

Distribution Information	Deal Information
1. Distribution Summary	Deal Name: Residential Accredit Loans Inc, 2007-QS4
2. Factor Summary	Asset Type: Mortgage Asset-Backed Pass-Through Certificates
3. Components Information <i>(Not Applicable)</i>	
4. Interest Summary	Closing Date: 03/29/2007
5. Other Income Detail <i>(Not Applicable)</i>	First Distribution Date: 04/25/2007
6. Interest Shortfalls, Compensation and Expenses	Determination Date: 07/23/2007
7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts <i>(Not Applicable)</i>	Distribution Date: 07/25/2007
8. Collateral Summary	Record Date:
9. Repurchase Information	Book-Entry: 07/24/2007
10. Loan Status Report (Delinquencies)	Definitive: 06/29/2007
11. Deal Delinquencies (30 Day Buckets)	Fixed BE: 06/29/2007
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) : 40494,40496,40493,40499,40497
18. Performance Tests	
19. Lender Paid Mortgage Insurance <i>(Not Applicable)</i>	
20. Comments	

Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS4

July 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	74923HAA9	20,000,000.00	19,900,985.62	6.10000000	1,000.00	101,163.34	102,163.34	0.00	0.00	0.00	19,899,985.62
I-A-2	74923HAB7	500,000.00 ¹	497,524.64 ¹	6.00000000	0.00	2,487.62	2,487.62	0.00	0.00	0.00	497,499.64 ¹
I-A-3	74923HAC5	13,333,000.00	12,999,139.16	6.25000000	161,140.02	67,703.85	228,843.87	0.00	0.00	0.00	12,837,999.14
I-A-4	74923HAD3	17,315,000.00	17,090,140.72	6.25000000	84,224.48	89,011.15	173,235.63	0.00	0.00	0.00	17,005,916.24
II-A-1	74923HAE1	44,261,000.00	42,899,573.26	5.64999998	730,234.50	201,985.49	932,219.99	0.00	0.00	0.00	42,169,338.76
II-A-2	74923HAF8	56,421,000.00 ¹	54,685,543.10 ¹	1.35000009	0.00	61,521.24	61,521.24	0.00	0.00	0.00	53,754,688.37 ¹
II-A-3	74923HAG6	12,160,000.00	11,785,969.83	5.64999953	200,620.22	55,492.27	256,112.49	0.00	0.00	0.00	11,585,349.61
II-A-4	74923HAH4	142,806,000.00	138,413,421.73	5.65999998	2,356,066.72	652,849.97	3,008,916.69	0.00	0.00	0.00	136,057,355.01
II-A-5	74923HAJ0	142,806,000.00 ¹	138,413,421.73 ¹	1.33999996	0.00	154,561.65	154,561.65	0.00	0.00	0.00	136,057,355.01 ¹
III-A-1	74923HAK7	64,655,000.00	63,722,046.41	6.00000000	446,866.20	318,610.23	765,476.43	0.00	0.00	0.00	63,275,180.21
III-A-2	74923HAL5	6,262,000.00	6,262,000.00	6.00000000	0.00	31,310.00	31,310.00	0.00	0.00	0.00	6,262,000.00
III-A-3	74923HAM3	39,390,000.00	38,979,940.71	6.00000000	218,232.95	194,899.70	413,132.65	0.00	0.00	0.00	38,761,707.76
III-A-4	74923HAN1	20,000,000.00	20,000,000.00	6.00000000	0.00	100,000.00	100,000.00	0.00	0.00	0.00	20,000,000.00
III-A-5	74923HAP6	5,898,000.00	5,986,913.09	6.00000000	0.00	0.00	0.00	0.00	0.00	29,934.56	6,016,847.65
III-A-6	74923HAQ4	72,161,000.00	72,161,000.00	6.00000000	0.00	360,805.00	360,805.00	0.00	0.00	0.00	72,161,000.00
III-A-7	74923HAR2	46,210,000.00	44,636,091.10	5.92000011	700,393.84	220,204.72	920,598.56	0.00	0.00	0.00	43,935,697.26
III-A-8	74923HAS0	46,210,000.00 ¹	44,636,091.10 ¹	0.08000002	0.00	2,975.74	2,975.74	0.00	0.00	0.00	43,935,697.26 ¹
III-A-9	74923HAT8	40,000,000.00	40,000,000.00	6.00000000	0.00	200,000.00	200,000.00	0.00	0.00	0.00	40,000,000.00
III-A-10	74923HAU5	3,990,000.00	3,990,000.00	6.00000000	0.00	19,950.00	19,950.00	0.00	0.00	0.00	3,990,000.00
III-A-11	74923HAV3	2,526,000.00	2,526,000.00	6.00000000	0.00	12,630.00	12,630.00	0.00	0.00	0.00	2,526,000.00
IV-A-1	74923HAW1	49,758,800.00	45,027,623.14	5.71999999	168,199.44	214,631.67	382,831.11	0.00	0.00	0.00	44,859,423.70
IV-A-2	74923HAX9	49,758,800.00 ¹	45,027,623.14 ¹	1.77999988	0.00	66,790.97	66,790.97	0.00	0.00	0.00	44,859,423.70 ¹
IV-A-3	74923HAY7	3,554,200.00	3,216,258.80	0.00000000	12,014.25	0.00	12,014.25	0.00	0.00	0.00	3,204,244.55

