

Distribution Information	Deal Information
1. Distribution Summary	Deal Name: Residential Accredit Loans Inc, 2006-QS13
2. Factor Summary	Asset Type: Mortgage Asset-Backed Pass-Through Certificates
3. Components Information <i>(Not Applicable)</i>	
4. Interest Summary	Closing Date: 09/28/2006
5. Other Income Detail <i>(Not Applicable)</i>	First Distribution Date: 10/25/2006
6. Interest Shortfalls, Compensation and Expenses	Determination Date: 10/23/2006
7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts <i>(Not Applicable)</i>	Distribution Date: 10/25/2006
8. Collateral Summary	Record Date:
9. Repurchase Information	Book-Entry: 10/24/2006
10. Loan Status Report (Delinquencies)	Definitive: 09/29/2006
11. Deal Delinquencies (30 Day Buckets)	Variable Book Entry: 10/24/2006
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 <i>(Not Applicable)</i>	GMAC-RFC
15. Distribution Percentages	Bond Administrator: Rona Hsu
16. Overcollateralization Summary <i>(Not Applicable)</i>	Telephone: 818-260-1508
17. Excess Cash Flow, Overcollateralization Provisions and Derivative Amounts <i>(Not Applicable)</i>	Pool(s) : 40405,40404
18. Performance Tests	
19. Lender Paid Mortgage Insurance <i>(Not Applicable)</i>	
20. Comments	

Statement to Certificateholder

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1. Distribution Summary

Class	CUSIP	Original Face Value	Beginning Notional / Principal Balance	Pass - Through Rate	Principal Distribution	Interest Distribution	Total Distribution (3) + (4) = (5)	Principal Loss	Interest Loss	Deferred Interest	Ending Notional/ Principal Balance (1)-(3)-(6)+(8)=(9)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
I-A-1	75115DAA3	166,039,000.00	166,039,000.00	5.67000004	1,691,876.84	784,534.28	2,476,411.12	0.00	0.00	0.00	164,347,123.16
I-A-2	75115DAB1	166,039,000.00 ¹	166,039,000.00 ¹	1.83000004	0.00	253,209.48	253,209.48	0.00	0.00	0.00	164,347,123.16 ¹
I-A-3	75115DAC9	29,887,000.00	29,887,000.00	6.00000000	0.00	149,435.00	149,435.00	0.00	0.00	0.00	29,887,000.00
I-A-4	7511DAD7	3,321,000.00	3,321,000.00	6.00000000	0.00	16,605.00	16,605.00	0.00	0.00	0.00	3,321,000.00
I-A-5	75115DAE5	53,348,000.00	53,348,000.00	6.00000000	629,000.00	266,740.00	895,740.00	0.00	0.00	0.00	52,719,000.00
I-A-6	75115DAF2	77,359,000.00	77,359,000.00	6.00000000	100.00	386,795.00	386,895.00	0.00	0.00	0.00	77,358,900.00
I-A-7	75115DAG0	43,235,000.00	43,235,000.00	6.00000000	1,401,147.54	216,175.00	1,617,322.54	0.00	0.00	0.00	41,833,852.46
I-A-8	75115DAH8	58,285,000.00	58,285,000.00	6.00000000	1,353,506.14	291,425.00	1,644,931.14	0.00	0.00	0.00	56,931,493.86
I-A-9	75115DAJ4	38,339,000.00	38,339,000.00	6.00000000	0.00	191,695.00	191,695.00	0.00	0.00	0.00	38,339,000.00
I-A-10	75115DAK1	19,338,000.00	19,338,000.00	6.00000000	0.00	96,690.00	96,690.00	0.00	0.00	0.00	19,338,000.00
I-A-11	7511DAL9	8,966,000.00	8,966,000.00	6.00000000	0.00	44,830.00	44,830.00	0.00	0.00	0.00	8,966,000.00
II-A-1	75115DAM7	100,045,000.00	100,045,000.00	5.75000000	669,428.88	479,382.29	1,148,811.17	0.00	0.00	0.00	99,375,571.12
I-A-P	75115DAN5	1,830,325.50	1,830,325.50	0.00000000	21,676.30	0.00	21,676.30	0.00	0.00	0.00	1,808,649.20
I-A-V	75115DAP0	537,001,475.69 ¹	537,001,475.69 ¹	0.48929859	0.00	218,961.72	218,961.72	0.00	0.00	0.00	531,887,291.84 ¹
II-A-P	75115DBD6	879,871.78	879,871.78	0.00000000	3,883.91	0.00	3,883.91	0.00	0.00	0.00	875,987.87
II-A-V	75115DBE4	104,046,563.88 ¹	104,046,563.88 ¹	0.53825162	0.00	46,669.36	46,669.36	0.00	0.00	0.00	103,362,342.12 ¹
R-I	75115DAQ8	100.00	100.00	6.50000000	100.00	0.54	100.54	0.00	0.00	0.00	0.00
R-II	7511DAR6	50.00	50.00	5.75000000	50.00	0.24	50.24	0.00	0.00	0.00	0.00
R-III	75115DAS4	50.00	50.00	5.75000000	50.00	0.24	50.24	0.00	0.00	0.00	0.00
I-M-1	75115DAT2	20,138,500.00	20,138,500.00	6.50000000	9,118.15	109,083.54	118,201.69	0.00	0.00	0.00	20,129,381.85
I-M-2	75115DAU9	5,638,500.00	5,638,500.00	6.50000000	2,552.95	30,541.87	33,094.82	0.00	0.00	0.00	5,635,947.05
I-M-3	75115DBF1	4,296,000.00	4,296,000.00	6.50000000	1,945.11	23,270.00	25,215.11	0.00	0.00	0.00	4,294,054.89
II-M-1	75115DAV7	1,925,000.00	1,925,000.00	5.75000000	6,665.59	9,223.96	15,889.55	0.00	0.00	0.00	1,918,334.41

