

Distribution Information	Deal Information
1. Distribution Summary	Deal Name: Residential Accredited Loans Inc, 2006-QA5
2. Factor Summary	Asset Type: Mortgage Asset-Backed Pass-Through Certificates
3. Components Information <i>(Not Applicable)</i>	
4. Interest Summary	Closing Date: 06/29/2006
5. Other Income Detail	First Distribution Date: 07/25/2006
6. Interest Shortfalls, Compensation and Expenses	Determination Date: 12/21/2006
7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts	Distribution Date: 12/26/2006
8. Collateral Summary	Record Date:
9. Repurchase Information	Book-Entry: 12/22/2006
10. Loan Status Report (Delinquencies)	Definitive: 11/30/2006
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: Nicholas Gisler
15. Distribution Percentages <i>(Not Applicable)</i>	Telephone: 818-260-1628
16. Overcollateralization Summary	Pool(s) : 40363,40364
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

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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	75115BAA7	270,000,000.00	240,611,606.00	5.50000000	8,443,061.59	1,066,043.09	9,509,104.68	0.00	0.00	0.00	232,168,544.41
I-A-2	75115BAB5	272,000,000.00	242,393,914.19	5.50000000	8,505,602.79	1,073,939.70	9,579,542.49	0.00	0.00	0.00	233,888,311.40
I-A-3	75115BAY5	30,720,000.00	27,376,253.84	5.54000000	960,632.79	122,174.14	1,082,806.93	0.00	0.00	0.00	26,415,621.05
II-A-1	75115BAC3	78,009,000.00	74,543,249.32	6.26362763	1,169,340.15	389,092.63	1,558,432.78	0.00	0.00	0.00	73,373,909.17
II-A-2	75115BAD1	5,558,000.00	5,311,071.54	6.26362868	83,313.37	27,722.15	111,035.52	0.00	0.00	0.00	5,227,758.17
II-R-1	75115BAE9	100.00	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
I-M-1	75115BAF6	10,102,000.00	10,102,000.00	5.62000000	0.00	45,734.00	45,734.00	0.00	0.00	0.00	10,102,000.00
I-M-2	75115BAG4	5,204,000.00	5,204,000.00	5.65000000	0.00	23,685.43	23,685.43	0.00	0.00	0.00	5,204,000.00
I-M-3	75115BAH2	3,979,000.00	3,979,000.00	5.68000000	0.00	18,206.14	18,206.14	0.00	0.00	0.00	3,979,000.00
I-M-4	75115BAJ8	2,449,000.00	2,449,000.00	5.75000000	0.00	11,343.63	11,343.63	0.00	0.00	0.00	2,449,000.00
I-M-5	75115BAK5	2,143,000.00	2,143,000.00	5.79000000	0.00	9,995.31	9,995.31	0.00	0.00	0.00	2,143,000.00
I-M-6	75115BAL3	2,142,000.00	2,142,000.00	5.85000000	0.00	10,094.17	10,094.17	0.00	0.00	0.00	2,142,000.00
I-M-7	75115BAM1	2,143,000.00	2,143,000.00	6.27000000	0.00	10,823.94	10,823.94	0.00	0.00	0.00	2,143,000.00
I-M-8	75115BAN9	2,143,000.00	2,143,000.00	6.40824442	0.00	11,169.20	11,169.20	0.00	0.00	0.00	2,143,000.00
I-M-9	75115BAP4	3,061,000.00	3,061,000.00	6.40824442	0.00	17,803.12	17,803.12	0.00	0.00	0.00	3,061,000.00
II-M-1	75115BAQ2	1,925,000.00	1,923,430.55	6.26362725	327.62	10,039.71	10,367.33	0.00	0.00	0.00	1,923,102.93
II-M-2	75115BAR0	1,880,000.00	1,878,467.24	6.26363013	319.96	9,805.02	10,124.98	0.00	0.00	0.00	1,878,147.28
II-M-3	75115BAS8	626,000.00	625,489.62	6.26362433	106.54	3,264.86	3,371.40	0.00	0.00	0.00	625,383.08
I-SB	75115BAT6	6,122,358.00	6,122,083.59	0.00000000	0.00	417,524.62	417,524.62	0.00	0.00	0.00	6,122,083.59
I-P	75115BBB4	0.00	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
II-B-1	75115BAU3	672,000.00	671,452.12	6.26362458	114.37	3,504.77	3,619.14	0.00	0.00	0.00	671,337.75
II-B-2	75115BAV1	492,000.00	491,598.87	6.26361895	83.73	2,565.99	2,649.72	0.00	0.00	0.00	491,515.14
II-B-3	75115BAW9	358,706.83	358,413.70	6.26363334	61.05	1,870.81	1,931.86	0.00	0.00	0.00	358,352.65



