



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	611,758,173.82	6.000000	3,765,737.26	3,058,790.87	6,824,528.13	0.00	607,992,436.56	0.00
A2	125432AF1	Senior	Fix-30/360	13,123,338.30	6.000000	80,781.99	65,616.69	146,398.68	0.00	13,042,556.30	0.00
X	125432AG9	Strip IO	Var-30/360	610,572,936.67	0.344060	0.00	175,061.63	175,061.63	0.00	606,742,026.59	0.00
PO	125432AH7	Strip PO	Fix-30/360	1,406,280.97	0.000000	1,207.42	0.00	1,207.42	0.00	1,405,073.55	0.00
AR	125432AJ3	Senior	Fix-30/360	0.00	6.000000	0.00	0.00	0.00	0.00	0.00	0.00
M	125432AK0	Mezzanine	Fix-30/360	16,064,389.04	6.000000	10,266.39	80,321.95	90,588.33	0.00	16,054,122.65	0.00
B1	125432AL8	Junior	Fix-30/360	4,261,874.70	6.000000	2,723.67	21,309.37	24,033.04	0.00	4,259,151.03	0.00
B2	125432AM6	Junior	Fix-30/360	1,967,019.09	6.000000	1,257.08	9,835.10	11,092.17	0.00	1,965,762.01	0.00
B3	125432AA2	Junior	Fix-30/360	1,311,346.06	6.000000	838.05	6,556.73	7,394.78	0.00	1,310,508.01	0.00
B4	125432AB0	Junior	Fix-30/360	655,673.03	6.000000	419.03	3,278.37	3,697.39	0.00	655,254.00	0.00
B5	125432AC8	Junior	Fix-30/360	1,311,414.24	6.000000	838.01	6,557.07	7,395.08	0.09	1,310,576.14	0.09
Totals				651,859,509.25		3,864,068.90	3,427,327.78	7,291,396.65	0.09	647,995,440.25	0.09



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**

*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	611,758,173.82	3,765,737.26	0.00	0.00	3,765,737.26	0.00	607,992,436.56	0.98732447419
A2	125432AF1	13,210,000.00	13,123,338.30	80,781.99	0.00	0.00	80,781.99	0.00	13,042,556.30	0.98732447419
X	125432AG9	614,684,322.00	610,572,936.67	0.00	0.00	0.00	0.00	0.00	606,742,026.59	0.98707906624
PO	125432AH7	1,407,378.24	1,406,280.97	1,207.42	0.00	0.00	1,207.42	0.00	1,405,073.55	0.99836242558
AR	125432AJ3	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
M	125432AK0	16,072,400.00	16,064,389.04	10,266.39	0.00	0.00	10,266.39	0.00	16,054,122.65	0.99886281152
B1	125432AL8	4,264,000.00	4,261,874.70	2,723.67	0.00	0.00	2,723.67	0.00	4,259,151.03	0.99886281152
B2	125432AM6	1,968,000.00	1,967,019.09	1,257.08	0.00	0.00	1,257.08	0.00	1,965,762.01	0.99886281152
B3	125432AA2	1,312,000.00	1,311,346.06	838.05	0.00	0.00	838.05	0.00	1,310,508.01	0.99886281152
B4	125432AB0	656,000.00	655,673.03	419.03	0.00	0.00	419.03	0.00	655,254.00	0.99886281152
B5	125432AC8	1,312,068.21	1,311,414.24	838.01	0.00	0.00	838.01	0.09	1,310,576.14	0.99886281152
Totals		655,999,946.45	651,859,509.25	3,864,068.90	0.00	0.00	3,864,068.90	0.09	647,995,440.25	



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**

*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	611,758,173.82	6.000000	3,058,790.87	0.00	3,058,790.87	0.00	3,058,790.87	0.00
A2	13,123,338.30	6.000000	65,616.69	0.00	65,616.69	0.00	65,616.69	0.00
X	610,572,936.67	0.344060	175,061.63	0.00	175,061.63	0.00	175,061.63	0.00
PO	1,406,280.97	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
AR	0.00	6.000000	0.00	0.00	0.00	0.00	0.00	0.00
M	16,064,389.04	6.000000	80,321.95	0.00	80,321.95	0.00	80,321.95	0.00
B1	4,261,874.70	6.000000	21,309.37	0.00	21,309.37	0.00	21,309.37	0.00
B2	1,967,019.09	6.000000	9,835.10	0.00	9,835.10	0.00	9,835.10	0.00
B3	1,311,346.06	6.000000	6,556.73	0.00	6,556.73	0.00	6,556.73	0.00
B4	655,673.03	6.000000	3,278.37	0.00	3,278.37	0.00	3,278.37	0.00
B5	1,311,414.24	6.000000	6,557.07	0.00	6,557.07	0.00	6,557.07	0.00
Totals	651,859,509.25		3,427,327.78	0.00	3,427,327.78	0.00	3,427,327.78	0.00



