SACO I Trust
Mortgage-Backed Certificates
Series 2006-12

Distribution Date: 26-Dec-06

ABN AMRO Acct : 724321.1

Payment Date:	26-Dec-06
Prior Payment:	N/A
Next Payment:	25-Jan-07
Record Date:	19-Dec-06
Distribution Count:	1
Closing Date:	19-Dec-06
First Pay. Date:	26-Dec-06
Rated Final Payment Date:	25-Sep-36
Determination Date:	15-Dec-06
Delinq Method:	OTS

Content:	***Pages***

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Outside Parties To The Transaction

Depositor: Bear Stearns Asset Backed Securities I LLC

Underwriter: Bear Stearns Asset Backed Securities, Inc.

Master Servicer: ABN AMRO LaSalle Bank N.A.

Rating Agency: Moody's Investors Service, Inc.

SACO I Trust
Mortgage-Backed Certificates
Series 2006-12

Distribution Date: 26-Dec-06
REMIC IV

Class	CUSIP	Original Face Value [1]		Beginning Certificate Balance	Principal Payment	Principal Adjustment or Loss	Deferred Interest	Ending Certificate Balance	Interest Payment [2]	Interest Adjustment	Pass-Through Rate
I-A	78577NAA6	141,257,000.00		141,257,000.00	1,995,170.34	0.00	0.00	139,261,829.66	150,791.85	0.00	5.4900000000%
I-A-IO	78577NAB4	76,775,000.00	**N**	76,775,000.00	0.00	0.00	0.00	76,775,000.00	351,885.42	0.00	5.5000000000%
I-M-1	78577NAC2	13,436,000.00		13,436,000.00	0.00	0.00	0.00	13,436,000.00	14,787.06	0.00	5.6600000000%
I-M-2	78577NAD0	10,607,000.00		10,607,000.00	0.00	0.00	0.00	10,607,000.00	12,003.59	0.00	5.8200000000%
I-M-3	78577NAE8	8,663,000.00		8,663,000.00	0.00	0.00	0.00	8,663,000.00	11,538.63	0.00	6.8500000000%
I-M-4	78577NAF5	2,829,000.00		2,829,000.00	0.00	0.00	0.00	2,829,000.00	4,318.15	315.21	7.2769742314%
I-E	78577NAK4	176,792,728.00	**N**	176,792,728.00	0.00	0.00	0.00	176,792,728.00	0.00	0.00	N/A
I-S	78577NAJ7	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
II-A	78577NAG3	424,489,000.00		424,489,000.00	3,589,933.37	0.00	0.00	420,899,066.63	453,142.01	0.00	5.4900000000%
II-A-IO	78577NAH1	187,911,000.00	**N**	187,911,000.00	0.00	0.00	0.00	187,911,000.00	861,258.75	0.00	5.5000000000%
II-E	78577NAQ1	432,710,771.00	**N**	432,710,771.00	0.00	0.00	0.00	432,710,771.00	0.00	(96,109.97)	1.1422869144%
II-S	78577NAP3	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
I-RX	78577NAN8	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
II-RX	78577NAR9	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
I-R-1	78577NAL2	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
I-R-2	78577NAM0	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
I-X	78577NAS7	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
II-X	78577NAT5	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
Total		601,281,000.00		601,281,000.00	5,585,103.71	0.00	0.00	595,695,896.29	1,859,725.46	(95,794.76)	
							Total P&I Payment		7,444,829.17		

[1] N denotes notional balance not included in total [2] Accrued Interest plus/minus Interest Adjustment minus Deferred Interest equals Interest Payment

SACO I Trust
Mortgage-Backed Certificates
Series 2006-12

Distribution Date: 26-Dec-06
Statement to Certificate Holders (FACTORS)
REMIC IV

Class	CUSIP	Original Face Value	Beginning Certificate Balance *	Principal Payment *	Principal Adjustment or Loss	Deferred Interest *	Ending Certificate Balance *	Interest Payment *	Interest Adjustment*	Next Rate **
I-A	78577NAA6	141,257,000.00	1000.000000000	14.124399782	0.000000000	0.000000000	985.875600218	1.067500018	0.000000000	5.49000000%
I-A-IO	78577NAB4	76,775,000.00 **N**	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.583333377	0.000000000	Fixed
I-M-1	78577NAC2	13,436,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	1.100555225	0.000000000	5.66000000%
I-M-2	78577NAD0	10,607,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	1.131666824	0.000000000	5.82000000%
I-M-3	78577NAE8	8,663,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	1.331943899	0.000000000	6.85000000%
I-M-4	78577NAF5	2,829,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	1.526387416	0.111420997	7.85000000%
I-E	78577NAK4	176,792,728.00 **N**	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	0.000000000	0.000000000	N/A
I-S	78577NAJ7	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	N/A
II-A	78577NAG3	424,489,000.00	1000.000000000	8.457070431	0.000000000	0.000000000	991.542929569	1.067500006	0.000000000	5.49000000%
II-A-IO	78577NAH1	187,911,000.00 **N**	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.583333333	0.000000000	Fixed
II-E	78577NAQ1	432,710,771.00 **N**	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	0.000000000	(0.222111342)	N/A
II-S	78577NAP3	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	N/A
I-RX	78577NAN8	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	N/A
II-RX	78577NAR9	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	N/A
I-R-1	78577NAL2	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	N/A
I-R-2	78577NAM0	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	N/A
I-X	78577NAS7	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	N/A
II-X	78577NAT5	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	N/A

* Per $1,000 of Original Face Value   ** Estimated

LaSalle Bank
ABN AMRO

SACO I Trust
Mortgage-Backed Certificates
Series 2006-12

Distribution Date: 26-Dec-06
Cash Reconciliation Summary

Pool Source of Funds

Interest Summary

Interest Summary	
Scheduled Interest	2,026,849.80
Fees	56,721.86
Remittance Interest	1,970,127.94
Other Interest Proceeds/Shortfalls	
Prepayment Penalties	0.00
Other Interest Loss	0.00
Other Interest Proceeds	213,062.18
Non-advancing Interest	0.00
Net PPIS/Relief Act Shortfall	0.00
Modification Shortfall	0.00
Other Interest Proceeds/Shortfalls	213,062.18
Interest Adjusted	2,183,190.12
Fee Summary	
Total Servicing Fees	12,504.26
Total Trustee Fees	0.00
LPMI Fees	0.00
Credit Manager's Fees	0.00
Misc. Fees / Trust Expense	0.00
Insurance Premium	44,217.60
Total Fees	56,721.86

Advances (Principal & Interest)

Prior Month's Outstanding Advances	N/A
Current Advances	N/A
Reimbursement of Prior Advances	N/A
Outstanding Advances	N/A

Principal Summary

Principal Summary	
Scheduled Prin Distribution	3,335,337.92
Curtailments	(2,575,355.20)
Prepayments in Full	4,501,656.32
Liquidation Proceeds	0.00
Repurchase Proceeds	0.00
Other Principal Proceeds	0.00
Remittance Principal	5,261,639.04

Non-Pool Source of Funds

Group I - Net WAC Rate Carryover Reserve Account

Deposit to Trust	5,000.00
Withdrawal from Trust	0.00
Reimbursement from Waterfall	0.00
Ending Balance	5,000.00

Group II - Net WAC Rate Carryover Reserve Account

Deposit to Trust	5,000.00
Withdrawal from Trust	0.00
Reimbursement from Waterfall	0.00
Ending Balance	5,000.00

II-A Insurance Policy

Class II-A Guaranty Insurance Policy Premium	44,217.60
Class II-A Guaranty Insurance Policy Draws	0.00

P&I Due Certificate Holders	7,444,829.16

P&I Advances as of the end of the Due Period do not reflect the amount of advances remitted by the Servicer on the Servicer Remittance Date due to additional proceeds received between the end of the Due Period and the Servicer Remittance Date and netted from the P&I Advances stated as of the end of the Due Period.

