

IN ACCORDANCE WITH RULE 202 OF REGULATION S-T,
THE COMPUTATIONAL MATERIALS ARE BEING FILED IN PAPER PURSUANT
TO A CONTINUING HARDSHIP EXEMPTION;
AND IN ACCORDANCE WITH RULE 311(i)
OF REGULATION S-T, THESE COMPUTATIONAL MATERIALS
ARE BEING FILED IN PAPER.

REC'D S.E.C.
NOV 18 2004
1086

SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549



16

FORM SE
FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS
BY ELECTRONIC FILERS

CWABS, INC.
(Exact Name of Registrant as Specified in Charter)

0001021913
(Registrant CIK Number)

Form 8-K for November 16, 2004
(Electronic Report, Schedule or Registration
Statement of Which the Documents Are a Part
(Give Period of Report))

333-118926
(SEC File Number, if Available)

N/A
(Name of Person Filing the Document (if Other Than the Registrant))

PROCESSED
NOV 18 2004 E
THOMSON
FINANCIAL

SIGNATURES

Filings Made by the Registrant. The registrant has duly caused this form to be signed on its behalf by the undersigned, thereunto duly authorized, in the City of Calabasas, State of California, on November 16, 2004.

CWABS, INC.

By: 

Name: Celia Coulter
Title: Vice President

Exhibit Index

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CONTINUING HARDSHIP EXEMPTION;
AND IN ACCORDANCE WITH RULE 311(i)
OF REGULATION S-T, THESE COMPUTATIONAL MATERIALS
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Exhibit 99.6

COMPUTATIONAL MATERIALS
PREPARED BY COUNTRYWIDE SECURITIES CORPORATION

for

CWABS, INC.

CWABS, Inc.
Asset Backed Certificates,
Series 2004-12



ARMS - FICO 501-520

ARM \$34,941,632

Detailed Report

Summary of Loans in Statistical Calculation Pool (As of Calculation Date)

Range

Total Number of Loans	187	
Total Outstanding Balance	\$34,941,632	
Average Loan Balance	\$186,854	\$70,000 to \$399,725
WA Mortgage Rate	7.634%	5.625% to 10.750%
Net WAC	7.125%	5.116% to 10.241%
ARM Characteristics		
WA Gross Margin	6.742%	4.950% to 10.550%
WA Months to First Roll	35	21 to 36
WA First Periodic Cap	1.721%	1.000% to 3.000%
WA Subsequent Periodic Cap	1.450%	1.000% to 1.500%
WA Lifetime Cap	14.509%	12.375% to 17.750%
WA Lifetime Floor	7.609%	5.625% to 10.750%
WA Original Term (months)	360	360 to 360
WA Remaining Term (months)	360	357 to 360
WA LTV	73.38%	20.29% to 88.98%
Percentage of Pool with CLTV > 100%	0.00%	
WA FICO	511	
Secured by (% of pool)		
1st Liens	100.00%	
2nd Liens	0.00%	
Prepayment Penalty at Loan Orig (% of all loans)	62.10%	

Top 5 States:		Top 5 Prop:		Doc Types:		Purpose Codes		Occ Codes		Grades		Orig PP Term	
CA	27.91%	SFR	82.28%	FULL	74.54%	RCO	92.01%	OO	98.87%	A	55.48%	0	37.90%
NJ	9.07%	PUD	9.93%	STATED	25.46%	PUR	5.32%	2H	1.13%	A-	14.08%	12	8.45%
FL	8.40%	CND	2.90%			RNC	2.67%			B	26.09%	24	5.75%
NY	8.02%	2 FAM	2.82%							C	3.49%	36	47.90%
MA	5.44%	4 FAM	0.93%							C-	0.86%		

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ARMS - FICO 501-520

ARM \$34,941,632

Detailed Report

Program

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
2/28 LIB6M	\$1,522,593	9	4.36	\$169,177	8.166	358.41	511	71.4
3/27 LIB6M	\$33,182,038	177	94.96	\$187,469	7.614	359.66	511	73.4
3/27 LIB6M - IO	\$237,000	1	0.68	\$237,000	7.050	360.00	501	79.0
	\$34,941,632	187	100.00	\$186,854	7.634	359.61	511	73.4

Original Term

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
ARM 360	\$34,941,632	187	100.00	\$186,854	7.634	359.61	511	73.4
	\$34,941,632	187	100.00	\$186,854	7.634	359.61	511	73.4

Range of Current Balance

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$50,000.01 - \$75,000.00	\$70,000	1	0.20	\$70,000	7.530	360.00	516	20.3
\$75,000.01 - \$100,000.00	\$2,349,684	26	6.72	\$90,372	8.249	359.54	510	72.1
\$100,000.01 - \$150,000.00	\$5,032,458	40	14.40	\$125,811	8.385	359.61	511	75.3
\$150,000.01 - \$200,000.00	\$9,644,997	54	27.60	\$178,611	7.487	359.55	512	73.7
\$200,000.01 - \$250,000.00	\$6,401,686	29	18.32	\$220,748	7.326	359.58	511	74.2
\$250,000.01 - \$300,000.00	\$5,456,440	20	15.62	\$272,822	7.761	359.69	513	72.5
\$300,000.01 - \$350,000.00	\$2,921,000	9	8.36	\$324,556	7.321	359.89	509	74.1
\$350,000.01 - \$400,000.00	\$3,065,366	8	8.77	\$383,171	7.109	359.49	511	70.4
	\$34,941,632	187	100.00	\$186,854	7.634	359.61	511	73.4

State

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Arizona	\$157,500	1	0.45	\$157,500	6.500	360.00	508	75.0
Arkansas	\$76,402	1	0.22	\$76,402	8.250	359.00	502	75.0
California	\$9,750,465	41	27.91	\$237,816	7.318	359.63	511	69.6
Colorado	\$423,908	3	1.21	\$141,303	7.337	360.00	513	70.9
Connecticut	\$1,140,560	6	3.26	\$190,093	8.516	359.87	513	76.9
Delaware	\$101,951	1	0.29	\$101,951	9.650	359.00	520	85.0
Florida	\$2,934,185	20	8.40	\$146,709	7.240	359.37	512	74.1
Georgia	\$632,702	5	1.81	\$126,540	8.538	359.77	512	76.2
Illinois	\$1,877,697	10	5.37	\$187,770	8.159	359.68	516	76.7
Indiana	\$78,350	1	0.22	\$78,350	8.250	359.00	505	80.0
Maryland	\$996,261	5	2.85	\$199,252	7.836	359.10	516	65.7

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ARMS - FICO 501-520

ARM \$34,941,632

Detailed Report

State								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Massachusetts	\$1,901,500	9	5.44	\$211,278	6.824	360.00	510	70.6
Michigan	\$686,564	5	1.96	\$137,313	8.770	359.54	511	79.0
Minnesota	\$703,753	5	2.01	\$140,751	8.437	359.38	512	76.9
Missouri	\$658,499	6	1.88	\$109,750	9.301	359.37	508	75.4
Nevada	\$803,563	4	2.30	\$200,891	7.248	359.28	509	79.0
New Hampshire	\$619,861	3	1.77	\$206,620	7.281	360.00	512	76.8
New Jersey	\$3,170,504	14	9.07	\$226,465	7.769	359.83	500	76.1
New York	\$2,803,443	13	8.02	\$215,649	7.275	359.73	511	70.5
North Carolina	\$103,486	1	0.30	\$103,486	8.990	359.00	503	77.9
Ohio	\$94,597	1	0.27	\$94,597	7.750	360.00	504	74.5
Oklahoma	\$211,500	2	0.61	\$105,750	7.239	360.00	512	75.0
Oregon	\$160,000	1	0.46	\$160,000	7.375	360.00	520	84.2
Pennsylvania	\$656,453	3	1.88	\$218,818	7.759	359.39	512	79.1
South Carolina	\$208,639	2	0.60	\$104,319	8.918	359.53	518	79.2
Tennessee	\$160,000	1	0.46	\$160,000	8.875	360.00	505	80.0
Texas	\$855,807	6	2.45	\$142,634	8.704	359.80	507	77.8
Vermont	\$408,159	2	1.17	\$204,080	8.134	359.64	512	70.0
Virginia	\$1,009,137	5	2.89	\$201,827	6.780	359.59	508	74.0
Washington	\$1,105,940	6	3.17	\$184,323	7.535	359.09	515	76.8
West Virginia	\$79,050	1	0.23	\$79,050	9.875	360.00	501	85.0
Wisconsin	\$371,195	3	1.06	\$123,732	9.747	359.67	514	81.7
	\$34,941,632	187	100.00	\$186,854	7.634	359.61	511	73.4

Loan-to-Value Ratios								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
<= 50.00	\$1,066,183	6	3.05	\$177,697	6.754	359.63	515	45.1
50.01 - 55.00	\$458,916	2	1.31	\$229,458	7.177	359.00	516	52.5
55.01 - 60.00	\$1,617,979	9	4.63	\$179,775	7.011	359.46	512	58.1
60.01 - 65.00	\$3,103,778	16	8.88	\$193,986	7.275	359.53	512	64.1
65.01 - 70.00	\$4,972,931	24	14.23	\$207,205	7.588	359.81	511	68.7
70.01 - 75.00	\$7,954,672	46	22.77	\$172,928	7.449	359.70	512	73.8
75.01 - 80.00	\$11,942,048	60	34.18	\$199,034	7.809	359.51	510	79.2
80.01 - 85.00	\$3,515,663	22	10.06	\$159,803	8.491	359.68	512	84.3
85.01 - 90.00	\$309,461	2	0.89	\$154,730	7.229	359.48	511	88.3
	\$34,941,632	187	100.00	\$186,854	7.634	359.61	511	73.4

Range of Current Gross Coupon								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV

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ARMS - FICO 501-520

ARM \$34,941,632

Detailed Report

Range of Current Gross Coupon								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
5.501 - 6.000	\$1,392,329	6	3.98	\$232,055	5.843	359.60	513	68.7
6.001 - 6.500	\$2,641,461	13	7.56	\$203,189	6.400	359.77	514	67.8
6.501 - 7.000	\$7,997,645	38	22.89	\$210,464	6.821	359.76	511	73.2
7.001 - 7.500	\$6,356,084	31	18.19	\$205,035	7.319	359.57	511	69.9
7.501 - 8.000	\$5,802,952	32	16.61	\$181,342	7.810	359.72	510	72.7
8.001 - 8.500	\$4,326,713	26	12.38	\$166,412	8.341	359.32	512	76.7
8.501 - 9.000	\$3,713,116	20	10.63	\$185,355	8.840	359.34	511	78.8
9.001 - 9.500	\$1,060,418	7	3.03	\$151,488	9.351	359.79	510	77.3
9.501 - 10.000	\$1,227,813	10	3.51	\$122,781	9.805	359.68	512	78.9
10.001 - 10.500	\$221,500	2	0.63	\$110,750	10.395	359.45	508	82.7
10.501 - 11.000	\$201,600	2	0.58	\$100,800	10.643	360.00	510	80.0
	\$34,941,632	187	100.00	\$186,854	7.634	359.61	511	73.4

Property Type								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
SFR	\$28,749,959	155	82.28	\$185,484	7.616	359.64	511	73.3
PUD	\$3,471,419	18	9.93	\$192,857	7.688	359.60	511	76.4
CND	\$1,011,705	7	2.90	\$144,529	7.648	359.27	508	73.1
2 FAM	\$986,616	4	2.82	\$246,654	8.270	359.70	510	77.1
4 FAM	\$324,750	1	0.93	\$324,750	7.325	359.00	514	65.0
MNF	\$212,342	1	0.61	\$212,342	7.500	359.00	517	50.0
3 FAM	\$184,841	1	0.53	\$184,841	6.750	359.00	513	46.8
	\$34,941,632	187	100.00	\$186,854	7.634	359.61	511	73.4

Purpose								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
RCO	\$32,149,072	171	92.01	\$188,006	7.599	359.62	511	73.0
PUR	\$1,859,323	10	5.32	\$185,932	8.164	359.49	511	77.6
RNC	\$933,237	6	2.67	\$155,539	7.786	359.52	511	77.5
	\$34,941,632	187	100.00	\$186,854	7.634	359.61	511	73.4

Occupancy								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
OO	\$34,546,132	186	98.87	\$185,732	7.630	359.61	511	73.4
2H	\$395,500	1	1.13	\$395,500	8.000	360.00	510	70.0

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ARMS - FICO 501-520

ARM \$34,941,632

Detailed Report

Occupancy								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
	\$34,941,632	187	100.00	\$186,854	7.634	359.61	511	73.4

Range of Months Remaining to Scheduled Maturity								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
301 - 360	\$34,941,632	187	100.00	\$186,854	7.634	359.61	511	73.4
	\$34,941,632	187	100.00	\$186,854	7.634	359.61	511	73.4

Collateral Grouped by Document Type								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
FULL	\$26,046,566	144	74.54	\$180,879	7.623	359.62	511	74.4
STATED INCOME	\$8,895,065	43	25.46	\$206,862	7.667	359.58	513	70.4
	\$34,941,632	187	100.00	\$186,854	7.634	359.61	511	73.4

Collateral Grouped by FICO								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
501 - 520	\$34,941,632	187	100.00	\$186,854	7.634	359.61	511	73.4
	\$34,941,632	187	100.00	\$186,854	7.634	359.61	511	73.4

Grade								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
A	\$19,385,838	102	55.48	\$190,057	7.652	359.59	511	75.6
A-	\$4,920,854	27	14.08	\$182,254	7.556	359.47	510	72.3
B	\$9,115,953	49	26.09	\$186,040	7.671	359.74	512	70.7
C	\$1,218,987	8	3.49	\$152,373	7.423	359.38	509	63.6
C-	\$300,000	1	0.86	\$300,000	7.500	360.00	511	66.7
	\$34,941,632	187	100.00	\$186,854	7.634	359.61	511	73.4

Collateral Grouped by Prepayment Penalty Months								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV

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ARMS - FICO 501-520

ARM \$34,941,632

Detailed Report

Collateral Grouped by Prepayment Penalty Months

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0	\$13,243,259	73	37.90	\$181,415	8.054	359.69	511	74.9
12	\$2,953,630	14	8.45	\$210,974	6.976	359.77	511	72.9
24	\$2,007,863	9	5.75	\$223,096	7.493	359.36	511	70.5
36	\$16,736,880	91	47.90	\$183,922	7.435	359.55	512	72.6
	\$34,941,632	187	100.00	\$186,854	7.634	359.61	511	73.4

Range of Months to Roll

(Excludes 0 Fixed Rate Mortgages)

DESCRIPTION	WA MTR	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
19 - 24	22	\$1,522,593	9	4.36	\$169,177	8.166	358.41	511	71.4
32 - 37	36	\$33,419,038	178	95.64	\$187,747	7.610	359.66	511	73.5
		\$34,941,632	187	100.00	\$186,854	7.634	359.61	511	73.4

Range of Margin

(Excludes 0 Fixed Rate Mortgages)

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
4.001 - 5.000	\$92,207	1	0.26	\$92,207	6.950	359.00	502	65.0
5.001 - 6.000	\$12,070,798	61	34.55	\$197,882	7.151	359.80	510	72.4
6.001 - 7.000	\$11,532,251	61	33.00	\$189,053	7.634	359.49	512	72.9
7.001 - 8.000	\$5,739,323	30	16.43	\$191,311	7.972	359.60	513	74.2
8.001 - 9.000	\$4,098,345	23	11.73	\$178,189	7.933	359.50	511	75.0
9.001 - 10.000	\$1,179,208	9	3.37	\$131,023	9.488	359.35	514	77.1
10.001 - 11.000	\$229,500	2	0.66	\$114,750	10.444	359.47	512	82.6
6.742	\$34,941,632	187	100.00	\$186,854	7.634	359.61	511	73.4

Range of Maximum Rates

(Excludes 0 Fixed Rate Mortgages)

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
12.001 - 12.500	\$219,796	1	0.63	\$219,796	6.375	359.00	520	72.8
12.501 - 13.000	\$1,810,967	8	5.18	\$226,371	6.052	359.33	513	69.3
13.001 - 13.500	\$3,106,498	16	8.89	\$194,156	6.558	359.68	514	66.5
13.501 - 14.000	\$8,685,187	42	24.86	\$206,790	6.967	359.74	511	72.8
14.001 - 14.500	\$6,112,530	31	17.49	\$197,178	7.416	359.50	510	71.1
14.501 - 15.000	\$5,613,711	31	16.07	\$181,087	7.957	359.69	510	73.9
15.001 - 15.500	\$3,995,934	23	11.44	\$173,736	8.370	359.49	512	77.0
15.501 - 16.000	\$3,166,045	18	9.06	\$175,891	8.920	359.48	512	79.1
16.001 - 16.500	\$949,918	6	2.72	\$158,320	9.345	359.77	508	76.4

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ARMS - FICO 501-520

ARM \$34,941,632

Detailed Report

Range of Maximum Rates									(Excludes 0 Fixed Rate Mortgages)
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV	
16.501 - 17.000	\$965,945	8	2.76	\$120,743	9.970	359.87	511	80.8	
17.001 - 17.500	\$221,500	2	0.63	\$110,750	10.395	359.45	508	82.7	
17.501 - 18.000	\$93,600	1	0.27	\$93,600	10.750	360.00	502	80.0	
14.509	\$34,941,632	187	100.00	\$186,854	7.634	359.61	511	73.4	

Initial Periodic Rate Cap									(Excludes 0 Fixed Rate Mortgages)
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV	
1.000	\$108,000	1	0.31	\$108,000	10.550	360.00	517	80.0	
1.500	\$29,656,482	155	84.87	\$191,332	7.585	359.73	511	73.4	
3.000	\$5,177,150	31	14.82	\$167,005	7.855	358.90	512	72.9	
	\$34,941,632	187	100.00	\$186,854	7.634	359.61	511	73.4	

Subsequent Periodic Rate Cap									(Excludes 0 Fixed Rate Mortgages)
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV	
1.000	\$3,459,721	22	9.90	\$157,260	8.160	358.78	514	72.1	
1.500	\$31,481,910	165	90.10	\$190,799	7.576	359.70	511	73.5	
	\$34,941,632	187	100.00	\$186,854	7.634	359.61	511	73.4	

Range of Lifetime Rate Floor									(Excludes 0 Fixed Rate Mortgages)
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV	
5.001 - 6.000	\$1,612,125	7	4.61	\$230,304	5.915	359.51	514	69.3	
6.001 - 7.000	\$11,279,538	54	32.28	\$208,880	6.788	359.67	512	71.4	
7.001 - 8.000	\$11,556,506	60	33.07	\$192,608	7.583	359.70	510	71.9	
8.001 - 9.000	\$7,674,197	44	21.96	\$174,414	8.560	359.37	511	77.4	
9.001 - 10.000	\$2,396,165	18	6.86	\$133,120	9.545	359.70	511	78.2	
> 10.000	\$423,100	4	1.21	\$105,775	10.513	359.71	509	81.4	
	\$34,941,632	187	100.00	\$186,854	7.634	359.61	511	73.4	

Next Interest Adjustment Date									(Excludes 0 Fixed Rate Mortgages)
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV	
08/06	\$481,551	3	1.38	\$160,517	8.514	357.00	510	75.5	
09/06	\$430,950	3	1.23	\$143,650	8.299	358.18	508	76.2	

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ARMS - FICO 501-520

ARM \$34,941,632

Detailed Report

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	Next Interest Adjustment Date				ORIG LTV
				AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	
10/06	\$188,892	1	0.54	\$188,892	8.800	359.00	503	75.0
11/06	\$421,200	2	1.21	\$210,600	7.346	360.00	518	60.2
08/07	\$223,709	1	0.64	\$223,709	7.130	357.00	513	65.0
09/07	\$834,985	5	2.39	\$166,997	7.893	358.12	515	79.0
10/07	\$8,958,222	48	25.64	\$186,630	7.728	359.00	513	72.8
11/07	\$23,402,122	124	66.97	\$188,727	7.559	360.00	510	73.6
	\$34,941,632	187	100.00	\$186,854	7.634	359.61	511	75.4

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Exhibit 99.7

COMPUTATIONAL MATERIALS
PREPARED BY COUNTRYWIDE SECURITIES CORPORATION

for

CWABS, INC.

CWABS, Inc.
Asset Backed Certificates,
Series 2004-12



Fixed - FICO 501-520
Fixed \$3,057,324

Detailed Report

Summary of Loans in Statistical Calculation Pool
(As of Calculation Date)

Range

Total Number of Loans	16	
Total Outstanding Balance	\$3,057,324	
Average Loan Balance	\$191,083	\$72,946 to \$350,000
WA Mortgage Rate	7.210%	6.625% to 7.990%
Net WAC	6.701%	6.116% to 7.484%
WA Original Term (months)	360	360 to 360
WA Remaining Term (months)	360	359 to 360
WA LTV	65.07%	44.74% to 80.00%
Percentage of Pool with CLTV > 100%	0.00%	
WA FICO	513	
Secured by (% of pool)		
1st Liens	100.00%	
2nd Liens	0.00%	
Prepayment Penalty at Loan Orig (% of all loans)	79.23%	

Top 5 States:		Top 5 Prop:		Doc Types:		Purpose Codes		Occ Codes		Grades		Orig PP Term	
CA	47.08%	SFR	76.54%	FULL	86.04%	RCO	100.00	OO	100.00	A	58.75%	0	20.77%
NY	21.58%	3 FAM	11.45%	STATED	13.96%					A-	3.28%	12	8.83%
NV	13.59%	CND	6.38%							B	26.16%	36	12.31%
FL	6.30%	PUD	5.63%							C	9.03%	60	58.09%
TN	3.43%									C-	2.78%		

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SECURITIES CORPORATION
A Countrywide Capital Markets Company

Computational Materials For

Countrywide Asset-Backed Certificates, Series 2004-12

Fixed - FICO 501-520
Fixed \$3,057,324

Detailed Report

Program								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
30Yr Fixed	\$2,317,874	13	75.81	\$178,298	7.009	359.86	514	63.1
30Yr Fixed - CC	\$739,450	3	24.19	\$246,483	7.838	360.00	513	71.2
	\$3,057,324	16	100.00	\$191,083	7.210	359.90	513	65.1

Original Term								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Fixed 360	\$3,057,324	16	100.00	\$191,083	7.210	359.90	513	65.1
	\$3,057,324	16	100.00	\$191,083	7.210	359.90	513	65.1

Range of Current Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$50,000.01 - \$75,000.00	\$72,946	1	2.39	\$72,946	7.500	359.00	511	60.8
\$75,000.01 - \$100,000.00	\$172,125	2	5.63	\$86,062	6.688	359.49	514	46.6
\$100,000.01 - \$150,000.00	\$205,338	2	6.72	\$102,669	7.628	360.00	513	61.8
\$150,000.01 - \$200,000.00	\$544,365	3	17.81	\$181,455	6.884	359.71	513	60.9
\$200,000.01 - \$250,000.00	\$648,450	3	21.21	\$216,150	7.263	360.00	512	64.1
\$250,000.01 - \$300,000.00	\$1,064,100	4	34.80	\$266,025	7.437	360.00	513	70.1
\$300,000.01 - \$350,000.00	\$350,000	1	11.45	\$350,000	6.875	360.00	520	70.0
	\$3,057,324	16	100.00	\$191,083	7.210	359.90	513	65.1

State								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
California	\$1,439,438	6	47.08	\$239,906	7.142	360.00	515	69.9
Florida	\$192,500	1	6.30	\$192,500	6.875	360.00	514	67.5
Minnesota	\$87,125	1	2.85	\$87,125	6.750	359.00	520	48.4
Missouri	\$72,946	1	2.39	\$72,946	7.500	359.00	511	60.8
Nevada	\$415,450	2	13.59	\$207,725	7.621	360.00	514	72.9
New York	\$659,865	3	21.58	\$219,955	7.213	359.76	510	52.9
Tennessee	\$105,000	1	3.43	\$105,000	7.750	360.00	520	72.9
Texas	\$85,000	1	2.78	\$85,000	6.625	360.00	507	44.7
	\$3,057,324	16	100.00	\$191,083	7.210	359.90	513	65.1

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Fixed - FICO 501-520
Fixed \$3,057,324

Detailed Report

Loan-to-Value Ratios								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
<= 50.00	\$561,990	4	18.38	\$140,497	6.679	359.57	510	47.6
50.01 - 55.00	\$100,338	1	3.28	\$100,338	7.500	360.00	506	50.2
55.01 - 60.00	\$270,000	1	8.83	\$270,000	7.990	360.00	511	60.0
60.01 - 65.00	\$267,946	2	8.76	\$133,973	7.136	359.73	512	63.9
65.01 - 70.00	\$818,500	3	26.77	\$272,833	6.914	360.00	514	68.5
70.01 - 75.00	\$770,550	4	25.20	\$192,638	7.437	360.00	517	73.1
75.01 - 80.00	\$268,000	1	8.77	\$268,000	7.750	360.00	517	80.0
	\$3,057,324	16	100.00	\$191,083	7.210	359.90	513	65.1

Range of Current Gross Coupon								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
6.501 - 7.000	\$1,825,590	9	59.71	\$202,843	6.863	359.87	513	62.4
7.001 - 7.500	\$387,284	3	12.67	\$129,095	7.500	359.81	513	63.9
7.501 - 8.000	\$844,450	4	27.62	\$211,113	7.827	360.00	514	71.4
	\$3,057,324	16	100.00	\$191,083	7.210	359.90	513	65.1

Property Type								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
SFR	\$2,340,199	12	76.54	\$195,017	7.316	359.90	513	65.7
3 FAM	\$350,000	1	11.45	\$350,000	6.875	360.00	520	70.0
CND	\$195,000	1	6.38	\$195,000	7.000	360.00	513	65.0
PUD	\$172,125	2	5.63	\$86,062	6.688	359.49	514	46.6
	\$3,057,324	16	100.00	\$191,083	7.210	359.90	513	65.1

Purpose								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
RCO	\$3,057,324	16	100.00	\$191,083	7.210	359.90	513	65.1
	\$3,057,324	16	100.00	\$191,083	7.210	359.90	513	65.1

Occupancy								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
OO	\$3,057,324	16	100.00	\$191,083	7.210	359.90	513	65.1

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Fixed - FICO 501-520
Fixed \$3,057,324

Detailed Report

Occupancy								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
	\$3,057,324	16	100.00	\$191,083	7.210	359.90	513	65.1

Range of Months Remaining to Scheduled Maturity								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
301 - 360	\$3,057,324	16	100.00	\$191,083	7.210	359.90	513	65.1
	\$3,057,324	16	100.00	\$191,083	7.210	359.90	513	65.1

Collateral Grouped by Document Type								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
FULL	\$2,630,459	14	86.04	\$187,890	7.157	359.94	514	66.6
STATED INCOME	\$426,865	2	13.96	\$213,432	7.534	359.63	511	55.4
	\$3,057,324	16	100.00	\$191,083	7.210	359.90	513	65.1

Collateral Grouped by FICO								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
501 - 520	\$3,057,324	16	100.00	\$191,083	7.210	359.90	513	65.1
	\$3,057,324	16	100.00	\$191,083	7.210	359.90	513	65.1

Grade								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
A	\$1,796,175	8	58.75	\$224,522	7.157	359.95	516	68.5
A-	\$100,338	1	3.28	\$100,338	7.500	360.00	506	50.2
B	\$799,811	5	26.16	\$159,962	7.429	359.71	513	60.6
C	\$276,000	1	9.03	\$276,000	6.990	360.00	505	67.3
C-	\$85,000	1	2.78	\$85,000	6.625	360.00	507	44.7
	\$3,057,324	16	100.00	\$191,083	7.210	359.90	513	65.1

Collateral Grouped by Prepayment Penalty Months								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV

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Fixed - FICO 501-520

Fixed \$3,057,324

Detailed Report

Collateral Grouped by Prepayment Penalty Months								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0	\$634,936	5	20.77	\$126,987	6.774	359.50	510	49.1
12	\$270,000	1	8.83	\$270,000	7.990	360.00	511	60.0
36	\$376,338	2	12.31	\$188,169	7.126	360.00	505	62.7
60	\$1,776,050	8	58.09	\$222,006	7.265	360.00	517	72.1
	\$3,057,324	16	100.00	\$191,083	7.210	359.90	513	65.1

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Exhibit 99.8

COMPUTATIONAL MATERIALS
PREPARED BY COUNTRYWIDE SECURITIES CORPORATION

for

CWABS, INC.

