

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 (Not Applicable)	
4. Interest Summary	Closing Date: 03/29/2007
5. Other Income Detail (Not Applicable)	First Distribution Date: 04/25/2007
6. Interest Shortfalls, Compensation and Expenses	Determination Date: 12/21/2007
7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts (Not Applicable)	Distribution Date: 12/26/2007
8. Collateral Summary	Record Date:
9. Repurchase Information	Book-Entry: 12/24/2007
10. Loan Status Report (Delinquencies)	Definitive: 11/30/2007
11. Deal Delinquencies (30 Day Buckets)	Fixed BE: 11/30/2007
12. Loss Mitigation and Servicing Modifications	Trustee: Deutsche Bank Trust Company Americas
13. Losses and Recoveries	Main Telephone: 714-247-6000
14. Credit Enhancement Report	GMAC-RFC
15. Distribution Percentages	Bond Administrator: Rona Hsu
16. Overcollateralization Summary (Not Applicable)	Telephone: 818-260-1508
17. Excess Cash Flow, Overcollateralization Provisions and Derivative Amounts (Not Applicable)	Pool(s) : 40494,40496,40493,40499,40497
18. Performance Tests	
19. Lender Paid Mortgage Insurance (Not Applicable)	
20. Comments	

Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS4

December 26, 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	19,548,270.92	6.10000000	1,000.00	99,370.38	100,370.38	0.00	0.00	0.00	19,547,270.92
I-A-2	74923HAB7	500,000.00 ¹	488,706.77 ¹	6.00000000	0.00	2,443.53	2,443.53	0.00	0.00	0.00	488,681.77 ¹
I-A-3	74923HAC5	13,333,000.00	12,468,444.37	6.25000000	127,572.21	64,939.81	192,512.02	0.00	0.00	0.00	12,340,872.16
I-A-4	74923HAD3	17,315,000.00	16,631,249.07	6.25000000	66,787.50	86,621.09	153,408.59	0.00	0.00	0.00	16,564,461.57
II-A-1	74923HAE1	44,261,000.00	39,881,720.49	5.11874988	239,562.85	170,120.46	409,683.31	0.00	0.00	0.00	39,642,157.64
II-A-2	74923HAF8	56,421,000.00 ¹	50,838,583.67 ¹	1.88124997	0.00	79,700.07	79,700.07	0.00	0.00	0.00	50,533,204.77 ¹
II-A-3	74923HAG6	12,160,000.00	10,956,863.18	5.11875005	65,816.05	46,737.87	112,553.92	0.00	0.00	0.00	10,891,047.13
II-A-4	74923HAH4	142,806,000.00	128,676,464.07	5.12875004	772,938.08	549,957.85	1,322,895.93	0.00	0.00	0.00	127,903,525.99
II-A-5	74923HAJ0	142,806,000.00 ¹	128,676,464.07 ¹	1.87124999	0.00	200,654.86	200,654.86	0.00	0.00	0.00	127,903,525.99 ¹
III-A-1	74923HAK7	64,655,000.00	60,939,035.81	6.00000000	910,912.62	304,695.18	1,215,607.80	0.00	0.00	0.00	60,028,123.19
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	37,833,159.14	6.00000000	484,218.08	189,165.80	673,383.88	0.00	0.00	0.00	37,348,941.06
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	6,138,090.14	6.00000000	0.00	0.00	0.00	0.00	0.00	30,690.45	6,168,780.59
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	36,655,942.49	5.38874994	0.00	164,608.09	164,608.09	0.00	0.00	0.00	36,655,942.49
III-A-8	74923HAS0	46,210,000.00 ¹	36,655,942.49 ¹	0.61124998	0.00	18,671.62	18,671.62	0.00	0.00	0.00	36,655,942.49 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	41,635,006.52	0.00000000	1,670,375.45	0.00	1,670,375.45	0.00	0.00	0.00	39,964,631.07
IV-A-2	74923HAX9	49,758,800.00 ¹	41,635,006.52 ¹	7.49999998	0.00	260,218.79	260,218.79	0.00	0.00	0.00	39,964,631.07 ¹
IV-A-3	74923HAY7	3,554,200.00	2,973,929.04	0.00000000	119,312.53	0.00	119,312.53	0.00	0.00	0.00	2,854,616.51

Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS4

December 26, 2007

V-A-1	74923HAZ4	45,276,000.00	41,354,699.13	6.00000000	445,565.36	206,773.50	652,338.86	0.00	0.00	0.00	40,909,133.77
V-A-2	74923HBA8	45,276,000.00	41,354,699.13	5.50000000	445,565.36	189,542.37	635,107.73	0.00	0.00	0.00	40,909,133.77
I-A-P	74923HBB6	85,845.69	85,601.53	0.00000000	31.52	0.00	31.52	0.00	0.00	0.00	85,570.01
I-A-V	74923HBC4	54,261,538.96 ¹	52,248,380.42 ¹	0.12013073	0.00	5,230.53	5,230.53	0.00	0.00	0.00	52,051,366.69 ¹
II-A-P	74923HBD2	749,817.71	663,006.21	0.00000000	51,132.82	0.00	51,132.82	0.00	0.00	0.00	611,873.39
II-A-V	74923HBE0	270,900,357.24 ¹	242,205,800.51 ¹	0.20871548	0.00	42,126.75	42,126.75	0.00	0.00	0.00	239,211,451.82 ¹
III-A-P	74923HBF7	2,247,692.72	2,172,867.04	0.00000000	1,535.64	0.00	1,535.64	0.00	0.00	0.00	2,171,331.40
III-A-V	74923HBG5	324,427,824.77 ¹	309,660,451.75 ¹	0.37280077	0.00	96,201.38	96,201.38	0.00	0.00	0.00	308,284,617.99 ¹
V-A-P	74923HBH3	471,575.55	409,733.26	0.00000000	1,691.31	0.00	1,691.31	0.00	0.00	0.00	408,041.95
V-A-V	74923HBJ9	97,351,539.00 ¹	89,265,294.08 ¹	0.41792919	0.00	31,088.81	31,088.81	0.00	0.00	0.00	88,349,230.13 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	23,699,852.23	6.34873528	30,379.33	125,386.74	155,766.07	0.00	0.00	0.00	23,669,472.90
M-2	74923HBP5	7,842,900.00	7,775,626.38	6.34873560	9,967.08	41,137.83	51,104.91	0.00	0.00	0.00	7,765,659.30
M-3	74923HBQ3	6,349,000.00	6,294,540.53	6.34873599	8,068.57	33,301.98	41,370.55	0.00	0.00	0.00	6,286,471.96
B-1	74923HBR1	4,108,200.00	4,072,961.31	6.34873499	5,220.86	21,548.46	26,769.32	0.00	0.00	0.00	4,067,740.45
B-2	74923HBS9	3,361,200.00	3,332,368.82	6.34873423	4,271.55	17,630.27	21,901.82	0.00	0.00	0.00	3,328,097.27
B-3	74923HBT7	2,987,828.30	2,886,795.96	6.34873550	3,700.41	15,272.92	18,973.33	48,325.40	0.00	0.00	2,834,770.15
Deal Totals		746,941,259.97	693,379,926.77		5,465,625.18	3,787,841.94	9,253,467.12	48,325.40	0.00	30,690.45	687,896,666.64

1. Notional Balance

Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS4
December 26, 2007

2. Factor Summary

Amount /Original Amount per \$1000 unit)

Class	CUSIP	Beginning Notional/ Principal Balance Factor	Principal Distribution Factor	Interest Distribution Factor	Total Distribution Factor	Deferred Interest Factor	Interest Shortfall Factor	Ending Notional/ Principal Balance Factor
I-A-1	74923HAA9	977.41354600	0.05000000	4.96851900	5.01851900	0.00000000	0.00000000	977.36354600
I-A-2	74923HAB7	977.41354000	0.00000000	4.88706000	4.88706000	0.00000000	0.00000000	977.36354000
I-A-3	74923HAC5	935.15670667	9.56815495	4.87060752	14.43876247	0.00000000	0.00000000	925.58855171
I-A-4	74923HAD3	960.51106382	3.85720474	5.00266185	8.85986659	0.00000000	0.00000000	956.65385908
II-A-1	74923HAE1	901.05782721	5.41250424	3.84357470	9.25607894	0.00000000	0.00000000	895.64532297
II-A-2	74923HAF8	901.05782723	0.00000000	1.41259584	1.41259584	0.00000000	0.00000000	895.64532302
II-A-3	74923HAG6	901.05782730	5.41250411	3.84357484	9.25607895	0.00000000	0.00000000	895.64532319
II-A-4	74923HAH4	901.05782719	5.41250424	3.85108364	9.26358787	0.00000000	0.00000000	895.64532296
II-A-5	74923HAJ0	901.05782719	0.00000000	1.40508704	1.40508704	0.00000000	0.00000000	895.64532296
III-A-1	74923HAK7	942.52626726	14.08881943	4.71263135	18.80145078	0.00000000	0.00000000	928.43744784
III-A-2	74923HAL5	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
III-A-3	74923HAM3	960.47624118	12.29291901	4.80238132	17.09530033	0.00000000	0.00000000	948.18332216
III-A-4	74923HAN1	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
III-A-5	74923HAP6	1,040.70704307	0.00000000	0.00000000	0.00000000	5.20353510	0.00000000	1,045.91057816
III-A-6	74923HAQ4	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
III-A-7	74923HAR2	793.24697014	0.00000000	3.56217464	3.56217464	0.00000000	0.00000000	793.24697014
III-A-8	74923HAS0	793.24697014	0.00000000	0.40406016	0.40406016	0.00000000	0.00000000	793.24697014
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	836.73654751	33.56944802	0.00000000	33.56944802	0.00000000	0.00000000	803.16709949
IV-A-2	74923HAX9	836.73654751	0.00000000	5.22960341	5.22960341	0.00000000	0.00000000	803.16709949
IV-A-3	74923HAY7	836.73654831	33.56944741	0.00000000	33.56944741	0.00000000	0.00000000	803.16710089
V-A-1	74923HAZ4	913.39118142	9.84109374	4.56695600	14.40804974	0.00000000	0.00000000	903.55008768
V-A-2	74923HBA8	913.39118142	9.84109374	4.18637623	14.02746996	0.00000000	0.00000000	903.55008768
I-A-P	74923HBB6	997.15582693	0.36717044	0.00000000	0.36717044	0.00000000	0.00000000	996.78865648
I-A-V	74923HBC4	962.89897820	0.00000000	0.09639480	0.09639480	0.00000000	0.00000000	959.26816098
II-A-P	74923HBD2	884.22319339	68.19366803	0.00000000	68.19366803	0.00000000	0.00000000	816.02952536
II-A-V	74923HBE0	894.07708051	0.00000000	0.15550644	0.15550644	0.00000000	0.00000000	883.02375920
III-A-P	74923HBF7	966.71000474	0.68320727	0.00000000	0.68320727	0.00000000	0.00000000	966.02679747
III-A-V	74923HBG5	954.48179258	0.00000000	0.29652629	0.29652629	0.00000000	0.00000000	950.24099184
V-A-P	74923HBH3	868.86027064	3.58650910	0.00000000	3.58650910	0.00000000	0.00000000	865.27376154
V-A-V	74923HBJ9	916.93767759	0.00000000	0.31934585	0.31934585	0.00000000	0.00000000	907.52782172



