

Distribution Information	Deal Information
1. Distribution Summary	Deal Name: Residential Accredited Loans Inc, 2006-QS12
2. Factor Summary	Asset Type: Mortgage Asset-Backed Pass-Through Certificates
3. Components Information (Not Applicable)	
4. Interest Summary	Closing Date: 09/28/2006
5. Other Income Detail (Not Applicable)	First Distribution Date: 10/25/2006
6. Interest Shortfalls, Compensation and Expenses	Determination Date: 11/21/2006
7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts (Not Applicable)	Distribution Date: 11/27/2006
8. Collateral Summary	Record Date:
9. Repurchase Information	Book-Entry: 11/22/2006
10. Loan Status Report (Delinquencies)	Definitive: 10/31/2006
11. Deal Delinquencies (30 Day Buckets)	Variable Book Entry: 11/22/2006
12. Loss Mitigation and Servicing Modifications	Trustee: Deutsche Bank Trust Company Americas
13. Losses and Recoveries	Main Telephone: 714-247-6000
14. Credit Enhancement Report	GMAC-RFC
15. Distribution Percentages	Bond Administrator: Rona Hsu
16. Overcollateralization Summary (Not Applicable)	Telephone: 818-260-1508
17. Excess Cash Flow, Overcollateralization Provisions and Derivative Amounts (Not Applicable)	Pool(s) : 40402,40403
18. Performance Tests	
19. Lender Paid Mortgage Insurance (Not Applicable)	
20. Comments	

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QS12

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	751151AA9	100,000,000.00	99,311,397.07	6.50000000	2,325,388.55	537,936.73	2,863,325.28	0.00	0.00	0.00	96,986,008.52
I-A-2	751151AB7	1,000,000.00	1,000,000.00	6.50000000	0.00	5,416.67	5,416.67	0.00	0.00	0.00	1,000,000.00
I-A-3	751151AC5	26,677,000.00 ¹	26,677,000.00 ¹	0.50000000	0.00	11,115.42	11,115.42	0.00	0.00	0.00	26,677,000.00 ¹
I-A-4	751151AD3	26,677,000.00	26,677,000.00	6.00000000	0.00	133,385.00	133,385.00	0.00	0.00	0.00	26,677,000.00
II-A-1	751151AE1	20,000,000.00	19,895,398.55	6.01999984	453,466.01	99,808.58	553,274.59	0.00	0.00	0.00	19,441,932.54
II-A-2	751151AF8	104,890,000.00 ¹	104,341,417.71 ¹	0.22999998	0.00	19,998.77	19,998.77	0.00	0.00	0.00	101,963,215.22 ¹
II-A-3	751151AG6	40,000,000.00	39,525,411.24	6.00000000	474,588.76	197,627.06	672,215.82	0.00	0.00	0.00	39,050,822.48
II-A-4	751151AH4	62,800,000.00	62,800,000.00	6.00000000	0.00	314,000.00	314,000.00	0.00	0.00	0.00	62,800,000.00
II-A-5	751151AJ0	31,550,000.00	31,384,991.22	5.57000009	715,342.63	145,678.67	861,021.30	0.00	0.00	0.00	30,669,648.59
II-A-6	751151AK7	31,550,000.00 ¹	31,384,991.22 ¹	0.44999993	0.00	11,769.37	11,769.37	0.00	0.00	0.00	30,669,648.59 ¹
II-A-7	751151AL5	53,340,000.00	53,061,027.94	5.96999991	1,209,393.85	263,978.61	1,473,372.46	0.00	0.00	0.00	51,851,634.09
II-A-8	751151AM3	53,340,000.00 ¹	53,061,027.94 ¹	0.30000007	0.00	13,265.26	13,265.26	0.00	0.00	0.00	51,851,634.09 ¹
II-A-9	751151AN1	6,367,666.00	6,367,666.00	6.26999909	0.00	33,271.05	33,271.05	0.00	0.00	0.00	6,367,666.00
II-A-10	751151AP6	3,600,000.00	3,600,000.00	6.00000000	0.00	18,000.00	18,000.00	0.00	0.00	0.00	3,600,000.00
II-A-11	751151AQ4	40,000,000.00	39,632,735.86	5.00000000	367,264.13	165,136.40	532,400.53	0.00	0.00	0.00	39,265,471.73
II-A-12	751151AR2	22,368,000.00	22,162,625.89	6.07200016	205,374.10	112,142.89	317,516.99	0.00	0.00	0.00	21,957,251.79
II-A-13	751151AS0	22,368,000.00 ¹	22,162,625.89 ¹	1.42799974	0.00	26,373.52	26,373.52	0.00	0.00	0.00	21,957,251.79 ¹
II-A-14	751151AT8	1,620,458.00	1,620,458.00	6.79811510	0.00	9,180.05	9,180.05	0.00	0.00	0.00	1,620,458.00
II-A-15	751151AU5	40,744,973.00	40,455,490.89	5.81999998	514,281.71	196,209.13	710,490.84	0.00	0.00	0.00	39,941,209.18
II-A-16	751151AV3	40,744,973.00 ¹	40,455,490.89 ¹	1.17999992	0.00	39,781.23	39,781.23	0.00	0.00	0.00	39,941,209.18 ¹
II-A-17	751151AW1	50,083,287.23 ¹	50,083,287.23 ¹	0.50000000	0.00	20,868.04	20,868.04	0.00	0.00	0.00	50,083,287.23 ¹
II-A-18	751151AX9	49,972,903.00	49,212,648.00	5.75000000	760,255.00	235,810.61	996,065.61	0.00	0.00	0.00	48,452,393.00
II-A-19	751151AY7	14,887,157.30 ¹	14,721,669.73 ¹	6.50000000	0.00	79,742.38	79,742.38	0.00	0.00	0.00	14,538,889.88 ¹



Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QS12

November 27, 2006

A-P	751151AZ4	2,005,760.54	1,993,180.01	0.00000000	1,948.55	0.00	1,948.55	0.00	0.00	0.00	1,991,231.46
A-V	751151BA8	541,291,676.88 ¹	537,927,218.10 ¹	0.49346975	0.00	221,209.01	221,209.01	0.00	0.00	0.00	530,882,355.16 ¹
R-I	751151BB6	100.00	0.00	6.50000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-II	751151BC4	100.00	0.00	6.50000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-1	751151BD2	22,194,000.00	22,184,086.90	6.50000000	9,930.47	120,163.80	130,094.27	0.00	0.00	0.00	22,174,156.43
M-2	751151BE0	5,683,500.00	5,680,961.43	6.50000000	2,543.03	30,771.87	33,314.90	0.00	0.00	0.00	5,678,418.40
M-3	751151BJ9	4,330,300.00	4,328,365.84	6.50000000	1,937.55	23,445.31	25,382.86	0.00	0.00	0.00	4,326,428.29
B-1	751151BF7	2,706,500.00	2,705,291.12	6.50000000	1,210.99	14,653.66	15,864.65	0.00	0.00	0.00	2,704,080.13
B-2	751151BG5	2,165,200.00	2,164,232.90	6.50000000	968.80	11,722.93	12,691.73	0.00	0.00	0.00	2,163,264.10
B-3	751151BH3	2,165,216.34	2,164,249.23	6.50000000	968.80	11,723.02	12,691.82	0.00	0.00	0.00	2,163,280.43
Deal Totals		541,291,676.88	537,927,218.09		7,044,862.93	3,124,185.04	10,169,047.97	0.00	0.00	0.00	530,882,355.16

1. Notional Balance

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QS12
November 27, 2006

2. Factor Summary

Amount /Original Amount per \$1000 unit)

