

SECURITIES AND EXCHANGE COMMISSION

FORM 8-K

Current report filing

Filing Date: **2003-02-10** | Period of Report: **2003-01-27**
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FILER

RESIDENTIAL ACCREDIT LOANS INC

CIK: **949493** | IRS No.: **510368240** | State of Incorporation: **DE** | Fiscal Year End: **1231**
Type: **8-K** | Act: **34** | File No.: **333-101791** | Film No.: **03546792**
SIC: **6189** Asset-backed securities

Mailing Address
8400 NORMANDALE LAKE
BLVD
MINNEAPOLIS MN 55437

Business Address
8400 NORMADALE LAKE
BLVD
STE 600
MINNEAPOLIS MN 55437
952-857-7000

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

Form 8-K

CURRENT REPORT

Pursuant to Section 13 or 15 (d) of the
Securities Exchange Act of 1934

Date of Report (Date of earliest event reported)
January 27, 2003

RESIDENTIAL ACCREDIT LOANS, INC.
(Exact name of the registrant as specified in it's charter)

Delaware	333-101791	51-0368240
(State or other jurisdiction of incorporation)	(Commission File Number)	(I.R.S. Employee Identification No.)
8400 Normandale Lake Boulevard Minneapolis, Minnesota		55437
(Address of Principal Executive Offices)		(Zip Code)
Registrant's telephone number, including area code		(952) 857-7000

Item 5. Other Events

See the respective monthly reports, each reflecting the required information for the January, 2003 distribution to holders of the following series of Conduit Mortgage Pass-Through Certificates.

Master Serviced by Residential Funding

Item 7. Financial Statements and Exhibits

(a) Not applicable (b) Not applicable (c) See Item 5

1995-Q1	RALI
1995-QS1	RALI
1996-QS1	RALI
1996-QS2	RALI
1996-QS3	RALI
1996-QS4	RALI
1996-QS5	RALI
1996-QS6	RALI
1996-QS7	RALI
1996-QS8	RALI
1997-QS1	RALI
1997-QS10	RALI
1997-QS11	RALI
1997-QS12	RALI
1997-QS13	RALI
1997-QS2	RALI
1997-QS3	RALI
1997-QS4	RALI
1997-QS5	RALI
1997-QS6	RALI
1997-QS7	RALI
1997-QS8	RALI
1997-QS9	RALI
1998-QS1	RALI
1998-QS10	RALI
1998-QS11	RALI
1998-QS12	RALI
1998-QS13	RALI
1998-QS14	RALI
1998-QS15	RALI
1998-QS16	RALI
1998-QS17	RALI
1998-QS2	RALI
1998-QS3	RALI
1998-QS4	RALI
1998-QS5	RALI
1998-QS6	RALI
1998-QS7	RALI
1998-QS8	RALI
1998-QS9	RALI
1999-QS1	RALI
1999-QS10	RALI
1999-QS11	RALI
1999-QS12	RALI
1999-QS13	RALI
1999-QS14	RALI
1999-QS15	RALI
1999-QS2	RALI
1999-QS3	RALI
1999-QS4	RALI

1999-QS5	RALI
1999-QS6	RALI
1999-QS7	RALI
1999-QS8	RALI
1999-QS9	RALI
2000-QS1	RALI
2000-QS10	RALI
2000-QS11	RALI
2000-QS12	RALI
2000-QS13	RALI
2000-QS14	RALI
2000-QS2	RALI
2000-QS3	RALI
2000-QS4	RALI
2000-QS5	RALI
2000-QS6	RALI
2000-QS7	RALI
2000-QS8	RALI
2000-QS9	RALI
2001-QS1	RALI
2001-QS10	RALI
2001-QS11	RALI
2001-QS12	RALI
2001-QS13	RALI
2001-QS14	RALI
2001-QS15	RALI
2001-QS16	RALI
2001-QS17	RALI
2001-QS18	RALI
2001-QS19	RALI
2001-QS2	RALI
2001-QS3	RALI
2001-QS4	RALI
2001-QS5	RALI
2001-QS6	RALI
2001-QS7	RALI
2001-QS8	RALI
2001-QS9	RALI
2002-QS1	RALI
2002-QS10	RALI
2002-QS11	RALI
2002-QS12	RALI
2002-QS13	RALI
2002-QS14	RALI
2002-QS15	RALI
2002-QS16	RALI
2002-QS17	RALI
2002-QS18	RALI
2002-QS19	RALI
2002-QS2	RALI
2002-QS3	RALI

2002-QS4 RALI
2002-QS5 RALI
2002-QS6 RALI
2002-QS7 RALI
2002-QS8 RALI
2002-QS9 RALI

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

RESIDENTIAL ACCREDIT LOANS, INC.

