



101 Barclay Street, 4 West
New York, NY 10286

Officer: Maria Tokarz
212-815-4595

Associate: Steven Chrysanthis
212-815-8318

CWABS, Inc.
CWABS Asset-Backed Certificates Trust 2006-20
Asset-Backed Certificates, Series 2006-20

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	12667HAA9	Senior	Var-Act/360	290,732,916.07	5.460000	1,194,201.22	1,278,740.28	2,472,941.50	0.00	289,538,714.85	0.00
2A1	12667HAB7	Senior	Var-Act/360	230,868,298.05	4.774323	2,311,691.74	998,697.78	3,310,389.52	0.00	228,556,606.31	0.00
2A2	12667HAC5	Senior	Var-Act/360	61,748,000.00	4.774323	0.00	270,593.46	270,593.46	0.00	61,748,000.00	0.00
2A3	12667HAD3	Senior	Var-Act/360	176,730,000.00	4.774323	0.00	778,741.11	778,741.11	0.00	176,730,000.00	0.00
2A4	12667HAE1	Senior	Var-Act/360	72,339,000.00	4.774323	0.00	323,415.61	323,415.61	0.00	72,339,000.00	0.00
C	12667HAR2	Residual	Var-Act/360	996,918,214.12	0.327322	0.00	262,863.85	262,863.85	0.00	993,412,321.16	0.00
P	12667HAS0	Prepay Penalties	Fix-30/360	100.00	0.000000	0.00	16,804.69	16,804.69	0.00	100.00	0.00
AR	12667HAT8	Senior	Fix-30/360	0.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
M1	12667HAF8	Mezzanine	Var-Act/360	32,000,000.00	5.570000	0.00	143,582.22	143,582.22	0.00	32,000,000.00	0.00
M2	12667HAG6	Mezzanine	Var-Act/360	29,000,000.00	5.610000	0.00	131,055.83	131,055.83	0.00	29,000,000.00	0.00
M3	12667HAH4	Mezzanine	Var-Act/360	16,500,000.00	5.660000	0.00	75,230.83	75,230.83	0.00	16,500,000.00	0.00
M4	12667HAJ0	Mezzanine	Var-Act/360	14,500,000.00	5.700000	0.00	66,579.17	66,579.17	0.00	14,500,000.00	0.00
M5	12667HAK7	Mezzanine	Var-Act/360	14,000,000.00	5.720000	0.00	64,508.89	64,508.89	0.00	14,000,000.00	0.00
M6	12667HAL5	Mezzanine	Var-Act/360	10,500,000.00	5.741566	0.00	49,227.50	49,227.50	0.00	10,500,000.00	0.00
M7	12667HAM3	Mezzanine	Var-Act/360	9,500,000.00	5.741566	0.00	47,600.28	47,600.28	0.00	9,500,000.00	0.00
M8	12667HAN1	Mezzanine	Var-Act/360	7,500,000.00	5.741566	0.00	41,808.33	41,808.33	0.00	7,500,000.00	0.00
M9	12667HAP6	Mezzanine	Var-Act/360	7,000,000.00	5.741566	0.00	39,866.94	39,866.94	0.00	7,000,000.00	0.00
B	12667HAQ4	Junior	Var-Act/360	6,500,000.00	5.741566	0.00	37,019.31	37,019.31	0.00	6,500,000.00	0.00
Totals				979,418,314.12		3,505,892.96	4,626,336.08	8,132,229.04	0.00	975,912,421.16	0.00



