

101 Barclay Street, 7 East
New York, NY 10286

Officer: Thomas Johnson
212.815.2427
Associate: Rafal Bar
212.815.8122



COUNTRYWIDE REVOLVING HOME EQUITY LOAN TRUST NOTES

Series 2004-S

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Trustee Contacts

Office:	Thomas Johnson	212.815.2427
Associate:	Rafal Bar	212.815.8122
Address:	The Bank of New York Mellon 101 Barclay Street, 7 East New York, NY 10286	

Bank of America Contacts

Contact:	Mortgage Investor Relations	213-345-9874
Address:	Bank of America 4500 Park Granada Calabasas, CA 91302	
Email	MIR@bankofamerica.com	

Counterparty Information

Sponsor:	Countrywide Home Loans, Inc.
Master Servicer:	Countrywide Home Loans, Inc.
Indenture Trustee:	Bank of New York Mellon
Owner Trustee:	Wilmington Trust Company
Note Insurer:	Ambac Assurance Corporation
Custodian:	Recon Trust Company, N.A
Underwriter(s):	Countrywide Securities Corporation

Reporting Dates

Cut-off Date	12/16/2004
First Distribution Date	2/15/2005
Record Date ¹	2/14/2019
Determination Date	2/12/2019
Libor Determination Date	1/11/2019
Accrual Period 30/360	Begin End
	1/ 1/2019 2/ 1/2019
Number of Days in 30/360 Accrual Period	30
Accrual Period Actual Days	Begin End
	1/15/2019 2/15/2019
Number of Days in Actual Period	31

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Certificateholder Monthly Distribution Summary

Class	Cusip	Class Description	Certificate Rate Type	Beginning Balance	Pass Through Rate (%)	Principal Distribution	Interest Distribution	Total Distribution	Current Realized Losses	Ending Balance	Cumulative Realized Losses
A TRANS	126673QR6	Senior Residual	Flt-Act/360 N/A	17,851,365.76 4,074,377.40	2.748940 0.000000	187,117.89 0.00	42,256.73 5,604.54	229,374.62 5,604.54	0.00 0.00	17,664,247.87 4,068,451.78	0.00 0.00
Totals				21,925,743.16		187,117.89	47,861.27	234,979.16	0.00	21,732,699.65	0.00

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SERIES 2004-S

Principal Distribution Detail

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Net Principal Distribution	Current Realized Losses	Ending Certificate Balance	Ending Certificate Factor
A TRANS	126673QR6	740,000,000.00 0.00	17,851,365.76 4,074,377.40	187,117.89 0.00	0.00 0.00	17,664,247.87 4,068,451.78	0.023870605 0.000000000
Totals		740,000,000.00	21,925,743.16	187,117.89	0.00	21,732,699.65	

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Interest Distribution Detail

Class	Beginning Certificate Balance	Pass Through Rate (%)	Effective Coupon (%)	Current Interest	Total Interest Due	Net Rate Carryover Paid	Interest Paid	Net Rate Carryover After Dist.
A TRANS	17,851,365.76 4,074,377.40	2.748940 0.000000	2.748940 1.597422	42,256.73 0.00	42,256.73 0.00	0.00 0.00	42,256.73 5,604.54	63,869.48 0.00
Totals	21,925,743.16			42,256.73	42,256.73	0.00	47,861.27	63,869.48

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*Current Payment Information
Factors per \$1,000*

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Principal Distribution	Interest Distribution	Ending Certificate Balance	Pass Through Rate (%)
A TRANS	126673QR6	740,000,000.00 0.00	24.123467243 0.000000000	0.252862014 0.000000000	0.057103689 0.000000000	23.870605230 0.000000000	2.748940 0.000000
Totals		740,000,000.00	29.629382649	0.252862014	0.064677392	29.368513041	

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Collateral Statement

Beginning Loan Count	300
Ending Loan Count	296
Beginning Collateral Balance	21,925,743.16
Principal Collected	-161,155.54
Repurchased Principal	0.00
Charge-Offs	-31,887.97
Liquidation Proceeds	0.00
Interest Capitalization	0.00
Additional Balances	0.00
Ending Collateral Balance	21,732,699.65
Net Interest Collected	75,663.64
Principal Collected less Additional Balances	161,155.54
Additional Balances covered by Issuer due to RAP	0.00
Servicer Remittance	236,819.18
Master Servicer Fees	9,135.73
Loan Mortgage Insurance	0.00
Bond Insurance Premium	1,840.03
Floating Allocation Percentage	81.417381%
Investor Interest Collections	61,603.36
Transferor Interest Collections	14,060.29
Investor Fixed Allocation Percentage	100.00000%
Maximum Principal	161,155.54
Alternative Principal	161,155.54
Scheduled Principal Payment	161,155.54
Transferor Principal Collections	0.00
Average Daily Loan Balance	21,863,284.16
Weighted Average Daily Coupon	5.441%
Weighted Average Daily Net Coupon	4.941%
Balance of Loans with new Credit Limit Modifications in the current period	0.00
Balance of Loans with new Rate and/or Margin Modifications in the current period	0.00
Balance of Loans with new Credit Limit and Margin Modifications in the current period	0.00
Rapid Amortization Event	NO
Rapid Amortization Period	YES