By: /s/ Barbara Wendt
Name: Barbara Wendt
Title: Managing Director
Dated: January 27, 2003

RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1995-QS1 (POOL # 4180)
 STATEMENT TO CERTIFICATEHOLDERS

DISTRIBUTION SUMMARY FOR POOL# 4180

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110FAA1	54,500,000.00	0.00	6.600000 %	0.00
A-2	76110FAB9	82,500,000.00	0.00	6.900000 %	0.00
A-3	76110FAC7	22,250,000.00	0.00	7.300000 %	0.00
A-4	76110FAD5	46,000,000.00	0.00	7.500000 %	0.00
A-5	76110FAE3	22,100,000.00	0.00	7.500000 %	0.00
A-6	76110FAF0	31,109,000.00	23,459,434.48	7.500000 %	821,289.57
R		514.42	444,650.24	0.000000 %	14,376.72

 258,459,514.42 23,904,084.72 835,666.29
 =====

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	0.00	0.00	0.00	0.00	0.00
A-2	0.00	0.00	0.00	0.00	0.00
A-3	0.00	0.00	0.00	0.00	0.00
A-4	0.00	0.00	0.00	0.00	0.00
A-5	0.00	0.00	0.00	0.00	0.00
A-6	146,621.47	967,911.04	0.00	0.00	22,638,144.91
R	28,857.43	43,234.15	0.00	0.00	430,273.52

 175,478.90 1,011,145.19 0.00 0.00 23,068,418.43
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AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
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A-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-3	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-4	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-5	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-6	754.104423	26.400385	4.713153	31.113538	0.000000	727.704038
R	****.*****	****.*****	56097.019938	84044.455838	0.000000	****.*****

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1995-QS1 (POOL # 4180)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4180

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	4,877.05
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	107.88
SUBSERVICER ADVANCES THIS MONTH	16,575.72
MASTER SERVICER ADVANCES THIS MONTH	450.56

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	13	915,818.94
(B) TWO MONTHLY PAYMENTS:	3	166,080.73
(C) THREE OR MORE MONTHLY PAYMENTS:	2	594,566.52

FORECLOSURES	
NUMBER OF LOANS	4
AGGREGATE PRINCIPAL BALANCE	256,573.46

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	23,068,418.43
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	347
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	2
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH
 FORECLOSURE OR GRANT OF A DEED IN LIEU OF
 FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 51,599.57

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00

CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 786,155.64

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	SUBORDINATE
PERCENTAGE FOR CURRENT DISTRIBUTION	98.13985670 %	1.86014330 %
CURRENT PREPAYMENT PERCENTAGE	100.00000000 %	0.00000000 %
PERCENTAGE FOR NEXT DISTRIBUTION	98.13479400 %	1.86520600 %

BANKRUPTCY AMOUNT AVAILABLE	0.00
FRAUD AMOUNT AVAILABLE	0.00
SPECIAL HAZARD AMOUNT AVAILABLE	0.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 9.27741463

ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 238.78

POOL TRADING FACTOR: 8.92535084

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1995-Q1 (POOL # 4187)
 STATEMENT TO CERTIFICATEHOLDERS

DISTRIBUTION SUMMARY FOR POOL# 4187

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	T001T6PL9	20,000,000.00	0.00	6.450000 %	0.00
A-2	T001T6PM7	40,000,000.00	0.00	6.500000 %	0.00
A-3	T001T6PN5	6,700,000.00	0.00	6.925000 %	0.00
A-4	T001T6PP0	23,300,000.00	0.00	7.200000 %	0.00
A-5	T001T6PQ8	6,700,000.00	0.00	7.150000 %	0.00
A-6	T001T6PR6	14,856,645.00	14,526,813.30	7.250000 %	811,692.63
A-7	T001T6PS4	276,909.00	63,929.82	0.000000 %	9,037.74

R	0.00	35,775.58	0.000000	%	44.69

	111,833,554.00	14,626,518.70			820,775.06
=====					
	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	0.00	0.00	0.00	0.00	0.00
A-2	0.00	0.00	0.00	0.00	0.00
A-3	0.00	0.00	0.00	0.00	0.00
A-4	0.00	0.00	0.00	0.00	0.00
A-5	0.00	0.00	0.00	0.00	0.00
A-6	87,766.16	899,458.79	0.00	0.00	13,715,120.67
A-7	0.00	9,037.74	0.00	0.00	54,892.08
R	14,379.15	14,423.84	0.00	0.00	35,730.89

	102,145.31	922,920.37	0.00	0.00	13,805,743.64
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AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-3	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-4	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-5	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-6	977.799045	54.634989	5.907536	60.542525	0.000000	923.164057
A-7	230.869419	32.637942	0.000000	32.637942	0.000000	198.231477

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1995-Q1 (POOL # 4187)
STATEMENT TO CERTIFICATEHOLDERS

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	2,958.67
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00
SUBSERVICER ADVANCES THIS MONTH	7,859.29
MASTER SERVICER ADVANCES THIS MONTH	0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	8	731,403.63
(B) TWO MONTHLY PAYMENTS:	1	18,670.21
(C) THREE OR MORE MONTHLY PAYMENTS:	0	0.00

