

**Merrill Lynch Credit Corp**  
**Mortgage Pass-Through Certificates**  
**Series 2003-B**

Contact: Customer Service - CTSLink  
Wells Fargo Bank, N.A.  
Securities Administration Services  
8480 Stagecoach Circle  
Frederick, MD 21701-4747  
www.ctslink.com  
Telephone: 1-866-846-4526

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**Certificateholder Distribution Summary**

Class	CUSIP	Record Date	Certificate Pass-Through Rate	Beginning Certificate Balance	Interest Distribution	Principal Distribution	Current Realized Loss	Ending Certificate Balance	Total Distribution	Cumulative Realized Losses
A-1	589929K56	08/24/2019	2.94600 %	11,256,752.42	27,635.33	271,566.76	0.00	10,985,185.65	299,202.09	0.00
A-2	589929L71	08/24/2019	3.76600 %	3,555,467.53	11,158.24	85,774.90	0.00	3,469,692.63	96,933.14	0.00
X-A	59020UBA2	07/31/2019	0.96849 %	0.00	10,931.40	0.00	0.00	0.00	10,931.40	0.00
X-B	589929K98	07/31/2019	0.33837 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B-1	589929K64	08/24/2019	3.39100 %	1,527,374.45	4,316.11	10,548.28	0.00	1,516,826.17	14,864.39	0.00
B-2	589929K72	08/24/2019	4.51600 %	1,225,606.85	5,115.88	5,950.33	0.00	1,219,656.53	11,066.21	0.00
B-3	589929L30	08/24/2019	4.51600 %	498,459.58	0.00	0.00	5,956.34	492,503.24	0.00	293,553.99
B-4	589929L48	07/31/2019	4.11132 %	0.00	0.00	0.00	0.00	0.00	0.00	485,734.81
B-5	589929L55	07/31/2019	4.11132 %	0.00	0.00	0.00	0.00	0.00	0.00	427,233.43
B-6	589929L63	07/31/2019	4.11132 %	0.00	0.00	0.00	0.00	0.00	0.00	831,031.86
A-R	MLC030BAR	08/24/2019	4.11132 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Totals				18,063,660.83	59,156.96	373,840.27	5,956.34	17,683,864.22	432,997.23	2,037,554.09

This report is compiled by Wells Fargo Bank, N.A. from information provided by third parties. Wells Fargo Bank, N.A. has not independently confirmed the accuracy of the information.

All Record Dates are based upon the governing documents and logic set forth as of closing.

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**Principal Distribution Statement**

Class	Original Face Amount	Beginning Certificate Balance	Scheduled Principal Distribution	Unscheduled Principal Distribution	Accretion	Realized Loss	Total Principal Reduction	Ending Certificate Balance	Ending Certificate Percentage	Total Principal Distribution
A-1	791,510,000.00	11,256,752.42	77,740.85	193,825.91	0.00	0.00	271,566.76	10,985,185.65	0.01387877	271,566.76
A-2	250,000,000.00	3,555,467.53	24,554.60	61,220.30	0.00	0.00	85,774.90	3,469,692.63	0.01387877	85,774.90
X-A	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
X-B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
B-1	11,286,000.00	1,527,374.45	10,548.28	0.00	0.00	0.00	10,548.28	1,516,826.17	0.13439892	10,548.28
B-2	8,598,000.00	1,225,606.85	5,950.33	0.00	0.00	0.00	5,950.33	1,219,656.53	0.14185352	5,950.33
B-3	4,837,000.00	498,459.58	0.00	0.00	0.00	5,956.34	5,956.34	492,503.24	0.10181998	0.00
B-4	2,686,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
B-5	2,149,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
B-6	3,764,101.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
A-R	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000	0.00
Totals	1,074,830,201.16	18,063,660.83	118,794.06	255,046.21	0.00	5,956.34	379,796.61	17,683,864.22	0.01645270	373,840.27

NOTE: Accretion amount also includes Net Negative Amortization, if applicable.

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**Principal Distribution Factors Statement**

Class	Original Face Amount	Beginning Certificate Balance	Scheduled Principal Distribution	Unscheduled Principal Distribution	Accretion	Realized Loss	Total Principal Reduction	Ending Certificate Balance	Ending Certificate Percentage	Total Principal Distribution
A-1	791,510,000.00	14.22187012	0.09821841	0.24488119	0.00000000	0.00000000	0.34309959	13.87877051	0.01387877	0.34309959
A-2	250,000,000.00	14.22187012	0.09821840	0.24488120	0.00000000	0.00000000	0.34309960	13.87877052	0.01387877	0.34309960
X-A	0.00	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
X-B	0.00	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
B-1	11,286,000.00	135.33355042	0.93463406	0.00000000	0.00000000	0.00000000	0.93463406	134.39891636	0.13439892	0.93463406
B-2	8,598,000.00	142.54557455	0.69205978	0.00000000	0.00000000	0.00000000	0.69205978	141.85351593	0.14185352	0.69205978
B-3	4,837,000.00	103.05139136	0.00000000	0.00000000	0.00000000	1.23141203	1.23141203	101.81997933	0.10181998	0.00000000
B-4	2,686,000.00	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
B-5	2,149,000.00	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
B-6	3,764,101.16	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
A-R	100.00	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000

NOTE: Accretion amount also includes Net Negative Amortization, if applicable.

NOTE: All Classes are per \$1000 denomination.

