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

04021266

OMB APPROVAL
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# FORM SE

## FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS BY ELECTRONIC FILERS

PROCESSED
APR 01 2004
THOMSON FINANCIAL

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

0000949493
Registrant CIK Number

FOR 3/29/04
Current Report on Form 8-K Series 2004-QS4
Electronic Report, Schedule or Registration Statement of Which the Documents Are a Part (give period of report)

333-107959
SEC File Number of Registration Statement

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

30

**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 26th day of March 2004.

Residential Accredit Loans Inc.
(Registrant)

By:
Name: Joseph Orning
Title: 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 _______, 2004, that the information set forth in this statement is true and complete.

By:

(Name)

(Title)

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Please be advised that the securities described herein may not be appropriate for all investors. Potential investors must be willing to assume, among other things, market price volatility, prepayment, yield curve and interest rate risks. Investors should make every effort to consider the risks of these securities.

If you have received this communication in error, please notify the sending party immediately by telephone and return the original to such party by mail.

| | | | |
|---|---|---|---|
| Deal Size: | $315,789,479 | Issue Date: | 03/01/04 |
| Pricing Speed: | 100 PPC | Settlement Date: | 03/30/04 |
| Total Classes: | 8 | First Pay Date: | 04/25/04 |
| Deal File: | rali04qs43 | | |

| Class | Description | Class Size | Coupon | WAL (yrs) | TSY | TSY yld | Spread | Yield | Price | Mod Dur | First Pay | Last Pay | PAC Band |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| A1 | SEQ | $150,000,000.00 | 4.35000 | 2.98999 | | | | | | 2.675 | 04/04 | 08/12 | N/A |
| A7 | SEQ | $50,000,000.00 | 4.00000 | 2.98999 | | | | | | 2.693 | 04/04 | 08/12 | N/A |
| A5 | SEQ / IO | $31,926,391.30 | 5.75000 | 2.98999 | | | | | | 1.532 | 04/04 | 08/12 | N/A |
| A6 | FLT | $65,099,000.00 | 1.54900 | 2.98999 | | | | | | 2.867 | 04/04 | 08/12 | N/A |
| A4 | INV/IO | $65,099,000.00 | 5.95100 | 2.98999 | | | | | | 1.137 | 04/04 | 08/12 | N/A |
| A2 | SEQ | $34,901,000.00 | 5.75000 | 12.25736 | | | | | | 8.435 | 08/12 | 12/33 | N/A |
| B | subordinate | $15,789,479.00 | 5.75000 | 9.99712 | | | | | | 7.226 | 04/04 | 12/33 | N/A |
| PO | po | $0.00 | 0.0 | 0.00000 | | | | | | 0.000 | 03/04 | 03/04 | N/A |

**Floating Rate CMOs:**

| Class | Type | Index | Index Val | Formula | Cap | Floor | Leverage | Delay |
|---|---|---|---|---|---|---|---|---|
| A6 | Floater | 1moL | 1.09300 | 0.45+1moL | 7.50000 | 0.45000 | 1. | 0 |
| A4 | Inverse | 1moL | 1.09300 | 7.05-1moL | 7.05000 | 0.0 | -1. | 0 |

**Collateral Assumptions:**

| Name | Oterm | WAM | AGE | Gross | Net | #Pools |
|---|---|---|---|---|---|---|

PPC Curve: 10-20CPR over 12 months, then 20CPR thereafter

1 Pay A1, A7 and A6 *prorata*
2 Pay A2

A4 is notional with A6
A5 is notional with A7

| Balance | Net | Gross | Orig | WAM | Age |
| --- | --- | --- | --- | --- | --- |
| $315,789,479.00 | 5.75 | 6.5 | 360 | 357 | 2 |

Financial Engineering Group
Greenwich Capital Markets

User:

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# RALI04QS4 A1

| Bond Description | | | | | |
|---|---|---|---|---|---|
| **Name:** | RALI04QS4X A1 | **Coll. Type:** | WL | **PAC Bands:** | n/a |
| **Cusip:** | | **Orig. Balance:** | $315,789,479.00 | **Settlement Date:** | 03/30/2004 |
| **Coupon:** | 4.350000 % | ***Net Coupon:*** | 5.750000 % | **Issue Date:** | 03/01/2004 |
| **Formula:** | N/A | **Gross Coupon:** | 6.500000 % | **First Pay Date:** | 04/25/2004 |
| **Orig. Balance:** | $150,000,000.00 | **Srvc Fee:** | 0.750000 % | **Maturity Date:** | n/a |
| **Factor:** | 1.00000000 | **Orig. Term:** | 360 mos | **Days Delay:** | 24 |
| **Factor date:** | 03/01/2004 | **Current WAM:** | 357 mos | | |
| **Current Cap:** | N/A | **Current Age:** | 2 mos | | |
| **Current Floor:** | N/A | **WAVG Loansize:** | n/a | | |
| **Cur. Balance:** | $150,000,000.00 | | | | |

