

Distribution Information	Deal Information
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Statement to Certificateholder
Residential Accredit Loans Inc, 2006-QS4
July 25, 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)
A-1	749228AA0	39,053,000.00	39,053,000.00	6.00000000	0.00	195,265.00	195,265.00	0.00	0.00	0.00	39,053,000.00
A-2	749228AB8	198,487,000.00	197,535,240.22	6.00000000	630,343.78	987,676.20	1,618,019.98	0.00	0.00	0.00	196,904,896.44
A-3	749228AC6	4,413,000.00	4,413,000.00	6.00000000	0.00	22,065.00	22,065.00	0.00	0.00	0.00	4,413,000.00
A-4	749228AD4	70,011,000.00	70,011,000.00	6.00000000	0.00	350,055.00	350,055.00	0.00	0.00	0.00	70,011,000.00
A-5	749228AE2	40,000,000.00	38,060,512.37	5.82008333	1,079,317.38	184,596.13	1,263,913.51	0.00	0.00	0.00	36,981,194.99
A-6	749228AF9	112,867,000.00 ¹	107,394,396.23 ¹	0.24999997	0.00	22,373.83	22,373.83	0.00	0.00	0.00	104,348,913.37 ¹
A-7	749228AG7	13,670,000.00	12,940,294.00	4.73249959	847,862.64	51,033.28	898,895.92	0.00	0.00	0.00	12,092,431.36
A-8	749228AH5	41,010,000.00	38,820,882.01	6.42250014	2,543,587.92	207,772.60	2,751,360.52	0.00	0.00	0.00	36,277,294.09
A-9	749228AJ1	199,950,000.00	194,992,483.55	6.00000000	3,749,913.27	974,962.42	4,724,875.69	0.00	0.00	0.00	191,242,570.28
A-10	749228AK8	17,596,000.00	17,596,000.00	6.00000000	0.00	87,980.00	87,980.00	0.00	0.00	0.00	17,596,000.00
A-11	749228AL6	3,050,000.00	2,974,378.97	6.00000000	57,200.48	14,871.89	72,072.37	0.00	0.00	0.00	2,917,178.49
A-12	749228AM4	72,867,000.00	69,333,883.86	5.82008333	1,966,165.48	336,274.15	2,302,439.63	0.00	0.00	0.00	67,367,718.38
A-P	749228AN2	1,376,143.75	1,374,405.01	0.00000000	13,625.67	0.00	13,625.67	0.00	0.00	0.00	1,360,779.34
A-V	749228AP7	752,261,100.13 ¹	737,832,666.28 ¹	0.72448884	0.00	445,459.61	445,459.61	0.00	0.00	0.00	726,919,422.56 ¹
R-I	749228AQ5	100.00	0.00	6.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-II	749228AR3	100.00	0.00	6.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-1	749228AS1	28,209,000.00	28,181,128.59	6.00000000	14,014.63	140,905.64	154,920.27	0.00	0.00	0.00	28,167,113.96
M-2	749228AT9	7,523,000.00	7,515,567.03	6.00000000	3,737.53	37,577.84	41,315.37	0.00	0.00	0.00	7,511,829.50
M-3	749228AU6	5,642,000.00	5,636,425.52	6.00000000	2,803.03	28,182.13	30,985.16	0.00	0.00	0.00	5,633,622.49
B-1	749228AV4	3,761,000.00	3,757,284.01	6.00000000	1,868.52	18,786.42	20,654.94	0.00	0.00	0.00	3,755,415.49
B-2	749228AW2	3,009,800.00	3,006,826.22	6.00000000	1,495.31	15,034.13	16,529.44	0.00	0.00	0.00	3,005,330.91
B-3	749228AX0	2,632,956.38	2,630,354.93	6.00000000	1,308.09	13,151.77	14,459.86	0.00	0.00	0.00	2,629,046.84
Deal Totals		752,261,100.13	737,832,666.29		10,913,243.73	4,134,023.04	15,047,266.77	0.00	0.00	0.00	726,919,422.56