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**Interest Distribution Statement**

Class	Accrual Dates	Accrual Days	Current Certificate Rate	Beginning Certificate/ Notional Balance	Current Accrued Interest	Payment of Unpaid Interest Shortfall(1)	Current Interest Shortfall(1)	Non-Supported Interest Shortfall	Total Interest Distribution	Remaining Unpaid Interest Shortfall(1)	Ending Certificate/ Notional Balance
A-1	07/25/19 - 08/24/19	30	2.94600 %	11,256,752.42	27,635.33	0.00	0.00	0.00	27,635.33	0.00	10,985,185.65
A-2	07/25/19 - 08/24/19	30	3.76600 %	3,555,467.53	11,158.24	0.00	0.00	0.00	11,158.24	0.00	3,469,692.63
X-A	07/01/19 - 07/30/19	30	0.96849 %	14,812,219.94	11,954.54	0.00	0.00	0.00	10,931.40	0.00	14,454,878.28
X-B	07/01/19 - 07/30/19	30	0.33837 %	3,251,440.89	916.83	0.00	0.00	0.00	0.00	0.00	3,228,985.94
B-1	07/25/19 - 08/24/19	30	3.39100 %	1,527,374.45	4,316.11	0.00	0.00	0.00	4,316.11	0.00	1,516,826.17
B-2	07/25/19 - 08/24/19	30	4.51600 %	1,225,606.85	4,612.37	916.83	413.32	0.00	5,115.88	5,454.13	1,219,656.53
B-3	07/25/19 - 08/24/19	30	4.51600 %	498,459.58	1,875.87	0.00	1,875.87	0.00	0.00	24,881.26	492,503.24
B-4	N/A	N/A	4.11132 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B-5	N/A	N/A	4.11132 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B-6	N/A	N/A	4.11132 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-R	N/A	N/A	4.11132 %	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Totals					62,469.29	916.83	2,289.19	0.00	59,156.96	30,335.39	

(1) Amount also includes Coupon Cap or Basis Risk Shortfalls, if applicable.

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**Interest Distribution Factors Statement**

Class	Original Face Amount	Current Certificate Rate	Beginning Certificate/ Notional Balance	Current Accrued Interest	Payment of Unpaid Interest Shortfall(1)	Current Interest Shortfall(1)	Non-Supported Interest Shortfall	Total Interest Distribution	Remaining Unpaid Interest Shortfall(1)	Ending Certificate/ Notional Balance
A-1	791,510,000.00	2.94600 %	14.22187012	0.03491469	0.00000000	0.00000000	0.00000000	0.03491469	0.00000000	13.87877051
A-2	250,000,000.00	3.76600 %	14.22187012	0.04463296	0.00000000	0.00000000	0.00000000	0.04463296	0.00000000	13.87877052
X-A	0.00	0.96849 %	15.74073193	0.01270392	0.00000000	0.00000000	0.00000000	0.01161664	0.00000000	15.36099011
X-B	0.00	0.33837 %	131.52545973	0.03708709	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	130.61712471
B-1	11,286,000.00	3.39100 %	135.33355042	0.38243044	0.00000000	0.00000000	0.00000000	0.38243044	0.00000000	134.39891636
B-2	8,598,000.00	4.51600 %	142.54557455	0.53644685	0.10663294	0.04807164	0.00000000	0.59500814	0.63434869	141.85351593
B-3	4,837,000.00	4.51600 %	103.05139136	0.38781683	0.00000000	0.38781683	0.00000000	0.00000000	5.14394459	101.81997933
B-4	2,686,000.00	4.11132 %	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
B-5	2,149,000.00	4.11132 %	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
B-6	3,764,101.16	4.11132 %	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
A-R	100.00	4.11132 %	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000

(1) Amount also includes Coupon Cap or Basis Risk Shortfalls, if applicable.

NOTE: All Classes are per \$1,000 denomination.

**Certificateholder Component Statement**

Class	Component Pass-Through Rate	Beginning Notional Balance	Ending Notional Balance	Beginning Component Balance	Ending Component Balance	Ending Component Percentage
X-A-1	1.16532%	11,256,752.42	10,985,185.65	0.00	0.00	1.38787688%
X-A-2	0.34532%	3,555,467.53	3,469,692.63	0.00	0.00	1.38787705%
X-1B	0.33837%	1,527,374.45	1,516,826.17	0.00	0.00	13.43989164%
X-2B	0.33837%	1,225,606.85	1,219,656.53	0.00	0.00	14.18535159%
X-3B	0.33837%	498,459.58	492,503.24	0.00	0.00	10.18199793%

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**Certificateholder Account Statement**

CERTIFICATE ACCOUNT	
Beginning Balance	0.00
Deposits	
Payments of Interest and Principal	436,755.30
Reserve Funds and Credit Enhancements	0.00
Proceeds from Repurchased Loans	0.00
Gains & Subsequent Recoveries (Realized Losses)	0.00
Prepayment Penalties	0.00
Total Deposits	436,755.30
Withdrawals	
Reserve Funds and Credit Enhancements	0.00
Total Administration Fees	3,758.07
Payment of Interest and Principal	432,997.23
Total Withdrawals (Pool Distribution Amount)	436,755.30
Ending Balance	0.00

PREPAYMENT/CURTAILMENT INTEREST SHORTFALL	
Total Prepayment/Curtailment Interest Shortfall	0.00
Servicing Fee Support	0.00
Non-Supported Prepayment/Curtailment Interest Shortfall	0.00

ADMINISTRATION FEES	
Gross Servicing Fee*	3,758.07
Supported Prepayment/Curtailment Interest Shortfall	0.00
Total Administration Fees	3,758.07

\*Servicer Payees include: PHH MORTGAGE CORPORATION

Reserve and Guaranty Funds				
Account Name	Beginning Balance	Current Withdrawals	Current Deposits	Ending Balance
X-A1 Basis Risk Reserve Fund	6,000.00	0.00	0.00	6,000.00
X-A2 Basis Risk Reserve Fund	826.96	0.00	1,023.14	1,850.10
X-B Basis Risk Reserve Fund	0.00	916.83	916.83	0.00

