

Distribution Information	Deal Information
1. Distribution Summary	Deal Name: Residential Accredit Loans Inc, 2006-QO8
2. Factor Summary	Asset Type: Mortgage Asset-Backed Pass-Through Certificates
3. Components Information	
4. Interest Summary	Closing Date: 10/30/2006
5. Other Income Detail	First Distribution Date: 11/25/2006
6. Interest Shortfalls, Compensation and Expenses	Determination Date: 12/21/2006
7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts	Distribution Date: 12/26/2006
8. Collateral Summary	Record Date:
9. Repurchase Information	Book-Entry: 12/22/2006
10. Loan Status Report (Delinquencies)	Definitive: 11/30/2006
11. Deal Delinquencies (30 Day Buckets)	Trustee: Deutsche Bank Trust Company Americas
12. Loss Mitigation and Servicing Modifications	Main Telephone: 714-247-6000
13. Losses and Recoveries	GMAC-RFC
14. Credit Enhancement Report	Bond Administrator: Nicholas Gisler
15. Distribution Percentages (Not Applicable)	Telephone: 818-260-1628
16. Overcollateralization Summary	Pool(s) : 40423,40424
17. Excess Cash Flow, Overcollateralization Provisions and Derivative Amounts	
18. Performance Tests	
19. Lender Paid Mortgage Insurance (Not Applicable)	
20. Comments	

# Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO8  
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-A1A	75115FAA8	279,809,000.00	278,259,804.18	5.41000000	1,112,086.30	1,212,671.69	2,324,757.99	0.00	0.00	0.00	277,147,717.88
I-A1B	75115FAB6	51,570,000.00	51,397,866.39	5.46000000	123,565.68	219,636.79	343,202.47	0.00	0.00	6,428.16	51,280,728.87
I-A2A	75115FAC4	132,653,000.00	132,653,000.00	5.47000000	0.00	584,520.71	584,520.71	0.00	0.00	0.00	132,653,000.00
I-A3A	75115FAD2	186,854,000.00	186,854,000.00	5.52000000	0.00	807,508.25	807,508.25	0.00	0.00	23,369.20	186,877,369.20
I-A3B	75115FAE0	32,974,000.00	32,974,000.00	5.60000000	0.00	144,625.43	144,625.43	0.00	0.00	4,123.95	32,978,123.95
I-A4A	75115FAQ3	34,840,000.00	34,840,000.00	5.60000000	0.00	152,809.79	152,809.79	0.00	0.00	4,357.32	34,844,357.32
I-A4B	75115FAR1	3,871,000.00	3,871,000.00	5.70000000	0.00	17,290.21	17,290.21	0.00	0.00	484.13	3,871,484.13
I-A5A	75115FAS9	51,666,000.00	51,666,000.00	5.49000000	0.00	228,492.89	228,492.89	0.00	0.00	0.00	51,666,000.00
II-A	75115FAT7	409,198,000.00	408,830,192.78	5.52000000	653,930.86	1,544,481.80	2,198,412.66	0.00	0.00	273,449.79	408,449,711.71
M-1	75115FAF7	24,058,000.00	24,058,000.00	5.71000000	0.00	103,127.70	103,127.70	0.00	0.00	7,532.42	24,065,532.42
M-2	75115FAG5	23,408,000.00	23,408,000.00	5.73000000	0.00	100,718.52	100,718.52	0.00	0.00	7,328.91	23,415,328.91
M-3	75115FAH3	9,753,000.00	9,753,000.00	5.75000000	0.00	42,121.75	42,121.75	0.00	0.00	3,053.61	9,756,053.61
M-4	75115FAJ9	14,955,000.00	14,955,000.00	5.85000000	0.00	65,793.12	65,793.12	0.00	0.00	4,682.32	14,959,682.32
M-5	75115FAK6	6,502,000.00	6,502,000.00	5.90000000	0.00	28,866.82	28,866.82	0.00	0.00	2,035.74	6,504,035.74
M-6	75115FAL4	6,502,000.00	6,502,000.00	5.95000000	0.00	29,128.71	29,128.71	0.00	0.00	2,035.74	6,504,035.74
M-7	75115FAM2	7,152,000.00	7,152,000.00	6.37000000	0.00	34,460.44	34,460.44	0.00	0.00	2,239.25	7,154,239.25
M-8	75115FAN0	5,852,000.00	5,852,000.00	6.97000000	0.00	31,025.13	31,025.13	0.00	0.00	1,832.22	5,853,832.23
M-9	75115FAP5	6,502,000.00	6,502,000.00	6.97000000	0.00	34,471.19	34,471.19	0.00	0.00	2,035.74	6,504,035.74
I-AX	75115FAX8	154,847,400.00 <sup>1</sup>	154,503,134.11 <sup>1</sup>	2.21755706	0.00	285,516.26	285,516.26	0.00	0.00	0.00	154,263,756.27 <sup>1</sup>
II-AX	75115FAY6	81,839,600.00 <sup>1</sup>	81,766,038.56 <sup>1</sup>	2.33049615	0.00	158,796.20	158,796.20	0.00	0.00	0.00	81,689,942.34 <sup>1</sup>
SB	75115FAZ3	12,360,315.56	12,415,689.62	0.00000000	0.00	154,888.90	154,888.90	0.00	0.00	1,889,582.85	14,305,272.47
P	75115FBA7	0.00	0.00	0.00000000	0.00	69,141.61	69,141.61	0.00	0.00	0.00	0.00
R-I	75115FBB5	0.00	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00



