

Distribution Information	Deal Information																														
<ol style="list-style-type: none"> 1. Distribution Summary 2. Factor Summary 3. Components Information 4. Interest Summary 5. Other Income Detail <i>(Not Applicable)</i> 6. Interest Shortfalls, Compensation and Expenses 7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts 8. Collateral Summary 9. Repurchase Information 10. Loan Status Report (Delinquencies) 11. Deal Delinquencies (30 Day Buckets) 12. Loss Mitigation and Servicing Modifications 13. Losses and Recoveries 14. Credit Enhancement Report 15. Distribution Percentages 16. Overcollateralization Summary <i>(Not Applicable)</i> 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 	<table> <tr> <td>Deal Name:</td><td>Residential Accredit Loans Inc, 2006-QO1</td></tr> <tr> <td>Asset Type:</td><td>Mortgage Asset-Backed Pass-Through Certificates</td></tr> <tr> <td>Closing Date:</td><td>01/30/2006</td></tr> <tr> <td>First Distribution Date:</td><td>02/25/2006</td></tr> <tr> <td>Determination Date:</td><td>12/21/2006</td></tr> <tr> <td>Distribution Date:</td><td>12/26/2006</td></tr> <tr> <td>Record Date:</td><td></td></tr> <tr> <td> Book-Entry:</td><td>12/22/2006</td></tr> <tr> <td> Definitive:</td><td>11/30/2006</td></tr> <tr> <td>Trustee:</td><td>Deutsche Bank Trust Company Americas</td></tr> <tr> <td>Main Telephone:</td><td>714-247-6000</td></tr> <tr> <td>GMAC-RFC</td><td></td></tr> <tr> <td>Bond Administrator:</td><td>Nicholas Gisler</td></tr> <tr> <td>Telephone:</td><td>818-260-1628</td></tr> <tr> <td>Pool(s) :</td><td>40269,40270,40271</td></tr> </table>	Deal Name:	Residential Accredit Loans Inc, 2006-QO1	Asset Type:	Mortgage Asset-Backed Pass-Through Certificates	Closing Date:	01/30/2006	First Distribution Date:	02/25/2006	Determination Date:	12/21/2006	Distribution Date:	12/26/2006	Record Date:		Book-Entry:	12/22/2006	Definitive:	11/30/2006	Trustee:	Deutsche Bank Trust Company Americas	Main Telephone:	714-247-6000	GMAC-RFC		Bond Administrator:	Nicholas Gisler	Telephone:	818-260-1628	Pool(s) :	40269,40270,40271
Deal Name:	Residential Accredit Loans Inc, 2006-QO1																														
Asset Type:	Mortgage Asset-Backed Pass-Through Certificates																														
Closing Date:	01/30/2006																														
First Distribution Date:	02/25/2006																														
Determination Date:	12/21/2006																														
Distribution Date:	12/26/2006																														
Record Date:																															
Book-Entry:	12/22/2006																														
Definitive:	11/30/2006																														
Trustee:	Deutsche Bank Trust Company Americas																														
Main Telephone:	714-247-6000																														
GMAC-RFC																															
Bond Administrator:	Nicholas Gisler																														
Telephone:	818-260-1628																														
Pool(s) :	40269,40270,40271																														

