

Distribution Information	Deal Information
1. Distribution Summary	Deal Name: Residential Accredit Loans Inc, 2007-QH7
2. Factor Summary	Asset Type: Mortgage Asset-Backed Pass-Through Certificates
3. Components Information <i>(Not Applicable)</i>	
4. Interest Summary	Closing Date: 07/30/2007
5. Other Income Detail	First Distribution Date: 08/25/2007
6. Interest Shortfalls, Compensation and Expenses	Determination Date: 12/21/2007
7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts	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)	Trustee: Deutsche Bank Trust Company Americas
12. Loss Mitigation and Servicing Modifications	Main Telephone: 714-247-6000
13. Losses and Recoveries	GMAC-RFC
14. Credit Enhancement Report	Bond Administrator: Nicholas Gisler
15. Distribution Percentages <i>(Not Applicable)</i>	Telephone: 818-260-1628
16. Overcollateralization Summary	Pool(s) : 40549,40550
17. Excess Cash Flow, Overcollateralization Provisions and Derivative Amounts	
18. Performance Tests	
19. Lender Paid Mortgage Insurance <i>(Not Applicable)</i>	
20. Comments	

# Statement to Certificateholder

Residential Accredited Loans Inc, 2007-QH7

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)
1-A-1	75115LAA5	120,952,000.00	120,983,317.61	5.03875000	0.00	508,003.91	508,003.91	0.00	0.00	0.00	120,983,317.61
1-A-2	75115LAB3	50,397,000.00	50,410,615.01	5.05875000	0.00	212,512.25	212,512.25	0.00	0.00	0.00	50,410,615.01
1-A-3	75115LAC1	30,237,000.00	30,245,677.99	5.08875000	0.00	128,260.58	128,260.58	0.00	0.00	0.00	30,245,677.99
2-A-1	75115LAD9	100,714,000.00	101,026,418.88	5.08875000	26,652.36	428,415.16	455,067.52	0.00	0.00	0.00	100,999,766.52
2-A-2	75115LAE7	25,179,000.00	25,257,106.27	5.08875000	6,663.22	107,105.92	113,769.14	0.00	0.00	0.00	25,250,443.05
M-1	75115LAF4	6,317,000.00	6,337,307.37	5.28875000	0.00	27,930.36	27,930.36	0.00	0.00	0.00	6,337,307.37
M-2	75115LAG2	2,984,000.00	2,993,676.73	5.33875000	0.00	13,318.74	13,318.74	0.00	0.00	0.00	2,993,676.73
M-3	75115LAH0	1,755,000.00	1,760,888.89	5.53875000	0.00	8,127.60	8,127.60	0.00	0.00	0.00	1,760,888.89
M-4	75115LAJ6	1,755,000.00	1,761,234.82	5.88875000	0.00	8,642.89	8,642.89	0.00	0.00	0.00	1,761,234.82
M-5	75115LAK3	1,404,000.00	1,409,146.01	6.08875000	0.00	7,149.95	7,149.95	0.00	0.00	0.00	1,409,146.01
M-6	75115LAL1	1,404,000.00	1,409,343.72	6.33875000	0.00	7,444.56	7,444.56	0.00	0.00	0.00	1,409,343.72
M-7	75115LAM9	1,228,000.00	1,232,673.85	6.33875000	0.00	6,511.34	6,511.34	0.00	0.00	0.00	1,232,673.85
M-8	75115LAN7	1,229,000.00	1,233,677.66	6.33875000	0.00	6,516.65	6,516.65	0.00	0.00	0.00	1,233,677.66
M-9	75115LAP2	1,403,000.00	1,408,339.91	6.33875000	0.00	7,439.26	7,439.26	0.00	0.00	0.00	1,408,339.91
SB	75115LAT4	4,037,714.46	4,036,450.72	0.00000000	0.00	573,841.14	573,841.14	0.00	0.00	0.00	4,036,450.72
R-I	75115LAU1	0.00	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-II	75115LAV9	0.00	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-III	75115LAW7	0.00	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-IV	75115LAX5	0.00	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-X	75115LAY3	0.00	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Deal Totals</b>		<b>350,995,714.46</b>	<b>351,505,875.44</b>		<b>33,315.58</b>	<b>2,051,220.31</b>	<b>2,084,535.89</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>351,472,559.86</b>