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**Collateral Statement**

Group	Total
Collateral Description	Mixed ARM
Weighted Average Coupon Rate	3.863264
Weighted Average Net Rate	3.613609
Weighted Average Pass-Through Rate	3.613609
Weighted Average Remaining Term	113
Principal and Interest Constant	182,904.31
Beginning Loan Count	108
Loans Paid in Full	2
Ending Loan Count	106
Beginning Scheduled Balance	18,063,660.83
Ending Scheduled Balance	17,683,864.22
Actual Ending Collateral Balance	17,886,079.94
Scheduled Principal	124,750.40
Unscheduled Principal	255,046.21
Negative Amortized Principal	0.00
Scheduled Interest	58,153.91
Servicing Fees	3,758.07
Master Servicing Fees	0.00
Trustee Fee	0.00
FRY Amount	0.00
Special Hazard Fee	0.00
Other Fee	0.00
Pool Insurance Fee	0.00
Spread 1	0.00
Spread 2	0.00
Spread 3	0.00
Net Interest	54,395.84
Realized Loss Amount	0.00
Cumulative Realized Loss	1,330,579.82
Percentage of Cumulative Losses	0.1238
Prepayment Penalty Paid Amount	0.00
Prepayment Penalty Paid Count	0
Special Servicing Fee	0.00

NOTE: The Collateral Balances shown are Trust Balances unless otherwise designated.

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**Additional Reporting - Deal Level**

Informational Reporting	
Principal Balance of 1 Month Libor Loans	0.00
Principal Balance of 6 Month Libor Loans	0.00
Structural Reporting	
Pro-Rata Senior %	82.000100%
Senior %	82.000100%
Senior PrePayment %	100.000000%
Subordinate %	17.999900%
Subordinate PrePayment %	0.000000%



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**Delinquency Status - MBA Delinquency Calculation Method**

DELINQUENT			BANKRUPTCY			FORECLOSURE			REO			TOTAL		
No. of Loans	Actual Balance		No. of Loans	Actual Balance		No. of Loans	Actual Balance		No. of Loans	Actual Balance		No. of Loans	Actual Balance	
			0-29 Days	1	307,191.19	0-29 Days	0	0.00	0-29 Days	0	0.00	0-29 Days	1	307,191.19
30 Days	3	839,457.00	30 Days	0	0.00	30 Days	0	0.00	30 Days	0	0.00	30 Days	3	839,457.00
60 Days	2	467,024.44	60 Days	0	0.00	60 Days	0	0.00	60 Days	0	0.00	60 Days	2	467,024.44
90 Days	0	0.00	90 Days	0	0.00	90 Days	0	0.00	90 Days	0	0.00	90 Days	0	0.00
120 Days	0	0.00	120 Days	0	0.00	120 Days	0	0.00	120 Days	0	0.00	120 Days	0	0.00
150 Days	0	0.00	150 Days	0	0.00	150 Days	0	0.00	150 Days	0	0.00	150 Days	0	0.00
180+ Days	0	0.00	180+ Days	0	0.00	180+ Days	2	1,580,553.82	180+ Days	1	814,092.87	180+ Days	3	2,394,646.69
<b>5</b>	<b>1,306,481.44</b>		<b>1</b>	<b>307,191.19</b>		<b>2</b>	<b>1,580,553.82</b>		<b>1</b>	<b>814,092.87</b>		<b>9</b>	<b>4,008,319.32</b>	
No. of Loans	Actual Balance		No. of Loans	Actual Balance		No. of Loans	Actual Balance		No. of Loans	Actual Balance		No. of Loans	Actual Balance	
			0-29 Days	0.943396 %	1.717488 %	0-29 Days	0.000000 %	0.000000 %	0-29 Days	0.000000 %	0.000000 %	0-29 Days	0.943396 %	1.717488 %
30 Days	2.830189 %	4.693354 %	30 Days	0.000000 %	0.000000 %	30 Days	0.000000 %	0.000000 %	30 Days	0.000000 %	0.000000 %	30 Days	2.830189 %	4.693354 %
60 Days	1.886792 %	2.611106 %	60 Days	0.000000 %	0.000000 %	60 Days	0.000000 %	0.000000 %	60 Days	0.000000 %	0.000000 %	60 Days	1.886792 %	2.611106 %
90 Days	0.000000 %	0.000000 %	90 Days	0.000000 %	0.000000 %	90 Days	0.000000 %	0.000000 %	90 Days	0.000000 %	0.000000 %	90 Days	0.000000 %	0.000000 %
120 Days	0.000000 %	0.000000 %	120 Days	0.000000 %	0.000000 %	120 Days	0.000000 %	0.000000 %	120 Days	0.000000 %	0.000000 %	120 Days	0.000000 %	0.000000 %
150 Days	0.000000 %	0.000000 %	150 Days	0.000000 %	0.000000 %	150 Days	0.000000 %	0.000000 %	150 Days	0.000000 %	0.000000 %	150 Days	0.000000 %	0.000000 %
180+ Days	0.000000 %	0.000000 %	180+ Days	0.000000 %	0.000000 %	180+ Days	1.886792 %	8.836782 %	180+ Days	0.943396 %	4.551544 %	180+ Days	2.830189 %	13.388326 %
<b>4.716981 %</b>	<b>7.304459 %</b>		<b>0.943396 %</b>	<b>1.717488 %</b>		<b>1.886792 %</b>	<b>8.836782 %</b>		<b>0.943396 %</b>	<b>4.551544 %</b>		<b>8.490566 %</b>	<b>22.410273 %</b>	

Please refer to CTSLink.com for a list of delinquency code descriptions.

