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

04051175

OMB APPROVAL
OMB Number: 3235-0327
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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)

11-24-04

333-107959
SEC File Number of Registration Statement

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

RECD S.E.C.
NOV 3 0 2004
1086

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 0 6 2004
THOMSON
FINANCIAL

FMOY-04QA5 AE (3A1)

Dated Date:	11/1/04	**Pricing**
Trade Date:	11/1/04	WAC: .00
Settle Date:	11/29/04	WAM: .00
Date of 1st CF:	12/25/04	Type:
Pmts Per Year:		**Collateral**
Manager:	BEARS	**Cumulative Prepayment**
Face:	325,067,171.00	
Speed Assumpt.:		

Monthly Prepayment

Date	PSA	CPR

Deal Comments

Tranche Details

Des:	AE	P-Des:	AE
Cusip:		Description:	5/1 GROUP 3
Orig. Bal:	133,500,000.00	Current Bal:	133,500,000.00
Factor:	1.00	As of:	1/1/01
Coupon:	4.55	Cpn Mult.:	
Cap:		Floor.:	
Last Reset:	1/23/01	Next Reset:	12/23/04
Delay Days:	24	Stated Mat:	
Current Pac:		Original Pac:	
S&P:		Fitch:	
Moody:		Duff:	

Coupon Formulas

Formula

1.0000 x 1-yr TRES Cap 99.0000 @ 99.0000 Floor 0.0000 @ 0.0000

USD Swap	1mo	3mo	6mo	1yr	2yr	3yr	4yr	5yr	6yr	7yr
	2.21	2.40	2.63	2.98	3.40	3.65	3.85	4.03	4.19	4.32
USD Swap	8yr	9yr	10yr	11yr	12yr	13yr	14yr	15yr	20yr	30yr
	4.44	4.54	4.64	4.72	4.80	4.86	4.92	4.98	5.16	5.25

Settlement Date: 11/30/2004 Valuation Date: 11/26/2004 Yield Curve: USD Swap

Results

1YR_TRES			2.61126	2.61126	2.61126	2.61126	2.61126
1Y_LIB			2.54375	2.54375	2.54375	2.54375	2.54375
6M_LIB			2.32000	2.32000	2.32000	2.32000	2.32000
PUT_FLAG			.00000	.00000	.00000	.00000	.00000
Prepay			0% CPR	10% CPR	25% CPR	40% CPR	50% CPR
STEP_OVERRIDE			.00000	.00000	.00000	.00000	.00000
Price	100:17+	Yield	4.75	4.59	4.35	4.10	3.92
Price	100:21+	Yield	4.74	4.57	4.31	4.03	3.82
Price	100:25+	Yield	4.73	4.55	4.26	3.95	3.72
Price	100:29+	Yield	4.72	4.53	4.22	3.88	3.62
Price	101: 1+	Yield	4.71	4.50	4.17	3.81	3.52
Price	101: 5+	Yield	4.70	4.48	4.13	3.73	3.43
Price	101: 9+	Yield	4.69	4.46	4.09	3.66	3.33

Security	% of Orig. Bal	Face Value
FMOY-04QA5 AE (3A1)	100.00	133,500,000.00

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

BEAR STEARNS

FASTrader
RALI-04QA5 A4 (3A2)

MOY-04QA5 A4 (3A2)

Dated Date:	11/1/04	**Pricing**	
Trade Date:	1/1/01	WAC:	.00
Settle Date:	11/29/04	WAM:	.00
Date of 1st CF:	12/25/04	Type:	
Pmts Per Year:		**Collateral**	
Manager:		**Cumulative Prepayment**	
Face:	.00		
Speed Assumpt.:			

