



101 Barclay St., 8W  
New York, NY 10286

Officer: Cirino Emanuele  
212-815-3087

Associate: Steven Chrysanthis  
212-815-8318

**CWALT, Inc.**  
**Alternative Loan Trust 2006-OA12**  
**Mortgage Pass-Through Certificates, Series 2006-OA12**

*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
A1A	23243AAA4	Senior	Var-Act/360	202,458,000.00	5.480000	1,316,613.40	739,646.56	2,056,259.96	0.00	201,141,386.60	0.00
A1B	23243AAB2	Senior	Var-Act/360	299,209,000.00	5.590000	0.00	1,115,052.21	1,115,052.21	0.00	299,209,000.00	0.00
A1C	23243AAC0	Senior	Var-Act/360	45,341,000.00	5.680000	0.00	171,691.25	171,691.25	0.00	45,341,000.00	0.00
A2	23243AAD8	Senior	Var-Act/360	177,916,000.00	5.610000	428,232.47	665,405.84	1,093,638.31	0.00	177,487,767.53	0.00
A3	23243AAE6	Senior	Var-Act/360	181,231,000.00	5.680000	436,211.47	686,261.39	1,122,472.85	0.00	180,794,788.53	0.00
<b>1X</b>				<b>0.00</b>	<b>1.243890</b>	<b>0.00</b>	<b>897,974.19</b>	<b>897,974.19</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>1X-1</b>	23243AAF3	Strip IO	Fix-30/360	838,193,375.00	1.312843	0.00	848,237.40	848,237.40	0.00	836,175,896.96	0.00
<b>1X-2</b>	23243AAF3	Strip PO	Fix-30/360	0.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
<b>1X-3</b>	23243AAF3	Strip IO	Fix-30/360	98,335,812.30	0.656154	0.00	49,736.79	49,736.79	0.00	98,294,434.14	0.00
<b>1X-4</b>	23243AAF3	Strip PO	Fix-30/360	0.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
XP	23243AAG1	Strip IO	Fix-Act/360	75,934,798.00	0.000000	0.00	75,247.51	75,247.51	0.00	75,767,864.68	0.00
AR	23243AAW6	Senior	Fix-30/360	100.00	5.687862	100.00	0.80	100.80	0.00	0.00	0.00
<b>P</b>				<b>100.00</b>	<b>0.000000</b>	<b>0.00</b>	<b>30,078.48</b>	<b>30,078.48</b>	<b>0.00</b>	<b>100.00</b>	<b>0.00</b>
<b>P-1</b>	23243AAX4	Prepay Penalties	Fix-30/360	0.00	0.000000	0.00	30,078.48	30,078.48	0.00	0.00	0.00
<b>P-2</b>	23243AAX4	Prepay Penalties	Fix-Act/360	100.00	0.000000	0.00	0.00	0.00	0.00	100.00	0.00
M1	23243AAH9	Subordinate	Var-Act/360	20,250,000.00	5.790000	8,520.88	78,165.00	86,685.88	0.00	20,241,479.12	0.00
M2	23243AAJ5	Subordinate	Var-Act/360	17,718,000.00	5.820000	7,455.46	68,745.84	76,201.30	0.00	17,710,544.54	0.00
M3	23243AAK2	Subordinate	Var-Act/360	7,593,000.00	5.850000	3,195.01	29,612.70	32,807.71	0.00	7,589,804.99	0.00
M4	23243AAL0	Subordinate	Var-Act/360	7,593,000.00	5.970000	3,195.01	30,220.14	33,415.15	0.00	7,589,804.99	0.00
M5	23243AAM8	Subordinate	Var-Act/360	7,593,000.00	6.050000	3,195.01	30,625.10	33,820.11	0.00	7,589,804.99	0.00
M6	23243AAN6	Subordinate	Var-Act/360	7,593,000.00	6.550000	3,195.01	33,156.10	36,351.11	0.00	7,589,804.99	0.00
M7	23243AAP1	Subordinate	Var-Act/360	5,062,000.00	7.000000	2,130.01	23,622.67	25,752.68	0.00	5,059,869.99	0.00
M8	23243AAQ9	Subordinate	Var-Act/360	5,062,000.00	7.109828	2,130.01	25,816.20	27,946.21	0.00	5,059,869.99	0.00
B1	23243AAS5	Subordinate	Var-Act/360	7,593,000.00	7.109828	3,195.01	38,724.30	41,919.31	0.00	7,589,804.99	0.00
B2	23243AAT3	Subordinate	Var-Act/360	4,050,000.00	7.109828	1,704.18	20,655.00	22,359.18	0.00	4,048,295.82	0.00
B3	23243AAU0	Subordinate	Var-Act/360	7,087,000.00	7.109828	2,982.10	36,143.70	39,125.80	0.00	7,084,017.90	0.00
B4	23243AAV8	Subordinate	Var-Act/360	9,114,986.00	7.109828	3,835.44	46,486.43	50,321.87	0.00	9,111,150.56	0.00
Totals				1,012,464,186.00		2,225,890.47	4,843,331.41	7,069,221.87	0.00	1,010,238,295.53	0.00