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R-II	75115FBC3	0.00	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-III	75115FBD1	0.00	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-X	75115FBE9	0.00	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deal Totals		1,300,479,315.56	1,298,445,552.97		1,889,582.84	6,050,093.91	7,939,676.75	0.00	0.00	2,234,571.35	1,298,790,541.49

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-A1A	75115FAA8	994.46338102	3.97444793	4.33392668	8.30837461	0.00000000	0.00000000	990.48893309
I-A1B	75115FAB6	996.66213671	2.39607679	4.25900310	6.65507989	0.12464921	0.00000000	994.39070913
I-A2A	75115FAC4	1,000.00000000	0.00000000	4.40638892	4.40638892	0.00000000	0.00000000	1,000.00000000
I-A3A	75115FAD2	1,000.00000000	0.00000000	4.32160002	4.32160002	0.12506663	0.00000000	1,000.12506663
I-A3B	75115FAE0	1,000.00000000	0.00000000	4.38604446	4.38604446	0.12506672	0.00000000	1,000.12506672
I-A4A	75115FAQ3	1,000.00000000	0.00000000	4.38604449	4.38604449	0.12506659	0.00000000	1,000.12506659
I-A4B	75115FAR1	1,000.00000000	0.00000000	4.46660036	4.46660036	0.12506587	0.00000000	1,000.12506587
I-A5A	75115FAS9	1,000.00000000	0.00000000	4.42250010	4.42250010	0.00000000	0.00000000	1,000.00000000
II-A	75115FAT7	999.10115098	1.59807932	3.77441190	5.37249121	0.66825788	0.00000000	998.17132955
M-1	75115FAF7	1,000.00000000	0.00000000	4.28662815	4.28662815	0.31309419	0.00000000	1,000.31309419
M-2	75115FAG5	1,000.00000000	0.00000000	4.30273923	4.30273923	0.31309424	0.00000000	1,000.31309424
M-3	75115FAH3	1,000.00000000	0.00000000	4.31885061	4.31885061	0.31309443	0.00000000	1,000.31309443
M-4	75115FAJ9	1,000.00000000	0.00000000	4.39940622	4.39940622	0.31309395	0.00000000	1,000.31309395
M-5	75115FAK6	1,000.00000000	0.00000000	4.43968317	4.43968317	0.31309443	0.00000000	1,000.31309443
M-6	75115FAL4	1,000.00000000	0.00000000	4.47996155	4.47996155	0.31309443	0.00000000	1,000.31309443
M-7	75115FAM2	1,000.00000000	0.00000000	4.81829418	4.81829418	0.31309424	0.00000000	1,000.31309424
M-8	75115FAN0	1,000.00000000	0.00000000	5.30162850	5.30162850	0.31309296	0.00000000	1,000.31309467
M-9	75115FAP5	1,000.00000000	0.00000000	5.30162873	5.30162873	0.31309443	0.00000000	1,000.31309443
I-AX	75115FAX8	997.77674091	0.00000000	1.84385569	1.84385569	0.00000000	0.00000000	996.23084579
II-AX	75115FAY6	999.10115103	0.00000000	1.94033451	1.94033451	0.00000000	0.00000000	998.17132953
SB	<sup>1</sup> 75115FAZ3							
P	75115FBA7	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
R-I	75115FBB5	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
R-II	75115FBC3	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
R-III	75115FBD1	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
R-X	75115FBE9	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000

