

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 <i>(Not Applicable)</i>	
4. Interest Summary	Closing Date: 09/28/2006
5. Other Income Detail <i>(Not Applicable)</i>	First Distribution Date: 10/25/2006
6. Interest Shortfalls, Compensation and Expenses	Determination Date: 11/21/2008
7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts <i>(Not Applicable)</i>	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)	Fixed BE: 10/31/2008
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 <i>(Not Applicable)</i>	Telephone: 818/260-1508
17. Excess Cash Flow, Overcollateralization Provisions and Derivative Amounts <i>(Not Applicable)</i>	Pool(s) : 40402,40403
18. Performance Tests	
19. Lender Paid Mortgage Insurance <i>(Not Applicable)</i>	
20. Comments	

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QS12

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	751151AA9	100,000,000.00	55,541,063.49	6.50000000	1,415,859.42	300,847.43	1,716,706.85	0.00	0.00	0.00	54,125,204.07
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	10,492,074.34	3.95875045	26.37	34,612.92	34,639.29	0.00	0.00	0.00	10,492,047.97
II-A-2	751151AF8	104,890,000.00 ¹	55,025,683.86 ¹	2.29125011	0.00	105,064.67	105,064.67	0.00	0.00	0.00	55,025,545.60 ¹
II-A-3	751151AG6	40,000,000.00	28,241,519.92	6.00000000	362,996.69	141,207.60	504,204.29	0.00	0.00	0.00	27,878,523.23
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	16,551,247.27	3.50875019	41.59	48,395.16	48,436.75	0.00	0.00	0.00	16,551,205.68
II-A-6	751151AK7	31,550,000.00 ¹	16,551,247.27 ¹	0.45000016	0.00	6,206.72	6,206.72	0.00	0.00	0.00	16,551,205.68 ¹
II-A-7	751151AL5	53,340,000.00	27,982,362.26	3.90875020	70.31	91,146.72	91,217.03	0.00	0.00	0.00	27,982,291.95
II-A-8	751151AM3	53,340,000.00 ¹	27,982,362.26 ¹	0.29999998	0.00	6,995.59	6,995.59	0.00	0.00	0.00	27,982,291.95 ¹
II-A-9	751151AN1	6,367,666.00	6,367,666.00	3.51745836	0.00	18,665.00	18,665.00	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	31,009,760.30	5.00000000	166,257.95	129,207.33	295,465.28	0.00	0.00	0.00	30,843,502.35
II-A-12	751151AR2	22,368,000.00	17,340,657.96	3.34345860	92,971.45	48,314.81	141,286.26	0.00	0.00	0.00	17,247,686.51
II-A-13	751151AS0	22,368,000.00 ¹	17,340,657.96 ¹	4.15654194	0.00	60,064.31	60,064.31	0.00	0.00	0.00	17,247,686.51 ¹
II-A-14	751151AT8	1,620,458.00	1,620,458.00	17.61436088	0.00	23,786.11	23,786.11	0.00	0.00	0.00	1,620,458.00
II-A-15	751151AU5	40,744,973.00	29,116,028.10	3.75874991	169,878.04	91,199.89	261,077.93	0.00	0.00	0.00	28,946,150.06
II-A-16	751151AV3	40,744,973.00 ¹	29,116,028.10 ¹	3.24125020	0.00	78,643.61	78,643.61	0.00	0.00	0.00	28,946,150.06 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	30,966,528.00	5.75000000	760,255.00	148,381.28	908,636.28	0.00	0.00	0.00	30,206,273.00
II-A-19	751151AY7	14,887,157.30 ¹	10,440,351.77 ¹	6.50000000	0.00	56,551.91	56,551.91	0.00	0.00	0.00	10,313,708.22 ¹

