



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	605,424,856.62	6.000000	5,513,517.58	3,027,124.28	8,540,641.87	0.00	599,911,339.04	0.00
A2	125432AF1	Senior	Fix-30/360	12,987,476.99	6.000000	118,275.10	64,937.38	183,212.48	0.00	12,869,201.90	0.00
X	125432AG9	Strip IO	Var-30/360	604,135,075.82	0.340738	0.00	171,543.37	171,543.37	0.00	598,526,707.34	0.00
PO	125432AH7	Strip PO	Fix-30/360	1,403,908.76	0.000000	1,500.52	0.00	1,500.52	0.00	1,402,408.25	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	16,043,723.58	6.000000	10,494.45	80,218.62	90,713.07	0.00	16,033,229.13	0.00
B1	125432AL8	Junior	Fix-30/360	4,256,392.16	6.000000	2,784.17	21,281.96	24,066.13	0.00	4,253,607.99	0.00
B2	125432AM6	Junior	Fix-30/360	1,964,488.69	6.000000	1,285.00	9,822.44	11,107.45	0.00	1,963,203.69	0.00
B3	125432AA2	Junior	Fix-30/360	1,309,659.13	6.000000	856.67	6,548.30	7,404.96	0.00	1,308,802.46	0.00
B4	125432AB0	Junior	Fix-30/360	654,829.56	6.000000	428.33	3,274.15	3,702.48	0.00	654,401.23	0.00
B5	125432AC8	Junior	Fix-30/360	1,309,727.21	6.000000	856.71	6,548.64	7,405.34	0.01	1,308,870.50	0.10
Totals				645,355,062.70		5,649,998.53	3,391,299.14	9,041,297.67	0.01	639,705,064.19	0.10



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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	605,424,856.62	5,513,517.58	0.00	0.00	5,513,517.58	0.00	599,911,339.04	0.97420150607
A2	125432AF1	13,210,000.00	12,987,476.99	118,275.10	0.00	0.00	118,275.10	0.00	12,869,201.90	0.97420150607
X	125432AG9	614,684,322.00	604,135,075.82	0.00	0.00	0.00	0.00	0.00	598,526,707.34	0.97371396328
PO	125432AH7	1,407,378.24	1,403,908.76	1,500.52	0.00	0.00	1,500.52	0.00	1,402,408.25	0.99646861586
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	16,043,723.58	10,494.45	0.00	0.00	10,494.45	0.00	16,033,229.13	0.99756284871
B1	125432AL8	4,264,000.00	4,256,392.16	2,784.17	0.00	0.00	2,784.17	0.00	4,253,607.99	0.99756284871
B2	125432AM6	1,968,000.00	1,964,488.69	1,285.00	0.00	0.00	1,285.00	0.00	1,963,203.69	0.99756284871
B3	125432AA2	1,312,000.00	1,309,659.13	856.67	0.00	0.00	856.67	0.00	1,308,802.46	0.99756284871
B4	125432AB0	656,000.00	654,829.56	428.33	0.00	0.00	428.33	0.00	654,401.23	0.99756284871
B5	125432AC8	1,312,068.21	1,309,727.21	856.71	0.00	0.00	856.71	0.01	1,308,870.50	0.99756284871
Totals		655,999,946.45	645,355,062.70	5,649,998.53	0.00	0.00	5,649,998.53	0.01	639,705,064.19	



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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	605,424,856.62	6.000000	3,027,124.28	0.00	3,027,124.28	0.00	3,027,124.28	0.00
A2	12,987,476.99	6.000000	64,937.38	0.00	64,937.38	0.00	64,937.38	0.00
X	604,135,075.82	0.340738	171,543.37	0.00	171,543.37	0.00	171,543.37	0.00
PO	1,403,908.76	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	16,043,723.58	6.000000	80,218.62	0.00	80,218.62	0.00	80,218.62	0.00
B1	4,256,392.16	6.000000	21,281.96	0.00	21,281.96	0.00	21,281.96	0.00
B2	1,964,488.69	6.000000	9,822.44	0.00	9,822.44	0.00	9,822.44	0.00
B3	1,309,659.13	6.000000	6,548.30	0.00	6,548.30	0.00	6,548.30	0.00
B4	654,829.56	6.000000	3,274.15	0.00	3,274.15	0.00	3,274.15	0.00
B5	1,309,727.21	6.000000	6,548.64	0.00	6,548.64	0.00	6,548.64	0.00
Totals	645,355,062.70		3,391,299.14	0.00	3,391,299.14	0.00	3,391,299.14	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	983.154957665	8.953451591	4.915774788	974.201506074	6.000000
A2	125432AF1	13,210,000.00	983.154957665	8.953451591	4.915774788	974.201506074	6.000000
X	125432AG9	614,684,322.00	982.837944938	0.000000000	0.279075561	973.713963279	0.340738
PO	125432AH7	1,407,378.24	997.534793552	1.066177692	0.000000000	996.468615861	0.000000
AR	125432AJ3	100.00	0.000000000	0.000000000	0.000000000	0.000000000	6.000000
M	125432AK0	16,072,400.00	998.215797071	0.652948359	4.991078985	997.562848712	6.000000
B1	125432AL8	4,264,000.00	998.215797071	0.652948359	4.991078985	997.562848712	6.000000
B2	125432AM6	1,968,000.00	998.215797071	0.652948359	4.991078985	997.562848712	6.000000
B3	125432AA2	1,312,000.00	998.215797071	0.652948359	4.991078985	997.562848712	6.000000
B4	125432AB0	656,000.00	998.215797071	0.652948359	4.991078985	997.562848712	6.000000
B5	125432AC8	1,312,068.21	998.215797071	0.652942752	4.991078985	997.562848713	6.000000
Totals		655,999,946.45	983.773041739	8.612803340	5.169663745	975.160238430	



