

Distribution Information	Deal Information
1. Distribution Summary	Deal Name: Residential Accredited Loans Inc, 2006-QS11
2. Factor Summary	Asset Type: Mortgage Asset-Backed Pass-Through Certificates
3. Components Information (Not Applicable)	
4. Interest Summary	Closing Date: 08/30/2006
5. Other Income Detail (Not Applicable)	First Distribution Date: 09/25/2006
6. Interest Shortfalls, Compensation and Expenses	Determination Date: 11/21/2008
7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts (Not Applicable)	Distribution Date: 11/25/2008
8. Collateral Summary	Record Date:
9. Repurchase Information	Book-Entry: 11/24/2008
10. Loan Status Report (Delinquencies)	Definitive: 10/31/2008
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 (Not Applicable)	Bond Administrator: Rona Hsu
15. Distribution Percentages	Telephone: 818/260-1508
16. Overcollateralization Summary (Not Applicable)	Pool(s) : 40381,40382
17. Excess Cash Flow, Overcollateralization Provisions and Derivative Amounts (Not Applicable)	
18. Performance Tests	
19. Lender Paid Mortgage Insurance (Not Applicable)	
20. Comments	

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QS11

November 25, 2008

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	75115EAA1	347,046,000.00	194,476,954.37	6.50000000	1,154,980.73	1,053,416.84	2,208,397.57	0.00	0.00	0.00	193,321,973.64
I-A-2	75115EAB9	155,758,000.00	121,108,000.00	6.00000000	2,475,000.00	605,540.00	3,080,540.00	0.00	0.00	0.00	118,633,000.00
I-A-3	75115EAC7	26,971,000.00	26,971,000.00	6.50000000	0.00	146,092.92	146,092.92	0.00	0.00	0.00	26,971,000.00
I-A-4	75115EAD5	67,838,000.00	67,838,000.00	6.50000000	0.00	367,455.83	367,455.83	0.00	0.00	0.00	67,838,000.00
I-A-5	75115EAE3	20,740,000.00	0.00	6.50000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
I-A-6	75115EAF0	3,556,000.00	3,556,000.00	6.50000000	0.00	19,261.67	19,261.67	0.00	0.00	0.00	3,556,000.00
I-A-7	75115EAG8	15,234,000.00 ¹	12,568,615.38 ¹	6.50000000	0.00	68,080.00	68,080.00	0.00	0.00	0.00	12,378,230.77 ¹
I-A-8	75115EAU7	42,284,000.00	42,284,000.00	6.00000000	0.00	211,420.00	211,420.00	0.00	0.00	0.00	42,284,000.00
II-A-1	75115EAH6	34,821,000.00	28,045,396.22	6.50000000	460,471.18	151,912.56	612,383.74	0.00	0.00	0.00	27,584,925.04
A-P	75115EAJ2	5,521,342.36	4,424,186.49	0.00000000	72,012.01	0.00	72,012.01	0.00	0.00	0.00	4,352,174.48
A-V	75115EAK9	751,505,704.62 ¹	527,082,811.83 ¹	0.34876111	0.00	153,188.32	153,188.32	0.00	0.00	0.00	521,838,867.16 ¹
R-I	75115EAL7	100.00	0.00	6.50000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-II	75115EAM5	100.00	0.00	6.50000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-1	75115EAN3	25,176,400.00	24,646,477.73	6.50000000	0.00	115,974.64	115,974.64	0.00	17,527.11	0.00	24,646,477.73
M-2	75115EAP8	7,139,300.00	7,001,498.47	6.50000000	0.00	0.00	0.00	0.00	37,924.78	0.00	7,001,498.47
M-3	75115EAQ6	5,636,300.00	5,546,451.99	6.50000000	0.00	0.00	0.00	0.00	30,043.28	0.00	5,546,451.99
B-1	75115EAR4	3,381,800.00	1,184,846.57	6.50000000	0.00	0.00	0.00	1,081,480.76	6,417.92	0.00	103,365.81
B-2	75115EAS2	3,006,000.00	0.00	6.50000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B-3	75115EAT0	2,630,362.26	0.00	6.50000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deal Totals		751,505,704.62	527,082,811.84		4,162,463.92	2,892,342.78	7,054,806.70	1,081,480.76	91,913.09	0.00	521,838,867.16

