

Distribution Information	Deal Information
1. Distribution Summary	Deal Name: Residential Accredited Loans Inc, 2007-QS5
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	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) : 40511
18. Performance Tests	
19. Lender Paid Mortgage Insurance (Not Applicable)	
20. Comments	

# Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS5

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)
A-1	74923JAA5	73,592,000.00	65,193,276.36	5.50000000	811,835.59	298,802.52	1,110,638.11	0.00	0.00	0.00	64,381,440.77
A-2	74923JAB3	100,000,000.00	96,951,981.61	5.30875000	80.21	428,911.53	428,991.74	0.00	0.00	0.00	96,951,901.40
A-3	74923JAC1	5,263,000.00	5,263,000.00	6.00000000	0.00	26,315.00	26,315.00	0.00	0.00	0.00	5,263,000.00
A-4	74923JAD9	49,574,000.00	49,574,000.00	5.75000000	0.00	237,542.08	237,542.08	0.00	0.00	0.00	49,574,000.00
A-5	74923JAE7	100,132,000.00	94,665,952.86	5.08875005	405,951.13	401,442.81	807,393.94	0.00	0.00	0.00	94,260,001.73
A-6	74923JAF4	100,000,000.00 <sup>1</sup>	96,951,981.61 <sup>1</sup>	0.79124996	0.00	63,927.71	63,927.71	0.00	0.00	0.00	96,951,901.40 <sup>1</sup>
A-7	74923JAG2	1,667,000.00	1,616,189.53	0.00000000	1.33	0.00	1.33	0.00	0.00	0.00	1,616,188.20
A-8	74923JAH0	100,132,000.00 <sup>1</sup>	94,665,952.86 <sup>1</sup>	1.91124997	0.00	150,775.25	150,775.25	0.00	0.00	0.00	94,260,001.73 <sup>1</sup>
A-9	74923JAJ6	23,006,000.00	22,304,772.89	5.33875000	18.45	99,233.01	99,251.46	0.00	0.00	0.00	22,304,754.44
A-10	74923JAK3	23,006,000.00 <sup>1</sup>	22,304,772.89 <sup>1</sup>	0.66125004	0.00	12,290.86	12,290.86	0.00	0.00	0.00	22,304,754.44 <sup>1</sup>
A-11	74923JAL1	36,796,000.00	32,596,638.18	5.03875016	405,917.79	136,871.93	542,789.72	0.00	0.00	0.00	32,190,720.39
A-12	74923JAM9	36,796,000.00 <sup>1</sup>	32,596,638.18 <sup>1</sup>	1.96124998	0.00	53,275.13	53,275.13	0.00	0.00	0.00	32,190,720.39 <sup>1</sup>
A-13	74923JAN7	10,498,000.00	10,498,000.00	5.75000000	0.00	50,302.92	50,302.92	0.00	0.00	0.00	10,498,000.00
A-14	74923JAP2	2,503,000.00 <sup>1</sup>	2,503,000.00 <sup>1</sup>	6.00000000	0.00	12,515.00	12,515.00	0.00	0.00	0.00	2,503,000.00 <sup>1</sup>
A-P	74923JAQ0	3,184,813.57	3,063,676.48	0.00000000	9,661.34	0.00	9,661.34	0.00	0.00	0.00	3,054,015.14
A-V	74923JAR8	432,705,069.47 <sup>1</sup>	410,608,638.41 <sup>1</sup>	0.27130517	0.00	92,833.54	92,833.54	0.00	0.00	0.00	408,960,916.72 <sup>1</sup>
R-I	74923JAS6	50.00	0.00	6.25000000	0.00	1.62	1.62	0.00	0.00	0.00	0.00
R-II	74923JAT4	50.00	0.00	6.25000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-1	74923JAU1	14,712,700.00	14,656,418.45	6.25000000	7,234.46	76,335.51	83,569.97	0.00	0.00	0.00	14,649,183.99
M-2	74923JAV9	4,543,400.00	4,526,019.80	6.25000000	2,234.05	23,573.02	25,807.07	0.00	0.00	0.00	4,523,785.75
M-3	74923JAW7	3,678,000.00	3,663,930.28	6.25000000	1,808.53	19,082.97	20,891.50	0.00	0.00	0.00	3,662,121.75
P	74923JAX5	100.00	0.00	0.00000000	0.00	7,019.90	7,019.90	0.00	0.00	0.00	0.00
B-1	74923JAY3	2,379,900.00	2,370,796.00	6.25000000	1,170.24	12,347.90	13,518.14	0.00	0.00	0.00	2,369,625.76



