U.S. Securities and Exchange Commission
Washington, D.C. 20549

02032624

OMB APPROVAL
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FORM SE

FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS BY ELECTRONIC FILERS

Residential Accredit Loans Inc.
Exact Name of Registrant as Specified in Charter

0000949493
Registrant CIK Number

Current Report on Form 8-K For 4-30-02
Electronic Report, Schedule or Registration Statement of Which the Documents Are a Part (give period of report)

333-82902
SEC File Number of Registration Statement

PROCESSED
MAY 09 2002
THOMSON FINANCIAL

Name of Person Filing the Document
(if Other than the Registrant)

SEC MAIL PROCESSING
RECEIVED
MAY 01 2002
WASH, D.C. 164 SECTION

SIGNATURES

Filings Made By the Registrant:

The Registrant has duly caused this form to be signed on its behalf by the undersigned, thereunto duly authorized in the City of Minneapolis, State of Minnesota, on the 30th day of April, 2002.

Residential Accredit Loans Inc.
(Registrant)

By: _____
Randy Van Zee
Vice President

Filings Made by Person Other Than the Registrant:

After reasonable inquiry and to the best of my knowledge and belief, I certify on _____, 2002, that the information set forth in this statement is true and complete.

By: _____
(Name)

_____
(Title)

Pmt Rule
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1 Pay B1 until balance is reduced to zero with junior principal defined below

2 Accrete A3

3 Pay A2, A3 sequentially with A3 accrued interest:

4 Accrete A9

5 Pay A2, A3, A9 sequentially with A9 accrued interest:

6 Accrete A4

7 Pay the following with A4 accrued interest:
  i) To A1, A5, A6 according to the following
    x) To A1, A5 sequentially, the product of 1) the amount allocated to 7i) and 2) the fraction, the numerator is the sum of A1 and A5 balance, and the denominator is the sum of A1, A5 and A6 balance.
    y) To A6, the product of 1) the amount allocated to 7i) and 2) the fraction, the numerator is the A6 balance, and the denominator is the sum of A1, A5 and A6 balance.
  ii) To A8, A2, A3, A4 sequentially

8 Pay the following to Pac1 Schedule with remaining senior principal
  i) To A1, A5, A6 according to the following
    x) To A1, A5 sequentially, the product of 1) the amount allocated to 8i) and 2) the fraction, the numerator is the sum of A1 and A5 balance, and the denominator is the sum of A1, A5 and A6 balance.
    y) To A6, the product of 1) the amount allocated to 8i) and 2) the fraction, the numerator is the A6 balance, and the denominator is the sum of A1, A5 and A6 balance.
  ii) To A8

9 Pay A2 to Pac2 Schedule with remaining senior principal

10 Pay A3, A9, A2 sequentially with the remaining principal

11 Pay the following with remaining senior principal
  i) To A1, A5, A6 according to the following
    x) To A1, A5 sequentially, the product of 1) the amount allocated to 11i) and 2) the fraction, the numerator is the sum of A1 and A5 balance, and the denominator is the sum of A1, A5 and A6 balance.
    y) To A6, the product of 1) the amount allocated to 11i) and 2) the fraction, the numerator is the A6 balance, and the denominator is the sum of A1, A5 and A6 balance.
  ii) TO A8

12 Pay A4, B1 sequentially with the remaining principal

Senior Principal
  The sum of 1) a fraction, the numerator of which is the total senior balance and the denumerator is the total bond balance, prior to payment on that payment date, of schedule principal, 2) a percentage, defined below, of prepayment

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The percentage is the sum of 1) the fraction, the numerator of which is the total senior balance and the denumerator is the total bond balance, prior to payment on that payment date, 2) the product of i) the fraction, the numerator of which is the total junior balance and the denumerator is the total bond balance, prior to payment on that payment date, and ii) the percentage defined below

Period	Percentage
61 - 72	70%
73 - 84	60%
85 - 96	40%
97 - 108	20%
109 and after	0%

Junior Principal
Total principal received minus senior principal

Pass Thru Rate
6.75%

A7 Notional Balance
Same as A6 Balance

A10 Notional Balance
The product of i) A8 Balance and ii) (6.75 - 6.5)/6.75

XS Interest
XS recieves the excess of i) Net Interest received over ii) Mortgage Balance * Pass Thru Rate / 12