Current Period Class A Insufficient Funds 0.00 Principal Balance of Contaminated Properties 0.00 Periodic Advance 14,555.68

	Original \$	Original %	Current \$	Current %
Bankruptcy	121,932.00	0.01134430 %	121,932.00	0.68950993 %
Fraud	21,496,604.00	2.00000000 %	21,496,604.00	121.56055788 %
Special Hazard	10,984,000.00	1.02192886 %	10,000,000.00	56.54872643 %
Limit of Subordinate's Exposure to Certain Types of Losses				

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**180+ Delinquency Summary**

Days Delinquent	Summary		
	Number Of Loans	Outstanding Actual Balance(\$)	Percentage Of Balance(%)
420 - 449	1	20,212.82	0.113
2550 - 2579	1	814,092.87	4.552
3300 - 3329	1	1,560,341.00	8.724
Total	3	2,394,646.69	13.389

This report includes all loans greater than 180 days delinquent regardless of status (REO, Foreclosure, Bankruptcy)

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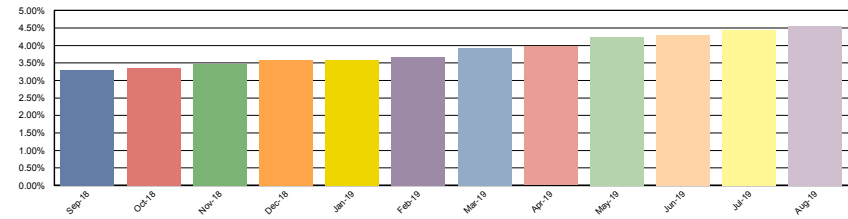
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**REO Detail - All Mortgage Loans in REO during Current Period**

**Summary**

New REO Loans	
Loans in REO	0
Original Principal Balance	0.00
Current Actual Balance	0.00
Current REO Total	
Loans in REO	1
Original Principal Balance	820,000.00
Current Actual Balance	814,092.87

**12 Month REO History**



**REO Loan Detail - All Mortgage Loans in REO during Current Period**

Group	Loan Number	Month Loan Entered REO	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
Summary	8380529	Aug-2018	01-Nov-2002	VA	65.60	820,000.00	814,092.87	01-Jul-2012	85	4.000 %	26,939.93

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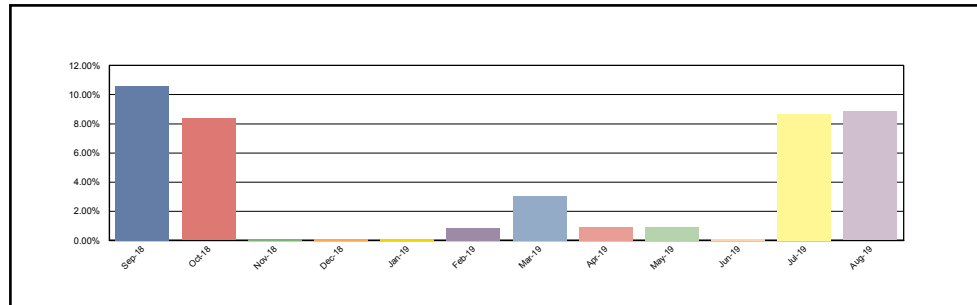
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**Foreclosure Detail - All Mortgage Loans in Foreclosure during Current Period**

**Summary**

<b>New Foreclosure Loans</b>	
Loans in Foreclosure	0
Original Principal Balance	0.00
Current Actual Balance	0.00
<b>Current Foreclosure Total</b>	
Loans in Foreclosure	2
Original Principal Balance	1,615,341.00
Current Actual Balance	1,580,553.82

**12 Month Foreclosure History**



**Foreclosure Loan Detail - All Mortgage Loans in Foreclosure during Current Period**

Group	Loan Number	Month Loan Entered FC	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
Summary	8979536	Jul-2019	01-Mar-2003	NY	66.40	1,560,341.00	1,560,341.00	01-Jun-2010	110	4.250 %	96,109.40
Summary	9099441	Sep-2018	01-Mar-2003	IL	100.00	55,000.00	20,212.82	01-May-2018	14	4.000 %	925.23

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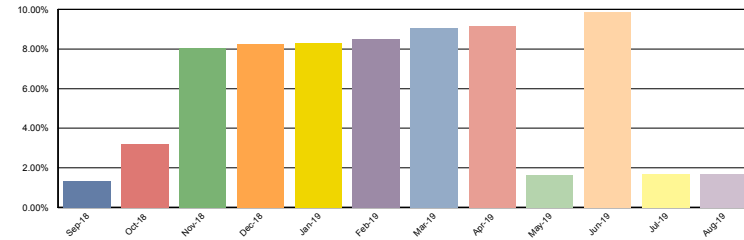
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**Bankruptcy Detail - All Mortgage Loans in Bankruptcy during Current Period**

**Summary**

<b>New Bankruptcy Loans</b>	
Loans in Bankruptcy	0
Original Principal Balance	0.00
Current Actual Balance	0.00
<b>Current Bankruptcy Total</b>	
Loans in Bankruptcy	1
Original Principal Balance	560,000.00
Current Actual Balance	307,191.19

**12 Month Bankruptcy History**



**Bankruptcy Detail - All Mortgage Loans in Bankruptcy during Current Period**

Group	Loan Number	Month Loan Entered Bankruptcy	First Payment Date	State	LTV at Origination	Original Principal Balance	Current Actual Balance	Paid To Date	Months Delinquent	Current Loan Rate	Approximate Delinquent Interest
Summary	8310989	Jan-2017	01-Mar-2003	IL	80.00	560,000.00	307,191.19	01-Jul-2019	0	4.875 %	2,377.17

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### Realized Loss Loan Detail Report - Loans with Losses during Current Period

Group	Loan Number	Original Principal Balance	Current Note Rate	State	LTV at Origination	Original Term	Liquidated or Ending Actual Balance	Liquidation Effective Date	Realized Loss/(Gain)	Cumulative Realized Loss/(Gain)
				<b>No Losses this Period</b>						

