

Distribution Information	Deal Information
1. Distribution Summary	Deal Name: Residential Accredited Loans Inc, 2007-QS1
2. Factor Summary	Asset Type: Mortgage Asset-Backed Pass-Through Certificates
3. Components Information (Not Applicable)	
4. Interest Summary	Closing Date: 01/30/2007
5. Other Income Detail (Not Applicable)	First Distribution Date: 02/25/2007
6. Interest Shortfalls, Compensation and Expenses	Determination Date: 09/21/2007
7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts (Not Applicable)	Distribution Date: 09/25/2007
8. Collateral Summary	Record Date:
9. Repurchase Information	Book-Entry: 09/24/2007
10. Loan Status Report (Delinquencies)	Definitive: 08/31/2007
11. Deal Delinquencies (30 Day Buckets)	Fixed BE: 08/31/2007
12. Loss Mitigation and Servicing Modifications	Trustee: Deutsche Bank Trust Company Americas
13. Losses and Recoveries	Main Telephone: 714-247-6000
14. Credit Enhancement Report	GMAC-RFC
15. Distribution Percentages	Bond Administrator: Rona Hsu
16. Overcollateralization Summary (Not Applicable)	Telephone: 818-260-1508
17. Excess Cash Flow, Overcollateralization Provisions and Derivative Amounts (Not Applicable)	Pool(s) : 40464,40465
18. Performance Tests	
19. Lender Paid Mortgage Insurance (Not Applicable)	
20. Comments	

# Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS1  
September 25, 2007

## 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	74922KAA3	147,627,000.00	131,958,100.17	6.00000000	2,227,733.05	659,790.50	2,887,523.55	0.00	0.00	0.00	129,730,367.12
I-A-2	74922KAB1	166,706,000.00	157,046,859.63	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	157,046,759.63
I-A-3	74922KAC9	7,030,000.00	7,030,000.00	6.00000000	0.00	35,150.00	35,150.00	0.00	0.00	0.00	7,030,000.00
I-A-4	74922KAD7	63,255,000.00	63,255,000.00	6.00000000	0.00	316,275.00	316,275.00	0.00	0.00	0.00	63,255,000.00
I-A-5	74922KAE5	166,706,000.00	157,046,859.63	6.05121326	100.00	791,936.70	792,036.70	0.00	0.00	0.00	157,046,759.63
I-A-6	74922KAF2	17,086,000.00	17,086,000.00	6.00000000	0.00	85,430.00	85,430.00	0.00	0.00	0.00	17,086,000.00
II-A-1	74922KAG0	400,296,500.00	370,861,000.81	1.13500001	0.00	350,772.70	350,772.70	0.00	0.00	0.00	367,176,142.61
II-A-2	74922KAH8	400,296,500.00	370,861,000.81	5.86500000	3,684,858.20	1,812,583.14	5,497,441.34	0.00	0.00	0.00	367,176,142.61
II-A-3	74922KAJ4	31,730,000.00	31,730,000.00	6.00000000	0.00	158,650.00	158,650.00	0.00	0.00	0.00	31,730,000.00
II-A-4	74922KAK1	100,000,000.00	92,592,389.60	6.05081448	746,102.19	466,882.81	1,212,985.00	0.00	0.00	0.00	91,846,287.41
II-A-5	74922KAL9	16,012,000.00	16,012,000.00	6.00000000	0.00	80,060.00	80,060.00	0.00	0.00	0.00	16,012,000.00
II-A-6	74922KAM7	113,238,400.00	103,819,040.26	5.75000000	1,179,154.62	497,466.23	1,676,620.85	0.00	0.00	0.00	102,639,885.64
II-A-7	74922KAN5	2,558,600.00	2,558,600.00	6.00000000	0.00	12,793.00	12,793.00	0.00	0.00	0.00	2,558,600.00
II-A-8	74922KAP0	28,309,600.00	25,954,760.06	5.80499992	294,788.65	125,556.15	420,344.80	0.00	0.00	0.00	25,659,971.41
II-A-9	74922KAQ8	28,309,600.00	25,954,760.06	1.19500022	0.00	25,846.62	25,846.62	0.00	0.00	0.00	25,659,971.41
II-A-10	74922KAR6	88,250,000.00	77,996,310.89	6.00000000	1,464,812.73	389,981.55	1,854,794.28	0.00	0.00	0.00	76,531,498.16
II-A-11	74922KAS4	100,000,000.00	92,592,389.60	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	91,846,287.41
II-A-12	74922KAT2	3,891,900.00	3,891,900.00	6.00000000	0.00	19,459.50	19,459.50	0.00	0.00	0.00	3,891,900.00
II-A-13	74922KAU9	16,306,000.00	16,306,000.00	6.00000000	0.00	81,530.00	81,530.00	0.00	0.00	0.00	16,306,000.00
I-A-P	74922KAV7	1,462,542.26	1,338,494.17	0.00000000	2,392.68	0.00	2,392.68	0.00	0.00	0.00	1,336,101.49
I-A-V	74922KAW5	430,044,970.39	404,472,231.47	0.43179448	0.00	145,540.73	145,540.73	0.00	0.00	0.00	402,208,370.53
II-A-P	74922KAX3	12,521,309.54	12,094,199.34	0.00000000	71,439.19	0.00	71,439.19	0.00	0.00	0.00	12,022,760.15
II-A-V	74922KAY1	867,322,306.16	807,753,071.11	0.19618614	0.00	132,058.30	132,058.30	0.00	0.00	0.00	800,270,837.90

