



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	592,247,958.98	6.000000	4,693,268.67	2,961,239.79	7,654,508.46	0.00	587,554,690.31	0.00
A2	125432AF1	Senior	Fix-30/360	12,704,808.29	6.000000	100,679.25	63,524.04	164,203.29	0.00	12,604,129.05	0.00
X	125432AG9	Strip IO	Var-30/360	591,159,946.14	0.334735	0.00	164,901.73	164,901.73	0.00	586,379,643.59	0.00
PO	125432AH7	Strip PO	Fix-30/360	1,384,495.98	0.000000	1,105.21	0.00	1,105.21	0.00	1,383,390.77	0.00
AR	125432AJ3	Senior	Fix-30/360	0.00	6.000000	0.00	0.09	0.09	0.00	0.00	0.00
M	125432AK0	Mezzanine	Fix-30/360	16,012,206.89	6.000000	10,609.20	80,061.03	90,670.23	0.00	16,001,597.69	0.00
B1	125432AL8	Junior	Fix-30/360	4,248,030.80	6.000000	2,814.62	21,240.15	24,054.77	0.00	4,245,216.18	0.00
B2	125432AM6	Junior	Fix-30/360	1,960,629.60	6.000000	1,299.05	9,803.15	11,102.20	0.00	1,959,330.54	0.00
B3	125432AA2	Junior	Fix-30/360	1,307,086.40	6.000000	866.04	6,535.43	7,401.47	0.00	1,306,220.36	0.00
B4	125432AB0	Junior	Fix-30/360	653,543.20	6.000000	433.02	3,267.72	3,700.73	0.00	653,110.18	0.00
B5	125432AC8	Junior	Fix-30/360	1,307,154.35	6.000000	866.08	6,535.77	7,401.85	0.00	1,306,288.27	0.21
Totals				631,825,914.49		4,811,941.14	3,317,108.90	8,129,050.03	0.00	627,013,973.35	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	592,247,958.98	4,693,268.67	0.00	0.00	4,693,268.67	0.00	587,554,690.31	0.95413543128
A2	125432AF1	13,210,000.00	12,704,808.29	100,679.25	0.00	0.00	100,679.25	0.00	12,604,129.05	0.95413543128
X	125432AG9	614,684,322.00	591,159,946.14	0.00	0.00	0.00	0.00	0.00	586,379,643.59	0.95395249660
PO	125432AH7	1,407,378.24	1,384,495.98	1,105.21	0.00	0.00	1,105.21	0.00	1,383,390.77	0.98295591916
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	16,012,206.89	10,609.20	0.00	0.00	10,609.20	0.00	16,001,597.69	0.99559478904
B1	125432AL8	4,264,000.00	4,248,030.80	2,814.62	0.00	0.00	2,814.62	0.00	4,245,216.18	0.99559478904
B2	125432AM6	1,968,000.00	1,960,629.60	1,299.05	0.00	0.00	1,299.05	0.00	1,959,330.54	0.99559478904
B3	125432AA2	1,312,000.00	1,307,086.40	866.04	0.00	0.00	866.04	0.00	1,306,220.36	0.99559478904
B4	125432AB0	656,000.00	653,543.20	433.02	0.00	0.00	433.02	0.00	653,110.18	0.99559478904
B5	125432AC8	1,312,068.21	1,307,154.35	866.08	0.00	0.00	866.08	0.00	1,306,288.27	0.99559478904
Totals		655,999,946.45	631,825,914.49	4,811,941.14	0.00	0.00	4,811,941.14	0.00	627,013,973.35	



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Interest Distribution Detail

