



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	607,992,436.56	6.000000	2,567,579.93	3,039,962.18	5,607,542.12	0.00	605,424,856.62	0.00
A2	125432AF1	Senior	Fix-30/360	13,042,556.30	6.000000	55,079.31	65,212.78	120,292.09	0.00	12,987,476.99	0.00
X	125432AG9	Strip IO	Var-30/360	606,742,026.59	0.341668	0.00	172,753.76	172,753.76	0.00	604,135,075.82	0.00
PO	125432AH7	Strip PO	Fix-30/360	1,405,073.55	0.000000	1,164.79	0.00	1,164.79	0.00	1,403,908.76	0.00
AR	125432AJ3	Senior	Fix-30/360	0.00	6.000000	0.00	0.06	0.06	0.00	0.00	0.00
M	125432AK0	Mezzanine	Fix-30/360	16,054,122.65	6.000000	10,399.07	80,270.61	90,669.69	0.00	16,043,723.58	0.00
B1	125432AL8	Junior	Fix-30/360	4,259,151.03	6.000000	2,758.87	21,295.76	24,054.62	0.00	4,256,392.16	0.00
B2	125432AM6	Junior	Fix-30/360	1,965,762.01	6.000000	1,273.32	9,828.81	11,102.13	0.00	1,964,488.69	0.00
B3	125432AA2	Junior	Fix-30/360	1,310,508.01	6.000000	848.88	6,552.54	7,401.42	0.00	1,309,659.13	0.00
B4	125432AB0	Junior	Fix-30/360	655,254.00	6.000000	424.44	3,276.27	3,700.71	0.00	654,829.56	0.00
B5	125432AC8	Junior	Fix-30/360	1,310,576.14	6.000000	848.93	6,552.88	7,401.81	0.00	1,309,727.21	0.09
Totals				647,995,440.25		2,640,377.54	3,405,705.65	6,046,083.20	0.00	645,355,062.70	0.09



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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	607,992,436.56	2,567,579.93	0.00	0.00	2,567,579.93	0.00	605,424,856.62	0.98315495767
A2	125432AF1	13,210,000.00	13,042,556.30	55,079.31	0.00	0.00	55,079.31	0.00	12,987,476.99	0.98315495767
X	125432AG9	614,684,322.00	606,742,026.59	0.00	0.00	0.00	0.00	0.00	604,135,075.82	0.98283794494
PO	125432AH7	1,407,378.24	1,405,073.55	1,164.79	0.00	0.00	1,164.79	0.00	1,403,908.76	0.99753479355
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	16,054,122.65	10,399.07	0.00	0.00	10,399.07	0.00	16,043,723.58	0.99821579707
B1	125432AL8	4,264,000.00	4,259,151.03	2,758.87	0.00	0.00	2,758.87	0.00	4,256,392.16	0.99821579707
B2	125432AM6	1,968,000.00	1,965,762.01	1,273.32	0.00	0.00	1,273.32	0.00	1,964,488.69	0.99821579707
B3	125432AA2	1,312,000.00	1,310,508.01	848.88	0.00	0.00	848.88	0.00	1,309,659.13	0.99821579707
B4	125432AB0	656,000.00	655,254.00	424.44	0.00	0.00	424.44	0.00	654,829.56	0.99821579707
B5	125432AC8	1,312,068.21	1,310,576.14	848.93	0.00	0.00	848.93	0.00	1,309,727.21	0.99821579707
Totals		655,999,946.45	647,995,440.25	2,640,377.54	0.00	0.00	2,640,377.54	0.00	645,355,062.70	



