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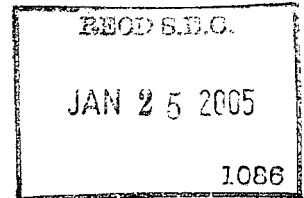
FEB 28 2005

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

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

THOMSON
FINANCIAL

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: *[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 _____, 2005, that the information set forth in this statement is true and complete.

By: _____
(Name)

(Title)

RALI05QS1 A1

Bond Description	
Name:	RALI05QS1 A1
Cusip:	5.500000 %
Formula:	N/A
Orig. Balance:	\$100,000,000.00
Factor:	1.00000000
Factor date:	01/01/2005
Current Cap:	N/A
Current Floor:	N/A
Cur. Balance:	\$100,000,000.00
Coll. Type:	WL
Orig. Balance:	\$210,526,316.00
Net Coupon:	5.750000 %
Gross Coupon:	6.300000 %
Srvc Fee:	0.550000 %
Orig. Term:	360 mos
Current WAM:	359 mos
Current Age:	1 mos
WAVG Loansize:	
PAC Bands:	
Settlement Date:	01/28/2005
Issue Date:	01/01/2005
First Pay Date:	02/25/2005
Maturity Date:	n/a
Days Delay:	24

CMO Price -> Yield Sensitivity Table

Curve type: Static

Price	0		50		100		150		200		NULL	NULL	NULL	NULL
	PPC	PPC	PPC	PPC	PPC	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						

AVG	1 mo	3 mo	6 mo	9 mo	10 mo	11 mo	12 mo
CPR							

COB: 01/21/2005	3 Month	6 Month	1 Year	3 Year	5 Year	10 Year	30 Year
OUTR Yld	2.285	2.590	2.914	3.174	3.329	3.666	4.193
OUTR Swp Spd	2.338	2.659	2.839	3.190/37	3.333/42	3.659/39	4.133/39
OUTR Price	99-14+	98-23	99-03	99-20+	99-03+	99-27	100-29

CAP VOLS (years)							
1	2	3	5	10	30		
17060	22400	24670	24800	21860	18490		

SWAPTION VOLS (years)			
3.5	1 X 10	5 X 10	10 X 10
19.920	19.560	16.180	13.070

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

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

Lockin	Lockin	MRate	Refi	Collateral	Term
Severity	Rate	Shift	Ramp	Version	Override
0	0	0	0	0	0
0	0	0	0	50	DEFAULT

This material is for your private information, and we are not soliciting any action based upon it. Certain transactions, including those involving futures, options, and other derivative products give rise to substantial risk and are not suitable for all investors. Opinions expressed are our present opinions only. The material is based upon information that we believe to be reliable, but we do not warrant its accuracy or completeness, and it should not be relied upon as such. We, or anyone involved in the preparation or issuance of this material, may from time to time have long or short positions in, and buy or sell, securities, futures, or options identical with or related to those herein.