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B-2	74923JAZ0	1,947,200.00	1,939,751.24	6.25000000	957.47	10,102.87	11,060.34	0.00	0.00	0.00	1,938,793.77
B-3	74923JBA4	1,730,855.90	1,724,234.73	6.25000000	851.09	8,980.39	9,831.48	0.00	0.00	0.00	1,723,383.64
Deal Totals		432,705,069.47	410,608,638.41		1,647,721.68	2,222,483.47	3,870,205.15	0.00	0.00	0.00	408,960,916.73

1. Notional Balance

# Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS5

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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
A-1	74923JAA5	885.87450212	11.03157395	4.06025818	15.09183213	0.00000000	0.00000000	874.84292817
A-2	74923JAB3	969.51981610	0.00080210	4.28911530	4.28991740	0.00000000	0.00000000	969.51901400
A-3	74923JAC1	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
A-4	74923JAD9	1,000.00000000	0.00000000	4.79166660	4.79166660	0.00000000	0.00000000	1,000.00000000
A-5	74923JAE7	945.41158531	4.05415981	4.00913604	8.06329585	0.00000000	0.00000000	941.35742550
A-6	74923JAF4	969.51981610	0.00000000	0.63927710	0.63927710	0.00000000	0.00000000	969.51901400
A-7	74923JAG2	969.51981404	0.00079784	0.00000000	0.00079784	0.00000000	0.00000000	969.51901620
A-8	74923JAH0	945.41158531	0.00000000	1.50576489	1.50576489	0.00000000	0.00000000	941.35742550
A-9	74923JAJ6	969.51981613	0.00080196	4.31335347	4.31415544	0.00000000	0.00000000	969.51901417
A-10	74923JAK3	969.51981613	0.00000000	0.53424585	0.53424585	0.00000000	0.00000000	969.51901417
A-11	74923JAL1	885.87450212	11.03157381	3.71975024	14.75132406	0.00000000	0.00000000	874.84292831
A-12	74923JAM9	885.87450212	0.00000000	1.44785113	1.44785113	0.00000000	0.00000000	874.84292831
A-13	74923JAN7	1,000.00000000	0.00000000	4.79166698	4.79166698	0.00000000	0.00000000	1,000.00000000
A-14	74923JAP2	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
A-P	74923JAQ0	961.96415039	3.03356532	0.00000000	3.03356532	0.00000000	0.00000000	958.93058506
A-V	74923JAR8	948.93419879	0.00000000	0.21454230	0.21454230	0.00000000	0.00000000	945.12624320
R-I	74923JAS6	0.00000000	0.00000000	32.40000000	32.40000000	0.00000000	0.00000000	0.00000000
R-II	74923JAT4	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
M-1	74923JAU1	996.17462804	0.49171532	5.18840933	5.68012465	0.00000000	0.00000000	995.68291272
M-2	74923JAV9	996.17462693	0.49171325	5.18840956	5.68012282	0.00000000	0.00000000	995.68291368
M-3	74923JAW7	996.17462751	0.49171561	5.18840946	5.68012507	0.00000000	0.00000000	995.68291191
P	74923JAX5	0.00000000	0.00000000	70,199.00000000	70,199.00000000	0.00000000	0.00000000	0.00000000
B-1	74923JAY3	996.17462919	0.49171814	5.18841128	5.68012942	0.00000000	0.00000000	995.68291105
B-2	74923JAZ0	996.17463024	0.49171631	5.18840900	5.68012531	0.00000000	0.00000000	995.68291393
B-3	74923JBA4	996.17462667	0.49171627	5.18840997	5.68012623	0.00000000	0.00000000	995.68291040