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	75115EAA1	560.37803164	3.32803355	3.03538102	6.36341456	0.00000000	0.00000000	557.04999810
I-A-2	75115EAB9	777.53951643	15.89003454	3.88769758	19.77773212	0.00000000	0.00000000	761.64948189
I-A-3	75115EAC7	1,000.00000000	0.00000000	5.41666679	5.41666679	0.00000000	0.00000000	1,000.00000000
I-A-4	75115EAD5	1,000.00000000	0.00000000	5.41666662	5.41666662	0.00000000	0.00000000	1,000.00000000
I-A-5	75115EAE3	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
I-A-6	75115EAF0	1,000.00000000	0.00000000	5.41666760	5.41666760	0.00000000	0.00000000	1,000.00000000
I-A-7	75115EAG8	825.03711304	0.00000000	4.46895103	4.46895103	0.00000000	0.00000000	812.53976434
I-A-8	75115EAU7	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
II-A-1	75115EAH6	805.41616323	13.22395049	4.36267080	17.58662129	0.00000000	0.00000000	792.19221275
A-P	75115EAJ2	801.28820159	13.04248230	0.00000000	13.04248230	0.00000000	0.00000000	788.24571929
A-V	75115EAK9	701.36900970	0.00000000	0.20384186	0.20384186	0.00000000	0.00000000	694.39109238
R-I	75115EAL7	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
R-II	75115EAM5	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
M-1	75115EAN3	978.95162652	0.00000000	4.60648226	4.60648226	0.00000000	0.00000000	978.95162652
M-2	75115EAP8	980.69817349	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	980.69817349
M-3	75115EAQ6	984.05904405	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	984.05904405
B-1	75115EAR4	350.35974037	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	30.56532320
B-2	75115EAS2	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
B-3	75115EAT0	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000

Deal Factor :	69.43910924%
Group I Factor :	68.93741949%
Group II Factor :	78.97377473%

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4. Interest Summary

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	10/01/2008	10/31/2008	30/360	194,476,954.37	6.50000000	1,053,416.84	0.00	0.00	0.00	0.00	1,053,416.84	0.00
I-A-2	10/01/2008	10/31/2008	30/360	121,108,000.00	6.00000000	605,540.00	0.00	0.00	0.00	0.00	605,540.00	0.00
I-A-3	10/01/2008	10/31/2008	30/360	26,971,000.00	6.50000000	146,092.92	0.00	0.00	0.00	0.00	146,092.92	0.00
I-A-4	10/01/2008	10/31/2008	30/360	67,838,000.00	6.50000000	367,455.83	0.00	0.00	0.00	0.00	367,455.83	0.00
I-A-5	10/01/2008	10/31/2008	30/360	0.00	6.50000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
I-A-6	10/01/2008	10/31/2008	30/360	3,556,000.00	6.50000000	19,261.67	0.00	0.00	0.00	0.00	19,261.67	0.00
I-A-7	10/01/2008	10/31/2008	30/360	12,568,615.38 ¹	6.50000000	68,080.00	0.00	0.00	0.00	0.00	68,080.00	0.00
I-A-8	10/01/2008	10/31/2008	30/360	42,284,000.00	6.00000000	211,420.00	0.00	0.00	0.00	0.00	211,420.00	0.00
II-A-1	10/01/2008	10/31/2008	30/360	28,045,396.22	6.50000000	151,912.56	0.00	0.00	0.00	0.00	151,912.56	0.00
A-P	10/01/2008	10/31/2008	30/360	4,424,186.49	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-V	10/01/2008	10/31/2008	30/360	527,082,811.83 ¹	0.34876111	153,188.32	0.00	0.00	0.00	0.00	153,188.32	0.00
R-I	10/01/2008	10/31/2008	30/360	0.00	6.50000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-II	10/01/2008	10/31/2008	30/360	0.00	6.50000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-1	10/01/2008	10/31/2008	30/360	24,646,477.73	6.50000000	133,501.75	17,527.11	0.00	0.00	0.00	115,974.64	17,527.11
M-2	10/01/2008	10/31/2008	30/360	7,001,498.47	6.50000000	37,924.78	37,924.78	0.00	0.00	0.00	0.00	102,241.87
M-3	10/01/2008	10/31/2008	30/360	5,546,451.99	6.50000000	30,043.28	30,043.28	0.00	0.00	0.00	0.00	127,965.61
B-1	10/01/2008	10/31/2008	30/360	1,184,846.57	6.50000000	6,417.92	6,417.92	0.00	0.00	0.00	0.00	128,914.62
B-2	10/01/2008	10/31/2008	30/360	0.00	6.50000000	0.00	0.00	0.00	0.00	0.00	0.00	87,101.89
B-3	10/01/2008	10/31/2008	30/360	0.00	6.50000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deal Totals				527,082,811.84		2,984,255.87	91,913.09	0.00	0.00	0.00	2,892,342.78	463,751.10

