



THE BANK OF NEW YORK MELLON

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	482,862,002.45	5.605000	6,087,734.73	2,255,367.94	8,343,102.67	0.00	476,774,267.72	0.00
1A2	126697AB7	Senior	Fix-Act/360	53,651,333.61	5.705000	676,414.97	255,067.38	931,482.35	0.00	52,974,918.64	0.00
2A1	126697AC5	Senior	Fix-Act/360	231,243,573.83	5.215000	5,878,377.76	1,004,946.03	6,883,323.79	0.00	225,365,196.08	0.00
2A2	126697AD3	Senior	Fix-Act/360	84,376,000.00	5.365000	0.00	377,231.03	377,231.03	0.00	84,376,000.00	0.00
2A3	126697AE1	Senior	Fix-Act/360	171,497,000.00	5.665000	0.00	809,608.75	809,608.75	0.00	171,497,000.00	0.00
2A4	126697AF8	Senior	Fix-Act/360	73,467,000.00	6.215000	0.00	380,497.84	380,497.84	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	165,697.38	165,697.38	0.00	100.00	0.00
C	126697AV3	Strip IO	Fix-30/360	1,422,673,849.04	0.000000	0.00	3,031,286.84	3,031,286.84	0.00	1,410,031,321.58	0.00
1M1	126697AG6	Junior	Fix-Act/360	17,953,000.00	5.835000	0.00	87,296.46	87,296.46	0.00	17,953,000.00	0.00
2M1	126697AH4	Junior	Fix-Act/360	18,547,000.00	5.835000	0.00	90,184.79	90,184.79	0.00	18,547,000.00	0.00
1M2	126697AJ0	Junior	Fix-Act/360	11,849,000.00	6.015000	0.00	59,393.11	59,393.11	0.00	11,849,000.00	0.00
2M2	126697AK7	Junior	Fix-Act/360	12,241,000.00	6.015000	0.00	61,358.01	61,358.01	0.00	12,241,000.00	0.00
1M3	126697AL5	Junior	Fix-Act/360	31,956,000.00	6.225000	0.00	165,771.75	165,771.75	0.00	31,956,000.00	0.00
2M3	126697AM3	Junior	Fix-Act/360	33,013,000.00	6.225000	0.00	171,254.94	171,254.94	0.00	33,013,000.00	0.00
M4	126697AN1	Junior	Fix-Act/360	18,250,000.00	6.485000	0.00	98,626.04	98,626.04	0.00	18,250,000.00	0.00
M5	126697AP6	Junior	Fix-Act/360	21,170,000.00	6.815000	0.00	120,227.96	120,227.96	0.00	21,170,000.00	0.00
M6	126697AQ4	Junior	Fix-Act/360	25,549,000.00	7.465000	0.00	158,936.07	158,936.07	0.00	25,549,000.00	0.00
M7	126697AR2	Junior	Fix-Act/360	10,950,000.00	7.465000	0.00	68,118.13	68,118.13	0.00	10,950,000.00	0.00
M8	126697AS0	Junior	Fix-Act/360	13,140,000.00	7.465000	0.00	81,741.75	81,741.75	0.00	13,140,000.00	0.00
M9	126697AT8	Junior	Fix-Act/360	7,300,000.00	7.465000	0.00	45,412.08	45,412.08	0.00	7,300,000.00	0.00
Totals				1,319,015,009.89		12,642,527.46	9,488,024.28	22,130,551.74	0.00	1,306,372,482.44	0.00

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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	482,862,002.45	6,087,734.73	0.00	476,774,267.72	0.950853816
1A2	126697AB7	55,713,000.00	53,651,333.61	676,414.97	0.00	52,974,918.64	0.950853816
2A1	126697AC5	247,938,000.00	231,243,573.83	5,878,377.76	0.00	225,365,196.08	0.908957869
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	1,422,673,849.04	0.00	0.00	1,410,031,321.58	0.965784763
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	1,319,015,009.89	12,642,527.46	0.00	1,306,372,482.44	