<sup>1</sup> Factors not reported for OC Classes

<b>Deal Factor :</b>	99.87459078%
<b>Group I Factor :</b>	99.81430411%
<b>Group II Factor :</b>	99.98865827%

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## 3. Component Level Reporting

Component	Original Face Value	Beginning Notional/ Principal Balance	Pass-Through Rate	Principal Distribution	Interest Distribution	Total Distribution	Principal Loss	Interest Loss	Deferred Interest	Ending Notional/ Principal Balance
I-A1AU	279,809,000.00	278,259,804.18	5.41000000	1,112,086.31	1,177,870.67	2,289,956.98	0.00	0.00	34,801.02	277,182,518.89
<b>Class Totals:</b>	279,809,000.00	278,259,804.18		1,112,086.31	1,177,870.67	2,289,956.98	0.00	0.00	34,801.02	277,182,518.89
I-A2AU	132,653,000.00	132,653,000.00	5.47000000	0.00	567,930.24	567,930.24	0.00	0.00	16,590.47	132,669,590.46
<b>Class Totals:</b>	132,653,000.00	132,653,000.00		0.00	567,930.24	567,930.24	0.00	0.00	16,590.47	132,669,590.46
I-A5AU	51,666,000.00	51,666,000.00	5.49000000	0.00	222,031.19	222,031.19	0.00	0.00	6,461.69	51,672,461.69
<b>Class Totals:</b>	51,666,000.00	51,666,000.00		0.00	222,031.19	222,031.19	0.00	0.00	6,461.69	51,672,461.69

Net Deferred Interest Amount:

Group 1: \$105,181.41

Group 2: \$297,660.25

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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-A1A	11/27/2006	12/25/2006	Actual/360	278,259,804.18	5.41000000	1,212,671.69	0.00	0.00	0.00	0.00	1,212,671.69	0.00
I-A1B	11/27/2006	12/25/2006	Actual/360	51,397,866.39	5.46000000	226,064.95	0.00	6,428.16	0.00	0.00	219,636.79	0.00
I-A2A	11/27/2006	12/25/2006	Actual/360	132,653,000.00	5.47000000	584,520.71	0.00	0.00	0.00	0.00	584,520.71	0.00
I-A3A	11/27/2006	12/25/2006	Actual/360	186,854,000.00	5.52000000	830,877.45	0.00	23,369.20	0.00	0.00	807,508.25	0.00
I-A3B	11/27/2006	12/25/2006	Actual/360	32,974,000.00	5.60000000	148,749.38	0.00	4,123.95	0.00	0.00	144,625.43	0.00
I-A4A	11/27/2006	12/25/2006	Actual/360	34,840,000.00	5.60000000	157,167.11	0.00	4,357.32	0.00	0.00	152,809.79	0.00
I-A4B	11/27/2006	12/25/2006	Actual/360	3,871,000.00	5.70000000	17,774.34	0.00	484.13	0.00	0.00	17,290.21	0.00
I-A5A	11/27/2006	12/25/2006	Actual/360	51,666,000.00	5.49000000	228,492.89	0.00	0.00	0.00	0.00	228,492.89	0.00
II-A	11/27/2006	12/25/2006	Actual/360	408,830,192.78	5.52000000	1,817,931.59	0.00	273,449.79	0.00	0.00	1,544,481.80	0.00
M-1	11/27/2006	12/25/2006	Actual/360	24,058,000.00	5.71000000	110,660.12	0.00	7,532.42	0.00	0.00	103,127.70	0.00
M-2	11/27/2006	12/25/2006	Actual/360	23,408,000.00	5.73000000	108,047.43	0.00	7,328.91	0.00	0.00	100,718.52	0.00
M-3	11/27/2006	12/25/2006	Actual/360	9,753,000.00	5.75000000	45,175.35	0.00	3,053.61	0.00	0.00	42,121.75	0.00
M-4	11/27/2006	12/25/2006	Actual/360	14,955,000.00	5.85000000	70,475.44	0.00	4,682.32	0.00	0.00	65,793.12	0.00
M-5	11/27/2006	12/25/2006	Actual/360	6,502,000.00	5.90000000	30,902.56	0.00	2,035.74	0.00	0.00	28,866.82	0.00
M-6	11/27/2006	12/25/2006	Actual/360	6,502,000.00	5.95000000	31,164.45	0.00	2,035.74	0.00	0.00	29,128.71	0.00
M-7	11/27/2006	12/25/2006	Actual/360	7,152,000.00	6.37000000	36,699.69	0.00	2,239.25	0.00	0.00	34,460.44	0.00
M-8	11/27/2006	12/25/2006	Actual/360	5,852,000.00	6.97000000	32,857.35	0.00	1,832.22	0.00	0.00	31,025.13	0.00
M-9	11/27/2006	12/25/2006	Actual/360	6,502,000.00	6.97000000	36,506.92	0.00	2,035.74	0.00	0.00	34,471.19	0.00
I-AX	11/01/2006	11/30/2006	30/360	154,503,134.11 <sup>1</sup>	2.21755706	285,516.26	0.00	0.00	0.00	0.00	285,516.26	0.00
II-AX	11/01/2006	11/30/2006	30/360	81,766,038.56 <sup>1</sup>	2.33049615	158,796.20	0.00	0.00	0.00	0.00	158,796.20	0.00
SB	11/01/2006	11/30/2006	30/360	12,415,689.62	0.00000000	0.00	0.00	1,889,582.85	0.00	154,888.90	154,888.90	0.00
P	11/01/2006	11/30/2006	30/360	0.00	0.00000000	0.00	0.00	0.00	0.00	69,141.61	69,141.61	0.00
<b>Deal Totals</b>				<b>1,298,445,552.97</b>		<b>6,171,051.88</b>	<b>0.00</b>	<b>2,234,571.35</b>	<b>0.00</b>	<b>224,030.51</b>	<b>6,050,093.91</b>	<b>0.00</b>

