

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: 09/21/2006
7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts <i>(Not Applicable)</i>	Distribution Date: 09/25/2006
8. Collateral Summary	Record Date:
9. Repurchase Information	Book-Entry: 08/31/2006
10. Loan Status Report (Delinquencies)	Definitive: 08/31/2006
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	GMAC-RFC
14. Credit Enhancement Report <i>(Not Applicable)</i>	Bond Administrator: Jocelyn Manilay
15. Distribution Percentages	Telephone: 818-260-1504
16. Overcollateralization Summary <i>(Not Applicable)</i>	Pool(s) : 40314
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

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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	75,493,248.11	5.50000000	398,584.86	346,010.72	744,595.58	0.00	0.00	0.00	75,094,663.25
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	7,673,454.55	5.50000000	0.00	0.00	0.00	0.00	0.00	35,170.00	7,708,624.55
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	40,973,606.09	5.50000000	32,925.35	187,795.69	220,721.04	0.00	0.00	0.00	40,940,680.74
A-6	76111XP49	7,000,000.00	5,221,380.90	5.50000000	1,056,478.22	0.00	1,056,478.22	0.00	0.00	23,931.33	4,188,834.01
A-7	76111XP56	117,000,000.00	113,776,791.98	5.50000000	1,428,398.60	521,476.96	1,949,875.56	0.00	0.00	0.00	112,348,393.38
A-8	76111XP64	18,750,000.00	18,508,319.99	5.50000000	49,003.53	84,829.80	133,833.33	0.00	0.00	0.00	18,459,316.46
A-9	76111XP72	10,450,000.00	10,691,680.01	5.50000000	0.00	0.00	0.00	0.00	0.00	49,003.53	10,740,683.54
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	162,716.12	0.00000000	221.32	0.00	221.32	0.00	0.00	0.00	162,494.80
A-V	76111XQ22	337,775,843.62 <sup>1</sup>	331,282,239.05 <sup>1</sup>	0.54205377	0.00	149,643.99	149,643.99	0.00	0.00	0.00	328,415,555.78 <sup>1</sup>
R	76111XQ30	100.00	0.00	5.50000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-1	76111XQ48	7,262,200.00	7,236,455.01	5.50000000	5,260.91	33,167.09	38,428.00	0.00	0.00	0.00	7,231,194.10
M-2	76111XQ55	2,026,700.00	2,019,515.21	5.50000000	1,468.19	9,256.11	10,724.30	0.00	0.00	0.00	2,018,047.02
M-3	76111XQ63	1,351,200.00	1,346,409.90	5.50000000	978.84	6,171.05	7,149.89	0.00	0.00	0.00	1,345,431.06
B-1	76111XQ71	675,600.00	673,204.95	5.50000000	489.42	3,085.52	3,574.94	0.00	0.00	0.00	672,715.53
B-2	76111XQ89	675,600.00	673,204.95	5.50000000	489.42	3,085.52	3,574.94	0.00	0.00	0.00	672,715.53
B-3	76111XQ97	675,646.48	673,251.27	5.50000000	489.46	3,085.73	3,575.19	0.00	0.00	0.00	672,761.81
<b>Deal Totals</b>		<b>337,775,843.62</b>	<b>331,282,239.04</b>		<b>2,974,788.12</b>	<b>1,559,170.27</b>	<b>4,533,958.39</b>	<b>0.00</b>	<b>0.00</b>	<b>108,104.86</b>	<b>328,415,555.78</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	981.06885133	5.17979025	4.49656556	9.67635582	0.00000000	0.00000000	975.88906108
A-2	76111XN82	1,000.00000000	0.00000000	4.58333358	4.58333358	0.00000000	0.00000000	1,000.00000000
A-3	76111XN90	1,023.12727333	0.00000000	0.00000000	0.00000000	4.68933333	0.00000000	1,027.81660667
A-4	76111XP23	1,000.00000000	0.00000000	4.58333346	4.58333346	0.00000000	0.00000000	1,000.00000000
A-5	76111XP31	996.05226784	0.80040232	4.56523945	5.36564177	0.00000000	0.00000000	995.25186552
A-6	76111XP49	745.91155714	150.92546000	0.00000000	150.92546000	3.41876143	0.00000000	598.40485857
A-7	76111XP56	972.45121350	12.20853504	4.45706803	16.66560308	0.00000000	0.00000000	960.24267846
A-8	76111XP64	987.11039947	2.61352160	4.52425600	7.13777760	0.00000000	0.00000000	984.49687787
A-9	76111XP72	1,023.12727368	0.00000000	0.00000000	0.00000000	4.68933301	0.00000000	1,027.81660670
A-10	76111XP80	1,000.00000000	0.00000000	4.58333333	4.58333333	0.00000000	0.00000000	1,000.00000000
A-P	76111XP98	993.40025107	1.35118354	0.00000000	1.35118354	0.00000000	0.00000000	992.04906752
A-V	76111XQ22	980.77540270	0.00000000	0.44302751	0.44302751	0.00000000	0.00000000	972.28846285
R	76111XQ30	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
M-1	76111XQ48	996.45493239	0.72442373	4.56708573	5.29150946	0.00000000	0.00000000	995.73050866
M-2	76111XQ55	996.45493166	0.72442394	4.56708442	5.29150836	0.00000000	0.00000000	995.73050772
M-3	76111XQ63	996.45492895	0.72442274	4.56708851	5.29151125	0.00000000	0.00000000	995.73050622
B-1	76111XQ71	996.45492895	0.72442274	4.56708111	5.29150385	0.00000000	0.00000000	995.73050622
B-2	76111XQ89	996.45492895	0.72442274	4.56708111	5.29150385	0.00000000	0.00000000	995.73050622
B-3	76111XQ97	996.45493602	0.72443210	4.56707774	5.29150984	0.00000000	0.00000000	995.73050392