Statement to Certificateholder

Residential Accredited Loans Inc, 2007-QS4

December 26, 2007

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	991.42235399	1.27084112	5.24523173	6.51607286	0.00000000	0.00000000	990.15151287
M-2	74923HBP5	991.42235398	1.27084114	5.24523199	6.51607314	0.00000000	0.00000000	990.15151283
M-3	74923HBQ3	991.42235470	1.27084108	5.24523232	6.51607340	0.00000000	0.00000000	990.15151362
B-1	74923HBR1	991.42235286	1.27083881	5.24523149	6.51607030	0.00000000	0.00000000	990.15151405
B-2	74923HBS9	991.42235511	1.27084077	5.24523087	6.51607164	0.00000000	0.00000000	990.15151434
B-3	74923HBT7	966.18535945	1.23849486	5.11171274	6.35020761	0.00000000	0.00000000	948.77277587

Deal Factor :	92.09514904%
Group I Factor :	95.92681610%
Group II Factor :	90.15173265%
Group III Factor :	95.02409918%
Group IV Factor :	81.41830660%
Group V Factor :	90.75278217%

Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS4
December 26, 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	11/01/2007	11/30/2007	30/360	19,548,270.92	6.10000000	99,370.38	0.00	0.00	0.00	0.00	99,370.38	0.00
I-A-2	11/01/2007	11/30/2007	30/360	488,706.77 ¹	6.00000000	2,443.53	0.00	0.00	0.00	0.00	2,443.53	0.00
I-A-3	11/01/2007	11/30/2007	30/360	12,468,444.37	6.25000000	64,939.81	0.00	0.00	0.00	0.00	64,939.81	0.00
I-A-4	11/01/2007	11/30/2007	30/360	16,631,249.07	6.25000000	86,621.09	0.00	0.00	0.00	0.00	86,621.09	0.00
II-A-1	11/25/2007	12/24/2007	30/360	39,881,720.49	5.11874988	170,120.46	0.00	0.00	0.00	0.00	170,120.46	0.00
II-A-2	11/25/2007	12/24/2007	30/360	50,838,583.67 ¹	1.88124997	79,700.07	0.00	0.00	0.00	0.00	79,700.07	0.00
II-A-3	11/25/2007	12/24/2007	30/360	10,956,863.18	5.11875005	46,737.87	0.00	0.00	0.00	0.00	46,737.87	0.00
II-A-4	11/25/2007	12/24/2007	30/360	128,676,464.07	5.12875004	549,957.85	0.00	0.00	0.00	0.00	549,957.85	0.00
II-A-5	11/25/2007	12/24/2007	30/360	128,676,464.07 ¹	1.87124999	200,654.86	0.00	0.00	0.00	0.00	200,654.86	0.00
III-A-1	11/01/2007	11/30/2007	30/360	60,939,035.81	6.00000000	304,695.18	0.00	0.00	0.00	0.00	304,695.18	0.00
III-A-2	11/01/2007	11/30/2007	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	11/01/2007	11/30/2007	30/360	37,833,159.14	6.00000000	189,165.80	0.00	0.00	0.00	0.00	189,165.80	0.00
III-A-4	11/01/2007	11/30/2007	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	11/01/2007	11/30/2007	30/360	6,138,090.14	6.00000000	30,690.45	0.00	30,690.45	0.00	0.00	0.00	0.00
III-A-6	11/01/2007	11/30/2007	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	11/25/2007	12/24/2007	30/360	36,655,942.49	5.38874994	164,608.09	0.00	0.00	0.00	0.00	164,608.09	0.00
