



101 Barclay St., 4W
New York, NY 10286

Officer: Maria Tokarz
212-815-4595

Associate: Steven Chrysanthis
212-815-8318

CWABS, Inc.
CWABS Asset-Backed Certificates 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
1A	12667AAA4	Senior	Var-Act/360	437,777,354.90	5.480000	18,229,795.50	1,999,183.25	20,228,978.75	0.00	419,547,559.40	0.00
2A1	12667AAB2	Senior	Var-Act/360	224,246,469.06	5.420000	11,425,139.39	1,012,846.55	12,437,985.94	0.00	212,821,329.67	0.00
2A2	12667AAC0	Senior	Var-Act/360	184,147,000.00	5.500000	0.00	844,007.08	844,007.08	0.00	184,147,000.00	0.00
2A3	12667AAD8	Senior	Var-Act/360	40,438,000.00	5.610000	0.00	189,047.65	189,047.65	0.00	40,438,000.00	0.00
C	12667AAP1	Strip IO	Fix-30/360	1,171,308,823.96	2.372016	0.00	2,315,302.34	2,315,302.34	0.00	1,141,653,889.07	0.00
P	12667AAQ9	Senior	Fix-30/360	100.00	0.000000	0.00	411,459.53	411,459.53	0.00	100.00	0.00
AR	12667AAR7	Senior	Fix-30/360	0.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
M1	12667AAE6	Mezzanine	Var-Act/360	52,000,000.00	5.650000	0.00	244,833.33	244,833.33	0.00	52,000,000.00	0.00
M2	12667AAF3	Mezzanine	Var-Act/360	46,800,000.00	5.690000	0.00	221,910.00	221,910.00	0.00	46,800,000.00	0.00
M3	12667AAG1	Mezzanine	Var-Act/360	28,600,000.00	5.710000	0.00	136,088.33	136,088.33	0.00	28,600,000.00	0.00
M4	12667AAH9	Mezzanine	Var-Act/360	26,000,000.00	5.800000	0.00	125,666.67	125,666.67	0.00	26,000,000.00	0.00
M5	12667AAJ5	Mezzanine	Var-Act/360	24,050,000.00	5.850000	0.00	117,243.75	117,243.75	0.00	24,050,000.00	0.00
M6	12667AAK2	Mezzanine	Var-Act/360	23,400,000.00	5.900000	0.00	115,050.00	115,050.00	0.00	23,400,000.00	0.00
M7	12667AAL0	Mezzanine	Var-Act/360	21,450,000.00	6.350000	0.00	113,506.25	113,506.25	0.00	21,450,000.00	0.00
M8	12667AAM8	Mezzanine	Var-Act/360	19,500,000.00	6.700000	0.00	108,875.00	108,875.00	0.00	19,500,000.00	0.00
B	12667AAN6	Junior	Var-Act/360	15,600,000.00	7.600000	0.00	98,800.00	98,800.00	0.00	15,600,000.00	0.00
Totals				1,144,008,923.96		29,654,934.89	8,053,819.73	37,708,754.62	0.00	1,114,353,989.07	0.00



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Principal Distribution Detail

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Scheduled Principal Distribution	Net Principal Distribution	Current Realized Losses	Ending Certificate Balance	Ending Certificate Factor
1A	12667AAA4	492,030,000.00	437,777,354.90	18,229,795.50	18,229,795.50	0.00	419,547,559.40	0.85268694876
2A1	12667AAB2	298,685,000.00	224,246,469.06	11,425,139.39	11,425,139.39	0.00	212,821,329.67	0.71252767856
2A2	12667AAC0	184,147,000.00	184,147,000.00	0.00	0.00	0.00	184,147,000.00	1.00000000000
2A3	12667AAD8	40,438,000.00	40,438,000.00	0.00	0.00	0.00	40,438,000.00	1.00000000000
C	12667AAP1	1,300,000,000.00	1,171,308,823.96	0.00	0.00	0.00	1,141,653,889.07	0.87819529928
P	12667AAQ9	100.00	100.00	0.00	0.00	0.00	100.00	1.00000000000
AR	12667AAR7	100.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
M1	12667AAE6	52,000,000.00	52,000,000.00	0.00	0.00	0.00	52,000,000.00	1.00000000000
M2	12667AAF3	46,800,000.00	46,800,000.00	0.00	0.00	0.00	46,800,000.00	1.00000000000
M3	12667AAG1	28,600,000.00	28,600,000.00	0.00	0.00	0.00	28,600,000.00	1.00000000000
M4	12667AAH9	26,000,000.00	26,000,000.00	0.00	0.00	0.00	26,000,000.00	1.00000000000
M5	12667AAJ5	24,050,000.00	24,050,000.00	0.00	0.00	0.00	24,050,000.00	1.00000000000
M6	12667AAK2	23,400,000.00	23,400,000.00	0.00	0.00	0.00	23,400,000.00	1.00000000000
M7	12667AAL0	21,450,000.00	21,450,000.00	0.00	0.00	0.00	21,450,000.00	1.00000000000
M8	12667AAM8	19,500,000.00	19,500,000.00	0.00	0.00	0.00	19,500,000.00	1.00000000000
B	12667AAN6	15,600,000.00	15,600,000.00	0.00	0.00	0.00	15,600,000.00	1.00000000000
Totals		1,272,700,200.00	1,144,008,923.96	29,654,934.89	29,654,934.89	0.00	1,114,353,989.07	