Deal Factor :

97.22884628%

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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	08/01/2006	08/31/2006	30/360	75,493,248.11	5.50000000	346,010.72	0.00	0.00	0.00	0.00	346,010.72	0.00
A-2	08/01/2006	08/31/2006	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	08/01/2006	08/31/2006	30/360	7,673,454.55	5.50000000	35,170.00	0.00	35,170.00	0.00	0.00	0.00	0.00
A-4	08/01/2006	08/31/2006	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	08/01/2006	08/31/2006	30/360	40,973,606.09	5.50000000	187,795.69	0.00	0.00	0.00	0.00	187,795.69	0.00
A-6	08/01/2006	08/31/2006	30/360	5,221,380.90	5.50000000	23,931.33	0.00	23,931.33	0.00	0.00	0.00	0.00
A-7	08/01/2006	08/31/2006	30/360	113,776,791.98	5.50000000	521,476.96	0.00	0.00	0.00	0.00	521,476.96	0.00
A-8	08/01/2006	08/31/2006	30/360	18,508,319.99	5.50000000	84,829.80	0.00	0.00	0.00	0.00	84,829.80	0.00
A-9	08/01/2006	08/31/2006	30/360	10,691,680.01	5.50000000	49,003.53	0.00	49,003.53	0.00	0.00	0.00	0.00
A-10	08/01/2006	08/31/2006	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	08/01/2006	08/31/2006	30/360	331,282,239.05 <sup>1</sup>	0.54205377	149,643.99	0.00	0.00	0.00	0.00	149,643.99	0.00
M-1	08/01/2006	08/31/2006	30/360	7,236,455.01	5.50000000	33,167.09	0.00	0.00	0.00	0.00	33,167.09	0.00
M-2	08/01/2006	08/31/2006	30/360	2,019,515.21	5.50000000	9,256.11	0.00	0.00	0.00	0.00	9,256.11	0.00
M-3	08/01/2006	08/31/2006	30/360	1,346,409.90	5.50000000	6,171.05	0.00	0.00	0.00	0.00	6,171.05	0.00
B-1	08/01/2006	08/31/2006	30/360	673,204.95	5.50000000	3,085.52	0.00	0.00	0.00	0.00	3,085.52	0.00
B-2	08/01/2006	08/31/2006	30/360	673,204.95	5.50000000	3,085.52	0.00	0.00	0.00	0.00	3,085.52	0.00
B-3	08/01/2006	08/31/2006	30/360	673,251.27	5.50000000	3,085.73	0.00	0.00	0.00	0.00	3,085.73	0.00
<b>Deal Totals</b>				<b>331,119,522.92</b>		<b>1,667,275.13</b>	<b>0.00</b>	<b>108,104.86</b>	<b>0.00</b>	<b>0.00</b>	<b>1,559,170.27</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		
Deal Totals	4,097.24	4,097.24	0.00	0	0.00	68,874.52	17,883.67	20,679.52	0.00	0.00	0.00

## 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	708	331,282,239.05	123	35,576.21	4	2,590,207.04	0	0.00	0	0.00	704	328,415,555.78

### 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	6.36848937	6.36377443	352.35	352.32	6.03935235	6.03464373	6.03935235	N/A	N/A

### C. Constant Prepayment Rate

	1 Month CPR	3 Month CPR	6 Month CPR	12 Month CPR	Life CPR
Deal Totals	9.11%	4.61%	4.65%		4.65%

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

## 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	694	324,955,825.11	0	0.00	0	0.00	0	0.00	0.00	694	324,955,825.11
30 days	9	3,045,079.04	0	0.00	0	0.00	0	0.00	0.00	9	3,045,079.04
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	1	414,651.63	0	0.00	0.00	1	414,651.63
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	703	328,000,904.15	0	0.00	1	414,651.63	0	0.00	0.00	704	328,415,555.78
Current	98.58%	98.95%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	98.58%	98.95%
30 days	1.28%	0.93%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.28%	0.93%
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%	0.14%	0.13%	0.00%	0.00%	0.00%	0.14%	0.13%
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	99.86%	99.87%	0.00%	0.00%	0.14%	0.13%	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	9	3,045,079.04	13 Months	0	0.00	25 Months	0	0.00	37 Months	0	0.00	49 Months	0	0.00
	1.28%	0.93%		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	1	414,651.63	15 Months	0	0.00	27 Months	0	0.00	39 Months	0	0.00	51 Months	0	0.00
	0.14%	0.13%		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
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
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
Deal Totals	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

# Statement to Certificateholder

Residential Funding Mtg Sec I, 2006-S3

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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%	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	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%	0.00000000%	96.18807095%	100.00000000%
	<b>Ending Percentage</b>			
M-1	2.20293272%			
M-2	0.61478392%			
M-3	0.40987617%			
Class M Total:	3.22759281%			
B-1	0.20493808%			
B-2	0.20493808%			
B-3	0.20495218%			
Class B Total:	0.61482834%			

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	4,547,744.84
Prepayment Premium	0.00
Liquidation and Insurance Proceeds	0.00
Subsequent Recoveries	0.00
Repurchase Proceeds	0.00
Other Deposits/Adjustments (including Derivative Payment)	4,097.24
Total Deposits	4,551,842.08
<i>Uses of Funds</i>	<i>Amount</i>
Transfer to Certificate Account	4,533,958.39
Reimbursed Advances and Expenses	0.00
Master Servicing Compensation	17,883.67
Derivative Payment	N/A
Total Withdrawals	4,551,842.06
Ending Balance	0.00