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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
1A	12667HAA9	292,425,000.00	290,732,916.07	1,194,201.22	0.00	1,194,201.22	0.00	289,538,714.85	0.99012982765
2A1	12667HAB7	232,258,000.00	230,868,298.05	2,311,691.74	0.00	2,311,691.74	0.00	228,556,606.31	0.98406343941
2A2	12667HAC5	61,748,000.00	61,748,000.00	0.00	0.00	0.00	0.00	61,748,000.00	1.00000000000
2A3	12667HAD3	176,730,000.00	176,730,000.00	0.00	0.00	0.00	0.00	176,730,000.00	1.00000000000
2A4	12667HAE1	72,339,000.00	72,339,000.00	0.00	0.00	0.00	0.00	72,339,000.00	1.00000000000
C	12667HAR2	1,000,000,000.00	996,918,214.12	0.00	0.00	0.00	0.00	993,412,321.16	0.99341232116
P	12667HAS0	100.00	100.00	0.00	0.00	0.00	0.00	100.00	1.00000000000
AR	12667HAT8	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
M1	12667HAF8	32,000,000.00	32,000,000.00	0.00	0.00	0.00	0.00	32,000,000.00	1.00000000000
M2	12667HAG6	29,000,000.00	29,000,000.00	0.00	0.00	0.00	0.00	29,000,000.00	1.00000000000
M3	12667HAH4	16,500,000.00	16,500,000.00	0.00	0.00	0.00	0.00	16,500,000.00	1.00000000000
M4	12667HAJ0	14,500,000.00	14,500,000.00	0.00	0.00	0.00	0.00	14,500,000.00	1.00000000000
M5	12667HAK7	14,000,000.00	14,000,000.00	0.00	0.00	0.00	0.00	14,000,000.00	1.00000000000
M6	12667HAL5	10,500,000.00	10,500,000.00	0.00	0.00	0.00	0.00	10,500,000.00	1.00000000000
M7	12667HAM3	9,500,000.00	9,500,000.00	0.00	0.00	0.00	0.00	9,500,000.00	1.00000000000
M8	12667HAN1	7,500,000.00	7,500,000.00	0.00	0.00	0.00	0.00	7,500,000.00	1.00000000000
M9	12667HAP6	7,000,000.00	7,000,000.00	0.00	0.00	0.00	0.00	7,000,000.00	1.00000000000
B	12667HAQ4	6,500,000.00	6,500,000.00	0.00	0.00	0.00	0.00	6,500,000.00	1.00000000000
Totals		982,500,200.00	979,418,314.12	3,505,892.96	0.00	3,505,892.96	0.00	975,912,421.16	



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Interest Distribution Detail

Class	Beginning Certificate Balance	Pass Through Rate (%)	Effective Coupon (%)	Current Interest	Total Interest Due	Net Rate Carryover Paid	Net Interest Shortfall	Interest Paid	Net Rate Carryover After Dist.
1A	290,732,916.07	5.460000	5.460000	1,278,740.28	1,278,740.28	0.00	0.00	1,278,740.28	0.00
2A1	230,868,298.05	4.774323	5.370000	887,915.41	887,915.41	0.00	0.00	998,697.78	0.00
2A2	61,748,000.00	4.774323	5.440000	237,481.72	237,481.72	0.00	0.00	270,593.46	0.00
2A3	176,730,000.00	4.774323	5.470000	679,700.47	679,700.47	0.00	0.00	778,741.11	0.00
2A4	72,339,000.00	4.774323	5.550000	278,214.52	278,214.52	0.00	0.00	323,415.61	0.00
C	996,918,214.12	0.327322	0.327322	262,863.85	262,863.85	0.00	0.00	262,863.85	0.00
P	100.00	0.000000	201656.280000	0.00	0.00	0.00	0.00	16,804.69	0.00
AR	0.00	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
M1	32,000,000.00	5.570000	5.570000	143,582.22	143,582.22	0.00	0.00	143,582.22	0.00
M2	29,000,000.00	5.610000	5.610000	131,055.83	131,055.83	0.00	0.00	131,055.83	0.00
M3	16,500,000.00	5.660000	5.660000	75,230.83	75,230.83	0.00	0.00	75,230.83	0.00
M4	14,500,000.00	5.700000	5.700000	66,579.17	66,579.17	0.00	0.00	66,579.17	0.00
M5	14,000,000.00	5.720000	5.720000	64,508.89	64,508.89	0.00	0.00	64,508.89	0.00
M6	10,500,000.00	5.741566	5.820000	48,564.08	48,564.08	0.00	0.00	49,227.50	0.00
M7	9,500,000.00	5.741566	6.220000	43,938.93	43,938.93	0.00	0.00	47,600.28	0.00
M8	7,500,000.00	5.741566	6.920000	34,688.63	34,688.63	0.00	0.00	41,808.33	0.00
M9	7,000,000.00	5.741566	7.070000	32,376.06	32,376.06	0.00	0.00	39,866.94	0.00
B	6,500,000.00	5.741566	7.070000	30,063.48	30,063.48	0.00	0.00	37,019.31	0.00
Totals	979,418,314.12			4,295,504.37	4,295,504.37	0.00	0.00	4,626,336.08	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	12667HAA9	292,425,000.00	994.213613986	4.083786338	4.372882879	990.129827648	5.460000
2A1	12667HAB7	232,258,000.00	994.016559387	9.953119979	4.299949966	984.063439408	4.774323
2A2	12667HAC5	61,748,000.00	1,000.000000000	0.000000000	4.382222222	1,000.000000000	4.774323
2A3	12667HAD3	176,730,000.00	1,000.000000000	0.000000000	4.406388889	1,000.000000000	4.774323
2A4	12667HAE1	72,339,000.00	1,000.000000000	0.000000000	4.470833333	1,000.000000000	4.774323
C	12667HAR2	1,000,000,000.00	996.918214120	0.000000000	0.262863846	993.412321160	0.327322
P	12667HAS0	100.00	1,000.000000000	0.000000000	168,046.900000000	1,000.000000000	0.000000
AR	12667HAT8	100.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000
M1	12667HAF8	32,000,000.00	1,000.000000000	0.000000000	4.486944444	1,000.000000000	5.570000
M2	12667HAG6	29,000,000.00	1,000.000000000	0.000000000	4.519166667	1,000.000000000	5.610000
M3	12667HAH4	16,500,000.00	1,000.000000000	0.000000000	4.559444444	1,000.000000000	5.660000
M4	12667HAJ0	14,500,000.00	1,000.000000000	0.000000000	4.591666667	1,000.000000000	5.700000
M5	12667HAK7	14,000,000.00	1,000.000000000	0.000000000	4.607777778	1,000.000000000	5.720000
M6	12667HAL5	10,500,000.00	1,000.000000000	0.000000000	4.688333333	1,000.000000000	5.741566
M7	12667HAM3	9,500,000.00	1,000.000000000	0.000000000	5.010555556	1,000.000000000	5.741566
M8	12667HAN1	7,500,000.00	1,000.000000000	0.000000000	5.574444444	1,000.000000000	5.741566
M9	12667HAP6	7,000,000.00	1,000.000000000	0.000000000	5.695277778	1,000.000000000	5.741566
B	12667HAQ4	6,500,000.00	1,000.000000000	0.000000000	5.695277778	1,000.000000000	5.741566
Totals		982,500,200.00	996.863221117	3.568338164	4.708738054	993.294882953	