Statement to Certificateholder
Residential Accredited Loans Inc, 2006-QS4
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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
A-1	749228AA0	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
A-2	749228AB8	995.20492637	3.17574340	4.97602463	8.15176803	0.00000000	0.00000000	992.02918297
A-3	749228AC6	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
A-4	749228AD4	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
A-5	749228AE2	951.51280925	26.98293450	4.61490325	31.59783775	0.00000000	0.00000000	924.52987475
A-6	749228AF9	951.51280915	0.00000000	0.19823181	0.19823181	0.00000000	0.00000000	924.52987472
A-7	749228AG7	946.61989759	62.02360205	3.73323189	65.75683394	0.00000000	0.00000000	884.59629554
A-8	749228AH5	946.61989783	62.02360205	5.06638869	67.08999073	0.00000000	0.00000000	884.59629578
A-9	749228AJI	975.20621930	18.75425491	4.87603111	23.63028602	0.00000000	0.00000000	956.45196439
A-10	749228AK8	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
A-11	749228AL6	975.20621967	18.75425574	4.87602951	23.63028525	0.00000000	0.00000000	956.45196393
A-12	749228AM4	951.51280909	26.98293439	4.61490318	31.59783757	0.00000000	0.00000000	924.52987470
A-P	749228AN2	998.73651281	9.90134207	0.00000000	9.90134207	0.00000000	0.00000000	988.83517074
A-V	749228AP7	980.81991233	0.00000000	0.59216090	0.59216090	0.00000000	0.00000000	966.31265718
R-I	749228AQ5	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
R-II	749228AR3	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
M-1	749228AS1	999.01196746	0.49681414	4.99505973	5.49187387	0.00000000	0.00000000	998.51515332
M-2	749228AT9	999.01196730	0.49681377	4.99506048	5.49187425	0.00000000	0.00000000	998.51515353
M-3	749228AU6	999.01196739	0.49681496	4.99506026	5.49187522	0.00000000	0.00000000	998.51515243
B-1	749228AV4	999.01196756	0.49681468	4.99505982	5.49187450	0.00000000	0.00000000	998.51515288
B-2	749228AW2	999.01196757	0.49681374	4.99505947	5.49187321	0.00000000	0.00000000	998.51515383
B-3	749228AX0	999.01196616	0.49681416	4.99505806	5.49187222	0.00000000	0.00000000	998.51515201

Deal Factor :

96.63126572%

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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	06/01/2006	06/30/2006	30/360	39,053,000.00	6.00000000	195,265.00	0.00	0.00	0.00	0.00	195,265.00	0.00
A-2	06/01/2006	06/30/2006	30/360	197,535,240.22	6.00000000	987,676.20	0.00	0.00	0.00	0.00	987,676.20	0.00
A-3	06/01/2006	06/30/2006	30/360	4,413,000.00	6.00000000	22,065.00	0.00	0.00	0.00	0.00	22,065.00	0.00
A-4	06/01/2006	06/30/2006	30/360	70,011,000.00	6.00000000	350,055.00	0.00	0.00	0.00	0.00	350,055.00	0.00
A-5	06/25/2006	07/24/2006	30/360	38,060,512.37	5.82008333	184,596.13	0.00	0.00	0.00	0.00	184,596.13	0.00
A-6	06/25/2006	07/24/2006	30/360	107,394,396.23 ¹	0.24999997	22,373.83	0.00	0.00	0.00	0.00	22,373.83	0.00
A-7	06/01/2006	06/30/2006	30/360	12,940,294.00	4.73249959	51,033.28	0.00	0.00	0.00	0.00	51,033.28	0.00
A-8	06/01/2006	06/30/2006	30/360	38,820,882.01	6.42250014	207,772.60	0.00	0.00	0.00	0.00	207,772.60	0.00
A-9	06/01/2006	06/30/2006	30/360	194,992,483.55	6.00000000	974,962.42	0.00	0.00	0.00	0.00	974,962.42	0.00
A-10	06/01/2006	06/30/2006	30/360	17,596,000.00	6.00000000	87,980.00	0.00	0.00	0.00	0.00	87,980.00	0.00
A-11	06/01/2006	06/30/2006	30/360	2,974,378.97	6.00000000	14,871.89	0.00	0.00	0.00	0.00	14,871.89	0.00
A-12	06/25/2006	07/24/2006	30/360	69,333,883.86	5.82008333	336,274.15	0.00	0.00	0.00	0.00	336,274.15	0.00
A-V	06/01/2006	06/30/2006	30/360	737,832,666.28 ¹	0.72448884	445,459.61	0.00	0.00	0.00	0.00	445,459.61	0.00
M-1	06/01/2006	06/30/2006	30/360	28,181,128.59	6.00000000	140,905.64	0.00	0.00	0.00	0.00	140,905.64	0.00
M-2	06/01/2006	06/30/2006	30/360	7,515,567.03	6.00000000	37,577.84	0.00	0.00	0.00	0.00	37,577.84	0.00
M-3	06/01/2006	06/30/2006	30/360	5,636,425.52	6.00000000	28,182.13	0.00	0.00	0.00	0.00	28,182.13	0.00
B-1	06/01/2006	06/30/2006	30/360	3,757,284.01	6.00000000	18,786.42	0.00	0.00	0.00	0.00	18,786.42	0.00
B-2	06/01/2006	06/30/2006	30/360	3,006,826.22	6.00000000	15,034.13	0.00	0.00	0.00	0.00	15,034.13	0.00
B-3	06/01/2006	06/30/2006	30/360	2,630,354.93	6.00000000	13,151.77	0.00	0.00	0.00	0.00	13,151.77	0.00
Deal Totals				736,458,261.28		4,134,023.04	0.00	0.00	0.00	0.00	4,134,023.04	0.00

