

Distribution Information	Deal Information
1. Distribution Summary	Deal Name: Residential Accredit Loans Inc, 2006-QA1
2. Factor Summary	Asset Type: Mortgage Asset-Backed Pass-Through Certificates
3. Components Information <i>(Not Applicable)</i>	
4. Interest Summary	Closing Date: 01/30/2006
5. Other Income Detail <i>(Not Applicable)</i>	First Distribution Date: 02/25/2006
6. Interest Shortfalls, Compensation and Expenses	Determination Date: 07/21/2006
7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts <i>(Not Applicable)</i>	Distribution Date: 07/25/2006
8. Collateral Summary	Record Date:
9. Repurchase Information	Book-Entry: 06/30/2006
10. Loan Status Report (Delinquencies)	Definitive: 06/30/2006
11. Deal Delinquencies (30 Day Buckets)	Trustee: Deutsche Bank Trust Company Americas
12. Loss Mitigation and Servicing Modifications	Main Telephone: 714-247-6000
13. Losses and Recoveries	GMAC-RFC
14. Credit Enhancement Report <i>(Not Applicable)</i>	Bond Administrator: Rona Hsu
15. Distribution Percentages	Telephone: 818-260-1508
16. Overcollateralization Summary <i>(Not Applicable)</i>	
17. Excess Cash Flow, Overcollateralization Provisions and Derivative Amounts <i>(Not Applicable)</i>	Pool(s) : 40280,40281,40282
18. Performance Tests	
19. Lender Paid Mortgage Insurance <i>(Not Applicable)</i>	
20. Comments	

# Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QA1

July 25, 2006

## 1. Distribution Summary

Class	CUSIP	Original Face Value	Beginning Notional/ Principal Balance	Pass-Through Rate	Principal Distribution	Interest Distribution	Total Distribution (3) + (4) = (5)	Principal Loss	Interest Loss	Deferred Interest	Ending Notional/ Principal Balance (1)-(3)-(6)+(8)=(9)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
A-I-1	761118SZ2	95,605,900.00	86,535,807.58	5.93798695	2,178,889.96	428,207.08	2,607,097.04	0.00	0.00	0.00	84,356,917.62
A-I-2	761118TA6	10,623,000.00	9,615,200.36	5.93798672	242,101.67	47,579.11	289,680.78	0.00	0.00	0.00	9,373,098.69
A-II-1	761118TB4	318,919,000.00	304,347,664.46	6.00824352	7,246,505.59	1,523,829.07	8,770,334.66	0.00	0.00	0.00	297,101,158.87
A-II-2	761118TC2	35,435,000.00	33,815,983.02	6.00824361	805,157.18	169,312.22	974,469.40	0.00	0.00	0.00	33,010,825.84
A-III-1	761118TD0	92,318,000.00	83,513,992.70	6.28394379	1,289,722.24	437,331.03	1,727,053.27	0.00	0.00	0.00	82,224,270.46
A-III-2	761118TE8	10,257,000.00	9,278,829.95	6.28394316	143,294.71	48,589.70	191,884.41	0.00	0.00	0.00	9,135,535.24
R	761118TF5	100.00	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-1	761118TG3	15,402,000.00	15,390,926.51	6.04521501	2,220.72	77,534.55	79,755.27	0.00	0.00	0.00	15,388,705.79
M-2	761118TH1	9,360,000.00	9,353,270.49	6.04521553	1,349.56	47,118.78	48,468.34	0.00	0.00	0.00	9,351,920.93
M-3	761118TJ7	5,435,000.00	5,431,092.43	6.04521474	783.64	27,360.10	28,143.74	0.00	0.00	0.00	5,430,308.79
B-1	761118TK4	4,529,000.00	4,525,743.81	6.04521624	653.01	22,799.25	23,452.26	0.00	0.00	0.00	4,525,090.80
B-2	761118TL2	3,623,000.00	3,620,395.19	6.04521519	522.38	18,238.39	18,760.77	0.00	0.00	0.00	3,619,872.81
B-3	761118TM0	2,418,251.00	2,416,512.36	6.04521303	348.67	12,173.61	12,522.28	0.00	0.00	0.00	2,416,163.69
<b>Deal Totals</b>		<b>603,925,251.00</b>	<b>567,845,418.86</b>		<b>11,911,549.33</b>	<b>2,860,072.89</b>	<b>14,771,622.22</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>555,933,869.53</b>

# Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QA1

July 25, 2006

## 2. Factor Summary

Amount /Original Amount per \$1000 unit)

Class	CUSIP	Beginning Notional/ Principal Balance Factor	Principal Distribution Factor	Interest Distribution Factor	Total Distribution Factor	Deferred Interest Factor	Interest Shortfall Factor	Ending Notional/ Principal Balance Factor
A-I-1	761118SZ2	905.13041120	22.79032947	4.47887714	27.26920661	0.00000000	0.00000000	882.34008173
A-I-2	761118TA6	905.13041137	22.79032947	4.47887697	27.26920644	0.00000000	0.00000000	882.34008190
A-II-1	761118TB4	954.31023069	22.72208802	4.77810689	27.50019491	0.00000000	0.00000000	931.58814266
A-II-2	761118TC2	954.31023056	22.72208777	4.77810696	27.50019472	0.00000000	0.00000000	931.58814280
A-III-1	761118TD0	904.63390346	13.97043090	4.73722384	18.70765474	0.00000000	0.00000000	890.66347256
A-III-2	761118TE8	904.63390368	13.97043093	4.73722336	18.70765428	0.00000000	0.00000000	890.66347275
R	761118TF5	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
M-1	761118TG3	999.28103558	0.14418387	5.03405727	5.17824114	0.00000000	0.00000000	999.13685171
M-2	761118TH1	999.28103526	0.14418376	5.03405769	5.17824145	0.00000000	0.00000000	999.13685150
M-3	761118TJ7	999.28103588	0.14418399	5.03405704	5.17824103	0.00000000	0.00000000	999.13685189
B-1	761118TK4	999.28103555	0.14418415	5.03405829	5.17824244	0.00000000	0.00000000	999.13685140
B-2	761118TL2	999.28103505	0.14418438	5.03405741	5.17824179	0.00000000	0.00000000	999.13685068
B-3	761118TM0	999.28103410	0.14418272	5.03405560	5.17823832	0.00000000	0.00000000	999.13685139

<b>Deal Factor :</b>	92.05342360%
<b>Group I Factor :</b>	89.01850965%
<b>Group II Factor :</b>	93.61605485%
<b>Group III Factor :</b>	89.79822472%

# Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QA1

July 25, 2006

## 4. Interest Summary

*The following section only reports information for classes that have accrued interest for this distribution.*