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**

*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	993.439689340	6.115215153	4.967198447	987.324474187	6.000000
A2	125432AF1	13,210,000.00	993.439689340	6.115215153	4.967198447	987.324474187	6.000000
X	125432AG9	614,684,322.00	993.311387353	0.000000000	0.284799242	987.079066237	0.344060
PO	125432AH7	1,407,378.24	999.220347798	0.857922216	0.000000000	998.362425582	0.000000
AR	125432AJ3	100.00	0.000000000	0.000000000	0.000000000	0.000000000	6.000000
M	125432AK0	16,072,400.00	999.501570383	0.638758867	4.997507852	998.862811516	6.000000
B1	125432AL8	4,264,000.00	999.501570383	0.638758867	4.997507852	998.862811516	6.000000
B2	125432AM6	1,968,000.00	999.501570383	0.638758867	4.997507852	998.862811516	6.000000
B3	125432AA2	1,312,000.00	999.501570383	0.638758867	4.997507852	998.862811516	6.000000
B4	125432AB0	656,000.00	999.501570383	0.638758867	4.997507852	998.862811516	6.000000
B5	125432AC8	1,312,068.21	999.501570383	0.638691102	4.997507852	998.862811516	6.000000
Totals		655,999,946.45	993.688357412	5.890349414	5.224585457	987.798007845	



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**

**Pool Level Data**

Distribution Date		7/25/06
Cut-off Date		5/ 1/06
Record Date		6/30/06
Determination Date		7/21/06
LIBOR Determination Date		6/22/06
Accrual Period 30/360	Begin	6/ 1/06
	End	7/ 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	1,050
Loans Paid Off or otherwise removed pursuant to the PSA	5
Ending Aggregate Loan Count	1,045
Beginning Pool Stated Principal Balance	651,859,509.24
Scheduled Principal	416,655.12
Unscheduled Principal	3,447,413.86
Realized Principal Losses	0.00
Ending Pool Stated Principal Balance	647,995,440.26
Beginning Weighted Average Mortgage Rate	6.52000%
Beginning Weighted Average Net Mortgage Rate	6.30932%
Ending Weighted Average Mortgage Rate	6.51759%
Ending Weighted Average Net Mortgage Rate	6.30691%



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**

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

359  
358



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**

**Delinquency Information**

Delinquency Information

	<b>30-59 Days</b>				<b>60-89 Days</b>				<b>90+ Days</b>			
	Count	Count %	Balance	Balance %	Count	Count %	Balance	Balance %	Count	Count %	Balance	Balance %
Group 1	5	0.47847%	3,485,961.69	0.53796%	1	0.09569%	420,000.00	0.06482%	0	0.00000%	0.00	0.00000%

  

	<b>Foreclosure</b>				<b>Bankruptcy</b>				<b>REO</b>			
	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**

		<b>Group I</b>
Current		420,000.00
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		210,000.00
Passing Delinquency Stepdown Requirement		YES



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**

Available Funds
-----------------

**Interest**

Scheduled Interest Collected	3,538,572.89
Plus: Compensating Interest	3,198.23
Less: Master Servicer Fee	108,643.25
Less: Mortgage Loan Premiums	911.24
Less: Excess Master Servicing Fee	0.00
Less: Net Interest Shortfall	<u>0.00</u>
Total Interest Available	3,432,216.63

**Principal**

Scheduled Principal	416,655.12
Paid in Full Principal	3,048,968.10
Curtailment Principal	398,445.76
Liquidation Principal	0.00
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	<u>0.00</u>
Total Principal Available	<u>3,864,068.98</u>

<b>Total Available Funds</b>	<b>7,296,285.61</b>
------------------------------	---------------------

Net Interest Shortfalls
-------------------------

Net Prepayment Interest Shortfalls	0.00
Relief Act Reduction Shortfalls	<u>0.00</u>
Total Net Interest Shortfalls	3,198.23





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**

**Distribution Account**

	Beginning Balance	0.00
Deposits	Available Funds	7,296,285.61
	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	7,296,285.61
Withdrawals	To the Trustee, the Trustee Fee	4,888.95
	To the Bond Insurer, if any, the Bond Insurance Premium	0.00
	Payments of Principal & Interest to the Classes	<u>7,291,396.66</u>
	Total Withdrawals	7,296,285.61
	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	108,643.25
Net Master Servicing Fee	105,445.02
Trustee Fee	4,888.95
Lpmi	<u>911.24</u>
Total Net Loan Fees	111,245.21

**Servicer Advances**



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**

Principal Advances	2,247.27
Interest Advances	21,573.84
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	<u>0.00</u>
Total Advances	23,821.11

<b>Mortgage Prepayment Details</b>
------------------------------------

Principal Balance of Loans Paid in Full	3,048,968.10
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	3,198.23
Compensating Interest	0.00
Net Prepayment Interest Shortfall	3,198.23
CPR %	6.16875%
SMM %	0.52920%

