

Distribution Information	Deal Information																														
<ol style="list-style-type: none"> <li>1. Distribution Summary</li> <li>2. Factor Summary</li> <li>3. Components Information <i>(Not Applicable)</i></li> <li>4. Interest Summary</li> <li>5. Other Income Detail <i>(Not Applicable)</i></li> <li>6. Interest Shortfalls, Compensation and Expenses</li> <li>7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts</li> <li>8. Collateral Summary</li> <li>9. Repurchase Information</li> <li>10. Loan Status Report (Delinquencies)</li> <li>11. Deal Delinquencies (30 Day Buckets)</li> <li>12. Loss Mitigation and Servicing Modifications</li> <li>13. Losses and Recoveries</li> <li>14. Credit Enhancement Report</li> <li>15. Distribution Percentages <i>(Not Applicable)</i></li> <li>16. Overcollateralization Summary</li> <li>17. Excess Cash Flow, Overcollateralization Provisions and Derivative Amounts</li> <li>18. Performance Tests</li> <li>19. Lender Paid Mortgage Insurance <i>(Not Applicable)</i></li> <li>20. Comments</li> </ol>	<table border="0"> <tr> <td>Deal Name:</td><td>Residential Accredit Loans Inc, 2006-QA3</td></tr> <tr> <td>Asset Type:</td><td>Mortgage Asset-Backed Pass-Through Certificates</td></tr> <tr> <td>Closing Date:</td><td>04/27/2006</td></tr> <tr> <td>First Distribution Date:</td><td>05/25/2006</td></tr> <tr> <td>Determination Date:</td><td>07/21/2006</td></tr> <tr> <td>Distribution Date:</td><td>07/25/2006</td></tr> <tr> <td>Record Date:</td><td></td></tr> <tr> <td>    Book-Entry:</td><td>07/24/2006</td></tr> <tr> <td>    Definitive:</td><td>06/30/2006</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>Jocelyn Manilay</td></tr> <tr> <td>Telephone:</td><td>818-260-1504</td></tr> <tr> <td>Pool(s) :</td><td>40327,40328</td></tr> </table>	Deal Name:	Residential Accredit Loans Inc, 2006-QA3	Asset Type:	Mortgage Asset-Backed Pass-Through Certificates	Closing Date:	04/27/2006	First Distribution Date:	05/25/2006	Determination Date:	07/21/2006	Distribution Date:	07/25/2006	Record Date:		Book-Entry:	07/24/2006	Definitive:	06/30/2006	Trustee:	Deutsche Bank Trust Company Americas	Main Telephone:	714-247-6000	GMAC-RFC		Bond Administrator:	Jocelyn Manilay	Telephone:	818-260-1504	Pool(s) :	40327,40328
Deal Name:	Residential Accredit Loans Inc, 2006-QA3																														
Asset Type:	Mortgage Asset-Backed Pass-Through Certificates																														
Closing Date:	04/27/2006																														
First Distribution Date:	05/25/2006																														
Determination Date:	07/21/2006																														
Distribution Date:	07/25/2006																														
Record Date:																															
Book-Entry:	07/24/2006																														
Definitive:	06/30/2006																														
Trustee:	Deutsche Bank Trust Company Americas																														
Main Telephone:	714-247-6000																														
GMAC-RFC																															
Bond Administrator:	Jocelyn Manilay																														
Telephone:	818-260-1504																														
Pool(s) :	40327,40328																														

# Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QA3

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	75114RAD7	304,755,000.00	293,483,430.27	5.52250000	5,266,780.84	1,305,614.03	6,572,394.87	0.00	0.00	0.00	288,216,649.43
A-2	75114RAE5	33,862,000.00	33,862,000.00	5.62250000	0.00	153,368.99	153,368.99	0.00	0.00	0.00	33,862,000.00
A-3	75114RAF2	37,624,000.00	36,371,607.06	5.60250000	585,196.14	164,149.61	749,345.75	0.00	0.00	0.00	35,786,410.92
M-1	75114RAG0	5,412,000.00	5,412,000.00	5.70250000	0.00	24,861.00	24,861.00	0.00	0.00	0.00	5,412,000.00
M-2	75114RAH8	3,809,000.00	3,809,000.00	5.72250000	0.00	17,558.70	17,558.70	0.00	0.00	0.00	3,809,000.00
M-3	75114RAJ4	1,403,000.00	1,403,000.00	5.74250000	0.00	6,490.14	6,490.14	0.00	0.00	0.00	1,403,000.00
M-4	75114RAK1	1,403,000.00	1,403,000.00	5.84250000	0.00	6,603.16	6,603.16	0.00	0.00	0.00	1,403,000.00
M-5	75114RAL9	1,403,000.00	1,403,000.00	5.85250000	0.00	6,614.46	6,614.46	0.00	0.00	0.00	1,403,000.00
M-6	75114RAM7	1,403,000.00	1,403,000.00	5.92250000	0.00	6,693.58	6,693.58	0.00	0.00	0.00	1,403,000.00
M-7	75114RAN5	1,403,000.00	1,403,000.00	6.37332845	0.00	7,258.67	7,258.67	0.00	0.00	0.00	1,403,000.00
M-8	75114RAP0	1,403,000.00	1,403,000.00	6.37332845	0.00	7,428.20	7,428.20	0.00	0.00	0.00	1,403,000.00
M-9	75114RAQ8	2,004,000.00	2,004,000.00	6.37332845	0.00	12,224.54	12,224.54	0.00	0.00	0.00	2,004,000.00
M-10	75114RAR6	2,606,000.00	2,606,000.00	6.37332845	0.00	15,896.78	15,896.78	0.00	0.00	0.00	2,606,000.00
SB	75114RAT2	2,406,278.05	2,405,378.27	0.00000000	0.00	259,164.73	259,164.73	0.00	0.00	0.00	2,405,378.27
P	75114RAS4	100.00	100.00	0.00000000	0.00	6,859.38	6,859.38	0.00	0.00	0.00	100.00
R-I	75114RAU9	0.00	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-II	75114RAV7	0.00	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-III	75114RAC9	0.00	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Deal Totals</b>		<b>400,896,378.05</b>	<b>388,371,515.60</b>		<b>5,851,976.98</b>	<b>2,000,785.97</b>	<b>7,852,762.95</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>382,519,538.62</b>

# Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QA3

July 25, 2006

## 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	75114RAD7	963.01432387	17.28201618	4.28414310	21.56615928	0.00000000	0.00000000	945.73230769
A-2	75114RAE5	1,000.00000000	0.00000000	4.52923602	4.52923602	0.00000000	0.00000000	1,000.00000000
A-3	75114RAF2	966.71292420	15.55379917	4.36289629	19.91669546	0.00000000	0.00000000	951.15912503
M-1	75114RAG0	1,000.00000000	0.00000000	4.59368071	4.59368071	0.00000000	0.00000000	1,000.00000000
M-2	75114RAH8	1,000.00000000	0.00000000	4.60979260	4.60979260	0.00000000	0.00000000	1,000.00000000
M-3	75114RAJ4	1,000.00000000	0.00000000	4.62590164	4.62590164	0.00000000	0.00000000	1,000.00000000
M-4	75114RAK1	1,000.00000000	0.00000000	4.70645759	4.70645759	0.00000000	0.00000000	1,000.00000000
M-5	75114RAL9	1,000.00000000	0.00000000	4.71451176	4.71451176	0.00000000	0.00000000	1,000.00000000
M-6	75114RAM7	1,000.00000000	0.00000000	4.77090520	4.77090520	0.00000000	0.00000000	1,000.00000000
M-7	75114RAN5	1,000.00000000	0.00000000	5.17367783	5.17367783	0.00000000	0.00000000	1,000.00000000
M-8	75114RAP0	1,000.00000000	0.00000000	5.29451176	5.29451176	0.00000000	0.00000000	1,000.00000000
M-9	75114RAQ8	1,000.00000000	0.00000000	6.10006986	6.10006986	0.00000000	0.00000000	1,000.00000000
M-10	75114RAR6	1,000.00000000	0.00000000	6.10006907	6.10006907	0.00000000	0.00000000	1,000.00000000
SB <sup>1</sup>	75114RAT2							
P	75114RAS4	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
R-I	75114RAU9	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
R-II	75114RAV7	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
R-III	75114RAC9	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000

