

Distribution Information	Deal Information
1. Distribution Summary	Deal Name: Residential Accredit Loans Inc, 2007-QS7
2. Factor Summary	Asset Type: Mortgage Asset-Backed Pass-Through Certificates
3. Components Information <i>(Not Applicable)</i>	
4. Interest Summary	Closing Date: 05/30/2007
5. Other Income Detail	First Distribution Date: 06/25/2007
6. Interest Shortfalls, Compensation and Expenses	Determination Date: 12/21/2007
7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts <i>(Not Applicable)</i>	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 <i>(Not Applicable)</i>	Telephone: 818-260-1508
17. Excess Cash Flow, Overcollateralization Provisions and Derivative Amounts <i>(Not Applicable)</i>	Pool(s) : 40531,40532
18. Performance Tests	
19. Lender Paid Mortgage Insurance <i>(Not Applicable)</i>	
20. Comments	

Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS7

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	74923WAA6	221,377,000.00	216,936,497.42	6.00000000	1,129,294.95	1,084,642.95	2,213,937.90	0.00	0.00	0.00	215,807,202.47
I-A-2	74923WAB4	64,063,000.00	64,063,000.00	6.00000000	0.00	320,303.32	320,303.32	0.00	0.00	0.00	64,063,000.00
I-A-3	74923WAC2	16,251,000.00	16,744,664.91	6.00000000	0.00	0.00	0.00	0.00	0.00	83,720.27	16,828,385.18
I-A-4	74923WAD0	43,289,000.00	43,289,000.00	6.00000000	0.00	216,437.11	216,437.11	0.00	0.00	0.00	43,289,000.00
I-A-5	74923WAE8	94,797,000.00	81,862,179.23	5.18874997	1,359,354.89	353,955.75	1,713,310.64	0.00	0.00	0.00	80,502,824.34
I-A-6	74923WAF5	94,797,000.00 ¹	81,862,179.23 ¹	0.81125009	0.00	55,340.23	55,340.23	0.00	0.00	0.00	80,502,824.34 ¹
I-A-7	74923WAG3	50,000,000.00	50,000,000.00	5.33875008	0.00	222,439.81	222,439.81	0.00	0.00	0.00	50,000,000.00
I-A-8	74923WAH1	50,000,000.00 ¹	50,000,000.00 ¹	0.66124992	0.00	27,551.08	27,551.08	0.00	0.00	0.00	50,000,000.00 ¹
I-A-9	74923WAJ7	6,711,000.00	6,711,000.00	6.00000000	0.00	33,553.78	33,553.78	0.00	0.00	0.00	6,711,000.00
II-A-1	74923WAK4	238,127,000.00	216,593,222.44	6.75000000	2,844,176.51	1,218,336.88	4,062,513.39	0.00	0.00	0.00	213,749,045.93
II-A-2	74923WAL2	15,876,000.00	14,440,336.46	6.75000000	189,622.12	81,226.89	270,849.01	0.00	0.00	0.00	14,250,714.34
I-A-P	74923WAM0	855,431.85	851,293.21	0.00000000	511.64	0.00	511.64	0.00	0.00	0.00	850,781.57
I-A-V	74923WAN8	530,500,233.38 ¹	513,450,982.00 ¹	0.34193056	0.00	146,298.49	146,298.49	0.00	0.00	0.00	510,919,469.75 ¹
II-A-P	74923WAP3	1,738,327.50	1,680,613.55	0.00000000	782.42	0.00	782.42	0.00	0.00	0.00	1,679,831.13
II-A-V	74923WAQ1	272,791,973.66 ¹	249,438,947.91 ¹	0.40513732	0.00	84,214.19	84,214.19	0.00	0.00	0.00	246,373,296.85 ¹
R-I	74923WAR9	100.00	0.00	6.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-II	74923WAS7	100.00	0.00	6.75000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-III	74923WAT5	100.00	0.00	6.75000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-1	74923WAU2	24,903,300.00	24,707,423.94	6.25229390	23,365.05	128,728.74	152,093.79	0.00	0.00	0.00	24,684,058.89
M-2	74923WAV0	8,434,600.00	8,368,257.94	6.25229341	7,913.60	43,599.66	51,513.26	0.00	0.00	0.00	8,360,344.34
M-3	74923WAW8	6,426,300.00	6,375,754.16	6.25229377	6,029.36	33,218.47	39,247.83	0.00	0.00	0.00	6,369,724.80
P	74923WAX6	100.00	0.00	0.00000000	0.00	6,885.70	6,885.70	0.00	0.00	0.00	0.00
B-1	74923WAY4	4,016,500.00	3,984,908.36	6.25229434	3,768.41	20,761.87	24,530.28	0.00	0.00	0.00	3,981,139.95



Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS7

December 26, 2007

B-2	74923WAZ1	3,213,100.00	3,187,827.47	6.25229696	3,014.63	16,608.98	19,623.61	0.00	0.00	0.00	3,184,812.84
B-3	74923WBA5	3,213,247.70	3,093,950.84	6.25229327	2,773.55	16,119.87	18,893.42	110,276.46	0.00	0.00	2,980,900.83
Deal Totals		803,292,207.05	762,889,929.93		5,570,607.13	4,110,223.77	9,680,830.90	110,276.46	0.00	83,720.27	757,292,766.61

1. Notional Balance

Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS7

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	74923WAA6	979.94144568	5.10122980	4.89952863	10.00075843	0.00000000	0.00017861	974.84021588
I-A-2	74923WAB4	1,000.00000000	0.00000000	4.99981768	4.99981768	0.00000000	0.00018232	1,000.00000000
I-A-3	74923WAC2	1,030.37750969	0.00000000	0.00000000	0.00000000	5.15169959	0.00018768	1,035.52920928
I-A-4	74923WAD0	1,000.00000000	0.00000000	4.99981774	4.99981774	0.00000000	0.00018226	1,000.00000000
I-A-5	74923WAE8	863.55242497	14.33964039	3.73382860	18.07346899	0.00000000	0.00013608	849.21278458
I-A-6	74923WAF5	863.55242497	0.00000000	0.58377617	0.58377617	0.00000000	0.00002131	849.21278458
I-A-7	74923WAG3	1,000.00000000	0.00000000	4.44879620	4.44879620	0.00000000	0.00016220	1,000.00000000
I-A-8	74923WAH1	1,000.00000000	0.00000000	0.55102160	0.55102160	0.00000000	0.00002000	1,000.00000000
I-A-9	74923WAJ7	1,000.00000000	0.00000000	4.99981821	4.99981821	0.00000000	0.00018179	1,000.00000000
II-A-1	74923WAK4	909.57019758	11.94394802	5.11633238	17.06028040	0.00000000	0.00000000	897.62624956
II-A-2	74923WAL2	909.57019778	11.94394810	5.11633220	17.06028030	0.00000000	0.00000000	897.62624969
I-A-P	74923WAM0	995.16192903	0.59810726	0.00000000	0.59810726	0.00000000	0.00000000	994.56382177
I-A-V	74923WAN8	967.86193425	0.00000000	0.27577460	0.27577460	0.00000000	0.00001005	963.08999997
II-A-P	74923WAP3	966.79915033	0.45009931	0.00000000	0.45009931	0.00000000	0.00000000	966.34905103
II-A-V	74923WAQ1	914.39254815	0.00000000	0.30871213	0.30871213	0.00000000	0.00000000	903.15449368
R-I	74923WAR9	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
R-II	74923WAS7	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
R-III	74923WAT5	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
M-1	74923WAU2	992.13453398	0.93823108	5.16914385	6.10737493	0.00000000	0.00012006	991.19630290
M-2	74923WAV0	992.13453394	0.93823062	5.16914376	6.10737439	0.00000000	0.00011974	991.19630332
M-3	74923WAW8	992.13453465	0.93823195	5.16914399	6.10737594	0.00000000	0.00011982	991.19630269
P	74923WAX6	0.00000000	0.00000000	68,857.00000000	68,857.00000000	0.00000000	0.00000000	0.00000000
B-1	74923WAY4	992.13453504	0.93823229	5.16914478	6.10737707	0.00000000	0.00011951	991.19630275
B-2	74923WAZ1	992.13453363	0.93823099	5.16914506	6.10737605	0.00000000	0.00012138	991.19630264
B-3	74923WBA5	962.87343176	0.86316097	5.01669075	5.87985172	0.00000000	0.00011515	927.69095579