<b>Loan Substitution</b>
--------------------------

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



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**

Senior Principal Distribution Amounts
---------------------------------------

**PO Principal Amounts**

Beginning PO Balance	1,406,280.97
PO Scheduled Principal	965.16
PO Prepayments & Recoveries	242.26
PO Liquidation Principal	0.00
PO Principal Loss	<u>0.00</u>
Ending PO Balance	1,405,073.55

**NON-PO Principal Amounts**

Beginning Non-PO Balance	650,453,228.27
Non-PO Scheduled Principal	415,689.96
Non-PO Prepayments & Recoveries	3,447,171.60
Non-PO Liquidation Principal	0.00
Non-PO Principal Loss	<u>0.00</u>
Ending Non-PO Balance	646,590,366.71



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**

**Principal Distribution Amounts**

**Senior and Subordinate Percentages**

Senior Percentage Original	96.09154%
Senior Prepayment Percentage Original	100.00000%
Senior Percentage	96.06863%
Senior Prepayment Percentage	100.00000%
Subordinate Percentages	3.93137%
Subordinate Prepayment Percentage	0.00000%

**Principal Distribution Amounts**

Senior Principal Distribution Amount	3,846,519.25
Subordinate Principal Distribution Amount	16,342.31
PO Principal Distribution Amount	<u>1,207.42</u>
Total Principal Distribution Amount	3,864,068.98

**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			



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**

Credit Enhancements
---------------------

**Subordination**

**Credit Support**

Class A  
Class A Percentage

Original	Current
630,415,478.24 96.099928%	622,440,066.41 96.056242%

Class M  
Class M Percentage

16,072,400.00 2.450061%	16,054,122.65 2.477505%
----------------------------	----------------------------

Class B1  
Class B1 Percentage

4,264,000.00 0.650000%	4,259,151.03 0.657281%
---------------------------	---------------------------

Class B2  
Class B2 Percentage

1,968,000.00 0.300000%	1,965,762.01 0.303360%
---------------------------	---------------------------

Class B3  
Class B3 Percentage

1,312,000.00 0.200000%	1,310,508.01 0.202240%
---------------------------	---------------------------

Class B4  
Class B4 Percentage

656,000.00 0.100000%	655,254.00 0.101120%
-------------------------	-------------------------

Class B5  
Class B5 Percentage

1,312,068.21 0.200010%	1,310,576.14 0.202251%
---------------------------	---------------------------



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**

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	0.096	147,798.51	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	0.096	249,750.00	0.039
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	1	0.096	378,093.46	0.058
400,000.00	-	425,000.00	9	0.861	3,782,510.78	0.584
425,000.00	-	450,000.00	106	10.144	46,649,031.59	7.199
450,000.00	-	475,000.00	90	8.612	41,695,467.30	6.435
475,000.00	-	500,000.00	113	10.813	55,351,417.16	8.542
500,000.00	-	525,000.00	99	9.474	50,788,751.23	7.838
525,000.00	-	550,000.00	83	7.943	44,832,021.84	6.919
550,000.00	-	575,000.00	70	6.699	39,336,933.08	6.071
575,000.00	-	600,000.00	78	7.464	45,890,103.35	7.082
600,000.00	-	625,000.00	41	3.923	25,178,847.90	3.886
625,000.00	-	650,000.00	67	6.411	43,110,730.32	6.653
650,000.00	-	675,000.00	23	2.201	15,255,826.86	2.354
675,000.00	-	700,000.00	35	3.349	24,065,215.13	3.714
700,000.00	-	725,000.00	15	1.435	10,692,937.86	1.650
725,000.00	-	750,000.00	28	2.679	20,724,832.76	3.198
750,000.00	-	775,000.00	15	1.435	11,470,446.16	1.770
775,000.00	-	800,000.00	30	2.871	23,782,081.74	3.670
>		800,000.00	140	13.397	144,612,643.23	22.317
<b>Wgt Ave / Total:</b>			<b>1045</b>	<b>100.000</b>	<b>647,995,440.26</b>	<b>100.000</b>



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**

<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	0.096	451,565.93	0.070
5.5 -	6.0	38	3.636	24,982,220.87	3.855
6.0 -	6.5	579	55.407	363,265,566.29	56.060
6.5 -	7.0	409	39.139	247,422,447.66	38.183
7.0 -	7.5	17	1.627	11,447,234.62	1.767
7.5 -	8.0	1	0.096	426,404.89	0.066
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
<b>Wgt Ave / Total:</b>		<b>1045</b>	<b>100.000</b>	<b>647,995,440.26</b>	<b>100.000</b>

<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	0.096	491,530.82	0.076
300 -	360	1044	99.904	647,503,909.44	99.924
>	360	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>		<b>1045</b>	<b>100.000</b>	<b>647,995,440.26</b>	<b>100.000</b>