



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	587,554,690.31	6.000000	4,086,252.28	2,937,773.45	7,024,025.73	0.00	583,468,438.03	0.00
A2	125432AF1	Senior	Fix-30/360	12,604,129.05	6.000000	87,657.63	63,020.65	150,678.27	0.00	12,516,471.42	0.00
X	125432AG9	Strip IO	Var-30/360	586,379,643.59	0.332889	0.00	162,666.19	162,666.19	0.00	582,221,337.20	0.00
PO	125432AH7	Strip PO	Fix-30/360	1,383,390.77	0.000000	1,240.36	0.00	1,240.36	0.00	1,382,150.41	0.00
AR	125432AJ3	Senior	Fix-30/360	0.00	6.000000	0.00	0.03	0.03	0.00	0.00	0.00
M	125432AK0	Mezzanine	Fix-30/360	16,001,597.69	6.000000	10,710.58	80,007.99	90,718.57	0.00	15,990,887.11	0.00
B1	125432AL8	Junior	Fix-30/360	4,245,216.18	6.000000	2,841.51	21,226.08	24,067.59	0.00	4,242,374.67	0.00
B2	125432AM6	Junior	Fix-30/360	1,959,330.54	6.000000	1,311.47	9,796.65	11,108.12	0.00	1,958,019.08	0.00
B3	125432AA2	Junior	Fix-30/360	1,306,220.36	6.000000	874.31	6,531.10	7,405.41	0.00	1,305,346.05	0.00
B4	125432AB0	Junior	Fix-30/360	653,110.18	6.000000	437.16	3,265.55	3,702.71	0.00	652,673.03	0.00
B5	125432AC8	Junior	Fix-30/360	1,306,288.27	6.000000	874.36	6,531.44	7,405.80	-0.00	1,305,413.92	0.21
Totals				627,013,973.35		4,192,199.66	3,290,819.13	7,483,018.78	0.00	622,821,773.72	0.21



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Principal Distribution Detail

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Scheduled Principal Distribution	Unscheduled Principal Adjustments	Net Principal Distribution	Current Realized Losses	Ending Certificate Balance	Ending Certificate Factor
A1	125432AE4	615,798,000.00	587,554,690.31	4,086,252.28	0.00	4,086,252.28	0.00	583,468,438.03	0.94749972886
A2	125432AF1	13,210,000.00	12,604,129.05	87,657.63	0.00	87,657.63	0.00	12,516,471.42	0.94749972886
X	125432AG9	614,684,322.00	586,379,643.59	0.00	0.00	0.00	0.00	582,221,337.20	0.94718755036
PO	125432AH7	1,407,378.24	1,383,390.77	1,240.36	0.00	1,240.36	0.00	1,382,150.41	0.98207459306
AR	125432AJ3	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
M	125432AK0	16,072,400.00	16,001,597.69	10,710.58	0.00	10,710.58	0.00	15,990,887.11	0.99492839314
B1	125432AL8	4,264,000.00	4,245,216.18	2,841.51	0.00	2,841.51	0.00	4,242,374.67	0.99492839314
B2	125432AM6	1,968,000.00	1,959,330.54	1,311.47	0.00	1,311.47	0.00	1,958,019.08	0.99492839314
B3	125432AA2	1,312,000.00	1,306,220.36	874.31	0.00	874.31	0.00	1,305,346.05	0.99492839314
B4	125432AB0	656,000.00	653,110.18	437.16	0.00	437.16	0.00	652,673.03	0.99492839314
B5	125432AC8	1,312,068.21	1,306,288.27	874.36	0.00	874.36	-0.00	1,305,413.92	0.99492839314
Totals		655,999,946.45	627,013,973.35	4,192,199.66	0.00	4,192,199.66	0.00	622,821,773.72	



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Interest Distribution Detail

Class	Beginning Certificate Balance	Pass Through Rate (%)	Effective Coupon (%)	Current Interest	Total Interest Due	Net Interest Shortfall	Interest Paid
A1	587,554,690.31	6.000000	6.000000	2,937,773.45	2,937,773.45	0.00	2,937,773.45
A2	12,604,129.05	6.000000	6.000000	63,020.65	63,020.65	0.00	63,020.65
X	586,379,643.59	0.332889	0.332889	162,666.19	162,666.19	0.00	162,666.19
PO	1,383,390.77	0.000000	0.000000	0.00	0.00	0.00	0.00
AR	0.00	6.000000	0.000000	0.00	0.00	0.00	0.03
M	16,001,597.69	6.000000	6.000000	80,007.99	80,007.99	0.00	80,007.99
B1	4,245,216.18	6.000000	6.000000	21,226.08	21,226.08	0.00	21,226.08
B2	1,959,330.54	6.000000	6.000000	9,796.65	9,796.65	0.00	9,796.65
B3	1,306,220.36	6.000000	6.000000	6,531.10	6,531.10	0.00	6,531.10
B4	653,110.18	6.000000	6.000000	3,265.55	3,265.55	0.00	3,265.55
B5	1,306,288.27	6.000000	6.000000	6,531.44	6,531.44	0.00	6,531.44
Totals	627,013,973.35			3,290,819.10	3,290,819.10	0.00	3,290,819.13



