

Ex

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



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OMB APPROVAL

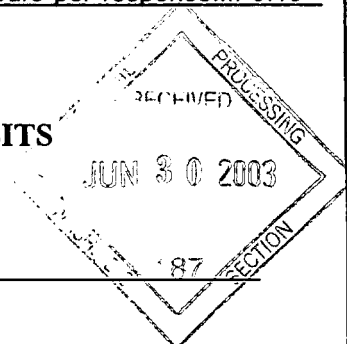
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FORM SE

**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 Series 2003-QS11
Electronic Report, Schedule or Registration Statement
of Which the Documents Are a Part (give period of report)

333-101791
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 27th day of June, 2003.

Residential Accredit Loans Inc.
(Registrant)
By:
Joseph Orning
Vice President

PROCESSED

JUL 07 2003

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 _____, 2003, that the information set forth in this statement is true and complete.

By: _____
(Name)

(Title)

Blm

KRALI-03Q11

KRALI-03Q11 Class A1 () Prorata(TT) <P>
Orig Bal 111,963,274 Fac 1.00000 Coup 4.000 Mat / / Wac- 0.000(0.000) WAM- / (-22842)/ 0
DIRECTED CASHFLOW FROM GROUP-G01

Price/Yield View Fact Thru 09/9999; Hist Coupons; Clctn Rt 0%

Settle Date: 30-Jun-2003 Curve Type: Treas Act Curve Date: 26-Jun-2003 Tranche: A1 ()

Price	KRALI-03Q11/V50	KRALI-03Q11/V100	KRALI-03Q11/V150	prepay losses
100: 6	7.02851 07/03 11/27	3.49012 07/03 07/16	2.39188 07/03 12/09	Avg. Life 1st Prin Last Prin
100:10	3.95 5.57	3.89 3.09	3.83 2.20	Yield Duration
100:14	3.93 5.58	3.85 3.10	3.77 2.20	Yield Duration
100:18	3.91 5.58	3.81 3.10	3.71 2.21	Yield Duration
100:22	3.89 5.59	3.77 3.10	3.66 2.21	Yield Duration
100:26	3.86 5.60	3.73 3.10	3.60 2.21	Yield Duration
100:30	3.84 5.60	3.69 3.11	3.55 2.21	Yield Duration
	3.82 5.61	3.65 3.11	3.49 2.21	Yield Duration

KRALI-03Q11

KRALI-03Q11 Class A1 0 Prorata(TT) <P>

Orig Bal 111,963,274 Fac 1.00000 Coup 4.000 Mat / / Wac- 0.000(0.000) WAM- / (-22842)/ 0

DIRECTED CASHFLOW FROM GROUP-G01

Price/Yield View Fact Thru 09/9999; Hist Coupons; Clctn Rt 0%

Settle Date: 30-Jun-2003 Curve Type: Treas Act Curve Date: 26-Jun-2003 Tranche: A1 ()

Price	KRALI-03Q11/N/50	KRALI-03Q11/N/100	KRALI-03Q11/N/150	prepay losses
	7.02851 07/03 11/27	3.49012 07/03 07/16	2.39188 07/03 12/09	Avg. Life 1st Prin Last Prin
100:16	3.90 5.59	3.79 3.10	3.69 2.21	Yield Duration
100:20	3.87 5.59	3.75 3.10	3.63 2.21	Yield Duration
100:24	3.85 5.60	3.71 3.11	3.57 2.21	Yield Duration
100:28	3.83 5.60	3.67 3.11	3.52 2.21	Yield Duration
101: 0	3.81 5.61	3.63 3.11	3.46 2.22	Yield Duration
101: 4	3.79 5.62	3.59 3.12	3.41 2.22	Yield Duration
101: 8	3.76 5.62	3.55 3.12	3.35 2.22	Yield Duration

KRALI-03Q11

KRALI-03Q11 Class A2 0 Prorata(TT) <P>
Orig Bal 100,000,000 Fac 1.00000 Coup 2.500 Mat / / Wac- 0.000(0.000) WAM- / (-22842)/ 0
DIRECTED CASHFLOW FROM GROUP-G01