FORECLOSURES	
NUMBER OF LOANS	1
AGGREGATE PRINCIPAL BALANCE	73,342.95

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	13,805,743.64
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	223
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	0
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	0.00
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	788,243.86
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:		
	SENIOR	SUBORDINATE
PERCENTAGE FOR CURRENT DISTRIBUTION	99.75433230 %	0.24566770 %
CURRENT PREPAYMENT PERCENTAGE	100.00000000 %	0.00000000 %
PERCENTAGE FOR NEXT DISTRIBUTION	99.74015510 %	0.25984490 %

BANKRUPTCY AMOUNT AVAILABLE 0.00
 FRAUD AMOUNT AVAILABLE 0.00
 SPECIAL HAZARD AMOUNT AVAILABLE 0.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 9.07793034
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 235.15

POOL TRADING FACTOR: 12.34490287

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1996-QS1 (POOL # 4194)
 STATEMENT TO CERTIFICATEHOLDERS

DISTRIBUTION SUMMARY FOR POOL# 4194

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-I-1	76110FAG8	52,015,000.00	0.00	6.000000 %	0.00
A-I-2	76110FAH6	67,186,000.00	0.00	6.250000 %	0.00
A-I-3	76110FAJ2	22,562,000.00	0.00	6.750000 %	0.00
A-I-4	76110FAK9	31,852,000.00	0.00	6.900000 %	0.00
A-I-5	76110FAL7	14,535,000.00	0.00	7.050000 %	0.00
A-I-6	76110FAM5	18,417,136.00	6,772,838.37	7.250000 %	615,490.12
A-I-7	76110FAN3	20,000,000.00	14,409,949.97	6.700000 %	230,087.35
A-II	76110FAQ6	29,374,968.00	2,570,884.65	1.777500 %	45,677.09
R		0.53	383,424.60	0.000000 %	9,463.86
		255,942,104.53	24,137,097.59		900,718.42

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-I-1	0.00	0.00	0.00	0.00	0.00
A-I-2	0.00	0.00	0.00	0.00	0.00
A-I-3	0.00	0.00	0.00	0.00	0.00
A-I-4	0.00	0.00	0.00	0.00	0.00
A-I-5	0.00	0.00	0.00	0.00	0.00
A-I-6	40,919.23	656,409.35	0.00	0.00	6,157,348.25
A-I-7	80,455.55	310,542.90	0.00	0.00	14,179,862.62
A-II	3,935.06	49,612.15	0.00	0.00	2,525,207.56
R	35,542.39	45,006.25	4,957.39	0.00	378,918.13

 160,852.23 1,061,570.65 4,957.39 0.00 23,241,336.56
 =====

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-I-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-I-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-I-3	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-I-4	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-I-5	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-I-6	367.746558	33.419426	2.221802	35.641228	0.000000	334.327132
A-I-7	720.497499	11.504367	4.022778	15.527145	0.000000	708.993131
A-II	87.519573	1.554966	0.133960	1.688926	0.000000	85.964606

DETERMINATION DATE 21-January-03
 DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1996-QS1 (POOL # 4194)
 STATEMENT TO CERTIFICATEHOLDERS
 ADDITIONAL RELATED INFORMATION FOR POOL 4194

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 5,130.62
 SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 250.80
 SUBSERVICER ADVANCES THIS MONTH 12,280.01
 MASTER SERVICER ADVANCES THIS MONTH 3,404.87

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	5	440,397.94
(B) TWO MONTHLY PAYMENTS:	4	516,938.47

(C) THREE OR MORE MONTHLY PAYMENTS:

1 113,850.25

FORECLOSURES

NUMBER OF LOANS 4
AGGREGATE PRINCIPAL BALANCE 425,509.85

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION 23,241,336.56

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE 299

NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS 1

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 398,514.48

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00
CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 779,531.58

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	SUBORDINATE
PERCENTAGE FOR CURRENT DISTRIBUTION	98.41147180 %	1.58852820 %
CURRENT PREPAYMENT PERCENTAGE	100.00000000 %	0.00000000 %
PERCENTAGE FOR NEXT DISTRIBUTION	98.36963710 %	1.63036290 %

BANKRUPTCY AMOUNT AVAILABLE 100,000.00
FRAUD AMOUNT AVAILABLE 0.00
SPECIAL HAZARD AMOUNT AVAILABLE 1,194,777.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 8.70691200
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 248.07

POOL TRADING FACTOR: 9.08070073

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1996-QS1 (POOL # 4194)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4194

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	4,313.63
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00
SUBSERVICER ADVANCES THIS MONTH	11,031.49
MASTER SERVICER ADVANCES THIS MONTH	3,404.87

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	5	440,397.94
(B) TWO MONTHLY PAYMENTS:	4	516,938.47
(C) THREE OR MORE MONTHLY PAYMENTS:	1	113,850.25