CWABS, Inc.
Asset Backed Certificates,
Series 2004-12



ARMS - FICO 521-540

ARM \$71,656,973

Detailed Report

Summary of Loans in Statistical Calculation Pool
(As of Calculation Date)

Range

Total Number of Loans	406	
Total Outstanding Balance	\$71,656,973	
Average Loan Balance	\$176,495	\$53,000 to \$493,000
WA Mortgage Rate	7.595%	5.250% to 11.875%
Net WAC	7.000%	4.741% to 11.360%
ARM Characteristics		
WA Gross Margin	6.982%	4.875% to 10.390%
WA Months to First Roll	35	19 to 36
WA First Periodic Cap	1.758%	1.000% to 3.000%
WA Subsequent Periodic Cap	1.423%	1.000% to 1.500%
WA Lifetime Cap	14.436%	12.250% to 18.875%
WA Lifetime Floor	7.604%	5.250% to 11.875%
WA Original Term (months)	360	360 to 360
WA Remaining Term (months)	360	355 to 360
WA LTV	75.92%	26.73% to 95.00%
Percentage of Pool with CLTV > 100%	0.00%	
WA FICO	531	
Secured by (% of pool)		
1st Liens	100.00%	
2nd Liens	0.00%	
Prepayment Penalty at Loan Orig (% of all loans)	68.03%	

Top 5 States:		Top 5 Prop:		Doc Types:		Purpose Codes		Occ Codes		Grades		Orig PP Term	
CA	28.58%	SFR	80.20%	FULL	71.18%	RCO	86.34%	OO	99.06%	A	57.90%	0	31.97%
FL	6.95%	PUD	11.85%	STATED	28.82%	PUR	10.75%	2H	0.77%	A-	12.47%	12	4.16%
VA	5.51%	CND	5.20%			RNC	2.90%	INV	0.16%	B	20.76%	24	5.85%
NY	5.44%	2 FAM	2.04%							C	7.20%	36	57.80%
IL	3.97%	3 FAM	0.56%							C-	1.30%	60	0.23%
										D	0.37%		

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ARMS - FICO 521-540

ARM \$71,656,973

Detailed Report

Program								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
2/28 LIB6M	\$3,583,847	21	5.00	\$170,659	7.767	358.83	531	73.8
2/28 LIB6M - IO	\$266,000	1	0.37	\$266,000	8.545	359.00	539	85.0
3/27 LIB6M	\$65,040,516	373	90.77	\$174,371	7.594	359.70	531	75.8
3/27 LIB6M - IO	\$2,766,610	11	3.86	\$251,510	7.310	359.65	534	80.4
	\$71,656,973	406	100.00	\$176,495	7.595	359.65	531	75.9

Original Term								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
ARM 360	\$71,656,973	406	100.00	\$176,495	7.595	359.65	531	75.9
	\$71,656,973	406	100.00	\$176,495	7.595	359.65	531	75.9

Range of Current Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$50,000.01 - \$75,000.00	\$1,038,563	16	1.45	\$64,910	8.942	359.45	532	68.8
\$75,000.01 - \$100,000.00	\$4,614,869	51	6.44	\$90,488	8.423	359.52	532	77.7
\$100,000.01 - \$150,000.00	\$15,186,393	120	21.19	\$126,553	7.981	359.60	531	77.8
\$150,000.01 - \$200,000.00	\$16,158,092	92	22.55	\$175,631	7.342	359.69	531	73.6
\$200,000.01 - \$250,000.00	\$12,155,277	54	16.96	\$225,098	7.376	359.72	531	76.3
\$250,000.01 - \$300,000.00	\$12,889,425	47	17.99	\$274,243	7.297	359.69	532	75.2
\$300,000.01 - \$350,000.00	\$3,215,448	10	4.49	\$321,545	7.297	359.78	534	80.7
\$350,000.01 - \$400,000.00	\$3,703,637	10	5.17	\$370,364	7.479	359.60	530	72.5
\$400,000.01 - \$450,000.00	\$1,255,270	3	1.75	\$418,423	8.266	358.65	528	80.2
\$450,000.01 - \$500,000.00	\$1,440,000	3	2.01	\$480,000	7.625	360.00	535	79.8
	\$71,656,973	406	100.00	\$176,495	7.595	359.65	531	75.9

State								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Alabama	\$240,000	2	0.33	\$120,000	9.439	360.00	536	75.0
Arizona	\$1,223,006	9	1.71	\$135,890	7.246	359.69	529	78.5
California	\$20,480,832	86	28.58	\$238,149	7.167	359.73	530	72.1
Colorado	\$1,108,900	5	1.55	\$221,780	7.234	360.00	533	86.9
Connecticut	\$1,770,811	11	2.47	\$160,983	8.298	359.57	533	80.1
Delaware	\$231,837	2	0.32	\$115,919	8.933	358.35	532	85.0
District of Columbia	\$524,975	2	0.73	\$262,487	9.481	358.18	535	84.8
Florida	\$4,980,919	32	6.95	\$155,654	7.492	359.50	530	76.7

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SECURITIES CORPORATION
A Countrywide Capital Markets Company

Computational Materials For

Countrywide Asset-Backed Certificates, Series 2004-12

ARMS - FICO 521-540

ARM \$71,656,973

Detailed Report

State								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Georgia	\$1,753,725	14	2.45	\$125,266	8.872	359.92	534	84.6
Hawaii	\$306,500	1	0.43	\$306,500	5.750	360.00	524	68.9
Idaho	\$655,411	3	0.91	\$218,470	7.345	360.00	537	74.9
Illinois	\$2,845,861	19	3.97	\$149,782	7.939	359.69	531	80.3
Indiana	\$372,484	3	0.52	\$124,161	8.946	359.63	530	85.8
Iowa	\$337,320	1	0.47	\$337,320	9.500	360.00	540	90.0
Kansas	\$370,430	3	0.52	\$123,477	3.292	359.47	534	88.5
Kentucky	\$399,683	4	0.56	\$99,921	8.620	359.25	531	82.4
Louisiana	\$573,619	6	0.80	\$95,603	8.913	359.58	529	80.0
Maine	\$558,314	4	0.78	\$139,578	7.926	359.30	534	84.5
Maryland	\$2,057,790	12	2.87	\$171,482	7.393	359.64	532	74.8
Massachusetts	\$2,803,953	13	3.91	\$215,689	6.913	359.68	529	69.3
Michigan	\$1,523,518	13	2.13	\$117,194	8.451	359.57	529	82.7
Minnesota	\$535,421	4	0.75	\$133,855	7.553	359.75	532	77.9
Mississippi	\$489,226	5	0.68	\$97,845	8.309	359.43	534	83.2
Missouri	\$1,491,886	11	2.08	\$135,626	8.344	359.53	531	80.4
Nebraska	\$93,500	1	0.13	\$93,500	8.625	360.00	538	85.0
Nevada	\$2,827,988	12	3.95	\$235,666	7.587	359.61	533	80.1
New Hampshire	\$1,338,184	8	1.87	\$167,273	6.876	359.78	533	74.3
New Jersey	\$2,439,983	13	3.41	\$187,691	8.028	359.64	530	74.9
New Mexico	\$275,400	1	0.38	\$275,400	7.750	360.00	536	84.7
New York	\$3,899,457	19	5.44	\$205,235	7.488	359.72	532	69.3
North Carolina	\$1,313,111	9	1.83	\$145,901	8.884	359.26	531	79.7
Ohio	\$356,198	4	0.50	\$89,049	9.051	359.21	527	76.2
Oklahoma	\$289,500	2	0.40	\$144,750	6.612	360.00	534	75.3
Oregon	\$373,623	2	0.52	\$186,812	7.407	359.63	536	75.3
Pennsylvania	\$1,664,236	11	2.32	\$151,294	7.748	359.87	531	78.8
Rhode Island	\$527,650	4	0.74	\$131,913	7.442	360.00	532	71.3
South Carolina	\$223,099	2	0.31	\$111,549	7.391	358.03	532	78.9
Tennessee	\$515,499	5	0.72	\$103,100	8.765	359.51	529	81.9
Texas	\$1,706,910	13	2.38	\$131,301	7.900	359.84	531	79.6
Utah	\$388,768	3	0.54	\$129,589	6.949	359.26	532	73.9
Vermont	\$161,500	1	0.23	\$161,500	5.875	360.00	540	85.0
Virginia	\$3,948,932	20	5.51	\$197,447	7.431	359.70	533	74.4
Washington	\$1,319,298	8	1.84	\$164,912	7.291	359.08	529	78.8
Wisconsin	\$357,718	3	0.50	\$119,239	7.939	359.31	530	68.9
	\$71,656,973	406	100.00	\$176,495	7.595	359.65	531	75.9

Loan-to-Value Ratios								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
<= 50.00	\$2,803,792	18	3.91	\$155,766	6.686	359.85	531	43.9

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ARMS - FICO 521-540

ARM \$71,656,973

Detailed Report

Loan-to-Value Ratios

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
50.01 - 55.00	\$1,290,404	8	1.80	\$161,300	6.575	359.42	535	52.5
55.01 - 60.00	\$2,363,768	15	3.30	\$157,585	6.716	359.66	533	57.0
60.01 - 65.00	\$5,568,860	28	7.77	\$198,888	7.032	359.84	530	63.5
65.01 - 70.00	\$8,643,277	44	12.06	\$196,438	7.014	359.74	531	68.6
70.01 - 75.00	\$11,476,303	59	16.02	\$194,514	7.409	359.64	529	74.0
75.01 - 80.00	\$12,632,362	78	17.63	\$161,953	7.806	359.56	531	79.4
80.01 - 85.00	\$18,981,251	113	26.49	\$167,976	8.195	359.62	532	84.7
85.01 - 90.00	\$7,502,706	41	10.47	\$182,993	7.947	359.59	535	89.6
90.01 - 95.00	\$394,250	2	0.55	\$197,125	6.373	360.00	530	93.9
	\$71,656,973	406	100.00	\$176,495	7.595	359.65	531	75.9

Range of Current Gross Coupon

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
5.001 - 5.500	\$110,110	1	0.15	\$110,110	5.250	360.00	522	71.5
5.501 - 6.000	\$3,262,798	15	4.55	\$217,520	5.870	359.94	531	70.2
6.001 - 6.500	\$10,575,498	54	14.76	\$195,843	6.375	359.87	532	65.3
6.501 - 7.000	\$14,558,955	75	20.32	\$194,119	6.839	359.70	531	74.6
7.001 - 7.500	\$8,130,061	45	11.35	\$180,668	7.301	359.86	531	76.8
7.501 - 8.000	\$12,971,815	70	18.10	\$185,312	7.836	359.47	531	76.9
8.001 - 8.500	\$8,009,310	49	11.18	\$163,455	8.357	359.51	530	79.6
8.501 - 9.000	\$6,719,670	41	9.38	\$163,894	8.770	359.36	531	82.0
9.001 - 9.500	\$4,207,046	29	5.87	\$145,071	9.329	359.54	532	84.2
9.501 - 10.000	\$2,433,775	19	3.40	\$128,093	9.792	359.58	532	84.0
10.001 - 10.500	\$181,750	2	0.25	\$90,875	10.335	360.00	529	81.1
10.501 - 11.000	\$68,000	1	0.09	\$68,000	10.625	360.00	535	85.0
11.001 - 11.500	\$220,785	3	0.31	\$73,595	11.342	360.00	533	87.9
11.501 - 12.000	\$207,400	2	0.29	\$103,700	11.762	360.00	532	87.2
	\$71,656,973	406	100.00	\$176,495	7.595	359.65	531	75.9

Property Type

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
SFR	\$57,472,132	331	80.20	\$173,632	7.597	359.65	531	75.7
PUD	\$8,488,367	43	11.85	\$197,404	7.672	359.67	531	79.1
CND	\$3,726,528	24	5.20	\$155,272	7.544	359.50	531	74.8
2 FAM	\$1,458,400	5	2.04	\$291,680	7.341	360.00	529	74.4
3 FAM	\$398,546	2	0.56	\$199,273	7.477	359.70	527	57.9
CNDP	\$113,000	1	0.16	\$113,000	6.250	360.00	529	48.7

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SECURITIES CORPORATION
A Countrywide Capital Markets Company

Computational Materials For

Countrywide Asset-Backed Certificates, Series 2004-12

ARMS - FICO 521-540

ARM \$71,656,973

Detailed Report

Property Type								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
	\$71,656,973	406	100.00	\$176,495	7.595	359.65	531	75.9

Purpose								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
RCO	\$61,870,768	344	86.34	\$179,857	7.528	359.66	531	75.0
PUR	\$7,706,493	47	10.75	\$163,968	8.027	359.60	533	81.5
RNC	\$2,079,712	15	2.90	\$138,647	7.966	359.41	531	82.4
	\$71,656,973	406	100.00	\$176,495	7.595	359.65	531	75.9

Occupancy								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
OO	\$70,984,092	401	99.06	\$177,018	7.598	359.65	531	76.0
2H	\$554,935	4	0.77	\$138,734	6.707	359.84	532	65.9
INV	\$117,946	1	0.16	\$117,946	9.800	359.00	524	63.8
	\$71,656,973	406	100.00	\$176,495	7.595	359.65	531	75.9

Range of Months Remaining to Scheduled Maturity								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
301 - 360	\$71,656,973	406	100.00	\$176,495	7.595	359.65	531	75.9
	\$71,656,973	406	100.00	\$176,495	7.595	359.65	531	75.9

Collateral Grouped by Document Type								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
FULL	\$51,004,202	306	71.18	\$166,680	7.574	359.65	531	76.8
STATED INCOME	\$20,652,771	100	28.82	\$206,528	7.646	359.64	531	73.7
	\$71,656,973	406	100.00	\$176,495	7.595	359.65	531	75.9

Collateral Grouped by FICO								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV

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**ARMS - FICO 521-540****ARM \$71,656,973****Detailed Report****Collateral Grouped by FICO**

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
521 - 540	\$71,656,973	406	100.00	\$176,495	7.595	359.65	531	75.9
	\$71,656,973	406	100.00	\$176,495	7.595	359.65	531	75.9

Grade

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
A	\$41,492,427	236	57.90	\$175,815	7.650	359.62	532	77.8
A-	\$8,933,235	54	12.47	\$165,430	7.389	359.70	531	73.2
B	\$14,878,521	84	20.76	\$177,125	7.747	359.65	530	76.1
C	\$5,158,191	25	7.20	\$206,328	7.112	359.73	531	66.6
C-	\$928,050	5	1.30	\$185,610	7.516	360.00	531	73.7
D	\$266,550	2	0.37	\$133,275	6.981	360.00	533	59.9
	\$71,656,973	406	100.00	\$176,495	7.595	359.65	531	75.9

Collateral Grouped by Prepayment Penalty Months

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0	\$22,906,260	141	31.97	\$162,456	7.937	359.73	532	76.4
12	\$2,981,953	14	4.16	\$212,997	6.918	359.70	530	69.1
24	\$4,190,314	22	5.85	\$190,469	7.679	359.16	531	75.2
36	\$41,417,044	228	57.80	\$181,654	7.442	359.65	531	76.2
60	\$161,402	1	0.23	\$161,402	8.500	359.00	529	85.0
	\$71,656,973	406	100.00	\$176,495	7.595	359.65	531	75.9

Range of Months to Roll

(Excludes 0 Fixed Rate Mortgages)

DESCRIPTION	WA MTR	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
19 - 24	23	\$3,849,847	22	5.37	\$174,993	7.821	358.84	531	74.6
32 - 37	36	\$67,807,126	384	94.63	\$176,581	7.582	359.70	531	76.0
		\$71,656,973	406	100.00	\$176,495	7.595	359.65	531	75.9

Range of Margin

(Excludes 0 Fixed Rate Mortgages)

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
4.001 - 5.000	\$690,700	4	0.96	\$172,675	6.334	360.00	536	60.3
5.001 - 6.000								

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ARMS - FICO 521-540

ARM \$71,656,973

Detailed Report

Range of Margin									(Excludes 0 Fixed Rate Mortgages)
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV	
	\$19,786,039	106	27.61	\$186,661	6.946	359.84	531	71.1	
6.001 - 7.000	\$19,418,274	107	27.10	\$181,479	7.359	359.77	532	76.7	
7.001 - 8.000	\$17,952,610	102	25.05	\$176,006	7.991	359.56	531	78.8	
8.001 - 9.000	\$11,402,552	70	15.91	\$162,894	8.178	359.32	531	77.9	
9.001 - 10.000	\$2,296,298	16	3.20	\$143,519	9.427	359.22	531	82.3	
10.001 - 11.000	\$110,500	1	0.15	\$110,500	10.390	360.00	529	85.0	
C.982	\$71,656,973	406	100.00	\$176,495	7.595	359.65	531	75.9	

Range of Maximum Rates									(Excludes 0 Fixed Rate Mortgages)
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV	
12.001 - 12.500	\$427,914	3	0.60	\$142,638	5.974	359.52	532	63.6	
12.501 - 13.000	\$5,747,307	27	8.02	\$212,863	6.324	359.59	531	71.6	
13.001 - 13.500	\$10,865,459	56	15.16	\$194,026	6.432	359.85	532	66.4	
13.501 - 14.000	\$14,892,374	79	20.78	\$188,511	7.028	359.70	531	75.3	
14.001 - 14.500	\$9,057,382	51	12.64	\$177,596	7.483	359.75	531	76.8	
14.501 - 15.000	\$12,241,618	67	17.08	\$182,711	7.978	359.41	531	77.3	
15.001 - 15.500	\$7,503,647	45	10.47	\$166,748	8.493	359.55	531	80.1	
15.501 - 16.000	\$5,145,884	32	7.18	\$160,809	8.868	359.52	532	83.0	
16.001 - 16.500	\$3,177,625	23	4.43	\$138,158	9.313	359.77	532	84.6	
16.501 - 17.000	\$1,919,830	15	2.68	\$127,989	9.805	359.87	531	83.9	
17.001 - 17.500	\$181,750	2	0.25	\$90,875	10.335	360.00	529	81.1	
17.501 - 18.000	\$68,000	1	0.09	\$68,000	10.625	360.00	535	85.0	
18.001 - 18.500	\$220,785	3	0.31	\$73,595	11.342	360.00	533	87.9	
18.501 - 19.000	\$207,400	2	0.29	\$103,700	11.762	360.00	532	87.2	
14.436	\$71,656,973	406	100.00	\$176,495	7.595	359.65	531	75.9	

Initial Periodic Rate Cap									(Excludes 0 Fixed Rate Mortgages)
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV	
1.000	\$823,884	7	1.15	\$117,698	8.167	359.52	532	82.7	
1.500	\$58,126,211	323	81.12	\$179,957	7.504	359.81	531	75.6	
2.000	\$151,132	1	0.21	\$151,132	8.950	358.00	537	85.0	
3.000	\$12,555,746	75	17.52	\$167,410	7.962	358.95	531	76.8	
	\$71,656,973	406	100.00	\$176,495	7.595	359.65	531	75.9	

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ARMS - FICO 521-540

ARM \$71,656,973

Detailed Report

Subsequent Periodic Rate Cap									(Excludes 0 Fixed Rate Mortgages)
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV	
1.000	\$10,985,865	66	15.33	\$166,453	8.100	358.95	531	78.6	
1.500	\$60,671,108	340	84.67	\$178,444	7.503	359.78	531	75.4	
	\$71,656,973	406	100.00	\$176,495	7.595	359.65	531	75.9	

Range of Lifetime Rate Floor									(Excludes 0 Fixed Rate Mortgages)
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV	
5.001 - 6.000	\$4,391,409	21	6.13	\$209,115	6.055	359.69	531	70.3	
6.001 - 7.000	\$23,538,673	122	32.85	\$192,940	6.632	359.82	532	70.8	
7.001 - 8.000	\$21,047,346	115	29.37	\$183,020	7.624	359.62	531	76.7	
8.001 - 9.000	\$14,784,413	91	20.63	\$162,466	8.546	359.41	531	80.9	
9.001 - 10.000	\$6,939,848	48	9.68	\$144,580	9.318	359.66	532	83.1	
> 10.000	\$955,283	9	1.33	\$106,143	10.511	359.71	531	82.5	
	\$71,656,973	406	100.00	\$176,495	7.595	359.65	531	75.9	

Next Interest Adjustment Date									(Excludes 0 Fixed Rate Mortgages)
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV	
06/06	\$88,099	1	0.12	\$88,099	7.990	355.00	531	85.0	
08/06	\$87,278	1	0.12	\$87,278	6.875	357.00	540	54.7	
09/06	\$888,043	5	1.24	\$177,609	8.052	358.00	529	75.2	
10/06	\$1,979,577	11	2.76	\$179,962	7.861	359.00	532	75.6	
11/06	\$806,850	4	1.13	\$201,713	7.551	360.00	530	72.4	
07/07	\$71,814	1	0.10	\$71,814	8.250	356.00	526	54.5	
08/07	\$358,974	2	0.50	\$179,487	9.169	357.00	535	87.3	
09/07	\$2,733,017	12	3.81	\$227,751	8.157	358.06	529	83.0	
10/07	\$14,163,857	88	19.77	\$160,953	7.891	359.01	531	76.4	
11/07	\$50,479,464	281	70.45	\$179,642	7.452	360.00	531	75.4	
	\$71,656,973	406	100.00	\$176,495	7.595	359.65	531	75.9	

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Exhibit 99.9

COMPUTATIONAL MATERIALS
PREPARED BY COUNTRYWIDE SECURITIES CORPORATION

for

CWABS, INC.

CWABS, Inc.
Asset Backed Certificates,
Series 2004-12



Fixed - FICO 521-540
Fixed \$11,162,270

Detailed Report

Summary of Loans in Statistical Calculation Pool
(As of Calculation Date)

Range

Total Number of Loans	61	
Total Outstanding Balance	\$11,162,270	
Average Loan Balance	\$182,988	\$50,000 to \$443,000
WA Mortgage Rate	7.237%	6.000% to 11.000%
Net WAC	6.728%	5.491% to 10.491%
WA Original Term (months)	354	180 to 360
WA Remaining Term (months)	354	179 to 360
WA LTV	66.84%	31.97% to 91.81%
Percentage of Pool with CLTV > 100%	0.00%	
WA FICO	531	
Secured by (% of pool)		
1st Liens	100.00%	
2nd Liens	0.00%	
Prepayment Penalty at Loan Orig (% of all loans)	69.98%	

<u>Top 5 States:</u>		<u>Top 5 Prop:</u>		<u>Doc Types:</u>		<u>Purpose Codes</u>		<u>Occ Codes</u>		<u>Grades</u>		<u>Orig PP Term</u>	
CA	51.87%	SFR	84.61%	FULL	82.23%	RCO	88.40%	OO	100.00	A	57.72%	0	30.02%
NY	10.79%	PUD	11.97%	STATED	17.77%	RNC	7.01%			A-	10.92%	12	5.59%
TX	6.01%	CND	3.42%			PUR	4.59%			B	24.94%	24	3.37%
NV	3.52%									C	4.75%	36	11.13%
MD	2.93%									D	1.67%	60	49.88%

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Fixed - FICO 521-540

Fixed \$11,162,270

Detailed Report

Program								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
15Yr Fixed	\$280,533	3	2.51	\$93,511	7.748	179.33	524	76.6
15Yr Fixed - CC	\$100,000	1	0.90	\$100,000	8.000	180.00	534	78.4
30Yr Fixed	\$9,710,736	51	87.00	\$190,407	7.137	359.75	531	67.0
30Yr Fixed - CC	\$885,000	5	7.93	\$177,000	8.118	360.00	531	59.4
30Yr Fixed - IO	\$186,000	1	1.67	\$186,000	7.125	360.00	537	73.5
	\$11,162,270	61	100.00	\$182,988	7.237	353.63	531	66.8

Original Term								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Fixed 180	\$380,533	4	3.41	\$95,133	7.814	179.51	527	77.1
Fixed 360	\$10,781,736	57	96.59	\$189,153	7.217	359.77	531	66.5
	\$11,162,270	61	100.00	\$182,988	7.237	353.63	531	66.8

Range of Current Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$25,000.01 - \$50,000.00	\$50,000	1	0.45	\$50,000	7.375	360.00	524	44.6
\$50,000.01 - \$75,000.00	\$214,672	3	1.92	\$71,557	8.641	359.02	534	70.0
\$75,000.01 - \$100,000.00	\$735,847	8	6.59	\$91,981	7.929	266.55	529	70.7
\$100,000.01 - \$150,000.00	\$1,816,132	14	16.27	\$129,724	7.243	359.93	529	64.5
\$150,000.01 - \$200,000.00	\$1,950,945	11	17.48	\$177,359	7.302	359.33	533	75.3
\$200,000.01 - \$250,000.00	\$3,158,529	14	28.30	\$225,609	7.353	359.86	530	66.5
\$250,000.01 - \$300,000.00	\$1,593,145	6	14.27	\$265,524	6.885	359.83	532	59.9
\$350,000.01 - \$400,000.00	\$780,000	2	6.99	\$390,000	6.744	360.00	534	65.9
\$400,000.01 - \$450,000.00	\$863,000	2	7.73	\$431,500	6.805	360.00	532	64.9
	\$11,162,270	61	100.00	\$182,988	7.237	353.63	531	66.8

State								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Alabama	\$50,000	1	0.45	\$50,000	7.375	360.00	524	44.6
Alaska	\$113,900	1	1.02	\$113,900	8.500	360.00	529	85.0
California	\$5,789,570	25	51.87	\$231,583	6.874	359.91	531	62.2
Connecticut	\$169,867	1	1.52	\$169,867	7.250	359.00	539	76.2
Florida	\$304,238	3	2.73	\$101,413	6.652	359.73	529	49.1
Hawaii	\$216,000	1	1.94	\$216,000	8.450	360.00	524	73.2
Idaho	\$136,500	1	1.22	\$136,500	7.500	360.00	521	66.9

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Fixed - FICO 521-540

Fixed \$11,162,270

Detailed Report

State								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Kansas	\$215,919	2	1.93	\$107,959	8.402	281.27	535	79.3
Louisiana	\$308,000	2	2.76	\$154,000	8.161	360.00	524	78.8
Maryland	\$327,270	2	2.93	\$163,635	6.963	360.00	533	63.8
Massachusetts	\$200,000	1	1.79	\$200,000	7.500	360.00	540	89.7
Mississippi	\$268,775	2	2.41	\$134,388	7.223	298.12	526	83.3
Missouri	\$138,584	1	1.24	\$138,584	8.250	360.00	528	90.0
Nevada	\$383,145	2	3.52	\$196,573	6.329	359.32	531	46.8
New Jersey	\$202,000	1	1.81	\$202,000	7.250	360.00	530	74.8
New York	\$1,203,898	5	10.79	\$240,780	7.733	359.83	534	72.8
North Carolina	\$69,872	1	0.63	\$69,872	8.500	357.00	533	77.8
Ohio	\$71,100	1	0.64	\$71,100	11.000	360.00	533	90.0
Pennsylvania	\$155,200	1	1.39	\$155,200	7.800	360.00	528	80.0
Tennessee	\$73,700	1	0.66	\$73,700	6.500	360.00	537	43.4
Texas	\$670,356	5	6.01	\$134,071	8.042	306.28	528	76.2
Virginia	\$84,375	1	0.76	\$84,375	7.500	360.00	540	75.0
	\$11,162,270	61	100.00	\$182,988	7.237	353.63	531	66.8

