



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

## CWABS, Inc.

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

*Certificateholder Monthly Distribution Summary*

Class	Cusip	Class Description	Certificate Rate Type	Beginning Balance	Pass Through Rate (%)	Principal Distribution	Interest Distribution	Total Distribution	Current Realized Losses	Ending Balance	Cumulative Realized Losses
1A1	126697AA9	Senior	Fix-Act/360	498,656,889.05	5.871250	4,498,761.95	2,439,782.72	6,938,544.67	0.00	494,158,127.09	0.00
1A2	126697AB7	Senior	Fix-Act/360	55,406,321.01	5.971250	499,862.44	275,704.16	775,566.60	0.00	54,906,458.57	0.00
2A1	126697AC5	Senior	Fix-Act/360	244,554,679.66	5.481250	3,845,462.54	1,117,054.45	4,962,516.99	0.00	240,709,217.12	0.00
2A2	126697AD3	Senior	Fix-Act/360	84,376,000.00	5.631250	0.00	395,951.96	395,951.96	0.00	84,376,000.00	0.00
2A3	126697AE1	Senior	Fix-Act/360	171,497,000.00	5.931250	0.00	847,659.65	847,659.65	0.00	171,497,000.00	0.00
2A4	126697AF8	Senior	Fix-Act/360	73,467,000.00	6.481250	0.00	396,798.33	396,798.33	0.00	73,467,000.00	0.00
AR	126697AX9	Residual	Fix-Act/360	0.00	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
P	126697AW1	Prepay Penalties	Fix-30/360	100.00	0.000000	0.00	61,266.86	61,266.86	0.00	100.00	0.00
C	126697AV3	Senior	Fix-30/360	1,453,534,828.86	0.000000	0.00	3,149,986.07	3,149,986.07	0.00	1,444,690,741.93	0.00
1M1	126697AG6	Junior	Fix-Act/360	17,953,000.00	6.101250	0.00	91,279.78	91,279.78	0.00	17,953,000.00	0.00
2M1	126697AH4	Junior	Fix-Act/360	18,547,000.00	6.101250	0.00	94,299.90	94,299.90	0.00	18,547,000.00	0.00
1M2	126697AJ0	Junior	Fix-Act/360	11,849,000.00	6.281250	0.00	62,022.11	62,022.11	0.00	11,849,000.00	0.00
2M2	126697AK7	Junior	Fix-Act/360	12,241,000.00	6.281250	0.00	64,073.98	64,073.98	0.00	12,241,000.00	0.00
1M3	126697AL5	Junior	Fix-Act/360	31,956,000.00	6.491250	0.00	172,861.99	172,861.99	0.00	31,956,000.00	0.00
2M3	126697AM3	Junior	Fix-Act/360	33,013,000.00	6.491250	0.00	178,579.70	178,579.70	0.00	33,013,000.00	0.00
M4	126697AN1	Junior	Fix-Act/360	18,250,000.00	6.751250	0.00	102,675.26	102,675.26	0.00	18,250,000.00	0.00
M5	126697AP6	Junior	Fix-Act/360	21,170,000.00	7.081250	0.00	124,925.05	124,925.05	0.00	21,170,000.00	0.00
M6	126697AQ4	Junior	Fix-Act/360	25,549,000.00	7.731250	0.00	164,604.76	164,604.76	0.00	25,549,000.00	0.00
M7	126697AR2	Junior	Fix-Act/360	10,950,000.00	7.731250	0.00	70,547.66	70,547.66	0.00	10,950,000.00	0.00
M8	126697AS0	Junior	Fix-Act/360	13,140,000.00	7.731250	0.00	84,657.19	84,657.19	0.00	13,140,000.00	0.00
M9	126697AT8	Junior	Fix-Act/360	7,300,000.00	7.731250	0.00	47,031.77	47,031.77	0.00	7,300,000.00	0.00
Totals				2,803,410,818.58		8,844,086.93	9,941,763.35	18,785,850.28	0.00	2,785,722,644.71	0.00



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*Principal Distribution Detail*

