.75	\$465,985	5.693	360	729	73.0
359	\$185,229,914	628	61.99	\$294,952	5.549	359	723	73.4
358	\$40,699,029	114	13.62	\$357,009	5.426	358	719	75.2
357	\$8,687,319	24	2.91	\$361,972	5.344	357	729	75.0
356	\$2,044,570	9	0.68	\$227,174	5.585	356	706	76.0
355	\$2,886,631	7	0.97	\$412,376	5.526	355	686	61.2
354	\$2,217,312	7	0.74	\$316,759	5.443	354	727	72.3
353	\$1,555,849	8	0.52	\$194,481	5.337	353	749	71.5
352	\$1,541,016	6	0.52	\$256,836	5.286	352	687	75.9
351	\$3,966,913	8	1.33	\$495,864	4.802	351	738	62.7
350	\$1,072,878	5	0.36	\$214,576	5.143	350	688	70.9
349	\$987,961	1	0.33	\$987,961	5.625	349	730	62.5
348	\$568,800	1	0.19	\$568,800	4.875	348	782	80.0
347	\$244,000	1	0.08	\$244,000	5.375	347	683	80.0
179	\$26,250	1	0.01	\$26,250	7.125	179	707	75.0
	\$298,792,919	921	100.00	\$324,422	5.533	359	724	73.4

Document Type								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
REDUCED	\$169,907,079	497	56.86	\$341,865	5.520	358	714	73.5

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CWMBS 2005-HYB1 - Hybrid

\$298,792,919 ARM Rate Mortgage Loans

Document Type								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
FULL/ALT	\$60,132,068	243	20.12	\$247,457	5.580	359	729	75.6
PREFERRED	\$47,478,311	97	15.89	\$489,467	5.442	359	749	71.5
NINA	\$14,046,242	58	4.70	\$242,177	5.706	359	729	66.8
NO RATIO	\$6,521,575	23	2.18	\$283,547	5.713	358	721	76.5
FULL-DU	\$407,200	2	0.14	\$203,600	5.963	359	706	77.0
STREAMLINE	\$300,444	1	0.10	\$300,444	5.250	350	644	62.7
	\$298,792,919	921	100.00	\$324,422	5.533	359	724	73.4

Range of FICO								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
601 - 620	\$2,493,148	6	0.83	\$415,525	5.571	354	617	74.5
621 - 640	\$6,738,825	18	2.26	\$374,379	6.022	358	630	69.1
641 - 660	\$11,033,934	29	3.69	\$380,480	5.710	359	652	67.3
661 - 680	\$24,471,055	80	8.19	\$305,888	5.747	359	670	76.3
681 - 700	\$43,697,794	139	14.62	\$314,373	5.574	359	689	74.1
701 - 720	\$50,806,031	157	17.00	\$323,605	5.519	359	710	76.1
721 - 740	\$50,695,837	145	16.97	\$349,626	5.509	359	731	73.3
741 - 760	\$46,401,094	147	15.53	\$315,654	5.447	359	751	74.0
761 - 780	\$35,497,927	119	11.88	\$298,302	5.387	359	771	71.7
781 - 800	\$20,892,776	60	6.99	\$348,213	5.511	358	789	68.6
801 - 820	\$5,594,497	20	1.87	\$279,725	5.428	358	807	72.3
Unknown	\$470,000	1	0.16	\$470,000	5.125	358	N/A	69.6
	\$298,792,919	921	100.00	\$324,422	5.533	359	724	73.4

Prepayment Penalty Months								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0	\$278,742,952	823	93.29	\$338,691	5.525	359	724	73.1
12	\$371,373	2	0.12	\$185,686	6.151	359	686	89.7
36	\$19,678,594	96	6.59	\$204,985	5.637	359	724	76.8
	\$298,792,919	921	100.00	\$324,422	5.533	359	724	73.4

80% LTV/PMI Analysis								
(Excludes 844 80% or less LTV Mortgages)								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
> 80% LTV, with MI	\$16,461,551	77	100.00	\$213,786	5.978	359	703	89.5

