

Distribution Information	Deal Information
1. Distribution Summary	Deal Name: Residential Accredited 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: 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: 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 <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

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1. Distribution Summary

Class	CUSIP	Original Face Value	Beginning Notional / Principal Balance	Pass - Through Rate	Principal Distribution	Interest Distribution	Total Distribution (3) + (4) = (5)	Principal Loss	Interest Loss	Deferred Interest	Ending Notional/ Principal Balance (1)-(3)-(6)+(8)=(9)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
I-A-1	74923HAA9	20,000,000.00	19,877,724.47	6.10000000	1,000.00	101,045.10	102,045.10	0.00	0.00	0.00	19,876,724.47
I-A-2	74923HAB7	500,000.00 ¹	496,943.11 ¹	6.00000000	0.00	2,484.72	2,484.72	0.00	0.00	0.00	496,918.11 ¹
I-A-3	74923HAC5	13,333,000.00	12,671,333.14	6.25000000	17,005.33	65,996.53	83,001.86	0.00	0.00	0.00	12,654,327.81
I-A-4	74923HAD3	17,315,000.00	16,907,777.05	6.25000000	9,352.96	88,061.34	97,414.30	0.00	0.00	0.00	16,898,424.09
II-A-1	74923HAE1	44,261,000.00	41,401,721.38	5.83499999	296,056.67	201,315.87	497,372.54	0.00	0.00	0.00	41,105,664.71
II-A-2	74923HAF8	56,421,000.00 ¹	52,776,180.43 ¹	1.16500011	0.00	51,236.88	51,236.88	0.00	0.00	0.00	52,398,786.94 ¹
II-A-3	74923HAG6	12,160,000.00	11,374,459.05	5.83500030	81,336.82	55,308.31	136,645.13	0.00	0.00	0.00	11,293,122.23
II-A-4	74923HAH4	142,806,000.00	133,580,674.26	5.84499999	955,212.69	650,649.20	1,605,861.89	0.00	0.00	0.00	132,625,461.57
II-A-5	74923HAJ0	142,806,000.00 ¹	133,580,674.26 ¹	1.15500001	0.00	128,571.40	128,571.40	0.00	0.00	0.00	132,625,461.57 ¹
III-A-1	74923HAK7	64,655,000.00	62,760,545.17	6.00000000	582,245.95	313,802.73	896,048.68	0.00	0.00	0.00	62,178,299.22
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	38,502,803.82	6.00000000	299,413.23	192,514.02	491,927.25	0.00	0.00	0.00	38,203,390.59
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	6,046,931.89	6.00000000	0.00	0.00	0.00	0.00	0.00	30,234.66	6,077,166.55
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	38,890,921.89	6.09701042	826,234.39	197,598.63	1,023,833.02	0.00	0.00	0.00	38,064,687.50
III-A-8	74923HAS0	46,210,000.00 ¹	38,890,921.89 ¹	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	38,064,687.50 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	43,066,608.66	5.90499990	724,250.41	211,923.60	936,174.01	0.00	0.00	0.00	42,342,358.25
IV-A-2	74923HAX9	49,758,800.00 ¹	43,066,608.66 ¹	1.59499998	0.00	57,242.70	57,242.70	0.00	0.00	0.00	42,342,358.25 ¹
IV-A-3	74923HAY7	3,554,200.00	3,076,186.33	0.00000000	51,732.17	0.00	51,732.17	0.00	0.00	0.00	3,024,454.16