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Pool Level Data

Distribution Date		12/26/06
Cut-off Date		10/01/06
Record Date		11/30/06
Determination Date		12/22/06
Accrual Period 30/360	Begin	11/01/06
	End	12/01/06
Number of Days in 30/360 Accrual Period		30
Accrual Period Actual Days	Begin	11/27/06
	End	12/26/06
Number of Days in Actual Accrual Period		29

Prefunding Detail

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Target Funding Balance	350,000,000.00	650,000,000.00	1,000,000,000.00
Initial Funded Balance	349,999,783.60	413,695,178.42	763,694,962.02
Initial Unfunded Balance	216.40	236,304,821.58	236,305,037.98

Collateral Detail

Original Mortgage Loan Details

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Original Aggregate Loan Count	2,046	1,959	4,005
Original Stated Principal Balance	350,000,000.00	650,000,000.00	1,000,000,000.00
Original Weighted Average Mortgage Rate	8.48123%	5.53173%	
Original Weighted Average Net Mortgage Rate	7.97223%	5.02273%	
Original Weighted Average Remaining Term	382	370	

Current Mortgage Loan Details

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Beginning Aggregate Loan Count	2,037	1,954	3,991
Loans Paid Off or otherwise removed pursuant to the PSA	8	11	19
Ending Aggregate Loan Count	2,029	1,943	3,972
Beginning Pool Stated Principal Balance	348,307,916.07	648,610,298.05	996,918,214.12
Scheduled Principal	151,710.60	175,820.55	327,531.15
Unscheduled Principal	1,042,490.62	2,135,871.19	3,178,361.81



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Realized Principal Losses	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Ending Pool Stated Principal Balance	347,113,714.85	646,298,606.31	993,412,321.16
Beginning Weighted Average Mortgage Rate	8.48134%	5.52262%	
Beginning Weighted Average Net Mortgage Rate	7.97213%	5.01202%	
Ending Weighted Average Mortgage Rate	8.47913%	5.51105%	
Ending Weighted Average Net Mortgage Rate	7.96993%	5.00045%	
Beginning Weighted Average Remaining Term to Maturity	381	369	
Ending Weighted Average Remaining Term to Maturity	380	368	



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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	0.00	0.00	0.00
Aggregate Principal Substitution Shortfall Amount	0.00	0.00	0.00