101 Barclay St., 8W  
New York, NY 10286

Officer: Cirino Emanuele  
212-815-3087

Associate: Steven Chrysanthis  
212-815-8318

**CWALT, Inc.**  
**Alternative Loan Trust 2006-OA12**  
**Mortgage Pass-Through Certificates, Series 2006-OA12**

*Principal Distribution Detail*

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Scheduled Principal Distribution	Net Principal Distribution	Deferred Interest	Current Realized Losses	Ending Certificate Balance	Ending Certificate Factor
A1A	23243AAA4	202,458,000.00	202,458,000.00	1,316,613.40	1,316,613.40	0.00	0.00	201,141,386.60	0.99349685664
A1B	23243AAB2	299,209,000.00	299,209,000.00	0.00	0.00	0.00	0.00	299,209,000.00	1.00000000000
A1C	23243AAC0	45,341,000.00	45,341,000.00	0.00	0.00	0.00	0.00	45,341,000.00	1.00000000000
A2	23243AAD8	177,916,000.00	177,916,000.00	428,232.47	428,232.47	0.00	0.00	177,487,767.53	0.99759306372
A3	23243AAE6	181,231,000.00	181,231,000.00	436,211.47	436,211.47	0.00	0.00	180,794,788.53	0.99759306372
<b>1X</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00000000000</b>
<b>1X-1</b>	23243AAF3	838,193,375.00	838,193,375.00	0.00	0.00	0.00	0.00	836,175,896.96	0.99759306372
<b>1X-2</b>	23243AAF3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
<b>1X-3</b>	23243AAF3	98,335,812.30	98,335,812.30	0.00	0.00	0.00	0.00	98,294,434.14	0.99957921573
<b>1X-4</b>	23243AAF3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
XP	23243AAG1	75,934,798.00	75,934,798.00	0.00	0.00	0.00	0.00	75,767,864.68	0.99780162296
AR	23243AAW6	100.00	100.00	100.00	100.00	0.00	0.00	0.00	0.00000000000
<b>P</b>		<b>100.00</b>	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>100.00</b>	<b>1.00000000000</b>
<b>P-1</b>	23243AAX4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
<b>P-2</b>	23243AAX4	100.00	100.00	0.00	0.00	0.00	0.00	100.00	1.00000000000
M1	23243AAH9	20,250,000.00	20,250,000.00	8,520.88	8,520.88	0.00	0.00	20,241,479.12	0.99957921573
M2	23243AAJ5	17,718,000.00	17,718,000.00	7,455.46	7,455.46	0.00	0.00	17,710,544.54	0.99957921573
M3	23243AAK2	7,593,000.00	7,593,000.00	3,195.01	3,195.01	0.00	0.00	7,589,804.99	0.99957921573
M4	23243AAL0	7,593,000.00	7,593,000.00	3,195.01	3,195.01	0.00	0.00	7,589,804.99	0.99957921573
M5	23243AAM8	7,593,000.00	7,593,000.00	3,195.01	3,195.01	0.00	0.00	7,589,804.99	0.99957921573
M6	23243AAN6	7,593,000.00	7,593,000.00	3,195.01	3,195.01	0.00	0.00	7,589,804.99	0.99957921573
M7	23243AAP1	5,062,000.00	5,062,000.00	2,130.01	2,130.01	0.00	0.00	5,059,869.99	0.99957921573
M8	23243AAQ9	5,062,000.00	5,062,000.00	2,130.01	2,130.01	0.00	0.00	5,059,869.99	0.99957921573
B1	23243AAS5	7,593,000.00	7,593,000.00	3,195.01	3,195.01	0.00	0.00	7,589,804.99	0.99957921573
B2	23243AAT3	4,050,000.00	4,050,000.00	1,704.18	1,704.18	0.00	0.00	4,048,295.82	0.99957921573
B3	23243AAU0	7,087,000.00	7,087,000.00	2,982.10	2,982.10	0.00	0.00	7,084,017.90	0.99957921573
B4	23243AAV8	9,114,986.00	9,114,986.00	3,835.44	3,835.44	0.00	0.00	9,111,150.56	0.99957921573
Totals		1,012,464,186.00	1,012,464,186.00	2,225,890.47	2,225,890.47	0.00	0.00	1,010,238,295.53	



