

Distribution Information	Deal Information
1. Distribution Summary	Deal Name: Residential Funding Mtg Sec I, 2006-S3
2. Factor Summary	Asset Type: Mortgage Pass-Through Certificates
3. Components Information <i>(Not Applicable)</i>	
4. Interest Summary	Closing Date: 03/30/2006
5. Other Income Detail <i>(Not Applicable)</i>	First Distribution Date: 04/25/2006
6. Interest Shortfalls, Compensation and Expenses	Determination Date: 04/21/2006
7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts <i>(Not Applicable)</i>	Distribution Date: 04/25/2006
8. Collateral Summary	Record Date:
9. Repurchase Information	Book-Entry: 03/31/2006
10. Loan Status Report (Delinquencies)	Definitive: 03/31/2006
11. Deal Delinquencies (30 Day Buckets)	Trustee: Us Bank, Inc.
12. Loss Mitigation and Servicing Modifications	Main Telephone: 651-495-7000
13. Losses and Recoveries	
14. Credit Enhancement Report <i>(Not Applicable)</i>	GMAC-RFC
15. Distribution Percentages	Bond Administrator: Jocelyn Manilay
16. Overcollateralization Summary <i>(Not Applicable)</i>	Telephone: 818-260-1504
17. Excess Cash Flow, Overcollateralization Provisions and Derivative Amounts <i>(Not Applicable)</i>	
18. Performance Tests	Pool(s) : 40314
19. Lender Paid Mortgage Insurance <i>(Not Applicable)</i>	
20. Comments	

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1. Distribution Summary

Class	CUSIP	Original Face Value	Beginning Notional/ Principal Balance	Pass-Through Rate	Principal Distribution	Interest Distribution	Total Distribution (3) + (4) = (5)	Principal Loss	Interest Loss	Deferred Interest	Ending Notional/ Principal Balance (1)-(3)-(6)+(8)=(9)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
A-1	76111XN74	76,950,000.00	76,950,000.00	5.50000000	219,546.66	352,687.50	572,234.16	0.00	0.00	0.00	76,730,453.34
A-2	76111XN82	13,664,000.00	13,664,000.00	5.50000000	0.00	62,626.67	62,626.67	0.00	0.00	0.00	13,664,000.00
A-3	76111XN90	7,500,000.00	7,500,000.00	5.50000000	0.00	0.00	0.00	0.00	0.00	34,375.00	7,534,375.00
A-4	76111XP23	26,600,000.00	26,600,000.00	5.50000000	0.00	121,916.67	121,916.67	0.00	0.00	0.00	26,600,000.00
A-5	76111XP31	41,136,000.00	41,136,000.00	5.50000000	32,183.33	188,540.00	220,723.33	0.00	0.00	0.00	41,103,816.67
A-6	76111XP49	7,000,000.00	7,000,000.00	5.50000000	212,974.86	0.00	212,974.86	0.00	0.00	32,083.33	6,819,108.47
A-7	76111XP56	117,000,000.00	117,000,000.00	5.50000000	398,110.37	536,250.00	934,360.37	0.00	0.00	0.00	116,601,889.63
A-8	76111XP64	18,750,000.00	18,750,000.00	5.50000000	47,895.83	85,937.50	133,833.33	0.00	0.00	0.00	18,702,104.17
A-9	76111XP72	10,450,000.00	10,450,000.00	5.50000000	0.00	0.00	0.00	0.00	0.00	47,895.83	10,497,895.83
A-10	76111XP80	5,895,000.00	5,895,000.00	5.50000000	0.00	27,018.75	27,018.75	0.00	0.00	0.00	5,895,000.00
A-P	76111XP98	163,797.14	163,797.14	0.00000000	180.06	0.00	180.06	0.00	0.00	0.00	163,617.08
A-V	76111XQ22	337,775,843.62 <sup>1</sup>	337,775,843.62 <sup>1</sup>	0.54536848	0.00	153,510.25	153,510.25	0.00	0.00	0.00	336,970,350.01 <sup>1</sup>
R	76111XQ30	100.00	100.00	5.50000000	100.00	0.46	100.46	0.00	0.00	0.00	0.00
M-1	76111XQ48	7,262,200.00	7,262,200.00	5.50000000	5,077.69	33,285.08	38,362.77	0.00	0.00	0.00	7,257,122.31
M-2	76111XQ55	2,026,700.00	2,026,700.00	5.50000000	1,417.06	9,289.04	10,706.10	0.00	0.00	0.00	2,025,282.94
M-3	76111XQ63	1,351,200.00	1,351,200.00	5.50000000	944.75	6,193.00	7,137.75	0.00	0.00	0.00	1,350,255.25
B-1	76111XQ71	675,600.00	675,600.00	5.50000000	472.38	3,096.50	3,568.88	0.00	0.00	0.00	675,127.62
B-2	76111XQ89	675,600.00	675,600.00	5.50000000	472.38	3,096.50	3,568.88	0.00	0.00	0.00	675,127.62
B-3	76111XQ97	675,646.48	675,646.48	5.50000000	472.41	3,096.71	3,569.12	0.00	0.00	0.00	675,174.07
<b>Deal Totals</b>		<b>337,775,843.62</b>	<b>337,775,843.62</b>		<b>919,847.78</b>	<b>1,586,544.63</b>	<b>2,506,392.41</b>	<b>0.00</b>	<b>0.00</b>	<b>114,354.16</b>	<b>336,970,350.00</b>

