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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

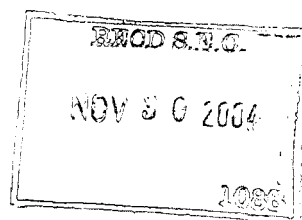
0000949493
Registrant CIK Number

Current Report on Form 8-K Series 2004-QA5
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

11-24-04

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

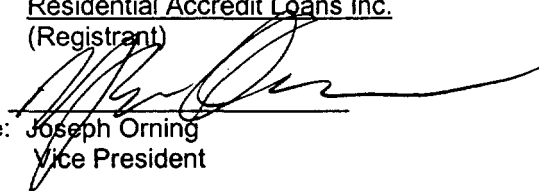


SIGNATURES

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 day of November 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

DEC 9 6 2004

THOMSON
FINANCIAL



MOY-04QAS A4 (3A2)		Pricing	
Trade Date:	11/01/04	WAC:	.00
Settle Date:	11/29/04	WAM:	.00
Date of 1st CF:	12/25/04	Type:	
Points Per Year:		Collateral:	
Manager:		Cumulative Prepayment	
Speed Assump.:	.00		
Monthly Prepayment			
Date	PSA	CPR	
Deal Comments			
Tranche Details			
Des:	A4	P-Des:	A4
Cusip:		Description:	SENIOR-G03
Orig Bal:	74,236,000.00	Current Bal:	74,236,000.00
Factor:	1.00	As of:	1/1/01
Coupon:	4.69	Cpn Mult.:	
Cap:		Floor.:	
Last Reset:	1/1/01	Next Reset:	1/1/01
Delay Days:	24	Stated Mat:	
Current Pac:		Original Pac:	
S&P:		Fitch:	
Moody:		Duff:	
Coupon Formulas			
Formula			
USD Swap	1mo	3mo	6mo
	2.18	2.38	2.60
	2.60	2.93	3.36
	3.60	3.80	3.98
	4.14	4.27	
USD Swap	8yr	9yr	10yr
	4.38	4.49	4.58
	4.66	4.74	4.81
	4.87	4.93	5.10
	5.10	5.19	

Settlement Date: 11/30/2004 Valuation Date: 11/24/2004 Yield Curve: USD Swap											
Results											
1M_LIB		2.01625		2.01625		2.01625		2.01625		2.01625	
1Y_LIB		2.54375		2.54375		2.54375		2.54375		2.54375	
6M_LIB		2.32000		2.32000		2.32000		2.32000		2.32000	
Prepay		0% CPR		10% CPR		25% CPR		40% CPR		50% CPR	
RtRoll Call		No		No		No		No		No	
Price 100:24		Yield		4.78		4.64		4.39		4.11	
Price 100:28		Yield		4.77		4.61		4.35		4.04	
Price 101: 0		Yield		4.76		4.59		4.30		3.96	
Price 101: 4		Yield		4.75		4.57		4.26		3.89	
Price 101: 8		Yield		4.74		4.55		4.21		3.81	
Price 101:12		Yield		4.73		4.53		4.17		3.74	
Price 101:16		Yield		4.72		4.51		4.13		3.67	
										3.59	
										3.50	
										3.40	
										3.30	

Security		% of Orig. Bal		Face Value	
MOY-04QA5 A4 (3A2)		100.00		74,236,000.00	

Security	% of Orig. Bal	Face Value
MOY-04QAS A4 (3A2)	100.00	74,236,000.00

*** Please see attached document for detailed scenario assumptions used. ***

This information should be considered only after reading Bear Stearns' Statement Regarding Assumptions as to Securities, Pricing Estimates, and Other Information ("the Statement"), which should be attached. Do not use or rely on this information if you have not received and reviewed the Statement. You may obtain a copy of the Statement from your sales representative.

MOY-04QA5 A2 (2A1)										
Dated Date:	11/04	Pricing								
Trade Date:	1/1/01	WAC:	00							
Settle Date:	11/29/04	WAM:	00							
Date of 1st CF:	12/25/04	Type:	Collateral							
Pmts Per Year:		Cumulative Prepayment								
Manager:										
Face:	.00									
Speed Assumpt.:										
Monthly Prepayment										
Date	PSA	CPR								
Deal Comments										
Tranche Details										
Des:	A2	P-Des:	A2							
Cusip:		Description:	SENIOR-G02							
Orig. Bal:	41,123,000.00	Current Bal:	41,123,000.00							
Factor:	1.00	As of:	1/1/01							
Coupon:	5.00	Cpn Mult.:								
Cap:		Floor:								
Last Reset:	1/1/01	Next Reset:	1/1/01							
Delay Days:	24	Stated Mat:								
Current Pac:		Original Pac:								
S&P:		Fltch:								
Moody:		Duff:								
Coupon Formulas										
Formula										
USD Swap	1mo	3mo	6mo	1yr	2yr	3yr	4yr	5yr	6yr	7yr
	2.18	2.38	2.60	2.93	3.36	3.60	3.80	3.98	4.13	
USD Swap	8yr	9yr	10yr	11yr	12yr	13yr	14yr	15yr	20yr	30yr
	4.38	4.49	4.58	4.66	4.74	4.80	4.87	4.93	5.10	5.19