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\$298,792,919 ARM Rate Mortgage Loans

80% LTV/PMI Analysis								
(Excludes 844 80% or less LTV Mortgages)								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
	\$16,461,551	77	100.00	\$213,786	5.978	359	703	89.5

Months to Roll								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
47	\$244,000	1	0.08	\$244,000	5.375	347	683	80.0
48	\$568,800	1	0.19	\$568,800	4.875	348	782	80.0
50	\$911,378	4	0.31	\$227,844	5.079	350	689	66.7
51	\$2,518,563	6	0.84	\$419,760	4.676	351	726	67.2
52	\$1,309,065	5	0.44	\$261,813	5.271	352	682	75.2
53	\$476,620	2	0.16	\$238,310	4.907	353	729	72.1
54	\$2,217,312	7	0.74	\$316,759	5.443	354	727	72.3
55	\$1,501,467	4	0.50	\$375,367	5.313	355	702	59.0
56	\$1,785,297	7	0.60	\$255,042	5.561	356	701	75.5
57	\$7,465,706	18	2.50	\$414,761	5.340	357	721	76.6
58	\$30,661,243	91	10.26	\$336,937	5.399	358	710	75.2
59	\$137,328,452	492	45.96	\$279,123	5.571	359	717	74.1
60	\$13,159,806	31	4.40	\$424,510	6.146	360	703	74.0
73	\$987,961	1	0.33	\$987,961	5.625	349	730	62.5
74	\$161,500	1	0.05	\$161,500	5.500	350	685	95.0
75	\$1,448,350	2	0.48	\$724,175	5.021	351	759	54.8
76	\$231,951	1	0.08	\$231,951	5.375	352	718	80.0
77	\$1,079,229	6	0.36	\$179,871	5.528	353	759	71.3
79	\$1,385,164	3	0.46	\$461,721	5.757	355	668	63.6
80	\$259,273	2	0.09	\$129,637	5.750	356	744	80.0
81	\$1,221,613	6	0.41	\$203,602	5.367	357	776	65.2
82	\$10,037,785	23	3.36	\$436,425	5.508	358	746	75.5
83	\$47,927,712	137	16.04	\$349,837	5.487	359	741	71.5
84	\$33,904,672	70	11.35	\$484,352	5.516	360	739	72.7
	\$298,792,919	921	100.00	\$324,422	5.533	359	724	73.4

Margin								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
2.001 - 3.000	\$297,777,017	916	99.66	\$325,084	5.531	359	724	73.3
3.001 - 4.000	\$1,015,902	5	0.34	\$203,180	6.049	358	686	87.8
	\$298,792,919	921	100.00	\$324,422	5.533	359	724	73.4

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SECURITIES CORPORATION

A Countrywide Capital Markets Company

Computational Materials for

CWMBS 2005-HYB1 - Hybrid

\$298,792,919 ARM Rate Mortgage Loans

Maximum Rates								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
9.001 - 10.000	\$38,397,245	106	12.85	\$362,238	4.820	358	725	70.0
10.001 - 11.000	\$234,361,706	719	78.44	\$325,955	5.558	359	726	73.4
11.001 - 12.000	\$24,759,618	91	8.29	\$272,084	6.305	359	695	77.5
12.001 - 13.000	\$1,274,350	5	0.43	\$254,870	7.433	355	707	82.6
	\$298,792,919	921	100.00	\$324,422	5.533	359	724	73.4