Class	Accrual Period		Accrual Methodology	Beginning Notional/Principal Balance	Pass-Through Rate	Optimal Interest Amount	Interest Loss	Deferred Interest	Interest Shortfall Amount	Other Income	Interest Distribution (1)-(2)-(3)-(4)+(5)=(6)	Accrued Certificate Interest Remaining Unpaid
	Start	End				(1)	(2)	(3)	(4)	(5)	(6)	
A-I-1	06/01/2006	06/30/2006	30/360	86,535,807.58	5.93798695	428,207.08	0.00	0.00	0.00	0.00	428,207.08	0.00
A-I-2	06/01/2006	06/30/2006	30/360	9,615,200.36	5.93798672	47,579.11	0.00	0.00	0.00	0.00	47,579.11	0.00
A-II-1	06/01/2006	06/30/2006	30/360	304,347,664.46	6.00824352	1,523,829.07	0.00	0.00	0.00	0.00	1,523,829.07	0.00
A-II-2	06/01/2006	06/30/2006	30/360	33,815,983.02	6.00824361	169,312.22	0.00	0.00	0.00	0.00	169,312.22	0.00
A-III-1	06/01/2006	06/30/2006	30/360	83,513,992.70	6.28394379	437,331.03	0.00	0.00	0.00	0.00	437,331.03	0.00
A-III-2	06/01/2006	06/30/2006	30/360	9,278,829.95	6.28394316	48,589.70	0.00	0.00	0.00	0.00	48,589.70	0.00
M-1	06/01/2006	06/30/2006	30/360	15,390,926.51	6.04521501	77,534.55	0.00	0.00	0.00	0.00	77,534.55	0.00
M-2	06/01/2006	06/30/2006	30/360	9,353,270.49	6.04521553	47,118.78	0.00	0.00	0.00	0.00	47,118.78	0.00
M-3	06/01/2006	06/30/2006	30/360	5,431,092.43	6.04521474	27,360.10	0.00	0.00	0.00	0.00	27,360.10	0.00
B-1	06/01/2006	06/30/2006	30/360	4,525,743.81	6.04521624	22,799.25	0.00	0.00	0.00	0.00	22,799.25	0.00
B-2	06/01/2006	06/30/2006	30/360	3,620,395.19	6.04521519	18,238.39	0.00	0.00	0.00	0.00	18,238.39	0.00
B-3	06/01/2006	06/30/2006	30/360	2,416,512.36	6.04521303	12,173.61	0.00	0.00	0.00	0.00	12,173.61	0.00
<b>Deal Totals</b>				<b>567,845,418.86</b>		<b>2,860,072.89</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>2,860,072.89</b>	<b>0.00</b>

## 6. Interest Shortfalls, Compensation and Expenses

	Current Prepayment Interest Shortfall Amount	Compensating Interest	Net Prepayment Interest Shortfall Amount (1) - (2)=(3)	Civil Relief Act Shortfall Count	Civil Relief Act Shortfall Amount	Compensation		Advances		Allowable Expenses per Governing Documents	Non-Recoverable Advances
	(1)	(2)	(3)			Subservicer	Master Servicer	Subservicer	Master Servicer		
Group I	2,313.34	2,313.34	0.00	0	0.00	22,590.56	2,099.22	14,647.53	0.00	0.00	0.00
Group II	7,894.51	7,894.51	0.00	0	0.00	75,606.76	7,319.27	65,562.93	0.00	0.00	0.00
Group III	34.27	34.27	0.00	0	0.00	20,935.10	4,187.29	8,352.97	0.00	0.00	0.00
<b>Deal Totals</b>	<b>10,242.12</b>	<b>10,242.12</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>119,132.42</b>	<b>13,605.78</b>	<b>88,563.43</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

# Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QA1

July 25, 2006

## 8. Collateral Summary

### A. Loan Count and Balances

	Original Loan Count/ Scheduled Principal Balance		Beginning Loan Count/ Scheduled Principal Balance		Curtailments		Payoffs		Total Repurchases		Principal Portion of Losses		Ending Loan Count/ Scheduled Principal Balance	
	Count	Balance	Count	Balance	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Balance
Group I	417	113,918,895.73	385	103,831,768.18	47	19,447.50	9	2,378,092.70	0	0.00	0	0.00	376	101,408,903.19
Group II	1,337	380,005,338.10	1,283	363,800,535.29	159	17,422.70	27	7,996,425.92	0	0.00	0	0.00	1,256	355,746,005.75
Group III	360	110,001,017.17	333	100,213,115.39	32	6,476.76	4	1,412,311.07	0	0.00	0	0.00	329	98,778,960.59
<b>Deal Totals</b>	<b>2,114</b>	<b>603,925,251.00</b>	<b>2,001</b>	<b>567,845,418.86</b>	<b>238</b>	<b>43,346.96</b>	<b>40</b>	<b>11,786,829.69</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>1,961</b>	<b>555,933,869.53</b>