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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	482,862,002.45	5.605000	5.605000	2,255,367.94	2,255,367.94	0.00	0.00	2,255,367.94	0.00
1A2	53,651,333.61	5.705000	5.705000	255,067.38	255,067.38	0.00	0.00	255,067.38	0.00
2A1	231,243,573.83	5.215000	5.215000	1,004,946.03	1,004,946.03	0.00	0.00	1,004,946.03	0.00
2A2	84,376,000.00	5.365000	5.365000	377,231.03	377,231.03	0.00	0.00	377,231.03	0.00
2A3	171,497,000.00	5.665000	5.665000	809,608.75	809,608.75	0.00	0.00	809,608.75	0.00
2A4	73,467,000.00	6.215000	6.215000	380,497.84	380,497.84	0.00	0.00	380,497.84	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	1988368.560000	0.00	0.00	0.00	0.00	165,697.38	0.00
C	1,422,673,849.04	0.000000	2.556836	0.00	0.00	0.00	0.00	3,031,286.84	0.00
1M1	17,953,000.00	5.835000	5.835000	87,296.46	87,296.46	0.00	0.00	87,296.46	0.00
2M1	18,547,000.00	5.835000	5.835000	90,184.79	90,184.79	0.00	0.00	90,184.79	0.00
1M2	11,849,000.00	6.015000	6.015000	59,393.11	59,393.11	0.00	0.00	59,393.11	0.00
2M2	12,241,000.00	6.015000	6.015000	61,358.01	61,358.01	0.00	0.00	61,358.01	0.00
1M3	31,956,000.00	6.225000	6.225000	165,771.75	165,771.75	0.00	0.00	165,771.75	0.00
2M3	33,013,000.00	6.225000	6.225000	171,254.94	171,254.94	0.00	0.00	171,254.94	0.00
M4	18,250,000.00	6.485000	6.485000	98,626.04	98,626.04	0.00	0.00	98,626.04	0.00
M5	21,170,000.00	6.815000	6.815000	120,227.96	120,227.96	0.00	0.00	120,227.96	0.00
M6	25,549,000.00	7.465000	7.465000	158,936.07	158,936.07	0.00	0.00	158,936.07	0.00
M7	10,950,000.00	7.465000	7.465000	68,118.13	68,118.13	0.00	0.00	68,118.13	0.00
M8	13,140,000.00	7.465000	7.465000	81,741.75	81,741.75	0.00	0.00	81,741.75	0.00
M9	7,300,000.00	7.465000	7.465000	45,412.08	45,412.08	0.00	0.00	45,412.08	0.00
Totals	1,319,015,009.89			6,291,040.06	6,291,040.06	0.00	0.00	9,488,024.28	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	962.994877427	12.141061694	4.497988573	950.853815733	5.605000
1A2	126697AB7	55,713,000.00	962.994877427	12.141061694	4.578238146	950.853815733	5.705000
2A1	126697AC5	247,938,000.00	932.666932193	23.709063388	4.053215043	908.957868805	5.215000
2A2	126697AD3	84,376,000.00	1,000.000000000	0.000000000	4.470833333	1,000.000000000	5.365000
2A3	126697AE1	171,497,000.00	1,000.000000000	0.000000000	4.720833333	1,000.000000000	5.665000
2A4	126697AF8	73,467,000.00	1,000.000000000	0.000000000	5.179166667	1,000.000000000	6.215000
AR	126697AX9	100.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000
P	126697AW1	100.00	1,000.000000000	0.000000000	1,656,973.800000000	1,000.000000000	0.000000
C	126697AV3	1,459,985,056.00	974.444117214	0.000000000	2.076245113	965.784763197	0.000000
1M1	126697AG6	17,953,000.00	1,000.000000000	0.000000000	4.862500000	1,000.000000000	5.835000
2M1	126697AH4	18,547,000.00	1,000.000000000	0.000000000	4.862500000	1,000.000000000	5.835000
1M2	126697AJ0	11,849,000.00	1,000.000000000	0.000000000	5.012500000	1,000.000000000	6.015000
2M2	126697AK7	12,241,000.00	1,000.000000000	0.000000000	5.012500000	1,000.000000000	6.015000
1M3	126697AL5	31,956,000.00	1,000.000000000	0.000000000	5.187500000	1,000.000000000	6.225000
2M3	126697AM3	33,013,000.00	1,000.000000000	0.000000000	5.187500000	1,000.000000000	6.225000
M4	126697AN1	18,250,000.00	1,000.000000000	0.000000000	5.404166667	1,000.000000000	6.485000
M5	126697AP6	21,170,000.00	1,000.000000000	0.000000000	5.679166667	1,000.000000000	6.815000
M6	126697AQ4	25,549,000.00	1,000.000000000	0.000000000	6.220833333	1,000.000000000	7.465000
M7	126697AR2	10,950,000.00	1,000.000000000	0.000000000	6.220833333	1,000.000000000	7.465000
M8	126697AS0	13,140,000.00	1,000.000000000	0.000000000	6.220833333	1,000.000000000	7.465000
M9	126697AT8	7,300,000.00	1,000.000000000	0.000000000	6.220833333	1,000.000000000	7.465000
Totals		1,356,326,200.00	972.490990655	9.321155530	6.995385240	963.169835133	

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Pool Level Data

Distribution Date		01/25/08
Cut-off Date		08/01/07
Record Date		12/31/07
Determination Date		01/01/08
LIBOR Determination Date		12/21/07
Accrual Period 30/360	Begin	12/01/07
	End	01/01/08
Number of Days in 30/360 Accrual Period		30
Accrual Period Actual Days	Begin	12/26/07
	End	01/25/08
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	3,865	3,309	7,174
Loans Paid Off or otherwise removed pursuant to the PSA	38	25	63
Ending Aggregate Loan Count	3,827	3,284	7,111
Beginning Pool Stated Principal Balance	697,508,066.94	725,165,782.10	1,422,673,849.04
Scheduled Principal	326,702.70	301,138.56	627,841.26
Unscheduled Principal	6,412,387.90	5,555,461.61	11,967,849.51
Realized Principal Losses	46,836.69	0.00	46,836.69
Ending Pool Stated Principal Balance	690,722,139.65	719,309,181.93	1,410,031,321.58
Beginning Weighted Average Mortgage Rate	8.61971%	8.74491%	
Beginning Weighted Average Net Mortgage Rate	8.11071%	8.23591%	
Ending Weighted Average Mortgage Rate	8.61645%	8.73817%	
Ending Weighted Average Net Mortgage Rate	8.10745%	8.22917%	



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Beginning Weighted Average Remaining Term to Maturity	381	385
Ending Weighted Average Remaining Term to Maturity	380	384

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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	290,628.36	302,152.41	592,780.77
Net Master Servicing Fee	285,157.01	295,452.77	580,609.78
Trustee Fee	5,231.31	5,438.74	10,670.05
Total Net Loan Fees	290,388.32	300,891.52	591,279.84

Servicer Advances

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Principal Advances	19,833.98	26,276.89	46,110.87
Interest Advances	402,710.32	596,051.75	998,762.07
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	422,544.30	622,328.64	1,044,872.94

