$a_6 = 49$

$a_{20} = 7$.

$S_{12} - ?$

$a_n = a_1 + d(n-1)$

$a_6 = a_5 + d = a_4 + 2d =$

$= a_3 + 3d = a_2 + 4d =$

$= a_1 + 5d. \Rightarrow$

$\Rightarrow a_{20} = a_6 + 14d.$

$7 = 49 + 14d$

$14d = -42$

$d = -3.$

$S_n = \frac{a_1 + a_n}{2} \cdot n$

$49 = a_1 + 5 \cdot (-3)$

$49 = a_1 - 15$

$a_1 = 64.$, $a_{12} = 64 - 3 \cdot 11 = 31$

$S_{12} = \frac{64 + 31}{2} \cdot 12$; $S_{12} = 570$