

Distribution Information	Deal Information
1. Distribution Summary	Deal Name: Residential Accredit Loans Inc, 2006-QO1
2. Factor Summary	Asset Type: Mortgage Asset-Backed Pass-Through Certificates
3. Components Information	
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: 11/21/2006
7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts	Distribution Date: 11/27/2006
8. Collateral Summary	Record Date:
9. Repurchase Information	Book-Entry: 11/22/2006
10. Loan Status Report (Delinquencies)	Definitive: 10/31/2006
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	Bond Administrator: Nicholas Gisler
15. Distribution Percentages	Telephone: 818-260-1628
16. Overcollateralization Summary <i>(Not Applicable)</i>	Pool(s) : 40269,40270,40271
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

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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)
1-A-1	761118RG5	91,094,000.00	62,018,956.41	5.58000000	2,647,882.85	317,226.96	2,965,109.81	0.00	0.00	0.00	59,371,073.56
1-A-2	761118RH3	10,122,000.00	6,891,297.74	5.70000000	294,222.12	36,007.03	330,229.15	0.00	0.00	0.00	6,597,075.62
2-A-1	761118RJ9	164,198,000.00	161,877,698.69	5.59000000	2,043,160.44	829,488.31	2,872,648.75	0.00	0.00	0.00	159,834,538.25
2-A-2	761118RK6	20,525,000.00	20,236,980.95	5.65000000	255,423.69	104,810.70	360,234.39	0.00	0.00	0.00	19,981,557.26
2-A-3	761118RL4	20,525,000.00	20,239,340.25	5.72000000	255,453.46	106,121.61	361,575.07	0.00	0.00	0.00	19,983,886.79
3-A-1	761118RM2	309,242,000.00	283,206,445.89	5.59000000	8,630,151.88	1,451,197.03	10,081,348.91	0.00	0.00	0.00	274,576,294.01
3-A-2	761118RN0	128,851,000.00	118,002,838.42	5.65000000	3,595,901.27	611,156.37	4,207,057.64	0.00	0.00	0.00	114,406,937.15
3-A-3	761118RP5	77,311,000.00	70,802,069.38	5.74000000	2,157,551.93	372,536.89	2,530,088.82	0.00	0.00	0.00	68,644,517.45
X-1	761118RW0	0.00	78,660,639.51	1.37056962	0.00	89,775.17	89,775.17	0.00	66.40	0.00	75,718,468.94
X-2	761118RX8	0.00	222,797,760.56	1.23298794	0.00	245,683.72	245,683.72	0.00	0.00	0.00	220,243,709.72
X-3	761118RY6	0.00	521,795,955.73	1.20697401	0.00	975,515.59	975,515.59	0.00	0.00	0.00	507,412,350.65
R-1	761118SX7	50.00	0.00	7.63457182	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-II	761118SY5	50.00	0.00	7.63457182	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-1	761118RQ3	13,518,000.00	13,498,652.18	5.94000000	13.43	73,500.16	73,513.59	0.00	0.00	0.00	13,498,638.75
M-2	761118RR1	11,716,000.00	11,699,377.31	6.00000000	11.65	64,346.58	64,358.23	0.00	0.00	0.00	11,699,365.66
M-3	761118RS9	8,110,000.00	8,098,611.41	6.07000000	8.06	45,062.02	45,070.08	0.00	0.00	0.00	8,098,603.35
M-4	761118RT7	11,715,000.00	11,699,643.86	6.52000000	11.65	69,924.87	69,936.52	0.00	0.00	0.00	11,699,632.21
M-5	761118RU4	9,012,000.00	9,000,748.45	6.80013230	8.96	56,269.68	56,278.64	0.00	0.00	0.00	9,000,739.49
M-6	761118RV2	5,407,000.00	5,400,249.32	6.80013230	5.38	33,760.56	33,765.94	0.00	0.00	0.00	5,400,243.94
B-1	761118SU3	5,858,000.00	5,850,686.24	6.80013230	5.82	36,576.54	36,582.36	0.00	0.00	0.00	5,850,680.42
B-2	761118SV1	8,561,000.00	8,550,311.53	6.80013230	8.51	53,453.70	53,462.21	0.00	0.00	0.00	8,550,303.02
B-3	761118SW9	5,407,495.96	5,400,744.66	6.80013230	5.38	33,763.66	33,769.04	0.00	0.00	0.00	5,400,739.28
Deal Totals		901,172,595.96	823,254,355.78		19,879,826.48	5,606,177.15	25,486,003.63	0.00	66.40	0.00	803,374,529.30