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Interest Distribution Detail

Class	Beginning Certificate Balance	Pass Through Rate (%)	Effective Coupon (%)	Current Interest	Deferred Interest	Total Interest Due	Net Rate Carryover Paid	Net Interest Shortfall	Interest Paid	Net Rate Carryover After Dist.
1A	437,777,354.90	5.480000	5.480000	1,999,183.25	0.00	1,999,183.25	0.00	0.00	1,999,183.25	0.00
2A1	224,246,469.06	5.420000	5.420000	1,012,846.55	0.00	1,012,846.55	0.00	0.00	1,012,846.55	0.00
2A2	184,147,000.00	5.500000	5.500000	844,007.08	0.00	844,007.08	0.00	0.00	844,007.08	0.00
2A3	40,438,000.00	5.610000	5.610000	189,047.65	0.00	189,047.65	0.00	0.00	189,047.65	0.00
C	1,171,308,823.96	2.372016	2.372016	2,315,302.34	0.00	2,315,302.34	0.00	0.00	2,315,302.34	0.00
P	100.00	0.000000	4937514.360000	0.00	0.00	0.00	0.00	0.00	411,459.53	0.00
AR	0.00	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M1	52,000,000.00	5.650000	5.650000	244,833.33	0.00	244,833.33	0.00	0.00	244,833.33	0.00
M2	46,800,000.00	5.690000	5.690000	221,910.00	0.00	221,910.00	0.00	0.00	221,910.00	0.00
M3	28,600,000.00	5.710000	5.710000	136,088.33	0.00	136,088.33	0.00	0.00	136,088.33	0.00
M4	26,000,000.00	5.800000	5.800000	125,666.67	0.00	125,666.67	0.00	0.00	125,666.67	0.00
M5	24,050,000.00	5.850000	5.850000	117,243.75	0.00	117,243.75	0.00	0.00	117,243.75	0.00
M6	23,400,000.00	5.900000	5.900000	115,050.00	0.00	115,050.00	0.00	0.00	115,050.00	0.00
M7	21,450,000.00	6.350000	6.350000	113,506.25	0.00	113,506.25	0.00	0.00	113,506.25	0.00
M8	19,500,000.00	6.700000	6.700000	108,875.00	0.00	108,875.00	0.00	0.00	108,875.00	0.00
B	15,600,000.00	7.600000	7.600000	98,800.00	0.00	98,800.00	0.00	0.00	98,800.00	0.00
Totals	1,144,008,923.96			7,642,360.20	0.00	7,642,360.20	0.00	0.00	8,053,819.73	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 (%)
1A	12667AAA4	492,030,000.00	889.737119483	37.050170721	4.063132846	852.686948762	5.480000
2A1	12667AAB2	298,685,000.00	750.779145457	38.251466897	3.391019140	712.527678559	5.420000
2A2	12667AAC0	184,147,000.00	1,000.000000000	0.000000000	4.583333333	1,000.000000000	5.500000
2A3	12667AAD8	40,438,000.00	1,000.000000000	0.000000000	4.675000000	1,000.000000000	5.610000
C	12667AAP1	1,300,000,000.00	901.006787662	0.000000000	1.781001798	878.195299285	2.372016
P	12667AAQ9	100.00	1,000.000000000	0.000000000	4,114,595.299999999	1,000.000000000	0.000000
AR	12667AAR7	100.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000
M1	12667AAE6	52,000,000.00	1,000.000000000	0.000000000	4.708333333	1,000.000000000	5.650000
M2	12667AAF3	46,800,000.00	1,000.000000000	0.000000000	4.741666667	1,000.000000000	5.690000
M3	12667AAG1	28,600,000.00	1,000.000000000	0.000000000	4.758333333	1,000.000000000	5.710000
M4	12667AAH9	26,000,000.00	1,000.000000000	0.000000000	4.833333333	1,000.000000000	5.800000
M5	12667AAJ5	24,050,000.00	1,000.000000000	0.000000000	4.875000000	1,000.000000000	5.850000
M6	12667AAK2	23,400,000.00	1,000.000000000	0.000000000	4.916666667	1,000.000000000	5.900000
M7	12667AAL0	21,450,000.00	1,000.000000000	0.000000000	5.291666667	1,000.000000000	6.350000
M8	12667AAM8	19,500,000.00	1,000.000000000	0.000000000	5.583333333	1,000.000000000	6.700000
B	12667AAN6	15,600,000.00	1,000.000000000	0.000000000	6.333333333	1,000.000000000	7.600000
Totals		1,272,700,200.00	898.883275071	23.300801626	6.328135825	875.582473445	