101 Barclay St., 8W  
New York, NY 10286

Officer: Cirino Emanuele  
212-815-3087

Associate: Steven Chrysanthis  
212-815-8318

**CWALT, Inc.**  
**Alternative Loan Trust 2006-OA12**  
**Mortgage Pass-Through Certificates, Series 2006-OA12**

*Interest Distribution Detail*

Class	Beginning Certificate Balance	Pass Through Rate (%)	Current Interest	Deferred Interest	Total Interest Due	Net Rate Carryover Paid	Net Interest Shortfall	Interest Paid	Net Rate Carryover After Dist.
A1A	202,458,000.00	5.480000	739,646.56	0.00	739,646.56	0.00	0.00	739,646.56	0.00
A1B	299,209,000.00	5.590000	1,115,052.21	0.00	1,115,052.21	0.00	0.00	1,115,052.21	0.00
A1C	45,341,000.00	5.680000	171,691.25	0.00	171,691.25	0.00	0.00	171,691.25	0.00
A2	177,916,000.00	5.610000	665,405.84	0.00	665,405.84	0.00	0.00	665,405.84	0.00
A3	181,231,000.00	5.680000	686,261.39	0.00	686,261.39	0.00	0.00	686,261.39	0.00
<b>1X</b>	<b>0.00</b>	<b>1.243890</b>	<b>970,782.92</b>	<b>0.00</b>	<b>970,782.92</b>	<b>0.00</b>	<b>0.00</b>	<b>897,974.19</b>	<b>0.00</b>
<b>1X-1</b>	838,193,375.00	1.312843	917,013.41	0.00	917,013.41	0.00	0.00	848,237.40	0.00
<b>1X-2</b>	0.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>1X-3</b>	98,335,812.30	0.656154	53,769.51	0.00	53,769.51	0.00	0.00	49,736.79	0.00
<b>1X-4</b>	0.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
XP	75,934,798.00	0.000000	0.00	0.00	0.00	0.00	0.00	75,247.51	0.00
AR	100.00	5.687862	0.79	0.00	0.79	0.00	0.00	0.80	0.00
<b>P</b>	<b>100.00</b>	<b>0.000000</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>30,078.48</b>	<b>0.00</b>
<b>P-1</b>	0.00	0.000000	0.00	0.00	0.00	0.00	0.00	30,078.48	0.00
<b>P-2</b>	100.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M1	20,250,000.00	5.790000	78,165.00	0.00	78,165.00	0.00	0.00	78,165.00	0.00
M2	17,718,000.00	5.820000	68,745.84	0.00	68,745.84	0.00	0.00	68,745.84	0.00
M3	7,593,000.00	5.850000	29,612.70	0.00	29,612.70	0.00	0.00	29,612.70	0.00
M4	7,593,000.00	5.970000	30,220.14	0.00	30,220.14	0.00	0.00	30,220.14	0.00
M5	7,593,000.00	6.050000	30,625.10	0.00	30,625.10	0.00	0.00	30,625.10	0.00
M6	7,593,000.00	6.550000	33,156.10	0.00	33,156.10	0.00	0.00	33,156.10	0.00
M7	5,062,000.00	7.000000	23,622.67	0.00	23,622.67	0.00	0.00	23,622.67	0.00
M8	5,062,000.00	7.109828	23,993.30	0.00	23,993.30	1,822.90	0.00	25,816.20	0.00
B1	7,593,000.00	7.109828	35,989.95	0.00	35,989.95	2,734.35	0.00	38,724.30	0.00
B2	4,050,000.00	7.109828	19,196.53	0.00	19,196.53	1,458.47	0.00	20,655.00	0.00
B3	7,087,000.00	7.109828	33,591.57	0.00	33,591.57	2,552.13	0.00	36,143.70	0.00
B4	9,114,986.00	7.109828	43,203.99	0.00	43,203.99	43,934.29	0.00	46,486.43	0.00
Totals	1,012,464,186.00		4,798,963.85	0.00	4,798,963.85	52,502.14	0.00	4,843,331.41	0.00