1. Notional Balance

## Current Index Rates

Index Type	Rate	Classes
BTLIB TEL 25 -2BD	5.32000000	I-A1A, I-A1B, I-A2A, I-A3B, I-A4B, II-A, M-2, M-4, M-6, M-9, M-8, M-7, M-5, M-3, M-1, I-A5A, I-A4A, I-A3A

# Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO8

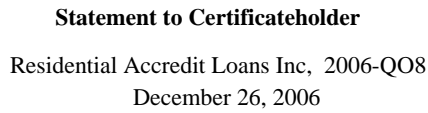
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## 5. Other Income Detail

Class	Prepayment Charges	Remaining Excess Cash Flow and OC Release Amount	Other Income Distribution
	(1)	(2)	(1) + (2) = (3)
SB	0.00	154,888.90	154,888.90
P	69,141.61	0.00	69,141.61
<b>Deal Totals</b>	<b>69,141.61</b>	<b>154,888.90</b>	<b>224,030.51</b>

## 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	5,640.92	5,640.92	0.00	0	0.00	265,156.38	33,334.42	124,494.82	0.00	0.00	0.00
Group II	814.17	814.17	0.00	0	0.00	140,448.67	18,553.01	49,274.79	0.00	0.00	0.00
<b>Deal Totals</b>	<b>6,455.09</b>	<b>6,455.09</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>405,605.05</b>	<b>51,887.43</b>	<b>173,769.61</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>



0.00	0.00	0.00	0.00	0.00
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# Statement to Certificateholder

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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	1,977	1,969	N/A	391	7	0	0	0	1,962
	Balance/Amount	850,810,835.63	849,125,733.50	-2,843,974.04	598,432.15	2,140,360.48	N/A	0.00	0.00	849,230,914.91
Group II	Count	1,762	1,758	N/A	349	5	0	0	0	1,753
	Balance/Amount	449,668,479.93	449,319,819.48	-1,512,284.54	99,585.52	1,115,038.77	N/A	0.00	0.00	449,617,479.73
Deal Totals	Count	3,739	3,727	N/A	740	12	0	0	0	3,715
	Balance/Amount	1,300,479,315.56	1,298,445,552.98	-4,356,258.58	698,017.67	3,255,399.25	N/A	0.00	0.00	1,298,848,394.64

### 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	7.97855706	8.03709177	383.62	383.62	7.55355706	7.61209177	7.55355706	7.39661406	7.55355706
Group II	8.09149615	8.10680432	384.34	384.34	7.66649615	7.68180432	7.66649615	7.49213647	7.66649615
Deal Totals	8.01763900	8.06122390	383.87	383.87	7.59263900	7.63622390	7.59263900	N/A	N/A

### C. Constant Prepayment Rate

	1 Month CPR	3 Month CPR	6 Month CPR	12 Month CPR	Life CPR
Group-I	3.79%				4.05%
Group-II	3.19%				2.76%
Deal Totals	3.58%				3.60%