SACO I Trust
Mortgage-Backed Certificates
Series 2006-12

Distribution Date: 26-Dec-06
Cash Reconciliation Summary Loan Group I

	Loan Group I	Total
Interest Summary		
Scheduled Interest	341,456.80	341,456.80
Fees	9,194.29	9,194.29
Remittance Interest	332,262.51	332,262.51
Other Interest Proceeds/Shortfalls		
Prepayment Penalties	0.00	0.00
Other Interest Loss	0.00	0.00
Other Interest Proceeds	213,062.18	213,062.18
Non-advancing Interest	0.00	0.00
Net PPIS/Relief Act Shortfall	0.00	0.00
Modification Shortfall	0.00	0.00
Other Interest Proceeds/Shortfalls	213,062.18	213,062.18
Interest Adjusted	545,324.69	545,324.69
Principal Summary		
Scheduled Principal Distribution	1,388,178.69	1,388,178.69
Curtailments	(183,306.05)	(183,306.05)
Prepayments in Full	790,297.70	790,297.70
Liquidation Proceeds	0.00	0.00
Repurchase Proceeds	0.00	0.00
Other Principal Proceeds	0.00	0.00
Less Mod Losses	0.00	0.00
Remittance Principal	1,995,170.34	1,995,170.34
Fee Summary		
Total Servicing Fees	9,194.29	9,194.29
Total Trustee Fees	0.00	0.00
LPMI Fees	0.00	0.00
Misc. Fees	0.00	0.00
Total Fees	9,194.29	9,194.29
Beginning Principal Balance	176,792,727.68	176,792,727.68
Ending Principal Balance	174,797,557.34	174,797,557.34
Advances (Principal & Interest)		
Prior Month's Outstanding Advances	N/A	N/A
Current Advances	N/A	N/A
Reimbursement of Prior Advances	N/A	N/A
Outstanding Advances	N/A	N/A

Distribution Date: 26-Dec-06
Cash Reconciliation Summary Loan Group II

	Loan Group II	Total
Interest Summary		
Scheduled Interest	1,685,393.00	1,685,393.00
Fees	3,309.97	3,309.97
Remittance Interest	1,682,083.03	1,682,083.03
Other Interest Proceeds/Shortfalls		
Prepayment Penalties	0.00	0.00
Other Interest Loss	0.00	0.00
Other Interest Proceeds	0.00	0.00
Non-advancing Interest	0.00	0.00
Net PPIS/Relief Act Shortfall	0.00	0.00
Modification Shortfall	0.00	0.00
Other Interest Proceeds/Shortfalls	0.00	0.00
Interest Adjusted	1,682,083.03	1,682,083.03
Principal Summary		
Scheduled Principal Distribution	1,947,159.23	1,947,159.23
Curtailments	(2,392,049.15)	(2,392,049.15)
Prepayments in Full	3,711,358.62	3,711,358.62
Liquidation Proceeds	0.00	0.00
Repurchase Proceeds	0.00	0.00
Other Principal Proceeds	0.00	0.00
Less Mod Losses	0.00	0.00
Remittance Principal	3,266,468.70	3,266,468.70
Fee Summary		
Total Servicing Fees	3,309.97	3,309.97
Total Trustee Fees	0.00	0.00
LPMI Fees	0.00	0.00
Misc. Fees	0.00	0.00
Total Fees	3,309.97	3,309.97
Beginning Principal Balance	432,710,771.48	432,710,771.48
Ending Principal Balance	429,444,302.78	429,444,302.78
Advances (Principal & Interest)		
Prior Month's Outstanding Advances	N/A	N/A
Current Advances	N/A	N/A
Reimbursement of Prior Advances	N/A	N/A
Outstanding Advances	N/A	N/A

LaSalle Bank ABN AMRO

SACO I Trust
Mortgage-Backed Certificates
Series 2006-12

Distribution Date: 26-Dec-06
Pool Detail and Performance Indicators Total(All Loans)

Pool Detail

Pool Level Information

Historical	Amount	Count	
Cut-off Pool Balance	609,503,499.16	9,088	
Cum Scheduled Principal	3,335,337.92		
Cum Unscheduled Principal	1,926,301.12		
Cum Liquidations	0.00		
Cum Repurchases	0.00		
Current	**Amount**	**Count**	**%**
Beginning Pool	609,503,499.16	9,088	100.00%
Scheduled Principal	3,335,337.92		0.55%
Unscheduled Principal	1,926,301.12	59	0.32%
Liquidations	0.00	0	0.00%
Repurchases	0.00	0	0.00%
Ending Pool	604,241,860.12	9,029	99.14%
Average Loan Balance	66,922.35		
Current Loss Detail	**Amount**		
Liquidation	0.00		
Realized Loss	0.00		
Realized Loss Adjustment	0.00		
Net Liquidation	0.00		

Performance Indicators

Factors Impacting Principal Payment Rules

Delinquency Levels	Num	Den	%
3 mo. Rolling Average	0	604,241,860	0.00%
6 mo. Rolling Average	0	604,241,860	0.00%
12 mo. Rolling Average	0	604,241,860	0.00%
Loss Levels	**Amount**	**Count**	
3 mo. Cum Loss	0.00	0	
6 mo. Cum loss	0.00	0	
12 mo. Cum Loss	0.00	0	

Triggers

> Delinquency Trigger Event [(2)]			NO
Delinquency Event Calc [(1)]	0.00	604,241,860	0.00%
> Loss Trigger Event? [(3)]			NO
Cumulative Loss		0	0.00%
> Overall Trigger Event?			NO
Step Down Date			
Distribution Count	1		
Current Specified Enhancement %[(4)]	N/A		
Step Down % [(5)]	N/A		
Delinquent Event Threshold % [(6)]	N/A		
> Step Down Date?			NO

Misc/Additional Information

WA Rates/Life

	Fixed	Adj	Overall
WAC - Remit Current	N/A	8.77%	8.77%
WAC - Remit Original	N/A	8.77%	8.77%
WAC - Current	N/A	3.99%	3.99%
WAC - Original	N/A	9.29%	9.29%
WAL - Current	N/A	N/A	N/A
WAL - Original	N/A	N/A	N/A
Current Index Rate			5.350000%
Next Index Rate			5.350000%
Cumulative Charge-off Amounts			0.00

Pool Composition

Properties		Balance	%/Score
Cut-off LTV		N/A	N/A
Cash Out/Refinance		343,418,720.85	56.34%
SFR		383,761,108.80	62.96%
Owner Occupied		537,004,413.63	88.11%
	Min	**Max**	**WA**
FICO	620	830	705.19

Legend: **(1)** 60 Days+, REO, BK, F/C % **(3)** Condn: Cum Loss > specified thresholds **(5)** Defined Benchmark **(7)** Condn: Distn Cnt > 36, (4) > (5)
(2) (1) > (6) then TRUE **(4)** Non-Senior Certs + OC Amount / Ending Pool Bal **(6)** Defined Benchmark (Used in Delinq Event Calc)

Note: Delinquency and Loss Event Triggers may be flagged as "Yes" prior to the Step Down Date on account of the percentage thresholds being breached.

LaSalle Bank
ABN AMRO

SACO I Trust
Mortgage-Backed Certificates
Series 2006-12

Distribution Date: 26-Dec-06
Pool Detail and Performance Indicators Loan Group I

Pool Detail

Pool Level Information

Historical	Amount	Count	
Cut-off Pool Balance	176,792,727.68	2,853	
Cum Scheduled Principal	1,388,178.69		
Cum Unscheduled Principal	606,991.65		
Cum Liquidations	0.00		
Cum Repurchases	0.00		
Current	**Amount**	**Count**	**%**
Beginning Pool	176,792,727.68	2,853	100.00%
Scheduled Principal	1,388,178.69		0.79%
Unscheduled Principal	606,991.65	17	0.34%
Liquidations	0.00	0	0.00%
Repurchases	0.00	0	0.00%
Ending Pool	174,797,557.34	2,836	98.87%
Average Loan Balance	61,635.25		
Current Loss Detail	**Amount**		
Liquidation	0.00		
Realized Loss	0.00		
Realized Loss Adjustment	0.00		
Net Liquidation	0.00		
Credit Enhancement	**Amount**	**%**	
Original OC	728.00	2.30%	
Target OC	4,066,232.74	2.30%	
Beginning OC	727.68		
OC Amount per PSA	727.68	0.00%	
Ending OC	727.68		
Non-Senior Certificates	35,535,000.00	20.10%	

