

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	488,828,656.12	5.523130	5,966,653.66	2,249,886.85	8,216,540.51	0.00	482,862,002.45	0.00
1A2	126697AB7	Senior	Fix-Act/360	54,314,295.12	5.623130	662,961.52	254,513.62	917,475.14	0.00	53,651,333.61	0.00
2A1	126697AC5	Senior	Fix-Act/360	237,413,135.00	5.133130	6,169,561.17	1,015,560.40	7,185,121.57	0.00	231,243,573.83	0.00
2A2	126697AD3	Senior	Fix-Act/360	84,376,000.00	5.283130	0.00	371,474.48	371,474.48	0.00	84,376,000.00	0.00
2A3	126697AE1	Senior	Fix-Act/360	171,497,000.00	5.583130	0.00	797,908.37	797,908.37	0.00	171,497,000.00	0.00
2A4	126697AF8	Senior	Fix-Act/360	73,467,000.00	6.133130	0.00	375,485.55	375,485.55	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	149,230.99	149,230.99	0.00	100.00	0.00
C	126697AV3	Strip IO	Fix-30/360	1,435,473,025.39	0.000000	0.00	3,117,171.21	3,117,171.21	0.00	1,422,673,849.04	0.00
1M1	126697AG6	Junior	Fix-Act/360	17,953,000.00	5.753130	0.00	86,071.62	86,071.62	0.00	17,953,000.00	0.00
2M1	126697AH4	Junior	Fix-Act/360	18,547,000.00	5.753130	0.00	88,919.42	88,919.42	0.00	18,547,000.00	0.00
1M2	126697AJ0	Junior	Fix-Act/360	11,849,000.00	5.933130	0.00	58,584.71	58,584.71	0.00	11,849,000.00	0.00
2M2	126697AK7	Junior	Fix-Act/360	12,241,000.00	5.933130	0.00	60,522.87	60,522.87	0.00	12,241,000.00	0.00
1M3	126697AL5	Junior	Fix-Act/360	31,956,000.00	6.143130	0.00	163,591.55	163,591.55	0.00	31,956,000.00	0.00
2M3	126697AM3	Junior	Fix-Act/360	33,013,000.00	6.143130	0.00	169,002.63	169,002.63	0.00	33,013,000.00	0.00
M4	126697AN1	Junior	Fix-Act/360	18,250,000.00	6.403130	0.00	97,380.94	97,380.94	0.00	18,250,000.00	0.00
M5	126697AP6	Junior	Fix-Act/360	21,170,000.00	6.733130	0.00	118,783.64	118,783.64	0.00	21,170,000.00	0.00
M6	126697AQ4	Junior	Fix-Act/360	25,549,000.00	7.383130	0.00	157,192.99	157,192.99	0.00	25,549,000.00	0.00
M7	126697AR2	Junior	Fix-Act/360	10,950,000.00	7.383130	0.00	67,371.06	67,371.06	0.00	10,950,000.00	0.00
M8	126697AS0	Junior	Fix-Act/360	13,140,000.00	7.383130	0.00	80,845.27	80,845.27	0.00	13,140,000.00	0.00
M9	126697AT8	Junior	Fix-Act/360	7,300,000.00	7.383130	0.00	44,914.04	44,914.04	0.00	7,300,000.00	0.00
Totals				1,331,814,186.24		12,799,176.35	9,524,412.21	22,323,588.56	0.00	1,319,015,009.89	0.00

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# CWABS, Inc.

## CWABS Asset-Backed Certificates Trust 2007-12

*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	488,828,656.12	5,966,653.66	0.00	482,862,002.45	0.962994877
1A2	126697AB7	55,713,000.00	54,314,295.12	662,961.52	0.00	53,651,333.61	0.962994877
2A1	126697AC5	247,938,000.00	237,413,135.00	6,169,561.17	0.00	231,243,573.83	0.932666932
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	1,435,473,025.39	0.00	0.00	1,422,673,849.04	0.974444117
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		1,356,326,200.00	1,331,814,186.24	12,799,176.35	0.00	1,319,015,009.89	

