

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-QA7</td></tr> <tr> <td>Asset Type:</td><td>Mortgage Asset-Backed Pass-Through Certificates</td></tr> <tr> <td>Closing Date:</td><td>08/30/2006</td></tr> <tr> <td>First Distribution Date:</td><td>09/25/2006</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>40379,40380</td></tr> </table>	Deal Name:	Residential Accredit Loans Inc, 2006-QA7	Asset Type:	Mortgage Asset-Backed Pass-Through Certificates	Closing Date:	08/30/2006	First Distribution Date:	09/25/2006	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) :	40379,40380
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Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QA7

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	751152AA7	223,383,000.00	214,684,819.31	5.51000000	2,868,813.13	1,084,337.24	3,953,150.37	0.00	0.00	0.00	211,816,006.18
II-A-1	751152AB5	298,708,000.00	295,409,851.34	5.50500000	4,218,461.76	1,490,711.96	5,709,173.72	0.00	0.00	0.00	291,191,389.58
II-A-2	751152AC3	33,190,000.00	32,823,536.58	5.57000000	468,721.11	167,591.51	636,312.62	0.00	0.00	0.00	32,354,815.47
M-1	751152AD1	9,476,000.00	9,476,000.00	5.61000000	0.00	48,730.33	48,730.33	0.00	0.00	0.00	9,476,000.00
M-2	751152AE9	3,849,000.00	3,849,000.00	5.63000000	0.00	19,864.05	19,864.05	0.00	0.00	0.00	3,849,000.00
M-3	751152AF6	2,665,000.00	2,665,000.00	5.65000000	0.00	13,802.48	13,802.48	0.00	0.00	0.00	2,665,000.00
M-4	751152AG4	2,961,000.00	2,961,000.00	5.70000000	0.00	15,471.23	15,471.23	0.00	0.00	0.00	2,961,000.00
M-5	751152AH2	2,665,000.00	2,665,000.00	5.72000000	0.00	13,973.48	13,973.48	0.00	0.00	0.00	2,665,000.00
M-6	751152AJ8	2,073,000.00	2,073,000.00	5.80000000	0.00	11,021.45	11,021.45	0.00	0.00	0.00	2,073,000.00
M-7	751152AK5	2,073,000.00	2,073,000.00	6.01972565	0.00	11,914.57	11,914.57	0.00	0.00	0.00	2,073,000.00
M-8	751152AL3	2,073,000.00	2,073,000.00	6.01972565	0.00	12,104.59	12,104.59	0.00	0.00	0.00	2,073,000.00
M-9	751152AM1	2,073,000.00	2,073,000.00	6.01972565	0.00	13,624.79	13,624.79	0.00	0.00	0.00	2,073,000.00
M-10	751152AN9	2,962,000.00	2,962,000.00	6.01972565	0.00	19,875.02	19,875.02	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	69,333.05	69,333.05	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	207,999.14	207,999.14	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	579,934,309.41		7,555,996.00	3,200,354.89	10,756,350.89	0.00	0.00	0.00	572,378,313.41

Statement to Certificateholder

Residential Accredited Loans Inc, 2006-QA7

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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	961.06158172	12.84257589	4.85416187	17.69673776	0.00000000	0.00000000	948.21900583
II-A-1	751152AB5	988.95861959	14.12235949	4.99053243	19.11289192	0.00000000	0.00000000	974.83626009
II-A-2	751152AC3	988.95861946	14.12235945	5.04945797	19.17181741	0.00000000	0.00000000	974.83626002
M-1	751152AD1	1,000.00000000	0.00000000	5.14250000	5.14250000	0.00000000	0.00000000	1,000.00000000
M-2	751152AE9	1,000.00000000	0.00000000	5.16083398	5.16083398	0.00000000	0.00000000	1,000.00000000
M-3	751152AF6	1,000.00000000	0.00000000	5.17916698	5.17916698	0.00000000	0.00000000	1,000.00000000
M-4	751152AG4	1,000.00000000	0.00000000	5.22500169	5.22500169	0.00000000	0.00000000	1,000.00000000
M-5	751152AH2	1,000.00000000	0.00000000	5.24333208	5.24333208	0.00000000	0.00000000	1,000.00000000
M-6	751152AJ8	1,000.00000000	0.00000000	5.31666667	5.31666667	0.00000000	0.00000000	1,000.00000000
M-7	751152AK5	1,000.00000000	0.00000000	5.74750121	5.74750121	0.00000000	0.00000000	1,000.00000000
M-8	751152AL3	1,000.00000000	0.00000000	5.83916546	5.83916546	0.00000000	0.00000000	1,000.00000000
M-9	751152AM1	1,000.00000000	0.00000000	6.57249879	6.57249879	0.00000000	0.00000000	1,000.00000000
M-10	751152AN9	1,000.00000000	0.00000000	6.71000000	6.71000000	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