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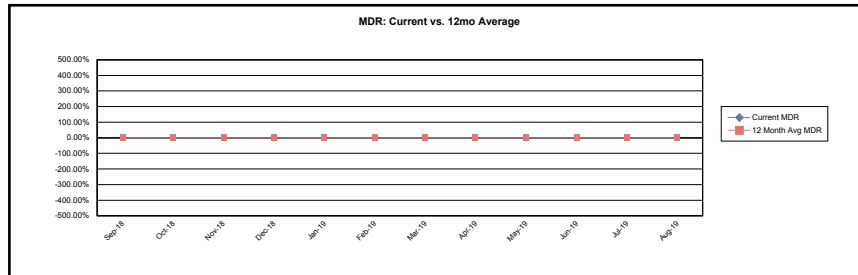
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**Realized Loss Report - Collateral**

**Summary**

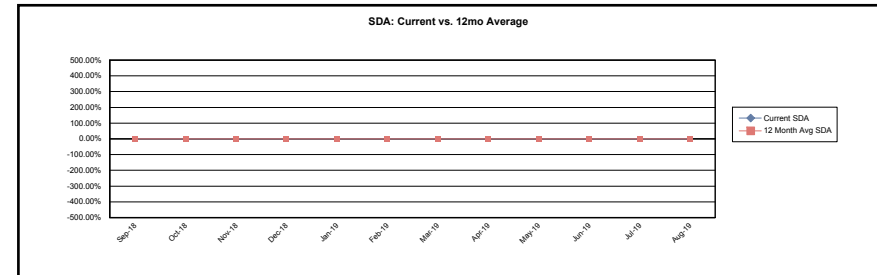
**MDR**

Current Month	0.000 %
3 Month Average	0.000 %
12 Month Average	0.000 %



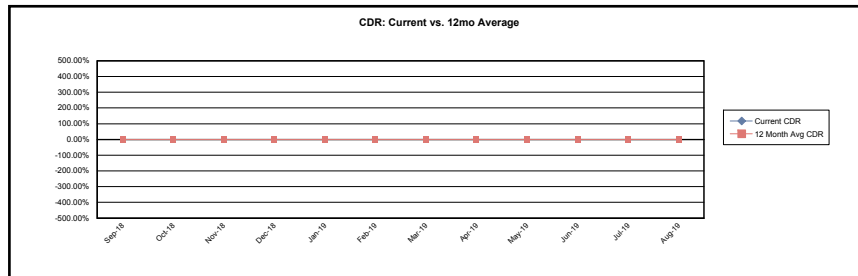
**SDA**

Current Month	0.000 %
3 Month Average	0.000 %
12 Month Average	0.000 %



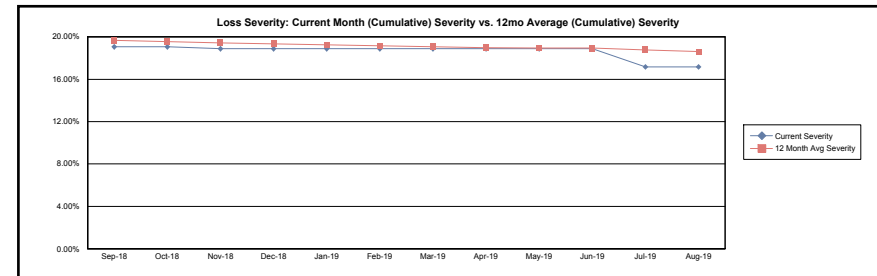
**CDR**

Current Month	0.000 %
3 Month Average	0.000 %
12 Month Average	0.000 %



**Loss Severity**

Current Month (Cumulative)	17.160 %
3 Month Average (Cumulative)	17.730 %
12 Month Average (Cumulative)	18.616 %



**Calculation Methodology:**

Monthly Default Rate (MDR):  $\text{Sum}(\text{Beg Scheduled Balance of Liquidated Loans}) / \text{Sum}(\text{Beg Scheduled Balance})$ .

Conditional Default Rate (CDR):  $1 - ((1 - \text{MDR})^{12})$

SDA Standard Default Assumption: If  $\text{WAS} \leq 30$  then  $\text{CDR} / (\text{WAS} * 0.02)$  else if  $30 < \text{WAS} \leq 60$  then  $\text{CDR} / 0.6$  else if  $60 < \text{WAS} \leq 120$  then  $\text{CDR} / (0.6 - ((\text{WAS} - 60) * 0.0095))$  else if  $\text{WAS} > 120$  then  $\text{CDR} / 0.03$

Cumulative Loss Severity:  $\text{Sum}(\text{All Active \& Inactive Realized Losses}) / \text{Sum}(\text{Active Loans or loans without a loss passed on or after liquidation: the Actual Ending Principal Balance as of the most recent cycle in which a Realized Loss was passed; loans with a loss passed on or after the month of liquidation: the Actual Beginning Principal Balance from the cycle in which the loan was liquidated})$ .

3 Month Average and 12 Month Average will not have values until the 3rd and 12th month respectively.

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**Prepayment Detail - Prepayments during Current Period**

Summary													
	Loans Paid in Full			Repurchased Loans			Substitution Loans			Liquidated Loans			Curtailments
	Count	Original Principal Balance	Current Scheduled Balance	Count	Original Principal Balance	Current Scheduled Balance	Count	Original Principal Balance	Current Scheduled Balance	Count	Original Principal Balance	Current Scheduled Balance	Curtailment Amount
Total	2	512,684.00	250,300.05	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	6,683.42

**Prepayment Loan Detail - Prepayments during Current Period**

Group	Loan Number	State	LTV at Origination	First Payment Date	Original Principal Balance	Prepayment Amount	PIF Type	Months Delinquent	Current Loan Rate	Original Term	Seasoning
Summary	8928244	OH	88.72	01-Apr-2003	363,750.00	228,604.83	Loan Paid in Full	0	4.750 %	300	196
Summary	9136730	MI	49.32	01-Apr-2003	148,934.00	19,757.96	Loan Paid in Full	0	4.750 %	300	196



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**Prepayment Penalty Detail - Prepayment Penalty Paid during Current Period**

Summary	Loan Count	Prior Balance	Prepayment Penalty Amount	Prepayment Penalty Waived
Total	0	0.00	0.00	0.00

