



101 Barclay Street, 4 West
New York, NY 10286

Officer: Michelle Penson
212-815-3087

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	289,538,714.85	5.490000	3,122,970.09	1,324,639.62	4,447,609.71	0.00	286,415,744.76	0.00
2A1	12667HAB7	Senior	Var-Act/360	228,556,606.31	5.400000	3,206,092.12	1,028,504.73	4,234,596.85	0.00	225,350,514.19	0.00
2A2	12667HAC5	Senior	Var-Act/360	61,748,000.00	5.470000	0.00	281,467.97	281,467.97	0.00	61,748,000.00	0.00
2A3	12667HAD3	Senior	Var-Act/360	176,730,000.00	5.500000	0.00	810,012.50	810,012.50	0.00	176,730,000.00	0.00
2A4	12667HAE1	Senior	Var-Act/360	72,339,000.00	5.580000	0.00	336,376.35	336,376.35	0.00	72,339,000.00	0.00
C	12667HAR2	Residual	Var-Act/360	993,412,321.16	1.917778	0.00	1,587,620.55	1,587,620.55	0.00	987,083,258.95	0.00
P	12667HAS0	Prepay Penalties	Fix-30/360	100.00	0.000000	0.00	42,397.26	42,397.26	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	5.600000	0.00	149,333.33	149,333.33	0.00	32,000,000.00	0.00
M2	12667HAG6	Mezzanine	Var-Act/360	29,000,000.00	5.640000	0.00	136,300.00	136,300.00	0.00	29,000,000.00	0.00
M3	12667HAH4	Mezzanine	Var-Act/360	16,500,000.00	5.690000	0.00	78,237.50	78,237.50	0.00	16,500,000.00	0.00
M4	12667HAJ0	Mezzanine	Var-Act/360	14,500,000.00	5.730000	0.00	69,237.50	69,237.50	0.00	14,500,000.00	0.00
M5	12667HAK7	Mezzanine	Var-Act/360	14,000,000.00	5.750000	0.00	67,083.33	67,083.33	0.00	14,000,000.00	0.00
M6	12667HAL5	Mezzanine	Var-Act/360	10,500,000.00	5.850000	0.00	51,187.50	51,187.50	0.00	10,500,000.00	0.00
M7	12667HAM3	Mezzanine	Var-Act/360	9,500,000.00	6.250000	0.00	49,479.17	49,479.17	0.00	9,500,000.00	0.00
M8	12667HAN1	Mezzanine	Var-Act/360	7,500,000.00	6.950000	0.00	43,437.50	43,437.50	0.00	7,500,000.00	0.00
M9	12667HAP6	Mezzanine	Var-Act/360	7,000,000.00	7.100000	0.00	41,416.67	41,416.67	0.00	7,000,000.00	0.00
B	12667HAQ4	Junior	Var-Act/360	6,500,000.00	7.100000	0.00	38,458.33	38,458.33	0.00	6,500,000.00	0.00
Totals				975,912,421.16		6,329,062.21	6,135,189.81	12,464,252.02	0.00	969,583,358.95	0.00



101 Barclay Street, 4 West
New York, NY 10286

Officer: Michelle Penson
212-815-3087

Associate: Steven Chrysanthis
212-815-8318

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

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	289,538,714.85	3,122,970.09	0.00	3,122,970.09	0.00	286,415,744.76	0.97945026847
2A1	12667HAB7	232,258,000.00	228,556,606.31	3,206,092.12	0.00	3,206,092.12	0.00	225,350,514.19	0.97025942785
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	993,412,321.16	0.00	0.00	0.00	0.00	987,083,258.95	0.98708325895
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	975,912,421.16	6,329,062.21	0.00	6,329,062.21	0.00	969,583,358.95	