Deal Factor :	96.63650376%
Group I Factor :	95.14463382%
Group II Factor :	97.64060098%

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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)	
I-A-1	10/25/2006	11/26/2006	Actual/360	214,684,819.31	5.51000000	1,084,337.24	0.00	0.00	0.00	0.00	1,084,337.24	0.00
II-A-1	10/25/2006	11/26/2006	Actual/360	295,409,851.34	5.50500000	1,490,711.96	0.00	0.00	0.00	0.00	1,490,711.96	0.00
II-A-2	10/25/2006	11/26/2006	Actual/360	32,823,536.58	5.57000000	167,591.51	0.00	0.00	0.00	0.00	167,591.51	0.00
M-1	10/25/2006	11/26/2006	Actual/360	9,476,000.00	5.61000000	48,730.33	0.00	0.00	0.00	0.00	48,730.33	0.00
M-2	10/25/2006	11/26/2006	Actual/360	3,849,000.00	5.63000000	19,864.05	0.00	0.00	0.00	0.00	19,864.05	0.00
M-3	10/25/2006	11/26/2006	Actual/360	2,665,000.00	5.65000000	13,802.48	0.00	0.00	0.00	0.00	13,802.48	0.00
M-4	10/25/2006	11/26/2006	Actual/360	2,961,000.00	5.70000000	15,471.23	0.00	0.00	0.00	0.00	15,471.23	0.00
M-5	10/25/2006	11/26/2006	Actual/360	2,665,000.00	5.72000000	13,973.48	0.00	0.00	0.00	0.00	13,973.48	0.00
M-6	10/25/2006	11/26/2006	Actual/360	2,073,000.00	5.80000000	11,021.45	0.00	0.00	0.00	0.00	11,021.45	0.00
M-7	10/25/2006	11/26/2006	Actual/360	2,073,000.00	6.01972565	11,914.57	0.00	0.00	0.00	0.00	11,914.57	0.00
M-8	10/25/2006	11/26/2006	Actual/360	2,073,000.00	6.01972565	12,104.59	0.00	0.00	0.00	0.00	12,104.59	0.00
M-9	10/25/2006	11/26/2006	Actual/360	2,073,000.00	6.01972565	13,624.79	0.00	0.00	0.00	0.00	13,624.79	0.00
M-10	10/25/2006	11/26/2006	Actual/360	2,962,000.00	6.01972565	19,875.02	0.00	0.00	0.00	0.00	19,875.02	0.00
SB-I	10/01/2006	10/31/2006	Actual/360	1,036,525.54	0.00000000	0.00	0.00	0.00	0.00	69,333.05	69,333.05	0.00
SB-II	10/01/2006	10/31/2006	Actual/360	3,109,576.64	0.00000000	0.00	0.00	0.00	0.00	207,999.14	207,999.14	0.00
Deal Totals				579,934,309.41		2,923,022.70	0.00	0.00	0.00	277,332.19	3,200,354.89	0.00

Current Index Rates

Index Type	Rate	Classes
BTLIB TEL 25 -2BD	5.32000000	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	0.00	69,333.05	69,333.05
SB-II	0.00	207,999.14	207,999.14
Deal Totals	0.00	277,332.19	277,332.19