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QS12

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A-P	751151AZ4	2,005,760.54	1,646,234.86	0.00000000	35,016.02	0.00	35,016.02	0.00	0.00	0.00	1,611,218.84
A-V	751151BA8	541,291,676.88 ¹	382,233,679.87 ¹	0.47402682	0.00	150,990.85	150,990.85	0.00	0.00	0.00	378,189,575.76 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	21,801,826.33	6.50000000	0.00	111,611.05	111,611.05	0.00	6,482.18	0.00	21,801,826.33
M-2	751151BE0	5,683,500.00	5,594,143.18	6.50000000	0.00	0.00	0.00	0.00	30,301.61	0.00	5,594,143.18
M-3	751151BJ9	4,330,300.00	3,885,109.88	6.50000000	0.00	0.00	0.00	1,040,731.29	21,044.35	0.00	2,844,378.59
B-1	751151BF7	2,706,500.00	0.00	6.50000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B-2	751151BG5	2,165,200.00	0.00	6.50000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B-3	751151BH3	2,165,216.34	0.00	6.50000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deal Totals		541,291,676.88	382,233,679.89		3,003,372.84	2,154,678.09	5,158,050.93	1,040,731.29	57,828.14	0.00	378,189,575.76

1. Notional Balance

Statement to Certificateholder

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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	555.41063490	14.15859420	3.00847430	17.16706850	0.00000000	0.00000000	541.25204070
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	524.60371700	0.00131850	1.73064600	1.73196450	0.00000000	0.00000000	524.60239850
II-A-2	751151AF8	524.60371685	0.00000000	1.00166527	1.00166527	0.00000000	0.00000000	524.60239870
II-A-3	751151AG6	706.03799800	9.07491725	3.53019000	12.60510725	0.00000000	0.00000000	696.96308075
II-A-4	751151AH4	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
II-A-5	751151AJ0	524.60371696	0.00131823	1.53391949	1.53523772	0.00000000	0.00000000	524.60239873
II-A-6	751151AK7	524.60371696	0.00000000	0.19672647	0.19672647	0.00000000	0.00000000	524.60239873
II-A-7	751151AL5	524.60371691	0.00131815	1.70878740	1.71010555	0.00000000	0.00000000	524.60239876
II-A-8	751151AM3	524.60371691	0.00000000	0.13115092	0.13115092	0.00000000	0.00000000	524.60239876
II-A-9	751151AN1	1,000.00000000	0.00000000	2.93121530	2.93121530	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	775.24400750	4.15644875	3.23018325	7.38663200	0.00000000	0.00000000	771.08755875
II-A-12	751151AR2	775.24400751	4.15644894	2.15999687	6.31644582	0.00000000	0.00000000	771.08755857
II-A-13	751151AS0	775.24400751	0.00000000	2.68527852	2.68527852	0.00000000	0.00000000	771.08755857
II-A-14	751151AT8	1,000.00000000	0.00000000	14.67863407	14.67863407	0.00000000	0.00000000	1,000.00000000
II-A-15	751151AU5	714.59191052	4.16930059	2.23831023	6.40761082	0.00000000	0.00000000	710.42260993
II-A-16	751151AV3	714.59191052	0.00000000	1.93014265	1.93014265	0.00000000	0.00000000	710.42260993
II-A-17	751151AW1	1,000.00000000	0.00000000	0.41666674	0.41666674	0.00000000	0.00000000	1,000.00000000
II-A-18	751151AX9	619.66638200	15.21334472	2.96923475	18.18257947	0.00000000	0.00000000	604.45303728
II-A-19	751151AY7	701.29921782	0.00000000	3.79870440	3.79870440	0.00000000	0.00000000	692.79231838
A-P	751151AZ4	820.75343849	17.45772703	0.00000000	17.45772703	0.00000000	0.00000000	803.29571146
A-V	751151BA8	706.15103870	0.00000000	0.27894545	0.27894545	0.00000000	0.00000000	698.67982811
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	982.32974362	0.00000000	5.02888393	5.02888393	0.00000000	0.00000000	982.32974362
M-2	751151BE0	984.27785344	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	984.27785344
M-3	751151BJ9	897.19185276	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	656.85485763
B-1	751151BF7	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
B-2	751151BG5	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
B-3	751151BH3	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000

Statement to Certificateholder

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Deal Factor :	69.86798281%
Group I Factor :	64.67070609%
Group II Factor :	71.64403322%