Class	Beginning Certificate Balance	Pass Through Rate (%)	Effective Coupon (%)	Current Interest	Interest Carryforward Amount	Total Interest Due	Net Interest Shortfall	Interest Paid	Interest Carryforward After Dist.
A1	592,247,958.98	6.000000	6.000000	2,961,239.79	0.00	2,961,239.79	0.00	2,961,239.79	0.00
A2	12,704,808.29	6.000000	6.000000	63,524.04	0.00	63,524.04	0.00	63,524.04	0.00
X	591,159,946.14	0.334735	0.334735	164,901.73	0.00	164,901.73	0.00	164,901.73	0.00
PO	1,384,495.98	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
AR	0.00	6.000000	0.000000	0.00	0.00	0.00	0.00	0.09	0.00
M	16,012,206.89	6.000000	6.000000	80,061.03	0.00	80,061.03	0.00	80,061.03	0.00
B1	4,248,030.80	6.000000	6.000000	21,240.15	0.00	21,240.15	0.00	21,240.15	0.00
B2	1,960,629.60	6.000000	6.000000	9,803.15	0.00	9,803.15	0.00	9,803.15	0.00
B3	1,307,086.40	6.000000	6.000000	6,535.43	0.00	6,535.43	0.00	6,535.43	0.00
B4	653,543.20	6.000000	6.000000	3,267.72	0.00	3,267.72	0.00	3,267.72	0.00
B5	1,307,154.35	6.000000	6.000000	6,535.77	0.00	6,535.77	0.00	6,535.77	0.00
Totals	631,825,914.49			3,317,108.81	0.00	3,317,108.81	0.00	3,317,108.90	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	961.756873162	7.621441883	4.808784366	954.135431280	6.000000
A2	125432AF1	13,210,000.00	961.756873162	7.621441883	4.808784366	954.135431280	6.000000
X	125432AG9	614,684,322.00	961.729338104	0.000000000	0.268270594	953.952496595	0.334735
PO	125432AH7	1,407,378.24	983.741217939	0.785298778	0.000000000	982.955919161	0.000000
AR	125432AJ3	100.00	0.000000000	0.000000000	0.864298850	0.000000000	6.000000
M	125432AK0	16,072,400.00	996.254877096	0.660088057	4.981274385	995.594789039	6.000000
B1	125432AL8	4,264,000.00	996.254877096	0.660088057	4.981274385	995.594789039	6.000000
B2	125432AM6	1,968,000.00	996.254877096	0.660088057	4.981274385	995.594789039	6.000000
B3	125432AA2	1,312,000.00	996.254877096	0.660088057	4.981274385	995.594789039	6.000000
B4	125432AB0	656,000.00	996.254877096	0.660088057	4.981274385	995.594789039	6.000000
B5	125432AC8	1,312,068.21	996.254877096	0.660088057	4.981274385	995.594789039	6.000000
Totals		655,999,946.45	963.149338516	7.335276727	5.056568858	955.814061789	



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Pool Level Data

Distribution Date		11/27/06
Cut-off Date		05/01/06
Record Date		10/31/06
Determination Date		11/22/06
LIBOR Determination Date		10/23/06
Accrual Period 30/360	Begin	10/01/06
	End	11/01/06
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	1,023
Loans Paid Off or otherwise removed pursuant to the PSA	8
Ending Aggregate Loan Count	1,015
Beginning Pool Stated Principal Balance	631,825,914.49
Scheduled Principal	418,679.84
Unscheduled Principal	4,393,261.29
Realized Principal Losses	0.00
Ending Pool Stated Principal Balance	627,013,973.36
Beginning Weighted Average Mortgage Rate	6.51077%
Beginning Weighted Average Net Mortgage Rate	6.30004%
Ending Weighted Average Mortgage Rate	6.50882%
Ending Weighted Average Net Mortgage Rate	6.29808%



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

355
354



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Delinquency Information

Delinquency Information

	30-59 Days				60-89 Days				90+ Days			
	Loan Count	Loan Count %	Balance	Balance %	Loan Count	Loan Count %	Balance	Balance %	Loan Count	Loan Count %	Balance	Balance %
Group 1	7	0.68966%	4,436,051.47	0.70749%	1	0.09852%	642,885.87	0.10253%	0	0.00000%	0.00	0.00000%

	Foreclosure				Bankruptcy				REO			
	Loan Count	Loan Count %	Balance	Balance %	Loan Count	Loan Count %	Balance	Balance %	Loan Count	Loan 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	642,885.87
One-Month Prior	1,240,754.14
Two-Month Prior	420,000.00
Three-Month Prior	1,420,000.00
Four-Month Prior	420,000.00
Five-Month Prior	0.00
60+ Delinquency Average	690,606.67
Passing Delinquency Stepdown Requirement	YES



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Available Funds

Interest

Scheduled Interest Collected	3,426,793.96
Plus: Compensating Interest	1,266.59
Less: Master Servicer Fee	105,304.32
Less: Mortgage Loan Premiums	908.63
Less: Excess Master Servicing Fee	0.00
Less: Net Interest Shortfall	<u>0.00</u>
Total Interest Available	3,321,847.60

Principal

Scheduled Principal	418,679.84
Paid in Full Principal	4,316,587.50
Curtailment Principal	76,673.79
Liquidation Principal	0.00
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	<u>0.00</u>
Total Principal Available	<u>4,811,941.13</u>

Total Available Funds	8,133,788.73
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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	<u>0.00</u>



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Distribution Account

	Beginning Balance	0.00
Deposits	Available Funds	8,133,788.73
	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	8,133,788.73
Withdrawals	To the Trustee, the Trustee Fee	4,738.69
	To the Bond Insurer, if any, the Bond Insurance Premium	0.00
	Payments of Principal & Interest to the Classes	<u>8,129,050.04</u>
	Total Withdrawals	8,133,788.73
	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	105,304.32
Net Master Servicing Fee	104,037.73
Trustee Fee	4,738.69
Lpmi	<u>908.63</u>
Total Net Loan Fees	109,685.05

Servicer Advances



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Principal Advances	3,261.17
Interest Advances	27,796.86
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	<u>0.00</u>
Total Advances	31,058.03

Mortgage Prepayment Details

Principal Balance of Loans Paid in Full	4,316,587.50
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	1,266.59
Compensating Interest	1,266.59
Net Prepayment Interest Shortfall	0.00
CPR %	8.03724%
SMM %	0.69579%