Curve type: Static

## CMO Price -> Yield Sensitivity Table

| | 1*.5 | 1*.75 | 1*1 | 1*1.25 | 1*1.5 | 1*2 | | | |
|---|---|---|---|---|---|---|---|---|---|
| **Price** | USR | USR | USR | USR | USR | USR | NULL | NULL | NULL |
| 99-16 | 4.4341 | 4.4508 | 4.4685 | 4.4867 | 4.5052 | 4.5437 | | | |
| 99-20 | 4.4076 | 4.4143 | 4.4215 | 4.4288 | 4.4363 | 4.4519 | | | |
| 99-24 | 4.3811 | 4.3780 | 4.3746 | 4.3711 | 4.3676 | 4.3603 | | | |
| 99-28 | 4.3548 | 4.3416 | 4.3278 | 4.3135 | 4.2990 | 4.2689 | | | |
| 100-00 | 4.3284 | 4.3054 | 4.2811 | 4.2560 | 4.2305 | 4.1777 | | | |
| 100-04 | 4.3022 | 4.2693 | 4.2344 | 4.1987 | 4.1622 | 4.0867 | | | |
| 100-08 | 4.2760 | 4.2332 | 4.1879 | 4.1415 | 4.0941 | 3.9959 | | | |
| 100-12 | 4.2498 | 4.1972 | 4.1415 | 4.0844 | 4.0260 | 3.9053 | | | |
| 100-16 | 4.2237 | 4.1613 | 4.0952 | 4.0274 | 3.9582 | 3.8149 | | | |
| **WAL** | 5.79 | 3.98 | 2.99 | 2.38 | 1.97 | 1.46 | | | |
| **Mod. Dur** | 4.74 | 3.44 | 2.67 | 2.17 | 1.82 | 1.37 | | | |
| **Spread** | 145.7 | 199.8 | 236.5 | 258.4 | 272.0 | 284.9 | | | |
| **First Date** | 04/25/04 | 04/25/04 | 04/25/04 | 04/25/04 | 04/25/04 | 04/25/04 | | | |
| **Last Date** | 08/25/20 | 09/25/15 | 08/25/12 | 09/25/10 | 06/25/09 | 12/25/07 | | | |

| | 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 | | | | | | |

| COB: 03/24/2004 | 3 Month | 6 Month | 1 Year | 2 Year | 3 Year | 5 Year | 10 Year | 30 Year |
|---|---|---|---|---|---|---|---|---|
| OffTR Yld | 0.931 | 0.983 | 1.112 | 1.496 | 1.895 | 2.714 | 3.822 | 4.796 |
| OnTR/Swp Spd | 0.935 | 0.991 | 1.169 | 1.524/28 | 1.877/43 | 2.697/38 | 3.741/37 | 4.684/30 |
| OnTR Price | 99-24+ | 99-16+ | 100-12+ | 99-30+ | 101-01+ | 99-21+ | 102-03+ | 110-15+ |

| 1 Mo L | 3Mo L | 11Cof | Prime |
|---|---|---|---|
| 1.090 | 1.110 | 1.811 | 4.000 |

| 15Mtg | 30Mtg | FN5.0Apr | FN4.5Apr |
|---|---|---|---|
| 4.705 | 5.442 | 100-26 | 98-11 |

| CAP VOLS (years) | | | | | |
|---|---|---|---|---|---|
| 1 | 2 | 3 | 5 | 10 | 30 |
| 39.900 | 51.610 | 48.500 | 39.510 | 27.960 | 20.710 |

| SWAPTION VOLS (years) | | | |
|---|---|---|---|
| 3 X 5 | 1 X 10 | 5 X 10 | 10 X 10 |
| 26.920 | 27.300 | 18.790 | 13.670 |

| Price-2-Call |
|---|
| No |

| Prepay Knobs | Turnover Level | Turnover Ramp | Refi Vol | Refi Elb Shift | Burnout Severity | Burnout Timing | Lockin Severity | Lockin Rate | MRate Shift | Refi Ramp | Surge | Model Version | Collateral Override | Term Override |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Settings | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 50 | DEFAULT | DEFAULT |

