

Distribution Information	Deal Information
<p>1. Distribution Summary</p> <p>2. Factor Summary</p> <p>3. Components Information <i>(Not Applicable)</i></p> <p>4. Interest Summary</p> <p>5. Other Income Detail <i>(Not Applicable)</i></p> <p>6. Interest Shortfalls, Compensation and Expenses</p> <p>7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts <i>(Not Applicable)</i></p> <p>8. Collateral Summary</p> <p>9. Repurchase Information</p> <p>10. Loan Status Report (Delinquencies)</p> <p>11. Deal Delinquencies (30 Day Buckets)</p> <p>12. Loss Mitigation and Servicing Modifications</p> <p>13. Losses and Recoveries</p> <p>14. Credit Enhancement Report</p> <p>15. Distribution Percentages</p> <p>16. Overcollateralization Summary <i>(Not Applicable)</i></p> <p>17. Excess Cash Flow, Overcollateralization Provisions and Derivative Amounts <i>(Not Applicable)</i></p> <p>18. Performance Tests</p> <p>19. Lender Paid Mortgage Insurance <i>(Not Applicable)</i></p> <p>20. Comments</p>	<p>Deal Name: Residential Accredited Loans Inc, 2006-QS12</p> <p>Asset Type: Mortgage Asset-Backed Pass-Through Certificates</p> <p>Closing Date: 09/28/2006</p> <p>First Distribution Date: 10/25/2006</p> <p>Determination Date: 12/21/2006</p> <p>Distribution Date: 12/26/2006</p> <p>Record Date:</p> <p>Book-Entry: 12/22/2006</p> <p>Definitive: 11/30/2006</p> <p>Variable Book Entry: 12/22/2006</p> <p>Trustee: Deutsche Bank Trust Company Americas</p> <p>Main Telephone: 714-247-6000</p> <p>GMAC-RFC</p> <p>Bond Administrator: Rona Hsu</p> <p>Telephone: 818-260-1508</p> <p>Pool(s) : 40402,40403</p>

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QS12

December 26, 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	96,986,008.52	6.50000000	1,684,349.59	525,340.88	2,209,690.47	0.00	0.00	0.00	95,301,658.93
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	19,441,932.54	6.01999970	765,778.30	97,533.69	863,311.99	0.00	0.00	0.00	18,676,154.24
II-A-2	751151AF8	104,890,000.00 ¹	101,963,215.22 ¹	0.23000000	0.00	19,542.95	19,542.95	0.00	0.00	0.00	97,947,090.91 ¹
II-A-3	751151AG6	40,000,000.00	39,050,822.48	6.00000000	474,588.76	195,254.11	669,842.87	0.00	0.00	0.00	38,576,233.72
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	30,669,648.59	5.57000017	1,208,015.28	142,358.29	1,350,373.57	0.00	0.00	0.00	29,461,633.31
II-A-6	751151AK7	31,550,000.00 ¹	30,669,648.59 ¹	0.45000007	0.00	11,501.12	11,501.12	0.00	0.00	0.00	29,461,633.31 ¹
II-A-7	751151AL5	53,340,000.00	51,851,634.09	5.97000001	2,042,330.73	257,961.88	2,300,292.61	0.00	0.00	0.00	49,809,303.36
II-A-8	751151AM3	53,340,000.00 ¹	51,851,634.09 ¹	0.30000003	0.00	12,962.91	12,962.91	0.00	0.00	0.00	49,809,303.36 ¹
II-A-9	751151AN1	6,367,666.00	6,367,666.00	5.51000005	0.00	29,238.20	29,238.20	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	39,265,471.73	5.00000000	367,264.14	163,606.13	530,870.27	0.00	0.00	0.00	38,898,207.59
II-A-12	751151AR2	22,368,000.00	21,957,251.79	5.33600002	205,374.11	97,636.58	303,010.69	0.00	0.00	0.00	21,751,877.68
II-A-13	751151AS0	22,368,000.00 ¹	21,957,251.79 ¹	2.16399978	0.00	39,596.24	39,596.24	0.00	0.00	0.00	21,751,877.68 ¹
II-A-14	751151AT8	1,620,458.00	1,620,458.00	9.78457448	0.00	13,212.91	13,212.91	0.00	0.00	0.00	1,620,458.00
II-A-15	751151AU5	40,744,973.00	39,941,209.18	5.81999986	715,527.95	193,714.86	909,242.81	0.00	0.00	0.00	39,225,681.23
II-A-16	751151AV3	40,744,973.00 ¹	39,941,209.18 ¹	1.17999993	0.00	39,275.52	39,275.52	0.00	0.00	0.00	39,225,681.23 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	48,452,393.00	5.75000000	760,255.00	232,167.72	992,422.72	0.00	0.00	0.00	47,692,138.00
II-A-19	751151AY7	14,887,157.30 ¹	14,538,889.88 ¹	6.50000000	0.00	78,752.32	78,752.32	0.00	0.00	0.00	14,340,629.54 ¹

