

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 (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 (Not Applicable)	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) : 40405,40404
18. Performance Tests	
19. Lender Paid Mortgage Insurance (Not Applicable)	
20. Comments	

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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	164,347,123.16	5.66000002	2,316,220.81	775,170.60	3,091,391.41	0.00	0.00	0.00	162,030,902.35
I-A-2	75115DAB1	166,039,000.00 ¹	164,347,123.16 ¹	1.83999998	0.00	251,998.92	251,998.92	0.00	0.00	0.00	162,030,902.35 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	52,719,000.00	6.00000000	629,000.00	263,595.00	892,595.00	0.00	0.00	0.00	52,090,000.00
I-A-6	75115DAF2	77,359,000.00	77,358,900.00	6.00000000	100.00	386,794.50	386,894.50	0.00	0.00	0.00	77,358,800.00
I-A-7	75115DAG0	43,235,000.00	41,833,852.46	6.00000000	2,150,358.58	209,169.26	2,359,527.84	0.00	0.00	0.00	39,683,493.88
I-A-8	75115DAH8	58,285,000.00	56,931,493.86	6.00000000	1,852,983.04	284,657.47	2,137,640.51	0.00	0.00	0.00	55,078,510.82
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	99,375,571.12	5.75000000	813,990.76	476,174.61	1,290,165.37	0.00	0.00	0.00	98,561,580.36
I-A-P	75115DAN5	1,830,325.50	1,808,649.20	0.00000000	4,587.14	0.00	4,587.14	0.00	0.00	0.00	1,804,062.06
I-A-V	75115DAP0	537,001,475.69 ¹	531,887,291.84 ¹	0.48627914	0.00	215,538.08	215,538.08	0.00	0.00	0.00	524,917,127.39 ¹
II-A-P	75115DBD6	879,871.78	875,987.87	0.00000000	5,445.51	0.00	5,445.51	0.00	0.00	0.00	870,542.36
II-A-V	75115DBE4	104,046,563.88 ¹	103,362,342.12 ¹	0.53902730	0.00	46,429.27	46,429.27	0.00	0.00	0.00	102,532,009.67 ¹
R-I	75115DAQ8	100.00	0.00	6.50000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-II	7511DAR6	50.00	0.00	5.75000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-III	75115DAS4	50.00	0.00	5.75000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
I-M-1	75115DAT2	20,138,500.00	20,129,381.85	6.50000000	9,193.06	109,034.15	118,227.21	0.00	0.00	0.00	20,120,188.79
I-M-2	75115DAU9	5,638,500.00	5,635,947.05	6.50000000	2,573.93	30,528.05	33,101.98	0.00	0.00	0.00	5,633,373.12
I-M-3	75115DBF1	4,296,000.00	4,294,054.89	6.50000000	1,961.09	23,259.46	25,220.55	0.00	0.00	0.00	4,292,093.80
II-M-1	75115DAV7	1,925,000.00	1,918,334.41	5.75000000	6,719.38	9,192.02	15,911.40	0.00	0.00	0.00	1,911,615.03

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II-M-2	75115DAW5	416,200.00	414,758.85	5.75000000	1,452.78	1,987.39	3,440.17	0.00	0.00	0.00	413,306.07
II-M-3	75115DBG9	260,100.00	259,199.37	5.75000000	907.90	1,242.00	2,149.90	0.00	0.00	0.00	258,291.47
I-B-1	75115DAX3	2,685,000.00	2,683,784.31	6.50000000	1,225.68	14,537.16	15,762.84	0.00	0.00	0.00	2,682,558.63
I-B-2	75115DAY1	2,148,000.00	2,147,027.45	6.50000000	980.55	11,629.73	12,610.28	0.00	0.00	0.00	2,146,046.90
I-B-3	75115DAZ8	2,148,050.19	2,147,077.61	6.50000000	980.56	11,630.00	12,610.56	0.00	0.00	0.00	2,146,097.05
II-B-1	75115DBA2	208,100.00	207,379.42	5.75000000	726.39	993.69	1,720.08	0.00	0.00	0.00	206,653.03
II-B-2	75115DBB0	156,000.00	155,459.83	5.75000000	544.53	744.91	1,289.44	0.00	0.00	0.00	154,915.30
II-B-3	75115DBC8	156,192.10	155,651.26	5.75000000	545.20	745.83	1,291.03	0.00	0.00	0.00	155,106.06
Deal Totals		641,048,039.57	635,249,633.97		7,800,496.89	3,624,307.10	11,424,803.99	0.00	0.00	0.00	627,449,137.08