Loan-to-Value Ratios								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
<= 50.00	\$1,365,378	10	12.23	\$136,538	6.798	359.90	532	43.7
50.01 - 55.00	\$907,415	4	8.13	\$226,854	6.801	359.70	531	53.4
55.01 - 60.00	\$1,875,700	7	16.80	\$267,957	6.586	360.00	528	58.2
60.01 - 65.00	\$613,800	4	5.50	\$153,450	6.696	359.59	534	63.2
65.01 - 70.00	\$1,109,715	6	9.94	\$184,952	6.944	344.63	529	67.8
70.01 - 75.00	\$2,131,375	9	19.09	\$236,819	7.197	360.00	533	73.2
75.01 - 80.00	\$2,039,156	14	18.27	\$145,654	8.287	334.39	530	78.6
80.01 - 85.00	\$517,906	3	4.64	\$172,635	7.465	359.56	533	85.0
85.01 - 90.00	\$409,684	3	3.67	\$136,561	8.361	360.00	535	89.8
90.01 - 95.00	\$192,142	1	1.72	\$192,142	8.500	355.00	527	91.8
	\$11,162,270	61	100.00	\$182,988	7.237	353.63	531	66.8

Range of Current Gross Coupon								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
5.501 - 6.000	\$578,000	3	5.18	\$192,667	6.000	360.00	531	57.3
6.001 - 6.500	\$2,346,923	12	21.03	\$195,577	6.411	359.83	533	53.4
6.501 - 7.000	\$2,953,806	12	26.46	\$246,151	6.815	359.94	532	66.3
7.001 - 7.500	\$2,243,526	14	20.10	\$160,252	7.312	352.18	531	73.6
7.501 - 8.000	\$986,119	6	8.83	\$164,353	7.799	324.51	528	71.6

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Fixed - FICO 521-540

Fixed \$11,162,270

Detailed Report

Range of Current Gross Coupon								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
8.001 - 8.500	\$1,168,898	8	10.47	\$146,112	8.357	344.77	527	73.4
8.501 - 9.000	\$348,000	3	3.12	\$116,000	8.919	360.00	532	78.9
9.001 - 9.500	\$465,898	2	4.17	\$232,949	9.417	359.55	531	77.5
10.501 - 11.000	\$71,100	1	0.64	\$71,100	11.000	360.00	533	90.0
	\$11,162,270	61	100.00	\$182,988	7.237	353.63	531	66.8

Property Type								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
SFR	\$9,444,270	54	84.61	\$174,894	7.325	352.47	531	67.8
PUD	\$1,336,000	5	11.97	\$267,200	6.610	360.00	530	58.4
CND	\$382,000	2	3.42	\$191,000	7.250	360.00	528	72.8
	\$11,162,270	61	100.00	\$182,988	7.237	353.63	531	66.8

Purpose								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
RCO	\$9,867,169	52	88.40	\$189,753	7.179	352.89	531	65.5
RNC	\$782,626	5	7.01	\$156,525	7.947	358.77	533	80.6
PUR	\$512,475	4	4.59	\$128,119	7.279	360.00	530	71.4
	\$11,162,270	61	100.00	\$182,988	7.237	353.63	531	66.8

Occupancy								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
OO	\$11,162,270	61	100.00	\$182,988	7.237	353.63	531	66.8
	\$11,162,270	61	100.00	\$182,988	7.237	353.63	531	66.8

Range of Months Remaining to Scheduled Maturity								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
121 - 180	\$380,533	4	3.41	\$95,133	7.814	179.51	527	77.1
301 - 360	\$10,781,736	57	96.59	\$189,153	7.217	359.77	531	66.5
	\$11,162,270	61	100.00	\$182,988	7.237	353.63	531	66.8

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Fixed - FICO 521-540

Fixed \$11,162,270

Detailed Report

Collateral Grouped by Document Type								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
FULL	\$9,179,038	52	82.23	\$176,520	7.216	354.16	531	67.6
STATED INCOME	\$1,983,232	9	17.77	\$220,359	7.336	351.16	529	63.2
	\$11,162,270	61	100.00	\$182,988	7.237	353.63	531	66.8

Collateral Grouped by FICO								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
521 - 540	\$11,162,270	61	100.00	\$182,988	7.237	353.63	531	66.8
	\$11,162,270	61	100.00	\$182,988	7.237	353.63	531	66.8

Grade								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
A	\$6,442,895	37	57.72	\$174,132	7.183	354.56	530	67.4
A-	\$1,219,231	7	10.92	\$174,176	7.726	345.78	531	71.8
B	\$2,784,144	14	24.94	\$198,867	7.282	353.28	532	62.8
C	\$530,000	2	4.75	\$265,000	6.580	360.00	533	67.3
D	\$186,000	1	1.67	\$186,000	7.125	360.00	537	73.5
	\$11,162,270	61	100.00	\$182,988	7.237	353.63	531	66.8

Collateral Grouped by Prepayment Penalty Months								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0	\$3,351,399	20	30.02	\$167,570	7.656	344.00	531	75.3
12	\$623,898	3	5.59	\$207,966	8.495	359.67	534	80.8
24	\$376,300	2	3.37	\$188,150	8.493	360.00	527	65.5
36	\$1,242,878	7	11.13	\$177,554	6.831	359.69	532	59.0
60	\$5,567,795	29	49.88	\$191,993	6.850	356.96	530	62.0
	\$11,162,270	61	100.00	\$182,988	7.237	353.63	531	66.8

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Exhibit 99.10

COMPUTATIONAL MATERIALS
PREPARED BY COUNTRYWIDE SECURITIES CORPORATION

for

CWABS, INC.

CWABS, Inc.
Asset Backed Certificates,
Series 2004-12



ARMS - FICO 541-560

ARM \$95,717,812

Detailed Report

Summary of Loans in Statistical Calculation Pool (As of Calculation Date)

Range

Total Number of Loans	522	
Total Outstanding Balance	\$95,717,812	
Average Loan Balance	\$183,367	\$42,477 to \$500,000
WA Mortgage Rate	7.528%	5.000% to 10.875%
Net WAC	7.919%	4.491% to 10.366%
ARM Characteristics		
WA Gross Margin	6.943%	4.000% to 10.400%
WA Months to First Roll	35	5 to 36
WA First Periodic Cap	1.736%	1.000% to 3.000%
WA Subsequent Periodic Cap	1.432%	1.000% to 1.500%
WA Lifetime Cap	14.393%	12.000% to 17.875%
WA Lifetime Floor	7.522%	5.000% to 10.875%
WA Original Term (months)	360	360 to 360
WA Remaining Term (months)	360	317 to 360
WA LTV	78.76%	19.23% to 100.00%
Percentage of Pool with CLTV > 100%	0.00%	
WA FICO	551	
Secured by (% of pool)	1st Liens	100.00%
	2nd Liens	0.00%
Prepayment Penalty at Loan Orig (% of all loans)		66.55%

Top 5 States:		Top 5 Prop:		Doc Types:		Purpose Codes		Occ Codes		Grades		Orig PP Term	
CA	29.94%	SFR	81.28%	FULL	75.68%	RCO	82.28%	OO	98.87%	A	64.36%	0	33.45%
NY	6.28%	PUD	12.49%	STATED	24.32%	PUR	13.92%	INV	1.01%	A-	11.32%	3	0.06%
FL	5.84%	CND	2.72%			RNC	3.81%	2H	0.13%	B	14.69%	12	3.65%
GA	5.00%	2 FAM	2.48%							C	7.62%	24	6.15%
MD	4.29%	CNDP	0.37%							C-	1.07%	36	56.70%
										D	0.94%		

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ARMS - FICO 541-560

ARM \$95,717,812

Detailed Report

Program								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
2/28 LIB6M	\$5,280,302	30	5.52	\$176,010	8.042	357.16	553	83.7
2/28 LIB6M - IO	\$673,000	2	0.70	\$336,500	7.385	357.81	557	77.9
3/27 LIB6M	\$77,992,379	438	81.48	\$178,065	7.554	359.68	550	78.3
3/27 LIB6M - IO	\$11,772,131	52	12.30	\$226,387	7.133	359.73	552	79.5
	\$95,717,812	522	100.00	\$183,367	7.528	359.53	551	78.8

Original Term								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
ARM 360	\$95,717,812	522	100.00	\$183,367	7.528	359.53	551	78.8
	\$95,717,812	522	100.00	\$183,367	7.528	359.53	551	78.8

Range of Current Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$25,000.01 - \$50,000.00	\$42,477	1	0.04	\$42,477	8.950	359.00	558	85.0
\$50,000.01 - \$75,000.00	\$1,072,472	16	1.12	\$67,030	8.291	359.63	549	64.7
\$75,000.01 - \$100,000.00	\$5,520,887	62	5.77	\$89,047	8.068	359.48	551	80.4
\$100,000.01 - \$150,000.00	\$18,071,016	145	18.88	\$124,628	8.023	359.64	550	81.6
\$150,000.01 - \$200,000.00	\$19,897,196	115	20.79	\$173,019	7.675	359.26	551	79.7
\$200,000.01 - \$250,000.00	\$16,662,574	74	17.41	\$225,170	7.434	359.65	551	78.5
\$250,000.01 - \$300,000.00	\$15,966,045	58	16.68	\$275,277	7.164	359.57	551	76.3
\$300,000.01 - \$350,000.00	\$8,829,828	27	9.22	\$327,031	7.338	359.59	551	76.9
\$350,000.01 - \$400,000.00	\$5,260,677	14	5.50	\$375,763	6.803	359.42	552	77.2
\$400,000.01 - \$450,000.00	\$2,955,185	7	3.09	\$422,169	6.916	359.86	553	82.5
\$450,000.01 - \$500,000.00	\$1,439,455	3	1.50	\$479,818	6.782	359.68	549	75.4
	\$95,717,812	522	100.00	\$183,367	7.528	359.53	551	78.8

State								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Alabama	\$926,078	8	0.97	\$115,760	8.246	359.66	551	87.9
Arizona	\$1,719,906	11	1.80	\$156,355	7.524	359.01	555	82.4
Arkansas	\$98,000	1	0.10	\$98,000	7.625	360.00	542	88.8
California	\$28,653,642	112	29.94	\$255,836	6.951	359.65	551	73.4
Colorado	\$1,504,880	9	1.57	\$167,209	7.016	359.67	550	81.2
Connecticut	\$2,909,033	16	3.04	\$181,815	7.824	359.84	551	78.9
Delaware	\$235,705	1	0.25	\$235,705	8.000	359.00	549	90.0

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ARMS - FICO 541-560

ARM \$95,717,812

Detailed Report

State								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
District of Columbia	\$333,750	1	0.35	\$333,750	7.750	360.00	542	72.7
Florida	\$5,587,411	37	5.84	\$151,011	7.317	359.52	551	80.7
Georgia	\$4,782,166	31	5.00	\$154,263	8.354	359.54	550	84.6
Idaho	\$208,308	2	0.22	\$104,154	8.329	359.55	546	90.0
Illinois	\$2,986,701	19	3.12	\$157,195	8.527	359.79	550	85.0
Indiana	\$796,042	7	0.83	\$113,720	8.142	359.49	548	84.4
Iowa	\$221,030	2	0.23	\$110,500	8.907	360.00	548	87.4
Kentucky	\$222,325	2	0.23	\$111,163	7.271	359.00	554	73.3
Louisiana	\$340,546	3	0.36	\$113,515	8.616	359.74	546	85.7
Maine	\$526,725	4	0.55	\$131,681	8.245	358.55	552	79.6
Maryland	\$4,108,050	23	4.29	\$178,611	7.916	359.59	549	75.8
Massachusetts	\$2,922,838	15	3.05	\$194,856	6.760	359.19	550	70.8
Michigan	\$3,334,958	26	3.48	\$128,268	8.178	359.86	552	81.3
Minnesota	\$982,649	5	1.03	\$196,530	7.685	359.47	554	83.1
Mississippi	\$420,510	3	0.44	\$140,170	8.914	359.18	548	86.6
Missouri	\$983,075	9	1.03	\$109,231	8.637	359.67	550	86.6
Montana	\$247,809	2	0.26	\$123,904	8.085	359.53	551	87.3
Nevada	\$3,013,016	14	3.15	\$215,215	7.556	359.55	549	77.2
New Hampshire	\$695,000	4	0.73	\$173,750	7.621	359.73	550	78.3
New Jersey	\$3,592,031	19	3.75	\$189,054	7.908	359.59	552	79.3
New Mexico	\$452,384	3	0.47	\$150,795	8.418	358.81	552	88.8
New York	\$6,013,772	24	6.28	\$250,574	7.288	359.68	550	78.0
North Carolina	\$1,081,947	7	1.13	\$154,564	7.779	359.59	548	85.7
Ohio	\$604,296	5	0.63	\$120,859	8.312	359.55	550	82.0
Oklahoma	\$437,271	3	0.46	\$145,757	7.767	359.81	549	85.3
Oregon	\$975,063	7	1.02	\$139,295	7.791	359.58	551	85.5
Pennsylvania	\$1,043,077	7	1.09	\$149,011	7.668	359.64	552	84.7
Rhode Island	\$156,500	1	0.16	\$156,500	7.250	360.00	548	59.3
South Carolina	\$819,002	6	0.86	\$136,500	8.153	359.25	548	85.9
Tennessee	\$1,744,897	14	1.82	\$124,635	8.728	355.23	550	88.8
Texas	\$3,503,555	21	3.66	\$166,836	7.668	359.88	548	83.1
Utah	\$134,400	1	0.14	\$134,400	6.500	360.00	548	80.0
Vermont	\$382,248	3	0.40	\$127,416	7.452	359.04	549	82.2
Virginia	\$3,736,792	21	3.90	\$177,942	7.636	359.71	551	80.1
Washington	\$1,447,898	8	1.51	\$180,987	7.320	359.70	552	83.2
West Virginia	\$390,881	2	0.41	\$195,440	6.957	359.35	553	79.8
Wisconsin	\$441,675	3	0.46	\$147,225	7.925	360.00	551	90.4
	\$95,717,812	522	100.00	\$183,367	7.528	359.53	551	78.8

Loan-to-Value Ratios								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV

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ARMS - FICO 541-560

ARM \$95,717,812

Detailed Report

Loan-to-Value Ratios								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
<= 50.00	\$2,387,850	14	2.49	\$170,561	6.544	360.00	549	42.2
50.01 - 55.00	\$1,808,542	12	1.89	\$150,712	6.841	359.84	553	52.8
55.01 - 60.00	\$3,052,136	16	3.19	\$190,758	6.822	359.90	551	57.9
60.01 - 65.00	\$3,654,875	19	3.82	\$192,362	7.088	359.67	548	63.4
65.01 - 70.00	\$11,127,807	49	11.63	\$227,098	7.163	359.64	550	68.2
70.01 - 75.00	\$7,967,589	42	8.32	\$189,704	6.966	359.78	550	73.3
75.01 - 80.00	\$19,427,415	101	20.30	\$192,351	7.307	359.46	551	78.9
80.01 - 85.00	\$18,521,865	103	19.35	\$179,824	7.974	359.12	551	84.1
85.01 - 90.00	\$25,287,866	149	26.42	\$169,717	7.861	359.62	551	89.5
90.01 - 95.00	\$2,385,867	16	2.49	\$149,117	8.975	359.65	549	95.0
95.01 - 100.00	\$96,000	1	0.10	\$96,000	7.750	360.00	552	100.0
	\$95,717,812	522	100.00	\$183,367	7.528	359.53	551	78.8

Range of Current Gross Coupon								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
4.501 - 5.000	\$136,000	1	0.14	\$136,000	5.000	360.00	543	27.2
5.001 - 5.500	\$137,849	1	0.14	\$137,849	5.500	359.00	560	52.1
5.501 - 6.000	\$4,238,060	20	4.43	\$211,903	5.888	359.64	551	72.8
6.001 - 6.500	\$14,470,400	60	15.12	\$241,173	6.355	359.62	552	75.1
6.501 - 7.000	\$16,885,500	79	17.64	\$213,741	6.867	359.69	552	73.6
7.001 - 7.500	\$17,566,239	90	18.35	\$195,180	7.317	359.67	550	76.5
7.501 - 8.000	\$15,768,915	93	16.47	\$169,558	7.804	359.48	550	80.6
8.001 - 8.500	\$10,808,426	68	11.29	\$158,947	8.360	359.64	549	85.2
8.501 - 9.000	\$8,101,998	54	8.46	\$150,037	8.811	359.48	550	85.1
9.001 - 9.500	\$4,490,091	31	4.69	\$144,842	9.264	359.49	550	86.6
9.501 - 10.000	\$2,088,784	18	2.18	\$116,044	9.807	359.63	551	88.7
10.001 - 10.500	\$637,853	4	0.67	\$159,463	10.341	359.67	550	88.6
10.501 - 11.000	\$387,696	3	0.41	\$129,232	10.821	341.52	551	87.7
	\$95,717,812	522	100.00	\$183,367	7.528	359.53	551	78.8

Property Type								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
SFR	\$77,797,881	423	81.28	\$183,919	7.490	359.51	551	78.8
PUD	\$11,956,403	62	12.49	\$192,845	7.595	359.59	550	80.0
CND	\$2,601,474	20	2.72	\$130,074	7.947	359.76	549	81.3
2 FAM	\$2,376,244	10	2.48	\$237,624	7.435	359.59	550	69.4
CNDP	\$352,395	2	0.37	\$176,198	8.535	359.60	552	83.0
3 FAM	\$334,600	2	0.35	\$167,300	9.445	360.00	556	74.1

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ARMS - FICO 541-560

ARM \$95,717,812

Detailed Report

Property Type								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
MNF	\$298,814	3	0.31	\$99,605	8.413	359.00	556	60.8
	\$95,717,812	522	100.00	\$183,367	7.528	359.53	551	78.8

Purpose								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
RCO	\$78,752,822	420	82.28	\$187,507	7.440	359.63	551	77.4
PUR	\$13,320,643	80	13.92	\$166,508	8.000	358.92	551	85.3
RNC	\$3,644,346	22	3.81	\$165,652	7.691	359.59	550	84.8
	\$95,717,812	522	100.00	\$183,367	7.528	359.53	551	78.8

Occupancy								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
OO	\$94,633,331	517	98.87	\$183,043	7.523	359.53	551	78.9
INV	\$964,550	4	1.01	\$241,138	7.840	359.62	552	71.3
2H	\$119,931	1	0.13	\$119,931	8.750	359.00	559	60.0
	\$95,717,812	522	100.00	\$183,367	7.528	359.53	551	78.8

Range of Months Remaining to Scheduled Maturity								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
301 - 360	\$95,717,812	522	100.00	\$183,367	7.528	359.53	551	78.8
	\$95,717,812	522	100.00	\$183,367	7.528	359.53	551	78.8

Collateral Grouped by Document Type								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
FULL	\$72,439,606	411	75.68	\$176,252	7.454	359.51	551	79.5
STATED INCOME	\$23,278,205	111	24.32	\$209,714	7.756	359.59	550	76.5
	\$95,717,812	522	100.00	\$183,367	7.528	359.53	551	78.8

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SECURITIES CORPORATION
A Countrywide Capital Markets Company

Computational Materials For

Countrywide Asset-Backed Certificates, Series 2004-12

ARMS - FICO 541-560

ARM \$95,717,812

Detailed Report

Collateral Grouped by FICO

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
541 - 560	\$95,717,812	522	100.00	\$183,367	7.528	359.53	551	78.8
	\$95,717,812	522	100.00	\$183,367	7.528	359.53	551	78.8

Grade

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
A	\$61,603,736	341	64.36	\$180,656	7.638	359.60	551	81.0
A-	\$10,833,580	63	11.32	\$171,962	7.394	359.56	552	78.8
B	\$14,065,690	72	14.69	\$195,357	7.412	359.15	550	75.7
C	\$7,294,205	36	7.62	\$202,617	7.125	359.53	550	68.4
C-	\$1,022,600	6	1.07	\$170,433	6.838	360.00	552	65.2
D	\$698,000	4	0.94	\$224,500	7.428	360.00	547	71.5
	\$95,717,812	522	100.00	\$183,367	7.528	359.53	551	78.8

Collateral Grouped by Prepayment Penalty Months

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0	\$32,018,762	174	33.45	\$184,016	7.786	359.68	550	79.9
3	\$53,073	1	0.06	\$53,073	9.375	359.00	556	90.0
12	\$3,494,339	18	3.65	\$194,130	7.137	359.12	551	70.8
24	\$5,883,830	31	6.15	\$189,801	7.719	357.84	553	81.8
36	\$54,267,809	298	56.70	\$182,107	7.378	359.65	551	78.2
	\$95,717,812	522	100.00	\$183,367	7.528	359.53	551	78.8

Range of Months to Roll

(Excludes 0 Fixed Rate Mortgages)

DESCRIPTION	WA MTR	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0 - 6	5	\$166,661	1	0.17	\$166,661	10.750	317.00	559	85.0
13 - 18	18	\$290,395	1	0.30	\$290,395	6.500	354.00	550	80.0
19 - 24	23	\$5,496,246	30	5.74	\$183,208	7.961	358.62	553	83.2
32 - 37	36	\$89,764,510	490	93.78	\$183,193	7.498	359.68	551	78.5
		\$95,717,812	522	100.00	\$183,367	7.528	359.53	551	78.8

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ARMS - FICO 541-560

ARM \$95,717,812

Detailed Report

Range of Margin									(Excludes 0 Fixed Rate Mortgages)
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV	
3.001 - 4.000	\$152,897	1	0.16	\$152,897	8.000	359.00	555	62.2	
4.001 - 5.000	\$2,082,450	10	2.18	\$208,245	6.263	360.00	552	58.6	
5.001 - 6.000	\$20,386,756	89	21.30	\$229,065	6.730	359.76	552	72.3	
6.001 - 7.000	\$33,450,804	174	34.95	\$192,246	7.471	359.46	550	80.9	
7.001 - 8.000	\$23,069,872	135	24.10	\$170,888	7.753	359.51	550	79.6	
8.001 - 9.000	\$13,553,680	90	14.16	\$150,596	8.268	359.37	550	83.1	
9.001 - 10.000	\$2,885,452	22	3.01	\$131,157	9.300	350.37	553	87.2	
10.001 - 11.000	\$135,900	1	0.14	\$135,900	10.400	360.00	541	94.4	
6.943	\$95,717,812	522	100.00	\$183,367	7.528	359.53	551	78.8	

Range of Maximum Rates									(Excludes 0 Fixed Rate Mortgages)
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV	
11.501 - 12.000	\$136,000	1	0.14	\$136,000	5.000	360.00	543	27.2	
12.001 - 12.500	\$1,291,038	5	1.35	\$258,208	6.294	357.88	555	80.1	
12.501 - 13.000	\$6,299,461	31	6.58	\$203,208	6.215	359.50	551	74.0	
13.001 - 13.500	\$15,160,357	67	15.84	\$226,274	6.477	359.71	552	75.2	
13.501 - 14.000	\$17,817,074	88	18.61	\$202,467	7.013	359.63	552	74.7	
14.001 - 14.500	\$18,271,388	96	19.09	\$190,327	7.450	359.65	550	77.0	
14.501 - 15.000	\$13,982,580	83	14.61	\$168,465	7.905	359.55	550	80.5	
15.001 - 15.500	\$8,672,130	56	9.06	\$154,859	8.414	359.77	550	85.7	
15.501 - 16.000	\$7,381,427	48	7.71	\$153,780	8.880	359.52	550	85.8	
16.001 - 16.500	\$4,078,092	26	4.26	\$156,850	9.272	359.51	550	86.7	
16.501 - 17.000	\$1,769,376	15	1.85	\$117,958	9.859	355.68	550	88.5	
17.001 - 17.500	\$637,853	4	0.67	\$159,463	10.341	359.67	550	88.6	
17.501 - 18.000	\$221,035	2	0.23	\$110,518	10.875	360.00	544	89.7	
14.393	\$95,717,812	522	100.00	\$183,367	7.528	359.53	551	78.8	

Initial Periodic Rate Cap									(Excludes 0 Fixed Rate Mortgages)
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV	
1.000	\$459,840	3	0.48	\$153,280	8.858	359.37	551	82.8	
1.500	\$79,736,663	421	83.30	\$189,398	7.475	359.75	550	78.2	
2.000	\$447,777	3	0.47	\$149,259	8.159	358.60	557	90.0	
3.000	\$15,073,531	95	15.75	\$158,669	7.745	358.41	552	81.3	
	\$95,717,812	522	100.00	\$183,367	7.528	359.53	551	78.8	

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ARMS - FICO 541-560

ARM \$95,717,812

Detailed Report

Subsequent Periodic Rate Cap									(Excludes 0 Fixed Rate Mortgages)
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV	
1.000	\$13,074,688	84	13.66	\$155,651	7.887	358.44	552	82.2	
1.500	\$82,643,123	438	86.34	\$188,683	7.471	359.70	550	78.2	
	\$95,717,812	522	100.00	\$183,367	7.528	359.53	551	78.8	

Range of Lifetime Rate Floor									(Excludes 0 Fixed Rate Mortgages)
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV	
4.001 - 5.000	\$136,000	1	0.14	\$136,000	5.000	360.00	543	27.2	
5.001 - 6.000	\$4,691,308	22	4.90	\$213,241	5.901	359.51	552	72.7	
6.001 - 7.000	\$31,094,464	140	32.49	\$222,103	6.645	359.71	552	74.2	
7.001 - 8.000	\$33,516,125	182	35.02	\$184,155	7.546	359.54	550	78.4	
8.001 - 9.000	\$18,549,491	120	19.38	\$154,579	8.556	359.59	550	85.3	
9.001 - 10.000	\$6,704,876	50	7.00	\$134,098	9.414	359.54	550	87.3	
> 10.000	\$1,025,549	7	1.07	\$146,507	10.523	352.81	550	88.3	
	\$95,717,812	522	100.00	\$183,367	7.528	359.53	551	78.8	

Next Interest Adjustment Date									(Excludes 0 Fixed Rate Mortgages)
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV	
04/05	\$166,661	1	0.17	\$166,661	10.750	317.00	559	85.0	
05/06	\$290,395	1	0.30	\$290,395	6.500	354.00	550	80.0	
08/06	\$509,760	2	0.53	\$254,880	7.135	357.00	558	79.6	
09/06	\$1,783,248	10	1.86	\$178,325	7.755	358.00	553	83.2	
10/06	\$2,472,139	13	2.58	\$190,165	7.957	359.00	553	82.5	
11/06	\$731,100	5	0.76	\$146,220	9.054	360.00	552	87.9	
08/07	\$93,775	1	0.10	\$93,775	9.150	358.00	554	85.0	
09/07	\$2,364,272	16	2.47	\$147,767	8.011	358.28	550	83.2	
10/07	\$24,601,355	136	25.70	\$180,892	7.599	359.02	551	80.6	
11/07	\$62,705,108	337	65.51	\$186,069	7.437	360.00	550	77.5	
	\$95,717,812	522	100.00	\$183,367	7.528	359.53	551	78.8	

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Exhibit 99.11

COMPUTATIONAL MATERIALS
PREPARED BY COUNTRYWIDE SECURITIES CORPORATION

for

CWABS, INC.

