

Distribution Information	Deal Information
1. Distribution Summary	Deal Name: Residential Accredited Loans Inc, 2006-QS12
2. Factor Summary	Asset Type: Mortgage Asset-Backed Pass-Through Certificates
3. Components Information (Not Applicable)	
4. Interest Summary	Closing Date: 09/28/2006
5. Other Income Detail (Not Applicable)	First Distribution Date: 10/25/2006
6. Interest Shortfalls, Compensation and Expenses	Determination Date: 02/21/2008
7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts (Not Applicable)	Distribution Date: 02/25/2008
8. Collateral Summary	Record Date:
9. Repurchase Information	Book-Entry: 02/22/2008
10. Loan Status Report (Delinquencies)	Definitive: 01/31/2008
11. Deal Delinquencies (30 Day Buckets)	Fixed BE: 01/31/2008
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) : 40402,40403
18. Performance Tests	
19. Lender Paid Mortgage Insurance (Not Applicable)	
20. Comments	

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QS12

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1. Distribution Summary

Class	CUSIP	Original Face Value	Beginning Notional / Principal Balance	Pass - Through Rate	Principal Distribution	Interest Distribution	Total Distribution (3) + (4) = (5)	Principal Loss	Interest Loss	Deferred Interest	Ending Notional/ Principal Balance (1)-(3)-(6)+(8)=(9)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
I-A-1	751151AA9	100,000,000.00	65,350,754.91	6.50000000	713,933.23	353,983.26	1,067,916.49	0.00	0.00	0.00	64,636,821.68
I-A-2	751151AB7	1,000,000.00	1,000,000.00	6.50000000	0.00	5,416.67	5,416.67	0.00	0.00	0.00	1,000,000.00
I-A-3	751151AC5	26,677,000.00 ¹	26,677,000.00 ¹	0.50000000	0.00	11,115.42	11,115.42	0.00	0.00	0.00	26,677,000.00 ¹
I-A-4	751151AD3	26,677,000.00	26,677,000.00	6.00000000	0.00	133,385.00	133,385.00	0.00	0.00	0.00	26,677,000.00
II-A-1	751151AE1	20,000,000.00	12,187,904.61	4.07625015	26.75	41,400.79	41,427.54	0.00	0.00	0.00	12,187,877.86
II-A-2	751151AF8	104,890,000.00 ¹	63,919,465.71 ¹	2.17375002	0.00	115,787.45	115,787.45	0.00	0.00	0.00	63,919,325.41 ¹
II-A-3	751151AG6	40,000,000.00	32,406,579.87	6.00000000	368,349.88	162,032.90	530,382.78	0.00	0.00	0.00	32,038,229.99
II-A-4	751151AH4	62,800,000.00	62,800,000.00	6.00000000	0.00	314,000.00	314,000.00	0.00	0.00	0.00	62,800,000.00
II-A-5	751151AJ0	31,550,000.00	19,226,419.52	3.62625022	42.20	58,099.84	58,142.04	0.00	0.00	0.00	19,226,377.32
II-A-6	751151AK7	31,550,000.00 ¹	19,226,419.52 ¹	0.45000017	0.00	7,209.91	7,209.91	0.00	0.00	0.00	19,226,377.32 ¹
II-A-7	751151AL5	53,340,000.00	32,505,141.59	4.02624993	71.35	109,061.52	109,132.87	0.00	0.00	0.00	32,505,070.24
II-A-8	751151AM3	53,340,000.00 ¹	32,505,141.59 ¹	0.30000017	0.00	8,126.29	8,126.29	0.00	0.00	0.00	32,505,070.24 ¹
II-A-9	751151AN1	6,367,666.00	6,367,666.00	3.88145923	0.00	20,596.53	20,596.53	0.00	0.00	0.00	6,367,666.00
II-A-10	751151AP6	3,600,000.00	3,600,000.00	6.00000000	0.00	18,000.00	18,000.00	0.00	0.00	0.00	3,600,000.00
II-A-11	751151AQ4	40,000,000.00	34,123,773.82	5.00000000	175,900.43	142,182.39	318,082.82	0.00	0.00	0.00	33,947,873.39
II-A-12	751151AR2	22,368,000.00	19,082,014.32	3.69545829	98,363.52	58,763.99	157,127.51	0.00	0.00	0.00	18,983,650.80
II-A-13	751151AS0	22,368,000.00 ¹	19,082,014.32 ¹	3.80454174	0.00	60,498.60	60,498.60	0.00	0.00	0.00	18,983,650.80 ¹
II-A-14	751151AT8	1,620,458.00	1,620,458.00	16.18400230	0.00	21,854.58	21,854.58	0.00	0.00	0.00	1,620,458.00
II-A-15	751151AU5	40,744,973.00	32,157,781.17	3.87624990	172,383.25	103,876.33	276,259.58	0.00	0.00	0.00	31,985,397.92
II-A-16	751151AV3	40,744,973.00 ¹	32,157,781.17 ¹	3.12374985	0.00	83,710.72	83,710.72	0.00	0.00	0.00	31,985,397.92 ¹
II-A-17	751151AW1	50,083,287.23 ¹	50,083,287.23 ¹	0.50000000	0.00	20,868.04	20,868.04	0.00	0.00	0.00	50,083,287.23 ¹
II-A-18	751151AX9	49,972,903.00	37,808,823.00	5.75000000	760,255.00	181,167.28	941,422.28	0.00	0.00	0.00	37,048,568.00
II-A-19	751151AY7	14,887,157.30 ¹	11,935,088.57 ¹	6.50000000	0.00	64,648.40	64,648.40	0.00	0.00	0.00	11,806,830.28 ¹