Price/Yield View Fact Thru 09/9999; Hist Coupons; Clctn Rt 0%

Settle Date: 30-Jun-2003 Curve Type: Treas Act Curve Date: 26-Jun-2003 Tranche: A2 ()

Price	KRALI-03Q11/V50 7.02851 07/03 11/27	KRALI-03Q11/V100 3.49012 07/03 07/16	KRALI-03Q11/V150 2.39188 07/03 12/09	prepay losses Avg. Life 1st Prin Last Prin
97:22	2.88 5.93	3.19 3.17	3.48 2.23	Yield Duration
97:26	2.85 5.94	3.15 3.18	3.42 2.24	Yield Duration
97:30	2.83 5.94	3.11 3.18	3.36 2.24	Yield Duration
98: 2	2.81 5.95	3.07 3.18	3.31 2.24	Yield Duration
98: 6	2.79 5.96	3.03 3.19	3.25 2.24	Yield Duration
98:10	2.77 5.96	2.99 3.19	3.19 2.24	Yield Duration
98:14	2.75 5.97	2.95 3.19	3.14 2.25	Yield Duration

Bear, Stearns & Co. Inc.
jkane

KRALI-03Q11

KRALI-03Q11 Class A4 0 _____ Seq(TX) <P>
Orig Bal 50,000,000 Fac 1.00000 Coup 4.000 Mat / / Wac- 0.000(0.000) WAM- / (-22842)/ 0

DIRECTED CASHFLOW FROM GROUP-G01

Price/Yield View Fact Thru 09/9999; Hist Coupons; Clctn Rt 0%

Settle Date: 30-Jun-2003 Curve Type: Treas Act Curve Date: 26-Jun-2003 Tranche: A4 ()

	KRALI-03Q11/V50	KRALI-03Q11/N100	KRALI-03Q11/N150	prepay losses
Price	7.25319 12/03 11/27	3.60028 10/03 07/16	2.46548 10/03 12/09	Avg. Life 1st Prin Last Prin
100:19	3.88 5.77	3.76 3.20	3.66 2.28	Yield Duration
100:23	3.86 5.77	3.73 3.20	3.60 2.28	Yield Duration
100:27	3.84 5.78	3.69 3.20	3.55 2.28	Yield Duration
100:31	3.82 5.78	3.65 3.21	3.49 2.28	Yield Duration
101: 3	3.80 5.79	3.61 3.21	3.44 2.28	Yield Duration
101: 7	3.78 5.79	3.57 3.21	3.39 2.28	Yield Duration
101:11	3.76 5.80	3.53 3.22	3.33 2.29	Yield Duration

KRALI-03Q11

KRALI-03Q11 Class A50 Floater(FF) <P>
Orig Bal 175,649,086 Fac 1.00000 Coup 1.805 Mat / / Wac- 0.000(0.000) WAM- / (-22842)/ 0
1.0000 x 1-mo LIBOR + 0.5000 Cap 8.0000 @ 7.5000 Floor 0.5000 @ 0.0000

DIRECTED CASHFLOW FROM GROUP-G01

Price/Yield View Fact Thru 09/9999; Hist Coupons; Clctn Rt 0%

Settle Date: 30-Jun-2003 Curve Type: Treas Act Curve Date: 26-Jun-2003 Tranche: A5 ()

Price	KRALI-03Q11/V50	KRALI-03Q11/V100	KRALI-03Q11/V150	prepay losses
	1.3050% 7.02851 07/03 11/27	1.3050% 3.49012 07/03 07/16	1.3050% 2.39188 07/03 12/09	1M_LIB Avg. Life 1st Prin Last Prin
99:20	1.87 6.27	1.93 3.29	1.98 2.30	Yield Duration
99:24	1.85 6.28	1.89 3.29	1.92 2.30	Yield Duration
99:28	1.83 6.28	1.85 3.29	1.87 2.30	Yield Duration
100: 0	1.81 6.29	1.81 3.30	1.81 2.30	Yield Duration
100: 4	1.79 6.30	1.77 3.30	1.76 2.30	Yield Duration
100: 8	1.77 6.30	1.74 3.30	1.70 2.30	Yield Duration
100:12	1.75 6.31	1.70 3.31	1.65 2.31	Yield Duration

