



101 Barclay Street, 4W
New York, NY 10286

Officer: Michelle Penson
212-815-3087
Associate: Jonathan Conte
212-815-6146

CWABS, Inc. **CWABS Asset-Backed Certificates Trust 2007-12**

Certificateholder Monthly Distribution Summary

Class	Cusip	Class Description	Certificate Rate Type	Beginning Balance	Pass Through Rate (%)	Principal Distribution	Interest Distribution	Total Distribution	Current Realized Losses	Ending Balance	Cumulative Realized Losses
1A1	126697AA9	Senior	Fix-Act/360	494,158,127.09	5.612500	5,329,470.98	2,465,299.99	7,794,770.97	0.00	488,828,656.12	0.00
1A2	126697AB7	Senior	Fix-Act/360	54,906,458.57	5.712500	592,163.44	278,802.80	870,966.24	0.00	54,314,295.12	0.00
2A1	126697AC5	Senior	Fix-Act/360	240,709,217.12	5.222500	3,296,082.12	1,117,425.68	4,413,507.80	0.00	237,413,135.00	0.00
2A2	126697AD3	Senior	Fix-Act/360	84,376,000.00	5.372500	0.00	402,942.28	402,942.28	0.00	84,376,000.00	0.00
2A3	126697AE1	Senior	Fix-Act/360	171,497,000.00	5.672500	0.00	864,725.98	864,725.98	0.00	171,497,000.00	0.00
2A4	126697AF8	Senior	Fix-Act/360	73,467,000.00	6.222500	0.00	406,354.14	406,354.14	0.00	73,467,000.00	0.00
AR	126697AX9	Residual	Fix-Act/360	0.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
P	126697AW1	Prepay Penalties	Fix-30/360	100.00	0.000000	0.00	77,212.61	77,212.61	0.00	100.00	0.00
C	126697AV3	Senior	Fix-30/360	1,444,690,741.93	0.000000	0.00	3,029,057.22	3,029,057.22	0.00	1,435,473,025.39	0.00
1M1	126697AG6	Junior	Fix-Act/360	17,953,000.00	5.842500	0.00	93,235.91	93,235.91	0.00	17,953,000.00	0.00
2M1	126697AH4	Junior	Fix-Act/360	18,547,000.00	5.842500	0.00	96,320.75	96,320.75	0.00	18,547,000.00	0.00
1M2	126697AJ0	Junior	Fix-Act/360	11,849,000.00	6.022500	0.00	63,431.65	63,431.65	0.00	11,849,000.00	0.00
2M2	126697AK7	Junior	Fix-Act/360	12,241,000.00	6.022500	0.00	65,530.15	65,530.15	0.00	12,241,000.00	0.00
1M3	126697AL5	Junior	Fix-Act/360	31,956,000.00	6.232500	0.00	177,036.24	177,036.24	0.00	31,956,000.00	0.00
2M3	126697AM3	Junior	Fix-Act/360	33,013,000.00	6.232500	0.00	182,892.02	182,892.02	0.00	33,013,000.00	0.00
M4	126697AN1	Junior	Fix-Act/360	18,250,000.00	6.492500	0.00	105,322.78	105,322.78	0.00	18,250,000.00	0.00
M5	126697AP6	Junior	Fix-Act/360	21,170,000.00	6.822500	0.00	128,384.29	128,384.29	0.00	21,170,000.00	0.00
M6	126697AQ4	Junior	Fix-Act/360	25,549,000.00	7.472500	0.00	169,702.14	169,702.14	0.00	25,549,000.00	0.00
M7	126697AR2	Junior	Fix-Act/360	10,950,000.00	7.472500	0.00	72,732.33	72,732.33	0.00	10,950,000.00	0.00
M8	126697AS0	Junior	Fix-Act/360	13,140,000.00	7.472500	0.00	87,278.80	87,278.80	0.00	13,140,000.00	0.00
M9	126697AT8	Junior	Fix-Act/360	7,300,000.00	7.472500	0.00	48,488.22	48,488.22	0.00	7,300,000.00	0.00
Totals				2,785,722,644.71		9,217,716.54	9,932,175.98	19,149,892.52	0.00	2,767,287,211.63	0.00



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Principal Distribution Detail