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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	680.82372505	29.06758788	3.48241333	32.55000121	0.00000000	0.00000000	651.75613718
1-A-2	761118RH3	680.82372456	29.06758743	3.55730389	32.62489133	0.00000000	0.00000000	651.75613713
2-A-1	761118RJ9	985.86888202	12.44327239	5.05175648	17.49502887	0.00000000	0.00000000	973.42560963
2-A-2	761118RK6	985.96740317	12.44451596	5.10648965	17.55100560	0.00000000	0.00000000	973.52288721
2-A-3	761118RL4	986.08235079	12.44596638	5.17035859	17.61632497	0.00000000	0.00000000	973.63638441
3-A-1	761118RM2	915.80847973	27.90743780	4.69275529	32.60019309	0.00000000	0.00000000	887.90104193
3-A-2	761118RN0	915.80847972	27.90743782	4.74312477	32.65056259	0.00000000	0.00000000	887.90104190
3-A-3	761118RP5	915.80847978	27.90743788	4.81867897	32.72611685	0.00000000	0.00000000	887.90104190
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	998.56873650	0.00099349	5.43720669	5.43820018	0.00000000	0.00000000	998.56774301
M-2	761118RR1	998.58119751	0.00099437	5.49219700	5.49319136	0.00000000	0.00000000	998.58020314
M-3	761118RS9	998.59573490	0.00099383	5.55635265	5.55734649	0.00000000	0.00000000	998.59474106
M-4	761118RT7	998.68918993	0.00099445	5.96883227	5.96982672	0.00000000	0.00000000	998.68819548
M-5	761118RU4	998.75149245	0.00099423	6.24386152	6.24485575	0.00000000	0.00000000	998.75049822
M-6	761118RV2	998.75149251	0.00099501	6.24386166	6.24485667	0.00000000	0.00000000	998.75049750
B-1	761118SU3	998.75149198	0.00099351	6.24386139	6.24485490	0.00000000	0.00000000	998.75049846
B-2	761118SV1	998.75149282	0.00099404	6.24386170	6.24485574	0.00000000	0.00000000	998.75049877
B-3	761118SW9	998.75149236	0.00099492	6.24386227	6.24485719	0.00000000	0.00000000	998.75049745

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Deal Factor :	89.14768746%
Group I Factor :	68.22506859%
Group II Factor :	97.86287612%
Group III Factor :	89.78590522%

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	7.63457182	0.00	0.00	0.00	0.00	0.00	0.00	0.00
X-1-IO	110,983,535.34 ¹	78,660,639.51 ¹	1.37056962	0.00	89,775.17	89,775.17	0.00	66.40	0.00	75,718,468.94 ¹
X-2-P	0.00	661,816.50	7.48226598	0.00	4,126.57	4,126.57	0.00	0.00	0.00	661,816.50
X-2-IO	225,053,379.23 ¹	222,135,944.06 ¹	1.23298794	0.00	241,557.15	241,557.15	0.00	0.00	0.00	219,581,893.22 ¹
X-3-P	0.00	117,886.59	7.48014553	0.00	734.84	734.84	0.00	0.00	0.00	117,886.59
X-3-IO	565,135,863.39 ¹	521,678,069.14 ¹	1.20697401	0.00	974,780.75	974,780.75	0.00	0.00	0.00	507,294,464.06 ¹
Class Totals:	0.00	779,703.09		0.00	1,310,974.48	1,310,974.48	0.00	66.40	0.00	803,374,529.31

¹.Notional Balance

Net Deferred Interest Amount:

Group 1: \$0.00

Group 2: \$0.00

Group 3: \$0.00

Prepayment Charges:

Group 2: \$13,483.39

Group 3: \$450,458.67

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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	10/25/2006	11/26/2006	Actual/360	62,018,956.41	5.58000000	317,226.96	0.00	0.00	0.00	0.00	317,226.96	0.00
1-A-2	10/25/2006	11/26/2006	Actual/360	6,891,297.74	5.70000000	36,007.03	0.00	0.00	0.00	0.00	36,007.03	0.00
2-A-1	10/25/2006	11/26/2006	Actual/360	161,877,698.69	5.59000000	829,488.31	0.00	0.00	0.00	0.00	829,488.31	0.00
2-A-2	10/25/2006	11/26/2006	Actual/360	20,236,980.95	5.65000000	104,810.70	0.00	0.00	0.00	0.00	104,810.70	0.00
2-A-3	10/25/2006	11/26/2006	Actual/360	20,239,340.25	5.72000000	106,121.61	0.00	0.00	0.00	0.00	106,121.61	0.00
3-A-1	10/25/2006	11/26/2006	Actual/360	283,206,445.89	5.59000000	1,451,197.03	0.00	0.00	0.00	0.00	1,451,197.03	0.00
3-A-2	10/25/2006	11/26/2006	Actual/360	118,002,838.42	5.65000000	611,156.37	0.00	0.00	0.00	0.00	611,156.37	0.00
3-A-3	10/25/2006	11/26/2006	Actual/360	70,802,069.38	5.74000000	372,536.89	0.00	0.00	0.00	0.00	372,536.89	0.00
X-1	10/01/2006	10/31/2006	30/360	78,660,639.51	1.37056962	89,841.57	66.40	0.00	0.00	0.00	89,775.17	0.00
X-2	10/01/2006	10/31/2006	30/360	222,797,760.56	1.23298794	232,369.02	0.00	0.00	0.00	13,483.39	245,683.72	0.00
X-3	10/01/2006	10/31/2006	30/360	521,795,955.73	1.20697401	525,444.73	0.00	0.00	0.00	450,458.67	975,515.59	0.00
M-1	10/25/2006	11/26/2006	Actual/360	13,498,652.18	5.94000000	73,500.16	0.00	0.00	0.00	0.00	73,500.16	0.00
M-2	10/25/2006	11/26/2006	Actual/360	11,699,377.31	6.00000000	64,346.58	0.00	0.00	0.00	0.00	64,346.58	0.00
M-3	10/25/2006	11/26/2006	Actual/360	8,098,611.41	6.07000000	45,062.02	0.00	0.00	0.00	0.00	45,062.02	0.00
M-4	10/25/2006	11/26/2006	Actual/360	11,699,643.86	6.52000000	69,924.87	0.00	0.00	0.00	0.00	69,924.87	0.00
M-5	10/25/2006	11/26/2006	Actual/360	9,000,748.45	6.80013230	56,269.68	0.00	0.00	0.00	0.00	56,269.68	0.00
M-6	10/25/2006	11/26/2006	Actual/360	5,400,249.32	6.80013230	33,760.56	0.00	0.00	0.00	0.00	33,760.56	0.00
B-1	10/25/2006	11/26/2006	Actual/360	5,850,686.24	6.80013230	36,576.54	0.00	0.00	0.00	0.00	36,576.54	0.00
B-2	10/25/2006	11/26/2006	Actual/360	8,550,311.53	6.80013230	53,453.70	0.00	0.00	0.00	0.00	53,453.70	0.00
B-3	10/25/2006	11/26/2006	Actual/360	5,400,744.66	6.80013230	33,763.66	0.00	0.00	0.00	0.00	33,763.66	0.00
Deal Totals				823,254,355.78		5,142,857.99	66.40	0.00	0.00	463,942.06	5,606,177.15	0.00

1. Notional Balance

Current Index Rates

Index Type	Rate	Classes
BTLIB TEL 25 -2BD	5.32000000	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

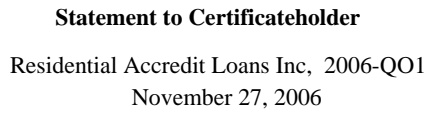
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6. Interest Shortfalls, Compensation and Expenses

