

Distribution Information	Deal Information
1. Distribution Summary	<b>Deal Name:</b> Residential Accredit Loans Inc, 2006-QO1
2. Factor Summary	<b>Asset Type:</b> Mortgage Asset-Backed Pass-Through Certificates
3. Components Information	
4. Interest Summary	<b>Closing Date:</b> 01/30/2006
5. Other Income Detail <i>(Not Applicable)</i>	<b>First Distribution Date:</b> 02/25/2006
6. Interest Shortfalls, Compensation and Expenses	<b>Determination Date:</b> 03/23/2006
7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts <i>(Not Applicable)</i>	<b>Distribution Date:</b> 03/27/2006
8. Collateral Summary	<b>Record Date:</b>
9. Repurchase Information	<b>Book-Entry:</b> 03/24/2006
10. Loan Status Report (Delinquencies)	<b>Definitive:</b> 02/28/2006
11. Deal Delinquencies (30 Day Buckets)	<b>Trustee:</b> Deutsche Bank Trust Company Americas
12. Loss Mitigation and Servicing Modifications	<b>Main Telephone:</b> 714-247-6000
13. Losses and Recoveries	
14. Credit Enhancement Report	<b>GMAC-RFC</b>
15. Distribution Percentages	<b>Bond Administrator:</b> Nicholas Gisler
16. Overcollateralization Summary <i>(Not Applicable)</i>	<b>Telephone:</b> 818-260-1628
17. Excess Cash Flow, Overcollateralization Provisions and Derivative Amounts <i>(Not Applicable)</i>	
18. Performance Tests	
19. Lender Paid Mortgage Insurance <i>(Not Applicable)</i>	
20. Comments	

**Statement to Certificateholder**  
Residential Accredit Loans Inc, 2006-QO1  
March 27, 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)
1-A-1	761118RG5	91,094,000.00	89,326,606.21	4.84063000	1,244,751.48	336,308.82	1,581,060.30	0.00	0.00	0.00	88,081,854.73
1-A-2	761118RH3	10,122,000.00	9,925,614.29	4.96063000	138,311.79	38,295.68	176,607.47	0.00	0.00	0.00	9,787,302.50
2-A-1	761118RJ9	164,198,000.00	164,116,917.95	4.85063000	2,789.23	619,165.90	621,955.13	0.00	0.00	0.00	164,114,128.72
2-A-2	761118RK6	20,525,000.00	20,514,864.62	4.91063000	348.66	78,354.04	78,702.70	0.00	0.00	0.00	20,514,515.96
2-A-3	761118RL4	20,525,000.00	20,514,864.62	4.98063000	348.66	79,470.96	79,819.62	0.00	0.00	0.00	20,514,515.96
3-A-1	761118RM2	309,242,000.00	308,358,954.84	4.85063000	7,184.53	1,163,349.60	1,170,534.13	0.00	0.00	0.00	308,351,770.31
3-A-2	761118RN0	128,851,000.00	128,483,064.04	4.91063000	2,993.56	490,725.50	493,719.06	0.00	0.00	0.00	128,480,070.48
3-A-3	761118RP5	77,311,000.00	77,090,237.28	5.00063000	1,796.14	299,833.14	301,629.28	0.00	0.00	0.00	77,088,441.14
X-1	761118RW0	0.00	109,005,706.21	1.57931395	0.00	143,461.86	143,461.86	0.00	0.00	0.00	107,621,072.04
X-2	761118RX8	0.00	224,942,246.40	1.36371116	0.00	255,630.21	255,630.21	0.00	0.00	69,472.45	225,007,896.06
X-3	761118RY6	0.00	563,602,016.39	1.79192213	0.00	740,346.94	740,346.94	0.00	0.00	117,886.59	563,706,771.48
R-1	761118SX7	50.00	0.00	6.17823821	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-II	761118SY5	50.00	0.00	6.17823821	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-1	761118RQ3	13,518,000.00	13,501,592.37	5.20063000	522.35	54,613.06	55,135.41	0.00	0.00	0.00	13,501,070.02
M-2	761118RR1	11,716,000.00	11,701,779.57	5.26063000	452.72	47,879.01	48,331.73	0.00	0.00	0.00	11,701,326.85
M-3	761118RS9	8,110,000.00	8,100,156.40	5.33063000	313.38	33,583.62	33,897.00	0.00	0.00	0.00	8,099,843.02
M-4	761118RT7	11,715,000.00	11,700,780.79	5.78063000	452.68	52,607.24	53,059.92	0.00	0.00	0.00	11,700,328.11
M-5	761118RU4	9,012,000.00	9,001,061.58	6.08063000	348.23	42,569.43	42,917.66	0.00	0.00	0.00	9,000,713.35
M-6	761118RV2	5,407,000.00	5,400,437.19	6.08063000	208.93	25,540.71	25,749.64	0.00	0.00	0.00	5,400,228.26
B-1	761118SU3	5,858,000.00	5,850,889.79	6.08063000	226.36	27,671.07	27,897.43	0.00	0.00	0.00	5,850,663.43
B-2	761118SV1	8,561,000.00	8,550,608.99	6.08063000	330.81	40,439.07	40,769.88	0.00	0.00	0.00	8,550,278.18
B-3	761118SW9	5,407,495.96	5,400,932.55	6.08063000	208.95	25,543.06	25,752.01	0.00	0.00	0.00	5,400,723.60
<b>Deal Totals</b>		<b>901,172,595.96</b>	<b>897,549,969.00</b>		<b>1,401,588.46</b>	<b>4,595,388.92</b>	<b>5,996,977.38</b>	<b>0.00</b>	<b>0.00</b>	<b>187,359.04</b>	<b>896,335,739.58</b>

# Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO1

March 27, 2006

1. Notional Balance

## 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
1-A-1	761118RG5	980.59813171	13.66447274	3.69188772	17.35636046	0.00000000	0.00000000	966.93365897
1-A-2	761118RH3	980.59813179	13.66447244	3.78341039	17.44788283	0.00000000	0.00000000	966.93365936
2-A-1	761118RJ9	999.50619344	0.01698699	3.77084922	3.78783621	0.00000000	0.00000000	999.48920645
2-A-2	761118RK6	999.50619342	0.01698709	3.81749281	3.83447990	0.00000000	0.00000000	999.48920633
2-A-3	761118RL4	999.50619342	0.01698709	3.87191035	3.88889744	0.00000000	0.00000000	999.48920633
3-A-1	761118RM2	997.14448503	0.02323271	3.76193919	3.78517190	0.00000000	0.00000000	997.12125232
3-A-2	761118RN0	997.14448503	0.02323273	3.80847258	3.83170530	0.00000000	0.00000000	997.12125230
3-A-3	761118RP5	997.14448500	0.02323266	3.87827269	3.90150535	0.00000000	0.00000000	997.12125234
X-1	761118RW0	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
X-2	761118RX8	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
X-3	761118RY6	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
R-1	761118SX7	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
R-II	761118SY5	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
M-1	761118RQ3	998.78623835	0.03864107	4.04002515	4.07866622	0.00000000	0.00000000	998.74759728
M-2	761118RR1	998.78623848	0.03864117	4.08663452	4.12527569	0.00000000	0.00000000	998.74759730
M-3	761118RS9	998.78623921	0.03864118	4.14101356	4.17965475	0.00000000	0.00000000	998.74759803
M-4	761118RT7	998.78623901	0.03864106	4.49058813	4.52922919	0.00000000	0.00000000	998.74759795
M-5	761118RU4	998.78623835	0.03864070	4.72363848	4.76227918	0.00000000	0.00000000	998.74759765
M-6	761118RV2	998.78623821	0.03864065	4.72363788	4.76227853	0.00000000	0.00000000	998.74759756
B-1	761118SU3	998.78623933	0.03864117	4.72363776	4.76227893	0.00000000	0.00000000	998.74759816
B-2	761118SV1	998.78623876	0.03864151	4.72363859	4.76228011	0.00000000	0.00000000	998.74759724
B-3	761118SW9	998.78623858	0.03864081	4.72363922	4.76228003	0.00000000	0.00000000	998.74759777

# Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO1

March 27, 2006

<b>Deal Factor :</b>	99.46327081%
<b>Group I Factor :</b>	96.97046341%
<b>Group II Factor :</b>	99.97979005%
<b>Group III Factor :</b>	99.74712419%

## 3. Component Level Reporting

Component	Original Face Value	Beginning Notional/ Principal Balance	Pass-Through Rate	Principal Distribution	Interest Distribution	Total Distribution	Principal Loss	Interest Loss	Deferred Interest	Ending Notional/ Principal Balance
X-1-P	0.00	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
X-1-IO	110,983,535.34 <sup>1</sup>	0.00 <sup>1</sup>	1.57931395	0.00	143,461.86	143,461.86		0.00		<sup>1</sup>
X-2-P	0.00	10,605.92	0.00000000	0.00	0.00	0.00		0.00	69,472.45	80,078.37
X-2-IO	225,053,379.23 <sup>1</sup>	0.00 <sup>1</sup>	1.70796670	0.00	255,360.21	255,360.21		0.00		<sup>1</sup>
X-3-P	0.00	0.00	0.00000000	0.00	0.00	0.00		0.00	117,886.59	117,886.59
X-3-IO	565,135,863.39 <sup>1</sup>	0.00 <sup>1</sup>	1.79192213	0.00	740,346.94	740,346.94		0.00		<sup>1</sup>
<b>Class Totals:</b>	0.00	10,605.92		0.00	1,139,169.01	1,139,169.01	0.00	0.00	187,359.04	197,964.96

Current Net Deferred Interest:

Group I - \$0

Group II - \$69,472.45

Group III - \$117,886.59

Current Prepayment Charges:

