

Distribution Information	Deal Information
1. Distribution Summary	Deal Name: Residential Accredit Loans Inc, 2006-QS5
2. Factor Summary	Asset Type: Mortgage Asset-Backed Pass-Through Certificates
3. Components Information <i>(Not Applicable)</i>	
4. Interest Summary	Closing Date: 05/30/2006
5. Other Income Detail <i>(Not Applicable)</i>	First Distribution Date: 06/25/2006
6. Interest Shortfalls, Compensation and Expenses	Determination Date: 10/23/2006
7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts <i>(Not Applicable)</i>	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: Jocelyn Manilay
15. Distribution Percentages	Telephone: 818-260-1504
16. Overcollateralization Summary <i>(Not Applicable)</i>	Pool(s) : 40341
17. Excess Cash Flow, Overcollateralization Provisions and Derivative Amounts <i>(Not Applicable)</i>	
18. Performance Tests	
19. Lender Paid Mortgage Insurance <i>(Not Applicable)</i>	
20. Comments	

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QS5

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)
A-1	75114TAA9	65,000,000.00	65,000,000.00	6.00000000	0.00	325,000.00	325,000.00	0.00	0.00	0.00	65,000,000.00
A-2	75114TAB7	201,340,000.00	171,641,825.08	6.00000000	10,413,588.40	858,209.13	11,271,797.53	0.00	0.00	0.00	161,228,236.68
A-3	75114TAC5	96,590,000.00	96,590,000.00	6.00000000	0.00	482,950.00	482,950.00	0.00	0.00	0.00	96,590,000.00
A-4	75114TAD3	99,630,000.00	99,630,000.00	6.00000000	0.00	498,150.00	498,150.00	0.00	0.00	0.00	99,630,000.00
A-5	75114TAE1	33,909,000.00	33,909,000.00	6.00000000	0.00	169,545.00	169,545.00	0.00	0.00	0.00	33,909,000.00
A-6	75114TAF8	43,630,000.00	43,630,000.00	6.00000000	0.00	218,150.00	218,150.00	0.00	0.00	0.00	43,630,000.00
A-7	75114TAG6	80,970,000.00	72,393,734.74	5.62999996	3,007,245.28	339,647.27	3,346,892.55	0.00	0.00	0.00	69,386,489.46
A-8	75144TAH4	80,970,000.00 ¹	72,393,734.74 ¹	0.36999997	0.00	22,321.40	22,321.40	0.00	0.00	0.00	69,386,489.46 ¹
A-9	75114TAJ0	29,000,000.00	29,000,000.00	6.00000000	0.00	145,000.00	145,000.00	0.00	0.00	0.00	29,000,000.00
A-P	75114TAK7	787,794.90	777,691.79	0.00000000	2,878.56	0.00	2,878.56	0.00	0.00	0.00	774,813.23
A-V	75114TAL5	697,971,004.65 ¹	659,590,723.02 ¹	0.75841385	0.00	416,868.95	416,868.95	0.00	0.00	0.00	646,142,727.09 ¹
R-I	75114TAM3	100.00	0.00	6.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-II	75114TAN1	100.00	0.00	6.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-1	75114TAP6	25,825,800.00	25,773,430.14	6.00000000	13,311.24	128,867.15	142,178.39	0.00	0.00	0.00	25,760,118.90
M-2	75114TAQ4	6,979,700.00	6,965,546.48	6.00000000	3,597.50	34,827.73	38,425.23	0.00	0.00	0.00	6,961,948.98
M-3	75114TAR2	5,234,800.00	5,224,184.81	6.00000000	2,698.14	26,120.92	28,819.06	0.00	0.00	0.00	5,221,486.67
B-1	75114TAV3	3,838,900.00	3,831,115.43	6.00000000	1,978.66	19,155.58	21,134.24	0.00	0.00	0.00	3,829,136.77
B-2	75114TAW1	2,791,900.00	2,786,238.55	6.00000000	1,439.01	13,931.19	15,370.20	0.00	0.00	0.00	2,784,799.54
B-3	75114TAX9	2,442,909.75	2,437,955.99	6.00000000	1,259.14	12,189.78	13,448.92	0.00	0.00	0.00	2,436,696.85
Deal Totals		697,971,004.65	659,590,723.01		13,447,995.93	3,710,934.10	17,158,930.03	0.00	0.00	0.00	646,142,727.08