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A-P	751151AZ4	2,005,760.54	1,782,109.90	0.00000000	1,540.64	0.00	1,540.64	0.00	0.00	0.00	1,780,569.26
A-V	751151BA8	541,291,676.88 ¹	426,836,039.59 ¹	0.48202713	0.00	171,455.46	171,455.46	0.00	0.00	0.00	424,417,691.61 ¹
R-I	751151BB6	100.00	0.00	6.50000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-II	751151BC4	100.00	0.00	6.50000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-1	751151BD2	22,194,000.00	21,907,316.19	6.50000000	12,672.49	118,664.63	131,337.12	0.00	0.00	0.00	21,894,643.70
M-2	751151BE0	5,683,500.00	5,610,085.23	6.50000000	3,245.21	30,387.96	33,633.17	0.00	0.00	0.00	5,606,840.02
M-3	751151BJ9	4,330,300.00	4,274,364.75	6.50000000	2,472.54	23,152.81	25,625.35	0.00	0.00	0.00	4,271,892.21
B-1	751151BF7	2,706,500.00	2,671,539.66	6.50000000	1,545.37	14,470.84	16,016.21	0.00	0.00	0.00	2,669,994.29
B-2	751151BG5	2,165,200.00	2,137,231.73	6.50000000	1,236.30	11,576.67	12,812.97	0.00	0.00	0.00	2,135,995.43
B-3	751151BH3	2,165,216.34	1,539,075.34	6.50000000	376.41	8,336.66	8,713.07	105,933.42	0.00	0.00	1,432,765.51
Deal Totals		541,291,676.88	426,836,039.61		2,312,414.57	2,473,830.94	4,786,245.51	105,933.42	0.00	0.00	424,417,691.62

1. Notional Balance

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2. Factor Summary

Amount /Original Amount per \$1000 unit)

