

Distribution Information	Deal Information
1. Distribution Summary	Deal Name: Residential Accredit 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: 12/23/2008
7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts <i>(Not Applicable)</i>	Distribution Date: 12/26/2008
8. Collateral Summary	Record Date:
9. Repurchase Information	Book-Entry: 12/24/2008
10. Loan Status Report (Delinquencies)	Definitive: 11/28/2008
11. Deal Delinquencies (30 Day Buckets)	Fixed BE: 11/28/2008
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

December 26, 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	54,125,204.07	6.50000000	1,771,902.65	293,178.19	2,065,080.84	0.00	0.00	0.00	52,353,301.42
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	10,492,047.97	2.09500033	13.81	18,317.37	18,331.18	0.00	0.00	0.00	10,492,034.16
II-A-2	751151AF8	104,890,000.00 ¹	55,025,545.60 ¹	4.15499996	0.00	190,525.95	190,525.95	0.00	0.00	0.00	55,025,473.16 ¹
II-A-3	751151AG6	40,000,000.00	27,878,523.23	6.00000000	190,183.34	139,392.62	329,575.96	0.00	0.00	0.00	27,688,339.89
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	16,551,205.68	1.64499968	21.79	22,688.94	22,710.73	0.00	0.00	0.00	16,551,183.89
II-A-6	751151AK7	31,550,000.00 ¹	16,551,205.68 ¹	0.44999985	0.00	6,206.70	6,206.70	0.00	0.00	0.00	16,551,183.89 ¹
II-A-7	751151AL5	53,340,000.00	27,982,291.95	2.04500003	36.84	47,686.49	47,723.33	0.00	0.00	0.00	27,982,255.11
II-A-8	751151AM3	53,340,000.00 ¹	27,982,291.95 ¹	0.29999987	0.00	6,995.57	6,995.57	0.00	0.00	0.00	27,982,255.11 ¹
II-A-9	751151AN1	6,367,666.00	6,367,666.00	1.83416655	0.00	9,732.80	9,732.80	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	30,843,502.35	5.00000000	34.26	128,514.59	128,548.85	0.00	0.00	0.00	30,843,468.09
II-A-12	751151AR2	22,368,000.00	17,247,686.51	1.64816678	19.15	23,689.22	23,708.37	0.00	0.00	0.00	17,247,667.36
II-A-13	751151AS0	22,368,000.00 ¹	17,247,686.51 ¹	5.85183317	0.00	84,108.82	84,108.82	0.00	0.00	0.00	17,247,667.36 ¹
II-A-14	751151AT8	1,620,458.00	1,620,458.00	24.22893528	0.00	32,718.31	32,718.31	0.00	0.00	0.00	1,620,458.00
II-A-15	751151AU5	40,744,973.00	28,946,150.06	1.89500019	89,003.49	45,710.80	134,714.29	0.00	0.00	0.00	28,857,146.57
II-A-16	751151AV3	40,744,973.00 ¹	28,946,150.06 ¹	5.10500014	0.00	123,141.75	123,141.75	0.00	0.00	0.00	28,857,146.57 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	30,206,273.00	5.75000000	534,080.81	144,738.39	678,819.20	0.00	0.00	0.00	29,672,192.19
II-A-19	751151AY7	14,887,157.30 ¹	10,313,708.22 ¹	6.50000000	0.00	55,865.92	55,865.92	0.00	0.00	0.00	10,244,294.12 ¹

Statement to Certificateholder

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A-P	751151AZ4	2,005,760.54	1,611,218.84	0.00000000	4,813.14	0.00	4,813.14	0.00	0.00	0.00	1,606,405.70
A-V	751151BA8	541,291,676.88 ¹	378,189,575.76 ¹	0.47379355	0.00	149,319.82	149,319.82	0.00	0.00	0.00	372,231,760.51 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	155,384.31	155,384.31	0.00	0.00	0.00	21,801,826.33
M-2	751151BE0	5,683,500.00	5,594,143.18	6.50000000	0.00	125,010.24	125,010.24	523,327.38	0.00	0.00	5,070,815.80
M-3	751151BJ9	4,330,300.00	2,844,378.59	6.50000000	0.00	165,846.45	165,846.45	2,844,378.59	0.00	0.00	0.00
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	378,189,575.76		2,590,109.28	2,471,558.38	5,061,667.66	3,367,705.97	0.00	0.00	372,231,760.51