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Net Principal Distribution	Current Realized Losses	Ending Certificate Balance	Ending Certificate Factor
1A1	126697AA9	501,417,000.00	494,158,127.09	5,329,470.98	0.00	488,828,656.12	0.974894461
1A2	126697AB7	55,713,000.00	54,906,458.57	592,163.44	0.00	54,314,295.12	0.974894461
2A1	126697AC5	247,938,000.00	240,709,217.12	3,296,082.12	0.00	237,413,135.00	0.957550416
2A2	126697AD3	84,376,000.00	84,376,000.00	0.00	0.00	84,376,000.00	1.000000000
2A3	126697AE1	171,497,000.00	171,497,000.00	0.00	0.00	171,497,000.00	1.000000000
2A4	126697AF8	73,467,000.00	73,467,000.00	0.00	0.00	73,467,000.00	1.000000000
AR	126697AX9	100.00	0.00	0.00	0.00	0.00	0.000000000
P	126697AW1	100.00	100.00	0.00	0.00	100.00	1.000000000
C	126697AV3	1,459,985,056.00	1,444,690,741.93	0.00	0.00	1,435,473,025.39	0.983210766
1M1	126697AG6	17,953,000.00	17,953,000.00	0.00	0.00	17,953,000.00	1.000000000
2M1	126697AH4	18,547,000.00	18,547,000.00	0.00	0.00	18,547,000.00	1.000000000
1M2	126697AJ0	11,849,000.00	11,849,000.00	0.00	0.00	11,849,000.00	1.000000000
2M2	126697AK7	12,241,000.00	12,241,000.00	0.00	0.00	12,241,000.00	1.000000000
1M3	126697AL5	31,956,000.00	31,956,000.00	0.00	0.00	31,956,000.00	1.000000000
2M3	126697AM3	33,013,000.00	33,013,000.00	0.00	0.00	33,013,000.00	1.000000000
M4	126697AN1	18,250,000.00	18,250,000.00	0.00	0.00	18,250,000.00	1.000000000
M5	126697AP6	21,170,000.00	21,170,000.00	0.00	0.00	21,170,000.00	1.000000000
M6	126697AQ4	25,549,000.00	25,549,000.00	0.00	0.00	25,549,000.00	1.000000000
M7	126697AR2	10,950,000.00	10,950,000.00	0.00	0.00	10,950,000.00	1.000000000
M8	126697AS0	13,140,000.00	13,140,000.00	0.00	0.00	13,140,000.00	1.000000000
M9	126697AT8	7,300,000.00	7,300,000.00	0.00	0.00	7,300,000.00	1.000000000
Totals		2,816,311,256.00	2,785,722,644.71	9,217,716.54	0.00	2,767,287,211.63	



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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.
1A1	494,158,127.09	5.612500	5.612500	2,465,299.99	2,465,299.99	0.00	0.00	2,465,299.99	0.00
1A2	54,906,458.57	5.712500	5.712500	278,802.80	278,802.80	0.00	0.00	278,802.80	0.00
2A1	240,709,217.12	5.222500	5.222500	1,117,425.68	1,117,425.68	0.00	0.00	1,117,425.68	0.00
2A2	84,376,000.00	5.372500	5.372500	402,942.28	402,942.28	0.00	0.00	402,942.28	0.00
2A3	171,497,000.00	5.672500	5.672500	864,725.98	864,725.98	0.00	0.00	864,725.98	0.00
2A4	73,467,000.00	6.222500	6.222500	406,354.14	406,354.14	0.00	0.00	406,354.14	0.00
AR	0.00	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
P	100.00	0.000000	926551.320000	0.00	0.00	0.00	0.00	77,212.61	0.00
C	1,444,690,741.93	0.000000	2.516019	0.00	0.00	0.00	0.00	3,029,057.22	0.00
1M1	17,953,000.00	5.842500	5.842500	93,235.91	93,235.91	0.00	0.00	93,235.91	0.00
2M1	18,547,000.00	5.842500	5.842500	96,320.75	96,320.75	0.00	0.00	96,320.75	0.00
1M2	11,849,000.00	6.022500	6.022500	63,431.65	63,431.65	0.00	0.00	63,431.65	0.00
2M2	12,241,000.00	6.022500	6.022500	65,530.15	65,530.15	0.00	0.00	65,530.15	0.00
1M3	31,956,000.00	6.232500	6.232500	177,036.24	177,036.24	0.00	0.00	177,036.24	0.00
2M3	33,013,000.00	6.232500	6.232500	182,892.02	182,892.02	0.00	0.00	182,892.02	0.00
M4	18,250,000.00	6.492500	6.492500	105,322.78	105,322.78	0.00	0.00	105,322.78	0.00
M5	21,170,000.00	6.822500	6.822500	128,384.29	128,384.29	0.00	0.00	128,384.29	0.00
M6	25,549,000.00	7.472500	7.472500	169,702.14	169,702.14	0.00	0.00	169,702.14	0.00
M7	10,950,000.00	7.472500	7.472500	72,732.33	72,732.33	0.00	0.00	72,732.33	0.00
M8	13,140,000.00	7.472500	7.472500	87,278.80	87,278.80	0.00	0.00	87,278.80	0.00
M9	7,300,000.00	7.472500	7.472500	48,488.22	48,488.22	0.00	0.00	48,488.22	0.00
Totals	2,785,722,644.71			6,825,906.15	6,825,906.15	0.00	0.00	9,932,175.98	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 (%)
1A1	126697AA9	501,417,000.00	985.523281211	10.628819880	4.916666147	974.894461330	5.612500
1A2	126697AB7	55,713,000.00	985.523281211	10.628819880	5.004268217	974.894461330	5.712500
2A1	126697AC5	247,938,000.00	970.844393050	13.293977204	4.506875416	957.550415846	5.222500
2A2	126697AD3	84,376,000.00	1,000.000000000	0.000000000	4.775555556	1,000.000000000	5.372500
2A3	126697AE1	171,497,000.00	1,000.000000000	0.000000000	5.042222222	1,000.000000000	5.672500
2A4	126697AF8	73,467,000.00	1,000.000000000	0.000000000	5.531111111	1,000.000000000	6.222500
AR	126697AX9	100.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000
P	126697AW1	100.00	1,000.000000000	0.000000000	772,126.100000000	1,000.000000000	0.000000
C	126697AV3	1,459,985,056.00	989.524335193	0.000000000	2.074717961	983.210766090	0.000000
1M1	126697AG6	17,953,000.00	1,000.000000000	0.000000000	5.193333333	1,000.000000000	5.842500
2M1	126697AH4	18,547,000.00	1,000.000000000	0.000000000	5.193333333	1,000.000000000	5.842500
1M2	126697AJ0	11,849,000.00	1,000.000000000	0.000000000	5.353333333	1,000.000000000	6.022500
2M2	126697AK7	12,241,000.00	1,000.000000000	0.000000000	5.353333333	1,000.000000000	6.022500
1M3	126697AL5	31,956,000.00	1,000.000000000	0.000000000	5.540000000	1,000.000000000	6.232500
2M3	126697AM3	33,013,000.00	1,000.000000000	0.000000000	5.540000000	1,000.000000000	6.232500
M4	126697AN1	18,250,000.00	1,000.000000000	0.000000000	5.771111111	1,000.000000000	6.492500
M5	126697AP6	21,170,000.00	1,000.000000000	0.000000000	6.064444444	1,000.000000000	6.822500
M6	126697AQ4	25,549,000.00	1,000.000000000	0.000000000	6.642222222	1,000.000000000	7.472500
M7	126697AR2	10,950,000.00	1,000.000000000	0.000000000	6.642222222	1,000.000000000	7.472500
M8	126697AS0	13,140,000.00	1,000.000000000	0.000000000	6.642222222	1,000.000000000	7.472500
M9	126697AT8	7,300,000.00	1,000.000000000	0.000000000	6.642222222	1,000.000000000	7.472500
Totals		2,816,311,256.00	989.138767519	3.272975073	3.526661323	982.592817372	