Fees of the Trust

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Gross Master Servicing Fee	145,128.30	270,254.29	415,382.59
Net Master Servicing Fee	143,099.66	267,931.33	411,030.99
Trustee Fee	2,612.31	4,864.58	7,476.89
Mortgage Insurance Premium (PMI)	170,333.79	181,757.23	352,091.02
Total Net Loan Fees	316,045.76	454,553.13	770,598.89

Servicer Advances

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Principal Advances	762.06	901.27	1,663.33
Interest Advances	10,393.42	20,896.31	31,289.73
Reimbursement for Principal & Interest Advances	0.00	0.00	0.00
Reimbursement for Nonrecoverable Advances	0.00	0.00	0.00
Total Advances	11,155.48	21,797.58	32,953.06

Mortgage Prepayment Details

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Principal Balance of Loans Paid in Full	1,031,676.37	2,119,748.60	3,151,424.97
Prepayment Interest Excess	0.00	0.00	0.00
Prepayment Interest Shortfall	2,028.64	2,322.96	4,351.60
Compensating Interest	2,028.64	2,322.96	4,351.60
Non-Supported Prepayment Interest Shortfall	-0.00	0.00	0.00
Prepayment Charges	16,804.69	0.00	16,804.69
CPR %	3.53459%	3.88184%	
SMM %	0.29943%	0.32939%	



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Delinquency Information

Delinquency Info		Group 1		Group 2		Total	
30-59 Days	Balance	1,394,188.77	0.40165%	2,493,530.62	0.38582%	3,887,719.39	0.39135%
	Loan Count	7	0.34500%	16	0.82347%	23	0.57905%
60-89 Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
90+ Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
Total	Balance	1,394,188.77	0.40165%	2,493,530.62	0.38582%	3,887,719.39	0.39135%
	Loan Count	7	0.34500%	16	0.82347%	23	0.57905%

Foreclosure Info		Group 1		Group 2		Total	
30-59 Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
60-89 Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
90+ Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
Total	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%

REO Info		Group 1		Group 2		Total	
30-59 Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
60-89 Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
90+ Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
Total	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%



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Bankruptcy Info		Group 1		Group 2		Total	
30-59 Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
60-89 Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
90+ Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
Total	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%

Totals for Foreclosure Bankruptcy, REO		Group 1		Group 2		Total	
All	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%

Totals for Foreclosure, REO Bankruptcy, Delinquency		Group 1		Group 2		Total	
All	Balance	1,394,188.77	0.40165%	2,493,530.62	0.38582%	3,887,719.39	0.39135%
	Loan Count	7	0.34500%	16	0.82347%	23	0.57905%

60+ Delinquency, Foreclosure, Bankruptcy & REO Trigger Event Test

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Current Month	0.00	0.00	0.00
1 Month Prior	0.00	0.00	0.00
2 Months Prior	0.00	0.00	0.00
Three-month Rolling Delinquency Rate	0.00000%		
Senior Enhancement Percentage	16.50085%		
Specified Delinquency Rate Trigger	7.09042%		
Delinquency Trigger Event	NO		

Delinquency Trigger Event applicable only on or after the Step-Down Date



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CWABS, Inc.
CWABS Asset-Backed Certificates Trust 2006-20
Asset-Backed Certificates, Series 2006-20

Realized Loss Detail

Realized Losses

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Current Period Realized Losses	0.00	0.00	0.00
Cumulative Realized Losses	0.00	0.00	0.00
Total Liquidated Loan Balance	0.00	0.00	0.00
Total Liquidated Proceeds	0.00	0.00	0.00
Subsequent Recoveries	0.00	0.00	0.00

Loss Test

Cumulative Loss Percentage	0.00000%
Specified Cumulative Loss Percentage	100.00000%
Cumulative Loss Trigger	NO

Cumulative Loss Trigger Event applicable only on or after the Step-Down Date

<u>Loan ID</u>	<u>Liquidation Balance</u>	<u>Liquidation Proceeds</u>	<u>Realized Loss</u>
<u>Group I</u>	N/A		
<u>Group II</u>	N/A		



101 Barclay Street, 4 West
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Servicer Remittance Summary

Interest Remittance Amount

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Scheduled Interest Collected	2,459,736.32	2,982,700.49	5,442,436.81
Plus: Compensating Interest	2,028.64	2,322.96	4,351.60
Less: Servicing Fees	145,128.30	270,254.29	415,382.59
Less: Mortgage Insurance Premium (PMI)	170,333.79	181,757.23	352,091.02
Total Interest Remittance Amount	2,146,302.87	2,533,011.94	4,679,314.81