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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	954.135431280	6.635702417	4.770677156	947.499728862	6.000000
A2	125432AF1	13,210,000.00	954.135431280	6.635702417	4.770677156	947.499728862	6.000000
X	125432AG9	614,684,322.00	953.952496595	0.000000000	0.264633701	947.187550360	0.332889
PO	125432AH7	1,407,378.24	982.955919161	0.881326104	0.000000000	982.074593057	0.000000
AR	125432AJ3	100.00	0.000000000	0.000000000	0.341528030	0.000000000	6.000000
M	125432AK0	16,072,400.00	995.594789039	0.666395898	4.977973945	994.928393141	6.000000
B1	125432AL8	4,264,000.00	995.594789039	0.666395898	4.977973945	994.928393141	6.000000
B2	125432AM6	1,968,000.00	995.594789039	0.666395898	4.977973945	994.928393141	6.000000
B3	125432AA2	1,312,000.00	995.594789039	0.666395898	4.977973945	994.928393141	6.000000
B4	125432AB0	656,000.00	995.594789039	0.666395898	4.977973945	994.928393141	6.000000
B5	125432AC8	1,312,068.21	995.594789039	0.666395898	4.977973945	994.928393141	6.000000
Totals		655,999,946.45	955.814061789	6.390548784	5.016492986	949.423513051	



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Pool Level Data

Distribution Date		12/26/06
Cut-off Date		05/01/06
Record Date		11/30/06
Determination Date		12/22/06
LIBOR Determination Date		11/22/06
Accrual Period 30/360	Begin	11/01/06
	End	12/01/06
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	1,015
Loans Paid Off or otherwise removed pursuant to the PSA	<u>6</u>
Ending Aggregate Loan Count	1,009

Beginning Pool Stated Principal Balance	627,013,973.36
Scheduled Principal	419,736.36
Unscheduled Principal	3,772,463.29
Realized Principal Losses	<u>0.00</u>
Ending Pool Stated Principal Balance	622,821,773.71

Beginning Weighted Average Mortgage Rate	6.50882%
Beginning Weighted Average Net Mortgage Rate	6.29808%
Ending Weighted Average Mortgage Rate	6.50815%
Ending Weighted Average Net Mortgage Rate	6.29740%

Beginning Weighted Average Remaining Term to Maturity	354
Ending Weighted Average Remaining Term to Maturity	353



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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	8	0.79286%	5,663,772.49	0.90937%	2	0.19822%	1,292,222.41	0.20748%	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

		<u>Group I</u>
Current		1,292,222.41
One-Month Prior		642,885.87
Two-Month Prior		1,240,754.14
Three-Month Prior		420,000.00
Four-Month Prior		1,420,000.00
Five-Month Prior		420,000.00
60+ Delinquency Average		905,977.07
Passing Delinquency Stepdown Requirement		YES



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Available Funds

Interest

Scheduled Interest Collected	3,397,391.81
Plus: Compensating Interest	3,540.24
Less: Master Servicer Fee	104,502.33
Less: Mortgage Loan Premiums	907.98
Less: Excess Master Servicing Fee	0.00
Less: Net Interest Shortfall	0.00
Total Interest Available	3,295,521.74

Principal

Scheduled Principal	419,736.36
Paid in Full Principal	3,517,929.39
Curtailment Principal	254,533.90
Liquidation Principal	0.00
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	0.00
Total Principal Available	<u>4,192,199.65</u>

Total Available Funds

7,487,721.39

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	7,487,721.39
Prepayment Charges Collected	0.00
Prefunded Amounts Required	0.00
Capitalized Interest	0.00
Other Amounts Required by PSA	0.00
Total Deposits	7,487,721.39
Withdrawals	
To the Trustee, the Trustee Fee	4,702.60
To the Bond Insurer, if any, the Bond Insurance Premium	0.00
Payments of Principal & Interest to the Classes	7,483,018.78
Total Withdrawals	7,487,721.39
Ending Balance	0.00

Supplemental Loan Account

Beginning Balance	0.00
Deposits	0.00
Withdrawals	0.00
Ending Balance	0.00

Fees of the Trust

Gross Master Servicing Fee	104,502.33
Net Master Servicing Fee	100,962.09
Trustee Fee	4,702.60
Lpmi	907.98
Total Net Loan Fees	106,572.68