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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	488,828,656.12	5.523130	5.523130	2,249,886.85	2,249,886.85	0.00	0.00	2,249,886.85	0.00
1A2	54,314,295.12	5.623130	5.623130	254,513.62	254,513.62	0.00	0.00	254,513.62	0.00
2A1	237,413,135.00	5.133130	5.133130	1,015,560.40	1,015,560.40	0.00	0.00	1,015,560.40	0.00
2A2	84,376,000.00	5.283130	5.283130	371,474.48	371,474.48	0.00	0.00	371,474.48	0.00
2A3	171,497,000.00	5.583130	5.583130	797,908.37	797,908.37	0.00	0.00	797,908.37	0.00
2A4	73,467,000.00	6.133130	6.133130	375,485.55	375,485.55	0.00	0.00	375,485.55	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	1790771.880000	0.00	0.00	0.00	0.00	149,230.99	0.00
C	1,435,473,025.39	0.000000	2.605835	0.00	0.00	0.00	0.00	3,117,171.21	0.00
1M1	17,953,000.00	5.753130	5.753130	86,071.62	86,071.62	0.00	0.00	86,071.62	0.00
2M1	18,547,000.00	5.753130	5.753130	88,919.42	88,919.42	0.00	0.00	88,919.42	0.00
1M2	11,849,000.00	5.933130	5.933130	58,584.71	58,584.71	0.00	0.00	58,584.71	0.00
2M2	12,241,000.00	5.933130	5.933130	60,522.87	60,522.87	0.00	0.00	60,522.87	0.00
1M3	31,956,000.00	6.143130	6.143130	163,591.55	163,591.55	0.00	0.00	163,591.55	0.00
2M3	33,013,000.00	6.143130	6.143130	169,002.63	169,002.63	0.00	0.00	169,002.63	0.00
M4	18,250,000.00	6.403130	6.403130	97,380.94	97,380.94	0.00	0.00	97,380.94	0.00
M5	21,170,000.00	6.733130	6.733130	118,783.64	118,783.64	0.00	0.00	118,783.64	0.00
M6	25,549,000.00	7.383130	7.383130	157,192.99	157,192.99	0.00	0.00	157,192.99	0.00
M7	10,950,000.00	7.383130	7.383130	67,371.06	67,371.06	0.00	0.00	67,371.06	0.00
M8	13,140,000.00	7.383130	7.383130	80,845.27	80,845.27	0.00	0.00	80,845.27	0.00
M9	7,300,000.00	7.383130	7.383130	44,914.04	44,914.04	0.00	0.00	44,914.04	0.00
Totals	1,331,814,186.24			6,258,010.01	6,258,010.01	0.00	0.00	9,524,412.21	0.00

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## CWABS, Inc.

### CWABS Asset-Backed Certificates Trust 2007-12

*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	974.894461330	11.899583903	4.487057372	962.994877427	5.523130
1A2	126697AB7	55,713,000.00	974.894461330	11.899583903	4.568298577	962.994877427	5.623130
2A1	126697AC5	247,938,000.00	957.550415846	24.883483653	4.096025638	932.666932193	5.133130
2A2	126697AD3	84,376,000.00	1,000.000000000	0.000000000	4.402608333	1,000.000000000	5.283130
2A3	126697AE1	171,497,000.00	1,000.000000000	0.000000000	4.652608333	1,000.000000000	5.583130
2A4	126697AF8	73,467,000.00	1,000.000000000	0.000000000	5.110941667	1,000.000000000	6.133130
AR	126697AX9	100.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000
P	126697AW1	100.00	1,000.000000000	0.000000000	1,492,309.900000000	1,000.000000000	0.000000
C	126697AV3	1,459,985,056.00	983.210766090	0.000000000	2.135070627	974.444117214	0.000000
1M1	126697AG6	17,953,000.00	1,000.000000000	0.000000000	4.794275000	1,000.000000000	5.753130
2M1	126697AH4	18,547,000.00	1,000.000000000	0.000000000	4.794275000	1,000.000000000	5.753130
1M2	126697AJ0	11,849,000.00	1,000.000000000	0.000000000	4.944275000	1,000.000000000	5.933130
2M2	126697AK7	12,241,000.00	1,000.000000000	0.000000000	4.944275000	1,000.000000000	5.933130
1M3	126697AL5	31,956,000.00	1,000.000000000	0.000000000	5.119275000	1,000.000000000	6.143130
2M3	126697AM3	33,013,000.00	1,000.000000000	0.000000000	5.119275000	1,000.000000000	6.143130
M4	126697AN1	18,250,000.00	1,000.000000000	0.000000000	5.335941667	1,000.000000000	6.403130
M5	126697AP6	21,170,000.00	1,000.000000000	0.000000000	5.610941667	1,000.000000000	6.733130
M6	126697AQ4	25,549,000.00	1,000.000000000	0.000000000	6.152608333	1,000.000000000	7.383130
M7	126697AR2	10,950,000.00	1,000.000000000	0.000000000	6.152608333	1,000.000000000	7.383130
M8	126697AS0	13,140,000.00	1,000.000000000	0.000000000	6.152608333	1,000.000000000	7.383130
M9	126697AT8	7,300,000.00	1,000.000000000	0.000000000	6.152608333	1,000.000000000	7.383130
Totals		1,356,326,200.00	981.927641182	9.436650527	7.022213543	972.490990655	