1. Notional Balance

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## 2. Factor Summary

Amount /Original Amount per \$1000 unit)

Class	CUSIP	Beginning Notional/ Principal Balance Factor	Principal Distribution Factor	Interest Distribution Factor	Total Distribution Factor	Deferred Interest Factor	Interest Shortfall Factor	Ending Notional/ Principal Balance Factor
A-1	76111XN74	1,000.00000000	2.85310799	4.58333333	7.43644133	0.00000000	0.00000000	997.14689201
A-2	76111XN82	1,000.00000000	0.00000000	4.58333358	4.58333358	0.00000000	0.00000000	1,000.00000000
A-3	76111XN90	1,000.00000000	0.00000000	0.00000000	0.00000000	4.58333333	0.00000000	1,004.58333333
A-4	76111XP23	1,000.00000000	0.00000000	4.58333346	4.58333346	0.00000000	0.00000000	1,000.00000000
A-5	76111XP31	1,000.00000000	0.78236411	4.58333333	5.36569744	0.00000000	0.00000000	999.21763589
A-6	76111XP49	1,000.00000000	30.42498000	0.00000000	30.42498000	4.58333286	0.00000000	974.15835286
A-7	76111XP56	1,000.00000000	3.40265274	4.58333333	7.98598607	0.00000000	0.00000000	996.59734726
A-8	76111XP64	1,000.00000000	2.55444427	4.58333333	7.13777760	0.00000000	0.00000000	997.44555573
A-9	76111XP72	1,000.00000000	0.00000000	0.00000000	0.00000000	4.58333301	0.00000000	1,004.58333301
A-10	76111XP80	1,000.00000000	0.00000000	4.58333333	4.58333333	0.00000000	0.00000000	1,000.00000000
A-P	76111XP98	1,000.00000000	1.09928659	0.00000000	1.09928659	0.00000000	0.00000000	998.90071341
A-V	76111XQ22	1,000.00000000	0.00000000	0.45447374	0.45447374	0.00000000	0.00000000	997.61530132
R	76111XQ30	1,000.00000000	1,000.00000000	4.60000000	1,004.60000000	0.00000000	0.00000000	0.00000000
M-1	76111XQ48	1,000.00000000	0.69919446	4.58333287	5.28252733	0.00000000	0.00000000	999.30080554
M-2	76111XQ55	1,000.00000000	0.69919574	4.58333251	5.28252825	0.00000000	0.00000000	999.30080426
M-3	76111XQ63	1,000.00000000	0.69919331	4.58333333	5.28252664	0.00000000	0.00000000	999.30080669
B-1	76111XQ71	1,000.00000000	0.69920071	4.58333333	5.28253404	0.00000000	0.00000000	999.30079929
B-2	76111XQ89	1,000.00000000	0.69920071	4.58333333	5.28253404	0.00000000	0.00000000	999.30079929
B-3	76111XQ97	1,000.00000000	0.69919701	4.58332884	5.28252586	0.00000000	0.00000000	999.30080299

Deal Factor :