101 Barclay St., 8W  
New York, NY 10286

Officer: Cirino Emanuele  
212-815-3087

Associate: Steven Chrysanthis  
212-815-8318

**CWALT, Inc.**  
**Alternative Loan Trust 2006-OA12**  
**Mortgage Pass-Through Certificates, Series 2006-OA12**

*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 (%)
A1A	23243AAA4	202,458,000.00	1,000.000000000	6.503143360	3.653333333	993.496856640	5.480000
A1B	23243AAB2	299,209,000.00	1,000.000000000	0.000000000	3.726666667	1,000.000000000	5.590000
A1C	23243AAC0	45,341,000.00	1,000.000000000	0.000000000	3.786666667	1,000.000000000	5.680000
A2	23243AAD8	177,916,000.00	1,000.000000000	2.406936276	3.740000000	997.593063724	5.610000
A3	23243AAE6	181,231,000.00	1,000.000000000	2.406936276	3.786666667	997.593063724	5.680000
<b>1X</b>		<b>0.00</b>	<b>0.000000000</b>	<b>0.000000000</b>	<b>0.958832039</b>	<b>0.000000000</b>	<b>1.243890</b>
<b>1X-1</b>	23243AAF3	838,193,375.00	1,000.000000000	0.000000000	1.011982950	997.593063724	1.312843
<b>1X-2</b>	23243AAF3	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000
<b>1X-3</b>	23243AAF3	98,335,812.30	1,000.000000000	0.000000000	0.505785140	999.579215731	0.656154
<b>1X-4</b>	23243AAF3	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000
XP	23243AAG1	75,934,798.00	1,000.000000000	0.000000000	0.990949033	997.801622959	0.000000
AR	23243AAW6	100.00	1,000.000000000	1,000.000000000	7.973806027	0.000000000	5.687862
<b>P</b>		<b>100.00</b>	<b>1,000.000000000</b>	<b>0.000000000</b>	<b>300,784.800000000</b>	<b>1,000.000000000</b>	<b>0.000000</b>
<b>P-1</b>	23243AAX4	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000
<b>P-2</b>	23243AAX4	100.00	1,000.000000000	0.000000000	0.000000000	1,000.000000000	0.000000
M1	23243AAH9	20,250,000.00	1,000.000000000	0.420784270	3.860000000	999.579215730	5.790000
M2	23243AAJ5	17,718,000.00	1,000.000000000	0.420784270	3.880000000	999.579215730	5.820000
M3	23243AAK2	7,593,000.00	1,000.000000000	0.420784270	3.900000000	999.579215730	5.850000
M4	23243AAL0	7,593,000.00	1,000.000000000	0.420784270	3.980000000	999.579215730	5.970000
M5	23243AAM8	7,593,000.00	1,000.000000000	0.420784270	4.033333333	999.579215730	6.050000
M6	23243AAN6	7,593,000.00	1,000.000000000	0.420784270	4.366666667	999.579215730	6.550000
M7	23243AAP1	5,062,000.00	1,000.000000000	0.420784270	4.666666667	999.579215730	7.000000
M8	23243AAQ9	5,062,000.00	1,000.000000000	0.420784270	5.100000000	999.579215730	7.109828
B1	23243AAS5	7,593,000.00	1,000.000000000	0.420784270	5.100000000	999.579215730	7.109828
B2	23243AAT3	4,050,000.00	1,000.000000000	0.420784270	5.100000000	999.579215730	7.109828
B3	23243AAU0	7,087,000.00	1,000.000000000	0.420784270	5.100000000	999.579215730	7.109828
B4	23243AAV8	9,114,986.00	1,000.000000000	0.420784270	5.100000000	999.579215730	7.109828
Totals		1,012,464,186.00	1,000.000000000	2.198488105	4.783706404	997.801511895	