### B. Weighted Averages

	Beginning Weighted Average Gross Mortgage Rate	Ending Weighted Average Gross Mortgage Rate	Ending Weighted Average Remaining Amortization Term	Ending Weighted Average Months to Maturity	Beginning Weighted Average Net Mortgage Rate	Ending Weighted Average Net Mortgage Rate	Beginning Weighted Average Unmodified Net Mortgage Rate	Net Weighted Average Cap Rate	Weighted Average Net Rate
Group I	6.24985801	6.24019251	350.70	350.70	5.93798696	5.92805688	5.93798696	N/A	N/A
Group II	6.30824353	6.30509928	352.87	352.87	6.00824353	6.00509928	6.00824353	N/A	N/A
Group III	6.58394375	6.58748365	353.30	353.30	6.28394375	6.28748365	6.28394375	N/A	N/A
<b>Deal Totals</b>	<b>6.34622306</b>	<b>6.34343389</b>	<b>352.55</b>	<b>352.55</b>	<b>6.04405242</b>	<b>6.04122021</b>	<b>6.04405242</b>	<b>N/A</b>	<b>N/A</b>

### C. Constant Prepayment Rate

	1 Month CPR	3 Month CPR	6 Month CPR	12 Month CPR	Life CPR
Group-I	24.45%	21.37%	20.53%		20.53%
Group-II	23.46%	15.09%	12.24%		12.24%
Group-III	15.73%	21.34%	19.21%		19.21%
<b>Deal Totals</b>	<b>22.33%</b>	<b>17.42%</b>	<b>15.12%</b>		<b>15.12%</b>

**Statement to Certificateholder**

Residential Accredited Loans Inc, 2006-QA1

July 25, 2006

**9. Repurchases**

		<b>Breaches Of Representations and Warranties</b>	<b>ARM Conversions</b>	<b>Optional Repurchases of Defaulted Loans</b>	<b>Others</b>	<b>Total (1)+(2)+(3)+(4)=(5)</b>
		(1)	(2)	(3)	(4)	(5)
Group I	Count	0	0	0	0	0
	Scheduled Balance	0.00	0.00	0.00	0.00	0.00
Group II	Count	0	0	0	0	0
	Scheduled Balance	0.00	0.00	0.00	0.00	0.00
Group III	Count	0	0	0	0	0
	Scheduled Balance	0.00	0.00	0.00	0.00	0.00
<b>Deal Totals</b>	<b>Count</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	<b>Scheduled Balance</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

# Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QA1

July 25, 2006

## 10. Loan Status Report

Delinquency Calculation Method: Mortgage Bankers Association

Deal Totals	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
<b>Current</b>	1,902	539,757,155.36	0	0.00	0	0.00	0	0.00	0.00	1,902	539,757,155.36
<b>30 days</b>	39	10,986,885.22	0	0.00	0	0.00	0	0.00	0.00	39	10,986,885.22
<b>60 days</b>	9	1,941,402.80	0	0.00	0	0.00	0	0.00	0.00	9	1,941,402.80
<b>90 days</b>	4	887,284.00	0	0.00	1	576,000.00	0	0.00	0.00	5	1,463,284.00
<b>120 days</b>	1	285,600.00	0	0.00	0	0.00	0	0.00	0.00	1	285,600.00
<b>150 days</b>	1	317,600.00	0	0.00	4	1,181,942.15	0	0.00	0.00	5	1,499,542.15
<b>180 days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>181+ days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>Total</b>	<b>1,956</b>	<b>554,175,927.38</b>	<b>0</b>	<b>0.00</b>	<b>5</b>	<b>1,757,942.15</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>1,961</b>	<b>555,933,869.53</b>
<b>Current</b>	96.99%	97.09%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	96.99%	97.09%
<b>30 days</b>	1.99%	1.98%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.99%	1.98%
<b>60 days</b>	0.46%	0.35%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.46%	0.35%
<b>90 days</b>	0.20%	0.16%	0.00%	0.00%	0.05%	0.10%	0.00%	0.00%	0.00%	0.25%	0.26%
<b>120 days</b>	0.05%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.05%
<b>150 days</b>	0.05%	0.06%	0.00%	0.00%	0.20%	0.21%	0.00%	0.00%	0.00%	0.25%	0.27%
<b>180 days</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>181+ days</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>Total</b>	<b>99.75%</b>	<b>99.68%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.25%</b>	<b>0.32%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>100.00%</b>	<b>100.00%</b>