1. Notional Balance

Current Index Rates

Index Type	Rate	Classes
BTLIB TEL 25 -2BD	5.32250000	A-5, A-6, A-7, A-12, A-8

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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	10,167.17	10,167.17	0.00	0	0.00	157,445.43	40,038.59	76,561.76	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	3,432	752,261,100.13	3,377	737,832,666.28	530	464,307.26	39	10,081,903.97	0	0.00	0	0.00	3,339	726,919,422.56

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	7.04680769	7.04416964	355.21	355.21	6.71331229	6.71058943	6.71331229	N/A	N/A

C. Constant Prepayment Rate

	1 Month CPR	3 Month CPR	6 Month CPR	12 Month CPR	Life CPR
Deal Totals	15.87%	12.29%			12.29%

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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	3,278	714,842,260.58	0	0.00	0	0.00	0	0.00	0.00	3,278	714,842,260.58
30 days	53	10,641,894.75	0	0.00	0	0.00	0	0.00	0.00	53	10,641,894.75
60 days	7	1,268,475.23	0	0.00	0	0.00	0	0.00	0.00	7	1,268,475.23
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	3,338	726,752,630.56	0	0.00	0	0.00	0	0.00	0.00	3,338	726,752,630.56
Current	98.17%	98.34%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	98.17%	98.34%
30 days	1.59%	1.46%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.59%	1.46%
60 days	0.21%	0.17%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.21%	0.17%
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	99.97%	99.98%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	99.97%	99.98%

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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	53	10,641,894.75	13 Months	0	0.00	25 Months	0	0.00	37 Months	0	0.00	49 Months	0	0.00
	1.59%	1.46%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
2 Months	7	1,268,475.23	14 Months	0	0.00	26 Months	0	0.00	38 Months	0	0.00	50 Months	0	0.00
	0.21%	0.17%		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
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 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
	Monthly Default Rate	0.00%	0.00%			0.00 %
	Constant Default Rate	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	7,522,611.00	22,567,833.00	286,578.00

14. Credit Enhancement Report

Reserve Accounts

Description	Source	Beginning Balance	DEPOSITS		WITHDRAWALS		Ending Balance
			Investment Earnings	Other Deposits	Draws	Releases	
YMA RESERVE		0.00	0.00	0.00	6,272.13	0.00	0.00

Hedge Agreements

Description	Provider	Termination Date	Amount Received From Provider	Amount Paid to Provider
CLASS A-5 Yield Maintenance Agreement	Bank Of New York	03/01/2010	2,222.84	0.00
CLASS A-12 Yield Maintenance Agreement	Bank Of New York	11/01/2013	4,049.29	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
	0.00000000%	0.00000000%	92.75084240%	100.00000000%
	Ending Percentage			
M-1	4.08255592%			
M-2	1.08876841%			
M-3	0.81654013%			
Class M Total:	5.98786446%			
B-1	0.54431184%			
B-2	0.43559420%			
B-3	0.38105540%			
Class B Total:	1.36096144%			

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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
Senior Accelerated Stepdown has occurred?	
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.



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Cash Flow Received and Uses of Funds

<i>Cash Flow Received</i>	<i>Amount</i>
Principal and Interest Payments	15,070,866.17
Prepayment Premium	0.00
Liquidation and Insurance Proceeds	0.00
Subsequent Recoveries	0.00
Repurchase Proceeds	0.00
Other Deposits/Adjustments (including Derivative Payment)	16,439.30
Total Deposits	15,087,305.47
<i>Uses of Funds</i>	<i>Amount</i>
Transfer to Certificate Account	15,047,266.77
Reimbursed Advances and Expenses	0.00
Master Servicing Compensation	40,038.70
Derivative Payment	N/A
Total Withdrawals	15,087,305.47
Ending Balance	0.00