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Payments

Section 8.03(a) Investor Interest Collections

(i) Insurance Premium	1,840.03
(ii) Aggregate Investor Interest	42,256.73
(iii) Investor Loss Amounts	17,506.60
(iv) Investor Loss Reduction Amounts	0.00
(v) Unreimbursed Credit Draw Amounts	0.00
 (vi) Accelerated Principal Payment Amount	 0.00
(vii) Credit Enhancer Payments	0.00
(viii) Unpaid Amounts to the Master Servicer	0.00
(ix) Basis Risk Payments	0.00
(x) Remaining Amounts, to the Transferor	0.00

Section 8.03(b) Principal Collections

Scheduled Principal Payment	161,155.54
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Section 8.03(c) Subordinate Collections

Unpaid Insurance Premiums	0.00
Unpaid Aggregate Investor Interest	0.00
Unpaid Investor Loss Amounts	8,455.75
Unpaid Investor Loss Reduction Amounts	0.00
 Transferor Interest Collections Paid	 5,604.54
Transferor Principal Paid	0.00
 Total Payments	 236,819.18

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Distribution Summary & Reconciliation

Distribution Summary

	<u>Group I</u>
Investor Loss Amount	25,962.35
Investor Loss Reduction Amount	0.00
Accelerated Principal	0.00
Scheduled Principal Payment Amount	161,155.54
Insured Payment	<u>0.00</u>
Total Class A Principal Payment	187,117.89
 One-Month Libor	 2.50894%
Class A Margin	0.24000%
Interest Formula Interest Rate	2.74894%
Maximum Class Interest Rate	<u>4.10495%</u>
Class Coupon	2.74894%
 Aggregate Investor Interest	 42,256.73
Basis Risk Payments	0.00
Interest Shortfall Paid	<u>0.00</u>
Total Class A Interest Payment	42,256.73
 Total Class A Payments	 229,374.62
 Transferor Interest Collections	 5,604.54
Transferor Principal Collections	0.00
Remaining Investor Interest Collections	0.00
Overcollateralization Step-Down Amount	<u>0.00</u>
Total Trans Class Payment	5,604.54

Servicer Reconciliation

Servicer Remittance	236,819.18
Insurance Premium	-1,840.03
Reimbursement of Master Servicer pursuant to SSA	0.00
Total Class Payments	<u>-234,979.16</u>
Remaining	0.00

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Overcollateralization Details

Step Down Reached on August 2007	YES
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Stepup Trigger Date

Rolling Three Month Delinquency Rate	12.544%
Maximum Rolling Three Month Delinquency Rate	3.500%
Stepup Trigger Date Result	FAIL

Required Transferor Subordinate Amount

Original Loan Group Balances	739,999,815.39
Beginning Loan Group Balances	21,925,743.16

Prior to Step-Down Date, [1.40%*Orig Bal]	10,359,997.42
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After Step Down Date, the greater of

Clause W = 2.80% * Beginning Group Balance	613,920.81
Clause X = .50% * Original Group Balance	3,699,999.08
Clause Y = 3 Largest Loan Balances in Group	0.00
Clause Z = 2 * ((60+DQ,60+BK,FC,REO)/2 - 4*Excess Cashflow)	2,685,267.00
OC Requirement after Step Down, Greater of Clauses W,X,Y,Z	3,699,999.08

If a Stepup Trigger Event in effect, 3.00%*Original Group Balance	22,199,994.46
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Final Subordinate Transferor Requirement	22,199,994.46
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Overcollateralization Details

Last Month OC Ending Amount	4,074,377.40
Less: Current Month Charge-offs	31,887.97
Current Month OC Beginning Amount	4,042,489.43

OC Requirement	22,199,994.46
OC Deficiency Beginning	18,157,505.03
OC Reduction	0.00

OC Ending Amount	4,068,451.78
OC Deficiency Ending	18,131,542.68

Excess Interest (Investor Interest - Premium - Note Interest)	17,506.60
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Additional Details