Deal Factor :	94.27363542%
Group I Factor :	96.30900000%
Group II Factor :	90.31544937%

Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS7
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	216,936,497.42	6.00000000	1,084,682.49	0.00	0.00	39.54	0.00	1,084,642.95	0.00
I-A-2	11/01/2007	11/30/2007	30/360	64,063,000.00	6.00000000	320,315.00	0.00	0.00	11.68	0.00	320,303.32	0.00
I-A-3	11/01/2007	11/30/2007	30/360	16,744,664.91	6.00000000	83,723.32	0.00	83,720.27	3.05	0.00	0.00	0.00
I-A-4	11/01/2007	11/30/2007	30/360	43,289,000.00	6.00000000	216,445.00	0.00	0.00	7.89	0.00	216,437.11	0.00
I-A-5	11/25/2007	12/24/2007	30/360	81,862,179.23	5.18874997	353,968.65	0.00	0.00	12.90	0.00	353,955.75	0.00
I-A-6	11/25/2007	12/24/2007	30/360	81,862,179.23 ¹	0.81125009	55,342.24	0.00	0.00	2.02	0.00	55,340.23	0.00
I-A-7	11/25/2007	12/24/2007	30/360	50,000,000.00	5.33875008	222,447.92	0.00	0.00	8.11	0.00	222,439.81	0.00
I-A-8	11/25/2007	12/24/2007	30/360	50,000,000.00 ¹	0.66124992	27,552.08	0.00	0.00	1.00	0.00	27,551.08	0.00
I-A-9	11/01/2007	11/30/2007	30/360	6,711,000.00	6.00000000	33,555.00	0.00	0.00	1.22	0.00	33,553.78	0.00
II-A-1	11/01/2007	11/30/2007	30/360	216,593,222.44	6.75000000	1,218,336.88	0.00	0.00	0.00	0.00	1,218,336.88	0.00
II-A-2	11/01/2007	11/30/2007	30/360	14,440,336.46	6.75000000	81,226.89	0.00	0.00	0.00	0.00	81,226.89	0.00
I-A-V	11/01/2007	11/30/2007	30/360	513,450,982.00 ¹	0.34193056	146,303.82	0.00	0.00	5.33	0.00	146,298.49	0.00
II-A-V	11/01/2007	11/30/2007	30/360	249,438,947.91 ¹	0.40513732	84,214.19	0.00	0.00	0.00	0.00	84,214.19	0.00
M-1	11/01/2007	11/30/2007	30/360	24,707,423.94	6.25229390	128,731.73	0.00	0.00	2.99	0.00	128,728.74	0.00
M-2	11/01/2007	11/30/2007	30/360	8,368,257.94	6.25229341	43,600.67	0.00	0.00	1.01	0.00	43,599.66	0.00
M-3	11/01/2007	11/30/2007	30/360	6,375,754.16	6.25229377	33,219.24	0.00	0.00	0.77	0.00	33,218.47	0.00
P	11/01/2007	11/30/2007	30/360	0.00	0.00000000	0.00	0.00	0.00	0.00	6,885.70	6,885.70	0.00
B-1	11/01/2007	11/30/2007	30/360	3,984,908.36	6.25229434	20,762.35	0.00	0.00	0.48	0.00	20,761.87	0.00
B-2	11/01/2007	11/30/2007	30/360	3,187,827.47	6.25229696	16,609.36	0.00	0.00	0.39	0.00	16,608.98	0.00
B-3	11/01/2007	11/30/2007	30/360	3,093,950.84	6.25229327	16,120.24	0.00	0.00	0.37	0.00	16,119.87	0.00
Deal Totals				760,358,023.17		4,187,157.07	0.00	83,720.27	98.75	6,885.70	4,110,223.77	0.00