<sup>1</sup> Factors not reported for OC Classes

<b>Deal Factor :</b>	95.41606249%
<b>Group I Factor :</b>	95.09208954%
<b>Group II Factor :</b>	96.37611307%

# Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QA3

July 25, 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)	
A-1	06/26/2006	07/24/2006	Actual/360	293,483,430.27	5.52250000	1,305,614.03	0.00	0.00	0.00	0.00	1,305,614.03	0.00
A-2	06/26/2006	07/24/2006	Actual/360	33,862,000.00	5.62250000	153,368.99	0.00	0.00	0.00	0.00	153,368.99	0.00
A-3	06/26/2006	07/24/2006	Actual/360	36,371,607.06	5.60250000	164,149.61	0.00	0.00	0.00	0.00	164,149.61	0.00
M-1	06/26/2006	07/24/2006	Actual/360	5,412,000.00	5.70250000	24,861.00	0.00	0.00	0.00	0.00	24,861.00	0.00
M-2	06/26/2006	07/24/2006	Actual/360	3,809,000.00	5.72250000	17,558.70	0.00	0.00	0.00	0.00	17,558.70	0.00
M-3	06/26/2006	07/24/2006	Actual/360	1,403,000.00	5.74250000	6,490.14	0.00	0.00	0.00	0.00	6,490.14	0.00
M-4	06/26/2006	07/24/2006	Actual/360	1,403,000.00	5.84250000	6,603.16	0.00	0.00	0.00	0.00	6,603.16	0.00
M-5	06/26/2006	07/24/2006	Actual/360	1,403,000.00	5.85250000	6,614.46	0.00	0.00	0.00	0.00	6,614.46	0.00
M-6	06/26/2006	07/24/2006	Actual/360	1,403,000.00	5.92250000	6,693.58	0.00	0.00	0.00	0.00	6,693.58	0.00
M-7	06/26/2006	07/24/2006	Actual/360	1,403,000.00	6.37332845	7,258.67	0.00	0.00	0.00	0.00	7,258.67	0.00
M-8	06/26/2006	07/24/2006	Actual/360	1,403,000.00	6.37332845	7,428.20	0.00	0.00	0.00	0.00	7,428.20	0.00
M-9	06/26/2006	07/24/2006	Actual/360	2,004,000.00	6.37332845	12,224.54	0.00	0.00	0.00	0.00	12,224.54	0.00
M-10	06/26/2006	07/24/2006	Actual/360	2,606,000.00	6.37332845	15,896.78	0.00	0.00	0.00	0.00	15,896.78	0.00
SB	06/01/2006	06/30/2006	Actual/360	2,405,378.27	0.00000000	0.00	0.00	0.00	0.00	259,164.73	259,164.73	0.00
P	06/01/2006	06/30/2006	Actual/360	100.00	0.00000000	0.00	0.00	0.00	0.00	6,859.38	6,859.38	0.00
<b>Deal Totals</b>				<b>388,371,515.60</b>		<b>1,734,761.86</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>266,024.11</b>	<b>2,000,785.97</b>	<b>0.00</b>

## Current Index Rates

Index Type	Rate	Classes
BTLIB TEL 25 -2BD	5.32250000	A-1, A-2, A-3, M-2, M-4, M-6, M-9, M-10, M-7, M-5, M-3, M-1