1. Notional Balance

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QS12
December 26, 2008

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	541.25204070	17.71902650	2.93178190	20.65080840	0.00000000	0.00000000	523.53301420
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	524.60239850	0.00069050	0.91586850	0.91655900	0.00000000	0.00000000	524.60170800
II-A-2	751151AF8	524.60239870	0.00000000	1.81643579	1.81643579	0.00000000	0.00000000	524.60170808
II-A-3	751151AG6	696.96308075	4.75458350	3.48481550	8.23939900	0.00000000	0.00000000	692.20849725
II-A-4	751151AH4	1,000.00000000	0.00000000	5.00000000	5.00000000	0.00000000	0.00000000	1,000.00000000
II-A-5	751151AJ0	524.60239873	0.00069065	0.71914231	0.71983296	0.00000000	0.00000000	524.60170808
II-A-6	751151AK7	524.60239873	0.00000000	0.19672583	0.19672583	0.00000000	0.00000000	524.60170808
II-A-7	751151AL5	524.60239876	0.00069066	0.89400994	0.89470060	0.00000000	0.00000000	524.60170810
II-A-8	751151AM3	524.60239876	0.00000000	0.13115054	0.13115054	0.00000000	0.00000000	524.60170810
II-A-9	751151AN1	1,000.00000000	0.00000000	1.52847213	1.52847213	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	771.08755875	0.00085650	3.21286475	3.21372125	0.00000000	0.00000000	771.08670225
II-A-12	751151AR2	771.08755857	0.00085613	1.05906742	1.05992355	0.00000000	0.00000000	771.08670243
II-A-13	751151AS0	771.08755857	0.00000000	3.76022979	3.76022979	0.00000000	0.00000000	771.08670243
II-A-14	751151AT8	1,000.00000000	0.00000000	20.19077940	20.19077940	0.00000000	0.00000000	1,000.00000000
II-A-15	751151AU5	710.42260993	2.18440420	1.12187582	3.30628002	0.00000000	0.00000000	708.23820573
II-A-16	751151AV3	710.42260993	0.00000000	3.02225627	3.02225627	0.00000000	0.00000000	708.23820573
II-A-17	751151AW1	1,000.00000000	0.00000000	0.41666674	0.41666674	0.00000000	0.00000000	1,000.00000000
II-A-18	751151AX9	604.45303728	10.68740813	2.89633744	13.58374558	0.00000000	0.00000000	593.76562915
II-A-19	751151AY7	692.79231838	0.00000000	3.75262509	3.75262509	0.00000000	0.00000000	688.12963506
A-P	751151AZ4	803.29571146	2.39965834	0.00000000	2.39965834	0.00000000	0.00000000	800.89605313
A-V	751151BA8	698.67982811	0.00000000	0.27585833	0.27585833	0.00000000	0.00000000	687.67316478
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	7.00118546	7.00118546	0.00000000	0.00000000	982.32974362
M-2	751151BE0	984.27785344	0.00000000	21.99529163	21.99529163	0.00000000	0.00000000	892.19948975
M-3	751151BJ9	656.85485763	0.00000000	38.29906704	38.29906704	0.00000000	0.00000000	0.00000000
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 :	68.76731648%
Group I Factor :	61.98554460%
Group II Factor :	71.08483185%

