

Mail Stop 3561

January 10, 2008

Via Fax and U.S. Mail

Steve Bailey  
Senior Managing Director, Loan Administration  
Countrywide Home Loans Servicing LP  
4500 Park Granada  
Calabasas, California

**Re: CWABS Asset-Backed Certificates Trust 2006-12**  
**Form 10-K for the fiscal year ended December 31, 2006**  
**Filed March 27, 2007**  
**File No. 333-131591-14**

Dear Mr. Bailey,

We have completed our review of your Form 10-K and related filings and have no further comments at this time.

Sincerely,

Max A. Webb  
Assistant Director