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	989.81036479	13.94986003	4.66860557	18.61846560	0.00000000	0.00000000	975.86050476
I-A-2	75115DAB1	989.81036479	0.00000000	1.51770921	1.51770921	0.00000000	0.00000000	975.86050476
I-A-3	75115DAC9	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
I-A-4	7511DAD7	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
I-A-5	75115DAE5	988.20949239	11.79050761	4.94104746	16.73155507	0.00000000	0.00000000	976.41898478
I-A-6	75115DAF2	999.99870733	0.00129267	4.99999354	5.00128621	0.00000000	0.00000000	999.99741465
I-A-7	75115DAG0	967.59228542	49.73652319	4.83796137	54.57448456	0.00000000	0.00000000	917.85576223
I-A-8	75115DAH8	976.77779635	31.79176529	4.88388899	36.67565428	0.00000000	0.00000000	944.98603105
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	7511DAL9	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
II-A-1	75115DAM7	993.30872227	8.13624629	4.75960428	12.89585057	0.00000000	0.00000000	985.17247599
I-A-P	75115DAN5	988.15713380	2.50618811	0.00000000	2.50618811	0.00000000	0.00000000	985.65094569
I-A-V	75115DAP0	990.47640634	0.00000000	0.40137335	0.40137335	0.00000000	0.00000000	977.49661994
II-A-P	75115DBD6	995.58582274	6.18898131	0.00000000	6.18898131	0.00000000	0.00000000	989.39684144
II-A-V	75115DBE4	993.42388894	0.00000000	0.44623550	0.44623550	0.00000000	0.00000000	985.44349613
R-I	75115DAQ8	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
R-II	7511DAR6	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
R-III	75115DAS4	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
I-M-1	75115DAT2	999.54722795	0.45649179	5.41421407	5.87070586	0.00000000	0.00000000	999.09073615
I-M-2	75115DAU9	999.54722887	0.45649197	5.41421477	5.87070675	0.00000000	0.00000000	999.09073690
I-M-3	75115DBF1	999.54722765	0.45649209	5.41421322	5.87070531	0.00000000	0.00000000	999.09073557
II-M-1	75115DAV7	996.53735584	3.49058701	4.77507532	8.26566234	0.00000000	0.00000000	993.04676883
II-M-2	75115DAW5	996.53736185	3.49058145	4.77508409	8.26566555	0.00000000	0.00000000	993.04678039
II-M-3	75115DBG9	996.53737024	3.49058055	4.77508651	8.26566705	0.00000000	0.00000000	993.04678970
I-B-1	75115DAX3	999.54722905	0.45649162	5.41421229	5.87070391	0.00000000	0.00000000	999.09073743
I-B-2	75115DAY1	999.54722998	0.45649441	5.41421322	5.87070764	0.00000000	0.00000000	999.09073557
I-B-3	75115DAZ8	999.54722659	0.45648840	5.41421241	5.87070081	0.00000000	0.00000000	999.09073819
II-B-1	75115DBA2	996.53733782	3.49058145	4.77506007	8.26564152	0.00000000	0.00000000	993.04675637
II-B-2	75115DBB0	996.53737179	3.49057692	4.77506410	8.26564103	0.00000000	0.00000000	993.04679487
II-B-3	75115DBC8	996.53734088	3.49057347	4.77508145	8.26565492	0.00000000	0.00000000	993.04676741



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Deal Factor :	97.87864533%
Group I Factor :	97.74966199%
Group II Factor :	98.54434961%

