

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: 10/23/2006
7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts	Distribution Date: 10/25/2006
8. Collateral Summary	Record Date:
9. Repurchase Information	Book-Entry: 10/24/2006
10. Loan Status Report (Delinquencies)	Definitive: 09/29/2006
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
October 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	319,682,100.95	5.48300000	4,729,867.16	1,460,680.80	6,190,547.96	0.00	0.00	0.00	314,952,233.79
I-A-2	75114GAB5	81,838,000.00	79,919,548.68	5.49300000	1,182,452.34	365,831.73	1,548,284.07	0.00	0.00	0.00	78,737,096.34
II-A-1	75114GAC3	223,699,000.00	221,157,803.38	5.52000000	1,427,052.04	1,017,325.90	2,444,377.94	0.00	0.00	0.00	219,730,751.34
II-A-2	75114GAD1	93,208,000.00	92,153,257.47	5.57000000	594,631.94	427,744.70	1,022,376.64	0.00	0.00	0.00	91,558,625.53
II-A-3	75114GAE9	55,924,000.00	55,289,335.39	5.54000000	356,762.26	255,252.43	612,014.69	0.00	0.00	0.00	54,932,573.13
M-1	75114GAF6	19,126,000.00	19,141,156.88	5.71000000	0.00	91,080.00	91,080.00	0.00	0.00	0.00	19,141,156.88
M-2	75114GAG4	8,075,000.00	8,081,542.87	5.73000000	0.00	38,589.37	38,589.37	0.00	0.00	0.00	8,081,542.87
M-3	75114GAH2	4,250,000.00	4,253,519.22	5.75000000	0.00	20,381.45	20,381.45	0.00	0.00	0.00	4,253,519.22
M-4	75114GAJ8	4,250,000.00	4,254,124.00	5.91000000	0.00	20,951.56	20,951.56	0.00	0.00	0.00	4,254,124.00
M-5	75114GAK5	4,250,000.00	4,254,199.60	5.93000000	0.00	21,022.84	21,022.84	0.00	0.00	0.00	4,254,199.60
M-6	75114GAL3	4,250,000.00	4,254,350.79	5.97000000	0.00	21,165.40	21,165.40	0.00	0.00	0.00	4,254,350.79
M-7	75114GAM1	4,250,000.00	4,256,940.96	6.82000000	0.00	24,193.61	24,193.61	0.00	0.00	0.00	4,256,940.96
M-8	75114GAN9	4,250,000.00	4,256,940.96	7.02000000	0.00	24,903.10	24,903.10	0.00	0.00	0.00	4,256,940.96
M-9	75114GAP4	4,250,000.00	4,256,940.96	7.08000000	0.00	25,115.95	25,115.95	0.00	0.00	0.00	4,256,940.96
M-10	75114GAQ2	4,250,000.00	4,256,940.96	7.08000000	0.00	25,115.95	25,115.95	0.00	0.00	0.00	4,256,940.96
SB	75114GAR0	6,801,282.71	6,800,218.26	0.00000000	0.00	1,548,425.32	1,548,425.32	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	836,268,921.33		8,290,765.74	5,387,780.11	13,678,545.85	0.00	0.00	0.00	827,978,155.59

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO4
October 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
I-A-1	75114GAA7	976.55793983	14.44869549	4.46205599	18.91075148	0.00000000	0.00000000	962.10924434
I-A-2	75114GAB5	976.55793983	14.44869547	4.47019392	18.91888939	0.00000000	0.00000000	962.10924436
II-A-1	75114GAC3	988.64010738	6.37934027	4.54774451	10.92708479	0.00000000	0.00000000	982.26076710
II-A-2	75114GAD1	988.68399140	6.37962342	4.58914149	10.96876491	0.00000000	0.00000000	982.30436797
II-A-3	75114GAE9	988.65130159	6.37941242	4.56427348	10.94368590	0.00000000	0.00000000	982.27188917
M-1	75114GAF6	1,000.79247516	0.00000000	4.76210394	4.76210394	0.00000000	0.00000000	1,000.79247516
M-2	75114GAG4	1,000.81026254	0.00000000	4.77886935	4.77886935	0.00000000	0.00000000	1,000.81026254
M-3	75114GAH2	1,000.82805176	0.00000000	4.79563529	4.79563529	0.00000000	0.00000000	1,000.82805176
M-4	75114GAJ8	1,000.97035294	0.00000000	4.92977882	4.92977882	0.00000000	0.00000000	1,000.97035294
M-5	75114GAK5	1,000.98814118	0.00000000	4.94655059	4.94655059	0.00000000	0.00000000	1,000.98814118
M-6	75114GAL3	1,001.02371529	0.00000000	4.98009412	4.98009412	0.00000000	0.00000000	1,001.02371529
M-7	75114GAM1	1,001.63316706	0.00000000	5.69261412	5.69261412	0.00000000	0.00000000	1,001.63316706
M-8	75114GAN9	1,001.63316706	0.00000000	5.85955294	5.85955294	0.00000000	0.00000000	1,001.63316706
M-9	75114GAP4	1,001.63316706	0.00000000	5.90963529	5.90963529	0.00000000	0.00000000	1,001.63316706
M-10	75114GAQ2	1,001.63316706	0.00000000	5.90963529	5.90963529	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 :	97.40606830%
Group I Factor :	96.43258102%
Group II Factor :	98.47450454%

