

Distribution Information	Deal Information
1. Distribution Summary	Deal Name: Residential Accredit Loans Inc, 2006-QO4
2. Factor Summary	Asset Type: Mortgage Asset-Backed Pass-Through Certificates
3. Components Information <i>(Not Applicable)</i>	
4. Interest Summary	Closing Date: 04/27/2006
5. Other Income Detail	First Distribution Date: 05/25/2006
6. Interest Shortfalls, Compensation and Expenses	Determination Date: 09/21/2006
7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts	Distribution Date: 09/25/2006
8. Collateral Summary	Record Date:
9. Repurchase Information	Book-Entry: 09/22/2006
10. Loan Status Report (Delinquencies)	Definitive: 08/31/2006
11. Deal Delinquencies (30 Day Buckets)	Trustee: Deutsche Bank Trust Company Americas
12. Loss Mitigation and Servicing Modifications	Main Telephone: 714-247-6000
13. Losses and Recoveries	GMAC-RFC
14. Credit Enhancement Report	Bond Administrator: Rona Hsu
15. Distribution Percentages <i>(Not Applicable)</i>	Telephone: 818-260-1508
16. Overcollateralization Summary	Pool(s) : 40329,40335
17. Excess Cash Flow, Overcollateralization Provisions and Derivative Amounts	
18. Performance Tests	
19. Lender Paid Mortgage Insurance <i>(Not Applicable)</i>	
20. Comments	

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO4
September 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)
I-A-1	75114GAA7	327,356,000.00	323,374,702.43	5.48300000	3,692,601.48	1,477,552.91	5,170,154.39	0.00	0.00	0.00	319,682,100.95
I-A-2	75114GAB5	81,838,000.00	80,842,687.77	5.49300000	923,139.09	370,057.40	1,293,196.49	0.00	0.00	0.00	79,919,548.68
II-A-1	75114GAC3	223,699,000.00	222,048,105.80	5.51438000	890,302.42	1,054,394.07	1,944,696.49	0.00	0.00	0.00	221,157,803.38
II-A-2	75114GAD1	93,208,000.00	92,524,233.61	5.56438000	370,976.14	443,334.44	814,310.58	0.00	0.00	0.00	92,153,257.47
II-A-3	75114GAE9	55,924,000.00	55,511,910.53	5.53438000	222,575.14	264,554.01	487,129.15	0.00	0.00	0.00	55,289,335.39
M-1	75114GAF6	19,126,000.00	19,141,156.88	5.70438000	0.00	94,023.37	94,023.37	0.00	0.00	0.00	19,141,156.88
M-2	75114GAG4	8,075,000.00	8,081,542.87	5.72438000	0.00	39,836.57	39,836.57	0.00	0.00	0.00	8,081,542.87
M-3	75114GAH2	4,250,000.00	4,253,519.22	5.74438000	0.00	21,040.24	21,040.24	0.00	0.00	0.00	4,253,519.22
M-4	75114GAJ8	4,250,000.00	4,254,124.00	5.90438000	0.00	21,629.36	21,629.36	0.00	0.00	0.00	4,254,124.00
M-5	75114GAK5	4,250,000.00	4,254,199.60	5.92438000	0.00	21,703.01	21,703.01	0.00	0.00	0.00	4,254,199.60
M-6	75114GAL3	4,250,000.00	4,254,350.79	5.96438000	0.00	21,850.32	21,850.32	0.00	0.00	0.00	4,254,350.79
M-7	75114GAM1	4,250,000.00	4,256,940.96	6.81438000	0.00	24,979.47	24,979.47	0.00	0.00	0.00	4,256,940.96
M-8	75114GAN9	4,250,000.00	4,256,940.96	7.01438000	0.00	25,712.61	25,712.61	0.00	0.00	0.00	4,256,940.96
M-9	75114GAP4	4,250,000.00	4,256,940.96	7.01812366	0.00	25,932.55	25,932.55	0.00	0.00	0.00	4,256,940.96
M-10	75114GAQ2	4,250,000.00	4,256,940.96	7.01812366	0.00	25,932.55	25,932.55	0.00	0.00	0.00	4,256,940.96
SB	75114GAR0	6,801,282.71	6,800,218.26	0.00000000	0.00	1,495,250.36	1,495,250.36	0.00	0.00	0.00	6,800,218.26
R-I	75114GAS8	0.00	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-II	75114GAT6	0.00	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-III	75114GAU3	0.00	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deal Totals		850,027,282.71	842,368,515.60		6,099,594.27	5,427,783.24	11,527,377.51	0.00	0.00	0.00	836,268,921.33