Class	CUSIP	Beginning Notional/ Principal Balance Factor	Principal Distribution Factor	Interest Distribution Factor	Total Distribution Factor	Deferred Interest Factor	Interest Shortfall Factor	Ending Notional/ Principal Balance Factor
I-A-1	751151AA9	993.11397070	23.25388550	5.37936730	28.63325280	0.00000000	0.00000000	969.86008520
I-A-2	751151AB7	1,000.00000000	0.00000000	5.41667000	5.41667000	0.00000000	0.00000000	1,000.00000000
I-A-3	751151AC5	1,000.00000000	0.00000000	0.41666679	0.41666679	0.00000000	0.00000000	1,000.00000000
I-A-4	751151AD3	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
II-A-1	751151AE1	994.76992750	22.67330050	4.99042900	27.66372950	0.00000000	0.00000000	972.09662700
II-A-2	751151AF8	994.76992764	0.00000000	0.19066422	0.19066422	0.00000000	0.00000000	972.09662713
II-A-3	751151AG6	988.13528100	11.86471900	4.94067650	16.80539550	0.00000000	0.00000000	976.27056200
II-A-4	751151AH4	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
II-A-5	751151AJ0	994.76992773	22.67330048	4.61739049	27.29069097	0.00000000	0.00000000	972.09662726
II-A-6	751151AK7	994.76992773	0.00000000	0.37303867	0.37303867	0.00000000	0.00000000	972.09662726
II-A-7	751151AL5	994.76992763	22.67330052	4.94898031	27.62228084	0.00000000	0.00000000	972.09662711
II-A-8	751151AM3	994.76992763	0.00000000	0.24869254	0.24869254	0.00000000	0.00000000	972.09662711
II-A-9	751151AN1	1,000.00000000	0.00000000	5.22499924	5.22499924	0.00000000	0.00000000	1,000.00000000
II-A-10	751151AP6	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
II-A-11	751151AQ4	990.81839650	9.18160325	4.12841000	13.31001325	0.00000000	0.00000000	981.63679325
II-A-12	751151AR2	990.81839637	9.18160318	5.01354122	14.19514440	0.00000000	0.00000000	981.63679319
II-A-13	751151AS0	990.81839637	0.00000000	1.17907368	1.17907368	0.00000000	0.00000000	981.63679319
II-A-14	751151AT8	1,000.00000000	0.00000000	5.66509592	5.66509592	0.00000000	0.00000000	1,000.00000000
II-A-15	751151AU5	992.89526809	12.62196713	4.81554203	17.43750916	0.00000000	0.00000000	980.27330095
II-A-16	751151AV3	992.89526809	0.00000000	0.97634695	0.97634695	0.00000000	0.00000000	980.27330095
II-A-17	751151AW1	1,000.00000000	0.00000000	0.41666674	0.41666674	0.00000000	0.00000000	1,000.00000000
II-A-18	751151AX9	984.78665528	15.21334472	4.71876949	19.93211421	0.00000000	0.00000000	969.57331056
II-A-19	751151AY7	988.88387039	0.00000000	5.35645445	5.35645445	0.00000000	0.00000000	976.60618391
A-P	751151AZ4	993.72780063	0.97147688	0.00000000	0.97147688	0.00000000	0.00000000	992.75632374
A-V	751151BA8	993.78438848	0.00000000	0.40866878	0.40866878	0.00000000	0.00000000	980.76947759
R-I	751151BB6	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
R-II	751151BC4	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
M-1	751151BD2	999.55334325	0.44743940	5.41424709	5.86168649	0.00000000	0.00000000	999.10590385
M-2	751151BE0	999.55334389	0.44744084	5.41424650	5.86168734	0.00000000	0.00000000	999.10590305
M-3	751151BJ9	999.55334272	0.44744013	5.41424613	5.86168626	0.00000000	0.00000000	999.10590259
B-1	751151BF7	999.55334195	0.44743765	5.41424718	5.86168483	0.00000000	0.00000000	999.10590430
B-2	751151BG5	999.55334380	0.44744134	5.41424811	5.86168945	0.00000000	0.00000000	999.10590246
B-3	751151BH3	999.55334255	0.44743797	5.41424881	5.86168678	0.00000000	0.00000000	999.10590459