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Pool Level Data			
Distribution Date			01/25/07
Cut-off Date			06/30/06
Record Date			12/29/06
Determination Date			01/15/07
LIBOR Determination Date			12/21/06
Accrual Period 30/360	Begin		12/30/06
	End		01/30/07
Number of Days in 30/360 Accrual Period			30
Accrual Period Actual Days	Begin		12/26/06
	End		01/25/07
Number of Days in Actual Accrual Period			30

Interest Rate Details

Libor Rate	5.35000%
Group 1 Net Rate Cap	7.88773%
Group 2 Net Rate Cap	7.77729%
Subordinate Net Rate Cap	7.83081%

Prefunding Detail

	Group I	Group II	Total
Target Funding Balance	630,000,000.00	670,000,000.00	1,300,000,000.00
Initial Funded Balance	629,999,949.30	670,000,002.47	1,299,999,951.77
Initial Unfunded Balance	50.70	-2.47	48.23

Initial Unfunded Amounts are passed through as Prinicipal at the end of the Prefunding Period



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Collateral Detail

Original Mortgage Loan Details

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Original Aggregate Loan Count	3,683	3,161	6,844
Original Stated Principal Balance	629,999,949.30	670,000,050.70	1,300,000,000.00
Original Weighted Average Mortgage Rate	8.59259%	8.53373%	
Original Weighted Average Net Mortgage Rate	8.08359%	8.02473%	
Original Weighted Average Remaining Term	360	359	

Current Mortgage Loan Details

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Beginning Aggregate Loan Count	3,430	2,847	6,277
Loans Paid Off or otherwise removed pursuant to the PSA	86	44	130
Ending Aggregate Loan Count	3,344	2,803	6,147
Beginning Pool Stated Principal Balance	575,736,986.08	595,571,837.88	1,171,308,823.96
Scheduled Principal	225,287.53	217,990.30	443,277.83
Unscheduled Principal	18,003,710.68	11,207,946.38	29,211,657.06
Realized Principal Losses	0.00	0.00	0.00
Ending Pool Stated Principal Balance	557,507,987.87	584,145,901.20	1,141,653,889.07
Beginning Weighted Average Mortgage Rate	8.59304%	8.49548%	
Beginning Weighted Average Net Mortgage Rate	8.08404%	7.97085%	
Ending Weighted Average Mortgage Rate	8.59467%	8.49385%	
Ending Weighted Average Net Mortgage Rate	8.08567%	7.96893%	
Beginning Weighted Average Remaining Term to Maturity	354	354	
Ending Weighted Average Remaining Term to Maturity	353	353	



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Servicer Remittance Summary

Interest Remittance Amount

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Scheduled Interest Collected	3,302,320.57	3,172,658.26	6,474,978.83
Interest Advances	540,152.05	760,944.33	1,301,096.38
Compensating Interest	40,412.68	26,878.13	67,290.80
Liquidation Interest Proceeds	0.00	0.00	0.00
Seller Shortfall Interest Requirement	0.00	0.00	0.00
Less: Advances and Expenses Reimbursed	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Total Interest Remittance Amount	3,882,885.30	3,960,480.71	7,843,366.01