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO4
October 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)	
I-A-1	09/01/2006	09/30/2006	30/360	319,682,100.95	5.48300000	1,460,680.80	0.00	0.00	0.00	0.00	1,460,680.80	0.00
I-A-2	09/01/2006	09/30/2006	30/360	79,919,548.68	5.49300000	365,831.73	0.00	0.00	0.00	0.00	365,831.73	0.00
II-A-1	09/25/2006	10/24/2006	Actual/360	221,157,803.38	5.52000000	1,017,325.90	0.00	0.00	0.00	0.00	1,017,325.90	0.00
II-A-2	09/25/2006	10/24/2006	Actual/360	92,153,257.47	5.57000000	427,744.70	0.00	0.00	0.00	0.00	427,744.70	0.00
II-A-3	09/25/2006	10/24/2006	Actual/360	55,289,335.39	5.54000000	255,252.43	0.00	0.00	0.00	0.00	255,252.43	0.00
M-1	09/25/2006	10/24/2006	Actual/360	19,141,156.88	5.71000000	91,080.00	0.00	0.00	0.00	0.00	91,080.00	0.00
M-2	09/25/2006	10/24/2006	Actual/360	8,081,542.87	5.73000000	38,589.37	0.00	0.00	0.00	0.00	38,589.37	0.00
M-3	09/25/2006	10/24/2006	Actual/360	4,253,519.22	5.75000000	20,381.45	0.00	0.00	0.00	0.00	20,381.45	0.00
M-4	09/25/2006	10/24/2006	Actual/360	4,254,124.00	5.91000000	20,951.56	0.00	0.00	0.00	0.00	20,951.56	0.00
M-5	09/25/2006	10/24/2006	Actual/360	4,254,199.60	5.93000000	21,022.84	0.00	0.00	0.00	0.00	21,022.84	0.00
M-6	09/25/2006	10/24/2006	Actual/360	4,254,350.79	5.97000000	21,165.40	0.00	0.00	0.00	0.00	21,165.40	0.00
M-7	09/25/2006	10/24/2006	Actual/360	4,256,940.96	6.82000000	24,193.61	0.00	0.00	0.00	0.00	24,193.61	0.00
M-8	09/25/2006	10/24/2006	Actual/360	4,256,940.96	7.02000000	24,903.10	0.00	0.00	0.00	0.00	24,903.10	0.00
M-9	09/25/2006	10/24/2006	Actual/360	4,256,940.96	7.08000000	25,115.95	0.00	0.00	0.00	0.00	25,115.95	0.00
M-10	09/25/2006	10/24/2006	Actual/360	4,256,940.96	7.08000000	25,115.95	0.00	0.00	0.00	0.00	25,115.95	0.00
SB	09/01/2006	09/30/2006	Actual/360	6,800,218.26	0.00000000	0.00	0.00	0.00	0.00	1,548,425.32	1,548,425.32	0.00
Deal Totals				836,268,921.33		3,839,354.79	0.00	0.00	0.00	1,548,425.32	5,387,780.11	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	5.33000000	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 \$248,787.56.

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO4

October 25, 2006

5. Other Income Detail

Class	Prepayment Charges	Remaining Excess Cash Flow and OC Release Amount	Other Income Distribution
	(1)	(2)	(1) + (2) = (3)
SB	248,787.56	1,299,637.76	1,548,425.32
Deal Totals	248,787.56	1,299,637.76	1,548,425.32

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	9,176.44	9,176.44	0.00	0	0.00	135,629.06	9,947.04	29,659.34	0.00	0.00	0.00
Group II	3,024.42	3,024.42	0.00	0	0.00	125,407.99	14,515.33	18,034.84	0.00	0.00	0.00
Deal Totals	12,200.86	12,200.86	0.00	0	0.00	261,037.05	24,462.37	47,694.18	0.00	0.00	0.00