Class	CUSIP	Beginning Notional/ Principal Balance Factor	Principal Distribution Factor	Interest Distribution Factor	Total Distribution Factor	Deferred Interest Factor	Interest Shortfall Factor	Ending Notional/ Principal Balance Factor
I-A-1	751151AA9	653.50754910	7.13933230	3.53983260	10.67916490	0.00000000	0.00000000	646.36821680
I-A-2	751151AB7	1,000.00000000	0.00000000	5.41667000	5.41667000	0.00000000	0.00000000	1,000.00000000
I-A-3	751151AC5	1,000.00000000	0.00000000	0.41666679	0.41666679	0.00000000	0.00000000	1,000.00000000
I-A-4	751151AD3	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
II-A-1	751151AE1	609.39523050	0.00133750	2.07003950	2.07137700	0.00000000	0.00000000	609.39389300
II-A-2	751151AF8	609.39523034	0.00000000	1.10389408	1.10389408	0.00000000	0.00000000	609.39389274
II-A-3	751151AG6	810.16449675	9.20874700	4.05082250	13.25956950	0.00000000	0.00000000	800.95574975
II-A-4	751151AH4	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
II-A-5	751151AJ0	609.39523043	0.00133756	1.84151632	1.84285388	0.00000000	0.00000000	609.39389287
II-A-6	751151AK7	609.39523043	0.00000000	0.22852330	0.22852330	0.00000000	0.00000000	609.39389287
II-A-7	751151AL5	609.39523041	0.00133765	2.04464792	2.04598556	0.00000000	0.00000000	609.39389276
II-A-8	751151AM3	609.39523041	0.00000000	0.15234889	0.15234889	0.00000000	0.00000000	609.39389276
II-A-9	751151AN1	1,000.00000000	0.00000000	3.23454936	3.23454936	0.00000000	0.00000000	1,000.00000000
II-A-10	751151AP6	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
II-A-11	751151AQ4	853.09434550	4.39751075	3.55455975	7.95207050	0.00000000	0.00000000	848.69683475
II-A-12	751151AR2	853.09434549	4.39751073	2.62714548	7.02465621	0.00000000	0.00000000	848.69683476
II-A-13	751151AS0	853.09434549	0.00000000	2.70469421	2.70469421	0.00000000	0.00000000	848.69683476
II-A-14	751151AT8	1,000.00000000	0.00000000	13.48666858	13.48666858	0.00000000	0.00000000	1,000.00000000
II-A-15	751151AU5	789.24536703	4.23078572	2.54942689	6.78021262	0.00000000	0.00000000	785.01458131
II-A-16	751151AV3	789.24536703	0.00000000	2.05450425	2.05450425	0.00000000	0.00000000	785.01458131
II-A-17	751151AW1	1,000.00000000	0.00000000	0.41666674	0.41666674	0.00000000	0.00000000	1,000.00000000
II-A-18	751151AX9	756.58648448	15.21334472	3.62531030	18.83865502	0.00000000	0.00000000	741.37313976
II-A-19	751151AY7	801.70366508	0.00000000	4.34256176	4.34256176	0.00000000	0.00000000	793.08830034
A-P	751151AZ4	888.49584208	0.76810764	0.00000000	0.76810764	0.00000000	0.00000000	887.72773444
A-V	751151BA8	788.55090115	0.00000000	0.31675244	0.31675244	0.00000000	0.00000000	784.08316576
R-I	751151BB6	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
R-II	751151BC4	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
M-1	751151BD2	987.08282374	0.57098720	5.34669866	5.91768586	0.00000000	0.00000000	986.51183653
M-2	751151BE0	987.08282396	0.57098795	5.34669834	5.91768628	0.00000000	0.00000000	986.51183602
M-3	751151BJ9	987.08282336	0.57098584	5.34669884	5.91768469	0.00000000	0.00000000	986.51183752
B-1	751151BF7	987.08282283	0.57098467	5.34669869	5.91768335	0.00000000	0.00000000	986.51183817
B-2	751151BG5	987.08282376	0.57098651	5.34669776	5.91768428	0.00000000	0.00000000	986.51183724
B-3	751151BH3	710.81827324	0.17384406	3.85026653	4.02411059	0.00000000	0.00000000	661.71933194



Statement to Certificateholder

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Deal Factor :	78.40831658%
Group I Factor :	74.18489077%
Group II Factor :	79.85157572%