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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	607,992,436.56	6.000000	3,039,962.18	0.00	3,039,962.18	0.00	3,039,962.18	0.00
A2	13,042,556.30	6.000000	65,212.78	0.00	65,212.78	0.00	65,212.78	0.00
X	606,742,026.59	0.341668	172,753.76	0.00	172,753.76	0.00	172,753.76	0.00
PO	1,405,073.55	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	0.06	0.00
M	16,054,122.65	6.000000	80,270.61	0.00	80,270.61	0.00	80,270.61	0.00
B1	4,259,151.03	6.000000	21,295.76	0.00	21,295.76	0.00	21,295.76	0.00
B2	1,965,762.01	6.000000	9,828.81	0.00	9,828.81	0.00	9,828.81	0.00
B3	1,310,508.01	6.000000	6,552.54	0.00	6,552.54	0.00	6,552.54	0.00
B4	655,254.00	6.000000	3,276.27	0.00	3,276.27	0.00	3,276.27	0.00
B5	1,310,576.14	6.000000	6,552.88	0.00	6,552.88	0.00	6,552.88	0.00
Totals	647,995,440.25		3,405,705.59	0.00	3,405,705.59	0.00	3,405,705.65	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	987.324474187	4.169516522	4.936622371	983.154957665	6.000000
A2	125432AF1	13,210,000.00	987.324474187	4.169516522	4.936622371	983.154957665	6.000000
X	125432AG9	614,684,322.00	987.079066237	0.000000000	0.281044689	982.837944938	0.341668
PO	125432AH7	1,407,378.24	998.362425582	0.827632030	0.000000000	997.534793552	0.000000
AR	125432AJ3	100.00	0.000000000	0.000000000	0.580882186	0.000000000	6.000000
M	125432AK0	16,072,400.00	998.862811516	0.647014445	4.994314058	998.215797071	6.000000
B1	125432AL8	4,264,000.00	998.862811516	0.647014445	4.994314058	998.215797071	6.000000
B2	125432AM6	1,968,000.00	998.862811516	0.647014445	4.994314058	998.215797071	6.000000
B3	125432AA2	1,312,000.00	998.862811516	0.647014445	4.994314058	998.215797071	6.000000
B4	125432AB0	656,000.00	998.862811516	0.647014445	4.994314058	998.215797071	6.000000
B5	125432AC8	1,312,068.21	998.862811516	0.647014445	4.994314058	998.215797071	6.000000
Totals		655,999,946.45	987.798007845	4.024966091	5.191624890	983.773041739	



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Pool Level Data

Distribution Date		8/25/06
Cut-off Date		5/ 1/06
Record Date		7/31/06
Determination Date		8/22/06
LIBOR Determination Date		7/21/06
Accrual Period 30/360	Begin	7/ 1/06
	End	8/ 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	1,045
Loans Paid Off or otherwise removed pursuant to the PSA	<u>2</u>
Ending Aggregate Loan Count	1,043

Beginning Pool Stated Principal Balance	647,995,440.26
Scheduled Principal	419,800.60
Unscheduled Principal	2,220,576.96
Realized Principal Losses	<u>0.00</u>
Ending Pool Stated Principal Balance	645,355,062.70

Beginning Weighted Average Mortgage Rate	6.51759%
Beginning Weighted Average Net Mortgage Rate	6.30691%
Ending Weighted Average Mortgage Rate	6.51661%
Ending Weighted Average Net Mortgage Rate	6.30592%

Beginning Weighted Average Remaining Term to Maturity	358
Ending Weighted Average Remaining Term to Maturity	357



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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	7	0.67114%	3,635,289.75	0.56330%	1	0.09588%	1,000,000.00	0.15495%	1	0.09588%	420,000.00	0.06508%

	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

	<u>Group I</u>
Current	1,420,000.00
One-Month Prior	420,000.00
Two-Month Prior	0.00
Three-Month Prior	0.00
Four-Month Prior	0.00
Five-Month Prior	0.00
60+ Delinquency Average	613,333.33
Passing Delinquency Stepdown Requirement	YES



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Available Funds

Interest

Scheduled Interest Collected	3,517,433.93
Plus: Compensating Interest	2,041.54
Less: Master Servicer Fee	107,999.24
Less: Mortgage Loan Premiums	910.61
Less: Excess Master Servicing Fee	0.00
Less: Net Interest Shortfall	-0.00
Total Interest Available	3,410,565.62

Principal

Scheduled Principal	419,800.60
Paid in Full Principal	1,336,132.85
Curtailment Principal	884,444.11
Liquidation Principal	0.00
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	0.00
Total Principal Available	<u>2,640,377.56</u>

Total Available Funds

6,050,943.18

Net Interest Shortfalls

Net Prepayment Interest Shortfalls	-0.00
Relief Act Reduction Shortfalls	<u>0.00</u>
Total Net Interest Shortfalls	-0.00



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Distribution Account

Beginning Balance	0.00
Deposits	
Available Funds	6,050,943.18
Prepayment Charges Collected	0.00
Prefunded Amounts Required	0.00
Capitalized Interest	0.00
Other Amounts Required by PSA	0.00
Total Deposits	6,050,943.18
Withdrawals	
To the Trustee, the Trustee Fee	4,859.97
To the Bond Insurer, if any, the Bond Insurance Premium	0.00
Payments of Principal & Interest to the Classes	<u>6,046,083.22</u>
Total Withdrawals	6,050,943.18
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	107,999.24
Net Master Servicing Fee	105,957.70
Trustee Fee	4,859.97
Lpmi	<u>910.61</u>
Total Net Loan Fees	111,728.27

Servicer Advances

Principal Advances	2,456.29
Interest Advances	27,678.02
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	<u>0.00</u>
Total Advances	30,134.31



The **BANK**
of **NEW YORK**

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Mortgage Prepayment Details	
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Principal Balance of Loans Paid in Full	1,336,132.85
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	2,041.54
Compensating Interest	2,041.54
Net Prepayment Interest Shortfall	-0.00
CPR %	4.03815%
SMM %	0.34291%