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QA1

July 25, 2006

Group I	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
Current	361	98,737,805.49	0	0.00	0	0.00	0	0.00	0.00	361	98,737,805.49
30 days	12	2,299,297.70	0	0.00	0	0.00	0	0.00	0.00	12	2,299,297.70
60 days	2	239,000.00	0	0.00	0	0.00	0	0.00	0.00	2	239,000.00
90 days	1	132,800.00	0	0.00	0	0.00	0	0.00	0.00	1	132,800.00
120 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
150 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
180 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
181+ days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
Total	376	101,408,903.19	0	0.00	0	0.00	0	0.00	0.00	376	101,408,903.19

  

Current	96.01%	97.37%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	96.01%	97.37%
30 days	3.19%	2.27%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.19%	2.27%
60 days	0.53%	0.24%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.53%	0.24%
90 days	0.27%	0.13%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.27%	0.13%
120 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
150 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
180 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
181+ days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total	100.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%



# Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QA1

July 25, 2006

Group II	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
Current	1,217	343,792,473.28	0	0.00	0	0.00	0	0.00	0.00	1,217	343,792,473.28
30 days	25	7,983,587.52	0	0.00	0	0.00	0	0.00	0.00	25	7,983,587.52
60 days	7	1,702,402.80	0	0.00	0	0.00	0	0.00	0.00	7	1,702,402.80
90 days	2	640,000.00	0	0.00	0	0.00	0	0.00	0.00	2	640,000.00
120 days	1	285,600.00	0	0.00	0	0.00	0	0.00	0.00	1	285,600.00
150 days	1	317,600.00	0	0.00	3	1,024,342.15	0	0.00	0.00	4	1,341,942.15
180 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
181+ days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
Total	1,253	354,721,663.60	0	0.00	3	1,024,342.15	0	0.00	0.00	1,256	355,746,005.75

  

Current	96.89%	96.64%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	96.89%	96.64%
30 days	1.99%	2.24%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.99%	2.24%
60 days	0.56%	0.48%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.56%	0.48%
90 days	0.16%	0.18%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.16%	0.18%
120 days	0.08%	0.08%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	0.08%
150 days	0.08%	0.09%	0.00%	0.00%	0.24%	0.29%	0.00%	0.00%	0.00%	0.32%	0.38%
180 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
181+ days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total	99.76%	99.71%	0.00%	0.00%	0.24%	0.29%	0.00%	0.00%	0.00%	100.00%	100.00%

# Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QA1

July 25, 2006

Group III	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
Current	324	97,226,876.59	0	0.00	0	0.00	0	0.00	0.00	324	97,226,876.59
30 days	2	704,000.00	0	0.00	0	0.00	0	0.00	0.00	2	704,000.00
60 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
90 days	1	114,484.00	0	0.00	1	576,000.00	0	0.00	0.00	2	690,484.00
120 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
150 days	0	0.00	0	0.00	1	157,600.00	0	0.00	0.00	1	157,600.00
180 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
181+ days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
Total	327	98,045,360.59	0	0.00	2	733,600.00	0	0.00	0.00	329	98,778,960.59

  

Current	98.48%	98.43%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	98.48%	98.43%
30 days	0.61%	0.71%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.61%	0.71%
60 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
90 days	0.30%	0.12%	0.00%	0.00%	0.30%	0.58%	0.00%	0.00%	0.00%	0.61%	0.70%
120 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
150 days	0.00%	0.00%	0.00%	0.00%	0.30%	0.16%	0.00%	0.00%	0.00%	0.30%	0.16%
180 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
181+ days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total	99.39%	99.26%	0.00%	0.00%	0.61%	0.74%	0.00%	0.00%	0.00%	100.00%	100.00%