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V-A-1	74923HAZ4	45,276,000.00	42,629,238.39	6.00000000	660,136.43	213,146.19	873,282.62	0.00	0.00	0.00	41,969,101.96
V-A-2	74923HBA8	45,276,000.00	42,629,238.39	5.50000000	660,136.43	195,384.01	855,520.44	0.00	0.00	0.00	41,969,101.96
I-A-P	74923HBB6	85,845.69	85,694.03	0.00000000	30.41	0.00	30.41	0.00	0.00	0.00	85,663.62
I-A-V	74923HBC4	54,261,538.96 ¹	53,062,201.66 ¹	0.12106855	0.00	5,353.47	5,353.47	0.00	0.00	0.00	53,033,188.67 ¹
II-A-P	74923HBD2	749,817.71	672,208.50	0.00000000	1,601.88	0.00	1,601.88	0.00	0.00	0.00	670,606.62
II-A-V	74923HBE0	270,900,357.24 ¹	250,641,311.74 ¹	0.21032523	0.00	43,930.16	43,930.16	0.00	0.00	0.00	248,523,168.46 ¹
III-A-P	74923HBF7	2,247,692.72	2,193,011.12	0.00000000	10,041.60	0.00	10,041.60	0.00	0.00	0.00	2,182,969.52
III-A-V	74923HBG5	324,427,824.77 ¹	314,374,363.73 ¹	0.37247220	0.00	97,579.76	97,579.76	0.00	0.00	0.00	312,647,133.28 ¹
V-A-P	74923HBH3	471,575.55	444,694.30	0.00000000	31,617.84	0.00	31,617.84	0.00	0.00	0.00	413,076.46
V-A-V	74923HBJ9	97,351,539.00 ¹	91,918,821.56 ¹	0.42055696	0.00	32,214.25	32,214.25	0.00	0.00	0.00	90,543,933.66 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	23,777,254.74	6.34812175	35,535.36	125,784.09	161,319.45	0.00	0.00	0.00	23,741,719.38
M-2	74923HBP5	7,842,900.00	7,801,021.18	6.34812121	11,658.71	41,268.19	52,926.90	0.00	0.00	0.00	7,789,362.47
M-3	74923HBQ3	6,349,000.00	6,315,098.17	6.34812174	9,437.98	33,407.51	42,845.49	0.00	0.00	0.00	6,305,660.19
B-1	74923HBR1	4,108,200.00	4,086,263.40	6.34812235	6,106.97	21,616.75	27,723.72	0.00	0.00	0.00	4,080,156.43
B-2	74923HBS9	3,361,200.00	3,343,252.16	6.34812063	4,996.52	17,686.14	22,682.66	0.00	0.00	0.00	3,338,255.64
B-3	74923HBT7	2,987,828.30	2,923,037.18	6.34812042	4,368.51	15,463.16	19,831.67	0.00	0.00	0.00	2,918,668.67
Deal Totals		746,941,259.97	709,996,698.67		5,279,509.26	3,885,279.71	9,164,788.97	0.00	0.00	30,234.66	704,747,424.07

