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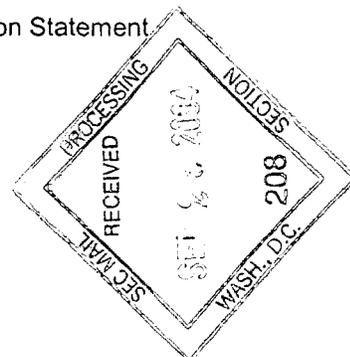
Residential Accredit Loans Inc.
Exact Name of Registrant as Specified in Charter

0000949493
Registrant CIK Number

For 9/27/04
Current Report on Form 8-K Series 2004-QS12
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)



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 September 2004.

Residential Accredit Loans Inc.
(Registrant)

By: [Signature]
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: [Signature]
(Name)

(Title)

[Signature]

COMPUTATIONAL MATERIALS DISCLAIMER

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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.

04QS12FCX A1-Yield

Prepay Speed	65 PPC	75 PPC	85 PPC	100 PPC	125 PPC	150 PPC	175 PPC
Price	99.4844						
Price(32nd)	99-15+						
Yield	3.64	3.65	3.67	3.69	3.73	3.76	3.80
WAL (#yr)	2.72	2.38	2.12	1.82	1.48	1.24	1.07
Spread @ Center(bp)	84	95.00	103.00	115.00	134.00	147.00	158.00
First Princ	10/25/2004	38,285.00	38,285.00	38,285.00	38,285.00	38,285.00	38,285.00
Last Princ	04/25/2011	40,293.00	40,019.00	39,746.00	39,441.00	39,227.00	39,076.00
Mod Durr	2.503	2.21	1.98	1.71	1.40	1.19	1.03
Maturity (#mo)	79	67.00	58.00	49.00	39.00	32.00	27.00

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.

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