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO4

October 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)
I-A-1	0.00	0.00	0.00	0.00	0.00
I-A-2	0.00	0.00	0.00	0.00	0.00
II-A-1	0.00	0.00	0.00	0.00	0.00
II-A-2	0.00	0.00	0.00	0.00	0.00
II-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
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

Deal Totals	0.00	0.00	0.00	0.00	0.00
--------------------	-------------	-------------	-------------	-------------	-------------

(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
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

0.00	0.00	0.00	0.00	0.00
-------------	-------------	-------------	-------------	-------------

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO4

October 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	1,683	444,776,674.37	1,628	434,821,946.35	360	167,842.92	27	7,155,192.98	0	0.00	0	0.00	1,601	428,909,626.85
Group II	787	405,250,608.34	770	401,446,974.96	184	134,441.25	8	3,591,022.58	0	0.00	0	0.00	762	399,068,528.72
Deal Totals	2,470	850,027,282.71	2,398	836,268,921.31	544	302,284.17	35	10,746,215.56	0	0.00	0	0.00	2,363	827,978,155.57

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	7.83748507	7.95331550	370.03	370.03	7.41248507	7.52831550	7.41248507	N/A	N/A
Group II	7.77788244	7.89248726	376.45	376.45	7.35288244	7.46748726	7.35288244	N/A	N/A
Deal Totals	7.80887310	7.92399753	373.13	373.13	7.38387310	7.49899753	7.38387310	N/A	N/A

C. Constant Prepayment Rate

	1 Month CPR	3 Month CPR	6 Month CPR	12 Month CPR	Life CPR
Group-I	18.38%	14.36%	9.82%		9.82%
Group-II	10.55%	10.18%	6.03%		6.03%
Deal Totals	14.71%	12.38%	8.02%		8.02%

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO4

October 25, 2006

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

Statement to Certificateholder

Residential Accredited Loans Inc, 2006-QO4

October 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
Current	2,308	811,036,942.38	0	0.00	0	0.00	0	0.00	0.00	2,308	811,036,942.38
30 days	36	10,899,122.82	0	0.00	0	0.00	0	0.00	0.00	36	10,899,122.82
60 days	13	3,859,641.23	0	0.00	0	0.00	0	0.00	0.00	13	3,859,641.23
90 days	1	474,382.19	0	0.00	0	0.00	0	0.00	0.00	1	474,382.19
120 days	0	0.00	0	0.00	1	281,665.51	0	0.00	0.00	1	281,665.51
150 days	0	0.00	0	0.00	3	1,268,870.65	0	0.00	0.00	3	1,268,870.65
180 days	0	0.00	0	0.00	1	157,530.79	0	0.00	0.00	1	157,530.79
181+ days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
Total	2,358	826,270,088.62	0	0.00	5	1,708,066.95	0	0.00	0.00	2,363	827,978,155.57
Current	97.67%	97.95%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	97.67%	97.95%
30 days	1.52%	1.32%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.52%	1.32%
60 days	0.55%	0.47%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.55%	0.47%
90 days	0.04%	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.06%
120 days	0.00%	0.00%	0.00%	0.00%	0.04%	0.03%	0.00%	0.00%	0.00%	0.04%	0.03%
150 days	0.00%	0.00%	0.00%	0.00%	0.13%	0.15%	0.00%	0.00%	0.00%	0.13%	0.15%
180 days	0.00%	0.00%	0.00%	0.00%	0.04%	0.02%	0.00%	0.00%	0.00%	0.04%	0.02%
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	99.79%	99.79%	0.00%	0.00%	0.21%	0.21%	0.00%	0.00%	0.00%	100.00%	100.00%

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO4

October 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	1,561	418,448,079.58	0	0.00	0	0.00	0	0.00	0.00	1,561	418,448,079.58
30 days	26	6,905,486.04	0	0.00	0	0.00	0	0.00	0.00	26	6,905,486.04
60 days	10	2,467,264.04	0	0.00	0	0.00	0	0.00	0.00	10	2,467,264.04
90 days	1	474,382.19	0	0.00	0	0.00	0	0.00	0.00	1	474,382.19
120 days	0	0.00	0	0.00	1	281,665.51	0	0.00	0.00	1	281,665.51
150 days	0	0.00	0	0.00	1	175,218.70	0	0.00	0.00	1	175,218.70
180 days	0	0.00	0	0.00	1	157,530.79	0	0.00	0.00	1	157,530.79
181+ days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
Total	1,598	428,295,211.85	0	0.00	3	614,415.00	0	0.00	0.00	1,601	428,909,626.85