Mortgage Prepayment Details

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Principal Balance of Loans Paid in Full	6,200,724.70	5,530,732.88	11,731,457.58
Prepayment Interest Excess	0.00	0.00	0.00
Prepayment Interest Shortfall	5,471.35	6,699.64	12,170.99
Compensating Interest	5,471.35	6,699.64	12,170.99
Non-Supported Prepayment Interest Shortfall	0.00	-0.00	0.00
Prepayment Charges	68,100.91	97,596.47	165,697.38
CPR %	10.56834%	8.81902%	
SMM %	0.92648%	0.76641%	

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All Groups - Current Delinquency Information

Loan Status	Delinquency		Bankruptcy		Foreclosure		REO		Total	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
Current			0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%
30 - 59	292 4.11%	60,239,212 4.2722%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	292 4.11%	60,239,212 4.2722%
60 - 89	167 2.35%	36,325,484 2.5762%	1 0.01%	305,462 0.0217%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	168 2.36%	36,630,946 2.5979%
90 - 119	112 1.58%	26,475,731 1.8777%	0 0.00%	0 0.0000%	15 0.21%	2,432,823 0.1725%	0 0.00%	0 0.0000%	127 1.79%	28,908,553 2.0502%
120 - 149	17 0.24%	3,693,980 0.2620%	0 0.00%	0 0.0000%	25 0.35%	5,573,095 0.3952%	0 0.00%	0 0.0000%	42 0.59%	9,267,074 0.6572%
150 - 179	2 0.03%	478,353 0.0339%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	2 0.03%	478,353 0.0339%
180 - 269	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%
270 - 359	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%
360+	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%
Total	590 8.30%	127,212,760 9.0220%	1 0.01%	305,462 0.0217%	40 0.56%	8,005,917 0.5678%	0 0.00%	0 0.0000%	631 8.87%	135,524,139 9.6114%
30+	590 8.30%	127,212,760 9.0220%	1 0.01%	305,462 0.0217%	40 0.56%	8,005,917 0.5678%	0 0.00%	0 0.0000%	631 8.87%	135,524,139 9.6114%
60+	298 4.19%	66,973,548 4.7498%	1 0.01%	305,462 0.0217%	40 0.56%	8,005,917 0.5678%	0 0.00%	0 0.0000%	339 4.77%	75,284,927 5.3392%
90+	131 1.84%	30,648,064 2.1736%	0 0.00%	0 0.0000%	40 0.56%	8,005,917 0.5678%	0 0.00%	0 0.0000%	171 2.40%	38,653,981 2.7414%



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120+	19 0.27%	4,172,333 0.2959%	0 0.00%	0 0.0000%	25 0.35%	5,573,095 0.3952%	0 0.00%	0 0.0000%	44 0.62%	9,745,428 0.6911%
150+	2 0.03%	478,353 0.0339%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	2 0.03%	478,353 0.0339%
180+	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%
270+	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%
360+	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%

101 Barclay Street, 4W
New York, NY 10286

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

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CWABS Asset-Backed Certificates Trust 2007-12

Group 1 - Current Delinquency Information

Days	Delinquency		Bankruptcy		Foreclosure		REO		Total	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
Current			0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%
30 - 59	146 3.81%	25,569,572 3.7019%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	146 3.81%	25,569,572 3.7019%
60 - 89	78 2.04%	14,930,621 2.1616%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	78 2.04%	14,930,621 2.1616%
90 - 119	49 1.28%	9,857,328 1.4271%	0 0.00%	0 0.0000%	4 0.10%	841,848 0.1219%	0 0.00%	0 0.0000%	53 1.38%	10,699,177 1.5490%
120 - 149	5 0.13%	761,575 0.1103%	0 0.00%	0 0.0000%	12 0.31%	2,528,638 0.3661%	0 0.00%	0 0.0000%	17 0.44%	3,290,214 0.4763%
150 - 179	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%
180 - 269	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%
270 - 359	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%
360+	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%
Total	278 7.26%	51,119,096 7.4008%	0 0.00%	0 0.0000%	16 0.42%	3,370,487 0.4880%	0 0.00%	0 0.0000%	294 7.68%	54,489,583 7.8888%
30+	278 7.26%	51,119,096 7.4008%	0 0.00%	0 0.0000%	16 0.42%	3,370,487 0.4880%	0 0.00%	0 0.0000%	294 7.68%	54,489,583 7.8888%
60+	132 3.45%	25,549,525 3.6990%	0 0.00%	0 0.0000%	16 0.42%	3,370,487 0.4880%	0 0.00%	0 0.0000%	148 3.87%	28,920,012 4.1869%
90+	54 1.41%	10,618,904 1.5374%	0 0.00%	0 0.0000%	16 0.42%	3,370,487 0.4880%	0 0.00%	0 0.0000%	70 1.83%	13,989,391 2.0253%

101 Barclay Street, 4W
New York, NY 10286

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CWABS, Inc.

CWABS Asset-Backed Certificates Trust 2007-12

120+	5 0.13%	761,575 0.1103%	0 0.00%	0 0.0000%	12 0.31%	2,528,638 0.3661%	0 0.00%	0 0.0000%	17 0.44%	3,290,214 0.4763%
150+	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%
180+	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%
270+	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%
360+	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%

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CWABS, Inc.