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QS12

November 27, 2006

Deal Factor :	98.07694776%
Group I Factor :	97.80717054%
Group II Factor :	98.16913795%

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QS12

November 27, 2006

4. Interest Summary

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

Class	Accrual Period		Accrual Methodology	Beginning Notional/Principal Balance	Pass-Through Rate	Optimal Interest Amount	Interest Loss	Deferred Interest	Interest Shortfall Amount	Other Income	Interest Distribution (1)-(2)-(3)-(4)+(5)=(6)	Accrued Certificate Interest Remaining Unpaid
	Start	End				(1)	(2)	(3)	(4)	(5)	(6)	
I-A-1	10/01/2006	10/31/2006	30/360	99,311,397.07	6.50000000	537,936.73	0.00	0.00	0.00	0.00	537,936.73	0.00
I-A-2	10/01/2006	10/31/2006	30/360	1,000,000.00	6.50000000	5,416.67	0.00	0.00	0.00	0.00	5,416.67	0.00
I-A-3	10/01/2006	10/31/2006	30/360	26,677,000.00 ¹	0.50000000	11,115.42	0.00	0.00	0.00	0.00	11,115.42	0.00
I-A-4	10/01/2006	10/31/2006	30/360	26,677,000.00	6.00000000	133,385.00	0.00	0.00	0.00	0.00	133,385.00	0.00
II-A-1	10/25/2006	11/24/2006	30/360	19,895,398.55	6.01999984	99,808.58	0.00	0.00	0.00	0.00	99,808.58	0.00
II-A-2	10/25/2006	11/24/2006	30/360	104,341,417.71 ¹	0.22999998	19,998.77	0.00	0.00	0.00	0.00	19,998.77	0.00
II-A-3	10/01/2006	10/31/2006	30/360	39,525,411.24	6.00000000	197,627.06	0.00	0.00	0.00	0.00	197,627.06	0.00
II-A-4	10/01/2006	10/31/2006	30/360	62,800,000.00	6.00000000	314,000.00	0.00	0.00	0.00	0.00	314,000.00	0.00
II-A-5	10/25/2006	11/24/2006	30/360	31,384,991.22	5.57000009	145,678.67	0.00	0.00	0.00	0.00	145,678.67	0.00
II-A-6	10/25/2006	11/24/2006	30/360	31,384,991.22 ¹	0.44999993	11,769.37	0.00	0.00	0.00	0.00	11,769.37	0.00
II-A-7	10/25/2006	11/24/2006	30/360	53,061,027.94	5.96999991	263,978.61	0.00	0.00	0.00	0.00	263,978.61	0.00
II-A-8	10/25/2006	11/24/2006	30/360	53,061,027.94 ¹	0.30000007	13,265.26	0.00	0.00	0.00	0.00	13,265.26	0.00
II-A-9	10/25/2006	11/26/2006	Actual/360	6,367,666.00	6.26999909	33,271.05	0.00	0.00	0.00	0.00	33,271.05	0.00
II-A-10	10/01/2006	10/31/2006	30/360	3,600,000.00	6.00000000	18,000.00	0.00	0.00	0.00	0.00	18,000.00	0.00
II-A-11	10/01/2006	10/31/2006	30/360	39,632,735.86	5.00000000	165,136.40	0.00	0.00	0.00	0.00	165,136.40	0.00
II-A-12	10/25/2006	11/26/2006	Actual/360	22,162,625.89	6.07200016	112,142.89	0.00	0.00	0.00	0.00	112,142.89	0.00
II-A-13	10/25/2006	11/24/2006	30/360	22,162,625.89 ¹	1.42799974	26,373.52	0.00	0.00	0.00	0.00	26,373.52	0.00
II-A-14	10/25/2006	11/24/2006	30/360	1,620,458.00	6.79811510	9,180.05	0.00	0.00	0.00	0.00	9,180.05	0.00
II-A-15	10/25/2006	11/24/2006	30/360	40,455,490.89	5.81999998	196,209.13	0.00	0.00	0.00	0.00	196,209.13	0.00
II-A-16	10/25/2006	11/24/2006	30/360	40,455,490.89 ¹	1.17999992	39,781.23	0.00	0.00	0.00	0.00	39,781.23	0.00
II-A-17	10/01/2006	10/31/2006	30/360	50,083,287.23 ¹	0.50000000	20,868.04	0.00	0.00	0.00	0.00	20,868.04	0.00
II-A-18	10/01/2006	10/31/2006	30/360	49,212,648.00	5.75000000	235,810.61	0.00	0.00	0.00	0.00	235,810.61	0.00
II-A-19	10/01/2006	10/31/2006	30/360	14,721,669.73 ¹	6.50000000	79,742.38	0.00	0.00	0.00	0.00	79,742.38	0.00
A-V	10/01/2006	10/31/2006	30/360	537,927,218.10 ¹	0.49346975	221,209.01	0.00	0.00	0.00	0.00	221,209.01	0.00
M-1	10/01/2006	10/31/2006	30/360	22,184,086.90	6.50000000	120,163.80	0.00	0.00	0.00	0.00	120,163.80	0.00
M-2	10/01/2006	10/31/2006	30/360	5,680,961.43	6.50000000	30,771.87	0.00	0.00	0.00	0.00	30,771.87	0.00
M-3	10/01/2006	10/31/2006	30/360	4,328,365.84	6.50000000	23,445.31	0.00	0.00	0.00	0.00	23,445.31	0.00
B-1	10/01/2006	10/31/2006	30/360	2,705,291.12	6.50000000	14,653.66	0.00	0.00	0.00	0.00	14,653.66	0.00
B-2	10/01/2006	10/31/2006	30/360	2,164,232.90	6.50000000	11,722.93	0.00	0.00	0.00	0.00	11,722.93	0.00
B-3	10/01/2006	10/31/2006	30/360	2,164,249.23	6.50000000	11,723.02	0.00	0.00	0.00	0.00	11,723.02	0.00
Deal Totals				535,934,038.08		3,124,185.04	0.00	0.00	0.00	0.00	3,124,185.04	0.00