CWABS, Inc.
Asset Backed Certificates,
Series 2004-12



Fixed - FICO 541-560
Fixed \$17,417,492

Detailed Report

Summary of Loans in Statistical Calculation Pool
(As of Calculation Date)

Range

Total Number of Loans	100	
Total Outstanding Balance	\$17,417,492	
Average Loan Balance	\$174,175	\$64,808 to \$490,000
WA Mortgage Rate	7.261%	5.875% to 9.900%
Net WAC	6.752%	5.325% to 9.391%
WA Original Term (months)	339	180 to 360
WA Remaining Term (months)	339	177 to 360
WA LTV	69.41%	33.88% to 95.00%
Percentage of Pool with CLTV > 100%	0.00%	
WA FICO	551	
Secured by (% of pool)		
1st Liens	100.00%	
2nd Liens	0.00%	
Prepayment Penalty at Loan Orig (% of all loans)	80.83%	

<u>Top 5 States:</u>		<u>Top 5 Prop:</u>		<u>Doc Types:</u>		<u>Purpose Codes</u>		<u>Occ Codes</u>		<u>Grades</u>		<u>Orig PP Term</u>	
CA	39.71%	SFR	89.80%	FULL	76.38%	RCO	94.69%	OO	100.00	A	64.30%	0	19.17%
FL	11.24%	PUD	5.93%	STATED	23.62%	RNC	3.31%			A-	11.78%	12	10.56%
NY	9.70%	CND	3.30%			PUR	2.00%			B	14.64%	24	2.80%
MA	5.97%	2 FAM	0.96%							C	7.70%	36	19.52%
TX	5.77%									C-	1.03%	60	47.94%
										D	0.54%		

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Fixed - FICO 541-560
Fixed \$17,417,492

Detailed Report

Program								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
15Yr Fixed	\$1,960,977	15	11.26	\$130,732	7.216	179.59	552	74.9
15Yr Fixed - CC	\$64,808	1	0.37	\$64,808	7.750	179.00	545	62.8
30Yr Fixed	\$12,816,508	70	73.58	\$183,093	7.134	359.73	551	68.6
30Yr Fixed - CC	\$1,755,200	11	10.08	\$159,564	8.042	360.00	554	70.8
30Yr Fixed - IO	\$820,000	3	4.71	\$273,333	7.622	360.00	549	67.2
	\$17,417,492	100	100.00	\$174,175	7.261	338.82	551	69.4

Original Term								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Fixed 180	\$2,025,785	16	11.63	\$126,612	7.235	179.57	552	74.5
Fixed 360	\$15,391,708	84	88.37	\$183,235	7.264	359.78	551	66.7
	\$17,417,492	100	100.00	\$174,175	7.261	338.82	551	69.4

Range of Current Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$50,000.01 - \$75,000.00	\$275,258	4	1.58	\$68,814	7.650	317.38	548	67.2
\$75,000.01 - \$100,000.00	\$1,604,005	18	9.21	\$89,111	7.542	280.01	550	66.7
\$100,000.01 - \$150,000.00	\$3,061,894	24	17.58	\$127,579	7.764	344.28	549	74.2
\$150,000.01 - \$200,000.00	\$4,347,079	25	24.96	\$173,883	7.118	330.19	553	69.5
\$200,000.01 - \$250,000.00	\$2,708,191	12	15.55	\$225,683	6.819	359.76	552	66.7
\$250,000.01 - \$300,000.00	\$2,172,750	8	12.47	\$271,594	7.054	337.22	550	65.6
\$300,000.01 - \$350,000.00	\$1,277,210	4	7.33	\$319,302	6.780	359.76	553	72.0
\$350,000.01 - \$400,000.00	\$1,481,105	4	8.50	\$370,276	7.582	359.51	552	71.7
\$450,000.01 - \$500,000.00	\$490,000	1	2.81	\$490,000	7.750	360.00	551	66.7
	\$17,417,492	100	100.00	\$174,175	7.261	338.82	551	69.4

State								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Alabama	\$147,301	1	0.85	\$147,301	8.875	177.00	547	90.0
Arizona	\$80,000	1	0.46	\$80,000	6.750	360.00	555	41.7
California	\$6,916,142	31	39.71	\$223,101	7.021	350.02	551	65.2
Colorado	\$200,530	2	1.15	\$100,265	6.893	360.00	544	56.1
Connecticut	\$157,500	1	0.90	\$157,500	7.750	360.00	560	66.5
Florida	\$1,958,325	14	11.24	\$139,880	7.243	328.50	549	74.1
Georgia	\$97,500	1	0.56	\$97,500	7.375	180.00	544	78.6

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Fixed - FICO 541-560
Fixed \$17,417,492

Detailed Report

State								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Hawaii	\$641,250	3	3.68	\$213,750	7.995	360.00	556	66.9
Idaho	\$122,400	1	0.70	\$122,400	8.850	360.00	541	85.0
Illinois	\$79,500	1	0.46	\$79,500	8.250	180.00	560	85.5
Louisiana	\$105,000	1	0.60	\$105,000	7.750	360.00	542	67.7
Maine	\$145,000	1	0.83	\$145,000	7.000	360.00	544	72.5
Massachusetts	\$1,039,000	5	5.97	\$207,800	6.743	360.00	551	73.3
Michigan	\$110,650	1	0.64	\$110,650	7.250	360.00	555	69.6
Mississippi	\$195,000	1	1.12	\$195,000	7.375	360.00	555	84.8
Missouri	\$271,805	3	1.56	\$90,602	8.360	309.37	543	80.0
New Hampshire	\$355,800	2	2.04	\$177,900	7.003	360.00	559	64.7
New Mexico	\$79,000	1	0.45	\$79,000	7.000	360.00	541	35.1
New York	\$1,689,000	7	9.70	\$241,286	7.036	360.00	554	63.6
North Carolina	\$384,676	3	2.21	\$128,225	8.143	229.60	558	82.1
Pennsylvania	\$598,400	4	3.44	\$149,600	7.204	288.57	550	71.3
South Carolina	\$157,094	1	0.90	\$157,094	9.490	358.00	550	85.0
Texas	\$1,005,750	10	5.77	\$100,575	8.122	308.72	553	79.0
Vermont	\$257,600	1	1.48	\$257,600	7.375	360.00	545	69.9
Virginia	\$443,470	2	2.55	\$221,735	6.985	312.92	554	73.7
Washington	\$179,800	1	1.03	\$179,800	7.250	360.00	549	89.9
	\$17,417,492	100	100.00	\$174,175	7.261	338.82	551	69.4

Loan-to-Value Ratios								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
<= 50.00	\$2,081,940	14	11.95	\$148,710	6.687	346.09	551	44.0
50.01 - 55.00	\$394,000	3	2.26	\$131,333	7.305	360.00	545	52.4
55.01 - 60.00	\$1,017,037	6	5.84	\$169,506	7.284	346.06	554	57.1
60.01 - 65.00	\$2,277,094	11	13.07	\$207,009	6.905	354.64	550	62.4
65.01 - 70.00	\$2,813,355	14	16.15	\$200,954	7.168	348.51	554	68.4
70.01 - 75.00	\$2,902,490	13	16.66	\$223,268	7.007	331.58	551	73.0
75.01 - 80.00	\$3,084,321	19	17.71	\$162,333	7.332	319.29	550	78.9
80.01 - 85.00	\$1,082,551	7	6.22	\$154,650	7.804	346.78	552	83.7
85.01 - 90.00	\$1,466,806	11	8.42	\$133,346	8.327	319.93	551	88.6
90.01 - 95.00	\$297,900	2	1.71	\$148,950	9.227	359.41	551	94.6
	\$17,417,492	100	100.00	\$174,175	7.261	338.82	551	69.4

Range of Current Gross Coupon								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
5.501 - 6.000	\$871,852	4	5.01	\$217,963	5.961	303.05	550	67.9

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Fixed - FICO 541-560

Fixed \$17,417,492

Detailed Report

Range of Current Gross Coupon								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
6.001 - 6.500	\$2,941,286	16	16.89	\$183,830	6.380	338.16	551	60.0
6.501 - 7.000	\$4,734,454	23	27.18	\$205,846	6.816	356.76	553	67.8
7.001 - 7.500	\$2,952,456	19	16.95	\$155,392	7.263	320.62	550	67.6
7.501 - 8.000	\$2,891,983	17	16.60	\$170,117	7.793	337.83	552	72.3
8.001 - 8.500	\$1,522,062	11	8.74	\$138,369	8.332	339.15	553	75.8
8.501 - 9.000	\$1,114,805	7	6.40	\$159,258	8.779	335.51	547	83.6
9.001 - 9.500	\$157,034	1	0.90	\$157,094	9.490	358.00	550	85.0
9.501 - 10.000	\$231,500	2	1.33	\$115,750	9.888	360.00	559	92.0
	\$17,417,492	100	100.00	\$174,175	7.261	338.82	551	69.4

Property Type								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
SFR	\$15,841,568	90	89.80	\$173,795	7.268	338.72	551	70.1
PUD	\$1,033,484	7	5.93	\$147,641	7.521	325.41	553	71.0
CND	\$574,740	2	3.30	\$287,370	6.875	359.46	554	58.9
2 FAM	\$167,700	1	0.96	\$167,700	6.250	360.00	549	33.9
	\$17,417,492	100	100.00	\$174,175	7.261	338.82	551	69.4

Purpose								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
RCO	\$16,492,730	92	94.69	\$179,269	7.223	340.58	551	68.8
RNC	\$576,550	5	3.31	\$115,310	7.523	275.71	553	83.4
PUR	\$348,212	3	2.00	\$116,071	8.594	359.58	556	76.5
	\$17,417,492	100	100.00	\$174,175	7.261	338.82	551	69.4

Occupancy								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
OO	\$17,417,492	100	100.00	\$174,175	7.261	338.82	551	69.4
	\$17,417,492	100	100.00	\$174,175	7.261	338.82	551	69.4

Range of Months Remaining to Scheduled Maturity								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV

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Fixed - FICO 541-560
Fixed \$17,417,492

Detailed Report

Range of Months Remaining to Scheduled Maturity								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
121 - 180	\$2,025,785	16	11.63	\$126,612	7.235	179.57	552	74.5
301 - 360	\$15,391,708	84	88.37	\$183,235	7.264	359.78	551	68.7
	\$17,417,492	100	100.00	\$174,175	7.261	338.82	551	69.4

Collateral Grouped by Document Type								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
FULL	\$13,303,730	82	76.38	\$162,241	7.207	334.51	551	70.6
STATED INCOME	\$4,113,763	18	23.62	\$228,542	7.434	352.74	553	65.6
	\$17,417,492	100	100.00	\$174,175	7.261	338.82	551	69.4

Collateral Grouped by FICO								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
541 - 560	\$17,417,492	100	100.00	\$174,175	7.261	338.82	551	69.4
	\$17,417,492	100	100.00	\$174,175	7.261	338.82	551	69.4

Grade								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
A	\$11,199,547	68	64.30	\$164,699	7.292	340.44	551	71.0
A-	\$2,052,515	10	11.78	\$205,251	7.360	338.24	552	68.4
B	\$2,550,131	13	14.64	\$196,164	6.997	330.02	551	69.6
C	\$1,341,300	7	7.70	\$191,614	7.227	338.53	552	56.6
C-	\$180,000	1	1.03	\$180,000	7.750	360.00	548	81.8
D	\$94,000	1	0.54	\$94,000	8.000	360.00	550	50.8
	\$17,417,492	100	100.00	\$174,175	7.261	338.82	551	69.4

Collateral Grouped by Prepayment Penalty Months								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0	\$3,339,425	23	19.17	\$145,192	7.586	326.54	552	72.3
12	\$1,839,400	8	10.56	\$229,925	7.116	360.00	552	70.2
24	\$487,470	2	2.80	\$243,735	6.584	300.92	557	64.1
36	\$3,400,729	20	19.52	\$170,036	7.312	345.75	550	72.7
60	\$8,350,468	47	47.94	\$177,670	7.181	338.45	551	67.0

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Fixed - FICO 541-560

Fixed \$17,417,492

Detailed Report

Collateral Grouped by Prepayment Penalty Months								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
	\$17,417,492	100	100.00	\$174,175	7.261	338.82	551	69.4

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Exhibit 99.12

COMPUTATIONAL MATERIALS
PREPARED BY COUNTRYWIDE SECURITIES CORPORATION

for

CWABS, INC.

CWABS, Inc.
Asset Backed Certificates,
Series 2004-12



ARMS - UPB > \$350K

ARM \$148,738,410

Detailed Report

Summary of Loans in Statistical Calculation Pool
(As of Calculation Date)

Range

Total Number of Loans	363	
Total Outstanding Balance	\$148,738,410	
Average Loan Balance	\$409,748	\$350,250 to \$998,327
WA Mortgage Rate	6.758%	4.700% to 9.450%
Net WAC	6.249%	4.191% to 8.941%
ARM Characteristics		
WA Gross Margin	6.175%	3.700% to 9.500%
WA Months to First Roll	35	5 to 36
WA First Periodic Cap	1.721%	1.000% to 3.000%
WA Subsequent Periodic Cap	1.428%	1.000% to 1.500%
WA Lifetime Cap	13.628%	11.125% to 15.950%
WA Lifetime Floor	6.765%	4.700% to 9.990%
WA Original Term (months)	360	360 to 360
WA Remaining Term (months)	360	357 to 360
WA LTV	80.58%	43.07% to 100.00%
Percentage of Pool with CLTV > 100%	0.00%	
WA FICO	604	
Secured by (% of pool)	1st Liens	100.00%
	2nd Liens	0.00%
Prepayment Penalty at Loan Orig (% of all loans)		73.96%

<u>Top 5 States:</u>		<u>Top 5 Prop:</u>		<u>Doc Types:</u>		<u>Purpose Codes</u>		<u>Occ Codes</u>		<u>Grades</u>		<u>Orig PP Term</u>	
CA	57.87%	SFR	71.68%	FULL	61.43%	RCO	68.15%	OO	98.99%	A	83.72%	0	26.04%
VA	6.83%	PUD	19.66%	STATED	38.57%	PUR	29.69%	INV	0.74%	A-	9.08%	12	5.25%
NY	6.33%	CND	5.32%			RNC	2.16%	2H	0.27%	B	5.37%	24	7.79%
MD	3.88%	2 FAM	2.80%							C	1.82%	36	60.92%
FL	2.75%	3 FAM	0.54%										

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ARMS - UPB > \$350K

ARM \$148,738,410

Detailed Report

Program

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
30Y LIB6M	\$370,167	1	0.25	\$370,167	5.150	359.00	577	85.0
2/28 LIB6M	\$5,134,391	13	3.45	\$394,953	7.066	358.94	613	78.6
2/28 LIB6M - IO	\$3,715,500	9	2.50	\$412,833	6.746	358.84	600	86.2
3/27 LIB6M	\$71,858,231	175	48.31	\$410,618	6.769	359.59	607	78.6
3/27 LIB6M - IO	\$67,660,120	165	45.49	\$410,061	6.732	359.49	600	82.5
	\$148,738,410	363	100.00	\$409,748	6.758	359.50	604	80.6

Original Term

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
ARM 360	\$148,738,410	363	100.00	\$409,748	6.758	359.50	604	80.6
	\$148,738,410	363	100.00	\$409,748	6.758	359.50	604	80.6

Range of Current Balance

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$350,000.01 - \$400,000.00	\$80,669,441	215	54.24	\$375,207	6.793	359.44	602	80.9
\$400,000.01 - \$450,000.00	\$35,702,316	84	24.00	\$425,028	6.849	359.50	605	82.4
\$450,000.01 - \$500,000.00	\$23,506,488	49	15.80	\$479,724	6.711	359.63	604	79.0
\$500,000.01 - \$550,000.00	\$3,678,250	7	2.47	\$525,464	6.673	359.72	589	77.6
\$550,000.01 - \$600,000.00	\$2,832,338	5	1.90	\$566,468	5.959	359.80	636	76.2
\$600,000.01 - \$650,000.00	\$620,000	1	0.42	\$620,000	5.875	360.00	644	83.2
\$700,000.01 - \$750,000.00	\$731,250	1	0.49	\$731,250	6.500	360.00	598	75.0
> \$900,000.00	\$998,327	1	0.67	\$998,327	5.125	359.00	633	56.6
	\$148,738,410	363	100.00	\$409,748	6.758	359.50	604	80.6

State

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Alaska	\$499,500	1	0.34	\$499,500	7.875	360.00	581	74.0
Arizona	\$1,742,037	4	1.17	\$435,509	6.405	359.44	629	84.2
California	\$86,077,059	211	57.87	\$407,948	6.602	359.54	603	80.6
Colorado	\$1,897,844	5	1.28	\$379,569	6.640	359.60	603	79.3
Connecticut	\$1,598,450	4	1.07	\$399,613	7.749	360.00	600	79.5
District of Columbia	\$1,979,341	5	1.33	\$395,868	7.930	358.60	611	78.2
Florida	\$4,090,867	10	2.75	\$409,087	6.842	359.55	586	78.4
Georgia	\$3,355,269	8	2.26	\$419,409	7.340	359.45	600	85.8
Hawaii	\$929,900	2	0.63	\$464,950	6.401	360.00	667	83.8

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ARMS - UPB > \$350K

ARM \$148,738,410

Detailed Report

State								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Idaho	\$449,581	1	0.30	\$449,581	6.350	359.00	607	69.8
Illinois	\$1,209,500	3	0.81	\$403,167	7.015	360.00	625	81.1
Indiana	\$429,571	1	0.29	\$429,571	5.990	359.00	578	68.8
Maryland	\$5,767,578	15	3.88	\$384,505	6.853	359.19	597	80.1
Massachusetts	\$2,391,952	6	1.61	\$398,659	6.722	359.66	609	81.5
Michigan	\$1,534,572	4	1.03	\$383,643	7.466	359.21	606	88.1
Minnesota	\$719,681	2	0.48	\$359,840	7.000	359.00	614	84.1
Missouri	\$399,999	1	0.27	\$399,999	7.250	359.00	622	80.0
Nevada	\$3,492,000	8	2.35	\$436,500	6.743	359.57	605	79.4
New Hampshire	\$723,350	2	0.49	\$361,675	7.391	359.50	615	90.0
New Jersey	\$3,816,015	9	2.57	\$424,002	6.730	359.56	596	80.8
New York	\$9,409,518	23	6.33	\$409,109	7.223	359.65	603	81.9
North Carolina	\$1,253,233	3	0.84	\$417,744	7.550	359.30	605	88.7
Ohio	\$731,250	1	0.49	\$731,250	6.500	360.00	598	75.0
Oklahoma	\$396,000	1	0.27	\$396,000	7.990	360.00	617	76.9
Pennsylvania	\$1,214,741	3	0.82	\$404,914	7.189	358.67	584	83.3
South Carolina	\$998,327	1	0.67	\$998,327	5.125	359.00	633	56.6
Tennessee	\$747,739	2	0.50	\$373,869	6.904	359.53	612	85.3
Texas	\$374,250	1	0.25	\$374,250	7.100	360.00	720	79.6
Virginia	\$10,151,885	25	6.83	\$406,075	6.862	359.33	600	78.9
Washington	\$357,400	1	0.24	\$357,400	6.750	360.00	626	90.0
	\$148,738,410	363	100.00	\$409,748	6.758	359.50	604	80.6

Loan-to-Value Ratios								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
<= 50.00	\$379,000	1	0.25	\$379,000	6.500	360.00	534	43.1
50.01 - 55.00	\$1,533,107	4	1.03	\$383,277	6.426	359.76	554	53.3
55.01 - 60.00	\$4,834,101	10	3.25	\$483,410	6.032	359.71	610	58.3
60.01 - 65.00	\$4,721,259	11	3.17	\$429,205	6.539	359.73	580	63.0
65.01 - 70.00	\$9,738,843	23	6.55	\$423,428	6.536	359.39	580	68.6
70.01 - 75.00	\$11,174,379	27	7.51	\$413,866	6.617	359.50	590	74.0
75.01 - 80.00	\$52,746,959	130	35.46	\$405,746	6.572	359.54	622	79.5
80.01 - 85.00	\$20,720,062	50	13.93	\$414,401	6.807	359.46	591	84.1
85.01 - 90.00	\$36,556,590	91	24.58	\$401,721	7.125	359.47	599	89.5
90.01 - 95.00	\$4,783,338	12	3.22	\$398,611	7.525	359.25	613	94.5
95.01 - 100.00	\$1,550,771	4	1.04	\$387,693	7.160	359.24	616	99.3
	\$148,738,410	363	100.00	\$409,748	6.758	359.50	604	80.6

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ARMS - UPB > \$350K

ARM \$148,738,410

Detailed Report

Range of Current Gross Coupon								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
4.501 - 5.000	\$795,600	2	0.53	\$397,800	4.830	360.00	662	80.0
5.001 - 5.500	\$5,192,413	11	3.49	\$472,038	5.332	359.56	614	72.6
5.501 - 6.000	\$28,987,956	70	19.49	\$414,114	5.874	359.71	619	77.6
6.001 - 6.500	\$33,063,058	80	22.23	\$413,288	6.299	359.57	607	78.3
6.501 - 7.000	\$30,452,074	75	20.47	\$406,028	6.811	359.52	600	81.8
7.001 - 7.500	\$20,851,985	53	14.02	\$393,434	7.312	359.30	601	83.6
7.501 - 8.000	\$19,345,409	49	13.44	\$407,049	7.789	359.40	590	83.0
8.001 - 8.500	\$7,301,969	18	4.91	\$405,665	8.311	359.22	583	86.4
8.501 - 9.000	\$1,717,425	4	1.15	\$429,356	8.790	359.27	585	88.9
9.001 - 9.500	\$430,520	1	0.29	\$430,520	9.450	358.00	534	85.0
	\$148,738,410	363	100.00	\$409,748	6.758	359.50	604	80.6

Property Type								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
SFR	\$106,609,122	260	71.68	\$410,035	6.720	359.51	605	79.9
PUD	\$29,249,211	71	19.66	\$411,961	6.827	359.40	599	82.2
CND	\$7,917,000	19	5.32	\$416,684	6.743	359.69	606	84.5
2 FAM	\$4,158,576	11	2.80	\$378,052	7.107	359.56	603	79.5
3 FAM	\$804,500	2	0.54	\$402,250	7.613	360.00	604	78.4
	\$148,738,410	363	100.00	\$409,748	6.758	359.50	604	80.6

Purpose								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
RCO	\$101,366,608	245	68.15	\$413,741	6.781	359.53	597	79.2
PUR	\$44,162,104	110	29.69	\$401,474	6.682	359.42	619	83.4
RNC	\$3,209,698	8	2.16	\$401,212	7.065	359.61	597	85.0
	\$148,738,410	363	100.00	\$409,748	6.758	359.50	604	80.6

Occupancy								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
OO	\$147,242,660	359	98.99	\$410,147	6.752	359.50	604	80.6
INV	\$1,100,250	3	0.74	\$366,750	7.157	359.67	630	75.8
2H	\$395,500	1	0.27	\$395,500	8.000	360.00	510	70.0
	\$148,738,410	363	100.00	\$409,748	6.758	359.50	604	80.6

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ARMS - UPB > \$350K

ARM \$148,738,410

Detailed Report

Range of Months Remaining to Scheduled Maturity

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
301 - 360	\$148,738,410	363	100.00	\$409,748	6.758	359.50	604	80.6
	\$148,738,410	363	100.00	\$409,748	6.758	359.50	604	80.6

Collateral Grouped by Document Type

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
FULL	\$91,373,716	221	61.43	\$413,456	6.652	359.47	597	81.5
STATED INCOME	\$57,364,694	142	38.57	\$403,977	6.926	359.55	615	79.1
	\$148,738,410	363	100.00	\$409,748	6.758	359.50	604	80.6

Collateral Grouped by FICO

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
761 - 780	\$359,652	1	0.24	\$359,652	6.150	359.00	763	80.0
721 - 740	\$355,600	1	0.24	\$355,600	4.990	360.00	730	80.0
701 - 720	\$2,766,046	7	1.86	\$395,149	6.206	360.00	710	77.0
681 - 700	\$3,095,000	7	2.08	\$442,143	6.456	359.74	690	80.8
661 - 680	\$3,608,608	9	2.43	\$400,956	6.381	359.19	668	76.4
641 - 660	\$8,664,648	21	5.83	\$412,602	6.656	359.50	650	80.3
621 - 640	\$24,842,876	59	16.70	\$421,066	6.682	359.52	630	83.3
601 - 620	\$40,059,615	98	26.93	\$408,772	6.620	359.49	611	81.6
581 - 600	\$26,926,971	65	18.10	\$414,261	6.772	359.45	591	80.9
561 - 580	\$18,939,805	47	12.73	\$402,975	7.020	359.47	570	80.3
541 - 560	\$9,655,317	24	6.49	\$402,305	6.834	359.59	552	78.5
521 - 540	\$6,398,906	16	4.30	\$399,932	7.666	359.50	530	75.6
501 - 520	\$3,065,366	8	2.06	\$383,171	7.109	359.49	511	70.4
	\$148,738,410	363	100.00	\$409,748	6.758	359.50	604	80.6

Grade

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
A	\$124,529,254	306	83.72	\$406,958	6.760	359.48	608	81.7
A-	\$13,502,046	31	9.08	\$435,550	6.730	359.60	599	75.8
B	\$7,992,665	19	5.37	\$420,667	6.657	359.80	559	74.3
C	\$2,714,444	7	1.82	\$387,778	7.111	359.28	557	72.4
	\$148,738,410	363	100.00	\$409,748	6.758	359.50	604	80.6

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ARMS - UPB > \$350K

ARM \$148,738,410

Detailed Report

Collateral Grouped by Prepayment Penalty Months									
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV	
0	\$38,738,882	96	26.04	\$403,530	7.190	359.48	606	81.6	
12	\$7,815,946	20	5.25	\$390,797	6.822	359.65	612	80.3	
24	\$11,579,299	29	7.79	\$399,286	6.841	359.19	602	81.4	
36	\$90,604,282	218	60.92	\$415,616	6.557	359.54	602	80.1	
	\$148,738,410	363	100.00	\$409,748	6.758	359.50	604	80.6	

Range of Months to Roll (Excludes 0 Fixed Rate Mortgages)									
DESCRIPTION	WA MTR	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0 - 6	5	\$370,167	1	0.25	\$370,167	5.150	359.00	577	85.0
19 - 24	23	\$8,849,891	22	5.95	\$402,268	6.932	358.90	608	81.8
32 - 37	36	\$139,518,352	340	93.80	\$410,348	6.751	359.54	603	80.5
		\$148,738,410	363	100.00	\$409,748	6.758	359.50	604	80.6

Range of Margin (Excludes 0 Fixed Rate Mortgages)									
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV	
3.001 - 4.000	\$795,600	2	0.53	\$397,800	4.830	360.00	662	80.0	
4.001 - 5.000	\$16,059,342	38	10.80	\$422,614	5.784	359.73	622	77.2	
5.001 - 6.000	\$60,371,412	144	40.59	\$419,246	6.434	359.62	605	78.3	
6.001 - 7.000	\$44,192,225	111	29.71	\$398,128	7.023	359.40	600	82.4	
7.001 - 8.000	\$21,691,938	54	14.58	\$401,703	7.590	359.23	598	85.0	
8.001 - 9.000	\$4,817,372	12	3.24	\$401,448	7.853	359.35	585	83.7	
9.001 - 10.000	\$810,520	2	0.54	\$405,260	8.829	358.94	551	79.9	
6.175	\$148,738,410	363	100.00	\$409,748	6.758	359.50	604	80.6	

Range of Maximum Rates (Excludes 0 Fixed Rate Mortgages)									
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV	
11.001 - 11.500	\$998,327	1	0.67	\$998,327	5.125	359.00	633	56.6	
11.501 - 12.000	\$1,672,323	4	1.12	\$418,081	5.406	358.95	665	78.8	
12.001 - 12.500	\$6,504,604	16	4.37	\$406,538	5.711	359.44	608	79.6	
12.501 - 13.000	\$32,197,856	78	21.65	\$412,793	5.995	359.69	617	78.0	
13.001 - 13.500	\$35,512,929	86	23.88	\$412,941	6.435	359.53	605	78.2	
13.501 - 14.000	\$31,119,995	77	20.92	\$404,156	6.956	359.48	600	82.3	
14.001 - 14.500	\$17,216,425	44	11.57	\$391,282	7.377	359.33	601	84.1	
14.501 - 15.000	\$15,190,866	37	10.21	\$410,564	7.791	359.52	584	82.5	

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ARMS - UPB > \$350K

ARM \$148,738,410

Detailed Report

Range of Maximum Rates									(Excludes 0 Fixed Rate Mortgages)
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV	
15.001 - 15.500	\$6,607,661	16	4.44	\$412,979	8.379	359.23	579	87.2	
15.501 - 16.000	\$1,717,425	4	1.15	\$429,356	8.790	359.27	585	88.9	
13.628	\$148,738,410	363	100.00	\$409,748	6.758	359.50	604	80.6	

Initial Periodic Rate Cap									(Excludes 0 Fixed Rate Mortgages)
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV	
1.000	\$370,167	1	0.25	\$370,167	5.150	359.00	577	85.0	
1.500	\$125,515,469	306	84.39	\$410,181	6.702	359.62	603	80.4	
2.000	\$1,199,428	3	0.81	\$399,809	7.041	358.67	627	76.6	
3.000	\$21,653,345	53	14.56	\$408,554	7.097	358.88	604	81.6	
	\$148,738,410	363	100.00	\$409,748	6.758	359.50	604	80.6	

Subsequent Periodic Rate Cap									(Excludes 0 Fixed Rate Mortgages)
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV	
1.000	\$21,378,641	52	14.37	\$411,128	7.077	358.88	607	81.5	
1.500	\$127,359,768	311	85.63	\$409,517	6.704	359.60	603	80.4	
	\$148,738,410	363	100.00	\$409,748	6.758	359.50	604	80.6	

Range of Lifetime Rate Floor									(Excludes 0 Fixed Rate Mortgages)
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV	
4.001 - 5.000	\$795,600	2	0.53	\$397,800	4.830	360.00	662	80.0	
5.001 - 6.000	\$33,797,136	80	22.72	\$422,464	5.790	359.70	618	76.8	
6.001 - 7.000	\$64,178,063	157	43.15	\$408,777	6.546	359.51	604	79.9	
7.001 - 8.000	\$40,027,696	100	26.91	\$400,277	7.552	359.38	596	83.6	
8.001 - 9.000	\$9,019,394	22	6.06	\$409,972	8.402	359.23	583	86.9	
9.001 - 10.000	\$920,520	2	0.62	\$460,260	8.141	359.06	535	77.0	
	\$148,738,410	363	100.00	\$409,748	6.758	359.50	604	80.6	

Next Interest Adjustment Date									(Excludes 0 Fixed Rate Mortgages)
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV	
04/05	\$370,167	1	0.25	\$370,167	5.150	359.00	577	85.0	
08/06	\$400,000	1	0.27	\$400,000	7.000	357.00	560	80.0	

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ARMS - UPB > \$350K

ARM \$148,738,410

Detailed Report

DESCRIPTION	Next Interest Adjustment Date				(Excludes 0 Fixed Rate Mortgages)			
	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
09/06	\$2,328,782	6	1.57	\$388,130	6.838	358.00	627	86.3
10/06	\$3,909,609	10	2.63	\$390,961	7.050	359.00	611	80.0
11/06	\$2,211,500	5	1.49	\$442,300	6.808	360.00	591	80.4
08/07	\$899,950	2	0.61	\$449,975	6.750	357.00	618	71.6
09/07	\$8,091,884	20	5.44	\$404,594	7.449	358.00	596	85.0
10/07	\$45,659,156	112	30.70	\$407,671	6.854	359.01	602	80.7
11/07	\$84,867,361	206	57.06	\$411,977	6.630	360.00	605	80.0
	\$148,738,410	363	100.00	\$409,748	6.758	359.50	604	80.6

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Exhibit 99.13

COMPUTATIONAL MATERIALS
PREPARED BY COUNTRYWIDE SECURITIES CORPORATION

for

CWABS, INC.