KRALI-03Q11

KRALI-03Q11 Class A6 0 Inverse IO(FF) <P>

Orig Bal 175,649,086 Fac 1.00000 Coup 6.195 Mat / / Wac- 0.000(0.000) WAM- / (-22842)/ 0
-1.0000 x 1-mo LIBOR + 7.5000 Cap 7.5000 @ 0.0000 Floor 0.0000 @ 7.5000

DIRECTED CASHFLOW FROM GROUP-G01

Price/Yield View Fact Thru 09/9999; Hist Coupons; Clctn Rt 0%

Settle Date: 30-Jun-2003 Curve Type: Treas Act Curve Date: 26-Jun-2003 Tranche: A6 ()

	KRALI-03Q11/V50	KRALI-03Q11/V100	KRALI-03Q11/V150	prepay losses
Price	1.3050% 7.02851 07/03 11/27	1.3050% 3.49012 07/03 07/16	1.3050% 2.39188 07/03 12/09	1M_LIB Avg. Life 1st Prin Last Prin
7:18	82.18 0.88	67.75 0.89	54.74 0.86	Yield Duration
7:22	80.37 0.90	65.95 0.91	52.87 0.88	Yield Duration
7:26	78.62 0.92	64.20 0.93	51.08 0.89	Yield Duration
7:30	76.94 0.94	62.52 0.94	49.34 0.91	Yield Duration
8: 2	75.32 0.96	60.90 0.96	47.66 0.93	Yield Duration
8: 6	73.75 0.98	59.34 0.98	46.03 0.95	Yield Duration
8:10	72.24 1.00	57.82 1.00	44.46 0.96	Yield Duration

KRALI-03Q11

KRALI-03Q11 Class A6 0 Inverse IO(FF) <P>
 Orig Bal 175,649,086 Fac 1.00000 Coup 6.195 Mat / / Wac- 0.000(0.000) WAM- / (-22842)/ 0
 -1.0000 x 1-mo LIBOR + 7.5000 Cap 7.5000 @ 0.0000 Floor 0.0000 @ 7.5000

DIRECTED CASHFLOW FROM GROUP-G01

Price/Yield View Fact Thru 09/9999; Hist Coupons; Cletn Rt 0%

Settle Date: 30-Jun-2003 Curve Type: Treas Act Curve Date: 26-Jun-2003 Tranche: A6 ()

	KRALI-03Q11/V50	KRALI-03Q11/V100	KRALI-03Q11/V150	prepay losses
Price	1.3050% 7.02851 07/03 11/27	1.3050% 3.49012 07/03 07/16	1.3050% 2.39188 07/03 12/09	1M_LIB Avg. Life 1st Prin Last Prin
8:2	75.32 0.96	60.90 0.96	47.66 0.93	Yield Duration
8:6	73.75 0.98	59.34 0.98	46.03 0.95	Yield Duration
8:10	72.24 1.00	57.82 1.00	44.46 0.96	Yield Duration
8:14	70.78 1.02	56.36 1.02	42.94 0.98	Yield Duration
8:18	69.37 1.04	54.94 1.04	41.47 1.00	Yield Duration
8:22	68.00 1.06	53.57 1.06	40.04 1.01	Yield Duration
8:26	66.68 1.08	52.24 1.08	38.65 1.03	Yield Duration

KRALI-03Q11

KRALI-03Q11 Class A6 0 Inverse IO(FF) <P>
Orig Bal 175,649,086 Fac 1.00000 Coup 6.195 Mat / / Wac- 0.000(0.000) WAM- / (-22842)/ 0
-1.0000 x 1-mo LIBOR + 7.5000 Cap 7.5000 @ 0.0000 Floor 0.0000 @ 7.5000