99.76153013%

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## 4. Interest Summary

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

Class	Accrual Period		Accrual Methodology	Beginning Notional/Principal Balance	Pass-Through Rate	Optimal Interest Amount	Interest Loss	Deferred Interest	Interest Shortfall Amount	Other Income	Interest Distribution (1)-(2)-(3)-(4)+(5)=(6)	Accrued Certificate Interest Remaining Unpaid
	Start	End				(1)	(2)	(3)	(4)	(5)	(6)	
A-1	03/01/2006	03/31/2006	30/360	76,950,000.00	5.50000000	352,687.50	0.00	0.00	0.00	0.00	352,687.50	0.00
A-2	03/01/2006	03/31/2006	30/360	13,664,000.00	5.50000000	62,626.67	0.00	0.00	0.00	0.00	62,626.67	0.00
A-3	03/01/2006	03/31/2006	30/360	7,500,000.00	5.50000000	34,375.00	0.00	34,375.00	0.00	0.00	0.00	0.00
A-4	03/01/2006	03/31/2006	30/360	26,600,000.00	5.50000000	121,916.67	0.00	0.00	0.00	0.00	121,916.67	0.00
A-5	03/01/2006	03/31/2006	30/360	41,136,000.00	5.50000000	188,540.00	0.00	0.00	0.00	0.00	188,540.00	0.00
A-6	03/01/2006	03/31/2006	30/360	7,000,000.00	5.50000000	32,083.33	0.00	32,083.33	0.00	0.00	0.00	0.00
A-7	03/01/2006	03/31/2006	30/360	117,000,000.00	5.50000000	536,250.00	0.00	0.00	0.00	0.00	536,250.00	0.00
A-8	03/01/2006	03/31/2006	30/360	18,750,000.00	5.50000000	85,937.50	0.00	0.00	0.00	0.00	85,937.50	0.00
A-9	03/01/2006	03/31/2006	30/360	10,450,000.00	5.50000000	47,895.83	0.00	47,895.83	0.00	0.00	0.00	0.00
A-10	03/01/2006	03/31/2006	30/360	5,895,000.00	5.50000000	27,018.75	0.00	0.00	0.00	0.00	27,018.75	0.00
A-V	03/01/2006	03/31/2006	30/360	337,775,843.62 <sup>1</sup>	0.54536848	153,510.25	0.00	0.00	0.00	0.00	153,510.25	0.00
R	03/01/2006	03/31/2006	30/360	100.00	5.50000000	0.46	0.00	0.00	0.00	0.00	0.46	0.00
M-1	03/01/2006	03/31/2006	30/360	7,262,200.00	5.50000000	33,285.08	0.00	0.00	0.00	0.00	33,285.08	0.00
M-2	03/01/2006	03/31/2006	30/360	2,026,700.00	5.50000000	9,289.04	0.00	0.00	0.00	0.00	9,289.04	0.00
M-3	03/01/2006	03/31/2006	30/360	1,351,200.00	5.50000000	6,193.00	0.00	0.00	0.00	0.00	6,193.00	0.00
B-1	03/01/2006	03/31/2006	30/360	675,600.00	5.50000000	3,096.50	0.00	0.00	0.00	0.00	3,096.50	0.00
B-2	03/01/2006	03/31/2006	30/360	675,600.00	5.50000000	3,096.50	0.00	0.00	0.00	0.00	3,096.50	0.00
B-3	03/01/2006	03/31/2006	30/360	675,646.48	5.50000000	3,096.71	0.00	0.00	0.00	0.00	3,096.71	0.00
<b>Deal Totals</b>				<b>337,612,046.48</b>		<b>1,700,898.79</b>	<b>0.00</b>	<b>114,354.16</b>	<b>0.00</b>	<b>0.00</b>	<b>1,586,544.63</b>	<b>0.00</b>

1. Notional Balance

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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		
<b>Deal Totals</b>	<b>486.71</b>	<b>486.71</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>70,350.57</b>	<b>22,143.71</b>	<b>12,085.08</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

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## 8. Collateral Summary

### A. Loan Count and Balances

	Original Loan Count/ Scheduled Principal Balance		Beginning Loan Count/ Scheduled Principal Balance		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
Deal Totals	717	337,775,843.62	717	337,775,843.62	85	70,766.82	1	498,500.00	0	0.00	0	0.00	716	336,970,350.01

### 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
Deal Totals	6.37184937	6.37094101	357.79	357.79	6.04270137	6.04179412	6.04270137	N/A	N/A

