Ex

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

03010825

OMB APPROVAL
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hours per response.... 0.10

# 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

FOR 2/24/03
Current Report on Form 8-K Series
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

RECD S.E.C.
FEB 26 2003
1086

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 24th d day of February, 2003.

Residential Accredit Loans Inc.
(Registrant)

By:
Julie Malanoski
Vice President

PROCESSED
MAR 03 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)

## NOTICE(Continued)

**IN ACCORDANCE WITH RULE 202 OF REGULATION S-T, THIS EXHIBIT IS BEING FILED IN PAPER PURSUANT TO A CONTINUING HARDSHIP EXEMPTION.**

EXHIBIT INDEX

| EXHIBIT NO. | DESCRIPTION | FORMAT |
|---|---|---|
| 99.1 | Computational Materials | P* |

* The Computational Materials have been filed on paper pursuant to a continuing hardship exemption from certain electronic requirements.

Financial Engineering Group
Greenwich Capital Markets

User: leinwae
February 20, 2003 04:05 PM

# RFC03QS25 A1

| Bond Description | | | | | |
|---|---|---|---|---|---|
| Name / Class: | RFC03QS25 A1 | Coll. Type: | WL | PAC Bands: | n/a |
| Cusip: | | Orig. Balance: | $421,052,631.60 | Settlement Date: | 02/28/2003 |
| Coupon: | 4.000000 % | Net Coupon: | 6.000000 % | Issue Date: | 02/01/2003 |
| Formula: | N/A | Gross Coupon: | 6.670000 % | First Pay Date: | 03/25/2003 |
| Orig. Balance: | $50,000,000.00 | Srvc Fee: | 0.670000 % | Maturity Date: | n/a |
| Factor: | 1.00000000 | Orig. Term: | 360 mos | Days Delay: | 24 |
| Factor date: | 02/01/2003 | Current WAM: | 357 mos | COB Date: | 02/19/2003 |
| Current Cap: | N/A | Current Age: | 2 mos | | |
| Current Floor: | N/A | | | | |
| Cur. Balance: | $50,000,000.00 | | | | |

## CMO Price -> Yield Sensitivity Table

| Price | 1*0 USR | 1*0.5 USR | 1 USR | 1*1.5 USR | 1*2 USR |
|---|---|---|---|---|---|
| 100-30 | 3.94010 | 3.76090 | 3.54030 | 3.31320 | 3.07830 |
| 100-30 | 3.94010 | 3.76090 | 3.54030 | 3.31320 | 3.07830 |
| 100-30 | 3.94010 | 3.76090 | 3.54030 | 3.31320 | 3.07830 |
| 100-30 | 3.94010 | 3.76090 | 3.54030 | 3.31320 | 3.07830 |
| 100-30 | 3.94010 | 3.76090 | 3.54030 | 3.31320 | 3.07830 |
| 100-30 | 3.94010 | 3.76090 | 3.54030 | 3.31320 | 3.07830 |
| 100-30 | 3.94010 | 3.76090 | 3.54030 | 3.31320 | 3.07830 |
| 100-30 | 3.94010 | 3.76090 | 3.54030 | 3.31320 | 3.07830 |
| 100-30 | 3.94010 | 3.76090 | 3.54030 | 3.31320 | 3.07830 |
| WAL | 18.48280 | 4.95810 | 2.58030 | 1.72820 | 1.28800 |
| Mod. Dur | 12.61 | 4.32 | 2.39 | 1.64 | 1.23 |
| Spread | 192.8 | 174.9 | 152.8 | 172.5 | 149.0 |
| First Date | 03/25/10 | 02/25/04 | 09/25/03 | 07/25/03 | 06/25/03 |
| Last Date | 02/25/29 | 12/25/13 | 08/25/08 | 09/25/06 | 09/25/05 |

These Computational Materials should be accompanied by a one page disclaimer which must be read in its entirety by the addressee of this communication. If such disclaimer is not attached hereto, please contact your Greenwich Capital sales representative.