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Pool Level Data

Distribution Date		12/26/07
Cut-off Date		08/01/07
Record Date		11/30/07
Determination Date		12/01/07
LIBOR Determination Date		11/21/07
Accrual Period 30/360	Begin	11/01/07
	End	12/01/07
Number of Days in 30/360 Accrual Period		30
Accrual Period Actual Days	Begin	11/26/07
	End	12/26/07
Number of Days in Actual Accrual Period		30

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	3,900	3,331	7,231
Loans Paid Off or otherwise removed pursuant to the PSA	35	22	57
Ending Aggregate Loan Count	3,865	3,309	7,174
Beginning Pool Stated Principal Balance	704,137,682.12	731,335,343.27	1,435,473,025.39
Scheduled Principal	327,631.80	959,867.65	1,287,499.45
Unscheduled Principal	6,301,983.38	5,209,693.52	11,511,676.90
Realized Principal Losses	0.00	0.00	0.00
Ending Pool Stated Principal Balance	697,508,066.94	725,165,782.10	1,422,673,849.04
Beginning Weighted Average Mortgage Rate	8.62510%	8.75103%	
Beginning Weighted Average Net Mortgage Rate	8.11610%	8.24203%	
Ending Weighted Average Mortgage Rate	8.62016%	8.74491%	
Ending Weighted Average Net Mortgage Rate	8.11116%	8.23591%	

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Beginning Weighted Average Remaining Term to Maturity	382	385
Ending Weighted Average Remaining Term to Maturity	381	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	293,390.70	304,723.06	598,113.76
Net Master Servicing Fee	288,632.06	299,387.73	588,019.79
Trustee Fee	5,281.03	5,485.02	10,766.05
Total Net Loan Fees	293,913.09	304,872.75	598,785.84

#### Servicer Advances

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Principal Advances	12,880.59	17,898.81	30,779.40
Interest Advances	268,142.43	424,741.20	692,883.63
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	281,023.02	442,640.01	723,663.03

#### Mortgage Prepayment Details

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Principal Balance of Loans Paid in Full	6,271,392.28	5,177,558.30	11,448,950.58
Prepayment Interest Excess	0.00	0.00	0.00
Prepayment Interest Shortfall	4,758.64	5,335.33	10,093.97
Compensating Interest	4,758.64	5,335.33	10,093.97
Non-Supported Prepayment Interest Shortfall	-0.00	0.00	-0.00
Prepayment Charges	73,626.30	75,604.69	149,230.99
CPR %	10.23124%	8.23154%	
SMM %	0.89541%	0.71329%	

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Delinquency Information

Delinquency Info		Group 1		Group 2		Total	
30-59 Days	Balance	21,661,239.39	3.10552%	31,396,072.31	4.32950%	53,057,311.70	3.72941%
	Loan Count	118	3.05304%	130	3.92868%	248	3.45693%
60-89 Days	Balance	10,883,706.10	1.56037%	18,839,913.55	2.59801%	29,723,619.65	2.08928%
	Loan Count	56	1.44890%	74	2.23633%	130	1.81210%
90+ Days	Balance	3,591,154.26	0.51485%	5,792,050.06	0.79872%	9,383,204.32	0.65955%
	Loan Count	18	0.46572%	25	0.75552%	43	0.59939%
Total	Balance	36,136,099.75	5.18074%	56,028,035.92	7.72624%	92,164,135.67	6.47823%
	Loan Count	192	4.96766%	229	6.92052%	421	5.86841%

