



101 Barclays Street, 8 West
New York, NY 10286

Officer: Cirino Emanuele
212-815-3087

Associate: Steven Chrysanthis
212-815-3986

CWMBS, Inc.
CHL Mortgage Pass-Through Trust 2006-12
Series 2006-12

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
A1	125432AE4	Senior	Fix-30/360	615,798,000.00	6.000000	4,039,826.18	3,078,990.00	7,118,816.18	0.00	611,758,173.82	0.00
A2	125432AF1	Senior	Fix-30/360	13,210,000.00	6.000000	86,661.70	66,050.00	152,711.70	0.00	13,123,338.30	0.00
X	125432AG9	Strip IO	Var-30/360	614,684,322.00	0.346062	0.00	177,265.91	177,265.91	0.00	610,572,936.67	0.00
PO	125432AH7	Strip PO	Fix-30/360	1,407,378.24	0.000000	1,097.27	0.00	1,097.27	0.00	1,406,280.97	0.00
AR	125432AJ3	Senior	Fix-30/360	100.00	6.000000	100.00	0.54	100.54	0.00	0.00	0.00
M	125432AK0	Mezzanine	Fix-30/360	16,072,400.00	6.000000	8,010.96	80,362.00	88,372.96	0.00	16,064,389.04	0.00
B1	125432AL8	Junior	Fix-30/360	4,264,000.00	6.000000	2,125.30	21,320.00	23,445.30	0.00	4,261,874.70	0.00
B2	125432AM6	Junior	Fix-30/360	1,968,000.00	6.000000	980.91	9,840.00	10,820.91	0.00	1,967,019.09	0.00
B3	125432AA2	Junior	Fix-30/360	1,312,000.00	6.000000	653.94	6,560.00	7,213.94	0.00	1,311,346.06	0.00
B4	125432AB0	Junior	Fix-30/360	656,000.00	6.000000	326.97	3,280.00	3,606.97	0.00	655,673.03	0.00
B5	125432AC8	Junior	Fix-30/360	1,312,068.21	6.000000	653.97	6,560.34	7,214.31	0.00	1,311,414.24	0.00
Totals				655,999,946.45		4,140,437.20	3,450,228.79	7,590,665.99	0.00	651,859,509.25	0.00



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Principal Distribution Detail

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Scheduled Principal Distribution	Accretion Principal	Unscheduled Principal Adjustments	Net Principal Distribution	Current Realized Losses	Ending Certificate Balance	Ending Certificate Factor
A1	125432AE4	615,798,000.00	615,798,000.00	4,039,826.18	0.00	0.00	4,039,826.18	0.00	611,758,173.82	0.99343968934
A2	125432AF1	13,210,000.00	13,210,000.00	86,661.70	0.00	0.00	86,661.70	0.00	13,123,338.30	0.99343968934
X	125432AG9	614,684,322.00	614,684,322.00	0.00	0.00	0.00	0.00	0.00	610,572,936.67	0.99331138735
PO	125432AH7	1,407,378.24	1,407,378.24	1,097.27	0.00	0.00	1,097.27	0.00	1,406,280.97	0.99922034780
AR	125432AJ3	100.00	100.00	100.00	0.00	0.00	100.00	0.00	0.00	0.00000000000
M	125432AK0	16,072,400.00	16,072,400.00	8,010.96	0.00	0.00	8,010.96	0.00	16,064,389.04	0.99950157038
B1	125432AL8	4,264,000.00	4,264,000.00	2,125.30	0.00	0.00	2,125.30	0.00	4,261,874.70	0.99950157038
B2	125432AM6	1,968,000.00	1,968,000.00	980.91	0.00	0.00	980.91	0.00	1,967,019.09	0.99950157038
B3	125432AA2	1,312,000.00	1,312,000.00	653.94	0.00	0.00	653.94	0.00	1,311,346.06	0.99950157038
B4	125432AB0	656,000.00	656,000.00	326.97	0.00	0.00	326.97	0.00	655,673.03	0.99950157038
B5	125432AC8	1,312,068.21	1,312,068.21	653.97	0.00	0.00	653.97	0.00	1,311,414.24	0.99950157038
Totals		655,999,946.45	655,999,946.45	4,140,437.20	0.00	0.00	4,140,437.20	0.00	651,859,509.25	



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Interest Distribution Detail