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QS12
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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	55,541,063.49	6.50000000	300,847.43	0.00	0.00	0.00	0.00	300,847.43	0.00
I-A-2	10/01/2008	10/31/2008	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	10/01/2008	10/31/2008	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	10/01/2008	10/31/2008	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	10/25/2008	11/24/2008	30/360	10,492,074.34	3.95875045	34,612.92	0.00	0.00	0.00	0.00	34,612.92	0.00
II-A-2	10/25/2008	11/24/2008	30/360	55,025,683.86 ¹	2.29125011	105,064.67	0.00	0.00	0.00	0.00	105,064.67	0.00
II-A-3	10/01/2008	10/31/2008	30/360	28,241,519.92	6.00000000	141,207.60	0.00	0.00	0.00	0.00	141,207.60	0.00
II-A-4	10/01/2008	10/31/2008	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	10/25/2008	11/24/2008	30/360	16,551,247.27	3.50875019	48,395.16	0.00	0.00	0.00	0.00	48,395.16	0.00
II-A-6	10/25/2008	11/24/2008	30/360	16,551,247.27 ¹	0.45000016	6,206.72	0.00	0.00	0.00	0.00	6,206.72	0.00
II-A-7	10/25/2008	11/24/2008	30/360	27,982,362.26	3.90875020	91,146.72	0.00	0.00	0.00	0.00	91,146.72	0.00
II-A-8	10/25/2008	11/24/2008	30/360	27,982,362.26 ¹	0.29999998	6,995.59	0.00	0.00	0.00	0.00	6,995.59	0.00
II-A-9	10/27/2008	11/24/2008	Actual/360	6,367,666.00	3.51745836	18,665.00	0.00	0.00	0.00	0.00	18,665.00	0.00
II-A-10	10/01/2008	10/31/2008	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	10/01/2008	10/31/2008	30/360	31,009,760.30	5.00000000	129,207.33	0.00	0.00	0.00	0.00	129,207.33	0.00
II-A-12	10/27/2008	11/24/2008	Actual/360	17,340,657.96	3.34345860	48,314.81	0.00	0.00	0.00	0.00	48,314.81	0.00
II-A-13	10/25/2008	11/24/2008	30/360	17,340,657.96 ¹	4.15654194	60,064.31	0.00	0.00	0.00	0.00	60,064.31	0.00
II-A-14	10/25/2008	11/24/2008	30/360	1,620,458.00	17.61436088	23,786.11	0.00	0.00	0.00	0.00	23,786.11	0.00
II-A-15	10/25/2008	11/24/2008	30/360	29,116,028.10	3.75874991	91,199.89	0.00	0.00	0.00	0.00	91,199.89	0.00
II-A-16	10/25/2008	11/24/2008	30/360	29,116,028.10 ¹	3.24125020	78,643.61	0.00	0.00	0.00	0.00	78,643.61	0.00
II-A-17	10/01/2008	10/31/2008	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	10/01/2008	10/31/2008	30/360	30,966,528.00	5.75000000	148,381.28	0.00	0.00	0.00	0.00	148,381.28	0.00
II-A-19	10/01/2008	10/31/2008	30/360	10,440,351.77 ¹	6.50000000	56,551.91	0.00	0.00	0.00	0.00	56,551.91	0.00
A-P	10/01/2008	10/31/2008	30/360	1,646,234.86	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	382,233,679.87 ¹	0.47402682	150,990.85	0.00	0.00	0.00	0.00	150,990.85	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	21,801,826.33	6.50000000	118,093.23	6,482.18	0.00	0.00	0.00	111,611.05	37,291.08
M-2	10/01/2008	10/31/2008	30/360	5,594,143.18	6.50000000	30,301.61	30,301.61	0.00	0.00	0.00	0.00	94,708.63
M-3	10/01/2008	10/31/2008	30/360	3,885,109.88	6.50000000	21,044.35	21,044.35	0.00	0.00	0.00	0.00	150,439.40
B-1	10/01/2008	10/31/2008	30/360	0.00	6.50000000	0.00	0.00	0.00	0.00	0.00	0.00	91,080.90
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	53,378.17
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

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Deal Totals				382,233,679.89		2,212,506.23	57,828.14	0.00	0.00	0.00	2,154,678.09	426,898.18
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1. Notional Balance