101 Barclay St., 8W  
New York, NY 10286

Officer: Cirino Emanuele  
212-815-3087  
Associate: Steven Chrysanthis  
212-815-8318

**CWALT, Inc.**  
Alternative Loan Trust 2006-OA12  
Mortgage Pass-Through Certificates, Series 2006-OA12

**Pool Level Data**

Distribution Date		8/21/06
Cut-off Date		7/ 1/06
Record Date		7/31/06
Determination Date		8/15/06
LIBOR Determination Date		7/26/06
Accrual Period 30/360	Begin	7/ 1/06
	End	8/ 1/06
Number of Days in 30/360 Accrual Period		30
Accrual Period Actual Days	Begin	7/28/06
	End	8/21/06
Number of Days in Actual Accrual Period		24

**Index**

One-Month Libor Rate 5.4000000%

**X1P Class Payment Detail**

From Prepayments	2,438.80
From 1X Distributions	72,808.72



101 Barclay St., 8W  
New York, NY 10286

Officer: Cirino Emanuele  
212-815-3087

Associate: Steven Chrysanthis  
212-815-8318

**CWALT, Inc.**  
**Alternative Loan Trust 2006-OA12**  
**Mortgage Pass-Through Certificates, Series 2006-OA12**

<b>Collateral Detail</b>
--------------------------

**Original Mortgage Loan Details**

Aggregate Loan Count	2,696
Stated Principal Balance	1,012,464,086.27
Weighted Average Mortgage Rate	6.07995%
Weighted Average Net Mortgage Rate	5.68786%
Weighted Average Remaining Term	370

**Current Mortgage Loan Details**

Beginning Aggregate Loan Count	2,696
Loans Paid Off or otherwise removed pursuant to the PSA	8
Ending Aggregate Loan Count	2,688

Beginning Pool Stated Principal Balance	1,012,464,086.27
Scheduled Principal	426,028.96
Negative Amortization	-1,917,995.25
Unscheduled Principal	3,717,856.78
Realized Principal Losses	<u>0.00</u>
Ending Pool Stated Principal Balance	1,010,238,195.78

Beginning Weighted Average Mortgage Rate	6.07995%
Beginning Weighted Average Net Mortgage Rate	5.68786%
Ending Weighted Average Mortgage Rate	6.07874%
Ending Weighted Average Net Mortgage Rate	5.68671%

Beginning Weighted Average Remaining Term to Maturity	370
Ending Weighted Average Remaining Term to Maturity	369



101 Barclay St., 8W  
New York, NY 10286

Officer: Cirino Emanuele  
212-815-3087  
Associate: Steven Chrysanthis  
212-815-8318

**CWALT, Inc.**  
**Alternative Loan Trust 2006-OA12**  
**Mortgage Pass-Through Certificates, Series 2006-OA12**

**Delinquency Information**

Delinquency Information

	30-59 Days				60-89 Days				90+ Days			
	Count	Count %	Balance	Balance %	Count	Count %	Balance	Balance %	Count	Count %	Balance	Balance %
Group 1	87	3.23661%	30,281,167.88	2.99743%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%