1. Notional Balance

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QS12

November 27, 2006

Current Index Rates

Index Type	Rate	Classes
BTLIB TEL 25 -2BD	5.32000000	II-A-1, II-A-2, II-A-5, II-A-7, II-A-9, II-A-13, II-A-15, II-A-16, II-A-14, II-A-12, II-A-8, II-A-6

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	6,225.17	6,225.17	0.00	0	0.00	29,928.19	2,457.46	33,193.60	0.00	0.00	0.00
Group II	3,742.94	3,742.94	0.00	0	0.00	85,021.17	21,368.57	69,634.65	0.00	0.00	0.00
Deal Totals	9,968.11	9,968.11	0.00	0	0.00	114,949.36	23,826.03	102,828.25	0.00	0.00	0.00

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QS12

November 27, 2006

8. Collateral Summary

A. Loan Count and Balances

		Original Loan Count/ Scheduled Principal Balance	Beginning Loan Count/ Scheduled Principal Balance	Scheduled Principal	Curtailments	Payoffs	Matured Loans	Repurchases	Beginning Aggregate Scheduled Principal Balance of Liquidations/ Charge-offs	Ending Loan Count/Scheduled Principal Balance
Group I	Count	512	510	N/A	68	9	0	0	0	501
	Balance/Amount	137,862,642.34	137,169,008.71	54,237.25	9,303.05	2,265,918.70	N/A	0.00	0.00	134,839,549.71
Group II	Count	2,173	2,162	N/A	285	25	0	0	0	2,137
	Balance/Amount	403,429,034.54	400,758,209.39	186,787.08	181,953.33	4,346,663.53	N/A	0.00	0.00	396,042,805.45
Deal Totals	Count	2,685	2,672	N/A	353	34	0	0	0	2,638
	Balance/Amount	541,291,676.88	537,927,218.10	241,024.33	191,256.38	6,612,582.23	N/A	0.00	0.00	530,882,355.16

