



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	583,468,438.03	6.000000	5,186,995.49	2,917,342.19	8,104,337.68	0.00	578,281,442.55	0.00
A2	125432AF1	Senior	Fix-30/360	12,516,471.42	6.000000	111,270.60	62,582.36	173,852.95	0.00	12,405,200.82	0.00
X	125432AG9	Strip IO	Var-30/360	582,221,337.20	0.332178	0.00	161,167.64	161,167.64	0.00	576,935,330.48	0.00
PO	125432AH7	Strip PO	Fix-30/360	1,382,150.41	0.000000	1,064.07	0.00	1,064.07	0.00	1,381,086.34	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	15,990,887.11	6.000000	10,772.45	79,954.44	90,726.89	0.00	15,980,114.65	0.00
B1	125432AL8	Junior	Fix-30/360	4,242,374.67	6.000000	2,857.93	21,211.87	24,069.80	0.00	4,239,516.74	0.00
B2	125432AM6	Junior	Fix-30/360	1,958,019.08	6.000000	1,319.04	9,790.10	11,109.14	0.00	1,956,700.03	0.00
B3	125432AA2	Junior	Fix-30/360	1,305,346.05	6.000000	879.36	6,526.73	7,406.09	0.00	1,304,466.69	0.00
B4	125432AB0	Junior	Fix-30/360	652,673.03	6.000000	439.68	3,263.37	3,703.05	0.00	652,233.34	0.00
B5	125432AC8	Junior	Fix-30/360	1,305,413.92	6.000000	879.37	6,527.07	7,406.44	0.03	1,304,534.51	0.25
Totals				622,821,773.72		5,316,477.99	3,268,365.77	8,584,843.75	0.03	617,505,295.67	0.25



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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	583,468,438.03	5,186,995.49	0.00	5,186,995.49	0.00	578,281,442.55	0.93907651949
A2	125432AF1	13,210,000.00	12,516,471.42	111,270.60	0.00	111,270.60	0.00	12,405,200.82	0.93907651949
X	125432AG9	614,684,322.00	582,221,337.20	0.00	0.00	0.00	0.00	576,935,330.48	0.93858800336
PO	125432AH7	1,407,378.24	1,382,150.41	1,064.07	0.00	1,064.07	0.00	1,381,086.34	0.98131852528
AR	125432AJ3	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
M	125432AK0	16,072,400.00	15,990,887.11	10,772.45	0.00	10,772.45	0.00	15,980,114.65	0.99425814766
B1	125432AL8	4,264,000.00	4,242,374.67	2,857.93	0.00	2,857.93	0.00	4,239,516.74	0.99425814766
B2	125432AM6	1,968,000.00	1,958,019.08	1,319.04	0.00	1,319.04	0.00	1,956,700.03	0.99425814766
B3	125432AA2	1,312,000.00	1,305,346.05	879.36	0.00	879.36	0.00	1,304,466.69	0.99425814766
B4	125432AB0	656,000.00	652,673.03	439.68	0.00	439.68	0.00	652,233.34	0.99425814766
B5	125432AC8	1,312,068.21	1,305,413.92	879.37	0.00	879.37	0.03	1,304,534.51	0.99425814766
Totals		655,999,946.45	622,821,773.72	5,316,477.99	0.00	5,316,477.99	0.03	617,505,295.67	



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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	583,468,438.03	6.000000	6.000000	2,917,342.19	2,917,342.19	0.00	2,917,342.19
A2	12,516,471.42	6.000000	6.000000	62,582.36	62,582.36	0.00	62,582.36
X	582,221,337.20	0.332178	0.332178	161,167.64	161,167.64	0.00	161,167.64
PO	1,382,150.41	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	0.00
M	15,990,887.11	6.000000	6.000000	79,954.44	79,954.44	0.00	79,954.44
B1	4,242,374.67	6.000000	6.000000	21,211.87	21,211.87	0.00	21,211.87
B2	1,958,019.08	6.000000	6.000000	9,790.10	9,790.10	0.00	9,790.10
B3	1,305,346.05	6.000000	6.000000	6,526.73	6,526.73	0.00	6,526.73
B4	652,673.03	6.000000	6.000000	3,263.37	3,263.37	0.00	3,263.37
B5	1,305,413.92	6.000000	6.000000	6,527.07	6,527.07	0.00	6,527.07
Totals	622,821,773.72			3,268,365.77	3,268,365.77	0.00	3,268,365.77