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A-P	751151AZ4	2,005,760.54	1,991,231.46	0.00000000	22,748.65	0.00	22,748.65	0.00	0.00	0.00	1,968,482.81
A-V	751151BA8	541,291,676.88 ¹	530,882,355.16 ¹	0.49151348	0.00	217,446.53	217,446.53	0.00	0.00	0.00	522,618,492.24 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	22,174,156.43	6.50000000	9,970.50	120,110.01	130,080.51	0.00	0.00	0.00	22,164,185.93
M-2	751151BE0	5,683,500.00	5,678,418.40	6.50000000	2,553.27	30,758.10	33,311.37	0.00	0.00	0.00	5,675,865.13
M-3	751151BJ9	4,330,300.00	4,326,428.29	6.50000000	1,945.35	23,434.82	25,380.17	0.00	0.00	0.00	4,324,482.94
B-1	751151BF7	2,706,500.00	2,704,080.13	6.50000000	1,215.88	14,647.10	15,862.98	0.00	0.00	0.00	2,702,864.25
B-2	751151BG5	2,165,200.00	2,163,264.10	6.50000000	972.70	11,717.68	12,690.38	0.00	0.00	0.00	2,162,291.40
B-3	751151BH3	2,165,216.34	2,163,280.43	6.50000000	972.71	11,717.77	12,690.48	0.00	0.00	0.00	2,162,307.72
Deal Totals		541,291,676.88	530,882,355.16		8,263,862.92	3,082,273.45	11,346,136.37	0.00	0.00	0.00	522,618,492.24

1. Notional Balance

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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	751151AA9	969.86008520	16.84349590	5.25340880	22.09690470	0.00000000	0.00000000	953.01658930
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	972.09662700	38.28891500	4.87668450	43.16559950	0.00000000	0.00000000	933.80771200
II-A-2	751151AF8	972.09662713	0.00000000	0.18631852	0.18631852	0.00000000	0.00000000	933.80771198
II-A-3	751151AG6	976.27056200	11.86471900	4.88135275	16.74607175	0.00000000	0.00000000	964.40584300
II-A-4	751151AH4	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
II-A-5	751151AJ0	972.09662726	38.28891537	4.51214865	42.80106403	0.00000000	0.00000000	933.80771189
II-A-6	751151AK7	972.09662726	0.00000000	0.36453629	0.36453629	0.00000000	0.00000000	933.80771189
II-A-7	751151AL5	972.09662711	38.28891507	4.83618073	43.12509580	0.00000000	0.00000000	933.80771204
II-A-8	751151AM3	972.09662711	0.00000000	0.24302418	0.24302418	0.00000000	0.00000000	933.80771204
II-A-9	751151AN1	1,000.00000000	0.00000000	4.59166671	4.59166671	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	981.63679325	9.18160350	4.09015325	13.27175675	0.00000000	0.00000000	972.45518975
II-A-12	751151AR2	981.63679319	9.18160363	4.36501162	13.54661525	0.00000000	0.00000000	972.45518956
II-A-13	751151AS0	981.63679319	0.00000000	1.77021817	1.77021817	0.00000000	0.00000000	972.45518956
II-A-14	751151AT8	1,000.00000000	0.00000000	8.15381207	8.15381207	0.00000000	0.00000000	1,000.00000000
II-A-15	751151AU5	980.27330095	17.56113447	4.75432540	22.31545987	0.00000000	0.00000000	962.71216648
II-A-16	751151AV3	980.27330095	0.00000000	0.96393535	0.96393535	0.00000000	0.00000000	962.71216648
II-A-17	751151AW1	1,000.00000000	0.00000000	0.41666674	0.41666674	0.00000000	0.00000000	1,000.00000000
II-A-18	751151AX9	969.57331056	15.21334472	4.64587218	19.85921690	0.00000000	0.00000000	954.35996584
II-A-19	751151AY7	976.60618391	0.00000000	5.28995015	5.28995015	0.00000000	0.00000000	963.28864208
A-P	751151AZ4	992.75632374	11.34165796	0.00000000	11.34165796	0.00000000	0.00000000	981.41466578
A-V	751151BA8	980.76947759	0.00000000	0.40171785	0.40171785	0.00000000	0.00000000	965.50254615
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	999.10590385	0.44924304	5.41182347	5.86106650	0.00000000	0.00000000	998.65666081
M-2	751151BE0	999.10590305	0.44924254	5.41182370	5.86106624	0.00000000	0.00000000	998.65666051
M-3	751151BJ9	999.10590259	0.44924139	5.41182366	5.86106505	0.00000000	0.00000000	998.65666120
B-1	751151BF7	999.10590430	0.44924441	5.41182339	5.86106780	0.00000000	0.00000000	998.65665989
B-2	751151BG5	999.10590246	0.44924256	5.41182339	5.86106595	0.00000000	0.00000000	998.65665989
B-3	751151BH3	999.10590459	0.44924379	5.41182411	5.86106791	0.00000000	0.00000000	998.65666079

