

Distribution Information	Deal Information
1. Distribution Summary	Deal Name: Residential Accredited Loans Inc, 2006-QA1
2. Factor Summary	Asset Type: Mortgage Asset-Backed Pass-Through Certificates
3. Components Information (Not Applicable)	
4. Interest Summary	Closing Date: 01/30/2006
5. Other Income Detail (Not Applicable)	First Distribution Date: 02/25/2006
6. Interest Shortfalls, Compensation and Expenses	Determination Date: 12/21/2006
7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts (Not Applicable)	Distribution Date: 12/26/2006
8. Collateral Summary	Record Date:
9. Repurchase Information	Book-Entry: 11/30/2006
10. Loan Status Report (Delinquencies)	Definitive: 11/30/2006
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 (Not Applicable)	Bond Administrator: Nicholas Gisler
15. Distribution Percentages	Telephone: 818-260-1628
16. Overcollateralization Summary (Not Applicable)	Pool(s) : 40280,40281,40282
17. Excess Cash Flow, Overcollateralization Provisions and Derivative Amounts (Not Applicable)	
18. Performance Tests	
19. Lender Paid Mortgage Insurance (Not Applicable)	
20. Comments	

# Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QA1

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## 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	75,635,644.49	5.92068307	1,424,478.98	373,178.90	1,797,657.88	0.00	0.00	0.00	74,211,165.51
A-I-2	761118TA6	10,623,000.00	8,404,057.19	5.92068317	158,277.26	41,464.80	199,742.06	0.00	0.00	0.00	8,245,779.93
A-II-1	761118TB4	318,919,000.00	276,300,807.93	5.99587311	5,599,640.40	1,380,553.82	6,980,194.22	0.00	0.00	0.00	270,701,167.53
A-II-2	761118TC2	35,435,000.00	30,699,704.72	5.99587330	622,174.46	153,392.95	775,567.41	0.00	0.00	0.00	30,077,530.26
A-III-1	761118TD0	92,318,000.00	74,726,802.92	6.27237866	1,851,009.54	390,595.67	2,241,605.21	0.00	0.00	0.00	72,875,793.38
A-III-2	761118TE8	10,257,000.00	8,302,528.41	6.27237890	205,656.59	43,397.17	249,053.76	0.00	0.00	0.00	8,096,871.82
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	15,369,302.41	6.03208978	16,265.53	77,257.51	93,523.04	0.00	0.00	0.00	15,353,036.88
M-2	761118TH1	9,360,000.00	9,340,129.24	6.03208912	9,884.78	46,950.41	56,835.19	0.00	0.00	0.00	9,330,244.46
M-3	761118TJ7	5,435,000.00	5,423,461.80	6.03208969	5,739.72	27,262.34	33,002.06	0.00	0.00	0.00	5,417,722.08
B-1	761118TK4	4,529,000.00	4,519,385.19	6.03208951	4,782.93	22,717.78	27,500.71	0.00	0.00	0.00	4,514,602.26
B-2	761118TL2	3,623,000.00	3,615,308.57	6.03208926	3,826.12	18,173.22	21,999.34	0.00	0.00	0.00	3,611,482.45
B-3	761118TM0	2,418,251.00	2,413,117.19	6.03209163	2,553.83	12,130.12	14,683.95	55,306.23	0.00	0.00	2,355,257.13
<b>Deal Totals</b>		<b>603,925,251.00</b>	<b>514,750,250.06</b>		<b>9,904,290.14</b>	<b>2,587,074.69</b>	<b>12,491,364.83</b>	<b>55,306.23</b>	<b>0.00</b>	<b>0.00</b>	<b>504,790,653.69</b>