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QS12
December 26, 2008

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	11/01/2008	11/30/2008	30/360	54,125,204.07	6.50000000	293,178.19	0.00	0.00	0.00	0.00	293,178.19	0.00
I-A-2	11/01/2008	11/30/2008	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	11/01/2008	11/30/2008	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	11/01/2008	11/30/2008	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	11/25/2008	12/24/2008	30/360	10,492,047.97	2.09500033	18,317.37	0.00	0.00	0.00	0.00	18,317.37	0.00
II-A-2	11/25/2008	12/24/2008	30/360	55,025,545.60 ¹	4.15499996	190,525.95	0.00	0.00	0.00	0.00	190,525.95	0.00
II-A-3	11/01/2008	11/30/2008	30/360	27,878,523.23	6.00000000	139,392.62	0.00	0.00	0.00	0.00	139,392.62	0.00
II-A-4	11/01/2008	11/30/2008	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	11/25/2008	12/24/2008	30/360	16,551,205.68	1.64499968	22,688.94	0.00	0.00	0.00	0.00	22,688.94	0.00
II-A-6	11/25/2008	12/24/2008	30/360	16,551,205.68 ¹	0.44999985	6,206.70	0.00	0.00	0.00	0.00	6,206.70	0.00
II-A-7	11/25/2008	12/24/2008	30/360	27,982,291.95	2.04500003	47,686.49	0.00	0.00	0.00	0.00	47,686.49	0.00
II-A-8	11/25/2008	12/24/2008	30/360	27,982,291.95 ¹	0.29999987	6,995.57	0.00	0.00	0.00	0.00	6,995.57	0.00
II-A-9	11/25/2008	12/25/2008	Actual/360	6,367,666.00	1.83416655	9,732.80	0.00	0.00	0.00	0.00	9,732.80	0.00
II-A-10	11/01/2008	11/30/2008	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	11/01/2008	11/30/2008	30/360	30,843,502.35	5.00000000	128,514.59	0.00	0.00	0.00	0.00	128,514.59	0.00
II-A-12	11/25/2008	12/25/2008	Actual/360	17,247,686.51	1.64816678	23,689.22	0.00	0.00	0.00	0.00	23,689.22	0.00
II-A-13	11/25/2008	12/24/2008	30/360	17,247,686.51 ¹	5.85183317	84,108.82	0.00	0.00	0.00	0.00	84,108.82	0.00
II-A-14	11/25/2008	12/24/2008	30/360	1,620,458.00	24.22893528	32,718.31	0.00	0.00	0.00	0.00	32,718.31	0.00
II-A-15	11/25/2008	12/24/2008	30/360	28,946,150.06	1.89500019	45,710.80	0.00	0.00	0.00	0.00	45,710.80	0.00
II-A-16	11/25/2008	12/24/2008	30/360	28,946,150.06 ¹	5.10500014	123,141.75	0.00	0.00	0.00	0.00	123,141.75	0.00
II-A-17	11/01/2008	11/30/2008	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	11/01/2008	11/30/2008	30/360	30,206,273.00	5.75000000	144,738.39	0.00	0.00	0.00	0.00	144,738.39	0.00
II-A-19	11/01/2008	11/30/2008	30/360	10,313,708.22 ¹	6.50000000	55,865.92	0.00	0.00	0.00	0.00	55,865.92	0.00
A-P	11/01/2008	11/30/2008	30/360	1,611,218.84	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-V	11/01/2008	11/30/2008	30/360	378,189,575.76 ¹	0.47379355	149,319.82	0.00	0.00	0.00	0.00	149,319.82	0.00
R-I	11/01/2008	11/30/2008	30/360	0.00	6.50000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-II	11/01/2008	11/30/2008	30/360	0.00	6.50000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-1	11/01/2008	11/30/2008	30/360	21,801,826.33	6.50000000	118,093.23	0.00	0.00	0.00	0.00	155,384.31	0.00
M-2	11/01/2008	11/30/2008	30/360	5,594,143.18	6.50000000	30,301.61	0.00	0.00	0.00	0.00	125,010.24	0.00
M-3	11/01/2008	11/30/2008	30/360	2,844,378.59	6.50000000	15,407.05	0.00	0.00	0.00	0.00	165,846.45	0.00
B-1	11/01/2008	11/30/2008	30/360	0.00	6.50000000	0.00	0.00	0.00	0.00	0.00	0.00	91,080.90
B-2	11/01/2008	11/30/2008	30/360	0.00	6.50000000	0.00	0.00	0.00	0.00	0.00	0.00	53,378.17
B-3	11/01/2008	11/30/2008	30/360	0.00	6.50000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00



Statement to Certificateholder

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Deal Totals				378,189,575.76		2,189,119.27	0.00	0.00	0.00	0.00	2,471,558.38	144,459.07
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1.Notional Balance