1. Notional Balance

Statement to Certificateholder

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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
A-1	75114TAA9	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
A-2	75114TAB7	852.49739287	51.72140856	4.26248699	55.98389555	0.00000000	0.00000000	800.77598431
A-3	75114TAC5	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
A-4	75114TAD3	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
A-5	75114TAE1	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
A-6	75114TAF8	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
A-7	75114TAG6	894.08095270	37.14024058	4.19472978	41.33497036	0.00000000	0.00000000	856.94071212
A-8	75144TAH4	894.08095270	0.00000000	0.27567494	0.27567494	0.00000000	0.00000000	856.94071212
A-9	75114TAJ0	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
A-P	75114TAK7	987.17545645	3.65394597	0.00000000	3.65394597	0.00000000	0.00000000	983.52151048
A-V	75114TAL5	945.01163892	0.00000000	0.59725826	0.59725826	0.00000000	0.00000000	925.74436873
R-I	75114TAM3	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
R-II	75114TAN1	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
M-1	75114TAP6	997.97218828	0.51542411	4.98986091	5.50528503	0.00000000	0.00000000	997.45676417
M-2	75114TAQ4	997.97218792	0.51542330	4.98986060	5.50528389	0.00000000	0.00000000	997.45676462
M-3	75114TAR2	997.97218805	0.51542370	4.98986017	5.50528387	0.00000000	0.00000000	997.45676435
B-1	75114TAV3	997.97218735	0.51542369	4.98986168	5.50528537	0.00000000	0.00000000	997.45676366
B-2	75114TAW1	997.97218740	0.51542319	4.98985995	5.50528314	0.00000000	0.00000000	997.45676421
B-3	75114TAX9	997.97218870	0.51542633	4.98986096	5.50528729	0.00000000	0.00000000	997.45676237

Deal Factor :

92.57443687%

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4. Interest Summary

The following section only reports information for classes that have accrued interest for this distribution.

Class	Accrual Period		Accrual Methodology	Beginning Notional/Principal Balance	Pass-Through Rate	Optimal Interest Amount	Interest Loss	Deferred Interest	Interest Shortfall Amount	Other Income	Interest Distribution (1)-(2)-(3)-(4)+(5)=(6)	Accrued Certificate Interest Remaining Unpaid
	Start	End				(1)	(2)	(3)	(4)	(5)	(6)	
A-1	09/01/2006	09/30/2006	30/360	65,000,000.00	6.00000000	325,000.00	0.00	0.00	0.00	0.00	325,000.00	0.00
A-2	09/01/2006	09/30/2006	30/360	171,641,825.08	6.00000000	858,209.13	0.00	0.00	0.00	0.00	858,209.13	0.00
A-3	09/01/2006	09/30/2006	30/360	96,590,000.00	6.00000000	482,950.00	0.00	0.00	0.00	0.00	482,950.00	0.00
A-4	09/01/2006	09/30/2006	30/360	99,630,000.00	6.00000000	498,150.00	0.00	0.00	0.00	0.00	498,150.00	0.00
A-5	09/01/2006	09/30/2006	30/360	33,909,000.00	6.00000000	169,545.00	0.00	0.00	0.00	0.00	169,545.00	0.00
A-6	09/01/2006	09/30/2006	30/360	43,630,000.00	6.00000000	218,150.00	0.00	0.00	0.00	0.00	218,150.00	0.00
A-7	09/01/2006	09/30/2006	30/360	72,393,734.74	5.62999996	339,647.27	0.00	0.00	0.00	0.00	339,647.27	0.00
A-8	09/01/2006	09/30/2006	30/360	72,393,734.74 ¹	0.36999997	22,321.40	0.00	0.00	0.00	0.00	22,321.40	0.00
A-9	09/01/2006	09/30/2006	30/360	29,000,000.00	6.00000000	145,000.00	0.00	0.00	0.00	0.00	145,000.00	0.00
A-V	09/01/2006	09/30/2006	30/360	659,590,723.02 ¹	0.75841385	416,868.95	0.00	0.00	0.00	0.00	416,868.95	0.00
M-1	09/01/2006	09/30/2006	30/360	25,773,430.14	6.00000000	128,867.15	0.00	0.00	0.00	0.00	128,867.15	0.00
M-2	09/01/2006	09/30/2006	30/360	6,965,546.48	6.00000000	34,827.73	0.00	0.00	0.00	0.00	34,827.73	0.00
M-3	09/01/2006	09/30/2006	30/360	5,224,184.81	6.00000000	26,120.92	0.00	0.00	0.00	0.00	26,120.92	0.00
B-1	09/01/2006	09/30/2006	30/360	3,831,115.43	6.00000000	19,155.58	0.00	0.00	0.00	0.00	19,155.58	0.00
B-2	09/01/2006	09/30/2006	30/360	2,786,238.55	6.00000000	13,931.19	0.00	0.00	0.00	0.00	13,931.19	0.00
B-3	09/01/2006	09/30/2006	30/360	2,437,955.99	6.00000000	12,189.78	0.00	0.00	0.00	0.00	12,189.78	0.00
Deal Totals				658,813,031.22		3,710,934.10	0.00	0.00	0.00	0.00	3,710,934.10	0.00

