

Distribution Information	Deal Information																														
<ol style="list-style-type: none"> 1. Distribution Summary 2. Factor Summary 3. Components Information <i>(Not Applicable)</i> 4. Interest Summary 5. Other Income Detail 6. Interest Shortfalls, Compensation and Expenses 7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts 8. Collateral Summary 9. Repurchase Information 10. Loan Status Report (Delinquencies) 11. Deal Delinquencies (30 Day Buckets) 12. Loss Mitigation and Servicing Modifications 13. Losses and Recoveries 14. Credit Enhancement Report 15. Distribution Percentages <i>(Not Applicable)</i> 16. Overcollateralization Summary 17. Excess Cash Flow, Overcollateralization Provisions and Derivative Amounts 18. Performance Tests 19. Lender Paid Mortgage Insurance <i>(Not Applicable)</i> 20. Comments 	<table> <tr> <td>Deal Name:</td><td>Residential Accredit Loans Inc, 2006-QO4</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>11/21/2006</td></tr> <tr> <td>Distribution Date:</td><td>11/27/2006</td></tr> <tr> <td>Record Date:</td><td></td></tr> <tr> <td> Book-Entry:</td><td>11/22/2006</td></tr> <tr> <td> Definitive:</td><td>10/31/2006</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>Nicholas Gisler</td></tr> <tr> <td>Telephone:</td><td>818-260-1628</td></tr> <tr> <td>Pool(s) :</td><td>40329,40335</td></tr> </table>	Deal Name:	Residential Accredit Loans Inc, 2006-QO4	Asset Type:	Mortgage Asset-Backed Pass-Through Certificates	Closing Date:	04/27/2006	First Distribution Date:	05/25/2006	Determination Date:	11/21/2006	Distribution Date:	11/27/2006	Record Date:		Book-Entry:	11/22/2006	Definitive:	10/31/2006	Trustee:	Deutsche Bank Trust Company Americas	Main Telephone:	714-247-6000	GMAC-RFC		Bond Administrator:	Nicholas Gisler	Telephone:	818-260-1628	Pool(s) :	40329,40335
Deal Name:	Residential Accredit Loans Inc, 2006-QO4																														
Asset Type:	Mortgage Asset-Backed Pass-Through Certificates																														
Closing Date:	04/27/2006																														
First Distribution Date:	05/25/2006																														
Determination Date:	11/21/2006																														
Distribution Date:	11/27/2006																														
Record Date:																															
Book-Entry:	11/22/2006																														
Definitive:	10/31/2006																														
Trustee:	Deutsche Bank Trust Company Americas																														
Main Telephone:	714-247-6000																														
GMAC-RFC																															
Bond Administrator:	Nicholas Gisler																														
Telephone:	818-260-1628																														
Pool(s) :	40329,40335																														

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO4

November 27, 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	314,952,233.79	5.58400000	5,597,803.03	1,465,577.73	7,063,380.76	0.00	0.00	0.00	309,354,430.76
I-A-2	75114GAB5	81,838,000.00	78,737,096.34	5.59400000	1,399,433.66	367,046.10	1,766,479.76	0.00	0.00	0.00	77,337,662.68
II-A-1	75114GAC3	223,699,000.00	219,730,751.34	5.51000000	2,572,810.01	1,109,823.40	3,682,633.41	0.00	0.00	0.00	217,157,941.33
II-A-2	75114GAD1	93,208,000.00	91,558,625.53	5.56000000	1,072,052.72	466,643.79	1,538,696.51	0.00	0.00	0.00	90,486,572.81
II-A-3	75114GAE9	55,924,000.00	54,932,573.13	5.53000000	643,201.16	278,462.37	921,663.53	0.00	0.00	0.00	54,289,371.97
M-1	75114GAF6	19,126,000.00	19,141,156.88	5.70000000	0.00	100,012.54	100,012.54	0.00	0.00	0.00	19,141,156.88
M-2	75114GAG4	8,075,000.00	8,081,542.87	5.72000000	0.00	42,374.22	42,374.22	0.00	0.00	0.00	8,081,542.87
M-3	75114GAH2	4,250,000.00	4,253,519.22	5.74000000	0.00	22,380.60	22,380.60	0.00	0.00	0.00	4,253,519.22
M-4	75114GAJ8	4,250,000.00	4,254,124.00	5.90000000	0.00	23,007.72	23,007.72	0.00	0.00	0.00	4,254,124.00
M-5	75114GAK5	4,250,000.00	4,254,199.60	5.92000000	0.00	23,086.12	23,086.12	0.00	0.00	0.00	4,254,199.60
M-6	75114GAL3	4,250,000.00	4,254,350.79	5.96000000	0.00	23,242.94	23,242.94	0.00	0.00	0.00	4,254,350.79
M-7	75114GAM1	4,250,000.00	4,256,940.96	6.81000000	0.00	26,573.95	26,573.95	0.00	0.00	0.00	4,256,940.96
M-8	75114GAN9	4,250,000.00	4,256,940.96	6.81723820	0.00	27,354.39	27,354.39	0.00	0.00	0.00	4,256,940.96
M-9	75114GAP4	4,250,000.00	4,256,940.96	6.81723820	0.00	27,588.52	27,588.52	0.00	0.00	0.00	4,256,940.96
M-10	75114GAQ2	4,250,000.00	4,256,940.96	6.81723820	0.00	27,588.52	27,588.52	0.00	0.00	0.00	4,256,940.96
SB	75114GAR0	6,801,282.71	6,800,218.26	0.00000000	0.00	1,568,404.41	1,568,404.41	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	827,978,155.59		11,285,300.58	5,599,167.32	16,884,467.90	0.00	0.00	0.00	816,692,855.01