Servicer Advances

Principal Advances	3,166.15
Interest Advances	38,289.76
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	0.00
Total Advances	41,455.91



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Mortgage Prepayment Details	
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Principal Balance of Loans Paid in Full	3,517,929.39
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	3,540.24
Compensating Interest	3,540.24
Net Prepayment Interest Shortfall	0.00
CPR %	6.99020%
SMM %	0.60206%

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	1,383,390.77
PO Scheduled Principal	973.97
PO Prepayments & Recoveries	266.39
PO Liquidation Principal	0.00
PO Principal Loss	<u>0.00</u>
Ending PO Balance	1,382,150.41

NON-PO Principal Amounts

Beginning Non-PO Balance	625,630,582.59
Non-PO Scheduled Principal	418,762.39
Non-PO Prepayments & Recoveries	3,772,196.90
Non-PO Liquidation Principal	0.00
Non-PO Principal Loss	<u>0.00</u>
Ending Non-PO Balance	621,439,623.30



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Principal Distribution Amounts

Senior and Subordinate Percentages

Senior Percentage Original	96.09154%
Senior Prepayment Percentage Original	100.00000%
Senior Percentage	95.92863%
Senior Prepayment Percentage	100.00000%
Subordinate Percentages	4.07137%
Subordinate Prepayment Percentage	0.00000%

Principal Distribution Amounts

Senior Principal Distribution Amount	4,173,909.91
Subordinate Principal Distribution Amount	17,049.38
PO Principal Distribution Amount	<u>1,240.36</u>
Total Principal Distribution Amount	4,192,199.65

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>
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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%	597,367,059.86 95.913002%

Class M
Class M Percentage

16,072,400.00 2.450061%	15,990,887.11 2.567490%
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Class B1
Class B1 Percentage

4,264,000.00 0.650000%	4,242,374.67 0.681154%
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Class B2
Class B2 Percentage

1,968,000.00 0.300000%	1,958,019.08 0.314379%
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Class B3
Class B3 Percentage

1,312,000.00 0.200000%	1,305,346.05 0.209586%
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Class B4
Class B4 Percentage

656,000.00 0.100000%	652,673.03 0.104793%
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Class B5
Class B5 Percentage

1,312,068.21 0.200010%	1,305,413.92 0.209597%
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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	0.198	281,590.84	0.045
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	0.099	248,495.11	0.040
250,000.00	- 275,000.00	0	0.000	0.00	0.000
275,000.00	- 300,000.00	2	0.198	586,421.74	0.094
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	2	0.198	737,272.52	0.118
375,000.00	- 400,000.00	1	0.099	380,028.17	0.061
400,000.00	- 425,000.00	13	1.288	5,468,719.44	0.878
425,000.00	- 450,000.00	99	9.812	43,538,067.39	6.990
450,000.00	- 475,000.00	88	8.722	40,759,859.30	6.544
475,000.00	- 500,000.00	109	10.803	53,345,712.28	8.565
500,000.00	- 525,000.00	96	9.514	49,272,380.99	7.911
525,000.00	- 550,000.00	81	8.028	43,752,975.51	7.025
550,000.00	- 575,000.00	67	6.640	37,658,522.62	6.046
575,000.00	- 600,000.00	73	7.235	42,921,108.28	6.891
600,000.00	- 625,000.00	36	3.568	22,065,986.58	3.543
625,000.00	- 650,000.00	61	6.046	39,134,685.76	6.283
650,000.00	- 675,000.00	24	2.379	15,896,818.06	2.552
675,000.00	- 700,000.00	35	3.469	24,043,123.42	3.860
700,000.00	- 725,000.00	13	1.288	9,263,712.82	1.487
725,000.00	- 750,000.00	26	2.577	19,187,707.73	3.081
750,000.00	- 775,000.00	17	1.685	12,988,198.05	2.085
775,000.00	- 800,000.00	27	2.676	21,387,501.64	3.434
>	800,000.00	136	13.479	139,902,885.46	22.463
Wgt Ave / Total:		1009	100.000	622,821,773.71	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	0.099	447,445.31	0.072
5.5	-	6.0	37	3.667	24,395,929.66	3.917
6.0	-	6.5	574	56.888	358,400,251.65	57.545
6.5	-	7.0	385	38.157	230,924,296.71	37.077
7.0	-	7.5	11	1.090	8,229,274.78	1.321
7.5	-	8.0	1	0.099	424,575.60	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:			1009	100.000	622,821,773.71	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	0.099	488,294.87	0.078
300	-	360	1008	99.901	622,333,478.84	99.922
>		360	0	0.000	0.00	0.000
Wgt Ave / Total:			1009	100.000	622,821,773.71	100.000