Results									
1M_LIB	2.01625	2.01625	2.01625	2.01625	2.01625	2.01625	2.01625	2.01625	2.01625
1Y_LIB	2.54375	2.54375	2.54375	2.54375	2.54375	2.54375	2.54375	2.54375	2.54375
6M_LIB	2.32000	2.32000	2.32000	2.32000	2.32000	2.32000	2.32000	2.32000	2.32000
Prepay	0% CPR	10% CPR	25% CPR	40% CPR	50% CPR				
RRoll Call	No	No	No	No	No				
Price 101:26+	Yield	4.83	4.64	4.26	3.75	3.33			
Price 101:30+	Yield	4.82	4.62	4.21	3.68	3.23			
Price 102: 2+	Yield	4.81	4.59	4.17	3.61	3.14			
Price 102: 6+	Yield	4.80	4.57	4.12	3.53	3.04			
Price 102:10+	Yield	4.79	4.55	4.08	3.46	2.94			
Price 102:14+	Yield	4.78	4.53	4.04	3.39	2.85			
Price 102:18+	Yield	4.77	4.51	3.99	3.32	2.75			

Security	% of Orig. Bal	Face Value
MOY-04QA5 A2 (2A1)	100.00	41,123,000.00

*** Please see attached document for detailed scenario assumptions used. ***

Settlement Date: 11/30/2004 Valuation Date: 11/24/2004 Yield Curve: USD Swap									
Results									
1M_LIB	2.01625	2.01625	2.01625	2.01625	2.01625	2.01625	2.01625	2.01625	2.01625
1Y_LIB	2.54375	2.54375	2.54375	2.54375	2.54375	2.54375	2.54375	2.54375	2.54375
6M_LIB	2.32000	2.32000	2.32000	2.32000	2.32000	2.32000	2.32000	2.32000	2.32000
Prepay	0% CPR	10% CPR	25% CPR	40% CPR	50% CPR				
RtRoll Call	No	No	No	No	No	No	No	No	No
Price 100:14+	Yield	4.90	4.67	4.34	4.01	3.80			
Price 100:18+	Yield	4.89	4.65	4.29	3.94	3.70			
Price 100:22+	Yield	4.88	4.63	4.25	3.86	3.60			
Price 100:26+	Yield	4.87	4.61	4.20	3.79	3.50			
Price 100:30+	Yield	4.86	4.58	4.16	3.72	3.40			
Price 101: 2+	Yield	4.84	4.56	4.12	3.64	3.31			
Price 101: 6+	Yield	4.83	4.54	4.07	3.57	3.21			

Security

MOY-04QAS A1 (1A1)

% of Orig. Bal

100.00

Face Value

52,345,000.00

*** Please see attached document for detailed scenario assumptions used. ***

MOY-04QA5 A1 (1A1)		Pricing	
Trade Date:	11/1/04	WAC:	.00
Settle Date:	11/29/04	WAM:	.00
Date of 1st CF:	12/23/04	Type:	Collateral
Prnt Per Year:		Cumulative Prepayment	
Face:	.00		
Speed Assumpt:			
Monthly Prepayment			
Date	PSA	CPR	
Deal Comments			
Tranche Details			
Des:	A1	P-Des:	A1
Cusip:		Description:	SENIOR-G01
Orig Bal:	\$2,345,000.00	Current Bal:	\$2,345,000.00
Factor:	1.00	As of:	1/1/01
Coupon:	4.27	Cpn Mult:	
Cap:		Floor:	
Last Reset:	1/1/01	Next Reset:	1/1/01
Delay Days:	24	Stated Mat:	
Current Pac:		Original Pac:	
S&P:		Fitch:	
Moody:		Duff:	
Coupon Formulas			
Formula			
USD Swap	1mo	3mo	6mo
	1yr	2yr	3yr
	4yr	5yr	6yr
	7yr		7yr
	2.18	2.38	2.60
	2.93	3.35	3.60
	3.80	3.98	4.13
	4.27		
USD Swap	8yr	9yr	10yr
	11yr	12yr	13yr
	14yr	15yr	20yr
	30yr		
	4.38	4.48	4.58
	4.66	4.74	4.80
	4.86	4.93	5.10
	5.19		

Settlement Date: 11/30/2004		Valuation Date: 11/24/2004		Yield Curve: USD Swap	
Results					
1M_LIB	2.01625	2.01625	2.01625	2.01625	2.01625
1Y_LIB	2.54375	2.54375	2.54375	2.54375	2.54375
6M_LIB	2.32000	2.32000	2.32000	2.32000	2.32000
Prepay	0% CPR	10% CPR	25% CPR	40% CPR	50% CPR
RtRoll Call	No	No	No	No	No
Price 100:12+	Yield	4.90	4.68	4.36	3.85
Price 100:16+	Yield	4.89	4.66	4.32	3.75
Price 100:20+	Yield	4.88	4.64	4.27	3.65
Price 100:24+	Yield	4.87	4.62	4.23	3.55
Price 100:28+	Yield	4.86	4.60	4.18	3.45
Price 101: 0+	Yield	4.85	4.57	4.14	3.36
Price 101: 4+	Yield	4.84	4.55	4.09	3.26

Security	% of Orig. Bal	Face Value
MOY-04QA5 A1 (1A1)	100.00	52,345,000.00

*** Please see attached document for detailed scenario assumptions used. ***

Bear Stearns is not responsible for any recommendation, solicitation,
offer or agreement or any information about any transaction, customer
account or account activity contained in this communication.