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	993.88622350	0.05000000	5.05225500	5.10225500	0.00000000	0.00000000	993.83622350
I-A-2	74923HAB7	993.88622000	0.00000000	4.96944000	4.96944000	0.00000000	0.00000000	993.83622000
I-A-3	74923HAC5	950.37374484	1.27543164	4.94986350	6.22529513	0.00000000	0.00000000	949.09831321
I-A-4	74923HAD3	976.48149293	0.54016517	5.08584118	5.62600635	0.00000000	0.00000000	975.94132775
II-A-1	74923HAE1	935.39959287	6.68888344	4.54838052	11.23726396	0.00000000	0.00000000	928.71070943
II-A-2	74923HAF8	935.39959288	0.00000000	0.90811719	0.90811719	0.00000000	0.00000000	928.71070949
II-A-3	74923HAG6	935.39959293	6.68888322	4.54838076	11.23726398	0.00000000	0.00000000	928.71070970
II-A-4	74923HAH4	935.39959287	6.68888345	4.55617551	11.24505896	0.00000000	0.00000000	928.71070942
II-A-5	74923HAJ0	935.39959287	0.00000000	0.90032212	0.90032212	0.00000000	0.00000000	928.71070942
III-A-1	74923HAK7	970.69902049	9.00542804	4.85349517	13.85892321	0.00000000	0.00000000	961.69359245
III-A-2	74923HAL5	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
III-A-3	74923HAM3	977.47661386	7.60124981	4.88738309	12.48863290	0.00000000	0.00000000	969.87536405
III-A-4	74923HAN1	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
III-A-5	74923HAP6	1,025.25125297	0.00000000	0.00000000	0.00000000	5.12625636	0.00000000	1,030.37750933
III-A-6	74923HAQ4	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
III-A-7	74923HAR2	841.61267886	17.87999113	4.27610106	22.15609219	0.00000000	0.00000000	823.73268773
III-A-8	74923HAS0	841.61267886	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	823.73268773
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	865.50738081	14.55522259	4.25901750	18.81424009	0.00000000	0.00000000	850.95215821
IV-A-2	74923HAX9	865.50738081	0.00000000	1.15040355	1.15040355	0.00000000	0.00000000	850.95215821
IV-A-3	74923HAY7	865.50738000	14.55522199	0.00000000	14.55522199	0.00000000	0.00000000	850.95215801
V-A-1	74923HAZ4	941.54162006	14.58027277	4.70770806	19.28798083	0.00000000	0.00000000	926.96134729
V-A-2	74923HBA8	941.54162006	14.58027277	4.31539911	18.89567188	0.00000000	0.00000000	926.96134729
I-A-P	74923HBB6	998.23334171	0.35424027	0.00000000	0.35424027	0.00000000	0.00000000	997.87910144
I-A-V	74923HBC4	977.89710128	0.00000000	0.09866049	0.09866049	0.00000000	0.00000000	977.36241335
II-A-P	74923HBD2	896.49589632	2.13635925	0.00000000	2.13635925	0.00000000	0.00000000	894.35953707
II-A-V	74923HBE0	925.21587750	0.00000000	0.16216354	0.16216354	0.00000000	0.00000000	917.39697574
III-A-P	74923HBF7	975.67211945	4.46751458	0.00000000	4.46751458	0.00000000	0.00000000	971.20460487
III-A-V	74923HBG5	969.01171764	0.00000000	0.30077494	0.30077494	0.00000000	0.00000000	963.68778942
V-A-P	74923HBH3	942.99693867	67.04724195	0.00000000	67.04724195	0.00000000	0.00000000	875.94969671
V-A-V	74923HBJ9	944.19484791	0.00000000	0.33090643	0.33090643	0.00000000	0.00000000	930.07192891

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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	994.66028889	1.48653038	5.26185385	6.74838422	0.00000000	0.00000000	993.17375852
M-2	74923HBP5	994.66028892	1.48653049	5.26185340	6.74838389	0.00000000	0.00000000	993.17375843
M-3	74923HBQ3	994.66028823	1.48653016	5.26185384	6.74838400	0.00000000	0.00000000	993.17375807
B-1	74923HBR1	994.66028918	1.48653181	5.26185434	6.74838615	0.00000000	0.00000000	993.17375736
B-2	74923HBS9	994.66028799	1.48652862	5.26185291	6.74838153	0.00000000	0.00000000	993.17375937
B-3	74923HBT7	978.31497881	1.46210209	5.17538441	6.63748650	0.00000000	0.00000000	976.85287672

Deal Factor :	94.35111726%
Group I Factor :	97.73624133%
Group II Factor :	93.29265271%
Group III Factor :	96.36877894%
Group IV Factor :	85.95895739%
Group V Factor :	93.00719289%