Current Index Rates

Index Type	Rate	Classes
BTLIB TEL 25 -2BD	1.39500000	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	20.81	20.81	0.00	0	0.00	18,336.60	5,637.68	21,285.72	0.00	0.00
Group II	695.73	695.73	0.00	0	0.00	58,382.25	16,685.82	62,039.68	0.00	0.00
Deal Totals	716.54	716.54	0.00	0	0.00	76,718.85	22,323.50	83,325.40	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	359	N/A	46	0	0	0	6	353
	Balance/Amount	137,862,642.34	89,156,744.23	45,106.23	(40,769.83)	0.00	N/A	0.00	3,697,498.17	85,454,909.66
Group II	Count	2,173	1,607	N/A	231	5	0	0	16	1,586
	Balance/Amount	403,429,034.54	289,032,831.53	165,849.50	(278,907.71)	624,392.33	N/A	0.00	1,744,646.56	286,776,850.85
Deal Totals	Count	2,685	1,966	N/A	277	5	0	0	22	1,939
	Balance/Amount	541,291,676.88	378,189,575.76	210,955.73	(319,677.54)	624,392.33	N/A	0.00	5,442,144.73	372,231,760.51

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	7.32437572	7.32999283	330.23	328.88	6.98184183	6.98644834	6.98857344	N/A	N/A
Group II	7.22777352	7.22518622	330.87	329.55	6.90397523	6.90143515	6.93300009	N/A	N/A
Deal Totals	7.25054712	7.24924714	330.73	329.40	6.92233198	6.92095201	6.94610129	N/A	N/A

C. Constant Prepayment Rate

	1 Month CPR	3 Month CPR	6 Month CPR	12 Month CPR	Life CPR
Group-I	39.52%	26.42%	24.03%	17.71%	18.73%
Group-II	8.35%	10.80%	11.22%	11.73%	13.54%
Deal Totals	16.79%	14.73%	14.43%	13.18%	14.83%

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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	1,520	277,654,868.21	10	1,550,093.41	0	0.00	0	0.00	0.00	1,530	279,204,961.62
30 days	112	22,517,218.69	5	523,461.75	0	0.00	0	0.00	0.00	117	23,040,680.44
60 days	48	10,733,770.45	4	551,199.97	1	504,286.70	0	0.00	0.00	53	11,789,257.12
90 days	37	9,613,743.22	2	411,140.55	0	0.00	0	0.00	0.00	39	10,024,883.77
120 days	10	2,938,693.79	3	353,474.30	8	1,714,672.79	0	0.00	0.00	21	5,006,840.88
150 days	9	2,305,871.32	4	506,648.72	8	1,847,049.79	1	102,239.01	102,769.31	22	4,761,808.84
180 days	1	413,812.15	1	425,995.41	8	1,991,138.53	0	0.00	0.00	10	2,830,946.09
181+ days	6	1,000,151.00	4	302,342.93	81	21,077,991.50	56	13,191,896.32	13,247,783.98	147	35,572,381.75
Total	1,743	327,178,128.83	33	4,624,357.04	106	27,135,139.31	57	13,294,135.33	13,350,553.29	1,939	372,231,760.51
Current	78.39%	74.59%	0.52%	0.42%	0.00%	0.00%	0.00%	0.00%	0.00%	78.91%	75.01%
30 days	5.78%	6.05%	0.26%	0.14%	0.00%	0.00%	0.00%	0.00%	0.00%	6.03%	6.19%
60 days	2.48%	2.88%	0.21%	0.15%	0.05%	0.14%	0.00%	0.00%	0.00%	2.73%	3.17%
90 days	1.91%	2.58%	0.10%	0.11%	0.00%	0.00%	0.00%	0.00%	0.00%	2.01%	2.69%
120 days	0.52%	0.79%	0.15%	0.09%	0.41%	0.46%	0.00%	0.00%	0.00%	1.08%	1.35%
150 days	0.46%	0.62%	0.21%	0.14%	0.41%	0.50%	0.05%	0.03%	0.03%	1.13%	1.28%
180 days	0.05%	0.11%	0.05%	0.11%	0.41%	0.53%	0.00%	0.00%	0.00%	0.52%	0.76%
181+ days	0.31%	0.27%	0.21%	0.08%	4.18%	5.66%	2.89%	3.54%	3.56%	7.58%	9.56%
Total	89.89%	87.90%	1.70%	1.24%	5.47%	7.29%	2.94%	3.57%	3.58%	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	263	60,322,233.54	1	113,041.83	0	0.00	0	0.00	0.00	264	60,435,275.37
30 days	27	6,932,178.41	1	114,005.87	0	0.00	0	0.00	0.00	28	7,046,184.28
60 days	11	3,302,647.11	0	0.00	0	0.00	0	0.00	0.00	11	3,302,647.11
90 days	10	3,015,898.25	0	0.00	0	0.00	0	0.00	0.00	10	3,015,898.25
120 days	2	1,160,000.00	0	0.00	2	410,700.00	0	0.00	0.00	4	1,570,700.00
150 days	4	1,207,021.80	1	141,831.35	2	796,932.29	1	102,239.01	102,769.31	8	2,248,024.45
180 days	0	0.00	0	0.00	3	525,907.86	0	0.00	0.00	3	525,907.86
181+ days	1	94,645.30	0	0.00	12	3,939,407.93	12	3,276,219.11	3,285,734.11	25	7,310,272.34
Total	318	76,034,624.41	3	368,879.05	19	5,672,948.08	13	3,378,458.12	3,388,503.42	353	85,454,909.66