Next Interest Adjustment Date								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
12/08	\$244,000	1	0.08	\$244,000	5.375	347	683	80.0
01/09	\$568,800	1	0.19	\$568,800	4.875	348	782	80.0
03/09	\$911,378	4	0.31	\$227,844	5.079	350	689	66.7
04/09	\$2,518,563	6	0.84	\$419,760	4.676	351	726	67.2
05/09	\$1,309,065	5	0.44	\$261,813	5.271	352	682	75.2
06/09	\$476,620	2	0.16	\$238,310	4.907	353	729	72.1
07/09	\$2,217,312	7	0.74	\$316,759	5.443	354	727	72.3
08/09	\$1,501,467	4	0.50	\$375,367	5.313	355	702	59.0
09/09	\$1,785,297	7	0.60	\$255,042	5.561	356	701	75.5
10/09	\$7,465,706	18	2.50	\$414,761	5.340	357	721	76.6
11/09	\$30,661,243	91	10.26	\$336,937	5.399	358	710	75.2
12/09	\$137,328,452	492	45.96	\$279,123	5.571	359	717	74.1
01/10	\$13,159,806	31	4.40	\$424,510	6.146	360	703	74.0
02/11	\$987,961	1	0.33	\$987,961	5.625	349	730	62.5
03/11	\$161,500	1	0.05	\$161,500	5.500	350	685	95.0
04/11	\$1,448,350	2	0.48	\$724,175	5.021	351	759	54.8
05/11	\$231,951	1	0.08	\$231,951	5.375	352	718	80.0
06/11	\$1,079,229	6	0.36	\$179,871	5.528	353	759	71.3
08/11	\$1,385,164	3	0.46	\$461,721	5.757	355	668	63.6
09/11	\$259,273	2	0.09	\$129,637	5.750	356	744	80.0
10/11	\$1,221,613	6	0.41	\$203,602	5.367	357	776	65.2
11/11	\$10,037,785	23	3.36	\$436,425	5.508	358	746	75.5
12/11	\$47,927,712	137	16.04	\$349,837	5.487	359	741	71.5
01/12	\$33,904,672	70	11.35	\$484,352	5.516	360	739	72.7
	\$298,792,919	921	100.00	\$324,422	5.533	359	724	73.4

Initial Fixed Period								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
60	\$200,147,709	669	66.99	\$299,174	5.551	358	715	74.1
84	\$98,645,210	252	33.01	\$391,449	5.497	359	740	71.9
	\$298,792,919	921	100.00	\$324,422	5.533	359	724	73.4

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SECURITIES CORPORATION

A Countrywide Capital Markets Company

Computational Materials for
CWMBS 2005-HYB1 - Hybrid

\$298,792,919 ARM Rate Mortgage Loans

Floor Rate								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
2.001 - 3.000	\$297,777,017	916	99.66	\$325,084	5.531	359	724	73.3
3.001 - 4.000	\$1,015,902	5	0.34	\$203,180	6.049	358	686	87.8
	\$298,792,919	921	100.00	\$324,422	5.533	359	724	73.4

Initial Cap								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
2.000	\$1,954,215	11	0.65	\$177,656	5.038	356	725	67.2
5.000	\$293,069,764	897	98.08	\$326,722	5.539	359	723	73.4
6.000	\$3,768,940	13	1.26	\$289,918	5.339	357	736	76.4
	\$298,792,919	921	100.00	\$324,422	5.533	359	724	73.4

Subsequent Cap								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
1.000	\$6,035,178	28	2.02	\$215,542	5.357	359	724	74.6
2.000	\$292,757,741	893	97.98	\$327,836	5.537	359	723	73.3
	\$298,792,919	921	100.00	\$324,422	5.533	359	724	73.4