Statement to Certificateholder

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4. Interest Summary

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

Class	Accrual Period		Accrual Methodology	Beginning Notional/Principal Balance	Pass-Through Rate	Optimal Interest Amount	Interest Loss	Deferred Interest	Interest Shortfall Amount	Other Income	Interest Distribution (1)-(2)-(3)-(4)+(5)=(6)	Accrued Certificate Interest Remaining Unpaid
	Start	End				(1)	(2)	(3)	(4)	(5)	(6)	
I-A-1	08/01/2007	08/31/2007	30/360	19,877,724.47	6.10000000	101,045.10	0.00	0.00	0.00	0.00	101,045.10	0.00
I-A-2	08/01/2007	08/31/2007	30/360	496,943.11 ¹	6.00000000	2,484.72	0.00	0.00	0.00	0.00	2,484.72	0.00
I-A-3	08/01/2007	08/31/2007	30/360	12,671,333.14	6.25000000	65,996.53	0.00	0.00	0.00	0.00	65,996.53	0.00
I-A-4	08/01/2007	08/31/2007	30/360	16,907,777.05	6.25000000	88,061.34	0.00	0.00	0.00	0.00	88,061.34	0.00
II-A-1	08/25/2007	09/24/2007	30/360	41,401,721.38	5.83499999	201,315.87	0.00	0.00	0.00	0.00	201,315.87	0.00
II-A-2	08/25/2007	09/24/2007	30/360	52,776,180.43 ¹	1.16500011	51,236.88	0.00	0.00	0.00	0.00	51,236.88	0.00
II-A-3	08/25/2007	09/24/2007	30/360	11,374,459.05	5.83500030	55,308.31	0.00	0.00	0.00	0.00	55,308.31	0.00
II-A-4	08/25/2007	09/24/2007	30/360	133,580,674.26	5.84499999	650,649.20	0.00	0.00	0.00	0.00	650,649.20	0.00
II-A-5	08/25/2007	09/24/2007	30/360	133,580,674.26 ¹	1.15500001	128,571.40	0.00	0.00	0.00	0.00	128,571.40	0.00
III-A-1	08/01/2007	08/31/2007	30/360	62,760,545.17	6.00000000	313,802.73	0.00	0.00	0.00	0.00	313,802.73	0.00
III-A-2	08/01/2007	08/31/2007	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	08/01/2007	08/31/2007	30/360	38,502,803.82	6.00000000	192,514.02	0.00	0.00	0.00	0.00	192,514.02	0.00
III-A-4	08/01/2007	08/31/2007	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	08/01/2007	08/31/2007	30/360	6,046,931.89	6.00000000	30,234.66	0.00	30,234.66	0.00	0.00	0.00	0.00
III-A-6	08/01/2007	08/31/2007	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	08/25/2007	09/24/2007	30/360	38,890,921.89	6.09701042	197,598.63	0.00	0.00	0.00	0.00	197,598.63	0.00
III-A-9	08/01/2007	08/31/2007	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	08/01/2007	08/31/2007	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	08/01/2007	08/31/2007	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	08/25/2007	09/24/2007	30/360	43,066,608.66	5.90499990	211,923.60	0.00	0.00	0.00	0.00	211,923.60	0.00
IV-A-2	08/25/2007	09/24/2007	30/360	43,066,608.66 ¹	1.59499998	57,242.70	0.00	0.00	0.00	0.00	57,242.70	0.00
V-A-1	08/01/2007	08/31/2007	30/360	42,629,238.39	6.00000000	213,146.19	0.00	0.00	0.00	0.00	213,146.19	0.00
V-A-2	08/01/2007	08/31/2007	30/360	42,629,238.39	5.50000000	195,384.01	0.00	0.00	0.00	0.00	195,384.01	0.00
I-A-V	08/01/2007	08/31/2007	30/360	53,062,201.66 ¹	0.12106855	5,353.47	0.00	0.00	0.00	0.00	5,353.47	0.00
II-A-V	08/01/2007	08/31/2007	30/360	250,641,311.74 ¹	0.21032523	43,930.16	0.00	0.00	0.00	0.00	43,930.16	0.00
III-A-V	08/01/2007	08/31/2007	30/360	314,374,363.73 ¹	0.37247220	97,579.76	0.00	0.00	0.00	0.00	97,579.76	0.00
V-A-V	08/01/2007	08/31/2007	30/360	91,918,821.56 ¹	0.42055696	32,214.25	0.00	0.00	0.00	0.00	32,214.25	0.00
M-1	08/01/2007	08/31/2007	30/360	23,777,254.74	6.34812175	125,784.09	0.00	0.00	0.00	0.00	125,784.09	0.00
M-2	08/01/2007	08/31/2007	30/360	7,801,021.18	6.34812121	41,268.19	0.00	0.00	0.00	0.00	41,268.19	0.00
M-3	08/01/2007	08/31/2007	30/360	6,315,098.17	6.34812174	33,407.51	0.00	0.00	0.00	0.00	33,407.51	0.00
B-1	08/01/2007	08/31/2007	30/360	4,086,263.40	6.34812235	21,616.75	0.00	0.00	0.00	0.00	21,616.75	0.00
B-2	08/01/2007	08/31/2007	30/360	3,343,252.16	6.34812063	17,686.14	0.00	0.00	0.00	0.00	17,686.14	0.00
B-3	08/01/2007	08/31/2007	30/360	2,923,037.18	6.34812042	15,463.16	0.00	0.00	0.00	0.00	15,463.16	0.00