  

	Foreclosure				Bankruptcy				REO			
	Count	Count %	Balance	Balance %	Count	Count %	Balance	Balance %	Count	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**

Current	0.00
One-Month Prior	0.00
Two-Month Prior	0.00
Three-Month Prior	0.00
Four-Month Prior	0.00
Five-Month Prior	0.00
60+ Delinquency Average	0.00
Passing Delinquency Stepdown Requirement	YES



101 Barclay St., 8W  
New York, NY 10286

Officer: Cirino Emanuele  
212-815-3087

Associate: Steven Chrysanthis  
212-815-8318

**CWALT, Inc.**  
**Alternative Loan Trust 2006-OA12**  
**Mortgage Pass-Through Certificates, Series 2006-OA12**

<b>Negative Amortization Detail</b>
-------------------------------------

Deferred Interest	1,917,995.25
Principal Prepayment Amount	3,717,856.78
Net Deferred Interest	0.00

Adjusted Cap Rate for Group 1 Senior Certs	7.10983%
--	----------

Adjusted Cap Rate for 1X-IO-1	1.31284%
Adjusted Cap Rate for 1X-IO-2	0.65615%

Please see page 2 (Principal Detail) or page 3 (Interest Detail) for information about bond level allocation of Net Deferred Interest.





101 Barclay St., 8W  
New York, NY 10286

Officer: Cirino Emanuele  
212-815-3087

Associate: Steven Chrysanthis  
212-815-8318

**CWALT, Inc.**  
**Alternative Loan Trust 2006-OA12**  
**Mortgage Pass-Through Certificates, Series 2006-OA12**

Available Funds
-----------------

**Interest**

Scheduled Interest	5,128,486.43
Less: Master Servicer Fee	315,106.27
Less: Trustee Fee	7,593.48
Less: Mortgage Loan Premiums	<u>6,822.84</u>
Total Interest Available	4,798,963.84

**Principal**

Scheduled Principal	426,028.96
Negative Amortization	-1,917,995.25
Paid in Full Principal	2,568,462.12
Curtailment Principal	1,149,394.66
Liquidation Principal	0.00
Repurchased Principal	0.00
Substitution Adjustment Principal	0.00
Unanticipated Principal Recoveries	0.00
Remaining Amounts in Supplemental Account	<u>0.00</u>
Total Principal Available	<u>2,225,890.49</u>

**Total Available Funds**

**7,024,854.33**



101 Barclay St., 8W  
New York, NY 10286

Officer: Cirino Emanuele  
212-815-3087  
Associate: Steven Chrysanthis  
212-815-8318

**CWALT, Inc.**  
**Alternative Loan Trust 2006-OA12**  
**Mortgage Pass-Through Certificates, Series 2006-OA12**

Certificate Account		
---------------------	--	--

	Beginning Balance	0.00
Deposits	Remittance Amount	7,024,854.33
	Trustee Fee	7,593.48
	Prepayment Penalties	32,517.28
	Capitalized Interest Money from Carryover Reserve	11,850.29
	Other Deposits required by the PSA	<u>0.00</u>
	Total Deposits	7,076,815.38
Withdrawals	Available Funds, to the Distribution Account	7,069,221.90
	Trustee Fee	<u>7,593.48</u>
	Total Withdrawals	<u>7,076,815.38</u>
	Ending Balance	0.00

Distribution Account		
----------------------	--	--

	Beginning Balance	0.00
Deposits	Available Funds	7,069,221.90
	Other Deposits Required by the PSA	<u>0.00</u>
	Total Deposits	7,069,221.90
Withdrawals	Payments of Principal & Interest to the Classes	<u>7,069,221.90</u>
	Ending Balance	0.00



101 Barclay St., 8W  
New York, NY 10286

Officer: Cirino Emanuele  
212-815-3087  
Associate: Steven Chrysanthis  
212-815-8318