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Pool Level Data

Distribution Date		9/25/06
Cut-off Date		5/ 1/06
Record Date		8/31/06
Determination Date		9/22/06
LIBOR Determination Date		8/23/06
Accrual Period 30/360	Begin	8/ 1/06
	End	9/ 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	1,043
Loans Paid Off or otherwise removed pursuant to the PSA	9
Ending Aggregate Loan Count	1,034

Beginning Pool Stated Principal Balance	645,355,062.70
Scheduled Principal	422,194.76
Unscheduled Principal	5,227,803.77
Realized Principal Losses	0.00
Ending Pool Stated Principal Balance	639,705,064.17

Beginning Weighted Average Mortgage Rate	6.51661%
Beginning Weighted Average Net Mortgage Rate	6.30592%
Ending Weighted Average Mortgage Rate	6.51269%



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Ending Weighted Average Net Mortgage Rate	6.30198%
Beginning Weighted Average Remaining Term to Maturity	357
Ending Weighted Average Remaining Term to Maturity	356



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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	12	1.16054%	7,567,707.86	1.18300%	0	0.00000%	0.00	0.00000%	1	0.09671%	420,000.00	0.06566%

	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	420,000.00
One-Month Prior	1,420,000.00
Two-Month Prior	420,000.00
Three-Month Prior	0.00
Four-Month Prior	0.00
Five-Month Prior	0.00
60+ Delinquency Average	565,000.00
Passing Delinquency Stepdown Requirement	YES



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Available Funds

Interest

Scheduled Interest Collected	3,503,101.44
Plus: Compensating Interest	1,507.01
Less: Master Servicer Fee	107,559.18
Less: Mortgage Loan Premiums	909.97
Less: Excess Master Servicing Fee	0.00
Less: Net Interest Shortfall	<u>0.00</u>
Total Interest Available	3,396,139.30

Principal

Scheduled Principal	422,194.76
Paid in Full Principal	5,037,642.85
Curtailment Principal	190,160.92
Liquidation Principal	0.00
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	<u>0.00</u>
Total Principal Available	<u>5,649,998.53</u>

Total Available Funds	9,046,137.83
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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	9,046,137.83
	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	9,046,137.83
Withdrawals	To the Trustee, the Trustee Fee	4,840.16
	To the Bond Insurer, if any, the Bond Insurance Premium	0.00
	Payments of Principal & Interest to the Classes	<u>9,041,297.66</u>
	Total Withdrawals	9,046,137.83
	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	107,559.18
Net Master Servicing Fee	106,052.17
Trustee Fee	4,840.16
Lpmi	<u>909.97</u>
Total Net Loan Fees	111,802.30

Servicer Advances



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Principal Advances	6,519.82
Interest Advances	43,291.52
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	0.00
Total Advances	49,811.34

Mortgage Prepayment Details

Principal Balance of Loans Paid in Full	5,037,642.85
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	1,507.01
Compensating Interest	1,507.01
Net Prepayment Interest Shortfall	0.00
CPR %	9.30500%
SMM %	0.81060%

Loan Substitution

Aggregate Stated of Principal Balances Removed	0.00
Aggregate Stated of Principal Balance Added	0.00
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	1,403,908.76
PO Scheduled Principal	976.37
PO Prepayments & Recoveries	524.14
PO Liquidation Principal	0.00
PO Principal Loss	<u>0.00</u>
Ending PO Balance	1,402,408.24

NON-PO Principal Amounts

Beginning Non-PO Balance	643,951,153.94
Non-PO Scheduled Principal	421,218.39
Non-PO Prepayments & Recoveries	5,227,279.63
Non-PO Liquidation Principal	0.00
Non-PO Principal Loss	<u>0.00</u>
Ending Non-PO Balance	638,302,655.93