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II-M-2	75115DAW5	416,200.00	416,200.00	5.75000000	1,441.15	1,994.29	3,435.44	0.00	0.00	0.00	414,758.85
II-M-3	75115DBG9	260,100.00	260,100.00	5.75000000	900.63	1,246.31	2,146.94	0.00	0.00	0.00	259,199.37
I-B-1	75115DAX3	2,685,000.00	2,685,000.00	6.50000000	1,215.69	14,543.75	15,759.44	0.00	0.00	0.00	2,683,784.31
I-B-2	75115DAY1	2,148,000.00	2,148,000.00	6.50000000	972.55	11,635.00	12,607.55	0.00	0.00	0.00	2,147,027.45
I-B-3	75115DAZ8	2,148,050.19	2,148,050.19	6.50000000	972.66	11,635.27	12,607.93	0.00	0.00	0.00	2,147,077.61
II-B-1	75115DBA2	208,100.00	208,100.00	5.75000000	720.58	997.15	1,717.73	0.00	0.00	0.00	207,379.42
II-B-2	75115DBB0	156,000.00	156,000.00	5.75000000	540.17	747.50	1,287.67	0.00	0.00	0.00	155,459.83
II-B-3	75115DBC8	156,192.10	156,192.10	5.75000000	540.84	748.42	1,289.26	0.00	0.00	0.00	155,651.26
Deal Totals		641,048,039.57	641,048,039.57		5,798,405.68	3,658,815.21	9,457,220.89	0.00	0.00	0.00	635,249,633.97