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	520.44	520.44	0.00	0	0.00	49,894.86	9,116.74	42,704.68	0.00	0.00	0.00
Group II	4,795.40	4,795.40	0.00	0	0.00	75,289.01	10,007.75	65,651.39	0.00	0.00	0.00
Deal Totals	5,315.84	5,315.84	0.00	0	0.00	125,183.87	19,124.49	108,356.07	0.00	0.00	0.00

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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
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
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-I	0.00	0.00	0.00	0.00	0.00
SB-II	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
R-IV	0.00	0.00	0.00	0.00	0.00
R-X	0.00	0.00	0.00	0.00	0.00

Deal Totals	0.00	0.00	0.00	0.00	0.00
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(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
475.58	0.00	0.00	475.58	0.00
665.61	0.00	0.00	665.61	0.00
2,185.81	0.00	0.00	2,185.81	0.00
3,530.46	0.00	0.00	3,530.46	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

6,857.46	0.00	0.00	6,857.46	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	423	409	N/A	53	5	0	0	0	404
	Balance/Amount	238,275,208.90	229,574,888.12	13,545.45	8,475.72	2,846,791.95	N/A	0.00	0.00	226,706,075.00
Group II	Count	1,480	1,463	N/A	177	16	0	0	0	1,447
	Balance/Amount	354,025,103.23	350,359,421.30	37,706.55	39,168.81	4,610,307.52	N/A	0.00	0.00	345,672,238.42
Deal Totals	Count	1,903	1,872	N/A	230	21	0	0	0	1,851
	Balance/Amount	592,300,312.13	579,934,309.42	51,252.00	47,644.53	7,457,099.47	N/A	0.00	0.00	572,378,313.42

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	6.96127430	6.95508749	356.38	356.09	6.65112824	6.64481442	6.65112824	N/A	N/A
Group II	7.03371692	7.03143280	356.40	356.19	6.72551083	6.72404962	6.72551083	N/A	N/A
Deal Totals	7.00503952	7.00119415	356.39	356.15	6.69606547	6.69266636	6.69606547	N/A	N/A

C. Constant Prepayment Rate

	1 Month CPR	3 Month CPR	6 Month CPR	12 Month CPR	Life CPR
Group-I	13.95%	17.99%			17.99%
Group-II	14.81%	8.99%			8.99%
Deal Totals	14.47%	12.70%			12.70%

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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	1,800	555,139,304.64	0	0.00	0	0.00	0	0.00	0.00	1,800	555,139,304.64
30 days	32	10,151,439.96	0	0.00	0	0.00	0	0.00	0.00	32	10,151,439.96
60 days	15	5,519,768.82	0	0.00	0	0.00	0	0.00	0.00	15	5,519,768.82
90 days	3	1,258,800.00	0	0.00	1	309,000.00	0	0.00	0.00	4	1,567,800.00
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	1,850	572,069,313.42	0	0.00	1	309,000.00	0	0.00	0.00	1,851	572,378,313.42
Current	97.24%	96.99%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	97.24%	96.99%
30 days	1.73%	1.77%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.73%	1.77%
60 days	0.81%	0.96%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.81%	0.96%
90 days	0.16%	0.22%	0.00%	0.00%	0.05%	0.05%	0.00%	0.00%	0.00%	0.22%	0.27%
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	99.95%	99.95%	0.00%	0.00%	0.05%	0.05%	0.00%	0.00%	0.00%	100.00%	100.00%

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QA7

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	393	220,059,087.27	0	0.00	0	0.00	0	0.00	0.00	393	220,059,087.27
30 days	6	3,493,687.73	0	0.00	0	0.00	0	0.00	0.00	6	3,493,687.73
60 days	3	2,074,500.00	0	0.00	0	0.00	0	0.00	0.00	3	2,074,500.00
90 days	2	1,078,800.00	0	0.00	0	0.00	0	0.00	0.00	2	1,078,800.00
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	404	226,706,075.00	0	0.00	0	0.00	0	0.00	0.00	404	226,706,075.00

Current	97.28%	97.07%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	97.28%	97.07%
30 days	1.49%	1.54%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.49%	1.54%
60 days	0.74%	0.92%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.74%	0.92%
90 days	0.50%	0.48%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.50%	0.48%
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%