1. Notional Balance

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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 by Master Servicer	Allowable Expenses per Governing Documents	Non - Recoverable Advances
	(1)	(2)	(3)			Subservicer	Master Servicer			
Group I	1,642.47	1,642.47	0.00	0	0.00	100,895.39	26,151.42	63,319.77	0.00	0.00
Group II	7.77	7.77	0.00	0	0.00	5,986.66	1,734.66	5,880.30	0.00	0.00
Deal Totals	1,650.24	1,650.24	0.00	0	0.00	106,882.05	27,886.08	69,200.07	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	3,007	2,160	N/A	379	11	0	0	11	2,138
	Balance/Amount	713,940,004.75	496,910,318.92	297,219.57	67,759.90	2,004,348.57	N/A	0.00	2,369,174.91	492,171,815.97
Group II	Count	125	97	N/A	12	0	0	0	2	95
	Balance/Amount	37,565,699.87	30,172,492.91	9,638.21	(1,575.43)	0.00	N/A	0.00	497,378.94	29,667,051.19
Deal Totals	Count	3,132	2,257	N/A	391	11	0	0	13	2,233
	Balance/Amount	751,505,704.62	527,082,811.83	306,857.78	66,184.47	2,004,348.57	N/A	0.00	2,866,553.85	521,838,867.16

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	7.10708084	7.10695659	330.28	329.49	6.79086946	6.79068143	6.79240466	N/A	N/A
Group II	7.11574448	7.11837910	331.21	330.03	6.79675639	6.79895255	6.82380089	N/A	N/A
Deal Totals	7.10757678	7.10760597	330.33	329.52	6.79120646	6.79115165	6.79420192	N/A	N/A

C. Constant Prepayment Rate

	1 Month CPR	3 Month CPR	6 Month CPR	12 Month CPR	Life CPR
Group-I	10.22%	9.92%	11.58%	13.33%	14.69%
Group-II	18.04%	19.56%	11.53%	9.46%	9.65%
Deal Totals	10.68%	10.50%	11.58%	13.12%	14.43%