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Deal Totals				703,524,904.39		3,915,514.37	0.00	30,234.66	0.00	0.00	3,885,279.71	0.00
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1.Notional Balance

Current Index Rates

Index Type	Rate	Classes
BTLIB TEL 25 -2BD	5.50500000	II-A-1, II-A-2, II-A-3, II-A-5, IV-A-1, IV-A-2, 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	24.26	24.26	0.00	0	0.00	11,053.68	3,454.70	19,365.67	0.00	0.00	0.00
Group II	444.72	444.72	0.00	0	0.00	43,449.66	11,070.61	134,581.58	0.00	0.00	0.00
Group III	618.54	618.54	0.00	0	0.00	66,489.65	16,975.37	98,016.98	0.00	0.00	0.00
Group IV	1,087.27	1,087.27	0.00	0	0.00	10,557.55	1,504.86	26,516.06	0.00	0.00	0.00
Group V	1,849.48	1,849.48	0.00	0	0.00	19,078.26	4,130.49	5,582.89	0.00	0.00	0.00
Deal Totals	4,024.27	4,024.27	0.00	0	0.00	150,628.80	37,136.03	284,063.18	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	189	N/A	26	0	0	0	0	189
	Balance/Amount	54,261,538.96	53,062,201.66	24,478.46	4,534.53	0.00	N/A	0.00	0.00	53,033,188.67
Group II	Count	1,143	1,083	N/A	136	7	0	0	0	1,076
	Balance/Amount	213,535,538.81	200,553,330.52	91,688.20	7,925.95	1,240,747.74	N/A	0.00	0.00	199,212,968.63
Group III	Count	1,141	1,124	N/A	192	4	0	2	0	1,118
	Balance/Amount	324,427,824.77	314,374,363.73	143,161.24	20,078.68	1,119,327.28	N/A	444,663.25	0.00	312,647,133.28
Group IV	Count	267	244	N/A	32	2	0	0	0	242
	Balance/Amount	57,364,818.43	50,087,981.22	22,437.95	3,423.44	751,920.00	N/A	0.00	0.00	49,310,199.83
Group V	Count	459	443	N/A	108	4	0	0	0	439
	Balance/Amount	97,351,539.00	91,918,821.56	340,011.30	112,316.42	922,560.18	N/A	0.00	0.00	90,543,933.66
Deal Totals	Count	3,204	3,083	N/A	494	17	0	2	0	3,064
	Balance/Amount	746,941,259.97	709,996,698.69	621,777.15	148,279.02	4,034,555.20	N/A	444,663.25	0.00	704,747,424.07

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	6.68865463	6.68864188	352.75	351.62	6.36097499	6.36096306	6.36097499	N/A	N/A
Group II	7.53067681	7.52971316	355.83	352.98	7.20247563	7.20145001	7.20247563	N/A	N/A
Group III	6.65251600	6.65093769	353.58	352.50	6.33061741	6.32988082	6.33061741	N/A	N/A
Group IV	7.46353080	7.45922555	352.64	351.76	7.14781136	7.14372371	7.14781136	N/A	N/A
Group V	6.46320837	6.46261448	167.47	167.47	6.14273897	6.14207201	6.14273897	N/A	N/A
Deal Totals	6.93597764	6.93454051	330.18	328.75	6.61248765	6.61140308	6.61248765	N/A	N/A