Remaining payments due Master Servicer pursuant to SSA	1,794,525.72
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Realized Losses

Investor Loss Amounts	25,962.35
Investor Loss Amounts Paid	<u>25,962.35</u>
Investor Loss Amounts Unpaid	0.00
Investor Loss Reduction Amounts	0.00
Investor Loss Reduction Amounts Paid	<u>0.00</u>
Investor Loss Reduction Amounts Unpaid	0.00
Current Realized Principal Losses	31,887.97
Cumulative Realized Principal Losses	30,069,891.90
Current CDR	1.731%

Loss Details

<u>Loan ID</u>	<u>Loss Type</u>	<u>Liquidation Balance /Scheduled Balance</u>	<u>Liquidation Proceeds</u>	<u>Realized Loss</u>	<u>Previous Status</u>	<u>Current Note Rate</u>	<u>State</u>
<u><i>Group I</i></u>							
86857997	LIQ	31,887.97	0.00	31,887.97	DEL	6.750	NJ

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Group 1 - Current Delinquency Information

Days	Delinquency		Bankruptcy		Foreclosure		REO		Total	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
Current			1 0.33%	19,626.89 0.09%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	1 0.33%	19,626.89 0.09%
30 - 59	14 4.67%	1,384,733.08 6.32%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	14 4.67%	1,384,733.08 6.32%
60 - 89	2 0.67%	217,475.90 0.99%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	2 0.67%	217,475.90 0.99%
90 - 119	3 1.00%	163,675.51 0.75%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	3 1.00%	163,675.51 0.75%
120 - 149	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	1 0.33%	56,175.62 0.26%	0 0.00%	0.00 0.00%	1 0.33%	56,175.62 0.26%
150 - 179	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	1 0.33%	14,590.87 0.07%	0 0.00%	0.00 0.00%	1 0.33%	14,590.87 0.07%
180 - 269	0 0.00%	0.00 0.00%	1 0.33%	43,390.93 0.20%	4 1.33%	224,254.73 1.02%	0 0.00%	0.00 0.00%	5 1.67%	267,645.66 1.22%
270 - 359	0 0.00%	0.00 0.00%	1 0.33%	80,461.41 0.37%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	1 0.33%	80,461.41 0.37%
360+	4 1.33%	243,984.69 1.11%	2 0.67%	202,825.97 0.93%	9 3.00%	1,438,431.37 6.56%	0 0.00%	0.00 0.00%	15 5.00%	1,885,242.03 8.60%
Total	23 7.67%	2,009,869.18 9.17%	5 1.67%	346,305.20 1.58%	15 5.00%	1,733,452.59 7.91%	0 0.00%	0.00 0.00%	43 14.33%	4,089,626.97 18.65%

Beginning with the remittance report of 11/15/07 forward, the delinquency buckets above do not include Bankruptcies, Foreclosures and REOs.

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Group 1 - Current Delinquency Information (continued)

Days	Delinquency		Bankruptcy		Foreclosure		REO		Total	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
30+	23 7.67%	2,009,869.18 9.17%	4 1.33%	326,678.31 1.49%	15 5.00%	1,733,452.59 7.91%	0 0.00%	0.00 0.00%	42 14.00%	4,070,000.08 18.56%
60+	9 3.00%	625,136.10 2.85%	4 1.33%	326,678.31 1.49%	15 5.00%	1,733,452.59 7.91%	0 0.00%	0.00 0.00%	28 9.33%	2,685,267.00 12.25%
90+	7 2.33%	407,660.20 1.86%	4 1.33%	326,678.31 1.49%	15 5.00%	1,733,452.59 7.91%	0 0.00%	0.00 0.00%	26 8.67%	2,467,791.10 11.26%
120+	4 1.33%	243,984.69 1.11%	4 1.33%	326,678.31 1.49%	15 5.00%	1,733,452.59 7.91%	0 0.00%	0.00 0.00%	23 7.67%	2,304,115.59 10.51%
150+	4 1.33%	243,984.69 1.11%	4 1.33%	326,678.31 1.49%	14 4.67%	1,677,276.97 7.65%	0 0.00%	0.00 0.00%	22 7.33%	2,247,939.97 10.25%
180+	4 1.33%	243,984.69 1.11%	4 1.33%	326,678.31 1.49%	13 4.33%	1,662,686.10 7.58%	0 0.00%	0.00 0.00%	21 7.00%	2,233,349.10 10.19%
270+	4 1.33%	243,984.69 1.11%	3 1.00%	283,287.38 1.29%	9 3.00%	1,438,431.37 6.56%	0 0.00%	0.00 0.00%	16 5.33%	1,965,703.44 8.97%
360+	4 1.33%	243,984.69 1.11%	2 0.67%	202,825.97 0.93%	9 3.00%	1,438,431.37 6.56%	0 0.00%	0.00 0.00%	15 5.00%	1,885,242.03 8.60%