Class	Beginning Certificate Balance	Pass Through Rate (%)	Current Interest	Interest Carryforward Amount	Total Interest Due	Net Interest Shortfall	Interest Paid	Interest Carryforward After Dist.
A1	615,798,000.00	6.000000	3,078,990.00	0.00	3,078,990.00	0.00	3,078,990.00	0.00
A2	13,210,000.00	6.000000	66,050.00	0.00	66,050.00	0.00	66,050.00	0.00
X	614,684,322.00	0.346062	177,265.91	0.00	177,265.91	0.00	177,265.91	0.00
PO	1,407,378.24	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
AR	100.00	6.000000	0.50	0.00	0.50	0.00	0.54	0.00
M	16,072,400.00	6.000000	80,362.00	0.00	80,362.00	0.00	80,362.00	0.00
B1	4,264,000.00	6.000000	21,320.00	0.00	21,320.00	0.00	21,320.00	0.00
B2	1,968,000.00	6.000000	9,840.00	0.00	9,840.00	0.00	9,840.00	0.00
B3	1,312,000.00	6.000000	6,560.00	0.00	6,560.00	0.00	6,560.00	0.00
B4	656,000.00	6.000000	3,280.00	0.00	3,280.00	0.00	3,280.00	0.00
B5	1,312,068.21	6.000000	6,560.34	0.00	6,560.34	0.00	6,560.34	0.00
Totals	655,999,946.45		3,450,228.75	0.00	3,450,228.75	0.00	3,450,228.79	0.00



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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 (%)
A1	125432AE4	615,798,000.00	1,000.000000000	6.560310660	5.000000000	993.439689340	6.000000
A2	125432AF1	13,210,000.00	1,000.000000000	6.560310660	5.000000000	993.439689340	6.000000
X	125432AG9	614,684,322.00	1,000.000000000	0.000000000	0.288385277	993.311387353	0.346062
PO	125432AH7	1,407,378.24	1,000.000000000	0.779652202	0.000000000	999.220347798	0.000000
AR	125432AJ3	100.00	1,000.000000000	1,000.000000000	5.380257201	0.000000000	6.000000
M	125432AK0	16,072,400.00	1,000.000000000	0.498429617	5.000000000	999.501570383	6.000000
B1	125432AL8	4,264,000.00	1,000.000000000	0.498429617	5.000000000	999.501570383	6.000000
B2	125432AM6	1,968,000.00	1,000.000000000	0.498429617	5.000000000	999.501570383	6.000000
B3	125432AA2	1,312,000.00	1,000.000000000	0.498429617	5.000000000	999.501570383	6.000000
B4	125432AB0	656,000.00	1,000.000000000	0.498429617	5.000000000	999.501570383	6.000000
B5	125432AC8	1,312,068.21	1,000.000000000	0.498429617	5.000000000	999.501570383	6.000000
Totals		655,999,946.45	1,000.000000000	6.311642588	5.259495536	993.688357412	



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Pool Level Data

Distribution Date		6/26/06
Cut-off Date		5/ 1/06
Record Date		5/31/06
Determination Date		6/22/06
LIBOR Determination Date		5/25/06
Accrual Period 30/360	Begin	5/ 1/06
	End	6/ 1/06
Number of Days in 30/360 Accrual Period		30

Collateral Detail

Original Mortgage Loan Details

Original Aggregate Loan Count	1,055
Original Stated Principal Balance	655,999,946.45
Original Weighted Average Mortgage Rate	6.52206%
Original Weighted Average Net Mortgage Rate	6.31139%
Original Weighted Average Remaining Term	360

Current Mortgage Loan Details

Beginning Aggregate Loan Count	1,055
Loans Paid Off or otherwise removed pursuant to the PSA	5
Ending Aggregate Loan Count	1,050
Beginning Pool Stated Principal Balance	655,999,946.45
Scheduled Principal	327,057.82
Unscheduled Principal	3,813,379.39
Realized Principal Losses	0.00
Ending Pool Stated Principal Balance	651,859,509.24
Beginning Weighted Average Mortgage Rate	6.52206%
Beginning Weighted Average Net Mortgage Rate	6.31139%
Ending Weighted Average Mortgage Rate	6.52000%
Ending Weighted Average Net Mortgage Rate	6.30932%



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Beginning Weighted Average Remaining Term to Maturity
Ending Weighted Average Remaining Term to Maturity

360
359



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Delinquency Information

Delinquency Information

	30-59 Days				60-89 Days				90+ Days			
	Count	Count %	Balance	Balance %	Count	Count %	Balance	Balance %	Count	Count %	Balance	Balance %
Group 1	1	0.09524%	420,000.00	0.06443%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%

	Foreclosure				Bankruptcy				REO			
	Count	Count %	Balance	Balance %	Count	Count %	Balance	Balance %	Count	Count %	Balance	Balance %
Group 1	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%