FORECLOSURES	
NUMBER OF LOANS	2
AGGREGATE PRINCIPAL BALANCE	216,917.48

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	20,638,115.06
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	270
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	1
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	398,514.48
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	743,463.16
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:		
	SENIOR	SUBORDINATE
PERCENTAGE FOR CURRENT DISTRIBUTION	0.00000000 %	1.44403200 %
CURRENT PREPAYMENT PERCENTAGE	100.00000000 %	0.00000000 %
PERCENTAGE FOR NEXT DISTRIBUTION	0.00000000 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
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FRAUD AMOUNT AVAILABLE 0.00
SPECIAL HAZARD AMOUNT AVAILABLE 1,194,777.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 9.03941884
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 245.34
POOL TRADING FACTOR: 9.10905060

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1996-QS1 (POOL # 4194)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4194

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 816.99
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 250.80
SUBSERVICER ADVANCES THIS MONTH 1,248.52
MASTER SERVICER ADVANCES THIS MONTH 0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	0	0.00
(B) TWO MONTHLY PAYMENTS:	0	0.00
(C) THREE OR MORE MONTHLY PAYMENTS:	0	0.00

FORECLOSURES
NUMBER OF LOANS 2
AGGREGATE PRINCIPAL BALANCE 208,592.37

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER
DISTRIBUTION 2,603,221.50

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE
DETERMINATION DATE 29

NUMBER OF REO LOANS ACQUIRED
INCLUDING ANY PENDING CASH LIQUIDATIONS 0

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH
FORECLOSURE OR GRANT OF A DEED IN LIEU OF
FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 0.00

REMAINING SUBCLASS INTEREST SHORTFALL 0.00
 CLASS A SHORTFALL (PRINCIPAL) 0.00
 CLASS A SHORTFALL (INTEREST) 0.00
 TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 36,068.42
 TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	SUBORDINATE
PERCENTAGE FOR CURRENT DISTRIBUTION	0.00000000 %	2.76316850 %
CURRENT PREPAYMENT PERCENTAGE	100.00000000 %	0.00000000 %
PERCENTAGE FOR NEXT DISTRIBUTION	0.00000000 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	0.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,194,777.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 6.07082951
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 269.72

POOL TRADING FACTOR: 8.86204016

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1996-QS2 (POOL # 4201)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4201

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110FAS2	40,000,000.00	0.00	6.400000 %	0.00
A-2	76110FAT0	16,000,000.00	0.00	7.000000 %	0.00
A-3	76110FAU7	28,500,000.00	0.00	7.050000 %	0.00
A-4	76110FAV5	15,000,000.00	0.00	7.050000 %	0.00
A-5	76110FAW3	14,000,000.00	0.00	7.350000 %	0.00
A-6	76110FAX1	10,000,000.00	0.00	7.450000 %	0.00
A-7	76110FAY9	26,000,000.00	0.00	7.250000 %	0.00
A-8	76110FAZ6	14,043,411.00	8,272,417.37	7.500000 %	759,320.53
A-9	76110FBA0	18,190,000.00	13,489,372.00	7.500000 %	250,341.73
A-10	76110FBB8	178,007.00	9,066.78	0.000000 %	31.21
R		0.00	891,605.64	0.000000 %	28,052.08

181,911,418.00

22,662,461.79

1,037,745.55

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	0.00	0.00	0.00	0.00	0.00
A-2	0.00	0.00	0.00	0.00	0.00
A-3	0.00	0.00	0.00	0.00	0.00
A-4	0.00	0.00	0.00	0.00	0.00
A-5	0.00	0.00	0.00	0.00	0.00
A-6	0.00	0.00	0.00	0.00	0.00
A-7	0.00	0.00	0.00	0.00	0.00
A-8	51,702.61	811,023.14	0.00	0.00	7,513,096.84
A-9	84,308.58	334,650.31	0.00	0.00	13,239,030.27
A-10	0.00	31.21	0.00	0.00	9,035.57
R	20,114.08	48,166.16	0.00	0.00	863,553.56

	156,125.27	1,193,870.82	0.00	0.00	21,624,716.24
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AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-3	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-4	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-5	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-6	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-7	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-8	589.060405	54.069523	3.681628	57.751151	0.000000	534.990882
A-9	741.581748	13.762602	4.634886	18.397488	0.000000	727.819146
A-10	50.934963	0.175330	0.000000	0.175330	0.000000	50.759633

DETERMINATION DATE 21-January-03

DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1996-QS2 (POOL # 4201)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4201

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	4,617.23
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00
SUBSERVICER ADVANCES THIS MONTH	17,192.01
MASTER SERVICER ADVANCES THIS MONTH	821.29

	NUMBER OF LOANS	PRINCIPAL BALANCE
DELINQUENCIES:		
(A) ONE MONTHLY PAYMENT:	13	855,296.75
(B) TWO MONTHLY PAYMENTS:	4	394,461.47
(C) THREE OR MORE MONTHLY PAYMENTS:	3	590,398.05