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	1,384,495.98
PO Scheduled Principal	968.61
PO Prepayments & Recoveries	136.60
PO Liquidation Principal	0.00
PO Principal Loss	<u>0.00</u>
Ending PO Balance	1,383,390.77

NON-PO Principal Amounts

Beginning Non-PO Balance	630,441,418.51
Non-PO Scheduled Principal	417,711.23
Non-PO Prepayments & Recoveries	4,393,124.69
Non-PO Liquidation Principal	0.00
Non-PO Principal Loss	<u>0.00</u>
Ending Non-PO Balance	625,630,582.59



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Principal Distribution Amounts

Senior and Subordinate Percentages

Senior Percentage Original	96.09154%
Senior Prepayment Percentage Original	100.00000%
Senior Percentage	95.95702%
Senior Prepayment Percentage	100.00000%
Subordinate Percentages	4.04298%
Subordinate Prepayment Percentage	0.00000%

Principal Distribution Amounts

Senior Principal Distribution Amount	4,793,947.92
Subordinate Principal Distribution Amount	16,888.00
PO Principal Distribution Amount	<u>1,105.21</u>
Total Principal Distribution Amount	4,811,941.13

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



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Credit Enhancements

Subordination

Credit Support

Class A
Class A Percentage

Original	Current
630,415,478.24	601,542,210.13
96.099928%	95.937608%

Class M
Class M Percentage

16,072,400.00	16,001,597.69
2.450061%	2.552032%

Class B1
Class B1 Percentage

4,264,000.00	4,245,216.18
0.650000%	0.677053%

Class B2
Class B2 Percentage

1,968,000.00	1,959,330.54
0.300000%	0.312486%

Class B3
Class B3 Percentage

1,312,000.00	1,306,220.36
0.200000%	0.208324%

Class B4
Class B4 Percentage

656,000.00	653,110.18
0.100000%	0.104162%

Class B5
Class B5 Percentage

1,312,068.21	1,306,288.27
0.200010%	0.208335%



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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	0.000
25,000.00	-	50,000.00	0	0.000	0.000
50,000.00	-	75,000.00	0	0.000	0.000
75,000.00	-	100,000.00	0	0.000	0.000
100,000.00	-	125,000.00	0	0.000	0.000
125,000.00	-	150,000.00	2	0.197	284,844.30
150,000.00	-	175,000.00	0	0.000	0.000
175,000.00	-	200,000.00	0	0.000	0.000
200,000.00	-	225,000.00	0	0.000	0.000
225,000.00	-	250,000.00	1	0.099	248,719.93
250,000.00	-	275,000.00	0	0.000	0.000
275,000.00	-	300,000.00	2	0.197	586,841.16
300,000.00	-	325,000.00	0	0.000	0.000
325,000.00	-	350,000.00	0	0.000	0.000
350,000.00	-	375,000.00	0	0.000	0.000
375,000.00	-	400,000.00	2	0.197	756,207.99
400,000.00	-	425,000.00	11	1.084	4,623,649.72
425,000.00	-	450,000.00	102	10.049	44,849,631.32
450,000.00	-	475,000.00	88	8.670	40,790,751.48
475,000.00	-	500,000.00	108	10.640	52,868,048.12
500,000.00	-	525,000.00	92	9.064	47,160,457.43
525,000.00	-	550,000.00	88	8.670	47,476,018.03
550,000.00	-	575,000.00	65	6.404	36,547,553.92
575,000.00	-	600,000.00	75	7.389	44,093,848.12
600,000.00	-	625,000.00	37	3.645	22,686,894.45
625,000.00	-	650,000.00	63	6.207	40,434,644.00
650,000.00	-	675,000.00	23	2.266	15,232,596.18
675,000.00	-	700,000.00	36	3.547	24,736,490.58
700,000.00	-	725,000.00	13	1.281	9,271,900.76
725,000.00	-	750,000.00	26	2.562	19,202,565.51
750,000.00	-	775,000.00	17	1.675	12,976,755.04
775,000.00	-	800,000.00	27	2.660	21,379,156.64
>	800,000.00	137	13.498	140,806,398.68	22.457
Wgt Ave / Total:		1015	100.000	627,013,973.36	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	0.099	448,476.46	0.072
5.5 -	6.0	37	3.645	24,416,351.70	3.894
6.0 -	6.5	575	56.650	359,638,067.10	57.357
6.5 -	7.0	389	38.325	233,425,539.40	37.228
7.0 -	7.5	12	1.182	8,660,519.61	1.381
7.5 -	8.0	1	0.099	425,019.09	0.068
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:		1015	100.000	627,013,973.36	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	0.099	488,949.34	0.078
300 -	360	1014	99.901	626,525,024.02	99.922
>	360	0	0.000	0.00	0.000
Wgt Ave / Total:		1015	100.000	627,013,973.36	100.000