1. Notional Balance

Current Index Rates

Index Type	Rate	Classes
BTLIB TEL 25 -2BD	5.33000000	A-7, A-8

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6. Interest Shortfalls, Compensation and Expenses

	Current Prepayment Interest Shortfall Amount	Compensating Interest	Net Prepayment Interest Shortfall Amount (1) - (2)=(3)	Civil Relief Act Shortfall Count	Civil Relief Act Shortfall Amount	Compensation		Advances		Allowable Expenses per Governing Documents	Non - Recoverable Advances
	(1)	(2)	(3)			Subservicer	Master Servicer	Subservicer	Master Servicer		
Deal Totals	10,873.31	10,873.31	0.00	0	0.00	147,847.45	34,054.96	113,919.67	0.00	0.00	0.00

8. Collateral Summary

A. Loan Count and Balances

	Original Loan Count/ Scheduled Principal Balance		Beginning Loan Count/ Scheduled Principal Balance		Curtailments		Payoffs		Total Repurchases		Principal Portion of Losses		Ending Loan Count/ Scheduled Principal Balance	
	Count	Balance	Count	Balance	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Balance
Deal Totals	3,377	697,971,004.65	3,213	659,590,723.02	454	370,537.69	56	12,736,580.49	0	0.00	0	0.00	3,157	646,142,727.09

B. Weighted Averages

	Beginning Weighted Average Gross Mortgage Rate	Ending Weighted Average Gross Mortgage Rate	Ending Weighted Average Remaining Amortization Term	Ending Weighted Average Months to Maturity	Beginning Weighted Average Net Mortgage Rate	Ending Weighted Average Net Mortgage Rate	Beginning Weighted Average Unmodified Net Mortgage Rate	Net Weighted Average Cap Rate	Weighted Average Net Rate
Deal Totals	7.09870647	7.09299268	353.26	352.99	6.75133954	6.74717071	6.75133954	N/A	N/A

C. Constant Prepayment Rate

	1 Month CPR	3 Month CPR	6 Month CPR	12 Month CPR	Life CPR
Deal Totals	21.41%	18.30%			16.39%

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9. Repurchases

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

10. Loan Status Report

Delinquency Calculation Method: Mortgage Bankers Association

Deal Totals	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
Current	3,064	628,066,656.37	3	313,602.37	0	0.00	0	0.00	0.00	3,067	628,380,258.74
30 days	56	11,414,916.01	1	68,408.42	0	0.00	0	0.00	0.00	57	11,483,324.43
60 days	17	3,160,337.70	0	0.00	0	0.00	0	0.00	0.00	17	3,160,337.70
90 days	6	698,300.20	0	0.00	1	176,000.00	0	0.00	0.00	7	874,300.20
120 days	1	130,944.46	0	0.00	7	1,947,860.06	0	0.00	0.00	8	2,078,804.52
150 days	1	165,701.50	0	0.00	0	0.00	0	0.00	0.00	1	165,701.50
180 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
181+ days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
Total	3,145	643,636,856.24	4	382,010.79	8	2,123,860.06	0	0.00	0.00	3,157	646,142,727.09
Current	97.05%	97.20%	0.10%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	97.15%	97.25%
30 days	1.77%	1.77%	0.03%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	1.81%	1.78%
60 days	0.54%	0.49%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.54%	0.49%
90 days	0.19%	0.11%	0.00%	0.00%	0.03%	0.03%	0.00%	0.00%	0.00%	0.22%	0.14%
120 days	0.03%	0.02%	0.00%	0.00%	0.22%	0.30%	0.00%	0.00%	0.00%	0.25%	0.32%
150 days	0.03%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.03%
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	99.62%	99.61%	0.13%	0.06%	0.25%	0.33%	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.