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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	947.499728862	8.423209375	4.737498644	939.076519487	6.000000
A2	125432AF1	13,210,000.00	947.499728862	8.423209375	4.737498644	939.076519487	6.000000
X	125432AG9	614,684,322.00	947.187550360	0.000000000	0.262195794	938.588003356	0.332178
PO	125432AH7	1,407,378.24	982.074593057	0.756067779	0.000000000	981.318525278	0.000000
AR	125432AJ3	100.00	0.000000000	0.000000000	0.000000000	0.000000000	6.000000
M	125432AK0	16,072,400.00	994.928393141	0.670245483	4.974641966	994.258147658	6.000000
B1	125432AL8	4,264,000.00	994.928393141	0.670245483	4.974641966	994.258147658	6.000000
B2	125432AM6	1,968,000.00	994.928393141	0.670245483	4.974641966	994.258147658	6.000000
B3	125432AA2	1,312,000.00	994.928393141	0.670245483	4.974641966	994.258147658	6.000000
B4	125432AB0	656,000.00	994.928393141	0.670245483	4.974641966	994.258147658	6.000000
B5	125432AC8	1,312,068.21	994.928393141	0.670220010	4.974641966	994.258147659	6.000000
Totals		655,999,946.45	949.423513051	8.104387841	4.982265300	941.319125118	



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Pool Level Data

Distribution Date		01/25/07
Cut-off Date		05/01/06
Record Date		12/29/06
Determination Date		01/22/07
LIBOR Determination Date		12/21/06
Accrual Period 30/360	Begin	12/01/06
	End	01/01/07
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	1,009
Loans Paid Off or otherwise removed pursuant to the PSA	<u>6</u>
Ending Aggregate Loan Count	1,003

Beginning Pool Stated Principal Balance	622,821,773.71
Scheduled Principal	419,619.88
Unscheduled Principal	4,896,858.15
Realized Principal Losses	<u>0.00</u>
Ending Pool Stated Principal Balance	617,505,295.68

Beginning Weighted Average Mortgage Rate	6.50796%
Beginning Weighted Average Net Mortgage Rate	6.29721%
Ending Weighted Average Mortgage Rate	6.50603%
Ending Weighted Average Net Mortgage Rate	6.29527%

Beginning Weighted Average Remaining Term to Maturity	353
Ending Weighted Average Remaining Term to Maturity	352



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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	0.79761%	4,223,221.03	0.68392%	0	0.00000%	0.00	0.00000%	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	1	0.09970%	650,000.00	0.10526%	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	650,000.00
One-Month Prior	1,292,222.41
Two-Month Prior	642,885.87
Three-Month Prior	1,240,754.14
Four-Month Prior	420,000.00
Five-Month Prior	1,420,000.00
60+ Delinquency Average	944,310.40
Passing Delinquency Stepdown Requirement	YES



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Available Funds

Interest

Scheduled Interest Collected	3,375,860.38
Plus: Compensating Interest	1,887.41
Less: Master Servicer Fee	103,803.63
Less: Mortgage Loan Premiums	907.27
Less: Excess Master Servicing Fee	0.00
Less: Net Interest Shortfall	-0.00
Total Interest Available	3,273,036.89

Principal

Scheduled Principal	419,619.88
Paid in Full Principal	4,739,079.84
Curtailment Principal	157,778.31
Liquidation Principal	0.00
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	0.00
Total Principal Available	<u>5,316,478.03</u>

Total Available Funds

8,589,514.92

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	8,589,514.92
Prepayment Charges Collected	0.00
Prefunded Amounts Required	0.00
Capitalized Interest	0.00
Other Amounts Required by PSA	0.00
Total Deposits	8,589,514.92
Withdrawals	
To the Trustee, the Trustee Fee	4,671.16
To the Bond Insurer, if any, the Bond Insurance Premium	0.00
Payments of Principal & Interest to the Classes	<u>8,584,843.76</u>
Total Withdrawals	8,589,514.92
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	103,803.63
Net Master Servicing Fee	101,916.22
Trustee Fee	4,671.16
Lpmi	<u>907.27</u>
Total Net Loan Fees	107,494.66

Servicer Advances

Principal Advances	3,013.75
Interest Advances	26,895.36
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	<u>0.00</u>
Total Advances	29,909.11