Loan Substitution	
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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
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PO Principal Amounts

Beginning PO Balance	1,405,073.55
PO Scheduled Principal	971.00
PO Prepayments & Recoveries	193.79
PO Liquidation Principal	0.00
PO Principal Loss	<u>0.00</u>
Ending PO Balance	1,403,908.76

NON-PO Principal Amounts

Beginning Non-PO Balance	646,590,366.71
Non-PO Scheduled Principal	418,829.60
Non-PO Prepayments & Recoveries	2,220,383.17
Non-PO Liquidation Principal	0.00
Non-PO Principal Loss	<u>0.00</u>
Ending Non-PO Balance	643,951,153.94



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Principal Distribution Amounts

Senior and Subordinate Percentages

Senior Percentage Original	96.09154%
Senior Prepayment Percentage Original	100.00000%
Senior Percentage	96.04767%
Senior Prepayment Percentage	100.00000%
Subordinate Percentages	3.95233%
Subordinate Prepayment Percentage	0.00000%

Principal Distribution Amounts

Senior Principal Distribution Amount	2,622,659.25
Subordinate Principal Distribution Amount	16,553.52
PO Principal Distribution Amount	<u>1,164.79</u>
Total Principal Distribution Amount	2,640,377.56

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

Class A
Class A Percentage

<u>Original</u>	<u>Current</u>
630,415,478.24	619,816,242.37
96.099928%	96.042671%

Class M
Class M Percentage

16,072,400.00	16,043,723.58
2.450061%	2.486030%

Class B1
Class B1 Percentage

4,264,000.00	4,256,392.16
0.650000%	0.659543%

Class B2
Class B2 Percentage

1,968,000.00	1,964,488.69
0.300000%	0.304404%

Class B3
Class B3 Percentage

1,312,000.00	1,309,659.13
0.200000%	0.202936%

Class B4
Class B4 Percentage

656,000.00	654,829.56
0.100000%	0.101468%

Class B5
Class B5 Percentage

1,312,068.21	1,309,727.21
0.200010%	0.202947%



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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	2	0.192	297,598.51	0.046
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	249,498.62	0.039
250,000.00 -	275,000.00	0	0.000	0.00	0.000
275,000.00 -	300,000.00	1	0.096	295,154.00	0.046
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	376,004.35	0.058
400,000.00 -	425,000.00	10	0.959	4,204,438.32	0.651
425,000.00 -	450,000.00	106	10.163	46,645,462.43	7.228
450,000.00 -	475,000.00	91	8.725	42,187,403.30	6.537
475,000.00 -	500,000.00	113	10.834	55,353,521.91	8.577
500,000.00 -	525,000.00	96	9.204	49,240,899.65	7.630
525,000.00 -	550,000.00	85	8.150	45,894,413.80	7.111
550,000.00 -	575,000.00	70	6.711	39,353,685.91	6.098
575,000.00 -	600,000.00	76	7.287	44,710,367.59	6.928
600,000.00 -	625,000.00	39	3.739	23,933,200.58	3.709
625,000.00 -	650,000.00	67	6.424	43,082,772.77	6.676
650,000.00 -	675,000.00	24	2.301	15,921,763.94	2.467
675,000.00 -	700,000.00	34	3.260	23,378,741.46	3.623
700,000.00 -	725,000.00	15	1.438	10,681,983.06	1.655
725,000.00 -	750,000.00	28	2.685	20,709,633.46	3.209
750,000.00 -	775,000.00	17	1.630	13,003,667.46	2.015
775,000.00 -	800,000.00	28	2.685	22,218,621.49	3.443
>	800,000.00	139	13.327	143,616,230.09	22.254
Wgt Ave / Total:		1043	100.000	645,355,062.70	100.000



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<u>Issuance Coupon</u>			Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =		5.0	0	0.000	0.00	0.000
5.0	-	5.5	1	0.096	451,049.29	0.070
5.5	-	6.0	38	3.643	24,961,850.14	3.868
6.0	-	6.5	579	55.513	362,949,509.19	56.240
6.5	-	7.0	407	39.022	245,124,357.23	37.983
7.0	-	7.5	17	1.630	11,442,204.97	1.773
7.5	-	8.0	1	0.096	426,091.88	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
Wgt Ave / Total:			1043	100.000	645,355,062.70	100.000

<u>Update Term</u>			Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =		120	0	0.000	0.00	0.000
120	-	180	0	0.000	0.00	0.000
180	-	300	1	0.096	490,890.87	0.076
300	-	360	1042	99.904	644,864,171.83	99.924
>		360	0	0.000	0.00	0.000
Wgt Ave / Total:			1043	100.000	645,355,062.70	100.000