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### 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	791.11900510	14.89948821	3.90330408	18.80279230	0.00000000	0.00000000	776.21951689
A-I-2	761118TA6	791.11900499	14.89948790	3.90330415	18.80279205	0.00000000	0.00000000	776.21951709
A-II-1	761118TB4	866.36671986	17.55819001	4.32885410	21.88704411	0.00000000	0.00000000	848.80852985
A-II-2	761118TC2	866.36671991	17.55818993	4.32885424	21.88704417	0.00000000	0.00000000	848.80852998
A-III-1	761118TD0	809.44997639	20.05036439	4.23098063	24.28134502	0.00000000	0.00000000	789.39961199
A-III-2	761118TE8	809.44997660	20.05036463	4.23098079	24.28134542	0.00000000	0.00000000	789.39961197
R	761118TF5	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
M-1	761118TG3	997.87705558	1.05606610	5.01606999	6.07213609	0.00000000	0.00000000	996.82098948
M-2	761118TH1	997.87705556	1.05606624	5.01606944	6.07213568	0.00000000	0.00000000	996.82098932
M-3	761118TJ7	997.87705612	1.05606624	5.01606992	6.07213615	0.00000000	0.00000000	996.82098988
B-1	761118TK4	997.87705675	1.05606756	5.01606977	6.07213734	0.00000000	0.00000000	996.82098918
B-2	761118TL2	997.87705493	1.05606404	5.01606956	6.07213359	0.00000000	0.00000000	996.82099089
B-3	761118TM0	997.87705660	1.05606490	5.01607153	6.07213643	0.00000000	0.00000000	973.95064863

<b>Deal Factor :</b>	83.58495573%
<b>Group I Factor :</b>	79.08200990%
<b>Group II Factor :</b>	85.87612981%
<b>Group III Factor :</b>	80.33327885%

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## 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	11/01/2006	11/30/2006	30/360	75,635,644.49	5.92068307	373,178.90	0.00	0.00	0.00	0.00	373,178.90	0.00
A-I-2	11/01/2006	11/30/2006	30/360	8,404,057.19	5.92068317	41,464.80	0.00	0.00	0.00	0.00	41,464.80	0.00
A-II-1	11/01/2006	11/30/2006	30/360	276,300,807.93	5.99587311	1,380,553.82	0.00	0.00	0.00	0.00	1,380,553.82	0.00
A-II-2	11/01/2006	11/30/2006	30/360	30,699,704.72	5.99587330	153,392.95	0.00	0.00	0.00	0.00	153,392.95	0.00
A-III-1	11/01/2006	11/30/2006	30/360	74,726,802.92	6.27237866	390,595.67	0.00	0.00	0.00	0.00	390,595.67	0.00
A-III-2	11/01/2006	11/30/2006	30/360	8,302,528.41	6.27237890	43,397.17	0.00	0.00	0.00	0.00	43,397.17	0.00
M-1	11/01/2006	11/30/2006	30/360	15,369,302.41	6.03208978	77,257.51	0.00	0.00	0.00	0.00	77,257.51	0.00
M-2	11/01/2006	11/30/2006	30/360	9,340,129.24	6.03208912	46,950.41	0.00	0.00	0.00	0.00	46,950.41	0.00
M-3	11/01/2006	11/30/2006	30/360	5,423,461.80	6.03208969	27,262.34	0.00	0.00	0.00	0.00	27,262.34	0.00
B-1	11/01/2006	11/30/2006	30/360	4,519,385.19	6.03208951	22,717.78	0.00	0.00	0.00	0.00	22,717.78	0.00
B-2	11/01/2006	11/30/2006	30/360	3,615,308.57	6.03208926	18,173.22	0.00	0.00	0.00	0.00	18,173.22	0.00
B-3	11/01/2006	11/30/2006	30/360	2,413,117.19	6.03209163	12,130.12	0.00	0.00	0.00	0.00	12,130.12	0.00
<b>Deal Totals</b>				<b>514,750,250.06</b>		<b>2,587,074.69</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>2,587,074.69</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	1,143.56	1,143.56	0.00	0	0.00	19,904.60	2,781.38	40,395.16	0.00	0.00	0.00
Group II	3,666.16	3,666.16	0.00	0	0.00	69,101.21	10,225.12	93,867.03	0.00	0.00	0.00
Group III	1,445.74	1,445.74	0.00	0	0.00	18,795.84	2,351.47	18,389.81	0.00	0.00	0.00
<b>Deal Totals</b>	<b>6,255.46</b>	<b>6,255.46</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>107,801.65</b>	<b>15,357.97</b>	<b>152,652.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