# Statement to Certificateholder

Residential Accredited Loans Inc, 2006-QA3

July 25, 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	1,495.49	1,495.49	0.00	0	0.00	60,509.75	10,664.37	46,666.33	0.00	0.00	0.00
Group II	200.96	200.96	0.00	0	0.00	21,014.64	3,976.00	14,559.50	0.00	0.00	0.00
<b>Deal Totals</b>	<b>1,696.45</b>	<b>1,696.45</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>81,524.39</b>	<b>14,640.37</b>	<b>61,225.83</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

# Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QA3

July 25, 2006

## 7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts

(A) Prepayment Interest Shortfall Amounts

Class	Current Period	Prior Unpaid	Prior Unpaid Accrued Interest	Total Paid	Remaining Unpaid (1)+(2)+(3)-(4)=(5)
	(1)	(2)	(3)	(4)	(5)
A-1	0.00	0.00	0.00	0.00	0.00
A-2	0.00	0.00	0.00	0.00	0.00
A-3	0.00	0.00	0.00	0.00	0.00
M-1	0.00	0.00	0.00	0.00	0.00
M-2	0.00	0.00	0.00	0.00	0.00
M-3	0.00	0.00	0.00	0.00	0.00
M-4	0.00	0.00	0.00	0.00	0.00
M-5	0.00	0.00	0.00	0.00	0.00
M-6	0.00	0.00	0.00	0.00	0.00
M-7	0.00	0.00	0.00	0.00	0.00
M-8	0.00	0.00	0.00	0.00	0.00
M-9	0.00	0.00	0.00	0.00	0.00
M-10	0.00	0.00	0.00	0.00	0.00
SB	0.00	0.00	0.00	0.00	0.00
P	0.00	0.00	0.00	0.00	0.00
R-I	0.00	0.00	0.00	0.00	0.00
R-II	0.00	0.00	0.00	0.00	0.00
R-III	0.00	0.00	0.00	0.00	0.00

<b>Deal Totals</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
--------------------	-------------	-------------	-------------	-------------	-------------

(B) Basis Risk/Net WAC Shortfall Amounts

Current Period Uncompensated	Prior Unpaid	Prior Unpaid Accrued Interest	Total Paid	Remaining Unpaid (1)+(2)+(3)-(4)=(5)
(1)	(2)	(3)	(4)	(5)
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
55.57	0.00	0.00	55.57	0.00
225.10	0.00	0.00	225.10	0.00
1,935.86	0.00	0.00	1,935.86	0.00
2,517.39	0.00	0.00	2,517.39	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00

<b>4,733.92</b>	<b>0.00</b>	<b>0.00</b>	<b>4,733.92</b>	<b>0.00</b>
-----------------	-------------	-------------	-----------------	-------------

# Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QA3

July 25, 2006

## 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
Group I	1,050	299,745,906.89	1,025	289,104,273.90	119	20,171.99	11	4,012,154.14	0	0.00	0	0.00	1,014	285,034,646.16
Group II	336	101,150,471.16	331	99,267,241.70	46	4,422.30	4	1,762,621.01	0	0.00	0	0.00	327	97,484,892.46
<b>Deal Totals</b>	<b>1,386</b>	<b>400,896,378.05</b>	<b>1,356</b>	<b>388,371,515.60</b>	<b>165</b>	<b>24,594.29</b>	<b>15</b>	<b>5,774,775.15</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>1,341</b>	<b>382,519,538.62</b>

### 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	6.63625403	6.62991921	355.97	355.97	6.33539728	6.32905022	6.33539728	N/A	N/A
Group II	6.74249697	6.72862390	355.86	355.86	6.43947527	6.42554821	6.43947527	N/A	N/A
<b>Deal Totals</b>	<b>6.66340959</b>	<b>6.65507404</b>	<b>355.94</b>	<b>355.94</b>	<b>6.36199948</b>	<b>6.35364268</b>	<b>6.36199948</b>	<b>N/A</b>	<b>N/A</b>