	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	2,394.45	2,394.45	0.00	0	0.00	24,647.72	1,097.07	9,276.73	0.00	0.00	0.00
Group II	2,226.61	2,226.61	0.00	0	0.00	69,653.47	7,581.48	18,363.00	0.00	0.00	0.00
Group III	14,105.61	14,105.61	0.00	0	0.00	162,613.70	8,921.75	41,160.01	0.00	0.00	0.00
Deal Totals	18,726.67	18,726.67	0.00	0	0.00	256,914.89	17,600.30	68,799.74	0.00	0.00	0.00



Deal Totals	0.00	0.00	0.00	0.00	0.00
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622.90	0.00	0.00	622.90	0.00
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Residential Accredit Loans Inc, 2006-QO1

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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	326	242	N/A	55	9	0	0	0	233
	Balance/Amount	110,983,353.34	78,660,639.51	-253,912.59	32,433.65	3,163,649.51	N/A	0.00	0.00	75,718,468.94
Group II	Count	631	611	N/A	159	7	0	0	0	604
	Balance/Amount	225,053,379.23	222,797,760.56	-742,593.51	83,936.94	3,212,707.41	N/A	0.00	0.00	220,243,709.72
Group III	Count	1,850	1,664	N/A	451	51	0	0	0	1,613
	Balance/Amount	565,135,863.39	521,795,955.73	-1,682,858.79	215,686.22	15,850,777.65	N/A	0.00	0.00	507,412,350.65
Deal Totals	Count	2,807	2,517	N/A	665	67	0	0	0	2,450
	Balance/Amount	901,172,595.96	823,254,355.80	-2,679,364.89	332,056.81	22,227,134.57	N/A	0.00	0.00	803,374,529.31

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	8.05957182	8.13431691	357.61	357.26	7.63457182	7.70931691	7.63457182	N/A	N/A
Group II	7.90726598	7.91306363	367.68	367.68	7.48226598	7.48806363	7.48226598	N/A	N/A
Group III	7.90514552	8.01237883	362.08	362.08	7.48014552	7.58737883	7.48014552	N/A	N/A
Deal Totals	7.92047457	7.99664447	363.19	363.16	7.49547457	7.57164447	7.49547457	N/A	N/A

C. Constant Prepayment Rate

	1 Month CPR	3 Month CPR	6 Month CPR	12 Month CPR	Life CPR
Group-I	39.11%	42.26%	41.86%		38.59%
Group-II	16.33%	9.36%	7.50%		5.52%
Group-III	31.21%	24.12%	19.90%		14.74%

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Deal Totals	28.27%	22.51%	19.47%		15.47%
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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

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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	2,373	780,622,930.40	2	519,814.78	0	0.00	0	0.00	0.00	2,375	781,142,745.18
30 days	46	13,091,342.09	0	0.00	0	0.00	0	0.00	0.00	46	13,091,342.09
60 days	11	4,235,449.12	1	144,918.32	0	0.00	0	0.00	0.00	12	4,380,367.44
90 days	2	861,966.41	0	0.00	1	468,268.47	0	0.00	0.00	3	1,330,234.88
120 days	2	307,588.04	0	0.00	4	1,133,488.51	0	0.00	0.00	6	1,441,076.55
150 days	0	0.00	0	0.00	2	1,112,183.29	0	0.00	0.00	2	1,112,183.29
180 days	5	696,755.03	0	0.00	1	179,824.85	0	0.00	0.00	6	876,579.88
181+ days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
Total	2,439	799,816,031.09	3	664,733.10	8	2,893,765.12	0	0.00	0.00	2,450	803,374,529.31
Current	96.86%	97.17%	0.08%	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%	96.94%	97.23%
30 days	1.88%	1.63%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.88%	1.63%
60 days	0.45%	0.53%	0.04%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.49%	0.55%
90 days	0.08%	0.11%	0.00%	0.00%	0.04%	0.06%	0.00%	0.00%	0.00%	0.12%	0.17%
120 days	0.08%	0.04%	0.00%	0.00%	0.16%	0.14%	0.00%	0.00%	0.00%	0.24%	0.18%
150 days	0.00%	0.00%	0.00%	0.00%	0.08%	0.14%	0.00%	0.00%	0.00%	0.08%	0.14%
180 days	0.20%	0.09%	0.00%	0.00%	0.04%	0.02%	0.00%	0.00%	0.00%	0.24%	0.11%
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	99.55%	99.56%	0.12%	0.08%	0.33%	0.36%	0.00%	0.00%	0.00%	100.00%	100.00%