Summary

COLLATERAL :	Coupon	Amount	WAC	WAM	Age
	7.253%	422,163,588	7.520%	29- 9	0- 3

SETTLEMENT : APR 30, 2002
FIRST PAY : MAY 25, 2002

PREPAY : 200% PSA

LIB1 : 1.87000% LIB1 INDEX

U.S. Treasury Yield Curve :

Year :	0.238	0.488	1.962	4.586	9.838	28.838
Yield :	1.705	1.955	3.367	4.502	5.164	5.648

PRICING : 200 PSA
PAC1 : 125 PSA - 300 PSA (approx)
PAC2X : 175 PSA - 210 PSA (approx)

	Par Amount	Eff. Coupon	Days To 1st Pmt	Days To Sett	Yrs Of Principal Paydown: From	Yrs Of Principal Paydown: To	Avg Life	Mod. Dur-ation	$/.01	Price	Cash Flow Yield	Spreads Off Tsys: Year	Spreads Off Tsys: Sprd	Price Sensitivity B.P.	Price Sensitivity $ Change
ASSET	422,163,588	7.2530			5/02-	1/32	7.62								

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CMOs	422,163,588	7.2530			5/02-	1/32	7.62
A-1-PAC	61,600,000	6.0000	54	29	5/02-	9/05	1.99
A-2-PAC2	96,690,667	6.7500	54	29	5/02-	3/16	7.87
A-3-SUPP	16,000,000	6.7500	54	29	5/02-	1/06	2.07
A-4-SEQ-	20,000,000	6.7500	54	29	10/16-	1/32	19.47
A-5-PAC	100,800,000	6.0000	54	29	9/05-	6/11	5.98
A-6-PAC -F	69,600,000	2.2800	30	5	5/02-	6/11	4.47
A-7-PAC -QI	69,600,000NP	6.2200	30	5	5/02-	6/11	4.47
A-8-PAC	25,148,005	6.5000	54	29	6/11-	3/13	9.99
A-9-SUPP	10,161,328	6.7500	54	29	1/06-	10/16	9.79
A-10-IO - I	931,408NP	6.7500	54	29	6/11-	3/13	9.99
B-1-PPLO	22,163,588	6.7500	54	29	5/02-	1/32	12.16
XS - I	422,163,588NP	0.5030	54	29	5/02-	1/32	7.62

Dec Tables

PSA

200

Percent of Initial Principal Amount Outstanding

Mo Yr	Class A-1-PAC	Class A-2-PAC2	Class A-3-SUPP	Class A-4-SEQ-	Class A-5-PAC	Class A-6-PAC	Class A-7-PAC	Class A-8-PAC	Class A-9-SUPP	Class A-10-IO
4/02	100.	100.	100.	100.	100.	100.	100.	100.	100.	100.
4/03	83.	96.	83.	107.	100.	93.	93.	100.	107.	100.
4/04	52.	87.	53.	114.	100.	82.	82.	100.	114.	100.
4/05	14.	77.	20.	122.	100.	67.	67.	100.	122.	100.
4/06	0.	69.	0.	131.	86.	54.	54.	100.	120.	100.
4/07		63.		140.	66.	41.	41.	100.	96.	100.
4/08		58.		150.	47.	29.	29.	100.	82.	100.
4/09		56.		160.	30.	18.	18.	100.	75.	100.
4/10		53.		171.	14.	9.	9.	100.	73.	100.
4/11		50.		183.	1.	1.	1.	100.	71.	100.
4/12		46.		196.	0.	0.	0.	46.	68.	46.
4/13		41.		210.				0.	64.	0.
4/14		26.		224.					60.	
4/15		12.		240.					56.	
4/16		0.		255.					42.	
4/17				235.					0.	
4/18				199.						
4/19				167.						
4/20				140.						
4/21				116.						
4/22				96.						
4/23				78.						