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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
<b>Current</b>	3,564	1,240,608,719.19	0	0.00	0	0.00	0	0.00	0.00	3,564	1,240,608,719.19
<b>30 days</b>	141	54,402,633.54	0	0.00	0	0.00	0	0.00	0.00	141	54,402,633.54
<b>60 days</b>	10	3,837,041.91	0	0.00	0	0.00	0	0.00	0.00	10	3,837,041.91
<b>90 days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>120 days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>150 days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>180 days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>181+ days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>Total</b>	<b>3,715</b>	<b>1,298,848,394.64</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>3,715</b>	<b>1,298,848,394.64</b>
<b>Current</b>	95.94%	95.52%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	95.94%	95.52%
<b>30 days</b>	3.80%	4.19%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.80%	4.19%
<b>60 days</b>	0.27%	0.30%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.27%	0.30%
<b>90 days</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>120 days</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>150 days</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>180 days</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>181+ days</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>100.00%</b>	<b>100.00%</b>

# Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO8

December 26, 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
<b>Current</b>	1,873	807,374,788.29	0	0.00	0	0.00	0	0.00	0.00	1,873	807,374,788.29
<b>30 days</b>	85	39,426,929.97	0	0.00	0	0.00	0	0.00	0.00	85	39,426,929.97
<b>60 days</b>	4	2,429,196.65	0	0.00	0	0.00	0	0.00	0.00	4	2,429,196.65
<b>90 days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>120 days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>150 days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>180 days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>181+ days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>Total</b>	<b>1,962</b>	<b>849,230,914.91</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>1,962</b>	<b>849,230,914.91</b>

<b>Current</b>	95.46%	95.07%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	95.46%	95.07%
<b>30 days</b>	4.33%	4.64%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.33%	4.64%
<b>60 days</b>	0.20%	0.29%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.20%	0.29%
<b>90 days</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>120 days</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>150 days</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>180 days</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>181+ days</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>100.00%</b>	<b>100.00%</b>

# Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO8

December 26, 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
<b>Current</b>	1,691	433,233,930.90	0	0.00	0	0.00	0	0.00	0.00	1,691	433,233,930.90
<b>30 days</b>	56	14,975,703.57	0	0.00	0	0.00	0	0.00	0.00	56	14,975,703.57
<b>60 days</b>	6	1,407,845.26	0	0.00	0	0.00	0	0.00	0.00	6	1,407,845.26
<b>90 days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>120 days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>150 days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>180 days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>181+ days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>Total</b>	<b>1,753</b>	<b>449,617,479.73</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>1,753</b>	<b>449,617,479.73</b>

<b>Current</b>	96.46%	96.36%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	96.46%	96.36%
<b>30 days</b>	3.19%	3.33%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.19%	3.33%
<b>60 days</b>	0.34%	0.31%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.34%	0.31%
<b>90 days</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>120 days</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>150 days</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>180 days</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>181+ days</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>100.00%</b>	<b>100.00%</b>

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	141	54,402,633.54	13 Months	0	0.00	25 Months	0	0.00	37 Months	0	0.00	49 Months	0	0.00
	3.80%	4.19%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
2 Months	10	3,837,041.91	14 Months	0	0.00	26 Months	0	0.00	38 Months	0	0.00	50 Months	0	0.00
	0.27%	0.30%		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-QO8

December 26, 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-QO8

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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

# Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO8

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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 <sup>1</sup>	0.00	0.00
	Net Loss % <sup>2</sup>	0.00%	0.00%
Group II	Subsequent Recoveries Count	0	0
	Subsequent Recoveries	0.00	0.00
	Net Loss <sup>1</sup>	0.00	0.00
	Net Loss % <sup>2</sup>	0.00%	0.00%
Deal Totals	Subsequent Recoveries Count	0	0
	Subsequent Recoveries	0.00	0.00
	Net Loss <sup>1</sup>	0.00	0.00
	Net Loss % <sup>2</sup>	0.00%	0.00%

<sup>1</sup> Total Realized Loss less Subsequent Recoveries

<sup>2</sup> 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)=  $1 - [(1 - \text{MDR}_{n-m+1}) * (1 - \text{MDR}_{n-m+2}) * \dots * (1 - \text{MDR}_{n-1}) * (1 - \text{MDR}_n)]^{(1/m)}$