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II-P	75115BBC2	0.00	0.00	0.00000000	0.00	8,965.00	8,965.00	0.00	0.00	0.00	0.00
I-R-I	75115BAX7	0.00	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
I-R-II	75115BAZ2	0.00	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
I-R-III	75115BBA6	0.00	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deal Totals		701,729,164.83	635,673,030.58		19,162,963.96	3,295,367.43	22,458,331.39	0.00	0.00	0.00	616,510,066.62

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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	75115BAA7	891.15409630	31.27059848	3.94830774	35.21890622	0.00000000	0.00000000	859.88349781
I-A-2	75115BAB5	891.15409629	31.27059849	3.94830772	35.21890621	0.00000000	0.00000000	859.88349779
I-A-3	75115BAY5	891.15409635	31.27059863	3.97702279	35.24762142	0.00000000	0.00000000	859.88349772
II-A-1	75115BAC3	955.57242523	14.98981079	4.98779154	19.97760233	0.00000000	0.00000000	940.58261444
II-A-2	75115BAD1	955.57242533	14.98981108	4.98779237	19.97760345	0.00000000	0.00000000	940.58261425
II-R-I	75115BAE9	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
I-M-1	75115BAF6	1,000.00000000	0.00000000	4.52722233	4.52722233	0.00000000	0.00000000	1,000.00000000
I-M-2	75115BAG4	1,000.00000000	0.00000000	4.55138932	4.55138932	0.00000000	0.00000000	1,000.00000000
I-M-3	75115BAH2	1,000.00000000	0.00000000	4.57555667	4.57555667	0.00000000	0.00000000	1,000.00000000
I-M-4	75115BAJ8	1,000.00000000	0.00000000	4.63194365	4.63194365	0.00000000	0.00000000	1,000.00000000
I-M-5	75115BAK5	1,000.00000000	0.00000000	4.66416706	4.66416706	0.00000000	0.00000000	1,000.00000000
I-M-6	75115BAL3	1,000.00000000	0.00000000	4.71249767	4.71249767	0.00000000	0.00000000	1,000.00000000
I-M-7	75115BAM1	1,000.00000000	0.00000000	5.05083528	5.05083528	0.00000000	0.00000000	1,000.00000000
I-M-8	75115BAN9	1,000.00000000	0.00000000	5.21194587	5.21194587	0.00000000	0.00000000	1,000.00000000
I-M-9	75115BAP4	1,000.00000000	0.00000000	5.81611238	5.81611238	0.00000000	0.00000000	1,000.00000000
II-M-1	75115BAQ2	999.18470130	0.17019221	5.21543377	5.38562597	0.00000000	0.00000000	999.01450909
II-M-2	75115BAR0	999.18470213	0.17019149	5.21543617	5.38562766	0.00000000	0.00000000	999.01451064
II-M-3	75115BAS8	999.18469649	0.17019169	5.21543131	5.38562300	0.00000000	0.00000000	999.01450479
I-SB ¹	75115BAT6							
I-P	75115BBB4	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
II-B-1	75115BAU3	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
II-B-2	75115BAV1	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
II-B-3	75115BAW9	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
II-P	75115BBC2	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
I-R-I	75115BAX7	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
I-R-II	75115BAZ2	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
I-R-III	75115BBA6	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000

¹ Factors not reported for OC Classes

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Deal Factor :	87.85584204%
Group I Factor :	86.89207733%
Group II Factor :	94.44676585%