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4/24				63.						
4/25				50.						
4/26				39.						
4/27				29.						
4/28				21.						
4/29				14.						
4/30				8.						
4/31				3.						
4/32				0.						
WAL	1.989006	7.868433	2.074673	19.470997	5.978939	4.465516	4.465516	9.985490	9.790945	9.985490

PSA

200

Percent of Initial Principal Amount Outstanding

Mo Yr	Class B-1-PPLO	Class XS
4/02	100.	100.
4/03	99.	95.
4/04	98.	86.
4/05	97.	75.
4/06	96.	65.
4/07	95.	57.
4/08	90.	49.
4/09	84.	43.
4/10	76.	37.
4/11	68.	32.
4/12	58.	27.
4/13	50.	24.
4/14	43.	20.
4/15	37.	17.
4/16	31.	15.
4/17	27.	13.
4/18	23.	11.
4/19	19.	9.
4/20	16.	7.
4/21	13.	6.
4/22	11.	5.
4/23	9.	4.
4/24	7.	3.
4/25	6.	3.
4/26	4.	2.
4/27	3.	2.
4/28	2.	1.
4/29	2.	1.
4/30	1.	0.
4/31	0.	0.
4/32	0.	0.

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WAL 12.160397 7.618134

PSA

0

Percent of Initial Principal Amount Outstanding

Mo Yr	Class A-1-PAC	Class A-2-PAC2	Class A-3-SUPP	Class A-4-SEQ-	Class A-5-PAC	Class A-6-PAC	Class A-7-PAC	Class A-8-PAC	Class A-9-SUPP	Class A-10-IO
4/02	100.	100.	100.	100.	100.	100.	100.	100.	100.	100.
4/03	94.	98.	107.	107.	100.	98.	98.	100.	107.	100.
4/04	88.	96.	114.	114.	100.	95.	95.	100.	114.	100.
4/05	81.	94.	122.	122.	100.	93.	93.	100.	122.	100.
4/06	74.	92.	131.	131.	100.	90.	90.	100.	131.	100.
4/07	66.	89.	140.	140.	100.	87.	87.	100.	140.	100.
4/08	58.	87.	150.	150.	100.	84.	84.	100.	150.	100.
4/09	49.	84.	160.	160.	100.	80.	80.	100.	160.	100.
4/10	39.	81.	171.	171.	100.	77.	77.	100.	171.	100.
4/11	28.	77.	183.	183.	100.	73.	73.	100.	183.	100.
4/12	17.	74.	196.	196.	100.	69.	69.	100.	196.	100.
4/13	5.	70.	210.	210.	100.	64.	64.	100.	210.	100.
4/14	0.	66.	224.	224.	95.	59.	59.	100.	224.	100.
4/15		62.	240.	240.	86.	54.	54.	100.	240.	100.
4/16		58.	257.	257.	77.	48.	48.	100.	257.	100.
4/17		53.	274.	274.	67.	42.	42.	100.	274.	100.
4/18		48.	294.	294.	57.	35.	35.	100.	294.	100.
4/19		42.	314.	314.	45.	28.	28.	100.	314.	100.
4/20		36.	336.	336.	33.	20.	20.	100.	336.	100.
4/21		30.	359.	359.	20.	12.	12.	100.	359.	100.
4/22		23.	384.	384.	5.	3.	3.	100.	384.	100.
4/23		16.	411.	411.	0.	0.	0.	42.	411.	42.
4/24		0.	406.	440.				0.	440.	0.
4/25			226.	470.					470.	
4/26			33.	503.					503.	
4/27			0.	509.					320.	
4/28				509.					80.	
4/29				417.					0.	
4/30				276.						
4/31				123.						
4/32				0.						
WAL	6.500754	14.294017	23.058272	28.133863	16.381128	12.633400	12.633400	20.935402	25.297856	20.935402

PSA

0

Percent of Initial Principal Amount Outstanding

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Mo Yr	Class B-1-PPLO	Class XS
4/02	100.	100.
4/03	99.	99.
4/04	98.	98.
4/05	97.	97.
4/06	96.	96.
4/07	95.	95.
4/08	93.	93.
4/09	92.	92.
4/10	90.	90.
4/11	88.	88.
4/12	87.	87.
4/13	85.	85.
4/14	82.	82.
4/15	80.	80.
4/16	78.	78.
4/17	75.	75.
4/18	72.	72.
4/19	69.	69.
4/20	66.	66.
4/21	62.	62.
4/22	58.	58.
4/23	54.	54.
4/24	49.	49.
4/25	44.	44.
4/26	39.	39.
4/27	34.	34.
4/28	27.	27.
4/29	21.	21.
4/30	14.	14.
4/31	6.	6.
4/32	0.	0.
WAL	20.021753	20.021753