CWABS, Inc.
Asset Backed Certificates,
Series 2004-12



Fixed - UPB > \$350K

Fixed \$25,899,983

Detailed Report

Summary of Loans in Statistical Calculation Pool (As of Calculation Date)

Range

Total Number of Loans	61	
Total Outstanding Balance	\$25,899,983	
Average Loan Balance	\$424,590	\$356,000 to \$654,878
WA Mortgage Rate	6.662%	5.700% to 8.675%
Net WAC	6.153%	5.191% to 8.160%
WA Original Term (months)	348	180 to 360
WA Remaining Term (months)	348	178 to 360
WA LTV	72.62%	37.21% to 90.00%
Percentage of Pool with CLTV > 100%	0.00%	
WA FICO	609	
Secured by (% of pool)		
1st Liens	100.00%	
2nd Liens	0.00%	
Prepayment Penalty at Loan Orig (% of all loans)	87.57%	

<u>Top 5 States:</u>		<u>Top 5 Prop:</u>		<u>Doc Types:</u>		<u>Purpose Codes</u>		<u>Occ Codes</u>		<u>Grades</u>		<u>Orig PP Term</u>	
CA	64.41%	SFR	84.83%	FULL	71.43%	RCO	85.76%	OO	96.72%	A	82.57%	0	12.43%
NY	6.40%	PUD	13.45%	STATED	28.57%	PUR	7.92%	2H	1.71%	A-	8.73%	12	5.91%
HI	4.94%	3 FAM	1.73%			RNC	6.31%	INV	1.57%	B	5.01%	24	4.62%
NV	4.77%									C	3.68%	36	26.46%
AZ	3.37%											60	50.59%

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Fixed - UPB > \$350K

Fixed \$25,899,983

Detailed Report

Program								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
15Yr Fixed	\$1,716,225	4	6.63	\$429,056	6.566	179.50	594	74.0
30Yr Fixed	\$18,527,980	44	71.54	\$421,090	6.657	359.80	609	73.2
30Yr Fixed - CC	\$1,826,778	4	7.05	\$456,695	6.979	359.22	648	65.4
30Yr Fixed - IO	\$3,829,000	9	14.78	\$425,444	6.576	359.78	597	72.6
	\$25,899,983	61	100.00	\$424,590	6.662	347.81	609	72.6

Original Term								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Fixed 180	\$1,716,225	4	6.63	\$429,056	6.566	179.50	594	74.0
Fixed 360	\$24,183,759	57	93.37	\$424,276	6.669	359.76	610	72.5
	\$25,899,983	61	100.00	\$424,590	6.662	347.81	609	72.6

Range of Current Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$350,000.01 - \$400,000.00	\$9,820,851	26	37.92	\$377,725	6.703	353.07	596	71.6
\$400,000.01 - \$450,000.00	\$8,086,176	19	31.22	\$425,588	6.669	340.77	621	79.5
\$450,000.01 - \$500,000.00	\$6,760,078	14	26.10	\$482,863	6.647	346.48	612	65.9
\$550,000.01 - \$600,000.00	\$578,000	1	2.23	\$578,000	6.500	360.00	657	85.0
\$650,000.01 - \$700,000.00	\$654,878	1	2.53	\$654,878	6.250	359.00	590	61.0
	\$25,899,983	61	100.00	\$424,590	6.662	347.81	609	72.6

State								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Arizona	\$871,664	2	3.37	\$435,832	6.385	359.57	638	73.5
California	\$16,682,895	39	64.41	\$427,767	6.584	355.79	609	72.3
Florida	\$480,000	1	1.85	\$480,000	6.500	360.00	580	37.2
Hawaii	\$1,280,600	3	4.94	\$426,867	6.885	360.00	622	86.1
Massachusetts	\$740,000	2	2.86	\$370,000	6.250	360.00	619	54.0
Mississippi	\$500,000	1	1.93	\$500,000	6.875	180.00	563	57.5
Nevada	\$1,234,300	3	4.77	\$411,433	6.879	360.00	621	70.4
New Jersey	\$360,000	1	1.39	\$360,000	6.500	360.00	634	77.9
New York	\$1,658,000	4	6.40	\$414,500	7.380	313.86	584	80.2
Oregon	\$395,000	1	1.53	\$395,000	6.500	360.00	609	76.8
Tennessee	\$428,000	1	1.65	\$428,000	6.500	359.00	613	80.0
Virginia	\$840,200	2	3.24	\$420,100	6.877	360.00	625	78.1

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Fixed - UPB > \$350K
Fixed \$25,899,983

Detailed Report

State								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Washington	\$429,325	1	1.66	\$429,325	7.250	178.00	612	83.9
	\$25,899,983	61	100.00	\$424,590	6.662	347.81	609	72.6

Loan-to-Value Ratios								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
<= 50.00	\$860,000	2	3.32	\$430,000	6.390	360.00	579	40.5
50.01 - 55.00	\$365,000	1	1.41	\$365,000	6.750	360.00	600	52.1
55.01 - 60.00	\$1,819,590	4	7.03	\$454,898	6.763	310.26	564	58.4
60.01 - 65.00	\$3,996,982	9	15.43	\$444,109	6.485	359.62	600	61.9
65.01 - 70.00	\$3,406,054	8	13.15	\$425,757	6.732	340.42	603	68.1
70.01 - 75.00	\$3,806,664	9	14.70	\$422,963	6.915	359.90	592	72.8
75.01 - 80.00	\$6,457,438	16	24.93	\$403,590	6.592	359.77	619	79.1
80.01 - 85.00	\$1,414,956	3	5.46	\$471,652	6.728	304.49	626	84.7
85.01 - 90.00	\$3,773,300	9	14.57	\$419,256	6.629	339.73	648	88.4
	\$25,899,983	61	100.00	\$424,590	6.662	347.81	609	72.6

Range of Current Gross Coupon								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
5.501 - 6.000	\$1,937,900	5	7.48	\$387,580	5.920	326.18	631	75.9
6.001 - 6.500	\$12,298,895	28	47.49	\$439,246	6.392	353.50	620	73.4
6.501 - 7.000	\$8,407,864	20	32.46	\$420,393	6.814	349.05	597	68.2
7.001 - 7.500	\$833,325	2	3.22	\$416,662	7.141	266.23	612	82.0
7.501 - 8.000	\$2,037,000	5	7.86	\$407,400	7.795	360.00	585	79.0
8.501 - 9.000	\$385,000	1	1.49	\$385,000	8.675	360.00	550	73.3
	\$25,899,983	61	100.00	\$424,590	6.662	347.81	609	72.6

Property Type								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
SFR	\$21,970,183	52	84.83	\$422,504	6.677	345.63	608	72.0
PUD	\$3,482,500	8	13.45	\$435,313	6.588	360.00	607	74.5
3 FAM	\$447,300	1	1.73	\$447,300	6.500	360.00	695	90.0
	\$25,899,983	61	100.00	\$424,590	6.662	347.81	609	72.6

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Fixed - UPB > \$350K Fixed \$25,899,983

Detailed Report

Purpose								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
RCO	\$22,213,114	52	85.76	\$427,175	6.688	345.86	605	71.2
PUR	\$2,052,220	5	7.92	\$410,444	6.503	360.00	651	84.2
RNC	\$1,634,649	4	6.31	\$408,662	6.501	359.09	607	77.6
	\$25,899,983	61	100.00	\$424,590	6.662	347.81	609	72.6

Occupancy								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
OO	\$25,050,552	59	96.72	\$424,586	6.663	347.42	609	72.6
2H	\$441,800	1	1.71	\$441,800	6.750	360.00	627	61.9
INV	\$407,631	1	1.57	\$407,631	6.500	359.00	596	85.0
	\$25,899,983	61	100.00	\$424,590	6.662	347.81	609	72.6

Range of Months Remaining to Scheduled Maturity								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
121 - 180	\$1,716,225	4	6.63	\$429,056	6.566	179.50	594	74.0
301 - 360	\$24,183,759	57	93.37	\$424,276	6.669	359.76	610	72.5
	\$25,899,983	61	100.00	\$424,590	6.662	347.81	609	72.6

Collateral Grouped by Document Type								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
FULL	\$18,500,283	43	71.43	\$430,239	6.628	351.32	614	75.3
STATED INCOME	\$7,399,700	18	28.57	\$411,094	6.747	339.03	597	66.0
	\$25,899,983	61	100.00	\$424,590	6.662	347.81	609	72.6

Collateral Grouped by FICO								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
681 - 700	\$1,797,904	4	6.94	\$449,476	6.416	359.74	687	81.6
661 - 680	\$1,724,584	4	6.66	\$431,146	6.331	359.73	672	74.1
641 - 660	\$1,743,000	4	6.73	\$435,750	6.481	360.00	654	80.8
621 - 640	\$4,910,493	12	18.96	\$409,208	6.614	359.60	628	75.8
601 - 620	\$4,746,625	11	18.33	\$431,511	6.781	327.33	611	78.3
581 - 600	\$3,465,273	8	13.38	\$433,159	6.338	340.67	594	69.1

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Fixed - UPB > \$350K
Fixed \$25,899,983

Detailed Report

Collateral Grouped by FICO								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
561 - 580	\$3,898,000	9	15.05	\$433,111	6.670	336.91	574	60.6
541 - 560	\$1,971,105	5	7.61	\$394,221	7.624	359.63	552	70.4
521 - 540	\$1,643,000	4	6.34	\$410,750	6.776	360.00	533	65.3
	\$25,899,983	61	100.00	\$424,590	6.662	347.81	609	72.6

Grade								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
A	\$21,385,693	51	82.57	\$419,327	6.611	349.49	617	75.1
A-	\$2,262,000	5	8.73	\$452,400	6.865	320.04	572	57.5
B	\$1,298,290	3	5.01	\$432,763	6.798	359.62	567	60.7
C	\$954,000	2	3.68	\$477,000	7.142	360.00	574	69.2
	\$25,899,983	61	100.00	\$424,590	6.662	347.81	609	72.6

Collateral Grouped by Prepayment Penalty Months								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0	\$3,219,364	8	12.43	\$402,420	6.683	336.12	598	78.4
12	\$1,530,000	4	5.91	\$382,500	7.257	360.00	606	68.4
24	\$1,195,665	3	4.62	\$398,555	6.835	359.68	597	69.3
36	\$6,853,035	15	26.46	\$456,869	6.602	334.84	612	67.6
60	\$13,101,920	31	50.59	\$422,643	6.603	354.97	612	74.6
	\$25,899,983	61	100.00	\$424,590	6.662	347.81	609	72.6

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Exhibit 99.14

COMPUTATIONAL MATERIALS
PREPARED BY COUNTRYWIDE SECURITIES CORPORATION

for

CWABS, INC.

CWABS, Inc.
Asset Backed Certificates,
Series 2004-12



ARMS - UPB > \$500K

ARM \$8,860,164

Detailed Report

Summary of Loans in Statistical Calculation Pool (As of Calculation Date)

Range

Total Number of Loans	15	
Total Outstanding Balance	\$8,860,164	
Average Loan Balance	\$590,678	\$505,000 to \$998,327
WA Mortgage Rate	6.200%	5.125% to 8.000%
Net WAC	5.691%	4.515% to 7.491%
ARM Characteristics		
WA Gross Margin	5.461%	4.875% to 6.250%
WA Months to First Roll	36	35 to 36
WA First Periodic Cap	1.669%	1.500% to 3.000%
WA Subsequent Periodic Cap	1.444%	1.000% to 1.500%
WA Lifetime Cap	13.087%	11.125% to 15.000%
WA Lifetime Floor	6.200%	5.125% to 8.000%
WA Original Term (months)	360	360 to 360
WA Remaining Term (months)	360	359 to 360
WA LTV	74.95%	56.61% to 89.92%
Percentage of Pool with CLTV > 100%	0.00%	
WA FICO	614	
Secured by (% of pool)	1st Liens	100.00%
	2nd Liens	0.00%
Prepayment Penalty at Loan Orig (% of all loans)		81.09%

Top 5 States:		Top 5 Prop:		Doc Types:		Purpose Codes		Occ Codes		Grades		Orig PP Term	
CA	48.85%	SFR	69.65%	FULL	81.47%	RCO	100.00	OO	100.00	A	77.04%	0	18.91%
NV	12.92%	PUD	30.35%	STATED	18.53%					A-	22.96%	36	81.09%
SC	11.27%												
OH	8.25%												
HI	6.48%												

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ARMS - UPB > \$500K

ARM \$8,860,164

Detailed Report

Program								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
3/27 LIB6M	\$4,428,664	7	49.98	\$632,666	5.719	359.65	635	72.2
3/27 LIB6M - IO	\$4,431,500	8	50.02	\$553,938	6.681	359.77	592	77.7
	\$8,860,164	15	100.00	\$590,678	6.200	359.71	614	75.0

Original Term								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
ARM 360	\$8,860,164	15	100.00	\$590,678	6.200	359.71	614	75.0
	\$8,860,164	15	100.00	\$590,678	6.200	359.71	614	75.0

Range of Current Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$500,000.01 - \$550,000.00	\$3,678,250	7	41.51	\$525,464	6.673	359.72	589	77.6
\$550,000.01 - \$600,000.00	\$2,832,338	5	31.97	\$566,468	5.959	359.80	636	76.2
\$600,000.01 - \$650,000.00	\$620,000	1	7.00	\$620,000	5.875	360.00	644	83.2
\$700,000.01 - \$750,000.00	\$731,250	1	8.25	\$731,250	6.500	360.00	598	75.0
> \$900,000.00	\$998,327	1	11.27	\$998,327	5.125	359.00	633	56.6
	\$8,860,164	15	100.00	\$590,678	6.200	359.71	614	75.0

State								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
California	\$4,328,438	8	48.85	\$541,055	6.471	359.64	602	76.9
Florida	\$531,250	1	6.00	\$531,250	6.650	360.00	562	84.3
Hawaii	\$574,400	1	6.48	\$574,400	5.875	360.00	699	80.0
Nevada	\$1,145,000	2	12.92	\$572,500	6.034	360.00	629	72.1
New Jersey	\$551,500	1	6.22	\$551,500	5.875	360.00	619	84.8
Ohio	\$731,250	1	8.25	\$731,250	6.500	360.00	598	75.0
South Carolina	\$998,327	1	11.27	\$998,327	5.125	359.00	633	56.6
	\$8,860,164	15	100.00	\$590,678	6.200	359.71	614	75.0

Loan-to-Value Ratios								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
55.01 - 60.00	\$1,536,327	2	17.34	\$768,163	5.388	359.35	623	57.7

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ARMS - UPB > \$500K

ARM \$8,860,164

Detailed Report

Loan-to-Value Ratios

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
60.01 - 65.00	\$560,000	1	6.32	\$560,000	6.200	360.00	618	64.7
65.01 - 70.00	\$505,000	1	5.70	\$505,000	5.875	359.00	591	68.2
70.01 - 75.00	\$1,292,688	2	14.59	\$646,344	6.272	359.57	601	73.7
75.01 - 80.00	\$2,187,400	4	24.69	\$546,850	6.235	359.77	635	79.7
80.01 - 85.00	\$2,252,750	4	25.43	\$563,188	6.577	360.00	604	83.3
85.01 - 90.00	\$526,000	1	5.94	\$526,000	6.950	360.00	590	89.9
	\$8,860,164	15	100.00	\$590,678	6.200	359.71	614	75.0

Range of Current Gross Coupon

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
5.001 - 5.500	\$998,327	1	11.27	\$998,327	5.125	359.00	633	56.6
5.501 - 6.000	\$3,935,338	7	44.42	\$562,191	5.889	359.73	630	75.6
6.001 - 6.500	\$1,799,250	3	20.31	\$599,750	6.407	359.72	595	73.2
6.501 - 7.000	\$1,577,250	3	17.80	\$525,750	6.793	360.00	593	84.8
7.501 - 8.000	\$550,000	1	6.21	\$550,000	8.000	360.00	584	80.9
	\$8,860,164	15	100.00	\$590,678	6.200	359.71	614	75.0

Property Type

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
SFR	\$6,170,914	10	69.65	\$617,091	6.194	359.75	621	74.8
PUD	\$2,689,250	5	30.35	\$537,850	6.214	359.62	596	75.3
	\$8,860,164	15	100.00	\$590,678	6.200	359.71	614	75.0

Purpose

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
RCO	\$8,860,164	15	100.00	\$590,678	6.200	359.71	614	75.0
	\$8,860,164	15	100.00	\$590,678	6.200	359.71	614	75.0

Occupancy

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
OO	\$8,860,164	15	100.00	\$590,678	6.200	359.71	614	75.0

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ARMS - UPB > \$500K

ARM \$8,860,164

Detailed Report

Occupancy								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
	\$8,860,164	15	100.00	\$590,678	6.200	359.71	614	75.0

Range of Months Remaining to Scheduled Maturity								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
301 - 360	\$8,860,164	15	100.00	\$590,678	6.200	359.71	614	75.0
	\$8,860,164	15	100.00	\$590,678	6.200	359.71	614	75.0

Collateral Grouped by Document Type								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
FULL	\$7,218,727	12	81.47	\$601,561	6.176	359.72	613	75.6
STATED INCOME	\$1,641,438	3	18.53	\$547,146	6.307	359.66	616	72.1
	\$8,860,164	15	100.00	\$590,678	6.200	359.71	614	75.0

Collateral Grouped by FICO								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
681 - 700	\$574,400	1	6.48	\$574,400	5.875	360.00	699	80.0
641 - 660	\$620,000	1	7.00	\$620,000	5.875	360.00	644	83.2
621 - 640	\$2,103,327	3	23.74	\$701,109	5.743	359.53	634	68.6
601 - 620	\$2,210,938	4	24.95	\$552,734	5.983	359.75	611	70.4
581 - 600	\$2,312,250	4	26.10	\$578,063	6.823	359.78	591	78.3
561 - 580	\$1,039,250	2	11.73	\$519,625	6.577	359.51	563	82.2
	\$8,860,164	15	100.00	\$590,678	6.200	359.71	614	75.0

Grade								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
A	\$6,825,588	12	77.04	\$568,799	6.346	359.84	617	77.4
A-	\$2,034,577	3	22.96	\$678,192	5.709	359.26	604	66.7
	\$8,860,164	15	100.00	\$590,678	6.200	359.71	614	75.0

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ARMS - UPB > \$500K

ARM \$8,860,164

Detailed Report

Collateral Grouped by Prepayment Penalty Months

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0	\$1,675,900	3	18.91	\$558,633	6.572	360.00	635	81.9
36	\$7,184,264	12	81.09	\$598,689	6.113	359.64	609	73.3
	\$8,860,164	15	100.00	\$590,678	6.200	359.71	614	75.0

Range of Months to Roll

(Excludes 0 Fixed Rate Mortgages)

DESCRIPTION	WA MTR	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
32 - 37	36	\$8,860,164	15	100.00	\$590,678	6.200	359.71	614	75.0
		\$8,860,164	15	100.00	\$590,678	6.200	359.71	614	75.0

Range of Margin

(Excludes 0 Fixed Rate Mortgages)

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
4.001 - 5.000	\$1,684,438	3	19.01	\$561,479	5.908	359.67	617	70.6
5.001 - 6.000	\$6,624,227	11	74.76	\$602,202	6.301	359.70	613	75.2
6.001 - 7.000	\$551,500	1	6.22	\$551,500	5.875	360.00	619	84.8
5.461	\$8,860,164	15	100.00	\$590,678	6.200	359.71	614	75.0

Range of Maximum Rates

(Excludes 0 Fixed Rate Mortgages)

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
11.001 - 11.500	\$998,327	1	11.27	\$998,327	5.125	359.00	633	56.6
12.501 - 13.000	\$3,935,338	7	44.42	\$562,191	5.889	359.73	630	75.6
13.001 - 13.500	\$1,799,250	3	20.31	\$599,750	6.407	359.72	595	73.2
13.501 - 14.000	\$1,577,250	3	17.80	\$525,750	6.793	360.00	593	84.8
14.501 - 15.000	\$550,000	1	6.21	\$550,000	8.000	360.00	584	80.9
13.087	\$8,860,164	15	100.00	\$590,678	6.200	359.71	614	75.0

Initial Periodic Rate Cap

(Excludes 0 Fixed Rate Mortgages)

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
1.500	\$7,861,838	14	88.73	\$561,560	6.337	359.80	611	77.3
3.000	\$998,327	1	11.27	\$998,327	5.125	359.00	633	56.6
	\$8,860,164	15	100.00	\$590,678	6.200	359.71	614	75.0

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ARMS - UPB > \$500K

ARM \$8,860,164

Detailed Report

Subsequent Periodic Rate Cap (Excludes 0 Fixed Rate Mortgages)								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
1.000	\$998,327	1	11.27	\$998,327	5.125	359.00	633	56.6
1.500	\$7,861,838	14	88.73	\$561,560	6.337	359.80	611	77.3
	\$8,860,164	15	100.00	\$590,678	6.200	359.71	614	75.0

Range of Lifetime Rate Cap (Excludes 0 Fixed Rate Mortgages)								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
5.001 - 6.000	\$4,933,664	8	55.68	\$616,708	5.735	359.58	631	71.8
6.001 - 7.000	\$3,376,500	6	38.11	\$562,750	6.587	359.85	594	78.6
7.001 - 8.000	\$550,000	1	6.21	\$550,000	8.000	360.00	584	80.9
	\$8,860,164	15	100.00	\$590,678	6.200	359.71	614	75.0

Next Interest Adjustment Date (Excludes 0 Fixed Rate Mortgages)								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
10/07	\$2,572,764	4	29.04	\$643,191	5.729	359.00	605	66.9
11/07	\$6,287,400	11	70.96	\$571,582	6.393	360.00	617	78.3
	\$8,860,164	15	100.00	\$590,678	6.200	359.71	614	75.0

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Exhibit 99.15

COMPUTATIONAL MATERIALS
PREPARED BY COUNTRYWIDE SECURITIES CORPORATION

for

CWABS, INC.

CWABS, Inc.
Asset Backed Certificates,
Series 2004-12



Countrywide[®]

SECURITIES CORPORATION

A Countrywide Capital Markets Company

Computational Materials For

Countrywide Asset-Backed Certificates, Series 2004-12

Fixed - UPB > \$500K

Fixed \$1,232,878

Detailed Report

Summary of Loans in Statistical Calculation Pool (As of Calculation Date)

Range

Total Number of Loans	2	
Total Outstanding Balance	\$1,232,878	
Average Loan Balance	\$616,439	\$578,000 to \$654,878
WA Mortgage Rate	6.367%	6.250% to 6.500%
Net WAC	5.859%	5.741% to 5.991%
WA Original Term (months)	360	360 to 360
WA Remaining Term (months)	359	359 to 360
WALTV	72.24%	60.98% to 85.00%
Percentage of Pool with CLTV > 100%	0.00%	
WA FICO	621	
Secured by (% of pool)		
1st Liens	100.00%	
2nd Liens	0.00%	
Prepayment Penalty at Loan Orig (% of all loans)	100.00%	

<u>Top 5 States:</u>		<u>Top 5 Prop:</u>		<u>Doc Types:</u>		<u>Purpose Codes</u>		<u>Occ Codes</u>		<u>Grades</u>		<u>Orig PP Term</u>	
CA	100.00	SFR	53.12%	FULL	100.00	RCO	100.00	OO	100.00	A	100.00	36	100.00
		PUD	46.88%										

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SECURITIES CORPORATION
A Countrywide Capital Markets Company

Computational Materials For

Countrywide Asset-Backed Certificates, Series 2004-12

Fixed - UPB > \$500K

Fixed \$1,232,878

Detailed Report

Program								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
30Yr Fixed	\$1,232,878	2	100.00	\$616,439	6.367	359.47	621	72.2
	\$1,232,878	2	100.00	\$616,439	6.367	359.47	621	72.2

Original Term								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Fixed 360	\$1,232,878	2	100.00	\$616,439	6.367	359.47	621	72.2
	\$1,232,878	2	100.00	\$616,439	6.367	359.47	621	72.2

Range of Current Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$550,000.01 - \$600,000.00	\$578,000	1	46.88	\$578,000	6.500	360.00	657	85.0
\$650,000.01 - \$700,000.00	\$654,878	1	53.12	\$654,878	6.250	359.00	590	61.0
	\$1,232,878	2	100.00	\$616,439	6.367	359.47	621	72.2

State								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
California	\$1,232,878	2	100.00	\$616,439	6.367	359.47	621	72.2
	\$1,232,878	2	100.00	\$616,439	6.367	359.47	621	72.2

Loan-to-Value Ratios								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
60.01 - 65.00	\$654,878	1	53.12	\$654,878	6.250	359.00	590	61.0
80.01 - 85.00	\$578,000	1	46.88	\$578,000	6.500	360.00	657	85.0
	\$1,232,878	2	100.00	\$616,439	6.367	359.47	621	72.2

Range of Current Gross Coupon								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
6.001 - 6.500	\$1,232,878	2	100.00	\$616,439	6.367	359.47	621	72.2

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Fixed - UPB > \$500K
Fixed \$1,232,878

Detailed Report

Range of Current Gross Coupon								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
	\$1,232,878	2	100.00	\$616,439	6.367	359.47	621	72.2

Property Type								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
SFR	\$654,878	1	53.12	\$654,878	6.250	359.00	590	61.0
PUD	\$578,000	1	46.88	\$578,000	6.500	360.00	657	85.0
	\$1,232,878	2	100.00	\$616,439	6.367	359.47	621	72.2

Purpose								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
RCO	\$1,232,878	2	100.00	\$616,439	6.367	359.47	621	72.2
	\$1,232,878	2	100.00	\$616,439	6.367	359.47	621	72.2

Occupancy								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
OO	\$1,232,878	2	100.00	\$616,439	6.367	359.47	621	72.2
	\$1,232,878	2	100.00	\$616,439	6.367	359.47	621	72.2

Range of Months Remaining to Scheduled Maturity								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
301 - 360	\$1,232,878	2	100.00	\$616,439	6.367	359.47	621	72.2
	\$1,232,878	2	100.00	\$616,439	6.367	359.47	621	72.2

Collateral Grouped by Document Type								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
FULL	\$1,232,878	2	100.00	\$616,439	6.367	359.47	621	72.2
	\$1,232,878	2	100.00	\$616,439	6.367	359.47	621	72.2

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Fixed - UPB > \$500K

Fixed \$1,232,878

Detailed Report

Collateral Grouped by FICO								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
641 - 660	\$578,000	1	46.88	\$578,000	6.500	360.00	657	85.0
581 - 600	\$654,878	1	53.12	\$654,878	6.250	359.00	590	61.0
	\$1,232,878	2	100.00	\$616,439	6.367	359.47	621	72.2

Grade								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
A	\$1,232,878	2	100.00	\$616,439	6.367	359.47	621	72.2
	\$1,232,878	2	100.00	\$616,439	6.367	359.47	621	72.2

Collateral Grouped by Prepayment Penalty Months								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
36	\$1,232,878	2	100.00	\$616,439	6.367	359.47	621	72.2
	\$1,232,878	2	100.00	\$616,439	6.367	359.47	621	72.2

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Exhibit 99.16

COMPUTATIONAL MATERIALS
PREPARED BY COUNTRYWIDE SECURITIES CORPORATION

for

CWABS, INC.