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO4

November 27, 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	962.10924434	17.10004714	4.47701502	21.57706216	0.00000000	0.00000000	945.00919720
I-A-2	75114GAB5	962.10924436	17.10004717	4.48503263	21.58507979	0.00000000	0.00000000	945.00919719
II-A-1	75114GAC3	982.26076710	11.50121373	4.96123541	16.46244914	0.00000000	0.00000000	970.75955337
II-A-2	75114GAD1	982.30436797	11.50172432	5.00647788	16.50820219	0.00000000	0.00000000	970.80264366
II-A-3	75114GAE9	982.27188917	11.50134397	4.97929994	16.48064391	0.00000000	0.00000000	970.77054520
M-1	75114GAF6	1,000.79247516	0.00000000	5.22914044	5.22914044	0.00000000	0.00000000	1,000.79247516
M-2	75114GAG4	1,000.81026254	0.00000000	5.24758142	5.24758142	0.00000000	0.00000000	1,000.81026254
M-3	75114GAH2	1,000.82805176	0.00000000	5.26602353	5.26602353	0.00000000	0.00000000	1,000.82805176
M-4	75114GAJ8	1,000.97035294	0.00000000	5.41358118	5.41358118	0.00000000	0.00000000	1,000.97035294
M-5	75114GAK5	1,000.98814118	0.00000000	5.43202824	5.43202824	0.00000000	0.00000000	1,000.98814118
M-6	75114GAL3	1,001.02371529	0.00000000	5.46892706	5.46892706	0.00000000	0.00000000	1,001.02371529
M-7	75114GAM1	1,001.63316706	0.00000000	6.25269412	6.25269412	0.00000000	0.00000000	1,001.63316706
M-8	75114GAN9	1,001.63316706	0.00000000	6.43632706	6.43632706	0.00000000	0.00000000	1,001.63316706
M-9	75114GAP4	1,001.63316706	0.00000000	6.49141647	6.49141647	0.00000000	0.00000000	1,001.63316706
M-10	75114GAQ2	1,001.63316706	0.00000000	6.49141647	6.49141647	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 :	96.07842849%
Group I Factor :	94.85937876%
Group II Factor :	97.41637809%