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11. Delinquency Data

	Totals			Totals			Totals			Totals			Totals	
	Count % Count	Balance % Balance		Count % Count	Balance % Balance		Count % Count	Balance % Balance		Count % Count	Balance % Balance		Count % Count	Balance % Balance
1 Month	57	11,483,324.43	13 Months	0	0.00	25 Months	0	0.00	37 Months	0	0.00	49 Months	0	0.00
	1.81%	1.78%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
2 Months	17	3,160,337.70	14 Months	0	0.00	26 Months	0	0.00	38 Months	0	0.00	50 Months	0	0.00
	0.54%	0.49%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
3 Months	7	874,300.20	15 Months	0	0.00	27 Months	0	0.00	39 Months	0	0.00	51 Months	0	0.00
	0.22%	0.14%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
4 Months	8	2,078,804.52	16 Months	0	0.00	28 Months	0	0.00	40 Months	0	0.00	52 Months	0	0.00
	0.25%	0.32%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
5 Months	1	165,701.50	17 Months	0	0.00	29 Months	0	0.00	41 Months	0	0.00	53 Months	0	0.00
	0.03%	0.03%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
6 Months	0	0.00	18 Months	0	0.00	30 Months	0	0.00	42 Months	0	0.00	54 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
7 Months	0	0.00	19 Months	0	0.00	31 Months	0	0.00	43 Months	0	0.00	55 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
8 Months	0	0.00	20 Months	0	0.00	32 Months	0	0.00	44 Months	0	0.00	56 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
9 Months	0	0.00	21 Months	0	0.00	33 Months	0	0.00	45 Months	0	0.00	57 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
10 Months	0	0.00	22 Months	0	0.00	34 Months	0	0.00	46 Months	0	0.00	58 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
11 Months	0	0.00	23 Months	0	0.00	35 Months	0	0.00	47 Months	0	0.00	59 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
12 Months	0	0.00	24 Months	0	0.00	36 Months	0	0.00	48 Months	0	0.00	60+ Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%

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12. Loss Mitigation and Servicing Modifications

		Current		1 Payment		2 Payments		3+ Payments		Foreclosure		REO		Total	
	Modification Type	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance
Deal Totals	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

Modification Type		Payoffs				Repurchases				Liquidations				Total			
		Current Month		Cumulative		Current Month		Cumulative		Current Month		Cumulative		Current Month		Cumulative	
		Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance
Deal Totals	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

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13. Losses and Recoveries

A. Current Cycle Realized Losses

Current Period Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Deal Totals	Loss Count	0	0	0	0	0
	Beginning Aggregate Scheduled Balance	0.00	0.00	0.00	0.00	0.00
	Principal Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Interest Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Total Realized Loss	0.00	0.00	0.00	0.00	0.00

B. Cumulative Realized Losses

Cumulative Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Deal Totals	Loss Count	0	0	0	0	0
	Total Realized Loss	0.00	0.00	0.00	0.00	0.00

C. Subsequent Recoveries

Subsequent Recoveries		Current Period	Cumulative
Deal Totals	Subsequent Recoveries Count	0	0
	Subsequent Recoveries	0.00	0.00
	Net Loss ¹	0.00	0.00
	Net Loss % ²	0.00%	0.00%

¹ Total Realized Loss less Subsequent Recoveries

² Net Loss % of Original Balance

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Residential Accredit Loans Inc, 2006-QS5

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D. Default Percentages

Default Loss Percentage		1 Month	3 Months	6 Months	12 Months	Life of Deal
	Monthly Default Rate	0.00%	0.00%			0.00 %
	Constant Default Rate	0.00%	0.00%			0.00%