Group II - \$4,941.10

Group III - \$16,624.43

# Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO1

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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)	
1-A-1	02/27/2006	03/26/2006	Actual/360	89,326,606.21	4.84063000	336,308.82	0.00	0.00	0.00	0.00	336,308.82	0.00
1-A-2	02/27/2006	03/26/2006	Actual/360	9,925,614.29	4.96063000	38,295.68	0.00	0.00	0.00	0.00	38,295.68	0.00
2-A-1	02/27/2006	03/26/2006	Actual/360	164,116,917.95	4.85063000	619,165.90	0.00	0.00	0.00	0.00	619,165.90	0.00
2-A-2	02/27/2006	03/26/2006	Actual/360	20,514,864.62	4.91063000	78,354.04	0.00	0.00	0.00	0.00	78,354.04	0.00
2-A-3	02/27/2006	03/26/2006	Actual/360	20,514,864.62	4.98063000	79,470.96	0.00	0.00	0.00	0.00	79,470.96	0.00
3-A-1	02/27/2006	03/26/2006	Actual/360	308,358,954.84	4.85063000	1,163,349.60	0.00	0.00	0.00	0.00	1,163,349.60	0.00
3-A-2	02/27/2006	03/26/2006	Actual/360	128,483,064.04	4.91063000	490,725.50	0.00	0.00	0.00	0.00	490,725.50	0.00
3-A-3	02/27/2006	03/26/2006	Actual/360	77,090,237.28	5.00063000	299,833.14	0.00	0.00	0.00	0.00	299,833.14	0.00
X-1	02/01/2006	02/28/2006	30/360	109,005,706.21	1.57931395	143,461.86	0.00	0.00	0.00	0.00	143,461.86	0.00
X-2	02/01/2006	02/28/2006	30/360	224,942,246.40	1.36371116	320,161.56	0.00	69,472.45	0.00	0.00	255,630.21	0.00
X-3	02/01/2006	02/28/2006	30/360	563,602,016.39	1.79192213	841,609.10	0.00	117,886.59	0.00	0.00	740,346.94	0.00
M-1	02/27/2006	03/26/2006	Actual/360	13,501,592.37	5.20063000	54,613.06	0.00	0.00	0.00	0.00	54,613.06	0.00
M-2	02/27/2006	03/26/2006	Actual/360	11,701,779.57	5.26063000	47,879.01	0.00	0.00	0.00	0.00	47,879.01	0.00
M-3	02/27/2006	03/26/2006	Actual/360	8,100,156.40	5.33063000	33,583.62	0.00	0.00	0.00	0.00	33,583.62	0.00
M-4	02/27/2006	03/26/2006	Actual/360	11,700,780.79	5.78063000	52,607.24	0.00	0.00	0.00	0.00	52,607.24	0.00
M-5	02/27/2006	03/26/2006	Actual/360	9,001,061.58	6.08063000	42,569.43	0.00	0.00	0.00	0.00	42,569.43	0.00
M-6	02/27/2006	03/26/2006	Actual/360	5,400,437.19	6.08063000	25,540.71	0.00	0.00	0.00	0.00	25,540.71	0.00
B-1	02/27/2006	03/26/2006	Actual/360	5,850,889.79	6.08063000	27,671.07	0.00	0.00	0.00	0.00	27,671.07	0.00
B-2	02/27/2006	03/26/2006	Actual/360	8,550,608.99	6.08063000	40,439.07	0.00	0.00	0.00	0.00	40,439.07	0.00
B-3	02/27/2006	03/26/2006	Actual/360	5,400,932.55	6.08063000	25,543.06	0.00	0.00	0.00	0.00	25,543.06	0.00
<b>Deal Totals</b>				<b>897,549,969.00</b>		<b>4,761,182.43</b>	<b>0.00</b>	<b>187,359.04</b>	<b>0.00</b>	<b>0.00</b>	<b>4,595,388.92</b>	<b>0.00</b>

## 1. Notional Balance

### Current Index Rates

Index Type	Rate	Classes
BTLIB TEL 25 -2BD	4.58063000	1-A-1, 1-A-2, 2-A-1, 2-A-3, 3-A-2, M-1, M-3, M-5, B-1, B-3, B-2, M-6, M-4, M-2, 3-A-3, 3-A-1, 2-A-2

Statement to Certificateholder

Residential Accredited Loans Inc, 2006-QO1

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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	522.62	522.62	0.00	0	0.00	34,136.91	4,173.48	767.33	0.00	0.00	0.00
Group II	331.83	331.83	0.00	0	0.00	70,290.85	9,374.67	15,995.44	0.00	0.00	0.00
Group III	1,231.84	1,231.84	0.00	0	0.00	176,076.74	23,177.63	14,111.65	0.00	0.00	0.00
<b>Deal Totals</b>	<b>2,086.29</b>	<b>2,086.29</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>280,504.50</b>	<b>36,725.78</b>	<b>30,874.42</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

# Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO1

March 27, 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	326	110,983,353.34	319	109,005,706.21	71	23,687.17	4	1,588,898.84	0	0.00	0	0.00	315	107,621,072.04
Group II	631	225,053,379.23	631	224,942,246.40	138	63,077.28	3	401,335.54	0	0.00	0	0.00	628	225,007,896.06
Group III	1,850	565,135,863.39	1,846	563,602,016.39	461	173,383.01	6	1,060,267.38	0	0.00	0	0.00	1,840	563,706,771.48
<b>Deal Totals</b>	<b>2,807</b>	<b>901,172,595.96</b>	<b>2,796</b>	<b>897,549,969.00</b>	<b>670</b>	<b>260,147.46</b>	<b>13</b>	<b>3,050,501.76</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>2,783</b>	<b>896,335,739.58</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	6.60323821	6.95304237	363.65	363.42	6.17823821	6.52804237	6.17823821	N/A	N/A
Group II	6.74496100	6.90736763	375.88	375.88	6.31996100	6.48236763	6.31996100	N/A	N/A
Group III	6.84500804	6.99471984	370.39	370.39	6.42000804	6.56971984	6.42000804	N/A	N/A
<b>Deal Totals</b>	<b>6.79057197</b>	<b>6.96778762</b>	<b>370.96</b>	<b>370.93</b>	<b>6.36557197</b>	<b>6.54278762</b>	<b>6.36557197</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	16.35%				17.61%
Group-II	2.44%				1.61%
Group-III	2.59%				2.73%
<b>Deal Totals</b>	<b>4.33%</b>				<b>4.40%</b>

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO1

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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	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
Deal Totals	Count	0	0	0	0	0
	Scheduled Balance	0.00	0.00	0.00	0.00	0.00

# Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO1

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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
Current	2,677	863,544,871.59	0	0.00	0	0.00	0	0.00	0.00	2,677	863,544,871.59
30 days	102	31,518,718.40	0	0.00	0	0.00	0	0.00	0.00	102	31,518,718.40
60 days	4	1,272,149.59	0	0.00	0	0.00	0	0.00	0.00	4	1,272,149.59
90 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
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	2,783	896,335,739.58	0	0.00	0	0.00	0	0.00	0.00	2,783	896,335,739.58
Current	96.19%	96.34%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	96.19%	96.34%
30 days	3.67%	3.52%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.67%	3.52%
60 days	0.14%	0.14%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.14%	0.14%
90 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
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-QO1

March 27, 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	310	105,910,856.84	0	0.00	0	0.00	0	0.00	0.00	310	105,910,856.84
30 days	5	1,710,215.20	0	0.00	0	0.00	0	0.00	0.00	5	1,710,215.20
60 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
90 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
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	315	107,621,072.04	0	0.00	0	0.00	0	0.00	0.00	315	107,621,072.04

Current	98.41%	98.41%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	98.41%	98.41%
30 days	1.59%	1.59%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.59%	1.59%
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	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
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-QO1

March 27, 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	594	214,019,840.30	0	0.00	0	0.00	0	0.00	0.00	594	214,019,840.30
30 days	32	10,340,172.60	0	0.00	0	0.00	0	0.00	0.00	32	10,340,172.60
60 days	2	647,883.16	0	0.00	0	0.00	0	0.00	0.00	2	647,883.16
90 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
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	628	225,007,896.06	0	0.00	0	0.00	0	0.00	0.00	628	225,007,896.06

Current	94.59%	95.12%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	94.59%	95.12%
30 days	5.10%	4.60%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.10%	4.60%
60 days	0.32%	0.29%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.32%	0.29%
90 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
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-QO1

March 27, 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	1,773	543,614,174.45	0	0.00	0	0.00	0	0.00	0.00	1,773	543,614,174.45
30 days	65	19,468,330.60	0	0.00	0	0.00	0	0.00	0.00	65	19,468,330.60
60 days	2	624,266.43	0	0.00	0	0.00	0	0.00	0.00	2	624,266.43
90 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
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	1,840	563,706,771.48	0	0.00	0	0.00	0	0.00	0.00	1,840	563,706,771.48

Current	96.36%	96.44%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	96.36%	96.44%
30 days	3.53%	3.45%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.53%	3.45%
60 days	0.11%	0.11%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.11%	0.11%
90 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
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-QO1