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Net Principal Distribution	Current Realized Losses	Ending Certificate Balance	Ending Certificate Factor
1A1	126697AA9	501,417,000.00	498,656,889.05	4,498,761.95	0.00	494,158,127.09	0.985523281
1A2	126697AB7	55,713,000.00	55,406,321.01	499,862.44	0.00	54,906,458.57	0.985523281
2A1	126697AC5	247,938,000.00	244,554,679.66	3,845,462.54	0.00	240,709,217.12	0.970844393
2A2	126697AD3	84,376,000.00	84,376,000.00	0.00	0.00	84,376,000.00	1.000000000
2A3	126697AE1	171,497,000.00	171,497,000.00	0.00	0.00	171,497,000.00	1.000000000
2A4	126697AF8	73,467,000.00	73,467,000.00	0.00	0.00	73,467,000.00	1.000000000
AR	126697AX9	100.00	0.00	0.00	0.00	0.00	0.000000000
P	126697AW1	100.00	100.00	0.00	0.00	100.00	1.000000000
C	126697AV3	1,459,985,056.00	1,453,534,828.86	0.00	0.00	1,444,690,741.93	0.989524335
1M1	126697AG6	17,953,000.00	17,953,000.00	0.00	0.00	17,953,000.00	1.000000000
2M1	126697AH4	18,547,000.00	18,547,000.00	0.00	0.00	18,547,000.00	1.000000000
1M2	126697AJ0	11,849,000.00	11,849,000.00	0.00	0.00	11,849,000.00	1.000000000
2M2	126697AK7	12,241,000.00	12,241,000.00	0.00	0.00	12,241,000.00	1.000000000
1M3	126697AL5	31,956,000.00	31,956,000.00	0.00	0.00	31,956,000.00	1.000000000
2M3	126697AM3	33,013,000.00	33,013,000.00	0.00	0.00	33,013,000.00	1.000000000
M4	126697AN1	18,250,000.00	18,250,000.00	0.00	0.00	18,250,000.00	1.000000000
M5	126697AP6	21,170,000.00	21,170,000.00	0.00	0.00	21,170,000.00	1.000000000
M6	126697AQ4	25,549,000.00	25,549,000.00	0.00	0.00	25,549,000.00	1.000000000
M7	126697AR2	10,950,000.00	10,950,000.00	0.00	0.00	10,950,000.00	1.000000000
M8	126697AS0	13,140,000.00	13,140,000.00	0.00	0.00	13,140,000.00	1.000000000
M9	126697AT8	7,300,000.00	7,300,000.00	0.00	0.00	7,300,000.00	1.000000000
Totals		2,816,311,256.00	2,803,410,818.58	8,844,086.93	0.00	2,785,722,644.71	



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

*Interest Distribution Detail*

Class	Beginning Certificate Balance	Pass Through Rate (%)	Effective Coupon (%)	Current Interest	Total Interest Due	Net Rate Carryover Paid	Net Interest Shortfall	Interest Paid	Net Rate Carryover After Dist.
1A1	498,656,889.05	5.871250	4.193750	2,439,782.72	2,439,782.72	0.00	0.00	2,439,782.72	0.00
1A2	55,406,321.01	5.971250	4.265179	275,704.16	275,704.16	0.00	0.00	275,704.16	0.00
2A1	244,554,679.66	5.481250	3.915179	1,117,054.45	1,117,054.45	0.00	0.00	1,117,054.45	0.00
2A2	84,376,000.00	5.631250	4.022321	395,951.96	395,951.96	0.00	0.00	395,951.96	0.00
2A3	171,497,000.00	5.931250	4.236607	847,659.65	847,659.65	0.00	0.00	847,659.65	0.00
2A4	73,467,000.00	6.481250	4.629464	396,798.33	396,798.33	0.00	0.00	396,798.33	0.00
AR	0.00	0.000000	0.000000	0.00	0.00	0.00	0.00	0.00	0.00
P	100.00	0.000000	735202.320000	0.00	0.00	0.00	0.00	61,266.86	0.00
C	1,453,534,828.86	0.000000	2.600545	0.00	0.00	0.00	0.00	3,149,986.07	0.00
1M1	17,953,000.00	6.101250	4.358036	91,279.78	91,279.78	0.00	0.00	91,279.78	0.00
2M1	18,547,000.00	6.101250	4.358036	94,299.90	94,299.90	0.00	0.00	94,299.90	0.00
1M2	11,849,000.00	6.281250	4.486607	62,022.11	62,022.11	0.00	0.00	62,022.11	0.00
2M2	12,241,000.00	6.281250	4.486607	64,073.98	64,073.98	0.00	0.00	64,073.98	0.00
1M3	31,956,000.00	6.491250	4.636607	172,861.99	172,861.99	0.00	0.00	172,861.99	0.00
2M3	33,013,000.00	6.491250	4.636607	178,579.70	178,579.70	0.00	0.00	178,579.70	0.00
M4	18,250,000.00	6.751250	4.822321	102,675.26	102,675.26	0.00	0.00	102,675.26	0.00
M5	21,170,000.00	7.081250	5.058036	124,925.05	124,925.05	0.00	0.00	124,925.05	0.00
M6	25,549,000.00	7.731250	5.522321	164,604.76	164,604.76	0.00	0.00	164,604.76	0.00
M7	10,950,000.00	7.731250	5.522321	70,547.66	70,547.66	0.00	0.00	70,547.66	0.00
M8	13,140,000.00	7.731250	5.522321	84,657.19	84,657.19	0.00	0.00	84,657.19	0.00
M9	7,300,000.00	7.731250	5.522321	47,031.77	47,031.77	0.00	0.00	47,031.77	0.00
Totals	2,803,410,818.58			6,730,510.42	6,730,510.42	0.00	0.00	9,941,763.35	0.00



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*Current Payment Information*  
*Factors per \$1,000*