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO1

December 26, 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	59,371,073.56	5.58000000	2,131,894.39	266,872.98	2,398,767.37	0.00	0.00	0.00	57,239,179.17
1-A-2	761118RH3	10,122,000.00	6,597,075.62	5.70000000	236,887.55	30,291.57	267,179.12	0.00	0.00	0.00	6,360,188.07
2-A-1	761118RJ9	164,198,000.00	159,834,538.25	5.59000000	10,408,792.35	719,743.81	11,128,536.16	0.00	0.00	0.00	149,425,745.90
2-A-2	761118RK6	20,525,000.00	19,981,557.26	5.65000000	1,301,244.91	90,943.84	1,392,188.75	0.00	0.00	0.00	18,680,312.35
2-A-3	761118RL4	20,525,000.00	19,983,886.79	5.72000000	1,301,396.62	92,081.31	1,393,477.93	0.00	0.00	0.00	18,682,490.17
3-A-1	761118RM2	309,242,000.00	274,576,294.01	5.59000000	4,910,911.62	1,236,432.31	6,147,343.93	0.00	0.00	0.00	269,665,382.39
3-A-2	761118RN0	128,851,000.00	114,406,937.15	5.65000000	2,046,215.82	520,710.46	2,566,926.28	0.00	0.00	0.00	112,360,721.33
3-A-3	761118RP5	77,311,000.00	68,644,517.45	5.74000000	1,227,735.84	317,404.62	1,545,140.46	0.00	0.00	0.00	67,416,781.61
X-1	761118RW0	0.00	75,718,468.94	2.19966855	0.00	138,796.28	138,796.28	0.00	0.00	0.00	73,349,687.00
X-2	761118RX8	0.00	220,243,709.72	1.99471536	0.00	369,132.58	369,132.58	0.00	0.00	0.00	207,232,262.34
X-3	761118RY6	0.00	507,412,350.65	2.07174991	0.00	1,132,641.06	1,132,641.06	0.00	0.00	0.00	499,227,487.36
R-I	761118SX7	50.00	0.00	7.70931691	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-II	761118SY5	50.00	0.00	7.70931691	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-1	761118RQ3	13,518,000.00	13,498,638.75	5.94000000	2.30	64,590.99	64,593.29	0.00	0.00	0.00	13,498,636.45
M-2	761118RR1	11,716,000.00	11,699,365.66	6.00000000	1.99	56,546.93	56,548.92	0.00	0.00	0.00	11,699,363.67
M-3	761118RS9	8,110,000.00	8,098,603.35	6.07000000	1.38	39,599.92	39,601.30	0.00	0.00	0.00	8,098,601.97
M-4	761118RT7	11,715,000.00	11,699,632.21	6.52000000	2.00	61,449.07	61,451.07	0.00	0.00	0.00	11,699,630.21
M-5	761118RU4	9,012,000.00	9,000,739.49	6.82000000	1.53	49,449.06	49,450.59	0.00	0.00	0.00	9,000,737.96
M-6	761118RV2	5,407,000.00	5,400,243.94	6.82000000	0.92	29,668.34	29,669.26	0.00	0.00	0.00	5,400,243.02
B-1	761118SU3	5,858,000.00	5,850,680.42	6.82000000	1.00	32,142.99	32,143.99	0.00	0.00	0.00	5,850,679.42
B-2	761118SV1	8,561,000.00	8,550,303.02	6.82000000	1.46	46,974.41	46,975.87	0.00	0.00	0.00	8,550,301.56
B-3	761118SW9	5,407,495.96	5,400,739.28	6.82000000	0.92	29,671.06	29,671.98	0.00	0.00	0.00	5,400,738.36
Deal Totals		901,172,595.96	803,374,529.30		23,565,092.60	5,325,143.59	28,890,236.19	0.00	0.00	0.00	779,809,436.70