Statement to Certificateholder

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4. Interest Summary

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

Class	Accrual Period		Accrual Methodology	Beginning Notional/Principal Balance	Pass-Through Rate	Optimal Interest Amount	Interest Loss	Deferred Interest	Interest Shortfall Amount	Other Income	Interest Distribution (1)-(2)-(3)-(4)+(5)=(6)	Accrued Certificate Interest Remaining Unpaid
	Start	End				(1)	(2)	(3)	(4)	(5)	(6)	
I-A-1	01/01/2008	01/31/2008	30/360	65,350,754.91	6.50000000	353,983.26	0.00	0.00	0.00	0.00	353,983.26	0.00
I-A-2	01/01/2008	01/31/2008	30/360	1,000,000.00	6.50000000	5,416.67	0.00	0.00	0.00	0.00	5,416.67	0.00
I-A-3	01/01/2008	01/31/2008	30/360	26,677,000.00 ¹	0.50000000	11,115.42	0.00	0.00	0.00	0.00	11,115.42	0.00
I-A-4	01/01/2008	01/31/2008	30/360	26,677,000.00	6.00000000	133,385.00	0.00	0.00	0.00	0.00	133,385.00	0.00
II-A-1	01/25/2008	02/24/2008	30/360	12,187,904.61	4.07625015	41,400.79	0.00	0.00	0.00	0.00	41,400.79	0.00
II-A-2	01/25/2008	02/24/2008	30/360	63,919,465.71 ¹	2.17375002	115,787.45	0.00	0.00	0.00	0.00	115,787.45	0.00
II-A-3	01/01/2008	01/31/2008	30/360	32,406,579.87	6.00000000	162,032.90	0.00	0.00	0.00	0.00	162,032.90	0.00
II-A-4	01/01/2008	01/31/2008	30/360	62,800,000.00	6.00000000	314,000.00	0.00	0.00	0.00	0.00	314,000.00	0.00
II-A-5	01/25/2008	02/24/2008	30/360	19,226,419.52	3.62625022	58,099.84	0.00	0.00	0.00	0.00	58,099.84	0.00
II-A-6	01/25/2008	02/24/2008	30/360	19,226,419.52 ¹	0.45000017	7,209.91	0.00	0.00	0.00	0.00	7,209.91	0.00
II-A-7	01/25/2008	02/24/2008	30/360	32,505,141.59	4.02624993	109,061.52	0.00	0.00	0.00	0.00	109,061.52	0.00
II-A-8	01/25/2008	02/24/2008	30/360	32,505,141.59 ¹	0.30000017	8,126.29	0.00	0.00	0.00	0.00	8,126.29	0.00
II-A-9	01/25/2008	02/24/2008	Actual/360	6,367,666.00	3.88145923	20,596.53	0.00	0.00	0.00	0.00	20,596.53	0.00
II-A-10	01/01/2008	01/31/2008	30/360	3,600,000.00	6.00000000	18,000.00	0.00	0.00	0.00	0.00	18,000.00	0.00
II-A-11	01/01/2008	01/31/2008	30/360	34,123,773.82	5.00000000	142,182.39	0.00	0.00	0.00	0.00	142,182.39	0.00
II-A-12	01/25/2008	02/24/2008	Actual/360	19,082,014.32	3.69545829	58,763.99	0.00	0.00	0.00	0.00	58,763.99	0.00
II-A-13	01/25/2008	02/24/2008	30/360	19,082,014.32 ¹	3.80454174	60,498.60	0.00	0.00	0.00	0.00	60,498.60	0.00
II-A-14	01/25/2008	02/24/2008	30/360	1,620,458.00	16.18400230	21,854.58	0.00	0.00	0.00	0.00	21,854.58	0.00
II-A-15	01/25/2008	02/24/2008	30/360	32,157,781.17	3.87624990	103,876.33	0.00	0.00	0.00	0.00	103,876.33	0.00
II-A-16	01/25/2008	02/24/2008	30/360	32,157,781.17 ¹	3.12374985	83,710.72	0.00	0.00	0.00	0.00	83,710.72	0.00
II-A-17	01/01/2008	01/31/2008	30/360	50,083,287.23 ¹	0.50000000	20,868.04	0.00	0.00	0.00	0.00	20,868.04	0.00
II-A-18	01/01/2008	01/31/2008	30/360	37,808,823.00	5.75000000	181,167.28	0.00	0.00	0.00	0.00	181,167.28	0.00
II-A-19	01/01/2008	01/31/2008	30/360	11,935,088.57 ¹	6.50000000	64,648.40	0.00	0.00	0.00	0.00	64,648.40	0.00
A-V	01/01/2008	01/31/2008	30/360	426,836,039.59 ¹	0.48202713	171,455.46	0.00	0.00	0.00	0.00	171,455.46	0.00
M-1	01/01/2008	01/31/2008	30/360	21,907,316.19	6.50000000	118,664.63	0.00	0.00	0.00	0.00	118,664.63	0.00
M-2	01/01/2008	01/31/2008	30/360	5,610,085.23	6.50000000	30,387.96	0.00	0.00	0.00	0.00	30,387.96	0.00
M-3	01/01/2008	01/31/2008	30/360	4,274,364.75	6.50000000	23,152.81	0.00	0.00	0.00	0.00	23,152.81	0.00
B-1	01/01/2008	01/31/2008	30/360	2,671,539.66	6.50000000	14,470.84	0.00	0.00	0.00	0.00	14,470.84	0.00
B-2	01/01/2008	01/31/2008	30/360	2,137,231.73	6.50000000	11,576.67	0.00	0.00	0.00	0.00	11,576.67	0.00
B-3	01/01/2008	01/31/2008	30/360	1,539,075.34	6.50000000	8,336.66	0.00	0.00	0.00	0.00	8,336.66	0.00
Deal Totals				425,053,929.71		2,473,830.94	0.00	0.00	0.00	0.00	2,473,830.94	0.00

1. Notional Balance

Statement to Certificateholder

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Current Index Rates

Index Type	Rate	Classes
BTLIB TEL 25 -2BD	3.37625000	II-A-1, II-A-2, II-A-5, II-A-7, II-A-9, II-A-13, II-A-15, II-A-16, II-A-14, II-A-12, II-A-8, II-A-6

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	326.89	326.89	0.00	0	0.00	22,527.71	6,281.25	97,546.24	10,926.66	0.00	0.00
Group II	959.96	959.96	0.00	0	0.00	68,017.00	18,455.48	273,416.40	13,483.75	0.00	0.00
Deal Totals	1,286.85	1,286.85	0.00	0	0.00	90,544.71	24,736.73	370,962.64	24,410.41	0.00	0.00