60+ Delinquency, Foreclosure, Bankruptcy & REO Totals

		Group I
Current		0.00
One-Month Prior		0.00
Two-Month Prior		0.00
Three-Month Prior		0.00
Four-Month Prior		0.00
Five-Month Prior		0.00
60+ Delinquency Average		0.00
Passing Delinquency Stepdown Requirement		YES



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Available Funds

Interest

Scheduled Interest Collected	3,565,393.98
Plus: Compensating Interest	0.00
Less: Master Servicer Fee	109,333.32
Less: Mortgage Loan Premiums	911.87
Less: Excess Master Servicing Fee	0.00
Less: Net Interest Shortfall	0.00
Total Interest Available	3,455,148.79

Principal

Scheduled Principal	327,057.82
Paid in Full Principal	2,532,804.10
Curtailment Principal	1,280,575.29
Liquidation Principal	0.00
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	0.00
Total Principal Available	<u>4,140,437.21</u>

Total Available Funds	7,595,586.00
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Net Interest Shortfalls

Net Prepayment Interest Shortfalls	0.00
Relief Act Reduction Shortfalls	0.00
Total Net Interest Shortfalls	0.00



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Distribution Account

	Beginning Balance	0.00
Deposits	Available Funds	7,595,586.00
	Prepayment Charges Collected	0.00
	Prefunded Amounts Required	0.00
	Capitalized Interest	0.00
	Other Amounts Required by PSA	<u>0.00</u>
	Total Deposits	7,595,586.00
Withdrawals	To the Trustee, the Trustee Fee	4,920.00
	To the Bond Insurer, if any, the Bond Insurance Premium	0.00
	Payments of Principal & Interest to the Classes	<u>7,590,666.00</u>
	Total Withdrawals	7,595,586.00
	Ending Balance	0.00

Supplemental Loan Account

Beginning Balance	0.00
Deposits	0.00
Withdrawals	<u>0.00</u>
Ending Balance	0.00

Fees of the Trust

Gross Master Servicing Fee	109,333.32
Net Master Servicing Fee	109,333.32
Trustee Fee	4,920.00
Lpmi	<u>911.87</u>
Total Net Loan Fees	115,165.19

Servicer Advances



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Principal Advances	0.00
Interest Advances	2,362.50
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	<u>0.00</u>
Total Advances	2,362.50

Mortgage Prepayment Details

Principal Balance of Loans Paid in Full	2,532,804.10
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	0.00
Compensating Interest	0.00
Net Prepayment Interest Shortfall	0.00
CPR %	6.76020%
SMM %	0.58160%

Loan Substitution

Aggregate Stated of Principal Balances Removed	0.00
Aggregate Stated of Principal Balance Added	<u>0.00</u>
Aggregate Principal Substitution Shortfall Amount	0.00



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Senior Principal Distribution Amounts

PO Principal Amounts

Beginning PO Balance	1,407,378.24
PO Scheduled Principal	789.50
PO Prepayments & Recoveries	307.77
PO Liquidation Principal	0.00
PO Principal Loss	<u>0.00</u>
Ending PO Balance	1,406,280.97

NON-PO Principal Amounts

Beginning Non-PO Balance	654,592,568.21
Non-PO Scheduled Principal	326,268.32
Non-PO Prepayments & Recoveries	3,813,071.62
Non-PO Liquidation Principal	0.00
Non-PO Principal Loss	<u>0.00</u>
Ending Non-PO Balance	650,453,228.27



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Principal Distribution Amounts

Senior and Subordinate Percentages

Senior Percentage Original	96.09154%
Senior Prepayment Percentage Original	100.00000%
Senior Percentage	96.09154%
Senior Prepayment Percentage	100.00000%
Subordinate Percentages	3.90846%
Subordinate Prepayment Percentage	0.00000%

Principal Distribution Amounts

Senior Principal Distribution Amount	4,126,587.89
Subordinate Principal Distribution Amount	12,752.06
PO Principal Distribution Amount	<u>1,097.27</u>
Total Principal Distribution Amount	4,140,437.21

Realized Loss Detail

Current Period Realized Losses	0.00
Cumulative Realized Losses	0.00
Total Liquidated Loan Balance	0.00
Total Liquidated Proceeds	0.00
Subsequent Recoveries	0.00
Passing Cumulative Loss Test	YES

<u>Group</u>	<u>Loan ID</u>	<u>Liquidation Balance</u>	<u>Liquidation Proceeds</u>	<u>Realized Loss</u>
Group I	N/A			