Statement to Certificateholder

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Deal Factor :	96.55025462%
Group I Factor :	96.58245472%
Group II Factor :	96.53925096%

Statement to Certificateholder

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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	11/01/2006	11/30/2006	30/360	96,986,008.52	6.50000000	525,340.88	0.00	0.00	0.00	0.00	525,340.88	0.00
I-A-2	11/01/2006	11/30/2006	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	11/01/2006	11/30/2006	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	11/01/2006	11/30/2006	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	11/25/2006	12/24/2006	30/360	19,441,932.54	6.01999970	97,533.69	0.00	0.00	0.00	0.00	97,533.69	0.00
II-A-2	11/25/2006	12/24/2006	30/360	101,963,215.22 ¹	0.23000000	19,542.95	0.00	0.00	0.00	0.00	19,542.95	0.00
II-A-3	11/01/2006	11/30/2006	30/360	39,050,822.48	6.00000000	195,254.11	0.00	0.00	0.00	0.00	195,254.11	0.00
II-A-4	11/01/2006	11/30/2006	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	11/25/2006	12/24/2006	30/360	30,669,648.59	5.57000017	142,358.29	0.00	0.00	0.00	0.00	142,358.29	0.00
II-A-6	11/25/2006	12/24/2006	30/360	30,669,648.59 ¹	0.45000007	11,501.12	0.00	0.00	0.00	0.00	11,501.12	0.00
II-A-7	11/25/2006	12/24/2006	30/360	51,851,634.09	5.97000001	257,961.88	0.00	0.00	0.00	0.00	257,961.88	0.00
II-A-8	11/25/2006	12/24/2006	30/360	51,851,634.09 ¹	0.30000003	12,962.91	0.00	0.00	0.00	0.00	12,962.91	0.00
II-A-9	11/27/2006	12/25/2006	Actual/360	6,367,666.00	5.51000005	29,238.20	0.00	0.00	0.00	0.00	29,238.20	0.00
II-A-10	11/01/2006	11/30/2006	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	11/01/2006	11/30/2006	30/360	39,265,471.73	5.00000000	163,606.13	0.00	0.00	0.00	0.00	163,606.13	0.00
II-A-12	11/27/2006	12/25/2006	Actual/360	21,957,251.79	5.33600002	97,636.58	0.00	0.00	0.00	0.00	97,636.58	0.00
II-A-13	11/25/2006	12/24/2006	30/360	21,957,251.79 ¹	2.16399978	39,596.24	0.00	0.00	0.00	0.00	39,596.24	0.00
II-A-14	11/25/2006	12/24/2006	30/360	1,620,458.00	9.78457448	13,212.91	0.00	0.00	0.00	0.00	13,212.91	0.00
II-A-15	11/25/2006	12/24/2006	30/360	39,941,209.18	5.81999986	193,714.86	0.00	0.00	0.00	0.00	193,714.86	0.00
II-A-16	11/25/2006	12/24/2006	30/360	39,941,209.18 ¹	1.17999993	39,275.52	0.00	0.00	0.00	0.00	39,275.52	0.00
II-A-17	11/01/2006	11/30/2006	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	11/01/2006	11/30/2006	30/360	48,452,393.00	5.75000000	232,167.72	0.00	0.00	0.00	0.00	232,167.72	0.00
II-A-19	11/01/2006	11/30/2006	30/360	14,538,889.88 ¹	6.50000000	78,752.32	0.00	0.00	0.00	0.00	78,752.32	0.00
A-V	11/01/2006	11/30/2006	30/360	530,882,355.16 ¹	0.49151348	217,446.53	0.00	0.00	0.00	0.00	217,446.53	0.00
M-1	11/01/2006	11/30/2006	30/360	22,174,156.43	6.50000000	120,110.01	0.00	0.00	0.00	0.00	120,110.01	0.00
M-2	11/01/2006	11/30/2006	30/360	5,678,418.40	6.50000000	30,758.10	0.00	0.00	0.00	0.00	30,758.10	0.00
M-3	11/01/2006	11/30/2006	30/360	4,326,428.29	6.50000000	23,434.82	0.00	0.00	0.00	0.00	23,434.82	0.00
B-1	11/01/2006	11/30/2006	30/360	2,704,080.13	6.50000000	14,647.10	0.00	0.00	0.00	0.00	14,647.10	0.00
B-2	11/01/2006	11/30/2006	30/360	2,163,264.10	6.50000000	11,717.68	0.00	0.00	0.00	0.00	11,717.68	0.00
B-3	11/01/2006	11/30/2006	30/360	2,163,280.43	6.50000000	11,717.77	0.00	0.00	0.00	0.00	11,717.77	0.00
Deal Totals				528,891,123.70		3,082,273.45	0.00	0.00	0.00	0.00	3,082,273.45	0.00