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QA7

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	1,407	335,080,217.37	0	0.00	0	0.00	0	0.00	0.00	1,407	335,080,217.37
30 days	26	6,657,752.23	0	0.00	0	0.00	0	0.00	0.00	26	6,657,752.23
60 days	12	3,445,268.82	0	0.00	0	0.00	0	0.00	0.00	12	3,445,268.82
90 days	1	180,000.00	0	0.00	1	309,000.00	0	0.00	0.00	2	489,000.00
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	1,446	345,363,238.42	0	0.00	1	309,000.00	0	0.00	0.00	1,447	345,672,238.42

Current	97.24%	96.94%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	97.24%	96.94%
30 days	1.80%	1.93%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.80%	1.93%
60 days	0.83%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.83%	1.00%
90 days	0.07%	0.05%	0.00%	0.00%	0.07%	0.09%	0.00%	0.00%	0.00%	0.14%	0.14%
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	99.93%	99.91%	0.00%	0.00%	0.07%	0.09%	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	32	10,151,439.96	13 Months	0	0.00	25 Months	0	0.00	37 Months	0	0.00	49 Months	0	0.00
	1.73%	1.77%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
2 Months	15	5,519,768.82	14 Months	0	0.00	26 Months	0	0.00	38 Months	0	0.00	50 Months	0	0.00
	0.81%	0.96%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
3 Months	4	1,567,800.00	15 Months	0	0.00	27 Months	0	0.00	39 Months	0	0.00	51 Months	0	0.00
	0.22%	0.27%		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

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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

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QA7

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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

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 %
	Constant Default Rate	0.00%	0.00%			0.00%
Group II	Monthly Default Rate	0.00%	0.00%			0.00 %
	Constant Default Rate	0.00%	0.00%			0.00%
Deal Totals	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)= $1 - [(1 - \text{MDR}_{n-m+1}) * (1 - \text{MDR}_{n-m+2}) * \dots * (1 - \text{MDR}_{n-1}) * (1 - \text{MDR}_n)]^{(1/m)}$

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

Statement to Certificateholder

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14. Credit Enhancement Report

Reserve Accounts			DEPOSITS		WITHDRAWALS		Ending Balance
Description	Source	Beginning Balance	Investment Earnings	Other Deposits	Draws	Releases	
Supplemental Interest Trust Account		0.00	0.00	35,710.20	35,710.20	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	2,656,475.57	2,692,185.77

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

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QA7

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17. Excess Cashflow, Overcollateralization and Derivative Amounts

Excess Cashflow and Derivative Summary	
(1) Scheduled Unmodified Net Interest	3,236,065.09
(2) Interest Losses	0.00
(3) Subsequent Recoveries	0.00
(4) Interest Adjustment Amount	0.00
(5) Yield Maintenance/Swap Payment Amount - OUT	35,710.20
(6) Yield Maintenance/Swap Payment Amount - IN	0.00
(7) Certificate Interest Amount	2,916,165.24
(8) OC Reduction Amount	0.00
(9) Excess Cashflow Prior to OC Provisions	284,189.65

Overcollateralization and Derivative Amounts	
Excess Cashflow Prior to OC Provisions	284,189.65
(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	6,857.46
(8) Relief Act Shortfall	0.00
(9) Unreimbursed Realized Losses	0.00
(10) Swap Termination Payment Amount	0.00
(11) To Class SB Certificates	277,332.19

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

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
November 27, 2006

Cash Flow Received and Uses of Funds

<i>Cash Flow Received</i>	<i>Amount</i>
Principal and Interest Payments	10,811,185.58
Prepayment Premium	0.00
Liquidation and Insurance Proceeds	0.00
Subsequent Recoveries	0.00
Repurchase Proceeds	0.00
Other Deposits/Adjustments (including Derivatives Payment)	0.00
Total Deposits	10,811,185.58
<i>Uses of Funds</i>	<i>Amount</i>
Transfer to Certificate Account	10,756,350.89
Reimbursed Advances and Expenses	0.00
Master Servicing Compensation	19,124.49
Derivatives Payment	35,710.20
Total Withdrawals	10,811,185.58
Ending Balance	0.00