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## 8. Collateral Summary

### A. Loan Count and Balances

		Original Loan Count/ Scheduled Principal Balance	Beginning Loan Count/ Scheduled Principal Balance	Scheduled Principal	Curtailments	Payoffs	Matured Loans	Repurchases	Beginning Aggregate Scheduled Principal Balance of Liquidations/ Charge-offs	Ending Loan Count/Scheduled Principal Balance
Group I	Count	417	345	N/A	36	8	0	0	2	335
	Balance/Amount	113,918,895.73	91,710,966.92	22,860.84	32,291.82	1,249,096.44	N/A	0.00	317,365.42	90,089,352.40
Group II	Count	1,337	1,177	N/A	141	17	0	1	0	1,159
	Balance/Amount	380,005,338.10	332,595,570.14	38,993.70	9,930.40	5,733,568.61	N/A	479,200.00	0.00	326,333,877.43
Group III	Count	360	307	N/A	28	6	0	0	1	300
	Balance/Amount	110,001,017.17	90,443,712.99	15,404.54	7,733.27	1,895,551.32	N/A	0.00	157,600.00	88,367,423.86
Deal Totals	Count	2,114	1,829	N/A	205	31	0	1	3	1,794
	Balance/Amount	603,925,251.00	514,750,250.05	77,259.08	49,955.49	8,878,216.37	N/A	479,200.00	474,965.42	504,790,653.69

### 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	6.23207808	6.22699597	345.31	345.31	5.92068308	5.91545021	5.92068308	N/A	N/A
Group II	6.29587312	6.29376014	347.84	347.84	5.99587312	5.99376014	5.99587312	N/A	N/A
Group III	6.57237874	6.56641198	348.15	348.15	6.27237874	6.26641198	6.27237874	N/A	N/A
Deal Totals	6.33309018	6.32957459	347.44	347.44	6.03105998	6.02751403	6.03105998	N/A	N/A

### C. Constant Prepayment Rate

	1 Month CPR	3 Month CPR	6 Month CPR	12 Month CPR	Life CPR
Group-I	19.03%	24.57%	24.49%		22.36%
Group-II	20.28%	21.13%	19.43%		15.19%

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Group-III	24.17%	21.79%	22.09%		21.10%
<b>Deal Totals</b>	<b>20.76%</b>	<b>21.87%</b>	<b>20.84%</b>		<b>17.62%</b>

## 9. Repurchases

		Breaches Of Representations and Warranties	ARM Conversions	Optional Repurchases of Defaulted Loans	Others	Total (1)+(2)+(3)+(4)=(5)
		(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	1	0	0	0	1
	Scheduled Balance	479,200.00	0.00	0.00	0.00	479,200.00
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>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>
	<b>Scheduled Balance</b>	<b>479,200.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>479,200.00</b>

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## 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>	1,692	474,323,157.95	5	1,320,052.24	0	0.00	0	0.00	0.00	1,697	475,643,210.19
<b>30 days</b>	53	15,055,586.29	0	0.00	0	0.00	0	0.00	0.00	53	15,055,586.29
<b>60 days</b>	12	3,432,281.25	0	0.00	0	0.00	0	0.00	0.00	12	3,432,281.25
<b>90 days</b>	9	1,883,007.19	0	0.00	0	0.00	0	0.00	0.00	9	1,883,007.19
<b>120 days</b>	0	0.00	0	0.00	6	2,073,723.80	0	0.00	0.00	6	2,073,723.80
<b>150 days</b>	2	714,400.00	0	0.00	7	3,282,019.97	0	0.00	0.00	9	3,996,419.97
<b>180 days</b>	1	136,000.00	0	0.00	3	1,129,625.00	0	0.00	0.00	4	1,265,625.00
<b>181+ days</b>	0	0.00	0	0.00	3	1,048,800.00	1	392,000.00	392,000.00	4	1,440,800.00
<b>Total</b>	<b>1,769</b>	<b>495,544,432.68</b>	<b>5</b>	<b>1,320,052.24</b>	<b>19</b>	<b>7,534,168.77</b>	<b>1</b>	<b>392,000.00</b>	<b>392,000.00</b>	<b>1,794</b>	<b>504,790,653.69</b>
<b>Current</b>	94.31%	93.96%	0.28%	0.26%	0.00%	0.00%	0.00%	0.00%	0.00%	94.59%	94.23%
<b>30 days</b>	2.95%	2.98%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.95%	2.98%
<b>60 days</b>	0.67%	0.68%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.67%	0.68%
<b>90 days</b>	0.50%	0.37%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.50%	0.37%
<b>120 days</b>	0.00%	0.00%	0.00%	0.00%	0.33%	0.41%	0.00%	0.00%	0.00%	0.33%	0.41%
<b>150 days</b>	0.11%	0.14%	0.00%	0.00%	0.39%	0.65%	0.00%	0.00%	0.00%	0.50%	0.79%
<b>180 days</b>	0.06%	0.03%	0.00%	0.00%	0.17%	0.22%	0.00%	0.00%	0.00%	0.22%	0.25%
<b>181+ days</b>	0.00%	0.00%	0.00%	0.00%	0.17%	0.21%	0.06%	0.08%	0.08%	0.22%	0.29%
<b>Total</b>	<b>98.61%</b>	<b>98.17%</b>	<b>0.28%</b>	<b>0.26%</b>	<b>1.06%</b>	<b>1.49%</b>	<b>0.06%</b>	<b>0.08%</b>	<b>0.08%</b>	<b>100.00%</b>	<b>100.00%</b>