1. Notional Balance

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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	1,016.20	1,016.20	0.00	0	0.00	29,581.49	7,553.20	29,689.02	0.00	0.00	0.00
Group II	4,216.93	4,216.93	0.00	0	0.00	84,046.36	21,686.70	74,851.04	0.00	0.00	0.00
Deal Totals	5,233.13	5,233.13	0.00	0	0.00	113,627.85	29,239.90	104,540.06	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	512	501	N/A	74	5	0	0	0	496
	Balance/Amount	137,862,642.34	134,839,549.71	53,188.81	5,661.91	1,629,574.87	N/A	0.00	0.00	133,151,124.12
Group II	Count	2,173	2,137	N/A	307	23	0	0	0	2,114
	Balance/Amount	403,429,034.54	396,042,805.45	185,786.03	363,703.04	6,025,948.26	N/A	0.00	0.00	389,467,368.12
Deal Totals	Count	2,685	2,638	N/A	381	28	0	0	0	2,610
	Balance/Amount	541,291,676.88	530,882,355.16	238,974.84	369,364.95	7,655,523.13	N/A	0.00	0.00	522,618,492.24

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	7.35822822	7.35913931	355.40	354.51	7.01908114	7.01987827	7.01908114	N/A	N/A
Group II	7.27607648	7.27569427	355.37	355.03	6.94944680	6.94909794	6.94944680	N/A	N/A
Deal Totals	7.29694231	7.29695414	355.38	354.90	6.96713332	6.96713114	6.96713332	N/A	N/A

C. Constant Prepayment Rate

	1 Month CPR	3 Month CPR	6 Month CPR	12 Month CPR	Life CPR
Group-I	13.63%	12.57%			12.57%
Group-II	17.74%	12.65%			12.65%
Deal Totals	16.71%	12.63%			12.63%