### C. Constant Prepayment Rate

	1 Month CPR	3 Month CPR	6 Month CPR	12 Month CPR	Life CPR
Group-I	15.51%	18.11%			18.11%
Group-II	19.39%	13.57%			13.57%
<b>Deal Totals</b>	<b>16.52%</b>	<b>16.98%</b>			<b>16.98%</b>

**Statement to Certificateholder**

Residential Accredit Loans Inc, 2006-QA3

July 25, 2006

**9. Repurchases**

		<b>Breaches Of Representations and Warranties</b>	<b>ARM Conversions</b>	<b>Optional Repurchases of Defaulted Loans</b>	<b>Others</b>	<b>Total (1)+(2)+(3)+(4)=(5)</b>
		(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
<b>Deal Totals</b>	<b>Count</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	<b>Scheduled Balance</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>



# Statement to Certificateholder

Residential Accredited Loans Inc, 2006-QA3

July 25, 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
<b>Current</b>	1,304	371,492,991.56	0	0.00	0	0.00	0	0.00	0.00	1,304	371,492,991.56
<b>30 days</b>	28	7,890,997.07	0	0.00	0	0.00	0	0.00	0.00	28	7,890,997.07
<b>60 days</b>	6	1,931,849.99	0	0.00	0	0.00	0	0.00	0.00	6	1,931,849.99
<b>90 days</b>	3	1,203,700.00	0	0.00	0	0.00	0	0.00	0.00	3	1,203,700.00
<b>120 days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>150 days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>180 days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>181+ days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>Total</b>	<b>1,341</b>	<b>382,519,538.62</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>1,341</b>	<b>382,519,538.62</b>
<b>Current</b>	97.24%	97.12%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	97.24%	97.12%
<b>30 days</b>	2.09%	2.06%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.09%	2.06%
<b>60 days</b>	0.45%	0.51%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.45%	0.51%
<b>90 days</b>	0.22%	0.31%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.22%	0.31%
<b>120 days</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>150 days</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>180 days</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>181+ days</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>100.00%</b>	<b>100.00%</b>

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QA3

July 25, 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	984	276,638,063.72	0	0.00	0	0.00	0	0.00	0.00	984	276,638,063.72
30 days	23	5,916,732.45	0	0.00	0	0.00	0	0.00	0.00	23	5,916,732.45
60 days	6	1,931,849.99	0	0.00	0	0.00	0	0.00	0.00	6	1,931,849.99
90 days	1	548,000.00	0	0.00	0	0.00	0	0.00	0.00	1	548,000.00
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	1,014	285,034,646.16	0	0.00	0	0.00	0	0.00	0.00	1,014	285,034,646.16

  

Current	97.04%	97.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	97.04%	97.05%
30 days	2.27%	2.08%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.27%	2.08%
60 days	0.59%	0.68%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.59%	0.68%
90 days	0.10%	0.19%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	0.19%
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%

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QA3

July 25, 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	320	94,854,927.84	0	0.00	0	0.00	0	0.00	0.00	320	94,854,927.84
30 days	5	1,974,264.62	0	0.00	0	0.00	0	0.00	0.00	5	1,974,264.62
60 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
90 days	2	655,700.00	0	0.00	0	0.00	0	0.00	0.00	2	655,700.00
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	327	97,484,892.46	0	0.00	0	0.00	0	0.00	0.00	327	97,484,892.46

  

Current	97.86%	97.30%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	97.86%	97.30%
30 days	1.53%	2.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.53%	2.03%
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	0.61%	0.67%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.61%	0.67%
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%