Performance Indicators

Factors Impacting Principal Payment Rules

Delinquency Levels	Num	Den	%
3 mo. Rolling Average	0	174,797,557	0.00%
6 mo. Rolling Average	0	174,797,557	0.00%
12 mo. Rolling Average	0	174,797,557	0.00%
Loss Levels	**Amount**	**Count**	
3 mo. Cum Loss	0.00	0	
6 mo. Cum loss	0.00	0	
12 mo. Cum Loss	0.00	0	

Triggers

> Delinquency Trigger Event [(2)]			NO
Delinquency Event Calc [(1)]	0.00	174,797,557	0.00%
> Loss Trigger Event? [(3)]			NO
Cumulative Loss		N/A	N/A
> Overall Trigger Event?			NO
Step Down Date			
Distribution Count	1		
Current Specified Enhancement %[(4)]	20.33%		
Step Down % [(5)]	44.80%		
Delinquent Event Threshold % [(6)]	4.75%		
> Step Down Date?			NO
Extra Principal	0.00		
Cumulative Extra Principal	0.00		
OC Release	N/A		

Misc/Additional Information

WA Rates/Life

	Fixed	Adj	Overall
WAC - Remit Current	N/A	9.74%	9.74%
WAC - Remit Original	N/A	9.74%	9.74%
WAC - Current	N/A	2.32%	2.32%
WAC - Original	N/A	10.26%	10.26%
WAL - Current	N/A	N/A	N/A
WAL - Original	N/A	N/A	N/A

Current Index Rate	N/A
Next Index Rate	N/A
Cumulative Charge-off Amounts	0.00

Pool Composition

Properties	Balance	%/Score
Cut-off LTV	N/A	N/A
Cash Out/Refinance	80,896,353.07	45.76%
SFR	108,049,599.22	61.12%
Owner Occupied	165,316,564.99	93.51%

	Min	Max	WA
FICO	620	819	712.88

Legend: **(1)** 60 Days+, REO, BK, F/C % **(2)** (1) > (6) then TRUE **(3)** Condn: Cum Loss > specified thresholds **(4)** Non-Senior Certs + OC Amount / Ending Pool Bal **(5)** Defined Benchmark **(6)** Defined Benchmark (Used in Delinq Event Calc) **(7)** Condn: Distn Cnt > 36, (4) > (5)

Note: Delinquency and Loss Event Triggers may be flagged as "Yes" prior to the Step Down Date on account of the percentage thresholds being breached.

SACO I Trust
Mortgage-Backed Certificates
Series 2006-12

Distribution Date: 26-Dec-06
Pool Detail and Performance Indicators Loan Group II

Pool Detail

Pool Level Information

Historical	Amount	Count	
Cut-off Pool Balance	432,710,771.48	6,235	
Cum Scheduled Principal	1,947,159.23		
Cum Unscheduled Principal	1,319,309.47		
Cum Liquidations	0.00		
Cum Repurchases	0.00		
Current	**Amount**	**Count**	**%**
Beginning Pool	432,710,771.48	6,235	100.00%
Scheduled Principal	1,947,159.23		0.45%
Unscheduled Principal	1,319,309.47	42	0.30%
Liquidations	0.00	0	0.00%
Repurchases	0.00	0	0.00%
Ending Pool	429,444,302.78	6,193	99.25%
Average Loan Balance	69,343.50		
Current Loss Detail	**Amount**		
Liquidation	0.00		
Realized Loss	0.00		
Realized Loss Adjustment	0.00		
Net Liquidation	0.00		
Credit Enhancement	**Amount**	**%**	
Original OC	8,221,771.00	3.10%	
Target OC	13,414,033.92	3.10%	
Beginning OC	8,221,771.48		
OC Amount per PSA	8,221,771.48	1.90%	
Ending OC	8,545,236.15		
Non-Senior Certificates	N/A	N/A	

Performance Indicators

Factors Impacting Principal Payment Rules

Delinquency Levels	Num	Den	%
3 mo. Rolling Average	0	429,444,303	0.00%
6 mo. Rolling Average	0	429,444,303	0.00%
12 mo. Rolling Average	0	429,444,303	0.00%
Loss Levels	**Amount**	**Count**	
3 mo. Cum Loss	0.00	0	
6 mo. Cum loss	0.00	0	
12 mo. Cum Loss	0.00	0	

Triggers

> Delinquency Trigger Event (2)			**NO**
Delinquency Event Calc (1)	0.00	429,444,303	0.00%
> Loss Trigger Event? (3)			**NO**
Cumulative Loss		N/A	N/A
> Overall Trigger Event?			**NO**
Step Down Date			
Distribution Count	1		
Current Specified Enhancement %(4)	1.91%		
Step Down % (5)	50.00%		
Delinquent Event Threshold % (6)	4.60%		
> Step Down Date?			**NO**
Extra Principal	323,464.67		
Cumulative Extra Principal	323,464.67		
OC Release	N/A		

Misc/Additional Information

WA Rates/Life

	Fixed	Adj	Overall
WAC - Remit Current	N/A	8.38%	8.38%
WAC - Remit Original	N/A	8.38%	8.38%
WAC - Current	N/A	4.67%	4.67%
WAC - Original	N/A	8.90%	8.90%
WAL - Current	N/A	N/A	N/A
WAL - Original	N/A	N/A	N/A

Current Index Rate	N/A
Next Index Rate	N/A
Cumulative Charge-off Amounts	0.00

Pool Composition

Properties	Balance	%/Score
Cut-off LTV	N/A	N/A
Cash Out/Refinance	262,522,367.78	60.67%
SFR	275,711,509.58	63.72%
Owner Occupied	371,687,848.64	85.90%

	Min	Max	WA
FICO	620	830	702.06

Legend: **(1)** 60 Days+, REO, BK, F/C % **(3)** Condn: Cum Loss > specified thresholds **(5)** Defined Benchmark **(7)** Condn: Distn Cnt > 36, (4) > (5)
(2) (1) > (6) then TRUE **(4)** Non-Senior Certs + OC Amount / Ending Pool Bal **(6)** Defined Benchmark (Used in Delinq Event Calc)

Note: Delinquency and Loss Event Triggers may be flagged as "Yes" prior to the Step Down Date on account of the percentage thresholds being breached.

SACO I Trust
Mortgage-Backed Certificates
Series 2006-12

Distribution Date: 26-Dec-06
Pool Detail and Performance Indicators - Part II - Total(All Loans)

HELOC Events/Cycles	
Managed Amortization Period In Effect [1]	N/A
Rapid Amortization Events	
Material Breach	N/A
Bankruptcy/Insolvency Declaration - Issue, Depositor, or Servicer	N/A
Investment Company Act of 1940	N/A
Rapid Amortization Trigger Event [2]	N/A
Unreimbursed Draw on Policy [3]	N/A
Rapid Amortization Period in Effect [4]	N/A

Draws on Line of Credit	
Borrower Draws	2,575,355.20
Special Hazard Amount	0.00
Fraud Loss Amount	0.00
Bankruptcy Amount	0.00

Legend: [1] Period beginning on Cutoff and ending of [4] [2] Condn: Cum Loss > specified thresholds [3] Draw on policy is unreimbursed > 3 mos.

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SACO I Trust
Mortgage-Backed Certificates
Series 2006-12

Distribution Date: 26-Dec-06
Pool Detail and Performance Indicators - Part II - Loan Group I

HELOC Events/Cycles

Managed Amortization Period In Effect [1]	YES
Rapid Amortization Events	
Material Breach	NO
Bankruptcy/Insolvency Declaration - Issue, Depositor, or Servicer	NO
Investment Company Act of 1940	NO
Rapid Amortization Trigger Event [2]	NO
Unreimbursed Draw on Policy [3]	NO
Rapid Amortization Period in Effect [4]	NO

Draws on Line of Credit

Borrower Draws	183,306.05
Special Hazard Amount	0.00
Fraud Loss Amount	0.00
Bankruptcy Amount	0.00

Legend: [1] Period beginning on Cutoff and ending of [4] [2] Condn: Cum Loss > specified thresholds [3] Draw on policy is unreimbursed > 3 mos.