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	11/27/2006	12/25/2006	Actual/360	240,611,606.00	5.50000000	1,066,043.09	0.00	0.00	0.00	0.00	1,066,043.09	0.00
I-A-2	11/27/2006	12/25/2006	Actual/360	242,393,914.19	5.50000000	1,073,939.70	0.00	0.00	0.00	0.00	1,073,939.70	0.00
I-A-3	11/27/2006	12/25/2006	Actual/360	27,376,253.84	5.54000000	122,174.14	0.00	0.00	0.00	0.00	122,174.14	0.00
II-A-1	11/01/2006	11/30/2006	30/360	74,543,249.32	6.26362763	389,092.63	0.00	0.00	0.00	0.00	389,092.63	0.00
II-A-2	11/01/2006	11/30/2006	30/360	5,311,071.54	6.26362868	27,722.15	0.00	0.00	0.00	0.00	27,722.15	0.00
I-M-1	11/27/2006	12/25/2006	Actual/360	10,102,000.00	5.62000000	45,734.00	0.00	0.00	0.00	0.00	45,734.00	0.00
I-M-2	11/27/2006	12/25/2006	Actual/360	5,204,000.00	5.65000000	23,685.43	0.00	0.00	0.00	0.00	23,685.43	0.00
I-M-3	11/27/2006	12/25/2006	Actual/360	3,979,000.00	5.68000000	18,206.14	0.00	0.00	0.00	0.00	18,206.14	0.00
I-M-4	11/27/2006	12/25/2006	Actual/360	2,449,000.00	5.75000000	11,343.63	0.00	0.00	0.00	0.00	11,343.63	0.00
I-M-5	11/27/2006	12/25/2006	Actual/360	2,143,000.00	5.79000000	9,995.31	0.00	0.00	0.00	0.00	9,995.31	0.00
I-M-6	11/27/2006	12/25/2006	Actual/360	2,142,000.00	5.85000000	10,094.17	0.00	0.00	0.00	0.00	10,094.17	0.00
I-M-7	11/27/2006	12/25/2006	Actual/360	2,143,000.00	6.27000000	10,823.94	0.00	0.00	0.00	0.00	10,823.94	0.00
I-M-8	11/27/2006	12/25/2006	Actual/360	2,143,000.00	6.40824442	11,169.20	0.00	0.00	0.00	0.00	11,169.20	0.00
I-M-9	11/27/2006	12/25/2006	Actual/360	3,061,000.00	6.40824442	17,803.12	0.00	0.00	0.00	0.00	17,803.12	0.00
II-M-1	11/01/2006	11/30/2006	30/360	1,923,430.55	6.26362725	10,039.71	0.00	0.00	0.00	0.00	10,039.71	0.00
II-M-2	11/01/2006	11/30/2006	30/360	1,878,467.24	6.26363013	9,805.02	0.00	0.00	0.00	0.00	9,805.02	0.00
II-M-3	11/01/2006	11/30/2006	30/360	625,489.62	6.26362433	3,264.86	0.00	0.00	0.00	0.00	3,264.86	0.00
I-SB	11/01/2006	11/30/2006	30/360	6,122,083.59	0.00000000	0.00	0.00	0.00	0.00	417,524.62	417,524.62	0.00
II-B-1	11/01/2006	11/30/2006	30/360	671,452.12	6.26362458	3,504.77	0.00	0.00	0.00	0.00	3,504.77	0.00
II-B-2	11/01/2006	11/30/2006	30/360	491,598.87	6.26361895	2,565.99	0.00	0.00	0.00	0.00	2,565.99	0.00
II-B-3	11/01/2006	11/30/2006	30/360	358,413.70	6.26363334	1,870.81	0.00	0.00	0.00	0.00	1,870.81	0.00
II-P	11/01/2006	11/30/2006	30/360	0.00	0.00000000	0.00	0.00	0.00	0.00	8,965.00	8,965.00	0.00
Deal Totals				635,673,030.58		2,868,877.81	0.00	0.00	0.00	426,489.62	3,295,367.43	0.00

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Current Index Rates

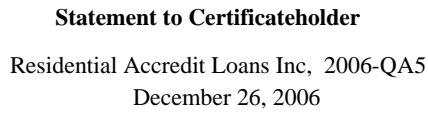
Index Type	Rate	Classes
BTLIB TEL 25 -2BD	5.32000000	I-A-1, I-A-2, I-A-3, I-M-2, I-M-4, I-M-6, I-M-8, I-M-9, I-M-7, I-M-5, I-M-3, I-M-1