Current Index Rates

Index Type	Rate	Classes
BTLIB TEL 25 -2BD	3.25875000	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 by Master Servicer	Allowable Expenses per Governing Documents	Non - Recoverable Advances
	(1)	(2)	(3)			Subservicer	Master Servicer			
Group I	451.97	451.97	0.00	0	0.00	19,232.56	5,299.35	23,314.55	0.00	0.00
Group II	1,318.17	1,318.17	0.00	0	0.00	58,791.96	16,566.48	65,994.92	0.00	0.00
Deal Totals	1,770.14	1,770.14	0.00	0	0.00	78,024.52	21,865.83	89,309.47	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	366	N/A	44	3	0	0	4	359
	Balance/Amount	137,862,642.34	90,822,049.66	45,689.37	2,038.30	931,901.40	N/A	0.00	685,676.36	89,156,744.23
Group II	Count	2,173	1,620	N/A	233	6	0	0	7	1,607
	Balance/Amount	403,429,034.54	291,411,630.21	164,306.98	(7,589.85)	807,069.07	N/A	0.00	1,415,012.48	289,032,831.53
Deal Totals	Count	2,685	1,986	N/A	277	9	0	0	11	1,966
	Balance/Amount	541,291,676.88	382,233,679.87	209,996.35	(5,551.55)	1,738,970.47	N/A	0.00	2,100,688.84	378,189,575.76

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	7.33083731	7.32984981	331.38	330.32	6.98867622	6.98731592	6.98991188	N/A	N/A
Group II	7.23945109	7.23893518	330.95	330.59	6.91517913	6.91513689	6.93235642	N/A	N/A
Deal Totals	7.26116525	7.26036795	331.05	330.53	6.93264268	6.93215282	6.94603210	N/A	N/A

C. Constant Prepayment Rate

	1 Month CPR	3 Month CPR	6 Month CPR	12 Month CPR	Life CPR
Group-I	19.43%	21.78%	17.39%	15.96%	17.80%
Group-II	8.75%	12.10%	11.23%	11.90%	13.73%
Deal Totals	11.40%	14.51%	12.75%	12.89%	14.75%

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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	1,545	282,865,126.86	11	1,631,670.95	0	0.00	0	0.00	0.00	1,556	284,496,797.81
30 days	106	22,206,373.68	2	226,968.87	0	0.00	0	0.00	0.00	108	22,433,342.55
60 days	54	12,096,962.06	4	619,360.83	0	0.00	0	0.00	0.00	58	12,716,322.89
90 days	20	5,271,319.24	2	210,537.90	2	851,114.88	0	0.00	0.00	24	6,332,972.02
120 days	12	3,057,822.15	5	650,172.71	15	2,980,107.77	1	102,328.80	102,769.31	33	6,790,431.43
150 days	2	544,955.29	0	0.00	10	2,681,614.77	0	0.00	0.00	12	3,226,570.06
180 days	2	175,973.16	1	95,117.31	20	5,429,517.31	0	0.00	0.00	23	5,700,607.78
181+ days	4	715,500.10	5	450,670.01	82	21,177,038.66	61	14,149,322.45	14,205,824.45	152	36,492,531.22
Total	1,745	326,934,032.54	30	3,884,498.58	129	33,119,393.39	62	14,251,651.25	14,308,593.76	1,966	378,189,575.76
Current	78.59%	74.79%	0.56%	0.43%	0.00%	0.00%	0.00%	0.00%	0.00%	79.15%	75.23%
30 days	5.39%	5.87%	0.10%	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%	5.49%	5.93%
60 days	2.75%	3.20%	0.20%	0.16%	0.00%	0.00%	0.00%	0.00%	0.00%	2.95%	3.36%
90 days	1.02%	1.39%	0.10%	0.06%	0.10%	0.23%	0.00%	0.00%	0.00%	1.22%	1.67%
120 days	0.61%	0.81%	0.25%	0.17%	0.76%	0.79%	0.05%	0.03%	0.03%	1.68%	1.80%
150 days	0.10%	0.14%	0.00%	0.00%	0.51%	0.71%	0.00%	0.00%	0.00%	0.61%	0.85%
180 days	0.10%	0.05%	0.05%	0.03%	1.02%	1.44%	0.00%	0.00%	0.00%	1.17%	1.51%
181+ days	0.20%	0.19%	0.25%	0.12%	4.17%	5.60%	3.10%	3.74%	3.75%	7.73%	9.65%
Total	88.76%	86.45%	1.53%	1.03%	6.56%	8.76%	3.15%	3.77%	3.78%	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	271	62,536,369.17	2	227,303.07	0	0.00	0	0.00	0.00	273	62,763,672.24
30 days	24	6,281,590.64	0	0.00	0	0.00	0	0.00	0.00	24	6,281,590.64
60 days	14	3,596,152.27	0	0.00	0	0.00	0	0.00	0.00	14	3,596,152.27
90 days	5	2,381,832.14	0	0.00	1	346,828.18	0	0.00	0.00	6	2,728,660.32
120 days	3	1,078,483.43	1	141,957.97	2	796,932.29	1	102,328.80	102,769.31	7	2,119,702.49
150 days	1	130,756.57	0	0.00	3	525,907.86	0	0.00	0.00	4	656,664.43
180 days	0	0.00	0	0.00	2	820,593.76	0	0.00	0.00	2	820,593.76
181+ days	0	0.00	0	0.00	17	6,553,027.89	12	3,636,680.19	3,645,611.21	29	10,189,708.08
Total	318	76,005,184.22	3	369,261.04	25	9,043,289.98	13	3,739,008.99	3,748,380.52	359	89,156,744.23