Current	97.50%	97.56%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	97.50%	97.56%
30 days	1.62%	1.61%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.62%	1.61%
60 days	0.62%	0.58%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.62%	0.58%
90 days	0.06%	0.11%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.11%
120 days	0.00%	0.00%	0.00%	0.00%	0.06%	0.07%	0.00%	0.00%	0.00%	0.06%	0.07%
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%	0.06%	0.04%	0.00%	0.00%	0.00%	0.06%	0.04%
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	99.81%	99.86%	0.00%	0.00%	0.19%	0.14%	0.00%	0.00%	0.00%	100.00%	100.00%

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO4

October 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	747	392,588,862.80	0	0.00	0	0.00	0	0.00	0.00	747	392,588,862.80
30 days	10	3,993,636.78	0	0.00	0	0.00	0	0.00	0.00	10	3,993,636.78
60 days	3	1,392,377.19	0	0.00	0	0.00	0	0.00	0.00	3	1,392,377.19
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	2	1,093,651.95	0	0.00	0.00	2	1,093,651.95
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	760	397,974,876.77	0	0.00	2	1,093,651.95	0	0.00	0.00	762	399,068,528.72

Current	98.03%	98.38%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	98.03%	98.38%
30 days	1.31%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.31%	1.00%
60 days	0.39%	0.35%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.39%	0.35%
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%	0.26%	0.27%	0.00%	0.00%	0.00%	0.26%	0.27%
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	99.74%	99.73%	0.00%	0.00%	0.26%	0.27%	0.00%	0.00%	0.00%	100.00%	100.00%

NOTE:

Loans with both a Bankruptcy and Foreclosure status were previously reported as Bankruptcies. Beginning with the October 2006 Distribution, these loans will now be reported as Foreclosures.

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO4
October 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	36	10,899,122.82	13 Months	0	0.00	25 Months	0	0.00	37 Months	0	0.00	49 Months	0	0.00
	1.52%	1.32%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
2 Months	13	3,859,641.23	14 Months	0	0.00	26 Months	0	0.00	38 Months	0	0.00	50 Months	0	0.00
	0.55%	0.47%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
3 Months	1	474,382.19	15 Months	0	0.00	27 Months	0	0.00	39 Months	0	0.00	51 Months	0	0.00
	0.04%	0.06%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
4 Months	1	281,665.51	16 Months	0	0.00	28 Months	0	0.00	40 Months	0	0.00	52 Months	0	0.00
	0.04%	0.03%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
5 Months	3	1,268,870.65	17 Months	0	0.00	29 Months	0	0.00	41 Months	0	0.00	53 Months	0	0.00
	0.13%	0.15%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
6 Months	1	157,530.79	18 Months	0	0.00	30 Months	0	0.00	42 Months	0	0.00	54 Months	0	0.00
	0.04%	0.02%		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

October 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

October 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

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO4

October 25, 2006

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

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO4

October 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	3,995.98	0.00	0.00	0.00	0.00
CLASS II-A-3 Bond insurance with XLCA	Xl Capital	2,764.47	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

October 25, 2006

17. Excess Cashflow, Overcollateralization and Derivative Amounts

Excess Cashflow and Derivative Summary	
(1) Scheduled Unmodified Net Interest	5,145,753.00
(2) Interest Losses	0.00
(3) Subsequent Recoveries	0.00
(4) Interest Adjustment Amount	0.00
(5) Bond Insurance Premium	6,760.44
(6) Certificate Interest Amount	3,839,354.80
(7) OC Reduction Amount	0.00
(8) Excess Cashflow Prior to OC Provisions	1,299,637.76

Overcollateralization and Derivative Amounts	
Excess Cashflow Prior to OC Provisions	1,299,637.76
(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	0.00
(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	1,299,637.76

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

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO4

October 25, 2006

20. Comments

Comments: Effective October 6, 2006, Residential Funding Corporation, the Master Servicer and Sponsor, changed its name to Residential Funding Company, LLC and converted from a Delaware corporation to a Delaware limited liability company, and HomeComings Financial Network, Inc., a Subservicer, changed its name to HomeComings Financial, LLC and converted from a Delaware corporation to a Delaware limited liability company.

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-QQ4
October 25, 2006

Cash Flow Received and Uses of Funds

<i>Cash Flow Received</i>	<i>Amount</i>
Principal and Interest Payments	13,454,220.67
Prepayment Premium	248,787.56
Liquidation and Insurance Proceeds	0.00
Subsequent Recoveries	0.00
Repurchase Proceeds	0.00
Other Deposits/Adjustments (including Derivative Payment)	0.00
Total Deposits	13,703,008.23
<i>Uses of Funds</i>	<i>Amount</i>
Transfer to Certificate Account	13,678,545.86
Reimbursed Advances and Expenses	0.00
Master Servicing Compensation	24,462.37
Derivative Payment\Insur premium	
Total Withdrawals	13,703,008.23
Ending Balance	0.00