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	219,550.34	0.03148%	737,157.82	0.10165%	956,708.16	0.06725%
	Loan Count	1	0.02587%	5	0.15110%	6	0.08364%
90+ Days	Balance	102,917.03	0.01475%	665,297.78	0.09174%	768,214.81	0.05400%
	Loan Count	1	0.02587%	2	0.06044%	3	0.04182%
Total	Balance	322,467.37	0.04623%	1,402,455.60	0.19340%	1,724,922.97	0.12125%
	Loan Count	2	0.05175%	7	0.21154%	9	0.12545%

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%	305,553.29	0.04214%	305,553.29	0.02148%
	Loan Count	0	0.00000%	1	0.03022%	1	0.01394%
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%	305,553.29	0.04214%	305,553.29	0.02148%
	Loan Count	0	0.00000%	1	0.03022%	1	0.01394%

Totals for Foreclosure Bankruptcy, REO		Group 1		Group 2		Total	
All	Balance	322,467.37	0.04623%	1,708,008.89	0.23553%	2,030,476.26	0.14272%
	Loan Count	2	0.05175%	8	0.24176%	10	0.13939%

Totals for Foreclosure,REO Bankruptcy, Delinquency		Group 1		Group 2		Total	
All	Balance	36,458,567.12	5.22697%	57,736,044.81	7.96177%	94,194,611.93	6.62096%
	Loan Count	194	5.01940%	237	7.16228%	431	6.00781%

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



CWABS, Inc.  
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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## CWABS, Inc.

### CWABS Asset-Backed Certificates Trust 2007-12

#### Servicer Remittance Summary

##### Interest Remittance Amount

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Scheduled Interest Collected	5,056,290.44	5,327,947.60	10,384,238.04
Plus: Compensating Interest	4,758.64	5,335.33	10,093.97
Less: Servicing Fees	293,390.70	304,723.06	598,113.76
Less: Mortgage Insurance Premium (PMI)	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Total Interest Remittance Amount	4,767,658.38	5,028,559.87	9,796,218.25

##### Principal Remittance Amount

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Scheduled Principal	327,631.80	299,910.34	627,542.14
Curtailment Principal	30,591.10	32,135.22	62,726.32
Paid in Full Principal	6,271,392.28	5,177,558.30	11,448,950.58
Repurchased Principal	0.00	659,957.31	659,957.31
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>6,629,615.18</u>	<u>6,169,561.17</u>	<u>12,799,176.35</u>

##### Other Remittance Amounts

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Prepayment Charge	73,626.30	75,604.69	149,230.99
Other Amounts Required	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Total Other Remittance	73,626.30	75,604.69	149,230.99

<b>Total Servicer Remittance</b>	<b>11,470,899.86</b>	<b>11,273,725.73</b>	<b>22,744,625.59</b>
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**CWABS, Inc.**  
**CWABS Asset-Backed Certificates Trust 2007-12**

**Distributable Amounts**

**Principal Distribution Amount**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Total</b></u>
Principal Remittance Amount	6,629,615.18	6,169,561.17	12,799,176.35
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	6,629,615.18	6,169,561.17	12,799,176.35

**Interest Funds**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Total</b></u>
Interest Remittance	4,767,658.38	5,028,559.87	9,796,218.25
Less: Trustee Fee	<u>5,281.03</u>	<u>5,485.02</u>	<u>10,766.05</u>
Interest Funds	4,762,377.35	5,023,074.85	9,785,452.20

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# CWABS, Inc.

## CWABS Asset-Backed Certificates Trust 2007-12

### Net Rate Carryover Details

#### Net Rate Cap Details

Libor Rate	4.78313%
Group 1 Net Rate Cap	7.77582%
Group 2 Net Rate Cap	7.89647%
Subordinate Net Rate Cap	7.83681%

<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
<b>Total</b>	--	--	--	--	--

101 Barclay Street, 4W  
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**CWABS, Inc.**  
**CWABS Asset-Backed Certificates Trust 2007-12**

**Distribution Summary**

**Amounts Available for Distribution**

Total Servicer Remittance	22,744,625.59
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
<b>Total Available</b>	<b>22,744,625.59</b>

**Distribution Payments**

Trustee Fee	10,766.05
Certificate Net Swap Payment	0.00
Class Payments	22,323,588.56
<b>Total Payments</b>	<b>22,744,625.59</b>

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

**Trust Accounts**

**Distribution Account**

Beginning Balance	0.00
Deposit	22,744,625.59
Withdrawal	22,744,625.59
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	410,270.98
Withdrawals	<u>410,270.98</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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## CWABS, Inc.