Principal Remittance Amount

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Scheduled Principal	151,710.60	175,820.55	327,531.15
Curtailment Principal	10,814.25	16,122.59	26,936.84
Paid in Full Principal	1,031,676.37	2,119,748.60	3,151,424.97
Repurchased Principal	0.00	0.00	0.00
Liquidation Principal	0.00	0.00	0.00
Supplemental Loan Shortfall	0.00	0.00	0.00
Subsequent Recoveries	0.00	0.00	0.00
Less: Non-Recoverable Principal Advances relating to Principal	0.00	0.00	0.00
Total Principal Remittance Amount	1,194,201.22	2,311,691.74	3,505,892.96

Other Remittance Amounts

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Prepayment Charge	16,804.69	0.00	16,804.69
Other Amounts Required	0.00	0.00	0.00
Total Other Remittance	16,804.69	0.00	16,804.69
Total Servicer Remittance	3,357,308.78	4,844,703.68	8,202,012.46



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Distributable Amounts

Principal Distribution Amount

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Principal Remittance Amount	3,505,892.96	3,505,892.96	7,011,785.92
Extra Principal Distribution Amount	0.00	0.00	0.00
Less: OC Reduction	0.00	0.00	0.00
Principal Distribution Amount	3,505,892.96	3,505,892.96	7,011,785.92

Interest Funds

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Interest Remittance	2,146,302.87	2,533,011.94	4,679,314.81
Less: Trustee Fee	<u>2,612.31</u>	<u>4,864.58</u>	<u>7,476.89</u>
Interest Funds	2,143,690.56	2,528,147.36	4,671,837.92

Distribution Summary

Amounts Available for Distribution

Total Servicer Remittance	8,202,012.46
Investment Income	0.00
Certificate Net Swap Proceeds Allocable to the Trust	0.00
Supplemental Loan Deposit	0.00
Capitalized Interest Account	0.00
Carryover Reserve Fund Initial Deposit	0.00
Class P Principal Reserve Fund Initial Deposit	0.00
Other Amounts	0.00
Total Available	8,202,012.46

Distribution Payments

Trustee Fee	7,476.89
Certificate Net Swap Payment	0.00
Class Payments	<u>8,132,229.04</u>
Total Payments	8,139,705.92



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Trust Accounts

Distribution Account

Beginning Balance	0.00
Deposit	8,202,012.46
Withdrawal	8,202,012.46
Ending Balance	0.00

Carryover Reserve Account

Beginning Balance	1,000.00
Deposits	0.00
Withdrawals	0.00
Ending Balance	1,000.00

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

Final Maturity Reserve Fund

Beginning Balance	0.00
Deposits	0.00
Withdrawals	0.00
Ending Balance	0.00

Prefunding Account

Beginning Balance	236,305,037.98
Deposit	0.00
Withdrawal	0.00
Ending Balance	236,305,037.98

Certificate Swap Account

Beginning Balance	0.00
Deposits	62,306.53
Withdrawals	62,306.53
Ending Balance	0.00

Class P Principal Reserve Account

Beginning Balance	100.00
Deposit	0.00
Withdrawal	0.00



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Ending Balance

100.00

Certificate Swap Contract Details

Floating Rate Receipt	1,245,162.20
Fixed Rate Payment	1,307,468.73
Net Swap Payment Paid	0.00
Net Swap Payment Received	0.00
Net Swap Payment Received allocated to Trust	0.00
Swap Termination Fee	0.00
Seniors Libor Classes 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 Classes Unpaid Loss Amounts	0.00
Subordinate Classes Unpaid Loss Amounts	0.00
Total	0.00

Swap Amounts received but not allocated to the Trust are remitted to CHL

Net Rate Carryover Details

Net Rate Cap Details

Libor Rate	5.32000%
Group 1 Net Rate Cap	7.53788%
Group 2 Net Rate Cap	4.77432%
Subordinate Net Rate Cap	5.74157%

<u>Class</u>	<u>Current Period Amount</u>	<u>Amount Paid</u>	<u>Ending Amount</u>
1A	0.00	0.00	0.00
2A1	110,782.37	0.00	0.00
2A2	33,111.74	0.00	0.00
2A3	99,040.64	0.00	0.00
2A4	45,201.09	0.00	0.00
M1	0.00	0.00	0.00
M2	0.00	0.00	0.00
M3	0.00	0.00	0.00
M4	0.00	0.00	0.00