SACO I Trust
Mortgage-Backed Certificates
Series 2006-12

Distribution Date: 26-Dec-06
Pool Detail and Performance Indicators - Part II - Loan Group II

HELOC Events/Cycles	
Managed Amortization Period In Effect [1]	YES
Rapid Amortization Events	
Material Breach	NO
Bankruptcy/Insolvency Declaration - Issue, Depositor, or Servicer	NO
Investment Company Act of 1940	NO
Rapid Amortization Trigger Event [2]	NO
Unreimbursed Draw on Policy [3]	NO
Rapid Amortization Period in Effect [4]	NO

Draws on Line of Credit	
Borrower Draws	2,392,049.15
Special Hazard Amount	0.00
Fraud Loss Amount	0.00
Bankruptcy Amount	0.00

Legend: [1] Period beginning on Cutoff and ending of [4] [2] Condn: Cum Loss > specified thresholds [3] Draw on policy is unreimbursed > 3 mos.

SACO I Trust
Mortgage-Backed Certificates
Series 2006-12

Distribution Date: 26-Dec-06
Bond Interest Reconciliation - Part I

	- - Accrual - -											- - - - - - - - Outstanding - - - - - - - -			
Class	Method	Days	Opening Balance	Pass-Thru Rate	Accrual Certificate Interest	Total Interest Additions	Total Interest Deductions	Distributable Certificate Interest	Interest Payment Amount	Current Period (Shortfall) / Recovery	Remaining Int Carry-Forward Shortfall	Net WAC Rate Carryover Amount	Outstanding Relief Act / Prepayment Interest Shortfalls	Net Cap Rate in Effect Y/N
I-A	Act/360	7	141,257,000.00	5.490000000%	150,791.85	0.00	0.00	150,791.85	150,791.85	0.00	0.00	0.00	0.00	No
I-A-IO	30/360	30	76,775,000.00	5.500000000%	351,885.42	0.00	0.00	351,885.42	351,885.42	0.00	0.00	0.00	0.00	No
I-M-1	Act/360	7	13,436,000.00	5.660000000%	14,787.06	0.00	0.00	14,787.06	14,787.06	0.00	0.00	0.00	0.00	No
I-M-2	Act/360	7	10,607,000.00	5.820000000%	12,003.59	0.00	0.00	12,003.59	12,003.59	0.00	0.00	0.00	0.00	No
I-M-3	Act/360	7	8,663,000.00	6.850000000%	11,538.63	0.00	0.00	11,538.63	11,538.63	0.00	0.00	0.00	0.00	No
I-M-4	Act/360	7	2,829,000.00	7.276974230%	4,002.94	315.21	0.00	4,318.15	4,318.15	0.00	0.00	0.00	0.00	Yes
I-E	Act/360	7	176,792,728.00	0.000000000%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
I-S			0.00	N/A	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
II-A	Act/360	7	424,489,000.00	5.490000000%	453,142.01	0.00	0.00	453,142.01	453,142.01	0.00	0.00	0.00	0.00	No
II-A-IO	30/360	30	187,911,000.00	5.500000000%	861,258.75	0.00	0.00	861,258.75	861,258.75	0.00	0.00	0.00	0.00	No
II-E	Act/360	7	432,710,771.00	1.142286910%	96,109.97	0.00	0.00	96,109.97	0.00	0.00	0.00	0.00	0.00	N/A
II-S			0.00	N/A	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
I-RX			0.00	N/A	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
II-RX			0.00	N/A	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
I-R-1			0.00	N/A	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
I-R-2			0.00	N/A	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
I-X			0.00	N/A	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
II-X			0.00	N/A	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
Total			601,281,000.00		1,955,520.22	315.21	0.00	1,955,835.43	1,859,725.46	0.00	0.00	0.00	0.00	

(1) Basis Risk Carry-Forward Shortfall - difference between LIBOR plus margin and the Net Rate Cap.

SACO I Trust
Mortgage-Backed Certificates
Series 2006-12

Distribution Date: 26-Dec-06
Bond Interest Reconciliation - Part II

				Additions						Deductions		
Class	Record Date	Prior Interest Due Date	Current Interest Due Date	Interest Rate SWAP Agreement	Deposits from YM Agreement	Prepayment Premiums	Prior Int Carry-Fwd Shortfall	Prior Shortfall Reimbursement	Other Interest Proceeds (1)	Other Interest Losses	Current Int Carry-Fwd Shortfall (2)	Net WAC Rate Carryover Amount
I-A	30-Nov-06	19-Dec-06	26-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
I-A-IO	30-Nov-06	1-Nov-06	1-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
I-M-1	30-Nov-06	19-Dec-06	26-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
I-M-2	30-Nov-06	19-Dec-06	26-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
I-M-3	30-Nov-06	19-Dec-06	26-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
I-M-4	30-Nov-06	19-Dec-06	26-Dec-06	0.00	0.00	0.00	0.00	0.00	315.21	0.00	0.00	0.00
I-E	30-Nov-06	19-Dec-06	26-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
I-S	30-Nov-06	1-Nov-06	1-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
II-A	30-Nov-06	19-Dec-06	26-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
II-A-IO	30-Nov-06	1-Nov-06	1-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
II-E	30-Nov-06	19-Dec-06	26-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
II-S	30-Nov-06	19-Dec-06	1-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
I-RX	30-Nov-06	1-Nov-06	1-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
II-RX	30-Nov-06	1-Nov-06	1-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
I-R-1	30-Nov-06	1-Nov-06	1-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
I-R-2	30-Nov-06	1-Nov-06	1-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
I-X	30-Nov-06	1-Nov-06	1-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
II-X	30-Nov-06	1-Nov-06	1-Dec-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total				0.00	0.00	0.00	0.00	0.00	315.21	0.00	0.00	0.00

(1) Other Interest Proceeds are additional interest amounts specifically allocated to the bond(s) and used in determining the bonds Distributable Interest.
(2) Interest Carry-Forward Shortfall is unpaid interest with interest thereon.
(3) Basis Risk Carry-Forward Shortfall - difference between LIBOR plus margin and the Net Rate Cap.

LaSalle Bank
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SACO I Trust
Mortgage-Backed Certificates
Series 2006-12

Distribution Date: 26-Dec-06
Bond Principal Reconciliation

Class	Original Class Balance	Beginning Class Balance	Scheduled Principal Payment	Unscheduled Principal Payment	Extra Principal Payment	Prior Loss Reimburs. (Losses)	Current Losses (Losses)	Cumulative Losses (Losses)	Interest on Losses (Losses)	Ending Class Balance	Rated Final Maturity	Original (Credit Support)	Current (Credit Support)
I-A	141,257,000.00	141,257,000.00	1,995,170.34	0.00	0.00	0.00	0.00	0.00	0.00	139,261,829.66	25-Sep-36	N/A	N/A
I-A-IO	76,775,000.00	76,775,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76,775,000.00	25-Nov-08	N/A	N/A
I-M-1	13,436,000.00	13,436,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13,436,000.00	25-Sep-36	N/A	N/A
I-M-2	10,607,000.00	10,607,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,607,000.00	25-Sep-36	N/A	N/A
I-M-3	8,663,000.00	8,663,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,663,000.00	25-Sep-36	N/A	N/A
I-M-4	2,829,000.00	2,829,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,829,000.00	25-Sep-36	N/A	N/A
I-E	176,792,728.00	176,792,728.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	176,792,728.00	25-Aug-36	N/A	N/A
I-S	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25-Aug-36	N/A	N/A
II-A	424,489,000.00	424,489,000.00	3,266,468.70	0.00	323,464.67	0.00	0.00	0.00	0.00	420,899,066.63	25-Mar-32	N/A	N/A
II-A-IO	187,911,000.00	187,911,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	187,911,000.00	25-Nov-08	N/A	N/A
II-E	432,710,771.00	432,710,771.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	432,710,771.00	25-Aug-36	N/A	N/A
II-S	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25-Aug-36	N/A	N/A
I-RX	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25-Aug-36	N/A	N/A
II-RX	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25-Aug-36	N/A	N/A
I-R-1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25-Aug-36	N/A	N/A
I-R-2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25-Aug-36	N/A	N/A
I-X	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25-Sep-36	N/A	N/A
II-X	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25-Sep-36	N/A	N/A
Total	601,281,000.00	601,281,000.00	5,261,639.04	0.00	323,464.67	0.00	0.00	0.00	0.00	595,695,896.29			

SACO I Trust
Mortgage-Backed Certificates
Series 2006-12

Distribution Date: 26-Dec-06
Ratings Information

		Original Ratings				Ratings Change / Change Date [1]			
Class	CUSIP	Fitch	Moody's	DBRS	S&P	Fitch	Moody's	DBRS	S&P
I-A	78577NAA6	NR	Aaa	NR	AAA				
I-A-IO	78577NAB4	NR	Aaa	NR	AAA				
I-M-1	78577NAC2	NR	Aa2	NR	AA+				
I-M-2	78577NAD0	NR	A2	NR	A+				
I-M-3	78577NAE8	NR	Baa2	NR	BBB+				
I-M-4	78577NAF5	NR	Ba1	NR	BBB-				
I-S	78577NAJ7	NR	NR	NR	NR				
II-A	78577NAG3	NR	Aaa	NR	AAA				
II-A-IO	78577NAH1	NR	Aaa	NR	AAA				
II-S	78577NAP3	NR	NR	NR	NR				
I-E	78577NAK4	NR	NR	NR	NR				
II-E	78577NAQ1	NR	NR	NR	NR				
I-X	78577NAS7	NR	NR	NR	NR				
II-X	78577NAT5	NR	NR	NR	NR				

NR - Designates that the class was not rated by the rating agency.