FORECLOSURES	
NUMBER OF LOANS	4
AGGREGATE PRINCIPAL BALANCE	235,030.00

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	21,624,716.24
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	299
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	2
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	91,352.05
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	996,235.79
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	SUBORDINATE
PERCENTAGE FOR CURRENT DISTRIBUTION	96.06571590 %	3.93428410 %

CURRENT PREPAYMENT PERCENTAGE 100.00000000 % 0.00000000 %
 PERCENTAGE FOR NEXT DISTRIBUTION 96.00663630 % 3.99336370 %

BANKRUPTCY AMOUNT AVAILABLE 0.00
 FRAUD AMOUNT AVAILABLE 0.00
 SPECIAL HAZARD AMOUNT AVAILABLE 0.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 8.85524132
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 247.62

POOL TRADING FACTOR: 11.88749803

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1996-QS3 (POOL # 4211)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4211

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-I-1	76110FBC6	42,855,000.00	0.00	6.780000 %	0.00
A-I-2	76110FBD4	26,000,000.00	0.00	7.150000 %	0.00
A-I-3	76110FBE2	10,596,000.00	0.00	7.290000 %	0.00
A-I-4	76110FBF9	25,000,000.00	0.00	7.250000 %	0.00
A-I-5	76110FBG7	18,587,000.00	0.00	7.460000 %	0.00
A-I-6	76110FBH5	21,696,000.00	0.00	7.750000 %	0.00
A-I-7	76110FBJ1	8,047,000.00	0.00	7.750000 %	0.00
A-I-8	76110FBK8	17,436,000.00	0.00	7.750000 %	0.00
A-I-9	76110FBL6	25,145,000.00	0.00	7.750000 %	0.00
A-I-10	76110FBM4	19,000,000.00	6,930,880.06	7.750000 %	1,275,787.74
A-I-11	76110FBN2	15,875,562.00	8,549,833.11	7.750000 %	486,702.23
A-II	76110FBP7	20,551,438.00	1,258,538.67	7.750000 %	11,687.56
A-P	76110FBQ5	1,166,695.86	152,315.41	0.000000 %	19,740.92
R-I	76110FBR3	100.00	0.00	7.750000 %	0.00
R-II	76110FBS1	100.00	0.00	7.750000 %	0.00
M-1	76110FBT9	12,528,500.00	8,524,833.91	7.750000 %	272,422.94
M-2	76110FBU6	5,568,000.00	3,788,663.83	7.750000 %	121,072.03
M-3	76110FBV4	4,176,000.00	2,841,497.92	7.750000 %	90,804.02
B-1		1,809,600.00	1,231,315.71	7.750000 %	39,348.41
B-2		696,000.00	473,582.96	7.750000 %	15,134.00
B-3		1,670,738.96	632,184.47	7.750000 %	20,178.60
A-V	76110FHY2	0.00	0.00	0.734820 %	0.00
STRIP		0.00	0.00	0.000000 %	0.00

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-I-1	0.00	0.00	0.00	0.00	0.00
A-I-2	0.00	0.00	0.00	0.00	0.00
A-I-3	0.00	0.00	0.00	0.00	0.00
A-I-4	0.00	0.00	0.00	0.00	0.00
A-I-5	0.00	0.00	0.00	0.00	0.00
A-I-6	0.00	0.00	0.00	0.00	0.00
A-I-7	0.00	0.00	0.00	0.00	0.00
A-I-8	0.00	0.00	0.00	0.00	0.00
A-I-9	0.00	0.00	0.00	0.00	0.00
A-I-10	43,992.68	1,319,780.42	0.00	0.00	5,655,092.32
A-I-11	54,268.73	540,970.96	0.00	0.00	8,063,130.88
A-II	8,125.17	19,812.73	0.00	0.00	1,246,851.11
A-P	0.00	19,740.92	0.00	0.00	132,574.49
R-I	0.00	0.00	0.00	0.00	0.00
R-II	0.00	0.00	0.00	0.00	0.00
M-1	53,987.57	326,410.51	0.00	0.00	8,252,410.97
M-2	23,993.52	145,065.55	0.00	0.00	3,667,591.80
M-3	17,995.14	108,799.16	0.00	0.00	2,750,693.90
B-1	7,797.90	47,146.31	0.00	0.00	1,191,967.30
B-2	2,999.19	18,133.19	0.00	0.00	458,448.96
B-3	4,003.61	24,182.21	0.00	0.00	589,972.64
A-V	20,705.95	20,705.95	0.00	0.00	0.00
STRIP	0.00	0.00	0.00	0.00	0.00

	237,869.46	2,590,747.91	0.00	0.00	32,008,734.37
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1996-QS3 (POOL # 4211)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4211

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-I-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-I-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-I-3	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-I-4	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-I-5	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-I-6	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-I-7	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-I-8	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-I-9	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-I-10	364.783161	67.146723	2.315404	69.462127	0.000000	297.636438
A-I-11	538.553099	30.657323	3.418382	34.075705	0.000000	507.895776
A-II	61.238472	0.568698	0.395358	0.964056	0.000000	60.669775
A-P	130.552799	16.920366	0.000000	16.920366	0.000000	113.632433
R-I	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-II	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	680.435320	21.744258	4.309181	26.053439	0.000000	658.691062