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<u>Class</u>	<u>Current Period Amount</u>	<u>Amount Paid</u>	<u>Ending Amount</u>
M5	0.00	0.00	0.00
M6	663.42	0.00	0.00
M7	3,661.35	0.00	0.00
M8	7,119.70	0.00	0.00
M9	7,490.89	0.00	0.00
B	6,955.83	0.00	0.00

Credit Enhancements

Overcollateralization Details

OC Prior	17,500,000.00
OC Floor	5,000,000.00
OC Target	17,500,000.00
OC Deficiency	0.00
OC Reduction	0.00
OC Ending	17,500,000.00

Excess Cashflow	576,890.87
Extra PDA	0.00

Trigger Events

Trigger Event	NO
Step-Down Date	NO



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CWABS, Inc. **CWABS Asset-Backed Certificates Trust 2006-20** **Asset-Backed Certificates, Series 2006-20**

Subordination

Credit Support

	<u>Original</u>	<u>Current</u>
Class A	835,500,200.00	828,912,421.16
Class A Percentage	85.038171%	84.937173%
Class M1	32,000,000.00	32,000,000.00
Class M1 Percentage	3.256997%	3.278983%
Class M2	29,000,000.00	29,000,000.00
Class M2 Percentage	2.951653%	2.971578%
Class M3	16,500,000.00	16,500,000.00
Class M3 Percentage	1.679389%	1.690725%
Class M4	14,500,000.00	14,500,000.00
Class M4 Percentage	1.475827%	1.485789%
Class M5	14,000,000.00	14,000,000.00
Class M5 Percentage	1.424936%	1.434555%
Class M6	10,500,000.00	10,500,000.00
Class M6 Percentage	1.068702%	1.075916%
Class M7	9,500,000.00	9,500,000.00
Class M7 Percentage	0.966921%	0.973448%
Class M8	7,500,000.00	7,500,000.00
Class M8 Percentage	0.763359%	0.768512%
Class M9	7,000,000.00	7,000,000.00
Class M9 Percentage	0.712468%	0.717277%
Class B	6,500,000.00	6,500,000.00
Class B Percentage	0.661577%	0.666043%



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Prepayment Loan Details

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Prepayment Penalties	16,804.69	0.00	16,804.69

<u>Loan ID</u>	<u>Balance</u>	<u>Paid Off Date</u>	<u>Penalty</u>	<u>State</u>	<u>Rate</u>	<u>Seasoning</u>	<u>Type</u>
<u>Group I</u>							
101649972	113,348.85	12/05/06	3,843.70	AL	8.500	17	Paid in Full
124708095	154,333.26	11/17/06	6,040.90	FL	9.790	10	Paid in Full
130331209	120,000.00	12/04/06	3,672.00	IL	7.650	2	Paid in Full
130975017	162,404.65	11/17/06	3,248.09	FL	8.655	2	Paid in Full
143492173	69,994.50	11/17/06	0.00	GA	12.250	2	Paid in Full
143880118	151,845.27	11/17/06	0.00	FL	9.500	2	Paid in Full
144164286	60,323.31	12/14/06	0.00	NC	10.000	2	Paid in Full
150851179	199,894.57	12/01/06	0.00	OR	9.125	2	Paid in Full
<u>Group II</u>							
1530645	58,139.19	11/21/06	0.00	TX	13.250	74	Paid in Full
94095475	125,970.21	11/28/06	0.00	MS	9.100	18	Paid in Full
112301403	133,778.13	11/30/06	0.00	AL	7.250	14	Paid in Full
126709353	154,535.89	11/28/06	0.00	MN	7.250	8	Paid in Full
131004741	257,520.00	12/15/06	0.00	FL	8.990	2	Paid in Full
131141662	91,127.20	11/29/06	0.00	AZ	10.500	3	Paid in Full
131448036	122,468.60	12/13/06	0.00	MD	10.700	3	Paid in Full
150457782	516,487.73	11/16/06	0.00	IL	8.550	2	Paid in Full
150571089	116,954.01	12/13/06	0.00	MO	10.550	2	Paid in Full
150763156	59,968.24	12/13/06	0.00	MI	9.150	2	Paid in Full
150844371	484,174.91	12/15/06	0.00	CA	8.000	2	Paid in Full



