

Distribution Information	Deal Information
1. Distribution Summary	Deal Name: Residential Accredit Loans Inc, 2007-QS3
2. Factor Summary	Asset Type: Mortgage Asset-Backed Pass-Through Certificates
3. Components Information <i>(Not Applicable)</i>	
4. Interest Summary	Closing Date: 02/27/2007
5. Other Income Detail	First Distribution Date: 03/25/2007
6. Interest Shortfalls, Compensation and Expenses	Determination Date: 09/21/2007
7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts <i>(Not Applicable)</i>	Distribution Date: 09/25/2007
8. Collateral Summary	Record Date:
9. Repurchase Information	Book-Entry: 08/31/2007
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 <i>(Not Applicable)</i>	Telephone: 818-260-1508
17. Excess Cash Flow, Overcollateralization Provisions and Derivative Amounts <i>(Not Applicable)</i>	Pool(s) : 40486,40487
18. Performance Tests	
19. Lender Paid Mortgage Insurance <i>(Not Applicable)</i>	
20. Comments	

# Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS3

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)
A-1	75116BAA6	300,000,000.00	280,100,049.71	6.50000000	4,473,124.72	1,517,208.60	5,990,333.32	0.00	0.00	0.00	275,626,924.99
A-2	75116BAB4	300,000,000.00	280,100,049.71	6.00000000	4,473,124.72	1,400,500.25	5,873,624.97	0.00	0.00	0.00	275,626,924.99
A-3	75116BAC2	165,158,000.00	154,202,546.70	6.25000000	2,462,574.44	803,138.26	3,265,712.70	0.00	0.00	0.00	151,739,972.26
A-4	75116BAD0	19,620,000.00	19,620,000.00	6.25000000	0.00	102,187.50	102,187.50	0.00	0.00	0.00	19,620,000.00
A-5	75116BAE8	106,896,000.00	106,896,000.00	6.25000000	0.00	556,750.00	556,750.00	0.00	0.00	0.00	106,896,000.00
A-6	75116BAF5	9,063,000.00	9,063,000.00	6.25000000	0.00	47,203.13	47,203.13	0.00	0.00	0.00	9,063,000.00
A-P	75116BAG3	5,290,212.93	5,142,015.47	0.00000000	10,264.06	0.00	10,264.06	0.00	0.00	0.00	5,131,751.41
A-V	75116BAH1	971,611,636.86 <sup>1</sup>	920,523,108.04 <sup>1</sup>	0.37400825	0.00	286,902.70	286,902.70	0.00	0.00	0.00	909,054,556.82 <sup>1</sup>
R	75116BAJ7	200.00	0.00	6.25000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-1	75116BAL2	32,063,500.00	31,973,212.81	6.25000000	24,182.16	166,527.15	190,709.31	0.00	0.00	0.00	31,949,030.65
M-2	75116BAM0	11,173,500.00	11,142,036.69	6.25000000	8,427.01	58,031.44	66,458.45	0.00	0.00	0.00	11,133,609.68
M-3	75116BAN8	8,258,700.00	8,235,444.43	6.25000000	6,228.67	42,892.94	49,121.61	0.00	0.00	0.00	8,229,215.76
P	75116BAS7	100.00	0.00	0.00000000	0.00	11,058.60	11,058.60	0.00	0.00	0.00	0.00
B-1	75116BAP3	5,829,700.00	5,813,284.22	6.25000000	4,396.73	30,277.52	34,674.25	0.00	0.00	0.00	5,808,887.49
B-2	75116BAQ1	4,372,200.00	4,359,888.38	6.25000000	3,297.50	22,707.75	26,005.25	0.00	0.00	0.00	4,356,590.88
B-3	75116BAR9	3,886,523.93	3,875,579.92	6.25000000	2,931.20	20,185.31	23,116.51	0.00	0.00	0.00	3,872,648.72
<b>Deal Totals</b>		<b>971,611,636.86</b>	<b>920,523,108.04</b>		<b>11,468,551.21</b>	<b>5,065,571.15</b>	<b>16,534,122.36</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>909,054,556.83</b>