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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	2,527	506,866,901.43	0	0.00	0	0.00	0	0.00	0.00	2,527	506,866,901.43
30 days	57	11,049,233.99	0	0.00	0	0.00	0	0.00	0.00	57	11,049,233.99
60 days	25	4,643,982.08	0	0.00	0	0.00	0	0.00	0.00	25	4,643,982.08
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	1	58,374.74	0	0.00	0.00	1	58,374.74
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	2,609	522,560,117.50	0	0.00	1	58,374.74	0	0.00	0.00	2,610	522,618,492.24
Current	96.82%	96.99%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	96.82%	96.99%
30 days	2.18%	2.11%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.18%	2.11%
60 days	0.96%	0.89%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.96%	0.89%
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%	0.04%	0.01%	0.00%	0.00%	0.00%	0.04%	0.01%
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	99.96%	99.99%	0.00%	0.00%	0.04%	0.01%	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	482	128,902,499.19	0	0.00	0	0.00	0	0.00	0.00	482	128,902,499.19
30 days	12	3,132,634.93	0	0.00	0	0.00	0	0.00	0.00	12	3,132,634.93
60 days	2	1,115,990.00	0	0.00	0	0.00	0	0.00	0.00	2	1,115,990.00
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	496	133,151,124.12	0	0.00	0	0.00	0	0.00	0.00	496	133,151,124.12

Current	97.18%	96.81%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	97.18%	96.81%
30 days	2.42%	2.35%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.42%	2.35%
60 days	0.40%	0.84%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.40%	0.84%
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	2,045	377,964,402.24	0	0.00	0	0.00	0	0.00	0.00	2,045	377,964,402.24
30 days	45	7,916,599.06	0	0.00	0	0.00	0	0.00	0.00	45	7,916,599.06
60 days	23	3,527,992.08	0	0.00	0	0.00	0	0.00	0.00	23	3,527,992.08
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	1	58,374.74	0	0.00	0.00	1	58,374.74
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	2,113	389,408,993.38	0	0.00	1	58,374.74	0	0.00	0.00	2,114	389,467,368.12

Current	96.74%	97.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	96.74%	97.05%
30 days	2.13%	2.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.13%	2.03%
60 days	1.09%	0.91%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.09%	0.91%
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%	0.05%	0.01%	0.00%	0.00%	0.00%	0.05%	0.01%
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%	99.99%	0.00%	0.00%	0.05%	0.01%	0.00%	0.00%	0.00%	100.00%	100.00%

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11. Delinquency Data

	Totals			Totals			Totals			Totals			Totals	
	Count % Count	Balance % Balance		Count % Count	Balance % Balance		Count % Count	Balance % Balance		Count % Count	Balance % Balance		Count % Count	Balance % Balance
1 Month	57	11,049,233.99	13 Months	0	0.00	25 Months	0	0.00	37 Months	0	0.00	49 Months	0	0.00
	2.18%	2.11%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
2 Months	25	4,643,982.08	14 Months	0	0.00	26 Months	0	0.00	38 Months	0	0.00	50 Months	0	0.00
	0.96%	0.89%		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	1	58,374.74	16 Months	0	0.00	28 Months	0	0.00	40 Months	0	0.00	52 Months	0	0.00
	0.04%	0.01%		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%

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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

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

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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

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15. Distribution Percentages

	Beginning Current Super Senior Percentage	Beginning Current Senior Support Percentage	Beginning Current Senior Percentage	Beginning Current Senior Accelerated Percentage
I	0.00000000%	0.00000000%	92.58228737%	100.00000000%
II	0.00000000%	0.00000000%	92.58786669%	100.00000000%
	Ending Percentage			
M-1	4.24098769%			
M-2	1.08604368%			
M-3	0.82746458%			
Class M Total:	6.15449595%			
B-1	0.51717731%			
B-2	0.41374185%			
B-3	0.41374497%			
Class B Total:	1.34466413%			

18. Performance Tests

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

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B-1, B-2, B-3 BegBal/PoolBal	
Class B-1 Prepayment Distribution Trigger	False
Class B-2 Prepayment Distribution Trigger	False
Class B-3 Prepayment Distribution Trigger	False
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
December 26, 2006

Cash Flow Received and Uses of Funds

<i>Cash Flow Received</i>	<i>Amount</i>
Principal and Interest Payments	11,370,143.13
Prepayment Premium	0.00
Liquidation and Insurance Proceeds	0.00
Subsequent Recoveries	0.00
Repurchase Proceeds	0.00
Other Deposits/Adjustments (including Derivative Payment)	5,233.13
Total Deposits	11,375,376.26
<i>Uses of Funds</i>	<i>Amount</i>
Transfer to Certificate Account	11,346,136.37
Reimbursed Advances and Expenses	0.00
Master Servicing Compensation	29,239.88
Derivative Payment	N/A
Total Withdrawals	11,375,376.25
Ending Balance	0.00