101 Barclay Street, 4 West
New York, NY 10286

Officer: Michelle Penson
212-815-3087

Associate: Steven Chrysanthis
212-815-8318

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

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	289,538,714.85	5.490000	5.490000	1,324,639.62	1,324,639.62	0.00	0.00	1,324,639.62	0.00
2A1	228,556,606.31	5.400000	5.400000	1,028,504.73	1,028,504.73	0.00	0.00	1,028,504.73	0.00
2A2	61,748,000.00	5.470000	5.470000	281,467.97	281,467.97	0.00	0.00	281,467.97	0.00
2A3	176,730,000.00	5.500000	5.500000	810,012.50	810,012.50	0.00	0.00	810,012.50	0.00
2A4	72,339,000.00	5.580000	5.580000	336,376.35	336,376.35	0.00	0.00	336,376.35	0.00
C	993,412,321.16	1.917778	1.917778	1,587,620.55	1,587,620.55	0.00	0.00	1,587,620.55	0.00
P	100.00	0.000000	508767.120000	0.00	0.00	0.00	0.00	42,397.26	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	5.600000	5.600000	149,333.33	149,333.33	0.00	0.00	149,333.33	0.00
M2	29,000,000.00	5.640000	5.640000	136,300.00	136,300.00	0.00	0.00	136,300.00	0.00
M3	16,500,000.00	5.690000	5.690000	78,237.50	78,237.50	0.00	0.00	78,237.50	0.00
M4	14,500,000.00	5.730000	5.730000	69,237.50	69,237.50	0.00	0.00	69,237.50	0.00
M5	14,000,000.00	5.750000	5.750000	67,083.33	67,083.33	0.00	0.00	67,083.33	0.00
M6	10,500,000.00	5.850000	5.850000	51,187.50	51,187.50	0.00	0.00	51,187.50	0.00
M7	9,500,000.00	6.250000	6.250000	49,479.17	49,479.17	0.00	0.00	49,479.17	0.00
M8	7,500,000.00	6.950000	6.950000	43,437.50	43,437.50	0.00	0.00	43,437.50	0.00
M9	7,000,000.00	7.100000	7.100000	41,416.67	41,416.67	0.00	0.00	41,416.67	0.00
B	6,500,000.00	7.100000	7.100000	38,458.33	38,458.33	0.00	0.00	38,458.33	0.00
Totals	975,912,421.16			6,092,792.55	6,092,792.55	0.00	0.00	6,135,189.81	0.00



101 Barclay Street, 4 West
New York, NY 10286

Officer: Michelle Penson

212-815-3087

Associate: Steven Chrysanthis

212-815-8318

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

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	990.129827648	10.679559180	4.529843961	979.450268468	5.490000
2A1	12667HAB7	232,258,000.00	984.063439408	13.804011559	4.428285477	970.259427848	5.400000
2A2	12667HAC5	61,748,000.00	1,000.000000000	0.000000000	4.558333333	1,000.000000000	5.470000
2A3	12667HAD3	176,730,000.00	1,000.000000000	0.000000000	4.583333333	1,000.000000000	5.500000
2A4	12667HAE1	72,339,000.00	1,000.000000000	0.000000000	4.650000000	1,000.000000000	5.580000
C	12667HAR2	1,000,000,000.00	993.412321160	0.000000000	1.587620555	987.083258950	1.917778
P	12667HAS0	100.00	1,000.000000000	0.000000000	423,972.600000000	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	4.666666667	1,000.000000000	5.600000
M2	12667HAG6	29,000,000.00	1,000.000000000	0.000000000	4.700000000	1,000.000000000	5.640000
M3	12667HAH4	16,500,000.00	1,000.000000000	0.000000000	4.741666667	1,000.000000000	5.690000
M4	12667HAJ0	14,500,000.00	1,000.000000000	0.000000000	4.775000000	1,000.000000000	5.730000
M5	12667HAK7	14,000,000.00	1,000.000000000	0.000000000	4.791666667	1,000.000000000	5.750000
M6	12667HAL5	10,500,000.00	1,000.000000000	0.000000000	4.875000000	1,000.000000000	5.850000
M7	12667HAM3	9,500,000.00	1,000.000000000	0.000000000	5.208333333	1,000.000000000	6.250000
M8	12667HAN1	7,500,000.00	1,000.000000000	0.000000000	5.791666667	1,000.000000000	6.950000
M9	12667HAP6	7,000,000.00	1,000.000000000	0.000000000	5.916666667	1,000.000000000	7.100000
B	12667HAQ4	6,500,000.00	1,000.000000000	0.000000000	5.916666667	1,000.000000000	7.100000
Totals		982,500,200.00	993.294882953	6.441792287	6.244466729	986.853090666	