# Statement to Certificateholder

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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
<b>Current</b>	305	82,078,228.64	1	292,000.00	0	0.00	0	0.00	0.00	306	82,370,228.64
<b>30 days</b>	16	4,931,917.31	0	0.00	0	0.00	0	0.00	0.00	16	4,931,917.31
<b>60 days</b>	4	845,487.50	0	0.00	0	0.00	0	0.00	0.00	4	845,487.50
<b>90 days</b>	5	948,568.95	0	0.00	0	0.00	0	0.00	0.00	5	948,568.95
<b>120 days</b>	0	0.00	0	0.00	1	537,950.00	0	0.00	0.00	1	537,950.00
<b>150 days</b>	1	186,400.00	0	0.00	0	0.00	0	0.00	0.00	1	186,400.00
<b>180 days</b>	1	136,000.00	0	0.00	0	0.00	0	0.00	0.00	1	136,000.00
<b>181+ days</b>	0	0.00	0	0.00	1	132,800.00	0	0.00	0.00	1	132,800.00
<b>Total</b>	<b>332</b>	<b>89,126,602.40</b>	<b>1</b>	<b>292,000.00</b>	<b>2</b>	<b>670,750.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>335</b>	<b>90,089,352.40</b>

  

<b>Current</b>	91.04%	91.11%	0.30%	0.32%	0.00%	0.00%	0.00%	0.00%	0.00%	91.34%	91.43%
<b>30 days</b>	4.78%	5.47%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.78%	5.47%
<b>60 days</b>	1.19%	0.94%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.19%	0.94%
<b>90 days</b>	1.49%	1.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.49%	1.05%
<b>120 days</b>	0.00%	0.00%	0.00%	0.00%	0.30%	0.60%	0.00%	0.00%	0.00%	0.30%	0.60%
<b>150 days</b>	0.30%	0.21%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.30%	0.21%
<b>180 days</b>	0.30%	0.15%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.30%	0.15%
<b>181+ days</b>	0.00%	0.00%	0.00%	0.00%	0.30%	0.15%	0.00%	0.00%	0.00%	0.30%	0.15%
<b>Total</b>	<b>99.10%</b>	<b>98.93%</b>	<b>0.30%</b>	<b>0.32%</b>	<b>0.60%</b>	<b>0.74%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>100.00%</b>	<b>100.00%</b>



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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
<b>Current</b>	1,098	307,531,867.65	3	696,052.24	0	0.00	0	0.00	0.00	1,101	308,227,919.89
<b>30 days</b>	31	9,075,511.78	0	0.00	0	0.00	0	0.00	0.00	31	9,075,511.78
<b>60 days</b>	8	2,586,793.75	0	0.00	0	0.00	0	0.00	0.00	8	2,586,793.75
<b>90 days</b>	4	934,438.24	0	0.00	0	0.00	0	0.00	0.00	4	934,438.24
<b>120 days</b>	0	0.00	0	0.00	4	1,135,903.80	0	0.00	0.00	4	1,135,903.80
<b>150 days</b>	0	0.00	0	0.00	6	2,511,684.97	0	0.00	0.00	6	2,511,684.97
<b>180 days</b>	0	0.00	0	0.00	3	1,129,625.00	0	0.00	0.00	3	1,129,625.00
<b>181+ days</b>	0	0.00	0	0.00	1	340,000.00	1	392,000.00	392,000.00	2	732,000.00
<b>Total</b>	<b>1,141</b>	<b>320,128,611.42</b>	<b>3</b>	<b>696,052.24</b>	<b>14</b>	<b>5,117,213.77</b>	<b>1</b>	<b>392,000.00</b>	<b>392,000.00</b>	<b>1,159</b>	<b>326,333,877.43</b>