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Principal Distribution	Interest Distribution	Ending Certificate Balance	Pass Through Rate (%)
1A1	126697AA9	501,417,000.00	994.495378190	8.972096979	4.865775824	985.523281211	5.871250
1A2	126697AB7	55,713,000.00	994.495378190	8.972096979	4.948650439	985.523281211	5.971250
2A1	126697AC5	247,938,000.00	986.354167833	15.509774782	4.505378152	970.844393050	5.481250
2A2	126697AD3	84,376,000.00	1,000.000000000	0.000000000	4.692708333	1,000.000000000	5.631250
2A3	126697AE1	171,497,000.00	1,000.000000000	0.000000000	4.942708333	1,000.000000000	5.931250
2A4	126697AF8	73,467,000.00	1,000.000000000	0.000000000	5.401041667	1,000.000000000	6.481250
AR	126697AX9	100.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000
P	126697AW1	100.00	1,000.000000000	0.000000000	612,668.600000000	1,000.000000000	0.000000
C	126697AV3	1,459,985,056.00	995.581990984	0.000000000	2.157546792	989.524335193	0.000000
1M1	126697AG6	17,953,000.00	1,000.000000000	0.000000000	5.084375000	1,000.000000000	6.101250
2M1	126697AH4	18,547,000.00	1,000.000000000	0.000000000	5.084375000	1,000.000000000	6.101250
1M2	126697AJ0	11,849,000.00	1,000.000000000	0.000000000	5.234375000	1,000.000000000	6.281250
2M2	126697AK7	12,241,000.00	1,000.000000000	0.000000000	5.234375000	1,000.000000000	6.281250
1M3	126697AL5	31,956,000.00	1,000.000000000	0.000000000	5.409375000	1,000.000000000	6.491250
2M3	126697AM3	33,013,000.00	1,000.000000000	0.000000000	5.409375000	1,000.000000000	6.491250
M4	126697AN1	18,250,000.00	1,000.000000000	0.000000000	5.626041667	1,000.000000000	6.751250
M5	126697AP6	21,170,000.00	1,000.000000000	0.000000000	5.901041667	1,000.000000000	7.081250
M6	126697AQ4	25,549,000.00	1,000.000000000	0.000000000	6.442708333	1,000.000000000	7.731250
M7	126697AR2	10,950,000.00	1,000.000000000	0.000000000	6.442708333	1,000.000000000	7.731250
M8	126697AS0	13,140,000.00	1,000.000000000	0.000000000	6.442708333	1,000.000000000	7.731250
M9	126697AT8	7,300,000.00	1,000.000000000	0.000000000	6.442708333	1,000.000000000	7.731250
Totals		2,816,311,256.00	995.419385058	3.140308768	3.530065553	989.138767519	

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## CWABS, Inc.

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**Pool Level Data**

Distribution Date		10/25/07
Cut-off Date		08/01/07
Record Date		09/28/07
Determination Date		10/01/07
LIBOR Determination Date		09/11/07
Accrual Period 30/360	Begin	09/01/07
	End	10/01/07
Number of Days in 30/360 Accrual Period		30

**Collateral Detail**

**Original Mortgage Loan Details**

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

**Current Mortgage Loan Details**

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Beginning Aggregate Loan Count	3,956	3,362	7,318
Loans Paid Off or otherwise removed pursuant to the PSA	24	15	39
Ending Aggregate Loan Count	3,932	3,347	7,279
Beginning Pool Stated Principal Balance	715,057,940.93	738,476,887.93	1,453,534,828.86
Scheduled Principal	1,417,979.41	1,251,029.13	2,669,008.54
Unscheduled Principal	3,580,644.98	2,594,433.41	6,175,078.39
Realized Principal Losses	0.00	0.00	0.00
Ending Pool Stated Principal Balance	710,059,316.54	734,631,425.39	1,444,690,741.93
Beginning Weighted Average Mortgage Rate	8.62765%	8.75584%	
Beginning Weighted Average Net Mortgage Rate	8.11865%	8.24684%	
Ending Weighted Average Mortgage Rate	8.63129%	8.75619%	
Ending Weighted Average Net Mortgage Rate	8.12229%	8.24719%	
Beginning Weighted Average Remaining Term to Maturity	384	387	
Ending Weighted Average Remaining Term to Maturity	383	386	

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#### Loan Substitution

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Aggregate Stated of Principal Balances Removed	0.00	0.00	0.00
Aggregate Stated of Principal Balance Added	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Aggregate Principal Substitution Shortfall Amount	0.00	0.00	0.00

#### Fees of the Trust

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Gross Master Servicing Fee	297,940.81	307,698.70	605,639.51
Net Master Servicing Fee	295,408.42	305,200.41	600,608.83
Trustee Fee	5,362.93	5,538.58	10,901.51
Total Net Loan Fees	<u>300,771.35</u>	<u>310,738.98</u>	<u>611,510.34</u>

#### Servicer Advances

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Principal Advances	1,669.41	4,147.16	5,816.57
Interest Advances	41,147.84	92,605.60	133,753.44
Reimbursement for Principal & Interest Advances	0.00	0.00	0.00
Reimbursement for Nonrecoverable Advances	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Total Advances	<u>42,817.25</u>	<u>96,752.76</u>	<u>139,570.01</u>

#### Mortgage Prepayment Details

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Principal Balance of Loans Paid in Full	3,555,765.64	2,558,966.06	6,114,731.70
Prepayment Interest Excess	0.00	0.00	0.00
Prepayment Interest Shortfall	2,532.39	2,498.29	5,030.69
Compensating Interest	2,532.39	2,498.29	5,030.69
Non-Supported Prepayment Interest Shortfall	0.00	0.00	0.00
Prepayment Charges	44,087.60	17,179.26	61,266.86
CPR %	5.85752%	4.14223%	
SMM %	0.50174%	0.35192%	

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#### Delinquency Information