101 Barclay Street, 4 West
New York, NY 10286

Officer: Michelle Penson
212-815-3087
Associate: Steven Chrysanthis
212-815-8318

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

Pool Level Data

Distribution Date		01/25/07
Cut-off Date		10/01/06
Record Date		12/29/06
Determination Date		01/22/07
Accrual Period 30/360	Begin	12/01/06
	End	01/01/07
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

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
Subsequent Prefunded Deposit	0.00	236,304,246.14	236,304,246.14
Subsequent Funded Balance	349,999,783.60	649,999,424.56	999,999,208.16
Subsequent Unfunded Balance	216.40	575.44	791.84

Ending Unfunded Amounts will be passed through as Principal at the End of the Prefunding Period



101 Barclay Street, 4 West
New York, NY 10286

Officer: Michelle Penson
212-815-3087
Associate: Steven Chrysanthis
212-815-8318

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

Collateral Detail

Original Mortgage Loan Details

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Original Aggregate Loan Count	2,046	3,227	5,273
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	2,029	1,943	3,972
Loans Paid Off or otherwise removed pursuant to the PSA	<u>16</u>	<u>-1,256</u>	<u>-1,240</u>
Ending Aggregate Loan Count	2,013	3,199	5,212
Beginning Pool Stated Principal Balance	347,113,714.85	646,298,605.73	993,412,320.58
Scheduled Principal	151,977.47	270,268.47	422,245.94
Unscheduled Principal	2,970,992.62	2,935,823.07	5,906,815.69
Realized Principal Losses	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Ending Pool Stated Principal Balance	343,990,744.76	643,092,514.19	987,083,258.95
Beginning Weighted Average Mortgage Rate	8.47921%	8.41054%	
Beginning Weighted Average Net Mortgage Rate	7.97000%	7.89994%	
Ending Weighted Average Mortgage Rate	8.47026%	8.40763%	
Ending Weighted Average Net Mortgage Rate	7.96105%	7.89702%	
Beginning Weighted Average Remaining Term to Maturity	380	368	
Ending Weighted Average Remaining Term to Maturity	379	374	



101 Barclay Street, 4 West
New York, NY 10286

Officer: Michelle Penson
212-815-3087
Associate: Steven Chrysanthis
212-815-8318

CWABS, Inc.

CWABS Asset-Backed Certificates Trust 2006-20

Asset-Backed Certificates, Series 2006-20

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	144,630.71	269,291.09	413,921.80
Net Master Servicing Fee	141,778.97	267,341.71	409,120.68
Trustee Fee	2,603.35	4,847.24	7,450.59
Mortgage Insurance Premium (PMI)	169,861.74	286,405.11	456,266.85
Total Net Loan Fees	314,244.06	558,594.06	872,838.12

Servicer Advances

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Principal Advances	3,922.37	5,282.36	9,204.73
Interest Advances	70,071.41	104,019.10	174,090.51
Reimbursement for Principal & Interest Advances	0.00	0.00	0.00
Reimbursement for Nonrecoverable Advances	0.00	0.00	0.00
Total Advances	73,993.78	109,301.46	183,295.24

Mortgage Prepayment Details

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Principal Balance of Loans Paid in Full	2,952,395.87	2,910,285.91	5,862,681.78
Prepayment Interest Excess	0.00	0.00	0.00
Prepayment Interest Shortfall	2,851.74	1,949.38	4,801.12
Compensating Interest	2,851.74	1,949.38	4,801.12
Non-Supported Prepayment Interest Shortfall	-0.00	0.00	0.00
Prepayment Charges	42,397.26	0.00	42,397.26
CPR %	9.80508%	5.31904%	
SMM %	0.85629%	0.45444%	