CWABS, Inc.
Asset Backed Certificates,
Series 2004-12



ARMS - LTV 95.01-100.00

ARM \$33,360,037

Detailed Report

Summary of Loans in Statistical Calculation Pool
(As of Calculation Date)

Range

Total Number of Loans	220	
Total Outstanding Balance	\$33,360,037	
Average Loan Balance	\$151,637	\$58,500 to \$398,000
WA Mortgage Rate	8.157%	6.000% to 11.750%
Net WAC	7.648%	5.491% to 11.241%
ARM Characteristics		
WA Gross Margin	7.960%	5.610% to 10.990%
WA Months to First Roll	33	4 to 36
WA First Periodic Cap	2.110%	1.000% to 3.000%
WA Subsequent Periodic Cap	1.301%	1.000% to 1.500%
WA Lifetime Cap	14.770%	12.625% to 18.750%
WA Lifetime Floor	8.130%	2.240% to 14.990%
WA Original Term (months)	360	360 to 360
WA Remaining Term (months)	359	355 to 360
WA LTV	99.74%	95.00% to 100.00%
Percentage of Pool with CLTV > 100%	0.00%	
WA FICO	617	
Secured by (% of pool)	1st Liens	100.00%
	2nd Liens	0.00%
Prepayment Penalty at Loan Orig (% of all loans)		65.75%

<u>Top 5 States:</u>		<u>Top 5 Prop:</u>		<u>Doc Types:</u>		<u>Purpose Codes</u>		<u>Occ Codes</u>		<u>Grades</u>		<u>Orig PP Term</u>	
FL	9.71%	SFR	75.86%	FULL	94.91%	PUR	79.27%	OO	100.00	A	97.84%	0	34.25%
GA	9.71%	PUD	18.78%	STATED	5.09%	RCO	17.54%			A-	1.11%	12	2.94%
TX	6.59%	CND	3.30%			RNC	3.19%			B	1.05%	24	10.11%
NC	5.72%	2 FAM	1.59%									36	52.70%
TN	5.51%	CNDP	0.46%										

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ARMS - LTV 95.01-100.00

ARM \$33,360,037

Detailed Report

Program								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
30Y LIB6M	\$95,352	1	0.29	\$95,352	7.300	358.00	628	100.0
2/28 LIB6M	\$4,969,500	31	14.90	\$160,306	7.932	358.22	622	99.8
2/28 LIB6M - IO	\$903,500	4	2.71	\$225,875	7.555	358.36	627	100.0
3/27 LIB6M	\$22,475,410	155	67.37	\$145,003	8.190	359.30	615	99.7
3/27 LIB6M - IO	\$4,916,275	29	14.74	\$169,527	8.362	359.16	617	99.8
	\$33,360,037	220	100.00	\$151,637	8.157	359.09	617	99.7

Original Term								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
ARM 360	\$33,360,037	220	100.00	\$151,637	8.157	359.09	617	99.7
	\$33,360,037	220	100.00	\$151,637	8.157	359.09	617	99.7

Range of Current Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$50,000.01 - \$75,000.00	\$754,221	11	2.26	\$68,566	9.151	359.14	618	100.0
\$75,000.01 - \$100,000.00	\$3,460,168	39	10.37	\$88,722	8.818	359.39	609	99.9
\$100,000.01 - \$150,000.00	\$10,738,867	87	32.19	\$123,435	8.293	359.23	616	99.7
\$150,000.01 - \$200,000.00	\$7,356,031	43	22.05	\$171,070	7.914	359.24	617	99.6
\$200,000.01 - \$250,000.00	\$3,633,753	16	10.89	\$227,110	7.715	358.71	615	100.0
\$250,000.01 - \$300,000.00	\$3,242,449	12	9.72	\$270,204	8.532	358.59	626	99.8
\$300,000.01 - \$350,000.00	\$2,623,778	8	7.87	\$327,972	7.866	358.78	620	99.9
\$350,000.01 - \$400,000.00	\$1,550,771	4	4.65	\$387,693	7.160	359.24	616	99.3
	\$33,360,037	220	100.00	\$151,637	8.157	359.09	617	99.7

State								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Alabama	\$911,386	7	2.73	\$130,198	8.273	359.47	620	99.2
Alaska	\$409,900	2	1.23	\$204,950	7.787	359.00	613	100.0
Arizona	\$346,599	2	1.04	\$173,300	7.537	358.86	616	100.0
Arkansas	\$342,300	3	1.03	\$114,100	8.600	359.05	613	100.0
California	\$1,054,856	3	3.16	\$351,619	7.053	358.66	621	100.0
Colorado	\$1,055,867	5	3.17	\$211,173	7.033	359.18	636	100.0
Connecticut	\$221,549	1	0.66	\$221,549	7.990	357.00	604	100.0
Florida	\$3,240,611	21	9.71	\$154,315	7.932	359.32	623	99.8
Georgia	\$3,237,961	19	9.71	\$170,419	8.046	358.90	618	99.8

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ARMS - LTV 95.01-100.00

ARM \$33,360,037

Detailed Report

State								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Illinois	\$1,329,769	10	3.99	\$132,977	8.258	359.10	620	99.5
Indiana	\$695,808	6	2.09	\$115,968	8.143	358.76	622	100.0
Iowa	\$411,753	3	1.23	\$137,251	8.029	359.14	595	99.6
Kansas	\$790,629	6	2.37	\$131,771	8.619	359.85	614	99.7
Kentucky	\$345,436	2	1.04	\$172,718	8.412	359.00	630	100.0
Louisiana	\$1,054,581	9	3.16	\$117,176	8.189	359.25	619	98.9
Maine	\$154,803	1	0.46	\$154,803	8.500	359.00	610	100.0
Maryland	\$1,554,481	6	4.66	\$259,080	7.941	358.54	626	99.6
Massachusetts	\$180,766	1	0.54	\$180,766	7.500	359.00	635	100.0
Michigan	\$500,600	3	1.50	\$166,867	8.589	358.43	625	98.7
Minnesota	\$954,336	6	2.86	\$159,056	8.138	359.36	623	99.7
Mississippi	\$412,225	4	1.24	\$103,056	8.377	359.07	610	100.0
Missouri	\$501,640	4	1.50	\$125,410	8.743	358.71	622	100.0
Montana	\$163,200	1	0.49	\$163,200	8.625	360.00	615	98.9
Nebraska	\$91,450	1	0.27	\$91,450	9.000	359.00	590	100.0
Nevada	\$201,959	1	0.61	\$201,959	6.875	358.00	623	100.0
New Jersey	\$623,685	5	1.87	\$124,737	8.826	359.38	610	98.5
New Mexico	\$233,916	2	0.70	\$116,958	8.232	358.92	638	100.0
New York	\$1,055,720	4	3.16	\$263,930	9.405	359.75	616	100.0
North Carolina	\$1,906,700	14	5.72	\$136,193	8.819	358.83	594	100.0
Ohio	\$1,025,592	9	3.07	\$113,955	8.262	358.92	615	100.0
Oklahoma	\$249,000	3	0.75	\$83,000	9.406	360.00	618	100.0
Pennsylvania	\$417,725	4	1.25	\$104,431	8.845	359.77	610	100.0
South Carolina	\$867,743	7	2.60	\$123,963	8.053	359.60	603	99.6
South Dakota	\$90,000	1	0.27	\$90,000	8.450	360.00	646	100.0
Tennessee	\$1,838,951	14	5.51	\$131,354	8.143	359.17	612	100.0
Texas	\$2,199,710	16	6.59	\$137,482	8.054	359.44	618	100.0
Utah	\$189,564	1	0.57	\$189,564	7.375	357.00	625	100.0
Virginia	\$1,273,571	5	3.82	\$254,714	7.829	358.92	603	99.2
Washington	\$844,641	5	2.53	\$168,928	8.085	358.58	621	100.0
West Virginia	\$245,260	2	0.74	\$122,630	8.448	360.00	600	98.7
Wisconsin	\$133,800	1	0.40	\$133,800	9.000	360.00	588	100.0
	\$33,360,037	220	100.00	\$151,637	8.157	359.09	617	99.7

Loan-to-Value Ratios								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
95.01 - 100.00	\$33,360,037	220	100.00	\$151,637	8.157	359.09	617	99.7
	\$33,360,037	220	100.00	\$151,637	8.157	359.09	617	99.7

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ARMS - LTV 95.01-100.00

ARM \$33,360,037

Detailed Report

Range of Current Gross Coupon

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
5.501 - 6.000	\$842,627	3	2.53	\$280,876	6.000	359.73	614	98.7
6.001 - 6.500	\$663,342	4	1.99	\$165,835	6.364	359.47	619	99.2
6.501 - 7.000	\$2,614,431	15	7.84	\$174,295	6.836	359.18	627	99.7
7.001 - 7.500	\$4,572,352	28	13.71	\$163,298	7.381	358.95	622	99.7
7.501 - 8.000	\$7,204,131	42	21.60	\$171,527	7.839	358.91	614	99.8
8.001 - 8.500	\$7,220,399	45	21.64	\$160,453	8.328	358.96	618	99.8
8.501 - 9.000	\$4,935,926	38	14.80	\$123,953	8.785	358.38	618	99.9
9.001 - 9.500	\$2,907,469	24	8.72	\$121,145	9.355	359.29	611	99.8
9.501 - 10.000	\$1,864,082	16	5.59	\$116,505	9.796	359.03	605	99.6
10.001 - 10.500	\$309,471	3	0.93	\$103,157	10.477	359.36	606	100.0
10.501 - 11.000	\$119,957	1	0.36	\$119,957	10.990	359.00	593	100.0
11.501 - 12.000	\$105,850	1	0.32	\$105,850	11.750	360.00	585	100.0
TOTAL	\$33,360,037	220	100.00	\$151,637	8.157	359.09	617	99.7

Property Type

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
SFR	\$25,305,268	174	75.86	\$145,433	8.212	359.10	618	99.8
PUD	\$6,266,099	33	18.78	\$189,882	7.795	358.97	610	99.6
CND	\$1,102,012	9	3.30	\$122,446	8.873	359.54	615	99.5
2 FAM	\$531,659	3	1.59	\$177,220	8.178	359.00	634	98.8
CNDP	\$155,000	1	0.46	\$155,000	8.650	360.00	604	100.0
TOTAL	\$33,360,037	220	100.00	\$151,637	8.157	359.09	617	99.7

Purpose

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
PUR	\$26,444,618	178	79.27	\$148,565	8.156	358.95	618	99.8
RCO	\$5,850,472	36	17.54	\$162,513	8.292	359.63	615	99.4
RNC	\$1,064,947	6	3.19	\$177,491	7.438	359.72	591	99.0
TOTAL	\$33,360,037	220	100.00	\$151,637	8.157	359.09	617	99.7

Occupancy

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
OO	\$33,360,037	220	100.00	\$151,637	8.157	359.09	617	99.7
TOTAL	\$33,360,037	220	100.00	\$151,637	8.157	359.09	617	99.7

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ARMS - LTV 95.01-100.00

ARM \$33,360,037

Detailed Report

Range of Months Remaining to Scheduled Maturity

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
301 - 360	\$33,360,037	220	100.00	\$151,637	8.157	359.09	617	99.7
	\$33,360,037	220	100.00	\$151,637	8.157	359.09	617	99.7

Collateral Grouped by Document Type

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
FULL	\$31,663,058	210	94.91	\$150,776	8.166	359.10	615	99.7
STATED INCOME	\$1,696,980	10	5.09	\$169,698	7.995	359.02	647	100.0
	\$33,360,037	220	100.00	\$151,637	8.157	359.09	617	99.7

Collateral Grouped by FICO

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
661 - 680	\$255,000	1	0.76	\$255,000	8.550	359.00	665	100.0
641 - 660	\$5,468,446	35	16.39	\$156,241	7.828	359.10	648	99.9
621 - 640	\$8,452,290	53	25.34	\$159,477	8.127	359.08	629	99.7
601 - 620	\$11,470,844	71	34.38	\$161,561	8.019	359.02	610	99.8
581 - 600	\$6,963,956	53	20.88	\$131,395	8.665	359.14	591	99.6
561 - 580	\$653,500	6	1.96	\$108,917	8.230	360.00	574	99.9
541 - 560	\$96,000	1	0.29	\$96,000	7.750	360.00	552	100.0
	\$33,360,037	220	100.00	\$151,637	8.157	359.09	617	99.7

Grade

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
A	\$32,638,528	217	97.84	\$150,408	8.162	359.09	616	99.7
A-	\$371,750	2	1.11	\$185,875	8.024	359.31	652	98.9
B	\$349,759	1	1.05	\$349,759	7.875	359.00	605	100.0
	\$33,360,037	220	100.00	\$151,637	8.157	359.09	617	99.7

Collateral Grouped by Prepayment Penalty Months

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0	\$11,427,239	77	34.25	\$148,406	8.435	359.22	611	99.6
12	\$979,581	4	2.94	\$244,895	7.808	358.78	633	100.0
24	\$3,372,507	19	10.11	\$177,500	7.884	358.17	623	99.8

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ARMS - LTV 95.01-100.00

ARM \$33,360,037

Detailed Report

Collateral Grouped by Prepayment Penalty Months

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
36	\$17,580,711	120	52.70	\$146,506	8.049	359.21	618	99.8
	\$33,360,037	220	100.00	\$151,637	8.157	359.09	617	99.7

Range of Months to Roll

(Excludes 0 Fixed Rate Mortgages)

DESCRIPTION	WA MTR	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0 - 6	4	\$95,352	1	0.29	\$95,352	7.300	358.00	628	100.0
19 - 24	22	\$5,873,000	35	17.60	\$167,800	7.874	358.24	623	99.9
32 - 37	35	\$27,391,685	184	82.11	\$148,868	8.221	359.28	615	99.7
		\$33,360,037	220	100.00	\$151,637	8.157	359.09	617	99.7

Range of Margin

(Excludes 0 Fixed Rate Mortgages)

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
5.001 - 6.000	\$398,000	1	1.19	\$398,000	6.550	358.00	622	100.0
6.001 - 7.000	\$2,399,745	11	7.19	\$218,159	7.582	358.93	628	100.0
7.001 - 8.000	\$18,557,559	122	55.63	\$152,111	7.881	359.12	616	99.7
8.001 - 9.000	\$9,493,663	67	28.46	\$141,696	8.528	359.15	617	99.8
9.001 - 10.000	\$2,261,112	17	6.78	\$133,007	9.668	358.93	606	99.8
10.001 - 11.000	\$249,957	2	0.75	\$124,979	9.045	359.52	598	100.0
7.960	\$33,360,037	220	100.00	\$151,637	8.157	359.09	617	99.7

Range of Maximum Rates

(Excludes 0 Fixed Rate Mortgages)

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
12.501 - 13.000	\$1,351,442	5	4.05	\$270,288	6.273	359.08	623	99.2
13.001 - 13.500	\$2,911,260	15	8.73	\$194,084	7.149	358.58	629	99.6
13.501 - 14.000	\$6,051,916	36	18.14	\$168,109	7.487	358.81	619	99.7
14.001 - 14.500	\$5,804,918	39	17.40	\$148,844	7.958	358.95	616	99.8
14.501 - 15.000	\$4,431,702	29	13.28	\$152,817	8.079	359.23	614	99.8
15.001 - 15.500	\$4,144,608	27	12.42	\$153,504	8.413	359.32	617	99.9
15.501 - 16.000	\$4,795,792	34	14.38	\$141,053	9.024	359.33	612	99.8
16.001 - 16.500	\$2,502,776	20	7.50	\$125,139	9.361	359.33	611	99.8
16.501 - 17.000	\$950,303	11	2.85	\$86,391	9.965	359.69	612	99.7
17.001 - 17.500	\$309,471	3	0.93	\$103,157	10.477	359.36	606	100.0
18.501 - 19.000	\$105,850	1	0.32	\$105,850	11.750	360.00	585	100.0

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ARMS - LTV 95.01-100.00

ARM \$33,360,037

Detailed Report

Range of Maximum Rates (Excludes 0 Fixed Rate Mortgages)								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
14.770	\$33,360,037	220	100.00	\$151,637	8.157	359.09	617	99.7

Initial Periodic Rate Cap (Excludes 0 Fixed Rate Mortgages)								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
1.000	\$399,958	3	1.20	\$133,319	8.034	358.76	629	100.0
1.500	\$18,778,381	130	56.29	\$144,449	8.182	359.59	615	99.7
2.000	\$710,177	4	2.13	\$177,544	7.955	358.72	612	100.0
3.000	\$13,471,521	83	40.38	\$162,307	8.137	358.42	619	99.8
	\$33,360,037	220	100.00	\$151,637	8.157	359.09	617	99.7

Subsequent Periodic Rate Cap (Excludes 0 Fixed Rate Mortgages)								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
1.000	\$13,260,272	80	39.75	\$165,753	8.082	358.45	620	99.8
1.500	\$20,099,766	140	60.25	\$143,570	8.207	359.52	614	99.7
	\$33,360,037	220	100.00	\$151,637	8.157	359.09	617	99.7

Range of Lifetime Rate Floor (Excludes 0 Fixed Rate Mortgages)								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
2.001 - 3.000	\$169,912	1	0.51	\$169,912	9.240	359.00	581	100.0
5.001 - 6.000	\$842,627	3	2.53	\$280,876	6.000	359.73	614	98.7
6.001 - 7.000	\$3,620,004	20	10.85	\$181,000	6.786	359.22	628	99.6
7.001 - 8.000	\$11,476,230	70	34.40	\$163,946	7.704	358.90	616	99.7
8.001 - 9.000	\$12,124,807	82	36.35	\$147,863	8.503	359.11	618	99.8
9.001 - 10.000	\$4,492,335	38	13.47	\$118,219	9.513	359.27	610	99.7
> 10.000	\$634,124	6	1.90	\$105,687	10.555	359.34	599	100.0
	\$33,360,037	220	100.00	\$151,637	8.157	359.09	617	99.7

Next Interest Adjustment Date (Excludes 0 Fixed Rate Mortgages)								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
03/05	\$95,352	1	0.29	\$95,352	7.300	358.00	628	100.0
06/06	\$71,743	1	0.22	\$71,743	7.800	355.00	643	100.0
08/06	\$411,113	2	1.23	\$205,556	7.706	357.00	614	100.0

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ARMS - LTV 95.01-100.00

ARM \$33,360,037

Detailed Report

DESCRIPTION	Next Interest Adjustment Date								(Excludes 0 Fixed Rate Mortgages)
	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV	
09/06	\$3,646,257	19	10.93	\$191,908	7.663	358.00	621	99.8	
10/06	\$1,423,887	10	4.27	\$142,389	8.219	359.00	626	100.0	
11/06	\$320,000	3	0.96	\$106,667	8.966	360.00	640	100.0	
08/07	\$959,553	5	2.88	\$191,911	8.849	357.00	597	100.0	
09/07	\$3,616,348	22	10.84	\$164,379	8.318	358.21	618	99.8	
10/07	\$10,760,642	70	32.26	\$153,723	8.176	359.03	621	99.8	
11/07	\$12,055,142	87	36.14	\$138,565	8.182	360.00	644	99.6	
	\$33,360,037	220	100.00	\$151,637	8.157	359.09	617	99.7	

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Exhibit 99.17

COMPUTATIONAL MATERIALS
PREPARED BY COUNTRYWIDE SECURITIES CORPORATION

for

CWABS, INC.

CWABS, Inc.
Asset Backed Certificates,
Series 2004-12



Fixed - LTV 95.01-100.00%
Fixed \$2,467,478

Detailed Report

Summary of Loans in Statistical Calculation Pool
(As of Calculation Date)

Range

Total Number of Loans		18	
Total Outstanding Balance		\$2,467,478	
Average Loan Balance		\$137,082	\$67,500 to \$275,000
WA Mortgage Rate		7.422%	6.000% to 11.375%
Net WAC		6.913%	5.491% to 10.866%
WA Original Term (months)		350	180 to 360
WA Remaining Term (months)		349	180 to 360
WALTV		98.78%	95.21% to 100.00%
Percentage of Pool with CLTV > 100%		0.00%	
WA FICO		669	
Secured by (% of pool)	1st Liens	100.00%	
	2nd Liens	0.00%	
Prepayment Penalty at Loan Orig (% of all loans)		63.60%	

Top 5 States:		Top 5 Prop:		Doc Types:		Purpose Codes		Occ Codes		Grades		Orig PP Term	
FL	12.49%	SFR	80.00%	FULL	88.74%	PUR	43.07%	OO	100.00	A	100.00	0	36.40%
NY	11.14%	CND	10.42%	STATED	11.26%	RNC	30.20%					36	20.93%
MS	10.47%	PUD	9.59%			RCO	26.72%					60	42.67%
NC	10.03%												
TN	9.72%												

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Fixed - LTV 95.01-100.00%

Fixed \$2,467,478

Detailed Report

Program								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
15Yr Fixed	\$139,000	1	5.63	\$139,000	6.250	180.00	696	95.2
30Yr Fixed	\$1,906,504	14	77.27	\$136,179	7.331	359.54	671	99.1
30Yr Fixed - CC	\$146,974	2	5.96	\$73,487	10.973	359.46	604	100.0
30Yr Fixed - IO	\$275,000	1	11.14	\$275,000	6.750	360.00	680	97.9
	\$2,467,478	18	100.00	\$137,082	7.422	349.47	669	98.8

Original Term								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Fixed 180	\$139,000	1	5.63	\$139,000	6.250	180.00	696	95.2
Fixed 360	\$2,328,478	17	94.37	\$136,969	7.492	359.59	668	99.0
	\$2,467,478	18	100.00	\$137,082	7.422	349.47	669	98.8

Range of Current Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$50,000.01 - \$75,000.00	\$67,500	1	2.74	\$67,500	10.500	360.00	590	100.0
\$75,000.01 - \$100,000.00	\$258,347	3	10.47	\$86,116	9.791	358.60	659	99.2
\$100,000.01 - \$150,000.00	\$970,231	8	39.32	\$121,279	6.995	333.60	696	98.7
\$150,000.01 - \$200,000.00	\$686,400	4	27.82	\$171,600	7.537	360.00	640	99.6
\$200,000.01 - \$250,000.00	\$210,000	1	8.51	\$210,000	6.000	360.00	667	96.3
\$250,000.01 - \$300,000.00	\$275,000	1	11.14	\$275,000	6.750	360.00	680	97.9
	\$2,467,478	18	100.00	\$137,082	7.422	349.47	669	98.8

State								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Arizona	\$139,000	1	5.63	\$139,000	6.250	180.00	696	95.2
Colorado	\$210,000	1	8.51	\$210,000	6.000	360.00	667	96.3
Florida	\$308,200	2	12.49	\$154,100	8.761	360.00	696	98.2
Georgia	\$121,900	1	4.94	\$121,900	7.875	360.00	628	100.0
Mississippi	\$258,381	3	10.47	\$86,127	9.639	359.18	613	99.2
Missouri	\$154,400	1	6.26	\$154,400	7.000	360.00	602	98.3
New York	\$275,000	1	11.14	\$275,000	6.750	360.00	680	97.9
North Carolina	\$247,474	2	10.03	\$123,737	8.066	359.68	638	100.0
Ohio	\$218,630	2	8.86	\$109,315	7.091	357.57	760	100.0
Tennessee	\$239,791	2	9.72	\$119,896	6.944	359.45	768	100.0
Texas	\$114,702	1	4.65	\$114,702	6.250	360.00	602	100.0

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Fixed - LTV 95.01-100.00%

Fixed \$2,467,478

Detailed Report

State								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Virginia	\$180,000	1	7.29	\$180,000	6.500	360.00	603	100.0
	\$2,467,478	18	100.00	\$137,082	7.422	349.47	669	98.8

Loan-to-Value Ratios								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
95.01 - 100.00	\$2,467,478	18	100.00	\$137,082	7.422	349.47	669	98.8
	\$2,467,478	18	100.00	\$137,082	7.422	349.47	669	98.8

Range of Current Gross Coupon								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
5.501 - 6.000	\$210,000	1	8.51	\$210,000	6.000	360.00	667	96.3
6.001 - 6.500	\$726,458	5	29.44	\$145,292	6.348	325.22	658	99.1
6.501 - 7.000	\$793,391	5	32.15	\$158,678	6.896	359.83	693	98.3
7.501 - 8.000	\$121,900	1	4.94	\$121,900	7.875	360.00	628	100.0
8.001 - 8.500	\$93,873	1	3.80	\$93,873	8.375	357.00	763	100.0
8.501 - 9.000	\$105,881	1	4.29	\$105,881	8.900	358.00	650	100.0
9.501 - 10.000	\$269,000	2	10.90	\$134,500	9.926	360.00	662	99.3
10.001 - 10.500	\$67,500	1	2.74	\$67,500	10.500	360.00	590	100.0
11.001 - 11.500	\$79,474	1	3.22	\$79,474	11.375	359.00	615	100.0
	\$2,467,478	18	100.00	\$137,082	7.422	349.47	669	98.8

Property Type								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
SFR	\$1,973,885	14	80.00	\$140,992	7.518	346.91	665	98.8
CND	\$256,991	2	10.42	\$128,496	7.000	359.48	751	97.8
PUD	\$236,602	2	9.59	\$118,301	7.087	360.00	615	100.0
	\$2,467,478	18	100.00	\$137,082	7.422	349.47	669	98.8

Purpose								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
PUR	\$1,062,766	8	43.07	\$132,846	7.710	359.61	668	100.0
RNC	\$745,281	4	30.20	\$186,320	6.896	359.72	656	97.9

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Fixed - LTV 95.01-100.00%

Fixed \$2,467,478

Detailed Report

Purpose								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
RCO	\$659,430	6	26.72	\$109,905	7.554	321.56	687	97.9
	\$2,467,478	18	100.00	\$137,082	7.422	349.47	669	98.8

Occupancy								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
OO	\$2,467,478	18	100.00	\$137,082	7.422	349.47	669	98.8
	\$2,467,478	18	100.00	\$137,082	7.422	349.47	669	98.8

Range of Months Remaining to Scheduled Maturity								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
121 - 180	\$139,000	1	5.63	\$139,000	6.250	180.00	696	95.2
301 - 360	\$2,328,478	17	94.37	\$136,969	7.492	359.59	668	99.0
	\$2,467,478	18	100.00	\$137,082	7.422	349.47	669	98.8

Collateral Grouped by Document Type								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
FULL	\$2,189,605	16	88.74	\$136,850	7.169	348.27	663	98.6
STATED INCOME	\$277,873	2	11.26	\$138,937	9.418	358.99	720	100.0
	\$2,467,478	18	100.00	\$137,082	7.422	349.47	669	98.8

Collateral Grouped by FICO								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
801 - 820	\$132,791	1	5.38	\$132,791	7.000	359.00	806	100.0
761 - 780	\$93,873	1	3.80	\$93,873	8.375	357.00	763	100.0
741 - 760	\$124,756	1	5.06	\$124,756	6.125	358.00	757	100.0
701 - 720	\$107,000	1	4.34	\$107,000	6.875	360.00	720	100.0
681 - 700	\$447,200	3	18.12	\$149,067	7.981	304.05	696	97.3
661 - 680	\$485,000	2	19.66	\$242,500	6.425	360.00	674	97.2
641 - 660	\$273,881	2	11.10	\$136,941	7.428	359.23	649	100.0
621 - 640	\$121,900	1	4.94	\$121,900	7.875	360.00	628	100.0
601 - 620	\$528,576	4	21.42	\$132,144	7.325	359.85	604	99.5
581 - 600	\$152,500	2	6.18	\$76,250	10.152	360.00	587	98.7

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Fixed - LTV 95.01-100.00%

Fixed \$2,467,478

Detailed Report

Collateral Grouped by FICO

DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
	\$2,467,478	18	100.00	\$137,082	7.422	349.47	669	98.8

Grade

DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
A	\$2,467,478	18	100.00	\$137,082	7.422	349.47	669	98.8
	\$2,467,478	18	100.00	\$137,082	7.422	349.47	669	98.8

Collateral Grouped by Prepayment Penalty Months

DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0	\$898,076	6	36.40	\$149,679	7.124	332.05	654	98.6
36	\$516,546	4	20.93	\$129,136	8.690	358.79	728	100.0
60	\$1,052,856	8	42.67	\$131,607	7.055	359.76	654	98.3
	\$2,467,478	18	100.00	\$137,082	7.422	349.47	669	98.8

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Exhibit 99.18

COMPUTATIONAL MATERIALS
PREPARED BY COUNTRYWIDE SECURITIES CORPORATION

for

CWABS, INC.