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Mortgage Prepayment Details	
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Principal Balance of Loans Paid in Full	4,739,079.84
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	1,887.41
Compensating Interest	1,887.41
Net Prepayment Interest Shortfall	-0.00
CPR %	9.04320%
SMM %	0.78677%

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	1,382,150.41
PO Scheduled Principal	979.60
PO Prepayments & Recoveries	84.47
PO Liquidation Principal	0.00
PO Principal Loss	<u>0.00</u>
Ending PO Balance	1,381,086.34

NON-PO Principal Amounts

Beginning Non-PO Balance	621,439,623.30
Non-PO Scheduled Principal	418,640.28
Non-PO Prepayments & Recoveries	4,896,773.68
Non-PO Liquidation Principal	0.00
Non-PO Principal Loss	<u>0.00</u>
Ending Non-PO Balance	616,124,209.34



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Principal Distribution Amounts

Senior and Subordinate Percentages

Senior Percentage Original	96.09154%
Senior Prepayment Percentage Original	100.00000%
Senior Percentage	95.90391%
Senior Prepayment Percentage	100.00000%
Subordinate Percentages	4.09609%
Subordinate Prepayment Percentage	0.00000%

Principal Distribution Amounts

Senior Principal Distribution Amount	5,298,266.08
Subordinate Principal Distribution Amount	17,147.87
PO Principal Distribution Amount	<u>1,064.07</u>
Total Principal Distribution Amount	5,316,478.03

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	592,067,729.71
96.099928%	95.880591%

Class M
Class M Percentage

16,072,400.00	15,980,114.65
2.450061%	2.587851%

Class B1
Class B1 Percentage

4,264,000.00	4,239,516.74
0.650000%	0.686556%

Class B2
Class B2 Percentage

1,968,000.00	1,956,700.03
0.300000%	0.316872%

Class B3
Class B3 Percentage

1,312,000.00	1,304,466.69
0.200000%	0.211248%

Class B4
Class B4 Percentage

656,000.00	652,233.34
0.100000%	0.105624%

Class B5
Class B5 Percentage

1,312,068.21	1,304,534.51
0.200010%	0.211259%



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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	0.199	278,318.44	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	0.100	248,269.05	0.040
250,000.00	- 275,000.00	0	0.000	0.00	0.000
275,000.00	- 300,000.00	2	0.199	585,217.83	0.095
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	0.199	736,934.77	0.119
375,000.00	- 400,000.00	1	0.100	379,051.47	0.061
400,000.00	- 425,000.00	13	1.296	5,464,121.25	0.885
425,000.00	- 450,000.00	99	9.870	43,498,080.79	7.044
450,000.00	- 475,000.00	89	8.873	41,195,279.81	6.671
475,000.00	- 500,000.00	108	10.768	52,836,562.33	8.556
500,000.00	- 525,000.00	96	9.571	49,237,251.17	7.974
525,000.00	- 550,000.00	80	7.976	43,179,934.89	6.993
550,000.00	- 575,000.00	67	6.680	37,646,182.76	6.096
575,000.00	- 600,000.00	73	7.278	42,911,771.63	6.949
600,000.00	- 625,000.00	34	3.390	20,843,444.87	3.375
625,000.00	- 650,000.00	61	6.082	39,107,117.51	6.333
650,000.00	- 675,000.00	24	2.393	15,889,874.99	2.573
675,000.00	- 700,000.00	35	3.490	24,050,471.37	3.895
700,000.00	- 725,000.00	13	1.296	9,278,941.84	1.503
725,000.00	- 750,000.00	25	2.493	18,448,716.48	2.988
750,000.00	- 775,000.00	16	1.595	12,208,463.05	1.977
775,000.00	- 800,000.00	27	2.692	21,371,884.46	3.461
>	800,000.00	135	13.460	138,109,404.92	22.366
Wgt Ave / Total:		1003	100.000	617,505,295.68	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	0.100	446,910.37	0.072
5.5	-	6.0	37	3.689	24,378,736.70	3.948
6.0	-	6.5	572	57.029	356,954,341.16	57.806
6.5	-	7.0	381	37.986	227,076,613.55	36.773
7.0	-	7.5	11	1.097	8,224,442.34	1.332
7.5	-	8.0	1	0.100	424,251.56	0.069
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:			1003	100.000	617,505,295.68	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	0.100	487,636.72	0.079
300	-	360	1002	99.900	617,017,658.96	99.921
>		360	0	0.000	0.00	0.000
Wgt Ave / Total:			1003	100.000	617,505,295.68	100.000