# Statement to Certificateholder

Residential Accredit Loans Inc, 2007-QH7  
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
1-A-1	75115LAA5	1,000.25892594	0.00000000	4.20004556	4.20004556	0.00000000	0.00000000	1,000.25892594
1-A-2	75115LAB3	1,000.27015517	0.00000000	4.21676389	4.21676389	0.00000000	0.00000000	1,000.27015517
1-A-3	75115LAC1	1,000.28699904	0.00000000	4.24184211	4.24184211	0.00000000	0.00000000	1,000.28699904
2-A-1	75115LAD9	1,003.10204023	0.26463411	4.25377961	4.51841373	0.00000000	0.00000000	1,002.83740612
2-A-2	75115LAE7	1,003.10204019	0.26463402	4.25377974	4.51841376	0.00000000	0.00000000	1,002.83740617
M-1	75115LAF4	1,003.21471743	0.00000000	4.42145955	4.42145955	0.00000000	0.00000000	1,003.21471743
M-2	75115LAG2	1,003.24287198	0.00000000	4.46338472	4.46338472	0.00000000	0.00000000	1,003.24287198
M-3	75115LAH0	1,003.35549288	0.00000000	4.63111111	4.63111111	0.00000000	0.00000000	1,003.35549288
M-4	75115LAJ6	1,003.55260399	0.00000000	4.92472365	4.92472365	0.00000000	0.00000000	1,003.55260399
M-5	75115LAK3	1,003.66524929	0.00000000	5.09255698	5.09255698	0.00000000	0.00000000	1,003.66524929
M-6	75115LAL1	1,003.80606838	0.00000000	5.30239316	5.30239316	0.00000000	0.00000000	1,003.80606838
M-7	75115LAM9	1,003.80606678	0.00000000	5.30239414	5.30239414	0.00000000	0.00000000	1,003.80606678
M-8	75115LAN7	1,003.80606998	0.00000000	5.30240033	5.30240033	0.00000000	0.00000000	1,003.80606998
M-9	75115LAP2	1,003.80606557	0.00000000	5.30239487	5.30239487	0.00000000	0.00000000	1,003.80606557
SB <sup>1</sup>	75115LAT4							
R-I	75115LAU1	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
R-II	75115LAV9	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
R-III	75115LAW7	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
R-IV	75115LAX5	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
R-X	75115LAY3	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000

<sup>1</sup> Factors not reported for OC Classes

<b>Deal Factor :</b>	100.13585505%
<b>Group 1 Factor :</b>	99.96222735%
<b>Group 2 Factor :</b>	100.41387826%