Financial Engineering Group
Greenwich Capital Markets

User: lcinwac
March 25, 2004 10:30 AM

# RALI04QS4 A7

| Bond Description | | | | | |
|---|---|---|---|---|---|
| **Name:** | RALI04QS4X A7 | **Coll. Type:** | WL | **PAC Bands:** | n/a |
| **Cusip:** | | **Orig. Balance:** | $315,789,479.00 | **Settlement Date:** | 03/30/2004 |
| **Coupon:** | 4.000000 % | **Net Coupon:** | 5.750000 % | **Issue Date:** | 03/01/2004 |
| **Formula:** | N/A | **Gross Coupon:** | 6.500000 % | **First Pay Date:** | 04/25/2004 |
| **Orig. Balance:** | $50,000,000.00 | **Srvc Fee:** | 0.750000 % | **Maturity Date:** | n/a |
| **Factor:** | 1.00000000 | **Orig. Term:** | 360 mos | **Days Delay:** | 24 |
| **Factor date:** | 03/01/2004 | **Current WAM:** | 357 mos | | |
| **Current Cap:** | N/A | **Current Age:** | 2 mos | | |
| **Current Floor:** | N/A | **WAVG Loansize:** | n/a | | |
| **Cur. Balance:** | $50,000,000.00 | | | | |

Curve type: Static

## CMO Price -> Yield Sensitivity Table

| | 1*.5 | 1*.75 | 1*1 | 1*1.25 | 1*1.5 | 1*2 | | | |
|---|---|---|---|---|---|---|---|---|---|
| **Price** | USR | USR | USR | USR | USR | USR | NULL | NULL | NULL |
| 99-16 | 4.0821 | 4.1007 | 4.1204 | 4.1406 | 4.1612 | 4.2038 | | | |
| 99-20 | 4.0560 | 4.0647 | 4.0738 | 4.0831 | 4.0927 | 4.1125 | | | |
| 99-24 | 4.0300 | 4.0287 | 4.0273 | 4.0258 | 4.0243 | 4.0213 | | | |
| 99-28 | 4.0040 | 3.9928 | 3.9808 | 3.9686 | 3.9561 | 3.9303 | | | |
| 100-00 | 3.9781 | 3.9569 | 3.9345 | 3.9116 | 3.8881 | 3.8395 | | | |
| 100-04 | 3.9522 | 3.9212 | 3.8883 | 3.8546 | 3.8202 | 3.7490 | | | |
| 100-08 | 3.9264 | 3.8855 | 3.8422 | 3.7978 | 3.7525 | 3.6586 | | | |
| 100-12 | 3.9006 | 3.8499 | 3.7962 | 3.7411 | 3.6849 | 3.5685 | | | |
| 100-16 | 3.8749 | 3.8144 | 3.7503 | 3.6845 | 3.6174 | 3.4785 | | | |
| **WAL** | 5.79 | 3.98 | 2.99 | 2.38 | 1.97 | 1.46 | | | |
| **Mod. Dur** | 4.81 | 3.48 | 2.69 | 2.19 | 1.83 | 1.37 | | | |
| **Spread** | 110.6 | 165.0 | 201.8 | 223.9 | 237.8 | 251.1 | | | |
| **First Date** | 04/25/04 | 04/25/04 | 04/25/04 | 04/25/04 | 04/25/04 | 04/25/04 | | | |
| **Last Date** | 08/25/20 | 09/25/15 | 08/25/12 | 09/25/10 | 06/25/09 | 12/25/07 | | | |

| | 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 | | | | | | |

| COB: 03/24/2004 | 3 Month | 6 Month | 1 Year | 2 Year | 3 Year | 5 Year | 10 Year | 30 Year |
|---|---|---|---|---|---|---|---|---|
| OnTR Yld | 0.931 | 0.983 | 1.112 | 1.496 | 1.895 | 2.714 | 3.822 | 4.796 |
| OnTR/Swp Spd | 0.935 | 0.991 | 1.169 | 1.524/28 | 1.877/43 | 2.697/38 | 3.741/37 | 4.684/30 |
| OnTR Price | 99-24+ | 99-16+ | 100-12+ | 99-30+ | 101-01+ | 99-21+ | 102-03+ | 110-15+ |

| 1 Mo L | 3Mo L | 11Cof | Prime |
|---|---|---|---|
| 1.090 | 1.110 | 1.811 | 4.000 |

| 15Mtg | 30Mtg | FN5.0Apr | FN4.5Apr |
|---|---|---|---|
| 4.705 | 5.442 | 100-26 | 98-11 |

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|---|---|---|---|---|---|
| 1 | 2 | 3 | 5 | 10 | 30 |
| 39.900 | 51.610 | 48.500 | 39.510 | 27.960 | 20.710 |

| SWAPTION VOLS (years) | | | |
|---|---|---|---|
| 3 X 5 | 1 X 10 | 5 X 10 | 10 X 10 |
| 26.920 | 27.300 | 18.790 | 13.670 |

| Price-2-Call |
|---|
| No |

| Prepay Knobs | Turnover Level | Turnover Ramp | Refi Vol | Refi Elb Shift | Burnout Severity | Burnout Timing | Lockin Severity | Lockin Rate | MRate Shift | Refi Ramp | Surge | Model Version | Collateral Override | Term Override |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Settings | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 50 | DEFAULT | DEFAULT |