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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
I-A-1	75114GAA7	987.83801864	11.28007881	4.51359654	15.79367536	0.00000000	0.00000000	976.55793983
I-A-2	75114GAB5	987.83801865	11.28007881	4.52182849	15.80190730	0.00000000	0.00000000	976.55793983
II-A-1	75114GAC3	992.62001976	3.97991238	4.71345008	8.69336246	0.00000000	0.00000000	988.64010738
II-A-2	75114GAD1	992.66408044	3.98008905	4.75639902	8.73648807	0.00000000	0.00000000	988.68399140
II-A-3	75114GAE9	992.63125903	3.97995744	4.73059885	8.71055629	0.00000000	0.00000000	988.65130159
M-1	75114GAF6	1,000.79247516	0.00000000	4.91599759	4.91599759	0.00000000	0.00000000	1,000.79247516
M-2	75114GAG4	1,000.81026254	0.00000000	4.93332136	4.93332136	0.00000000	0.00000000	1,000.81026254
M-3	75114GAH2	1,000.82805176	0.00000000	4.95064471	4.95064471	0.00000000	0.00000000	1,000.82805176
M-4	75114GAJ8	1,000.97035294	0.00000000	5.08926118	5.08926118	0.00000000	0.00000000	1,000.97035294
M-5	75114GAK5	1,000.98814118	0.00000000	5.10659059	5.10659059	0.00000000	0.00000000	1,000.98814118
M-6	75114GAL3	1,001.02371529	0.00000000	5.14125176	5.14125176	0.00000000	0.00000000	1,001.02371529
M-7	75114GAM1	1,001.63316706	0.00000000	5.87752235	5.87752235	0.00000000	0.00000000	1,001.63316706
M-8	75114GAN9	1,001.63316706	0.00000000	6.05002588	6.05002588	0.00000000	0.00000000	1,001.63316706
M-9	75114GAP4	1,001.63316706	0.00000000	6.10177647	6.10177647	0.00000000	0.00000000	1,001.63316706
M-10	75114GAQ2	1,001.63316706	0.00000000	6.10177647	6.10177647	0.00000000	0.00000000	1,001.63316706
SB ¹	75114GAR0							
R-I	75114GAS8	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
R-II	75114GAT6	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
R-III	75114GAU3	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000

¹ Factors not reported for OC Classes

Deal Factor :	98.38142120%
Group I Factor :	97.76185924%
Group II Factor :	99.06141205%

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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)	
I-A-1	08/01/2006	08/31/2006	30/360	323,374,702.43	5.48300000	1,477,552.91	0.00	0.00	0.00	0.00	1,477,552.91	0.00
I-A-2	08/01/2006	08/31/2006	30/360	80,842,687.77	5.49300000	370,057.40	0.00	0.00	0.00	0.00	370,057.40	0.00
II-A-1	08/25/2006	09/24/2006	Actual/360	222,048,105.80	5.51438000	1,054,394.07	0.00	0.00	0.00	0.00	1,054,394.07	0.00
II-A-2	08/25/2006	09/24/2006	Actual/360	92,524,233.61	5.56438000	443,334.44	0.00	0.00	0.00	0.00	443,334.44	0.00
II-A-3	08/25/2006	09/24/2006	Actual/360	55,511,910.53	5.53438000	264,554.01	0.00	0.00	0.00	0.00	264,554.01	0.00
M-1	08/25/2006	09/24/2006	Actual/360	19,141,156.88	5.70438000	94,023.37	0.00	0.00	0.00	0.00	94,023.37	0.00
M-2	08/25/2006	09/24/2006	Actual/360	8,081,542.87	5.72438000	39,836.57	0.00	0.00	0.00	0.00	39,836.57	0.00
M-3	08/25/2006	09/24/2006	Actual/360	4,253,519.22	5.74438000	21,040.24	0.00	0.00	0.00	0.00	21,040.24	0.00
M-4	08/25/2006	09/24/2006	Actual/360	4,254,124.00	5.90438000	21,629.36	0.00	0.00	0.00	0.00	21,629.36	0.00
M-5	08/25/2006	09/24/2006	Actual/360	4,254,199.60	5.92438000	21,703.01	0.00	0.00	0.00	0.00	21,703.01	0.00
M-6	08/25/2006	09/24/2006	Actual/360	4,254,350.79	5.96438000	21,850.32	0.00	0.00	0.00	0.00	21,850.32	0.00
M-7	08/25/2006	09/24/2006	Actual/360	4,256,940.96	6.81438000	24,979.47	0.00	0.00	0.00	0.00	24,979.47	0.00
M-8	08/25/2006	09/24/2006	Actual/360	4,256,940.96	7.01438000	25,712.61	0.00	0.00	0.00	0.00	25,712.61	0.00
M-9	08/25/2006	09/24/2006	Actual/360	4,256,940.96	7.01812366	25,932.55	0.00	0.00	0.00	0.00	25,932.55	0.00
M-10	08/25/2006	09/24/2006	Actual/360	4,256,940.96	7.01812366	25,932.55	0.00	0.00	0.00	0.00	25,932.55	0.00
SB	08/01/2006	08/31/2006	Actual/360	6,800,218.26	0.00000000	0.00	0.00	0.00	0.00	1,495,250.36	1,495,250.36	0.00
Deal Totals				842,368,515.60		3,932,532.88	0.00	0.00	0.00	1,495,250.36	5,427,783.24	0.00