**Statement to Certificateholder**

Residential Accredit Loans Inc, 2007-QS1

September 25, 2007

R-I	74922KAZ8	100.00	0.00	6.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-II	74922KBA2	100.00	0.00	6.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-III	74922KBB0	100.00	0.00	6.50000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
I-M-1	74922KBC8	13,331,700.00	13,271,956.04	6.00000000	16,683.18	66,359.78	83,042.96	0.00	0.00	0.00	13,255,272.86
I-M-2	74922KBD6	4,515,500.00	4,495,264.48	6.00000000	5,650.66	22,476.32	28,126.98	0.00	0.00	0.00	4,489,613.82
I-M-3	74922KBE4	3,440,400.00	3,424,982.38	6.00000000	4,305.29	17,124.91	21,430.20	0.00	0.00	0.00	3,420,677.09
II-M-1	74922KBF1	26,887,200.00	26,752,770.45	6.50000000	20,374.56	144,910.84	165,285.40	0.00	0.00	0.00	26,732,395.89
II-M-2	74922KBG9	9,106,900.00	9,061,367.69	6.50000000	6,901.02	49,082.41	55,983.43	0.00	0.00	0.00	9,054,466.67
II-M-3	74922KBH7	6,938,600.00	6,903,908.67	6.50000000	5,257.93	37,396.17	42,654.10	0.00	0.00	0.00	6,898,650.74
I-B-1	74922KBJ3	2,150,200.00	2,140,564.21	6.00000000	2,690.74	10,702.82	13,393.56	0.00	0.00	0.00	2,137,873.47
I-B-2	74922KBK0	1,720,200.00	1,712,491.19	6.00000000	2,152.65	8,562.46	10,715.11	0.00	0.00	0.00	1,710,338.54
I-B-3	74922KBL8	1,720,228.13	1,712,519.19	6.00000000	2,152.68	8,562.60	10,715.28	0.00	0.00	0.00	1,710,366.51
II-B-1	74922KBM6	4,336,600.00	4,314,918.04	6.50000000	3,286.18	23,372.47	26,658.65	0.00	0.00	0.00	4,311,631.86
II-B-2	74922KBN4	3,469,300.00	3,451,954.33	6.50000000	2,628.96	18,698.09	21,327.05	0.00	0.00	0.00	3,449,325.37
II-B-3	74922KBP9	3,469,296.62	3,451,950.97	6.50000000	2,628.96	18,698.07	21,327.03	0.00	0.00	0.00	3,449,322.01
<b>Deal Totals</b>		<b>1,297,367,276.55</b>	<b>1,212,225,302.57</b>		<b>9,746,094.12</b>	<b>6,613,709.87</b>	<b>16,359,803.99</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1,202,479,208.45</b>