# Statement to Certificateholder

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## 4. Interest Summary

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

Class	Accrual Period		Accrual Methodology	Beginning Notional/Principal Balance	Pass-Through Rate	Optimal Interest Amount	Interest Loss	Deferred Interest	Interest Shortfall Amount	Other Income	Interest Distribution (1)-(2)-(3)-(4)+(5)=(6)	Accrued Certificate Interest Remaining Unpaid
	Start	End				(1)	(2)	(3)	(4)	(5)	(6)	
1-A-1	11/26/2007	12/25/2007	Actual/360	120,983,317.61	5.03875000	508,003.91	0.00	0.00	0.00	0.00	508,003.91	0.00
1-A-2	11/26/2007	12/25/2007	Actual/360	50,410,615.01	5.05875000	212,512.25	0.00	0.00	0.00	0.00	212,512.25	0.00
1-A-3	11/26/2007	12/25/2007	Actual/360	30,245,677.99	5.08875000	128,260.58	0.00	0.00	0.00	0.00	128,260.58	0.00
2-A-1	11/26/2007	12/25/2007	Actual/360	101,026,418.88	5.08875000	428,415.16	0.00	0.00	0.00	0.00	428,415.16	0.00
2-A-2	11/26/2007	12/25/2007	Actual/360	25,257,106.27	5.08875000	107,105.92	0.00	0.00	0.00	0.00	107,105.92	0.00
M-1	11/26/2007	12/25/2007	Actual/360	6,337,307.37	5.28875000	27,930.36	0.00	0.00	0.00	0.00	27,930.36	0.00
M-2	11/26/2007	12/25/2007	Actual/360	2,993,676.73	5.33875000	13,318.74	0.00	0.00	0.00	0.00	13,318.74	0.00
M-3	11/26/2007	12/25/2007	Actual/360	1,760,888.89	5.53875000	8,127.60	0.00	0.00	0.00	0.00	8,127.60	0.00
M-4	11/26/2007	12/25/2007	Actual/360	1,761,234.82	5.88875000	8,642.89	0.00	0.00	0.00	0.00	8,642.89	0.00
M-5	11/26/2007	12/25/2007	Actual/360	1,409,146.01	6.08875000	7,149.95	0.00	0.00	0.00	0.00	7,149.95	0.00
M-6	11/26/2007	12/25/2007	Actual/360	1,409,343.72	6.33875000	7,444.56	0.00	0.00	0.00	0.00	7,444.56	0.00
M-7	11/26/2007	12/25/2007	Actual/360	1,232,673.85	6.33875000	6,511.34	0.00	0.00	0.00	0.00	6,511.34	0.00
M-8	11/26/2007	12/25/2007	Actual/360	1,233,677.66	6.33875000	6,516.65	0.00	0.00	0.00	0.00	6,516.65	0.00
M-9	11/26/2007	12/25/2007	Actual/360	1,408,339.91	6.33875000	7,439.26	0.00	0.00	0.00	0.00	7,439.26	0.00
SB	11/01/2007	11/30/2007	30/360	4,036,450.72	0.00000000	0.00	0.00	0.00	0.00	573,841.14	573,841.14	0.00
<b>Deal Totals</b>				<b>351,505,875.44</b>		<b>1,477,379.17</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>573,841.14</b>	<b>2,051,220.31</b>	<b>0.00</b>

## Current Index Rates

Index Type	Rate	Classes
BTLIB TEL 25 -2BD	4.78875000	1-A-1, 1-A-2, 1-A-3, 2-A-2, M-2, M-4, M-6, M-8, M-9, M-7, M-5, M-3, M-1, 2-A-1

## 5. Other Income Detail

Class	Prepayment Charges	Remaining Excess Cash Flow and OC Release Amount	Other Income Distribution
	(1)	(2)	(1) + (2) = (3)
SB	21,817.22	552,023.92	573,841.14
<b>Deal Totals</b>	<b>21,817.22</b>	<b>552,023.92</b>	<b>573,841.14</b>

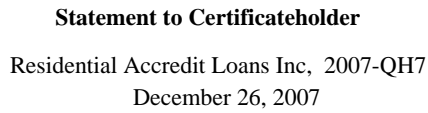
# Statement to Certificateholder

Residential Accredited Loans Inc, 2007-QH7

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## 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 1	668.81	668.81	0.00	0	0.00	67,330.06	0.00	29,793.76	0.00	0.00	0.00
Group 2	1,358.59	1,358.59	0.00	0	0.00	42,416.07	0.00	11,005.35	0.00	0.00	0.00
<b>Deal Totals</b>	<b>2,027.40</b>	<b>2,027.40</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>109,746.13</b>	<b>0.00</b>	<b>40,799.11</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>