M-2	680.435314	21.744258	4.309180	26.053438	0.000000	658.691056
M-3	680.435326	21.744258	4.309181	26.053439	0.000000	658.691068
B-1	680.435295	21.744258	4.309182	26.053440	0.000000	658.691037
B-2	680.435287	21.744253	4.309185	26.053438	0.000000	658.691035
B-3	378.386142	12.077650	2.396312	14.473962	0.000000	353.120775
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
STRIP	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1996-QS3 (POOL # 4211)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4211

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 6,920.10
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 151.02
SUBSERVICER ADVANCES THIS MONTH 19,797.31
MASTER SERVICER ADVANCES THIS MONTH 248.81

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	13	1,405,758.87
(B) TWO MONTHLY PAYMENTS:	0	0.00
(C) THREE OR MORE MONTHLY PAYMENTS:	3	229,476.52

FORECLOSURES
NUMBER OF LOANS 8
AGGREGATE PRINCIPAL BALANCE 667,640.20

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER
DISTRIBUTION 32,008,734.37

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE
DETERMINATION DATE 451

NUMBER OF REO LOANS ACQUIRED
INCLUDING ANY PENDING CASH LIQUIDATIONS 1

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH
FORECLOSURE OR GRANT OF A DEED IN LIEU OF
FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 30,046.14

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00

CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 2,059,018.16

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	48.90038320 %	44.07617400 %	6.79707770 %
PREPAYMENT PERCENT	79.56015330 %	0.00000000 %	20.43984670 %
NEXT DISTRIBUTION	46.94754440 %	45.83341691 %	7.02841530 %

BANKRUPTCY AMOUNT AVAILABLE 100,000.00

FRAUD AMOUNT AVAILABLE 0.00

SPECIAL HAZARD AMOUNT AVAILABLE 1,872,668.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 8.80063400

ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 246.40

POOL TRADING FACTOR: 11.49719468

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1996-QS3 (POOL # 4211)

STATEMENT TO CERTIFICATEHOLDERS

ADDITIONAL RELATED INFORMATION FOR POOL 4211

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 6,421.67

SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00

SUBSERVICER ADVANCES THIS MONTH 18,121.33

MASTER SERVICER ADVANCES THIS MONTH 248.81

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
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(A) ONE MONTHLY PAYMENT: 12 1,335,963.45

(B) TWO MONTHLY PAYMENTS: 0 0.00

(C) THREE OR MORE MONTHLY PAYMENTS: 3 229,476.52

FORECLOSURES

NUMBER OF LOANS 7
AGGREGATE PRINCIPAL BALANCE 607,529.67

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION 29,663,683.25

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE 404

NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS 1

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 30,046.14

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00
CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 2,058,098.16

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	48.55278800 %	0.00000000 %	0.00000000 %
PREPAYMENT PERCENT	79.42111520 %	0.00000000 %	20.57888480 %
NEXT DISTRIBUTION	46.42306000 %	0.00000000 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	0.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,872,668.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 8.83206216
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 258.86

POOL TRADING FACTOR: 11.61879618

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1996-QS3 (POOL # 4211)
STATEMENT TO CERTIFICATEHOLDERS

ADDITIONAL RELATED INFORMATION FOR POOL 4211

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	498.43
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	151.02
SUBSERVICER ADVANCES THIS MONTH	1,675.98
MASTER SERVICER ADVANCES THIS MONTH	0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	1	69,795.42
(B) TWO MONTHLY PAYMENTS:	0	0.00
(C) THREE OR MORE MONTHLY PAYMENTS:	0	0.00

FORECLOSURES	
NUMBER OF LOANS	1
AGGREGATE PRINCIPAL BALANCE	60,110.53

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	2,345,051.12
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	47
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	0
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	0.00
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	920.00
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	53.62254800 %	0.00000000 %	0.00000000 %
PREPAYMENT PERCENT	81.44901920 %	0.00000000 %	18.55098080 %
NEXT DISTRIBUTION	53.61175650 %	0.00000000 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE 100,000.00
 FRAUD AMOUNT AVAILABLE 0.00
 SPECIAL HAZARD AMOUNT AVAILABLE 1,872,668.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 8.40308132
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 88.74

POOL TRADING FACTOR: 10.15304713

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1996-QS4 (POOL # 4216)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4216