CWABS Asset-Backed Certificates Trust 2007-12

Group 2 - Current Delinquency Information

Days	Delinquency		Bankruptcy		Foreclosure		REO		Total	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
Current			0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%
30 - 59	146 4.45%	34,669,640 4.8199%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	146 4.45%	34,669,640 4.8199%
60 - 89	89 2.71%	21,394,863 2.9744%	1 0.03%	305,462 0.0425%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	90 2.74%	21,700,325 3.0168%
90 - 119	63 1.92%	16,618,403 2.3103%	0 0.00%	0 0.0000%	11 0.33%	1,590,974 0.2212%	0 0.00%	0 0.0000%	74 2.25%	18,209,377 2.5315%
120 - 149	12 0.37%	2,932,404 0.4077%	0 0.00%	0 0.0000%	13 0.40%	3,044,456 0.4232%	0 0.00%	0 0.0000%	25 0.76%	5,976,861 0.8309%
150 - 179	2 0.06%	478,353 0.0665%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	2 0.06%	478,353 0.0665%
180 - 269	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%
270 - 359	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%
360+	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%
Total	312 9.50%	76,093,663 10.5787%	1 0.03%	305,462 0.0425%	24 0.73%	4,635,430 0.6444%	0 0.00%	0 0.0000%	337 10.26%	81,034,556 11.2656%
30+	312 9.50%	76,093,663 10.5787%	1 0.03%	305,462 0.0425%	24 0.73%	4,635,430 0.6444%	0 0.00%	0 0.0000%	337 10.26%	81,034,556 11.2656%
60+	166 5.05%	41,424,023 5.7589%	1 0.03%	305,462 0.0425%	24 0.73%	4,635,430 0.6444%	0 0.00%	0 0.0000%	191 5.82%	46,364,916 6.4458%
90+	77 2.34%	20,029,160 2.7845%	0 0.00%	0 0.0000%	24 0.73%	4,635,430 0.6444%	0 0.00%	0 0.0000%	101 3.08%	24,664,591 3.4289%



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CWABS Asset-Backed Certificates Trust 2007-12

120+	14 0.43%	3,410,758 0.4742%	0 0.00%	0 0.0000%	13 0.40%	3,044,456 0.4232%	0 0.00%	0 0.0000%	27 0.82%	6,455,214 0.8974%
150+	2 0.06%	478,353 0.0665%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	2 0.06%	478,353 0.0665%
180+	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%
270+	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%
360+	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%

101 Barclay Street, 4W
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CWABS, Inc.

CWABS Asset-Backed Certificates Trust 2007-12

All Groups - Historical Delinquency Information

Loan Status	01/25/08	
	#	Balance
30 - 59	292 4.11%	60,239,212 4.2722%
60 - 89	167 2.35%	36,325,484 2.5762%
90 - 119	112 1.58%	26,475,731 1.8777%
120 - 149	17 0.24%	3,693,980 0.2620%
150 - 179	2 0.03%	478,353 0.0339%
180 - 269	0 0.00%	0 0.0000%
270 - 359	0 0.00%	0 0.0000%
360+	0 0.00%	0 0.0000%
Total Delinquent Loans	590 8.30%	127,212,760 9.0220%

Total Bankruptcies	1 0.01%	305,462 0.0217%
Total Foreclosures	40 0.56%	8,005,917 0.5678%
Total REOs	0 0.00%	0 0.0000%
Total BK, FC & REO	41 0.58%	8,311,379 0.5894%

Total Delinquent, Bankruptcy, Foreclosure and REO



101 Barclay Street, 4W
 New York, NY 10286
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 212-815-3087
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CWABS, Inc.
 CWABS Asset-Backed Certificates Trust 2007-12

30+	631 8.87%	135,524,139 9.6114%
60+	339 4.77%	75,284,927 5.3392%
90+	171 2.40%	38,653,981 2.7414%
120+	44 0.62%	9,745,428 0.6911%
150+	2 0.03%	478,353 0.0339%
180+	0 0.00%	0 0.0000%
270+	0 0.00%	0 0.0000%
360+	0 0.00%	0 0.0000%

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CWABS, Inc.

CWABS Asset-Backed Certificates Trust 2007-12

Group 1 - Historical Delinquency Information

Loan Status	01/25/08	
	#	Balance
30 - 59	146 3.81%	25,569,572 3.7019%
60 - 89	78 2.04%	14,930,621 2.1616%
90 - 119	49 1.28%	9,857,328 1.4271%
120 - 149	5 0.13%	761,575 0.1103%
150 - 179	0 0.00%	0 0.0000%
180 - 269	0 0.00%	0 0.0000%
270 - 359	0 0.00%	0 0.0000%
360+	0 0.00%	0 0.0000%
Total Delinquent Loans	278 7.26%	51,119,096 7.4008%

Total Bankruptcies	0 0.00%	0 0.0000%
Total Foreclosures	16 0.42%	3,370,487 0.4880%
Total REOs	0 0.00%	0 0.0000%
Total BK, FC & REO	16 0.42%	3,370,487 0.4880%

Total Delinquent, Bankruptcy, Foreclosure and REO



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 CWABS Asset-Backed Certificates Trust 2007-12

30+	294 7.68%	54,489,583 7.8888%
60+	148 3.87%	28,920,012 4.1869%
90+	70 1.83%	13,989,391 2.0253%
120+	17 0.44%	3,290,214 0.4763%
150+	0 0.00%	0 0.0000%
180+	0 0.00%	0 0.0000%
270+	0 0.00%	0 0.0000%
360+	0 0.00%	0 0.0000%

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CWABS, Inc.