B. Weighted Averages

	Beginning Weighted Average Gross Mortgage Rate	Ending Weighted Average Gross Mortgage Rate	Ending Weighted Average Remaining Amortization Term	Ending Weighted Average Months to Maturity	Beginning Weighted Average Net Mortgage Rate	Ending Weighted Average Net Mortgage Rate	Beginning Weighted Average Unmodified Net Mortgage Rate	Net Weighted Average Cap Rate	Weighted Average Net Rate
Group I	7.36385797	7.35822822	356.43	355.55	7.02396393	7.01908114	7.02396393	N/A	N/A
Group II	7.27735956	7.27607648	356.52	356.18	6.95070451	6.94944680	6.95070451	N/A	N/A
Deal Totals	7.29941626	7.29694231	356.50	356.02	6.96938533	6.96713332	6.96938533	N/A	N/A

C. Constant Prepayment Rate

	1 Month CPR	3 Month CPR	6 Month CPR	12 Month CPR	Life CPR
Group-I	18.19%				12.04%
Group-II	12.75%				9.99%
Deal Totals	14.17%				10.52%

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QS12

November 27, 2006

9. Repurchases

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

Statement to Certificateholder

Residential Accredited Loans Inc, 2006-QS12

November 27, 2006

10. Loan Status Report

Delinquency Calculation Method: Mortgage Bankers Association

Deal Totals	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
Current	2,555	515,177,630.62	0	0.00	0	0.00	0	0.00	0.00	2,555	515,177,630.62
30 days	78	14,955,150.28	0	0.00	0	0.00	0	0.00	0.00	78	14,955,150.28
60 days	2	485,646.52	0	0.00	0	0.00	0	0.00	0.00	2	485,646.52
90 days	3	263,927.74	0	0.00	0	0.00	0	0.00	0.00	3	263,927.74
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	2,638	530,882,355.16	0	0.00	0	0.00	0	0.00	0.00	2,638	530,882,355.16
Current	96.85%	97.04%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	96.85%	97.04%
30 days	2.96%	2.82%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.96%	2.82%
60 days	0.08%	0.09%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	0.09%
90 days	0.11%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.11%	0.05%
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-QS12

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	484	130,151,770.32	0	0.00	0	0.00	0	0.00	0.00	484	130,151,770.32
30 days	15	4,184,324.20	0	0.00	0	0.00	0	0.00	0.00	15	4,184,324.20
60 days	1	375,918.52	0	0.00	0	0.00	0	0.00	0.00	1	375,918.52
90 days	1	127,536.67	0	0.00	0	0.00	0	0.00	0.00	1	127,536.67
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	501	134,839,549.71	0	0.00	0	0.00	0	0.00	0.00	501	134,839,549.71

Current	96.61%	96.52%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	96.61%	96.52%
30 days	2.99%	3.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.99%	3.10%
60 days	0.20%	0.28%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.20%	0.28%
90 days	0.20%	0.09%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.20%	0.09%
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-QS12

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	2,071	385,025,860.30	0	0.00	0	0.00	0	0.00	0.00	2,071	385,025,860.30
30 days	63	10,770,826.08	0	0.00	0	0.00	0	0.00	0.00	63	10,770,826.08
60 days	1	109,728.00	0	0.00	0	0.00	0	0.00	0.00	1	109,728.00
90 days	2	136,391.07	0	0.00	0	0.00	0	0.00	0.00	2	136,391.07
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	2,137	396,042,805.45	0	0.00	0	0.00	0	0.00	0.00	2,137	396,042,805.45

Current	96.91%	97.22%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	96.91%	97.22%
30 days	2.95%	2.72%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.95%	2.72%
60 days	0.05%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.03%
90 days	0.09%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.09%	0.03%
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%