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	75115DAA3	1,000.00000000	10.18963521	4.72500003	14.91463524	0.00000000	0.00000000	989.81036479
I-A-2	75115DAB1	1,000.00000000	0.00000000	1.52500003	1.52500003	0.00000000	0.00000000	989.81036479
I-A-3	75115DAC9	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
I-A-4	75115DAD7	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
I-A-5	75115DAE5	1,000.00000000	11.79050761	5.00000000	16.79050761	0.00000000	0.00000000	988.20949239
I-A-6	75115DAF2	1,000.00000000	0.00129267	5.00000000	5.00129267	0.00000000	0.00000000	999.99870733
I-A-7	75115DAG0	1,000.00000000	32.40771458	5.00000000	37.40771458	0.00000000	0.00000000	967.59228542
I-A-8	75115DAH8	1,000.00000000	23.22220365	5.00000000	28.22220365	0.00000000	0.00000000	976.77779635
I-A-9	75115DAJ4	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
I-A-10	75115DAK1	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
I-A-11	75115DAL9	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
II-A-1	75115DAM7	1,000.00000000	6.69127773	4.79166665	11.48294438	0.00000000	0.00000000	993.30872227
I-A-P	75115DAN5	1,000.00000000	11.84286620	0.00000000	11.84286620	0.00000000	0.00000000	988.15713380
I-A-V	75115DAP0	1,000.00000000	0.00000000	0.40774882	0.40774882	0.00000000	0.00000000	990.47640634
II-A-P	75115DBD6	1,000.00000000	4.41417726	0.00000000	4.41417726	0.00000000	0.00000000	995.58582274
II-A-V	75115DBE4	1,000.00000000	0.00000000	0.44854302	0.44854302	0.00000000	0.00000000	993.42388894
R-I	75115DAQ8	1,000.00000000	1,000.00000000	5.40000000	1,005.40000000	0.00000000	0.00000000	0.00000000
R-II	75115DAR6	1,000.00000000	1,000.00000000	4.80000000	1,004.80000000	0.00000000	0.00000000	0.00000000
R-III	75115DAS4	1,000.00000000	1,000.00000000	4.80000000	1,004.80000000	0.00000000	0.00000000	0.00000000
I-M-1	75115DAT2	1,000.00000000	0.45277205	5.41666658	5.86943864	0.00000000	0.00000000	999.54722795
I-M-2	75115DAU9	1,000.00000000	0.45277113	5.41666578	5.86943691	0.00000000	0.00000000	999.54722887
I-M-3	75115DBF1	1,000.00000000	0.45277235	5.41666667	5.86943901	0.00000000	0.00000000	999.54722765
II-M-1	75115DAV7	1,000.00000000	3.46264416	4.79166753	8.25431169	0.00000000	0.00000000	996.53735584
II-M-2	75115DAW5	1,000.00000000	3.46263815	4.79166266	8.25430082	0.00000000	0.00000000	996.53736185
II-M-3	75115DBG9	1,000.00000000	3.46262976	4.79165705	8.25428681	0.00000000	0.00000000	996.53737024
I-B-1	75115DAX3	1,000.00000000	0.45277095	5.41666667	5.86943762	0.00000000	0.00000000	999.54722905
I-B-2	75115DAY1	1,000.00000000	0.45277002	5.41666667	5.86943669	0.00000000	0.00000000	999.54722998
I-B-3	75115DAZ8	1,000.00000000	0.45281065	5.41666580	5.86947645	0.00000000	0.00000000	999.54722659
II-B-1	75115DBA2	1,000.00000000	3.46266218	4.79168669	8.25434887	0.00000000	0.00000000	996.53733782
II-B-2	75115DBB0	1,000.00000000	3.46262821	4.79166667	8.25429487	0.00000000	0.00000000	996.53737179



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II-B-3	75115DBC8	1,000.00000000	3.46265912	4.79166360	8.25432272	0.00000000	0.00000000	996.53734088
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Deal Factor :	99.09548033%
Group I Factor :	99.04764063%
Group II Factor :	99.34238889%