| | 1 mo | 2 mo | 3 mo | 4 mo | 5 mo | 6 mo | 7 mo | 8 mo | 9 mo | 10 mo | 11 mo | 12 mo |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CPR | | | | | | | | | | | | |

| AVG | 1 mo | 3 mo | 6 mo | 9 mo | 12 mo | Life |
|---|---|---|---|---|---|---|
| CPR | | | | | | |

| | 3 Month | 6 Month | 1 Year | 2 Year | 3 Year | 5 Year | 10 Year | 30 Year |
|---|---|---|---|---|---|---|---|---|
| OffTR Yld | 1.155 | 1.180 | 1.244 | 1.567 | 2.067 | 2.905 | 4.023 | 4.971 |
| OnTR/Swp Spd | 1.174 | 1.188 | 1.321 | 1.588/27 | 2.012/40 | 2.861/38 | 3.883/40 | 4.815/33 |
| OnTR Price | 99-22+ | 99-13 | 103-15 | 100-02 | 110-11+ | 100-20+ | 99-30 | 108-18 |

| CAP VOLS (years) | | | | | |
|---|---|---|---|---|---|
| 1 | 2 | 3 | 5 | 10 | 30 |
| 45.870 | 54.670 | 48.950 | 38.070 | 26.680 | 20.450 |

| SWAPTION VOLS (years) | | | |
|---|---|---|---|
| 3 X 5 | 1 X 10 | 5 X 10 | 10 X 10 |
| 25.340 | 26.720 | 17.560 | 12.980 |

| 1 Mo L | 3Mo L | 11Cof | Prime |
|---|---|---|---|
| 1.340 | 1.340 | 2.375 | 4.250 |

| 15Mtg | 30Mtg | FN5.5Mar | FN5.0Mar |
|---|---|---|---|
| 4.870 | 5.843 | 101-29 | 99-15+ |

| Prepay Model Knobs | Turnover Level | Turnover Ramp | Refi Vol | Refi Elb Shift | Burnout Severity | Burnout Timing | Lockin Severity | Lockin Rate | Mtg Rate Shift | Surge | Model Version | Collateral Override |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Settings | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 40 | DEFAULT |

**Financial Engineering Group**
**Greenwich Capital Markets**

User: leinwae
February 20, 2003 04:11 PM

# RFC03QS25 A3

| Bond Description | | | | | |
|---|---|---|---|---|---|
| **Name / Class:** | RFC03QS25 A3 | **Coll. Type:** | WL | **PAC Bands:** | n/a |
| **Cusip:** | | **Orig. Balance:** | $421,052,631.60 | **Settlement Date:** | 02/28/2003 |
| **Coupon:** | 5.875000 % | **Net Coupon:** | 6.000000 % | **Issue Date:** | 02/01/2003 |
| **Formula:** | N/A | **Gross Coupon:** | 6.670000 % | **First Pay Date:** | 03/25/2003 |
| **Orig. Balance:** | $50,000,000.00 | **Srvc Fee:** | 0.670000 % | **Maturity Date:** | n/a |
| **Factor:** | 1.00000000 | **Orig. Term:** | 360 mos | **Days Delay:** | 24 |
| **Factor date:** | 02/01/2003 | **Current WAM:** | 357 mos | **COB Date:** | 02/19/2003 |
| **Current Cap:** | N/A | **Current Age:** | 2 mos | | |
| **Current Floor:** | N/A | | | | |
| **Cur. Balance:** | $50,000,000.00 | | | | |

## CMO Price -> Yield Sensitivity Table

| | 1*0 | 1*0.5 | 1 | 1*1.5 | 1*2 |
|---|---|---|---|---|---|
| **Price** | USR | USR | USR | USR | USR |
| 99-28 | 5.93000 | 5.92500 | 5.91300 | 5.89650 | 5.87830 |
| 99-28 | 5.93000 | 5.92500 | 5.91300 | 5.89650 | 5.87830 |
| 99-28 | 5.93000 | 5.92500 | 5.91300 | 5.89650 | 5.87830 |
| 99-28 | 5.93000 | 5.92500 | 5.91300 | 5.89650 | 5.87830 |
| 99-28 | 5.93000 | 5.92500 | 5.91300 | 5.89650 | 5.87830 |
| 99-28 | 5.93000 | 5.92500 | 5.91300 | 5.89650 | 5.87830 |
| 99-28 | 5.93000 | 5.92500 | 5.91300 | 5.89650 | 5.87830 |
| 99-28 | 5.93000 | 5.92500 | 5.91300 | 5.89650 | 5.87830 |
| 99-28 | 5.93000 | 5.92500 | 5.91300 | 5.89650 | 5.87830 |
| **WAL** | 28.19250 | 17.27420 | 9.14330 | 5.57690 | 3.90310 |
| **Mod. Dur** | 13.43 | 10.44 | 6.79 | 4.60 | 3.38 |
| **Spread** | 391.8 | 391.3 | 390.1 | 430.9 | 429.0 |
| **First Date** | 11/25/29 | 05/25/15 | 04/25/09 | 02/25/07 | 01/25/06 |
| **Last Date** | 09/25/32 | 11/25/28 | 01/25/19 | 03/25/12 | 10/25/08 |