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-I-1	76110FBW2	45,914,000.00	0.00	6.850000 %	0.00
A-I-2	76110FBX0	26,945,000.00	0.00	11.000000 %	0.00
A-I-3	76110FBY8	15,646,000.00	0.00	7.300000 %	0.00
A-I-4	76110FBZ5	32,740,000.00	0.00	7.500000 %	0.00
A-I-5	76110FCA9	10,023,000.00	0.00	7.700000 %	0.00
A-I-6	76110FCB7	26,811,000.00	0.00	8.000000 %	0.00
A-I-7	76110FCC5	18,046,000.00	0.00	8.000000 %	0.00
A-I-8	76110FCD3	9,094,000.00	0.00	8.000000 %	0.00
A-I-9	76110FCE1	10,284,000.00	0.00	8.000000 %	0.00
A-I-10	76110FCF8	27,538,000.00	10,286,844.08	7.900000 %	1,236,236.97
A-II-1	76110FCG6	16,021,000.00	0.00	7.250000 %	0.00
A-II-2	76110FCH4	8,580,000.00	1,819,805.79	7.650000 %	54,443.28
A-P	76110FCJ0	3,039,637.99	543,489.57	0.000000 %	56,928.90
A-V-1		0.00	0.00	0.897345 %	0.00
A-V-2		0.00	0.00	0.391798 %	0.00
R-I	76110FCK7	100.00	0.00	8.000000 %	0.00
R-II	76110FCL5	100.00	0.00	8.000000 %	0.00
M-1	76110FCM3	13,230,500.00	9,411,221.46	8.000000 %	226,370.39
M-2	76110FCN1	5,570,800.00	3,962,664.48	8.000000 %	95,314.93
M-3	76110FCP6	4,456,600.00	3,170,103.15	8.000000 %	76,251.26
B-1	76110FCR2	2,228,400.00	1,585,122.72	8.000000 %	38,127.34
B-2	76110FCS0	696,400.00	497,787.70	8.000000 %	11,973.41
B-3	76110FCT8	1,671,255.97	333,490.89	8.000000 %	7,995.54
STRIP		0.00	0.00	0.137579 %	0.00

 278,535,793.96 31,610,529.84 1,803,642.02
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	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-I-1	0.00	0.00	0.00	0.00	0.00
A-I-2	0.00	0.00	0.00	0.00	0.00
A-I-3	0.00	0.00	0.00	0.00	0.00
A-I-4	0.00	0.00	0.00	0.00	0.00
A-I-5	0.00	0.00	0.00	0.00	0.00
A-I-6	0.00	0.00	0.00	0.00	0.00
A-I-7	0.00	0.00	0.00	0.00	0.00
A-I-8	0.00	0.00	0.00	0.00	0.00
A-I-9	0.00	0.00	0.00	0.00	0.00
A-I-10	66,842.35	1,303,079.32	0.00	0.00	9,050,607.11
A-II-1	0.00	0.00	0.00	0.00	0.00
A-II-2	11,584.94	66,028.22	0.00	0.00	1,765,362.51
A-P	0.00	56,928.90	0.00	0.00	486,560.67
A-V-1	14,852.67	14,852.67	0.00	0.00	0.00
A-V-2	3,710.86	3,710.86	0.00	0.00	0.00
R-I	0.00	0.00	0.00	0.00	0.00
R-II	0.00	0.00	0.00	0.00	0.00
M-1	61,802.69	288,173.08	0.00	0.00	9,184,851.07
M-2	26,022.47	121,337.40	0.00	0.00	3,867,349.55
M-3	20,817.79	97,069.05	0.00	0.00	3,093,851.89
B-1	10,409.36	48,536.70	0.00	0.00	1,546,995.38
B-2	3,268.92	15,242.33	0.00	0.00	485,814.29
B-3	2,190.00	10,185.54	0.00	0.00	325,469.35
STRIP	1,376.14	1,376.14	0.00	0.00	0.00

	222,878.19	2,026,520.21	0.00	0.00	29,806,861.82
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1996-QS4 (POOL # 4216)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4216

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-I-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-I-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-I-3	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-I-4	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-I-5	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-I-6	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-I-7	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-I-8	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-I-9	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-I-10	373.550878	44.892039	2.427277	47.319316	0.000000	328.658839
A-II-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-II-2	212.098577	6.345371	1.350226	7.695597	0.000000	205.753206
A-P	178.800756	18.728843	0.000000	18.728843	0.000000	160.071912
A-V-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-V-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-I	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-II	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	711.327725	17.109738	4.671228	21.780966	0.000000	694.217987
M-2	711.327723	17.109738	4.671227	21.780965	0.000000	694.217985

M-3	711.327727	17.109738	4.671228	21.780966	0.000000	694.217989
B-1	711.327733	17.109738	4.671226	21.780964	0.000000	694.217995
B-2	714.801407	17.193294	4.694033	21.887327	0.000000	697.608113
B-3	199.545070	4.784150	1.310394	6.094544	0.000000	194.745365
STRIP	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1996-QS4 (POOL # 4216)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4216

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 6,393.64
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 234.91

SUBSERVICER ADVANCES THIS MONTH 11,248.31
MASTER SERVICER ADVANCES THIS MONTH 299.91

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	8	456,698.73
(B) TWO MONTHLY PAYMENTS:	0	0.00
(C) THREE OR MORE MONTHLY PAYMENTS:	3	135,111.80