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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	1,770	412,984,570.16	13	2,285,879.14	0	0.00	0	0.00	0.00	1,783	415,270,449.30
30 days	120	27,641,431.26	2	390,876.19	0	0.00	0	0.00	0.00	122	28,032,307.45
60 days	69	13,904,236.21	5	1,201,934.17	0	0.00	0	0.00	0.00	74	15,106,170.38
90 days	39	8,746,946.89	2	636,384.54	2	416,349.29	0	0.00	0.00	43	9,799,680.72
120 days	11	3,701,803.00	0	0.00	20	5,116,481.66	0	0.00	0.00	31	8,818,284.66
150 days	3	661,940.80	2	1,009,032.52	18	4,839,761.37	0	0.00	0.00	23	6,510,734.69
180 days	2	467,597.22	1	231,552.00	16	4,049,068.42	0	0.00	0.00	19	4,748,217.64
181+ days	5	804,106.54	2	599,567.78	87	21,007,721.11	44	11,141,626.89	11,194,358.19	138	33,553,022.32
Total	2,019	468,912,632.08	27	6,355,226.34	143	35,429,381.85	44	11,141,626.89	11,194,358.19	2,233	521,838,867.16
Current	79.27%	79.14%	0.58%	0.44%	0.00%	0.00%	0.00%	0.00%	0.00%	79.85%	79.58%
30 days	5.37%	5.30%	0.09%	0.07%	0.00%	0.00%	0.00%	0.00%	0.00%	5.46%	5.37%
60 days	3.09%	2.66%	0.22%	0.23%	0.00%	0.00%	0.00%	0.00%	0.00%	3.31%	2.89%
90 days	1.75%	1.68%	0.09%	0.12%	0.09%	0.08%	0.00%	0.00%	0.00%	1.93%	1.88%
120 days	0.49%	0.71%	0.00%	0.00%	0.90%	0.98%	0.00%	0.00%	0.00%	1.39%	1.69%
150 days	0.13%	0.13%	0.09%	0.19%	0.81%	0.93%	0.00%	0.00%	0.00%	1.03%	1.25%
180 days	0.09%	0.09%	0.04%	0.04%	0.72%	0.78%	0.00%	0.00%	0.00%	0.85%	0.91%
181+ days	0.22%	0.15%	0.09%	0.11%	3.90%	4.03%	1.97%	2.14%	2.14%	6.18%	6.43%
Total	90.42%	89.86%	1.21%	1.22%	6.40%	6.79%	1.97%	2.14%	2.14%	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	1,703	392,272,407.71	12	2,125,559.14	0	0.00	0	0.00	0.00	1,715	394,397,966.85
30 days	112	25,060,901.28	2	390,876.19	0	0.00	0	0.00	0.00	114	25,451,777.47
60 days	66	13,362,263.65	5	1,201,934.17	0	0.00	0	0.00	0.00	71	14,564,197.82
90 days	37	8,011,378.08	2	636,384.54	2	416,349.29	0	0.00	0.00	41	9,064,111.91
120 days	11	3,701,803.00	0	0.00	19	4,689,806.14	0	0.00	0.00	30	8,391,609.14
150 days	1	68,740.80	1	352,000.00	17	4,529,761.37	0	0.00	0.00	19	4,950,502.17
180 days	2	467,597.22	1	231,552.00	16	4,049,068.42	0	0.00	0.00	19	4,748,217.64
181+ days	5	804,106.54	1	381,155.12	82	19,214,054.12	41	10,204,117.19	10,251,877.57	129	30,603,432.97
Total	1,937	443,749,198.28	24	5,319,461.16	136	32,899,039.34	41	10,204,117.19	10,251,877.57	2,138	492,171,815.97