[1] Changed ratings provided on this report are based on information provided by the applicable rating agency via electronic transmission. It shall be understood that this transmission will generally have been provided to LaSalle within 30 days of the payment date listed on this statement. Because ratings may have changed during the 30 day window, or may not be being provided by the rating agency in an electronic format and therefore not being updated on this report, LaSalle recommends that investors obtain current rating information directly from the rating agency.

SACO I Trust
Mortgage-Backed Certificates
Series 2006-12

Distribution Date: 26-Dec-06
Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part I (as of Cut-Off)

Distribution Date	Current		Delinq 1 Month		Delinq 2 Months		Delinq 3+ Months		Bankruptcy		Foreclosure		REO	
	Count	Balance	Count	Balance	Count	Balance	Count	Balance	Count	Balance	Count	Balance	Count	Balance
Total(All Loans)														
26-Dec-06	8,951	597,754,445	78	6,487,416	0	0	0	0	0	0	0	0	0	0

Total(All Loans)														
26-Dec-06	99.14%	98.93%	0.86%	1.07%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Delinquency Balances are Exclusive of REO, Foreclosures and Bankruptcies.

SACO I Trust
Mortgage-Backed Certificates
Series 2006-12

Distribution Date: 26-Dec-06
Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part I (as of Cut-Off)

Distribution Date	Current		Delinq 1 Month		Delinq 2 Months		Delinq 3+ Months		Bankruptcy		Foreclosure		REO	
	Count	Balance	Count	Balance	Count	Balance	Count	Balance	Count	Balance	Count	Balance	Count	Balance
Loan Group I														
26-Dec-06	2,826	174,184,988	10	612,569	0	0	0	0	0	0	0	0	0	0

Loan Group I														
26-Dec-06	99.65%	99.65%	0.35%	0.35%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Delinquency Balances are Exclusive of REO, Foreclosures and Bankruptcies.

SACO I Trust
Mortgage-Backed Certificates
Series 2006-12

Distribution Date: 26-Dec-06
Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part I (as of Cut-Off)

Distribution Date	Current		Delinq 1 Month		Delinq 2 Months		Delinq 3+ Months		Bankruptcy		Foreclosure		REO	
	Count	Balance	Count	Balance	Count	Balance	Count	Balance	Count	Balance	Count	Balance	Count	Balance
Loan Group II														
26-Dec-06	6,125	423,569,457	68	5,874,846	0	0	0	0	0	0	0	0	0	0

Loan Group II														
26-Dec-06	98.90%	98.63%	1.10%	1.37%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Delinquency Balances are Exclusive of REO, Foreclosures and Bankruptcies.

SACO I Trust
Mortgage-Backed Certificates
Series 2006-12

Distribution Date: 26-Dec-06
Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part II (as of Cut-Off)

	In Foreclosure and Delinquent								In REO and Delinquent								In Bankruptcy and Delinquent							
Distribution Date	Current		31-60 Days		61-90 Days		90 + Days		Current		31-60 Days		61-90 Days		90 + Days		Current		31-60 Days		61-90 Days		90 + Days	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
Total(All Loans)																								
26-Dec-06	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Total(All Loans)																								
26-Dec-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Distribution Date: 26-Dec-06
Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part II (as of Cut-Off)

Distribution Date	In Foreclosure and Delinquent								In REO and Delinquent								In Bankruptcy and Delinquent							
	Current		31-60 Days		61-90 Days		90 + Days		Current		31-60 Days		61-90 Days		90 + Days		Current		31-60 Days		61-90 Days		90 + Days	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
Loan Group I																								
26-Dec-06	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Loan Group I																								
26-Dec-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

SACO I Trust
Mortgage-Backed Certificates
Series 2006-12

Distribution Date: 26-Dec-06
Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part II (as of Cut-Off)

Distribution Date	In Foreclosure and Delinquent								In REO and Delinquent								In Bankruptcy and Delinquent							
	Current		31-60 Days		61-90 Days		90 + Days		Current		31-60 Days		61-90 Days		90 + Days		Current		31-60 Days		61-90 Days		90 + Days	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
Loan Group II																								
26-Dec-06	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Loan Group II

26-Dec-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

LaSalle Bank
ABN AMRO

SACO I Trust
Mortgage-Backed Certificates
Series 2006-12

Distribution Date: 26-Dec-06
Asset-Backed Facts ~ 15 Month Historical Payoff/Loss Summary

Distribution Date	Ending Pool #	Ending Pool Balance	Payoffs #	Payoffs Balance	Insurance Proceeds	Substitution Proceeds	Liquidation Proceeds	Realized Losses #	Realized Losses Amount	Remaining Term Life	Curr Weighted Avg. Coupon	Curr Weighted Avg. Remit
Total(All Loans)												
26-Dec-06	9,029	604,241,860	59	4,501,656	0.00	0.00	0.00	0	0		3.99%	3.97%
Loan Group I												
26-Dec-06	2,836	174,797,557	17	790,298	0.00	0.00	0.00	0	0		6.25%	5.93%

LaSalle Bank
ABN AMRO

SACO I Trust
Mortgage-Backed Certificates
Series 2006-12

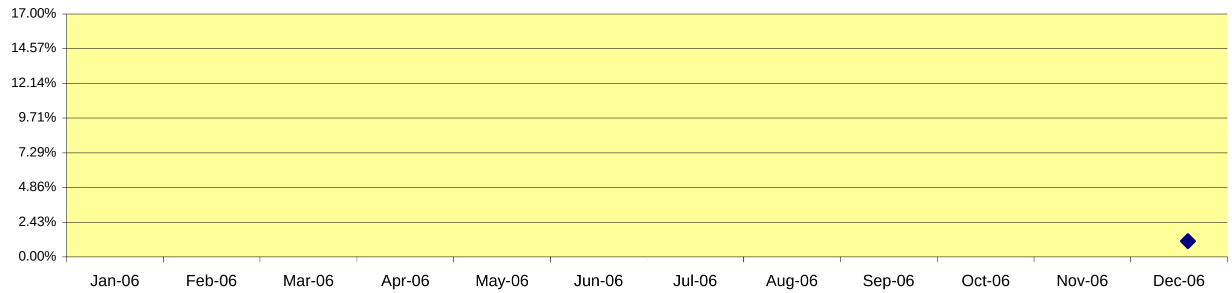
Distribution Date: 26-Dec-06
Asset-Backed Facts ~ 15 Month Historical Payoff/Loss Summary

Distribution Date	Ending Pool #	Ending Pool Balance	Payoffs #	Payoffs Balance	Insurance Proceeds	Substitution Proceeds	Liquidation Proceeds	Realized Losses #	Realized Losses Amount	Remaining Term Life	Curr Weighted Avg. Coupon	Curr Weighted Avg. Remit
						Loan Group II						
26-Dec-06	6,193	429,444,303	42	3,711,359	0.00	0.00	0.00	0	0		4.67%	4.66%