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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	09/01/2006	09/30/2006	30/360	166,039,000.00	5.67000004	784,534.28	0.00	0.00	0.00	0.00	784,534.28	0.00
I-A-2	09/01/2006	09/30/2006	30/360	166,039,000.00 ¹	1.83000004	253,209.48	0.00	0.00	0.00	0.00	253,209.48	0.00
I-A-3	09/01/2006	09/30/2006	30/360	29,887,000.00	6.00000000	149,435.00	0.00	0.00	0.00	0.00	149,435.00	0.00
I-A-4	09/01/2006	09/30/2006	30/360	3,321,000.00	6.00000000	16,605.00	0.00	0.00	0.00	0.00	16,605.00	0.00
I-A-5	09/01/2006	09/30/2006	30/360	53,348,000.00	6.00000000	266,740.00	0.00	0.00	0.00	0.00	266,740.00	0.00
I-A-6	09/01/2006	09/30/2006	30/360	77,359,000.00	6.00000000	386,795.00	0.00	0.00	0.00	0.00	386,795.00	0.00
I-A-7	09/01/2006	09/30/2006	30/360	43,235,000.00	6.00000000	216,175.00	0.00	0.00	0.00	0.00	216,175.00	0.00
I-A-8	09/01/2006	09/30/2006	30/360	58,285,000.00	6.00000000	291,425.00	0.00	0.00	0.00	0.00	291,425.00	0.00
I-A-9	09/01/2006	09/30/2006	30/360	38,339,000.00	6.00000000	191,695.00	0.00	0.00	0.00	0.00	191,695.00	0.00
I-A-10	09/01/2006	09/30/2006	30/360	19,338,000.00	6.00000000	96,690.00	0.00	0.00	0.00	0.00	96,690.00	0.00
I-A-11	09/01/2006	09/30/2006	30/360	8,966,000.00	6.00000000	44,830.00	0.00	0.00	0.00	0.00	44,830.00	0.00
II-A-1	09/01/2006	09/30/2006	30/360	100,045,000.00	5.75000000	479,382.29	0.00	0.00	0.00	0.00	479,382.29	0.00
I-A-V	09/01/2006	09/30/2006	30/360	537,001,475.69 ¹	0.48929859	218,961.72	0.00	0.00	0.00	0.00	218,961.72	0.00
II-A-V	09/01/2006	09/30/2006	30/360	104,046,563.88 ¹	0.53825162	46,669.36	0.00	0.00	0.00	0.00	46,669.36	0.00
R-I	09/01/2006	09/30/2006	30/360	100.00	6.50000000	0.54	0.00	0.00	0.00	0.00	0.54	0.00
R-II	09/01/2006	09/30/2006	30/360	50.00	5.75000000	0.24	0.00	0.00	0.00	0.00	0.24	0.00
R-III	09/01/2006	09/30/2006	30/360	50.00	5.75000000	0.24	0.00	0.00	0.00	0.00	0.24	0.00
I-M-1	09/01/2006	09/30/2006	30/360	20,138,500.00	6.50000000	109,083.54	0.00	0.00	0.00	0.00	109,083.54	0.00
I-M-2	09/01/2006	09/30/2006	30/360	5,638,500.00	6.50000000	30,541.88	0.00	0.00	0.00	0.00	30,541.87	0.00
I-M-3	09/01/2006	09/30/2006	30/360	4,296,000.00	6.50000000	23,270.00	0.00	0.00	0.00	0.00	23,270.00	0.00
II-M-1	09/01/2006	09/30/2006	30/360	1,925,000.00	5.75000000	9,223.96	0.00	0.00	0.00	0.00	9,223.96	0.00
II-M-2	09/01/2006	09/30/2006	30/360	416,200.00	5.75000000	1,994.29	0.00	0.00	0.00	0.00	1,994.29	0.00
II-M-3	09/01/2006	09/30/2006	30/360	260,100.00	5.75000000	1,246.31	0.00	0.00	0.00	0.00	1,246.31	0.00
I-B-1	09/01/2006	09/30/2006	30/360	2,685,000.00	6.50000000	14,543.75	0.00	0.00	0.00	0.00	14,543.75	0.00
I-B-2	09/01/2006	09/30/2006	30/360	2,148,000.00	6.50000000	11,635.00	0.00	0.00	0.00	0.00	11,635.00	0.00
I-B-3	09/01/2006	09/30/2006	30/360	2,148,050.19	6.50000000	11,635.27	0.00	0.00	0.00	0.00	11,635.27	0.00
II-B-1	09/01/2006	09/30/2006	30/360	208,100.00	5.75000000	997.15	0.00	0.00	0.00	0.00	997.15	0.00
II-B-2	09/01/2006	09/30/2006	30/360	156,000.00	5.75000000	747.50	0.00	0.00	0.00	0.00	747.50	0.00
II-B-3	09/01/2006	09/30/2006	30/360	156,192.10	5.75000000	748.42	0.00	0.00	0.00	0.00	748.42	0.00
Deal Totals				638,337,842.29		3,658,815.22	0.00	0.00	0.00	0.00	3,658,815.21	0.00