**Statement to Certificateholder**  
Residential Accredit Loans Inc, 2006-QA3  
July 25, 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	28	7,890,997.07	13 Months	0	0.00	25 Months	0	0.00	37 Months	0	0.00	49 Months	0	0.00
	2.09%	2.06%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
2 Months	6	1,931,849.99	14 Months	0	0.00	26 Months	0	0.00	38 Months	0	0.00	50 Months	0	0.00
	0.45%	0.51%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
3 Months	3	1,203,700.00	15 Months	0	0.00	27 Months	0	0.00	39 Months	0	0.00	51 Months	0	0.00
	0.22%	0.31%		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%

# Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QA3

July 25, 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
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
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-QA3

July 25, 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
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
Group II	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 <sup>1</sup>	0.00	0.00
	Net Loss % <sup>2</sup>	0.00%	0.00%
Group II	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%
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

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 %
	Constant Default Rate	0.00%	0.00%			0.00%
Group II	Monthly Default Rate	0.00%	0.00%			0.00 %
	Constant Default Rate	0.00%	0.00%			0.00%
Deal Totals	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

**Statement to Certificateholder**

Residential Accredit Loans Inc, 2006-QA3

July 25, 2006

**14. Credit Enhancement Report**

**Hedge Agreements**

Description	Provider	Termination Date	Amount Received From Provider	Amount Paid to Provider
Swap Agreement	Deutsche Bank	03/25/2011	1,634,279.72	1,699,369.27

**16. Overcollateralization Summary**

	Prior Required Overcollateralization Amount	Beginning Overcollateralization Amount	Overcollateralization Increase/(Reduction) Amount	Ending Overcollateralization Amount	Current Required Overcollateralization Amount
Deal Total	2,405,378.27	2,405,378.27	0.00	2,405,378.27	2,405,378.27



# Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QA3

July 25, 2006

## 17. Excess Cashflow, Overcollateralization and Derivative Amounts

Excess Cashflow and Derivative Summary	
(1) Scheduled Unmodified Net Interest	2,059,016.15
(2) Interest Losses	0.00
(3) Subsequent Recoveries	0.00
(4) Interest Adjustment Amount	0.00
(5) Yield Maintenance/Swap Payment Amount - OUT	65,089.55
(6) Yield Maintenance/Swap Payment Amount - IN	0.00
(7) Certificate Interest Amount	1,730,027.93
(8) OC Reduction Amount	0.00
(9) Excess Cashflow Prior to OC Provisions	263,898.67

Overcollateralization and Derivative Amounts	
Excess Cashflow Prior to OC Provisions	263,898.67
(2) Unreimbursed Principal Portion of Realized Losses	0.00
(3) Principal Portion of Realized Losses	0.00
(4) Overcollateralization Increase	0.00
(5) Prepayment Interest Shortfall	0.00
(6) Unpaid PPIS With Accrued Interest	0.00
(7) Basis Risk Shortfall Carry-Forward Amount	4,733.93
(8) Relief Act Shortfall	0.00
(9) Unreimbursed Realized Losses	0.00
(10) Swap Termination Payment Amount	0.00
(11) To Class SB Certificates	259,164.73

18. Performance Tests

Current Distribution Date >= Target Distribution	
Current Distribution Date >= Target Distribution Date	False
Stepdown Date - Senior Enhancement Test	
Senior Enhance Pct >= Specified Senior Enhance Pct (Actual End Balance <= Target End Balance)	False
StepDown Date and Senior Enhancement pass	
After StepDown Date and Senior Enh Percent >= Target Percent	False
Sixty-Plus Delinquency Percentage >= Target %	
Sixty-Plus Delinquency Percentage >= Senior Enhancement Delinquency Percentage Target	False
Aggregate Realized Loss % >= Scheduled Loss %	
Aggregate Realized Loss Percentage >= Scheduled Loss Percent	False
Trigger Event is in effect?	
Trigger Event is in effect	False
Stepdown Date and Trigger Event in effect	
Trigger Event is in effect on or after StepDown Date	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.