Deal Factor :

94.51262432%

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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)	
A-1	11/01/2007	11/30/2007	30/360	65,193,276.36	5.50000000	298,802.52	0.00	0.00	0.00	0.00	298,802.52	0.00
A-2	11/25/2007	12/24/2007	30/360	96,951,981.61	5.30875000	428,911.53	0.00	0.00	0.00	0.00	428,911.53	0.00
A-3	11/01/2007	11/30/2007	30/360	5,263,000.00	6.00000000	26,315.00	0.00	0.00	0.00	0.00	26,315.00	0.00
A-4	11/01/2007	11/30/2007	30/360	49,574,000.00	5.75000000	237,542.08	0.00	0.00	0.00	0.00	237,542.08	0.00
A-5	11/25/2007	12/24/2007	30/360	94,665,952.86	5.08875005	401,442.81	0.00	0.00	0.00	0.00	401,442.81	0.00
A-6	11/25/2007	12/24/2007	30/360	96,951,981.61 <sup>1</sup>	0.79124996	63,927.71	0.00	0.00	0.00	0.00	63,927.71	0.00
A-8	11/25/2007	12/24/2007	30/360	94,665,952.86 <sup>1</sup>	1.91124997	150,775.25	0.00	0.00	0.00	0.00	150,775.25	0.00
A-9	11/25/2007	12/24/2007	30/360	22,304,772.89	5.33875000	99,233.01	0.00	0.00	0.00	0.00	99,233.01	0.00
A-10	11/25/2007	12/24/2007	30/360	22,304,772.89 <sup>1</sup>	0.66125004	12,290.86	0.00	0.00	0.00	0.00	12,290.86	0.00
A-11	11/25/2007	12/24/2007	30/360	32,596,638.18	5.03875016	136,871.93	0.00	0.00	0.00	0.00	136,871.93	0.00
A-12	11/25/2007	12/24/2007	30/360	32,596,638.18 <sup>1</sup>	1.96124998	53,275.13	0.00	0.00	0.00	0.00	53,275.13	0.00
A-13	11/01/2007	11/30/2007	30/360	10,498,000.00	5.75000000	50,302.92	0.00	0.00	0.00	0.00	50,302.92	0.00
A-14	11/01/2007	11/30/2007	30/360	2,503,000.00 <sup>1</sup>	6.00000000	12,515.00	0.00	0.00	0.00	0.00	12,515.00	0.00
A-V	11/01/2007	11/30/2007	30/360	410,608,638.41 <sup>1</sup>	0.27130517	92,833.54	0.00	0.00	0.00	0.00	92,833.54	0.00
R-1	11/01/2007	11/30/2007	30/360	0.00	6.25000000	0.00	0.00	0.00	0.00	0.00	1.62	0.00
M-1	11/01/2007	11/30/2007	30/360	14,656,418.45	6.25000000	76,335.51	0.00	0.00	0.00	0.00	76,335.51	0.00
M-2	11/01/2007	11/30/2007	30/360	4,526,019.80	6.25000000	23,573.02	0.00	0.00	0.00	0.00	23,573.02	0.00
M-3	11/01/2007	11/30/2007	30/360	3,663,930.28	6.25000000	19,082.97	0.00	0.00	0.00	0.00	19,082.97	0.00
P	11/01/2007	11/30/2007	30/360	0.00	0.00000000	0.00	0.00	0.00	0.00	7,019.90	7,019.90	0.00
B-1	11/01/2007	11/30/2007	30/360	2,370,796.00	6.25000000	12,347.90	0.00	0.00	0.00	0.00	12,347.90	0.00
B-2	11/01/2007	11/30/2007	30/360	1,939,751.24	6.25000000	10,102.87	0.00	0.00	0.00	0.00	10,102.87	0.00
B-3	11/01/2007	11/30/2007	30/360	1,724,234.73	6.25000000	8,980.39	0.00	0.00	0.00	0.00	8,980.39	0.00
Deal Totals				405,928,772.40		2,215,461.95	0.00	0.00	0.00	7,019.90	2,222,483.47	0.00