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	78	14,955,150.28	13 Months	0	0.00	25 Months	0	0.00	37 Months	0	0.00	49 Months	0	0.00
	2.96%	2.82%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
2 Months	2	485,646.52	14 Months	0	0.00	26 Months	0	0.00	38 Months	0	0.00	50 Months	0	0.00
	0.08%	0.09%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
3 Months	3	263,927.74	15 Months	0	0.00	27 Months	0	0.00	39 Months	0	0.00	51 Months	0	0.00
	0.11%	0.05%		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-QS12

November 27, 2006

12. Loss Mitigation and Servicing Modifications

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

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

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QS12

November 27, 2006

13. Losses and Recoveries

A. Current Cycle Realized Losses

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

B. Cumulative Realized Losses

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

C. Subsequent Recoveries

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

¹ Total Realized Loss less Subsequent Recoveries

² Net Loss % of Original Balance

D. Default Percentages

Default Loss Percentage		1 Month	3 Months	6 Months	12 Months	Life of Deal
Group I	Monthly Default Rate	0.00%				0.00 %
	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)= $1 - [(1 - \text{MDR}_{n-m+1}) * (1 - \text{MDR}_{n-m+2}) * \dots * (1 - \text{MDR}_{n-1}) * (1 - \text{MDR}_n)]^{(1/m)}$

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

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QS12

November 27, 2006

E. Special Hazard, Fraud Loss, and Bankruptcy

	Special Hazard Amount	Fraud Loss Amount	Bankruptcy Amount
Deal Totals	5,412,917.00	16,238,750.00	395,022.00

14. Credit Enhancement Report

Reserve Accounts

Description	Source	Beginning Balance	DEPOSITS		WITHDRAWALS		Ending Balance
			Investment Earnings	Other Deposits	Draws	Releases	
RESERVE FUND ACCT ON YMA	Credit Suisse	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 II-A-5 Yield Maintenance Agreement	Credit Suisse	04/01/2018	0.00	0.00
CLASS II-A-1 Yield Maintenance Agreement	Credit Suisse	01/01/2009	0.00	0.00
CLASS II-A-7 Yield Maintenance Agreement	Credit Suisse	01/01/2009	0.00	0.00

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QS12

November 27, 2006

15. Distribution Percentages

	Beginning Current Super Senior Percentage	Beginning Current Senior Support Percentage	Beginning Current Senior Percentage	Beginning Current Senior Accelerated Percentage
I	0.00000000%	0.00000000%	92.70554306%	100.00000000%
II	0.00000000%	0.00000000%	92.67202794%	100.00000000%
	Ending Percentage			
M-1	4.17684939%			
M-2	1.06961897%			
M-3	0.81495048%			
Class M Total:	6.06141884%			
B-1	0.50935581%			
B-2	0.40748465%			
B-3	0.40748772%			
Class B Total:	1.32432818%			

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+ Dfq Avg Loan Balance / Subordinate Balance	
Dfq Average Loan Balance / Class M and B balance Test	True
60+ Dfq Avg Loan Balance <= 2% of Pool Balance	
Dfq Average Loan Balance Test	True
Sub Balance Test OR 2% Delinquency Test	
Dfq 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
60+ Dfq Avg Loan Balance <= 4% of Avg Pool Balance	
2nd 60+ Delinquent Average Loan Balance 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

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QS12

November 27, 2006

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
Class M-2 Prepayment Distribution Trigger	False
Class M-3 Prepayment Distribution Trigger	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-QS12
November 27, 2006

Cash Flow Received and Uses of Funds

<i>Cash Flow Received</i>	<i>Amount</i>
Principal and Interest Payments	10,182,905.91
Prepayment Premium	0.00
Liquidation and Insurance Proceeds	0.00
Subsequent Recoveries	0.00
Repurchase Proceeds	0.00
Other Deposits/Adjustments (including Derivative Payment)	9,968.11
Total Deposits	10,192,874.02
<i>Uses of Funds</i>	<i>Amount</i>
Transfer to Certificate Account	10,169,047.97
Reimbursed Advances and Expenses	0.00
Master Servicing Compensation	23,826.03
Derivative Payment	N/A
Total Withdrawals	10,192,874.00
Ending Balance	0.00