Principal Remittance Amount

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Scheduled Principal	225,287.53	217,990.30	443,277.83
Curtailment Principal	28,366.14	16,467.85	44,833.99
Paid in Full Principal	17,975,344.54	11,191,478.53	29,166,823.07
Repurchased Principal	0.00	0.00	0.00
Liquidation Principal	0.00	0.00	0.00
Subsequent Recoveries	-412.50	-1,555.50	-1,968.00
Less: Non-Recoverable Principal Advances relating to Principal	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Total Principal Remittance Amount	<u>18,228,585.71</u>	<u>11,424,381.18</u>	<u>29,652,966.89</u>

Total Servicer Remittance

22,111,471.01	15,384,861.89	37,496,332.90
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Distributable Amounts

Principal Distribution Amount

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Principal Remittance Amount	18,228,585.71	11,424,381.18	29,652,966.89
Extra Principal Distribution Amount	1,209.79	758.21	1,968.00
Transfer from Prefunding Account Month 1	0.00	0.00	0.00
Less: OC Reduction	0.00	0.00	0.00
Principal Distribution Amount	18,229,795.50	11,425,139.39	29,654,934.89

Interest Funds

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Interest Remittance	3,882,885.30	3,960,480.71	7,843,366.01
Less: Trustee Fee	4,318.03	4,466.79	8,784.82
Interest Funds	3,878,567.27	3,956,013.92	7,834,581.20

Swap Contract

Net Swap Payment

Net Swap Payment Received	0.00
Portion of Net Swap Payment Received allocated to Trust	0.00
Net Swap Payment Paid	190,252.98
Swap Termination Fee	0.00
Seniors Current Interest and Interest Carry Forward Amounts	0.00
Subordinate Current Interest and Interest Carry Forward Amounts	0.00
Extra Principal Distribution to meet OD Deficiency	0.00
Net Carryover Amounts Paid	0.00
Senior Unpaid Loss Amounts	0.00
Subordinate Unpaid Loss Amounts	0.00
Total	0.00



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Servicer Advances

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Principal Advances	29,753.18	38,845.72	68,598.90
Interest Advances	540,152.05	760,944.33	1,301,096.38
Reimbursement for Principal & Interest Advances	0.00	0.00	0.00
Reimbursement for Nonrecoverable Advances	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Total Advances	569,905.23	799,790.05	1,369,695.28

Fees of the Trust

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Gross Master Servicing Fee	239,890.41	248,154.93	488,045.34
Net Master Servicing Fee Paid	199,477.73	221,276.81	420,754.54
Trustee Fee	<u>4,318.03</u>	<u>4,466.79</u>	<u>8,784.82</u>
Total Net Loan Fees	203,795.76	233,498.33	437,294.09

Mortgage Prepayment Details

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Principal Balance of Loans Paid in Full	17,975,344.54	11,191,478.53	29,166,823.07
Prepayment Interest Excess	0.00	0.00	0.00
Prepayment Interest Shortfall	40,412.68	26,878.13	67,290.80
Compensating Interest	40,412.68	26,878.13	67,290.80
Non-Supported Prepayment Interest Shortfall	-0.00	0.00	-0.00
Prepayment Charges	268,864.24	142,595.29	411,459.53
CPR %	31.70903%	20.39249%	
SMM %	3.12830%	1.88257%	

Loan Substitution

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Aggregate Stated of Principal Balances Removed	0.00	0.00	0.00
Aggregate Stated of Principal Balance Added	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Aggregate Principal Substitution Shortfall Amount	0.00	0.00	0.00



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Loan Status

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	173	5.17344%	27,272,900.43	4.89193%	69	2.06340%	11,752,109.10	2.10797%	22	0.65789%	3,111,326.90	0.55808%
Group 2	170	6.06493%	32,004,844.45	5.47891%	78	2.78273%	15,192,716.48	2.60084%	26	0.92758%	4,309,019.76	0.73766%
Total	343	5.57996%	59,277,744.88	5.19227%	147	2.39141%	26,944,825.58	2.36016%	48	0.78087%	7,420,346.66	0.64996%