1. Notional Balance

# Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS1  
September 25, 2007

## 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	74922KAA3	893.86155764	15.09028193	4.46930778	19.55958971	0.00000000	0.00000000	878.77127572
I-A-2	74922KAB1	942.05883190	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	942.05823204
I-A-3	74922KAC9	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
I-A-4	74922KAD7	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
I-A-5	74922KAE5	942.05883190	0.00059986	4.75049908	4.75109894	0.00000000	0.00000000	942.05823204
I-A-6	74922KAF2	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
II-A-1	74922KAG0	926.46575928	0.00000000	0.87628221	0.87628221	0.00000000	0.00000000	917.26043723
II-A-2	74922KAH8	926.46575928	9.20532206	4.52810139	13.73342345	0.00000000	0.00000000	917.26043723
II-A-3	74922KAJ4	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
II-A-4	74922KAK1	925.92389600	7.46102190	4.66882810	12.12985000	0.00000000	0.00000000	918.46287410
II-A-5	74922KAL9	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
II-A-6	74922KAM7	916.81832541	10.41302791	4.39308777	14.80611568	0.00000000	0.00000000	906.40529750
II-A-7	74922KAN5	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
II-A-8	74922KAP0	916.81832523	10.41302774	4.43510859	14.84813632	0.00000000	0.00000000	906.40529750
II-A-9	74922KAQ8	916.81832523	0.00000000	0.91299842	0.91299842	0.00000000	0.00000000	906.40529750
II-A-10	74922KAR6	883.81088827	16.59844453	4.41905439	21.01749892	0.00000000	0.00000000	867.21244374
II-A-11	74922KAS4	925.92389600	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	918.46287410
II-A-12	74922KAT2	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
II-A-13	74922KAU9	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
I-A-P	74922KAV7	915.18324400	1.63597324	0.00000000	1.63597324	0.00000000	0.00000000	913.54727076
I-A-V	74922KAW5	940.53473315	0.00000000	0.33843142	0.33843142	0.00000000	0.00000000	935.27049082
II-A-P	74922KAX3	965.88933461	5.70540883	0.00000000	5.70540883	0.00000000	0.00000000	960.18392578
II-A-V	74922KAY1	931.31822550	0.00000000	0.15225978	0.15225978	0.00000000	0.00000000	922.69140574
R-I	74922KAZ8	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
R-II	74922KBA2	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
R-III	74922KBB0	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
I-M-1	74922KBC8	995.51865404	1.25139180	4.97759326	6.22898505	0.00000000	0.00000000	994.26726224
I-M-2	74922KBD6	995.51865353	1.25139187	4.97759274	6.22898461	0.00000000	0.00000000	994.26726165
I-M-3	74922KBE4	995.51865481	1.25139228	4.97759272	6.22898500	0.00000000	0.00000000	994.26726253
II-M-1	74922KBF1	995.00023989	0.75777917	5.38958464	6.14736380	0.00000000	0.00000000	994.24246072
II-M-2	74922KBG9	995.00024048	0.75777927	5.38958482	6.14736409	0.00000000	0.00000000	994.24246121
II-M-3	74922KBH7	995.00024068	0.75777967	5.38958435	6.14736402	0.00000000	0.00000000	994.24246102
I-B-1	74922KBJ3	995.51865408	1.25139057	4.97759278	6.22898335	0.00000000	0.00000000	994.26726351

**Statement to Certificateholder**

Residential Accredited Loans Inc, 2007-QS1

September 25, 2007

I-B-2	74922KKBK0	995.51865481	1.25139519	4.97759563	6.22899082	0.00000000	0.00000000	994.26725962
I-B-3	74922KBL8	995.51865252	1.25139216	4.97759562	6.22898778	0.00000000	0.00000000	994.26726035
II-B-1	74922KBM6	995.00023982	0.75777798	5.38958401	6.14736199	0.00000000	0.00000000	994.24246184
II-B-2	74922KBN4	995.00023924	0.75777823	5.38958580	6.14736402	0.00000000	0.00000000	994.24246102
II-B-3	74922KBP9	995.00024014	0.75777896	5.38958528	6.14736425	0.00000000	0.00000000	994.24246117

<b>Deal Factor :</b>	92.68610594%
<b>Group I Factor :</b>	93.52704908%
<b>Group II Factor :</b>	92.26914057%

# Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS1  
September 25, 2007

## 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	08/01/2007	08/31/2007	30/360	131,958,100.17	6.00000000	659,790.50	0.00	0.00	0.00	0.00	659,790.50	0.00
I-A-3	08/01/2007	08/31/2007	30/360	7,030,000.00	6.00000000	35,150.00	0.00	0.00	0.00	0.00	35,150.00	0.00
I-A-4	08/01/2007	08/31/2007	30/360	63,255,000.00	6.00000000	316,275.00	0.00	0.00	0.00	0.00	316,275.00	0.00
I-A-5	08/25/2007	09/24/2007	30/360	157,046,859.63	6.05121326	791,936.70	0.00	0.00	0.00	0.00	791,936.70	0.00
I-A-6	08/01/2007	08/31/2007	30/360	17,086,000.00	6.00000000	85,430.00	0.00	0.00	0.00	0.00	85,430.00	0.00
II-A-1	08/25/2007	09/24/2007	30/360	370,861,000.81 <sup>1</sup>	1.13500001	350,772.70	0.00	0.00	0.00	0.00	350,772.70	0.00
II-A-2	08/25/2007	09/24/2007	30/360	370,861,000.81	5.86500000	1,812,583.14	0.00	0.00	0.00	0.00	1,812,583.14	0.00
II-A-3	08/01/2007	08/31/2007	30/360	31,730,000.00	6.00000000	158,650.00	0.00	0.00	0.00	0.00	158,650.00	0.00
II-A-4	08/25/2007	09/24/2007	30/360	92,592,389.60	6.05081448	466,882.81	0.00	0.00	0.00	0.00	466,882.81	0.00
II-A-5	08/01/2007	08/31/2007	30/360	16,012,000.00	6.00000000	80,060.00	0.00	0.00	0.00	0.00	80,060.00	0.00
II-A-6	08/01/2007	08/31/2007	30/360	103,819,040.26	5.75000000	497,466.23	0.00	0.00	0.00	0.00	497,466.23	0.00
II-A-7	08/01/2007	08/31/2007	30/360	2,558,600.00	6.00000000	12,793.00	0.00	0.00	0.00	0.00	12,793.00	0.00
II-A-8	08/25/2007	09/24/2007	30/360	25,954,760.06	5.80499992	125,556.15	0.00	0.00	0.00	0.00	125,556.15	0.00
II-A-9	08/25/2007	09/24/2007	30/360	25,954,760.06 <sup>1</sup>	1.19500022	25,846.62	0.00	0.00	0.00	0.00	25,846.62	0.00
II-A-10	08/01/2007	08/31/2007	30/360	77,996,310.89	6.00000000	389,981.55	0.00	0.00	0.00	0.00	389,981.55	0.00
II-A-12	08/01/2007	08/31/2007	30/360	3,891,900.00	6.00000000	19,459.50	0.00	0.00	0.00	0.00	19,459.50	0.00
II-A-13	08/01/2007	08/31/2007	30/360	16,306,000.00	6.00000000	81,530.00	0.00	0.00	0.00	0.00	81,530.00	0.00
I-A-V	08/01/2007	08/31/2007	30/360	404,472,231.47 <sup>1</sup>	0.43179448	145,540.73	0.00	0.00	0.00	0.00	145,540.73	0.00
II-A-V	08/01/2007	08/31/2007	30/360	807,753,071.11 <sup>1</sup>	0.19618614	132,058.30	0.00	0.00	0.00	0.00	132,058.30	0.00
I-M-1	08/01/2007	08/31/2007	30/360	13,271,956.04	6.00000000	66,359.78	0.00	0.00	0.00	0.00	66,359.78	0.00
I-M-2	08/01/2007	08/31/2007	30/360	4,495,264.48	6.00000000	22,476.32	0.00	0.00	0.00	0.00	22,476.32	0.00
I-M-3	08/01/2007	08/31/2007	30/360	3,424,982.38	6.00000000	17,124.91	0.00	0.00	0.00	0.00	17,124.91	0.00
II-M-1	08/01/2007	08/31/2007	30/360	26,752,770.45	6.50000000	144,910.84	0.00	0.00	0.00	0.00	144,910.84	0.00
II-M-2	08/01/2007	08/31/2007	30/360	9,061,367.69	6.50000000	49,082.41	0.00	0.00	0.00	0.00	49,082.41	0.00
II-M-3	08/01/2007	08/31/2007	30/360	6,903,908.67	6.50000000	37,396.17	0.00	0.00	0.00	0.00	37,396.17	0.00
I-B-1	08/01/2007	08/31/2007	30/360	2,140,564.21	6.00000000	10,702.82	0.00	0.00	0.00	0.00	10,702.82	0.00
I-B-2	08/01/2007	08/31/2007	30/360	1,712,491.19	6.00000000	8,562.46	0.00	0.00	0.00	0.00	8,562.46	0.00
I-B-3	08/01/2007	08/31/2007	30/360	1,712,519.19	6.00000000	8,562.60	0.00	0.00	0.00	0.00	8,562.60	0.00
II-B-1	08/01/2007	08/31/2007	30/360	4,314,918.04	6.50000000	23,372.47	0.00	0.00	0.00	0.00	23,372.47	0.00
II-B-2	08/01/2007	08/31/2007	30/360	3,451,954.33	6.50000000	18,698.09	0.00	0.00	0.00	0.00	18,698.09	0.00
II-B-3	08/01/2007	08/31/2007	30/360	3,451,950.97	6.50000000	18,698.07	0.00	0.00	0.00	0.00	18,698.07	0.00
<b>Deal Totals</b>				<b>1,198,792,609.06</b>		<b>6,613,709.87</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>6,613,709.87</b>	<b>0.00</b>