Current Index Rates

Index Type	Rate	Classes
DB 12MTA 15 DAY LB	4.56300000	I-A-1, I-A-2
BTLIB TEL 25 -2BD	5.32438000	II-A-1, II-A-2, II-A-3, M-2, M-4, M-6, M-8, M-10, M-9, M-7, M-5, M-3, M-1

Net deferred interest for current month is \$0.00

Prepayment charges included in SB class is \$343,888.74

Statement to Certificateholder

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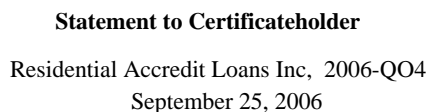
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5. Other Income Detail

Class	Prepayment Charges	Remaining Excess Cash Flow and OC Release Amount	Other Income Distribution
	(1)	(2)	(1) + (2) = (3)
SB	343,888.74	1,151,361.62	1,495,250.36
Deal Totals	343,888.74	1,151,361.62	1,495,250.36

6. Interest Shortfalls, Compensation and Expenses

	Current Prepayment Interest Shortfall Amount	Compensating Interest	Net Prepayment Interest Shortfall Amount (1) - (2)=(3)	Civil Relief Act Shortfall Count	Civil Relief Act Shortfall Amount	Compensation		Advances		Allowable Expenses per Governing Documents	Non - Recoverable Advances
	(1)	(2)	(3)			Subservicer	Master Servicer	Subservicer	Master Servicer		
Group I	4,994.46	4,994.46	0.00	0	0.00	137,339.13	14,300.13	18,646.48	0.00	0.00	0.00
Group II	1,297.52	1,297.52	0.00	0	0.00	126,053.23	16,344.32	10,137.02	0.00	0.00	0.00
Deal Totals	6,291.98	6,291.98	0.00	0	0.00	263,392.36	30,644.45	28,783.50	0.00	0.00	0.00



Deal Totals	0.00	0.00	0.00	0.00	0.00
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412.44	0.00	0.00	412.44	0.00
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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
Group I	1,683	444,776,674.37	1,649	439,437,686.92	362	161,101.03	21	5,836,247.31	0	0.00	0	0.00	1,628	434,821,946.35
Group II	787	405,250,608.34	776	402,930,828.67	186	140,689.44	6	2,650,928.59	0	0.00	0	0.00	770	401,446,974.96
Deal Totals	2,470	850,027,282.71	2,425	842,368,515.59	548	301,790.47	27	8,487,175.90	0	0.00	0	0.00	2,398	836,268,921.31

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	7.70676113	7.83748507	371.31	371.31	7.28176113	7.41248507	7.28176113	N/A	N/A
Group II	7.64521477	7.77788244	377.38	377.38	7.22021477	7.35288244	7.22021477	N/A	N/A
Deal Totals	7.67732161	7.80887310	374.22	374.22	7.25232161	7.38387310	7.25232161	N/A	N/A

C. Constant Prepayment Rate

	1 Month CPR	3 Month CPR	6 Month CPR	12 Month CPR	Life CPR
Group-I	15.16%	10.89%			8.00%
Group-II	7.98%	8.08%			5.10%
Deal Totals	11.79%	9.55%			6.62%