Delinquency Info		Group 1		Group 2		Total	
30-59 Days	Balance	5,491,604.60	0.77340%	11,271,857.92	1.53436%	16,763,462.52	1.16035%
	Loan Count	30	0.76297%	49	1.46400%	79	1.08531%
60-89 Days	Balance	0.00	0.00000%	714,351.19	0.09724%	714,351.19	0.04945%
	Loan Count	0	0.00000%	3	0.08963%	3	0.04121%
90+ Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
<b>Total</b>	<b>Balance</b>	<b>5,491,604.60</b>	<b>0.77340%</b>	<b>11,986,209.11</b>	<b>1.63159%</b>	<b>17,477,813.71</b>	<b>1.20980%</b>
	<b>Loan Count</b>	<b>30</b>	<b>0.76297%</b>	<b>52</b>	<b>1.55363%</b>	<b>82</b>	<b>1.12653%</b>

Foreclosure Info		Group 1		Group 2		Total	
30-59 Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
60-89 Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
90+ Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
<b>Total</b>	<b>Balance</b>	<b>0.00</b>	<b>0.00000%</b>	<b>0.00</b>	<b>0.00000%</b>	<b>0.00</b>	<b>0.00000%</b>
	<b>Loan Count</b>	<b>0</b>	<b>0.00000%</b>	<b>0</b>	<b>0.00000%</b>	<b>0</b>	<b>0.00000%</b>

REO Info		Group 1		Group 2		Total	
30-59 Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
60-89 Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
90+ Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
<b>Total</b>	<b>Balance</b>	<b>0.00</b>	<b>0.00000%</b>	<b>0.00</b>	<b>0.00000%</b>	<b>0.00</b>	<b>0.00000%</b>
	<b>Loan Count</b>	<b>0</b>	<b>0.00000%</b>	<b>0</b>	<b>0.00000%</b>	<b>0</b>	<b>0.00000%</b>

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Bankruptcy Info		Group 1		Group 2		Total	
30-59 Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
60-89 Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
90+ Days	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%
<b>Total</b>	<b>Balance</b>	<b>0.00</b>	<b>0.00000%</b>	<b>0.00</b>	<b>0.00000%</b>	<b>0.00</b>	<b>0.00000%</b>
	<b>Loan Count</b>	<b>0</b>	<b>0.00000%</b>	<b>0</b>	<b>0.00000%</b>	<b>0</b>	<b>0.00000%</b>

Totals for Foreclosure Bankruptcy, REO		Group 1		Group 2		Total	
All	Balance	0.00	0.00000%	0.00	0.00000%	0.00	0.00000%
	Loan Count	0	0.00000%	0	0.00000%	0	0.00000%

Totals for Foreclosure, REO Bankruptcy, Delinquency		Group 1		Group 2		Total	
All	Balance	5,491,604.60	0.77340%	11,986,209.11	1.63159%	17,477,813.71	1.20980%
	Loan Count	30	0.76297%	52	1.55363%	82	1.12653%



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



## CWABS, Inc.

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

#### Realized Loss Detail

**Realized Losses**

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Current Period Realized Losses	0.00	0.00	0.00
Cumulative Realized Losses	0.00	0.00	0.00
Total Liquidated Loan Balance	0.00	0.00	0.00
Total Liquidated Proceeds	0.00	0.00	0.00
Subsequent Recoveries	0.00	0.00	0.00
MDR ( Monthly Default Rate )	0.00000%	0.00000%	
CDR ( Conditional Default Rate )	0.00000%	0.00000%	

<u>Loan ID</u>	<u>Liquidation Balance</u>	<u>Liquidation Proceeds</u>	<u>Realized Loss</u>
<u>Group I</u>	N/A		
<u>Group II</u>	N/A		

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## CWABS, Inc.

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

#### Servicer Remittance Summary

#### Interest Remittance Amount

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Scheduled Interest Collected	5,138,523.87	5,385,823.73	10,524,347.60
Plus: Compensating Interest	2,532.39	2,498.29	5,030.69
Less: Servicing Fees	297,940.81	307,698.70	605,639.51
Less: Mortgage Insurance Premium (PMI)	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
<b>Total Interest Remittance Amount</b>	<b>4,843,115.45</b>	<b>5,080,623.32</b>	<b>9,923,738.77</b>

#### Principal Remittance Amount

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Scheduled Principal	326,695.08	298,627.28	625,322.36
Curtailed Principal	24,879.34	35,467.35	60,346.69
Paid in Full Principal	3,555,765.64	2,558,966.06	6,114,731.70
Repurchased Principal	1,091,284.33	952,401.85	2,043,686.18
Liquidation Principal	0.00	0.00	0.00
Subsequent Recoveries	0.00	0.00	0.00
Less: Non-Recoverable Principal Advances relating to Principal	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
<b>Total Principal Remittance Amount</b>	<b><u>4,998,624.39</u></b>	<b><u>3,845,462.54</u></b>	<b><u>8,844,086.93</u></b>

#### Other Remittance Amounts

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Prepayment Charge	44,087.60	17,179.26	61,266.86
Other Amounts Required	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
<b>Total Other Remittance</b>	<b>44,087.60</b>	<b>17,179.26</b>	<b>61,266.86</b>
<b>Total Servicer Remittance</b>	<b>9,885,827.44</b>	<b>8,943,265.12</b>	<b>18,829,092.56</b>

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## CWABS, Inc.