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Pool Level Data

Distribution Date		11/26/07
Cut-off Date		08/01/07
Record Date		10/31/07
Determination Date		11/01/07
LIBOR Determination Date		10/23/07
Accrual Period 30/360	Begin	10/01/07
	End	11/01/07
Number of Days in 30/360 Accrual Period		30
Accrual Period Actual Days	Begin	10/25/07
	End	11/26/07
Number of Days in Actual Accrual Period		32

Collateral Detail

Original Mortgage Loan Details

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Original Aggregate Loan Count	3,974	3,373	7,347
Original Stated Principal Balance	718,124,786.62	741,860,269.76	1,459,985,056.38
Original Weighted Average Mortgage Rate	8.62847%	8.76159%	
Original Weighted Average Net Mortgage Rate	8.11947%	8.25259%	
Original Weighted Average Remaining Term	0	0	

Current Mortgage Loan Details

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Beginning Aggregate Loan Count	3,932	3,347	7,279
Loans Paid Off or otherwise removed pursuant to the PSA	32	16	48
Ending Aggregate Loan Count	3,900	3,331	7,231
Beginning Pool Stated Principal Balance	710,059,316.54	734,631,425.39	1,444,690,741.93
Scheduled Principal	436,576.47	300,045.62	736,622.09
Unscheduled Principal	5,485,057.95	2,996,036.50	8,481,094.45
Realized Principal Losses	0.00	0.00	0.00
Ending Pool Stated Principal Balance	704,137,682.12	731,335,343.27	1,435,473,025.39
Beginning Weighted Average Mortgage Rate	8.63129%	8.75619%	
Beginning Weighted Average Net Mortgage Rate	8.12229%	8.24719%	
Ending Weighted Average Mortgage Rate	8.62603%	8.75106%	
Ending Weighted Average Net Mortgage Rate	8.11703%	8.24206%	

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Beginning Weighted Average Remaining Term to Maturity	383	386
Ending Weighted Average Remaining Term to Maturity	382	385

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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	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
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	295,858.05	306,096.43	601,954.48
Net Master Servicing Fee	286,411.13	304,133.01	590,544.13
Trustee Fee	5,325.44	5,509.74	10,835.18
Total Net Loan Fees	291,736.57	309,642.74	601,379.32

Servicer Advances

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Principal Advances	6,716.77	10,126.63	16,843.40
Interest Advances	156,229.79	278,791.41	435,021.20
Reimbursement for Principal & Interest Advances	0.00	0.00	0.00
Reimbursement for Nonrecoverable Advances	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Total Advances	162,946.56	288,918.04	451,864.60