1. Notional Balance

### Current Index Rates

Index Type	Rate	Classes
BTLIB TEL 25 -2BD	4.78875000	A-2, A-5, A-6, A-9, A-11, A-12, A-10, A-8

Excess interest payment \$1.62 release to class R

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## 5. Other Income Detail

Class	Prepayment Charges		
P	7,019.90		
<b>Deal Totals</b>	<b>7,019.90</b>		

## 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		
<b>Deal Totals</b>	<b>2,416.92</b>	<b>2,416.92</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>85,834.09</b>	<b>20,452.44</b>	<b>182,332.44</b>	<b>1,057.37</b>	<b>0.00</b>	<b>0.00</b>

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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
Deal Totals	Count	1,696	1,618	N/A	257	7	0	0	0	1,611
	Balance/Amount	432,705,069.47	410,608,638.41	203,027.96	22,001.43	1,422,692.30	N/A	0.00	0.00	408,960,916.72

### B. Weighted Averages

	Beginning Weighted Average Gross Mortgage Rate	Ending Weighted Average Gross Mortgage Rate	Ending Weighted Average Remaining Amortization Term	Ending Weighted Average Months to Maturity	Beginning Weighted Average Net Mortgage Rate	Ending Weighted Average Net Mortgage Rate	Beginning Weighted Average Unmodified Net Mortgage Rate	Net Weighted Average Cap Rate	Weighted Average Net Rate
Deal Totals	6.79239903	6.79245658	352.03	349.43	6.47467369	6.47467809	6.47467369	N/A	N/A

### C. Constant Prepayment Rate

	1 Month CPR	3 Month CPR	6 Month CPR	12 Month CPR	Life CPR
Deal Totals	4.14%	4.44%	6.29%		6.71%

## 9. Repurchases

		Breaches Of Representations and Warranties	ARM Conversions	Optional Repurchases of Defaulted Loans	Others	Total (1)+(2)+(3)+(4)=(5)
		(1)	(2)	(3)	(4)	(5)
Deal Totals	Count	0	0	0	0	0
	Scheduled Balance	0.00	0.00	0.00	0.00	0.00

