



101 Barclays Street, 8 West
New York, NY 10286

Officer: Michael Cerchio
212-815-6314
Associate: Steven Chrysanthis
212-815-8318

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	599,911,339.04	6.000000	7,663,380.06	2,999,556.70	10,662,936.75	0.00	592,247,958.98	0.00
A2	125432AF1	Senior	Fix-30/360	12,869,201.90	6.000000	164,393.60	64,346.01	228,739.61	0.00	12,704,808.29	0.00
X	125432AG9	Strip IO	Var-30/360	598,526,707.34	0.336819	0.00	167,996.12	167,996.12	0.00	591,159,946.14	0.00
PO	125432AH7	Strip PO	Fix-30/360	1,402,408.25	0.000000	17,912.26	0.00	17,912.26	0.00	1,384,495.98	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	16,033,229.13	6.000000	21,022.24	80,166.15	101,188.39	0.00	16,012,206.89	0.00
B1	125432AL8	Junior	Fix-30/360	4,253,607.99	6.000000	5,577.19	21,268.04	26,845.23	0.00	4,248,030.80	0.00
B2	125432AM6	Junior	Fix-30/360	1,963,203.69	6.000000	2,574.09	9,816.02	12,390.11	0.00	1,960,629.60	0.00
B3	125432AA2	Junior	Fix-30/360	1,308,802.46	6.000000	1,716.06	6,544.01	8,260.07	0.00	1,307,086.40	0.00
B4	125432AB0	Junior	Fix-30/360	654,401.23	6.000000	858.03	3,272.01	4,130.04	0.00	653,543.20	0.00
B5	125432AC8	Junior	Fix-30/360	1,308,870.50	6.000000	1,716.03	6,544.35	8,260.38	0.12	1,307,154.35	0.21
Totals				639,705,064.19		7,879,149.56	3,359,509.41	11,238,658.96	0.12	631,825,914.49	0.21



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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	599,911,339.04	7,663,380.06	0.00	0.00	7,663,380.06	0.00	592,247,958.98	0.96175687316
A2	125432AF1	13,210,000.00	12,869,201.90	164,393.60	0.00	0.00	164,393.60	0.00	12,704,808.29	0.96175687316
X	125432AG9	614,684,322.00	598,526,707.34	0.00	0.00	0.00	0.00	0.00	591,159,946.14	0.96172933810
PO	125432AH7	1,407,378.24	1,402,408.25	17,912.26	0.00	0.00	17,912.26	0.00	1,384,495.98	0.98374121794
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	16,033,229.13	21,022.24	0.00	0.00	21,022.24	0.00	16,012,206.89	0.99625487710
B1	125432AL8	4,264,000.00	4,253,607.99	5,577.19	0.00	0.00	5,577.19	0.00	4,248,030.80	0.99625487710
B2	125432AM6	1,968,000.00	1,963,203.69	2,574.09	0.00	0.00	2,574.09	0.00	1,960,629.60	0.99625487710
B3	125432AA2	1,312,000.00	1,308,802.46	1,716.06	0.00	0.00	1,716.06	0.00	1,307,086.40	0.99625487710
B4	125432AB0	656,000.00	654,401.23	858.03	0.00	0.00	858.03	0.00	653,543.20	0.99625487710
B5	125432AC8	1,312,068.21	1,308,870.50	1,716.03	0.00	0.00	1,716.03	0.12	1,307,154.35	0.99625487710
Totals		655,999,946.45	639,705,064.19	7,879,149.56	0.00	0.00	7,879,149.56	0.12	631,825,914.49	