<b>Deal Totals</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
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0.00	0.00	0.00	0.00	0.00
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## 8. Collateral Summary

### A. Loan Count and Balances

		Original Loan Count/ Scheduled Principal Balance	Beginning Loan Count/ Scheduled Principal Balance	Scheduled Principal	Curtailments	Payoffs	Matured Loans	Repurchases	Beginning Aggregate Scheduled Principal Balance of Liquidations/ Charge-offs	Ending Loan Count/Scheduled Principal Balance
Group 1	Count	380	377	N/A	103	0	0	0	0	377
	Balance/Amount	216,062,787.10	215,550,435.52	-524,939.40	94,200.46	0.00	N/A	0.00	0.00	215,981,174.46
Group 2	Count	507	506	N/A	131	3	0	0	0	503
	Balance/Amount	134,932,927.36	135,955,439.93	-326,459.91	59,563.55	730,950.88	N/A	0.00	0.00	135,491,385.41
Deal Totals	Count	887	883	N/A	234	3	0	0	0	880
	Balance/Amount	350,995,714.46	351,505,875.45	-851,399.31	153,764.01	730,950.88	N/A	0.00	0.00	351,472,559.87

### 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 1	7.25051931	7.25063297	354.32	354.32	6.87551931	6.87563297	6.87551931	6.87551931	6.87551931
Group 2	7.38658062	7.38581002	354.29	354.29	7.01158062	7.01081002	7.01158062	7.01158062	7.01158062
Deal Totals	7.30314510	7.30274323	354.31	354.31	6.92814510	6.92774323	6.92814510	N/A	N/A

### C. Constant Prepayment Rate

	1 Month CPR	3 Month CPR	6 Month CPR	12 Month CPR	Life CPR
1	0.52%	3.15%			2.93%
2	6.74%	2.85%			1.85%
Deal Totals	2.97%	3.04%			2.51%

Sub Net WAC Cap Rate: 6.93132171%

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## 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 1	Count	0	0	0	0	0
	Scheduled Balance	0.00	0.00	0.00	0.00	0.00
Group 2	Count	0	0	0	0	0
	Scheduled Balance	0.00	0.00	0.00	0.00	0.00
Deal Totals	Count	0	0	0	0	0
	Scheduled Balance	0.00	0.00	0.00	0.00	0.00

# Statement to Certificateholder

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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>	854	339,599,632.20	0	0.00	0	0.00	0	0.00	0.00	854	339,599,632.20
<b>30 days</b>	18	7,535,647.16	0	0.00	0	0.00	0	0.00	0.00	18	7,535,647.16
<b>60 days</b>	2	499,236.52	0	0.00	0	0.00	0	0.00	0.00	2	499,236.52
<b>90 days</b>	4	1,849,213.89	0	0.00	0	0.00	0	0.00	0.00	4	1,849,213.89
<b>120 days</b>	1	976,084.34	0	0.00	1	1,012,745.76	0	0.00	0.00	2	1,988,830.10
<b>150 days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>180 days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>181+ days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>Total</b>	<b>879</b>	<b>350,459,814.11</b>	<b>0</b>	<b>0.00</b>	<b>1</b>	<b>1,012,745.76</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>880</b>	<b>351,472,559.87</b>
<b>Current</b>	97.05%	96.62%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	97.05%	96.62%
<b>30 days</b>	2.05%	2.14%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.05%	2.14%
<b>60 days</b>	0.23%	0.14%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.23%	0.14%
<b>90 days</b>	0.45%	0.53%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.45%	0.53%
<b>120 days</b>	0.11%	0.28%	0.00%	0.00%	0.11%	0.29%	0.00%	0.00%	0.00%	0.23%	0.57%
<b>150 days</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>180 days</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>181+ days</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>Total</b>	<b>99.89%</b>	<b>99.71%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.11%</b>	<b>0.29%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>100.00%</b>	<b>100.00%</b>