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

#### Distributable Amounts

#### Principal Distribution Amount

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Principal Remittance Amount	4,998,624.39	3,845,462.54	8,844,086.93
Plus: Supplemental Loan Deposit	0.00	0.00	0.00
Plus: Extra Principal Distribution Amount	0.00	0.00	0.00
Less: OC Reduction	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Principal Distribution Amount	4,998,624.39	3,845,462.54	8,844,086.93

#### Interest Funds

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Interest Remittance	4,843,115.45	5,080,623.32	9,923,738.77
Less: Trustee Fee	<u>5,362.93</u>	<u>5,538.58</u>	<u>10,901.51</u>
Interest Funds	4,837,752.52	5,075,084.75	9,912,837.26

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## CWABS, Inc.

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

#### Net Rate Carryover Details

##### Net Rate Cap Details

Libor Rate	5.13125%
Group 1 Net Rate Cap	8.09216%
Group 2 Net Rate Cap	8.21994%
Subordinate Net Rate Cap	8.15675%

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

Officer: Michelle Penson  
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**CWABS, Inc.**  
CWABS Asset-Backed Certificates Trust 2007-12

**Distribution Summary**

**Amounts Available for Distribution**

Total Servicer Remittance	18,829,092.56
Investment Income	0.00
Certificate Net Swap Proceeds Allocable to the Trust	0.00
Carryover Reserve Fund withdrawal	0.00
Principal Reserve Fund withdrawal	0.00
Other Amounts	0.00
<b>Total Available</b>	<b>18,829,092.56</b>

**Distribution Payments**

Trustee Fee	10,901.51
Certificate Net Swap Payment	0.00
Class Payments	<u>18,785,850.28</u>
Total Payments	18,829,092.56

Officer: Michelle Penson  
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**CWABS, Inc.**  
CWABS Asset-Backed Certificates Trust 2007-12

**Trust Accounts**

**Distribution Account**

Beginning Balance	0.00
Deposit	18,829,092.56
Withdrawal	18,829,092.56
Ending Balance	0.00

**Carryover Reserve Account**

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

**Certificate Swap Account**

Beginning Balance	0.00
Deposits	32,340.78
Withdrawals	<u>32,340.78</u>
Ending Balance	0.00

**Class P Principal Reserve Account**

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

Officer: Michelle Penson  
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**CWABS, Inc.**  
CWABS Asset-Backed Certificates Trust 2007-12

**Final Maturity Reserve Fund**

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

**Credit Comeback Excess Account**

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

**Certificate Swap Contract Details**

Floating Rate Receipt	5,772,125.55
Fixed Rate Payment	5,804,466.33
Net Swap Payment Paid	32,340.78
Net Swap Payment Received	0.00
Net Swap Payment Received allocated to Trust	0.00
Swap Termination Fee	0.00
Seniors Libor Classes Current Interest and Interest Carry Forward Amounts	0.00
Subordinate Current Interest and Interest Carry Forward Amounts	0.00
Extra Principal Distribution to meet OD Deficiency	0.00
Net Carryover Amounts Paid	0.00
Senior Classes Unpaid Loss Amounts	0.00
Subordinate Classes Unpaid Loss Amounts	<u>0.00</u>
Total	0.00

Officer: Michelle Penson  
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**CWABS, Inc.**  
CWABS Asset-Backed Certificates Trust 2007-12

**Credit Enhancements**

**Overcollateralization Details**

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

**Application of Excess Cashflow**

Excess Cashflow available after application of interest payments	3,149,986.07
Plus: OC Reduction Amount	0.00
Plus: Carryover Reserve Fund earnings	0.00
Less: Extra Principal Distribution Amount	0.00
Less: Unpaid Realized Loss Amount	0.00
Less: Interest Carryover Amount	0.00
Less: Carryover Shortfalls Paid	0.00
Less: Transfer to Carryover Shortfall Reserve to replenish initial deposit	0.00
Remaining Excess Cashflow available to Residual Class	<u>3,149,986.07</u>



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## CWABS, Inc.

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

#### Trigger Event Details

##### Delinquency Trigger Test

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Current Month	0.00	714,351.19	714,351.19
1 Month Prior	0.00	0.00	0.00
2 Months Prior	0.00	0.00	0.00
Three-month Rolling Delinquency Rate	0.02472%		
Senior Enhancement Percentage	22.39898%		
Specified Delinquency Rate Trigger	6.71969%		

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

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

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## CWABS, Inc.

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

#### Cumulative Loss Trigger Test

Cumulative Loss Percentage	0.00000%
Specified Cumulative Loss Percentage	100.00000%

**Is Cumulative Loss Trigger Event in Effect?** **NO**

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

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

#### Stepdown Date Details

Balance of Senior Notes ( after application of Principal Remittance Amount )	1,119,113,802.79
Threshold Balance of Senior Notes to trigger Stepdown Date	800,358,671.03
Has the 3rd Anniversary Distribution Date occurred?	NO
Has the Balance of Senior Notes been reduced to zero?	NO
<b>Has Stepdown Date been reached?</b>	<b>NO</b>

Officer: Michelle Penson  
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**CWABS, Inc.**  
CWABS Asset-Backed Certificates Trust 2007-12