Advances are made for delinquent loans and are reimbursed from borrower collections and liquidation proceeds as reported herein

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8. Collateral Summary

A. Loan Count and Balances

		Original Loan Count/ Scheduled Principal Balance	Beginning Loan Count/ Scheduled Principal Balance	Scheduled Principal	Curtailments	Payoffs	Matured Loans	Repurchases	Beginning Aggregate Scheduled Principal Balance of Liquidations/ Charge-offs	Ending Loan Count/Scheduled Principal Balance
Group I	Count	512	411	N/A	59	4	0	0	0	407
	Balance/Amount	137,862,642.34	102,991,704.87	46,415.07	10,781.21	661,257.96	N/A	0.00	0.00	102,273,250.63
Group II	Count	2,173	1,801	N/A	275	7	0	0	3	1,791
	Balance/Amount	403,429,034.54	323,844,334.72	173,465.77	22,599.75	1,246,893.53	N/A	0.00	256,934.69	322,144,440.98
Deal Totals	Count	2,685	2,212	N/A	334	11	0	0	3	2,198
	Balance/Amount	541,291,676.88	426,836,039.59	219,880.84	33,380.96	1,908,151.49	N/A	0.00	256,934.69	424,417,691.61

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	7.35468163	7.35293424	341.21	339.98	7.01224774	7.01041556	7.01224774	N/A	N/A
Group II	7.26187266	7.26202795	340.63	340.30	6.93664672	6.93681532	6.93664672	N/A	N/A
Deal Totals	7.28426663	7.28393392	340.77	340.23	6.95488857	6.95455100	6.95488857	N/A	N/A

C. Constant Prepayment Rate

	1 Month CPR	3 Month CPR	6 Month CPR	12 Month CPR	Life CPR
Group-I	7.56%	15.08%	15.17%	17.93%	18.61%
Group-II	5.51%	8.86%	10.87%	14.11%	14.18%
Deal Totals	6.01%	10.41%	11.93%	15.06%	15.30%

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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 I	Count	0	0	0	0	0
	Scheduled Balance	0.00	0.00	0.00	0.00	0.00
Group II	Count	0	0	0	0	0
	Scheduled Balance	0.00	0.00	0.00	0.00	0.00
Deal Totals	Count	0	0	0	0	0
	Scheduled Balance	0.00	0.00	0.00	0.00	0.00

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10. Loan Status Report

Delinquency Calculation Method: Mortgage Bankers Association

Deal Totals	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
Current	1,906	360,526,993.70	3	786,750.88	0	0.00	0	0.00	0.00	1,909	361,313,744.58
30 days	97	19,787,722.73	1	106,612.57	0	0.00	0	0.00	0.00	98	19,894,335.30
60 days	32	5,696,565.92	0	0.00	0	0.00	0	0.00	0.00	32	5,696,565.92
90 days	31	7,360,304.45	2	204,466.24	3	524,286.71	0	0.00	0.00	36	8,089,057.40
120 days	9	1,940,026.66	0	0.00	11	2,144,153.91	0	0.00	0.00	20	4,084,180.57
150 days	7	2,814,366.48	1	133,958.42	10	2,052,880.27	2	276,389.47	277,087.00	20	5,277,594.64
180 days	6	624,575.99	1	195,535.88	14	2,538,300.76	1	153,930.37	154,809.20	22	3,512,343.00
181+ days	3	636,996.22	0	0.00	36	9,935,480.67	22	5,977,393.31	5,991,729.14	61	16,549,870.20
Total	2,091	399,387,552.15	8	1,427,323.99	74	17,195,102.32	25	6,407,713.15	6,423,625.34	2,198	424,417,691.61
Current	86.72%	84.95%	0.14%	0.19%	0.00%	0.00%	0.00%	0.00%	0.00%	86.85%	85.13%
30 days	4.41%	4.66%	0.05%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	4.46%	4.69%
60 days	1.46%	1.34%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.46%	1.34%
90 days	1.41%	1.73%	0.09%	0.05%	0.14%	0.12%	0.00%	0.00%	0.00%	1.64%	1.91%
120 days	0.41%	0.46%	0.00%	0.00%	0.50%	0.51%	0.00%	0.00%	0.00%	0.91%	0.96%
150 days	0.32%	0.66%	0.05%	0.03%	0.45%	0.48%	0.09%	0.07%	0.07%	0.91%	1.24%
180 days	0.27%	0.15%	0.05%	0.05%	0.64%	0.60%	0.05%	0.04%	0.04%	1.00%	0.83%
181+ days	0.14%	0.15%	0.00%	0.00%	1.64%	2.34%	1.00%	1.41%	1.41%	2.78%	3.90%
Total	95.13%	94.10%	0.36%	0.34%	3.37%	4.05%	1.14%	1.51%	1.51%	100.00%	100.00%