CWABS Asset-Backed Certificates Trust 2007-12

Group 2 - Historical Delinquency Information

Loan Status	01/25/08	
	#	Balance
30 - 59	146 4.45%	34,669,640 4.8199%
60 - 89	89 2.71%	21,394,863 2.9744%
90 - 119	63 1.92%	16,618,403 2.3103%
120 - 149	12 0.37%	2,932,404 0.4077%
150 - 179	2 0.06%	478,353 0.0665%
180 - 269	0 0.00%	0 0.0000%
270 - 359	0 0.00%	0 0.0000%
360+	0 0.00%	0 0.0000%
Total Delinquent Loans	312 9.50%	76,093,663 10.5787%

Total Bankruptcies	1 0.03%	305,462 0.0425%
Total Foreclosures	24 0.73%	4,635,430 0.6444%
Total REOs	0 0.00%	0 0.0000%
Total BK, FC & REO	25 0.76%	4,940,893 0.6869%

Total Delinquent, Bankruptcy, Foreclosure and REO



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 CWABS Asset-Backed Certificates Trust 2007-12

30+	337 10.26%	81,034,556 11.2656%
60+	191 5.82%	46,364,916 6.4458%
90+	101 3.08%	24,664,591 3.4289%
120+	27 0.82%	6,455,214 0.8974%
150+	2 0.06%	478,353 0.0665%
180+	0 0.00%	0 0.0000%
270+	0 0.00%	0 0.0000%
360+	0 0.00%	0 0.0000%

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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	46,836.69	0.00	46,836.69
Cumulative Realized Losses	46,836.69	0.00	46,836.69
Total Liquidated Loan Balance	237,281.78	0.00	237,281.78
Total Liquidated Proceeds	190,445.09	0.00	190,445.09
Subsequent Recoveries	0.00	0.00	0.00
MDR (Monthly Default Rate)	0.03403%	0.00000%	
CDR (Conditional Default Rate)	0.40765%	0.00000%	

<u>Loan ID</u>	<u>Liquidation Balance</u>	<u>Liquidation Proceeds</u>	<u>Realized Loss</u>
<u>Group I</u>			
177146704	237,281.78	190,445.09	46,836.69
<u>Group II</u>			
	N/A		

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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	5,004,790.70	5,277,892.73	10,282,683.43
Plus: Compensating Interest	5,471.35	6,699.64	12,170.99
Less: Servicing Fees	290,628.36	302,152.41	592,780.77
Less: Mortgage Insurance Premium (PMI)	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Total Interest Remittance Amount	4,719,633.69	4,982,439.95	9,702,073.65

Principal Remittance Amount

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Scheduled Principal	326,702.70	301,138.56	627,841.26
Curtailment Principal	21,218.11	24,728.73	45,946.84
Paid in Full Principal	6,200,724.70	5,530,732.88	11,731,457.58
Repurchased Principal	0.00	0.00	0.00
Liquidation Principal	190,445.09	0.00	190,445.09
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>6,739,090.60</u>	<u>5,856,600.17</u>	<u>12,595,690.77</u>

Other Remittance Amounts

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Prepayment Charge	68,100.91	97,596.47	165,697.38
Other Amounts Required	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Total Other Remittance	68,100.91	97,596.47	165,697.38

Total Servicer Remittance	11,526,825.20	10,936,636.59	22,463,461.80
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Distributable Amounts

Principal Distribution Amount

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Principal Remittance Amount	6,739,090.60	5,856,600.17	12,595,690.77
Plus: Supplemental Loan Deposit	0.00	0.00	0.00
Plus: Extra Principal Distribution Amount	25,059.10	21,777.59	46,836.69
Less: OC Reduction	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Principal Distribution Amount	6,764,149.70	5,878,377.76	12,642,527.46

Interest Funds

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Interest Remittance	4,719,633.69	4,982,439.95	9,702,073.65
Less: Trustee Fee	<u>5,231.31</u>	<u>5,438.74</u>	<u>10,670.05</u>
Interest Funds	4,714,402.38	4,977,001.21	9,691,403.59



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Net Rate Carryover Details

Net Rate Cap Details

Libor Rate	4.86500%
Group 1 Net Rate Cap	7.84102%
Group 2 Net Rate Cap	7.96207%
Subordinate Net Rate Cap	7.90221%

<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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CWABS Asset-Backed Certificates Trust 2007-12

Distribution Summary

Amounts Available for Distribution

Total Servicer Remittance	22,463,461.80
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	<u>0.00</u>
Total Available	22,463,461.80

Distribution Payments

Trustee Fee	10,670.05
Certificate Net Swap Payment	0.00
Class Payments	<u>22,130,551.74</u>
Total Payments	22,463,461.80

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CWABS Asset-Backed Certificates Trust 2007-12

Trust Accounts

Distribution Account

Beginning Balance	0.00
Deposit	22,463,461.80
Withdrawal	22,463,461.80
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	322,240.00
Withdrawals	<u>322,240.00</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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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	5,314,229.11
Fixed Rate Payment	5,636,469.11
Net Swap Payment Paid	322,240.00
Net Swap Payment Received	0.00
Net Swap Payment Received allocated to Trust	0.00
Swap Termination Fee	0.00
Seniors Libor Classes Current Interest and Interest Carry Forward Amounts	0.00
Subordinate Current Interest and Interest Carry Forward Amounts	0.00
Extra Principal Distribution to meet OD Deficiency	0.00
Net Carryover Amounts Paid	0.00
Senior Classes Unpaid Loss Amounts	0.00
Subordinate Classes Unpaid Loss Amounts	<u>0.00</u>
Total	0.00

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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	3,078,123.53
Plus: OC Reduction Amount	0.00
Plus: Carryover Reserve Fund earnings	0.00
Less: Extra Principal Distribution Amount	46,836.69
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	3,031,286.84



101 Barclay Street, 4W
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 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	28,920,011.57	46,364,915.69	75,284,927.26
1 Month Prior	14,797,327.73	26,339,972.50	41,137,300.23
2 Months Prior	3,914,487.10	6,730,211.07	10,644,698.17
Three-month Rolling Delinquency Rate	2.98362%		
Senior Enhancement Percentage	22.88486%		
Specified Delinquency Rate Trigger	6.86546%		