**Prepayment Penalty Loan Detail - Prepayment Penalty Paid during Current Period**

Group	Loan Number	Paid In Full Date	Prior Balance	Prepayment Penalty Amount	Prepayment Penalty Waived
No Prepayment Penalties this Period					

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**Prepayment Rates**

**Summary**

**SMM**

Current Month 1.422 %  
3 Month Average 1.523 %  
12 Month Average 2.264 %

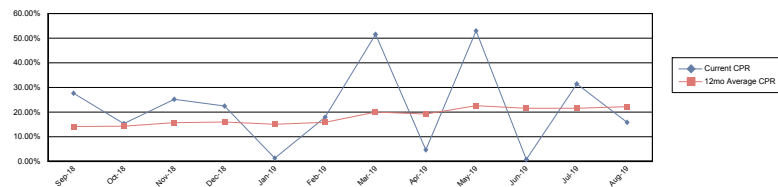
**CPR**

Current Month 15.788 %  
3 Month Average 15.957 %  
12 Month Average 22.228 %

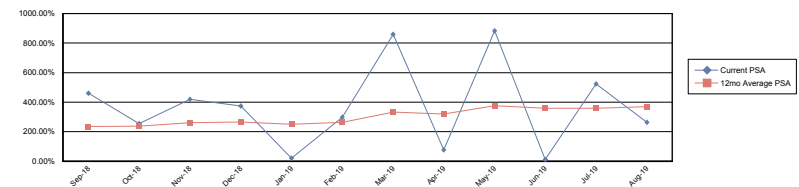
**PSA**

Current Month 263.135 %  
3 Month Average 265.948 %  
12 Month Average 370.470 %

CPR: Current vs 12mo Average



PSA: Current vs. 12mo Average



**Calculation Methodology:**

Single Month Mortality (SMM):  $(\text{Partial and full prepayments} + \text{Repurchases}) / (\text{Beginning Scheduled Balance} - \text{Scheduled Principal})$

Conditional PrePayment Rate (CPR):  $1 - ((1 - \text{SMM})^{12})$

PSA Standard Prepayment Model:  $100 * \text{CPR} / (0.2 * \text{MIN}(30, \text{WAS}))$

Weighted Average Seasoning (WAS):  $\text{sum}((\text{Original Term} - \text{Remaining Term}) * (\text{Current Scheduled Balance} / \text{Deal Scheduled Principal Balance}))$

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**Modification Summary**

	Loan Count (Numerator)	Loan Count (Denominator)	Loan Count %	Current Scheduled Balance (Numerator)	Current Scheduled Balance (Denominator)	Current Scheduled Balance %
Number of loans modified within the past 12 months that are currently delinquent (against the total number of loans delinquent within the deal)	1	8	12.500 %	104,036.02	3,600,275.13	2.890 %
Number of modified loans that have passed the loan modification performance test (against the total number of modified loans)	1	3	33.333 %	269,364.30	1,187,493.19	22.683 %
Number of loans modified in the current cycle (against the number of loans within the deal)	0	106	0.000 %	0.00	17,683,864.22	0.000 %
Number of modified loans (against the total number of loans within the deal)	3	106	2.830 %	1,187,493.19	17,683,864.22	6.715 %
Number of loans modified within the last 12 months (against the total number of modified loans within the deal)	1	3	33.333 %	104,036.02	1,187,493.19	8.761 %
Number of loans modified within the last 12 months (against the total number of loans within the deal)	1	106	0.943 %	104,036.02	17,683,864.22	0.588 %
Number of modified loans that are not currently delinquent after the modification (against the number of modified loans within the deal)	1	3	33.333 %	269,364.30	1,187,493.19	22.683 %
Number of loans modified in the current cycle that are not currently delinquent (against the number of loans modified in the current cycle)	0	0	0.000 %	0.00	0.00	0.000 %
Number of loans modified in the current cycle that are currently delinquent (against the number of loans modified in the current cycle)	0	0	0.000 %	0.00	0.00	0.000 %
Number of modified loans that were not delinquent at the time of the modification (against the number of loans modified within the deal)	0	3	0.000 %	0.00	1,187,493.19	0.000 %
Number of modified loans that were delinquent at the time of the modification (against the total number of loans modified within the deal)	3	3	100.000 %	1,187,493.19	1,187,493.19	100.000 %
Number of modified Loans (against the total number of loans within the deal as of Cut-off date)	3	381	0.787 %	1,187,493.19	154,858,736.82	0.767 %

Delinquencies are classified based on the logic set forth in the governing documents.

If a loan is modified in the first month of the security it is assumed the loan is delinquent.

This summary excludes inactive loans.

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**Modification Detail**

Modification Detail Summary												
Groups	Current						Cumulative					
	Loan Count	Original Principal Balance	Current Scheduled Balance	Capitalized Amount	Capitalized Reimbursement Amount	Total Forgiveness	Loan Count	Original Principal Balance	Current Scheduled Balance	Capitalized Amount	Capitalized Reimbursement Amount	Total Forgiveness
Total	0	0.00	0.00	0.00	0.00	0.00	3	1,269,341.00	1,187,493.19	0.00	221,440.53	0.00

Current Month Modification Detail															
Loan Number/ Original Balance	Mod Appr Date/Mod Effective Date	Total Capitalized Amount	Total Capitalized Reimb. Amount	Total Forgiveness	No of Times Loan Modified		No of Months Delinq.	Loan Status	Next Due Date	Interest Rate	Payment Amount	Maturity Date	Balloon Amount	Balloon Date	Scheduled Balance
								No Modifications this Period							