Current	75.49%	70.14%	0.56%	0.25%	0.00%	0.00%	0.00%	0.00%	0.00%	76.04%	70.40%
30 days	6.69%	7.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.69%	7.05%
60 days	3.90%	4.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.90%	4.03%
90 days	1.39%	2.67%	0.00%	0.00%	0.28%	0.39%	0.00%	0.00%	0.00%	1.67%	3.06%
120 days	0.84%	1.21%	0.28%	0.16%	0.56%	0.89%	0.28%	0.11%	0.12%	1.95%	2.38%
150 days	0.28%	0.15%	0.00%	0.00%	0.84%	0.59%	0.00%	0.00%	0.00%	1.11%	0.74%
180 days	0.00%	0.00%	0.00%	0.00%	0.56%	0.92%	0.00%	0.00%	0.00%	0.56%	0.92%
181+ days	0.00%	0.00%	0.00%	0.00%	4.74%	7.35%	3.34%	4.08%	4.08%	8.08%	11.43%
Total	88.58%	85.25%	0.84%	0.41%	6.96%	10.14%	3.62%	4.19%	4.20%	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	1,274	220,328,757.69	9	1,404,367.88	0	0.00	0	0.00	0.00	1,283	221,733,125.57
30 days	82	15,924,783.04	2	226,968.87	0	0.00	0	0.00	0.00	84	16,151,751.91
60 days	40	8,500,809.79	4	619,360.83	0	0.00	0	0.00	0.00	44	9,120,170.62
90 days	15	2,889,487.10	2	210,537.90	1	504,286.70	0	0.00	0.00	18	3,604,311.70
120 days	9	1,979,338.72	4	508,214.74	13	2,183,175.48	0	0.00	0.00	26	4,670,728.94
150 days	1	414,198.72	0	0.00	7	2,155,706.91	0	0.00	0.00	8	2,569,905.63
180 days	2	175,973.16	1	95,117.31	18	4,608,923.55	0	0.00	0.00	21	4,880,014.02
181+ days	4	715,500.10	5	450,670.01	65	14,624,010.77	49	10,512,642.26	10,560,213.24	123	26,302,823.14
Total	1,427	250,928,848.32	27	3,515,237.54	104	24,076,103.41	49	10,512,642.26	10,560,213.24	1,607	289,032,831.53