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO4
November 27, 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	10/01/2006	10/31/2006	30/360	314,952,233.79	5.58400000	1,465,577.73	0.00	0.00	0.00	0.00	1,465,577.73	0.00
I-A-2	10/01/2006	10/31/2006	30/360	78,737,096.34	5.59400000	367,046.10	0.00	0.00	0.00	0.00	367,046.10	0.00
II-A-1	10/25/2006	11/26/2006	Actual/360	219,730,751.34	5.51000000	1,109,823.40	0.00	0.00	0.00	0.00	1,109,823.40	0.00
II-A-2	10/25/2006	11/26/2006	Actual/360	91,558,625.53	5.56000000	466,643.79	0.00	0.00	0.00	0.00	466,643.79	0.00
II-A-3	10/25/2006	11/26/2006	Actual/360	54,932,573.13	5.53000000	278,462.37	0.00	0.00	0.00	0.00	278,462.37	0.00
M-1	10/25/2006	11/26/2006	Actual/360	19,141,156.88	5.70000000	100,012.54	0.00	0.00	0.00	0.00	100,012.54	0.00
M-2	10/25/2006	11/26/2006	Actual/360	8,081,542.87	5.72000000	42,374.22	0.00	0.00	0.00	0.00	42,374.22	0.00
M-3	10/25/2006	11/26/2006	Actual/360	4,253,519.22	5.74000000	22,380.60	0.00	0.00	0.00	0.00	22,380.60	0.00
M-4	10/25/2006	11/26/2006	Actual/360	4,254,124.00	5.90000000	23,007.72	0.00	0.00	0.00	0.00	23,007.72	0.00
M-5	10/25/2006	11/26/2006	Actual/360	4,254,199.60	5.92000000	23,086.12	0.00	0.00	0.00	0.00	23,086.12	0.00
M-6	10/25/2006	11/26/2006	Actual/360	4,254,350.79	5.96000000	23,242.94	0.00	0.00	0.00	0.00	23,242.94	0.00
M-7	10/25/2006	11/26/2006	Actual/360	4,256,940.96	6.81000000	26,573.95	0.00	0.00	0.00	0.00	26,573.95	0.00
M-8	10/25/2006	11/26/2006	Actual/360	4,256,940.96	6.81723820	27,354.39	0.00	0.00	0.00	0.00	27,354.39	0.00
M-9	10/25/2006	11/26/2006	Actual/360	4,256,940.96	6.81723820	27,588.52	0.00	0.00	0.00	0.00	27,588.52	0.00
M-10	10/25/2006	11/26/2006	Actual/360	4,256,940.96	6.81723820	27,588.52	0.00	0.00	0.00	0.00	27,588.52	0.00
SB	10/01/2006	10/31/2006	Actual/360	6,800,218.26	0.00000000	0.00	0.00	0.00	0.00	1,568,404.41	1,568,404.41	0.00
Deal Totals				827,978,155.59		4,030,762.91	0.00	0.00	0.00	1,568,404.41	5,599,167.32	0.00

Current Index Rates

Index Type	Rate	Classes
DB 12MTA 15 DAY LB	4.66400000	I-A-1, I-A-2
BTLIB TEL 25 -2BD	5.32000000	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 Amount:
Group 1: \$0.00
Group 2: \$0.00

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO4

November 27, 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	432,347.39	1,136,057.02	1,568,404.41
Deal Totals	432,347.39	1,136,057.02	1,568,404.41

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	5,793.25	5,793.25	0.00	0	0.00	134,030.87	13,027.86	26,056.14	0.00	0.00	0.00
Group II	4,193.52	4,193.52	0.00	0	0.00	124,672.53	13,356.66	29,108.99	0.00	0.00	0.00
Deal Totals	9,986.77	9,986.77	0.00	0	0.00	258,703.40	26,384.52	55,165.13	0.00	0.00	0.00

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO4

November 27, 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
752.19	0.00	0.00	752.19	0.00
986.33	0.00	0.00	986.33	0.00
986.33	0.00	0.00	986.33	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

2,724.85	0.00	0.00	2,724.85	0.00
-----------------	-------------	-------------	-----------------	-------------

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO4

November 27, 2006

8. Collateral Summary

A. Loan Count and Balances

		Original Loan Count/ Scheduled Principal Balance	Beginning Loan Count/ Scheduled Principal Balance	Scheduled Principal	Curtailments	Payoffs	Matured Loans	Repurchases	Beginning Aggregate Scheduled Principal Balance of Liquidations/ Charge-offs	Ending Loan Count/Scheduled Principal Balance
Group I	Count	1,683	1,601	N/A	349	34	0	0	0	1,567
	Balance/Amount	444,776,674.37	428,909,626.85	-1,430,758.14	151,465.03	8,276,529.80	N/A	0.00	0.00	421,912,390.16
Group II	Count	787	762	N/A	181	10	0	0	0	752
	Balance/Amount	405,250,608.34	399,068,528.72	-1,374,042.39	150,756.28	5,511,349.99	N/A	0.00	0.00	394,780,464.84
Deal Totals	Count	2,470	2,363	N/A	530	44	0	0	0	2,319
	Balance/Amount	850,027,282.71	827,978,155.57	-2,804,800.53	302,221.31	13,787,879.79	N/A	0.00	0.00	816,692,855.00