# 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
<b>Current</b>	1,490	377,984,825.28	1	235,894.97	0	0.00	0	0.00	0.00	1,491	378,220,720.25
<b>30 days</b>	54	12,385,304.69	0	0.00	0	0.00	0	0.00	0.00	54	12,385,304.69
<b>60 days</b>	19	4,795,151.07	0	0.00	0	0.00	0	0.00	0.00	19	4,795,151.07
<b>90 days</b>	12	3,314,449.24	0	0.00	0	0.00	0	0.00	0.00	12	3,314,449.24
<b>120 days</b>	9	2,761,970.37	0	0.00	3	642,691.20	0	0.00	0.00	12	3,404,661.57
<b>150 days</b>	5	1,327,995.47	0	0.00	3	1,084,000.00	1	203,994.74	203,994.74	9	2,615,990.21
<b>180 days</b>	1	202,383.20	0	0.00	2	413,667.48	0	0.00	0.00	3	616,050.68
<b>181+ days</b>	0	0.00	0	0.00	9	2,993,280.89	2	615,308.12	616,223.83	11	3,608,589.01
<b>Total</b>	<b>1,590</b>	<b>402,772,079.32</b>	<b>1</b>	<b>235,894.97</b>	<b>17</b>	<b>5,133,639.57</b>	<b>3</b>	<b>819,302.86</b>	<b>820,218.57</b>	<b>1,611</b>	<b>408,960,916.72</b>
<b>Current</b>	92.49%	92.43%	0.06%	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%	92.55%	92.48%
<b>30 days</b>	3.35%	3.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.35%	3.03%
<b>60 days</b>	1.18%	1.17%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.18%	1.17%
<b>90 days</b>	0.74%	0.81%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.74%	0.81%
<b>120 days</b>	0.56%	0.68%	0.00%	0.00%	0.19%	0.16%	0.00%	0.00%	0.00%	0.74%	0.83%
<b>150 days</b>	0.31%	0.32%	0.00%	0.00%	0.19%	0.27%	0.06%	0.05%	0.05%	0.56%	0.64%
<b>180 days</b>	0.06%	0.05%	0.00%	0.00%	0.12%	0.10%	0.00%	0.00%	0.00%	0.19%	0.15%
<b>181+ days</b>	0.00%	0.00%	0.00%	0.00%	0.56%	0.73%	0.12%	0.15%	0.15%	0.68%	0.88%
<b>Total</b>	<b>98.70%</b>	<b>98.49%</b>	<b>0.06%</b>	<b>0.06%</b>	<b>1.06%</b>	<b>1.26%</b>	<b>0.19%</b>	<b>0.20%</b>	<b>0.20%</b>	<b>100.00%</b>	<b>100.00%</b>



11. Delinquency Data

	Totals			Totals			Totals			Totals			Totals	
	Count % Count	Balance % Balance		Count % Count	Balance % Balance		Count % Count	Balance % Balance		Count % Count	Balance % Balance		Count % Count	Balance % Balance
1 Month	54	12,385,304.69	13 Months	0	0.00	25 Months	0	0.00	37 Months	0	0.00	49 Months	0	0.00
	3.35%	3.03%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
2 Months	19	4,795,151.07	14 Months	0	0.00	26 Months	0	0.00	38 Months	0	0.00	50 Months	0	0.00
	1.18%	1.17%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
3 Months	12	3,314,449.24	15 Months	0	0.00	27 Months	0	0.00	39 Months	0	0.00	51 Months	0	0.00
	0.74%	0.81%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
4 Months	12	3,404,661.57	16 Months	0	0.00	28 Months	0	0.00	40 Months	0	0.00	52 Months	0	0.00
	0.74%	0.83%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
5 Months	9	2,615,990.21	17 Months	0	0.00	29 Months	0	0.00	41 Months	0	0.00	53 Months	0	0.00
	0.56%	0.64%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
6 Months	3	616,050.68	18 Months	0	0.00	30 Months	0	0.00	42 Months	0	0.00	54 Months	0	0.00
	0.19%	0.15%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
7 Months	2	986,482.72	19 Months	0	0.00	31 Months	0	0.00	43 Months	0	0.00	55 Months	0	0.00
	0.12%	0.24%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
8 Months	7	2,414,530.97	20 Months	0	0.00	32 Months	0	0.00	44 Months	0	0.00	56 Months	0	0.00
	0.43%	0.59%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
9 Months	2	207,575.32	21 Months	0	0.00	33 Months	0	0.00	45 Months	0	0.00	57 Months	0	0.00
	0.12%	0.05%		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-QS5

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
Deal Totals	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

Modification Type		Payoffs				Repurchases				Liquidations				Total			
		Current Month		Cumulative		Current Month		Cumulative		Current Month		Cumulative		Current Month		Cumulative	
		Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance
Deal Totals	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

# Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS5

December 26, 2007

## 13. Losses and Recoveries

### A. Current Cycle Realized Losses

Current Period Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Deal Totals	Loss Count	0	0	0	0	0
	Beginning Aggregate Scheduled Balance	0.00	0.00	0.00	0.00	0.00
	Principal Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Interest Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Total Realized Loss	0.00	0.00	0.00	0.00	0.00