DIRECTED CASHFLOW FROM GROUP-G01

Price/Yield View Fact Thru 09/9999; Hist Coupons; Clctn Rt 0%

Settle Date: 30-Jun-2003 Curve Type: Treas Act Curve Date: 26-Jun-2003 Tranche: A6 ()

	KRALI-03Q11/V50		KRALI-03Q11/V100		KRALI-03Q11/V150		prepay losses
Price	1.3050%	7.02851	1.3050%	3.49012	1.3050%	2.39188	1M_LIB
	07/03	11/27	07/03	07/16	07/03	12/09	Avg. Life
8:4	74.53		60.11		46.84		1st Prin
	0.97		0.97		0.94		Last Prin
8:8	72.99		58.57		45.24		Yield
	0.99		0.99		0.95		Duration
8:12	71.50		57.08		43.69		Yield
	1.01		1.01		0.97		Duration
8:16	70.07		55.64		42.20		Yield
	1.03		1.03		0.99		Duration
8:20	68.68		54.25		40.75		Yield
	1.05		1.05		1.00		Duration
8:24	67.33		52.90		39.34		Yield
	1.07		1.07		1.02		Duration
8:28	66.03		51.60		37.97		Yield
	1.09		1.08		1.04		Duration

KRALI-03Q11

KRALI-03Q11 Class A7 0 _____Comp(AQ) <P>
Orig Bal 9,750,000 Fac 1.00000 Coup 5.250 Mat / / Wac- 0.000(0.000) WAM- / (-22842)/ 0
DIRECTED CASHFLOW FROM GROUP-G01

Price/Yield View Fact Thru 09/9999; Hist Coupons; Clctn Rt 0%

Settle Date: 30-Jun-2003 Curve Type: Treas Act Curve Date: 26-Jun-2003 Tranche: A7 ()

Price	KRALI-03Q11/V50	KRALI-03Q11/V100	KRALI-03Q11/V150	prepay losses
98:10	26.11027 11/27 07/31	15.29157 07/16 01/22	0.24135 07/03 11/03	Avg. Life 1st Prin Last Prin
98:14	5.41 13.79	5.44 10.19	11.16 0.23	Yield Duration
98:18	5.40 13.79	5.43 10.20	10.60 0.23	Yield Duration
98:22	5.39 13.80	5.41 10.20	10.04 0.23	Yield Duration
98:26	5.38 13.81	5.40 10.21	9.49 0.23	Yield Duration
98:30	5.37 13.82	5.39 10.21	8.94 0.23	Yield Duration
99: 2	5.36 13.83	5.38 10.21	8.39 0.23	Yield Duration
	5.35 13.84	5.37 10.22	7.84 0.23	Yield Duration

KRALI-03Q11

KRALI-03Q11 Class A7 0 ____Comp(AQ) <P>

Orig Bal 9,750,000 Fac 1.00000 Coup 5.250 Mat / / Wac- 0.000(0.000) WAM- / (-22842)/ 0

DIRECTED CASHFLOW FROM GROUP-G01

Price/Yield View Fact Thru 09/9999; Hist Coupons; Clctn Rt 0%

Settle Date: 30-Jun-2003 Curve Type: Treas Act Curve Date: 26-Jun-2003 Tranche: A7 ()

Price	KRALI-03Q11/V50 26.11027 11/27 07/31	KRALI-03Q11/V100 15.29157 07/16 01/22	KRALI-03Q11/V150 0.24135 07/03 11/03	prepay losses Avg. Life 1st Prin Last Prin
97:30	5.43 13.76	5.48 10.18	12.84 0.22	Yield Duration
98: 2	5.42 13.77	5.46 10.19	12.28 0.23	Yield Duration
98: 6	5.41 13.78	5.45 10.19	11.72 0.23	Yield Duration
98:10	5.41 13.79	5.44 10.19	11.16 0.23	Yield Duration
98:14	5.40 13.79	5.43 10.20	10.60 0.23	Yield Duration
98:18	5.39 13.80	5.41 10.20	10.04 0.23	Yield Duration
98:22	5.38 13.81	5.40 10.21	9.49 0.23	Yield Duration