Mortgage Prepayment Details

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Principal Balance of Loans Paid in Full	5,452,769.64	2,921,248.95	8,374,018.59
Prepayment Interest Excess	0.00	0.00	0.00
Prepayment Interest Shortfall	9,446.92	1,963.42	11,410.34
Compensating Interest	9,446.92	1,963.42	11,410.34
Non-Supported Prepayment Interest Shortfall	0.00	-0.00	-0.00
Prepayment Charges	47,740.71	29,471.90	77,212.61
CPR %	8.89111%	4.78756%	
SMM %	0.77295%	0.40800%	

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Delinquency Information

Delinquency Info		Group 1		Group 2		Total	
30-59 Days	Balance	15,694,298.19	2.22887%	28,426,053.48	3.88687%	44,120,351.67	3.07358%
	Loan Count	85	2.17949%	115	3.45242%	200	2.76587%
60-89 Days	Balance	3,914,487.10	0.55593%	6,251,347.56	0.85479%	10,165,834.66	0.70819%
	Loan Count	21	0.53846%	27	0.81057%	48	0.66381%
90+ Days	Balance	0.00	0.00000%	478,863.51	0.06548%	478,863.51	0.03336%
	Loan Count	0	0.00000%	2	0.06004%	2	0.02766%
Total	Balance	19,608,785.29	2.78479%	35,156,264.55	4.80713%	54,765,049.84	3.81512%
	Loan Count	106	2.71795%	144	4.32303%	250	3.45734%

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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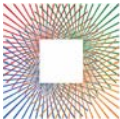
Bankruptcy Info		Group 1		Group 2		Total	
30-59 Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
60-89 Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
90+ Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	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	19,608,785.29	2.78479%	35,156,264.55	4.80713%	54,765,049.84	3.81512%
	Loan Count	106	2.71795%	144	4.32303%	250	3.45734%

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New York, NY 10286

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Associate: Jonathan Conte
212-815-6146



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CWABS Asset-Backed Certificates Trust 2007-12

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
MDR (Monthly Default Rate)	0.00000%	0.00000%	
CDR (Conditional Default Rate)	0.00000%	0.00000%	

<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		

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Servicer Remittance Summary

Interest Remittance Amount

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Scheduled Interest Collected	5,097,826.51	5,358,516.17	10,456,342.68
Plus: Compensating Interest	9,446.92	1,963.42	11,410.34
Less: Servicing Fees	295,858.05	306,096.43	601,954.48
Less: Mortgage Insurance Premium (PMI)	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Total Interest Remittance Amount	4,811,415.38	5,054,383.16	9,865,798.55

Principal Remittance Amount

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Scheduled Principal	326,617.21	300,045.62	626,662.83
Curtailment Principal	32,288.31	74,787.55	107,075.86
Paid in Full Principal	5,452,769.64	2,921,248.95	8,374,018.59
Repurchased Principal	109,959.26	0.00	109,959.26
Liquidation Principal	0.00	0.00	0.00
Subsequent Recoveries	0.00	0.00	0.00
Less: Non-Recoverable Principal Advances relating to Principal	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Total Principal Remittance Amount	<u>5,921,634.42</u>	<u>3,296,082.12</u>	<u>9,217,716.54</u>

Other Remittance Amounts

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Prepayment Charge	47,740.71	29,471.90	77,212.61
Other Amounts Required	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Total Other Remittance	47,740.71	29,471.90	77,212.61

Total Servicer Remittance	10,780,790.51	8,379,937.18	19,160,727.70
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Distributable Amounts

Principal Distribution Amount

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Principal Remittance Amount	5,921,634.42	3,296,082.12	9,217,716.54
Plus: Supplemental Loan Deposit	0.00	0.00	0.00
Plus: Extra Principal Distribution Amount	0.00	0.00	0.00
Less: OC Reduction	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Principal Distribution Amount	5,921,634.42	3,296,082.12	9,217,716.54

Interest Funds

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Interest Remittance	4,811,415.38	5,054,383.16	9,865,798.55
Less: Trustee Fee	<u>5,325.44</u>	<u>5,509.74</u>	<u>10,835.18</u>
Interest Funds	4,806,089.94	5,048,873.43	9,854,963.36

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Net Rate Carryover Details

Net Rate Cap Details

Libor Rate	4.87250%
Group 1 Net Rate Cap	7.61465%
Group 2 Net Rate Cap	7.73174%
Subordinate Net Rate Cap	7.67384%

<u>Class</u>	<u>Beginning Balance</u>	<u>Interest Thereon</u>	<u>Current Period Amount</u>	<u>Amount Paid</u>	<u>Ending Amount</u>
1A1	0.00	0.00	0.00	0.00	0.00
1A2	0.00	0.00	0.00	0.00	0.00
2A1	0.00	0.00	0.00	0.00	0.00
2A2	0.00	0.00	0.00	0.00	0.00
2A3	0.00	0.00	0.00	0.00	0.00
2A4	0.00	0.00	0.00	0.00	0.00
1M1	0.00	0.00	0.00	0.00	0.00
2M1	0.00	0.00	0.00	0.00	0.00
1M2	0.00	0.00	0.00	0.00	0.00
2M2	0.00	0.00	0.00	0.00	0.00
1M3	0.00	0.00	0.00	0.00	0.00
2M3	0.00	0.00	0.00	0.00	0.00
M4	0.00	0.00	0.00	0.00	0.00
M5	0.00	0.00	0.00	0.00	0.00
M6	0.00	0.00	0.00	0.00	0.00
M7	0.00	0.00	0.00	0.00	0.00
M8	0.00	0.00	0.00	0.00	0.00
M9	0.00	0.00	0.00	0.00	0.00
Total	--	--	--	--	--