**Subordination**

**Credit Support**

	<b><u>Original</u></b>	<b><u>Current</u></b>
Class A	2,594,393,256.00	2,563,804,644.72
Class A Percentage	92.120260%	92.033737%
Class 1M1	17,953,000.00	17,953,000.00
Class 1M1 Percentage	0.637465%	0.644465%
Class 2M1	18,547,000.00	18,547,000.00
Class 2M1 Percentage	0.658556%	0.665788%
Class 1M2	11,849,000.00	11,849,000.00
Class 1M2 Percentage	0.420728%	0.425347%
Class 2M2	12,241,000.00	12,241,000.00
Class 2M2 Percentage	0.434647%	0.439419%
Class 1M3	31,956,000.00	31,956,000.00
Class 1M3 Percentage	1.134676%	1.147135%
Class 2M3	33,013,000.00	33,013,000.00
Class 2M3 Percentage	1.172207%	1.185078%
Class M4	18,250,000.00	18,250,000.00
Class M4 Percentage	0.648011%	0.655126%
Class M5	21,170,000.00	21,170,000.00
Class M5 Percentage	0.751692%	0.759946%
Class M6	25,549,000.00	25,549,000.00
Class M6 Percentage	0.907180%	0.917141%
Class M7	10,950,000.00	10,950,000.00
Class M7 Percentage	0.388806%	0.393076%
Class M8	13,140,000.00	13,140,000.00
Class M8 Percentage	0.466568%	0.471691%
Class M9	7,300,000.00	7,300,000.00
Class M9 Percentage	0.259204%	0.262050%

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## CWABS, Inc.

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

#### Prepayment Loan Details

	<u>Group I</u>	<u>Group II</u>	<u>Total</u>
Prepayment Penalties	44,087.60	17,179.26	61,266.86

<u>Loan ID</u>	<u>Balance</u>	<u>Paid Off Date</u>	<u>Penalty</u>	<u>State</u>	<u>Rate</u>	<u>Seasoning</u>	<u>Type</u>
<b><u>Group I</u></b>							
164408799	194,539.85	09/27/07	6,418.85	AZ	8.250	7	Paid in Full
164628755	206,461.94	09/25/07	1,718.52	MD	7.500	7	Paid in Full
164630043	238,598.40	10/01/07	6,668.40	CA	6.990	7	Paid in Full
165209920	129,732.17	09/28/07	4,765.11	TN	9.190	7	Paid in Full
167196717	174,836.90	09/27/07	4,887.29	OR	6.990	246	Paid in Full
167196749	190,097.68	10/15/07	8,553.63	CO	7.400	246	Paid in Full
167197741	89,887.72	10/11/07	4,044.55	WA	8.625	126	Paid in Full
168202726	278,049.50	09/27/07	0.00	IL	7.990	6	Paid in Full
168204926	99,740.87	09/20/07	5,000.00	IN	8.240	5	Paid in Full
168205118	165,011.40	10/01/07	0.00	IL	8.040	6	Paid in Full
168735132	83,566.73	10/08/07	0.00	GA	9.250	3	Paid in Full
169404336	76,801.55	10/01/07	0.00	NJ	8.250	5	Paid in Full
170924875	187,733.41	09/28/07	0.00	AK	6.125	3	Paid in Full
171283097	299,830.61	10/01/07	0.00	MD	9.450	124	Paid in Full
171283393	149,628.99	10/03/07	0.00	IL	7.000	4	Paid in Full
171283833	175,541.80	09/21/07	0.00	KY	8.200	5	Paid in Full
171635246	324,539.10	10/04/07	0.00	HI	7.750	3	Paid in Full
171663884	241,074.96	09/17/07	0.00	GA	9.250	2	Paid in Full
177130763	252,120.30	10/01/07	2,031.25	MD	7.250	123	Paid in Full
<b><u>Group II</u></b>							
161369432	118,034.52	10/01/07	0.00	NC	9.550	3	Paid in Full
164629419	85,644.41	09/20/07	0.00	KS	7.950	7	Paid in Full
167197933	489,614.97	10/01/07	14,587.65	CA	7.450	246	Paid in Full
168164879	601,614.69	09/18/07	0.00	VA	7.750	245	Paid in Full
168204006	89,843.78	09/18/07	0.00	SC	10.150	6	Paid in Full
168205511	177,341.53	10/10/07	2,591.61	MN	8.890	125	Paid in Full
168980059	649,398.85	10/05/07	0.00	FL	10.050	2	Paid in Full
171184211	28,606.87	09/19/07	0.00	PA	10.150	4	Paid in Full
176543936	92,677.32	10/11/07	0.00	WA	12.700	2	Paid in Full
177117183	49,977.88	09/18/07	0.00	GA	10.000	2	Paid in Full

101 Barclay Street, 4W  
New York, NY 10286

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

<u>Loan ID</u>	<u>Balance</u>	<u>Paid Off Date</u>	<u>Penalty</u>	<u>State</u>	<u>Rate</u>	<u>Seasoning</u>	<u>Type</u>
177133078	74,700.00	10/15/07	0.00	WI	12.250	2	Paid in Full
177207406	102,090.15	10/15/07	0.00	SC	11.200	2	Paid in Full

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## CWABS, Inc.