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO1
December 26, 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	651.75613718	23.40323611	2.92964388	26.33287999	0.00000000	0.00000000	628.35290107
1-A-2	761118RH3	651.75613713	23.40323553	2.99264671	26.39588224	0.00000000	0.00000000	628.35290160
2-A-1	761118RJ9	973.42560963	63.39171214	4.38338963	67.77510177	0.00000000	0.00000000	910.03389749
2-A-2	761118RK6	973.52288721	63.39804677	4.43088136	67.82892814	0.00000000	0.00000000	910.12484044
2-A-3	761118RL4	973.63638441	63.40543825	4.48630012	67.89173837	0.00000000	0.00000000	910.23094616
3-A-1	761118RM2	887.90104193	15.88048072	3.99826773	19.87874846	0.00000000	0.00000000	872.02056121
3-A-2	761118RN0	887.90104190	15.88048071	4.04118292	19.92166363	0.00000000	0.00000000	872.02056119
3-A-3	761118RP5	887.90104190	15.88048066	4.10555574	19.98603640	0.00000000	0.00000000	872.02056124
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-I	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	998.56774301	0.00017014	4.77814692	4.77831706	0.00000000	0.00000000	998.56757287
M-2	761118RR1	998.58020314	0.00016985	4.82647064	4.82664049	0.00000000	0.00000000	998.58003329
M-3	761118RS9	998.59474106	0.00017016	4.88285080	4.88302096	0.00000000	0.00000000	998.59457090
M-4	761118RT7	998.68819548	0.00017072	5.24533248	5.24550320	0.00000000	0.00000000	998.68802475
M-5	761118RU4	998.75049822	0.00016977	5.48702397	5.48719374	0.00000000	0.00000000	998.75032845
M-6	761118RV2	998.75049750	0.00017015	5.48702423	5.48719438	0.00000000	0.00000000	998.75032735
B-1	761118SU3	998.75049846	0.00017071	5.48702458	5.48719529	0.00000000	0.00000000	998.75032776
B-2	761118SV1	998.75049877	0.00017054	5.48702371	5.48719425	0.00000000	0.00000000	998.75032823
B-3	761118SW9	998.75049745	0.00017013	5.48702398	5.48719411	0.00000000	0.00000000	998.75032731

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO1

December 26, 2006

Deal Factor :	86.53275080%
Group I Factor :	66.09071072%
Group II Factor :	92.08138223%
Group III Factor :	88.33760511%

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	7.70931691	0.00	0.00	0.00	0.00	0.00	0.00	0.00
X-1-IO	110,983,535.34 ¹	75,718,468.94 ¹	2.19966855	0.00	138,796.28	138,796.28	0.00	0.00	0.00	0.00 ¹
X-2-P	0.00	661,816.50	7.48806363	0.00	4,129.77	4,129.77	0.00	0.00	0.00	661,816.50
X-2-IO	225,053,379.23 ¹	219,581,893.22 ¹	1.99471536	0.00	365,002.81	365,002.81	0.00	0.00	0.00	0.00 ¹
X-3-P	0.00	117,886.59	7.58741516	0.00	745.38	745.38	0.00	0.00	0.00	117,886.59
X-3-IO	565,135,863.39 ¹	507,294,464.06 ¹	2.07174991	0.00	1,131,895.68	1,131,895.68	0.00	0.00	0.00	0.00 ¹
Class Totals:	0.00	779,703.09		0.00	1,640,569.92	1,640,569.92	0.00	0.00	0.00	779,703.09

¹.Notional Balance

Net Deferred Interest Amount:

Group 1: \$0.00

Group 2: \$0.00

Group 3: \$0.00

Prepayment Charges:

Group 2: \$0.00

Group 3: \$256,072.96

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO1
December 26, 2006

4. Interest Summary

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

Class	Accrual Period		Accrual Methodology	Beginning Notional/Principal Balance	Pass-Through Rate	Optimal Interest Amount	Interest Loss	Deferred Interest	Interest Shortfall Amount	Other Income	Interest Distribution (1)-(2)-(3)-(4)+(5)=(6)	Accrued Certificate Interest Remaining Unpaid
	Start	End				(1)	(2)	(3)	(4)	(5)	(6)	
1-A-1	11/27/2006	12/25/2006	Actual/360	59,371,073.56	5.58000000	266,872.98	0.00	0.00	0.00	0.00	266,872.98	0.00
1-A-2	11/27/2006	12/25/2006	Actual/360	6,597,075.62	5.70000000	30,291.57	0.00	0.00	0.00	0.00	30,291.57	0.00
2-A-1	11/27/2006	12/25/2006	Actual/360	159,834,538.25	5.59000000	719,743.81	0.00	0.00	0.00	0.00	719,743.81	0.00
2-A-2	11/27/2006	12/25/2006	Actual/360	19,981,557.26	5.65000000	90,943.84	0.00	0.00	0.00	0.00	90,943.84	0.00
2-A-3	11/27/2006	12/25/2006	Actual/360	19,983,886.79	5.72000000	92,081.31	0.00	0.00	0.00	0.00	92,081.31	0.00
3-A-1	11/27/2006	12/25/2006	Actual/360	274,576,294.01	5.59000000	1,236,432.31	0.00	0.00	0.00	0.00	1,236,432.31	0.00
3-A-2	11/27/2006	12/25/2006	Actual/360	114,406,937.15	5.65000000	520,710.46	0.00	0.00	0.00	0.00	520,710.46	0.00
3-A-3	11/27/2006	12/25/2006	Actual/360	68,644,517.45	5.74000000	317,404.62	0.00	0.00	0.00	0.00	317,404.62	0.00
X-1	11/01/2006	11/30/2006	30/360	75,718,468.94	2.19966855	138,796.28	0.00	0.00	0.00	0.00	138,796.28	0.00
X-2	11/01/2006	11/30/2006	30/360	220,243,709.72	1.99471536	369,132.58	0.00	0.00	0.00	0.00	369,132.58	0.00
X-3	11/01/2006	11/30/2006	30/360	507,412,350.65	2.07174991	876,568.10	0.00	0.00	0.00	256,072.96	1,132,641.06	0.00
M-1	11/27/2006	12/25/2006	Actual/360	13,498,638.75	5.94000000	64,590.99	0.00	0.00	0.00	0.00	64,590.99	0.00
M-2	11/27/2006	12/25/2006	Actual/360	11,699,365.66	6.00000000	56,546.93	0.00	0.00	0.00	0.00	56,546.93	0.00
M-3	11/27/2006	12/25/2006	Actual/360	8,098,603.35	6.07000000	39,599.92	0.00	0.00	0.00	0.00	39,599.92	0.00
M-4	11/27/2006	12/25/2006	Actual/360	11,699,632.21	6.52000000	61,449.07	0.00	0.00	0.00	0.00	61,449.07	0.00
M-5	11/27/2006	12/25/2006	Actual/360	9,000,739.49	6.82000000	49,449.06	0.00	0.00	0.00	0.00	49,449.06	0.00
M-6	11/27/2006	12/25/2006	Actual/360	5,400,243.94	6.82000000	29,668.34	0.00	0.00	0.00	0.00	29,668.34	0.00
B-1	11/27/2006	12/25/2006	Actual/360	5,850,680.42	6.82000000	32,142.99	0.00	0.00	0.00	0.00	32,142.99	0.00
B-2	11/27/2006	12/25/2006	Actual/360	8,550,303.02	6.82000000	46,974.41	0.00	0.00	0.00	0.00	46,974.41	0.00
B-3	11/27/2006	12/25/2006	Actual/360	5,400,739.28	6.82000000	29,671.06	0.00	0.00	0.00	0.00	29,671.06	0.00
Deal Totals				803,374,529.30		5,069,070.63	0.00	0.00	0.00	256,072.96	5,325,143.59	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

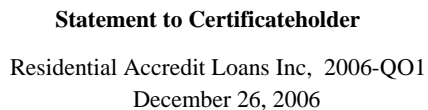
Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO1

December 26, 2006

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	4,271.90	4,271.90	0.00	0	0.00	23,522.68	0.00	9,588.75	0.00	0.00	0.00
Group II	5,995.61	5,995.61	0.00	0	0.00	69,188.94	3,735.78	19,848.07	0.00	0.00	0.00
Group III	7,822.52	7,822.52	0.00	0	0.00	158,693.37	15,223.26	40,694.77	0.00	0.00	0.00
Deal Totals	18,090.03	18,090.03	0.00	0	0.00	251,404.99	18,959.04	70,131.59	0.00	0.00	0.00



(A) Prepayment Interest Shortfall Amounts

Deal Totals	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

December 26, 2006

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	233	N/A	51	10	0	0	0	223
	Balance/Amount	110,983,353.34	75,718,468.94	-255,724.65	28,095.90	2,596,410.69	N/A	0.00	0.00	73,349,687.00
Group II	Count	631	604	N/A	138	36	0	0	0	568
	Balance/Amount	225,053,379.23	220,243,709.72	-696,167.01	81,421.11	13,626,193.28	N/A	0.00	0.00	207,232,262.34
Group III	Count	1,850	1,613	N/A	456	38	0	0	0	1,575
	Balance/Amount	565,135,863.39	507,412,350.65	-1,696,291.42	299,106.52	9,582,048.19	N/A	0.00	0.00	499,227,487.36
Deal Totals	Count	2,807	2,450	N/A	645	84	0	0	0	2,366
	Balance/Amount	901,172,595.96	803,374,529.31	-2,648,183.08	408,623.53	25,804,652.16	N/A	0.00	0.00	779,809,436.70