5. Other Income Detail

Class	Prepayment Charges	Remaining Excess Cash Flow and OC Release Amount	Other Income Distribution
	(1)	(2)	(1) + (2) = (3)
I-SB	0.00	417,524.62	417,524.62
I-P	0.00	0.00	0.00
II-P	8,965.00	0.00	8,965.00
Deal Totals	8,965.00	417,524.62	426,489.62

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	12,038.18	12,038.18	0.00	0	0.00	122,964.93	11,532.67	220,486.22	0.00	0.00	0.00
Group II	1,515.98	1,515.98	0.00	0	0.00	17,923.16	2,135.16	21,994.53	0.00	0.00	0.00
Deal Totals	13,554.16	13,554.16	0.00	0	0.00	140,888.09	13,667.83	242,480.75	0.00	0.00	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	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	1,887	1,717	N/A	186	43	0	0	0	1,674
	Balance/Amount	612,208,358.68	549,869,857.62	56,685.07	122,392.37	17,730,219.73	N/A	0.00	0.00	531,960,560.45
Group II	Count	268	257	N/A	45	4	0	0	0	253
	Balance/Amount	89,520,806.15	85,803,172.97	14,615.04	16,476.14	1,222,575.62	N/A	0.00	0.00	84,549,506.17
Deal Totals	Count	2,155	1,974	N/A	231	47	0	0	0	1,927
	Balance/Amount	701,729,164.83	635,673,030.59	71,300.11	138,868.51	18,952,795.35	N/A	0.00	0.00	616,510,066.62

B. Weighted Averages

	Beginning Weighted Average Gross Mortgage Rate	Ending Weighted Average Gross Mortgage Rate	Ending Weighted Average Remaining Amortization Term	Ending Weighted Average Months to Maturity	Beginning Weighted Average Net Mortgage Rate	Ending Weighted Average Net Mortgage Rate	Beginning Weighted Average Unmodified Net Mortgage Rate	Net Weighted Average Cap Rate	Weighted Average Net Rate
Group I	6.89655937	6.89415345	352.78	352.58	6.57768507	6.57531470	6.57768507	6.40824442	N/A
Group II	6.56510861	6.56154364	352.53	352.53	6.26362761	6.26004068	6.26362761	N/A	N/A
Deal Totals	6.85182013	6.84853864	352.74	352.57	6.53529358	6.53207735	6.53529358	N/A	N/A

C. Constant Prepayment Rate

	1 Month CPR	3 Month CPR	6 Month CPR	12 Month CPR	Life CPR
Group-I	32.71%	29.58%	24.41%		24.41%
Group-II	16.02%	15.40%	10.62%		10.62%
Deal Totals	30.65%	27.82%	22.71%		22.71%

GROUP 1 NET WA CAP RATE - 6.40824442

GROUP 1 WA NET RATE - 6.57768507

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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	1,824	574,814,748.55	2	261,586.01	0	0.00	0	0.00	0.00	1,826	575,076,334.56
30 days	53	19,663,209.21	0	0.00	0	0.00	0	0.00	0.00	53	19,663,209.21
60 days	18	6,876,148.24	0	0.00	0	0.00	0	0.00	0.00	18	6,876,148.24
90 days	5	2,327,221.58	0	0.00	2	910,732.66	0	0.00	0.00	7	3,237,954.24
120 days	6	3,531,880.06	0	0.00	3	1,145,000.00	0	0.00	0.00	9	4,676,880.06
150 days	1	544,000.00	0	0.00	9	4,518,090.31	0	0.00	0.00	10	5,062,090.31
180 days	1	238,000.00	0	0.00	2	1,161,050.00	0	0.00	0.00	3	1,399,050.00
181+ days	0	0.00	0	0.00	1	518,400.00	0	0.00	0.00	1	518,400.00
Total	1,908	607,995,207.64	2	261,586.01	17	8,253,272.97	0	0.00	0.00	1,927	616,510,066.62
Current	94.65%	93.24%	0.10%	0.04%	0.00%	0.00%	0.00%	0.00%	0.00%	94.76%	93.28%
30 days	2.75%	3.19%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.75%	3.19%
60 days	0.93%	1.12%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.93%	1.12%
90 days	0.26%	0.38%	0.00%	0.00%	0.10%	0.15%	0.00%	0.00%	0.00%	0.36%	0.53%
120 days	0.31%	0.57%	0.00%	0.00%	0.16%	0.19%	0.00%	0.00%	0.00%	0.47%	0.76%
150 days	0.05%	0.09%	0.00%	0.00%	0.47%	0.73%	0.00%	0.00%	0.00%	0.52%	0.82%
180 days	0.05%	0.04%	0.00%	0.00%	0.10%	0.19%	0.00%	0.00%	0.00%	0.16%	0.23%
181+ days	0.00%	0.00%	0.00%	0.00%	0.05%	0.08%	0.00%	0.00%	0.00%	0.05%	0.08%
Total	99.01%	98.62%	0.10%	0.04%	0.88%	1.34%	0.00%	0.00%	0.00%	100.00%	100.00%