Current	74.50%	70.59%	0.28%	0.13%	0.00%	0.00%	0.00%	0.00%	0.00%	74.79%	70.72%
30 days	7.65%	8.11%	0.28%	0.13%	0.00%	0.00%	0.00%	0.00%	0.00%	7.93%	8.25%
60 days	3.12%	3.86%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.12%	3.86%
90 days	2.83%	3.53%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.83%	3.53%
120 days	0.57%	1.36%	0.00%	0.00%	0.57%	0.48%	0.00%	0.00%	0.00%	1.13%	1.84%
150 days	1.13%	1.41%	0.28%	0.17%	0.57%	0.93%	0.28%	0.12%	0.12%	2.27%	2.63%
180 days	0.00%	0.00%	0.00%	0.00%	0.85%	0.62%	0.00%	0.00%	0.00%	0.85%	0.62%
181+ days	0.28%	0.11%	0.00%	0.00%	3.40%	4.61%	3.40%	3.83%	3.84%	7.08%	8.55%
Total	90.08%	88.98%	0.85%	0.43%	5.38%	6.64%	3.68%	3.95%	3.96%	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	1,257	217,332,634.67	9	1,437,051.58	0	0.00	0	0.00	0.00	1,266	218,769,686.25
30 days	85	15,585,040.28	4	409,455.88	0	0.00	0	0.00	0.00	89	15,994,496.16
60 days	37	7,431,123.34	4	551,199.97	1	504,286.70	0	0.00	0.00	42	8,486,610.01
90 days	27	6,597,844.97	2	411,140.55	0	0.00	0	0.00	0.00	29	7,008,985.52
120 days	8	1,778,693.79	3	353,474.30	6	1,303,972.79	0	0.00	0.00	17	3,436,140.88
150 days	5	1,098,849.52	3	364,817.37	6	1,050,117.50	0	0.00	0.00	14	2,513,784.39
180 days	1	413,812.15	1	425,995.41	5	1,465,230.67	0	0.00	0.00	7	2,305,038.23
181+ days	5	905,505.70	4	302,342.93	69	17,138,583.57	44	9,915,677.21	9,962,049.87	122	28,262,109.41
Total	1,425	251,143,504.42	30	4,255,477.99	87	21,462,191.23	44	9,915,677.21	9,962,049.87	1,586	286,776,850.85