  

<b>Current</b>	94.74%	94.24%	0.26%	0.21%	0.00%	0.00%	0.00%	0.00%	0.00%	95.00%	94.45%
<b>30 days</b>	2.67%	2.78%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.67%	2.78%
<b>60 days</b>	0.69%	0.79%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.69%	0.79%
<b>90 days</b>	0.35%	0.29%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.35%	0.29%
<b>120 days</b>	0.00%	0.00%	0.00%	0.00%	0.35%	0.35%	0.00%	0.00%	0.00%	0.35%	0.35%
<b>150 days</b>	0.00%	0.00%	0.00%	0.00%	0.52%	0.77%	0.00%	0.00%	0.00%	0.52%	0.77%
<b>180 days</b>	0.00%	0.00%	0.00%	0.00%	0.26%	0.35%	0.00%	0.00%	0.00%	0.26%	0.35%
<b>181+ days</b>	0.00%	0.00%	0.00%	0.00%	0.09%	0.10%	0.09%	0.12%	0.12%	0.17%	0.22%
<b>Total</b>	<b>98.45%</b>	<b>98.10%</b>	<b>0.26%</b>	<b>0.21%</b>	<b>1.21%</b>	<b>1.57%</b>	<b>0.09%</b>	<b>0.12%</b>	<b>0.12%</b>	<b>100.00%</b>	<b>100.00%</b>

# Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QA1

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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
<b>Current</b>	289	84,713,061.66	1	332,000.00	0	0.00	0	0.00	0.00	290	85,045,061.66
<b>30 days</b>	6	1,048,157.20	0	0.00	0	0.00	0	0.00	0.00	6	1,048,157.20
<b>60 days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>90 days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>120 days</b>	0	0.00	0	0.00	1	399,870.00	0	0.00	0.00	1	399,870.00
<b>150 days</b>	1	528,000.00	0	0.00	1	770,335.00	0	0.00	0.00	2	1,298,335.00
<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	1	576,000.00	0	0.00	0.00	1	576,000.00
<b>Total</b>	<b>296</b>	<b>86,289,218.86</b>	<b>1</b>	<b>332,000.00</b>	<b>3</b>	<b>1,746,205.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>300</b>	<b>88,367,423.86</b>

  

<b>Current</b>	96.33%	95.86%	0.33%	0.38%	0.00%	0.00%	0.00%	0.00%	0.00%	96.67%	96.24%
<b>30 days</b>	2.00%	1.19%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.00%	1.19%
<b>60 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>90 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>120 days</b>	0.00%	0.00%	0.00%	0.00%	0.33%	0.45%	0.00%	0.00%	0.00%	0.33%	0.45%
<b>150 days</b>	0.33%	0.60%	0.00%	0.00%	0.33%	0.87%	0.00%	0.00%	0.00%	0.67%	1.47%
<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%	0.33%	0.65%	0.00%	0.00%	0.00%	0.33%	0.65%
<b>Total</b>	<b>98.67%</b>	<b>97.65%</b>	<b>0.33%</b>	<b>0.38%</b>	<b>1.00%</b>	<b>1.98%</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  
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## 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	53	15,055,586.29	13 Months	0	0.00	25 Months	0	0.00	37 Months	0	0.00	49 Months	0	0.00
	2.95%	2.98%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
2 Months	12	3,432,281.25	14 Months	0	0.00	26 Months	0	0.00	38 Months	0	0.00	50 Months	0	0.00
	0.67%	0.68%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
3 Months	9	1,883,007.19	15 Months	0	0.00	27 Months	0	0.00	39 Months	0	0.00	51 Months	0	0.00
	0.50%	0.37%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
4 Months	6	2,073,723.80	16 Months	0	0.00	28 Months	0	0.00	40 Months	0	0.00	52 Months	0	0.00
	0.33%	0.41%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
5 Months	9	3,996,419.97	17 Months	0	0.00	29 Months	0	0.00	41 Months	0	0.00	53 Months	0	0.00
	0.50%	0.79%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
6 Months	4	1,265,625.00	18 Months	0	0.00	30 Months	0	0.00	42 Months	0	0.00	54 Months	0	0.00
	0.22%	0.25%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
7 Months	1	340,000.00	19 Months	0	0.00	31 Months	0	0.00	43 Months	0	0.00	55 Months	0	0.00
	0.06%	0.07%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
8 Months	3	1,100,800.00	20 Months	0	0.00	32 Months	0	0.00	44 Months	0	0.00	56 Months	0	0.00
	0.17%	0.22%		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%