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Stratification Tables

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	1	0.049	216.40	0.000
25,000.00	-	50,000.00	22	1.084	1,039,733.25	0.300
50,000.00	-	75,000.00	209	10.301	13,212,254.94	3.806
75,000.00	-	100,000.00	276	13.603	24,303,686.73	7.002
100,000.00	-	125,000.00	291	14.342	32,567,603.07	9.382
125,000.00	-	150,000.00	220	10.843	30,100,648.24	8.672
150,000.00	-	175,000.00	212	10.448	34,648,143.38	9.982
175,000.00	-	200,000.00	151	7.442	28,372,025.48	8.174
200,000.00	-	225,000.00	129	6.358	27,551,550.93	7.937
225,000.00	-	250,000.00	119	5.865	28,234,357.78	8.134
250,000.00	-	275,000.00	80	3.943	21,125,615.25	6.086
275,000.00	-	300,000.00	90	4.436	25,790,443.13	7.430
300,000.00	-	325,000.00	74	3.647	23,126,335.45	6.662
325,000.00	-	350,000.00	65	3.204	21,986,549.47	6.334
350,000.00	-	375,000.00	35	1.725	12,641,651.35	3.642
375,000.00	-	400,000.00	35	1.725	13,654,795.81	3.934
400,000.00	-	425,000.00	13	0.641	5,353,031.09	1.542
425,000.00	-	450,000.00	2	0.099	880,410.16	0.254
450,000.00	-	475,000.00	1	0.049	458,000.00	0.132
475,000.00	-	500,000.00	1	0.049	499,722.82	0.144
500,000.00	-	525,000.00	2	0.099	1,026,940.12	0.296
525,000.00	-	550,000.00	1	0.049	540,000.00	0.156
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:			2029	100.000	347,113,714.85	100.000

Group II



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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>
< = 0.00	0	0.000	0.00	0.000
0.00 - 25,000.00	2	0.103	48,455.50	0.007
25,000.00 - 50,000.00	15	0.772	698,284.79	0.108
50,000.00 - 75,000.00	146	7.514	9,333,268.08	1.444
75,000.00 - 100,000.00	173	8.904	15,313,413.59	2.369
100,000.00 - 125,000.00	239	12.301	27,002,075.02	4.178
125,000.00 - 150,000.00	227	11.683	31,182,000.57	4.825
150,000.00 - 175,000.00	211	10.859	34,186,245.88	5.290
175,000.00 - 200,000.00	163	8.389	30,514,542.65	4.721
200,000.00 - 225,000.00	132	6.794	28,114,289.74	4.350
225,000.00 - 250,000.00	95	4.889	22,531,242.88	3.486
250,000.00 - 275,000.00	84	4.323	22,030,566.92	3.409
275,000.00 - 300,000.00	74	3.809	21,278,047.18	3.292
300,000.00 - 325,000.00	55	2.831	17,152,648.00	2.654
325,000.00 - 350,000.00	52	2.676	17,527,280.91	2.712
350,000.00 - 375,000.00	39	2.007	14,267,666.34	2.208
375,000.00 - 400,000.00	30	1.544	11,669,820.39	1.806
400,000.00 - 425,000.00	23	1.184	9,523,471.31	1.474
425,000.00 - 450,000.00	36	1.853	15,842,729.20	2.451
450,000.00 - 475,000.00	26	1.338	11,987,500.11	1.855
475,000.00 - 500,000.00	41	2.110	20,103,446.42	3.111
500,000.00 - 525,000.00	10	0.515	5,170,254.55	0.800
525,000.00 - 550,000.00	8	0.412	4,279,370.02	0.662
550,000.00 - 575,000.00	8	0.412	4,509,043.55	0.698
575,000.00 - 600,000.00	17	0.875	9,996,785.99	1.547
600,000.00 - 625,000.00	7	0.360	4,290,199.22	0.664
625,000.00 - 650,000.00	4	0.206	2,555,981.78	0.395
650,000.00 - 675,000.00	6	0.309	4,000,883.06	0.619
675,000.00 - 700,000.00	5	0.257	3,414,797.62	0.528
700,000.00 - 725,000.00	2	0.103	1,439,667.53	0.223
725,000.00 - 750,000.00	2	0.103	1,495,839.28	0.231
750,000.00 - 775,000.00	2	0.103	1,532,938.09	0.237
775,000.00 - 800,000.00	3	0.154	2,366,301.27	0.366
> 800,000.00	6	0.309	240,939,548.87	37.280
Wgt Ave / Total:	1943	100.000	646,298,606.31	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	1	0.049	216.40	0.000
5.0 - 5.5	1	0.049	113,111.03	0.033
5.5 - 6.0	5	0.246	1,442,264.61	0.416
6.0 - 6.5	29	1.429	8,059,796.68	2.322
6.5 - 7.0	120	5.914	27,939,930.78	8.049
7.0 - 7.5	186	9.167	40,383,005.23	11.634