1. Notional Balance

# Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS1

September 25, 2007

## Current Index Rates

Index Type	Rate	Classes
BTLIB TEL 25 -2BD	5.50500000	I-A-5, II-A-1, II-A-2, II-A-8, II-A-9, II-A-4

## 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	2,482.37	2,482.37	0.00	0	0.00	85,866.58	23,652.50	117,909.43	0.00	0.00	0.00
Group II	8,590.14	8,590.14	0.00	0	0.00	169,666.55	30,883.54	327,984.25	7,037.26	0.00	0.00
<b>Deal Totals</b>	<b>11,072.51</b>	<b>11,072.51</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>255,533.13</b>	<b>54,536.04</b>	<b>445,893.68</b>	<b>7,037.26</b>	<b>0.00</b>	<b>0.00</b>

# Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS1  
September 25, 2007

## 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	1,820	1,726	N/A	310	6	0	1	0	1,719
	Balance/Amount	430,044,970.39	404,472,231.47	211,264.56	234,537.79	1,520,377.81	N/A	297,680.78	0.00	402,208,370.53
Group II	Count	3,473	3,283	N/A	560	22	0	2	0	3,259
	Balance/Amount	867,322,306.16	807,753,071.11	414,883.76	256,099.23	6,612,618.89	N/A	198,631.33	0.00	800,270,837.90
Deal Totals	Count	5,293	5,009	N/A	870	28	0	3	0	4,978
	Balance/Amount	1,297,367,276.55	1,212,225,302.58	626,148.32	490,637.02	8,132,996.70	N/A	496,312.11	0.00	1,202,479,208.43

### 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	6.74084348	6.73899907	350.80	349.06	6.41193905	6.41006388	6.41193905	N/A	N/A
Group II	6.90853978	6.90882241	350.64	348.81	6.59886395	6.59918082	6.59886395	N/A	N/A
Deal Totals	6.85258608	6.85201946	350.69	348.89	6.53649441	6.53592449	6.53649441	N/A	N/A

### C. Constant Prepayment Rate

	1 Month CPR	3 Month CPR	6 Month CPR	12 Month CPR	Life CPR
Group-I	5.93%	9.14%	10.46%		8.99%
Group-II	10.01%	10.67%	10.99%		10.84%
Deal Totals	8.67%	10.16%	10.81%		10.23%



# Statement to Certificateholder

Residential Accredited Loans Inc, 2007-QS1

September 25, 2007

## 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	1	1
	Scheduled Balance	0.00	0.00	0.00	297,680.78	297,680.78
Group II	Count	0	0	1	1	2
	Scheduled Balance	0.00	0.00	87,397.29	111,234.04	198,631.33
Deal Totals	Count	0	0	1	2	3
	Scheduled Balance	0.00	0.00	87,397.29	408,914.82	496,312.11

# Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS1

September 25, 2007

## 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>	4,693	1,127,766,932.93	3	449,749.22	0	0.00	0	0.00	0.00	4,696	1,128,216,682.15
<b>30 days</b>	135	32,779,078.04	1	99,377.98	0	0.00	0	0.00	0.00	136	32,878,456.02
<b>60 days</b>	48	13,446,872.82	0	0.00	0	0.00	0	0.00	0.00	48	13,446,872.82
<b>90 days</b>	32	7,832,455.19	0	0.00	0	0.00	0	0.00	0.00	32	7,832,455.19
<b>120 days</b>	9	1,872,576.41	0	0.00	2	178,250.00	0	0.00	0.00	11	2,050,826.41
<b>150 days</b>	4	1,500,303.71	1	62,065.60	7	2,172,340.89	1	180,000.00	180,000.00	13	3,914,710.20
<b>180 days</b>	2	979,148.43	0	0.00	14	3,464,532.11	2	359,505.28	361,143.10	18	4,803,185.82
<b>181+ days</b>	1	620,000.00	1	119,340.61	20	7,500,342.51	2	1,096,336.70	1,101,056.86	24	9,336,019.82
<b>Total</b>	<b>4,924</b>	<b>1,186,797,367.53</b>	<b>6</b>	<b>730,533.41</b>	<b>43</b>	<b>13,315,465.51</b>	<b>5</b>	<b>1,635,841.98</b>	<b>1,642,199.96</b>	<b>4,978</b>	<b>1,202,479,208.43</b>
<b>Current</b>	94.27%	93.79%	0.06%	0.04%	0.00%	0.00%	0.00%	0.00%	0.00%	94.34%	93.82%
<b>30 days</b>	2.71%	2.73%	0.02%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	2.73%	2.73%
<b>60 days</b>	0.96%	1.12%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.96%	1.12%
<b>90 days</b>	0.64%	0.65%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.64%	0.65%
<b>120 days</b>	0.18%	0.16%	0.00%	0.00%	0.04%	0.01%	0.00%	0.00%	0.00%	0.22%	0.17%
<b>150 days</b>	0.08%	0.12%	0.02%	0.01%	0.14%	0.18%	0.02%	0.01%	0.01%	0.26%	0.33%
<b>180 days</b>	0.04%	0.08%	0.00%	0.00%	0.28%	0.29%	0.04%	0.03%	0.03%	0.36%	0.40%
<b>181+ days</b>	0.02%	0.05%	0.02%	0.01%	0.40%	0.62%	0.04%	0.09%	0.09%	0.48%	0.78%
<b>Total</b>	<b>98.92%</b>	<b>98.70%</b>	<b>0.12%</b>	<b>0.06%</b>	<b>0.86%</b>	<b>1.11%</b>	<b>0.10%</b>	<b>0.14%</b>	<b>0.14%</b>	<b>100.00%</b>	<b>100.00%</b>

# Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS1

September 25, 2007

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>	1,637	382,329,373.50	1	158,856.54	0	0.00	0	0.00	0.00	1,638	382,488,230.04
<b>30 days</b>	39	8,985,997.71	0	0.00	0	0.00	0	0.00	0.00	39	8,985,997.71
<b>60 days</b>	13	2,794,656.55	0	0.00	0	0.00	0	0.00	0.00	13	2,794,656.55
<b>90 days</b>	10	2,616,595.37	0	0.00	0	0.00	0	0.00	0.00	10	2,616,595.37
<b>120 days</b>	2	809,350.00	0	0.00	1	58,250.00	0	0.00	0.00	3	867,600.00
<b>150 days</b>	0	0.00	1	62,065.60	0	0.00	0	0.00	0.00	1	62,065.60
<b>180 days</b>	1	775,148.43	0	0.00	7	1,179,805.08	1	243,905.28	245,543.10	9	2,198,858.79
<b>181+ days</b>	0	0.00	0	0.00	6	2,194,366.47	0	0.00	0.00	6	2,194,366.47
<b>Total</b>	<b>1,702</b>	<b>398,311,121.56</b>	<b>2</b>	<b>220,922.14</b>	<b>14</b>	<b>3,432,421.55</b>	<b>1</b>	<b>243,905.28</b>	<b>245,543.10</b>	<b>1,719</b>	<b>402,208,370.53</b>

  

<b>Current</b>	95.23%	95.06%	0.06%	0.04%	0.00%	0.00%	0.00%	0.00%	0.00%	95.29%	95.10%
<b>30 days</b>	2.27%	2.23%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.27%	2.23%
<b>60 days</b>	0.76%	0.69%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.76%	0.69%
<b>90 days</b>	0.58%	0.65%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.58%	0.65%
<b>120 days</b>	0.12%	0.20%	0.00%	0.00%	0.06%	0.01%	0.00%	0.00%	0.00%	0.17%	0.22%
<b>150 days</b>	0.00%	0.00%	0.06%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.02%
<b>180 days</b>	0.06%	0.19%	0.00%	0.00%	0.41%	0.29%	0.06%	0.06%	0.06%	0.52%	0.55%
<b>181+ days</b>	0.00%	0.00%	0.00%	0.00%	0.35%	0.55%	0.00%	0.00%	0.00%	0.35%	0.55%
<b>Total</b>	<b>99.01%</b>	<b>99.03%</b>	<b>0.12%</b>	<b>0.05%</b>	<b>0.81%</b>	<b>0.85%</b>	<b>0.06%</b>	<b>0.06%</b>	<b>0.06%</b>	<b>100.00%</b>	<b>100.00%</b>

Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS1  
September 25, 2007

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>	3,056	745,437,559.43	2	290,892.68	0	0.00	0	0.00	0.00	3,058	745,728,452.11
<b>30 days</b>	96	23,793,080.33	1	99,377.98	0	0.00	0	0.00	0.00	97	23,892,458.31
<b>60 days</b>	35	10,652,216.27	0	0.00	0	0.00	0	0.00	0.00	35	10,652,216.27
<b>90 days</b>	22	5,215,859.82	0	0.00	0	0.00	0	0.00	0.00	22	5,215,859.82
<b>120 days</b>	7	1,063,226.41	0	0.00	1	120,000.00	0	0.00	0.00	8	1,183,226.41
<b>150 days</b>	4	1,500,303.71	0	0.00	7	2,172,340.89	1	180,000.00	180,000.00	12	3,852,644.60
<b>180 days</b>	1	204,000.00	0	0.00	7	2,284,727.03	1	115,600.00	115,600.00	9	2,604,327.03
<b>181+ days</b>	1	620,000.00	1	119,340.61	14	5,305,976.04	2	1,096,336.70	1,101,056.86	18	7,141,653.35
<b>Total</b>	<b>3,222</b>	<b>788,486,245.97</b>	<b>4</b>	<b>509,611.27</b>	<b>29</b>	<b>9,883,043.96</b>	<b>4</b>	<b>1,391,936.70</b>	<b>1,396,656.86</b>	<b>3,259</b>	<b>800,270,837.90</b>

  

<b>Current</b>	93.77%	93.15%	0.06%	0.04%	0.00%	0.00%	0.00%	0.00%	0.00%	93.83%	93.18%
<b>30 days</b>	2.95%	2.97%	0.03%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	2.98%	2.99%
<b>60 days</b>	1.07%	1.33%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.07%	1.33%
<b>90 days</b>	0.68%	0.65%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.68%	0.65%
<b>120 days</b>	0.21%	0.13%	0.00%	0.00%	0.03%	0.01%	0.00%	0.00%	0.00%	0.25%	0.15%
<b>150 days</b>	0.12%	0.19%	0.00%	0.00%	0.21%	0.27%	0.03%	0.02%	0.02%	0.37%	0.48%
<b>180 days</b>	0.03%	0.03%	0.00%	0.00%	0.21%	0.29%	0.03%	0.01%	0.01%	0.28%	0.33%
<b>181+ days</b>	0.03%	0.08%	0.03%	0.01%	0.43%	0.66%	0.06%	0.14%	0.14%	0.55%	0.89%
<b>Total</b>	<b>98.86%</b>	<b>98.53%</b>	<b>0.12%</b>	<b>0.06%</b>	<b>0.89%</b>	<b>1.23%</b>	<b>0.12%</b>	<b>0.17%</b>	<b>0.17%</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	136	32,878,456.02	13 Months	0	0.00	25 Months	0	0.00	37 Months	0	0.00	49 Months	0	0.00
	2.73%	2.73%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
2 Months	48	13,446,872.82	14 Months	0	0.00	26 Months	0	0.00	38 Months	0	0.00	50 Months	0	0.00
	0.96%	1.12%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
3 Months	32	7,832,455.19	15 Months	0	0.00	27 Months	0	0.00	39 Months	0	0.00	51 Months	0	0.00
	0.64%	0.65%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
4 Months	11	2,050,826.41	16 Months	0	0.00	28 Months	0	0.00	40 Months	0	0.00	52 Months	0	0.00
	0.22%	0.17%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
5 Months	13	3,914,710.20	17 Months	0	0.00	29 Months	0	0.00	41 Months	0	0.00	53 Months	0	0.00
	0.26%	0.33%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
6 Months	18	4,803,185.82	18 Months	0	0.00	30 Months	0	0.00	42 Months	0	0.00	54 Months	0	0.00
	0.36%	0.40%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
7 Months	21	8,268,262.78	19 Months	0	0.00	31 Months	0	0.00	43 Months	0	0.00	55 Months	0	0.00
	0.42%	0.69%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
8 Months	3	1,067,757.04	20 Months	0	0.00	32 Months	0	0.00	44 Months	0	0.00	56 Months	0	0.00
	0.06%	0.09%		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, 2007-QS1

