

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

SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, DC 20549



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**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 August 26, 2003  
(Electronic Report, Schedule or Registration  
Statement of Which the Documents Are a Part  
(Give Period of Report))

333-103821  
(SEC File Number, if Available)

PROCESSED  
AUG 27 2003  
THOMSON  
FINANCIAL

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

**SIGNATURES**

*Filings Made by the Registrant.* The registrant has duly caused this form to be signed on its behalf by the undersigned, thereunto duly authorized, in the City of Calabasas, State of California, on AUGUST 26<sup>th</sup>, 2003.

CWMBS, INC.

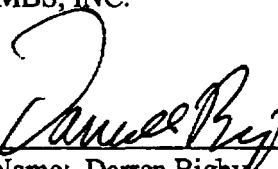
By:  \_\_\_\_\_  
Name: Darren Bigby  
Title: Vice President

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Exhibit

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99.1 Computational Materials Prepared by UBS SECURITIES LLC

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

Exhibit 99.1

COMPUTATIONAL MATERIALS  
PREPARED BY UBS SECURITIES LLC

for

CWMBS, INC.

CHL MORTGAGE PASS-THROUGH TRUST 2003-43  
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2003-43



## SUMMARY

### Relevant Parties

*Depositor* ..... CWMBS, Inc. is a limited purpose finance subsidiary of Countrywide Credit Industries, Inc. Its address is 4500 Park Granada, Calabasas, California 91302, and its telephone number is (818) 225-3000.

*Seller*..... Countrywide Home Loans, Inc

*Servicer*..... Countrywide Home Loans Servicing LP.

*Trustee* ..... The Bank of New York.

**Optional Termination**..... The servicer may, at its option, repurchase all but not less than all of the loans in the trust on any distribution date on or after the first date on which the current aggregate scheduled principal balance, as of that date of determination, is less than 10% of the aggregate scheduled principal balance of the loans as of the cut-off date.

### Relevant Dates

*Cut-Off Date* ..... August 1, 2003.

*Closing Date* ..... On or about August 29, 2003.

*Investor Settle Date*..... On or about August 30, 2003.

*Distribution Date* ..... The 25<sup>th</sup> day of each month or, if that day is not a business day, the next business day, beginning in September 2003.

*Interest Accrual Period*..... The period from and including the 25<sup>th</sup> day of the month preceding the month in which the relevant distribution date occurs to an including the 24<sup>th</sup> day of the month in which that distribution date occurs.

**Tax Status**.....REMIC.

**Collateral** The trust's main source of funds for making distributions on the certificates will be collections on six pools of closed-end, adjustable-rate loans secured by first mortgages or deeds of trust on residential one- to four-family properties.

**ERISA Considerations**..... If you are a fiduciary of any retirement plan or other employee benefit arrangement subject to the Employee Retirement Income Security Act of 1974, as amended, or Section 4975 of the Internal Revenue Code of 1986, you should consult with counsel as to whether you can buy or hold an offered certificate.

**Credit Enhancement** The Class M, Class B-1, Class B-2, Class B-3, Class B-4 and Class B-5 Certificates provide subordination for all Senior Classes.

The specific loans for CWHL 03-43 have not been selected yet. This is a sample from Countrywide's July pipeline that is expected to be representative of the loans that will go into CWHL 03-43.

Mortgage Rate (%)	Number of Initial Mortgage Loans	Aggregate Principal Balance Outstanding	Percent of Initial Mortgage Pool
3.50	2	910,700.00	0.33
3.75	3	1,177,600.00	0.42
3.88	3	1,955,600.00	0.71
4.00	11	6,124,600.00	2.21
4.13	13	5,896,748.80	2.13
4.25	32	18,109,888.00	6.53
4.38	46	22,790,738.00	8.22
4.50	56	27,785,783.00	10.02
4.63	69	33,436,805.00	12.05
4.75	38	21,144,800.00	7.62
4.88	69	34,636,622.00	12.49
5.00	70	34,906,621.00	12.58
5.13	40	20,127,783.95	7.26
5.25	35	17,716,227.00	6.39
5.38	19	9,443,500.00	3.4
5.50	22	9,191,195.00	3.31
5.63	10	5,729,220.00	2.07
5.75	6	2,295,242.00	0.83
5.88	7	3,579,000.00	1.29
6.13	1	425,000.00	0.15
<b>Total:</b>	<b>552</b>	<b>277,383,673.75</b>	<b>100</b>