1. Notional Balance

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Current Index Rates

Index Type	Rate	Classes
BTLIB TEL 25 -2BD	5.33000000	I-A-1, I-A-2

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	7,960.88	7,960.88	0.00	0	0.00	116,006.32	25,062.98	24,963.77	0.00	0.00	0.00
Group II	588.53	588.53	0.00	0	0.00	21,999.35	5,923.59	11,780.43	0.00	0.00	0.00
Deal Totals	8,549.41	8,549.41	0.00	0	0.00	138,005.67	30,986.57	36,744.20	0.00	0.00	0.00

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8. Collateral Summary

A. Loan Count and Balances

	Original Loan Count/ Scheduled Principal Balance		Beginning Loan Count/ Scheduled Principal Balance		Curtailments		Payoffs		Total Repurchases		Principal Portion of Losses		Ending Loan Count/ Scheduled Principal Balance	
	Count	Balance	Count	Balance	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Balance
Group I	2,236	537,001,475.69	2,236	537,001,475.69	191	67,504.58	17	4,803,265.30	0	0.00	0	0.00	2,219	531,887,291.84
Group II	594	104,046,563.88	594	104,046,563.88	124	56,082.83	2	267,325.05	0	0.00	0	0.00	592	103,362,342.12
Deal Totals	2,830	641,048,039.57	2,830	641,048,039.57	315	123,587.41	19	5,070,590.35	0	0.00	0	0.00	2,811	635,249,633.96

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	7.29990818	7.29665958	357.14	356.99	6.96714387	6.96417631	6.96714387	N/A	N/A
Group II	6.56544694	6.56611827	173.44	173.44	6.23962663	6.24029652	6.23962663	N/A	N/A
Deal Totals	7.18070000	7.17779220	327.25	327.13	6.84906275	6.84639283	6.84906275	N/A	N/A

C. Constant Prepayment Rate

	1 Month CPR	3 Month CPR	6 Month CPR	12 Month CPR	Life CPR
Group-I	10.36%				10.36%
Group-II	3.68%				3.68%
Deal Totals	9.31%				9.31%

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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	2,789	630,401,828.70	0	0.00	0	0.00	0	0.00	0.00	2,789	630,401,828.70
30 days	22	4,847,805.26	0	0.00	0	0.00	0	0.00	0.00	22	4,847,805.26
60 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
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	2,811	635,249,633.96	0	0.00	0	0.00	0	0.00	0.00	2,811	635,249,633.96
Current	99.22%	99.24%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	99.22%	99.24%
30 days	0.78%	0.76%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.78%	0.76%
60 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
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%

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QS13

October 25, 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	2,204	528,368,473.72	0	0.00	0	0.00	0	0.00	0.00	2,204	528,368,473.72
30 days	15	3,518,818.12	0	0.00	0	0.00	0	0.00	0.00	15	3,518,818.12
60 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
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	2,219	531,887,291.84	0	0.00	0	0.00	0	0.00	0.00	2,219	531,887,291.84

Current	99.32%	99.34%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	99.32%	99.34%
30 days	0.68%	0.66%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.68%	0.66%
60 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
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%

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QS13

October 25, 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	585	102,033,354.98	0	0.00	0	0.00	0	0.00	0.00	585	102,033,354.98
30 days	7	1,328,987.14	0	0.00	0	0.00	0	0.00	0.00	7	1,328,987.14
60 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
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	592	103,362,342.12	0	0.00	0	0.00	0	0.00	0.00	592	103,362,342.12

Current	98.82%	98.71%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	98.82%	98.71%
30 days	1.18%	1.29%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.18%	1.29%
60 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
90 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
120 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
150 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
180 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
181+ days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total	100.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%

NOTE:

Loans with both a Bankruptcy and Foreclosure status were previously reported as Bankruptcies. Beginning with the October 2006 Distribution, these loans will now be reported as Foreclosures.