Historical Modification Detail															
Loan Number/ Original Balance	Mod Appr Date/Mod Effective Date	Total Capitalized Amount	Total Capitalized Reimb. Amount	Total Forgiveness	No of Times Loan Modified		No of Months Delinq.	Loan Status	Next Due Date	Interest Rate	Payment Amount	Maturity Date	Balloon Amount	Balloon Date	Scheduled Balance
8380529	05/08/2017					Pre Mod	27	No Action	12/15/2014	5.000	3,328.29	10/01/2027	*	*	802,200.50
820,000.00	10/01/2014	*	205,113.05	*	1	Post Mod	28	No Action	12/15/2014	5.000	3,328.29	10/01/2044	*	*	596,247.02
						Current Values	85	REO	08/01/2012	4.000	5,721.04	10/01/2044	N/A	N/A	814,092.87
8573776	06/08/2012					Pre Mod	1	No Action	04/01/2012	2.750	273.05	02/01/2028	*	*	119,150.76
120,641.00	05/01/2012	*	0.00	*		Post Mod	0	No Action	06/01/2012	2.000	511.58	05/01/2037	*	*	120,386.36
8573776	11/10/2018					Pre Mod	6	No Action	04/01/2018	4.500	652.60	05/01/2037	*	*	98,412.60
120,641.00	10/01/2018	*	16,327.48	*	2	Post Mod	0	No Action	11/01/2018	2.000	441.18	05/01/2037	*	*	106,807.96
						Current Values	1	No Action	07/01/2019	2.000	441.18	05/01/2037	N/A	N/A	104,036.02
8916363	05/11/2014					Pre Mod	12	No Action	04/01/2013	2.375	2,118.69	03/01/2028	*	*	301,040.24
328,700.00	02/01/2014	*	0.00	*	1	Post Mod	0	No Action	05/01/2014	2.500	1,727.01	03/01/2028	*	*	338,317.60
						Current Values	0	No Action	08/01/2019	2.500	1,727.01	03/01/2028	N/A	N/A	269,364.30

All Pre Mod values are from the cycle directly preceding the modification effective date, except for a modification with a prior effective date which will come from the cycle directly preceding the n

Total Capitalized Reimbursement Amount is a projected value based upon the adjusted principal at the time of modification.

\* This data is currently not provided for reporting.

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**Modified Data Elements**

CURRENT PERIOD SUMMARY	# of Modifications	% of Modifications	Original Principal Balance	% of Original Principal Balance	Current Scheduled Balance	% of Current Scheduled Balance
	<b>No Modifications to report this Period *</b>					
Total						

CUMULATIVE SUMMARY	# of Modifications	% of Modifications	Original Principal Balance	% of Original Principal Balance	Current Scheduled Balance	% of Current Scheduled Balance
Interest Rate, Principal Balance, Maturity Date, Scheduled P&I	1	25.0000 %	120,641.00	8.6793 %	120,386.36	10.3624 %
Interest Rate, Principal Balance, Scheduled P&I, GRM/GPM Modification	1	25.0000 %	120,641.00	8.6793 %	106,807.96	9.1936 %
Other Change(s)	1	25.0000 %	328,700.00	23.6478 %	338,317.60	29.1212 %
Principal Balance, Maturity Date	1	25.0000 %	820,000.00	58.9936 %	596,247.02	51.3228 %
Total	4	100.0000 %	1,389,982.00	100.0000 %	1,161,758.94	100.0000 %

Current Modified Data Elements Detail															
Loan Number	Modification Approved Date	Modification Effective Date	Other Change(s)	GRM/GPM Modification	Interest Rate Change	Principal Balance Change	Maturity Date Change	Scheduled P&I Change	Balloon Date Change	Balloon Amt Change	ARM to Fixed Change	Fixed To ARM Change	IO To Fully Amortizing Change	Fully Amortizing To IO Change	Streamlined Modification

**No Modifications this Period \***

For Additional Footnote information, please see bottom of the Historical Modified Data Elements Detail Section.

Historical Modified Data Elements Detail															
Loan Number	Modification Approved Date	Modification Effective Date	Other Change(s)	GRM/GPM Modification	Interest Rate Change	Principal Balance Change	Maturity Date Change	Scheduled P&I Change	Balloon Date Change	Balloon Amt Change	ARM to Fixed Change	Fixed To ARM Change	IO To Fully Amortizing Change	Fully Amortizing To IO Change	Streamlined Modification
8380529	05/08/2017	10/01/2014				X	X								
8573776	06/08/2012	05/01/2012			X	X	X	X							
8573776	11/10/2018	10/01/2018		X	X	X		X							
8916363	05/11/2014	02/01/2014	X												

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If a loan has been modified multiple times, it will be included in the totals for each applicable modification type in the summary sections.

\* Loans that are listed in the Modification Detail Section, and are not listed in the Modified Data Elements Section may have been reported prior to November 2008 or incurred one or more ARM I

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**Future Modifications**

Future Modification Summary			
Groups	Loan Count	Original Principal Balance	Current Scheduled Balance
Total	0	0.00	0.00

Future Modification Detail													
Loan Number	Original Principal Balance	Modification Approved Date/ Modification Effective Date	Previously Modified		No of Months Delinq.	Loan Status	Next Due Date	Interest Rate	Payment Amount	Maturity Date	Balloon Amount	Balloon Date	Current Sched Balance/Modified Beginning Balance
No Future Modifications this Period													

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**Collateral Balance Detail**

Group	Total
Beginning Scheduled Balance: IB	18,038,660.83
Beginning NIB Non-Loss Balance	25,000.00
Beginning Scheduled Balance: Trust	18,063,660.83
Beginning NIB Loss Balance	0.00
Beginning Scheduled Balance: TDO	18,063,660.83
Ending Scheduled Balance: IB	17,658,864.22
Ending NIB Non-Loss Balance	25,000.00
Ending Scheduled Balance: Trust	17,683,864.22
Ending NIB Loss Balance	0.00
Ending Scheduled Balance: TDO	17,683,864.22
Ending Actual Balance: IB	17,861,079.94
Ending NIB Non-Loss Balance	25,000.00
Ending Actual Balance: Trust	17,886,079.94
Ending NIB Loss Balance	0.00
Ending Actual Balance: TDO	17,886,079.94

**Balance Methodology:**

IB: Interest Bearing

NIB: Non-Interest Bearing

NIB Non-Loss Balance: current balance of NIB amounts that were not treated as a loss at the time of the related modification

Trust Balance = IB Balance + NIB Non-Loss Balance

NIB Loss Balance: current balance of NIB amounts that were treated as a loss at the time of the related modification

TDO: Total Debt Owed = IB Balance + NIB Non-Loss Balance + NIB Loss Balance

NOTE: In addition to modifications included in this reporting package, Servicer(s) may utilize other loss mitigation options with borrowers. Please see the External Collateral File loan level data reported separately on CTSLink® for additional reporting.