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	8.13431691	8.21188217	356.54	356.54	7.70931691	7.78688217	7.70931691	7.97515542	7.70931691
Group II	7.91306363	8.03406877	367.01	367.01	7.48806364	7.60906877	7.48806364	7.74627273	7.48806363
Group III	8.01241516	8.03699340	361.27	361.27	7.58741516	7.61199340	7.58741516	7.84905017	7.58741516
Deal Totals	7.99666742	8.05266641	362.35	362.35	7.57166742	7.62766641	7.57166742	N/A	N/A

C. Constant Prepayment Rate

	1 Month CPR	3 Month CPR	6 Month CPR	12 Month CPR	Life CPR
Group-I	34.42%	38.34%	41.17%		38.23%
Group-II	53.63%	27.53%	17.74%		11.44%
Group-III	20.96%	24.16%	20.57%		15.32%

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO1

December 26, 2006

Deal Totals	32.75%	26.55%	22.23%		17.21%
--------------------	---------------	---------------	---------------	--	---------------

GROUP 1 NET WA CAP RATE - 7.97515542
GROUP 2 NET WA CAP RATE - 7.74627273
GROUP 3 NET WA CAP RATE - 7.84905017
GROUP 1 WA NET RATE - 7.70931691
GROUP 2 WA NET RATE - 7.48806363
GROUP 3 WA NET RATE - 7.58741516

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

December 26, 2006

10. Loan Status Report

Delinquency Calculation Method: Mortgage Bankers Association

Deal Totals	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
Current	2,291	756,466,845.49	3	667,057.88	0	0.00	0	0.00	0.00	2,294	757,133,903.37
30 days	34	11,129,292.48	0	0.00	0	0.00	0	0.00	0.00	34	11,129,292.48
60 days	14	4,320,450.45	0	0.00	0	0.00	0	0.00	0.00	14	4,320,450.45
90 days	7	2,449,946.70	0	0.00	0	0.00	0	0.00	0.00	7	2,449,946.70
120 days	1	350,232.16	0	0.00	2	984,485.80	0	0.00	0.00	3	1,334,717.96
150 days	1	180,300.06	0	0.00	5	1,265,970.24	0	0.00	0.00	6	1,446,270.30
180 days	0	0.00	0	0.00	2	1,115,763.59	0	0.00	0.00	2	1,115,763.59
181+ days	5	698,720.48	0	0.00	0	0.00	1	180,371.37	176,287.50	6	879,091.85
Total	2,353	775,595,787.82	3	667,057.88	9	3,366,219.63	1	180,371.37	176,287.50	2,366	779,809,436.70
Current	96.83%	97.01%	0.13%	0.09%	0.00%	0.00%	0.00%	0.00%	0.00%	96.96%	97.09%
30 days	1.44%	1.43%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.44%	1.43%
60 days	0.59%	0.55%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.59%	0.55%
90 days	0.30%	0.31%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.30%	0.31%
120 days	0.04%	0.04%	0.00%	0.00%	0.08%	0.13%	0.00%	0.00%	0.00%	0.13%	0.17%
150 days	0.04%	0.02%	0.00%	0.00%	0.21%	0.16%	0.00%	0.00%	0.00%	0.25%	0.19%
180 days	0.00%	0.00%	0.00%	0.00%	0.08%	0.14%	0.00%	0.00%	0.00%	0.08%	0.14%
181+ days	0.21%	0.09%	0.00%	0.00%	0.00%	0.00%	0.04%	0.02%	0.02%	0.25%	0.11%
Total	99.45%	99.46%	0.13%	0.09%	0.38%	0.43%	0.04%	0.02%	0.02%	100.00%	100.00%