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Group 1	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>	363	207,264,615.88	0	0.00	0	0.00	0	0.00	0.00	363	207,264,615.88
<b>30 days</b>	9	5,136,887.97	0	0.00	0	0.00	0	0.00	0.00	9	5,136,887.97
<b>60 days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>90 days</b>	3	1,590,840.51	0	0.00	0	0.00	0	0.00	0.00	3	1,590,840.51
<b>120 days</b>	1	976,084.34	0	0.00	1	1,012,745.76	0	0.00	0.00	2	1,988,830.10
<b>150 days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>180 days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>181+ days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>Total</b>	<b>376</b>	<b>214,968,428.70</b>	<b>0</b>	<b>0.00</b>	<b>1</b>	<b>1,012,745.76</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>377</b>	<b>215,981,174.46</b>

<b>Current</b>	96.29%	95.96%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	96.29%	95.96%
<b>30 days</b>	2.39%	2.38%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.39%	2.38%
<b>60 days</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>90 days</b>	0.80%	0.74%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.80%	0.74%
<b>120 days</b>	0.27%	0.45%	0.00%	0.00%	0.27%	0.47%	0.00%	0.00%	0.00%	0.53%	0.92%
<b>150 days</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>180 days</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>181+ days</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>Total</b>	<b>99.73%</b>	<b>99.53%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.27%</b>	<b>0.47%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>100.00%</b>	<b>100.00%</b>

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Group 2	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
Current	491	132,335,016.32	0	0.00	0	0.00	0	0.00	0.00	491	132,335,016.32
30 days	9	2,398,759.19	0	0.00	0	0.00	0	0.00	0.00	9	2,398,759.19
60 days	2	499,236.52	0	0.00	0	0.00	0	0.00	0.00	2	499,236.52
90 days	1	258,373.38	0	0.00	0	0.00	0	0.00	0.00	1	258,373.38
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	503	135,491,385.41	0	0.00	0	0.00	0	0.00	0.00	503	135,491,385.41

Current	97.61%	97.67%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	97.61%	97.67%
30 days	1.79%	1.77%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.79%	1.77%
60 days	0.40%	0.37%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.40%	0.37%
90 days	0.20%	0.19%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.20%	0.19%
120 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
150 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
180 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
181+ days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total	100.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%

11. Delinquency Data

	Totals			Totals			Totals			Totals			Totals	
	Count % Count	Balance % Balance		Count % Count	Balance % Balance		Count % Count	Balance % Balance		Count % Count	Balance % Balance		Count % Count	Balance % Balance
1 Month	18	7,535,647.16	13 Months	0	0.00	25 Months	0	0.00	37 Months	0	0.00	49 Months	0	0.00
	2.05%	2.14%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
2 Months	2	499,236.52	14 Months	0	0.00	26 Months	0	0.00	38 Months	0	0.00	50 Months	0	0.00
	0.23%	0.14%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
3 Months	4	1,849,213.89	15 Months	0	0.00	27 Months	0	0.00	39 Months	0	0.00	51 Months	0	0.00
	0.45%	0.53%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
4 Months	2	1,988,830.10	16 Months	0	0.00	28 Months	0	0.00	40 Months	0	0.00	52 Months	0	0.00
	0.23%	0.57%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
5 Months	0	0.00	17 Months	0	0.00	29 Months	0	0.00	41 Months	0	0.00	53 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
6 Months	0	0.00	18 Months	0	0.00	30 Months	0	0.00	42 Months	0	0.00	54 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
7 Months	0	0.00	19 Months	0	0.00	31 Months	0	0.00	43 Months	0	0.00	55 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
8 Months	0	0.00	20 Months	0	0.00	32 Months	0	0.00	44 Months	0	0.00	56 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
9 Months	0	0.00	21 Months	0	0.00	33 Months	0	0.00	45 Months	0	0.00	57 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
10 Months	0	0.00	22 Months	0	0.00	34 Months	0	0.00	46 Months	0	0.00	58 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
11 Months	0	0.00	23 Months	0	0.00	35 Months	0	0.00	47 Months	0	0.00	59 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
12 Months	0	0.00	24 Months	0	0.00	36 Months	0	0.00	48 Months	0	0.00	60+ Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%