### C. Constant Prepayment Rate

	1 Month CPR	3 Month CPR	6 Month CPR	12 Month CPR	Life CPR
Deal Totals	2.01%				2.01%

## 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)
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	713	334,964,092.65	0	0.00	0	0.00	0	0.00	0.00	713	334,964,092.65
30 days	3	2,006,257.36	0	0.00	0	0.00	0	0.00	0.00	3	2,006,257.36
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	716	336,970,350.01	0	0.00	0	0.00	0	0.00	0.00	716	336,970,350.01
Current	99.58%	99.40%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	99.58%	99.40%
30 days	0.42%	0.60%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.42%	0.60%
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%

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**11. Delinquency Data**

	Totals			Totals			Totals			Totals			Totals	
	Count % Count	Balance % Balance		Count % Count	Balance % Balance		Count % Count	Balance % Balance		Count % Count	Balance % Balance		Count % Count	Balance % Balance
1 Month	3	2,006,257.36	13 Months	0	0.00	25 Months	0	0.00	37 Months	0	0.00	49 Months	0	0.00
	0.42%	0.60%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
2 Months	0	0.00	14 Months	0	0.00	26 Months	0	0.00	38 Months	0	0.00	50 Months	0	0.00
	0.00%	0.00%		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%



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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
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
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

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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
<b>Deal Totals</b>	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
<b>Deal Totals</b>	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
<b>Deal Totals</b>	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%

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

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

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## D. Default Percentages

Default Loss Percentage		1 Month	3 Months	6 Months	12 Months	Life of Deal
	Monthly Default Rate	0.00%				0.00 %
	Constant Default Rate	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)=  $1 - [(1 - \text{MDR}_{n-m+1}) * (1 - \text{MDR}_{n-m+2}) * \dots * (1 - \text{MDR}_{n-1}) * (1 - \text{MDR}_n)]^{(1/m)}$

$\text{CDR}_m = 1 - [(1 - \text{MDR}_m)^{12}]$ , 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	3,916,369.00	3,377,758.00	100,000.00

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**15. Distribution Percentages**

	<b>Beginning Current Super Senior Percentage</b>	<b>Beginning Current Senior Support Percentage</b>	<b>Beginning Current Senior Percentage</b>	<b>Beginning Current Senior Accelerated Percentage</b>
	0.00000000%		96.24807627%	100.00000000%
	<b>Ending Percentage</b>			
M-1	2.15468445%			
M-2	0.60131902%			
M-3	0.40089913%			
Class M Total:	3.15690260%			
B-1	0.20044956%			
B-2	0.20044956%			
B-3	0.20046335%			
Class B Total:	0.60136247%			

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	False
60+ Dlg Avg Loan Balance <= 2% of Pool Balance	
Dlg Average Loan Balance Test	False
Sub Balance Test OR 2% Delinquency Test	
Dlg Balance Test	False
Aggregate Realized Loss Pct < Scheduled Loss Pct	
Aggregate Realized Loss Test	False
Sr. Accel. % Trigger - 1st Trigger Event	
1st Senior Accelerated Stepdown Trigger	False
60+ Dlg Avg Loan Balance <= 4% of Avg Pool Balance	
2nd 60+ Delinquent Average Loan Balance Test	False
Aggregate Realized Loss Pct < Scheduled Loss Pct	
Aggregate Realized Loss Percentage > 2nd Scheduled Loss Percentage	False
Sr. Accel. % Trigger - 2nd Trigger Event	
2nd Senior Accelerated Stepdown Trigger	False
60+ Delinq Balance OR Aggregate Loss Test	
Senior Accelerated Stepdown Trigger in effect?	False
Senior Accelerated Stepdown Date and Trigger Event	
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

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M-3, B-1, B-2, B-3 BegBal/PoolBal	
Class M-3 Prepayment Distribution Trigger	False
B-1, B-2, B-3 BegBal/PoolBal	
Class B-1 Prepayment Distribution Trigger	False
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 Funding Mtg. Securities I, 2006-S3  
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Cash Flow Received and Uses of Funds

<i>Cash Flow Received</i>	<i>Amount</i>
Principal and Interest Payments	2,528,049.41
Prepayment Premium	0.00
Liquidation and Insurance Proceeds	0.00
Subsequent Recoveries	0.00
Repurchase Proceeds	0.00
Other Deposits/Adjustments (including Derivative Payment)	486.71
Total Deposits	2,528,536.12
<i>Uses of Funds</i>	<i>Amount</i>
Transfer to Certificate Account	2,506,392.41
Reimbursed Advances and Expenses	0.00
Master Servicing Compensation	22,143.71
Derivative Payment	N/A
Total Withdrawals	2,528,536.12
Ending Balance	0.00