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Credit Enhancements

Subordination

Credit Support

	Original	Current
Class A	630,415,478.24	626,287,793.09
Class A Percentage	96.099928%	96.077112%
Class M	16,072,400.00	16,064,389.04
Class M Percentage	2.450061%	2.464394%
Class B1	4,264,000.00	4,261,874.70
Class B1 Percentage	0.650000%	0.653803%
Class B2	1,968,000.00	1,967,019.09
Class B2 Percentage	0.300000%	0.301755%
Class B3	1,312,000.00	1,311,346.06
Class B3 Percentage	0.200000%	0.201170%
Class B4	656,000.00	655,673.03
Class B4 Percentage	0.100000%	0.100585%
Class B5	1,312,068.21	1,311,414.24
Class B5 Percentage	0.200010%	0.201181%



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Update Face			Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =		0.00	0	0.000	0.00	0.000
0.00	-	25,000.00	0	0.000	0.00	0.000
25,000.00	-	50,000.00	0	0.000	0.00	0.000
50,000.00	-	75,000.00	0	0.000	0.00	0.000
75,000.00	-	100,000.00	0	0.000	0.00	0.000
100,000.00	-	125,000.00	0	0.000	0.00	0.000
125,000.00	-	150,000.00	1	0.095	149,513.61	0.023
150,000.00	-	175,000.00	0	0.000	0.00	0.000
175,000.00	-	200,000.00	0	0.000	0.00	0.000
200,000.00	-	225,000.00	0	0.000	0.00	0.000
225,000.00	-	250,000.00	1	0.095	250,000.00	0.038
250,000.00	-	275,000.00	0	0.000	0.00	0.000
275,000.00	-	300,000.00	0	0.000	0.00	0.000
300,000.00	-	325,000.00	0	0.000	0.00	0.000
325,000.00	-	350,000.00	0	0.000	0.00	0.000
350,000.00	-	375,000.00	0	0.000	0.00	0.000
375,000.00	-	400,000.00	0	0.000	0.00	0.000
400,000.00	-	425,000.00	9	0.857	3,784,875.57	0.581
425,000.00	-	450,000.00	105	10.000	46,230,596.20	7.092
450,000.00	-	475,000.00	90	8.571	41,705,657.07	6.398
475,000.00	-	500,000.00	113	10.762	55,370,183.73	8.494
500,000.00	-	525,000.00	100	9.524	51,337,279.55	7.876
525,000.00	-	550,000.00	85	8.095	45,940,402.46	7.048
550,000.00	-	575,000.00	69	6.571	38,806,270.56	5.953
575,000.00	-	600,000.00	78	7.429	45,922,050.30	7.045
600,000.00	-	625,000.00	43	4.095	26,422,592.60	4.053
625,000.00	-	650,000.00	69	6.571	44,438,213.34	6.817
650,000.00	-	675,000.00	23	2.190	15,264,897.52	2.342
675,000.00	-	700,000.00	35	3.333	24,079,269.13	3.694
700,000.00	-	725,000.00	15	1.429	10,703,750.19	1.642
725,000.00	-	750,000.00	28	2.667	20,717,861.07	3.178
750,000.00	-	775,000.00	15	1.429	11,451,250.09	1.757
775,000.00	-	800,000.00	31	2.952	24,571,406.64	3.769
>		800,000.00	140	13.333	144,713,439.61	22.200
Wgt Ave / Total:			1050	100.000	651,859,509.24	100.000



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<u>Issuance Coupon</u>		<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
< =	5.0	0	0.000	0.00	0.000
5.0 -	5.5	1	0.095	452,577.74	0.069
5.5 -	6.0	38	3.619	25,001,889.96	3.835
6.0 -	6.5	581	55.333	364,795,264.43	55.962
6.5 -	7.0	409	38.952	247,861,832.27	38.024
7.0 -	7.5	19	1.810	12,709,889.38	1.950
7.5 -	8.0	2	0.190	1,038,055.46	0.159
8.0 -	8.5	0	0.000	0.00	0.000
8.5 -	9.0	0	0.000	0.00	0.000
9.0 -	9.5	0	0.000	0.00	0.000
9.5 -	10.0	0	0.000	0.00	0.000
10.0 -	10.5	0	0.000	0.00	0.000
10.5 -	11.0	0	0.000	0.00	0.000
11.0 -	11.5	0	0.000	0.00	0.000
11.5 -	12.0	0	0.000	0.00	0.000
12.0 -	12.5	0	0.000	0.00	0.000
>	12.5	0	0.000	0.00	0.000
Wgt Ave / Total:		1050	100.000	651,859,509.24	100.000

<u>Update Term</u>		<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
< =	120	0	0.000	0.00	0.000
120 -	180	0	0.000	0.00	0.000
180 -	300	1	0.095	492,167.19	0.076
300 -	360	1049	99.905	651,367,342.05	99.924
>	360	0	0.000	0.00	0.000
Wgt Ave / Total:		1050	100.000	651,859,509.24	100.000