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	1yr	2yr	3yr	4yr	5yr	6yr	7yr
	2.18	2.38	2.60	2.93	3.36	3.60	3.80	3.98	4.14	4.27
USD Swap	8yr	9yr	10yr	11yr	12yr	13yr	14yr	15yr	20yr	30yr
	4.38	4.49	4.58	4.66	4.74	4.81	4.87	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	**100:24**	**Yield**	4.78	4.64	4.39	4.11	3.89
Price	**100:28**	**Yield**	4.77	4.61	4.35	4.04	3.79
Price	**101: 0**	**Yield**	4.76	4.59	4.30	3.96	3.69
Price	**101: 4**	**Yield**	4.75	4.57	4.26	3.89	3.59
Price	**101: 8**	**Yield**	4.74	4.55	4.21	3.81	3.50
Price	**101:12**	**Yield**	4.73	4.53	4.17	3.74	3.40
Price	**101:16**	**Yield**	4.72	4.51	4.13	3.67	3.30

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

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

BEAR STEARNS

FASTrader

RALI-04QA5 A2 (2A1)

Settlement Date: 11/30/2004 Valuation Date: 11/24/2004 Yield Curve: USD Swap

MOY-04QA5 A2 (2A1)

Dated Date:	11/1/04	**Pricing**	
Trade Date:	1/1/01	WAC:	.00
Settle Date:	11/29/04	WAM:	.00
Date of 1st CF:	12/25/04	Type:	
Pmts Per Year:		**Collateral**	
Manager:		**Cumulative Prepayment**	
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:		Fitch:	
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	4.27
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**
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	**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. ***

BEAR STEARNS

FASTrader
RALI-04QA5 A1 (1A1)

Settlement Date: 11/30/2004 Valuation Date: 11/24/2004 Yield Curve: USD Swap

MOY-04QA5 A1 (1A1)

Dated Date:	11/1/04	**Pricing**	
Trade Date:	1/1/01	WAC:	.00
Settle Date:	11/29/04	WAM:	.00
Date of 1st CF:	12/25/04	Type:	
Pmts Per Year:		**Collateral**	
Manager:		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:	52,345,000.00	Current Bal:	52,345,000.00
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
	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

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	**100:14+**	**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	% 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

FASTrader

RALI-04QA5 A1 (1A1)

Settlement Date: 11/30/2004 Valuation Date: 11/24/2004 Yield Curve: USD Swap

MOY-04QA5 A1 (1A1)

Dated Date:	11/1/04	**Pricing**	
Trade Date:	1/1/01	WAC:	.00
Settle Date:	11/29/04	WAM:	.00
Date of 1st CF:	12/25/04	Type:	
Pmts Per Year:		**Collateral**	
Manager:		**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:	52,345,000.00	Current Bal:	52,345,000.00
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
	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

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	4.05	3.85
Price	100:16+	Yield	4.89	4.66	4.32	3.98	3.75
Price	100:20+	Yield	4.88	4.64	4.27	3.90	3.65
Price	100:24+	Yield	4.87	4.62	4.23	3.83	3.55
Price	100:28+	Yield	4.86	4.60	4.18	3.75	3.45
Price	101: 0+	Yield	4.85	4.57	4.14	3.68	3.36
Price	101: 4+	Yield	4.84	4.55	4.09	3.61	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

FASTrader

RALI-04QA5 A1 (1A1)

Settlement Date: 11/30/2004 Valuation Date: 11/24/2004 Yield Curve: USD Swap

MOY-04QA5 A1 (1A1)

Dated Date:	11/1/04	**Pricing**	
Trade Date:	1/1/01	WAC:	.00
Settle Date:	11/29/04	WAM:	.00
Date of 1st CF:	12/25/04	Type:	
Pmts Per Year:		**Collateral**	
Manager:		**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:	52,345,000.00	Current Bal:	52,345,000.00
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
	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

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	100:20+	Yield	4.88	4.64	4.27	3.90	3.65
Price	100:24+	Yield	4.87	4.62	4.23	3.83	3.55
Price	100:28+	Yield	4.86	4.60	4.18	3.75	3.45
Price	101: 0+	Yield	4.85	4.57	4.14	3.68	3.36
Price	101: 4+	Yield	4.84	4.55	4.09	3.61	3.26
Price	101: 8+	Yield	4.83	4.53	4.05	3.53	3.16
Price	101:12+	Yield	4.82	4.51	4.01	3.46	3.06

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. ***