III-A-8	11/25/2007	12/24/2007	30/360	36,655,942.49 ¹	0.61124998	18,671.62	0.00	0.00	0.00	0.00	18,671.62	0.00
III-A-9	11/01/2007	11/30/2007	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	11/01/2007	11/30/2007	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	11/01/2007	11/30/2007	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-2	11/25/2007	12/24/2007	30/360	41,635,006.52 ¹	7.49999998	260,218.79	0.00	0.00	0.00	0.00	260,218.79	0.00
V-A-1	11/01/2007	11/30/2007	30/360	41,354,699.13	6.00000000	206,773.50	0.00	0.00	0.00	0.00	206,773.50	0.00
V-A-2	11/01/2007	11/30/2007	30/360	41,354,699.13	5.50000000	189,542.37	0.00	0.00	0.00	0.00	189,542.37	0.00
I-A-V	11/01/2007	11/30/2007	30/360	52,248,380.42 ¹	0.12013073	5,230.53	0.00	0.00	0.00	0.00	5,230.53	0.00
II-A-V	11/01/2007	11/30/2007	30/360	242,205,800.51 ¹	0.20871548	42,126.75	0.00	0.00	0.00	0.00	42,126.75	0.00
III-A-V	11/01/2007	11/30/2007	30/360	309,660,451.75 ¹	0.37280077	96,201.38	0.00	0.00	0.00	0.00	96,201.38	0.00
V-A-V	11/01/2007	11/30/2007	30/360	89,265,294.08 ¹	0.41792919	31,088.81	0.00	0.00	0.00	0.00	31,088.81	0.00
M-1	11/01/2007	11/30/2007	30/360	23,699,852.23	6.34873528	125,386.74	0.00	0.00	0.00	0.00	125,386.74	0.00
M-2	11/01/2007	11/30/2007	30/360	7,775,626.38	6.34873560	41,137.83	0.00	0.00	0.00	0.00	41,137.83	0.00
M-3	11/01/2007	11/30/2007	30/360	6,294,540.53	6.34873599	33,301.98	0.00	0.00	0.00	0.00	33,301.98	0.00
B-1	11/01/2007	11/30/2007	30/360	4,072,961.31	6.34873499	21,548.46	0.00	0.00	0.00	0.00	21,548.46	0.00
B-2	11/01/2007	11/30/2007	30/360	3,332,368.82	6.34873423	17,630.27	0.00	0.00	0.00	0.00	17,630.27	0.00
B-3	11/01/2007	11/30/2007	30/360	2,886,795.96	6.34873550	15,272.92	0.00	0.00	0.00	0.00	15,272.92	0.00



Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS4

December 26, 2007

Deal Totals				645,439,783.17		3,818,532.39	0.00	30,690.45	0.00	0.00	3,787,841.94	0.00
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1.Notional Balance

Current Index Rates

Index Type	Rate	Classes
BTLIB TEL 25 -2BD	4.78875000	II-A-1, II-A-2, II-A-3, II-A-5, III-A-8, 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	24.04	24.04	0.00	0	0.00	10,895.79	3,383.15	37,598.42	0.00	0.00	0.00
Group II	1,124.66	1,124.66	0.00	0	0.00	41,667.49	9,986.15	210,419.58	1,933.49	0.00	0.00
Group III	1,824.64	1,824.64	0.00	0	0.00	65,568.59	15,779.00	149,452.12	0.00	0.00	0.00
Group IV	3,536.57	3,536.57	0.00	0	0.00	10,146.49	0.00	38,651.00	0.00	0.00	0.00
Group V	1,081.56	1,081.56	0.00	0	0.00	18,559.71	4,430.53	16,617.07	0.00	0.00	0.00
Deal Totals	7,591.47	7,591.47	0.00	0	0.00	146,838.07	33,578.83	452,738.19	1,933.49	0.00	0.00

Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS4

December 26, 2007

8. Collateral Summary

A. Loan Count and Balances

		Original Loan Count/ Scheduled Principal Balance	Beginning Loan Count/ Scheduled Principal Balance	Scheduled Principal	Curtailments	Payoffs	Matured Loans	Repurchases	Beginning Aggregate Scheduled Principal Balance of Liquidations/ Charge-offs	Ending Loan Count/Scheduled Principal Balance
Group I	Count	194	187	N/A	30	1	0	0	0	186
	Balance/Amount	54,261,538.96	52,248,380.42	24,109.91	4,251.17	168,652.65	N/A	0.00	0.00	52,051,366.69
Group II	Count	1,143	1,052	N/A	133	5	0	1	1	1,045
	Balance/Amount	213,535,538.81	193,658,644.44	90,278.30	9,971.72	648,439.73	N/A	263,966.62	140,000.00	192,505,988.07
Group III	Count	1,141	1,109	N/A	202	6	0	0	0	1,103
	Balance/Amount	324,427,824.77	309,660,451.75	145,817.37	61,261.24	1,168,755.15	N/A	0.00	0.00	308,284,617.99
Group IV	Count	267	239	N/A	30	3	0	0	0	236
	Balance/Amount	57,364,818.43	48,547,156.07	22,351.77	2,340.55	1,817,000.00	N/A	0.00	0.00	46,705,463.75
Group V	Count	459	436	N/A	116	3	0	0	0	433
	Balance/Amount	97,351,539.00	89,265,294.08	337,602.17	53,368.81	525,092.97	N/A	0.00	0.00	88,349,230.13
Deal Totals	Count	3,204	3,023	N/A	511	18	0	1	1	3,003
	Balance/Amount	746,941,259.97	693,379,926.76	620,159.52	131,193.49	4,327,940.50	N/A	263,966.62	140,000.00	687,896,666.63

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	6.68753594	6.68731968	349.63	348.55	6.35989103	6.35968320	6.35989103	N/A	N/A
Group II	7.52911647	7.52804678	352.69	349.81	7.20127350	7.20017782	7.20127350	N/A	N/A
Group III	6.65186265	6.65160137	350.18	349.09	6.33069916	6.33047198	6.33069916	N/A	N/A
Group IV	7.45846206	7.46436012	349.48	348.55	7.14280340	7.14791758	7.14280340	N/A	N/A
Group V	6.46202227	6.46119822	164.84	164.84	6.14153638	6.14077158	6.14153638	N/A	N/A
Deal Totals	6.93159906	6.93030381	326.99	325.55	6.60855427	6.60720447	6.60855427	N/A	N/A

Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS4

December 26, 2007

C. Constant Prepayment Rate

	1 Month CPR	3 Month CPR	6 Month CPR	12 Month CPR	Life CPR
Group-I	3.90%	6.69%	5.17%		4.88%
Group-II	6.39%	12.32%	13.34%		12.44%
Group-III	4.67%	4.94%	7.58%		6.07%
Group-IV	36.78%	19.07%	19.54%		23.57%
V	7.53%	5.15%	9.12%		8.19%
Deal Totals	8.11%	8.25%	10.14%		9.46%

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	1	1
	Scheduled Balance	0.00	0.00	0.00	263,966.62	263,966.62
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	1	1
	Scheduled Balance	0.00	0.00	0.00	263,966.62	263,966.62

Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS4

December 26, 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
Current	2,710	614,785,322.37	4	852,445.01	0	0.00	0	0.00	0.00	2,714	615,637,767.38
30 days	133	31,248,906.63	2	419,721.42	0	0.00	0	0.00	0.00	135	31,668,628.05
60 days	46	11,859,008.32	0	0.00	0	0.00	0	0.00	0.00	46	11,859,008.32
90 days	33	8,417,819.93	0	0.00	0	0.00	0	0.00	0.00	33	8,417,819.93
120 days	10	2,219,483.22	1	323,745.83	5	1,360,972.65	0	0.00	0.00	16	3,904,201.70
150 days	5	948,193.45	1	645,091.35	9	1,964,798.96	0	0.00	0.00	15	3,558,083.76
180 days	2	671,499.05	0	0.00	11	3,442,446.01	2	868,867.29	871,838.28	15	4,982,812.35
181+ days	3	697,077.56	0	0.00	23	6,483,658.58	3	687,609.00	690,764.00	29	7,868,345.14
Total	2,942	670,847,310.53	8	2,241,003.61	48	13,251,876.20	5	1,556,476.29	1,562,602.28	3,003	687,896,666.63
Current	90.24%	89.37%	0.13%	0.12%	0.00%	0.00%	0.00%	0.00%	0.00%	90.38%	89.50%
30 days	4.43%	4.54%	0.07%	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%	4.50%	4.60%
60 days	1.53%	1.72%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.53%	1.72%
90 days	1.10%	1.22%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.10%	1.22%
120 days	0.33%	0.32%	0.03%	0.05%	0.17%	0.20%	0.00%	0.00%	0.00%	0.53%	0.57%
150 days	0.17%	0.14%	0.03%	0.09%	0.30%	0.29%	0.00%	0.00%	0.00%	0.50%	0.52%
180 days	0.07%	0.10%	0.00%	0.00%	0.37%	0.50%	0.07%	0.13%	0.13%	0.50%	0.72%
181+ days	0.10%	0.10%	0.00%	0.00%	0.77%	0.94%	0.10%	0.10%	0.10%	0.97%	1.14%
Total	97.97%	97.52%	0.27%	0.33%	1.60%	1.93%	0.17%	0.23%	0.23%	100.00%	100.00%

Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS4

December 26, 2007

Group I	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
Current	169	45,222,621.81	1	191,445.01	0	0.00	0	0.00	0.00	170	45,414,066.82
30 days	10	3,939,317.80	0	0.00	0	0.00	0	0.00	0.00	10	3,939,317.80
60 days	2	1,113,838.33	0	0.00	0	0.00	0	0.00	0.00	2	1,113,838.33
90 days	1	608,000.00	0	0.00	0	0.00	0	0.00	0.00	1	608,000.00
120 days	0	0.00	0	0.00	1	592,850.00	0	0.00	0.00	1	592,850.00
150 days	2	383,293.74	0	0.00	0	0.00	0	0.00	0.00	2	383,293.74
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	184	51,267,071.68	1	191,445.01	1	592,850.00	0	0.00	0.00	186	52,051,366.69

Current	90.86%	86.88%	0.54%	0.37%	0.00%	0.00%	0.00%	0.00%	0.00%	91.40%	87.25%
30 days	5.38%	7.57%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.38%	7.57%
60 days	1.08%	2.14%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.08%	2.14%
90 days	0.54%	1.17%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.54%	1.17%
120 days	0.00%	0.00%	0.00%	0.00%	0.54%	1.14%	0.00%	0.00%	0.00%	0.54%	1.14%
150 days	1.08%	0.74%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.08%	0.74%
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	98.92%	98.49%	0.54%	0.37%	0.54%	1.14%	0.00%	0.00%	0.00%	100.00%	100.00%

Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS4

December 26, 2007

Group II	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
Current	895	159,548,354.23	2	285,000.00	0	0.00	0	0.00	0.00	897	159,833,354.23
30 days	64	12,347,279.01	0	0.00	0	0.00	0	0.00	0.00	64	12,347,279.01
60 days	21	4,484,995.92	0	0.00	0	0.00	0	0.00	0.00	21	4,484,995.92
90 days	24	5,392,945.45	0	0.00	0	0.00	0	0.00	0.00	24	5,392,945.45
120 days	5	1,010,384.20	1	323,745.83	4	768,122.65	0	0.00	0.00	10	2,102,252.68
150 days	1	336,000.00	0	0.00	3	806,618.67	0	0.00	0.00	4	1,142,618.67
180 days	2	671,499.05	0	0.00	6	1,989,546.73	0	0.00	0.00	8	2,661,045.78
181+ days	0	0.00	0	0.00	15	4,109,887.33	2	431,609.00	434,764.00	17	4,541,496.33
Total	1,012	183,791,457.86	3	608,745.83	28	7,674,175.38	2	431,609.00	434,764.00	1,045	192,505,988.07

Current	85.65%	82.88%	0.19%	0.15%	0.00%	0.00%	0.00%	0.00%	0.00%	85.84%	83.03%
30 days	6.12%	6.41%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.12%	6.41%
60 days	2.01%	2.33%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.01%	2.33%
90 days	2.30%	2.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.30%	2.80%
120 days	0.48%	0.52%	0.10%	0.17%	0.38%	0.40%	0.00%	0.00%	0.00%	0.96%	1.09%
150 days	0.10%	0.17%	0.00%	0.00%	0.29%	0.42%	0.00%	0.00%	0.00%	0.38%	0.59%
180 days	0.19%	0.35%	0.00%	0.00%	0.57%	1.03%	0.00%	0.00%	0.00%	0.77%	1.38%
181+ days	0.00%	0.00%	0.00%	0.00%	1.44%	2.13%	0.19%	0.22%	0.23%	1.63%	2.36%
Total	96.84%	95.47%	0.29%	0.32%	2.68%	3.99%	0.19%	0.22%	0.23%	100.00%	100.00%

Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS4

December 26, 2007

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	1,015	282,761,046.48	1	376,000.00	0	0.00	0	0.00	0.00	1,016	283,137,046.48
30 days	38	10,886,713.83	0	0.00	0	0.00	0	0.00	0.00	38	10,886,713.83
60 days	17	5,313,831.25	0	0.00	0	0.00	0	0.00	0.00	17	5,313,831.25
90 days	7	2,144,944.99	0	0.00	0	0.00	0	0.00	0.00	7	2,144,944.99
120 days	3	879,482.40	0	0.00	0	0.00	0	0.00	0.00	3	879,482.40
150 days	1	153,600.00	1	645,091.35	5	1,087,609.76	0	0.00	0.00	7	1,886,301.11
180 days	0	0.00	0	0.00	5	1,452,899.28	2	868,867.29	871,838.28	7	2,321,766.57
181+ days	3	697,077.56	0	0.00	4	761,453.80	1	256,000.00	256,000.00	8	1,714,531.36
Total	1,084	302,836,696.51	2	1,021,091.35	14	3,301,962.84	3	1,124,867.29	1,127,838.28	1,103	308,284,617.99

Current	92.02%	91.72%	0.09%	0.12%	0.00%	0.00%	0.00%	0.00%	0.00%	92.11%	91.84%
30 days	3.45%	3.53%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.45%	3.53%
60 days	1.54%	1.72%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.54%	1.72%
90 days	0.63%	0.70%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.63%	0.70%
120 days	0.27%	0.29%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.27%	0.29%
150 days	0.09%	0.05%	0.09%	0.21%	0.45%	0.35%	0.00%	0.00%	0.00%	0.63%	0.61%
180 days	0.00%	0.00%	0.00%	0.00%	0.45%	0.47%	0.18%	0.28%	0.28%	0.63%	0.75%
181+ days	0.27%	0.23%	0.00%	0.00%	0.36%	0.25%	0.09%	0.08%	0.08%	0.73%	0.56%
Total	98.28%	98.23%	0.18%	0.33%	1.27%	1.07%	0.27%	0.36%	0.37%	100.00%	100.00%

Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS4

December 26, 2007

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	208	40,784,559.67	0	0.00	0	0.00	0	0.00	0.00	208	40,784,559.67
30 days	13	2,486,472.26	1	344,000.00	0	0.00	0	0.00	0.00	14	2,830,472.26
60 days	5	730,698.02	0	0.00	0	0.00	0	0.00	0.00	5	730,698.02
90 days	1	271,929.49	0	0.00	0	0.00	0	0.00	0.00	1	271,929.49
120 days	2	329,616.62	0	0.00	0	0.00	0	0.00	0.00	2	329,616.62
150 days	1	75,299.71	0	0.00	1	70,570.53	0	0.00	0.00	2	145,870.24
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	4	1,612,317.45	0	0.00	0.00	4	1,612,317.45
Total	230	44,678,575.77	1	344,000.00	5	1,682,887.98	0	0.00	0.00	236	46,705,463.75

Current	88.14%	87.32%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	88.14%	87.32%
30 days	5.51%	5.32%	0.42%	0.74%	0.00%	0.00%	0.00%	0.00%	0.00%	5.93%	6.06%
60 days	2.12%	1.56%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.12%	1.56%
90 days	0.42%	0.58%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.42%	0.58%
120 days	0.85%	0.71%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.85%	0.71%
150 days	0.42%	0.16%	0.00%	0.00%	0.42%	0.15%	0.00%	0.00%	0.00%	0.85%	0.31%
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%	1.69%	3.45%	0.00%	0.00%	0.00%	1.69%	3.45%
Total	97.46%	95.66%	0.42%	0.74%	2.12%	3.60%	0.00%	0.00%	0.00%	100.00%	100.00%

Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS4

December 26, 2007

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	423	86,468,740.18	0	0.00	0	0.00	0	0.00	0.00	423	86,468,740.18
30 days	8	1,589,123.73	1	75,721.42	0	0.00	0	0.00	0.00	9	1,664,845.15
60 days	1	215,644.80	0	0.00	0	0.00	0	0.00	0.00	1	215,644.80
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	432	88,273,508.71	1	75,721.42	0	0.00	0	0.00	0.00	433	88,349,230.13

Current	97.69%	97.87%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	97.69%	97.87%
30 days	1.85%	1.80%	0.23%	0.09%	0.00%	0.00%	0.00%	0.00%	0.00%	2.08%	1.88%
60 days	0.23%	0.24%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.23%	0.24%
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	99.77%	99.91%	0.23%	0.09%	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	135	31,668,628.05	13 Months	0	0.00	25 Months	0	0.00	37 Months	0	0.00	49 Months	0	0.00
	4.50%	4.60%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
2 Months	46	11,859,008.32	14 Months	0	0.00	26 Months	0	0.00	38 Months	0	0.00	50 Months	0	0.00
	1.53%	1.72%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
3 Months	33	8,417,819.93	15 Months	0	0.00	27 Months	0	0.00	39 Months	0	0.00	51 Months	0	0.00
	1.10%	1.22%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
4 Months	16	3,904,201.70	16 Months	0	0.00	28 Months	0	0.00	40 Months	0	0.00	52 Months	0	0.00
	0.53%	0.57%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
5 Months	15	3,558,083.76	17 Months	0	0.00	29 Months	0	0.00	41 Months	0	0.00	53 Months	0	0.00
	0.50%	0.52%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
6 Months	15	4,982,812.35	18 Months	0	0.00	30 Months	0	0.00	42 Months	0	0.00	54 Months	0	0.00
	0.50%	0.72%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
7 Months	13	3,876,886.75	19 Months	0	0.00	31 Months	0	0.00	43 Months	0	0.00	55 Months	0	0.00
	0.43%	0.56%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
8 Months	13	3,349,252.40	20 Months	0	0.00	32 Months	0	0.00	44 Months	0	0.00	56 Months	0	0.00
	0.43%	0.49%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
9 Months	3	642,205.99	21 Months	0	0.00	33 Months	0	0.00	45 Months	0	0.00	57 Months	0	0.00
	0.10%	0.09%		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-QS4