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V-A-1	74923HAZ4	45,276,000.00	44,028,132.18	6.00000000	859,210.26	220,140.66	1,079,350.92	0.00	0.00	0.00	43,168,921.92
V-A-2	74923HBA8	45,276,000.00	44,028,132.18	5.50000000	859,210.26	201,795.61	1,061,005.87	0.00	0.00	0.00	43,168,921.92
I-A-P	74923HBB6	85,845.69	85,755.32	0.00000000	30.12	0.00	30.12	0.00	0.00	0.00	85,725.20
I-A-V	74923HBC4	54,261,538.96 ¹	53,598,889.21 ¹	0.12091460	0.00	5,400.74	5,400.74	0.00	0.00	0.00	53,350,904.83 ¹
II-A-P	74923HBD2	749,817.71	695,611.25	0.00000000	4,265.77	0.00	4,265.77	0.00	0.00	0.00	691,345.48
II-A-V	74923HBE0	270,900,357.24 ¹	259,572,369.20 ¹	0.21105698	0.00	45,653.80	45,653.80	0.00	0.00	0.00	256,044,297.42 ¹
III-A-P	74923HBF7	2,247,692.72	2,239,982.98	0.00000000	9,652.40	0.00	9,652.40	0.00	0.00	0.00	2,230,330.58
III-A-V	74923HBG5	324,427,824.77 ¹	321,563,956.56 ¹	0.37120380	0.00	99,471.47	99,471.47	0.00	0.00	0.00	320,209,269.54 ¹
V-A-P	74923HBH3	471,575.55	448,180.42	0.00000000	1,771.90	0.00	1,771.90	0.00	0.00	0.00	446,408.52
V-A-V	74923HBJ9	97,351,539.00 ¹	94,765,523.96 ¹	0.42778507	0.00	33,782.73	33,782.73	0.00	0.00	0.00	93,022,773.39 ¹
R-I	74923HBK6	100.00	0.00	6.25000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-II	74923HBL4	100.00	0.00	7.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-III	74923HBM2	100.00	0.00	6.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-1	74923HBN0	23,904,900.00	23,818,156.65	6.34828674	20,390.53	126,003.74	146,394.27	0.00	0.00	0.00	23,797,766.12
M-2	74923HBP5	7,842,900.00	7,814,440.59	6.34828705	6,689.88	41,340.26	48,030.14	0.00	0.00	0.00	7,807,750.71
M-3	74923HBQ3	6,349,000.00	6,325,961.48	6.34828715	5,415.60	33,465.85	38,881.45	0.00	0.00	0.00	6,320,545.88
B-1	74923HBR1	4,108,200.00	4,093,292.64	6.34828787	3,504.24	21,654.50	25,158.74	0.00	0.00	0.00	4,089,788.40
B-2	74923HBS9	3,361,200.00	3,349,003.26	6.34828764	2,867.05	17,717.03	20,584.08	0.00	0.00	0.00	3,346,136.21
B-3	74923HBT7	2,987,828.30	2,976,986.41	6.34828696	2,548.57	15,748.97	18,297.54	48,879.11	0.00	0.00	2,925,558.73
Deal Totals		746,941,259.97	729,500,738.93		6,854,549.20	3,991,759.97	10,846,309.17	48,879.11	0.00	29,934.56	722,627,245.18

1. Notional Balance

Statement to Certificateholder

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2. Factor Summary

Amount /Original Amount per \$1000 unit)

