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

02058044

OMB APPROVAL
OMB Number: 3235-0327
Expires: July 31, 2004
Estimated average burden
hours per response.... 0.10

FORM SE

FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS BY ELECTRONIC FILERS

SEC MAIL PROCESSING
RECEIVED
SEP 2 3 2002
WASH, D.C. 164 SECTION

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

0000949493
Registrant CIK Number

Current Report on Form 8-K for 9/23/02
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

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

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 20th day of September, 2002.

Residential Accredit Loans Inc.
(Registrant)

By: Joe Orning
Vice President

PROCESSED
SEP 2 6 2002
THOMSON FINANCIAL

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)

RALI02-QS13 - Prelim

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

2 Pay A1, A2, A7 pro-rata to Pac1 Schedule with senior principal

3 Pay A3, A4 pro-rata to Schedule 2 with remaining senior principal

4 Pay A6 with the remaining principal

5 Pay A3, A4 pro-rata with the remaining principal

6 Pay A1, A2, A7 pro-rata with senior principal

7 Pay B1 with the remaining principal

Senior Principal

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

The percentage is the sum of 1) the fraction, the numerator of which is the total senior balance and the denominator 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 denominator 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

6.00%

XS Interest

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

A5 Notional Balance

= A4 Balance

A8 Notional Balance

= A7 Balance

A4 Cap

= 8.5%

A4 Floor

= 0.65%

A5 Cap (Inverse)

= 7.85%

A5 Floor

= 0.00%

A7 Cap

= 8.5%

A7 Floor

= 0.4%

A8 Cap (Inverse)

= 8.10%

A8 Floor

= 0.00%

Summary

COLLATERAL :	Coupon	Amount	WAC	WAM	Age
	6.500%	206,185,567	6.750%	14-10	0- 2

SETTLEMENT : SEP 30, 2002
FIRST PAY : OCT 25, 2002

LIB1 : 1.82000% LIB1 INDEX

PREPAY : 16.00% CPR

PRICING : 16 CPR

U.S. Treasury Yield Curve :

Year :	0.249	0.499	1.970	4.923	9.926	28.427
Yield :	1.680	1.687	2.113	3.064	3.996	4.829

		Par Amount	Eff. Coupon	1st Pmt	Sett	Yrs Of Paydown: From	To	Avg Life	Duration	$/.01	Price	Flow Yield	Spreads Year	Spreads Sprd	Price B.P.	Price $ Change
ASSET		206,185,567	6.5000			10/02-	7/17	4.09								
CMOs		206,185,567	6.5000			10/02-	7/17	4.09								
A-1-PAC		49,367,619	3.2500	54	29	10/02-	2/16	3.99								
A-2-PAC		25,000,000	4.2500	54	29	10/02-	2/16	3.99								
A-3-SCH2		41,975,000	5.3000	54	29	10/02-	7/17	3.97								
A-4	-F	11,753,000	2.4700	30	5	10/02-	7/17	3.97								
A-5	-QI	11,753,000NP	6.0300	30	5	10/02-	7/17	3.97								
A-6-SUPP		100,000	6.0000	54	29	10/02-	10/02	0.07								
A-7-PAC	-F	71,804,381	2.2200	30	5	10/02-	2/16	3.99								
A-8-PAC	-QI	71,804,381NP	6.2800	30	5	10/02-	2/16	3.99								
B-1-PPLO		6,185,567	6.0000	54	29	10/02-	7/17	7.55								
XS	- I	206,185,567NP	0.5000	54	29	10/02-	7/17	4.09								