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	7.95331550	8.04163568	369.15	369.15	7.52831550	7.61663568	7.52831550	N/A	N/A
Group II	7.89248726	7.96461216	375.78	375.78	7.46748726	7.53961216	7.46748726	N/A	N/A
Deal Totals	7.92399753	8.00440335	372.36	372.36	7.49899753	7.57940335	7.49899753	N/A	N/A

C. Constant Prepayment Rate

	1 Month CPR	3 Month CPR	6 Month CPR	12 Month CPR	Life CPR
Group-I	21.13%	18.26%	12.99%		11.53%
Group-II	15.71%	11.47%	8.65%		7.48%
Deal Totals	18.56%	15.06%	10.93%		9.61%

Statement to Certificateholder

Residential Accredited Loans Inc, 2006-QO4

November 27, 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

November 27, 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	2,263	797,220,969.68	0	0.00	0	0.00	0	0.00	0.00	2,263	797,220,969.68
30 days	36	12,094,545.93	0	0.00	0	0.00	0	0.00	0.00	36	12,094,545.93
60 days	10	3,682,758.14	0	0.00	0	0.00	0	0.00	0.00	10	3,682,758.14
90 days	1	307,715.53	0	0.00	4	1,354,798.72	0	0.00	0.00	5	1,662,514.25
120 days	1	476,088.88	0	0.00	0	0.00	0	0.00	0.00	1	476,088.88
150 days	0	0.00	0	0.00	1	282,647.77	0	0.00	0.00	1	282,647.77
180 days	0	0.00	0	0.00	3	1,273,330.35	0	0.00	0.00	3	1,273,330.35
181+ days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
Total	2,311	813,782,078.16	0	0.00	8	2,910,776.84	0	0.00	0.00	2,319	816,692,855.00
Current	97.59%	97.62%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	97.59%	97.62%
30 days	1.55%	1.48%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.55%	1.48%
60 days	0.43%	0.45%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.43%	0.45%
90 days	0.04%	0.04%	0.00%	0.00%	0.17%	0.17%	0.00%	0.00%	0.00%	0.22%	0.20%
120 days	0.04%	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.06%
150 days	0.00%	0.00%	0.00%	0.00%	0.04%	0.03%	0.00%	0.00%	0.00%	0.04%	0.03%
180 days	0.00%	0.00%	0.00%	0.00%	0.13%	0.16%	0.00%	0.00%	0.00%	0.13%	0.16%
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	99.66%	99.64%	0.00%	0.00%	0.34%	0.36%	0.00%	0.00%	0.00%	100.00%	100.00%

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO4

November 27, 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	1,533	412,840,748.40	0	0.00	0	0.00	0	0.00	0.00	1,533	412,840,748.40
30 days	23	5,812,793.77	0	0.00	0	0.00	0	0.00	0.00	23	5,812,793.77
60 days	5	1,630,096.76	0	0.00	0	0.00	0	0.00	0.00	5	1,630,096.76
90 days	0	0.00	0	0.00	3	694,163.68	0	0.00	0.00	3	694,163.68
120 days	1	476,088.88	0	0.00	0	0.00	0	0.00	0.00	1	476,088.88
150 days	0	0.00	0	0.00	1	282,647.77	0	0.00	0.00	1	282,647.77
180 days	0	0.00	0	0.00	1	175,850.90	0	0.00	0.00	1	175,850.90
181+ days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
Total	1,562	420,759,727.81	0	0.00	5	1,152,662.35	0	0.00	0.00	1,567	421,912,390.16

Current	97.83%	97.85%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	97.83%	97.85%
30 days	1.47%	1.38%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.47%	1.38%
60 days	0.32%	0.39%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.32%	0.39%
90 days	0.00%	0.00%	0.00%	0.00%	0.19%	0.16%	0.00%	0.00%	0.00%	0.19%	0.16%
120 days	0.06%	0.11%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.11%
150 days	0.00%	0.00%	0.00%	0.00%	0.06%	0.07%	0.00%	0.00%	0.00%	0.06%	0.07%
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	99.68%	99.73%	0.00%	0.00%	0.32%	0.27%	0.00%	0.00%	0.00%	100.00%	100.00%