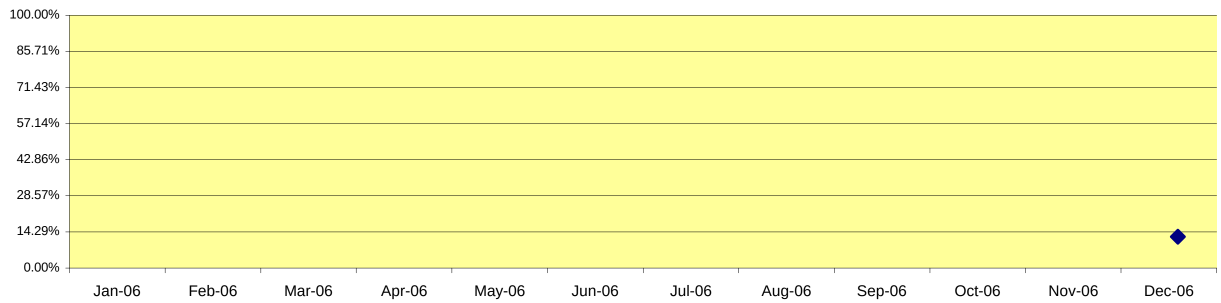
SACO I Trust
Mortgage-Backed Certificates
Series 2006-12

Distribution Date: 26-Dec-06
Prepayment Summary

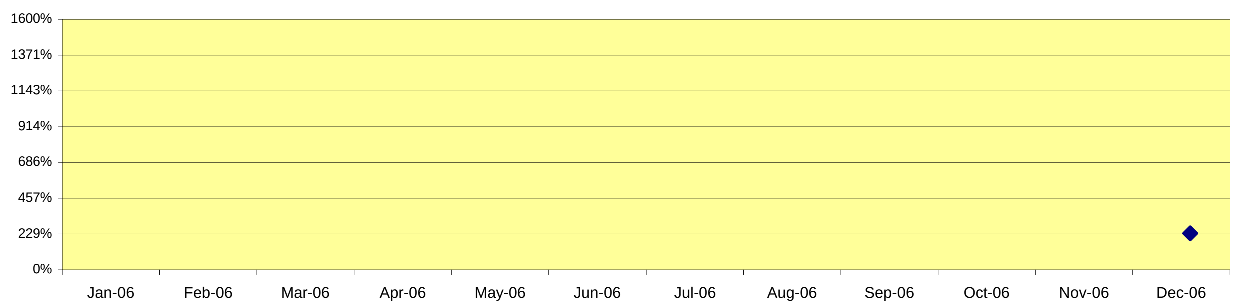
SMM (Single Monthly Mortality)	**Total**
Current Period	0.74%
3-Month Average	0.74%
6-Month Average	0.74%
12-Month Average	0.74%
Average Since Cut-Off	0.74%



CPR (Conditional Prepayment Rate)	**Total**
Current Period	8.55%
3-Month Average	8.55%
6-Month Average	8.55%
12-Month Average	8.55%
Average Since Cut-Off	8.55%



PSA (Public Securities Association)	**Total**
Current Period	143%
3-Month Average	143%
6-Month Average	143%
12-Month Average	143%
Average Since Cut-Off	143%



SMM	Single Monthly Mortality	(Partial and Full Prepayments + Repurchases + Liquidations + Other Principal Proceeds) / (Beginning Collateral Balance - Scheduled Principal)
CPR	Conditional Prepayment Rate	1 - (1 - SMM)^12)
PSA	Public Securities Association	100 * CPR / (0.2 * MIN(30,WAS))
WAS	Weighted Average Seasoning	(Original Term - Remaining Term) * (Current Scheduled Balance / Deal Scheduled Principal Balance)

LaSalle Bank
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SACO I Trust
Mortgage-Backed Certificates
Series 2006-12

Distribution Date: 26-Dec-06
Mortgage Loan Characteristics Part I

Distribution by Current Ending Principal Balance

Min		Max	Count	% of Total	Balance	% of Total
0	to	19,000	902	10.02%	10,858,016	1.80%
19,000	to	26,000	773	8.59%	17,805,667	2.95%
26,000	to	33,000	789	8.76%	23,351,768	3.86%
33,000	to	40,000	764	8.49%	28,044,728	4.64%
40,000	to	47,000	694	7.71%	30,196,515	5.00%
47,000	to	52,000	605	6.72%	30,043,024	4.97%
52,000	to	68,000	1,307	14.52%	77,937,569	12.90%
68,000	to	84,000	861	9.56%	65,099,508	10.77%
84,000	to	100,000	722	8.02%	67,196,207	11.12%
100,000	to	116,000	365	4.05%	39,593,777	6.55%
116,000	to	132,000	320	3.55%	39,454,253	6.53%
132,000	to	500,000	901	10.01%	174,660,829	28.91%
			9,003	100.00%	604,241,860	100.00%

Distribution by Cut-off Principal Balance

Min		Max	Count	% of Total	Balance	% of Total
0	to	19,000	916	10.08%	10,955,244	1.80%
19,000	to	26,000	779	8.57%	17,954,535	2.95%
26,000	to	33,000	807	8.88%	23,876,627	3.92%
33,000	to	40,000	759	8.35%	27,857,596	4.57%
40,000	to	47,000	702	7.72%	30,548,463	5.01%
47,000	to	52,000	610	6.71%	30,292,518	4.97%
52,000	to	68,000	1,322	14.55%	78,856,903	12.94%
68,000	to	84,000	868	9.55%	65,675,131	10.78%
84,000	to	100,000	722	7.94%	67,288,861	11.04%
100,000	to	116,000	375	4.13%	40,639,427	6.67%
116,000	to	132,000	320	3.52%	39,446,567	6.47%
132,000	to	500,000	908	9.99%	176,111,627	28.89%
			9,088	100.00%	609,503,499	100.00%

Distribution by Current Mortgage Rate

Min		Max	Count	% of Total	Balance	% of Total
4.25%	to	7.00%	941	10.45%	74,440,041	12.32%
7.00%	to	7.50%	715	7.94%	52,894,040	8.75%
7.50%	to	8.00%	563	6.25%	39,668,897	6.57%
8.00%	to	8.50%	710	7.89%	56,101,567	9.28%
8.50%	to	9.00%	988	10.97%	63,981,839	10.59%
9.00%	to	9.50%	687	7.63%	47,719,796	7.90%
9.50%	to	10.00%	854	9.49%	61,311,085	10.15%
10.00%	to	10.50%	865	9.61%	55,976,310	9.26%
10.50%	to	11.00%	814	9.04%	51,691,768	8.55%
11.00%	to	11.50%	639	7.10%	33,336,019	5.52%
11.50%	to	12.00%	378	4.20%	20,397,972	3.38%
12.00%	to	17.38%	849	9.43%	46,722,527	7.73%
			9,003	100.00%	604,241,860	100.00%

Distribution by Original Mortgage Rate

Min		Max	Count	% of Total	Balance	% of Total
5.25%	to	8.63%	942	10.37%	68,969,463	11.32%
8.63%	to	9.00%	750	8.25%	53,135,241	8.72%
9.00%	to	9.38%	488	5.37%	39,315,017	6.45%
9.38%	to	9.75%	746	8.21%	57,645,152	9.46%
9.75%	to	10.13%	803	8.84%	60,400,936	9.91%
10.13%	to	10.50%	1,189	13.08%	82,326,032	13.51%
10.50%	to	10.89%	877	9.65%	56,798,020	9.32%
10.89%	to	11.28%	928	10.21%	64,890,092	10.65%
11.28%	to	11.67%	582	6.40%	26,751,841	4.39%
11.67%	to	12.06%	600	6.60%	33,833,117	5.55%
12.06%	to	12.50%	480	5.28%	26,800,941	4.40%
12.50%	to	17.38%	703	7.74%	38,637,646	6.34%
			9,088	100.00%	609,503,499	100.00%

SACO I Trust
Mortgage-Backed Certificates
Series 2006-12

Distribution Date: 26-Dec-06
Mortgage Loan Characteristics Part II

Distribution by Product Characteristics (Current)

Product Type	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Adjustable	9,003	604,241,860	100.00%	0.00	9.30%
Total	9,003	604,241,860	100.00%		

Distribution by Product Characteristics (Cut-off)

Product Type	# of Loans	Original Principal Balance	% of Balance	WAMM	WAC
Adjustable	9,088	609,503,499	100.00%	215.86	10.34%
Total	9,088	609,503,499	100.00%		

Distribution by Property Types (Current)