PSA

125

Percent of Initial Principal Amount Outstanding

Mo Yr	Class A-1-PAC	Class A-2-PAC2	Class A-3-SUPP	Class A-4-SEQ-	Class A-5-PAC	Class A-6-PAC	Class A-7-PAC	Class A-8-PAC	Class A-9-SUPP	Class A-10-IO
4/02	100.	100.	100.	100.	100.	100.	100.	100.	100.	100.
4/03	83.	98.	107.	107.	100.	93.	93.	100.	107.	100.
4/04	52.	96.	114.	114.	100.	82.	82.	100.	114.	100.
4/05	14.	94.	122.	122.	100.	67.	67.	100.	122.	100.
4/06	0.	92.	131.	131.	86.	54.	54.	100.	131.	100.
4/07		89.	140.	140.	66.	41.	41.	100.	140.	100.

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4/08	87.	150.	150.	47.	29.	29.	100.	150.	100.
4/09	84.	160.	160.	30.	19.	19.	100.	160.	100.
4/10	81.	171.	171.	14.	9.	9.	100.	171.	100.
4/11	74.	183.	183.	1.	1.	1.	100.	183.	100.
4/12	66.	196.	196.	0.	0.	0.	46.	196.	46.
4/13	55.	210.	210.				0.	210.	0.
4/14	33.	224.	224.					224.	
4/15	12.	238.	240.					240.	
4/16	0.	197.	257.					257.	
4/17		91.	274.					274.	
4/18		0.	292.					277.	
4/19			292.					179.	
4/20			292.					89.	
4/21			292.					5.	
4/22			255.					0.	
4/23			219.						
4/24			186.						
4/25			155.						
4/26			126.						
4/27			100.						
4/28			76.						
4/29			53.						
4/30			32.						
4/31			13.						
4/32			0.						
WAL	1.991477	10.123276	14.726649	23.684859	5.986117	4.470909	4.470909	9.985490	17.430158	9.985490

PSA

125

Percent of Initial Principal Amount Outstanding

Mo Yr	Class B-1-PPLO	Class XS
4/02	100.	100.
4/03	99.	97.
4/04	98.	91.
4/05	97.	83.
4/06	96.	76.
4/07	95.	69.
4/08	91.	63.
4/09	87.	57.
4/10	81.	52.
4/11	75.	47.
4/12	68.	43.
4/13	61.	39.
4/14	55.	35.
4/15	50.	31.
4/16	45.	28.

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4/17	40.	25.
4/18	35.	22.
4/19	31.	20.
4/20	28.	17.
4/21	24.	15.
4/22	21.	13.
4/23	18.	11.
4/24	15.	10.
4/25	13.	8.
4/26	10.	7.
4/27	8.	5.
4/28	6.	4.
4/29	4.	3.
4/30	3.	2.
4/31	1.	1.
4/32	0.	0.
WAL	14.082524	10.265641

PSA

300

Percent of Initial Principal Amount Outstanding

Mo Yr	Class A-1-PAC	Class A-2-PAC2	Class A-3-SUPP	Class A-4-SEQ-	Class A-5-PAC	Class A-6-PAC	Class A-7-PAC	Class A-8-PAC	Class A-9-SUPP	Class A-10-IO
4/02	100.	100.	100.	100.	100.	100.	100.	100.	100.	100.
4/03	83.	96.	33.	107.	100.	93.	93.	100.	107.	100.
4/04	52.	83.	0.	114.	100.	82.	82.	100.	0.	100.
4/05	14.	51.		122.	100.	67.	67.	100.		100.
4/06	0.	28.		131.	86.	54.	54.	100.		100.
4/07		13.		140.	66.	41.	41.	100.		100.
4/08		4.		150.	47.	29.	29.	100.		100.
4/09		0.		160.	30.	18.	18.	100.		100.
4/10		0.		171.	14.	9.	9.	100.		100.
4/11		0.		183.	1.	1.	1.	100.		100.
4/12		0.		196.	0.	0.	0.	46.		46.
4/13		0.		204.				0.		0.
4/14				163.						
4/15				130.						
4/16				104.						
4/17				82.						
4/18				65.						
4/19				51.						
4/20				40.						
4/21				31.						
4/22				24.						
4/23				18.						
4/24				13.						
4/25				10.						