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12. Loss Mitigation and Servicing Modifications

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

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13. Losses and Recoveries

A. Current Cycle Realized Losses

Current Period Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Group 1	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 2	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
Deal Totals	Loss Count	0	0	0	0	0
	Beginning Aggregate Scheduled Balance	0.00	0.00	0.00	0.00	0.00
	Principal Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Interest Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Total Realized Loss	0.00	0.00	0.00	0.00	0.00

B. Cumulative Realized Losses

Cumulative Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Group 1	Loss Count	0	0	0	0	0
	Total Realized Loss	0.00	0.00	0.00	0.00	0.00
Group 2	Loss Count	0	0	0	0	0
	Total Realized Loss	0.00	0.00	0.00	0.00	0.00
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
Group 1	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%
Group 2	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%
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

D. Default Percentages

Default Loss Percentage		1 Month	3 Months	6 Months	12 Months	Life of Deal
Group 1	Monthly Default Rate	0.00%	0.00%			0.00 %
	Constant Default Rate	0.00%	0.00%			0.00%
Group 2	Monthly Default Rate	0.00%	0.00%			0.00 %
	Constant Default Rate	0.00%	0.00%			0.00%
Deal Totals	Monthly Default Rate	0.00%	0.00%			0.00 %
	Constant Default Rate	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

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## 14. Credit Enhancement Report

### Reserve Accounts

Description	Source	Beginning Balance	DEPOSITS		WITHDRAWALS		Ending Balance
			Investment Earnings	Other Deposits	Draws	Releases	
Supplemental Int. Trust Account		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
Corridor Agreement	Merrill Lynch & Co.	06/25/2008	0.00	0.00
Swap Agreement	Merrill Lynch & Co.	01/25/2013	0.00	0.00

## 16. Overcollateralization Summary

	Prior Required Overcollateralization Amount	Beginning Overcollateralization Amount	Overcollateralization Increase/(Reduction) Amount	Ending Overcollateralization Amount	Current Required Overcollateralization Amount
Deal Total	4,036,450.72	4,036,450.72	0.00	4,036,450.72	4,036,450.72

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## 17. Excess Cashflow, Overcollateralization and Derivative Amounts

Excess Cashflow and Derivative Summary	
(1) Scheduled Unmodified Net Interest	2,029,403.09
(2) Interest Losses	0.00
(3) Subsequent Recoveries	0.00
(4) Interest Adjustment Amount	0.00
(5) Certificate Interest Amount	1,477,379.17
(6) Net Deferred Interest Amount	0.00
(7) Corridor Proceeds	0.00
(8) Swap Payment Amount - IN	0.00
(9) Swap Payment Amount - OUT	0.00
(10) OC Reduction Amount	0.00
(11) Excess Cashflow Prior to OC Provisions	552,023.92

Overcollateralization and Derivative Amounts	
Excess Cashflow Prior to OC Provisions	552,023.92
(1) Basis Risk Shortfall covered by Corridor Agreement	0.00
(2) Unpaid Accrued Interest covered by Swap Agreement	0.00
(3) Unreimbursed Realized Loss covered by Swap	0.00
(4) Realized Loss covered by Swap	0.00
(5) Basis Risk Shortfall covered by Swap	0.00
(6) Swap Termination Payment Amount	0.00
(7) Unreimbursed Principal Portion of Realized Losses	0.00
(8) Principal Portion of Realized Losses	0.00
(9) Overcollateralization Increase	0.00
(10) Unreimbursed Realized Losses	0.00
(11) Basis Risk Shortfall Carry-Forward Amount	0.00