1. Notional Balance

Current Index Rates

Index Type	Rate	Classes
BTLIB TEL 25 -2BD	4.78875000	I-A-5, I-A-6, I-A-7, I-A-8

Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS7

December 26, 2007

5. Other Income Detail

Class	Prepayment Charges		
P	6,885.70		
Deal Totals	6,885.70		

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	428.60	428.60	0.00	1	98.76	107,187.52	32,265.30	152,452.70	0.00	0.00	0.00
Group II	1,503.34	1,503.34	0.00	0	0.00	53,634.86	13,886.85	177,547.28	0.00	0.00	0.00
Deal Totals	1,931.94	1,931.94	0.00	1	98.76	160,822.38	46,152.15	329,999.98	0.00	0.00	0.00

Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS7

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	2,161	2,109	N/A	369	6	0	0	1	2,102
	Balance/Amount	530,500,233.38	513,450,982.00	248,158.37	45,398.08	1,941,983.49	N/A	0.00	295,972.31	510,919,469.75
Group II	Count	1,214	1,140	N/A	172	11	0	1	0	1,128
	Balance/Amount	272,791,973.66	249,438,947.91	109,025.54	12,629.89	2,591,995.63	N/A	352,000.00	0.00	246,373,296.85
Deal Totals	Count	3,375	3,249	N/A	541	17	0	1	1	3,230
	Balance/Amount	803,292,207.04	762,889,929.91	357,183.91	58,027.97	4,533,979.12	N/A	352,000.00	295,972.31	757,292,766.60

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	6.65819452	6.65746786	353.54	351.08	6.33175186	6.33104075	6.33198267	N/A	N/A
Group II	7.44155935	7.44138938	353.14	351.39	7.10965870	7.10980961	7.10965870	N/A	N/A
Deal Totals	6.91432806	6.91250440	353.41	351.19	6.58610082	6.58440095	6.58625616	N/A	N/A

C. Constant Prepayment Rate

	1 Month CPR	3 Month CPR	6 Month CPR	12 Month CPR	Life CPR
Group-I	5.21%	5.67%	6.05%		5.71%
Group-II	13.34%	16.22%	16.27%		15.60%
Deal Totals	7.94%	9.28%	9.57%		9.12%

Statement to Certificateholder

Residential Accredited Loans Inc, 2007-QS7

December 26, 2007

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	352,000.00	352,000.00
Deal Totals	Count	0	0	0	1	1
	Scheduled Balance	0.00	0.00	0.00	352,000.00	352,000.00

Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS7

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	3,030	703,966,171.06	0	0.00	0	0.00	0	0.00	0.00	3,030	703,966,171.06
30 days	83	20,291,571.41	0	0.00	0	0.00	0	0.00	0.00	83	20,291,571.41
60 days	37	8,529,307.63	0	0.00	0	0.00	0	0.00	0.00	37	8,529,307.63
90 days	27	7,972,627.40	1	665,259.72	0	0.00	0	0.00	0.00	28	8,637,887.12
120 days	7	1,460,442.78	0	0.00	12	3,324,427.56	0	0.00	0.00	19	4,784,870.34
150 days	4	1,243,443.18	1	114,000.47	5	1,292,740.99	0	0.00	0.00	10	2,650,184.64
180 days	0	0.00	1	645,000.00	10	4,300,594.96	1	314,871.67	316,350.00	12	5,260,466.63
181+ days	1	573,138.11	1	239,200.00	8	2,151,409.68	1	208,559.98	210,000.00	11	3,172,307.77
Total	3,189	744,036,701.57	4	1,663,460.19	35	11,069,173.19	2	523,431.65	526,350.00	3,230	757,292,766.60
Current	93.81%	92.96%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	93.81%	92.96%
30 days	2.57%	2.68%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.57%	2.68%
60 days	1.15%	1.13%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.15%	1.13%
90 days	0.84%	1.05%	0.03%	0.09%	0.00%	0.00%	0.00%	0.00%	0.00%	0.87%	1.14%
120 days	0.22%	0.19%	0.00%	0.00%	0.37%	0.44%	0.00%	0.00%	0.00%	0.59%	0.63%
150 days	0.12%	0.16%	0.03%	0.02%	0.15%	0.17%	0.00%	0.00%	0.00%	0.31%	0.35%
180 days	0.00%	0.00%	0.03%	0.09%	0.31%	0.57%	0.03%	0.04%	0.04%	0.37%	0.69%
181+ days	0.03%	0.08%	0.03%	0.03%	0.25%	0.28%	0.03%	0.03%	0.03%	0.34%	0.42%
Total	98.73%	98.25%	0.12%	0.22%	1.08%	1.46%	0.06%	0.07%	0.07%	100.00%	100.00%

Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS7

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	1,999	485,024,075.27	0	0.00	0	0.00	0	0.00	0.00	1,999	485,024,075.27
30 days	50	12,230,109.90	0	0.00	0	0.00	0	0.00	0.00	50	12,230,109.90
60 days	19	5,060,849.25	0	0.00	0	0.00	0	0.00	0.00	19	5,060,849.25
90 days	14	3,507,770.47	0	0.00	0	0.00	0	0.00	0.00	14	3,507,770.47
120 days	4	587,229.02	0	0.00	5	1,790,407.02	0	0.00	0.00	9	2,377,636.04
150 days	2	612,799.38	0	0.00	2	413,246.07	0	0.00	0.00	4	1,026,045.45
180 days	0	0.00	0	0.00	1	203,200.00	0	0.00	0.00	1	203,200.00
181+ days	1	573,138.11	1	239,200.00	3	468,885.28	1	208,559.98	210,000.00	6	1,489,783.37
Total	2,089	507,595,971.40	1	239,200.00	11	2,875,738.37	1	208,559.98	210,000.00	2,102	510,919,469.75

Current	95.10%	94.93%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	95.10%	94.93%
30 days	2.38%	2.39%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.38%	2.39%
60 days	0.90%	0.99%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.90%	0.99%
90 days	0.67%	0.69%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.67%	0.69%
120 days	0.19%	0.11%	0.00%	0.00%	0.24%	0.35%	0.00%	0.00%	0.00%	0.43%	0.47%
150 days	0.10%	0.12%	0.00%	0.00%	0.10%	0.08%	0.00%	0.00%	0.00%	0.19%	0.20%
180 days	0.00%	0.00%	0.00%	0.00%	0.05%	0.04%	0.00%	0.00%	0.00%	0.05%	0.04%
181+ days	0.05%	0.11%	0.05%	0.05%	0.14%	0.09%	0.05%	0.04%	0.04%	0.29%	0.29%
Total	99.38%	99.35%	0.05%	0.05%	0.52%	0.56%	0.05%	0.04%	0.04%	100.00%	100.00%



Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS7

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	1,031	218,942,095.79	0	0.00	0	0.00	0	0.00	0.00	1,031	218,942,095.79
30 days	33	8,061,461.51	0	0.00	0	0.00	0	0.00	0.00	33	8,061,461.51
60 days	18	3,468,458.38	0	0.00	0	0.00	0	0.00	0.00	18	3,468,458.38
90 days	13	4,464,856.93	1	665,259.72	0	0.00	0	0.00	0.00	14	5,130,116.65
120 days	3	873,213.76	0	0.00	7	1,534,020.54	0	0.00	0.00	10	2,407,234.30
150 days	2	630,643.80	1	114,000.47	3	879,494.92	0	0.00	0.00	6	1,624,139.19
180 days	0	0.00	1	645,000.00	9	4,097,394.96	1	314,871.67	316,350.00	11	5,057,266.63
181+ days	0	0.00	0	0.00	5	1,682,524.40	0	0.00	0.00	5	1,682,524.40
Total	1,100	236,440,730.17	3	1,424,260.19	24	8,193,434.82	1	314,871.67	316,350.00	1,128	246,373,296.85