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Principal Distribution Amounts

Senior and Subordinate Percentages

Senior Percentage Original	96.09154%
Senior Prepayment Percentage Original	100.00000%
Senior Percentage	96.03404%
Senior Prepayment Percentage	100.00000%
Subordinate Percentages	3.96596%
Subordinate Prepayment Percentage	0.00000%

Principal Distribution Amounts

Senior Principal Distribution Amount	5,631,792.68
Subordinate Principal Distribution Amount	16,705.34
PO Principal Distribution Amount	<u>1,500.52</u>
Total Principal Distribution Amount	5,649,998.53

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

Class M
Class M Percentage

Class B1
Class B1 Percentage

Class B2
Class B2 Percentage

Class B3
Class B3 Percentage

Class B4
Class B4 Percentage

Class B5
Class B5 Percentage

<u>Original</u>	<u>Current</u>
630,415,478.24	614,182,949.18
96.099928%	96.010331%
16,072,400.00	16,033,229.13
2.450061%	2.506347%
4,264,000.00	4,253,607.99
0.650000%	0.664933%
1,968,000.00	1,963,203.69
0.300000%	0.306892%
1,312,000.00	1,308,802.46
0.200000%	0.204595%
656,000.00	654,401.23
0.100000%	0.102297%
1,312,068.21	1,308,870.50
0.200010%	0.204605%



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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	0.193	291,298.51	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	0.097	249,245.90	0.039
250,000.00	-	275,000.00	0	0.000	0.00	0.000
275,000.00	-	300,000.00	1	0.097	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	1	0.097	374,105.00	0.058
375,000.00	-	400,000.00	0	0.000	0.00	0.000
400,000.00	-	425,000.00	10	0.967	4,200,998.90	0.657
425,000.00	-	450,000.00	104	10.058	45,736,847.56	7.150
450,000.00	-	475,000.00	90	8.704	41,707,147.80	6.520
475,000.00	-	500,000.00	114	11.025	55,824,986.37	8.727
500,000.00	-	525,000.00	93	8.994	47,718,936.25	7.460
525,000.00	-	550,000.00	84	8.124	45,334,097.72	7.087
550,000.00	-	575,000.00	69	6.673	38,768,433.42	6.060
575,000.00	-	600,000.00	77	7.447	45,279,955.08	7.078
600,000.00	-	625,000.00	39	3.772	23,938,006.22	3.742
625,000.00	-	650,000.00	66	6.383	42,429,929.77	6.633
650,000.00	-	675,000.00	24	2.321	15,912,775.92	2.488
675,000.00	-	700,000.00	34	3.288	23,367,183.16	3.653
700,000.00	-	725,000.00	14	1.354	9,966,590.85	1.558
725,000.00	-	750,000.00	28	2.708	20,691,663.73	3.235
750,000.00	-	775,000.00	17	1.644	12,993,407.73	2.031
775,000.00	-	800,000.00	28	2.708	22,205,607.31	3.471
>		800,000.00	138	13.346	142,418,692.97	22.263



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<u>Update Face</u>	Number of Items	Percent of Items	Principal Balance	Percent of Balance
Wgt Ave / Total:	1034	100.000	639,705,064.17	100.000

<u>Issuance Coupon</u>	Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =	0	0.000	0.00	0.000
5.0 -	1	0.097	450,028.69	0.070
5.5 -	38	3.675	24,933,944.32	3.898
6.0 -	579	55.996	362,647,301.87	56.690
6.5 -	401	38.781	241,502,968.21	37.752
7.0 -	14	1.354	9,745,044.20	1.523
7.5 -	1	0.097	425,776.88	0.067
8.0 -	0	0.000	0.00	0.000
8.5 -	0	0.000	0.00	0.000
9.0 -	0	0.000	0.00	0.000
9.5 -	0	0.000	0.00	0.000
10.0 -	0	0.000	0.00	0.000
10.5 -	0	0.000	0.00	0.000
11.0 -	0	0.000	0.00	0.000
11.5 -	0	0.000	0.00	0.000
12.0 -	0	0.000	0.00	0.000
>	0	0.000	0.00	0.000
Wgt Ave / Total:	1034	100.000	639,705,064.17	100.000

<u>Update Term</u>	Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =	0	0.000	0.00	0.000
120 -	0	0.000	0.00	0.000
180 -	1	0.097	490,247.32	0.077
300 -	1033	99.903	639,214,816.85	99.923
>	0	0.000	0.00	0.000



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Associate: Steven Chrysanthis
212-815-3986

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

<u>Update Term</u>	Number of Items	Percent of Items	Principal Balance	Percent of Balance
Wgt Ave / Total:	1034	100.000	639,705,064.17	100.000