KRALI-03Q11

KRALI-03Q11 Class A8 0 —Seq(SR) <P>

Orig Bal 3,429,000 Fac 1.00000 Coup 5.250 Mat / / Wac- 0.000(0.000) WAM- / (-22842)/ 0
DIRECTED CASHFLOW FROM GROUP-G01

Price/Yield View Fact Thru 09/9999; Hist Coupons; Clctn Rt 0%

Settle Date: 30-Jun-2003 Curve Type: Treas Act Curve Date: 26-Jun-2003 Tranche: A8 ()

	KRALI-03Q11/V50	KRALI-03Q11/V100	KRALI-03Q11/V150	prepay losses
Price	28.93124 07/31 04/33	21.86456 01/22 04/33	6.63882 12/09 03/10	Avg. Life 1st Prin Last Prin
99: 9	5.33 14.50	5.34 12.62	5.38 5.47	Yield Duration
99:13	5.32 14.51	5.33 12.63	5.35 5.47	Yield Duration
99:17	5.32 14.52	5.32 12.64	5.33 5.47	Yield Duration
99:21	5.31 14.53	5.31 12.64	5.31 5.47	Yield Duration
99:25	5.30 14.54	5.30 12.65	5.28 5.47	Yield Duration
99:29	5.29 14.55	5.29 12.66	5.26 5.47	Yield Duration
100: 1	5.28 14.56	5.28 12.66	5.24 5.47	Yield Duration

KRALI-03Q11

KRALI-03Q11 Class A9 0 Floater(FS) <P>
Orig Bal 92,342,923 Fac 1.00000 Coup 1.875 Mat / / Wac- 0.000(0.000) WAM- / (-22842)/ 0
1.0000 x 1-mo LIBOR + 0.5700 Cap 8.5000 @ 7.9300 Floor 0.5700 @ 0.0000
DIRECTED CASHFLOW FROM GROUP-G01

Price/Yield View Fact Thru 09/9999; Hist Coupons; Clctn Rt 0%

Settle Date: 30-Jun-2003 Curve Type: Treas Act Curve Date: 26-Jun-2003 Tranche: A9 ()

	KRALI-03Q11/V50	KRALI-03Q11/V100	KRALI-03Q11/V150	prepay losses
Price	1.3050% 8.28090 07/03 04/33	1.3050% 4.63755 07/03 04/33	1.3050% 3.05422 07/03 04/33	1M_LIB Avg. Life 1st Prin Last Prin
99:20	1.93 7.22	1.97 4.24	2.01 2.87	Yield Duration
99:24	1.92 7.23	1.94 4.25	1.97 2.88	Yield Duration
99:28	1.90 7.24	1.91 4.25	1.93 2.88	Yield Duration
100: 0	1.88 7.25	1.88 4.26	1.88 2.88	Yield Duration
100: 4	1.87 7.25	1.85 4.26	1.84 2.89	Yield Duration
100: 8	1.85 7.26	1.82 4.27	1.80 2.89	Yield Duration
100:12	1.83 7.27	1.79 4.27	1.75 2.89	Yield Duration

KRALI-03Q11

KRALI-03Q11 Class AA 0 _____ Inverse IO(FS) <P>

Orig Bal 92,342,923 Fac 1.00000 Coup 6.625 Mat / / Wac- 0.000(0.000) WAM- / (-22842)/ 0
-1.0000 x 1-mo LIBOR + 7.9300 Cap 7.9300 @ 0.0000 Floor 0.0000 @ 7.9300

DIRECTED CASHFLOW FROM GROUP-G01

Price/Yield View Fact Thru 09/9999; Hist Coupons; Clctn Rt 0%

Settle Date: 30-Jun-2003 Curve Type: Treas Act Curve Date: 26-Jun-2003 Tranche: AA ()