**Statement to Certificateholder**  
Residential Accredit Loans Inc, 2006-QA1  
July 25, 2006

**11. Delinquency Data**

	Totals			Totals			Totals			Totals			Totals	
	Count % Count	Balance % Balance		Count % Count	Balance % Balance		Count % Count	Balance % Balance		Count % Count	Balance % Balance		Count % Count	Balance % Balance
1 Month	39	10,986,885.22	13 Months	0	0.00	25 Months	0	0.00	37 Months	0	0.00	49 Months	0	0.00
	1.99%	1.98%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
2 Months	9	1,941,402.80	14 Months	0	0.00	26 Months	0	0.00	38 Months	0	0.00	50 Months	0	0.00
	0.46%	0.35%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
3 Months	5	1,463,284.00	15 Months	0	0.00	27 Months	0	0.00	39 Months	0	0.00	51 Months	0	0.00
	0.25%	0.26%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
4 Months	1	285,600.00	16 Months	0	0.00	28 Months	0	0.00	40 Months	0	0.00	52 Months	0	0.00
	0.05%	0.05%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
5 Months	5	1,499,542.15	17 Months	0	0.00	29 Months	0	0.00	41 Months	0	0.00	53 Months	0	0.00
	0.25%	0.27%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
6 Months	0	0.00	18 Months	0	0.00	30 Months	0	0.00	42 Months	0	0.00	54 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
7 Months	0	0.00	19 Months	0	0.00	31 Months	0	0.00	43 Months	0	0.00	55 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
8 Months	0	0.00	20 Months	0	0.00	32 Months	0	0.00	44 Months	0	0.00	56 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
9 Months	0	0.00	21 Months	0	0.00	33 Months	0	0.00	45 Months	0	0.00	57 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
10 Months	0	0.00	22 Months	0	0.00	34 Months	0	0.00	46 Months	0	0.00	58 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
11 Months	0	0.00	23 Months	0	0.00	35 Months	0	0.00	47 Months	0	0.00	59 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
12 Months	0	0.00	24 Months	0	0.00	36 Months	0	0.00	48 Months	0	0.00	60+ Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%

# Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QA1

July 25, 2006

## 12. Loss Mitigation and Servicing Modifications

		Current		1 Payment		2 Payments		3+ Payments		Foreclosure		REO		Total	
	Modification Type	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance
Group I	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Group II	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Group III	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Deal Totals	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

Modification Type		Payoffs				Repurchases				Liquidations				Total			
		Current Month		Cumulative		Current Month		Cumulative		Current Month		Cumulative		Current Month		Cumulative	
		Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance
Group I	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Group II	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Group III	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Deal Totals	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

# Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QA1

July 25, 2006

## 13. Losses and Recoveries

### A. Current Cycle Realized Losses

Current Period Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Group I	Loss Count	0	0	0	0	0
	Beginning Aggregate Scheduled Balance	0.00	0.00	0.00	0.00	0
	Principal Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Interest Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Total Realized Loss	0.00	0.00	0.00	0.00	0.00
Group II	Loss Count	0	0	0	0	0
	Beginning Aggregate Scheduled Balance	0.00	0.00	0.00	0.00	0
	Principal Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Interest Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Total Realized Loss	0.00	0.00	0.00	0.00	0.00
Group III	Loss Count	0	0	0	0	0
	Beginning Aggregate Scheduled Balance	0.00	0.00	0.00	0.00	0
	Principal Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Interest Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Total Realized Loss	0.00	0.00	0.00	0.00	0.00
Deal Totals	Loss Count	0	0	0	0	0
	Beginning Aggregate Scheduled Balance	0.00	0.00	0.00	0.00	0.00
	Principal Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Interest Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Total Realized Loss	0.00	0.00	0.00	0.00	0.00

### B. Cumulative Realized Losses

Cumulative Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Group I	Loss Count	0	0	0	0	0
	Total Realized Loss	0.00	0.00	0.00	0.00	0.00

# Statement to Certificateholder

Residential Accredited Loans Inc, 2006-QA1

July 25, 2006

Group II	Loss Count	0	0	0	0	0
	Total Realized Loss	0.00	0.00	0.00	0.00	0.00
Group III	Loss Count	0	0	0	0	0
	Total Realized Loss	0.00	0.00	0.00	0.00	0.00
<b>Deal Totals</b>	<b>Loss Count</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	<b>Total Realized Loss</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