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(12) Relief Act Shortfall	0.00
(13) To Class SB Certificates	552,023.92

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## 18. Performance Tests

Current Distribution Date >= Target Distribution	
Current Distribution Period	5
StepDownTarget Distribution Period	37
Current Distribution Date >= Target Distribution Date	False
Stepdown Date - Senior Enhancement Test	
Current Senior Enhancement Percent - Actual value	6.70969600%
Specified Senior Enhancement Percent - Target value	16.75000000%
Senior Enhance Pct >= Specified Senior Enhance Pct (Actual End Balance <= Target End Balance)	False
StepDown Date and Senior Enhancement pass	
Current Distribution Date >= Target Distribution Date	False
Senior Enhance Pct >= Specified Senior Enhance Pct (Actual End Balance <= Target End Balance)	False
After StepDown Date and Senior Enh Percent >= Target Percent	False
Sixty-Plus Delinquency Percentage >= Target %	
Sixty-Plus Delinquency Percentage >= Senior Enhancement Delinquency Percentage Target	False
Aggregate Realized Loss % >= Scheduled Loss %	
Aggregate Realized Loss Percentage - Actual Value	0.00000000%
Scheduled Loss Target Percent	99,999.00000000%
Aggregate Realized Loss Percentage >= Scheduled Loss Percent	False
Trigger Event is in effect?	
Sixty-Plus Delinquency Percentage >= Senior Enhancement Delinquency Percentage Target	False
Aggregate Realized Loss Percentage >= Scheduled Loss Percent	False
Trigger Event is in effect	False
Stepdown Date and Trigger Event in effect	
Stepdown Date has occurred	False
Trigger Event is in effect	False
Trigger Event is in effect on or after StepDown Date	False

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### 20. Comments

**Comments:** Credit Support Depletion Date has not occurred

**ERISA Text:** Each beneficial owner of any Certificate (or any interest therein) which provides credit enhancement for any other Certificate and is available in book-entry form, including any such Class M Certificate, shall be deemed to have represented, by virtue of its acquisition or holding of such Certificate (or interest therein), that either: a) it is not an employee benefit or other plan subject to the prohibited transaction provision of the Employee Retirement Income Security Act of 1974, as amended('ERISA'), or Section 4975 of the Internal Revenue Code of 1986, as amended (a 'Plan'), or any other person (including an investment manager, a named fiduciary or a trustee of any Plan) acting, directly or indirectly, on behalf of purchasing any Certificate with 'plan assets' of any Plan; or b) (i) the transferee is an insurance company, (ii) the source of funds to be used by it to purchase the Certificates is an 'insurance company general account' (within the meaning of Department of Labor Prohibited Transaction Class Exemption ('PTCE') 95-60), and (iii) the conditions set forth in Section I and III of PTCE 95-60 have been satisfied. Any purported beneficial owner of any such book-entry Certificate (or interest therein) to whom either (a) or (b) above does not apply shall indemnify and hold harmless the Company, the Trustee, the Master Servicer, any Subservicer, and the Trust Fund from and against any and all liabilities, claim, cost or expenses incurred by such parties as a result of its acquisition or holding of such Certificate.



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Cash Flow Received and Uses of Funds

<i>Cash Flow Received</i>	<i>Amount</i>
Principal and Interest Payments	2,060,691.27
Prepayment Premium	21,817.22
Liquidation and Insurance Proceeds	0.00
Subsequent Recoveries	0.00
Repurchase Proceeds	0.00
Other Deposits/Adjustments (including Derivatives Payment)	2,027.40
Total Deposits	2,084,535.89
<i>Uses of Funds</i>	<i>Amount</i>
Transfer to Certificate Account	2,084,535.89
Reimbursed Advances and Expenses	0.00
Master Servicing Compensation	0.00
Derivatives Payment	0.00
Total Withdrawals	2,084,535.89
Ending Balance	0.00