C. Constant Prepayment Rate

	1 Month CPR	3 Month CPR	6 Month CPR	12 Month CPR	Life CPR
Group-I	0.10%	3.63%	3.96%		3.96%
Group-II	7.22%	14.36%	12.49%		12.49%
Group-III	5.88%	10.15%	6.63%		6.63%
Group-IV	16.68%	20.00%	25.72%		25.72%
V	12.75%	12.92%	9.67%		9.67%
Deal Totals	7.55%	11.99%	10.06%		10.06%

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	1	1	2
	Scheduled Balance	0.00	0.00	297,401.85	147,261.40	444,663.25
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	1	1	2
	Scheduled Balance	0.00	0.00	297,401.85	147,261.40	444,663.25

Statement to Certificateholder

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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	2,894	658,852,325.06	4	1,005,000.00	0	0.00	0	0.00	0.00	2,898	659,857,325.06
30 days	82	22,946,722.04	0	0.00	0	0.00	0	0.00	0.00	82	22,946,722.04
60 days	31	6,878,544.38	0	0.00	0	0.00	0	0.00	0.00	31	6,878,544.38
90 days	17	5,132,889.16	0	0.00	0	0.00	0	0.00	0.00	17	5,132,889.16
120 days	12	3,299,148.63	0	0.00	5	1,735,431.40	0	0.00	0.00	17	5,034,580.03
150 days	6	1,697,834.73	0	0.00	10	2,556,384.90	0	0.00	0.00	16	4,254,219.63
180 days	0	0.00	0	0.00	3	643,143.77	0	0.00	0.00	3	643,143.77
181+ days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
Total	3,042	698,807,464.00	4	1,005,000.00	18	4,934,960.07	0	0.00	0.00	3,064	704,747,424.07
Current	94.45%	93.49%	0.13%	0.14%	0.00%	0.00%	0.00%	0.00%	0.00%	94.58%	93.63%
30 days	2.68%	3.26%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.68%	3.26%
60 days	1.01%	0.98%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.01%	0.98%
90 days	0.55%	0.73%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.55%	0.73%
120 days	0.39%	0.47%	0.00%	0.00%	0.16%	0.25%	0.00%	0.00%	0.00%	0.55%	0.71%
150 days	0.20%	0.24%	0.00%	0.00%	0.33%	0.36%	0.00%	0.00%	0.00%	0.52%	0.60%
180 days	0.00%	0.00%	0.00%	0.00%	0.10%	0.09%	0.00%	0.00%	0.00%	0.10%	0.09%
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	99.28%	99.16%	0.13%	0.14%	0.59%	0.70%	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	180	49,735,842.69	0	0.00	0	0.00	0	0.00	0.00	180	49,735,842.69
30 days	6	2,320,186.63	0	0.00	0	0.00	0	0.00	0.00	6	2,320,186.63
60 days	2	384,309.35	0	0.00	0	0.00	0	0.00	0.00	2	384,309.35
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	1	592,850.00	0	0.00	0	0.00	0	0.00	0.00	1	592,850.00
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	189	53,033,188.67	0	0.00	0	0.00	0	0.00	0.00	189	53,033,188.67

Current	95.24%	93.78%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	95.24%	93.78%
30 days	3.17%	4.37%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.17%	4.37%
60 days	1.06%	0.72%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.06%	0.72%
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	0.53%	1.12%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.53%	1.12%
180 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
181+ days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total	100.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%



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Group II	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
Current	990	178,677,860.57	2	285,000.00	0	0.00	0	0.00	0.00	992	178,962,860.57
30 days	43	9,588,809.00	0	0.00	0	0.00	0	0.00	0.00	43	9,588,809.00
60 days	10	2,304,335.07	0	0.00	0	0.00	0	0.00	0.00	10	2,304,335.07
90 days	10	2,807,381.57	0	0.00	0	0.00	0	0.00	0.00	10	2,807,381.57
120 days	7	1,957,712.20	0	0.00	4	1,152,503.22	0	0.00	0.00	11	3,110,215.42
150 days	2	296,305.62	0	0.00	6	1,735,917.61	0	0.00	0.00	8	2,032,223.23
180 days	0	0.00	0	0.00	2	407,143.77	0	0.00	0.00	2	407,143.77
181+ days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
Total	1,062	195,632,404.03	2	285,000.00	12	3,295,564.60	0	0.00	0.00	1,076	199,212,968.63