Dec Tables

CPR

16.00

Percent of Initial Principal Amount Outstanding

Mo Yr	Class A-1-PAC	Class A-2-PAC	Class A-3-SCH2	Class A-4	Class A-5	Class A-6-SUPP	Class A-7-PAC	Class A-8-PAC	Class B-1-PPLO	Class XS
9/02	100.	100.	100.	100.	100.	100.	100.	100.	100.	100.
9/03	84.	84.	71.	71.	71.	0.	84.	84.	96.	81.
9/04	69.	69.	51.	51.	51.		69.	69.	92.	65.
9/05	55.	55.	38.	38.	38.		55.	55.	87.	52.
9/06	43.	43.	31.	31.	31.		43.	43.	82.	41.
9/07	31.	31.	29.	29.	29.		31.	31.	77.	32.
9/08	23.	23.	27.	27.	27.		23.	23.	67.	25.
9/09	16.	16.	23.	23.	23.		16.	16.	57.	19.
9/10	11.	11.	20.	20.	20.		11.	11.	47.	14.
9/11	7.	7.	17.	17.	17.		7.	7.	36.	11.
9/12	5.	5.	13.	13.	13.		5.	5.	26.	8.
9/13	3.	3.	10.	10.	10.		3.	3.	18.	5.
9/14	1.	1.	8.	8.	8.		1.	1.	11.	3.
9/15	0.	0.	6.	6.	6.		0.	0.	6.	2.
9/16	0.	0.	3.	3.	3.		0.	0.	3.	1.
9/17			0.	0.	0.				0.	0.
WAL	3.989948	3.989948	3.968195	3.968195	3.968195	0.069444	3.989948	3.989948	7.553147	4.089274

CPR

0.00

Percent of Initial Principal Amount Outstanding

Mo Yr	Class A-1-PAC	Class A-2-PAC	Class A-3-SCH2	Class A-4	Class A-5	Class A-6-SUPP	Class A-7-PAC	Class A-8-PAC	Class B-1-PPLO	Class XS
9/02	100.	100.	100.	100.	100.	100.	100.	100.	100.	100.
9/03	94.	94.	100.	100.	100.	100.	94.	94.	96.	96.
9/04	88.	88.	100.	100.	100.	100.	88.	88.	92.	92.
9/05	82.	82.	100.	100.	100.	100.	82.	82.	87.	87.
9/06	75.	75.	100.	100.	100.	100.	75.	75.	82.	82.
9/07	68.	68.	100.	100.	100.	100.	68.	68.	77.	77.
9/08	60.	60.	100.	100.	100.	100.	60.	60.	71.	71.
9/09	52.	52.	100.	100.	100.	100.	52.	52.	65.	65.
9/10	43.	43.	100.	100.	100.	100.	43.	43.	58.	58.
9/11	34.	34.	100.	100.	100.	100.	34.	34.	51.	51.
9/12	23.	23.	100.	100.	100.	100.	23.	23.	44.	44.
9/13	12.	12.	100.	100.	100.	100.	12.	12.	36.	36.
9/14	1.	1.	98.	98.	98.	100.	1.	1.	27.	27.
9/15	0.	0.	67.	67.	67.	100.	0.	0.	18.	18.
9/16	0.	0.	32.	32.	32.	100.	0.	0.	9.	9.
9/17			0.	0.	0.	0.			0.	0.
WAL	6.877360	6.877360	13.493022	13.493022	13.493022	14.819444	6.877360	6.877360	8.658563	8.658563