	Foreclosure				Bankruptcy				REO			
	Loan Count	Loan Count %	Balance	Balance %	Loan Count	Loan Count %	Balance	Balance %	Loan Count	Loan Count %	Balance	Balance %
Group 1	162	4.84450%	24,227,923.57	4.34575%	12	0.35885%	1,317,183.42	0.23626%	24	0.71770%	3,206,451.38	0.57514%
Group 2	189	6.74278%	45,967,010.34	7.86910%	14	0.49946%	2,239,476.25	0.38338%	17	0.60649%	2,834,535.52	0.48524%
Total	351	5.71010%	70,194,933.91	6.14853%	26	0.42297%	3,556,659.67	0.31154%	41	0.66699%	6,040,986.90	0.52914%

Realized Loss Detail

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Current Period Realized Losses	0.00	0.00	0.00
Cumulative Realized Losses	23,424.43	3,045.75	26,470.18
Total Liquidated Loan Balance	0.00	0.00	0.00
Total Liquidated Proceeds	0.00	0.00	0.00
Subsequent Recoveries	-412.50	-1,555.50	-1,968.00

<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			
<u>Group II</u>	N/A			



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212-815-4595

Associate: Steven Chrysanthis
212-815-8318

CWABS, Inc.
CWABS Asset-Backed Certificates Trust 2006-12
Series 2006-12

Trust Accounts	
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Certificate Account

	Beginning Balance	0.00
Deposits	Principal Remittance	29,652,966.89
	Interest Remittance	7,843,366.01
	Prepayment Charges	<u>411,459.53</u>
	Total Available Funds	37,907,792.43
Withdrawals	To the Master Servicer, any unpaid or reimbursed Amounts	0.00
	To the Seller, any unpaid or reimbursed Amounts	0.00
	To the Depositor, any unpaid or reimbursed Amounts	0.00
	To Terminate the Account	<u>0.00</u>
	To the Distribution Account	37,907,792.43
	Ending Balance	0.00

Distribution Account

	Beginning Balance	0.00
Deposits	From the Certificate Account, the Total Available Funds	37,907,792.43
	Investment Income	0.00
	Portion of Net Swap Payment Received allocated to Trust	0.00
	Withdrawal from Principal Account	<u>0.00</u>
	Total Deposit	37,907,792.43
Withdrawals	To the trustee, the Trustee Fee	8,784.82
	To the Counterparty, the Net Swap Payment	190,252.98
	To the Classes, Principal and Interest Payments	37,708,754.63
	To Terminate the Distribution Account	<u>0.00</u>
	Total Withdrawals	37,907,792.43
	Ending Balance	0.00



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Carryover Reserve Account

Beginning Balance	1,000.00
Deposits from Excess Cashflow	0.00
Withdrawals to Pay NRC	<u>0.00</u>
Ending Balance	1,000.00

For Details on the NRC Payment, see Interest Detail, page 3

Swap Account

Beginning Balance	0.00
Deposits	190,252.98
Withdrawals	<u>190,252.98</u>
Ending Balance	0.00

Credit Comeback Excess Account

Beginning Balance	1,000.00
Deposit Credit Comeback Excess Amount	0.00
Withdrawals	<u>0.00</u>
Ending Balance	1,000.00

Principal Reserve Fund

Beginning	100.00
Deposit	0.00
Withdrawal to AR , Class P	<u>0.00</u>
Ending Balance	100.00



The BANK
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Credit Enhancements

Overcollateralization Details

OC Amount Beginning	27,300,000.00
OC Floor	6,500,000.00
OC Target Amount	27,300,000.00
OC Reduction	0.00
OC Amount Ending	27,300,000.00
OC Deficiency Amount Ending	0.00
Credit Comeback Excess Cashflow	0.00
Excess Cashflow	2,317,270.34
Extra Principal Distribution Amount	1,968.00

Trigger Events

Rolling Sixty-Day Delinq Rate	7.539%
Delinquency Trigger Event	NO
Senior Enhancement Percentage	0.000%
Cumulative Loss Rate	0.002%
Cumulative Loss Trigger Event	NO
Trigger Event	NO
Stepdown Date	NO