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Group I	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
Current	346	84,701,611.51	1	432,641.51	0	0.00	0	0.00	0.00	347	85,134,253.02
30 days	22	4,585,477.07	0	0.00	0	0.00	0	0.00	0.00	22	4,585,477.07
60 days	7	1,249,279.81	0	0.00	0	0.00	0	0.00	0.00	7	1,249,279.81
90 days	9	2,076,642.12	0	0.00	0	0.00	0	0.00	0.00	9	2,076,642.12
120 days	1	114,336.34	0	0.00	1	288,000.00	0	0.00	0.00	2	402,336.34
150 days	4	1,748,937.96	0	0.00	0	0.00	0	0.00	0.00	4	1,748,937.96
180 days	0	0.00	0	0.00	2	670,399.96	1	153,930.37	154,809.20	3	824,330.33
181+ days	1	447,990.70	0	0.00	7	3,047,571.02	5	2,756,432.26	2,760,046.85	13	6,251,993.98
Total	390	94,924,275.51	1	432,641.51	10	4,005,970.98	6	2,910,362.63	2,914,856.05	407	102,273,250.63

Current	85.01%	82.82%	0.25%	0.42%	0.00%	0.00%	0.00%	0.00%	0.00%	85.26%	83.24%
30 days	5.41%	4.48%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.41%	4.48%
60 days	1.72%	1.22%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.72%	1.22%
90 days	2.21%	2.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.21%	2.03%
120 days	0.25%	0.11%	0.00%	0.00%	0.25%	0.28%	0.00%	0.00%	0.00%	0.49%	0.39%
150 days	0.98%	1.71%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.98%	1.71%
180 days	0.00%	0.00%	0.00%	0.00%	0.49%	0.66%	0.25%	0.15%	0.15%	0.74%	0.81%
181+ days	0.25%	0.44%	0.00%	0.00%	1.72%	2.98%	1.23%	2.70%	2.70%	3.19%	6.11%
Total	95.82%	92.81%	0.25%	0.42%	2.46%	3.92%	1.47%	2.85%	2.85%	100.00%	100.00%

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Group II	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
Current	1,560	275,825,382.19	2	354,109.37	0	0.00	0	0.00	0.00	1,562	276,179,491.56
30 days	75	15,202,245.66	1	106,612.57	0	0.00	0	0.00	0.00	76	15,308,858.23
60 days	25	4,447,286.11	0	0.00	0	0.00	0	0.00	0.00	25	4,447,286.11
90 days	22	5,283,662.33	2	204,466.24	3	524,286.71	0	0.00	0.00	27	6,012,415.28
120 days	8	1,825,690.32	0	0.00	10	1,856,153.91	0	0.00	0.00	18	3,681,844.23
150 days	3	1,065,428.52	1	133,958.42	10	2,052,880.27	2	276,389.47	277,087.00	16	3,528,656.68
180 days	6	624,575.99	1	195,535.88	12	1,867,900.80	0	0.00	0.00	19	2,688,012.67
181+ days	2	189,005.52	0	0.00	29	6,887,909.65	17	3,220,961.05	3,231,682.29	48	10,297,876.22
Total	1,701	304,463,276.64	7	994,682.48	64	13,189,131.34	19	3,497,350.52	3,508,769.29	1,791	322,144,440.98