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

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

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CWABS Asset-Backed Certificates Trust 2007-12

Cumulative Loss Trigger Test

Cumulative Loss Percentage	0.00321%
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)	1,084,501,219.13
Threshold Balance of Senior Notes to trigger Stepdown Date	781,157,352.16
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	1,134,408,200.00	1,084,454,482.44
Class A Percentage	83.638302%	83.012655%
Class 1M1	17,953,000.00	17,953,000.00
Class 1M1 Percentage	1.323649%	1.374263%
Class 2M1	18,547,000.00	18,547,000.00
Class 2M1 Percentage	1.367444%	1.419733%
Class 1M2	11,849,000.00	11,849,000.00
Class 1M2 Percentage	0.873610%	0.907015%
Class 2M2	12,241,000.00	12,241,000.00
Class 2M2 Percentage	0.902512%	0.937022%
Class 1M3	31,956,000.00	31,956,000.00
Class 1M3 Percentage	2.356070%	2.446163%
Class 2M3	33,013,000.00	33,013,000.00
Class 2M3 Percentage	2.434001%	2.527074%
Class M4	18,250,000.00	18,250,000.00
Class M4 Percentage	1.345547%	1.396998%
Class M5	21,170,000.00	21,170,000.00
Class M5 Percentage	1.560834%	1.620518%
Class M6	25,549,000.00	25,549,000.00
Class M6 Percentage	1.883691%	1.955721%
Class M7	10,950,000.00	10,950,000.00
Class M7 Percentage	0.807328%	0.838199%
Class M8	13,140,000.00	13,140,000.00
Class M8 Percentage	0.968793%	1.005839%
Class M9	7,300,000.00	7,300,000.00
Class M9 Percentage	0.538219%	0.558799%

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CWABS Asset-Backed Certificates Trust 2007-12

Prepayment Loan Details

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Prepayment Penalties	68,100.91	97,596.47	165,697.38

<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>							
160484481	175,932.87	12/21/07	0.00	AK	11.900	7	Paid in Full
160915303	249,646.04	12/17/07	4,994.12	VA	8.725	7	Paid in Full
162139348	198,183.33	01/04/08	0.00	MD	8.975	6	Paid in Full
164629163	317,922.31	01/08/08	2,735.65	MD	7.770	10	Paid in Full
166507849	298,800.00	12/31/07	0.00	UT	9.900	8	Paid in Full
167198077	135,627.70	01/04/08	1,220.28	GA	7.990	129	Paid in Full
168204686	99,789.13	01/10/08	0.00	IL	7.990	128	Paid in Full
169406032	102,644.33	12/28/07	0.00	SC	9.600	8	Paid in Full
169598817	164,818.45	01/11/08	0.00	NJ	8.950	6	Paid in Full
169987088	284,502.26	01/14/08	0.00	PA	11.180	6	Paid in Full
170314415	241,972.82	12/24/07	0.00	NY	7.990	6	Paid in Full
170324156	339,110.56	12/20/07	0.00	IL	9.280	6	Paid in Full
170463612	128,333.35	12/24/07	0.00	MA	8.875	5	Paid in Full
170809594	175,431.08	12/24/07	5,789.29	WA	8.250	6	Paid in Full
171185180	102,473.70	01/03/08	1,026.00	OH	9.200	127	Paid in Full
171192913	146,108.15	12/21/07	5,477.72	CT	9.375	6	Paid in Full
171282521	80,997.64	01/02/08	0.00	IL	9.350	7	Paid in Full
171283081	194,133.59	01/14/08	1,631.60	MD	7.590	7	Paid in Full
171283641	104,567.72	12/26/07	5,231.85	ID	8.250	7	Paid in Full
171283689	294,785.86	12/21/07	2,949.91	NC	7.990	7	Paid in Full
171446271	100,857.59	12/31/07	3,265.45	CA	8.100	6	Paid in Full
171632054	318,658.95	12/26/07	0.00	MD	9.250	6	Paid in Full
171661889	84,956.70	01/02/08	0.00	NJ	10.750	5	Paid in Full
176060241	83,153.25	01/02/08	0.00	IL	10.080	5	Paid in Full
176218396	103,307.13	01/07/08	0.00	GA	9.850	5	Paid in Full
176311035	126,390.30	01/02/08	0.00	WV	8.875	5	Paid in Full
176486549	228,030.16	01/15/08	4,560.60	VA	8.000	5	Paid in Full
176607247	69,828.56	01/03/08	2,374.55	ME	8.500	5	Paid in Full
176985745	132,861.92	01/15/08	4,449.71	NH	8.375	5	Paid in Full
177130819	98,204.67	12/28/07	1,965.49	MO	7.850	6	Paid in Full