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

#### Stratification Tables

#### Group I

Update Face	Number of Items	Percent of Items	Principal Balance	Percent of Balance
<= 0.00	0	0.000	0.00	0.000
0.00 - 25,000.00	3	0.076	62,770.96	0.009
25,000.00 - 50,000.00	59	1.501	2,745,022.00	0.387
50,000.00 - 75,000.00	269	6.841	17,346,123.19	2.443
75,000.00 - 100,000.00	436	11.089	38,592,199.95	5.435
100,000.00 - 125,000.00	491	12.487	55,312,372.74	7.790
125,000.00 - 150,000.00	485	12.335	67,084,467.54	9.448
150,000.00 - 175,000.00	391	9.944	63,589,354.69	8.955
175,000.00 - 200,000.00	416	10.580	78,268,389.32	11.023
200,000.00 - 225,000.00	301	7.655	64,136,827.13	9.033
225,000.00 - 250,000.00	251	6.384	59,479,607.03	8.377
250,000.00 - 275,000.00	200	5.086	52,529,189.10	7.398
275,000.00 - 300,000.00	171	4.349	49,328,549.50	6.947
300,000.00 - 325,000.00	138	3.510	43,111,707.04	6.072
325,000.00 - 350,000.00	118	3.001	39,922,505.75	5.622
350,000.00 - 375,000.00	93	2.365	33,601,420.00	4.732
375,000.00 - 400,000.00	61	1.551	23,638,566.04	3.329
400,000.00 - 425,000.00	36	0.916	14,729,807.24	2.074
425,000.00 - 450,000.00	4	0.102	1,755,965.97	0.247
450,000.00 - 475,000.00	3	0.076	1,392,712.68	0.196
475,000.00 - 500,000.00	0	0.000	0.00	0.000
500,000.00 - 525,000.00	2	0.051	1,026,677.92	0.145
525,000.00 - 550,000.00	0	0.000	0.00	0.000
550,000.00 - 575,000.00	0	0.000	0.00	0.000
575,000.00 - 600,000.00	2	0.051	1,159,274.64	0.163
600,000.00 - 625,000.00	1	0.025	620,000.00	0.087
625,000.00 - 650,000.00	1	0.025	625,806.11	0.088
650,000.00 - 675,000.00	0	0.000	0.00	0.000
675,000.00 - 700,000.00	0	0.000	0.00	0.000
700,000.00 - 725,000.00	0	0.000	0.00	0.000
725,000.00 - 750,000.00	0	0.000	0.00	0.000
750,000.00 - 775,000.00	0	0.000	0.00	0.000
775,000.00 - 800,000.00	0	0.000	0.00	0.000
> 800,000.00	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>	<b>3932</b>	<b>100.000</b>	<b>710,059,316.54</b>	<b>100.000</b>

#### Group II

Officer: Michelle Penson  
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## CWABS, Inc.

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

Update Face	Number of Items	Percent of Items	Principal Balance	Percent of Balance
<= 0.00	0	0.000	0.00	0.000
0.00 - 25,000.00	6	0.179	121,813.81	0.017
25,000.00 - 50,000.00	44	1.315	2,016,295.29	0.274
50,000.00 - 75,000.00	226	6.752	14,259,687.89	1.941
75,000.00 - 100,000.00	360	10.756	31,826,986.64	4.332
100,000.00 - 125,000.00	412	12.310	46,178,228.64	6.286
125,000.00 - 150,000.00	360	10.756	49,441,678.11	6.730
150,000.00 - 175,000.00	316	9.441	51,256,563.71	6.977
175,000.00 - 200,000.00	259	7.738	48,675,571.37	6.626
200,000.00 - 225,000.00	215	6.424	45,720,626.23	6.224
225,000.00 - 250,000.00	149	4.452	35,398,276.83	4.819
250,000.00 - 275,000.00	114	3.406	29,964,154.90	4.079
275,000.00 - 300,000.00	132	3.944	38,017,624.61	5.175
300,000.00 - 325,000.00	105	3.137	32,891,820.25	4.477
325,000.00 - 350,000.00	73	2.181	24,579,078.91	3.346
350,000.00 - 375,000.00	44	1.315	16,020,574.04	2.181
375,000.00 - 400,000.00	40	1.195	15,532,159.42	2.114
400,000.00 - 425,000.00	57	1.703	23,592,376.89	3.211
425,000.00 - 450,000.00	70	2.091	30,697,495.33	4.179
450,000.00 - 475,000.00	73	2.181	33,667,933.15	4.583
475,000.00 - 500,000.00	84	2.510	41,118,562.65	5.597
500,000.00 - 525,000.00	38	1.135	19,581,181.61	2.665
525,000.00 - 550,000.00	37	1.105	19,889,547.49	2.707
550,000.00 - 575,000.00	30	0.896	16,852,389.32	2.294
575,000.00 - 600,000.00	31	0.926	18,308,198.11	2.492
600,000.00 - 625,000.00	17	0.508	10,374,883.50	1.412
625,000.00 - 650,000.00	16	0.478	10,232,304.87	1.393
650,000.00 - 675,000.00	7	0.209	4,667,677.11	0.635
675,000.00 - 700,000.00	13	0.388	8,970,704.27	1.221
700,000.00 - 725,000.00	5	0.149	3,557,366.08	0.484
725,000.00 - 750,000.00	9	0.269	6,686,247.66	0.910
750,000.00 - 775,000.00	0	0.000	0.00	0.000
775,000.00 - 800,000.00	1	0.030	798,407.22	0.109
> 800,000.00	4	0.120	3,735,009.48	0.508
Wgt Ave / Total:	3347	100.000	734,631,425.39	100.000