Class	CUSIP	Beginning Notional/ Principal Balance Factor	Principal Distribution Factor	Interest Distribution Factor	Total Distribution Factor	Deferred Interest Factor	Interest Shortfall Factor	Ending Notional/ Principal Balance Factor
I-A-1	74923HAA9	995.04928100	0.05000000	5.05816700	5.10816700	0.00000000	0.00000000	994.99928100
I-A-2	74923HAB7	995.04928000	0.00000000	4.97524000	4.97524000	0.00000000	0.00000000	994.99928000
I-A-3	74923HAC5	974.95981100	12.08580365	5.07791570	17.16371934	0.00000000	0.00000000	962.87400735
I-A-4	74923HAD3	987.01361363	4.86424949	5.14069593	10.00494542	0.00000000	0.00000000	982.14936414
II-A-1	74923HAE1	969.24094033	16.49837329	4.56350941	21.06188270	0.00000000	0.00000000	952.74256705
II-A-2	74923HAF8	969.24094043	0.00000000	1.09039613	1.09039613	0.00000000	0.00000000	952.74256695
II-A-3	74923HAG6	969.24093997	16.49837336	4.56350905	21.06188240	0.00000000	0.00000000	952.74256661
II-A-4	74923HAH4	969.24094037	16.49837346	4.57158642	21.06995988	0.00000000	0.00000000	952.74256691
II-A-5	74923HAJ0	969.24094037	0.00000000	1.08231902	1.08231902	0.00000000	0.00000000	952.74256691
III-A-1	74923HAK7	985.57027933	6.91154899	4.92785136	11.83940036	0.00000000	0.00000000	978.65873034
III-A-2	74923HAL5	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
III-A-3	74923HAM3	989.58976161	5.54031353	4.94794872	10.48826225	0.00000000	0.00000000	984.04944808
III-A-4	74923HAN1	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
III-A-5	74923HAP6	1,015.07512547	0.00000000	0.00000000	0.00000000	5.07537470	0.00000000	1,020.15050017
III-A-6	74923HAQ4	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
III-A-7	74923HAR2	965.94008007	15.15675914	4.76530448	19.92206362	0.00000000	0.00000000	950.78332093
III-A-8	74923HAS0	965.94008007	0.00000000	0.06439602	0.06439602	0.00000000	0.00000000	950.78332093
III-A-9	74923HAT8	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
III-A-10	74923HAU5	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
III-A-11	74923HAV3	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
IV-A-1	74923HAW1	904.91778620	3.38029534	4.31344144	7.69373679	0.00000000	0.00000000	901.53749086
IV-A-2	74923HAX9	904.91778620	0.00000000	1.34229463	1.34229463	0.00000000	0.00000000	901.53749086
IV-A-3	74923HAY7	904.91778741	3.38029655	0.00000000	3.38029655	0.00000000	0.00000000	901.53749086
V-A-1	74923HAZ4	972.43864697	18.97716804	4.86219321	23.83936125	0.00000000	0.00000000	953.46147893
V-A-2	74923HBA8	972.43864697	18.97716804	4.45701056	23.43417859	0.00000000	0.00000000	953.46147893
I-A-P	74923HBB6	998.94729718	0.35086211	0.00000000	0.35086211	0.00000000	0.00000000	998.59643507
I-A-V	74923HBC4	987.78785558	0.00000000	0.09953164	0.09953164	0.00000000	0.00000000	983.21768701
II-A-P	74923HBD2	927.70714898	5.68907608	0.00000000	5.68907608	0.00000000	0.00000000	922.01807290
II-A-V	74923HBE0	958.18393096	0.00000000	0.16852617	0.16852617	0.00000000	0.00000000	945.16042736
III-A-P	74923HBF7	996.56993150	4.29435924	0.00000000	4.29435924	0.00000000	0.00000000	992.27557226
III-A-V	74923HBG5	991.17255676	0.00000000	0.30660585	0.30660585	0.00000000	0.00000000	986.99693766
V-A-P	74923HBH3	950.38943389	3.75740430	0.00000000	3.75740430	0.00000000	0.00000000	946.63202959
V-A-V	74923HBJ9	973.43632092	0.00000000	0.34701793	0.34701793	0.00000000	0.00000000	955.53469771



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R-I	74923HBK6	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
R-II	74923HBL4	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
R-III	74923HBM2	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
M-1	74923HBN0	996.37131509	0.85298537	5.27104234	6.12402771	0.00000000	0.00000000	995.51832971
M-2	74923HBP5	996.37131546	0.85298550	5.27104260	6.12402810	0.00000000	0.00000000	995.51832995
M-3	74923HBQ3	996.37131517	0.85298472	5.27104268	6.12402741	0.00000000	0.00000000	995.51833045
B-1	74923HBR1	996.37131590	0.85298671	5.27104328	6.12402999	0.00000000	0.00000000	995.51832920
B-2	74923HBS9	996.37131382	0.85298405	5.27104308	6.12402713	0.00000000	0.00000000	995.51832976
B-3	74923HBT7	996.37131424	0.85298409	5.27104252	6.12402660	0.00000000	0.00000000	979.15891954

Deal Factor :	96.74485584%
Group I Factor :	98.32176870%
Group II Factor :	95.54292907%
Group III Factor :	98.69969377%
Group IV Factor :	90.69354783%
Group V Factor :	95.55346977%

Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS4

July 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	06/01/2007	06/30/2007	30/360	19,900,985.62	6.10000000	101,163.34	0.00	0.00	0.00	0.00	101,163.34	0.00
I-A-2	06/01/2007	06/30/2007	30/360	497,524.64 ¹	6.00000000	2,487.62	0.00	0.00	0.00	0.00	2,487.62	0.00
I-A-3	06/01/2007	06/30/2007	30/360	12,999,139.16	6.25000000	67,703.85	0.00	0.00	0.00	0.00	67,703.85	0.00
I-A-4	06/01/2007	06/30/2007	30/360	17,090,140.72	6.25000000	89,011.15	0.00	0.00	0.00	0.00	89,011.15	0.00
II-A-1	06/25/2007	07/24/2007	30/360	42,899,573.26	5.64999998	201,985.49	0.00	0.00	0.00	0.00	201,985.49	0.00
II-A-2	06/25/2007	07/24/2007	30/360	54,685,543.10 ¹	1.35000009	61,521.24	0.00	0.00	0.00	0.00	61,521.24	0.00
II-A-3	06/25/2007	07/24/2007	30/360	11,785,969.83	5.64999953	55,492.27	0.00	0.00	0.00	0.00	55,492.27	0.00
II-A-4	06/25/2007	07/24/2007	30/360	138,413,421.73	5.65999998	652,849.97	0.00	0.00	0.00	0.00	652,849.97	0.00
II-A-5	06/25/2007	07/24/2007	30/360	138,413,421.73 ¹	1.33999996	154,561.65	0.00	0.00	0.00	0.00	154,561.65	0.00
III-A-1	06/01/2007	06/30/2007	30/360	63,722,046.41	6.00000000	318,610.23	0.00	0.00	0.00	0.00	318,610.23	0.00
III-A-2	06/01/2007	06/30/2007	30/360	6,262,000.00	6.00000000	31,310.00	0.00	0.00	0.00	0.00	31,310.00	0.00
III-A-3	06/01/2007	06/30/2007	30/360	38,979,940.71	6.00000000	194,899.70	0.00	0.00	0.00	0.00	194,899.70	0.00
III-A-4	06/01/2007	06/30/2007	30/360	20,000,000.00	6.00000000	100,000.00	0.00	0.00	0.00	0.00	100,000.00	0.00
III-A-5	06/01/2007	06/30/2007	30/360	5,986,913.09	6.00000000	29,934.57	0.00	29,934.56	0.00	0.00	0.00	0.00
III-A-6	06/01/2007	06/30/2007	30/360	72,161,000.00	6.00000000	360,805.00	0.00	0.00	0.00	0.00	360,805.00	0.00
III-A-7	06/25/2007	07/24/2007	30/360	44,636,091.10	5.92000011	220,204.72	0.00	0.00	0.00	0.00	220,204.72	0.00
III-A-8	06/25/2007	07/24/2007	30/360	44,636,091.10 ¹	0.08000002	2,975.74	0.00	0.00	0.00	0.00	2,975.74	0.00
III-A-9	06/01/2007	06/30/2007	30/360	40,000,000.00	6.00000000	200,000.00	0.00	0.00	0.00	0.00	200,000.00	0.00
III-A-10	06/01/2007	06/30/2007	30/360	3,990,000.00	6.00000000	19,950.00	0.00	0.00	0.00	0.00	19,950.00	0.00
III-A-11	06/01/2007	06/30/2007	30/360	2,526,000.00	6.00000000	12,630.00	0.00	0.00	0.00	0.00	12,630.00	0.00
IV-A-1	06/25/2007	07/24/2007	30/360	45,027,623.14	5.71999999	214,631.67	0.00	0.00	0.00	0.00	214,631.67	0.00
IV-A-2	06/25/2007	07/24/2007	30/360	45,027,623.14 ¹	1.77999988	66,790.97	0.00	0.00	0.00	0.00	66,790.97	0.00
V-A-1	06/01/2007	06/30/2007	30/360	44,028,132.18	6.00000000	220,140.66	0.00	0.00	0.00	0.00	220,140.66	0.00
V-A-2	06/01/2007	06/30/2007	30/360	44,028,132.18	5.50000000	201,795.61	0.00	0.00	0.00	0.00	201,795.61	0.00
I-A-V	06/01/2007	06/30/2007	30/360	53,598,889.21 ¹	0.12091460	5,400.74	0.00	0.00	0.00	0.00	5,400.74	0.00
II-A-V	06/01/2007	06/30/2007	30/360	259,572,369.20 ¹	0.21105698	45,653.80	0.00	0.00	0.00	0.00	45,653.80	0.00
III-A-V	06/01/2007	06/30/2007	30/360	321,563,956.56 ¹	0.37120380	99,471.47	0.00	0.00	0.00	0.00	99,471.47	0.00
V-A-V	06/01/2007	06/30/2007	30/360	94,765,523.96 ¹	0.42778507	33,782.73	0.00	0.00	0.00	0.00	33,782.73	0.00
M-1	06/01/2007	06/30/2007	30/360	23,818,156.65	6.34828674	126,003.74	0.00	0.00	0.00	0.00	126,003.74	0.00
M-2	06/01/2007	06/30/2007	30/360	7,814,440.59	6.34828705	41,340.26	0.00	0.00	0.00	0.00	41,340.26	0.00
M-3	06/01/2007	06/30/2007	30/360	6,325,961.48	6.34828715	33,465.85	0.00	0.00	0.00	0.00	33,465.85	0.00
B-1	06/01/2007	06/30/2007	30/360	4,093,292.64	6.34828787	21,654.50	0.00	0.00	0.00	0.00	21,654.50	0.00
B-2	06/01/2007	06/30/2007	30/360	3,349,003.26	6.34828764	17,717.03	0.00	0.00	0.00	0.00	17,717.03	0.00
B-3	06/01/2007	06/30/2007	30/360	2,976,986.41	6.34828696	15,748.97	0.00	0.00	0.00	0.00	15,748.97	0.00