### CWABS Asset-Backed Certificates Trust 2007-12

#### 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	5,292,081.24
Fixed Rate Payment	5,702,352.22
Net Swap Payment Paid	410,270.98
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	<u>0.00</u>
Total	0.00



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## CWABS, Inc.

### CWABS Asset-Backed Certificates Trust 2007-12

#### 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	3,117,171.21
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	3,117,171.21

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

Trigger Event Details

Delinquency Trigger Test

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Current Month	14,797,327.73	26,339,972.50	41,137,300.23
1 Month Prior	3,914,487.10	6,730,211.07	10,644,698.17
2 Months Prior	0.00	714,351.19	714,351.19
Three-month Rolling Delinquency Rate	1.22035%		
Senior Enhancement Percentage	22.68081%		
Specified Delinquency Rate Trigger	6.80424%		

Is Delinquency Trigger Event in Effect? NO

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

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**CWABS, Inc.**  
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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 )		1,097,096,909.90
Threshold Balance of Senior Notes to trigger Stepdown Date		788,161,312.37
Has the 3rd Anniversary Distribution Date occurred?	NO	
Has the Balance of Senior Notes been reduced to zero?	NO	
<b>Has Stepdown Date been reached?</b>	<b>NO</b>	

## CWABS, Inc.

### CWABS Asset-Backed Certificates Trust 2007-12

#### Subordination

<u>Credit Support</u>	<u>Original</u>	<u>Current</u>
Class A	1,134,408,200.00	1,097,097,009.90
Class A Percentage	83.638302%	83.175476%
Class 1M1	17,953,000.00	17,953,000.00
Class 1M1 Percentage	1.323649%	1.361091%
Class 2M1	18,547,000.00	18,547,000.00
Class 2M1 Percentage	1.367444%	1.406125%
Class 1M2	11,849,000.00	11,849,000.00
Class 1M2 Percentage	0.873610%	0.898322%
Class 2M2	12,241,000.00	12,241,000.00
Class 2M2 Percentage	0.902512%	0.928041%
Class 1M3	31,956,000.00	31,956,000.00
Class 1M3 Percentage	2.356070%	2.422717%
Class 2M3	33,013,000.00	33,013,000.00
Class 2M3 Percentage	2.434001%	2.502852%
Class M4	18,250,000.00	18,250,000.00
Class M4 Percentage	1.345547%	1.383608%
Class M5	21,170,000.00	21,170,000.00
Class M5 Percentage	1.560834%	1.604986%
Class M6	25,549,000.00	25,549,000.00
Class M6 Percentage	1.883691%	1.936976%
Class M7	10,950,000.00	10,950,000.00
Class M7 Percentage	0.807328%	0.830165%
Class M8	13,140,000.00	13,140,000.00
Class M8 Percentage	0.968793%	0.996198%
Class M9	7,300,000.00	7,300,000.00
Class M9 Percentage	0.538219%	0.553443%

## CWABS, Inc.

### CWABS Asset-Backed Certificates Trust 2007-12

#### Prepayment Loan Details

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Prepayment Penalties	73,626.30	75,604.69	149,230.99