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Residential Accredit Loans Inc, 2006-QA5

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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	1,582	494,415,793.87	2	261,586.01	0	0.00	0	0.00	0.00	1,584	494,677,379.88
30 days	45	16,465,571.02	0	0.00	0	0.00	0	0.00	0.00	45	16,465,571.02
60 days	17	6,787,056.52	0	0.00	0	0.00	0	0.00	0.00	17	6,787,056.52
90 days	4	2,198,400.00	0	0.00	2	910,732.66	0	0.00	0.00	6	3,109,132.66
120 days	5	2,796,880.06	0	0.00	3	1,145,000.00	0	0.00	0.00	8	3,941,880.06
150 days	1	544,000.00	0	0.00	9	4,518,090.31	0	0.00	0.00	10	5,062,090.31
180 days	1	238,000.00	0	0.00	2	1,161,050.00	0	0.00	0.00	3	1,399,050.00
181+ days	0	0.00	0	0.00	1	518,400.00	0	0.00	0.00	1	518,400.00
Total	1,655	523,445,701.47	2	261,586.01	17	8,253,272.97	0	0.00	0.00	1,674	531,960,560.45

Current	94.50%	92.94%	0.12%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	94.62%	92.99%
30 days	2.69%	3.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.69%	3.10%
60 days	1.02%	1.28%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.02%	1.28%
90 days	0.24%	0.41%	0.00%	0.00%	0.12%	0.17%	0.00%	0.00%	0.00%	0.36%	0.58%
120 days	0.30%	0.53%	0.00%	0.00%	0.18%	0.22%	0.00%	0.00%	0.00%	0.48%	0.74%
150 days	0.06%	0.10%	0.00%	0.00%	0.54%	0.85%	0.00%	0.00%	0.00%	0.60%	0.95%
180 days	0.06%	0.04%	0.00%	0.00%	0.12%	0.22%	0.00%	0.00%	0.00%	0.18%	0.26%
181+ days	0.00%	0.00%	0.00%	0.00%	0.06%	0.10%	0.00%	0.00%	0.00%	0.06%	0.10%
Total	98.86%	98.40%	0.12%	0.05%	1.02%	1.55%	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	242	80,398,954.68	0	0.00	0	0.00	0	0.00	0.00	242	80,398,954.68
30 days	8	3,197,638.19	0	0.00	0	0.00	0	0.00	0.00	8	3,197,638.19
60 days	1	89,091.72	0	0.00	0	0.00	0	0.00	0.00	1	89,091.72
90 days	1	128,821.58	0	0.00	0	0.00	0	0.00	0.00	1	128,821.58
120 days	1	735,000.00	0	0.00	0	0.00	0	0.00	0.00	1	735,000.00
150 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
180 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
181+ days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
Total	253	84,549,506.17	0	0.00	0	0.00	0	0.00	0.00	253	84,549,506.17