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Group 1 - Historical Delinquency Information

Loan Status	2/15/2019		1/15/2019		12/15/2018		11/15/2018		10/15/2018		9/15/2018	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
30 - 59	14 4.67%	1,384,733.08 6.32%	6 1.99%	446,675.44 2.02%	13 4.28%	1,373,768.17 6.12%	8 2.58%	1,007,096.77 4.42%	10 3.14%	1,061,456.41 4.52%	14 4.32%	952,991.43 3.99%
60 - 89	2 0.67%	217,475.90 0.99%	4 1.32%	371,136.42 1.67%	4 1.32%	324,661.13 1.45%	5 1.61%	406,234.71 1.78%	8 2.52%	431,043.68 1.84%	4 1.23%	376,502.49 1.57%
90 - 119	3 1.00%	163,675.51 0.75%	3 0.99%	177,726.25 0.80%	2 0.66%	63,174.93 0.28%	7 2.26%	301,095.28 1.32%	2 0.63%	122,427.66 0.52%	3 0.93%	239,899.07 1.00%
120 - 149	0 0.00%	0.00 0.00%	1 0.33%	14,590.87 0.07%	1 0.33%	31,887.97 0.14%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%
150 - 179	0 0.00%	0.00 0.00%	1 0.33%	31,887.97 0.14%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%
180 - 269	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	3 0.94%	105,006.23 0.45%	3 0.93%	105,006.23 0.44%
270 - 359	0 0.00%	0.00 0.00%	1 0.33%	32,206.74 0.15%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%
360+	4 1.33%	243,984.69 1.11%	3 0.99%	214,000.62 0.97%	4 1.32%	303,568.25 1.35%	2 0.65%	142,935.33 0.63%	5 1.57%	741,219.33 3.16%	8 2.47%	989,191.27 4.14%
Total Delinquent Loans	23 7.67%	2,009,869.18 9.17%	19 6.29%	1,288,224.31 5.81%	24 7.89%	2,097,060.45 9.34%	22 7.10%	1,857,362.09 8.15%	28 8.81%	2,461,153.31 10.48%	32 9.88%	2,663,590.49 11.14%

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Group 1 - Historical Delinquency Information (continued)

Loan Status	2/15/2019		1/15/2019		12/15/2018		11/15/2018		10/15/2018		9/15/2018	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
Total Bankruptcies	5 1.67%	346,305.20 1.58%	6 1.99%	442,289.34 2.00%	5 1.64%	350,509.56 1.56%	5 1.61%	367,255.34 1.61%	5 1.57%	371,073.91 1.58%	3 0.93%	182,272.75 0.76%
Total Foreclosures	15 5.00%	1,733,452.59 7.91%	12 3.97%	1,569,940.34 7.08%	16 5.26%	1,773,497.14 7.90%	15 4.84%	1,812,421.22 7.95%	10 3.14%	1,398,606.39 5.95%	9 2.78%	1,310,715.39 5.48%
Total REOs	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	0 0.00%	0.00 0.00%	1 0.31%	61,304.91 0.26%
Total BK, FC & REO	20 6.67%	2,079,757.79 9.49%	18 5.96%	2,012,229.68 9.08%	21 6.91%	2,124,006.70 9.46%	20 6.45%	2,179,676.56 9.56%	15 4.72%	1,769,680.30 7.53%	13 4.01%	1,554,293.05 6.50%