1. Notional Balance

# Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS3

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
A-1	75116BAA6	933.66683237	14.91041573	5.05736200	19.96777773	0.00000000	0.00000000	918.75641663
A-2	75116BAB4	933.66683237	14.91041573	4.66833417	19.57874990	0.00000000	0.00000000	918.75641663
A-3	75116BAC2	933.66683237	14.91041572	4.86284806	19.77326378	0.00000000	0.00000000	918.75641664
A-4	75116BAD0	1,000.00000000	0.00000000	5.20833333	5.20833333	0.00000000	0.00000000	1,000.00000000
A-5	75116BAE8	1,000.00000000	0.00000000	5.20833333	5.20833333	0.00000000	0.00000000	1,000.00000000
A-6	75116BAF5	1,000.00000000	0.00000000	5.20833389	5.20833389	0.00000000	0.00000000	1,000.00000000
A-P	75116BAG3	971.98648486	1.94019790	0.00000000	1.94019790	0.00000000	0.00000000	970.04628696
A-V	75116BAH1	947.41877631	0.00000000	0.29528537	0.29528537	0.00000000	0.00000000	935.61513915
R	75116BAJ7	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
M-1	75116BAL2	997.18411309	0.75419589	5.19366725	5.94786315	0.00000000	0.00000000	996.42991720
M-2	75116BAM0	997.18411330	0.75419609	5.19366716	5.94786325	0.00000000	0.00000000	996.42991721
M-3	75116BAN8	997.18411251	0.75419497	5.19366728	5.94786225	0.00000000	0.00000000	996.42991754
P	75116BAS7	0.00000000	0.00000000	110,586.00000000	110,586.00000000	0.00000000	0.00000000	0.00000000
B-1	75116BAP3	997.18411239	0.75419490	5.19366691	5.94786181	0.00000000	0.00000000	996.42991749
B-2	75116BAQ1	997.18411326	0.75419697	5.19366680	5.94786378	0.00000000	0.00000000	996.42991629
B-3	75116BAR9	997.18411357	0.75419579	5.19366672	5.94786252	0.00000000	0.00000000	996.42991777

Deal Factor :

93.56151391%

# Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS3

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)	
A-1	08/01/2007	08/31/2007	30/360	280,100,049.71	6.50000000	1,517,208.60	0.00	0.00	0.00	0.00	1,517,208.60	0.00
A-2	08/01/2007	08/31/2007	30/360	280,100,049.71	6.00000000	1,400,500.25	0.00	0.00	0.00	0.00	1,400,500.25	0.00
A-3	08/01/2007	08/31/2007	30/360	154,202,546.70	6.25000000	803,138.26	0.00	0.00	0.00	0.00	803,138.26	0.00
A-4	08/01/2007	08/31/2007	30/360	19,620,000.00	6.25000000	102,187.50	0.00	0.00	0.00	0.00	102,187.50	0.00
A-5	08/01/2007	08/31/2007	30/360	106,896,000.00	6.25000000	556,750.00	0.00	0.00	0.00	0.00	556,750.00	0.00
A-6	08/01/2007	08/31/2007	30/360	9,063,000.00	6.25000000	47,203.13	0.00	0.00	0.00	0.00	47,203.13	0.00
A-V	08/01/2007	08/31/2007	30/360	920,523,108.04 <sup>1</sup>	0.37400825	286,902.70	0.00	0.00	0.00	0.00	286,902.70	0.00
M-1	08/01/2007	08/31/2007	30/360	31,973,212.81	6.25000000	166,527.15	0.00	0.00	0.00	0.00	166,527.15	0.00
M-2	08/01/2007	08/31/2007	30/360	11,142,036.69	6.25000000	58,031.44	0.00	0.00	0.00	0.00	58,031.44	0.00
M-3	08/01/2007	08/31/2007	30/360	8,235,444.43	6.25000000	42,892.94	0.00	0.00	0.00	0.00	42,892.94	0.00
P	08/01/2007	08/31/2007	30/360	0.00	0.00000000	0.00	0.00	0.00	0.00	11,058.60	11,058.60	0.00
B-1	08/01/2007	08/31/2007	30/360	5,813,284.22	6.25000000	30,277.52	0.00	0.00	0.00	0.00	30,277.52	0.00
B-2	08/01/2007	08/31/2007	30/360	4,359,888.38	6.25000000	22,707.75	0.00	0.00	0.00	0.00	22,707.75	0.00
B-3	08/01/2007	08/31/2007	30/360	3,875,579.92	6.25000000	20,185.31	0.00	0.00	0.00	0.00	20,185.31	0.00
<b>Deal Totals</b>				<b>915,381,092.57</b>		<b>5,054,512.55</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>11,058.60</b>	<b>5,065,571.15</b>	<b>0.00</b>