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Distribution Summary

Amounts Available for Distribution

Total Servicer Remittance	19,160,727.70
Investment Income	0.00
Certificate Net Swap Proceeds Allocable to the Trust	0.00
Carryover Reserve Fund withdrawal	0.00
Principal Reserve Fund withdrawal	0.00
Other Amounts	0.00
Total Available	19,160,727.70

Distribution Payments

Trustee Fee	10,835.18
Certificate Net Swap Payment	0.00
Class Payments	19,149,892.51
Total Payments	19,160,727.70

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Trust Accounts

Distribution Account

Beginning Balance	0.00
Deposit	19,160,727.70
Withdrawal	19,160,727.70
Ending Balance	0.00

Carryover Reserve Account

Beginning Balance	1,000.00
Deposits	0.00
Withdrawals	<u>0.00</u>
Ending Balance	1,000.00

Certificate Swap Account

Beginning Balance	0.00
Deposits	0.00
Withdrawals	<u>0.00</u>
Ending Balance	0.00

Class P Principal Reserve Account

Beginning Balance	0.00
Deposit	0.00
Withdrawal	<u>0.00</u>
Ending Balance	0.00

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Final Maturity Reserve Fund

Beginning Balance	0.00
Deposit	0.00
Withdrawals	<u>0.00</u>
Ending Balance	0.00

Credit Comeback Excess Account

Beginning Balance	0.00
Deposits	0.00
Withdrawals	<u>0.00</u>
Ending Balance	0.00

Certificate Swap Contract Details

Floating Rate Receipt	5,801,674.48
Fixed Rate Payment	5,760,000.07
Net Swap Payment Paid	0.00
Net Swap Payment Received	41,674.42
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	<u>0.00</u>
Total	0.00

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Credit Enhancements

Overcollateralization Details

OC Prior	103,658,939.14
OC Floor	7,299,925.29
OC Target	103,658,939.14
OC Deficiency	0.00
OC Reduction	0.00
OC Ending	103,658,939.14

Application of Excess Cashflow

Excess Cashflow available after application of interest payments	3,029,057.22
Plus: OC Reduction Amount	0.00
Plus: Carryover Reserve Fund earnings	0.00
Less: Extra Principal Distribution Amount	0.00
Less: Unpaid Realized Loss Amount	0.00
Less: Interest Carryover Amount	0.00
Less: Carryover Shortfalls Paid	0.00
Less: Transfer to Carryover Shortfall Reserve to replenish initial deposit	0.00
Remaining Excess Cashflow available to Residual Class	3,029,057.22

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Trigger Event Details

Delinquency Trigger Test

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Current Month	3,914,487.10	6,730,211.07	10,644,698.17
1 Month Prior	0.00	714,351.19	714,351.19
2 Months Prior	0.00	0.00	0.00
Three-month Rolling Delinquency Rate	0.26366%		
Senior Enhancement Percentage	22.53610%		
Specified Delinquency Rate Trigger	6.76083%		

Is Delinquency Trigger Event in Effect? **NO**

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

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Cumulative Loss Trigger Test

Cumulative Loss Percentage	0.00000%
Specified Cumulative Loss Percentage	100.00000%

Is Cumulative Loss Trigger Event in Effect? NO

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

Is Trigger Event in Effect? NO

Stepdown Date Details

Balance of Senior Notes (after application of Principal Remittance Amount)		1,109,896,086.25
Threshold Balance of Senior Notes to trigger Stepdown Date		795,252,056.07
Has the 3rd Anniversary Distribution Date occurred?	NO	
Has the Balance of Senior Notes been reduced to zero?	NO	
Has Stepdown Date been reached?	NO	