101 Barclay Street, 4 West
New York, NY 10286

Officer: Michelle Penson
212-815-3087
Associate: Steven Chrysanthis
212-815-8318

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

Delinquency Information

Delinquency Info		Group 1		Group 2		Total	
30-59 Days	Balance	9,185,100.02	2.67016%	11,973,390.35	1.86185%	21,158,490.37	2.14354%
	Loan Count	53	2.63289%	54	1.68803%	107	2.05295%
60-89 Days	Balance	77,229.71	0.02245%	1,555,366.62	0.24186%	1,632,596.33	0.16540%
	Loan Count	1	0.04968%	8	0.25008%	9	0.17268%
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	9,262,329.73	2.69261%	13,528,756.97	2.10370%	22,791,086.70	2.30893%
	Loan Count	54	2.68256%	62	1.93811%	116	2.22563%

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	234,013.61	0.06803%	0.00	0.00000%	234,013.61	0.02371%
	Loan Count	1	0.04968%	0	0.00000%	1	0.01919%
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	234,013.61	0.06803%	0.00	0.00000%	234,013.61	0.02371%
	Loan Count	1	0.04968%	0	0.00000%	1	0.01919%

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%



101 Barclay Street, 4 West
New York, NY 10286

Officer: Michelle Penson
212-815-3087
Associate: Steven Chrysanthis
212-815-8318

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

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	234,013.61	0.06803%	0.00	0.00000%	234,013.61	0.02371%
	Loan Count	1	0.04968%	0	0.00000%	1	0.01919%

Totals for Foreclosure, REO Bankruptcy, Delinquency		Group 1		Group 2		Total	
All	Balance	9,496,343.34	2.76064%	13,528,756.97	2.10370%	23,025,100.31	2.33264%
	Loan Count	55	2.73224%	62	1.93811%	117	2.24482%

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

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Current Month	311,243.32	1,555,366.62	1,866,609.94
1 Month Prior	0.00	0.00	0.00
2 Months Prior	0.00	0.00	0.00
Three-month Rolling Delinquency Rate	0.06303%		
Specified Delinquency Rate Trigger	0.00000%		
Delinquency Trigger Event	NO		

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



101 Barclay Street, 4 West
New York, NY 10286

Officer: Michelle Penson
212-815-3087
Associate: Steven Chrysanthis
212-815-8318

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	0.31	0.31

Loss Test

Cumulative Loss Percentage	0.00000%
Specified Cumulative Loss Percentage	0.00000%
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
New York, NY 10286

Officer: Michelle Penson
212-815-3087

Associate: Steven Chrysanthis
212-815-8318

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

Servicer Remittance Summary

Interest Remittance Amount

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Scheduled Interest Collected	2,449,855.89	4,527,817.55	6,977,673.44
Plus: Compensating Interest	2,851.74	1,949.38	4,801.12
Less: Servicing Fees	144,630.71	269,291.09	413,921.80
Less: Mortgage Insurance Premium (PMI)	169,861.74	286,405.11	456,266.85
Total Interest Remittance Amount	2,138,215.18	3,974,070.73	6,112,285.91

Principal Remittance Amount

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Scheduled Principal	151,977.47	270,268.47	422,245.94
Curtailment Principal	18,596.62	25,537.29	44,133.91
Paid in Full Principal	2,952,179.47	2,909,711.05	5,861,890.52
Repurchased Principal	0.00	0.00	0.00
Liquidation Principal	0.00	0.00	0.00
Supplemental Loan Shortfall	216.40	574.86	791.26
Subsequent Recoveries	0.00	0.31	0.31
Less: Non-Recoverable Principal Advances relating to Principal	0.00	0.00	0.00
Total Principal Remittance Amount	3,122,753.56	3,205,517.12	6,328,270.68

Other Remittance Amounts

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Prepayment Charge	42,397.26	0.00	42,397.26
Other Amounts Required	0.00	0.00	0.00
Total Other Remittance	42,397.26	0.00	42,397.26

Total Servicer Remittance	5,303,366.00	7,179,587.85	12,482,953.85
----------------------------------	---------------------	---------------------	----------------------



101 Barclay Street, 4 West
New York, NY 10286

Officer: Michelle Penson
212-815-3087

Associate: Steven Chrysanthis
212-815-8318

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

Distributable Amounts

Principal Distribution Amount

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Principal Remittance Amount	3,122,969.96	3,206,091.98	6,329,061.94
Extra Principal Distribution Amount	0.13	0.14	0.27
Less: OC Reduction	0.00	0.00	0.00
Principal Distribution Amount	3,122,970.09	3,206,092.12	6,329,062.21