Current	79.65%	79.70%	0.56%	0.43%	0.00%	0.00%	0.00%	0.00%	0.00%	80.22%	80.13%
30 days	5.24%	5.09%	0.09%	0.08%	0.00%	0.00%	0.00%	0.00%	0.00%	5.33%	5.17%
60 days	3.09%	2.71%	0.23%	0.24%	0.00%	0.00%	0.00%	0.00%	0.00%	3.32%	2.96%
90 days	1.73%	1.63%	0.09%	0.13%	0.09%	0.08%	0.00%	0.00%	0.00%	1.92%	1.84%
120 days	0.51%	0.75%	0.00%	0.00%	0.89%	0.95%	0.00%	0.00%	0.00%	1.40%	1.71%
150 days	0.05%	0.01%	0.05%	0.07%	0.80%	0.92%	0.00%	0.00%	0.00%	0.89%	1.01%
180 days	0.09%	0.10%	0.05%	0.05%	0.75%	0.82%	0.00%	0.00%	0.00%	0.89%	0.96%
181+ days	0.23%	0.16%	0.05%	0.08%	3.84%	3.90%	1.92%	2.07%	2.08%	6.03%	6.22%
Total	90.60%	90.16%	1.12%	1.08%	6.36%	6.68%	1.92%	2.07%	2.08%	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	67	20,712,162.45	1	160,320.00	0	0.00	0	0.00	0.00	68	20,872,482.45
30 days	8	2,580,529.98	0	0.00	0	0.00	0	0.00	0.00	8	2,580,529.98
60 days	3	541,972.56	0	0.00	0	0.00	0	0.00	0.00	3	541,972.56
90 days	2	735,568.81	0	0.00	0	0.00	0	0.00	0.00	2	735,568.81
120 days	0	0.00	0	0.00	1	426,675.52	0	0.00	0.00	1	426,675.52
150 days	2	593,200.00	1	657,032.52	1	310,000.00	0	0.00	0.00	4	1,560,232.52
180 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
181+ days	0	0.00	1	218,412.66	5	1,793,666.99	3	937,509.70	942,480.62	9	2,949,589.35
Total	82	25,163,433.80	3	1,035,765.18	7	2,530,342.51	3	937,509.70	942,480.62	95	29,667,051.19

Current	70.53%	69.82%	1.05%	0.54%	0.00%	0.00%	0.00%	0.00%	0.00%	71.58%	70.36%
30 days	8.42%	8.70%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.42%	8.70%
60 days	3.16%	1.83%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.16%	1.83%
90 days	2.11%	2.48%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.11%	2.48%
120 days	0.00%	0.00%	0.00%	0.00%	1.05%	1.44%	0.00%	0.00%	0.00%	1.05%	1.44%
150 days	2.11%	2.00%	1.05%	2.21%	1.05%	1.04%	0.00%	0.00%	0.00%	4.21%	5.26%
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%	1.05%	0.74%	5.26%	6.05%	3.16%	3.16%	3.17%	9.47%	9.94%
Total	86.32%	84.82%	3.16%	3.49%	7.37%	8.53%	3.16%	3.16%	3.17%	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	122	28,032,307.45	13 Months	10	2,207,314.02	25 Months	0	0.00	37 Months	0	0.00	49 Months	0	0.00
	5.46%	5.37%		0.45%	0.42%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
2 Months	74	15,106,170.38	14 Months	9	2,073,747.54	26 Months	0	0.00	38 Months	0	0.00	50 Months	0	0.00
	3.31%	2.89%		0.40%	0.40%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
3 Months	43	9,799,680.72	15 Months	8	1,923,893.51	27 Months	0	0.00	39 Months	0	0.00	51 Months	0	0.00
	1.93%	1.88%		0.36%	0.37%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
4 Months	31	8,818,284.66	16 Months	8	2,459,084.03	28 Months	0	0.00	40 Months	0	0.00	52 Months	0	0.00
	1.39%	1.69%		0.36%	0.47%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
5 Months	23	6,510,734.69	17 Months	6	1,462,508.48	29 Months	0	0.00	41 Months	0	0.00	53 Months	0	0.00
	1.03%	1.25%		0.27%	0.28%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
6 Months	19	4,748,217.64	18 Months	2	422,750.00	30 Months	0	0.00	42 Months	0	0.00	54 Months	0	0.00
	0.85%	0.91%		0.09%	0.08%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
7 Months	18	4,773,054.83	19 Months	3	914,418.95	31 Months	0	0.00	43 Months	0	0.00	55 Months	0	0.00
	0.81%	0.91%		0.13%	0.18%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
8 Months	15	3,131,897.69	20 Months	0	0.00	32 Months	0	0.00	44 Months	0	0.00	56 Months	0	0.00
	0.67%	0.60%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
9 Months	17	4,176,974.22	21 Months	2	599,529.58	33 Months	0	0.00	45 Months	0	0.00	57 Months	0	0.00
	0.76%	0.80%		0.09%	0.11%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
10 Months	13	3,679,046.28	22 Months	0	0.00	34 Months	0	0.00	46 Months	0	0.00	58 Months	0	0.00
	0.58%	0.71%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
11 Months	15	3,323,698.93	23 Months	2	337,078.24	35 Months	0	0.00	47 Months	0	0.00	59 Months	0	0.00
	0.67%	0.64%		0.09%	0.06%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
12 Months	10	2,068,026.02	24 Months	0	0.00	36 Months	0	0.00	48 Months	0	0.00	60+ Months	0	0.00
	0.45%	0.40%		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	126,518.02	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	126,518.02
	Other Modifications	2	419,217.64	1	110,185.81	0	0.00	0	0.00	0	0.00	0	0.00	3	529,403.45
Group II	Capitalizations	1	410,940.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	410,940.00
	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	2	537,458.02	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	537,458.02
	Other Modifications	2	419,217.64	1	110,185.81	0	0.00	0	0.00	0	0.00	0	0.00	3	529,403.45