### B. Cumulative Realized Losses

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

### C. Subsequent Recoveries

Subsequent Recoveries		Current Period	Cumulative
Deal Totals	Subsequent Recoveries Count	0	0
	Subsequent Recoveries	0.00	0.00
	Net Loss <sup>1</sup>	0.00	0.00
	Net Loss % <sup>2</sup>	0.00%	0.00%

<sup>1</sup> Total Realized Loss less Subsequent Recoveries

<sup>2</sup> Net Loss % of Original Balance

# Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS5

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## D. Default Percentages

Default Loss Percentage		1 Month	3 Months	6 Months	12 Months	Life of Deal
	Monthly Default Rate	0.00%	0.00%	0.00%		0.00 %
	Constant Default Rate	0.00%	0.00%	0.00%		0.00%

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

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

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

$\text{CDR}_m = 1 - [(1 - \text{MDR}_m)^{12}]$ , 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	4,327,051.00	12,981,152.00	160,089.00

## 14. Credit Enhancement Report

### Reserve Accounts

Description	Source	Beginning Balance	DEPOSITS		WITHDRAWALS		Ending Balance
			Investment Earnings	Other Deposits	Draws	Releases	
CLASS A-2 Class A-2 Yield Maintenance Reserve F	Bear, Stearns & Co., Inc.	0.00	0.00	0.00	0.00	0.00	0.00
CLASS A-9 Class A-9 Yield Maintenance Reserve F	Bear, Stearns & Co., Inc.	0.00	0.00	0.00	0.00	0.00	0.00
CLASS P Class P Reserve Account		0.00	0.00	7,019.90	7,019.90	0.00	0.00

### Hedge Agreements

Description	Provider	Termination Date	Amount Received From Provider	Amount Paid to Provider
CLASS A-2 Class A-2 Yield Maintenance Agreement	Bear, Stearns & Co., Inc.	08/25/2013	0.00	0.00
CLASS A-9 Class A-9 Yield Maintenance Agreement	Bear, Stearns & Co., Inc.	08/25/2011	0.00	0.00

**Statement to Certificateholder**

Residential Accredit Loans Inc, 2007-QS5

December 26, 2007

**15. Distribution Percentages**

	<b>Beginning Current Super Senior Percentage</b>	<b>Beginning Current Senior Support Percentage</b>	<b>Beginning Current Senior Percentage</b>	<b>Beginning Current Senior Accelerated Percentage</b>
	0.00000000%	0.00000000%	92.91338301%	100.00000000%
	<b>Ending Percentage</b>			
M-1	3.59627031%			
M-2	1.11055717%			
M-3	0.89902480%			
Class M Total:	5.60585228%			
P	0.00000000%			
B-1	0.58172624%			
B-2	0.47596006%			
B-3	0.42307841%			
Class B Total:	1.48076471%			

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+ Dfq Avg Loan Balance / Subordinate Balance	
Dfq Average Loan Balance / Class M and B balance Test	True
60+ Dfq Avg Loan Balance <= 2% of Pool Balance	
Dfq Average Loan Balance Test	False
Sub Balance Test OR 2% Delinquency Test	
Dfq 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+ Dfq 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-QS5

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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.



Statement To Certificateholder

Residential Accredit Loans, Inc. 2007-QS5  
December 26, 2007

Cash Flow Received and Uses of Funds

<i>Cash Flow Received</i>	<i>Amount</i>
Principal and Interest Payments	3,881,221.33
Prepayment Premium	7,019.90
Liquidation and Insurance Proceeds	0.00
Subsequent Recoveries	0.00
Repurchase Proceeds	0.00
Other Deposits/Adjustments (including Derivative Payment)	2,416.92
Total Deposits	3,890,658.15
<i>Uses of Funds</i>	<i>Amount</i>
Transfer to Certificate Account	3,870,205.15
Reimbursed Advances and Expenses	0.00
Master Servicing Compensation	20,452.44
Derivative Payment	0.00
Total Withdrawals	3,890,657.59
Ending Balance	0.00