Current	95.65%	95.09%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	95.65%	95.09%
30 days	3.16%	3.78%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.16%	3.78%
60 days	0.40%	0.11%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.40%	0.11%
90 days	0.40%	0.15%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.40%	0.15%
120 days	0.40%	0.87%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.40%	0.87%
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	53	19,663,209.21	13 Months	0	0.00	25 Months	0	0.00	37 Months	0	0.00	49 Months	0	0.00
	2.75%	3.19%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
2 Months	18	6,876,148.24	14 Months	0	0.00	26 Months	0	0.00	38 Months	0	0.00	50 Months	0	0.00
	0.93%	1.12%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
3 Months	7	3,237,954.24	15 Months	0	0.00	27 Months	0	0.00	39 Months	0	0.00	51 Months	0	0.00
	0.36%	0.53%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
4 Months	9	4,676,880.06	16 Months	0	0.00	28 Months	0	0.00	40 Months	0	0.00	52 Months	0	0.00
	0.47%	0.76%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
5 Months	10	5,062,090.31	17 Months	0	0.00	29 Months	0	0.00	41 Months	0	0.00	53 Months	0	0.00
	0.52%	0.82%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
6 Months	3	1,399,050.00	18 Months	0	0.00	30 Months	0	0.00	42 Months	0	0.00	54 Months	0	0.00
	0.16%	0.23%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
7 Months	1	518,400.00	19 Months	0	0.00	31 Months	0	0.00	43 Months	0	0.00	55 Months	0	0.00
	0.05%	0.08%		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
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

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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
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

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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

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E. Special Hazard, Fraud Loss, and Bankruptcy

	Special Hazard Amount	Fraud Loss Amount	Bankruptcy Amount
Deal Totals	2,960,000.00	2,685,624.00	100,000.00

14. Credit Enhancement Report

Reserve Accounts

Description	Source	Beginning Balance	DEPOSITS		WITHDRAWALS		Ending Balance
			Investment Earnings	Other Deposits	Draws	Releases	
Class P Reserve Account		0.00	0.00	8,965.00	8,965.00	0.00	0.00
SWAP Account		0.00	0.00	175,522.49	175,522.49	0.00	0.00

Hedge Agreements

Description	Provider	Termination Date	Amount Received From Provider	Amount Paid to Provider
Class I-A & I-M Swap Agreement	Morgan Stanley	06/25/2011	2,017,854.65	2,193,377.14

16. Overcollateralization Summary

Group	Prior Required Overcollateralization Amount	Beginning Overcollateralization Amount	Overcollateralization Increase/(Reduction) Amount	Ending Overcollateralization Amount	Current Required Overcollateralization Amount
Group I	6,122,083.59	6,122,083.59	0.00	6,122,083.59	6,122,083.59
Group II	0.00	0.00	0.00	0.00	0.00
Deal Totals	6,122,083.59	6,122,083.59	0.00	6,122,083.59	6,122,083.59

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17. Excess Cashflow, Overcollateralization and Derivative Amounts

Excess Cashflow and Derivative Summary		
	Group I	Group II
(1) Scheduled Unmodified Net Interest	3,014,058.96	447,865.94
(2) Interest Losses	0.00	0.00
(3) Subsequent Recoveries	0.00	0.00
(4) Interest Adjustment Amount	0.00	0.00
(5) Yield Maintenance/Swap Payment Amount - OUT	175,522.49	0.00
(6) Yield Maintenance/Swap Payment Amount - IN	0.00	0.00
(7) Certificate Interest Amount	2,418,903.61	447,865.94
(8) OC Reduction Amount	0.00	0.00
(9) Excess Cashflow Prior to OC Provisions	419,632.86	0.00

Overcollateralization and Derivative Amounts		
	Group I	Group II
Excess Cashflow Prior to OC Provisions	419,632.86	-
(1) Unreimbursed Principal Portion of Realized Losses	0.00	0.00
(2) Principal Portion of Realized Losses	0.00	0.00
(3) Overcollateralization Increase	0.00	0.00
(4) Prepayment Interest Shortfall	0.00	0.00
(5) Unpaid PPIS With Accrued Interest	0.00	0.00
(6) Basis Risk Shortfall Carry-Forward Amount	2,108.24	0.00
(7) Relief Act Shortfall	0.00	0.00
(8) Unreimbursed Realized Losses	0.00	0.00
(9) Swap Termination Payment Amount	0.00	0.00
(10) Prior Unpaid Prepayment Interest Shortfall covered by Swap	0.00	0.00