Current	87.10%	85.62%	0.11%	0.11%	0.00%	0.00%	0.00%	0.00%	0.00%	87.21%	85.73%
30 days	4.19%	4.72%	0.06%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	4.24%	4.75%
60 days	1.40%	1.38%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.40%	1.38%
90 days	1.23%	1.64%	0.11%	0.06%	0.17%	0.16%	0.00%	0.00%	0.00%	1.51%	1.87%
120 days	0.45%	0.57%	0.00%	0.00%	0.56%	0.58%	0.00%	0.00%	0.00%	1.01%	1.14%
150 days	0.17%	0.33%	0.06%	0.04%	0.56%	0.64%	0.11%	0.09%	0.09%	0.89%	1.10%
180 days	0.34%	0.19%	0.06%	0.06%	0.67%	0.58%	0.00%	0.00%	0.00%	1.06%	0.83%
181+ days	0.11%	0.06%	0.00%	0.00%	1.62%	2.14%	0.95%	1.00%	1.00%	2.68%	3.20%
Total	94.97%	94.51%	0.39%	0.31%	3.57%	4.09%	1.06%	1.09%	1.09%	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	98	19,894,335.30	13 Months	5	1,227,548.52	25 Months	0	0.00	37 Months	0	0.00	49 Months	0	0.00
	4.46%	4.69%		0.23%	0.29%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
2 Months	32	5,696,565.92	14 Months	3	1,361,280.60	26 Months	0	0.00	38 Months	0	0.00	50 Months	0	0.00
	1.46%	1.34%		0.14%	0.32%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
3 Months	36	8,089,057.40	15 Months	1	472,000.00	27 Months	0	0.00	39 Months	0	0.00	51 Months	0	0.00
	1.64%	1.91%		0.05%	0.11%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
4 Months	20	4,084,180.57	16 Months	2	326,950.96	28 Months	0	0.00	40 Months	0	0.00	52 Months	0	0.00
	0.91%	0.96%		0.09%	0.08%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
5 Months	20	5,277,594.64	17 Months	1	326,464.00	29 Months	0	0.00	41 Months	0	0.00	53 Months	0	0.00
	0.91%	1.24%		0.05%	0.08%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
6 Months	22	3,512,343.00	18 Months	0	0.00	30 Months	0	0.00	42 Months	0	0.00	54 Months	0	0.00
	1.00%	0.83%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
7 Months	12	3,308,776.31	19 Months	0	0.00	31 Months	0	0.00	43 Months	0	0.00	55 Months	0	0.00
	0.55%	0.78%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
8 Months	8	1,536,874.77	20 Months	0	0.00	32 Months	0	0.00	44 Months	0	0.00	56 Months	0	0.00
	0.36%	0.36%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
9 Months	8	1,891,292.41	21 Months	0	0.00	33 Months	0	0.00	45 Months	0	0.00	57 Months	0	0.00
	0.36%	0.45%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
10 Months	3	1,197,233.51	22 Months	0	0.00	34 Months	0	0.00	46 Months	0	0.00	58 Months	0	0.00
	0.14%	0.28%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
11 Months	15	3,804,708.42	23 Months	0	0.00	35 Months	0	0.00	47 Months	0	0.00	59 Months	0	0.00
	0.68%	0.90%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
12 Months	3	1,096,740.70	24 Months	0	0.00	36 Months	0	0.00	48 Months	0	0.00	60+ Months	0	0.00
	0.14%	0.26%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%

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12. Loss Mitigation and Servicing Modifications

		Current		1 Payment		2 Payments		3+ Payments		Foreclosure		REO		Total	
	Modification Type	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance
Group I	Capitalizations	1	131,682.07	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	131,682.07
	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	1	131,682.07	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	131,682.07
	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

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13. Losses and Recoveries

A. Current Cycle Realized Losses

Current Period Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Group I	Loss Count	0	0	0	0	0
	Beginning Aggregate Scheduled Balance	0.00	0.00	0.00	0.00	0
	Principal Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Interest Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Total Realized Loss	0.00	0.00	0.00	0.00	0.00
Group II	Loss Count	3	0	0	0	3
	Beginning Aggregate Scheduled Balance	228,665.58	0.00	0.00	0.00	228,665.58
	Principal Portion of Loss	105,419.54	0.00	0.00	0.00	105,419.54
	Interest Portion of Loss	513.88	0.00	0.00	0.00	513.88
	Total Realized Loss	105,933.42	0.00	0.00	0.00	105,933.42
Deal Totals	Loss Count	3	0	0	0	3
	Beginning Aggregate Scheduled Balance	228,665.58	0.00	0.00	0.00	228,665.58
	Principal Portion of Loss	105,419.54	0.00	0.00	0.00	105,419.54
	Interest Portion of Loss	513.88	0.00	0.00	0.00	513.88
	Total Realized Loss	105,933.42	0.00	0.00	0.00	105,933.42

B. Cumulative Realized Losses

Cumulative Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Group I	Loss Count	2	0	0	0	2
	Total Realized Loss	62,905.81	0.00	0.00	0.00	62,905.81
Group II	Loss Count	11	0	0	0	11
	Total Realized Loss	645,527.60	0.00	0.00	0.00	645,527.60
Deal Totals	Loss Count	13	0	0	0	13
	Total Realized Loss	708,433.41	0.00	0.00	0.00	708,433.41

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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	62,905.81
	Net Loss % ²	0.00%	0.05%
Group II	Subsequent Recoveries Count	0	2
	Subsequent Recoveries	0.00	114.19
	Net Loss ¹	105,933.42	645,413.41
	Net Loss % ²	0.03%	0.16%
Deal Totals	Subsequent Recoveries Count	0	2
	Subsequent Recoveries	0.00	114.19
	Net Loss ¹	105,933.42	708,319.22
	Net Loss % ²	0.02%	0.13%