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| | 1 mo | 2 mo | 3 mo | 4 mo | 5 mo | 6 mo | 7 mo | 8 mo | 9 mo | 10 mo | 11 mo | 12 mo |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CPR | | | | | | | | | | | | |

| AVG | 1 mo | 3 mo | 6 mo | 9 mo | 12 mo | Life |
|---|---|---|---|---|---|---|
| CPR | | | | | | |

| | 3 Month | 6 Month | 1 Year | 2 Year | 3 Year | 5 Year | 10 Year | 30 Year |
|---|---|---|---|---|---|---|---|---|
| OffTR Yld | 1.155 | 1.180 | 1.244 | 1.567 | 2.067 | 2.905 | 4.023 | 4.971 |
| OnTR/Swp Sprd | 1.174 | 1.188 | 1.321 | 1.588/27 | 2.012/40 | 2.861/38 | 3.883/40 | 4.815/33 |
| OnTR Price | 99-22+ | 99-13 | 103-15 | 100-02 | 110-11+ | 100-20+ | 99-30 | 108-18 |

| 1 Mo L | 3Mo L | 11Cof | Prime |
|---|---|---|---|
| 1.340 | 1.340 | 2.375 | 4.250 |

| 15Mtg | 30Mtg | FN5.5Mar | FN5.0Mar |
|---|---|---|---|
| 4.870 | 5.843 | 101-29 | 99-15+ |

| CAP VOLS (years) | | | | | |
|---|---|---|---|---|---|
| 1 | 2 | 3 | 5 | 10 | 30 |
| 45.870 | 54.670 | 48.950 | 38.070 | 26.680 | 20.450 |

| SWAPTION VOLS (years) | | | |
|---|---|---|---|
| 3 X 5 | 1 X 10 | 5 X 10 | 10 X 10 |
| 25.340 | 26.720 | 17.560 | 12.980 |

| Prepay Model Knobs | Turnover Level | Turnover Ramp | Refi Vol | Refi Elb Shift | Burnout Severity | Burnout Timing | Lockin Severity | Lockin Rate | Mtg Rate Shift | Surge | Model Version | Collateral Override |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Settings | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 40 | DEFAULT |

Financial Engineering Group
Greenwich Capital Markets

User: leinwac
February 20, 2003 04:12 PM

# RFC03QS25 A4

| Bond Description | | | | | |
|---|---|---|---|---|---|
| Name / Class: | RFC03QS25 A4 | Coll. Type: | WL | PAC Bands: | n/a |
| Cusip: | | Orig. Balance: | $421,052,631.60 | Settlement Date: | 02/28/2003 |
| Coupon: | 1.790000 % | Net Coupon: | 6.000000 % | Issue Date: | 02/25/2003 |
| Formula: | 1.0000 x LIBOR_1MO + 0.4300 | Gross Coupon: | 6.670000 % | First Pay Date: | 03/25/2003 |
| Orig. Balance: | $136,453,250.00 | Srvc Fee: | 0.670000 % | Maturity Date: | n/a |
| Factor: | 1.00000000 | Orig. Term: | 360 mos | Days Delay: | 0 |
| Factor date: | 02/01/2003 | Current WAM: | 357 mos | COB Date: | 02/19/2003 |
| Current Cap: | 8.5 | Current Age: | 2 mos | | |
| Current Floor: | 0.43 | | | | |
| Cur. Balance: | $136,453,250.00 | | | | |