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4. Interest Summary

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

Class	Accrual Period		Accrual Methodology	Beginning Notional/Principal Balance	Pass-Through Rate	Optimal Interest Amount	Interest Loss	Deferred Interest	Interest Shortfall Amount	Other Income	Interest Distribution (1)-(2)-(3)-(4)+(5)=(6)	Accrued Certificate Interest Remaining Unpaid
	Start	End				(1)	(2)	(3)	(4)	(5)	(6)	
I-A-1	10/01/2006	10/31/2006	30/360	164,347,123.16	5.66000002	775,170.60	0.00	0.00	0.00	0.00	775,170.60	0.00
I-A-2	10/01/2006	10/31/2006	30/360	164,347,123.16 ¹	1.83999998	251,998.92	0.00	0.00	0.00	0.00	251,998.92	0.00
I-A-3	10/01/2006	10/31/2006	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	10/01/2006	10/31/2006	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	10/01/2006	10/31/2006	30/360	52,719,000.00	6.00000000	263,595.00	0.00	0.00	0.00	0.00	263,595.00	0.00
I-A-6	10/01/2006	10/31/2006	30/360	77,358,900.00	6.00000000	386,794.50	0.00	0.00	0.00	0.00	386,794.50	0.00
I-A-7	10/01/2006	10/31/2006	30/360	41,833,852.46	6.00000000	209,169.26	0.00	0.00	0.00	0.00	209,169.26	0.00
I-A-8	10/01/2006	10/31/2006	30/360	56,931,493.86	6.00000000	284,657.47	0.00	0.00	0.00	0.00	284,657.47	0.00
I-A-9	10/01/2006	10/31/2006	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	10/01/2006	10/31/2006	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	10/01/2006	10/31/2006	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	10/01/2006	10/31/2006	30/360	99,375,571.12	5.75000000	476,174.61	0.00	0.00	0.00	0.00	476,174.61	0.00
I-A-V	10/01/2006	10/31/2006	30/360	531,887,291.84 ¹	0.48627914	215,538.08	0.00	0.00	0.00	0.00	215,538.08	0.00
II-A-V	10/01/2006	10/31/2006	30/360	103,362,342.12 ¹	0.53902730	46,429.27	0.00	0.00	0.00	0.00	46,429.27	0.00
I-M-1	10/01/2006	10/31/2006	30/360	20,129,381.85	6.50000000	109,034.15	0.00	0.00	0.00	0.00	109,034.15	0.00
I-M-2	10/01/2006	10/31/2006	30/360	5,635,947.05	6.50000000	30,528.05	0.00	0.00	0.00	0.00	30,528.05	0.00
I-M-3	10/01/2006	10/31/2006	30/360	4,294,054.89	6.50000000	23,259.46	0.00	0.00	0.00	0.00	23,259.46	0.00
II-M-1	10/01/2006	10/31/2006	30/360	1,918,334.41	5.75000000	9,192.02	0.00	0.00	0.00	0.00	9,192.02	0.00
II-M-2	10/01/2006	10/31/2006	30/360	414,758.85	5.75000000	1,987.39	0.00	0.00	0.00	0.00	1,987.39	0.00
II-M-3	10/01/2006	10/31/2006	30/360	259,199.37	5.75000000	1,242.00	0.00	0.00	0.00	0.00	1,242.00	0.00
I-B-1	10/01/2006	10/31/2006	30/360	2,683,784.31	6.50000000	14,537.16	0.00	0.00	0.00	0.00	14,537.16	0.00
I-B-2	10/01/2006	10/31/2006	30/360	2,147,027.45	6.50000000	11,629.73	0.00	0.00	0.00	0.00	11,629.73	0.00
I-B-3	10/01/2006	10/31/2006	30/360	2,147,077.61	6.50000000	11,630.00	0.00	0.00	0.00	0.00	11,630.00	0.00
II-B-1	10/01/2006	10/31/2006	30/360	207,379.42	5.75000000	993.69	0.00	0.00	0.00	0.00	993.69	0.00
II-B-2	10/01/2006	10/31/2006	30/360	155,459.83	5.75000000	744.91	0.00	0.00	0.00	0.00	744.91	0.00
II-B-3	10/01/2006	10/31/2006	30/360	155,651.26	5.75000000	745.83	0.00	0.00	0.00	0.00	745.83	0.00
Deal Totals				632,564,996.90		3,624,307.10	0.00	0.00	0.00	0.00	3,624,307.10	0.00

1. Notional Balance

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Current Index Rates

Index Type	Rate	Classes
BTLIB TEL 25 -2BD	5.32000000	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	4,528.12	4,528.12	0.00	0	0.00	115,030.46	28,701.50	80,875.33	0.00	0.00	0.00
Group II	1,226.15	1,226.15	0.00	0	0.00	21,831.09	5,849.25	17,170.15	0.00	0.00	0.00
Deal Totals	5,754.27	5,754.27	0.00	0	0.00	136,861.55	34,550.75	98,045.48	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	2,236	2,219	N/A	306	18	0	0	0	2,201
	Balance/Amount	537,001,475.69	531,887,291.84	243,196.41	146,296.42	6,580,671.62	N/A	0.00	0.00	524,917,127.39
Group II	Count	594	592	N/A	133	4	0	0	0	588
	Balance/Amount	104,046,563.88	103,362,342.12	362,585.43	183,319.36	284,427.66	N/A	0.00	0.00	102,532,009.67
Deal Totals	Count	2,830	2,811	N/A	439	22	0	0	0	2,789
	Balance/Amount	641,048,039.57	635,249,633.96	605,781.84	329,615.78	6,865,099.28	N/A	0.00	0.00	627,449,137.06

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	7.29665958	7.29200751	356.09	355.84	6.96417631	6.95945766	6.96417631	N/A	N/A
Group II	6.56611827	6.56588358	172.15	172.15	6.24029652	6.24003809	6.24029652	N/A	N/A
Deal Totals	7.17779220	7.17335097	326.04	325.83	6.84639283	6.84189668	6.84639283	N/A	N/A