September 25, 2007

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, 2007-QS1

September 25, 2007

## 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, 2007-QS1

September 25, 2007

## 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%	0.00%		0.00 %
	Constant Default Rate	0.00%	0.00%	0.00%		0.00%
Group II	Monthly Default Rate	0.00%	0.00%	0.00%		0.00 %
	Constant Default Rate	0.00%	0.00%	0.00%		0.00%
Deal Totals	Monthly Default Rate	0.00%	0.00%	0.00%		0.00 %
	Constant Default Rate	0.00%	0.00%	0.00%		0.00%

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

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

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

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



# Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS1

September 25, 2007

## E. Special Hazard, Fraud Loss, and Bankruptcy

	Special Hazard Amount	Fraud Loss Amount	Bankruptcy Amount
Group I	4,300,450.00	12,901,349.00	165,268.00
Group II	8,673,223.00	26,019,669.00	319,047.00
<b>Deal Totals</b>	<b>12,973,673.00</b>	<b>38,921,018.00</b>	<b>484,315.00</b>

## 14. Credit Enhancement Report

### Reserve Accounts

			DEPOSITS		WITHDRAWALS		Ending Balance
Description	Source	Beginning Balance	Investment Earnings	Other Deposits	Draws	Releases	
CLASS I-A-5 RESERVE	Citigroup Global Markets, Inc.	0.00	0.00	6,702.40	6,702.40	0.00	0.00
CLASS II-A-4 RESERVE	Citigroup Global Markets, Inc.	0.00	0.00	3,920.86	3,920.86	0.00	0.00

### Hedge Agreements

Description	Provider	Termination Date	Amount Received From Provider	Amount Paid to Provider
CLASS I-A-5 Yield Maintenance Agreement	Bear, Stearns & Co., Inc.	08/25/2011	6,702.40	0.00
CLASS II-A-4 Yield Maintenance Agreement	Bear, Stearns & Co., Inc.	10/25/2011	3,920.86	0.00

# Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS1

September 25, 2007

## 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%	93.36255564%	100.00000000%
II	0.00000000%	0.00000000%	93.22110617%	100.00000000%
	<b>Ending Percentage</b>			
I-M-1	3.29219681%			
I-M-2	1.11508020%			
I-M-3	0.84958962%			
II-M-1	3.36234175%			
II-M-2	1.13885083%			
II-M-3	0.86769706%			
Class M Total:	10.62575627%			
I-B-1	0.53098116%			
I-B-2	0.42479481%			
I-B-3	0.42480175%			
II-B-1	0.54230754%			
II-B-2	0.43384853%			
II-B-3	0.43384811%			
Class B Total:	2.79058190%			

Ending Percentage Uses Beginning Certificate Principal Balance

# Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS1

September 25, 2007

## 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	False
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 Test	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 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

## Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS1

September 25, 2007

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:** Credit Support Depletion Date has not occurred

**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., 2007-QS1  
September 25, 2007

Cash Flow Received and Uses of Funds

<i>Cash Flow Received</i>	<i>Group I</i>	<i>Group II</i>	<i>Deal</i>
Principal and Interest Payments	4,148,559.67	11,747,772.47	15,896,332.14
Prepayment Premium	0.00	0.00	0.00
Liquidation and Insurance Proceeds	0.00	0.00	0.00
Subsequent Recoveries	0.00	0.00	0.00
Repurchase Proceeds	297,680.78	198,631.33	496,312.11
Other Deposits/Adjustments (including Derivative Payment)	9,184.77	12,510.80	21,695.57
Total Deposits	4,455,425.22	11,958,914.60	16,414,339.82
<i>Uses of Funds</i>	<i>Group I</i>	<i>Group II</i>	<i>Deal</i>
Transfer to Certificate Account	4,431,772.75	11,928,031.24	16,359,803.99
Reimbursed Advances and Expenses	0.00	0.00	0.00
Master Servicing Compensation	23,652.47	30,883.54	54,536.01
Derivative Payment	0.00	0.00	0.00
Total Withdrawals	4,455,425.22	11,958,914.78	16,414,340.00
Ending Balance	0.00	0.00	0.00