## CMO Price -> Yield Sensitivity Table

| | 1*0 | 1*0.5 | 1 | 1*1.5 | 1*2 |
|---|---|---|---|---|---|
| Price | USR | USR | USR | USR | USR |
| 100-00 | 1.77730 | 1.77860 | 1.78040 | 1.78240 | 1.78440 |
| 100-00 | 1.77730 | 1.77860 | 1.78040 | 1.78240 | 1.78440 |
| 100-00 | 1.77730 | 1.77860 | 1.78040 | 1.78240 | 1.78440 |
| 100-00 | 1.77730 | 1.77860 | 1.78040 | 1.78240 | 1.78440 |
| 100-00 | 1.77730 | 1.77860 | 1.78040 | 1.78240 | 1.78440 |
| 100-00 | 1.77730 | 1.77860 | 1.78040 | 1.78240 | 1.78440 |
| 100-00 | 1.77730 | 1.77860 | 1.78040 | 1.78240 | 1.78440 |
| 100-00 | 1.77730 | 1.77860 | 1.78040 | 1.78240 | 1.78440 |
| 100-00 | 1.77730 | 1.77860 | 1.78040 | 1.78240 | 1.78440 |
| WAL | 18.18140 | 5.89880 | 3.07750 | 2.00910 | 1.47240 |
| Mod. Dur | 15.06 | 5.38 | 2.92 | 1.94 | 1.43 |
| Spread | -23.5 | -23.4 | -23.2 | 19.4 | 19.6 |
| First Date | 03/25/03 | 03/25/03 | 03/25/03 | 03/25/03 | 03/25/03 |
| Last Date | 09/25/32 | 11/25/28 | 01/25/19 | 03/25/12 | 10/25/08 |

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| | 1 mo | 2 mo | 3 mo | 4 mo | 5 mo | 6 mo | 7 mo | 8 mo | 9 mo | 10 mo | 11 mo | 12 mo |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CPR | | | | | | | | | | | | |

| AVG | 1 mo | 3 mo | 6 mo | 9 mo | 12 mo | Life |
|---|---|---|---|---|---|---|
| CPR | | | | | | |

| | 3 Month | 6 Month | 1 Year | 2 Year | 3 Year | 5 Year | 10 Year | 30 Year |
|---|---|---|---|---|---|---|---|---|
| OffTR Yld | 1.155 | 1.180 | 1.244 | 1.567 | 2.067 | 2.905 | 4.023 | 4.971 |
| OnTR/Swp Spd | 1.174 | 1.188 | 1.321 | 1.588/27 | 2.012/40 | 2.861/38 | 3.883/40 | 4.815/33 |
| OnTR Price | 99-22+ | 99-13 | 103-15 | 100-02 | 110-11+ | 100-20+ | 99-30 | 108-18 |

| 1 Mo L | 3Mo L | 11Cof | Prime |
|---|---|---|---|
| 1.340 | 1.340 | 2.375 | 4.250 |

| 15Mtg | 30Mtg | FN5.5Mar | FN5.0Mar |
|---|---|---|---|
| 4.870 | 5.843 | 101-29 | 99-15+ |

| CAP VOLS (years) | | | | | |
|---|---|---|---|---|---|
| 1 | 2 | 3 | 5 | 10 | 30 |
| 45.870 | 54.670 | 48.950 | 38.070 | 26.680 | 20.450 |

| SWAPTION VOLS (years) | | | |
|---|---|---|---|
| 3 X 5 | 1 X 10 | 5 X 10 | 10 X 10 |
| 25.340 | 26.720 | 17.560 | 12.980 |

| Prepay Model Knobs | Turnover Level | Turnover Ramp | Refi Vol | Refi Elb Shift | Burnout Severity | Burnout Timing | Lockin Severity | Lockin Rate | Mtg Rate Shift | Surge | Model Version | Collateral Override |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Settings | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 40 | DEFAULT |

Financial Engineering Group
Greenwich Capital Markets

User: leinwae
February 20, 2003 04:13 PM

# RFC03QS25 A7

| Bond Description | | | | | |
|---|---|---|---|---|---|
| Name / Class: | RFC03QS25 A7 | Coll. Type: | WL | PAC Bands: | n/a |
| Cusip: | | Orig. Balance: | $421,052,631.60 | Settlement Date: | 02/28/2003 |
| Coupon: | 4.500000 % | Net Coupon: | 6.000000 % | Issue Date: | 02/01/2003 |
| Formula: | N/A | Gross Coupon: | 6.670000 % | First Pay Date: | 03/25/2003 |
| Orig. Balance: | $103,463,750.00 | Srvc Fee: | 0.670000 % | Maturity Date: | n/a |
| Factor: | 1.00000000 | Orig. Term: | 360 mos | Days Delay: | 24 |
| Factor date: | 02/01/2003 | Current WAM: | 357 mos | COB Date: | 02/19/2003 |
| Current Cap: | N/A | Current Age: | 2 mos | | |
| Current Floor: | N/A | | | | |
| Cur. Balance: | $103,463,750.00 | | | | |