1-Month MDR (Current Month) = $\text{SUM}(\text{Beginning Scheduled balances of liquidating loans}) / [\text{SUM}(\text{Beginning Scheduled loan balances}) - \text{SUM}(\text{Scheduled Principal payments})]$

m-Month = 3, 6, 12, months or the life of deal to date

m-Month MDR(over m months in period where n is current month)= $1 - [(1 - \text{MDR}_{n-m+1}) * (1 - \text{MDR}_{n-m+2}) * \dots * (1 - \text{MDR}_{n-1}) * (1 - \text{MDR}_n)]^{(1/m)}$

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

E. Special Hazard, Fraud Loss, and Bankruptcy

	Special Hazard Amount	Fraud Loss Amount	Bankruptcy Amount
Deal Totals	6,979,710.00	20,939,130.00	262,700.00

14. Credit Enhancement Report

Reserve Accounts

Description	Source	Beginning Balance	DEPOSITS		WITHDRAWALS		Ending Balance
			Investment Earnings	Other Deposits	Draws	Releases	
RESERVE	Merrill Lynch & Co.	0.00	0.00	0.00	0.00	0.00	0.00

Hedge Agreements

Description	Provider	Termination Date	Amount Received From Provider	Amount Paid to Provider
CLASS A-7 Yield Maintenance Agreement	Merrill Lynch & Co.	01/25/2011	0.00	0.00

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15. Distribution Percentages

	Beginning Current Super Senior Percentage	Beginning Current Senior Support Percentage	Beginning Current Senior Percentage	Beginning Current Senior Accelerated Percentage
	0.00000000%	0.00000000%	92.86315401%	100.00000000%
	Ending Percentage			
M-1	4.46637890%			
M-2	1.20708690%			
M-3	0.90531950%			
Class M Total:	6.57878530%			
B-1	0.66390904%			
B-2	0.48283822%			
B-3	0.42248297%			
Class B Total:	1.56923023%			

18. Performance Tests

Current Distribution Date >= Target Distribution	
Current Distribution Date >= Target Distribution Date	False
Current Senior Pct > Initial Senior Percent	
Current Senior Percentage > Original Senior Percentage	False
60+ Dlg Avg Loan Balance / Subordinate Balance	
Dlg Average Loan Balance / Class M and B balance Test	True
60+ Dlg Avg Loan Balance <= 2% of Pool Balance	
Dlg Average Loan Balance Test	True
Sub Balance Test OR 2% Delinquency Test	
Dlg Balance Test	True
Aggregate Realized Loss Pct < Scheduled Loss Pct	
Aggregate Realized Loss Test	True
Sr. Accel. % Trigger - 1st Trigger Event	
1st Senior Accelerated Stepdown Test	True
Aggregate Realized Loss Pct < Scheduled Loss Pct	
Aggregate Realized Loss Percentage < 2nd Scheduled Loss Percentage	True
Sr. Accel. % Trigger - 2nd Trigger Event	
2nd Senior Accelerated Stepdown Test	True
60+ Delinq Balance OR Aggregate Loss Test	
1st or 2nd Sr. Accel Stepdown Test	True
Senior Accelerated Stepdown Date and Trigger Event	
Senior Accelerated Stepdown Trigger in effect?	False

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B-1, B-2, B-3 BegBal/PoolBal	
Class B-1 Prepayment Distribution Trigger	False
Class B-2 Prepayment Distribution Trigger	False
Class B-3 Prepayment Distribution Trigger	False
2nd 60+ Delinquent Average Loan Balance Test	True
Class M-2 Prepayment Distribution Trigger	False
Class M-3 Prepayment Distribution Trigger	False

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.



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Residential Accredit Loans Inc, 2006-QS5
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Cash Flow Received and Uses of Funds

<i>Cash Flow Received</i>	<i>Amount</i>
Principal and Interest Payments	17,182,111.66
Prepayment Premium	N/A
Liquidation and Insurance Proceeds	0.00
Subsequent Recoveries	0.00
Repurchase Proceeds	0.00
Other Deposits/Adjustments (including Derivative Payment)	10,873.31
Total Deposits	17,192,984.97
<i>Uses of Funds</i>	<i>Amount</i>
Transfer to Certificate Account	17,158,930.03
Reimbursed Advances and Expenses	0.00
Master Servicing Compensation	34,054.93
Derivative Payment	N/A
Total Withdrawals	17,192,984.96
Ending Balance	0.00