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Subordination

Credit Support

	<u>Original</u>	<u>Current</u>
Class A	2,594,393,256.00	2,545,369,211.64
Class A Percentage	92.120260%	91.980666%
Class 1M1	17,953,000.00	17,953,000.00
Class 1M1 Percentage	0.637465%	0.648758%
Class 2M1	18,547,000.00	18,547,000.00
Class 2M1 Percentage	0.658556%	0.670223%
Class 1M2	11,849,000.00	11,849,000.00
Class 1M2 Percentage	0.420728%	0.428181%
Class 2M2	12,241,000.00	12,241,000.00
Class 2M2 Percentage	0.434647%	0.442347%
Class 1M3	31,956,000.00	31,956,000.00
Class 1M3 Percentage	1.134676%	1.154777%
Class 2M3	33,013,000.00	33,013,000.00
Class 2M3 Percentage	1.172207%	1.192973%
Class M4	18,250,000.00	18,250,000.00
Class M4 Percentage	0.648011%	0.659491%
Class M5	21,170,000.00	21,170,000.00
Class M5 Percentage	0.751692%	0.765009%
Class M6	25,549,000.00	25,549,000.00
Class M6 Percentage	0.907180%	0.923251%
Class M7	10,950,000.00	10,950,000.00
Class M7 Percentage	0.388806%	0.395694%
Class M8	13,140,000.00	13,140,000.00
Class M8 Percentage	0.466568%	0.474833%
Class M9	7,300,000.00	7,300,000.00
Class M9 Percentage	0.259204%	0.263796%

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Prepayment Loan Details

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Prepayment Penalties	47,740.71	29,471.90	77,212.61

<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>							
159271332	259,050.51	10/17/07	0.00	FL	9.990	9	Paid in Full
159271364	210,234.18	10/16/07	9,072.08	OR	10.790	8	Paid in Full
159271468	109,240.66	11/14/07	0.00	NC	10.500	9	Paid in Full
161320498	49,925.70	11/05/07	0.00	FL	10.875	5	Paid in Full
162125274	193,332.11	11/07/07	3,866.64	VA	7.990	4	Paid in Full
165209960	229,327.58	10/26/07	0.00	AZ	10.390	8	Paid in Full
168165583	193,360.08	10/18/07	0.00	KS	8.150	6	Paid in Full
168165783	229,324.79	11/08/07	1,751.04	MD	6.890	7	Paid in Full
168166111	298,977.98	11/07/07	2,652.37	MD	7.990	6	Paid in Full
168204670	204,244.63	10/23/07	0.00	IL	8.520	7	Paid in Full
168207135	99,716.36	10/16/07	5,000.00	OR	6.690	127	Paid in Full
169403296	163,781.72	11/14/07	5,435.74	FL	8.300	126	Paid in Full
169405784	70,614.11	10/30/07	0.00	TX	9.500	6	Paid in Full
170774814	21,590.61	10/25/07	215.90	MI	13.250	3	Paid in Full
170774822	27,188.18	10/24/07	271.88	MI	13.250	3	Paid in Full
170906265	130,386.50	10/26/07	0.00	IA	10.100	3	Paid in Full
171184595	124,382.51	10/16/07	2,488.23	VA	8.750	125	Paid in Full
171283041	271,825.27	10/23/07	2,718.25	CA	9.990	125	Paid in Full
171560630	120,555.75	10/18/07	0.00	CO	10.600	3	Paid in Full
176217100	187,301.86	10/31/07	1,913.56	DC	9.200	3	Paid in Full
176241369	232,218.34	10/22/07	0.00	IL	8.650	3	Paid in Full
176397880	345,300.82	10/24/07	0.00	NJ	7.990	3	Paid in Full
176907418	300,924.02	10/24/07	0.00	CA	10.750	3	Paid in Full
177131307	175,373.89	10/24/07	3,508.33	VA	8.650	124	Paid in Full
177207614	106,143.90	10/31/07	0.00	NC	9.710	3	Paid in Full
177384177	229,934.36	10/29/07	0.00	MD	10.350	3	Paid in Full
177403838	161,333.65	10/19/07	1,615.00	NC	9.300	3	Paid in Full
177469204	80,871.15	10/31/07	0.00	NC	9.250	4	Paid in Full
177507089	157,218.57	10/23/07	7,231.69	UT	11.500	3	Paid in Full
177508257	299,885.81	10/17/07	0.00	CA	9.400	3	Paid in Full

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<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>
177774704	171,349.23	11/01/07	0.00	IL	10.050	3	Paid in Full
<u>Group II</u>							
167283429	269,732.00	11/01/07	0.00	IL	10.750	4	Paid in Full
168207551	99,432.41	11/15/07	0.00	GA	8.540	7	Paid in Full
168464857	341,173.54	11/06/07	0.00	IL	10.540	7	Paid in Full
168795972	179,535.93	11/01/07	1,795.35	NC	9.350	6	Paid in Full
169312238	110,640.69	11/06/07	2,213.21	VA	9.625	4	Paid in Full
170176601	49,925.62	10/19/07	999.01	MO	9.500	4	Paid in Full
170226468	265,574.69	10/31/07	9,158.25	UT	8.625	4	Paid in Full
171184619	144,631.48	11/07/07	0.00	NC	10.300	5	Paid in Full
171282673	64,967.40	11/14/07	1,299.34	VA	10.800	125	Paid in Full
171282913	84,415.43	10/30/07	4,220.77	AL	9.790	6	Paid in Full
171283529	206,790.79	11/01/07	0.00	IL	8.850	125	Paid in Full
176014275	287,812.99	10/30/07	5,758.13	MO	11.450	3	Paid in Full
176397376	197,785.13	10/30/07	1,980.00	OH	9.050	3	Paid in Full
176697391	161,886.44	11/05/07	0.00	CT	11.100	3	Paid in Full
176778411	49,957.88	11/14/07	2,047.84	CT	10.250	3	Paid in Full
176893207	408,123.12	10/17/07	0.00	AZ	10.340	3	Paid in Full