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Deal Totals				722,814,950.16		4,021,694.54	0.00	29,934.56	0.00	0.00	3,991,759.97	0.00
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1. Notional Balance

Current Index Rates

Index Type	Rate	Classes
BTLIB TEL 25 -2BD	5.32000000	II-A-1, II-A-2, II-A-3, II-A-5, III-A-8, IV-A-2, IV-A-1, III-A-7, 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	155.17	155.17	0.00	0	0.00	11,160.48	3,337.13	13,140.15	0.00	0.00	0.00
Group II	2,285.81	2,285.81	0.00	0	0.00	44,678.49	9,584.36	107,274.99	0.00	0.00	0.00
Group III	2,016.08	2,016.08	0.00	0	0.00	68,251.70	17,441.56	88,056.92	0.00	0.00	0.00
Group IV	109.62	109.62	0.00	0	0.00	11,035.04	2,594.87	14,548.42	0.00	0.00	0.00
Group V	1,708.71	1,708.71	0.00	0	0.00	19,677.16	4,187.66	9,827.33	0.00	0.00	0.00
Deal Totals	6,275.39	6,275.39	0.00	0	0.00	154,802.87	37,145.58	232,847.81	0.00	0.00	0.00

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8. Collateral Summary

A. Loan Count and Balances

		Original Loan Count/ Scheduled Principal Balance	Beginning Loan Count/ Scheduled Principal Balance	Scheduled Principal	Curtailments	Payoffs	Matured Loans	Repurchases	Beginning Aggregate Scheduled Principal Balance of Liquidations/ Charge-offs	Ending Loan Count/Scheduled Principal Balance
Group I	Count	194	191	N/A	28	1	0	0	0	190
	Balance/Amount	54,261,538.96	53,598,889.21	24,178.99	4,376.86	219,428.53	N/A	0.00	0.00	53,350,904.83
Group II	Count	1,143	1,111	N/A	123	11	0	0	1	1,099
	Balance/Amount	213,535,538.81	207,364,229.13	92,798.12	11,675.63	2,753,398.72	N/A	0.00	488,248.28	204,018,108.38
Group III	Count	1,141	1,135	N/A	192	3	0	0	0	1,132
	Balance/Amount	324,427,824.77	321,563,956.56	145,007.87	291,492.82	918,186.33	N/A	0.00	0.00	320,209,269.54
Group IV	Count	267	252	N/A	31	3	0	0	0	249
	Balance/Amount	57,364,818.43	52,208,140.07	22,584.52	3,241.82	156,124.69	N/A	0.00	0.00	52,026,189.04
Group V	Count	459	454	N/A	106	6	0	0	0	448
	Balance/Amount	97,351,539.00	94,765,523.96	341,507.01	62,289.21	1,338,954.35	N/A	0.00	0.00	93,022,773.39
Deal Totals	Count	3,204	3,143	N/A	480	24	0	0	1	3,118
	Balance/Amount	746,941,259.97	729,500,738.93	626,076.51	373,076.34	5,386,092.62	N/A	0.00	488,248.28	722,627,245.18

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	6.68861692	6.68835480	354.82	353.67	6.36091496	6.36066308	6.36091496	N/A	N/A
Group II	7.53103692	7.53070239	357.93	355.07	7.20317822	7.20265346	7.20317822	N/A	N/A
Group III	6.65116841	6.65122568	355.48	354.43	6.32940841	6.32946840	6.32940841	N/A	N/A
Group IV	7.46447569	7.46273699	354.84	354.00	7.14908388	7.14739009	7.14908388	N/A	N/A
Group V	6.47127523	6.46655835	169.58	169.58	6.15059124	6.14601196	6.15059124	N/A	N/A
Deal Totals	6.93886386	6.93692155	332.15	330.73	6.61552923	6.61356722	6.61552923	N/A	N/A

C. Constant Prepayment Rate

	1 Month CPR	3 Month CPR	6 Month CPR	12 Month CPR	Life CPR
Group-I	4.90%	5.86%			4.44%
Group-II	17.29%	14.40%			12.31%
Group-III	4.42%	3.74%			3.33%
Group-IV	3.60%	27.76%			25.01%
V	16.42%	8.91%			8.95%
Deal Totals	9.81%	9.64%			8.52%