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	28	2	4	0	34
	Beginning Aggregate Scheduled Balance	2,369,174.91	0.00	655,619.47	0.00	3,024,794.38
	Principal Portion of Loss	1,045,622.48	0.00	0.00	0.00	1,045,622.48
	Interest Portion of Loss	97,936.80	8,431.49	1,435.71	0.00	107,804.00
	Total Realized Loss	1,143,559.28	8,431.49	1,435.71	0.00	1,153,426.48
Group II	Loss Count	3	0	1	0	4
	Beginning Aggregate Scheduled Balance	497,378.94	0.00	408,000.00	0.00	905,378.94
	Principal Portion of Loss	19,584.80	0.00	0.00	0.00	19,584.80
	Interest Portion of Loss	14,267.65	0.00	1,080.00	0.00	15,347.65
	Total Realized Loss	33,852.45	0.00	1,080.00	0.00	34,932.45
Deal Totals	Loss Count	31	2	5	0	38
	Beginning Aggregate Scheduled Balance	2,866,553.85	0.00	1,063,619.47	0.00	3,930,173.32
	Principal Portion of Loss	1,065,207.28	0.00	0.00	0.00	1,065,207.28
	Interest Portion of Loss	112,204.45	8,431.49	2,515.71	0.00	123,151.65
	Total Realized Loss	1,177,411.73	8,431.49	2,515.71	0.00	1,188,358.93

B. Cumulative Realized Losses

Cumulative Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Group I	Loss Count	98	7	5	0	110
	Total Realized Loss	8,269,799.08	632,786.52	2,511.04	0.00	8,905,096.64
Group II	Loss Count	6	0	1	0	7
	Total Realized Loss	609,755.35	0.00	1,080.00	0.00	610,835.35
Deal Totals	Loss Count	104	7	6	0	117
	Total Realized Loss	8,879,554.43	632,786.52	3,591.04	0.00	9,515,931.99

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C. Subsequent Recoveries

Subsequent Recoveries		Current Period	Cumulative
Group I	Subsequent Recoveries Count	3	16
	Subsequent Recoveries	14,965.08	190,713.25
	Net Loss ¹	1,138,461.40	8,714,383.39
	Net Loss % ²	0.16%	1.22%
Group II	Subsequent Recoveries Count	0	0
	Subsequent Recoveries	0.00	0.00
	Net Loss ¹	34,932.45	610,835.35
	Net Loss % ²	0.09%	1.63%
Deal Totals	Subsequent Recoveries Count	3	16
	Subsequent Recoveries	14,965.08	190,713.25
	Net Loss ¹	1,173,393.85	9,325,218.74
	Net Loss % ²	0.16%	1.24%