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CWABS, Inc.
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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	2	41,168.19	0.006
25,000.00	-	50,000.00	59	2,765,259.52	0.393
50,000.00	-	75,000.00	266	17,161,145.15	2.437
75,000.00	-	100,000.00	434	38,383,263.61	5.451
100,000.00	-	125,000.00	488	54,958,270.42	7.805
125,000.00	-	150,000.00	484	66,967,585.96	9.511
150,000.00	-	175,000.00	387	62,952,964.31	8.940
175,000.00	-	200,000.00	411	77,331,215.94	10.982
200,000.00	-	225,000.00	300	63,941,328.37	9.081
225,000.00	-	250,000.00	248	58,827,817.11	8.355
250,000.00	-	275,000.00	196	51,498,284.84	7.314
275,000.00	-	300,000.00	168	48,435,393.25	6.879
300,000.00	-	325,000.00	137	42,792,788.27	6.077
325,000.00	-	350,000.00	117	39,560,501.37	5.618
350,000.00	-	375,000.00	93	33,587,800.34	4.770
375,000.00	-	400,000.00	61	23,631,266.79	3.356
400,000.00	-	425,000.00	36	14,723,104.09	2.091
425,000.00	-	450,000.00	4	1,754,990.84	0.249
450,000.00	-	475,000.00	3	1,392,642.51	0.198
475,000.00	-	500,000.00	0	0.00	0.000
500,000.00	-	525,000.00	2	1,026,583.31	0.146
525,000.00	-	550,000.00	0	0.00	0.000
550,000.00	-	575,000.00	0	0.00	0.000
575,000.00	-	600,000.00	2	1,158,755.52	0.165
600,000.00	-	625,000.00	1	620,000.00	0.088
625,000.00	-	650,000.00	1	625,552.41	0.089
650,000.00	-	675,000.00	0	0.00	0.000
675,000.00	-	700,000.00	0	0.00	0.000
700,000.00	-	725,000.00	0	0.00	0.000
725,000.00	-	750,000.00	0	0.00	0.000
750,000.00	-	775,000.00	0	0.00	0.000
775,000.00	-	800,000.00	0	0.00	0.000
>	800,000.00	0	0.000	0.00	0.000
Wgt Ave / Total:		3900	100.000	704,137,682.12	100.000

Group II

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212-815-3087
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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	6	121,558.20	0.017
25,000.00	-	50,000.00	42	1,908,563.95	0.261
50,000.00	-	75,000.00	227	14,332,506.38	1.960
75,000.00	-	100,000.00	356	31,474,730.19	4.304
100,000.00	-	125,000.00	413	46,291,899.22	6.330
125,000.00	-	150,000.00	357	49,018,644.26	6.703
150,000.00	-	175,000.00	318	51,585,035.56	7.054
175,000.00	-	200,000.00	255	47,926,132.93	6.553
200,000.00	-	225,000.00	214	45,509,341.32	6.223
225,000.00	-	250,000.00	148	35,157,583.14	4.807
250,000.00	-	275,000.00	113	29,690,216.41	4.060
275,000.00	-	300,000.00	130	37,437,310.43	5.119
300,000.00	-	325,000.00	105	32,878,907.38	4.496
325,000.00	-	350,000.00	72	24,228,596.07	3.313
350,000.00	-	375,000.00	44	16,013,433.25	2.190
375,000.00	-	400,000.00	40	15,526,639.92	2.123
400,000.00	-	425,000.00	56	23,174,388.76	3.169
425,000.00	-	450,000.00	71	31,136,537.86	4.257
450,000.00	-	475,000.00	72	33,205,661.61	4.540
475,000.00	-	500,000.00	84	41,105,510.53	5.621
500,000.00	-	525,000.00	38	19,576,719.69	2.677
525,000.00	-	550,000.00	37	19,882,229.61	2.719
550,000.00	-	575,000.00	30	16,845,777.73	2.303
575,000.00	-	600,000.00	31	18,300,508.76	2.502
600,000.00	-	625,000.00	17	10,371,062.56	1.418
625,000.00	-	650,000.00	16	10,229,461.00	1.399
650,000.00	-	675,000.00	7	4,666,624.34	0.638
675,000.00	-	700,000.00	13	8,967,994.79	1.226
700,000.00	-	725,000.00	5	3,556,502.92	0.486
725,000.00	-	750,000.00	9	6,684,419.94	0.914
750,000.00	-	775,000.00	0	0.00	0.000
775,000.00	-	800,000.00	1	798,001.11	0.109
>	800,000.00	4	0.120	3,732,843.45	0.510
Wgt Ave / Total:		3331	100.000	731,335,343.27	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	4	645,820.38	0.092
5.501000000000	-	6.001000000000	18	5,041,347.34	0.716
6.001000000000	-	6.501000000000	72	19,205,367.88	2.728
6.501000000000	-	7.001000000000	210	49,335,735.43	7.007
7.001000000000	-	7.501000000000	286	63,025,262.53	8.951