Current	79.26%	75.78%	0.57%	0.50%	0.00%	0.00%	0.00%	0.00%	0.00%	79.82%	76.29%
30 days	5.36%	5.43%	0.25%	0.14%	0.00%	0.00%	0.00%	0.00%	0.00%	5.61%	5.58%
60 days	2.33%	2.59%	0.25%	0.19%	0.06%	0.18%	0.00%	0.00%	0.00%	2.65%	2.96%
90 days	1.70%	2.30%	0.13%	0.14%	0.00%	0.00%	0.00%	0.00%	0.00%	1.83%	2.44%
120 days	0.50%	0.62%	0.19%	0.12%	0.38%	0.45%	0.00%	0.00%	0.00%	1.07%	1.20%
150 days	0.32%	0.38%	0.19%	0.13%	0.38%	0.37%	0.00%	0.00%	0.00%	0.88%	0.88%
180 days	0.06%	0.14%	0.06%	0.15%	0.32%	0.51%	0.00%	0.00%	0.00%	0.44%	0.80%
181+ days	0.32%	0.32%	0.25%	0.11%	4.35%	5.98%	2.77%	3.46%	3.47%	7.69%	9.86%
Total	89.85%	87.57%	1.89%	1.48%	5.49%	7.48%	2.77%	3.46%	3.47%	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	117	23,040,680.44	13 Months	13	2,810,893.22	25 Months	1	472,000.00	37 Months	0	0.00	49 Months	0	0.00
	6.03%	6.19%		0.67%	0.76%		0.05%	0.13%		0.00%	0.00%		0.00%	0.00%
2 Months	53	11,789,257.12	14 Months	12	2,168,171.73	26 Months	1	118,018.91	38 Months	0	0.00	50 Months	0	0.00
	2.73%	3.17%		0.62%	0.58%		0.05%	0.03%		0.00%	0.00%		0.00%	0.00%
3 Months	39	10,024,883.77	15 Months	11	2,252,687.05	27 Months	0	0.00	39 Months	0	0.00	51 Months	0	0.00
	2.01%	2.69%		0.57%	0.61%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
4 Months	21	5,006,840.88	16 Months	8	888,392.15	28 Months	0	0.00	40 Months	0	0.00	52 Months	0	0.00
	1.08%	1.35%		0.41%	0.24%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
5 Months	22	4,761,808.84	17 Months	2	623,935.00	29 Months	0	0.00	41 Months	0	0.00	53 Months	0	0.00
	1.13%	1.28%		0.10%	0.17%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
6 Months	10	2,830,946.09	18 Months	3	260,571.28	30 Months	0	0.00	42 Months	0	0.00	54 Months	0	0.00
	0.52%	0.76%		0.15%	0.07%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
7 Months	22	5,877,772.50	19 Months	2	195,920.00	31 Months	0	0.00	43 Months	0	0.00	55 Months	0	0.00
	1.13%	1.58%		0.10%	0.05%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
8 Months	14	3,523,075.37	20 Months	2	638,498.45	32 Months	0	0.00	44 Months	0	0.00	56 Months	0	0.00
	0.72%	0.95%		0.10%	0.17%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
9 Months	12	2,596,753.65	21 Months	7	2,391,306.98	33 Months	0	0.00	45 Months	0	0.00	57 Months	0	0.00
	0.62%	0.70%		0.36%	0.64%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
10 Months	13	3,992,758.07	22 Months	1	447,990.70	34 Months	0	0.00	46 Months	0	0.00	58 Months	0	0.00
	0.67%	1.07%		0.05%	0.12%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
11 Months	13	3,530,397.90	23 Months	1	230,400.00	35 Months	0	0.00	47 Months	0	0.00	59 Months	0	0.00
	0.67%	0.95%		0.05%	0.06%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
12 Months	9	2,552,838.79	24 Months	0	0.00	36 Months	0	0.00	48 Months	0	0.00	60+ Months	0	0.00
	0.46%	0.69%		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	4	1,652,991.66	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	4	1,652,991.66
	Other Modifications	2	448,968.74	0	0.00	0	0.00	1	296,663.37	0	0.00	0	0.00	3	745,632.11
Group II	Capitalizations	20	4,410,384.61	1	88,467.60	0	0.00	0	0.00	0	0.00	0	0.00	21	4,498,852.21
	Other Modifications	6	1,740,197.09	3	916,156.23	3	928,818.01	0	0.00	2	811,586.53	0	0.00	14	4,396,757.86
Deal Totals	Capitalizations	24	6,063,376.27	1	88,467.60	0	0.00	0	0.00	0	0.00	0	0.00	25	6,151,843.87
	Other Modifications	8	2,189,165.83	3	916,156.23	3	928,818.01	1	296,663.37	2	811,586.53	0	0.00	17	5,142,389.97

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	11	0	7	0	18
	Beginning Aggregate Scheduled Balance	3,697,498.17	0.00	2,355,707.02	0.00	6,053,205.19
	Principal Portion of Loss	1,775,555.28	0.00	0.00	0.00	1,775,555.28
	Interest Portion of Loss	30,413.85	0.00	2,250.14	0.00	32,663.99
	Total Realized Loss	1,805,969.13	0.00	2,250.14	0.00	1,808,219.27
Group II	Loss Count	27	6	35	0	68
	Beginning Aggregate Scheduled Balance	1,345,020.70	399,625.86	8,586,786.59	0.00	10,331,433.15
	Principal Portion of Loss	769,749.19	399,625.86	0.00	0.00	1,169,375.05
	Interest Portion of Loss	77,853.73	28,755.62	15,746.47	0.00	122,355.82
	Total Realized Loss	847,602.92	428,381.48	15,746.47	0.00	1,291,730.87
Deal Totals	Loss Count	38	6	42	0	86
	Beginning Aggregate Scheduled Balance	5,042,518.87	399,625.86	10,942,493.61	0.00	16,384,638.34
	Principal Portion of Loss	2,545,304.47	399,625.86	0.00	0.00	2,944,930.33
	Interest Portion of Loss	108,267.58	28,755.62	17,996.61	0.00	155,019.81
	Total Realized Loss	2,653,572.05	428,381.48	17,996.61	0.00	3,099,950.14