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(11) Swap Term Payment covered by Swap - No Swap Trigger Event	0.00	0.00
(12) Unpaid Accrued Interest covered by Swap Agreement	0.00	0.00
(13) Realized Loss covered by Swap	0.00	0.00
(14) Basis Risk Shortfall covered by Swap	0.00	0.00
(15) Unreimbursed Realized Loss covered by Swap	0.00	0.00
(16) Swap Term Payment due to Swap Trigger Event covered by Swap	0.00	0.00
(17) To Class SB Certificates	417,524.62	0.00

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18. Performance Tests

	Group I	Group II
Senior Balance Test		
Senior Certificate Beginning Balance = 0.00	False	False
Current Distribution Date >= Target Distribution		
Current Distribution Date >= Target Distribution Date	False	False
Stepdown Date - Senior Enhancement Test		
Senior Enhance Pct >= Specified Senior Enhance Pct (Actual End Balance <= Target End Balance)	False	False
StepDown Date and Senior Enhancement pass		
After StepDown Date and Senior Enh Percent >= Target Percent	False	False
StepDown Date has occurred		
Stepdown Date has occurred	False	False
Sixty-Plus Delinquency Percentage >= Target %		
Sixty-Plus Delinquency Percentage >= Senior Enhancement Delinquency Percentage Target	True	False
Aggregate Realized Loss % >= Scheduled Loss %		
Aggregate Realized Loss Percentage >= Scheduled Loss Percent	False	False
Trigger Event is in effect?		
Trigger Event is in effect	False	False
Stepdown Date and Trigger Event in effect		
Trigger Event is in effect on or after StepDown Date	False	False
60+ Dq Avg Loan Balance / Subordinate Balance		
Dq Average Loan Balance / Class M and B balance Test	False	True
Aggregate Realized Loss Pct < Scheduled Loss Pct		
Aggregate Realized Loss Test	False	True
Sr. Accel. % Trigger - 60+ Delinquency and CumLoss		
1st Senior Accelerated Stepdown Test	False	True
Sr. Accel. % Trigger		
1st or 2nd Sr. Accel Stepdown Test	False	False

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Current Sub % >= 2 Times Original Sub %		
Current Subordinate Percentage >= 2 Times Original Subordinate Percentage	False	False
Aggregate Realized Loss Pct < Scheduled Loss Pct		
Aggregate Realized Loss Percentage < 2nd Scheduled Loss Percentage	False	True
Sr. Accel. % Trigger - Delinquent Test & Cummulati		
Delinquency Test AND Aggregate Realized Loss Test	False	True
Sr. Accel. % Trigger - SubTest AND 2TimesTrigger		
Subordinate Pct > 2X Initial Subordinate Pct AND Delinquency Test AND Aggregate Realized Loss	False	False
Sr. Accel. % Trigger - TriggerEvent OR 2TimesTest		
Senior Accelerated Stepdown Trigger in effect?	False	False
M-2, M-3, B-1, B-2, B-3 BegBal/PoolBal		
Class M-2 Prepayment Distribution Trigger	False	False
M-3, B-1, B-2, B-3 BegBal/PoolBal		
Class M-3 Prepayment Distribution Trigger	False	False
B-1, B-2, B-3 BegBal/PoolBal		
Class B-1 Prepayment Distribution Trigger	False	False
B-2, B-3 BegBal/PoolBal		
Class B-2 Prepayment Distribution Trigger	False	False
B-3 BegBal/PoolBal		
Class B-3 Prepayment Distribution Trigger	False	True

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-QA5
December 26, 2006

Cash Flow Received and Uses of Funds

<i>Cash Flow Received</i>	<i>Amount</i>
Principal and Interest Payments	22,625,002.55
Prepayment Premium	8,965.00
Liquidation and Insurance Proceeds	0.00
Subsequent Recoveries	0.00
Repurchase Proceeds	0.00
Other Deposits/Adjustments (including Derivative Payment)	13,554.16
Total Deposits	22,647,521.71
<i>Uses of Funds</i>	<i>Amount</i>
Transfer to Certificate Account	22,458,331.40
Reimbursed Advances and Expenses	0.00
Master Servicing Compensation	13,667.83
Derivative Payment	175,522.49
Total Withdrawals	22,647,521.72
Ending Balance	0.00