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Computational Materials for

CWMBS 2005-HYB1 - NegAM

\$184,716,459 ARM Rate Mortgage Loans

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

Range

Total Number of Loans	566	
Total Outstanding Balance	\$184,716,459	
Average Loan Balance	\$326,354	\$53,879 to \$1,946,538
WA Mortgage Rate	2.920%	1.000% to 5.750%
WA Mortgage Rate Net LPMI	2.912%	1.000% to 5.500%
Net WAC	2.528%	0.616% to 5.116%
ARM Characteristics		
WA Gross Margin	2.837%	1.250% to 3.950%
WA Months to First Roll	1	1 to 3
WA Lifetime Cap	9.950%	9.950% to 9.950%
WA Lifetime Floor	2.837%	1.250% to 3.950%
WA Original Term (months)	360	360 to 360
WA Remaining Term (months)	359	356 to 360
WA Age (months)	1	0 to 4
WA LTV	73.97%	7.08% to 95.00%
WA FICO	710	
WA Maximum Negative Amortization	115.00%	
Secured by (% of pool)		
1st Liens	100.00%	
2nd Liens	0.00%	
Prepayment Penalty at Loan Orig (% of all loans)	99.39%	
Prepay Moves Exempted	98.87%	
Hard	0.52%	
No Prepay	0.61%	
Unknown	0.00%	
Percent of IO	0.00%	

Top 5 States		Top 5 Prop		Doc Types		Purpose Codes		Occ Codes		Orig PP Term	
CA	56.38%	SFR	59.40%	REDUCE	73.93%	PUR	41.27%	OO	79.87%	0	0.61%
FL	17.31%	PUD	24.01%	FULL/AL	26.07%	RCO	40.94%	INV	12.79%	12	0.59%
CO	4.58%	CND	9.67%			RNC	17.79%	2H	7.34%	36	98.68%
NV	4.46%	2-4U	4.30%							60	0.12%
WA	3.78%	CNDP	2.63%								

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Countrywide

SECURITIES CORPORATION

A Countrywide Capital Markets Company

Computational Materials for

CWMBS 2005-HYB1 - NegAM

\$184,716,459 ARM Rate Mortgage Loans

Description								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
NegAm LIB1M	\$82,574,210	262	44.70	\$315,169	1.673	360	711	73.8
NegAm MTA	\$102,142,249	304	55.30	\$335,994	3.928	359	708	74.2
	\$184,716,459	566	100.00	\$326,354	2.920	359	710	74.0

Range of Current Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$50,000.01 - \$100,000.00	\$2,090,481	25	1.13	\$83,619	2.923	359	717	75.8
\$100,000.01 - \$150,000.00	\$8,666,177	67	4.69	\$129,346	2.710	360	718	76.4
\$150,000.01 - \$200,000.00	\$13,793,335	78	7.47	\$176,838	2.652	360	709	74.8
\$200,000.01 - \$250,000.00	\$18,820,851	83	10.19	\$226,757	2.887	359	720	74.3
\$250,000.01 - \$300,000.00	\$17,867,970	65	9.67	\$274,892	2.888	359	698	76.6
\$300,000.01 - \$350,000.00	\$18,444,860	57	9.99	\$323,594	3.021	359	716	73.0
\$350,000.01 - \$400,000.00	\$23,413,611	63	12.68	\$371,645	3.375	359	700	75.7
\$400,000.01 - \$450,000.00	\$10,560,917	25	5.72	\$422,437	3.366	359	707	75.0
\$450,000.01 - \$500,000.00	\$12,489,423	26	6.76	\$480,362	2.689	360	719	67.6
\$500,000.01 - \$550,000.00	\$7,909,142	15	4.28	\$527,276	2.060	360	722	74.9
\$550,000.01 - \$600,000.00	\$7,481,321	13	4.05	\$575,486	2.717	360	701	78.7
\$600,000.01 - \$650,000.00	\$9,481,710	15	5.13	\$632,114	2.506	359	702	77.0
\$650,000.01 - \$700,000.00	\$656,432	1	0.36	\$656,432	5.125	359	696	77.4
\$700,000.01 - \$750,000.00	\$2,911,944	4	1.58	\$727,986	3.680	359	686	72.9
\$750,000.01 - \$1,000,000.00	\$18,936,976	21	10.25	\$901,761	2.832	359	702	69.9
\$1,000,000.01 - \$1,500,000.00	\$7,568,178	6	4.10	\$1,261,363	2.377	360	729	72.3
\$1,500,000.01 - \$2,000,000.00	\$3,623,128	2	1.96	\$1,811,564	4.759	358	722	67.3
	\$184,716,459	566	100.00	\$326,354	2.920	359	710	74.0