Current	91.40%	88.87%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	91.40%	88.87%
30 days	2.93%	3.27%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.93%	3.27%
60 days	1.60%	1.41%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.60%	1.41%
90 days	1.15%	1.81%	0.09%	0.27%	0.00%	0.00%	0.00%	0.00%	0.00%	1.24%	2.08%
120 days	0.27%	0.35%	0.00%	0.00%	0.62%	0.62%	0.00%	0.00%	0.00%	0.89%	0.98%
150 days	0.18%	0.26%	0.09%	0.05%	0.27%	0.36%	0.00%	0.00%	0.00%	0.53%	0.66%
180 days	0.00%	0.00%	0.09%	0.26%	0.80%	1.66%	0.09%	0.13%	0.13%	0.98%	2.05%
181+ days	0.00%	0.00%	0.00%	0.00%	0.44%	0.68%	0.00%	0.00%	0.00%	0.44%	0.68%
Total	97.52%	95.97%	0.27%	0.58%	2.13%	3.33%	0.09%	0.13%	0.13%	100.00%	100.00%

Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS7

December 26, 2007

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	83	20,291,571.41	13 Months	0	0.00	25 Months	0	0.00	37 Months	0	0.00	49 Months	0	0.00
	2.57%	2.68%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
2 Months	37	8,529,307.63	14 Months	0	0.00	26 Months	0	0.00	38 Months	0	0.00	50 Months	0	0.00
	1.15%	1.13%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
3 Months	28	8,637,887.12	15 Months	0	0.00	27 Months	0	0.00	39 Months	0	0.00	51 Months	0	0.00
	0.87%	1.14%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
4 Months	19	4,784,870.34	16 Months	0	0.00	28 Months	0	0.00	40 Months	0	0.00	52 Months	0	0.00
	0.59%	0.63%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
5 Months	10	2,650,184.64	17 Months	0	0.00	29 Months	0	0.00	41 Months	0	0.00	53 Months	0	0.00
	0.31%	0.35%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
6 Months	12	5,260,466.63	18 Months	0	0.00	30 Months	0	0.00	42 Months	0	0.00	54 Months	0	0.00
	0.37%	0.69%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
7 Months	11	3,172,307.77	19 Months	0	0.00	31 Months	0	0.00	43 Months	0	0.00	55 Months	0	0.00
	0.34%	0.42%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
8 Months	0	0.00	20 Months	0	0.00	32 Months	0	0.00	44 Months	0	0.00	56 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
9 Months	0	0.00	21 Months	0	0.00	33 Months	0	0.00	45 Months	0	0.00	57 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
10 Months	0	0.00	22 Months	0	0.00	34 Months	0	0.00	46 Months	0	0.00	58 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
11 Months	0	0.00	23 Months	0	0.00	35 Months	0	0.00	47 Months	0	0.00	59 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
12 Months	0	0.00	24 Months	0	0.00	36 Months	0	0.00	48 Months	0	0.00	60+ Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%

Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS7

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
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
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
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-QS7

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	1	0	0	0	1
	Beginning Aggregate Scheduled Balance	295,972.31	0.00	0.00	0.00	295,972.31
	Principal Portion of Loss	110,124.16	0.00	0.00	0.00	110,124.16
	Interest Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Total Realized Loss	110,124.16	0.00	0.00	0.00	110,124.16
Group II	Loss Count	0	1	0	0	1
	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	152.30	0.00	0.00	152.30
	Total Realized Loss	0.00	152.30	0.00	0.00	152.30
Deal Totals	Loss Count	1	1	0	0	2
	Beginning Aggregate Scheduled Balance	295,972.31	0.00	0.00	0.00	295,972.31
	Principal Portion of Loss	110,124.16	0.00	0.00	0.00	110,124.16
	Interest Portion of Loss	0.00	152.30	0.00	0.00	152.30
	Total Realized Loss	110,124.16	152.30	0.00	0.00	110,276.46

B. Cumulative Realized Losses

Cumulative Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Group I	Loss Count	1	0	0	0	1
	Total Realized Loss	110,124.16	0.00	0.00	0.00	110,124.16
Group II	Loss Count	0	1	0	0	1
	Total Realized Loss	0.00	98,192.68	0.00	0.00	98,192.68
Deal Totals	Loss Count	1	1	0	0	2
	Total Realized Loss	110,124.16	98,192.68	0.00	0.00	208,316.84