Current	92.01%	89.69%	0.19%	0.14%	0.00%	0.00%	0.00%	0.00%	0.00%	92.19%	89.83%
30 days	4.00%	4.81%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.00%	4.81%
60 days	0.93%	1.16%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.93%	1.16%
90 days	0.93%	1.41%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.93%	1.41%
120 days	0.65%	0.98%	0.00%	0.00%	0.37%	0.58%	0.00%	0.00%	0.00%	1.02%	1.56%
150 days	0.19%	0.15%	0.00%	0.00%	0.56%	0.87%	0.00%	0.00%	0.00%	0.74%	1.02%
180 days	0.00%	0.00%	0.00%	0.00%	0.19%	0.20%	0.00%	0.00%	0.00%	0.19%	0.20%
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	98.70%	98.20%	0.19%	0.14%	1.12%	1.65%	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	1,062	295,557,275.98	1	376,000.00	0	0.00	0	0.00	0.00	1,063	295,933,275.98
30 days	24	8,999,903.53	0	0.00	0	0.00	0	0.00	0.00	24	8,999,903.53
60 days	14	3,214,245.97	0	0.00	0	0.00	0	0.00	0.00	14	3,214,245.97
90 days	7	2,325,507.59	0	0.00	0	0.00	0	0.00	0.00	7	2,325,507.59
120 days	4	735,601.24	0	0.00	0	0.00	0	0.00	0.00	4	735,601.24
150 days	3	808,679.11	0	0.00	2	393,919.86	0	0.00	0.00	5	1,202,598.97
180 days	0	0.00	0	0.00	1	236,000.00	0	0.00	0.00	1	236,000.00
181+ days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
Total	1,114	311,641,213.42	1	376,000.00	3	629,919.86	0	0.00	0.00	1,118	312,647,133.28

Current	94.99%	94.53%	0.09%	0.12%	0.00%	0.00%	0.00%	0.00%	0.00%	95.08%	94.65%
30 days	2.15%	2.88%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.15%	2.88%
60 days	1.25%	1.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.25%	1.03%
90 days	0.63%	0.74%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.63%	0.74%
120 days	0.36%	0.24%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.36%	0.24%
150 days	0.27%	0.26%	0.00%	0.00%	0.18%	0.13%	0.00%	0.00%	0.00%	0.45%	0.38%
180 days	0.00%	0.00%	0.00%	0.00%	0.09%	0.08%	0.00%	0.00%	0.00%	0.09%	0.08%
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	99.64%	99.68%	0.09%	0.12%	0.27%	0.20%	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	225	44,985,052.89	1	344,000.00	0	0.00	0	0.00	0.00	226	45,329,052.89
30 days	8	1,888,131.09	0	0.00	0	0.00	0	0.00	0.00	8	1,888,131.09
60 days	4	477,705.05	0	0.00	0	0.00	0	0.00	0.00	4	477,705.05
90 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
120 days	1	605,835.19	0	0.00	1	582,928.18	0	0.00	0.00	2	1,188,763.37
150 days	0	0.00	0	0.00	2	426,547.43	0	0.00	0.00	2	426,547.43
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	238	47,956,724.22	1	344,000.00	3	1,009,475.61	0	0.00	0.00	242	49,310,199.83