Current	79.28%	76.23%	0.56%	0.49%	0.00%	0.00%	0.00%	0.00%	0.00%	79.84%	76.72%
30 days	5.10%	5.51%	0.12%	0.08%	0.00%	0.00%	0.00%	0.00%	0.00%	5.23%	5.59%
60 days	2.49%	2.94%	0.25%	0.21%	0.00%	0.00%	0.00%	0.00%	0.00%	2.74%	3.16%
90 days	0.93%	1.00%	0.12%	0.07%	0.06%	0.17%	0.00%	0.00%	0.00%	1.12%	1.25%
120 days	0.56%	0.68%	0.25%	0.18%	0.81%	0.76%	0.00%	0.00%	0.00%	1.62%	1.62%
150 days	0.06%	0.14%	0.00%	0.00%	0.44%	0.75%	0.00%	0.00%	0.00%	0.50%	0.89%
180 days	0.12%	0.06%	0.06%	0.03%	1.12%	1.59%	0.00%	0.00%	0.00%	1.31%	1.69%
181+ days	0.25%	0.25%	0.31%	0.16%	4.04%	5.06%	3.05%	3.64%	3.65%	7.65%	9.10%
Total	88.80%	86.82%	1.68%	1.22%	6.47%	8.33%	3.05%	3.64%	3.65%	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	108	22,433,342.55	13 Months	13	2,259,034.60	25 Months	1	118,114.93	37 Months	0	0.00	49 Months	0	0.00
	5.49%	5.93%		0.66%	0.60%		0.05%	0.03%		0.00%	0.00%		0.00%	0.00%
2 Months	58	12,716,322.89	14 Months	13	3,182,652.17	26 Months	0	0.00	38 Months	0	0.00	50 Months	0	0.00
	2.95%	3.36%		0.66%	0.84%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
3 Months	24	6,332,972.02	15 Months	9	1,105,564.26	27 Months	0	0.00	39 Months	0	0.00	51 Months	0	0.00
	1.22%	1.67%		0.46%	0.29%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
4 Months	33	6,790,431.43	16 Months	2	623,935.00	28 Months	0	0.00	40 Months	0	0.00	52 Months	0	0.00
	1.68%	1.80%		0.10%	0.16%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
5 Months	12	3,226,570.06	17 Months	6	1,435,916.83	29 Months	0	0.00	41 Months	0	0.00	53 Months	0	0.00
	0.61%	0.85%		0.31%	0.38%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
6 Months	23	5,700,607.78	18 Months	3	316,021.97	30 Months	0	0.00	42 Months	0	0.00	54 Months	0	0.00
	1.17%	1.51%		0.15%	0.08%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
7 Months	16	4,163,576.16	19 Months	2	638,779.89	31 Months	0	0.00	43 Months	0	0.00	55 Months	0	0.00
	0.81%	1.10%		0.10%	0.17%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
8 Months	13	3,284,205.17	20 Months	8	2,474,759.28	32 Months	0	0.00	44 Months	0	0.00	56 Months	0	0.00
	0.66%	0.87%		0.41%	0.65%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
9 Months	18	4,569,128.84	21 Months	2	896,740.70	33 Months	0	0.00	45 Months	0	0.00	57 Months	0	0.00
	0.92%	1.21%		0.10%	0.24%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
10 Months	15	3,676,301.45	22 Months	1	230,400.00	34 Months	0	0.00	46 Months	0	0.00	58 Months	0	0.00
	0.76%	0.97%		0.05%	0.06%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
11 Months	13	2,911,083.84	23 Months	0	0.00	35 Months	0	0.00	47 Months	0	0.00	59 Months	0	0.00
	0.66%	0.77%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
12 Months	16	4,134,316.13	24 Months	1	472,000.00	36 Months	0	0.00	48 Months	0	0.00	60+ Months	0	0.00
	0.81%	1.09%		0.05%	0.12%		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	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	1	151,712.59	0	0.00	1	296,953.16	0	0.00	0	0.00	0	0.00	2	448,665.75
Group II	Capitalizations	5	1,196,123.70	1	548,129.33	0	0.00	0	0.00	0	0.00	0	0.00	6	1,744,253.03
	Other Modifications	1	603,879.44	3	839,495.15	0	0.00	0	0.00	1	504,286.70	0	0.00	5	1,947,661.29
Deal Totals	Capitalizations	5	1,196,123.70	1	548,129.33	0	0.00	0	0.00	0	0.00	0	0.00	6	1,744,253.03
	Other Modifications	2	755,592.03	3	839,495.15	1	296,953.16	0	0.00	1	504,286.70	0	0.00	7	2,396,327.04

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	5	0	2	0	7
	Beginning Aggregate Scheduled Balance	685,676.36	0.00	449,097.88	0.00	1,134,774.24
	Principal Portion of Loss	244,369.38	0.00	0.00	0.00	244,369.38
	Interest Portion of Loss	13,463.37	0.00	93.52	0.00	13,556.89
	Total Realized Loss	257,832.75	0.00	93.52	0.00	257,926.27
Group II	Loss Count	17	2	11	0	30
	Beginning Aggregate Scheduled Balance	1,328,773.77	86,238.71	3,584,836.50	0.00	4,999,848.98
	Principal Portion of Loss	705,802.22	86,238.71	0.00	0.00	792,040.93
	Interest Portion of Loss	49,338.42	7,574.03	6,571.38	0.00	63,483.83
	Total Realized Loss	755,140.64	93,812.74	6,571.38	0.00	855,524.76
Deal Totals	Loss Count	22	2	13	0	37
	Beginning Aggregate Scheduled Balance	2,014,450.13	86,238.71	4,033,934.38	0.00	6,134,623.22
	Principal Portion of Loss	950,171.60	86,238.71	0.00	0.00	1,036,410.31
	Interest Portion of Loss	62,801.79	7,574.03	6,664.90	0.00	77,040.72
	Total Realized Loss	1,012,973.39	93,812.74	6,664.90	0.00	1,113,451.03