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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)
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
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	2,365	826,331,266.29	0	0.00	0	0.00	0	0.00	0.00	2,365	826,331,266.29
30 days	24	6,780,938.28	0	0.00	0	0.00	0	0.00	0.00	24	6,780,938.28
60 days	4	1,454,486.30	0	0.00	0	0.00	0	0.00	0.00	4	1,454,486.30
90 days	0	0.00	0	0.00	1	280,719.00	0	0.00	0.00	1	280,719.00
120 days	2	1,089,903.60	0	0.00	1	174,608.82	0	0.00	0.00	3	1,264,512.42
150 days	0	0.00	0	0.00	1	156,999.02	0	0.00	0.00	1	156,999.02
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	2,395	835,656,594.47	0	0.00	3	612,326.84	0	0.00	0.00	2,398	836,268,921.31
Current	98.62%	98.81%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	98.62%	98.81%
30 days	1.00%	0.81%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.00%	0.81%
60 days	0.17%	0.17%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.17%	0.17%
90 days	0.00%	0.00%	0.00%	0.00%	0.04%	0.03%	0.00%	0.00%	0.00%	0.04%	0.03%
120 days	0.08%	0.13%	0.00%	0.00%	0.04%	0.02%	0.00%	0.00%	0.00%	0.13%	0.15%
150 days	0.00%	0.00%	0.00%	0.00%	0.04%	0.02%	0.00%	0.00%	0.00%	0.04%	0.02%
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	99.87%	99.93%	0.00%	0.00%	0.13%	0.07%	0.00%	0.00%	0.00%	100.00%	100.00%

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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	1,603	428,513,322.99	0	0.00	0	0.00	0	0.00	0.00	1,603	428,513,322.99
30 days	19	4,701,874.47	0	0.00	0	0.00	0	0.00	0.00	19	4,701,874.47
60 days	3	994,422.05	0	0.00	0	0.00	0	0.00	0.00	3	994,422.05
90 days	0	0.00	0	0.00	1	280,719.00	0	0.00	0.00	1	280,719.00
120 days	0	0.00	0	0.00	1	174,608.82	0	0.00	0.00	1	174,608.82
150 days	0	0.00	0	0.00	1	156,999.02	0	0.00	0.00	1	156,999.02
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	1,625	434,209,619.51	0	0.00	3	612,326.84	0	0.00	0.00	1,628	434,821,946.35

Current	98.46%	98.55%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	98.46%	98.55%
30 days	1.17%	1.08%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.17%	1.08%
60 days	0.18%	0.23%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.18%	0.23%
90 days	0.00%	0.00%	0.00%	0.00%	0.06%	0.06%	0.00%	0.00%	0.00%	0.06%	0.06%
120 days	0.00%	0.00%	0.00%	0.00%	0.06%	0.04%	0.00%	0.00%	0.00%	0.06%	0.04%
150 days	0.00%	0.00%	0.00%	0.00%	0.06%	0.04%	0.00%	0.00%	0.00%	0.06%	0.04%
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	99.82%	99.86%	0.00%	0.00%	0.18%	0.14%	0.00%	0.00%	0.00%	100.00%	100.00%

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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	762	397,817,943.30	0	0.00	0	0.00	0	0.00	0.00	762	397,817,943.30
30 days	5	2,079,063.81	0	0.00	0	0.00	0	0.00	0.00	5	2,079,063.81
60 days	1	460,064.25	0	0.00	0	0.00	0	0.00	0.00	1	460,064.25
90 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
120 days	2	1,089,903.60	0	0.00	0	0.00	0	0.00	0.00	2	1,089,903.60
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	770	401,446,974.96	0	0.00	0	0.00	0	0.00	0.00	770	401,446,974.96

Current	98.96%	99.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	98.96%	99.10%
30 days	0.65%	0.52%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.65%	0.52%
60 days	0.13%	0.11%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.13%	0.11%
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	0.26%	0.27%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.26%	0.27%
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%