Property Type	# of Loans	Ending Balance	% of Balance	WAMM	WAC
SF Unattached Dwelling	5,320	377,452,220	62.47%	0.00	9.17%
PUD	1,693	115,970,091	19.19%	0.00	9.42%
Condo - High Facility	1,241	64,021,865	10.60%	0.00	9.47%
Multifamily	680	43,527,599	7.20%	0.00	9.69%
SF Attached Dwelling	69	3,270,086	0.54%	0.00	11.94%
Total	9,003	604,241,860	100.00%		

Distribution by Property Types (Cut-off)

Property Type	# of Loans	Ending Balance	% of Balance	WAMM	WAC
SF Unattached Dwelling	5,364	380,394,718	62.41%	215.20	10.22%
PUD	1,712	117,182,250	19.23%	224.94	10.46%
Condo - High Facility	1,256	64,761,040	10.63%	214.43	10.44%
Multifamily	685	43,799,100	7.19%	194.08	10.77%
SF Attached Dwelling	71	3,366,391	0.55%	284.65	12.34%
Total	9,088	609,503,499	100.00%		

SACO I Trust
Mortgage-Backed Certificates
Series 2006-12

Distribution Date: 26-Dec-06
Mortgage Loan Characteristics Part II

Distribution by Occupancy Type (Current)

Occupancy Type	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Owner Occupied - Primary Residence	6,976	516,077,499	85.41%	0.00	9.14%
Non-Owner Occupied	1,723	71,886,855	11.90%	0.00	10.30%
Owner Occupied - Secondary Residence	304	16,277,506	2.69%	0.00	10.00%
Total	9,003	604,241,860	100.00%		

Distribution by Occupancy Type (Cut-off)

Occupancy Type	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Owner Occupied - Primary Residence	7,044	520,518,391	85.40%	218.10	10.18%
Non-Owner Occupied	1,736	72,499,086	11.89%	193.92	11.40%
Owner Occupied - Secondary Residence	308	16,486,023	2.70%	241.41	10.79%
Total	9,088	609,503,499	100.00%		

Distribution by Loan Purpose (Current)

Loan Purpose	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Refinance/Equity Takeout	4,327	315,815,373	52.27%	0.00	9.05%
Purchase	4,230	263,306,394	43.58%	0.00	9.58%
Refinance/No Cash Out	446	25,120,093	4.16%	0.00	9.55%
Total	9,003	604,241,860	100.00%		

Distribution by Loan Purpose (Cut-off)

Loan Purpose	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Refinance/Equity Takeout	4,363	317,853,474	52.15%	213.07	10.16%
Purchase	4,271	266,084,778	43.66%	218.89	10.55%
Refinance/No Cash Out	454	25,565,246	4.19%	218.87	10.36%
Total	9,088	609,503,499	100.00%		

SACO I Trust
Mortgage-Backed Certificates
Series 2006-12

Distribution Date: 26-Dec-06
Mortgage Loan Characteristics Part II

Distribution by Originator Concentration > 10% (Current)

Originator	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Greenpoint	6,368	439,094,355	100.00%	0.00	8.94%

Distribution by Originator Concentration > 10% (Cut-off)

Originator	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Greenpoint	6,417	442,360,824	100.00%	192.28	10.19%

SACO I Trust
Mortgage-Backed Certificates
Series 2006-12

Distribution Date: 26-Dec-06
Geographic Concentration

Top 10 Current State Concentration

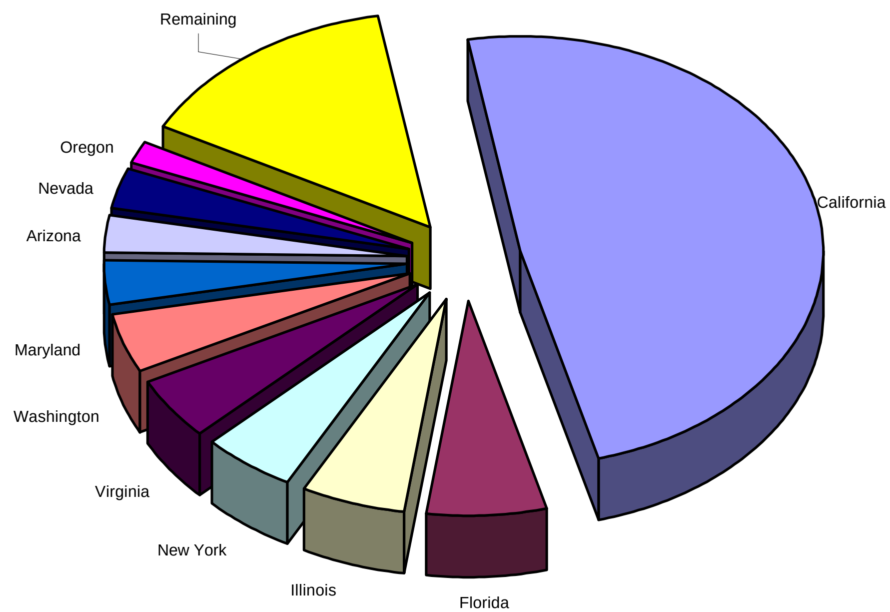
Geographic Distribution	# of Loans	Balance [1]	% of Balance	WAMM	WAC
California	3,487	293,492,700	48.57%		9.13%
Florida	752	38,449,296	6.36%		9.34%
Illinois	564	33,935,334	5.62%		8.77%
New York	372	29,826,415	4.94%		8.96%
Virginia	434	28,486,105	4.71%		10.72%
Washington	428	27,926,189	4.62%		9.46%
Maryland	309	19,200,062	3.18%		9.62%
Arizona	332	17,663,495	2.92%		9.45%
Nevada	299	17,382,787	2.88%		9.09%
Oregon	190	11,261,844	1.86%		9.26%
Remaining	1,836	86,617,632	14.33%		9.64%

Top 10 Original State Concentration

Geographic Distribution	# of Loans	Balance [1]	% of Balance	WAMM	WAC
California	3,514	295,403,307	48.47%	209	10.24%
Florida	754	38,591,079	6.33%	236	10.40%
Illinois	576	34,525,717	5.66%	231	9.46%
New York	374	30,021,272	4.93%	207	10.04%
Virginia	443	29,029,844	4.76%	246	11.60%
Washington	431	28,078,353	4.61%	200	10.55%
Maryland	313	19,314,502	3.17%	221	10.70%
Arizona	335	17,620,948	2.89%	217	10.37%
Nevada	302	17,434,348	2.86%	209	10.24%
Oregon	195	11,410,456	1.87%	208	10.26%
Remaining	1,851	88,073,674	14.45%	222	10.56%

[1] Based on Current Period Ending Principal Balance

Top 10 Current State Concentration



SACO I Trust
Mortgage-Backed Certificates
Series 2006-12

Distribution Date: 26-Dec-06
Current Period Realized Loss Detail

Disclosure Control #	Period	Original Liquidation Balance	Net Liquidation Proceeds	Loss-Loan Non-adjusted	Loss to Trust	Loss-Certs Non-adjusted	Subsequent Recov/(Exp)	Loss-Loan Adjusted	Loss-Certs Adjusted	Liq Type	Adj Type

Liq. Type Code - Legend				**Adjustment Legend**			
Charge-off	C	REO	R	Escrow Bal/Adv	1	Third Party	6
Matured	M	Short Pay	S	MREC	2	Charged Off/Matured	7
Repurchase	N	Third Party	T	Rest'd Escrow	3	Side Note	8
Note Sale	O	Write-off	W	Replacement Res.	4	Manual	9
Paid in Full	P			Suspense	5		

SACO I Trust
Mortgage-Backed Certificates
Series 2006-12

Distribution Date: 26-Dec-06
Historical Realized Loss Summary
Total(All Loans)

	Current Realized Loss				Previous Liquidations/Payoffs							
Distribution Date	Beginning Scheduled Balance	Net Liquidation Proceeds	Realized Loss	Loan Count	Claims on Prior Liquidations		Recovery on Prior Liquidations		(Claims)/Recoveries on Prior Payoffs		Realized Loss Adjusted	Cumulative Realized Loss
					Amount	Count	Amount	Count	Amount	Count		
26-Dec-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
Total	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	