B. Cumulative Realized Losses

Cumulative Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Group I	Loss Count	20	0	3	0	23
	Total Realized Loss	2,764,922.83	0.00	1,477.25	0.00	2,766,400.08
Group II	Loss Count	67	11	11	0	89
	Total Realized Loss	5,042,692.84	1,082,684.44	8,462.15	0.00	6,133,839.43
Deal Totals	Loss Count	87	11	14	0	112
	Total Realized Loss	7,807,615.67	1,082,684.44	9,939.40	0.00	8,900,239.51

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C. Subsequent Recoveries

Subsequent Recoveries		Current Period	Cumulative
Group I	Subsequent Recoveries Count	0	1
	Subsequent Recoveries	0.00	1,545.97
	Net Loss ¹	257,926.27	2,764,854.11
	Net Loss % ²	0.19%	2.01%
Group II	Subsequent Recoveries Count	6	18
	Subsequent Recoveries	14,891.61	85,942.10
	Net Loss ¹	840,633.15	6,047,897.33
	Net Loss % ²	0.21%	1.50%
Deal Totals	Subsequent Recoveries Count	6	19
	Subsequent Recoveries	14,891.61	87,488.07
	Net Loss ¹	1,098,559.42	8,812,751.44
	Net Loss % ²	0.20%	1.63%

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	0.76%	0.93%	0.79%	0.55%	0.25 %
	Constant Default Rate	8.70%	10.59%	9.03%	6.36%	2.99%
Group II	Monthly Default Rate	0.49%	0.66%	0.51%	0.36%	0.17 %
	Constant Default Rate	5.68%	7.59%	6.00%	4.25%	2.07%
Deal Totals	Monthly Default Rate	0.55%	0.72%	0.58%	0.41%	0.19 %
	Constant Default Rate	6.40%	8.32%	6.74%	4.76%	2.29%

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%	91.77534494%	100.00000000%
II	0.00000000%	0.00000000%	91.78256271%	100.00000000%
	Subordinate Class Percentage			
M-1	5.72846704%			
M-2	1.46987066%			
M-3	1.02081924%			
Class M Total:	8.21915694%			
B-1	0.00000000%			
B-2	0.00000000%			
B-3	0.00000000%			
Class B Total:	0.00000000%			

The Ending Senior Percentages are as follows: Group I 91.9003416332138%, Group II 91.9911770742959%

The Ending Subordinate Class Percentages are as follows: M-1 5.78945283%, M-2 1.48551904%, M-3 0.75532184%, B-1 0%, 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+ 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	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

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QS12

November 25, 2008

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.



Statement To Certificateholder

Residential Accredit Loans Inc., 2006-QS12
November 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	1,567,157.97	2,865,568.64	4,432,726.60
Prepayment Premium	0.00	0.00	0.00
Liquidation and Insurance Proceeds	427,843.61	566,059.10	993,902.71
Subsequent Recoveries	0.00	14,891.61	14,891.61
Repurchase Proceeds	0.00	0.00	0.00
Other Deposits/Adjustments (including Derivative Payment)	451.97	1,318.17	1,770.14
Total Deposits	1,995,453.55	3,447,837.52	5,443,291.06
<i>Uses of Funds</i>	<i>Group I</i>	<i>Group II</i>	<i>Deal</i>
Transfer to Certificate Account	1,936,410.95	3,221,639.98	5,158,050.93
Reimbursed Advances and Expenses	53,743.27	209,631.10	263,374.37
Master Servicing Compensation	5,299.35	16,566.48	21,865.83
Derivative Payment	0.00	0.00	0.00
Total Withdrawals	1,995,453.57	3,447,837.56	5,443,291.13
Ending Balance	0.00	0.00	0.00