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
Group III	Count	0	0	0	0	0
	Scheduled Balance	0.00	0.00	0.00	0.00	0.00
Group IV	Count	0	0	0	0	0
	Scheduled Balance	0.00	0.00	0.00	0.00	0.00
Group V	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

Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS4

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10. Loan Status Report

Delinquency Calculation Method: Mortgage Bankers Association

Deal Totals	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
Current	2,986	685,404,136.32	2	433,600.00	0	0.00	0	0.00	0.00	2,988	685,837,736.32
30 days	81	23,456,289.58	0	0.00	0	0.00	0	0.00	0.00	81	23,456,289.58
60 days	26	7,531,123.54	0	0.00	0	0.00	0	0.00	0.00	26	7,531,123.54
90 days	18	4,713,373.47	0	0.00	1	297,576.82	0	0.00	0.00	19	5,010,950.29
120 days	3	555,145.45	0	0.00	1	236,000.00	0	0.00	0.00	4	791,145.45
150 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
180 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
181+ days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
Total	3,114	721,660,068.36	2	433,600.00	2	533,576.82	0	0.00	0.00	3,118	722,627,245.18
Current	95.77%	94.85%	0.06%	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%	95.83%	94.91%
30 days	2.60%	3.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.60%	3.25%
60 days	0.83%	1.04%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.83%	1.04%
90 days	0.58%	0.65%	0.00%	0.00%	0.03%	0.04%	0.00%	0.00%	0.00%	0.61%	0.69%
120 days	0.10%	0.08%	0.00%	0.00%	0.03%	0.03%	0.00%	0.00%	0.00%	0.13%	0.11%
150 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
180 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
181+ days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total	99.87%	99.87%	0.06%	0.06%	0.06%	0.07%	0.00%	0.00%	0.00%	100.00%	100.00%

Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS4

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Group I	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
Current	184	51,108,299.19	0	0.00	0	0.00	0	0.00	0.00	184	51,108,299.19
30 days	3	874,622.11	0	0.00	0	0.00	0	0.00	0.00	3	874,622.11
60 days	1	538,169.67	0	0.00	0	0.00	0	0.00	0.00	1	538,169.67
90 days	2	829,813.86	0	0.00	0	0.00	0	0.00	0.00	2	829,813.86
120 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
150 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
180 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
181+ days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
Total	190	53,350,904.83	0	0.00	0	0.00	0	0.00	0.00	190	53,350,904.83

Current	96.84%	95.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	96.84%	95.80%
30 days	1.58%	1.64%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.58%	1.64%
60 days	0.53%	1.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.53%	1.01%
90 days	1.05%	1.56%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.05%	1.56%
120 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
150 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
180 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
181+ days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total	100.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%

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Residential Accredit Loans Inc, 2007-QS4

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Group II	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
Current	1,035	187,947,062.86	1	89,600.00	0	0.00	0	0.00	0.00	1,036	188,036,662.86
30 days	39	9,393,233.04	0	0.00	0	0.00	0	0.00	0.00	39	9,393,233.04
60 days	14	4,147,074.83	0	0.00	0	0.00	0	0.00	0.00	14	4,147,074.83
90 days	8	2,033,378.50	0	0.00	0	0.00	0	0.00	0.00	8	2,033,378.50
120 days	2	407,759.15	0	0.00	0	0.00	0	0.00	0.00	2	407,759.15
150 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
180 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
181+ days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
Total	1,098	203,928,508.38	1	89,600.00	0	0.00	0	0.00	0.00	1,099	204,018,108.38

Current	94.18%	92.12%	0.09%	0.04%	0.00%	0.00%	0.00%	0.00%	0.00%	94.27%	92.17%
30 days	3.55%	4.60%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.55%	4.60%
60 days	1.27%	2.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.27%	2.03%
90 days	0.73%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.73%	1.00%
120 days	0.18%	0.20%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.18%	0.20%
150 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
180 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
181+ days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total	99.91%	99.96%	0.09%	0.04%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%

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Group III	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
Current	1,084	304,936,351.91	0	0.00	0	0.00	0	0.00	0.00	1,084	304,936,351.91
30 days	32	11,657,881.87	0	0.00	0	0.00	0	0.00	0.00	32	11,657,881.87
60 days	7	1,510,519.61	0	0.00	0	0.00	0	0.00	0.00	7	1,510,519.61
90 days	6	1,423,553.03	0	0.00	1	297,576.82	0	0.00	0.00	7	1,721,129.85
120 days	1	147,386.30	0	0.00	1	236,000.00	0	0.00	0.00	2	383,386.30
150 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
180 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
181+ days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
Total	1,130	319,675,692.72	0	0.00	2	533,576.82	0	0.00	0.00	1,132	320,209,269.54