<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>							
162047257	208,143.92	12/06/07	0.00	MA	10.450	7	Paid in Full
168155959	187,803.39	11/26/07	6,270.99	CA	8.350	5	Paid in Full
168165031	265,155.06	12/12/07	0.00	CA	9.550	128	Paid in Full
168165119	278,682.27	12/11/07	5,013.65	VA	8.090	8	Paid in Full
168207031	185,482.06	12/05/07	0.00	NJ	7.650	8	Paid in Full
168466585	165,435.73	11/20/07	8,300.00	PA	9.690	8	Paid in Full
168798092	116,549.16	12/03/07	0.00	MO	8.300	7	Paid in Full
169332779	175,498.27	11/23/07	0.00	AK	7.750	5	Paid in Full
169810180	148,797.36	12/06/07	0.00	WI	8.500	5	Paid in Full
170295454	224,080.57	12/04/07	6,756.94	FL	7.530	5	Paid in Full
170966995	66,410.90	12/12/07	664.10	VA	11.350	5	Paid in Full
171183603	146,775.77	12/10/07	7,338.78	FL	11.800	6	Paid in Full
171282513	202,865.33	11/23/07	10,143.26	AZ	7.900	246	Paid in Full
171480025	175,361.69	11/28/07	6,309.52	AZ	9.000	5	Paid in Full
171544874	175,359.18	12/13/07	6,486.98	PA	9.250	5	Paid in Full
171646936	87,267.75	11/28/07	0.00	GA	10.850	4	Paid in Full
171729656	135,863.97	11/21/07	0.00	WI	11.350	4	Paid in Full
171730336	201,057.73	12/13/07	0.00	IL	8.700	4	Paid in Full
175867735	154,759.58	12/06/07	5,754.82	FL	9.300	4	Paid in Full
175892868	139,845.57	11/16/07	0.00	TX	10.900	4	Paid in Full
176058633	135,689.00	12/05/07	0.00	IL	8.740	4	Paid in Full
176218308	264,180.31	12/04/07	0.00	MD	9.020	4	Paid in Full
176316631	100,329.72	12/11/07	3,560.19	FL	8.875	4	Paid in Full
176413388	142,126.65	12/13/07	0.00	IL	9.750	4	Paid in Full
176548391	167,659.58	11/20/07	0.00	IL	8.000	4	Paid in Full
176609435	169,788.88	12/12/07	7,027.07	FL	10.350	4	Paid in Full
176705678	144,547.09	12/12/07	0.00	CA	10.750	4	Paid in Full
176894327	296,813.85	11/16/07	0.00	NM	9.100	4	Paid in Full
177049446	332,253.44	11/27/07	0.00	IL	9.250	4	Paid in Full
177214632	119,917.80	12/12/07	0.00	IL	8.800	4	Paid in Full

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## CWABS, Inc.

### CWABS Asset-Backed Certificates Trust 2007-12

<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>
177215424	147,208.31	12/05/07	0.00	KY	11.700	4	Paid in Full
177385201	194,665.41	11/26/07	0.00	MA	8.950	4	Paid in Full
177459642	237,192.14	12/11/07	0.00	MD	10.150	4	Paid in Full
177469740	226,371.09	12/05/07	0.00	CT	8.340	4	Paid in Full
177470396	154,253.11	12/14/07	0.00	WV	7.690	5	Paid in Full
 <b><u>Group II</u></b>							
152210417	190,671.78	11/30/07	0.00	GA	11.125	5	Paid in Full
159947862	280,000.00	11/30/07	10,976.00	GA	9.800	8	Paid in Full
160462454	179,484.51	12/07/07	0.00	PA	11.500	15	Paid in Full
161970679	224,049.09	11/28/07	0.00	NJ	5.725	5	Paid in Full
166059683	745,764.41	11/23/07	22,350.99	CA	7.500	8	Paid in Full
168207735	103,134.66	11/27/07	2,062.69	MO	8.740	7	Paid in Full
170532606	94,307.82	12/06/07	1,549.86	WI	12.500	5	Paid in Full
170744924	165,398.70	12/12/07	0.00	IL	10.450	4	Paid in Full
170977521	440,304.08	11/21/07	0.00	NJ	9.875	4	Paid in Full
171182363	174,548.83	11/28/07	3,492.80	VA	9.350	6	Paid in Full
171183947	153,488.69	12/11/07	0.00	TX	10.350	6	Paid in Full
171236216	316,849.37	12/03/07	11,790.33	FL	9.300	5	Paid in Full
171282209	347,523.23	11/28/07	11,394.85	CA	8.200	126	Paid in Full
171283241	79,727.02	11/29/07	1,594.54	IN	8.650	6	Paid in Full
171283681	239,694.23	11/23/07	4,795.12	VA	8.450	126	Paid in Full
171528576	156,250.38	11/30/07	3,125.00	VA	8.950	5	Paid in Full
171616224	74,919.28	11/23/07	2,472.51	FL	8.250	5	Paid in Full
175952756	499,121.68	11/21/07	0.00	CA	8.700	4	Paid in Full
176217020	141,152.36	12/14/07	0.00	GA	11.150	4	Paid in Full
177403270	299,015.26	11/30/07	0.00	CT	12.450	4	Paid in Full
177647855	274,463.28	11/29/07	0.00	NJ	12.770	4	Paid in Full