Interest Funds

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Interest Remittance	2,138,215.18	3,974,070.73	6,112,285.91
Less: Trustee Fee	2,603.35	4,847.24	7,450.59
Interest Funds	2,135,611.83	3,969,223.49	6,104,835.31

Distribution Summary

Amounts Available for Distribution

Total Servicer Remittance	12,482,953.85
Investment Income	0.00
Certificate Net Swap Proceeds Allocable to the Trust	0.00
Supplemental Loan Deposit	791.26
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	12,483,745.11

Distribution Payments

Trustee Fee	7,450.59
Certificate Net Swap Payment	12,042.49
Class Payments	12,464,252.02
Total Payments	12,483,745.11



101 Barclay Street, 4 West
New York, NY 10286

Officer: Michelle Penson
212-815-3087

Associate: Steven Chrysanthis
212-815-8318

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

Trust Accounts

Distribution Account

Beginning Balance	0.00
Deposit	12,483,745.11
Withdrawal	12,483,745.11
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	236,305,037.98
Ending Balance	0.00

Certificate Swap Account

Beginning Balance	0.00
Deposits	12,042.49
Withdrawals	12,042.49
Ending Balance	0.00

Class P Principal Reserve Account

Beginning Balance	100.00
Deposit	0.00
Withdrawal	0.00



101 Barclay Street, 4 West
New York, NY 10286

Officer: Michelle Penson
212-815-3087

Associate: Steven Chrysanthis
212-815-8318

CWABS, Inc.

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

Ending Balance

100.00



101 Barclay Street, 4 West
New York, NY 10286

Officer: Michelle Penson
212-815-3087
Associate: Steven Chrysanthis
212-815-8318

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

Certificate Swap Contract Details

Floating Rate Receipt	1,288,546.45
Fixed Rate Payment	1,300,588.94
Net Swap Payment Paid	12,042.49
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	5.35000%
Group 1 Net Rate Cap	7.36835%
Group 2 Net Rate Cap	7.35526%
Subordinate Net Rate Cap	7.35984%

<u>Class</u>	<u>Current Period Amount</u>	<u>Amount Paid</u>	<u>Ending Amount</u>
1A	0.00	0.00	0.00
2A1	0.00	0.00	0.00
2A2	0.00	0.00	0.00
2A3	0.00	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
M5	0.00	0.00	0.00
M6	0.00	0.00	0.00
M7	0.00	0.00	0.00



101 Barclay Street, 4 West
New York, NY 10286

Officer: Michelle Penson
212-815-3087

Associate: Steven Chrysanthis
212-815-8318

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

<u>Class</u>	<u>Current Period Amount</u>	<u>Amount Paid</u>	<u>Ending Amount</u>
M8	0.00	0.00	0.00
M9	0.00	0.00	0.00
B	0.00	0.00	0.00



101 Barclay Street, 4 West
New York, NY 10286

Officer: Michelle Penson
212-815-3087

Associate: Steven Chrysanthis
212-815-8318

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

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	1,587,620.82
Extra PDA	0.27

Trigger Events

Trigger Event	NO
Step-Down Date	NO



101 Barclay Street, 4 West
New York, NY 10286

Officer: Michelle Penson
212-815-3087

Associate: Steven Chrysanthis
212-815-8318

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	822,583,358.95
Class A Percentage	85.038171%	84.838849%
Class M1	32,000,000.00	32,000,000.00
Class M1 Percentage	3.256997%	3.300387%
Class M2	29,000,000.00	29,000,000.00
Class M2 Percentage	2.951653%	2.990975%
Class M3	16,500,000.00	16,500,000.00
Class M3 Percentage	1.679389%	1.701762%
Class M4	14,500,000.00	14,500,000.00
Class M4 Percentage	1.475827%	1.495488%
Class M5	14,000,000.00	14,000,000.00
Class M5 Percentage	1.424936%	1.443919%
Class M6	10,500,000.00	10,500,000.00
Class M6 Percentage	1.068702%	1.082939%
Class M7	9,500,000.00	9,500,000.00
Class M7 Percentage	0.966921%	0.979802%
Class M8	7,500,000.00	7,500,000.00
Class M8 Percentage	0.763359%	0.773528%
Class M9	7,000,000.00	7,000,000.00
Class M9 Percentage	0.712468%	0.721960%
Class B	6,500,000.00	6,500,000.00
Class B Percentage	0.661577%	0.670391%