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## 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

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## 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	2	0	0	0	2
	Beginning Aggregate Scheduled Balance	317,365.42	0.00	0.00	0.00	317,365.42
	Principal Portion of Loss	36,946.06	0.00	0.00	0.00	36,946.06
	Interest Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Total Realized Loss	36,946.06	0.00	0.00	0.00	36,946.06
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	1	0	0	0	1
	Beginning Aggregate Scheduled Balance	157,600.00	0.00	0.00	0.00	157,600.00
	Principal Portion of Loss	18,360.17	0.00	0.00	0.00	18,360.17
	Interest Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Total Realized Loss	18,360.17	0.00	0.00	0.00	18,360.17
Deal Totals	Loss Count	3	0	0	0	3
	Beginning Aggregate Scheduled Balance	474,965.42	0.00	0.00	0.00	474,965.42
	Principal Portion of Loss	55,306.23	0.00	0.00	0.00	55,306.23
	Interest Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Total Realized Loss	55,306.23	0.00	0.00	0.00	55,306.23

### B. Cumulative Realized Losses

Cumulative Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Group I	Loss Count	2	0	0	0	2
	Total Realized Loss	36,946.06	0.00	0.00	0.00	36,946.06

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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	1	0	0	0	1
	Total Realized Loss	18,360.17	0.00	0.00	0.00	18,360.17
<b>Deal Totals</b>	<b>Loss Count</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>
	<b>Total Realized Loss</b>	<b>55,306.23</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>55,306.23</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>	36,946.06	36,946.06
	Net Loss % <sup>2</sup>	0.03%	0.03%
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>	18,360.17	18,360.17
	Net Loss % <sup>2</sup>	0.02%	0.02%
<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>55,306.23</b>	<b>55,306.23</b>
	<b>Net Loss % <sup>2</sup></b>	<b>0.01%</b>	<b>0.01%</b>

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

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

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## D. Default Percentages

Default Loss Percentage		1 Month	3 Months	6 Months	12 Months	Life of Deal
Group I	Monthly Default Rate	0.35%	0.12%	0.06%		0.03 %
	Constant Default Rate	4.08%	1.38%	0.69%		0.38%
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	0.17%	0.06%	0.03%		0.02 %
	Constant Default Rate	2.07%	0.70%	0.35%		0.19%
Deal Totals	Monthly Default Rate	<b>0.09%</b>	<b>0.03%</b>	<b>0.02%</b>		<b>0.01 %</b>
	Constant Default Rate	<b>1.10%</b>	<b>0.37%</b>	<b>0.18%</b>		<b>0.10%</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

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**15. Distribution Percentages**

	<b>Beginning Current Super Senior Percentage</b>	<b>Beginning Current Senior Support Percentage</b>	<b>Beginning Current Senior Percentage</b>	<b>Beginning Current Senior Accelerated Percentage</b>
I	0.00000000%	0.00000000%	91.63538943%	100.00000000%
II	0.00000000%	0.00000000%	92.30445027%	100.00000000%
III	0.00000000%	0.00000000%	91.80221442%	100.00000000%
	<b>Ending Percentage</b>			
M-1	3.04146615%			
M-2	1.84833938%			
M-3	1.07326117%			
Class M Total:	5.96306670%			
B-1	0.89435140%			
B-2	0.71544162%			
B-3	0.46658097%			
Class B Total:	2.07637399%			



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 Test	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

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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.



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Cash Flow Received and Uses of Funds

<i>Cash Flow Received</i>	<i>Amount</i>
Principal and Interest Payments	11,546,301.93
Prepayment Premium	NA
Liquidation and Insurance Proceeds	474,965.42
Subsequent Recoveries	0.00
Repurchase Proceeds	479,200.00
Other Deposits/Adjustments (including Derivative Payment)	6,255.45
Total Deposits	12,506,722.80
<i>Uses of Funds</i>	<i>Amount</i>
Transfer to Certificate Account	12,491,364.83
Reimbursed Advances and Expenses	0.00
Master Servicing Compensation	15,357.97
Derivative Payment/ Reserve Draw	NA
Total Withdrawals	12,506,722.80
Ending Balance	0.00