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

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	0.052	41,155.92	0.006
25,000.00	- 50,000.00	59	1.527	2,762,925.79	0.396
50,000.00	- 75,000.00	265	6.856	17,079,309.08	2.449
75,000.00	- 100,000.00	434	11.229	38,369,691.46	5.501
100,000.00	- 125,000.00	484	12.523	54,493,949.34	7.813
125,000.00	- 150,000.00	476	12.316	65,790,980.27	9.432
150,000.00	- 175,000.00	383	9.909	62,285,025.98	8.930
175,000.00	- 200,000.00	404	10.453	76,023,815.73	10.899
200,000.00	- 225,000.00	296	7.658	63,072,831.55	9.043
225,000.00	- 250,000.00	247	6.391	58,584,766.34	8.399
250,000.00	- 275,000.00	194	5.019	50,970,964.34	7.308
275,000.00	- 300,000.00	165	4.269	47,560,326.73	6.819
300,000.00	- 325,000.00	137	3.545	42,772,657.20	6.132
325,000.00	- 350,000.00	116	3.001	39,211,917.36	5.622
350,000.00	- 375,000.00	93	2.406	33,574,133.97	4.813
375,000.00	- 400,000.00	61	1.578	23,620,596.61	3.386
400,000.00	- 425,000.00	36	0.931	14,716,419.95	2.110
425,000.00	- 450,000.00	4	0.103	1,754,010.19	0.251
450,000.00	- 475,000.00	3	0.078	1,392,571.74	0.200
475,000.00	- 500,000.00	0	0.000	0.00	0.000
500,000.00	- 525,000.00	2	0.052	1,026,488.08	0.147
525,000.00	- 550,000.00	0	0.000	0.00	0.000
550,000.00	- 575,000.00	0	0.000	0.00	0.000
575,000.00	- 600,000.00	2	0.052	1,158,232.06	0.166
600,000.00	- 625,000.00	1	0.026	620,000.00	0.089
625,000.00	- 650,000.00	1	0.026	625,297.25	0.090
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:		3865	100.000	697,508,066.94	100.000

Group II

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



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

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	121,299.56	0.017
25,000.00	-	50,000.00	43	1,954,879.19	0.270
50,000.00	-	75,000.00	225	14,194,712.72	1.957
75,000.00	-	100,000.00	355	31,382,615.14	4.328
100,000.00	-	125,000.00	412	46,187,418.41	6.369
125,000.00	-	150,000.00	357	49,024,077.87	6.760
150,000.00	-	175,000.00	312	50,607,706.66	6.979
175,000.00	-	200,000.00	254	47,734,075.41	6.583
200,000.00	-	225,000.00	213	45,290,778.82	6.246
225,000.00	-	250,000.00	147	34,926,050.38	4.816
250,000.00	-	275,000.00	111	29,152,744.25	4.020
275,000.00	-	300,000.00	128	36,842,346.88	5.081
300,000.00	-	325,000.00	104	32,549,151.52	4.489
325,000.00	-	350,000.00	71	23,871,752.85	3.292
350,000.00	-	375,000.00	45	16,377,691.32	2.258
375,000.00	-	400,000.00	41	15,946,118.42	2.199
400,000.00	-	425,000.00	55	22,787,858.95	3.142
425,000.00	-	450,000.00	71	31,160,318.08	4.297
450,000.00	-	475,000.00	70	32,295,165.36	4.453
475,000.00	-	500,000.00	84	41,093,605.15	5.667
500,000.00	-	525,000.00	37	19,072,347.50	2.630
525,000.00	-	550,000.00	37	19,875,105.65	2.741
550,000.00	-	575,000.00	31	17,414,090.50	2.401
575,000.00	-	600,000.00	30	17,717,799.78	2.443
600,000.00	-	625,000.00	17	10,367,216.34	1.430
625,000.00	-	650,000.00	16	10,226,596.80	1.410
650,000.00	-	675,000.00	6	4,005,705.10	0.552
675,000.00	-	700,000.00	13	8,965,264.91	1.236
700,000.00	-	725,000.00	5	3,555,634.21	0.490
725,000.00	-	750,000.00	8	5,937,398.61	0.819
750,000.00	-	775,000.00	0	0.00	0.000
775,000.00	-	800,000.00	1	797,591.79	0.110
>	800,000.00	4	0.121	3,730,663.97	0.514
Wgt Ave / Total:		3309	100.000	725,165,782.10	100.000

Group I

Issuance Coupon		Number of Items	Percent of Items	Principal Balance	Percent of Balance
<=	5.0	0	0.000	0.00	0.000
5.0	-	5.5	4	645,148.86	0.092
5.5	-	6.0	18	5,038,732.05	0.722
6.0	-	6.5	72	19,195,580.91	2.752
6.5	-	7.0	210	49,307,256.68	7.069
7.0	-	7.5	286	62,988,634.86	9.031