## C. Subsequent Recoveries

Subsequent Recoveries		Current Period	Cumulative
Group I	Subsequent Recoveries Count	0	0
	Subsequent Recoveries	0.00	0.00
	Net Loss <sup>1</sup>	0.00	0.00
	Net Loss % <sup>2</sup>	0.00%	0.00%
Group II	Subsequent Recoveries Count	0	0
	Subsequent Recoveries	0.00	0.00
	Net Loss <sup>1</sup>	0.00	0.00
	Net Loss % <sup>2</sup>	0.00%	0.00%
Group III	Subsequent Recoveries Count	0	0
	Subsequent Recoveries	0.00	0.00
	Net Loss <sup>1</sup>	0.00	0.00
	Net Loss % <sup>2</sup>	0.00%	0.00%
<b>Deal Totals</b>	<b>Subsequent Recoveries Count</b>	<b>0</b>	<b>0</b>
	<b>Subsequent Recoveries</b>	<b>0.00</b>	<b>0.00</b>
	<b>Net Loss <sup>1</sup></b>	<b>0.00</b>	<b>0.00</b>
	<b>Net Loss % <sup>2</sup></b>	<b>0.00%</b>	<b>0.00%</b>

<sup>1</sup> Total Realized Loss less Subsequent Recoveries

<sup>2</sup> Net Loss % of Original Balance

# Statement to Certificateholder

Residential Accredited Loans Inc, 2006-QA1

July 25, 2006

## D. Default Percentages

Default Loss Percentage		1 Month	3 Months	6 Months	12 Months	Life of Deal
Group I	Monthly Default Rate	0.00%	0.00%	0.00%		0.00 %
	Constant Default Rate	0.00%	0.00%	0.00%		0.00%
Group II	Monthly Default Rate	0.00%	0.00%	0.00%		0.00 %
	Constant Default Rate	0.00%	0.00%	0.00%		0.00%
Group III	Monthly Default Rate	0.00%	0.00%	0.00%		0.00 %
	Constant Default Rate	0.00%	0.00%	0.00%		0.00%
Deal Totals	Monthly Default Rate	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>		<b>0.00 %</b>
	Constant Default Rate	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>		<b>0.00%</b>

1-Month MDR (Current Month) =  $\text{SUM}(\text{Beginning Scheduled balances of liquidating loans}) / [\text{SUM}(\text{Beginning Scheduled loan balances}) - \text{SUM}(\text{Scheduled Principal payments})]$

m-Month = 3, 6, 12, months or the life of deal to date

m-Month MDR(over m months in period where n is current month)=  $1 - [(1 - \text{MDR}_{n-m+1}) * (1 - \text{MDR}_{n-m+2}) * \dots * (1 - \text{MDR}_{n-1}) * (1 - \text{MDR}_n)]^{(1/m)}$

CDRm =  $1 - [(1 - \text{MDR}_m)^{12}]$ , where m is number of months in period

## E. Special Hazard, Fraud Loss, and Bankruptcy

	Special Hazard Amount	Fraud Loss Amount	Bankruptcy Amount
Deal Totals	6,039,253.00	18,117,758.00	248,627.00

# Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QA1

July 25, 2006

## 15. Distribution Percentages

	Beginning Current Super Senior Percentage	Beginning Current Senior Support Percentage	Beginning Current Senior Percentage	Beginning Current Senior Accelerated Percentage
I	0.00000000%	0.00000000%	92.60268762%	100.00000000%
II	0.00000000%	0.00000000%	92.95303736%	100.00000000%
III	0.00000000%	0.00000000%	92.59548741%	100.00000000%
	<b>Ending Percentage</b>			
M-1	2.76808208%			
M-2	1.68220025%			
M-3	0.97679042%			
Class M Total:	5.42707275%			
B-1	0.81396206%			
B-2	0.65113371%			
B-3	0.43461351%			
Class B Total:	1.89970928%			



