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OMB APPROVAL
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FORM SE

FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS
BY ELECTRONIC FILERS

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

0000949493
Registrant CIK Number

FOR 1/24/05
Current Report on Form 8-K Series 2005-QS1
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)

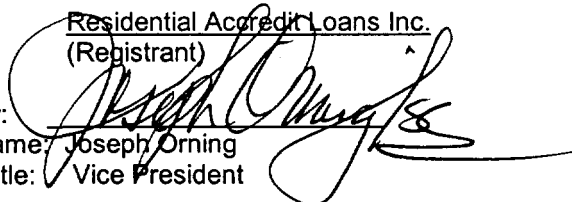


SIGNATURES

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 24th day of January 2005.

Residential Accredited 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 _____, 2005, that the information set forth in this statement is true and complete.

By: _____
(Name)

(Title)

PROCESSED

JAN 27 2005



RAM

RALI05QSI A1

Name:		RALI05QSI A1		Bond Description		Coll. Type:		WAL		PAC Bands:		n/a	
Cusip:	5.500000%			Orig. Balance:	\$210,526,316.00			Net Coupon:	5.750000%		Settlement Date:	01/28/2005	
Formula:	N/A			Gross Coupon:				Svc Fee:	0.550000%		Issue Date:	01/01/2005	
Orig. Balance:	\$100,000,000.00			Orig. Term:	360 mos			Current WAM:	359 mos		First Pay Date:	02/25/2005	
Factor:	1.00000000			Current Age:	1 mos			WAVG Loansize:			Maturity Date:	n/a	
Factor date:	01/01/2005										Days Delay:	24	
Current Cap:	N/A												
Current Floor:	N/A												
Cur. Balance:	\$100,000,000.00												

CMO Price -> Yield Sensitivity Table

Curve type: Static

Price	0		50		100		150		200		NULL	NULL	NULL	NULL
	PPC		PPC		PPC		PPC		PPC					
101-14	5.40		5.18		4.90		4.61		4.31					
101-18	5.38		5.15		4.86		4.55		4.22					
101-22	5.37		5.13		4.81		4.48		4.14					
101-26	5.36		5.10		4.77		4.42		4.05					
101-30	5.35		5.08		4.73		4.35		3.97					
102-02	5.34		5.05		4.68		4.29		3.89					
102-06	5.33		5.02		4.64		4.22		3.80					
102-10	5.32		5.00		4.59		4.16		3.72					
102-14	5.31		4.97		4.55		4.10		3.63					
WAL	18.33		6.02		3.13		2.08		1.54					
Mod. Dur	10.76		4.71		2.74		1.90		1.44					
First Date	02/25/05		02/25/05		02/25/05		02/25/05		02/25/05					
Last Date	08/25/33		06/25/22		01/25/14		08/25/10		01/25/09					

AVG	1 mo	3 mo	6 mo	9 mo	12 mo	Life
CPR						

1	2	3	5	10	30
17.060	22.400	24.670	24.800	21.860	18.490

1 mo	2 mo	3 mo	4 mo	5 mo	6 mo	7 mo	8 mo	9 mo	10 mo	11 mo	12 mo

3 X 5	1 X 10	5 X 10	10 X 10
19.920	19.560	16.180	13.070

1	2	3	5	10	30
17.060	22.400	24.670	24.800	21.860	18.490

15Mg	30Mg	FNS,0Pch	FNS,5Feb
5.092	5.618	99-27	97-19

Lockin Severity	Lockin Rate	Lockin MRate Shift	Refi Ramp	Refi Surge	Collateral Override	Term Override
0	0	0	0	0	DEFAULT	DEFAULT

Prepay Kaoba Settings	Turnover Level	Turnover Ramp	Refi Vol	Refi Elb Shift	Burnout Severity	Burnout Timing
0	0	0	0	0	0	0

1 Mo L	3 Mo L	11 Col	Prime
2.544	2.700	2.025	5.250

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