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Issuance Coupon			Number of Items	Percent of Items	Principal Balance	Percent of Balance
7.5	-	8.0	625	16.171	128,719,822.78	18.454
8.0	-	8.5	541	13.997	98,472,067.63	14.118
8.5	-	9.0	633	16.378	108,423,171.35	15.544
9.0	-	9.5	381	9.858	64,468,240.93	9.243
9.5	-	10.0	392	10.142	61,879,782.74	8.872
10.0	-	10.5	245	6.339	39,283,783.13	5.632
10.5	-	11.0	188	4.864	27,203,835.16	3.900
11.0	-	11.5	119	3.079	16,152,014.30	2.316
11.5	-	12.0	109	2.820	12,017,762.18	1.723
12.0	-	12.5	22	0.569	2,203,188.36	0.316
>		12.5	20	0.517	1,509,045.02	0.216
Wgt Ave / Total:			3865	100.000	697,508,066.94	100.000

Group II

Issuance Coupon			Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =		5.0	0	0.000	0.00	0.000
5.0	-	5.5	0	0.000	0.00	0.000
5.5	-	6.0	17	0.514	6,184,372.96	0.853
6.0	-	6.5	102	3.083	31,542,363.05	4.350
6.5	-	7.0	198	5.984	61,194,138.37	8.439
7.0	-	7.5	213	6.437	56,750,167.88	7.826
7.5	-	8.0	429	12.965	104,324,249.57	14.386
8.0	-	8.5	419	12.662	98,234,727.04	13.547
8.5	-	9.0	427	12.904	92,141,786.15	12.706
9.0	-	9.5	362	10.940	71,208,844.58	9.820
9.5	-	10.0	331	10.003	63,430,916.32	8.747
10.0	-	10.5	230	6.951	45,017,704.31	6.208
10.5	-	11.0	208	6.286	39,078,863.84	5.389
11.0	-	11.5	125	3.778	22,831,333.19	3.148
11.5	-	12.0	109	3.294	18,021,991.45	2.485
12.0	-	12.5	72	2.176	10,070,046.76	1.389
>		12.5	67	2.025	5,134,276.63	0.708
Wgt Ave / Total:			3309	100.000	725,165,782.10	100.000

Group I

Location	Number of Items	Percent of Items	Principal Balance	Percent of Balance
CA	434	11.229	114,498,193.95	16.415
FL	439	11.358	78,899,767.85	11.312
AZ	150	3.881	28,463,260.41	4.081

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CWABS, Inc.  
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Location	Number of Items	Percent of Items	Principal Balance	Percent of Balance
VA	133	3.441	23,656,064.95	3.392
WA	100	2.587	23,715,368.32	3.400
CO	35	0.906	7,350,684.95	1.054
Others	2574	66.598	420,924,726.51	60.347
Wgt Ave / Total:	3865	100.000	697,508,066.94	100.000

Group II

Location	Number of Items	Percent of Items	Principal Balance	Percent of Balance
CA	568	17.165	200,353,945.30	27.629
FL	477	14.415	94,000,144.54	12.963
AZ	109	3.294	21,592,555.62	2.978
VA	107	3.234	23,322,320.37	3.216
WA	93	2.811	23,872,244.03	3.292
CO	51	1.541	12,113,265.57	1.670
Others	1904	57.540	349,911,306.67	48.253
Wgt Ave / Total:	3309	100.000	725,165,782.10	100.000

Group I

Update Term	Number of Items	Percent of Items	Principal Balance	Percent of Balance
<= 120	8	0.207	1,303,392.73	0.187
120 - 180	65	1.682	6,477,845.89	0.929
180 - 300	36	0.931	4,158,743.35	0.596
300 - 360	2930	75.809	514,117,564.35	73.708
> 360	826	21.371	171,450,520.62	24.580
Wgt Ave / Total:	3865	100.000	697,508,066.94	100.000

Group II

Update Term	Number of Items	Percent of Items	Principal Balance	Percent of Balance
<= 120	2	0.060	62,752.50	0.009
120 - 180	49	1.481	4,967,152.54	0.685
180 - 300	24	0.725	3,303,512.68	0.456
300 - 360	2525	76.307	526,248,423.12	72.569
> 360	709	21.426	190,583,941.26	26.281
Wgt Ave / Total:	3309	100.000	725,165,782.10	100.000