101 Barclay Street, 4 West
New York, NY 10286

Officer: Michelle Penson
212-815-3087

Associate: Steven Chrysanthis
212-815-8318

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

Prepayment Loan Details

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Prepayment Penalties	42,397.26	0.00	42,397.26

<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>							
118442451	101,083.30	01/03/07	3,637.02	IN	9.000	9	Paid in Full
126044772	139,869.66	01/02/07	0.00	VT	7.250	11	Paid in Full
130355412	254,572.40	01/10/07	9,084.41	CA	8.925	4	Paid in Full
131132989	79,958.47	12/18/06	2,671.13	FL	8.350	3	Paid in Full
131141518	319,511.41	12/22/06	0.00	AZ	9.375	4	Paid in Full
131166745	339,167.29	12/27/06	17,000.00	NY	8.500	5	Paid in Full
132115970	249,098.55	12/21/06	10,004.70	FL	10.050	9	Paid in Full
138494526	155,589.26	12/22/06	0.00	GA	10.000	6	Paid in Full
141519071	149,830.06	01/02/07	0.00	TX	10.750	4	Paid in Full
142135641	44,417.28	12/19/06	0.00	AZ	10.875	4	Paid in Full
144257893	130,856.34	01/04/07	0.00	NY	9.000	3	Paid in Full
144444389	170,455.43	01/02/07	0.00	IL	10.250	3	Paid in Full
144977652	387,670.37	01/11/07	0.00	TX	10.375	3	Paid in Full
145584390	224,780.10	01/11/07	0.00	IL	9.550	3	Paid in Full
151293886	206,970.13	12/26/06	0.00	IL	10.300	3	Paid in Full
<u>Group II</u>							
110829071	486,434.18	12/19/06	0.00	MS	7.750	15	Paid in Full
130348515	165,892.97	12/29/06	0.00	FL	7.600	3	Paid in Full
130722218	196,627.89	12/29/06	0.00	NV	9.750	5	Paid in Full
137227459	363,640.61	01/12/07	0.00	CA	9.510	3	Paid in Full
138323223	131,528.14	12/26/06	0.00	AL	7.750	6	Paid in Full
143854300	57,959.35	01/04/07	0.00	NC	11.100	3	Paid in Full
145327917	498,219.93	12/29/06	0.00	SC	9.150	3	Paid in Full
131874994	165,209.14	01/15/07	0.00	VA	9.875	5	Paid in Full
132098086	118,859.70	01/05/07	0.00	OH	8.650	5	Paid in Full
145590003	271,800.00	01/15/07	0.00	FL	9.625	4	Paid in Full
146084911	249,794.59	01/15/07	0.00	CA	9.170	7	Paid in Full
152200549	205,614.00	12/29/06	0.00	AZ	10.625	4	Paid in Full



101 Barclay Street, 4 West
New York, NY 10286

Officer: Michelle Penson
212-815-3087
Associate: Steven Chrysanthis
212-815-8318

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

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	0	0.000	0.00	0.000
25,000.00	- 50,000.00	21	1.043	994,232.07	0.289
50,000.00	- 75,000.00	209	10.383	13,203,087.57	3.838
75,000.00	- 100,000.00	275	13.661	24,210,444.13	7.038
100,000.00	- 125,000.00	290	14.406	32,448,751.85	9.433
125,000.00	- 150,000.00	217	10.780	29,665,588.59	8.624
150,000.00	- 175,000.00	210	10.432	34,296,757.21	9.970
175,000.00	- 200,000.00	151	7.501	28,360,832.59	8.245
200,000.00	- 225,000.00	128	6.359	27,334,206.37	7.946
225,000.00	- 250,000.00	118	5.862	27,997,213.67	8.139
250,000.00	- 275,000.00	78	3.875	20,611,409.48	5.992
275,000.00	- 300,000.00	92	4.570	26,378,251.48	7.668
300,000.00	- 325,000.00	72	3.577	22,522,816.85	6.548
325,000.00	- 350,000.00	63	3.130	21,313,681.67	6.196
350,000.00	- 375,000.00	35	1.739	12,636,880.27	3.674
375,000.00	- 400,000.00	34	1.689	13,261,467.00	3.855
400,000.00	- 425,000.00	13	0.646	5,351,048.41	1.556
425,000.00	- 450,000.00	2	0.099	879,986.91	0.256
450,000.00	- 475,000.00	1	0.050	458,000.00	0.133
475,000.00	- 500,000.00	1	0.050	499,582.82	0.145
500,000.00	- 525,000.00	2	0.099	1,026,505.82	0.298
525,000.00	- 550,000.00	1	0.050	540,000.00	0.157
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:		2013	100.000	343,990,744.76	100.000