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO4

November 27, 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	730	384,380,221.28	0	0.00	0	0.00	0	0.00	0.00	730	384,380,221.28
30 days	13	6,281,752.16	0	0.00	0	0.00	0	0.00	0.00	13	6,281,752.16
60 days	5	2,052,661.38	0	0.00	0	0.00	0	0.00	0.00	5	2,052,661.38
90 days	1	307,715.53	0	0.00	1	660,635.04	0	0.00	0.00	2	968,350.57
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	2	1,097,479.45	0	0.00	0.00	2	1,097,479.45
181+ days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
Total	749	393,022,350.35	0	0.00	3	1,758,114.49	0	0.00	0.00	752	394,780,464.84

Current	97.07%	97.37%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	97.07%	97.37%
30 days	1.73%	1.59%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.73%	1.59%
60 days	0.66%	0.52%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.66%	0.52%
90 days	0.13%	0.08%	0.00%	0.00%	0.13%	0.17%	0.00%	0.00%	0.00%	0.27%	0.25%
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%	0.27%	0.28%	0.00%	0.00%	0.00%	0.27%	0.28%
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	99.60%	99.55%	0.00%	0.00%	0.40%	0.45%	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	36	12,094,545.93	13 Months	0	0.00	25 Months	0	0.00	37 Months	0	0.00	49 Months	0	0.00
	1.55%	1.48%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
2 Months	10	3,682,758.14	14 Months	0	0.00	26 Months	0	0.00	38 Months	0	0.00	50 Months	0	0.00
	0.43%	0.45%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
3 Months	5	1,662,514.25	15 Months	0	0.00	27 Months	0	0.00	39 Months	0	0.00	51 Months	0	0.00
	0.22%	0.20%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
4 Months	1	476,088.88	16 Months	0	0.00	28 Months	0	0.00	40 Months	0	0.00	52 Months	0	0.00
	0.04%	0.06%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
5 Months	1	282,647.77	17 Months	0	0.00	29 Months	0	0.00	41 Months	0	0.00	53 Months	0	0.00
	0.04%	0.03%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
6 Months	3	1,273,330.35	18 Months	0	0.00	30 Months	0	0.00	42 Months	0	0.00	54 Months	0	0.00
	0.13%	0.16%		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

November 27, 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

November 27, 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%		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)= $1 - [(1 - \text{MDR}_{n-m+1}) * (1 - \text{MDR}_{n-m+2}) * \dots * (1 - \text{MDR}_{n-1}) * (1 - \text{MDR}_n)]^{(1/m)}$

$\text{CDR}_m = 1 - [(1 - \text{MDR}_m)^{12}]$, where m is number of months in period

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO4

November 27, 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	4,330.54	0.00	0.00	0.00	0.00
CLASS II-A-3 Bond insurance with XLCA	Xl Capital	3,021.29	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

November 27, 2006

17. Excess Cashflow, Overcollateralization and Derivative Amounts

Excess Cashflow and Derivative Summary	
(1) Scheduled Unmodified Net Interest	5,174,171.79
(2) Interest Losses	0.00
(3) Subsequent Recoveries	0.00
(4) Interest Adjustment Amount	0.00
(5) Bond Insurance Premium	7,351.83
(6) Certificate Interest Amount	4,028,038.09
(7) OC Reduction Amount	0.00
(8) Excess Cashflow Prior to OC Provisions	1,138,781.87

Overcollateralization and Derivative Amounts	
Excess Cashflow Prior to OC Provisions	1,138,781.87
(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	2,724.85
(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	1,136,057.02

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 Accredited Loans, Inc. 2006-QO4
November 27, 2006

Cash Flow Received and Uses of Funds

<i>Cash Flow Received</i>	<i>Amount</i>
Principal and Interest Payments	16,478,505.05
Prepayment Premium	432,347.39
Liquidation and Insurance Proceeds	0.00
Subsequent Recoveries	0.00
Repurchase Proceeds	0.00
Other Deposits/Adjustments (including Derivatives Payment)	0.00
Total Deposits	16,910,852.44
<i>Uses of Funds</i>	<i>Amount</i>
Transfer to Certificate Account	16,884,467.92
Reimbursed Advances and Expenses	0.00
Master Servicing Compensation	26,384.52
Derivatives Payment	0.00
Total Withdrawals	16,910,852.44
Ending Balance	0.00