

Distribution Information	Deal Information
1. Distribution Summary	Deal Name: Residential Accredited Loans Inc, 2006-QA7
2. Factor Summary	Asset Type: Mortgage Asset-Backed Pass-Through Certificates
3. Components Information <i>(Not Applicable)</i>	
4. Interest Summary	Closing Date: 08/30/2006
5. Other Income Detail	First Distribution Date: 09/25/2006
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: Nicholas Gisler
15. Distribution Percentages <i>(Not Applicable)</i>	Telephone: 818-260-1628
16. Overcollateralization Summary	Pool(s) : 40379,40380
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	751152AA7	223,383,000.00	219,858,893.62	5.52000000	5,174,074.31	1,011,350.91	6,185,425.22	0.00	0.00	0.00	214,684,819.31
II-A-1	751152AB5	298,708,000.00	297,122,424.23	5.51500000	1,712,572.89	1,365,525.14	3,078,098.03	0.00	0.00	0.00	295,409,851.34
II-A-2	751152AC3	33,190,000.00	33,013,823.73	5.58000000	190,287.15	153,514.28	343,801.43	0.00	0.00	0.00	32,823,536.58
M-1	751152AD1	9,476,000.00	9,476,000.00	5.62000000	0.00	44,379.27	44,379.27	0.00	0.00	0.00	9,476,000.00
M-2	751152AE9	3,849,000.00	3,849,000.00	5.64000000	0.00	18,090.30	18,090.30	0.00	0.00	0.00	3,849,000.00
M-3	751152AF6	2,665,000.00	2,665,000.00	5.66000000	0.00	12,569.92	12,569.92	0.00	0.00	0.00	2,665,000.00
M-4	751152AG4	2,961,000.00	2,961,000.00	5.71000000	0.00	14,089.42	14,089.42	0.00	0.00	0.00	2,961,000.00
M-5	751152AH2	2,665,000.00	2,665,000.00	5.73000000	0.00	12,725.38	12,725.38	0.00	0.00	0.00	2,665,000.00
M-6	751152AJ8	2,073,000.00	2,073,000.00	5.81000000	0.00	10,036.78	10,036.78	0.00	0.00	0.00	2,073,000.00
M-7	751152AK5	2,073,000.00	2,073,000.00	6.28000000	0.00	10,848.70	10,848.70	0.00	0.00	0.00	2,073,000.00
M-8	751152AL3	2,073,000.00	2,073,000.00	6.38000000	0.00	11,021.45	11,021.45	0.00	0.00	0.00	2,073,000.00
M-9	751152AM1	2,073,000.00	2,073,000.00	6.47781197	0.00	12,403.45	12,403.45	0.00	0.00	0.00	2,073,000.00
M-10	751152AN9	2,962,000.00	2,962,000.00	6.47781197	0.00	18,092.88	18,092.88	0.00	0.00	0.00	2,962,000.00
SB-I	751152AP4	1,037,328.03	1,036,525.54	0.00000000	0.00	122,460.67	122,460.67	0.00	0.00	0.00	1,036,525.54
SB-II	751152AQ2	3,111,984.10	3,109,576.64	0.00000000	0.00	367,382.02	367,382.02	0.00	0.00	0.00	3,109,576.64
R-I	751152AR0	0.00	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-II	751152AS8	0.00	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-III	751152AT6	0.00	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-IV	751152AU3	0.00	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-X	751152AV1	0.00	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deal Totals		592,300,312.13	587,011,243.76		7,076,934.35	3,184,490.57	10,261,424.92	0.00	0.00	0.00	579,934,309.41