## CMO Price -> Yield Sensitivity Table

| | 1*0 | 1*0.5 | 1 | 1*1.5 | 1*2 |
|---|---|---|---|---|---|
| Price | USR | USR | USR | USR | USR |
| 100-08 | 4.49450 | 4.43790 | 4.36340 | 4.27770 | 4.18630 |
| 100-08 | 4.49450 | 4.43790 | 4.36340 | 4.27770 | 4.18630 |
| 100-08 | 4.49450 | 4.43790 | 4.36340 | 4.27770 | 4.18630 |
| 100-08 | 4.49450 | 4.43790 | 4.36340 | 4.27770 | 4.18630 |
| 100-08 | 4.49450 | 4.43790 | 4.36340 | 4.27770 | 4.18630 |
| 100-08 | 4.49450 | 4.43790 | 4.36340 | 4.27770 | 4.18630 |
| 100-08 | 4.49450 | 4.43790 | 4.36340 | 4.27770 | 4.18630 |
| 100-08 | 4.49450 | 4.43790 | 4.36340 | 4.27770 | 4.18630 |
| 100-08 | 4.49450 | 4.43790 | 4.36340 | 4.27770 | 4.18630 |
| WAL | 17.42920 | 6.52980 | 3.40890 | 2.19060 | 1.58800 |
| Mod. Dur | 10.94 | 5.02 | 2.93 | 1.98 | 1.47 |
| Spread | 248.2 | 242.6 | 235.1 | 269.0 | 259.8 |
| First Date | 03/25/03 | 03/25/03 | 03/25/03 | 03/25/03 | 03/25/03 |
| Last Date | 09/25/32 | 11/25/28 | 01/25/19 | 03/25/12 | 10/25/08 |

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| | 1 mo | 2 mo | 3 mo | 4 mo | 5 mo | 6 mo | 7 mo | 8 mo | 9 mo | 10 mo | 11 mo | 12 mo |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| CPR | | | | | | | | | | | | |

| AVG | 1 mo | 3 mo | 6 mo | 9 mo | 12 mo | Life |
|---|---|---|---|---|---|---|
| CPR | | | | | | |

| | 3 Month | 6 Month | 1 Year | 2 Year | 3 Year | 5 Year | 10 Year | 30 Year |
|---|---|---|---|---|---|---|---|---|
| OtTR Yld | 1.155 | 1.180 | 1.244 | 1.567 | 2.067 | 2.905 | 4.023 | 4.971 |
| OnTR/Swp Spd | 1.174 | 1.188 | 1.321 | 1.588/27 | 2.012/40 | 2.861/38 | 3.883/40 | 4.815/33 |
| OnTR Price | 99-22+ | 99-13 | 103-15 | 100-02 | 110-11+ | 100-20+ | 99-30 | 108-18 |

| 1 Mo L | 3Mo L | 11Cof | Prime |
|---|---|---|---|
| 1.340 | 1.340 | 2.375 | 4.250 |

| 15Mtg | 30Mtg | FN5.5Mar | FN5.0Mar |
|---|---|---|---|
| 4.870 | 5.843 | 101-29 | wPx,tick> |

| CAP VOLS (years) | | | | | |
|---|---|---|---|---|---|
| 1 | 2 | 3 | 5 | 10 | 30 |
| 45.870 | 54.670 | 48.950 | 38.070 | 26.680 | 20.450 |

| SWAPTION VOLS (years) | | | |
|---|---|---|---|
| 3 X 5 | 1 X 10 | 5 X 10 | 10 X 10 |
| 25.340 | 26.720 | 17.560 | 12.980 |

| Prepay Model Knobs | Turnover Level | Turnover Ramp | Refi Vol | Refi Elb Shift | Burnout Severity | Burnout Timing | Lockin Severity | Lockin Rate | Mtg Rate Shift | Surge | Model Version | Collateral Override |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Settings | verLevel> | verRamp> | .RefiVol> | bowShift> | moutSev> | tTiming> | ckinSev> | ckinRate> | RateShift> | rgeShift> | ModelData | ——— |

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