B. Cumulative Realized Losses

Cumulative Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Group I	Loss Count	25	0	8	0	33
	Total Realized Loss	4,570,891.96	0.00	3,727.39	0.00	4,574,619.35
Group II	Loss Count	78	16	35	0	129
	Total Realized Loss	5,890,295.76	1,511,065.92	24,208.62	0.00	7,425,570.30
Deal Totals	Loss Count	103	16	43	0	162
	Total Realized Loss	10,461,187.72	1,511,065.92	27,936.01	0.00	12,000,189.65

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C. Subsequent Recoveries

Subsequent Recoveries		Current Period	Cumulative
Group I	Subsequent Recoveries Count	2	3
	Subsequent Recoveries	5,121.93	6,667.90
	Net Loss ¹	1,803,097.34	4,567,951.45
	Net Loss % ²	1.31%	3.31%
Group II	Subsequent Recoveries Count	3	20
	Subsequent Recoveries	9,561.35	95,503.45
	Net Loss ¹	1,282,169.52	7,330,066.85
	Net Loss % ²	0.32%	1.82%
Deal Totals	Subsequent Recoveries Count	5	23
	Subsequent Recoveries	14,683.28	102,171.35
	Net Loss ¹	3,085,266.86	11,898,018.30
	Net Loss % ²	0.57%	2.20%

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	4.15%	1.75%	1.48%	0.86%	0.40 %
	Constant Default Rate	39.86%	19.13%	16.43%	9.86%	4.69%
Group II	Monthly Default Rate	0.60%	0.64%	0.59%	0.40%	0.19 %
	Constant Default Rate	7.01%	7.36%	6.86%	4.68%	2.26%
Deal Totals	Monthly Default Rate	1.44%	0.90%	0.80%	0.51%	0.24 %
	Constant Default Rate	15.97%	10.24%	9.21%	5.93%	2.84%

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

CDRm = $1 - [(1 - \text{MDR}_m)^{12}]$, 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%	91.90034163%	100.00000000%
II	0.00000000%	0.00000000%	91.99117708%	100.00000000%
	Subordinate Class Percentage			
M-1	5.78945283%			
M-2	1.48551904%			
M-3	0.75532184%			
Class M Total:	8.03029371%			
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 93.8069333892586%, Group II 92.433148285352%,

The Ending Subordinate Class Percentages are as follows: M-1 5.88244329%, M-2 1.36817833%, M-3 0%, 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+ 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	False
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

Statement to Certificateholder

Residential Accredit Loans Inc, 2006-QS12

December 26, 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.

Senior principal has been adjusted by \$416,866.00
as a reallocation of liquidation proceeds received in prior periods.

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
December 26, 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	946,391.11	2,424,762.63	3,371,153.73
Prepayment Premium	0.00	0.00	0.00
Liquidation and Insurance Proceeds	1,891,529.04	468,662.16	2,360,191.20
Subsequent Recoveries	5,121.93	9,561.35	14,683.28
Repurchase Proceeds	0.00	0.00	0.00
Other Deposits/Adjustments (including Derivative Payment)	20.81	695.73	716.54
Total Deposits	2,843,062.89	2,903,681.87	5,746,744.75
<i>Uses of Funds</i>	<i>Group I</i>	<i>Group II</i>	<i>Deal</i>
Transfer to Certificate Account	2,417,969.29	2,643,698.36	5,061,667.65
Reimbursed Advances and Expenses	419,455.93	243,297.68	662,753.61
Master Servicing Compensation	5,637.68	16,685.82	22,323.50
Derivative Payment	0.00	0.00	0.00
Total Withdrawals	2,843,062.90	2,903,681.86	5,746,744.76
Ending Balance	0.00	0.00	0.00