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Subordination

Credit Support

Class A
Class A Percentage

Class M1
Class M1 Percentage

Class M2
Class M2 Percentage

Class M3
Class M3 Percentage

Class M4
Class M4 Percentage

Class M5
Class M5 Percentage

Class M6
Class M6 Percentage

Class M7
Class M7 Percentage

Class M8
Class M8 Percentage

Class B
Class B Percentage

<u>Original</u>	<u>Current</u>
1,015,300,200.00 79.775284%	856,953,989.07 76.901415%
52,000,000.00 4.085801%	52,000,000.00 4.666381%
46,800,000.00 3.677221%	46,800,000.00 4.199743%
28,600,000.00 2.247191%	28,600,000.00 2.566509%
26,000,000.00 2.042901%	26,000,000.00 2.333190%
24,050,000.00 1.889683%	24,050,000.00 2.158201%
23,400,000.00 1.838611%	23,400,000.00 2.099871%
21,450,000.00 1.685393%	21,450,000.00 1.924882%
19,500,000.00 1.532175%	19,500,000.00 1.749893%
15,600,000.00 1.225740%	15,600,000.00 1.399914%



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Group I

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	18	0.538	870,956.31	0.156
50,000.00	-	75,000.00	278	8.313	18,068,968.24	3.241
75,000.00	-	100,000.00	446	13.337	39,266,087.60	7.043
100,000.00	-	125,000.00	565	16.896	63,650,741.12	11.417
125,000.00	-	150,000.00	415	12.410	57,050,477.65	10.233
150,000.00	-	175,000.00	372	11.124	60,534,014.31	10.858
175,000.00	-	200,000.00	301	9.001	56,468,300.34	10.129
200,000.00	-	225,000.00	249	7.446	52,813,010.16	9.473
225,000.00	-	250,000.00	145	4.336	34,491,817.53	6.187
250,000.00	-	275,000.00	139	4.157	36,427,811.87	6.534
275,000.00	-	300,000.00	141	4.217	40,610,434.50	7.284
300,000.00	-	325,000.00	72	2.153	22,562,432.58	4.047
325,000.00	-	350,000.00	63	1.884	21,368,649.51	3.833
350,000.00	-	375,000.00	63	1.884	22,754,436.88	4.081
375,000.00	-	400,000.00	54	1.615	20,972,210.55	3.762
400,000.00	-	425,000.00	17	0.508	6,917,727.53	1.241
425,000.00	-	450,000.00	4	0.120	1,753,101.58	0.314
450,000.00	-	475,000.00	1	0.030	450,809.61	0.081
475,000.00	-	500,000.00	1	0.030	476,000.00	0.085
500,000.00	-	525,000.00	0	0.000	0.00	0.000
525,000.00	-	550,000.00	0	0.000	0.00	0.000
550,000.00	-	575,000.00	0	0.000	0.00	0.000
575,000.00	-	600,000.00	0	0.000	0.00	0.000
600,000.00	-	625,000.00	0	0.000	0.00	0.000
625,000.00	-	650,000.00	0	0.000	0.00	0.000
650,000.00	-	675,000.00	0	0.000	0.00	0.000
675,000.00	-	700,000.00	0	0.000	0.00	0.000
700,000.00	-	725,000.00	0	0.000	0.00	0.000
725,000.00	-	750,000.00	0	0.000	0.00	0.000
750,000.00	-	775,000.00	0	0.000	0.00	0.000
775,000.00	-	800,000.00	0	0.000	0.00	0.000
>		800,000.00	0	0.000	0.00	0.000
Wgt Ave / Total:			3344	100.000	557,507,987.87	100.000

Group II

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	14	0.499	290,750.08	0.050
25,000.00	-	50,000.00	101	3.603	3,862,259.81	0.661
50,000.00	-	75,000.00	219	7.813	13,767,637.27	2.357
75,000.00	-	100,000.00	237	8.455	20,989,688.41	3.593
100,000.00	-	125,000.00	289	10.310	32,494,853.96	5.563
125,000.00	-	150,000.00	257	9.169	35,411,657.99	6.062
150,000.00	-	175,000.00	257	9.169	41,531,848.43	7.110
175,000.00	-	200,000.00	230	8.205	43,059,433.83	7.371
200,000.00	-	225,000.00	225	8.027	47,879,626.20	8.197