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	0.00%	0.17%	0.09%	0.04%	0.03 %
	Constant Default Rate	0.00%	2.03%	1.02%	0.51%	0.36%
Group II	Monthly Default Rate	0.08%	0.15%	0.09%	0.05%	0.04 %
	Constant Default Rate	0.95%	1.74%	1.06%	0.63%	0.44%
Deal Totals	Monthly Default Rate	0.06%	0.15%	0.09%	0.05%	0.04 %
	Constant Default Rate	0.72%	1.81%	1.05%	0.60%	0.42%

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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E. Special Hazard, Fraud Loss, and Bankruptcy

	Special Hazard Amount	Fraud Loss Amount	Bankruptcy Amount
Deal Totals	4,540,877.40	9,032,872.59	178,393.00

14. Credit Enhancement Report

Reserve Accounts

Description	Source	Beginning Balance	DEPOSITS		WITHDRAWALS		Ending Balance
			Investment Earnings	Other Deposits	Draws	Releases	
RESERVE FUND ACCT ON YMA	Credit Suisse	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 II-A-5 Yield Maintenance Agreement	Credit Suisse	04/25/2018	0.00	0.00
CLASS II-A-1 Yield Maintenance Agreement	Credit Suisse	01/25/2009	0.00	0.00
CLASS II-A-7 Yield Maintenance Agreement	Credit Suisse	01/25/2009	0.00	0.00

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15. Distribution Percentages

	Beginning Current Super Senior Percentage	Beginning Current Senior Support Percentage	Beginning Current Senior Percentage	Beginning Current Senior Accelerated Percentage
I	0.00000000%	0.00000000%	90.45838483%	100.00000000%
II	0.00000000%	0.00000000%	91.20863181%	100.00000000%
	Ending Percentage			
M-1	5.15400862%			
M-2	1.31985257%			
M-3	1.00560528%			
Class M Total:	7.47946647%			
B-1	0.62851781%			
B-2	0.50281425%			
B-3	0.36208943%			
Class B Total:	1.49342149%			

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	False
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	False
Aggregate Realized Loss Pct < Scheduled Loss Pct	
Aggregate Realized Loss Test	True
Sr. Accel. % Trigger - 1st Trigger Event	
1st Senior Accelerated Stepdown Test	False
60+ Dfq Avg Loan Balance <= 4% of Avg Pool Balance	
2nd 60+ Delinquent Average Loan Balance Test	False
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	False
60+ Delinq Balance OR Aggregate Loss Test	
1st or 2nd Sr. Accel Stepdown Test	False
Senior Accelerated Stepdown Date and Trigger Event	
Senior Accelerated Stepdown Trigger in effect?	False

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QS12

February 25, 2008

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	True
Class M-2 Prepayment Distribution Trigger	False
Class M-3 Prepayment Distribution Trigger	False

20. Comments

Comments: For all Loan Groups together and for each separately, where applicable, the Credit Support Depletion Date has not occurred.

Beginning with the Distribution in February 2008, a change was made to our Servicing Guide in order to conform to industry standards. GMAC-RFC now defines the initiation of foreclosure as the date the file is referred to the attorney and/or trustee. This may lead to an increase in the reporting of loans that are in foreclosure with a corresponding decrease in other delinquency buckets. This change will be noticeable during the February and March 2008 Distributions.

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., 2006-QS12
February 25, 2008

Cash Flow Received and Uses of Funds

<i>Cash Flow Received</i>	<i>Group I</i>	<i>Group II</i>	<i>Deal</i>
Principal and Interest Payments	1,326,244.72	3,366,551.63	4,692,796.35
Prepayment Premium	0.00	0.00	0.00
Liquidation and Insurance Proceeds	0.00	151,001.27	151,001.27
Subsequent Recoveries	0.00	0.00	0.00
Repurchase Proceeds	0.00	0.00	0.00
Other Deposits/Adjustments (including Derivative Payment)	326.89	959.96	1,286.85
Total Deposits	1,326,571.61	3,518,512.86	4,845,084.47
<i>Uses of Funds</i>	<i>Group I</i>	<i>Group II</i>	<i>Deal</i>
Transfer to Certificate Account	1,320,290.38	3,465,955.13	4,786,245.51
Reimbursed Advances and Expenses	0.00	34,102.27	34,102.27
Master Servicing Compensation	6,281.25	18,455.48	24,736.73
Derivative Payment	0.00	0.00	0.00
Total Withdrawals	1,326,571.63	3,518,512.88	4,845,084.51
Ending Balance	0.00	0.00	0.00