Current	95.76%	95.23%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	95.76%	95.23%
30 days	2.83%	3.64%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.83%	3.64%
60 days	0.62%	0.47%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.62%	0.47%
90 days	0.53%	0.44%	0.00%	0.00%	0.09%	0.09%	0.00%	0.00%	0.00%	0.62%	0.54%
120 days	0.09%	0.05%	0.00%	0.00%	0.09%	0.07%	0.00%	0.00%	0.00%	0.18%	0.12%
150 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
180 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
181+ days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total	99.82%	99.83%	0.00%	0.00%	0.18%	0.17%	0.00%	0.00%	0.00%	100.00%	100.00%

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Group IV	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
Current	239	49,489,444.87	1	344,000.00	0	0.00	0	0.00	0.00	240	49,833,444.87
30 days	3	430,756.66	0	0.00	0	0.00	0	0.00	0.00	3	430,756.66
60 days	4	1,335,359.43	0	0.00	0	0.00	0	0.00	0.00	4	1,335,359.43
90 days	2	426,628.08	0	0.00	0	0.00	0	0.00	0.00	2	426,628.08
120 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
150 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
180 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
181+ days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
Total	248	51,682,189.04	1	344,000.00	0	0.00	0	0.00	0.00	249	52,026,189.04

Current	95.98%	95.12%	0.40%	0.66%	0.00%	0.00%	0.00%	0.00%	0.00%	96.39%	95.79%
30 days	1.20%	0.83%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.20%	0.83%
60 days	1.61%	2.57%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.61%	2.57%
90 days	0.80%	0.82%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.80%	0.82%
120 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
150 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
180 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
181+ days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total	99.60%	99.34%	0.40%	0.66%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%

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Group V	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
Current	444	91,922,977.49	0	0.00	0	0.00	0	0.00	0.00	444	91,922,977.49
30 days	4	1,099,795.90	0	0.00	0	0.00	0	0.00	0.00	4	1,099,795.90
60 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
90 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
120 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
150 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
180 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
181+ days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
Total	448	93,022,773.39	0	0.00	0	0.00	0	0.00	0.00	448	93,022,773.39

Current	99.11%	98.82%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	99.11%	98.82%
30 days	0.89%	1.18%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.89%	1.18%
60 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
90 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
120 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
150 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
180 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
181+ days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total	100.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%

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	81	23,456,289.58	13 Months	0	0.00	25 Months	0	0.00	37 Months	0	0.00	49 Months	0	0.00
	2.60%	3.25%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
2 Months	26	7,531,123.54	14 Months	0	0.00	26 Months	0	0.00	38 Months	0	0.00	50 Months	0	0.00
	0.83%	1.04%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
3 Months	19	5,010,950.29	15 Months	0	0.00	27 Months	0	0.00	39 Months	0	0.00	51 Months	0	0.00
	0.61%	0.69%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
4 Months	4	791,145.45	16 Months	0	0.00	28 Months	0	0.00	40 Months	0	0.00	52 Months	0	0.00
	0.13%	0.11%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
5 Months	0	0.00	17 Months	0	0.00	29 Months	0	0.00	41 Months	0	0.00	53 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
6 Months	0	0.00	18 Months	0	0.00	30 Months	0	0.00	42 Months	0	0.00	54 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
7 Months	0	0.00	19 Months	0	0.00	31 Months	0	0.00	43 Months	0	0.00	55 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
8 Months	0	0.00	20 Months	0	0.00	32 Months	0	0.00	44 Months	0	0.00	56 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
9 Months	0	0.00	21 Months	0	0.00	33 Months	0	0.00	45 Months	0	0.00	57 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
10 Months	0	0.00	22 Months	0	0.00	34 Months	0	0.00	46 Months	0	0.00	58 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
11 Months	0	0.00	23 Months	0	0.00	35 Months	0	0.00	47 Months	0	0.00	59 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
12 Months	0	0.00	24 Months	0	0.00	36 Months	0	0.00	48 Months	0	0.00	60+ Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%

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12. Loss Mitigation and Servicing Modifications

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

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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
Group III	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 IV	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 V	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Deal Totals	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

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13. Losses and Recoveries

A. Current Cycle Realized Losses

Current Period Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Group I	Loss Count	0	0	0	0	0
	Beginning Aggregate Scheduled Balance	0.00	0.00	0.00	0.00	0
	Principal Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Interest Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Total Realized Loss	0.00	0.00	0.00	0.00	0.00
Group II	Loss Count	1	0	0	0	1
	Beginning Aggregate Scheduled Balance	488,248.28	0.00	0.00	0.00	488,248.28
	Principal Portion of Loss	48,879.11	0.00	0.00	0.00	48,879.11
	Interest Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Total Realized Loss	48,879.11	0.00	0.00	0.00	48,879.11
Group III	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 IV	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 V	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

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Deal Totals	Loss Count	1	0	0	0	1
	Beginning Aggregate Scheduled Balance	488,248.28	0.00	0.00	0.00	488,248.28
	Principal Portion of Loss	48,879.11	0.00	0.00	0.00	48,879.11
	Interest Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Total Realized Loss	48,879.11	0.00	0.00	0.00	48,879.11