Group II



101 Barclay Street, 4 West
New York, NY 10286

Officer: Michelle Penson
212-815-3087
Associate: Steven Chrysanthis
212-815-8318

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

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	2	48,429.32	0.008
25,000.00	-	50,000.00	22	1,033,761.22	0.161
50,000.00	-	75,000.00	228	14,518,401.77	2.257
75,000.00	-	100,000.00	315	27,760,253.02	4.316
100,000.00	-	125,000.00	387	43,638,739.57	6.785
125,000.00	-	150,000.00	381	52,365,720.76	8.142
150,000.00	-	175,000.00	349	56,400,764.67	8.769
175,000.00	-	200,000.00	301	56,566,834.06	8.795
200,000.00	-	225,000.00	237	50,488,559.45	7.850
225,000.00	-	250,000.00	197	46,886,154.97	7.290
250,000.00	-	275,000.00	148	38,950,269.06	6.056
275,000.00	-	300,000.00	119	34,233,799.25	5.322
300,000.00	-	325,000.00	84	26,206,068.85	4.074
325,000.00	-	350,000.00	71	23,888,241.42	3.714
350,000.00	-	375,000.00	55	20,048,384.94	3.117
375,000.00	-	400,000.00	46	17,833,284.71	2.773
400,000.00	-	425,000.00	36	14,889,667.31	2.315
425,000.00	-	450,000.00	45	19,750,132.00	3.071
450,000.00	-	475,000.00	34	15,693,864.53	2.440
475,000.00	-	500,000.00	47	22,975,330.79	3.572
500,000.00	-	525,000.00	16	8,272,164.47	1.286
525,000.00	-	550,000.00	14	7,470,751.47	1.162
550,000.00	-	575,000.00	10	5,648,729.67	0.878
575,000.00	-	600,000.00	18	10,583,409.36	1.645
600,000.00	-	625,000.00	7	4,288,292.91	0.667
625,000.00	-	650,000.00	4	2,554,956.96	0.397
650,000.00	-	675,000.00	8	5,319,375.77	0.827
675,000.00	-	700,000.00	5	3,413,703.74	0.531
700,000.00	-	725,000.00	2	1,439,499.48	0.224
725,000.00	-	750,000.00	2	1,495,342.35	0.232
750,000.00	-	775,000.00	2	1,532,401.90	0.238
775,000.00	-	800,000.00	3	2,364,338.24	0.368
>	800,000.00	5	0.156	4,632,162.04	0.720
Wgt Ave / Total:		3200	100.000	643,191,790.03	100.000

Group I

Issuance Coupon		Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =	5.000000000000	0	0.000	0.00	0.000
5.000000000000	-	5.501000000000	1	112,975.37	0.033
5.501000000000	-	6.001000000000	5	1,441,914.70	0.419
6.001000000000	-	6.501000000000	29	8,055,771.71	2.342
6.501000000000	-	7.001000000000	120	27,926,274.26	8.118
7.001000000000	-	7.501000000000	185	40,223,324.27	11.693