Range of Original Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$50,000.01 - \$100,000.00	\$2,090,481	25	1.13	\$83,619	2.923	359	717	75.8
\$100,000.01 - \$150,000.00	\$8,666,177	67	4.69	\$129,346	2.710	360	718	76.4
\$150,000.01 - \$200,000.00	\$13,793,335	78	7.47	\$176,838	2.652	360	709	74.8
\$200,000.01 - \$250,000.00	\$18,820,851	83	10.19	\$226,757	2.887	359	720	74.3
\$250,000.01 - \$300,000.00	\$17,867,970	65	9.67	\$274,892	2.888	359	698	76.6
\$300,000.01 - \$350,000.00	\$18,444,860	57	9.99	\$323,594	3.021	359	716	73.0
\$350,000.01 - \$400,000.00	\$23,413,611	63	12.68	\$371,645	3.375	359	700	75.7
\$400,000.01 - \$450,000.00	\$10,560,917	25	5.72	\$422,437	3.366	359	707	75.0
\$450,000.01 - \$500,000.00	\$12,489,423	26	6.76	\$480,362	2.689	360	719	67.6

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\$184,716,459 ARM Rate Mortgage Loans

Range of Original Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$500,000.01 - \$550,000.00	\$7,909,142	15	4.28	\$527,276	2.060	360	722	74.9
\$550,000.01 - \$600,000.00	\$7,481,321	13	4.05	\$575,486	2.717	360	701	78.7
\$600,000.01 - \$650,000.00	\$9,481,710	15	5.13	\$632,114	2.506	359	702	77.0
\$650,000.01 - \$700,000.00	\$656,432	1	0.36	\$656,432	5.125	359	696	77.4
\$700,000.01 - \$750,000.00	\$2,911,944	4	1.58	\$727,986	3.680	359	686	72.9
\$750,000.01 - \$800,000.00	\$3,119,859	4	1.69	\$779,965	2.913	359	709	74.3
\$800,000.01 - \$850,000.00	\$2,517,287	3	1.36	\$839,096	2.306	359	692	62.8
\$850,000.01 - \$900,000.00	\$2,625,373	3	1.42	\$875,124	2.395	360	717	67.2
\$900,000.01 - \$950,000.00	\$2,765,392	3	1.50	\$921,797	3.500	359	687	78.3
\$950,000.01 - \$1,000,000.00	\$7,909,066	8	4.28	\$988,633	2.878	359	703	68.4
\$1,050,000.01 - \$1,100,000.00	\$1,085,000	1	0.59	\$1,085,000	1.000	360	764	70.0
\$1,150,000.01 - \$1,200,000.00	\$2,350,181	2	1.27	\$1,175,090	2.883	359	699	67.5
\$1,250,000.01 - \$1,300,000.00	\$1,256,997	1	0.68	\$1,256,997	4.875	359	692	70.0
\$1,350,000.01 - \$1,400,000.00	\$1,376,000	1	0.74	\$1,376,000	1.000	360	769	80.0
\$1,450,000.01 - \$1,500,000.00	\$1,500,000	1	0.81	\$1,500,000	1.750	360	744	76.1
\$1,650,000.01 - \$1,700,000.00	\$1,676,590	1	0.91	\$1,676,590	4.625	359	694	70.0
\$1,900,000.01 - \$1,950,000.00	\$1,946,538	1	1.05	\$1,946,538	4.875	358	746	65.0
	\$184,716,459	566	100.00	\$326,354	2.920	359	710	74.0