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	1	0	0	0	1
	Total Realized Loss	48,879.11	0.00	0.00	0.00	48,879.11
Group III	Loss Count	0	0	0	0	0
	Total Realized Loss	0.00	0.00	0.00	0.00	0.00
Group IV	Loss Count	0	0	0	0	0
	Total Realized Loss	0.00	0.00	0.00	0.00	0.00
Group V	Loss Count	0	0	0	0	0
	Total Realized Loss	0.00	0.00	0.00	0.00	0.00
Deal Totals	Loss Count	1	0	0	0	1
	Total Realized Loss	48,879.11	0.00	0.00	0.00	48,879.11

C. Subsequent Recoveries

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

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Group II	Subsequent Recoveries Count	0	0
	Subsequent Recoveries	0.00	0.00
	Net Loss ¹	48,879.11	48,879.11
	Net Loss % ²	0.02%	0.02%
Group III	Subsequent Recoveries Count	0	0
	Subsequent Recoveries	0.00	0.00
	Net Loss ¹	0.00	0.00
	Net Loss % ²	0.00%	0.00%
Group IV	Subsequent Recoveries Count	0	0
	Subsequent Recoveries	0.00	0.00
	Net Loss ¹	0.00	0.00
	Net Loss % ²	0.00%	0.00%
Group V	Subsequent Recoveries Count	0	0
	Subsequent Recoveries	0.00	0.00
	Net Loss ¹	0.00	0.00
	Net Loss % ²	0.00%	0.00%
Deal Totals	Subsequent Recoveries Count	0	0
	Subsequent Recoveries	0.00	0.00
	Net Loss ¹	48,879.11	48,879.11
	Net Loss % ²	0.01%	0.01%

¹ Total Realized Loss less Subsequent Recoveries

² Net Loss % of Original Balance

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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 %
	Constant Default Rate	0.00%	0.00%			0.00%
Group II	Monthly Default Rate	0.24%	0.08%			0.06 %
	Constant Default Rate	2.79%	0.94%			0.71%
Group III	Monthly Default Rate	0.00%	0.00%			0.00 %
	Constant Default Rate	0.00%	0.00%			0.00%
Group IV	Monthly Default Rate	0.00%	0.00%			0.00 %
	Constant Default Rate	0.00%	0.00%			0.00%
Group V	Monthly Default Rate	0.00%	0.00%			0.00 %
	Constant Default Rate	0.00%	0.00%			0.00%
Deal Totals	Monthly Default Rate	0.07%	0.02%			0.02 %
	Constant Default Rate	0.80%	0.27%			0.20%

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	7,469,413.00	22,408,238.00	267,286.00

Statement to Certificateholder

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14. Credit Enhancement Report

Reserve Accounts

Description	Source	Beginning Balance	DEPOSITS		WITHDRAWALS		Ending Balance
			Investment Earnings	Other Deposits	Draws	Releases	
CLASS III-A-7 Yield Maintenance reserve fund acct		0.00	0.00	0.00	0.00	0.00	0.00

Hedge Agreements

Description	Provider	Termination Date	Amount Received From Provider	Amount Paid to Provider
CLASS III-A-7 Yield Maintenance Agreement	Bank Of New York	09/25/2008	0.00	0.00

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15. Distribution Percentages

	Beginning Current Super Senior Percentage	Beginning Current Senior Support Percentage	Beginning Current Senior Percentage	Beginning Current Senior Accelerated Percentage
I	0.00000000%	0.00000000%	93.41681540%	100.00000000%
II	0.00000000%	0.00000000%	93.30207143%	100.00000000%
III	0.00000000%	0.00000000%	93.40482268%	100.00000000%
IV	0.00000000%	0.00000000%	92.92736608%	100.00000000%
V	0.00000000%	0.00000000%	93.36168838%	100.00000000%
	Ending Percentage			
M-1	3.28059681%			
M-2	1.07632296%			
M-3	0.87130710%			
Class M Total:	5.22822687%			
B-1	0.56379018%			
B-2	0.46127539%			
B-3	0.41003560%			
Class B Total:	1.43510117%			

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	True
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

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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.



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Cash Flow Received and Uses of Funds

<i>Cash Flow Received</i>	<i>Amount</i>
Principal and Interest Payments	10,437,810.22
Prepayment Premium	NA
Liquidation and Insurance Proceeds	439,369.17
Subsequent Recoveries	0.00
Repurchase Proceeds	0.00
Other Deposits/Adjustments (including Derivative Payment)	6,275.39
Total Deposits	10,883,454.78
<i>Uses of Funds</i>	<i>Amount</i>
Transfer to Certificate Account	10,846,309.17
Reimbursed Advances and Expenses	0.00
Master Servicing Compensation	37,145.60
Derivative Payment	N/A
Total Withdrawals	10,883,454.77
Ending Balance	0.00