101 Barclay Street, 4 West
New York, NY 10286

Officer: Michelle Penson
212-815-3087
Associate: Steven Chrysanthis
212-815-8318

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

<u>Issuance Coupon</u>	<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
7.501000000000 - 8.001000000000	287	14.257	57,382,659.89	16.681
8.001000000000 - 8.501000000000	295	14.655	52,600,721.32	15.291
8.501000000000 - 9.001000000000	346	17.188	56,849,473.90	16.526
9.001000000000 - 9.501000000000	234	11.624	34,723,446.03	10.094
9.501000000000 - 10.001000000000	265	13.164	39,991,934.85	11.626
10.001000000000 - 10.501000000000	97	4.819	11,735,601.83	3.412
10.501000000000 - 11.001000000000	67	3.328	6,166,487.03	1.793
11.001000000000 - 11.501000000000	39	1.937	3,388,534.40	0.985
11.501000000000 - 12.001000000000	22	1.093	1,876,650.78	0.546
12.001000000000 - 12.501000000000	14	0.695	1,103,720.49	0.321
> 12.501000000000	7	0.348	411,253.93	0.120
Wgt Ave / Total:	2013	100.000	343,990,744.76	100.000

Group II

<u>Issuance Coupon</u>	<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
< = 5.000000000000	0	0.000	0.00	0.000
5.000000000000 - 5.501000000000	1	0.031	362,254.00	0.056
5.501000000000 - 6.001000000000	13	0.406	3,821,883.71	0.594
6.001000000000 - 6.501000000000	82	2.563	24,964,963.56	3.881
6.501000000000 - 7.001000000000	258	8.063	69,673,019.05	10.832
7.001000000000 - 7.501000000000	333	10.406	83,724,542.81	13.017
7.501000000000 - 8.001000000000	456	14.250	99,951,655.02	15.540
8.001000000000 - 8.501000000000	444	13.875	92,646,887.11	14.404
8.501000000000 - 9.001000000000	463	14.469	91,174,064.80	14.175
9.001000000000 - 9.501000000000	302	9.438	52,128,238.47	8.105
9.501000000000 - 10.001000000000	321	10.031	51,932,585.40	8.074
10.001000000000 - 10.501000000000	194	6.063	27,879,428.68	4.335
10.501000000000 - 11.001000000000	173	5.406	24,887,204.12	3.869
11.001000000000 - 11.501000000000	67	2.094	9,256,744.59	1.439
11.501000000000 - 12.001000000000	47	1.469	5,623,910.56	0.874
12.001000000000 - 12.501000000000	23	0.719	2,586,447.20	0.402
> 12.501000000000	23	0.719	2,577,960.95	0.401
Wgt Ave / Total:	3200	100.000	643,191,790.03	100.000

Group I

<u>Location</u>	<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
CA	184	9.141	48,858,069.21	14.203
FL	227	11.277	39,703,817.63	11.542
AZ	89	4.421	16,432,838.14	4.777
VA	52	2.583	10,107,519.47	2.938



101 Barclay Street, 4 West
New York, NY 10286

Officer: Michelle Penson
212-815-3087

Associate: Steven Chrysanthis
212-815-8318

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

Location	Number of Items	Percent of Items	Principal Balance	Percent of Balance
WA	50	2.484	11,915,310.83	3.464
CO	33	1.639	5,322,616.90	1.547
Others	1378	68.455	211,650,572.58	61.528
Wgt Ave / Total:	2013	100.000	343,990,744.76	100.000

Group II

Location	Number of Items	Percent of Items	Principal Balance	Percent of Balance
CA	417	13.031	135,360,306.00	21.045
FL	488	15.250	94,439,787.96	14.683
AZ	144	4.500	27,058,667.90	4.207
VA	97	3.031	21,782,827.79	3.387
WA	92	2.875	22,119,033.39	3.439
CO	37	1.156	7,433,189.26	1.156
Others	1925	60.156	334,997,977.73	52.084
Wgt Ave / Total:	3200	100.000	643,191,790.03	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	0.894	1,539,710.45	0.448
180 - 300	9	0.447	957,090.85	0.278
300 - 360	1664	82.663	273,435,250.70	79.489
> 360	322	15.996	68,058,692.76	19.785
Wgt Ave / Total:	2013	100.000	343,990,744.76	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	25	0.781	3,745,928.02	0.582
180 - 300	28	0.875	2,940,445.09	0.457
300 - 360	2675	83.594	531,575,177.58	82.646
> 360	472	14.750	104,930,239.34	16.314
Wgt Ave / Total:	3200	100.000	643,191,790.03	100.000