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QS13

October 25, 2006

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	22	4,847,805.26	13 Months	0	0.00	25 Months	0	0.00	37 Months	0	0.00	49 Months	0	0.00
	0.78%	0.76%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
2 Months	0	0.00	14 Months	0	0.00	26 Months	0	0.00	38 Months	0	0.00	50 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
3 Months	0	0.00	15 Months	0	0.00	27 Months	0	0.00	39 Months	0	0.00	51 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
4 Months	0	0.00	16 Months	0	0.00	28 Months	0	0.00	40 Months	0	0.00	52 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
5 Months	0	0.00	17 Months	0	0.00	29 Months	0	0.00	41 Months	0	0.00	53 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
6 Months	0	0.00	18 Months	0	0.00	30 Months	0	0.00	42 Months	0	0.00	54 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
7 Months	0	0.00	19 Months	0	0.00	31 Months	0	0.00	43 Months	0	0.00	55 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
8 Months	0	0.00	20 Months	0	0.00	32 Months	0	0.00	44 Months	0	0.00	56 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
9 Months	0	0.00	21 Months	0	0.00	33 Months	0	0.00	45 Months	0	0.00	57 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
10 Months	0	0.00	22 Months	0	0.00	34 Months	0	0.00	46 Months	0	0.00	58 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
11 Months	0	0.00	23 Months	0	0.00	35 Months	0	0.00	47 Months	0	0.00	59 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
12 Months	0	0.00	24 Months	0	0.00	36 Months	0	0.00	48 Months	0	0.00	60+ Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QS13

October 25, 2006

12. Loss Mitigation and Servicing Modifications

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

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

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QS13

October 25, 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

Statement to Certificateholder

Residential Accredited Loans Inc, 2006-QS13

October 25, 2006

C. Subsequent Recoveries

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

¹ Total Realized Loss less Subsequent Recoveries

² Net Loss % of Original Balance

D. Default Percentages

Default Loss Percentage		1 Month	3 Months	6 Months	12 Months	Life of Deal
Group I	Monthly Default Rate	0.00%				0.00 %
	Constant Default Rate	0.00%				0.00%
Group II	Monthly Default Rate	0.00%				0.00 %
	Constant Default Rate	0.00%				0.00%
Deal Totals	Monthly Default Rate	0.00%				0.00 %
	Constant Default Rate	0.00%				0.00%

1-Month MDR (Current Month) = $\text{SUM}(\text{Beginning Scheduled balances of liquidating loans}) / [\text{SUM}(\text{Beginning Scheduled loan balances}) - \text{SUM}(\text{Scheduled Principal payments})]$

m-Month = 3, 6, 12, months or the life of deal to date

m-Month MDR(over m months in period where n is current month)= $1 - [(1 - \text{MDR}_{n-m+1}) * (1 - \text{MDR}_{n-m+2}) * \dots * (1 - \text{MDR}_{n-1}) * (1 - \text{MDR}_n)]^{(1/m)}$

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

Statement to Certificateholder

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E. Special Hazard, Fraud Loss, and Bankruptcy

	Special Hazard Amount	Fraud Loss Amount	Bankruptcy Amount
Group I	5,370,015.00	16,110,044.00	192,409.00
Group II	2,980,808.00	3,121,397.00	100,000.00
Deal Totals	8,350,823.00	19,231,441.00	292,409.00

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October 25, 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%	93.07622426%	100.00000000%
II	0.00000000%	0.00000000%	96.97422488%	100.00000000%
	Ending Percentage			
I-M-1	3.17778330%			
I-M-2	0.88973514%			
I-M-3	0.67789344%			
II-M-1	0.30284343%			
II-M-2	0.06547711%			
II-M-3	0.04091926%			
Class M Total:	5.15465168%			
I-B-1	0.42368340%			
I-B-2	0.33894672%			
I-B-3	0.33895464%			
II-B-1	0.03273855%			
II-B-2	0.02454212%			
II-B-3	0.02457234%			
Class B Total:	1.18343777%			