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO1

November 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	221	72,557,699.97	1	266,650.29	0	0.00	0	0.00	0.00	222	72,824,350.26
30 days	5	1,530,981.12	0	0.00	0	0.00	0	0.00	0.00	5	1,530,981.12
60 days	1	396,482.59	0	0.00	0	0.00	0	0.00	0.00	1	396,482.59
90 days	1	512,709.53	0	0.00	0	0.00	0	0.00	0.00	1	512,709.53
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	4	453,945.44	0	0.00	0	0.00	0	0.00	0.00	4	453,945.44
181+ days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
Total	232	75,451,818.65	1	266,650.29	0	0.00	0	0.00	0.00	233	75,718,468.94

Current	94.85%	95.83%	0.43%	0.35%	0.00%	0.00%	0.00%	0.00%	0.00%	95.28%	96.18%
30 days	2.15%	2.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.15%	2.02%
60 days	0.43%	0.52%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.43%	0.52%
90 days	0.43%	0.68%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.43%	0.68%
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	1.72%	0.60%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.72%	0.60%
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	99.57%	99.65%	0.43%	0.35%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO1

November 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	587	214,504,599.10	0	0.00	0	0.00	0	0.00	0.00	587	214,504,599.10
30 days	12	3,339,039.86	0	0.00	0	0.00	0	0.00	0.00	12	3,339,039.86
60 days	3	1,311,270.59	0	0.00	0	0.00	0	0.00	0.00	3	1,311,270.59
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	1	307,437.90	0	0.00	0.00	1	307,437.90
150 days	0	0.00	0	0.00	1	781,362.27	0	0.00	0.00	1	781,362.27
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	602	219,154,909.55	0	0.00	2	1,088,800.17	0	0.00	0.00	604	220,243,709.72

Current	97.19%	97.39%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	97.19%	97.39%
30 days	1.99%	1.52%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.99%	1.52%
60 days	0.50%	0.60%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.50%	0.60%
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%	0.17%	0.14%	0.00%	0.00%	0.00%	0.17%	0.14%
150 days	0.00%	0.00%	0.00%	0.00%	0.17%	0.35%	0.00%	0.00%	0.00%	0.17%	0.35%
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	99.67%	99.51%	0.00%	0.00%	0.33%	0.49%	0.00%	0.00%	0.00%	100.00%	100.00%

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO1

November 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	1,565	493,560,631.33	1	253,164.49	0	0.00	0	0.00	0.00	1,566	493,813,795.82
30 days	29	8,221,321.11	0	0.00	0	0.00	0	0.00	0.00	29	8,221,321.11
60 days	7	2,527,695.94	1	144,918.32	0	0.00	0	0.00	0.00	8	2,672,614.26
90 days	1	349,256.88	0	0.00	1	468,268.47	0	0.00	0.00	2	817,525.35
120 days	2	307,588.04	0	0.00	3	826,050.61	0	0.00	0.00	5	1,133,638.65
150 days	0	0.00	0	0.00	1	330,821.02	0	0.00	0.00	1	330,821.02
180 days	1	242,809.59	0	0.00	1	179,824.85	0	0.00	0.00	2	422,634.44
181+ days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
Total	1,605	505,209,302.89	2	398,082.81	6	1,804,964.95	0	0.00	0.00	1,613	507,412,350.65

Current	97.02%	97.27%	0.06%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	97.09%	97.32%
30 days	1.80%	1.62%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.80%	1.62%
60 days	0.43%	0.50%	0.06%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.50%	0.53%
90 days	0.06%	0.07%	0.00%	0.00%	0.06%	0.09%	0.00%	0.00%	0.00%	0.12%	0.16%
120 days	0.12%	0.06%	0.00%	0.00%	0.19%	0.16%	0.00%	0.00%	0.00%	0.31%	0.22%
150 days	0.00%	0.00%	0.00%	0.00%	0.06%	0.07%	0.00%	0.00%	0.00%	0.06%	0.07%
180 days	0.06%	0.05%	0.00%	0.00%	0.06%	0.04%	0.00%	0.00%	0.00%	0.12%	0.08%
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	99.50%	99.57%	0.12%	0.08%	0.37%	0.36%	0.00%	0.00%	0.00%	100.00%	100.00%