Current	92.98%	91.23%	0.41%	0.70%	0.00%	0.00%	0.00%	0.00%	0.00%	93.39%	91.93%
30 days	3.31%	3.83%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.31%	3.83%
60 days	1.65%	0.97%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.65%	0.97%
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	0.41%	1.23%	0.00%	0.00%	0.41%	1.18%	0.00%	0.00%	0.00%	0.83%	2.41%
150 days	0.00%	0.00%	0.00%	0.00%	0.83%	0.87%	0.00%	0.00%	0.00%	0.83%	0.87%
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	98.35%	97.26%	0.41%	0.70%	1.24%	2.05%	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	437	89,896,292.93	0	0.00	0	0.00	0	0.00	0.00	437	89,896,292.93
30 days	1	149,691.79	0	0.00	0	0.00	0	0.00	0.00	1	149,691.79
60 days	1	497,948.94	0	0.00	0	0.00	0	0.00	0.00	1	497,948.94
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	439	90,543,933.66	0	0.00	0	0.00	0	0.00	0.00	439	90,543,933.66

Current	99.54%	99.28%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	99.54%	99.28%
30 days	0.23%	0.17%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.23%	0.17%
60 days	0.23%	0.55%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.23%	0.55%
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	82	22,946,722.04	13 Months	0	0.00	25 Months	0	0.00	37 Months	0	0.00	49 Months	0	0.00
	2.68%	3.26%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
2 Months	31	6,878,544.38	14 Months	0	0.00	26 Months	0	0.00	38 Months	0	0.00	50 Months	0	0.00
	1.01%	0.98%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
3 Months	17	5,132,889.16	15 Months	0	0.00	27 Months	0	0.00	39 Months	0	0.00	51 Months	0	0.00
	0.55%	0.73%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
4 Months	17	5,034,580.03	16 Months	0	0.00	28 Months	0	0.00	40 Months	0	0.00	52 Months	0	0.00
	0.55%	0.71%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
5 Months	16	4,254,219.63	17 Months	0	0.00	29 Months	0	0.00	41 Months	0	0.00	53 Months	0	0.00
	0.52%	0.60%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
6 Months	3	643,143.77	18 Months	0	0.00	30 Months	0	0.00	42 Months	0	0.00	54 Months	0	0.00
	0.10%	0.09%		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	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 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	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	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	0.00	48,879.11
	Net Loss % ²	0.00%	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	0.00	48,879.11
	Net Loss % ²	0.00%	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%		0.00 %
	Constant Default Rate	0.00%	0.00%	0.00%		0.00%
Group II	Monthly Default Rate	0.00%	0.08%	0.04%		0.04 %
	Constant Default Rate	0.00%	0.94%	0.47%		0.47%
Group III	Monthly Default Rate	0.00%	0.00%	0.00%		0.00 %
	Constant Default Rate	0.00%	0.00%	0.00%		0.00%
Group IV	Monthly Default Rate	0.00%	0.00%	0.00%		0.00 %
	Constant Default Rate	0.00%	0.00%	0.00%		0.00%
Group V	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%	0.02%	0.01%		0.01 %
	Constant Default Rate	0.00%	0.27%	0.13%		0.13%

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

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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	3,144.02	3,144.02	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	3,144.02	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%	93.35616272%	100.00000000%
II	0.00000000%	0.00000000%	93.10503194%	100.00000000%
III	0.00000000%	0.00000000%	93.25995942%	100.00000000%
IV	0.00000000%	0.00000000%	92.63493166%	100.00000000%
V	0.00000000%	0.00000000%	93.20501801%	100.00000000%
	Ending Percentage			
M-1	3.36501812%			
M-2	1.10402054%			
M-3	0.89372890%			
Class M Total:	5.36276756%			
B-1	0.57829848%			
B-2	0.47314563%			
B-3	0.41367572%			
Class B Total:	1.46511983%			

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	8,750,093.47
Prepayment Premium	NA
Liquidation and Insurance Proceeds	0.00
Subsequent Recoveries	0.00
Repurchase Proceeds	444,663.25
Other Deposits/Adjustments (including Derivative Payment)	7,168.29
Total Deposits	9,201,925.01
<i>Uses of Funds</i>	<i>Amount</i>
Transfer to Certificate Account	9,164,788.97
Reimbursed Advances and Expenses	0.00
Master Servicing Compensation	37,136.03
Derivative Payment	N/A
Total Withdrawals	9,201,925.00
Ending Balance	0.00