C. Constant Prepayment Rate

	1 Month CPR	3 Month CPR	6 Month CPR	12 Month CPR	Life CPR
Group-I	14.17%				12.29%
Group-II	5.32%				4.50%
Deal Totals	12.79%				11.07%

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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	2,731	613,445,961.43	0	0.00	0	0.00	0	0.00	0.00	2,731	613,445,961.43
30 days	55	13,233,124.00	0	0.00	0	0.00	0	0.00	0.00	55	13,233,124.00
60 days	2	231,515.52	0	0.00	0	0.00	0	0.00	0.00	2	231,515.52
90 days	1	538,536.11	0	0.00	0	0.00	0	0.00	0.00	1	538,536.11
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	2,789	627,449,137.06	0	0.00	0	0.00	0	0.00	0.00	2,789	627,449,137.06
Current	97.92%	97.77%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	97.92%	97.77%
30 days	1.97%	2.11%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.97%	2.11%
60 days	0.07%	0.04%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.04%
90 days	0.04%	0.09%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	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%

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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	2,151	512,884,376.22	0	0.00	0	0.00	0	0.00	0.00	2,151	512,884,376.22
30 days	47	11,262,699.54	0	0.00	0	0.00	0	0.00	0.00	47	11,262,699.54
60 days	2	231,515.52	0	0.00	0	0.00	0	0.00	0.00	2	231,515.52
90 days	1	538,536.11	0	0.00	0	0.00	0	0.00	0.00	1	538,536.11
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	2,201	524,917,127.39	0	0.00	0	0.00	0	0.00	0.00	2,201	524,917,127.39

Current	97.73%	97.71%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	97.73%	97.71%
30 days	2.14%	2.15%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.14%	2.15%
60 days	0.09%	0.04%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.09%	0.04%
90 days	0.05%	0.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.10%
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	580	100,561,585.21	0	0.00	0	0.00	0	0.00	0.00	580	100,561,585.21
30 days	8	1,970,424.46	0	0.00	0	0.00	0	0.00	0.00	8	1,970,424.46
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	588	102,532,009.67	0	0.00	0	0.00	0	0.00	0.00	588	102,532,009.67

Current	98.64%	98.08%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	98.64%	98.08%
30 days	1.36%	1.92%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.36%	1.92%
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%

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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	55	13,233,124.00	13 Months	0	0.00	25 Months	0	0.00	37 Months	0	0.00	49 Months	0	0.00
	1.97%	2.11%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
2 Months	2	231,515.52	14 Months	0	0.00	26 Months	0	0.00	38 Months	0	0.00	50 Months	0	0.00
	0.07%	0.04%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
3 Months	1	538,536.11	15 Months	0	0.00	27 Months	0	0.00	39 Months	0	0.00	51 Months	0	0.00
	0.04%	0.09%		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%

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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

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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

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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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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%	93.01287202%	100.00000000%
II	0.00000000%	0.00000000%	96.96468554%	100.00000000%
	Ending Percentage			
I-M-1	3.21591100%			
I-M-2	0.90041037%			
I-M-3	0.68602695%			
II-M-1	0.30554305%			
II-M-2	0.06606079%			
II-M-3	0.04128402%			
Class M Total:	5.21523618%			
I-B-1	0.42876684%			
I-B-2	0.34301347%			
I-B-3	0.34302149%			
II-B-1	0.03303039%			
II-B-2	0.02476089%			
II-B-3	0.02479138%			
Class B Total:	1.19738446%			

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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+ Dfq Avg Loan Balance / Subordinate Balance		
Dfq Average Loan Balance / Class M and B balance Test	True	True
60+ Dfq Avg Loan Balance <= 2% of Pool Balance		
Dfq Average Loan Balance Test	True	True
Sub Balance Test OR 2% Delinquency Test		
Dfq 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 Test	True	True
60+ Dfq 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 Test	True	True
60+ Delinq Balance OR Aggregate Loss Test		
1st or 2nd Sr. Accel Stepdown Test	True	True
Senior Accelerated Stepdown Date and Trigger Event		
Senior Accelerated Stepdown Trigger in effect?	False	False

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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

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.



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Cash Flow Received and Uses of Funds

<i>Cash Flow Received</i>	<i>Amount</i>
Principal and Interest Payments	11,453,600.51
Prepayment Premium	0.00
Liquidation and Insurance Proceeds	0.00
Subsequent Recoveries	0.00
Repurchase Proceeds	0.00
Other Deposits/Adjustments (including Derivative Payment)	5,754.27
Total Deposits	11,459,354.78
<i>Uses of Funds</i>	<i>Amount</i>
Transfer to Certificate Account	11,424,803.99
Reimbursed Advances and Expenses	0.00
Master Servicing Compensation	34,550.76
Derivative Payment	N/A
Total Withdrawals	11,459,354.75
Ending Balance	0.00