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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	751152AA7	984.22392760	23.16234588	4.52743006	27.68977595	0.00000000	0.00000000	961.06158172
II-A-1	751152AB5	994.69188716	5.73326757	4.57143813	10.30470570	0.00000000	0.00000000	988.95861959
II-A-2	751152AC3	994.69188701	5.73326755	4.62531726	10.35858481	0.00000000	0.00000000	988.95861946
M-1	751152AD1	1,000.00000000	0.00000000	4.68333369	4.68333369	0.00000000	0.00000000	1,000.00000000
M-2	751152AE9	1,000.00000000	0.00000000	4.70000000	4.70000000	0.00000000	0.00000000	1,000.00000000
M-3	751152AF6	1,000.00000000	0.00000000	4.71666792	4.71666792	0.00000000	0.00000000	1,000.00000000
M-4	751152AG4	1,000.00000000	0.00000000	4.75833164	4.75833164	0.00000000	0.00000000	1,000.00000000
M-5	751152AH2	1,000.00000000	0.00000000	4.77500188	4.77500188	0.00000000	0.00000000	1,000.00000000
M-6	751152AJ8	1,000.00000000	0.00000000	4.84166908	4.84166908	0.00000000	0.00000000	1,000.00000000
M-7	751152AK5	1,000.00000000	0.00000000	5.23333333	5.23333333	0.00000000	0.00000000	1,000.00000000
M-8	751152AL3	1,000.00000000	0.00000000	5.31666667	5.31666667	0.00000000	0.00000000	1,000.00000000
M-9	751152AM1	1,000.00000000	0.00000000	5.98333333	5.98333333	0.00000000	0.00000000	1,000.00000000
M-10	751152AN9	1,000.00000000	0.00000000	6.10833221	6.10833221	0.00000000	0.00000000	1,000.00000000
SB-I	¹ 751152AP4							
SB-II	¹ 751152AQ2							
R-I	751152AR0	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
R-II	751152AS8	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
R-III	751152AT6	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
R-IV	751152AU3	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
R-X	751152AV1	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 :	97.91220729%
Group I Factor :	96.34862526%
Group II Factor :	98.96457006%

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	09/25/2006	10/24/2006	Actual/360	219,858,893.62	5.52000000	1,011,350.91	0.00	0.00	0.00	0.00	1,011,350.91	0.00
II-A-1	09/25/2006	10/24/2006	Actual/360	297,122,424.23	5.51500000	1,365,525.14	0.00	0.00	0.00	0.00	1,365,525.14	0.00
II-A-2	09/25/2006	10/24/2006	Actual/360	33,013,823.73	5.58000000	153,514.28	0.00	0.00	0.00	0.00	153,514.28	0.00
M-1	09/25/2006	10/24/2006	Actual/360	9,476,000.00	5.62000000	44,379.27	0.00	0.00	0.00	0.00	44,379.27	0.00
M-2	09/25/2006	10/24/2006	Actual/360	3,849,000.00	5.64000000	18,090.30	0.00	0.00	0.00	0.00	18,090.30	0.00
M-3	09/25/2006	10/24/2006	Actual/360	2,665,000.00	5.66000000	12,569.92	0.00	0.00	0.00	0.00	12,569.92	0.00
M-4	09/25/2006	10/24/2006	Actual/360	2,961,000.00	5.71000000	14,089.42	0.00	0.00	0.00	0.00	14,089.42	0.00
M-5	09/25/2006	10/24/2006	Actual/360	2,665,000.00	5.73000000	12,725.38	0.00	0.00	0.00	0.00	12,725.38	0.00
M-6	09/25/2006	10/24/2006	Actual/360	2,073,000.00	5.81000000	10,036.78	0.00	0.00	0.00	0.00	10,036.78	0.00
M-7	09/25/2006	10/24/2006	Actual/360	2,073,000.00	6.28000000	10,848.70	0.00	0.00	0.00	0.00	10,848.70	0.00
M-8	09/25/2006	10/24/2006	Actual/360	2,073,000.00	6.38000000	11,021.45	0.00	0.00	0.00	0.00	11,021.45	0.00
M-9	09/25/2006	10/24/2006	Actual/360	2,073,000.00	6.47781197	12,403.45	0.00	0.00	0.00	0.00	12,403.45	0.00
M-10	09/25/2006	10/24/2006	Actual/360	2,962,000.00	6.47781197	18,092.88	0.00	0.00	0.00	0.00	18,092.88	0.00
SB-I	09/01/2006	09/30/2006	Actual/360	1,036,525.54	0.00000000	0.00	0.00	0.00	0.00	122,460.67	122,460.67	0.00
SB-II	09/01/2006	09/30/2006	Actual/360	3,109,576.64	0.00000000	0.00	0.00	0.00	0.00	367,382.02	367,382.02	0.00
Deal Totals				587,011,243.76		2,694,647.88	0.00	0.00	0.00	489,842.69	3,184,490.57	0.00

Current Index Rates

Index Type	Rate	Classes
BTLIB TEL 25 -2BD	5.33000000	I-A-1, II-A-1, II-A-2, M-2, M-4, M-6, M-8, M-10, M-9, M-7, M-5, M-3, M-1