1. Notional Balance

## 5. Other Income Detail

Class	Prepayment Charges		
P	11,058.60		
<b>Deal Totals</b>	<b>11,058.60</b>		

# Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS3

September 25, 2007

## 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		
Deal Totals	8,762.13	8,762.13	0.00	0	0.00	192,272.15	53,813.97	391,135.02	0.00	0.00	0.00

# Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS3

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
Deal Totals	Count	3,594	3,428	N/A	539	30	0	1	0	3,397
	Balance/Amount	971,611,636.86	920,523,108.04	417,161.07	214,571.51	10,558,895.09	N/A	277,923.55	0.00	909,054,556.82

### 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
Deal Totals	6.90870558	6.90687736	352.31	350.51	6.58909593	6.58737119	6.58909593	N/A	N/A

### C. Constant Prepayment Rate

	1 Month CPR	3 Month CPR	6 Month CPR	12 Month CPR	Life CPR
Deal Totals	13.50%	12.96%	10.82%		10.30%

## 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)
Deal Totals	Count	0	0	0	1	1
	Scheduled Balance	0.00	0.00	0.00	277,923.55	277,923.55

# Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS3

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>	3,192	844,987,768.52	2	373,271.35	0	0.00	0	0.00	0.00	3,194	845,361,039.87
<b>30 days</b>	98	26,852,823.75	0	0.00	0	0.00	0	0.00	0.00	98	26,852,823.75
<b>60 days</b>	33	9,562,352.56	0	0.00	0	0.00	0	0.00	0.00	33	9,562,352.56
<b>90 days</b>	20	5,692,569.06	0	0.00	0	0.00	0	0.00	0.00	20	5,692,569.06
<b>120 days</b>	16	5,422,695.11	0	0.00	6	2,458,174.11	0	0.00	0.00	22	7,880,869.22
<b>150 days</b>	5	1,423,242.02	1	131,640.13	7	2,825,916.23	0	0.00	0.00	13	4,380,798.38
<b>180 days</b>	5	4,351,200.00	0	0.00	6	2,726,103.98	0	0.00	0.00	11	7,077,303.98
<b>181+ days</b>	0	0.00	0	0.00	5	1,934,800.00	1	312,000.00	312,000.00	6	2,246,800.00
<b>Total</b>	<b>3,369</b>	<b>898,292,651.02</b>	<b>3</b>	<b>504,911.48</b>	<b>24</b>	<b>9,944,994.32</b>	<b>1</b>	<b>312,000.00</b>	<b>312,000.00</b>	<b>3,397</b>	<b>909,054,556.82</b>
<b>Current</b>	93.97%	92.95%	0.06%	0.04%	0.00%	0.00%	0.00%	0.00%	0.00%	94.02%	92.99%
<b>30 days</b>	2.88%	2.95%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.88%	2.95%
<b>60 days</b>	0.97%	1.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.97%	1.05%
<b>90 days</b>	0.59%	0.63%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.59%	0.63%
<b>120 days</b>	0.47%	0.60%	0.00%	0.00%	0.18%	0.27%	0.00%	0.00%	0.00%	0.65%	0.87%
<b>150 days</b>	0.15%	0.16%	0.03%	0.01%	0.21%	0.31%	0.00%	0.00%	0.00%	0.38%	0.48%
<b>180 days</b>	0.15%	0.48%	0.00%	0.00%	0.18%	0.30%	0.00%	0.00%	0.00%	0.32%	0.78%
<b>181+ days</b>	0.00%	0.00%	0.00%	0.00%	0.15%	0.21%	0.03%	0.03%	0.03%	0.18%	0.25%
<b>Total</b>	<b>99.18%</b>	<b>98.82%</b>	<b>0.09%</b>	<b>0.06%</b>	<b>0.71%</b>	<b>1.09%</b>	<b>0.03%</b>	<b>0.03%</b>	<b>0.03%</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	98	26,852,823.75	13 Months	0	0.00	25 Months	0	0.00	37 Months	0	0.00	49 Months	0	0.00
	2.88%	2.95%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
2 Months	33	9,562,352.56	14 Months	0	0.00	26 Months	0	0.00	38 Months	0	0.00	50 Months	0	0.00
	0.97%	1.05%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
3 Months	20	5,692,569.06	15 Months	0	0.00	27 Months	0	0.00	39 Months	0	0.00	51 Months	0	0.00
	0.59%	0.63%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
4 Months	22	7,880,869.22	16 Months	0	0.00	28 Months	0	0.00	40 Months	0	0.00	52 Months	0	0.00
	0.65%	0.87%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
5 Months	13	4,380,798.38	17 Months	0	0.00	29 Months	0	0.00	41 Months	0	0.00	53 Months	0	0.00
	0.38%	0.48%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
6 Months	11	7,077,303.98	18 Months	0	0.00	30 Months	0	0.00	42 Months	0	0.00	54 Months	0	0.00
	0.32%	0.78%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
7 Months	6	2,246,800.00	19 Months	0	0.00	31 Months	0	0.00	43 Months	0	0.00	55 Months	0	0.00
	0.18%	0.25%		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, 2007-QS3