**CWALT, Inc.**  
**Alternative Loan Trust 2006-OA12**  
**Mortgage Pass-Through Certificates, Series 2006-OA12**

**Carryover Shortfall Reserve**

Beginning Balance	12,850.29
Deposits	971,782.92
Withdrawals	983,633.21
Ending Balance	1,000.00

**Fees of the Trust**

Gross Master Servicing Fee	316,395.03
Net Master Servicing Fee	315,106.27
Trustee Fee	7,593.48
LPMI	<u>6,822.84</u>
Total Net Loan Fees	329,522.59

**Servicer Advances**

Principal Advances	0.00
Interest Advances	184,642.37
Reimbursement for Principal & Interest Advances	0.00
Reimbursement for Nonrecoverable Advances	<u>0.00</u>
Total Advances	100,485.09

**Mortgage Prepayment Details**

Principal Balance of Loans Paid in Full	2,568,462.12
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	1,288.76
Compensating Interest	1,288.76
Non-Supported Prepayment Interest Shortfall	0.00
Prepayment Charges	32,517.28
CPR %	4.312%
SMM %	0.367%



The BANK  
of NEW YORK

101 Barclay St., 8W  
New York, NY 10286

Officer: Cirino Emanuele  
212-815-3087

Associate: Steven Chrysanthis  
212-815-8318

**CWALT, Inc.**  
**Alternative Loan Trust 2006-OA12**  
**Mortgage Pass-Through Certificates, Series 2006-OA12**

<b>Loan Substitution</b>
--------------------------

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

<b>Principal Distribution Amounts</b>
---------------------------------------

**Senior and Subordinate Percentages**

Senior Percentage Original	89.49997%
Senior Prepayment Percentage Original	100.00000%
Senior Percentage	89.49997%
Senior Prepayment Percentage	100.00000%
Subordinate Percentages	10.50003%
Subordinate Prepayment Percentage	0.00000%

**Principal Distribution Amounts**

Senior Principal Distribution Amount	2,181,157.34
Subordinate Principal Distribution Amount	<u>44,733.15</u>
Total Principal Distribution Amount	2,225,890.49
Two Times Test	NO



101 Barclay St., 8W  
New York, NY 10286

Officer: Cirino Emanuele  
212-815-3087

Associate: Steven Chrysanthis  
212-815-8318

**CWALT, Inc.**  
Alternative Loan Trust 2006-OA12  
Mortgage Pass-Through Certificates, Series 2006-OA12

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>Group</u>	<u>Loan ID</u>	<u>Liquidation Balance</u>	<u>Liquidation Proceeds</u>	<u>Realized Loss</u>
--------------	----------------	----------------------------	-----------------------------	----------------------

Group I	N/A			
---------	-----	--	--	--



101 Barclay St., 8W  
New York, NY 10286

Officer: Cirino Emanuele  
212-815-3087  
Associate: Steven Chrysanthis  
212-815-8318