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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	599,911,339.04	6.000000	2,999,556.70	0.00	2,999,556.70	0.00	2,999,556.70	0.00
A2	12,869,201.90	6.000000	64,346.01	0.00	64,346.01	0.00	64,346.01	0.00
X	598,526,707.34	0.336819	167,996.12	0.00	167,996.12	0.00	167,996.12	0.00
PO	1,402,408.25	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	16,033,229.13	6.000000	80,166.15	0.00	80,166.15	0.00	80,166.15	0.00
B1	4,253,607.99	6.000000	21,268.04	0.00	21,268.04	0.00	21,268.04	0.00
B2	1,963,203.69	6.000000	9,816.02	0.00	9,816.02	0.00	9,816.02	0.00
B3	1,308,802.46	6.000000	6,544.01	0.00	6,544.01	0.00	6,544.01	0.00
B4	654,401.23	6.000000	3,272.01	0.00	3,272.01	0.00	3,272.01	0.00
B5	1,308,870.50	6.000000	6,544.35	0.00	6,544.35	0.00	6,544.35	0.00
Totals	639,705,064.19		3,359,509.41	0.00	3,359,509.41	0.00	3,359,509.41	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	974.201506074	12.444632912	4.871007530	961.756873162	6.000000
A2	125432AF1	13,210,000.00	974.201506074	12.444632912	4.871007530	961.756873162	6.000000
X	125432AG9	614,684,322.00	973.713963279	0.000000000	0.273304705	961.729338104	0.336819
PO	125432AH7	1,407,378.24	996.468615861	12.727397922	0.000000000	983.741217939	0.000000
AR	125432AJ3	100.00	0.000000000	0.000000000	0.000000000	0.000000000	6.000000
M	125432AK0	16,072,400.00	997.562848712	1.307971616	4.987814244	996.254877096	6.000000
B1	125432AL8	4,264,000.00	997.562848712	1.307971616	4.987814244	996.254877096	6.000000
B2	125432AM6	1,968,000.00	997.562848712	1.307971616	4.987814244	996.254877096	6.000000
B3	125432AA2	1,312,000.00	997.562848712	1.307971616	4.987814244	996.254877096	6.000000
B4	125432AB0	656,000.00	997.562848712	1.307971616	4.987814244	996.254877096	6.000000
B5	125432AC8	1,312,068.21	997.562848713	1.307881722	4.987814244	996.254877096	6.000000
Totals		655,999,946.45	975.160238430	12.010899700	5.121203787	963.149338516	



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Pool Level Data

Distribution Date		10/25/06
Cut-off Date		5/ 1/06
Record Date		9/29/06
Determination Date		10/20/06
LIBOR Determination Date		9/21/06
Accrual Period 30/360	Begin	9/ 1/06
	End	10/ 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	1,034
Loans Paid Off or otherwise removed pursuant to the PSA	<u>11</u>
Ending Aggregate Loan Count	1,023
Beginning Pool Stated Principal Balance	639,705,064.17
Scheduled Principal	837,885.15
Unscheduled Principal	7,041,264.53
Realized Principal Losses	<u>0.00</u>
Ending Pool Stated Principal Balance	631,825,914.49
Beginning Weighted Average Mortgage Rate	6.51269%
Beginning Weighted Average Net Mortgage Rate	6.30198%
Ending Weighted Average Mortgage Rate	6.51077%
Ending Weighted Average Net Mortgage Rate	6.30004%
Beginning Weighted Average Remaining Term to Maturity	356
Ending Weighted Average Remaining Term to Maturity	355



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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	5	0.48876%	2,942,165.37	0.46566%	2	0.19550%	1,240,754.14	0.19638%	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

	<u>Group I</u>
Current	1,240,754.14
One-Month Prior	420,000.00
Two-Month Prior	1,420,000.00
Three-Month Prior	420,000.00
Four-Month Prior	0.00
Five-Month Prior	0.00
60+ Delinquency Average	700,150.83
Passing Delinquency Stepdown Requirement	YES



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Available Funds

Interest

Scheduled Interest Collected	3,470,067.07
Plus: Compensating Interest	1,766.84
Less: Master Servicer Fee	106,617.51
Less: Mortgage Loan Premiums	909.33
Less: Excess Master Servicing Fee	0.00
Less: Net Interest Shortfall	0.00
Total Interest Available	3,364,307.07

Principal

Scheduled Principal	417,885.15
Paid in Full Principal	6,330,334.15
Curtailment Principal	710,930.38
Liquidation Principal	0.00
Repurchased Principal	420,000.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	0.00
Total Principal Available	<u>7,879,149.68</u>

Total Available Funds

11,243,456.75

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	11,243,456.75
Prepayment Charges Collected	0.00
Prefunded Amounts Required	0.00
Capitalized Interest	0.00
Other Amounts Required by PSA	0.00
Total Deposits	11,243,456.75
Withdrawals	
To the Trustee, the Trustee Fee	4,797.79
To the Bond Insurer, if any, the Bond Insurance Premium	0.00
Payments of Principal & Interest to the Classes	<u>11,238,658.96</u>
Total Withdrawals	11,243,456.75
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	106,617.51
Net Master Servicing Fee	104,850.68
Trustee Fee	4,797.79
Lpmi	<u>909.33</u>
Total Net Loan Fees	110,557.80

Servicer Advances

Principal Advances	2,825.84
Interest Advances	22,410.46
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	<u>0.00</u>
Total Advances	25,236.30