SACO I Trust
Mortgage-Backed Certificates
Series 2006-12

Distribution Date: 26-Dec-06
Historical Realized Loss Summary
Loan Group I

Distribution Date	Beginning Scheduled Balance	Net Liquidation Proceeds	Realized Loss	Loan Count	Claims on Prior Liquidations		Recovery on Prior Liquidations		(Claims)/Recoveries on Prior Payoffs		Realized Loss Adjusted	Cumulative Realized Loss
	Current Realized Loss				Previous Liquidations/Payoffs							
					Amount	Count	Amount	Count	Amount	Count		
26-Dec-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
Total	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	

SACO I Trust
Mortgage-Backed Certificates
Series 2006-12

Distribution Date: 26-Dec-06
Historical Realized Loss Summary
Loan Group II

Distribution Date	Current Realized Loss: Beginning Scheduled Balance	Current Realized Loss: Net Liquidation Proceeds	Current Realized Loss: Realized Loss	Current Realized Loss: Loan Count	Previous Liquidations/Payoffs: Claims on Prior Liquidations Amount	Claims on Prior Liquidations Count	Recovery on Prior Liquidations Amount	Recovery on Prior Liquidations Count	(Claims)/Recoveries on Prior Payoffs Amount	(Claims)/Recoveries on Prior Payoffs Count	Realized Loss Adjusted	Cumulative Realized Loss
26-Dec-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
Total	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	

LaSalle Bank
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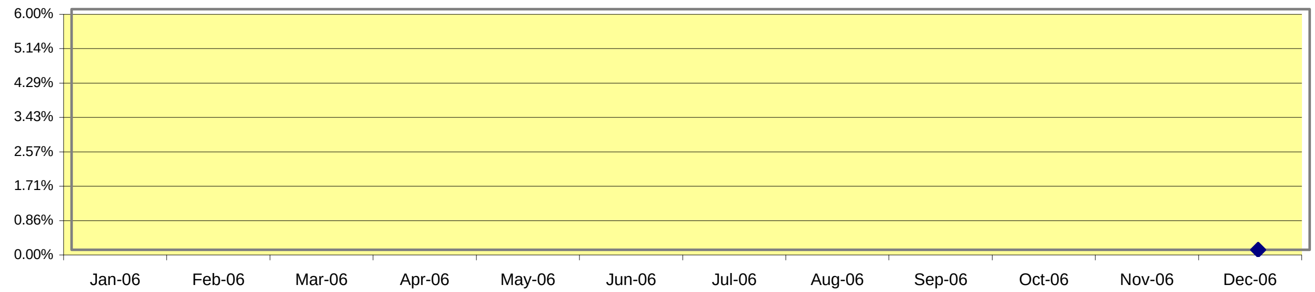
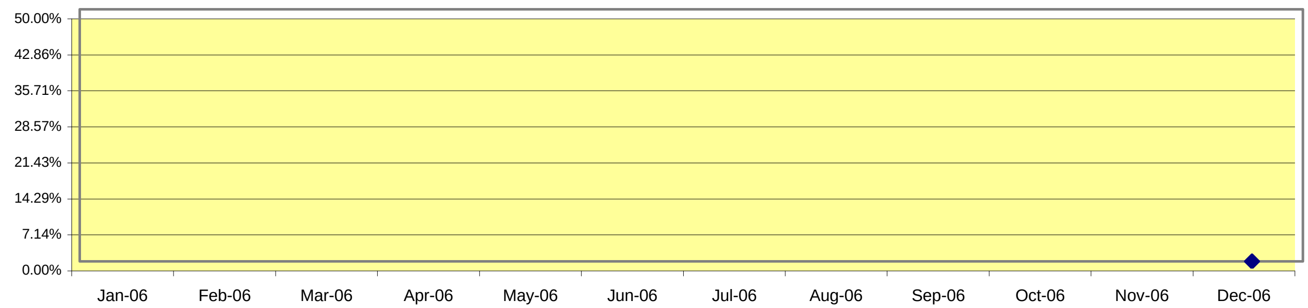
SACO I Trust
Mortgage-Backed Certificates
Series 2006-12

Distribution Date: 26-Dec-06
Realized Loss Summary

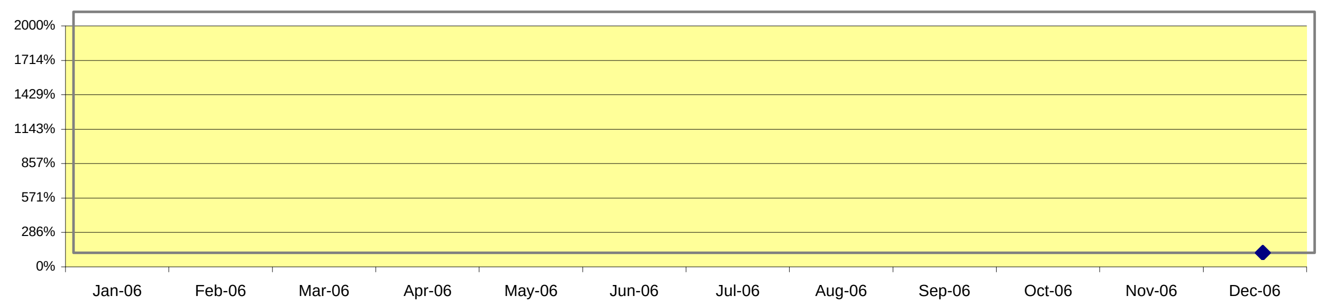
MDR (monthly Default Rate)	**Total**
Current Period	0.00%
3-Month Average	0.00%
6-Month Average	0.00%
12-Month Average	0.00%
Average Since Cut-Off	0.00%



CDR (Conditional Default Rate)	**Total**
Current Period	0.00%
3-Month Average	0.00%
6-Month Average	0.00%
12-Month Average	0.00%
Average Since Cut-Off	0.00%



SDA (Standard Default Assumption)	**Total**
Current Period	0.00%
3-Month Average	0.00%
6-Month Average	0.00%
12-Month Average	0.00%
Average Since Cut-Off	0.00%



MDR	Monthly Default Rate	(Beginning Principal Balance of Liquidated Loans) / (Total Beginning Principal Balance)
CDR	Conditional Default Rate	$1 - (1 - MDR)^{12}$
SDA	Standard Default Assumption	If WAS=30 then CDR/(WAS*0.02) else if 30<WAS=60 then CDR/0.6 else if 60<WAS=120 then CDR/(0.6-((WAS-60)*0.0095)) else if WAS>120 then CDR/0.03
WAS	Weighted Average Seasoning	(Original Term - Remaining Term) * (Current Scheduled Balance / Deal Scheduled Principal Balance)

SACO I Trust
Mortgage-Backed Certificates
Series 2006-12

Distribution Date: 26-Dec-06
Material Breaches Detail

Disclosure Control #	Loan Group #	Ending Principal Balance	Material Breach Date	Material Breach Description

Material breaches of pool asset representation or warranties or transaction covenants.

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SACO I Trust
Mortgage-Backed Certificates
Series 2006-12

Distribution Date: 26-Dec-06
Modified Loan Detail

Disclosure Control #	Loan Group #	Modified Maturity Date	Cutoff Maturity Date	Modification Description

Modifications include any extensions or waivers to the mortgage loan terms, fees, penalties or payments during the preceding calendar month or that have become material over time.

SACO I Trust
Mortgage-Backed Certificates
Series 2006-12

Distribution Date: 26-Dec-06
Historical Collateral Level REO Report

Disclosure Control #	REO Date	City	State	Property Type	Actual Balance	Scheduled Balance	Recent Appraisal Value	Appraisal Date	Appraisal Reduction Amount	Date Liquidated	Liquidation Proceeds	Liquidation Expenses	Realized Loss
Total					0.00	0.00	0.00		0.00		0.00	0.00	0.00

SACO I Trust
Mortgage-Backed Certificates
Series 2006-12

Distribution Date: 26-Dec-06
Substitution Detail History

Original Property

Property ID	Deleted Loan	Qualified Substitute	Scheduled Principal Balance

(A) Per Section 7.01(a)(i) of the Property Management and Lease Servicing Agreement, aggregate Appraised Value of the Qualified Substitute Mortgaged Properties acquired by the Issuer since the Closing Date in connection with the substitution or exchange pursuant to Section 7.01 is not to exceed 25% of the aggregate Initial Appraised Value of the Mortgaged Properties.