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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>
177131659	237,789.42	12/28/07	10,696.97	ID	8.650	6	Paid in Full
177132019	226,536.07	01/02/08	0.00	NY	9.375	5	Paid in Full
177132027	156,845.65	12/31/07	0.00	IL	9.330	126	Paid in Full
177132451	62,306.94	12/24/07	623.15	GA	7.890	6	Paid in Full
177460154	103,731.96	01/04/08	3,418.13	KY	8.250	5	Paid in Full
177470316	134,701.08	12/27/07	1,348.52	GA	8.990	5	Paid in Full
177497827	99,851.43	12/28/07	4,341.92	CT	10.875	5	Paid in Full
<u>Group II</u>							
162542791	159,649.27	12/26/07	0.00	NM	9.596	5	Paid in Full
168466257	218,344.23	12/19/07	0.00	SC	9.070	10	Paid in Full
169560647	129,739.72	01/14/08	3,566.08	FL	6.875	6	Paid in Full
169741557	199,619.80	12/31/07	6,587.35	CA	8.250	5	Paid in Full
170558171	399,024.00	12/28/07	0.00	CA	9.000	5	Paid in Full
171150583	331,563.73	01/10/08	0.00	NJ	9.440	6	Paid in Full
171184804	111,602.40	01/03/08	0.00	KS	11.300	24	Paid in Full
171185004	279,500.96	12/27/07	0.00	NY	9.050	128	Paid in Full
171574277	172,190.07	01/02/08	0.00	FL	7.250	6	Paid in Full
171603134	74,735.50	01/08/08	2,525.15	FL	8.450	6	Paid in Full
172037034	159,780.86	12/20/07	7,200.00	CA	11.250	5	Paid in Full
175822557	142,187.82	01/02/08	7,109.39	LA	8.150	6	Paid in Full
175893924	487,266.54	12/21/07	21,349.34	CA	10.950	5	Paid in Full
176217844	99,815.03	01/02/08	0.00	FL	9.850	5	Paid in Full
176240289	194,198.39	01/08/08	7,105.81	TX	9.150	6	Paid in Full
176399817	84,905.80	12/18/07	0.00	NC	8.150	5	Paid in Full
176548687	747,399.88	12/20/07	27,662.22	GA	9.250	5	Paid in Full
176915035	206,845.75	01/14/08	0.00	CO	11.750	5	Paid in Full
176915179	260,480.35	01/07/08	9,893.31	CO	9.500	5	Paid in Full
176916437	161,646.34	01/09/08	0.00	SC	9.625	5	Paid in Full
176955311	82,248.58	12/18/07	3,250.86	TX	9.880	5	Paid in Full
177064522	185,855.05	12/26/07	0.00	OK	11.875	5	Paid in Full
177131747	134,695.76	01/14/08	1,346.96	GA	9.990	6	Paid in Full
177384713	302,547.85	01/09/08	0.00	NJ	10.250	5	Paid in Full
178034867	206,800.55	12/27/07	0.00	GA	11.000	5	Paid in Full



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Stratification Tables

Group I

Update Face		Number of Items	Percent of Items	Principal Balance	Percent of Balance
<=	0.00	0	0.000	0.00	0.000
0.00	- 25,000.00	2	0.052	41,143.52	0.006
25,000.00	- 50,000.00	59	1.542	2,760,515.93	0.400
50,000.00	- 75,000.00	266	6.951	17,162,019.33	2.485
75,000.00	- 100,000.00	425	11.105	37,572,144.50	5.440
100,000.00	- 125,000.00	479	12.516	53,978,231.07	7.815
125,000.00	- 150,000.00	470	12.281	64,976,450.70	9.407
150,000.00	- 175,000.00	382	9.982	62,128,969.98	8.995
175,000.00	- 200,000.00	398	10.400	74,883,513.92	10.841
200,000.00	- 225,000.00	297	7.761	63,265,966.44	9.159
225,000.00	- 250,000.00	240	6.271	56,908,670.49	8.239
250,000.00	- 275,000.00	194	5.069	50,948,120.88	7.376
275,000.00	- 300,000.00	163	4.259	46,962,058.61	6.799
300,000.00	- 325,000.00	134	3.501	41,817,223.75	6.054
325,000.00	- 350,000.00	115	3.005	38,856,373.55	5.625
350,000.00	- 375,000.00	93	2.430	33,560,175.19	4.859
375,000.00	- 400,000.00	61	1.594	23,616,269.62	3.419
400,000.00	- 425,000.00	36	0.941	14,709,630.63	2.130
425,000.00	- 450,000.00	4	0.105	1,753,024.06	0.254
450,000.00	- 475,000.00	3	0.078	1,392,500.36	0.202
475,000.00	- 500,000.00	0	0.000	0.00	0.000
500,000.00	- 525,000.00	2	0.052	1,026,392.26	0.149
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	1,157,704.24	0.168
600,000.00	- 625,000.00	1	0.026	620,000.00	0.090
625,000.00	- 650,000.00	1	0.026	625,040.62	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:		3827	100.000	690,722,139.65	100.000

Group II

101 Barclay Street, 4W
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<u>Update Face</u>		<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
<=	0.00	0	0.000	0.00	0.000
0.00	-	25,000.00	6	120,716.41	0.017
25,000.00	-	50,000.00	45	2,050,457.46	0.285
50,000.00	-	75,000.00	224	14,159,962.70	1.969
75,000.00	-	100,000.00	351	31,048,753.58	4.316
100,000.00	-	125,000.00	411	46,073,716.35	6.405
125,000.00	-	150,000.00	355	48,764,135.61	6.779
150,000.00	-	175,000.00	308	49,979,854.45	6.948
175,000.00	-	200,000.00	249	46,782,815.09	6.504
200,000.00	-	225,000.00	209	44,414,049.02	6.175
225,000.00	-	250,000.00	148	35,137,295.65	4.885
250,000.00	-	275,000.00	112	29,430,605.98	4.092
275,000.00	-	300,000.00	125	35,997,230.02	5.004
300,000.00	-	325,000.00	104	32,558,609.89	4.526
325,000.00	-	350,000.00	70	23,555,636.32	3.275
350,000.00	-	375,000.00	44	16,019,336.34	2.227
375,000.00	-	400,000.00	40	15,541,779.55	2.161
400,000.00	-	425,000.00	57	23,626,143.10	3.285
425,000.00	-	450,000.00	69	30,294,950.84	4.212
450,000.00	-	475,000.00	70	32,284,429.81	4.488
475,000.00	-	500,000.00	83	40,590,965.68	5.643
500,000.00	-	525,000.00	37	19,067,951.93	2.651
525,000.00	-	550,000.00	37	19,868,836.74	2.762
550,000.00	-	575,000.00	31	17,407,097.57	2.420
575,000.00	-	600,000.00	32	18,910,082.22	2.629
600,000.00	-	625,000.00	15	9,163,590.12	1.274
625,000.00	-	650,000.00	16	10,223,712.11	1.421
650,000.00	-	675,000.00	6	4,004,655.74	0.557
675,000.00	-	700,000.00	13	8,962,515.45	1.246
700,000.00	-	725,000.00	5	3,554,759.98	0.494
725,000.00	-	750,000.00	7	5,188,886.02	0.721
750,000.00	-	775,000.00	0	0.00	0.000
775,000.00	-	800,000.00	1	797,179.23	0.111
>	800,000.00	4	0.122	3,728,470.97	0.518
Wgt Ave / Total:		3284	100.000	719,309,181.93	100.000