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Issuance Coupon			Number of Items	Percent of Items	Principal Balance	Percent of Balance
7.5	-	8.0	287	14.145	57,407,927.86	16.539
8.0	-	8.5	297	14.638	53,043,466.10	15.281
8.5	-	9.0	349	17.201	57,363,073.88	16.526
9.0	-	9.5	235	11.582	35,059,552.46	10.100
9.5	-	10.0	267	13.159	40,400,440.61	11.639
10.0	-	10.5	101	4.978	12,754,493.35	3.674
10.5	-	11.0	69	3.401	6,363,701.06	1.833
11.0	-	11.5	39	1.922	3,390,203.08	0.977
11.5	-	12.0	22	1.084	1,877,209.35	0.541
12.0	-	12.5	14	0.690	1,103,983.03	0.318
>		12.5	7	0.345	411,339.34	0.119
Wgt Ave / Total:			2029	100.000	347,113,714.85	100.000

Group II

Issuance Coupon			Number of Items	Percent of Items	Principal Balance	Percent of Balance
<=		5.0	1	0.051	236,304,821.58	36.563
5.0	-	5.5	1	0.051	362,737.23	0.056
5.5	-	6.0	10	0.515	3,197,391.49	0.495
6.0	-	6.5	55	2.831	18,566,170.26	2.873
6.5	-	7.0	163	8.389	44,992,878.85	6.962
7.0	-	7.5	197	10.139	51,526,018.09	7.972
7.5	-	8.0	268	13.793	61,536,082.98	9.521
8.0	-	8.5	267	13.742	58,421,300.64	9.039
8.5	-	9.0	287	14.771	58,984,852.13	9.127
9.0	-	9.5	169	8.698	31,955,592.12	4.944
9.5	-	10.0	181	9.315	32,144,868.74	4.974
10.0	-	10.5	125	6.433	18,226,706.29	2.820
10.5	-	11.0	107	5.507	15,784,239.77	2.442
11.0	-	11.5	38	1.956	6,211,324.79	0.961
11.5	-	12.0	35	1.801	3,927,213.43	0.608
12.0	-	12.5	20	1.029	2,242,359.67	0.347
>		12.5	19	0.978	1,914,048.25	0.296
Wgt Ave / Total:			1943	100.000	646,298,606.31	100.000

Group I

Location	Number of Items	Percent of Items	Principal Balance	Percent of Balance
CA	185	9.118	49,129,763.43	14.154
FL	229	11.286	40,050,402.34	11.538
AZ	91	4.485	16,802,603.85	4.841
VA	52	2.563	10,112,038.30	2.913



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Asset-Backed Certificates, Series 2006-20

Location	Number of Items	Percent of Items	Principal Balance	Percent of Balance
WA	50	2.464	11,918,160.14	3.434
CO	33	1.626	5,324,682.19	1.534
Others	1389	68.457	213,776,064.60	61.587
Wgt Ave / Total:	2029	100.000	347,113,714.85	100.000

Group II

Location	Number of Items	Percent of Items	Principal Balance	Percent of Balance
CA	296	15.234	99,675,052.71	15.422
FL	298	15.337	58,285,055.97	9.018
AZ	76	3.911	14,745,663.88	2.282
VA	58	2.985	14,077,678.35	2.178
WA	49	2.522	12,625,735.95	1.954
CO	21	1.081	4,684,416.43	0.725
Others	1145	58.929	442,205,003.02	68.421
Wgt Ave / Total:	1943	100.000	646,298,606.31	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	18	0.887	1,544,777.29	0.445
180 - 300	9	0.444	958,202.52	0.276
300 - 360	1678	82.701	276,235,756.97	79.581
> 360	324	15.968	68,374,978.07	19.698
Wgt Ave / Total:	2029	100.000	347,113,714.85	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	20	1.029	3,068,619.03	0.475
180 - 300	20	1.029	1,732,690.94	0.268
300 - 360	1628	83.788	576,730,573.19	89.236
> 360	275	14.153	64,766,723.15	10.021
Wgt Ave / Total:	1943	100.000	646,298,606.31	100.000