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<u>Update Face</u>	<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
225,000.00 - 250,000.00	176	6.279	41,766,781.10	7.150
250,000.00 - 275,000.00	136	4.852	35,713,398.71	6.114
275,000.00 - 300,000.00	123	4.388	35,346,943.55	6.051
300,000.00 - 325,000.00	81	2.890	25,268,465.10	4.326
325,000.00 - 350,000.00	72	2.569	24,283,688.51	4.157
350,000.00 - 375,000.00	61	2.176	21,980,508.71	3.763
375,000.00 - 400,000.00	53	1.891	20,646,746.28	3.535
400,000.00 - 425,000.00	39	1.391	16,192,913.92	2.772
425,000.00 - 450,000.00	51	1.819	22,344,459.50	3.825
450,000.00 - 475,000.00	40	1.427	18,515,559.07	3.170
475,000.00 - 500,000.00	39	1.391	19,143,867.60	3.277
500,000.00 - 525,000.00	17	0.606	8,760,875.17	1.500
525,000.00 - 550,000.00	27	0.963	14,581,485.22	2.496
550,000.00 - 575,000.00	10	0.357	5,594,341.37	0.958
575,000.00 - 600,000.00	11	0.392	6,499,360.83	1.113
600,000.00 - 625,000.00	5	0.178	3,058,678.31	0.524
625,000.00 - 650,000.00	5	0.178	3,185,677.64	0.545
650,000.00 - 675,000.00	6	0.214	3,956,583.26	0.677
675,000.00 - 700,000.00	4	0.143	2,756,851.88	0.472
700,000.00 - 725,000.00	3	0.107	2,149,346.68	0.368
725,000.00 - 750,000.00	4	0.143	2,952,574.32	0.505
750,000.00 - 775,000.00	1	0.036	770,303.67	0.132
775,000.00 - 800,000.00	1	0.036	794,750.00	0.136
> 800,000.00	9	0.321	8,593,984.82	1.471
Wgt Ave / Total:	2803	100.000	584,145,901.20	100.000

Group I

<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	2	0.060	357,992.33	0.064
5.5 - 6.0	21	0.628	4,470,372.54	0.802
6.0 - 6.5	50	1.495	12,252,467.23	2.198
6.5 - 7.0	141	4.217	29,328,739.37	5.261
7.0 - 7.5	276	8.254	55,786,391.97	10.006
7.5 - 8.0	472	14.115	90,648,199.85	16.260
8.0 - 8.5	507	15.161	87,920,242.97	15.770
8.5 - 9.0	586	17.524	93,491,232.52	16.769
9.0 - 9.5	456	13.636	68,559,148.70	12.297
9.5 - 10.0	432	12.919	61,673,488.40	11.062
10.0 - 10.5	208	6.220	26,415,319.36	4.738
10.5 - 11.0	118	3.529	16,879,753.73	3.028
11.0 - 11.5	48	1.435	6,961,115.76	1.249
11.5 - 12.0	15	0.449	1,338,985.94	0.240
12.0 - >	9	0.269	1,255,077.76	0.225
> 12.5	3	0.090	169,459.44	0.030
Wgt Ave / Total:	3344	100.000	557,507,987.87	100.000

Group II



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Issuance Coupon			Number of Items	Percent of Items	Principal Balance	Percent of Balance
<=		5.0	2	0.071	210,095.24	0.036
5.0	-	5.5	8	0.285	2,858,458.49	0.489
5.5	-	6.0	26	0.928	8,940,559.17	1.531
6.0	-	6.5	64	2.283	17,421,342.01	2.982
6.5	-	7.0	140	4.995	39,657,753.69	6.789
7.0	-	7.5	233	8.313	58,460,182.16	10.008
7.5	-	8.0	401	14.306	97,196,576.15	16.639
8.0	-	8.5	421	15.020	96,772,556.73	16.567
8.5	-	9.0	434	15.483	96,367,583.31	16.497
9.0	-	9.5	290	10.346	58,144,733.30	9.954
9.5	-	10.0	299	10.667	51,980,516.04	8.899
10.0	-	10.5	151	5.387	22,647,945.67	3.877
10.5	-	11.0	123	4.388	17,713,963.90	3.032
11.0	-	11.5	87	3.104	7,758,973.19	1.328
11.5	-	12.0	58	2.069	4,664,067.04	0.798
12.0	-	12.5	34	1.213	1,920,495.24	0.329
>		12.5	32	1.142	1,430,099.87	0.245
Wgt Ave / Total:			2803	100.000	584,145,901.20	100.000

Group I

Update Term			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	0	0.000	0.00	0.000
300	-	360	3344	100.000	557,507,987.87	100.000
>		360	0	0.000	0.00	0.000
Wgt Ave / Total:			3344	100.000	557,507,987.87	100.000

Group II

Update Term			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	0	0.000	0.00	0.000
300	-	360	2803	100.000	584,145,901.20	100.000
>		360	0	0.000	0.00	0.000
Wgt Ave / Total:			2803	100.000	584,145,901.20	100.000