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**Non-Interest Bearing Detail**

<b>Summary</b>												
	<b>Deferred Principal</b>						<b>Principal Reduction Alternative</b>				<b>Total NIB</b>	
	Count	Curtailments	Count	PIF/Liquidation	Count	Ending Balance	Count	PIF/Liquidation	Count	Ending Balance	Count	Ending Balance
<b>NONLOSS</b>												
Summary	0	0.00	0	0.00	1	25,000.00	0	0.00	0	0.00	1	25,000.00
Total	0	0.00	0	0.00	1	25,000.00	0	0.00	0	0.00	1	25,000.00
<b>LOSS</b>												
Total	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

<b>Loan Level</b>											
					<b>Deferred Principal</b>			<b>Principal Reduction Alternative</b>		<b>Total NIB</b>	
Group	Treatment	Loan Number	Modification Effective Date	Modification Approval Date	Curtailments	Paid in Full/Liquidation	Ending Balance	Paid in Full/Liquidation	Ending Balance	Ending Balance	
Summary	NONLOSS	8573776	10/01/2018	11/10/2018	0.00	0.00	25,000.00	0.00	0.00	25,000.00	

Modification dates displayed reflect the most recent modification relevant to the Non-Interest Bearing Balance.

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Substitutions							
<u>Loans Repurchased</u>				<u>Loans Substituted</u>			
Loan Number	Current Scheduled Balance	Current Rate	Current Payment	Loan Number	Current Scheduled Balance	Current Rate	Current Payment
No Substitutions this Period							

Repurchases Due to Breaches				
Loan Number	Beginning Scheduled Balance	Payoff Balance	Current Rate	Current Payment
No Repurchases Due to Breaches this Period				

Repurchases Due To Other				
Loan Number	Beginning Scheduled Balance	Payoff Balance	Current Rate	Current Payment
No Repurchases Due to Other this Period				

**Merrill Lynch Credit Corp**  
**Mortgage Pass-Through Certificates**  
**Series 2003-B**

Contact: Customer Service - CTSLink  
Wells Fargo Bank, N.A.  
Securities Administration Services  
8480 Stagecoach Circle  
Frederick, MD 21701-4747  
www.ctslink.com  
Telephone: 1-866-846-4526

**Supplemental Reporting**

**Miscellaneous Modification Reporting Footnote**

In the absence of specific guidance in the governing agreements, Wells Fargo Bank, N.A. has determined that a reduction in principal agreed to by a servicer in connection with a loan modification should be treated in a manner similar to a realized principal loss on the related loan.

**Extraordinary Costs and Expenses**

Wells Fargo Bank, N.A. is processing an expense charge to recover extraordinary costs and expenses incurred as a result of the enhanced administration of residential mortgage backed securities transaction(s) necessitated by significant and/or unanticipated changes in industry and market conditions. These extraordinary costs and expenses may be adjusted periodically.

**Information Relating to Forbearance Modification Reporting**

Wells Fargo's practice, as master servicer, securities administrator or trustee, is to report and allocate principal forbore in connection with mortgage loan modifications ("Forborne Principal") as losses or non-losses, including mortgage loan modifications made pursuant to the Home Affordability Modification Program, as explicitly and clearly reported to Wells Fargo by the servicer of the modified loan. From time to time, Wells Fargo may receive information from a servicer that revises or clarifies the servicer's intent about its treatment of Forborne Principal ("Supplemental Servicer Reporting"). If this occurs, Wells Fargo's practice is to revise its reporting of Forborne Principal to conform to the Supplemental Servicer Reporting. This may result in the recognition and allocation of Forborne Principal as a loss after the modification date of a mortgage loan by the servicer or the reversal of a prior recognition and allocation of Forborne Principal as a loss.

**Reclassification of Forborne Principal**

Wells Fargo's practice is to classify, or reclassify, Forborne Principal on the first distribution date on which it is reasonably practicable to do so after Wells Fargo determines that it has received the Supplemental Servicer Reporting, which, due to the time and effort necessary to review, verify, and process such Supplemental Servicer Reporting, may be several reporting periods after Wells Fargo determines that it has received such reporting (such distribution date, the "Target Reporting Date").

**Information Relating to Forbearance Modification Reporting, continued**

**Restatement of Distribution Reports to Loan Modification Date**

Wells Fargo will not restate distribution reports to reflect losses or gains attributable to Forborne Principal as of the date the servicer modified the loan if the Target Reporting Date is later than the normal reporting cycle for monthly servicer activities.

**Restatement to Target Reporting Date**

In certain circumstances, Wells Fargo may restate distribution reports from the Target Reporting Date if Wells Fargo determines that it did not apply Forborne Principal in the manner specified in the Supplemental Servicer Reporting on the Target Reporting Date. Wells Fargo's practice is to restate previous distribution reports to the Target Reporting Date only if the restatement would have a significant impact on cash distributions to any class of certificates after the Target Reporting Date. If Wells Fargo determines that restating previous distribution reports to the Target Reporting Date would have a significant impact on cash distributions to any class of certificates after the Target Reporting Date, then Wells Fargo's practice is to restate the distribution reports to the Target Reporting Date and include additional footnoting or reporting describing the restatement.