State								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Arkansas	\$107,170	1	0.06	\$107,170	5.750	359	732	95.0
Arizona	\$3,363,692	13	1.82	\$258,746	2.238	360	734	77.6
California	\$104,148,127	263	56.38	\$396,000	3.275	359	706	73.9
Colorado	\$8,454,125	37	4.58	\$228,490	2.725	359	717	76.8
Connecticut	\$1,919,445	7	1.04	\$274,206	1.609	360	717	72.2
Delaware	\$2,772,161	4	1.50	\$693,040	3.769	359	728	65.9
Florida	\$31,967,487	114	17.31	\$280,417	2.125	360	716	73.6
Hawaii	\$1,703,758	3	0.92	\$567,919	2.930	359	702	74.3
Idaho	\$410,220	2	0.22	\$205,110	4.723	359	773	80.0
Indiana	\$319,676	3	0.17	\$106,559	2.539	360	737	76.5
Kentucky	\$919,360	5	0.50	\$183,872	3.114	359	695	74.2
Massachusetts	\$305,100	1	0.17	\$305,100	2.750	360	701	90.0
Montana	\$430,000	1	0.23	\$430,000	1.000	360	722	66.2
North Carolina	\$86,000	1	0.05	\$86,000	1.375	360	772	71.7
New Hampshire	\$1,180,181	1	0.64	\$1,180,181	4.750	359	679	70.0
Nevada	\$8,234,245	32	4.46	\$257,320	2.939	360	700	75.6
Oklahoma	\$178,821	1	0.10	\$178,821	1.750	359	680	80.0

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SECURITIES CORPORATION

A Countrywide Capital Markets Company

Computational Materials for

CWMBS 2005-HYB1 - NegAM

\$184,716,459 ARM Rate Mortgage Loans

State								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Oregon	\$1,919,244	10	1.04	\$191,924	2.838	359	697	69.9
Pennsylvania	\$650,711	4	0.35	\$162,678	4.751	359	707	78.8
South Carolina	\$363,920	1	0.20	\$363,920	1.000	360	659	79.8
Tennessee	\$1,691,187	6	0.92	\$281,864	2.643	360	704	74.0
Texas	\$3,018,940	14	1.63	\$215,639	2.303	360	733	65.0
Utah	\$3,585,334	17	1.94	\$210,902	2.431	360	706	78.1
Washington	\$6,987,556	25	3.78	\$279,502	2.065	360	716	74.6
	\$184,716,459	566	100.00	\$326,354	2.920	359	710	74.0

Loan-to-Value Ratios								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0.01 - 50.00	\$7,171,289	24	3.88	\$298,804	2.494	360	740	37.9
50.01 - 55.00	\$1,646,108	6	0.89	\$274,351	2.621	360	715	51.8
55.01 - 60.00	\$6,919,813	16	3.75	\$432,488	2.849	360	707	58.0
60.01 - 65.00	\$13,448,729	31	7.28	\$433,830	2.890	359	704	63.8
65.01 - 70.00	\$21,779,753	52	11.79	\$418,841	3.225	359	712	69.0
70.01 - 75.00	\$29,503,558	89	15.97	\$331,501	3.384	359	711	74.0
75.01 - 80.00	\$97,937,478	322	53.02	\$304,154	2.706	359	708	79.6
80.01 - 85.00	\$1,157,381	4	0.63	\$289,345	4.641	359	708	83.0
85.01 - 90.00	\$3,378,065	13	1.83	\$259,851	3.860	359	700	89.7
90.01 - 95.00	\$1,774,284	9	0.96	\$197,143	2.826	360	710	94.7
	\$184,716,459	566	100.00	\$326,354	2.920	359	710	74.0

Current Gross Coupon								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0.501 - 1.000	\$65,427,798	186	35.42	\$351,762	1.000	360	707	72.6
1.001 - 1.500	\$14,426,178	63	7.81	\$228,987	1.359	360	720	76.0
1.501 - 2.000	\$13,160,856	42	7.12	\$313,354	1.766	360	723	75.6
2.001 - 2.500	\$1,370,555	7	0.74	\$195,794	2.200	360	723	79.4
2.501 - 3.000	\$910,138	3	0.49	\$303,379	2.815	359	698	85.8
3.001 - 3.500	\$787,715	4	0.43	\$196,929	3.125	360	684	93.8
3.501 - 4.000	\$510,780	1	0.28	\$510,780	4.000	359	706	80.0
4.001 - 4.500	\$10,778,818	31	5.84	\$347,704	4.464	359	700	75.7
4.501 - 5.000	\$68,912,752	195	37.31	\$353,399	4.772	359	710	73.3
5.001 - 5.500	\$8,053,946	32	4.36	\$251,686	5.190	359	701	76.7
5.501 - 6.000	\$376,922	2	0.20	\$188,461	5.750	358	713	91.4