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO1

December 26, 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	210	70,073,607.84	1	267,519.17	0	0.00	0	0.00	0.00	211	70,341,127.01
30 days	6	1,507,437.19	0	0.00	0	0.00	0	0.00	0.00	6	1,507,437.19
60 days	1	531,223.56	0	0.00	0	0.00	0	0.00	0.00	1	531,223.56
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	514,562.22	0	0.00	0.00	1	514,562.22
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	4	455,337.02	0	0.00	0	0.00	0	0.00	0.00	4	455,337.02
Total	221	72,567,605.61	1	267,519.17	1	514,562.22	0	0.00	0.00	223	73,349,687.00

Current	94.17%	95.53%	0.45%	0.36%	0.00%	0.00%	0.00%	0.00%	0.00%	94.62%	95.90%
30 days	2.69%	2.06%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.69%	2.06%
60 days	0.45%	0.72%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.45%	0.72%
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%	0.45%	0.70%	0.00%	0.00%	0.00%	0.45%	0.70%
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	1.79%	0.62%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.79%	0.62%
Total	99.10%	98.93%	0.45%	0.36%	0.45%	0.70%	0.00%	0.00%	0.00%	100.00%	100.00%

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO1

December 26, 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	551	200,613,986.47	0	0.00	0	0.00	0	0.00	0.00	551	200,613,986.47
30 days	9	3,919,011.83	0	0.00	0	0.00	0	0.00	0.00	9	3,919,011.83
60 days	6	1,606,508.75	0	0.00	0	0.00	0	0.00	0.00	6	1,606,508.75
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	1	308,736.51	0	0.00	0.00	1	308,736.51
180 days	0	0.00	0	0.00	1	784,018.78	0	0.00	0.00	1	784,018.78
181+ days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
Total	566	206,139,507.05	0	0.00	2	1,092,755.29	0	0.00	0.00	568	207,232,262.34

Current	97.01%	96.81%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	97.01%	96.81%
30 days	1.58%	1.89%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.58%	1.89%
60 days	1.06%	0.78%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.06%	0.78%
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%	0.18%	0.15%	0.00%	0.00%	0.00%	0.18%	0.15%
180 days	0.00%	0.00%	0.00%	0.00%	0.18%	0.38%	0.00%	0.00%	0.00%	0.18%	0.38%
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	99.65%	99.47%	0.00%	0.00%	0.35%	0.53%	0.00%	0.00%	0.00%	100.00%	100.00%

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO1

December 26, 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	1,530	485,779,251.18	2	399,538.71	0	0.00	0	0.00	0.00	1,532	486,178,789.89
30 days	19	5,702,843.46	0	0.00	0	0.00	0	0.00	0.00	19	5,702,843.46
60 days	7	2,182,718.14	0	0.00	0	0.00	0	0.00	0.00	7	2,182,718.14
90 days	7	2,449,946.70	0	0.00	0	0.00	0	0.00	0.00	7	2,449,946.70
120 days	1	350,232.16	0	0.00	1	469,923.58	0	0.00	0.00	2	820,155.74
150 days	1	180,300.06	0	0.00	4	957,233.73	0	0.00	0.00	5	1,137,533.79
180 days	0	0.00	0	0.00	1	331,744.81	0	0.00	0.00	1	331,744.81
181+ days	1	243,383.46	0	0.00	0	0.00	1	180,371.37	176,287.50	2	423,754.83
Total	1,566	496,888,675.16	2	399,538.71	6	1,758,902.12	1	180,371.37	176,287.50	1,575	499,227,487.36