**CWALT, Inc.**  
**Alternative Loan Trust 2006-OA12**  
**Mortgage Pass-Through Certificates, Series 2006-OA12**

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	3	0.112	149,008.08	0.015
50,000.00 -	75,000.00	16	0.595	993,545.71	0.098
75,000.00 -	100,000.00	30	1.116	2,745,198.60	0.272
100,000.00 -	125,000.00	68	2.530	7,745,612.61	0.767
125,000.00 -	150,000.00	94	3.497	12,890,783.73	1.276
150,000.00 -	175,000.00	139	5.171	22,601,364.55	2.237
175,000.00 -	200,000.00	152	5.655	28,625,855.76	2.834
200,000.00 -	225,000.00	189	7.031	40,061,158.78	3.966
225,000.00 -	250,000.00	153	5.692	36,357,767.19	3.599
250,000.00 -	275,000.00	176	6.548	46,315,131.18	4.585
275,000.00 -	300,000.00	172	6.399	49,301,967.53	4.880
300,000.00 -	325,000.00	188	6.994	58,578,282.35	5.798
325,000.00 -	350,000.00	142	5.283	47,870,268.82	4.739
350,000.00 -	375,000.00	131	4.874	47,296,057.90	4.682
375,000.00 -	400,000.00	156	5.804	60,706,558.48	6.009
400,000.00 -	425,000.00	123	4.576	50,559,879.39	5.005
425,000.00 -	450,000.00	75	2.790	32,827,306.50	3.249
450,000.00 -	475,000.00	81	3.013	37,442,518.69	3.706
475,000.00 -	500,000.00	73	2.716	35,685,962.28	3.532
500,000.00 -	525,000.00	62	2.307	31,718,282.27	3.140
525,000.00 -	550,000.00	57	2.121	30,654,757.04	3.034
550,000.00 -	575,000.00	42	1.563	23,712,843.14	2.347
575,000.00 -	600,000.00	48	1.786	28,298,357.18	2.801
600,000.00 -	625,000.00	36	1.339	21,992,773.98	2.177
625,000.00 -	650,000.00	61	2.269	39,085,667.42	3.869
650,000.00 -	675,000.00	28	1.042	18,332,311.07	1.815
675,000.00 -	700,000.00	12	0.446	8,245,270.11	0.816
700,000.00 -	725,000.00	12	0.446	8,517,873.96	0.843
725,000.00 -	750,000.00	16	0.595	11,870,468.10	1.175
750,000.00 -	775,000.00	20	0.744	15,177,207.86	1.502
775,000.00 -	800,000.00	8	0.298	6,330,333.95	0.627
>	800,000.00	125	4.650	147,547,821.57	14.605
<b>Wgt Ave / Total:</b>		<b>2688</b>	<b>100.000</b>	<b>1,010,238,195.78</b>	<b>100.000</b>



101 Barclay St., 8W  
New York, NY 10286

Officer: Cirino Emanuele  
212-815-3087  
Associate: Steven Chrysanthis  
212-815-8318

**CWALT, Inc.**  
**Alternative Loan Trust 2006-OA12**  
**Mortgage Pass-Through Certificates, Series 2006-OA12**

<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	641	23.847	260,783,305.64	25.814
5.0	- 5.5	1	0.037	832,162.65	0.082
5.5	- 6.0	4	0.149	1,499,140.49	0.148
6.0	- 6.5	17	0.632	7,238,833.04	0.717
6.5	- 7.0	157	5.841	54,019,342.45	5.347
7.0	- 7.5	696	25.893	262,961,268.84	26.030
7.5	- 8.0	977	36.347	349,903,451.20	34.636
8.0	- 8.5	174	6.473	66,679,905.56	6.600
8.5	- 9.0	18	0.670	5,448,613.54	0.539
9.0	- 9.5	2	0.074	708,913.66	0.070
9.5	- 10.0	1	0.037	163,258.71	0.016
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
<b>Wgt Ave / Total:</b>		<b>2688</b>	<b>100.000</b>	<b>1,010,238,195.78</b>	<b>100.000</b>

<u>Location</u>	<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
CA	1368	50.893	594,049,830.48	58.803
FL	342	12.723	111,201,209.26	11.007
AZ	99	3.683	34,690,749.97	3.434
VA	91	3.385	32,509,924.41	3.218
WA	57	2.121	16,987,986.24	1.682
CO	46	1.711	14,997,689.21	1.485
Others	685	25.484	205,800,806.21	20.372
<b>Wgt Ave / Total:</b>	<b>2688</b>	<b>100.000</b>	<b>1,010,238,195.78</b>	<b>100.000</b>



101 Barclay St., 8W  
New York, NY 10286

Officer: Cirino Emanuele  
212-815-3087

Associate: Steven Chrysanthis  
212-815-8318

**CWALT, Inc.**  
Alternative Loan Trust 2006-OA12  
Mortgage Pass-Through Certificates, Series 2006-OA12

<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	0	0.000	0.00	0.000
300 -	360	2457	91.406	916,924,923.61	90.763
>	360	231	8.594	93,313,272.17	9.237
<b>Wgt Ave / Total:</b>		<b>2688</b>	<b>100.000</b>	<b>1,010,238,195.78</b>	<b>100.000</b>