CWABS, Inc.
Asset Backed Certificates,
Series 2004-12

NY1 5623927v1



ARMS - LTV 90.01-95.00

ARM \$46,378,847

Detailed Report

Summary of Loans in Statistical Calculation Pool (As of Calculation Date)

Range

Total Number of Loans	259	
Total Outstanding Balance	\$46,378,847	
Average Loan Balance	\$179,069	\$37,986 to \$450,000
WA Mortgage Rate	7.693%	5.125% to 12.000%
Net WAC	7.194%	4.616% to 11.491%
ARM Characteristics		
WA Gross Margin	7.386%	5.192% to 10.400%
WA Months to First Roll	34	4 to 36
WA First Periodic Cap	1.877%	1.000% to 3.000%
WA Subsequent Periodic Cap	1.368%	1.000% to 1.500%
WA Lifetime Cap	14.456%	12.125% to 19.000%
WA Lifetime Floor	7.684%	5.125% to 12.000%
WA Original Term (months)	360	360 to 360
WA Remaining Term (months)	359	356 to 360
WA LTV	94.53%	90.19% to 95.00%
Percentage of Pool with CLTV > 100%	0.00%	
WA FICO	604	
Secured by (% of pool)		
1st Liens	100.00%	
2nd Liens	0.00%	
Prepayment Penalty at Loan Orig (% of all loans)	60.94%	

<u>Top 5 States:</u>		<u>Top 5 Prop:</u>		<u>Doc Types:</u>		<u>Purpose Codes</u>		<u>Occ Codes</u>		<u>Grades</u>		<u>Orig PP Term</u>	
CA	11.82%	SFR	77.60%	FULL	83.25%	PUR	45.29%	OO	99.65%	A	92.69%	0	39.06%
FL	8.72%	PUD	17.23%	STATED	16.75%	RCO	44.44%	2H	0.35%	A-	3.94%	12	2.58%
GA	5.22%	CND	3.10%			RNC	10.27%			B	2.41%	13	0.51%
TX	5.09%	2 FAM	2.07%							C-	0.35%	24	10.94%
NJ	4.89%									D	0.61%	36	46.90%

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ARMS - LTV 90.01-95.00

ARM \$46,378,847

Detailed Report

Program								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
30Y LIB6M	\$165,895	1	0.36	\$165,895	5.650	358.00	616	95.0
2/28 LIB6M	\$5,306,912	27	11.44	\$196,552	7.790	358.62	610	94.7
2/28 LIB6M - IO	\$939,201	4	2.03	\$234,800	7.322	359.00	616	95.0
3/27 LIB6M	\$28,675,333	178	61.83	\$161,097	7.785	359.54	604	94.5
3/27 LIB6M - IO	\$11,291,506	49	24.35	\$230,439	7.477	359.38	600	94.5
	\$46,378,847	259	100.00	\$179,069	7.693	359.38	604	94.5

Original Term								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
ARM 360	\$46,378,847	259	100.00	\$179,069	7.693	359.38	604	94.5
	\$46,378,847	259	100.00	\$179,069	7.693	359.38	604	94.5

Range of Current Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$25,000.01 - \$50,000.00	\$86,937	2	0.19	\$43,468	9.286	358.44	578	95.0
\$50,000.01 - \$75,000.00	\$537,334	8	1.16	\$67,167	8.752	359.34	620	94.1
\$75,000.01 - \$100,000.00	\$2,702,883	31	5.83	\$87,190	8.341	359.56	605	94.6
\$100,000.01 - \$150,000.00	\$8,756,630	70	18.88	\$125,095	8.060	359.51	598	94.6
\$150,000.01 - \$200,000.00	\$11,210,983	66	24.17	\$169,863	7.729	359.35	606	94.3
\$200,000.01 - \$250,000.00	\$7,819,932	34	16.86	\$229,998	7.405	359.39	603	94.7
\$250,000.01 - \$300,000.00	\$6,293,667	23	13.57	\$273,638	7.199	359.44	605	94.5
\$300,000.01 - \$350,000.00	\$4,187,144	13	9.03	\$322,088	7.718	359.14	599	94.9
\$350,000.01 - \$400,000.00	\$2,224,238	6	4.80	\$370,706	7.093	359.17	598	94.0
\$400,000.01 - \$450,000.00	\$2,559,100	6	5.52	\$426,517	7.902	359.32	626	94.9
	\$46,378,847	259	100.00	\$179,069	7.693	359.38	604	94.5

State								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Alabama	\$796,380	6	1.72	\$132,730	8.499	359.17	582	95.0
Alaska	\$90,250	1	0.19	\$90,250	8.650	360.00	626	95.0
Arizona	\$965,978	5	2.08	\$193,196	7.656	359.10	629	93.8
California	\$5,481,103	19	11.82	\$288,479	7.023	359.14	614	94.5
Colorado	\$2,245,132	10	4.84	\$224,513	7.549	359.63	601	94.4
Connecticut	\$1,063,207	5	2.29	\$212,641	7.721	359.60	609	95.0
Delaware	\$277,294	2	0.60	\$138,647	7.524	359.00	599	95.0

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ARMS - LTV 90.01-95.00

ARM \$46,378,847

Detailed Report

State								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Florida	\$4,045,465	27	8.72	\$149,832	7.578	359.37	611	94.7
Georgia	\$2,419,158	16	5.22	\$151,197	8.130	359.43	609	94.6
Idaho	\$189,950	1	0.41	\$189,950	6.950	360.00	608	95.0
Illinois	\$1,642,025	11	3.54	\$149,275	7.861	359.51	592	94.2
Indiana	\$864,073	7	1.86	\$123,439	8.408	358.96	603	94.6
Kansas	\$443,586	4	0.96	\$110,896	9.004	359.91	603	94.6
Kentucky	\$102,600	1	0.22	\$102,600	7.950	360.00	565	95.0
Louisiana	\$284,363	2	0.61	\$142,182	8.212	359.60	568	95.0
Maryland	\$1,270,115	6	2.74	\$211,686	7.771	358.86	597	94.4
Massachusetts	\$681,750	3	1.47	\$227,250	7.070	360.00	596	93.4
Michigan	\$1,466,952	11	3.16	\$133,359	7.663	359.72	602	94.3
Minnesota	\$769,820	4	1.66	\$192,455	7.264	359.32	621	93.3
Mississippi	\$331,805	2	0.72	\$165,902	8.088	359.00	608	95.0
Missouri	\$1,218,503	8	2.63	\$152,313	7.826	359.73	604	94.8
Nevada	\$2,018,048	7	4.35	\$288,293	7.729	358.86	603	94.8
New Hampshire	\$841,850	4	1.82	\$210,463	7.181	360.00	591	93.8
New Jersey	\$2,266,250	10	4.89	\$226,625	7.888	359.62	609	94.9
New Mexico	\$505,813	3	1.09	\$168,604	8.072	358.44	607	95.0
New York	\$2,009,162	6	4.33	\$334,860	7.832	359.44	590	94.6
North Carolina	\$1,524,049	9	3.29	\$169,339	7.749	359.38	599	94.7
Ohio	\$1,027,621	8	2.22	\$128,453	8.371	359.74	606	94.2
Oklahoma	\$351,367	4	0.76	\$87,842	8.094	359.80	606	95.0
Oregon	\$406,405	2	0.88	\$203,203	7.725	359.54	593	94.5
Pennsylvania	\$760,206	5	1.64	\$152,041	7.477	359.70	610	94.9
South Carolina	\$118,269	1	0.26	\$118,269	5.875	360.00	617	95.0
Tennessee	\$730,325	5	1.57	\$146,065	8.328	359.72	599	94.7
Texas	\$2,359,954	18	5.09	\$131,109	7.912	359.75	585	94.5
Utah	\$514,915	3	1.11	\$171,638	7.202	359.25	612	94.9
Virginia	\$1,803,381	8	3.89	\$225,423	7.238	358.51	619	93.6
Washington	\$1,207,599	6	2.60	\$201,266	7.969	358.99	594	94.7
West Virginia	\$360,905	2	0.78	\$180,453	6.635	360.00	606	95.0
Wisconsin	\$788,005	6	1.66	\$128,001	8.567	359.84	599	95.0
Wyoming	\$155,215	1	0.33	\$155,215	7.750	359.00	633	95.0
	\$46,378,847	259	100.00	\$179,069	7.693	359.38	604	94.5

Loan-to-Value Ratios								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
90.01 - 95.00	\$46,136,981	257	99.48	\$179,521	7.688	359.38	604	94.5
95.01 - 100.00	\$241,866	2	0.52	\$120,933	8.649	359.00	585	95.0
	\$46,378,847	259	100.00	\$179,069	7.693	359.38	604	94.5

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ARMS - LTV 90.01-95.00

ARM \$46,378,847

Detailed Report

Range of Current Gross Coupon								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
5.001 - 5.500	\$746,700	3	1.61	\$248,900	5.373	360.00	618	95.0
5.501 - 6.000	\$2,392,949	13	5.16	\$184,073	5.869	359.79	612	93.9
6.001 - 6.500	\$4,848,988	22	10.46	\$220,409	6.350	359.46	612	93.9
6.501 - 7.000	\$6,210,931	31	13.39	\$200,353	6.866	359.32	606	94.0
7.001 - 7.500	\$6,002,090	31	12.94	\$193,616	7.340	359.18	613	94.7
7.501 - 8.000	\$9,767,992	51	21.06	\$191,529	7.789	359.21	604	94.6
8.001 - 8.500	\$6,454,166	39	14.00	\$166,517	8.311	359.29	602	94.9
8.501 - 9.000	\$5,770,972	38	12.44	\$151,868	8.804	359.59	599	94.9
9.001 - 9.500	\$1,431,711	11	3.09	\$130,156	9.262	359.43	582	94.9
9.501 - 10.000	\$1,995,798	14	4.30	\$142,557	9.775	359.58	592	94.8
10.001 - 10.500	\$446,481	3	0.96	\$148,827	10.208	359.64	561	94.8
10.501 - 11.000	\$140,871	2	0.30	\$70,435	10.841	359.73	556	95.0
11.501 - 12.000	\$129,200	1	0.28	\$129,200	12.000	360.00	587	95.0
	\$46,378,847	259	100.00	\$179,069	7.693	359.38	604	94.5

Property Type								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
SFR	\$35,991,198	210	77.60	\$171,387	7.762	359.41	604	94.5
PUD	\$7,991,371	37	17.23	\$215,983	7.411	359.29	603	94.6
CND	\$1,437,091	8	3.10	\$179,636	7.263	359.35	612	94.8
2 FAM	\$959,188	4	2.07	\$239,797	8.127	359.15	592	95.0
	\$46,378,847	259	100.00	\$179,069	7.693	359.38	604	94.5

Purpose								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
PUR	\$21,004,735	122	45.29	\$172,170	7.974	359.38	602	94.9
RCO	\$20,611,018	111	44.44	\$185,685	7.516	359.35	609	94.4
RNC	\$4,763,094	26	10.27	\$183,196	7.224	359.48	596	93.9
	\$46,378,847	259	100.00	\$179,069	7.693	359.38	604	94.5

Occupancy								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
OO	\$46,217,134	258	99.65	\$179,136	7.697	359.39	604	94.5
2H	\$161,713	1	0.35	\$161,713	6.625	358.00	638	90.2

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ARMS - LTV 90.01-95.00

ARM \$46,378,847

Detailed Report

Occupancy								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
	\$46,378,847	259	100.00	\$179,069	7.693	359.38	604	94.5

Range of Months Remaining to Scheduled Maturity								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
301 - 360	\$46,378,847	259	100.00	\$179,069	7.693	359.38	604	94.5
	\$46,378,847	259	100.00	\$179,069	7.693	359.38	604	94.5

Collateral Grouped by Document Type								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
FULL	\$38,612,308	217	83.25	\$177,937	7.588	359.34	601	94.5
STATED INCOME	\$7,766,539	42	16.75	\$184,918	8.219	359.56	621	94.8
	\$46,378,847	259	100.00	\$179,069	7.693	359.38	604	94.5

Collateral Grouped by FICO								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
641 - 660	\$2,079,774	14	4.48	\$148,555	7.020	359.34	649	94.1
621 - 640	\$11,614,779	60	25.04	\$193,580	7.679	359.28	629	94.5
601 - 620	\$13,897,559	77	29.97	\$180,488	7.313	359.32	611	94.5
581 - 600	\$11,074,722	62	23.88	\$176,625	7.926	359.38	590	94.7
561 - 580	\$4,931,896	28	10.63	\$176,139	8.045	359.63	570	94.4
541 - 560	\$2,385,867	16	5.14	\$149,117	8.975	359.65	549	95.0
521 - 540	\$394,250	2	0.85	\$197,125	6.373	360.00	530	93.9
	\$46,378,847	259	100.00	\$179,069	7.693	359.38	604	94.5

Grade								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
A	\$42,988,122	242	92.69	\$177,637	7.731	359.35	605	94.5
A-	\$1,826,567	10	3.94	\$182,657	7.365	359.86	604	94.6
B	\$1,115,914	5	2.41	\$223,183	7.562	359.50	567	94.2
C-	\$163,245	1	0.35	\$163,245	6.250	359.00	609	95.0
D	\$285,000	1	0.61	\$285,000	5.500	360.00	611	95.0

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ARMS - LTV 90.01-95.00

ARM \$46,378,847

Detailed Report

Grade								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
	\$46,378,847	259	100.00	\$179,069	7.693	359.38	604	94.5

Collateral Grouped by Prepayment Penalty Months								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0	\$18,116,498	98	39.06	\$184,862	7.919	359.42	604	94.5
12	\$1,197,102	6	2.58	\$199,517	7.812	359.46	607	94.1
13	\$237,498	1	0.51	\$237,498	7.500	359.00	621	95.0
24	\$5,073,974	26	10.94	\$195,153	7.404	358.89	611	94.7
36	\$21,753,775	128	46.90	\$169,951	7.569	359.46	602	94.5
	\$46,378,847	259	100.00	\$179,069	7.693	359.38	604	94.5

Range of Months to Roll									(Excludes 0 Fixed Rate Mortgages)
DESCRIPTION	WA MTR	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0 - 6	4	\$165,895	1	0.36	\$165,895	5.650	358.00	616	95.0
19 - 24	23	\$6,246,113	31	13.47	\$201,488	7.720	358.68	611	94.7
32 - 37	35	\$39,966,839	227	86.17	\$176,065	7.698	359.50	603	94.5
		\$46,378,847	259	100.00	\$179,069	7.693	359.38	604	94.5

Range of Margin									(Excludes 0 Fixed Rate Mortgages)
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV	
5.001 - 6.000	\$2,616,444	12	5.64	\$218,037	6.499	359.37	615	94.8	
6.001 - 7.000	\$13,055,401	67	28.15	\$194,857	7.268	359.42	604	94.3	
7.001 - 8.000	\$22,207,034	123	47.88	\$180,545	7.658	359.39	605	94.5	
8.001 - 9.000	\$6,916,717	46	14.91	\$150,363	8.612	359.25	603	94.7	
9.001 - 10.000	\$1,288,770	9	2.78	\$143,197	9.529	359.48	584	94.9	
10.001 - 11.000	\$294,481	2	0.63	\$147,241	10.238	359.46	569	94.7	
7.386	\$46,378,847	259	100.00	\$179,069	7.693	359.38	604	94.5	

Range of Maximum Rates									(Excludes 0 Fixed Rate Mortgages)
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV	
12.001 - 12.500	\$2,259,898	10	4.87	\$225,990	6.032	359.11	622	94.5	

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ARMS - LTV 90.01-95.00

ARM \$46,378,847

Detailed Report

Range of Maximum Rates									(Excludes 0 Fixed Rate Mortgages)
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV	
12.501 - 13.000	\$4,586,185	23	9.89	\$199,399	6.306	359.25	613	93.9	
13.001 - 13.500	\$5,018,249	25	10.82	\$200,730	6.670	359.27	609	94.0	
13.501 - 14.000	\$7,296,239	39	15.73	\$187,083	7.299	359.20	602	94.2	
14.001 - 14.500	\$5,700,446	30	12.29	\$190,015	7.586	359.40	612	94.9	
14.501 - 15.000	\$6,776,128	36	14.61	\$188,226	7.837	359.49	605	94.7	
15.001 - 15.500	\$5,189,312	31	11.19	\$167,397	8.323	359.40	599	94.9	
15.501 - 16.000	\$5,915,501	39	12.75	\$151,630	8.851	359.51	595	94.9	
16.001 - 16.500	\$1,514,331	11	3.27	\$137,666	9.345	359.40	582	94.9	
16.501 - 17.000	\$1,564,588	10	3.37	\$156,459	9.761	359.60	595	94.7	
17.001 - 17.500	\$287,900	2	0.62	\$143,950	10.268	360.00	544	94.7	
17.501 - 18.000	\$140,871	2	0.30	\$70,435	10.841	359.73	556	95.0	
18.501 - 19.000	\$129,200	1	0.28	\$129,200	12.000	360.00	587	95.0	
14.456	\$46,378,847	259	100.00	\$179,069	7.693	359.38	604	94.5	

Initial Periodic Rate Cap									(Excludes 0 Fixed Rate Mortgages)
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV	
1.000	\$391,328	2	0.84	\$195,664	6.312	358.58	606	95.0	
1.500	\$33,781,770	188	72.84	\$179,690	7.770	359.66	602	94.5	
2.000	\$628,474	4	1.36	\$157,119	7.960	359.00	605	95.0	
3.000	\$11,577,276	65	24.96	\$178,112	7.502	358.62	611	94.5	
	\$46,378,847	259	100.00	\$179,069	7.693	359.38	604	94.5	

Subsequent Periodic Rate Cap									(Excludes 0 Fixed Rate Mortgages)
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV	
1.000	\$12,286,772	69	26.49	\$178,069	7.484	358.63	610	94.5	
1.500	\$34,092,075	190	73.51	\$179,432	7.769	359.65	602	94.5	
	\$46,378,847	259	100.00	\$179,069	7.693	359.38	604	94.5	

Range of Lifetime Rate Floor									(Excludes 0 Fixed Rate Mortgages)
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV	
5.001 - 6.000	\$3,289,605	17	7.09	\$193,506	5.771	359.80	615	94.2	
6.001 - 7.000	\$11,149,111	54	24.04	\$208,465	6.682	359.37	608	94.0	
7.001 - 8.000	\$15,736,967	81	33.93	\$194,284	7.622	359.21	607	94.6	
8.001 - 9.000	\$12,059,104	76	26.00	\$158,672	8.539	359.44	600	94.9	

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ARMS - LTV 90.01-95.00

ARM \$46,378,847

Detailed Report

Range of Lifetime Rate Floor									(Excludes 0 Fixed Rate Mortgages)
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV	
9.001 - 10.000	\$3,427,509	25	7.39	\$137,100	9.561	359.52	588	94.8	
> 10.000	\$716,552	6	1.54	\$119,425	10.656	359.73	565	94.9	
	\$46,378,847	259	100.00	\$179,069	7.693	359.38	604	94.5	

Next Interest Adjustment Date									(Excludes 0 Fixed Rate Mortgages)
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV	
03/05	\$165,895	1	0.36	\$165,895	5.650	358.00	616	95.0	
07/06	\$103,736	1	0.22	\$103,736	7.875	356.00	592	95.0	
08/06	\$260,602	1	0.56	\$260,602	7.250	357.00	604	94.8	
09/06	\$2,325,206	10	5.01	\$232,521	7.249	358.00	619	94.3	
10/06	\$2,398,474	12	5.17	\$199,873	8.091	359.00	611	95.0	
11/06	\$1,158,095	7	2.50	\$165,442	7.990	360.00	600	95.0	
07/07	\$156,308	1	0.34	\$156,308	7.800	356.00	627	95.0	
08/07	\$420,037	3	0.91	\$140,012	7.485	357.00	622	93.1	
09/07	\$2,735,560	18	5.90	\$151,976	7.960	358.14	608	94.5	
10/07	\$13,178,303	68	28.41	\$193,799	7.752	359.00	604	94.7	
11/07	\$23,476,632	137	50.62	\$171,362	7.640	360.00	601	94.4	
	\$46,378,847	259	100.00	\$179,069	7.693	359.38	604	94.5	

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Exhibit 99.19

COMPUTATIONAL MATERIALS
PREPARED BY COUNTRYWIDE SECURITIES CORPORATION

for

CWABS, INC.

CWABS, Inc.
Asset Backed Certificates,
Series 2004-12



Fixed - LTV 90.01-95.00
Fixed \$7,020,411

Detailed Report

Summary of Loans in Statistical Calculation Pool (As of Calculation Date)

Range

Total Number of Loans	39	
Total Outstanding Balance	\$7,020,411	
Average Loan Balance	\$180,011	\$58,850 to \$336,000
WA Mortgage Rate	7.434%	5.875% to 10.255%
Net WAC	6.925%	5.366% to 9.746%
WA Original Term (months)	352	180 to 360
WA Remaining Term (months)	351	178 to 360
WA LTV	93.58%	90.33% to 95.00%
Percentage of Pool with CLTV > 100%	0.00%	
WA FICO	628	
Secured by (% of pool)		
1st Liens	100.00%	
2nd Liens	0.00%	
Prepayment Penalty at Loan Orig (% of all loans)	63.42%	

Top 5 States:		Top 5 Prop:		Doc Types:		Purpose Codes		Occ Codes		Grades		Orig PP Term	
NY	17.69%	SFR	78.13%	FULL	85.26%	RCO	43.27%	OO	100.00	A	88.93%	0	36.58%
TX	15.75%	PUD	18.62%	STATED	14.74%	PUR	33.50%			A-	7.67%	12	1.12%
CA	7.46%	CND	3.25%			RNC	23.23%			B	3.40%	24	2.43%
CO	7.40%											36	20.10%
IL	4.38%											60	39.76%

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Fixed - LTV 90.01-95.00
Fixed \$7,020,411

Detailed Report

Program								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
15Yr Fixed	\$205,480	2	2.93	\$102,740	8.013	179.06	601	93.7
15Yr Fixed - CC	\$108,300	1	1.54	\$108,300	8.500	180.00	588	95.0
30Yr Fixed	\$5,681,885	30	80.93	\$189,396	7.365	359.50	631	93.5
30Yr Fixed - CC	\$308,141	2	4.39	\$154,071	8.210	359.58	592	92.6
30Yr Fixed - IO	\$716,605	4	10.21	\$179,151	7.325	359.02	636	94.3
	\$7,020,411	39	100.00	\$180,011	7.434	351.41	628	93.6

Original Term								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Fixed 180	\$313,780	3	4.47	\$104,593	8.181	179.39	596	94.1
Fixed 360	\$6,706,631	36	95.53	\$186,295	7.399	359.45	630	93.6
	\$7,020,411	39	100.00	\$180,011	7.434	351.41	628	93.6

Range of Current Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$50,000.01 - \$75,000.00	\$58,850	1	0.84	\$58,850	10.255	358.00	646	95.0
\$75,000.01 - \$100,000.00	\$357,428	4	5.09	\$89,357	8.760	310.60	591	93.7
\$100,000.01 - \$150,000.00	\$1,507,412	12	21.47	\$125,618	7.647	333.54	624	94.0
\$150,000.01 - \$200,000.00	\$1,608,546	9	22.91	\$178,727	7.787	359.18	618	93.4
\$200,000.01 - \$250,000.00	\$930,118	4	13.25	\$232,529	6.948	359.53	640	94.3
\$250,000.01 - \$300,000.00	\$1,914,626	7	27.27	\$273,518	6.952	359.69	639	93.1
\$300,000.01 - \$350,000.00	\$643,431	2	9.17	\$321,715	7.194	359.52	633	93.5
	\$7,020,411	39	100.00	\$180,011	7.434	351.41	628	93.6

State								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Alabama	\$247,000	1	3.52	\$247,000	6.300	360.00	639	95.0
Arizona	\$287,750	2	4.10	\$143,875	7.953	360.00	614	92.9
California	\$523,450	2	7.46	\$261,725	7.077	358.87	634	94.3
Colorado	\$519,350	3	7.40	\$173,117	6.288	360.00	651	93.2
Florida	\$258,858	2	3.69	\$129,429	8.112	359.62	635	94.2
Georgia	\$190,000	1	2.71	\$190,000	6.500	360.00	689	92.7
Idaho	\$125,874	1	1.79	\$125,874	5.990	359.00	710	93.3
Illinois	\$307,431	1	4.38	\$307,431	8.500	359.00	611	95.0
Kansas	\$96,480	1	1.37	\$96,480	8.875	178.00	584	92.4

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Fixed - LTV 90.01-95.00
Fixed \$7,020,411

Detailed Report

State								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Louisiana	\$256,000	1	3.65	\$256,000	7.859	360.00	586	94.8
Minnesota	\$272,228	1	3.88	\$272,228	6.625	360.00	667	92.0
Nevada	\$220,118	1	3.14	\$220,118	8.250	358.00	587	95.0
New Hampshire	\$193,284	1	2.75	\$193,284	7.500	360.00	595	92.0
New York	\$1,241,850	5	17.69	\$248,370	6.689	360.00	652	92.2
North Carolina	\$58,850	1	0.84	\$58,850	10.255	358.00	646	95.0
Ohio	\$218,250	2	3.11	\$109,125	8.001	359.50	535	94.9
Oklahoma	\$108,300	1	1.54	\$108,300	8.500	180.00	588	95.0
Pennsylvania	\$174,400	1	2.48	\$174,400	8.750	359.00	546	94.3
Tennessee	\$190,006	1	2.71	\$190,006	7.400	359.00	666	95.0
Texas	\$1,105,864	7	15.75	\$157,981	8.324	358.76	604	94.3
Virginia	\$137,000	1	1.95	\$137,000	7.000	360.00	613	91.3
Washington	\$158,000	1	2.25	\$158,000	7.500	360.00	630	93.5
West Virginia	\$130,068	1	1.85	\$130,068	6.750	359.00	606	92.0
	\$7,020,411	39	100.00	\$180,011	7.434	351.41	628	93.6

Loan-to-Value Ratios								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
90.01 - 95.00	\$7,020,411	39	100.00	\$180,011	7.434	351.41	628	93.6
	\$7,020,411	39	100.00	\$180,011	7.434	351.41	628	93.6