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212-815-3087
Associate: Jonathan Conte
212-815-6146



CWABS, Inc.
CWABS Asset-Backed Certificates Trust 2007-12

Issuance Coupon		Number of Items	Percent of Items	Principal Balance	Percent of Balance
7.501000000000	- 8.001000000000	631	16.179	129,902,263.31	18.448
8.001000000000	- 8.501000000000	546	14.000	99,483,503.04	14.128
8.501000000000	- 9.001000000000	639	16.385	109,407,929.00	15.538
9.001000000000	- 9.501000000000	386	9.897	65,721,919.25	9.334
9.501000000000	- 10.001000000000	395	10.128	62,479,408.36	8.873
10.001000000000	- 10.501000000000	248	6.359	39,913,871.46	5.668
10.501000000000	- 11.001000000000	191	4.897	27,579,878.47	3.917
11.001000000000	- 11.501000000000	121	3.103	16,366,798.55	2.324
11.501000000000	- 12.001000000000	111	2.846	12,315,304.47	1.749
12.001000000000	- 12.501000000000	22	0.564	2,203,890.85	0.313
>	12.501000000000	20	0.513	1,509,381.80	0.214
Wgt Ave / Total:		3900	100.000	704,137,682.12	100.000

Group II

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	0	0.000	0.00	0.000
5.501000000000	- 6.001000000000	18	0.540	6,412,012.57	0.877
6.001000000000	- 6.501000000000	102	3.062	31,560,516.19	4.315
6.501000000000	- 7.001000000000	198	5.944	61,224,367.29	8.372
7.001000000000	- 7.501000000000	214	6.424	57,527,427.41	7.866
7.501000000000	- 8.001000000000	429	12.879	104,376,082.15	14.272
8.001000000000	- 8.501000000000	422	12.669	98,942,124.56	13.529
8.501000000000	- 9.001000000000	431	12.939	93,026,404.86	12.720
9.001000000000	- 9.501000000000	364	10.928	71,730,091.31	9.808
9.501000000000	- 10.001000000000	333	9.997	64,174,999.52	8.775
10.001000000000	- 10.501000000000	233	6.995	46,014,406.31	6.292
10.501000000000	- 11.001000000000	208	6.244	39,093,208.16	5.345
11.001000000000	- 11.501000000000	128	3.843	23,351,857.68	3.193
11.501000000000	- 12.001000000000	109	3.272	18,025,636.01	2.465
12.001000000000	- 12.501000000000	74	2.222	10,466,171.48	1.431
>	12.501000000000	68	2.041	5,410,037.77	0.740
Wgt Ave / Total:		3331	100.000	731,335,343.27	100.000

Group I

Location	Number of Items	Percent of Items	Principal Balance	Percent of Balance
CA	437	11.205	115,144,136.10	16.353
FL	444	11.385	79,733,106.09	11.324
AZ	152	3.897	28,851,491.12	4.097

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Location	Number of Items	Percent of Items	Principal Balance	Percent of Balance
VA	135	3.462	24,012,410.24	3.410
WA	100	2.564	23,724,994.34	3.369
CO	35	0.897	7,353,510.46	1.044
Others	2597	66.590	425,318,033.77	60.403
Wgt Ave / Total:	3900	100.000	704,137,682.12	100.000

Group II

Location	Number of Items	Percent of Items	Principal Balance	Percent of Balance
CA	571	17.142	202,018,568.26	27.623
FL	479	14.380	94,436,530.68	12.913
AZ	109	3.272	21,602,909.37	2.954
VA	110	3.302	23,904,221.88	3.269
WA	93	2.792	23,882,538.22	3.266
CO	51	1.531	12,117,999.08	1.657
Others	1918	57.580	353,372,575.78	48.319
Wgt Ave / Total:	3331	100.000	731,335,343.27	100.000

Group I

Update Term	Number of Items	Percent of Items	Principal Balance	Percent of Balance
<= 120	8	0.205	1,305,727.22	0.185
120 - 180	65	1.667	6,499,112.89	0.923
180 - 300	36	0.923	4,165,779.42	0.592
300 - 360	2955	75.769	518,913,876.84	73.695
> 360	836	21.436	173,253,185.75	24.605
Wgt Ave / Total:	3900	100.000	704,137,682.12	100.000

Group II

Update Term	Number of Items	Percent of Items	Principal Balance	Percent of Balance
<= 120	2	0.060	63,123.97	0.009
120 - 180	49	1.471	4,983,019.36	0.681
180 - 300	24	0.721	3,308,632.49	0.452
300 - 360	2544	76.373	531,679,083.61	72.700
> 360	712	21.375	191,301,483.84	26.158
Wgt Ave / Total:	3331	100.000	731,335,343.27	100.000