Group I

<u>Issuance Coupon</u>		<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
<=	5.0	0	0.000	0.00	0.000
5.0	-	5.5	4	644,474.29	0.093
5.5	-	6.0	18	5,036,373.88	0.729
6.0	-	6.5	72	19,185,652.45	2.778
6.5	-	7.0	210	49,284,881.53	7.135
7.0	-	7.5	286	62,951,346.92	9.114

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Issuance Coupon			Number of Items	Percent of Items	Principal Balance	Percent of Balance
7.5	-	8.0	616	16.096	126,967,562.71	18.382
8.0	-	8.5	535	13.980	97,735,889.09	14.150
8.5	-	9.0	626	16.357	107,122,392.53	15.509
9.0	-	9.5	373	9.747	62,833,197.21	9.097
9.5	-	10.0	389	10.165	61,347,459.64	8.882
10.0	-	10.5	244	6.376	39,192,851.55	5.674
10.5	-	11.0	186	4.860	27,008,986.26	3.910
11.0	-	11.5	118	3.083	15,865,440.89	2.297
11.5	-	12.0	108	2.822	11,835,106.23	1.713
12.0	-	12.5	22	0.575	2,201,818.45	0.319
>		12.5	20	0.523	1,508,706.02	0.218
Wgt Ave / Total:			3827	100.000	690,722,139.65	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	0.518	6,180,801.35	0.859
6.0	-	6.5	102	3.106	31,525,224.60	4.383
6.5	-	7.0	197	5.999	61,033,243.36	8.485
7.0	-	7.5	212	6.456	56,548,727.63	7.862
7.5	-	8.0	429	13.063	104,269,646.83	14.496
8.0	-	8.5	415	12.637	97,686,655.28	13.581
8.5	-	9.0	426	12.972	91,701,010.53	12.748
9.0	-	9.5	356	10.840	69,147,789.07	9.613
9.5	-	10.0	326	9.927	62,770,684.55	8.727
10.0	-	10.5	229	6.973	44,699,648.05	6.214
10.5	-	11.0	206	6.273	38,371,324.61	5.334
11.0	-	11.5	123	3.745	22,551,546.69	3.135
11.5	-	12.0	107	3.258	17,624,210.88	2.450
12.0	-	12.5	72	2.192	10,066,250.80	1.399
>		12.5	67	2.040	5,132,417.70	0.714
Wgt Ave / Total:			3284	100.000	719,309,181.93	100.000

Group I

Location	Number of Items	Percent of Items	Principal Balance	Percent of Balance
CA	433	11.314	114,348,607.10	16.555
FL	439	11.471	78,863,158.50	11.417
AZ	150	3.920	28,443,346.94	4.118

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Location	Number of Items	Percent of Items	Principal Balance	Percent of Balance
VA	131	3.423	23,166,040.43	3.354
WA	98	2.561	23,293,001.27	3.372
CO	35	0.915	7,347,761.20	1.064
Others	2541	66.397	415,260,224.21	60.120
Wgt Ave / Total:	3827	100.000	690,722,139.65	100.000

Group II

Location	Number of Items	Percent of Items	Principal Balance	Percent of Balance
CA	564	17.174	199,039,331.24	27.671
FL	473	14.403	93,479,081.14	12.996
AZ	109	3.319	21,582,828.29	3.000
VA	107	3.258	23,309,803.18	3.241
WA	93	2.832	23,862,034.64	3.317
CO	49	1.492	11,640,907.34	1.618
Others	1889	57.521	346,395,196.10	48.157
Wgt Ave / Total:	3284	100.000	719,309,181.93	100.000

Group I

Update Term	Number of Items	Percent of Items	Principal Balance	Percent of Balance
<= 120	8	0.209	1,301,042.04	0.188
120 - 180	64	1.672	6,400,484.28	0.927
180 - 300	36	0.941	4,158,756.29	0.602
300 - 360	2901	75.804	508,766,455.86	73.657
> 360	818	21.374	170,095,401.18	24.626
Wgt Ave / Total:	3827	100.000	690,722,139.65	100.000

Group II

Update Term	Number of Items	Percent of Items	Principal Balance	Percent of Balance
<= 120	2	0.061	62,377.70	0.009
120 - 180	49	1.492	4,952,912.15	0.689
180 - 300	24	0.731	3,298,253.20	0.459
300 - 360	2506	76.309	522,267,398.85	72.607
> 360	703	21.407	188,728,240.03	26.237
Wgt Ave / Total:	3284	100.000	719,309,181.93	100.000