Current	97.14%	97.31%	0.13%	0.08%	0.00%	0.00%	0.00%	0.00%	0.00%	97.27%	97.39%
30 days	1.21%	1.14%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.21%	1.14%
60 days	0.44%	0.44%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.44%	0.44%
90 days	0.44%	0.49%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.44%	0.49%
120 days	0.06%	0.07%	0.00%	0.00%	0.06%	0.09%	0.00%	0.00%	0.00%	0.13%	0.16%
150 days	0.06%	0.04%	0.00%	0.00%	0.25%	0.19%	0.00%	0.00%	0.00%	0.32%	0.23%
180 days	0.00%	0.00%	0.00%	0.00%	0.06%	0.07%	0.00%	0.00%	0.00%	0.06%	0.07%
181+ days	0.06%	0.05%	0.00%	0.00%	0.00%	0.00%	0.06%	0.04%	0.04%	0.13%	0.08%
Total	99.43%	99.53%	0.13%	0.08%	0.38%	0.35%	0.06%	0.04%	0.04%	100.00%	100.00%

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO1
December 26, 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	34	11,129,292.48	13 Months	0	0.00	25 Months	0	0.00	37 Months	0	0.00	49 Months	0	0.00
	1.44%	1.43%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
2 Months	14	4,320,450.45	14 Months	0	0.00	26 Months	0	0.00	38 Months	0	0.00	50 Months	0	0.00
	0.59%	0.55%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
3 Months	7	2,449,946.70	15 Months	0	0.00	27 Months	0	0.00	39 Months	0	0.00	51 Months	0	0.00
	0.30%	0.31%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
4 Months	3	1,334,717.96	16 Months	0	0.00	28 Months	0	0.00	40 Months	0	0.00	52 Months	0	0.00
	0.13%	0.17%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
5 Months	6	1,446,270.30	17 Months	0	0.00	29 Months	0	0.00	41 Months	0	0.00	53 Months	0	0.00
	0.25%	0.19%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
6 Months	2	1,115,763.59	18 Months	0	0.00	30 Months	0	0.00	42 Months	0	0.00	54 Months	0	0.00
	0.08%	0.14%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
7 Months	6	879,091.85	19 Months	0	0.00	31 Months	0	0.00	43 Months	0	0.00	55 Months	0	0.00
	0.25%	0.11%		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

December 26, 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

December 26, 2006

13. Losses and Recoveries

A. Current Cycle Realized Losses

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

B. Cumulative Realized Losses

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

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO1

December 26, 2006

Group II	Loss Count	0	0	0	0	0
	Total Realized Loss	0.00	0.00	0.00	0.00	0.00
Group III	Loss Count	0	0	0	0	0
	Total Realized Loss	0.00	0.00	0.00	0.00	0.00
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

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO1

December 26, 2006

D. Default Percentages

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

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO1

December 26, 2006

15. Distribution Percentages

	Beginning Current Super Senior Percentage	Beginning Current Senior Support Percentage	Beginning Current Senior Percentage	Beginning Current Senior Accelerated Percentage
I	0.00000000%	0.00000000%	87.12293064%	100.00000000%
II	0.00000000%	0.00000000%	91.31866493%	100.00000000%
III	0.00000000%	0.00000000%	90.23499747%	100.00000000%
	Ending Percentage			
M-1	1.73101732%			
M-2	1.50028496%			
M-3	1.03853603%			
M-4	1.50031914%			
M-5	1.15422275%			
M-6	0.69250804%			
Class M Total:	7.61688824%			
B-1	0.75027041%			
B-2	1.09646039%			
B-3	0.69257156%			
Class B Total:	2.53930236%			

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+ Dlg Avg Loan Balance / Subordinate Balance	
Dlg 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

Residential Accredit Loans Inc, 2006-QO1

December 26, 2006

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

Residential Accredit Loans Inc., 2006-QO1
December 26, 2006

Cash Flow Received and Uses of Funds

<i>Cash Flow Received</i>	<i>Amount</i>
Principal and Interest Payments	28,635,032.25
Prepayment Premium	256,072.96
Liquidation and Insurance Proceeds	0.00
Subsequent Recoveries	0.00
Repurchase Proceeds	0.00
Other Deposits/Adjustments (including Derivative Payment)	18,090.03
Total Deposits	28,909,195.24
<i>Uses of Funds</i>	<i>Amount</i>
Transfer to Certificate Account	28,890,236.19
Reimbursed Advances and Expenses	0.00
Master Servicing Compensation	18,959.04
Derivative Payment	NA
Total Withdrawals	28,909,195.23
Ending Balance	0.00