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	0.48%	0.39%	0.44%	0.35%	0.16 %
	Constant Default Rate	5.58%	4.60%	5.20%	4.08%	1.94%
Group II	Monthly Default Rate	1.65%	1.80%	0.98%	0.49%	0.22 %
	Constant Default Rate	18.09%	19.55%	11.14%	5.74%	2.59%
Deal Totals	Monthly Default Rate	0.54%	0.47%	0.47%	0.36%	0.17 %
	Constant Default Rate	6.34%	5.53%	5.55%	4.18%	1.98%

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)= $1 - [(1 - \text{MDR}_{n-m+1}) * (1 - \text{MDR}_{n-m+2}) * \dots * (1 - \text{MDR}_{n-1}) * (1 - \text{MDR}_n)]^{(1/m)}$

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	2,011,458.78	5,359,062.85	249,276.03

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%	92.56964087%	100.00000000%
II	0.00000000%	0.00000000%	94.10011122%	100.00000000%
	Subordinate Class Percentage			
M-1	4.71559763%			
M-2	1.33959302%			
M-3	1.06119974%			
Class M Total:	7.11639039%			
B-1	0.22669607%			
B-2	0.00000000%			
B-3	0.00000000%			
Class B Total:	0.22669607%			

The Ending Senior Percentages are as follows: Group I 92.7139719712337%, Group II 94.1004313094342%

The Ending Subordinate Class Percentages are as follows: M-1 4.76272686%, M-2 1.35298136%, M-3 1.07180572%, B-1 0.01997458%, B-2 0%, B-3 0%

18. Performance Tests

Current Distribution Date >= Target Distribution	
Current Distribution Date >= Target Distribution Date	False
Current Senior Pct > Initial Senior Percent	
Current Senior Percentage > Original Senior Percentage	False
60+ Dlg Avg Loan Balance / Subordinate Balance	
Dlg Average Loan Balance / Class M and B balance Test	False
60+ Dlg Avg Loan Balance <= 2% of Pool Balance	
Dlg Average Loan Balance Test	False
Sub Balance Test OR 2% Delinquency Test	
Dlg Balance Test	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+ Dlg 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	False
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

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B-1, B-2, B-3 BegBal/PoolBal	
Class B-1 Prepayment Distribution Trigger	True
Class B-2 Prepayment Distribution Trigger	True
Class B-3 Prepayment Distribution Trigger	True
Class M-2 Prepayment Distribution Trigger	True
Class M-3 Prepayment Distribution Trigger	True

20. Comments

Comments: For all Loan Groups together and for each separately, where applicable, the 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>Group I</i>	<i>Group II</i>	<i>Deal</i>
Principal and Interest Payments	5,523,971.21	222,229.12	5,746,200.34
Prepayment Premium	0.00	0.00	0.00
Liquidation and Insurance Proceeds	1,217,184.14	463,526.49	1,680,710.63
Subsequent Recoveries	14,965.08	0.00	14,965.08
Repurchase Proceeds	0.00	0.00	0.00
Other Deposits/Adjustments (including Derivatives Payment)	1,642.47	7.77	1,650.24
Total Deposits	6,757,762.90	685,763.38	7,443,526.29
<i>Uses of Funds</i>	<i>Group I</i>	<i>Group II</i>	<i>Deal</i>
Transfer to Certificate Account	6,412,721.52	642,085.17	7,054,806.70
Reimbursed Advances and Expenses	318,889.96	41,943.55	360,833.51
Master Servicing Compensation	26,151.42	1,734.66	27,886.08
Derivatives Payment	0.00	0.00	0.00
Total Withdrawals	6,757,762.90	685,763.38	7,443,526.29
Ending Balance	0.00	0.00	0.00