#### Group I

Issuance Coupon	Number of Items	Percent of Items	Principal Balance	Percent of Balance
<= 5.0	0	0.000	0.00	0.000
5.0 - 5.5	4	0.102	646,488.84	0.091
5.5 - 6.0	18	0.458	5,043,642.42	0.710
6.0 - 6.5	72	1.831	19,216,115.67	2.706
6.5 - 7.0	212	5.392	49,692,026.33	6.998
7.0 - 7.5	286	7.274	63,062,836.40	8.881

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



## CWABS, Inc.

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

Issuance Coupon			Number of Items	Percent of Items	Principal Balance	Percent of Balance
7.5	-	8.0	634	16.124	130,814,839.76	18.423
8.0	-	8.5	548	13.937	99,892,899.02	14.068
8.5	-	9.0	643	16.353	110,199,576.61	15.520
9.0	-	9.5	392	9.969	66,662,513.85	9.388
9.5	-	10.0	398	10.122	63,143,492.91	8.893
10.0	-	10.5	253	6.434	40,799,512.04	5.746
10.5	-	11.0	195	4.959	28,271,361.91	3.982
11.0	-	11.5	122	3.103	16,529,809.32	2.328
11.5	-	12.0	111	2.823	12,320,171.97	1.735
12.0	-	12.5	22	0.560	2,205,420.13	0.311
>		12.5	22	0.560	1,558,609.36	0.220
<b>Wgt Ave / Total:</b>			<b>3932</b>	<b>100.000</b>	<b>710,059,316.54</b>	<b>100.000</b>

#### Group II

Issuance Coupon			Number of Items	Percent of Items	Principal Balance	Percent of Balance
<=		5.0	0	0.000	0.00	0.000
5.0	-	5.5	0	0.000	0.00	0.000
5.5	-	6.0	18	0.538	6,415,784.46	0.873
6.0	-	6.5	102	3.048	31,578,626.38	4.299
6.5	-	7.0	198	5.916	61,255,320.03	8.338
7.0	-	7.5	214	6.394	57,555,916.85	7.835
7.5	-	8.0	429	12.817	104,429,713.69	14.215
8.0	-	8.5	422	12.608	98,988,998.97	13.475
8.5	-	9.0	434	12.967	93,642,802.91	12.747
9.0	-	9.5	367	10.965	72,187,828.55	9.826
9.5	-	10.0	335	10.009	64,391,431.15	8.765
10.0	-	10.5	236	7.051	46,636,161.35	6.348
10.5	-	11.0	211	6.304	39,783,206.45	5.415
11.0	-	11.5	130	3.884	23,852,072.67	3.247
11.5	-	12.0	109	3.257	18,032,539.82	2.455
12.0	-	12.5	74	2.211	10,466,472.86	1.425
>		12.5	68	2.032	5,414,549.25	0.737
<b>Wgt Ave / Total:</b>			<b>3347</b>	<b>100.000</b>	<b>734,631,425.39</b>	<b>100.000</b>

#### Group I

Location	Number of Items	Percent of Items	Principal Balance	Percent of Balance
CA	440	11.190	116,064,428.97	16.346
FL	447	11.368	80,242,595.95	11.301
AZ	153	3.891	29,093,758.34	4.097



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## CWABS, Inc.

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

Location	Number of Items	Percent of Items	Principal Balance	Percent of Balance
VA	138	3.510	24,518,915.73	3.453
WA	100	2.543	23,734,323.35	3.343
CO	36	0.916	7,476,909.98	1.053
Others	2618	66.582	428,928,384.22	60.407
<b>Wgt Ave / Total:</b>	<b>3932</b>	<b>100.000</b>	<b>710,059,316.54</b>	<b>100.000</b>

#### Group II

Location	Number of Items	Percent of Items	Principal Balance	Percent of Balance
CA	571	17.060	202,087,887.66	27.509
FL	479	14.311	94,520,029.77	12.866
AZ	110	3.287	22,020,185.34	2.997
VA	112	3.346	24,090,840.80	3.279
WA	93	2.779	23,892,529.09	3.252
CO	51	1.524	12,122,502.69	1.650
Others	1931	57.693	355,897,450.04	48.446
<b>Wgt Ave / Total:</b>	<b>3347</b>	<b>100.000</b>	<b>734,631,425.39</b>	<b>100.000</b>

#### Group I

Update Term	Number of Items	Percent of Items	Principal Balance	Percent of Balance
<= 120	8	0.203	1,308,184.17	0.184
120 - 180	65	1.653	6,517,795.25	0.918
180 - 300	36	0.916	4,172,722.22	0.588
300 - 360	2981	75.814	523,232,428.08	73.689
> 360	842	21.414	174,828,186.82	24.622
<b>Wgt Ave / Total:</b>	<b>3932</b>	<b>100.000</b>	<b>710,059,316.54</b>	<b>100.000</b>

#### Group II

Update Term	Number of Items	Percent of Items	Principal Balance	Percent of Balance
<= 120	2	0.060	63,492.14	0.009
120 - 180	49	1.464	4,998,433.75	0.680
180 - 300	25	0.747	3,398,235.55	0.463
300 - 360	2557	76.397	534,298,394.68	72.730
> 360	714	21.333	191,872,869.27	26.118
<b>Wgt Ave / Total:</b>	<b>3347</b>	<b>100.000</b>	<b>734,631,425.39</b>	<b>100.000</b>