C. Subsequent Recoveries

Subsequent Recoveries		Current Period	Cumulative
Group I	Subsequent Recoveries Count	0	0
	Subsequent Recoveries	0.00	0.00
	Net Loss ¹	110,124.16	110,124.16
	Net Loss % ²	0.02%	0.02%
Group II	Subsequent Recoveries Count	0	0
	Subsequent Recoveries	0.00	0.00
	Net Loss ¹	152.30	98,192.68
	Net Loss % ²	0.00%	0.04%
Deal Totals	Subsequent Recoveries Count	0	0
	Subsequent Recoveries	0.00	0.00
	Net Loss ¹	110,276.46	208,316.84
	Net Loss % ²	0.01%	0.03%

¹ Total Realized Loss less Subsequent Recoveries

² Net Loss % of Original Balance

D. Default Percentages

Default Loss Percentage		1 Month	3 Months	6 Months	12 Months	Life of Deal
Group I	Monthly Default Rate	0.06%	0.02%	0.01%		0.01 %
	Constant Default Rate	0.69%	0.23%	0.12%		0.10%
Group II	Monthly Default Rate	0.00%	0.01%	0.01%		0.01 %
	Constant Default Rate	0.00%	0.15%	0.07%		0.06%
Deal Totals	Monthly Default Rate	0.04%	0.02%	0.01%		0.01 %
	Constant Default Rate	0.46%	0.20%	0.10%		0.09%

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

Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS7

December 26, 2007

E. Special Hazard, Fraud Loss, and Bankruptcy

	Special Hazard Amount	Fraud Loss Amount	Bankruptcy Amount
Deal Totals	8,032,922.00	24,098,766.00	290,899.00

14. Credit Enhancement Report

Reserve Accounts

Description	Source	Beginning Balance	DEPOSITS		WITHDRAWALS		Ending Balance
			Investment Earnings	Other Deposits	Draws	Releases	
CLASS I-A-5 RESERVE	Deutsche Bank	0.00	0.00	0.00	0.00	0.00	0.00
CLASS I-A-7 RESERVE	Deutsche Bank	0.00	0.00	0.00	0.00	0.00	0.00
CLASS P Reserve acct for P class		0.00	0.00	6,885.70	6,885.70	0.00	0.00

Hedge Agreements

Description	Provider	Termination Date	Amount Received From Provider	Amount Paid to Provider
CLASS I-A-5 Yield Maintenance Agreement	Bank Of America, N.a.	04/25/2011	0.00	0.00
CLASS I-A-7 Yield Maintenance Agreement	Bank Of America, N.a.	12/25/2010	0.00	0.00

Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QS7

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%	93.56352570%	100.00000000%
II	0.00000000%	0.00000000%	93.24956090%	100.00000000%
	Ending Percentage			
M-1	3.24944608%			
M-2	1.10056811%			
M-3	0.83852001%			
Class M Total:	5.18853420%			
B-1	0.52408316%			
B-2	0.41925348%			
B-3	0.40690711%			
Class B Total:	1.35024375%			

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	True
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-QS7

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-QS7
December 26, 2007

Cash Flow Received and Uses of Funds

<i>Cash Flow Received</i>	<i>Amount</i>
Principal and Interest Payments	9,190,425.90
Prepayment Premium	6,885.70
Liquidation and Insurance Proceeds	185,543.55
Subsequent Recoveries	0.00
Repurchase Proceeds	352,000.00
Other Deposits/Adjustments (including Derivative Payment)	1,931.94
Total Deposits	9,736,787.09
<i>Uses of Funds</i>	<i>Amount</i>
Transfer to Certificate Account	9,680,830.90
Reimbursed Advances and Expenses	9,804.06
Master Servicing Compensation	46,152.15
Derivative Payment	0.00
Total Withdrawals	9,736,787.11
Ending Balance	0.00