	KRALI-03Q11/V50	KRALI-03Q11/V100	KRALI-03Q11/V150	prepay losses
Price	1.3050% 8.28090 07/03 04/33	1.3050% 4.63755 07/03 04/33	1.3050% 3.05422 07/03 04/33	IM_LIB Avg. Life 1st Prin Last Prin
10: 4	62.59 1.18	51.19 1.20	38.88 1.20	Yield Duration
10: 8	61.57 1.20	50.18 1.22	37.88 1.22	Yield Duration
10:12	60.57 1.22	49.20 1.23	36.90 1.24	Yield Duration
10:16	59.61 1.24	48.25 1.25	35.95 1.26	Yield Duration
10:20	58.67 1.26	47.32 1.27	35.03 1.28	Yield Duration
10:24	57.75 1.27	46.41 1.29	34.13 1.30	Yield Duration
10:28	56.86 1.29	45.53 1.31	33.25 1.31	Yield Duration

KRALI-03Q11

KRALI-03Q11 Class AB 0 SENIOR/NAS/AAA <P>

Orig Bal 31,175,692 Fac 1.00000 Coup 5.250 Mat / / Wac- 0.000(0.000) WAM- / (-22842)/ 0

DIRECTED CASHFLOW FROM GROUP-G01

Price/Yield View Fact Thru 09/9999; Hist Coupons; Clctn Rt 0%

Settle Date: 30-Jun-2003 Curve Type: Treas Act Curve Date: 26-Jun-2003 Tranche: AB ()

Price	KRALI-03Q11/V50 14.04551 07/08 04/33	KRALI-03Q11/V100 11.06446 07/08 04/33	KRALI-03Q11/V150 8.80766 07/08 04/33	prepay losses Avg. Life 1st Prin Last Prin
98:22	5.41 9.26	5.43 7.92	5.45 6.74	Yield Duration
98:26	5.40 9.27	5.41 7.93	5.43 6.74	Yield Duration
98:30	5.38 9.27	5.40 7.93	5.41 6.75	Yield Duration
99: 2	5.37 9.28	5.38 7.93	5.39 6.75	Yield Duration
99: 6	5.36 9.28	5.37 7.94	5.38 6.75	Yield Duration
99:10	5.34 9.29	5.35 7.94	5.36 6.75	Yield Duration
99:14	5.33 9.29	5.33 7.95	5.34 6.76	Yield Duration

KRALI-03Q11

KRALI-03Q11 Class AC 0 SENIOR/NAS/AAA <P>
Orig Bal 20,028,000 Fac 1.00000 Coup 5.250 Mat / / Wac- 0.000(0.000) WAM- / (-22842)/ 0
DIRECTED CASHFLOW FROM GROUP-G01

Price/Yield View Fact Thru 09/9999; Hist Coupons; Clctn Rt 0%

Settle Date: 30-Jun-2003 Curve Type: Treas Act Curve Date: 26-Jun-2003 Tranche: AC ()

Price	KRALI-03Q11/V50 14.04551 07/08 04/33	KRALI-03Q11/V100 11.06446 07/08 04/33	KRALI-03Q11/V150 8.80766 07/08 04/33	prepay losses Avg. Life 1st Prin Last Prin
101:27	5.08 9.39	5.04 8.02	4.99 6.81	Yield Duration
101:31	5.06 9.39	5.02 8.02	4.97 6.81	Yield Duration
102: 3	5.05 9.40	5.01 8.02	4.95 6.81	Yield Duration
102: 7	5.04 9.40	4.99 8.03	4.93 6.81	Yield Duration
102:11	5.02 9.41	4.98 8.03	4.92 6.82	Yield Duration
102:15	5.01 9.41	4.96 8.03	4.90 6.82	Yield Duration
102:19	5.00 9.42	4.95 8.04	4.88 6.82	Yield Duration