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4/26				7.						
4/27				5.						
4/28				3.						
4/29				2.						
4/30				1.						
4/31				0.						
4/32				0.						
WAL	1.989006	3.273350	0.808770	15.094243	5.978939	4.465516	4.465516	9.985490	1.598290	9.985490

PSA

300

Percent of Initial Principal Amount Outstanding

Mo Yr	Class B-1-PPLO	Class XS
4/02	100.	100.
4/03	99.	93.
4/04	98.	80.
4/05	97.	65.
4/06	96.	53.
4/07	95.	43.
4/08	88.	35.
4/09	80.	28.
4/10	70.	23.
4/11	58.	18.
4/12	47.	15.
4/13	38.	12.
4/14	30.	9.
4/15	24.	7.
4/16	19.	6.
4/17	15.	5.
4/18	12.	4.
4/19	9.	3.
4/20	7.	2.
4/21	6.	2.
4/22	4.	1.
4/23	3.	1.
4/24	2.	1.
4/25	2.	1.
4/26	1.	0.
4/27	1.	0.
4/28	1.	0.
4/29	0.	0.
4/30	0.	0.
4/31	0.	0.
4/32	0.	0.
WAL	10.533431	5.597242

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PSA

500

Percent of Initial Principal Amount Outstanding

Mo Yr	Class A-1-PAC	Class A-2-PAC2	Class A-3-SUPP	Class A-4-SEQ-	Class A-5-PAC	Class A-6-PAC	Class A-7-PAC	Class A-8-PAC	Class A-9-SUPP	Class A-10-IO
4/02	100.	100.	100.	100.	100.	100.	100.	100.	100.	100.
4/03	83.	96.	0.	107.	100.	93.	93.	100.	1.	100.
4/04	52.	35.		114.	100.	82.	82.	100.	0.	100.
4/05	0.	0.		122.	92.	57.	57.	100.		100.
4/06				131.	48.	30.	30.	100.		100.
4/07				140.	16.	10.	10.	100.		100.
4/08				150.	0.	0.	0.	74.		74.
4/09				152.				0.		0.
4/10				96.						
4/11				63.						
4/12				43.						
4/13				29.						
4/14				20.						
4/15				14.						
4/16				9.						
4/17				6.						
4/18				4.						
4/19				3.						
4/20				2.						
4/21				1.						
4/22				1.						
4/23				1.						
4/24				0.						
4/25				0.						
4/26				0.						
4/27				0.						
4/28				0.						
4/29				0.						
4/30				0.						
4/31				0.						
4/32				0.						
WAL	1.910120	1.776797	0.448485	9.326149	4.075229	3.253981	3.253981	6.314465	0.890028	6.314465

PSA

500

Percent of Initial Principal Amount Outstanding

Mo Yr	Class B-1-PPLO	Class XS

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4/02	100.	100.
4/03	99.	90.
4/04	98.	70.
4/05	97.	48.
4/06	96.	33.
4/07	95.	23.
4/08	84.	16.
4/09	72.	11.
4/10	57.	8.
4/11	42.	5.
4/12	29.	4.
4/13	20.	2.
4/14	13.	2.
4/15	9.	1.
4/16	6.	1.
4/17	4.	1.
4/18	3.	0.
4/19	2.	0.
4/20	1.	0.
4/21	1.	0.
4/22	1.	0.
4/23	0.	0.
4/24	0.	0.
4/25	0.	0.
4/26	0.	0.
4/27	0.	0.
4/28	0.	0.
4/29	0.	0.
4/30	0.	0.
4/31	0.	0.
4/32	0.	0.
WAL	8.789476	3.669139

Pac 1,2(tac) Schedules

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94.799081700051

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94.121833575959
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43.929284580683

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43.041839348511
42.159591383958
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6.394524787389
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33.222485878601
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26.866502172335
25.627165101674
24.398106737644
23.179183881315
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17.231692878900
16.070657564085
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13.775975906754
12.642067232818
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4.943536598005
3.876376910297
2.817012101075
1.765324309946
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0.000000000000

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