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
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
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-QS3

September 25, 2007

## 13. Losses and Recoveries

### A. Current Cycle Realized Losses

Current Period Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
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
Deal Totals	Loss Count	0	0	0	0	0
	Total Realized Loss	0.00	0.00	0.00	0.00	0.00

### C. Subsequent Recoveries

Subsequent Recoveries		Current Period	Cumulative
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

# Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS3

September 25, 2007

## D. Default Percentages

Default Loss Percentage		1 Month	3 Months	6 Months	12 Months	Life of Deal
	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)=  $1 - [(1 - \text{MDR}_{n-m+1}) * (1 - \text{MDR}_{n-m+2}) * \dots * (1 - \text{MDR}_{n-1}) * (1 - \text{MDR}_n)]^{(1/m)}$

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

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

	Special Hazard Amount	Fraud Loss Amount	Bankruptcy Amount
Deal Totals	9,716,116.00	29,148,349.00	353,310.00

## 14. Credit Enhancement Report

### Reserve Accounts

Description	Source	Beginning Balance	DEPOSITS		WITHDRAWALS		Ending Balance
			Investment Earnings	Other Deposits	Draws	Releases	
CLASS P RESERVE-prepayment charges	Residential Funding Company, LLC	0.00	0.00	11,058.60	11,058.60	0.00	0.00

**Statement to Certificateholder**

Residential Accredit Loans Inc, 2007-QS3

September 25, 2007

**15. Distribution Percentages**

	<b>Beginning Current Super Senior Percentage</b>	<b>Beginning Current Senior Support Percentage</b>	<b>Beginning Current Senior Percentage</b>	<b>Beginning Current Senior Accelerated Percentage</b>
	0.00000000%	0.00000000%	92.85549516%	100.00000000%
	<b>Ending Percentage</b>			
M-1	3.49288543%			
M-2	1.21720197%			
M-3	0.89967386%			
Class M Total:	5.60976126%			
B-1	0.63506711%			
B-2	0.47629216%			
B-3	0.42338431%			
Class B Total:	1.53474358%			

Ending Percentage Uses Beginning Certificate Principal Balance

18. Performance Tests

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

## Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS3

September 25, 2007

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

### 20. Comments

**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-QS3  
September 25, 2007

Cash Flow Received and Uses of Funds

<i>Cash Flow Received</i>	<i>Amount</i>
Principal and Interest Payments	16,290,192.07
Prepayment Premium	11,058.60
Liquidation and Insurance Proceeds	0.00
Subsequent Recoveries	0.00
Repurchase Proceeds	277,923.55
Other Deposits/Adjustments (including Derivative Payment)	8,762.13
Total Deposits	16,587,936.35
<i>Uses of Funds</i>	<i>Amount</i>
Transfer to Certificate Account	16,534,122.36
Reimbursed Advances and Expenses	0.00
Master Servicing Compensation	53,813.97
Derivative Payment	0.00
Total Withdrawals	16,587,936.33
Ending Balance	0.00