Range of Current Gross Coupon								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
5.501 - 6.000	\$837,874	4	11.93	\$209,469	5.963	359.85	668	92.6
6.001 - 6.500	\$437,000	2	6.22	\$218,500	6.387	360.00	661	94.0
6.501 - 7.000	\$1,661,746	7	23.67	\$237,392	6.773	359.57	646	92.3
7.001 - 7.500	\$1,446,898	8	20.61	\$180,862	7.375	346.31	630	94.3
7.501 - 8.000	\$543,750	3	7.75	\$181,250	7.909	360.00	601	93.8
8.001 - 8.500	\$1,433,115	9	20.41	\$159,235	8.459	344.92	604	94.5
8.501 - 9.000	\$380,129	3	5.41	\$126,710	8.782	313.06	586	94.0
9.001 - 9.500	\$97,548	1	1.39	\$97,548	9.125	359.00	569	93.0
9.501 - 10.000	\$123,500	1	1.76	\$123,500	9.900	360.00	559	95.0
10.001 - 10.500	\$58,850	1	0.84	\$58,850	10.255	358.00	646	95.0
	\$7,020,411	39	100.00	\$180,011	7.434	351.41	628	93.6

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Fixed - LTV 90.01-95.00
Fixed \$7,020,411

Detailed Report

Property Type								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
SFR	\$5,484,964	31	78.13	\$176,934	7.497	349.10	624	93.6
PUD	\$1,307,446	7	18.62	\$186,778	7.158	359.57	644	93.3
CND	\$228,000	1	3.25	\$228,000	7.500	360.00	628	95.0
	\$7,020,411	39	100.00	\$180,011	7.434	351.41	628	93.6

Purpose								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
RCO	\$3,038,029	15	43.27	\$202,535	7.377	353.76	615	93.3
PUR	\$2,351,756	13	33.50	\$180,904	7.655	359.62	643	94.1
RNC	\$1,630,625	11	23.23	\$148,239	7.223	335.19	631	93.2
	\$7,020,411	39	100.00	\$180,011	7.434	351.41	628	93.6

Occupancy								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
OO	\$7,020,411	39	100.00	\$180,011	7.434	351.41	628	93.6
	\$7,020,411	39	100.00	\$180,011	7.434	351.41	628	93.6

Range of Months Remaining to Scheduled Maturity								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
121 - 180	\$313,780	3	4.47	\$104,593	8.181	179.39	596	94.1
301 - 360	\$6,706,631	36	95.53	\$186,295	7.399	359.45	630	93.6
	\$7,020,411	39	100.00	\$180,011	7.434	351.41	628	93.6

Collateral Grouped by Document Type								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
FULL	\$5,985,524	33	85.26	\$181,380	7.409	350.00	623	93.4
STATED INCOME	\$1,034,887	6	14.74	\$172,481	7.580	359.54	657	94.6
	\$7,020,411	39	100.00	\$180,011	7.434	351.41	628	93.6

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Fixed - LTV 90.01-95.00
Fixed \$7,020,411

Detailed Report

Collateral Grouped by FICO								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
701 - 720	\$360,874	2	5.14	\$180,437	5.915	359.65	705	92.6
681 - 700	\$331,178	2	4.72	\$165,589	7.353	359.15	692	93.7
661 - 680	\$875,544	4	12.47	\$218,886	6.954	359.78	671	92.7
641 - 660	\$1,063,255	6	15.15	\$177,209	7.375	359.79	651	93.5
621 - 640	\$1,567,248	7	22.32	\$223,893	7.015	359.62	631	94.1
601 - 620	\$967,849	6	13.79	\$161,308	7.362	339.28	610	93.8
581 - 600	\$1,265,873	8	18.05	\$158,359	8.129	330.39	589	93.7
561 - 580	\$97,548	1	1.39	\$97,548	9.125	359.00	569	93.0
541 - 560	\$297,900	2	4.24	\$148,950	9.227	359.41	551	94.6
521 - 540	\$192,142	1	2.74	\$192,142	8.500	355.00	527	91.8
	\$7,020,411	39	100.00	\$180,011	7.434	351.41	628	93.6

Grade								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
A	\$6,242,991	34	88.93	\$183,617	7.419	353.48	628	93.6
A-	\$538,528	3	7.67	\$179,509	7.259	323.80	640	93.0
B	\$238,891	2	3.40	\$119,446	8.214	359.46	610	94.5
	\$7,020,411	39	100.00	\$180,011	7.434	351.41	628	93.6

Collateral Grouped by Prepayment Penalty Months								
DESCRIPTION	CURRENT BALANCE	# OF LOANS	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0	\$2,568,198	12	36.58	\$214,017	7.182	352.57	636	92.6
12	\$78,850	1	1.12	\$78,850	8.500	360.00	634	95.0
24	\$170,905	1	2.43	\$170,905	8.500	360.00	644	95.0
36	\$1,410,974	7	20.10	\$201,568	7.496	358.72	631	94.5
60	\$2,791,483	18	39.76	\$155,082	7.540	345.87	618	93.9
	\$7,020,411	39	100.00	\$180,011	7.434	351.41	628	93.6

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Exhibit 99.20

COMPUTATIONAL MATERIALS
PREPARED BY COUNTRYWIDE SECURITIES CORPORATION

for

CWABS, INC.

CWABS, Inc.
Asset Backed Certificates,
Series 2004-12



ARMS - Margin >8.00%

ARM \$102,227,625

Detailed Report

Summary of Loans in Statistical Calculation Pool (As of Calculation Date)

Range

Total Number of Loans	664	
Total Outstanding Balance	\$102,227,625	
Average Loan Balance	\$153,957	\$36,000 to \$493,000
WA Mortgage Rate	8.184%	5.500% to 11.750%
Net WAC	7.575%	4.991% to 11.241%
ARM Characteristics		
WA Gross Margin	8.676%	8.010% to 10.990%
WA Months to First Roll	34	19 to 36
WA First Periodic Cap	1.895%	1.000% to 3.000%
WA Subsequent Periodic Cap	1.359%	1.000% to 3.000%
WA Lifetime Cap	14.921%	12.500% to 18.750%
WA Lifetime Floor	8.189%	2.240% to 14.990%
WA Original Term (months)	360	360 to 360
WA Remaining Term (months)	359	355 to 360
WA LTV	84.83%	44.19% to 100.00%
Percentage of Pool with CLTV > 100%	0.00%	
WA FICO	580	
Secured by (% of pool)	1st Liens	100.00%
	2nd Liens	0.00%
Prepayment Penalty at Loan Orig (% of all loans)		60.54%

Top 5 States:		Top 5 Prop:		Doc Types:		Purpose Codes		Occ Codes		Grades		Orig PP Term	
MA	10.80%	SFR	81.67%	FULL	68.67%	RCO	65.15%	OO	98.37%	A	76.38%	0	39.46%
FL	7.02%	PUD	8.32%	STATED	31.33%	PUR	29.58%	INV	1.14%	A-	7.77%	3	0.05%
IL	7.00%	CND	4.31%			RNC	5.27%	2H	0.49%	B	8.72%	12	10.67%
GA	6.20%	2 FAM	4.10%							C	5.93%	24	10.49%
CA	6.03%	3 FAM	1.17%							C-	1.02%	36	39.08%
										D	0.18%	60	0.25%

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ARMS - Margin >8.00%

ARM \$102,227,625

Detailed Report

Program								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
2/28 LIB6M	\$10,019,962	62	9.80	\$161,612	8.497	358.90	581	88.0
2/28 LIB6M - IO	\$786,103	4	0.77	\$196,526	8.069	359.07	607	91.9
3/27 LIB6M	\$76,903,115	523	75.23	\$147,042	8.229	359.36	577	84.0
3/27 LIB6M - IO	\$14,518,445	75	14.20	\$193,579	7.736	359.53	596	86.4
	\$102,227,625	664	100.00	\$153,957	8.184	359.34	580	84.8

Original Term								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
ARM 360	\$102,227,625	664	100.00	\$153,957	8.184	359.34	580	84.8
	\$102,227,625	664	100.00	\$153,957	8.184	359.34	580	84.8

Range of Current Balance								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
\$25,000.01 - \$50,000.00	\$360,456	8	0.35	\$45,057	9.307	359.23	598	84.2
\$50,000.01 - \$75,000.00	\$2,649,290	40	2.59	\$66,232	9.030	359.42	591	85.6
\$75,000.01 - \$100,000.00	\$10,249,273	116	10.03	\$88,356	8.692	359.28	579	85.7
\$100,000.01 - \$150,000.00	\$29,361,679	238	28.72	\$123,368	8.507	359.40	577	85.5
\$150,000.01 - \$200,000.00	\$20,215,993	116	19.78	\$174,276	8.052	359.39	579	84.5
\$200,000.01 - \$250,000.00	\$15,016,578	67	14.69	\$224,128	7.813	359.27	582	85.6
\$250,000.01 - \$300,000.00	\$12,901,391	47	12.62	\$274,498	7.611	359.32	584	82.2
\$300,000.01 - \$350,000.00	\$5,845,073	18	5.72	\$324,726	8.070	359.16	581	86.4
\$350,000.01 - \$400,000.00	\$3,364,398	9	3.29	\$373,822	7.742	359.33	587	82.9
\$400,000.01 - \$450,000.00	\$1,290,495	3	1.26	\$430,165	8.225	358.64	587	84.8
\$450,000.01 - \$500,000.00	\$973,000	2	0.95	\$486,500	8.555	360.00	549	81.9
	\$102,227,625	664	100.00	\$153,957	8.184	359.34	580	84.8

State								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Alabama	\$1,469,370	12	1.44	\$122,447	8.536	359.53	575	88.7
Arizona	\$469,898	4	0.46	\$117,474	8.762	359.58	561	88.9
Arkansas	\$357,402	4	0.35	\$89,351	8.695	358.88	583	93.1
California	\$6,165,683	24	6.03	\$256,903	8.258	359.05	564	83.0
Colorado	\$2,425,114	14	2.37	\$173,222	6.797	359.56	606	86.3
Connecticut	\$2,701,951	16	2.64	\$168,872	7.593	359.68	553	78.6
Delaware	\$652,025	5	0.64	\$130,405	8.602	358.77	558	88.5

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ARMS - Margin >8.00%

ARM \$102,227,625

Detailed Report

State								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
District of Columbia	\$915,172	4	0.90	\$226,793	9.085	358.39	559	83.9
Florida	\$7,174,866	50	7.02	\$143,497	8.553	359.02	584	87.6
Georgia	\$6,337,044	48	6.20	\$132,022	8.779	359.40	575	89.4
Idaho	\$321,108	2	0.31	\$160,554	7.745	359.71	621	82.9
Illinois	\$7,157,653	46	7.00	\$155,601	8.241	359.57	589	82.8
Indiana	\$2,156,311	19	2.11	\$113,490	8.607	358.89	593	90.4
Iowa	\$228,522	2	0.22	\$114,261	8.745	359.15	622	95.5
Kansas	\$1,042,225	8	1.02	\$130,278	9.172	359.63	608	91.8
Kentucky	\$912,105	9	0.89	\$101,345	8.686	358.99	596	88.3
Louisiana	\$917,518	8	0.90	\$114,690	9.190	359.61	567	91.0
Maine	\$1,472,931	9	1.44	\$163,659	7.014	359.48	580	84.0
Maryland	\$2,186,306	11	2.14	\$198,755	8.368	359.09	567	82.9
Massachusetts	\$11,039,013	48	10.80	\$229,979	6.718	359.83	582	75.5
Michigan	\$4,061,491	34	3.97	\$119,456	8.833	359.35	565	86.5
Minnesota	\$1,543,825	8	1.51	\$192,978	8.646	359.13	585	92.1
Mississippi	\$866,659	7	0.85	\$123,808	8.959	359.05	580	91.3
Missouri	\$2,812,007	24	2.75	\$117,167	9.107	359.39	558	86.4
Montana	\$89,600	1	0.09	\$89,600	8.250	360.00	607	80.0
Nevada	\$1,286,472	7	1.26	\$183,782	8.544	358.89	597	87.8
New Hampshire	\$5,318,661	29	5.20	\$183,402	7.010	359.75	583	80.1
New Jersey	\$4,472,537	25	4.38	\$178,901	8.678	358.80	575	88.7
New Mexico	\$321,884	2	0.31	\$160,942	8.405	358.33	555	88.4
New York	\$2,376,046	13	2.32	\$182,773	8.564	359.47	591	87.1
North Carolina	\$3,147,537	22	3.08	\$143,070	9.030	358.74	572	89.8
Ohio	\$1,328,138	13	1.30	\$102,164	8.695	359.09	582	87.4
Oklahoma	\$823,282	9	0.81	\$91,476	7.908	359.80	607	85.0
Oregon	\$408,045	3	0.40	\$136,015	6.670	359.74	597	86.6
Pennsylvania	\$1,318,253	13	1.29	\$101,404	9.034	359.17	598	91.1
Rhode Island	\$964,668	6	0.94	\$160,778	7.003	359.90	600	73.2
South Carolina	\$1,231,040	11	1.20	\$111,913	8.551	359.08	573	88.9
Tennessee	\$2,356,515	19	2.31	\$124,027	8.799	358.98	577	92.1
Texas	\$2,557,917	22	2.50	\$116,269	7.922	359.60	586	83.8
Vermont	\$1,037,300	7	1.01	\$148,186	7.397	359.40	546	74.6
Virginia	\$5,004,389	23	4.90	\$217,582	8.382	359.24	575	82.7
Washington	\$738,912	5	0.72	\$147,782	8.907	359.32	592	93.6
West Virginia	\$207,031	2	0.20	\$103,516	8.052	359.17	616	88.2
Wisconsin	\$1,364,935	12	1.34	\$113,745	9.236	359.44	579	87.1
Wyoming	\$488,265	4	0.48	\$122,066	7.863	359.68	623	86.7
	\$102,227,625	664	100.00	\$153,957	8.184	359.34	580	84.8

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ARMS - Margin >8.00%

ARM \$102,227,625

Detailed Report

Loan-to-Value Ratios

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
<= 50.00	\$420,456	3	0.41	\$140,152	6.332	359.86	597	45.6
50.01 - 55.00	\$760,885	6	0.74	\$126,814	6.918	359.84	567	52.8
55.01 - 60.00	\$1,369,592	7	1.34	\$195,656	6.880	359.28	541	57.7
60.01 - 65.00	\$1,423,662	10	1.39	\$142,366	6.854	359.53	587	63.5
65.01 - 70.00	\$3,327,658	22	3.26	\$151,257	7.638	359.57	541	68.3
70.01 - 75.00	\$7,830,430	50	7.66	\$156,609	7.748	359.65	571	74.2
75.01 - 80.00	\$24,321,130	146	23.79	\$166,583	7.599	359.53	521	79.4
80.01 - 85.00	\$16,761,813	109	16.40	\$153,778	8.580	359.27	556	84.5
85.01 - 90.00	\$25,600,359	169	25.04	\$151,481	8.427	359.15	582	89.6
90.01 - 95.00	\$8,406,908	56	8.22	\$150,123	8.797	359.30	599	94.8
95.01 - 100.00	\$12,004,732	86	11.74	\$139,590	8.753	359.12	615	99.8
\$102,227,625	664	100.00	\$153,957	8.184	359.34	580	84.8	

Range of Current Gross Coupon

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
5.001 - 5.500	\$224,000	1	0.22	\$224,000	5.500	359.00	579	80.0
5.501 - 6.000	\$5,049,123	26	4.94	\$194,197	5.940	359.59	594	76.2
6.001 - 6.500	\$9,617,461	49	9.41	\$196,275	6.368	359.72	598	76.8
6.501 - 7.000	\$8,542,406	45	8.36	\$189,831	6.825	359.84	579	78.6
7.001 - 7.500	\$5,214,925	28	5.10	\$186,247	7.344	359.67	603	82.2
7.501 - 8.000	\$6,007,165	43	5.88	\$139,702	7.873	359.14	575	85.4
8.001 - 8.500	\$24,976,535	160	24.43	\$156,103	8.320	359.11	582	87.0
8.501 - 9.000	\$19,277,632	127	18.86	\$151,792	8.794	359.10	572	86.4
9.001 - 9.500	\$13,491,871	102	13.20	\$132,273	9.287	359.35	571	88.7
9.501 - 10.000	\$7,666,621	62	7.50	\$123,655	9.767	359.33	571	89.8
10.001 - 10.500	\$1,570,943	15	1.54	\$104,730	10.315	359.53	563	89.8
10.501 - 11.000	\$281,536	3	0.28	\$93,845	10.737	359.38	562	88.5
11.001 - 11.500	\$201,556	2	0.20	\$100,778	11.234	359.33	599	84.2
11.501 - 12.000	\$105,850	1	0.10	\$105,850	11.750	360.00	585	100.0
\$102,227,625	664	100.00	\$153,957	8.184	359.34	580	84.8	

Property Type

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
SFR	\$83,490,493	553	81.67	\$150,977	8.200	359.34	578	85.1
PUD	\$8,509,140	50	8.32	\$170,183	8.271	359.24	580	86.2
CND	\$4,402,708	32	4.31	\$137,585	8.386	359.19	580	86.3
2 FAM	\$4,194,439	20	4.10	\$209,722	7.654	359.49	612	80.7
3 FAM	\$1,197,646	6	1.17	\$199,608	7.603	359.90	583	71.8

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ARMS - Margin >8.00%

ARM \$102,227,625

Detailed Report

Property Type								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
4 FAM	\$220,700	2	0.22	\$110,350	6.993	360.00	637	58.8
CNDP	\$212,500	1	0.21	\$212,500	9.250	360.00	554	85.0
	\$102,227,625	664	100.00	\$153,957	8.184	359.34	580	84.8

Purpose								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
RCO	\$66,601,165	415	65.15	\$160,485	8.055	359.40	571	82.6
PUR	\$30,241,045	213	29.58	\$141,977	8.422	359.19	600	89.5
RNC	\$5,385,414	36	5.27	\$149,595	8.438	359.32	583	86.3
	\$102,227,625	664	100.00	\$153,957	8.184	359.34	580	84.8

Occupancy								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
OO	\$100,560,921	648	98.37	\$155,187	8.175	359.33	580	84.9
INV	\$1,167,783	11	1.14	\$106,162	8.730	359.51	603	78.5
2H	\$498,921	5	0.49	\$99,784	8.569	359.33	613	80.3
	\$102,227,625	664	100.00	\$153,957	8.184	359.34	580	84.8

Range of Months Remaining to Scheduled Maturity								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
301 - 360	\$102,227,625	664	100.00	\$153,957	8.184	359.34	580	84.8
	\$102,227,625	664	100.00	\$153,957	8.184	359.34	580	84.8

Collateral Grouped by Document Type								
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
FULL	\$70,196,986	473	68.67	\$148,408	8.106	359.35	576	85.5
STATED INCOME	\$32,030,639	191	31.33	\$167,700	8.354	359.30	588	83.3
	\$102,227,625	664	100.00	\$153,957	8.184	359.34	580	84.8

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ARMS - Margin >8.00%

ARM \$102,227,625

Detailed Report

Collateral Grouped by FICO

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
Unknown	\$48,000	1	0.05	\$48,000	10.200	360.00		80.0
701 - 720	\$422,300	4	0.41	\$105,575	6.755	360.00	715	75.0
681 - 700	\$459,884	2	0.45	\$229,942	8.029	358.41	685	82.0
661 - 680	\$1,008,934	8	0.99	\$126,117	7.017	359.66	668	76.9
641 - 660	\$5,392,274	30	5.27	\$179,742	7.748	359.46	651	85.3
621 - 640	\$9,325,058	63	9.12	\$148,017	8.060	359.34	630	89.4
601 - 620	\$16,733,710	107	16.37	\$156,390	7.910	359.29	610	88.7
581 - 600	\$18,303,794	124	17.90	\$147,611	8.189	359.32	590	87.9
561 - 580	\$14,046,493	88	13.74	\$159,619	8.239	359.28	570	84.9
541 - 560	\$16,575,032	113	16.21	\$146,682	8.465	359.38	551	83.9
521 - 540	\$13,809,350	87	13.51	\$158,728	8.404	359.31	531	78.7
501 - 520	\$5,507,053	34	5.39	\$161,972	8.371	359.47	512	75.7
<= 500	\$595,744	3	0.58	\$198,581	8.582	359.25	500	77.7
	\$102,227,625	664	100.00	\$153,957	8.184	359.34	580	84.8

Grade

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
A	\$78,081,566	509	76.38	\$153,402	8.289	359.30	585	86.7
A-	\$7,946,792	53	7.77	\$149,939	7.912	359.47	566	80.0
B	\$8,911,704	60	8.72	\$148,528	8.184	359.38	555	80.1
C	\$6,060,508	35	5.93	\$173,157	7.300	359.61	574	74.9
C-	\$1,047,056	6	1.02	\$174,509	7.817	359.26	581	83.4
D	\$180,000	1	0.18	\$180,000	6.500	360.00	547	65.5
	\$102,227,625	664	100.00	\$153,957	8.184	359.34	580	84.8

Collateral Grouped by Prepayment Penalty Months

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
0	\$40,343,719	264	39.46	\$152,817	8.322	359.37	585	84.7
3	\$53,073	1	0.05	\$53,073	9.375	359.00	556	90.0
12	\$10,907,769	48	10.67	\$227,245	6.960	359.69	581	77.2
24	\$10,725,628	63	10.49	\$170,248	8.104	359.16	579	84.5
36	\$39,945,873	286	39.08	\$139,671	8.392	359.26	575	87.1
60	\$251,563	2	0.25	\$125,782	9.082	359.00	549	86.1
	\$102,227,625	664	100.00	\$153,957	8.184	359.34	580	84.8

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ARMS - Margin >8.00%

ARM \$102,227,625

Detailed Report

Range of Months to Roll									
(Excludes 0 Fixed Rate Mortgages)									
DESCRIPTION	WA MTR	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV
19 - 24	23	\$10,806,065	66	10.57	\$163,728	8.466	358.91	583	88.3
32 - 37	35	\$91,421,560	598	89.43	\$152,879	8.150	359.39	580	84.4
		\$102,227,625	664	100.00	\$153,957	8.184	359.34	580	84.8

Range of Margin									
(Excludes 0 Fixed Rate Mortgages)									
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV	
8.001 - 9.000	\$85,512,766	542	83.65	\$157,773	8.002	359.36	581	84.5	
9.001 - 10.000	\$15,498,403	111	15.16	\$139,625	9.046	359.18	576	86.4	
10.001 - 11.000	\$1,216,456	11	1.19	\$110,587	9.957	359.49	568	89.8	
8.676	\$102,227,625	664	100.00	\$153,957	8.184	359.34	580	84.8	

Range of Maximum Rates									
(Excludes 0 Fixed Rate Mortgages)									
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV	
12.001 - 12.500	\$224,000	1	0.22	\$224,000	5.500	359.00	579	80.0	
12.501 - 13.000	\$5,049,123	26	4.94	\$194,197	5.940	359.59	594	76.2	
13.001 - 13.500	\$9,940,621	51	9.72	\$194,914	6.405	359.70	599	77.5	
13.501 - 14.000	\$10,720,986	60	10.49	\$178,683	7.046	359.53	579	80.6	
14.001 - 14.500	\$16,436,942	101	16.08	\$162,742	8.034	359.23	591	85.3	
14.501 - 15.000	\$10,432,170	78	10.20	\$133,746	8.452	359.20	566	83.9	
15.001 - 15.500	\$16,277,535	109	15.92	\$149,335	8.485	359.12	574	87.1	
15.501 - 16.000	\$15,647,967	100	15.31	\$156,480	8.977	359.10	576	88.1	
16.001 - 16.500	\$10,840,275	80	10.60	\$135,503	9.296	359.49	575	89.1	
16.501 - 17.000	\$4,920,658	41	4.81	\$120,016	9.810	359.63	570	89.4	
17.001 - 17.500	\$1,376,361	13	1.35	\$105,874	10.335	359.58	558	89.4	
17.501 - 18.000	\$53,579	1	0.05	\$53,579	10.550	359.00	581	80.0	
18.001 - 18.500	\$201,556	2	0.20	\$100,778	11.234	359.33	599	84.2	
18.501 - 19.000	\$105,850	1	0.10	\$105,850	11.750	360.00	585	100.0	
14.921	\$102,227,625	664	100.00	\$153,957	8.184	359.34	580	84.8	

Initial Periodic Rate Cap									
(Excludes 0 Fixed Rate Mortgages)									
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV	
1.000	\$2,334,694	15	2.28	\$155,646	7.696	359.42	575	83.9	
1.500	\$70,365,580	437	68.83	\$161,020	7.981	359.53	582	83.9	
1.506	\$208,554	1	0.20	\$208,554	8.650	358.00	596	90.0	

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ARMS - Margin >8.00%

ARM \$102,227,625

Detailed Report

Initial Periodic Rate Cap									(Excludes 0 Fixed Rate Mortgages)
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV	
2.000	\$2,480,453	16	2.43	\$155,028	8.181	358.67	587	89.9	
3.000	\$26,838,343	195	26.25	\$137,633	8.755	358.88	574	86.9	
	\$102,227,625	664	100.00	\$153,957	8.184	359.34	580	84.8	

Subsequent Periodic Rate Cap									(Excludes 0 Fixed Rate Mortgages)
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV	
1.000	\$29,106,928	207	28.47	\$140,613	8.621	358.93	576	86.8	
1.500	\$73,018,749	456	71.43	\$160,129	8.008	359.50	581	84.0	
3.000	\$101,948	1	0.10	\$101,948	9.350	359.00	562	85.0	
	\$102,227,625	664	100.00	\$153,957	8.184	359.34	580	84.8	

Range of Lifetime Rate Floor									(Excludes 0 Fixed Rate Mortgages)
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV	
2.001 - 3.000	\$169,912	1	0.17	\$169,912	9.240	359.00	581	100.0	
5.001 - 6.000	\$5,273,123	27	5.16	\$195,301	5.921	359.56	594	76.4	
6.001 - 7.000	\$18,159,867	94	17.76	\$193,190	6.583	359.77	589	77.7	
7.001 - 8.000	\$10,050,486	63	9.83	\$159,532	7.627	359.53	588	82.9	
8.001 - 9.000	\$45,067,290	293	44.09	\$153,813	8.517	359.07	578	86.9	
9.001 - 10.000	\$20,970,867	163	20.51	\$128,656	9.425	359.38	571	89.0	
> 10.000	\$2,536,079	23	2.48	\$110,264	10.300	359.44	564	88.4	
	\$102,227,625	664	100.00	\$153,957	8.184	359.34	580	84.8	

Next Interest Adjustment Date									(Excludes 0 Fixed Rate Mortgages)
DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	ORIG LTV	
06/06	\$88,099	1	0.09	\$88,099	7.990	355.00	531	85.0	
08/06	\$248,692	2	0.24	\$124,346	8.000	357.00	548	77.4	
09/06	\$2,440,494	15	2.39	\$162,700	8.519	358.03	572	89.9	
10/06	\$5,796,430	35	5.67	\$165,812	8.450	359.00	593	89.8	
11/06	\$2,232,350	13	2.18	\$171,719	8.520	360.00	572	84.1	
07/07	\$249,489	1	0.24	\$249,489	9.375	356.00	566	89.3	
08/07	\$821,343	5	0.80	\$164,269	9.452	357.11	570	93.1	
09/07	\$9,133,620	56	8.93	\$163,100	8.518	358.16	588	89.2	
10/07	\$36,608,587	246	35.81	\$148,815	8.359	359.02	577	85.3	
11/07	\$44,608,522	290	43.64	\$153,822	7.873	360.00	581	82.5	

Recipients must read the information contained in the attached statement. Do not use or rely on this information if you have not received or reviewed the statement. If you have not received the statement, call your Countrywide Securities account representative for another copy. The collateral information set forth in the Computational Materials supersedes any previously distributed collateral information relating to the securities discussed in this communication and will be superseded by the information set forth in the final offering materials.



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Computational Materials For

Countrywide Asset-Backed Certificates, Series 2004-12

ARMS - Margin >8.00%

ARM \$102,227,625

Detailed Report

DESCRIPTION	CURRENT BALANCE	# OF LOAN	% OF TOTAL	Next Interest Adjustment Date				ORIG LTV
				AVERAGE BALANCE	GROSS WAC	REMG. TERM	FICO	
	\$102,227,625	664	100.00	\$153,957	8.184	359.34	580	84.8

(Excludes 0 Fixed Rate Mortgages)

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