CPR

8.00

Percent of Initial Principal Amount Outstanding

Mo Yr	Class A-1-PAC	Class A-2-PAC	Class A-3-SCH2	Class A-4	Class A-5	Class A-6-SUPP	Class A-7-PAC	Class A-8-PAC	Class B-1-PPLO	Class XS
9/02	100.	100.	100.	100.	100.	100.	100.	100.	100.	100.
9/03	84.	84.	100.	100.	100.	100.	84.	84.	96.	88.
9/04	69.	69.	100.	100.	100.	100.	69.	69.	92.	78.
9/05	55.	55.	100.	100.	100.	100.	55.	55.	87.	68.
9/06	43.	43.	100.	100.	100.	100.	43.	43.	82.	59.
9/07	31.	31.	100.	100.	100.	0.	31.	31.	77.	51.
9/08	23.	23.	96.	96.	96.		23.	23.	69.	43.
9/09	16.	16.	88.	88.	88.		16.	16.	61.	36.
9/10	11.	11.	79.	79.	79.		11.	11.	52.	30.
9/11	7.	7.	68.	68.	68.		7.	7.	43.	24.
9/12	5.	5.	56.	56.	56.		5.	5.	34.	19.
9/13	3.	3.	44.	44.	44.		3.	3.	26.	14.
9/14	1.	1.	33.	33.	33.		1.	1.	18.	10.
9/15	0.	0.	22.	22.	22.		0.	0.	11.	6.
9/16	0.	0.	10.	10.	10.		0.	0.	5.	3.
9/17			0.	0.	0.				0.	0.
WAL	3.989948	3.989948	10.487371	10.487371	10.487371	4.875779	3.989948	3.989948	8.045689	5.805154

CPR

24.00

Percent of Initial Principal Amount Outstanding

Mo Yr	Class A-1-PAC	Class A-2-PAC	Class A-3-SCH2	Class A-4	Class A-5	Class A-6-SUPP	Class A-7-PAC	Class A-8-PAC	Class B-1-PPLO	Class XS
9/02	100.	100.	100.	100.	100.	100.	100.	100.	100.	100.
9/03	84.	84.	41.	41.	41.	0.	84.	84.	96.	73.
9/04	69.	69.	6.	6.	6.		69.	69.	92.	53.
9/05	50.	50.	0.	0.	0.		50.	50.	87.	38.
9/06	35.	35.					35.	35.	82.	27.
9/07	24.	24.					24.	24.	77.	19.
9/08	17.	17.					17.	17.	65.	14.
9/09	11.	11.					11.	11.	54.	10.
9/10	7.	7.					7.	7.	41.	6.
9/11	5.	5.					5.	5.	29.	4.
9/12	3.	3.					3.	3.	19.	3.
9/13	2.	2.					2.	2.	12.	2.
9/14	1.	1.					1.	1.	7.	1.
9/15	1.	1.					1.	1.	3.	1.
9/16	0.	0.					0.	0.	1.	0.
9/17	0.	0.					0.	0.	0.	0.
WAL	3.602512	3.602512	0.937721	0.937721	0.937721	0.069444	3.602512	3.602512	7.153312	3.012929

CPR

32.00

Percent of Initial Principal Amount Outstanding

Mo Yr	Class A-1-PAC	Class A-2-PAC	Class A-3-SCH2	Class A-4	Class A-5	Class A-6-SUPP	Class A-7-PAC	Class A-8-PAC	Class B-1-PPLO	Class XS
9/02	100.	100.	100.	100.	100.	100.	100.	100.	100.	100.
9/03	84.	84.	12.	12.	12.	0.	84.	84.	96.	65.
9/04	56.	56.	0.	0.	0.		56.	56.	92.	42.
9/05	35.	35.					35.	35.	87.	27.
9/06	21.	21.					21.	21.	82.	18.
9/07	12.	12.					12.	12.	77.	11.
9/08	7.	7.					7.	7.	63.	7.
9/09	4.	4.					4.	4.	50.	4.
9/10	2.	2.					2.	2.	36.	3.
9/11	1.	1.					1.	1.	23.	2.
9/12	1.	1.					1.	1.	13.	1.
9/13	0.	0.					0.	0.	7.	1.
9/14	0.	0.					0.	0.	4.	0.
9/15	0.	0.					0.	0.	2.	0.
9/16	0.	0.					0.	0.	1.	0.
9/17	0.	0.					0.	0.	0.	0.
WAL	2.756322	2.756322	0.557009	0.557009	0.557009	0.069444	2.756322	2.756322	6.824335	2.303960

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Pac Schedules
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Schedule 2

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