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SECURITIES CORPORATION

A Countrywide Capital Markets Company

Computational Materials for
CWMBS 2005-HYB1 - NegAM

\$184,716,459 ARM Rate Mortgage Loans

Current Gross Coupon								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
	\$184,716,459	566	100.00	\$326,354	2.920	359	710	74.0

Property Type								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
SFR	\$109,716,524	333	59.40	\$329,479	3.012	359	706	73.5
PUD	\$44,345,331	129	24.01	\$343,762	2.794	359	711	74.8
CND	\$17,853,719	69	9.67	\$258,750	2.858	359	713	75.8
2-4U	\$7,948,019	19	4.30	\$418,317	2.594	360	725	75.5
CNDP	\$4,852,866	16	2.63	\$303,304	2.744	360	728	68.7
	\$184,716,459	566	100.00	\$326,354	2.920	359	710	74.0

Purpose								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
PUR	\$76,237,243	223	41.27	\$341,871	2.771	359	714	77.7
RCO	\$75,625,264	233	40.94	\$324,572	3.070	359	709	70.8
RNC	\$32,853,952	110	17.79	\$298,672	2.918	359	702	72.7
	\$184,716,459	566	100.00	\$326,354	2.920	359	710	74.0

Occupancy								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
OO	\$147,535,044	435	79.87	\$339,161	2.977	359	706	74.2
INV	\$23,631,820	105	12.79	\$225,065	2.673	360	727	74.9
2H	\$13,549,595	26	7.34	\$521,138	2.726	359	719	69.4
	\$184,716,459	566	100.00	\$326,354	2.920	359	710	74.0

Months Remaining to Scheduled Maturity								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
360	\$89,757,502	282	48.59	\$318,289	1.168	360	712	73.8
359	\$84,045,210	254	45.50	\$330,887	4.602	359	705	74.1
358	\$7,738,475	22	4.19	\$351,749	4.574	358	724	71.8
357	\$2,817,977	7	1.53	\$402,568	3.683	357	714	80.6
356	\$357,296	1	0.19	\$357,296	5.250	356	676	87.5

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Computational Materials for
CWMBS 2005-HYB1 - NegAM

\$184,716,459 ARM Rate Mortgage Loans

Months Remaining to Scheduled Maturity								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
	\$184,716,459	566	100.00	\$326,354	2.920	359	710	74.0

Document Type								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
REDUCED	\$136,565,366	396	73.93	\$344,862	2.825	359	713	73.8
FULL/ALT	\$48,151,093	170	26.07	\$283,242	3.187	359	700	74.4
	\$184,716,459	566	100.00	\$326,354	2.920	359	710	74.0

Range of FICO								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
601 - 620	\$544,463	2	0.29	\$272,231	4.372	359	620	61.7
621 - 640	\$7,580,873	21	4.10	\$360,994	2.954	359	631	76.2
641 - 660	\$13,857,779	45	7.50	\$307,951	3.158	359	653	73.9
661 - 680	\$27,689,508	88	14.99	\$314,653	2.597	359	671	73.2
681 - 700	\$34,784,345	92	18.83	\$378,091	3.070	359	691	75.2
701 - 720	\$30,951,713	92	16.76	\$336,432	3.017	359	710	75.3
721 - 740	\$23,300,691	79	12.61	\$294,945	2.828	360	731	76.1
741 - 760	\$18,318,432	59	9.92	\$310,482	3.309	359	749	74.6
761 - 780	\$16,972,675	53	9.19	\$320,239	2.513	360	770	66.9
781 - 800	\$7,033,694	24	3.81	\$293,071	2.602	360	789	73.4
801 - 820	\$3,682,285	11	1.99	\$334,753	3.041	359	805	72.0
	\$184,716,459	566	100.00	\$326,354	2.920	359	710	74.0