18. Performance Tests

Current Distribution Date >= Target Distribution	
Current Distribution Date >= Target Distribution Date	False
Current Senior Pct > Initial Senior Percent	
Current Senior Percentage > Original Senior Percentage	False
60+ Dfq Avg Loan Balance / Subordinate Balance	
Dfq Average Loan Balance / Class M and B balance Test	True
Aggregate Realized Loss Pct < Scheduled Loss Pct	
Aggregate Realized Loss Test	True
Sr. Accel. % Trigger - 1st Trigger Event	
1st Senior Accelerated Stepdown Trigger	True
Current Sub % >= 2 Times Original Sub %	
Current Subordinate Percentage >= 2 Times Original Subordinate Percentage	False
Aggregate Realized Loss Pct <= Scheduled Loss Pct	
Aggregate Realized Loss Percentage > 2nd Scheduled Loss Percentage	False
Sr. Accel. % Trigger - Delinquent Test & Cummulati	
Delinquency Test AND Aggregate Realized Loss Test	False
Sr. Accel. % Trigger - SubTest AND 2TimesTrigger	
Subordinate Pct > 2X Initial Subordinate Pct AND Delinquency Test AND Aggregate Realized Loss	False
Senior Accelerated Stepdown has occurred?	
Senior Accelerated Stepdown Trigger in effect?	False
M-2, M-3, B-1, B-2, B-3 BegBal/PoolBal	
Class M-2 Prepayment Distribution Trigger	False
M-3, B-1, B-2, B-3 BegBal/PoolBal	
Class M-3 Prepayment Distribution Trigger	False
B-1, B-2, B-3 BegBal/PoolBal	
Class B-1 Prepayment Distribution Trigger	False

# Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QA1

July 25, 2006

B-2, B-3 BegBal/PoolBal	
Class B-2 Prepayment Distribution Trigger	False
B-3 BegBal/PoolBal	
Class B-3 Prepayment Distribution Trigger	False

## 20. Comments

### ERISA Text:

Each beneficial owner of any Certificate (or any interest therein) which provides credit enhancement for any other Certificate and is available in book-entry form, including any such Class M Certificate, shall be deemed to have represented, by virtue of its acquisition or holding of such Certificate (or interest therein), that either: a) it is not an employee benefit or other plan subject to the prohibited transaction provision of the Employee Retirement Income Security Act of 1974, as amended('ERISA'), or Section 4975 of the Internal Revenue Code of 1986, as amended (a 'Plan'), or any other person (including an investment manager, a named fiduciary or a trustee of any Plan) acting, directly or indirectly, on behalf of purchasing any Certificate with 'plan assets' of any Plan; or b) (i) the transferee is an insurance company, (ii) the source of funds to be used by it to purchase the Certificates is an 'insurance company general account' (within the meaning of Department of Labor Prohibited Transaction Class Exemption ('PTCE') 95-60), and (iii) the conditions set forth in Section I and III of PTCE 95-60 have been satisfied. Any purported beneficial owner of any such book-entry Certificate (or interest therein) to whom either (a) or (b) above does not apply shall indemnify and hold harmless the Company, the Trustee, the Master Servicer, any Subservicer, and the Trust Fund from and against any and all liabilities, claim, cost or expenses incurred by such parties as a result of its acquisition or holding of such Certificate.



Statement To Certificateholder

Residential Accredit Loans Inc., 2006-QA1  
July 25, 2006

Cash Flow Received and Uses of Funds

<i>Cash Flow Received</i>	<i>Amount</i>
Principal and Interest Payments	14,774,985.88
Prepayment Premium	NA
Liquidation and Insurance Proceeds	0.00
Subsequent Recoveries	0.00
Repurchase Proceeds	0.00
Other Deposits/Adjustments (including Derivative Payment)	10,242.12
Total Deposits	14,785,228.00
<i>Uses of Funds</i>	<i>Amount</i>
Transfer to Certificate Account	14,771,622.22
Reimbursed Advances and Expenses	0.00
Master Servicing Compensation	13,605.78
Derivative Payment/ Reserve Draw	NA
Total Withdrawals	14,785,228.00
Ending Balance	0.00