March 27, 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	102	31,518,718.40	13 Months	0	0.00	25 Months	0	0.00	37 Months	0	0.00	49 Months	0	0.00
	3.67%	3.52%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
2 Months	4	1,272,149.59	14 Months	0	0.00	26 Months	0	0.00	38 Months	0	0.00	50 Months	0	0.00
	0.14%	0.14%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
3 Months	0	0.00	15 Months	0	0.00	27 Months	0	0.00	39 Months	0	0.00	51 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
4 Months	0	0.00	16 Months	0	0.00	28 Months	0	0.00	40 Months	0	0.00	52 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
5 Months	0	0.00	17 Months	0	0.00	29 Months	0	0.00	41 Months	0	0.00	53 Months	0	0.00
	0.00%	0.00%		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-QO1

March 27, 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-QO1

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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	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

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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	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 Accredit Loans Inc, 2006-QO1

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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	0.00%				0.00 %
	Constant Default Rate	0.00%				0.00%
Group II	Monthly Default Rate	0.00%				0.00 %
	Constant Default Rate	0.00%				0.00%
Group III	Monthly Default Rate	0.00%				0.00 %
	Constant Default Rate	0.00%				0.00%
Deal Totals	Monthly Default Rate	<b>0.00%</b>				<b>0.00 %</b>
	Constant Default Rate	<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)=  $1 - [(1 - \text{MDR}_{n-m+1}) * (1 - \text{MDR}_{n-m+2}) * \dots * (1 - \text{MDR}_{n-1}) * (1 - \text{MDR}_n)]^{(1/m)}$

$\text{CDR}_m = 1 - [(1 - \text{MDR}_m)^{12}]$ , 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	9,011,726.00	27,035,178.00	311,737.00

## 14. Credit Enhancement Report

### Reserve Accounts

Description	Source	Beginning Balance	DEPOSITS		WITHDRAWALS		Ending Balance
			Investment Earnings	Other Deposits	Draws	Releases	
Carryover Shortfall Reserve Fund	Goldman Sachs & Company	0.00	0.00	0.00	0.00	0.00	0.00

**Statement to Certificateholder**

Residential Accredit Loans Inc, 2006-QO1

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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%	91.05231638%	100.00000000%
II	0.00000000%	0.00000000%	91.20441198%	100.00000000%
III	0.00000000%	0.00000000%	91.18708614%	100.00000000%
	<b>Ending Percentage</b>			
M-1	1.50625144%			
M-2	1.30546249%			
M-3	0.90366173%			
M-4	1.30535106%			
M-5	1.00416763%			
M-6	0.60247829%			
Class M Total:	6.62737264%			
B-1	0.65273124%			
B-2	0.95391468%			
B-3	0.60253356%			
Class B Total:	2.20917948%			

18. Performance Tests

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

# Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO1

March 27, 2006

M-4 To B-3 BegBal/PoolBal			
Class M-4 Prepayment Distribution Trigger	False	False	False
M-5 To B-3 BegBal/PoolBal			
Class M-5 Prepayment Distribution Trigger	False	False	False
M-6 To B-3 BegBal/PoolBal			
Class M-6 Prepayment Distribution Trigger	False	False	False
B-1, B-2, B-3 BegBal/PoolBal			
Class B-1 Prepayment Distribution Trigger	False	False	False
B-2, B-3 BegBal/PoolBal			
Class B-2 Prepayment Distribution Trigger	False	False	False
B-3 BegBal/PoolBal			
Class B-3 Prepayment Distribution Trigger	False	False	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-QQ1  
March 27, 2006

Cash Flow Received and Uses of Funds

<i>Cash Flow Received</i>	<i>Amount</i>
Principal and Interest Payments	6,010,051.35
Prepayment Premium	21,565.53
Liquidation and Insurance Proceeds	0.00
Subsequent Recoveries	0.00
Repurchase Proceeds	0.00
Other Deposits/Adjustments (including Derivative Payment)	2,086.29
Total Deposits	6,033,703.17
<i>Uses of Funds</i>	<i>Amount</i>
Transfer to Certificate Account	5,996,977.39
Reimbursed Advances and Expenses	0.00
Master Servicing Compensation	36,725.78
Derivative Payment	NA
Total Withdrawals	6,033,703.17
Ending Balance	0.00