December 26, 2007

12. Loss Mitigation and Servicing Modifications

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

Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS4

December 26, 2007

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

Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS4

December 26, 2007

13. Losses and Recoveries

A. Current Cycle Realized Losses

Current Period Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Group I	Loss Count	0	0	0	0	0
	Beginning Aggregate Scheduled Balance	0.00	0.00	0.00	0.00	0
	Principal Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Interest Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Total Realized Loss	0.00	0.00	0.00	0.00	0.00
Group II	Loss Count	1	0	0	0	1
	Beginning Aggregate Scheduled Balance	140,000.00	0.00	0.00	0.00	140,000.00
	Principal Portion of Loss	48,414.06	0.00	0.00	0.00	48,414.06
	Interest Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Total Realized Loss	48,414.06	0.00	0.00	0.00	48,414.06
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

Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS4

December 26, 2007

Deal Totals	Loss Count	1	0	0	0	1
	Beginning Aggregate Scheduled Balance	140,000.00	0.00	0.00	0.00	140,000.00
	Principal Portion of Loss	48,414.06	0.00	0.00	0.00	48,414.06
	Interest Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Total Realized Loss	48,414.06	0.00	0.00	0.00	48,414.06

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	3	0	0	0	3
	Total Realized Loss	124,018.98	0.00	0.00	0.00	124,018.98
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	3	0	0	0	3
	Total Realized Loss	124,018.98	0.00	0.00	0.00	124,018.98

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%

Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS4

December 26, 2007

Group II	Subsequent Recoveries Count	1	1
	Subsequent Recoveries	88.65	88.65
	Net Loss ¹	48,325.41	123,930.33
	Net Loss % ²	0.02%	0.06%
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	1	1
	Subsequent Recoveries	88.65	88.65
	Net Loss ¹	48,325.41	123,930.33
	Net Loss % ²	0.01%	0.02%

¹ Total Realized Loss less Subsequent Recoveries

² Net Loss % of Original Balance

Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS4

December 26, 2007

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	0.07%	0.08%	0.08%		0.05 %
	Constant Default Rate	0.86%	0.96%	0.95%		0.63%
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	0.02%	0.02%	0.02%		0.01 %
	Constant Default Rate	0.24%	0.27%	0.27%		0.18%

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

Residential Accredit Loans Inc, 2007-QS4

December 26, 2007

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

Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS4

December 26, 2007

15. Distribution Percentages

	Beginning Current Super Senior Percentage	Beginning Current Senior Support Percentage	Beginning Current Senior Percentage	Beginning Current Senior Accelerated Percentage
I	0.00000000%	0.00000000%	93.26183421%	100.00000000%
II	0.00000000%	0.00000000%	92.88295594%	100.00000000%
III	0.00000000%	0.00000000%	93.17619371%	100.00000000%
IV	0.00000000%	0.00000000%	92.41042325%	100.00000000%
V	0.00000000%	0.00000000%	93.08297365%	100.00000000%
	Ending Percentage			
M-1	3.43451869%			
M-2	1.12682281%			
M-3	0.91218784%			
Class M Total:	5.47352934%			
B-1	0.59024257%			
B-2	0.48291791%			
B-3	0.41834669%			
Class B Total:	1.49150717%			

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-QS4

December 26, 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-QS4
December 26, 2007

Cash Flow Received and Uses of Funds

<i>Cash Flow Received</i>	<i>Amount</i>
Principal and Interest Payments	8,923,813.26
Prepayment Premium	NA
Liquidation and Insurance Proceeds	91,585.94
Subsequent Recoveries	88.65
Repurchase Proceeds	263,966.62
Other Deposits/Adjustments (including Derivative Payment)	7,591.47
Total Deposits	9,287,045.94
<i>Uses of Funds</i>	<i>Amount</i>
Transfer to Certificate Account	9,253,467.12
Reimbursed Advances and Expenses	0.00
Master Servicing Compensation	33,578.83
Derivative Payment	N/A
Total Withdrawals	9,287,045.95
Ending Balance	0.00