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Mortgage Prepayment Details	
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Principal Balance of Loans Paid in Full	6,330,334.15
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	1,766.84
Compensating Interest	1,766.84
Net Prepayment Interest Shortfall	0.00
CPR %	12.45279%
SMM %	1.10215%

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	1,402,408.24
PO Scheduled Principal	963.69
PO Prepayments & Recoveries	16,948.57
PO Liquidation Principal	0.00
PO Principal Loss	<u>0.00</u>
Ending PO Balance	1,384,495.98

NON-PO Principal Amounts

Beginning Non-PO Balance	638,302,655.93
Non-PO Scheduled Principal	836,921.46
Non-PO Prepayments & Recoveries	7,024,315.96
Non-PO Liquidation Principal	0.00
Non-PO Principal Loss	<u>0.00</u>
Ending Non-PO Balance	630,441,418.51



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Principal Distribution Amounts

Senior and Subordinate Percentages

Senior Percentage Original	96.09154%
Senior Prepayment Percentage Original	100.00000%
Senior Percentage	96.00157%
Senior Prepayment Percentage	100.00000%
Subordinate Percentages	3.99843%
Subordinate Prepayment Percentage	0.00000%

Principal Distribution Amounts

Senior Principal Distribution Amount	7,827,773.66
Subordinate Principal Distribution Amount	33,463.76
PO Principal Distribution Amount	<u>17,912.26</u>
Total Principal Distribution Amount	7,879,149.68

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 96.099928%	606,337,263.26 95.965874%

Class M
Class M Percentage

16,072,400.00 2.450061%	16,012,206.89 2.534275%
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Class B1
Class B1 Percentage

4,264,000.00 0.650000%	4,248,030.80 0.672342%
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Class B2
Class B2 Percentage

1,968,000.00 0.300000%	1,960,629.60 0.310312%
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Class B3
Class B3 Percentage

1,312,000.00 0.200000%	1,307,086.40 0.206874%
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Class B4
Class B4 Percentage

656,000.00 0.100000%	653,543.20 0.103437%
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Class B5
Class B5 Percentage

1,312,068.21 0.200010%	1,307,154.35 0.206885%
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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	0.196	288,079.70	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	2	0.196	476,997.74	0.075
250,000.00 -	275,000.00	0	0.000	0.00	0.000
275,000.00 -	300,000.00	1	0.098	295,154.00	0.047
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	0.098	375,542.36	0.059
400,000.00 -	425,000.00	10	0.978	4,202,644.60	0.665
425,000.00 -	450,000.00	103	10.068	45,282,591.84	7.167
450,000.00 -	475,000.00	89	8.700	41,234,951.33	6.526
475,000.00 -	500,000.00	111	10.850	54,333,024.10	8.599
500,000.00 -	525,000.00	92	8.993	47,170,309.14	7.466
525,000.00 -	550,000.00	87	8.504	46,946,297.69	7.430
550,000.00 -	575,000.00	68	6.647	38,235,284.37	6.052
575,000.00 -	600,000.00	75	7.331	44,125,540.41	6.984
600,000.00 -	625,000.00	38	3.715	23,318,835.77	3.691
625,000.00 -	650,000.00	65	6.354	41,758,999.36	6.609
650,000.00 -	675,000.00	23	2.248	15,241,491.03	2.412
675,000.00 -	700,000.00	36	3.519	24,754,018.45	3.918
700,000.00 -	725,000.00	13	1.271	9,281,390.12	1.469
725,000.00 -	750,000.00	26	2.542	19,217,285.01	3.042
750,000.00 -	775,000.00	17	1.662	12,986,092.97	2.055
775,000.00 -	800,000.00	27	2.639	21,392,313.52	3.386
>	800,000.00	137	13.392	140,909,070.98	22.302
Wgt Ave / Total:		1023	100.000	631,825,914.49	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	0.098	449,004.49	0.071
5.5	-	6.0	37	3.617	24,434,864.63	3.867
6.0	-	6.5	576	56.305	360,420,865.98	57.044
6.5	-	7.0	395	38.612	236,998,998.03	37.510
7.0	-	7.5	13	1.271	9,096,843.15	1.440
7.5	-	8.0	1	0.098	425,338.21	0.067
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:			1023	100.000	631,825,914.49	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	0.098	489,600.15	0.077
300	-	360	1022	99.902	631,336,314.34	99.923
>		360	0	0.000	0.00	0.000
Wgt Ave / Total:			1023	100.000	631,825,914.49	100.000