Total Delinquent, Bankruptcy, Foreclosure and REO

30+	42 14.00%	4,070,000.08 18.56%	36 11.92%	3,280,349.00 14.80%	44 14.47%	4,200,671.49 18.72%	41 13.23%	4,016,345.52 17.62%	42 13.21%	4,209,848.10 17.92%	44 13.58%	4,196,620.57 17.55%
60+	28 9.33%	2,685,267.00 12.25%	30 9.93%	2,833,673.56 12.79%	31 10.20%	2,826,903.32 12.59%	33 10.65%	3,009,248.75 13.20%	32 10.06%	3,148,391.69 13.40%	30 9.26%	3,243,629.14 13.57%
90+	26 8.67%	2,467,791.10 11.26%	26 8.61%	2,462,537.14 11.11%	27 8.88%	2,502,242.19 11.15%	28 9.03%	2,603,014.04 11.42%	24 7.55%	2,717,348.01 11.57%	26 8.02%	2,867,126.65 11.99%
120+	23 7.67%	2,304,115.59 10.51%	23 7.62%	2,284,810.89 10.31%	25 8.22%	2,439,067.26 10.87%	21 6.77%	2,301,918.76 10.10%	22 6.92%	2,594,920.35 11.05%	23 7.10%	2,627,227.58 10.99%
150+	22 7.33%	2,247,939.97 10.25%	22 7.28%	2,270,220.02 10.24%	21 6.91%	2,299,479.22 10.24%	20 6.45%	2,229,421.52 9.78%	21 6.60%	2,478,365.69 10.55%	23 7.10%	2,627,227.58 10.99%
180+	21 7.00%	2,233,349.10 10.19%	18 5.96%	2,130,631.98 9.61%	20 6.58%	2,226,981.98 9.92%	19 6.13%	2,112,866.86 9.27%	21 6.60%	2,478,365.69 10.55%	22 6.79%	2,546,766.17 10.65%
270+	16 5.33%	1,965,703.44 8.97%	17 5.63%	2,014,077.32 9.09%	18 5.92%	2,029,965.91 9.04%	18 5.81%	2,032,405.45 8.91%	16 5.03%	2,202,908.71 9.38%	18 5.56%	2,351,770.60 9.84%
360+	15 5.00%	1,885,242.03 8.60%	11 3.64%	1,634,391.94 7.38%	13 4.28%	1,790,516.26 7.98%	13 4.19%	1,792,177.60 7.86%	15 4.72%	2,157,287.33 9.18%	17 5.25%	2,305,760.12 9.64%

Officer: Thomas Johnson
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Associate: Rafal Bar
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COUNTRYWIDE REVOLVING HOME EQUITY LOAN TRUST NOTES

SERIES 2004-S

Foreclosure Loan Details

<u>Loan ID</u>	<u>Status</u>	<u>Current Balance</u>	<u>Current Note Rate</u>	<u>Original LTV</u>	<u>State</u>	<u>Lien Status</u>
<i>Group I</i>						
63391392	New	14,590.87	6.000	52.08%	IN	First
66844976	New	56,175.62	5.500	87.01%	IN	First
85184202	New	92,045.17	5.500	90.00%	GA	First
New Total		162,811.66				
5020181	Existing	236,311.36	6.875	75.00%	NY	First
68480829	Existing	38,274.21	5.250	32.28%	SC	First
76614218	Existing	374,495.03	7.000	90.00%	NY	First
82514789	Existing	89,989.34	3.625	57.14%	NY	First
82593190	Existing	470,000.00	6.875	55.95%	NY	First
82604926	Existing	59,911.11	5.250	80.00%	AL	First
83179699	Existing	116,554.66	5.250	47.62%	CO	First
83378687	Existing	32,016.92	5.250	76.92%	PA	First
84012432	Existing	61,423.25	6.125	95.00%	OH	First
84162539	Existing	36,522.39	5.375	60.24%	NY	First
84253625	Existing	15,772.04	6.875	90.00%	GA	First
86650395	Existing	38,670.03	8.625	90.00%	AL	First
Exist Total		1,569,940.34				
Total		1,732,752.00				

101 Barclay Street, 7 East
New York, NY 10286

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COUNTRYWIDE REVOLVING HOME EQUITY LOAN TRUST NOTES
SERIES 2004-S

REO Loan Details

<u>Loan ID</u>	<u>Status</u>	<u>Current Balance</u>	<u>Current Note Rate</u>	<u>Original LTV</u>	<u>State</u>	<u>Lien Status</u>
<u>Group I</u>	N/A					

101 Barclay Street, 7 East
New York, NY 10286

Officer: Thomas Johnson
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COUNTRYWIDE REVOLVING HOME EQUITY LOAN TRUST NOTES SERIES 2004-S

Bankruptcy Loan Details

<u>Loan ID</u>	<u>Status</u>	<u>Current Balance</u>	<u>Current Note Rate</u>	<u>Original LTV</u>	<u>State</u>	<u>Lien Status</u>
<i>Group I</i>						
68109589	Existing	107,956.78	7.000	90.00%	OH	First
76549361	Existing	94,037.31	4.000	86.96%	AZ	First
82964334	Existing	42,897.68	5.500	95.00%	TN	First
83786052	Existing	19,626.89	6.500	80.00%	TN	First
87167994	Existing	80,461.41	6.875	90.00%	MI	First
Exist Total		<u>344,980.07</u>				