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QS13

October 25, 2006

18. Performance Tests

	Group I	Group II
Current Distribution Date >= Target Distribution		
Current Distribution Date >= Target Distribution Date	False	False
Current Senior Pct > Initial Senior Percent		
Current Senior Percentage > Original Senior Percentage	False	False
60+ Dlg Avg Loan Balance / Subordinate Balance		
Dlg Average Loan Balance / Class M and B balance Test	True	True
60+ Dlg Avg Loan Balance <= 2% of Pool Balance		
Dlg Average Loan Balance Test	True	True
Sub Balance Test OR 2% Delinquency Test		
Dlg Balance Test	True	True
Aggregate Realized Loss Pct < Scheduled Loss Pct		
Aggregate Realized Loss Test	True	True
Sr. Accel. % Trigger - 1st Trigger Event		
1st Senior Accelerated Stepdown Trigger	True	True
60+ Dlg Avg Loan Balance <= 4% of Avg Pool Balance		
2nd 60+ Delinquent Average Loan Balance Test	True	True
Aggregate Realized Loss Pct < Scheduled Loss Pct		
Aggregate Realized Loss Percentage > 2nd Scheduled Loss Percentage	True	True
Sr. Accel. % Trigger - 2nd Trigger Event		
2nd Senior Accelerated Stepdown Trigger	True	True
60+ Delinq Balance OR Aggregate Loss Test		
Senior Accelerated Stepdown Trigger in effect?	True	True
Senior Accelerated Stepdown Date and Trigger Event		
Senior Accelerated Stepdown Trigger in effect?	False	False

Statement to Certificateholder

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October 25, 2006

B-1, B-2, B-3 BegBal/PoolBal		
Class B-1 Prepayment Distribution Trigger	False	False
Class B-2 Prepayment Distribution Trigger	False	False
Class B-3 Prepayment Distribution Trigger	False	False
Class M-2 Prepayment Distribution Trigger	False	False
Class M-3 Prepayment Distribution Trigger	False	False

20. Comments

Comments: Effective October 6, 2006, Residential Funding Corporation, the Master Servicer and Sponsor, changed its name to Residential Funding Company, LLC and converted from a Delaware corporation to a Delaware limited liability company, and HomeComings Financial Network, Inc., a Subservicer, changed its name to HomeComings Financial, LLC and converted from a Delaware corporation to a Delaware limited liability company.

ERISA Text: Each beneficial owner of any Certificate (or any interest therein) which provides credit enhancement for any other Certificate and is available in book-entry form, including any such Class M Certificate, shall be deemed to have represented, by virtue of its acquisition or holding of such Certificate (or interest therein), that either: a) it is not an employee benefit or other plan subject to the prohibited transaction provision of the Employee Retirement Income Security Act of 1974, as amended('ERISA'), or Section 4975 of the Internal Revenue Code of 1986, as amended (a 'Plan'), or any other person (including an investment manager, a named fiduciary or a trustee of any Plan) acting, directly or indirectly, on behalf of purchasing any Certificate with 'plan assets' of any Plan; or b) (i) the transferee is an insurance company, (ii) the source of funds to be used by it to purchase the Certificates is an 'insurance company general account' (within the meaning of Department of Labor Prohibited Transaction Class Exemption ('PTCE') 95-60), and (iii) the conditions set forth in Section I and III of PTCE 95-60 have been satisfied. Any purported beneficial owner of any such book-entry Certificate (or interest therein) to whom either (a) or (b) above does not apply shall indemnify and hold harmless the Company, the Trustee, the Master Servicer, any Subservicer, and the Trust Fund from and against any and all liabilities, claim, cost or expenses incurred by such parties as a result of its acquisition or holding of such Certificate.