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5. Other Income Detail

Class	Prepayment Charges	Remaining Excess Cash Flow and OC Release Amount	Other Income Distribution
	(1)	(2)	(1) + (2) = (3)
SB-I	3,904.51	118,556.16	122,460.67
SB-II	11,713.55	355,668.47	367,382.02
Deal Totals	15,618.06	474,224.63	489,842.69

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	5,700.67	5,700.67	0.00	0	0.00	50,726.79	4,232.00	76,693.75	0.00	0.00	0.00
Group II	1,970.63	1,970.63	0.00	0	0.00	75,731.23	13,310.96	76,992.47	0.00	0.00	0.00
Deal Totals	7,671.30	7,671.30	0.00	0	0.00	126,458.02	17,542.96	153,686.22	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		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	423	238,275,208.90	417	234,748,962.43	58	30,615.68	8	5,129,100.00	0	0.00	0	0.00	409	229,574,888.12
Group II	1,480	354,025,103.23	1,473	352,262,281.33	215	112,318.65	10	1,752,398.65	0	0.00	0	0.00	1,463	350,359,421.30
Deal Totals	1,903	592,300,312.13	1,890	587,011,243.76	273	142,934.33	18	6,881,498.65	0	0.00	0	0.00	1,872	579,934,309.42

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	6.96499533	6.96127430	357.11	356.82	6.65507176	6.65112824	6.65507176	N/A	N/A
Group II	7.03455851	7.03371692	357.32	357.15	6.72639614	6.72551084	6.72639614	N/A	N/A
Deal Totals	7.00673982	7.00503952	357.24	357.02	6.69787314	6.69606547	6.69787314	N/A	N/A

C. Constant Prepayment Rate

	1 Month CPR	3 Month CPR	6 Month CPR	12 Month CPR	Life CPR
Group-I	23.41%				19.95%
Group-II	6.17%				5.93%
Deal Totals	13.45%				11.80%

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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	1,798	553,593,499.46	0	0.00	0	0.00	0	0.00	0.00	1,798	553,593,499.46
30 days	67	23,707,395.45	0	0.00	0	0.00	0	0.00	0.00	67	23,707,395.45
60 days	7	2,633,414.51	0	0.00	0	0.00	0	0.00	0.00	7	2,633,414.51
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	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	1,872	579,934,309.42	0	0.00	0	0.00	0	0.00	0.00	1,872	579,934,309.42
Current	96.05%	95.46%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	96.05%	95.46%
30 days	3.58%	4.09%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.58%	4.09%
60 days	0.37%	0.45%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.37%	0.45%
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%	0.00%	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%

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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	387	216,343,389.74	0	0.00	0	0.00	0	0.00	0.00	387	216,343,389.74
30 days	18	11,222,298.38	0	0.00	0	0.00	0	0.00	0.00	18	11,222,298.38
60 days	4	2,009,200.00	0	0.00	0	0.00	0	0.00	0.00	4	2,009,200.00
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	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	409	229,574,888.12	0	0.00	0	0.00	0	0.00	0.00	409	229,574,888.12

Current	94.62%	94.24%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	94.62%	94.24%
30 days	4.40%	4.89%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.40%	4.89%
60 days	0.98%	0.88%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.98%	0.88%
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%	0.00%	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%

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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	1,411	337,250,109.72	0	0.00	0	0.00	0	0.00	0.00	1,411	337,250,109.72
30 days	49	12,485,097.07	0	0.00	0	0.00	0	0.00	0.00	49	12,485,097.07
60 days	3	624,214.51	0	0.00	0	0.00	0	0.00	0.00	3	624,214.51
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	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	1,463	350,359,421.30	0	0.00	0	0.00	0	0.00	0.00	1,463	350,359,421.30

Current	96.45%	96.26%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	96.45%	96.26%
30 days	3.35%	3.56%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.35%	3.56%
60 days	0.21%	0.18%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.21%	0.18%
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%	0.00%	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%

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.

