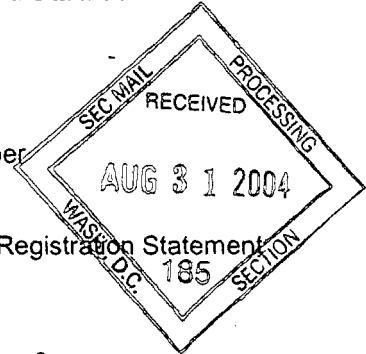


FORM SE

FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS
BY ELECTRONIC FILERS

Residential Accredit Loans Inc.
Exact Name of Registrant as Specified in Charter
FOR 8/31/04
Current Report on Form 8-K Series 2004-QA3
Electronic Report, Schedule or Registration Statement
of Which the Documents Are a Part (give period of report)

0000949493
Registrant CIK Number
333-107959
SEC File Number of Registration Statement



BEST AVAILABLE COPY

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

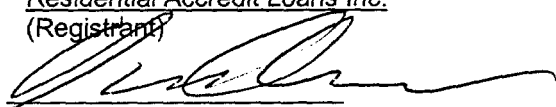
SIGNATURES



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 30th day of August 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)

PROCESSED

 SEP 02 2004

THOMSON
FINANCIAL

Balance	[Contract Desk]	Delay	WAC(2)	WAM(2)	359
Coupon*	4.9533	Dated	NET(2)	4.9532	1
Settle	08/30/2004	First Payment			

RUN TO EARLIEST OF BALLOON IN MONTH 35 AND 10% CALL
(CALC. AS OF CUT-OFF DATE COLLATERAL INFORMATION)
+ FATS GROUP NET WAS LESS [0.000076] THROUGH MONTH 35, THEN NEA WAS LESS [0.0000] 76. EFFECTIVE NET MARGIN EQUALS AT FROZ. [2.0000] 76

[illegible]

Balance	[Contact Desk]	Delay	24	WAC(3)	5.6604	WAM(3)	358
Coupon*	5.3604	Dated	08/01/2004	NIET(3)	5.360385	WALA(3)	2
Settle	08/30/2004	First Payment	09/25/2004				

(CALC. AS OF CUT-OFF DATE COLLATERAL INFORMATION)

[illegible]

	[Contract Desk]	Delay	WAC(4)	WAM(4)	
Balance	5.2876	Dated	NET(4)	5.287625	1
Coupon*	08/30/2004	First Payment	09/25/2004		
Settle					

THIS GROUP INET WERE LESS [REDACTED] THROUGHOUT THE
 RUN TO EARLIEST OF BALLOON IN MONTH 59 AND 10% CALL

[illegible]