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	24	6,780,938.28	13 Months	0	0.00	25 Months	0	0.00	37 Months	0	0.00	49 Months	0	0.00
	1.00%	0.81%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
2 Months	4	1,454,486.30	14 Months	0	0.00	26 Months	0	0.00	38 Months	0	0.00	50 Months	0	0.00
	0.17%	0.17%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
3 Months	1	280,719.00	15 Months	0	0.00	27 Months	0	0.00	39 Months	0	0.00	51 Months	0	0.00
	0.04%	0.03%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
4 Months	3	1,264,512.42	16 Months	0	0.00	28 Months	0	0.00	40 Months	0	0.00	52 Months	0	0.00
	0.13%	0.15%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
5 Months	1	156,999.02	17 Months	0	0.00	29 Months	0	0.00	41 Months	0	0.00	53 Months	0	0.00
	0.04%	0.02%		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-QO4

September 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-QO4
September 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 ¹	0.00	0.00
	Net Loss % ²	0.00%	0.00%
Group II	Subsequent Recoveries Count	0	0
	Subsequent Recoveries	0.00	0.00
	Net Loss ¹	0.00	0.00
	Net Loss % ²	0.00%	0.00%
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

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-QO4

September 25, 2006

14. Credit Enhancement Report

Reserve Accounts

Description	Source	Beginning Balance	DEPOSITS		WITHDRAWALS		Ending Balance
			Investment Earnings	Other Deposits	Draws	Releases	
Carryover Shortfall Reserve Fund	Greenwich Capital Markets, Inc	0.00	0.00	0.00	0.00	0.00	0.00

Insurance

Description	Insurer	Insurance Premium	Current Insured Payments	Cumulative Insured Payments	Reimbursement Amount	Unreimbursed Insured Payments
CLASS I-A-2 Bond insurance with XLCA	Xl Capital	4,176.87	0.00	0.00	0.00	0.00
CLASS II-A-3 Bond insurance with XLCA	Xl Capital	2,868.12	0.00	0.00	0.00	0.00

16. Overcollateralization Summary

	Prior Required Overcollateralization Amount	Beginning Overcollateralization Amount	Overcollateralization Increase/(Reduction) Amount	Ending Overcollateralization Amount	Current Required Overcollateralization Amount
Deal Total	6,800,218.26	6,800,218.26	0.00	6,800,218.26	6,800,218.26

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO4

September 25, 2006

17. Excess Cashflow, Overcollateralization and Derivative Amounts

Excess Cashflow and Derivative Summary	
(1) Scheduled Unmodified Net Interest	5,090,939.49
(2) Interest Losses	0.00
(3) Subsequent Recoveries	0.00
(4) Interest Adjustment Amount	0.00
(5) Bond Insurance Premium	7,044.99
(6) Certificate Interest Amount	3,932,120.44
(7) OC Reduction Amount	0.00
(8) Excess Cashflow Prior to OC Provisions	1,151,774.06

Overcollateralization and Derivative Amounts	
Excess Cashflow Prior to OC Provisions	1,151,774.06
(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	412.44
(8) Relief Act Shortfall	0.00
(9) Unreimbursed Realized Losses	0.00
(10) Other amounts due and unpaid under the Insurance Agreement	0.00
(11) To Class SB Certificates	1,151,361.62

18. Performance Tests

Senior Balance Test	
Senior Certificate Beginning Balance = 0.00	False
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
StepDown Date has occurred	
Stepdown Date has occurred	False
Outstanding Insurance Reimbursement Amount > 0.00	
Outstanding Insurance Reimbursement Amount > 0.00	False
Sixty-Plus Delinquency Percentage	
60+ Delinq % >= Senior Enhancement Delinq % Target	False
Aggregate Realized Loss % >= Scheduled Loss %	
Aggregate Realized Loss Percentage >= Scheduled Loss Percent	False
Rolling Delinquency Test or Realized Loss Test	
Rolling Delinquency Test or Realized Loss Test in effect	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.



Statement To Certificateholder

Residential Accredit Loans Inc., 2006-QO4
September 25, 2006

Cash Flow Received and Uses of Funds

<i>Cash Flow Received</i>	<i>Amount</i>
Principal and Interest Payments	11,214,133.23
Prepayment Premium	343,888.74
Liquidation and Insurance Proceeds	0.00
Subsequent Recoveries	0.00
Repurchase Proceeds	0.00
Other Deposits/Adjustments (including Derivative Payment)	0.00
Total Deposits	11,558,021.97
<i>Uses of Funds</i>	<i>Amount</i>
Transfer to Certificate Account	11,527,377.52
Reimbursed Advances and Expenses	0.00
Master Servicing Compensation	30,644.45
Derivative Payment\Insur premium	
Total Withdrawals	11,558,021.97
Ending Balance	0.00