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	67	23,707,395.45	13 Months	0	0.00	25 Months	0	0.00	37 Months	0	0.00	49 Months	0	0.00
	3.58%	4.09%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
2 Months	7	2,633,414.51	14 Months	0	0.00	26 Months	0	0.00	38 Months	0	0.00	50 Months	0	0.00
	0.37%	0.45%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
3 Months	0	0.00	15 Months	0	0.00	27 Months	0	0.00	39 Months	0	0.00	51 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
4 Months	0	0.00	16 Months	0	0.00	28 Months	0	0.00	40 Months	0	0.00	52 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
5 Months	0	0.00	17 Months	0	0.00	29 Months	0	0.00	41 Months	0	0.00	53 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
6 Months	0	0.00	18 Months	0	0.00	30 Months	0	0.00	42 Months	0	0.00	54 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
7 Months	0	0.00	19 Months	0	0.00	31 Months	0	0.00	43 Months	0	0.00	55 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
8 Months	0	0.00	20 Months	0	0.00	32 Months	0	0.00	44 Months	0	0.00	56 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
9 Months	0	0.00	21 Months	0	0.00	33 Months	0	0.00	45 Months	0	0.00	57 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
10 Months	0	0.00	22 Months	0	0.00	34 Months	0	0.00	46 Months	0	0.00	58 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
11 Months	0	0.00	23 Months	0	0.00	35 Months	0	0.00	47 Months	0	0.00	59 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
12 Months	0	0.00	24 Months	0	0.00	36 Months	0	0.00	48 Months	0	0.00	60+ Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QA7

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

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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

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QA7

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

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14. Credit Enhancement Report

Reserve Accounts

Description	Source	Beginning Balance	DEPOSITS		WITHDRAWALS		Ending Balance
			Investment Earnings	Other Deposits	Draws	Releases	
Supplemental Interest Trust Account		0.00	0.00	107,566.52	107,566.52	0.00	0.00

Hedge Agreements

Description	Provider	Termination Date	Amount Received From Provider	Amount Paid to Provider
Swap Agreement	Hsbc Bank Usa	08/25/2011	2,492,737.23	2,600,303.76

16. Overcollateralization Summary

	Prior Required Overcollateralization Amount	Beginning Overcollateralization Amount	Overcollateralization Increase/(Reduction) Amount	Ending Overcollateralization Amount	Current Required Overcollateralization Amount
Deal Total	4,146,102.18	4,146,102.19	0.00	4,146,102.18	4,146,102.18

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Residential Accredit Loans Inc, 2006-QA7

October 25, 2006

17. Excess Cashflow, Overcollateralization and Derivative Amounts

Excess Cashflow and Derivative Summary	
(1) Scheduled Unmodified Net Interest	3,276,439.04
(2) Interest Losses	0.00
(3) Subsequent Recoveries	0.00
(4) Interest Adjustment Amount	0.00
(5) Yield Maintenance/Swap Payment Amount - OUT	107,566.52
(6) Yield Maintenance/Swap Payment Amount - IN	0.00
(7) Certificate Interest Amount	2,691,331.36
(8) OC Reduction Amount	0.00
(9) Excess Cashflow Prior to OC Provisions	477,541.15

Overcollateralization and Derivative Amounts	
Excess Cashflow Prior to OC Provisions	477,541.15
(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	3,316.51
(8) Relief Act Shortfall	0.00
(9) Unreimbursed Realized Losses	0.00
(10) Swap Termination Payment Amount	0.00
(11) To Class SB Certificates	474,224.64

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QA7

October 25, 2006

18. Performance Tests

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
Sixty-Plus Delinquency Percentage >= Target %	
Sixty-Plus Delinquency Percentage >= Senior Enhancement Delinquency Percentage Target	False
Aggregate Realized Loss % >= Scheduled Loss %	
Aggregate Realized Loss Percentage >= Scheduled Loss Percent	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

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-QA7
October 25, 2006

Cash Flow Received and Uses of Funds

<i>Cash Flow Received</i>	<i>Amount</i>
Principal and Interest Payments	10,370,916.34
Prepayment Premium	15,618.06
Liquidation and Insurance Proceeds	0.00
Subsequent Recoveries	0.00
Repurchase Proceeds	0.00
Other Deposits/Adjustments (including Derivatives Payment)	0.00
Total Deposits	10,386,534.40
<i>Uses of Funds</i>	<i>Amount</i>
Transfer to Certificate Account	10,261,424.92
Reimbursed Advances and Expenses	0.00
Master Servicing Compensation	17,542.96
Derivatives Payment	107,566.52
Total Withdrawals	10,386,534.40
Ending Balance	0.00