w. average: 4.80

Current Loan Amount	Number of Initial Mortgage Loans	Aggregate Principal Balance Outstanding	Percent of Initial Mortgage Pool
300,000.01 - 350,000.00	64	21,678,249.00	7.82
350,000.01 - 400,000.00	125	47,105,433.04	16.98
400,000.01 - 450,000.00	95	40,498,076.00	14.6
450,000.01 - 500,000.00	66	31,642,467.00	11.41
500,000.01 - 550,000.00	57	29,869,267.81	10.77
550,000.01 - 600,000.00	40	23,282,418.80	8.39
600,000.01 - 650,000.00	37	23,459,662.10	8.46
650,000.01 - 700,000.00	11	7,492,600.00	2.7
700,000.01 - 750,000.00	13	9,447,950.00	3.41
750,000.01 - 1,000,000.00	37	33,042,550.00	11.91
1,000,000.01 - 1,500,000.00	5	6,285,000.00	2.27
1,500,000.01 - 2,000,000.00	2	3,580,000.00	1.29
<b>Total:</b>	<b>552</b>	<b>277,383,673.75</b>	<b>100</b>

w. average:

Remaining Term to Maturity (Months)	Number of Initial Mortgage Loans	Aggregate Principal Balance Outstanding	Percent of Initial Mortgage Pool
301 - 360	552	277,383,673.75	100
<b>Total:</b>	<b>552</b>	<b>277,383,673.75</b>	<b>100</b>

w. average: 358.68

FICO Credit Score	Number of Initial Mortgage Loans	Aggregate Principal Balance Outstanding	Percent of Initial Mortgage Pool
820 >=	4	1,610,390.00	0.58
800 - 819	15	9,140,988.00	3.3
780 - 799	54	25,763,056.10	9.29
760 - 779	111	54,014,940.61	19.47
740 - 759	109	53,403,036.00	19.25
720 - 739	77	42,558,256.04	15.34
700 - 719	72	35,643,019.00	12.85
660 - 699	79	39,465,276.00	14.23
620 - 659	29	14,757,212.00	5.32
600 - 619	1	675,000.00	0.24
	1	352,500.00	0.13
<b>Total:</b>	<b>552</b>	<b>277,383,673.75</b>	<b>100</b>

w. average: 734.46

Original LTV Ratio (%)	Number of Initial Mortgage Loans	Aggregate Principal Balance Outstanding	Percent of Initial Mortgage Pool
	43	24,782,685.00	8.93
50.01 - 55.00	23	12,528,300.00	4.52
55.01 - 60.00	32	18,713,834.00	6.75
60.01 - 65.00	37	20,643,045.00	7.44
65.01 - 70.00	68	33,431,270.04	12.05
70.01 - 75.00	77	39,536,169.81	14.25
75.01 - 80.00	259	122,508,229.90	44.17
80.01 - 85.00	4	1,544,040.00	0.56
85.01 - 90.00	4	1,819,500.00	0.66
90.01 - 95.00	5	1,878,600.00	0.68
<b>Total:</b>	<b>552</b>	<b>277,383,673.75</b>	<b>100</b>

w. average: 69.96

Documentation Programs	Number of Initial Mortgage Loans	Aggregate Principal Balance Outstanding	Percent of Initial Mortgage Pool
No Income No Appraisal	9	4,322,952.00	1.56
CLUES	1	475,000.00	0.17
Full/Alternative	191	102,378,223.85	36.91
Reduced	32	16,056,925.00	5.79
Streamlined	319	154,150,572.90	55.57
<b>Total:</b>	<b>552</b>	<b>277,383,673.75</b>	<b>100</b>

Loan Purpose	Number of Initial Mortgage Loans	Aggregate Principal Balance Outstanding	Percent of Initial Mortgage Pool
Purchase	244	120,336,303.80	43.38
Rate & Term Refi	308	157,047,369.95	56.62
<b>Total:</b>	<b>552</b>	<b>277,383,673.75</b>	<b>100</b>