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

# Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO8

December 26, 2006

## 14. Credit Enhancement Report

### Reserve Accounts

Description	Source	Beginning Balance	DEPOSITS		WITHDRAWALS		Ending Balance
			Investment Earnings	Other Deposits	Draws	Releases	
Grantor Trust I-A1A Certificate Account		0.00	0.00	34,801.01	0.00	0.00	34,801.01
Grantor Trust I-A2A Certificate Account		0.00	0.00	16,590.46	0.00	0.00	16,590.46
Basis Risk Shortfall Reserve Fund	Lehman Brothers	0.00	0.00	0.00	0.00	0.00	0.00
Grantor Trust I-A5A Certificate Account		0.00	0.00	6,461.69	0.00	0.00	6,461.69

### Hedge Agreements

Description	Provider	Termination Date	Amount Received From Provider	Amount Paid to Provider
Class I-A1A Deferred Interest Cap Agreement	Lehman Brothers	10/25/2046	34,801.01	0.00
Class I-A2A Deferred Interest Cap Agreement	Lehman Brothers	10/25/2046	16,590.46	0.00
Class I-A5A Deferred Interest Cap Agreement	Lehman Brothers	10/25/2046	6,461.69	0.00
Yield Maintenance Agreement	Lehman Brothers	07/25/2009	0.00	0.00

## 16. Overcollateralization Summary

	Prior Required Overcollateralization Amount	Beginning Overcollateralization Amount	Overcollateralization Increase/(Reduction) Amount	Ending Overcollateralization Amount	Current Required Overcollateralization Amount
Deal Total	14,305,272.47	12,415,689.62	1,889,582.85	14,305,272.47	14,305,272.47

# Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QO8

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## 17. Excess Cashflow, Overcollateralization and Derivative Amounts

Excess Cashflow and Derivative Summary	
(1) Scheduled Unmodified Net Interest	8,215,523.62
(2) Interest Losses	0.00
(3) Subsequent Recoveries	0.00
(4) Interest Adjustment Amount	0.00
(5) Yield Maintenance/Swap Payment Amount - IN	0.00
(6) Certificate Interest Amount	6,171,051.88
(7) OC Reduction Amount	0.00
(8) Excess Cashflow Prior to OC Provisions	2,044,471.74

Overcollateralization and Derivative Amounts	
Excess Cashflow Prior to OC Provisions	2,044,471.74
(1) Unreimbursed Principal Portion of Realized Losses	0.00
(2) Principal Portion of Realized Losses	0.00
(3) Overcollateralization Increase	1,889,582.85
(4) Unreimbursed Realized Losses	0.00
(5) Basis Risk Shortfall Carry-Forward Amount	0.00
(6) To Class SB Certificates	154,888.90

18. Performance Tests

Senior Balance Test	
Senior Certificate Beginning Balance = 0.00	False
Current Distribution Date >= Target Distribution	
Current Distribution Date >= Target Distribution Date	False
Stepdown Date - Senior Enhancement Test	
Senior Enhance Pct >= Specified Senior Enhance Pct (Actual End Balance <= Target End Balance)	False
StepDown Date and Senior Enhancement pass	
After StepDown Date and Senior Enh Percent >= Target Percent	False
Stepdown Date has occurred?	
Stepdown Date has occurred	False
Sixty-Plus Delinquency Percentage >= Target %	
Sixty-Plus Delinquency Percentage >= Senior Enhancement Delinquency Percentage Target	False
Aggregate Realized Loss % >= Scheduled Loss %	
Aggregate Realized Loss Percentage >= Scheduled Loss Percent	False
Trigger Event is in effect?	
Trigger Event is in effect	False
Stepdown Date and Trigger Event in effect	
Trigger Event is in effect on or after StepDown Date	False

20. Comments

ERISA Text:

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





Statement To Certificateholder

Residential Accredit Loans, Inc. 2006-QO8  
December 26, 2006

Cash Flow Received and Uses of Funds

<i>Cash Flow Received</i>	<i>Amount</i>
Principal and Interest Payments	7,922,422.66
Prepayment Premium	69,141.61
Liquidation and Insurance Proceeds	0.00
Subsequent Recoveries	0.00
Repurchase Proceeds	0.00
Other Deposits/Adjustments (including Derivatives Payment)	0.00
Total Deposits	7,991,564.27
<i>Uses of Funds</i>	<i>Amount</i>
Transfer to Certificate Account	7,939,676.74
Reimbursed Advances and Expenses	0.00
Master Servicing Compensation	51,887.53
Derivatives Payment	0.00
Total Withdrawals	7,991,564.27
Ending Balance	0.00