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	46	13,091,342.09	13 Months	0	0.00	25 Months	0	0.00	37 Months	0	0.00	49 Months	0	0.00
	1.88%	1.63%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
2 Months	12	4,380,367.44	14 Months	0	0.00	26 Months	0	0.00	38 Months	0	0.00	50 Months	0	0.00
	0.49%	0.55%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
3 Months	3	1,330,234.88	15 Months	0	0.00	27 Months	0	0.00	39 Months	0	0.00	51 Months	0	0.00
	0.12%	0.17%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
4 Months	6	1,441,076.55	16 Months	0	0.00	28 Months	0	0.00	40 Months	0	0.00	52 Months	0	0.00
	0.24%	0.18%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
5 Months	2	1,112,183.29	17 Months	0	0.00	29 Months	0	0.00	41 Months	0	0.00	53 Months	0	0.00
	0.08%	0.14%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
6 Months	6	876,579.88	18 Months	0	0.00	30 Months	0	0.00	42 Months	0	0.00	54 Months	0	0.00
	0.24%	0.11%		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%

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Residential Accredit Loans Inc, 2006-QO1

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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

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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
Deal Totals	Loss Count	0	0	0	0	0
	Total Realized Loss	0.00	0.00	0.00	0.00	0.00

C. Subsequent Recoveries

Subsequent Recoveries		Current Period	Cumulative
Group I	Subsequent Recoveries Count	0	0
	Subsequent Recoveries	0.00	0.00
	Net Loss ¹	0.00	0.00
	Net Loss % ²	0.00%	0.00%
Group II	Subsequent Recoveries Count	0	0
	Subsequent Recoveries	0.00	0.00
	Net Loss ¹	0.00	0.00
	Net Loss % ²	0.00%	0.00%
Group III	Subsequent Recoveries Count	0	0
	Subsequent Recoveries	0.00	0.00
	Net Loss ¹	0.00	0.00
	Net Loss % ²	0.00%	0.00%
Deal Totals	Subsequent Recoveries Count	0	0
	Subsequent Recoveries	0.00	0.00
	Net Loss ¹	0.00	0.00
	Net Loss % ²	0.00%	0.00%

¹ Total Realized Loss less Subsequent Recoveries

² 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	0.00%	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	0.00%	0.00%	0.00%		0.00 %
	Constant Default Rate	0.00%	0.00%	0.00%		0.00%

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	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

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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%	87.60449265%	100.00000000%
II	0.00000000%	0.00000000%	91.12112971%	100.00000000%
III	0.00000000%	0.00000000%	90.48158291%	100.00000000%
	Ending Percentage			
M-1	1.68024231%			
M-2	1.45627789%			
M-3	1.00807320%			
M-4	1.45631107%			
M-5	1.12036655%			
M-6	0.67219507%			
Class M Total:	7.39346609%			
B-1	0.72826312%			
B-2	1.06429849%			
B-3	0.67225672%			
Class B Total:	2.46481833%			

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 - 60+ Delinquency and CumLoss	
1st Senior Accelerated Stepdown Test	True
Sr. Accel. % Trigger	
1st or 2nd Sr. Accel 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	True
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
Sr. Accel. % Trigger - TriggerEvent OR 2TimesTest	
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

Statement to Certificateholder

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

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Cash Flow Received and Uses of Funds

<i>Cash Flow Received</i>
Principal and Interest Payments
Prepayment Premium
Liquidation and Insurance Proceeds
Subsequent Recoveries
Repurchase Proceeds
Other Deposits/Adjustments (including Derivative Payment)
Total Deposits
<i>Uses of Funds</i>
Transfer to Certificate Account
Reimbursed Advances and Expenses
Master Servicing Compensation
Derivative Payment
Total Withdrawals
Ending Balance

-QO1

Amount
25,020,935.19
463,942.06
0.00
0.00
0.00
18,726.67
25,503,603.92
Amount
25,486,003.62
0.00
17,600.30
NA
25,503,603.92
0.00