Prepayment Penalty Months								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0	\$1,132,059	3	0.61	\$377,353	3.901	357	714	83.3
12	\$1,094,422	4	0.59	\$273,606	1.660	360	704	73.1
36	\$182,270,443	558	98.68	\$326,650	2.922	359	710	73.9
60	\$219,535	1	0.12	\$219,535	1.750	359	738	72.1
	\$184,716,459	566	100.00	\$326,354	2.920	359	710	74.0

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Computational Materials for
CWMB5 2005-HYB1 - NegAM

\$184,716,459 ARM Rate Mortgage Loans

80% LTV/PMI Analysis								
(Excludes 540 80% or less LTV Mortgages)								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
> 80% LTV, with MI	\$6,309,731	26	100.00	\$242,682	3.713	359	705	89.9
	\$6,309,731	26	100.00	\$242,682	3.713	359	705	89.9

Months to Roll								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
1	\$173,716,667	530	94.05	\$327,767	2.990	359	709	73.9
2	\$4,527,110	17	2.45	\$266,301	1.777	359	705	76.1
3	\$6,472,682	19	3.50	\$340,667	1.840	360	722	73.4
	\$184,716,459	566	100.00	\$326,354	2.920	359	710	74.0

Margin								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
1.001 - 2.000	\$1,788,025	6	0.97	\$298,004	1.535	360	705	77.9
2.001 - 3.000	\$134,054,335	400	72.57	\$335,136	2.542	360	708	73.7
3.001 - 4.000	\$48,874,099	160	28.46	\$305,463	4.005	359	715	74.6
	\$184,716,459	566	100.00	\$326,354	2.920	359	710	74.0

Maximum Rates								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
9.001 - 10.000	\$184,716,459	566	100.00	\$326,354	2.920	359	710	74.0
	\$184,716,459	566	100.00	\$326,354	2.920	359	710	74.0

Next Interest Adjustment Date								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
02/05	\$173,716,667	530	94.05	\$327,767	2.990	359	709	73.9
03/05	\$4,527,110	17	2.45	\$266,301	1.777	359	705	76.1
04/05	\$6,472,682	19	3.50	\$340,667	1.840	360	722	73.4
	\$184,716,459	566	100.00	\$326,354	2.920	359	710	74.0

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Computational Materials for

CWMBS 2005-HYB1 - NegAM

\$184,716,459 ARM Rate Mortgage Loans

Initial Fixed Period								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
1	\$173,188,375	527	93.76	\$328,631	2.993	359	709	74.0
3	\$11,528,084	39	6.24	\$295,592	1.823	360	716	74.1
	\$184,716,459	566	100.00	\$326,354	2.920	359	710	74.0

Floor Rate								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
1.001 - 2.000	\$1,788,025	6	0.97	\$298,004	1.535	360	705	77.9
2.001 - 3.000	\$134,054,335	400	72.57	\$335,136	2.542	360	708	73.7
3.001 - 4.000	\$48,874,099	160	26.46	\$305,463	4.005	359	715	74.6
	\$184,716,459	566	100.00	\$326,354	2.920	359	710	74.0

Initial Cap								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
N/A	\$184,716,459	566	100.00	\$326,354	2.920	359	710	74.0
	\$184,716,459	566	100.00	\$326,354	2.920	359	710	74.0

Subsequent Cap								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
N/A	\$184,716,459	566	100.00	\$326,354	2.920	359	710	74.0
	\$184,716,459	566	100.00	\$326,354	2.920	359	710	74.0

Maximum Negative Amortization								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
115	\$184,716,459	566	100.00	\$326,354	2.920	359	710	74.0
	\$184,716,459	566	100.00	\$326,354	2.920	359	710	74.0

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