State	Number of Initial Mortgage Loans	Aggregate Principal Balance Outstanding	Percent of Initial Mortgage Pool
Alabama	1	615,000.00	0.22
Arizona	8	3,484,750.00	1.26
California	309	159,097,574.80	57.36
Colorado	15	7,269,820.00	2.62
Connecticut	2	978,357.81	0.35
Delaware	1	574,000.00	0.21
District of Columbia	1	444,000.00	0.16
Florida	15	6,529,125.00	2.35
Georgia	10	4,844,228.00	1.75
Idaho	2	1,598,800.00	0.58
Illinois	26	12,586,055.04	4.54
Indiana	2	1,191,600.00	0.43
Kansas	2	1,116,450.00	0.4
Kentucky	2	1,045,000.00	0.38
Maryland	7	3,093,600.00	1.12
Massachusetts	32	16,022,836.10	5.78
Michigan	7	3,996,400.00	1.44
Minnesota	7	3,359,035.00	1.21
Nevada	14	7,232,259.00	2.61
New Jersey	11	5,433,700.00	1.96
New Mexico	2	956,200.00	0.34
New York	11	5,944,510.00	2.14
North Carolina	4	1,707,050.00	0.62
Ohio	8	3,847,000.00	1.39
Oregon	2	1,469,000.00	0.53
Pennsylvania	5	2,042,500.00	0.74
South Carolina	3	1,930,700.00	0.7
Tennessee	3	1,316,720.00	0.47
Texas	12	5,131,406.00	1.85
Utah	2	812,600.00	0.29
Virginia	15	6,416,150.00	2.31
Washington	8	3,952,247.00	1.42
Wisconsin	3	1,345,000.00	0.48
<b>Total:</b>	<b>552</b>	<b>277,383,673.75</b>	<b>100</b>

Range of Gross Margin	Number of Initial Mortgage Loans	Aggregate Principal Balance Outstanding	Percent of Initial Mortgage Pool
2.01 - 3.00	552	277,383,673.75	100
<b>Total:</b>	<b>552</b>	<b>277,383,673.75</b>	<b>100</b>

w. average: 2.29

First Rate Change Date	Number of Initial Mortgage Loans	Aggregate Principal Balance Outstanding	Percent of Initial Mortgage Pool
2010-03	1	396,000.00	0.14
2010-05	3	1,544,184.95	0.56
2010-06	104	53,154,955.00	19.16
2010-07	443	221,744,533.80	79.94
2010-08	1	544,000.00	0.2
<b>Total:</b>	<b>552</b>	<b>277,383,673.75</b>	<b>100</b>

Months to next rate adjustment	Number of Initial Mortgage Loans	Aggregate Principal Balance Outstanding	Percent of Initial Mortgage Pool
76 - 80	1	396,000.00	0.14
81 - 85	551	276,987,673.75	99.86
<b>Total:</b>	<b>552</b>	<b>277,383,673.75</b>	<b>100</b>

Maximum Rate	Number of Initial Mortgage Loans	Aggregate Principal Balance Outstanding	Percent of Initial Mortgage Pool
8.01 - 9.00	19	10,168,500.00	3.67
9.01 - 10.00	391	197,890,355.80	71.34
10.01 - 11.00	141	68,899,817.95	24.84
11.01 - 12.00	1	425,000.00	0.15
<b>Total:</b>	<b>552</b>	<b>277,383,673.75</b>	<b>100</b>

Initial Rate Cap	Number of Initial Mortgage Loans	Aggregate Principal Balance Outstanding	Percent of Initial Mortgage Pool
5	551	276,934,673.75	99.84
6	1	449,000.00	0.16
<b>Total:</b>	<b>552</b>	<b>277,383,673.75</b>	<b>100</b>

Periodic Rate Cap	Number of Initial Mortgage Loans	Aggregate Principal Balance Outstanding	Percent of Initial Mortgage Pool
2	552	277,383,673.75	100
<b>Total:</b>	<b>552</b>	<b>277,383,673.75</b>	<b>100</b>

Property Type	Number of Initial Mortgage Loans	Aggregate Principal Balance Outstanding	Percent of Initial Mortgage Pool
2-4 Family	7	4,329,500.00	1.56
Condominium	44	21,026,942.10	7.58
PUD	171	81,921,490.04	29.53
Single Family	330	170,105,741.61	61.33
<b>Total:</b>	<b>552</b>	<b>277,383,673.75</b>	<b>100</b>

Occupancy Type	Number of Initial Mortgage Loans	Aggregate Principal Balance Outstanding	Percent of Initial Mortgage Pool
Investor Occupied	5	2,260,350.00	0.81
Owner Occupied	538	270,838,323.75	97.64
Second Home	9	4,285,000.00	1.54
<b>Total:</b>	<b>552</b>	<b>277,383,673.75</b>	<b>100</b>

disclaim1.txt

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