FORECLOSURES
NUMBER OF LOANS 4
AGGREGATE PRINCIPAL BALANCE 689,752.95

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION 29,806,861.82

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE 452

NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS 1

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH

FORECLOSURE OR GRANT OF A DEED IN LIEU OF
FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 34,117.37

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00

CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 1,736,231.88

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	38.96943440 %	52.33695600 %	7.64429230 %
PREPAYMENT PERCENT	75.58777380 %	0.00000000 %	24.41222620 %
NEXT DISTRIBUTION	36.88901270 %	54.16891120 %	8.04316100 %

BANKRUPTCY AMOUNT AVAILABLE 167,584.00

FRAUD AMOUNT AVAILABLE 1,184,931.00

SPECIAL HAZARD AMOUNT AVAILABLE 1,381,311.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 8.91785000

ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 238.96

POOL TRADING FACTOR: 10.70126801

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1996-QS4 (POOL # 4216)

STATEMENT TO CERTIFICATEHOLDERS

ADDITIONAL RELATED INFORMATION FOR POOL 4216

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 5,673.59

SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00

SUBSERVICER ADVANCES THIS MONTH 10,524.17

MASTER SERVICER ADVANCES THIS MONTH 299.91

DELINQUENCIES: NUMBER OF PRINCIPAL
LOANS BALANCE

(A) ONE MONTHLY PAYMENT: 6 404,330.55

(B) TWO MONTHLY PAYMENTS: 0 0.00

(C) THREE OR MORE MONTHLY PAYMENTS: 3 135,111.80

FORECLOSURES
 NUMBER OF LOANS 4
 AGGREGATE PRINCIPAL BALANCE 689,752.95

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER
 DISTRIBUTION 26,421,813.30

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE
 DETERMINATION DATE 343

NUMBER OF REO LOANS ACQUIRED
 INCLUDING ANY PENDING CASH LIQUIDATIONS 1

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH
 FORECLOSURE OR GRANT OF A DEED IN LIEU OF
 FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 34,117.37

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00

CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 1,687,156.92

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	37.22573020 %	0.00000000 %	7.60955770 %
PREPAYMENT PERCENT	74.89029210 %	0.00000000 %	25.10970790 %
NEXT DISTRIBUTION	34.85885070 %	0.00000000 %	7.91186620 %

BANKRUPTCY AMOUNT AVAILABLE 167,584.00

FRAUD AMOUNT AVAILABLE 1,184,931.00

SPECIAL HAZARD AMOUNT AVAILABLE 1,381,311.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 8.92403210

ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 257.77

POOL TRADING FACTOR: 10.53525046

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1996-QS4 (POOL # 4216)
 STATEMENT TO CERTIFICATEHOLDERS
 ADDITIONAL RELATED INFORMATION FOR POOL 4216

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	720.05
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	234.91
SUBSERVICER ADVANCES THIS MONTH	724.14
MASTER SERVICER ADVANCES THIS MONTH	0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	2	52,368.18
(B) TWO MONTHLY PAYMENTS:	0	0.00
(C) THREE OR MORE MONTHLY PAYMENTS:	0	0.00

FORECLOSURES	
NUMBER OF LOANS	0
AGGREGATE PRINCIPAL BALANCE	0.00

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	3,385,048.52
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	109
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	0
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	0.00
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	49,074.96
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	53.00384270 %	0.00000000 %	7.92671170 %
PREPAYMENT PERCENT	81.20153710 %	0.00000000 %	18.79846290 %
NEXT DISTRIBUTION	52.59194400 %	0.00000000 %	7.91186620 %

BANKRUPTCY AMOUNT AVAILABLE	167,584.00
FRAUD AMOUNT AVAILABLE	1,184,931.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 8.86959430
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 92.17
 POOL TRADING FACTOR: 12.20213693

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1996-QS6 (POOL # 4220)
 STATEMENT TO CERTIFICATEHOLDERS

DISTRIBUTION SUMMARY FOR POOL# 4220

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A	76110FCQ4	138,145,180.00	18,180,454.26	1.780000 %	336,962.71
R		973,833.13	1,230,367.12	0.000000 %	186,974.52
		139,119,013.13	19,410,821.38		523,937.23

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A	28,741.43	365,704.14	0.00	0.00	17,843,491.55
R	66,554.83	253,529.35	0.00	0.00	1,043,392.60
		95,296.26	0.00	0.00	18,886,884.15

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A	131.603971	2.439193	0.208052	2.647245	0.000000	129.164778

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1996-QS6 (POOL # 4220)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4220

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 5,932.00
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 117.51

SUBSERVICER ADVANCES THIS MONTH 6,973.56
MASTER SERVICER ADVANCES THIS MONTH 1,097.36

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	10	642,066.80
(B) TWO MONTHLY PAYMENTS:	2	109,528.52
(C) THREE OR MORE MONTHLY PAYMENTS:	1	68,849.79

FORECLOSURES
NUMBER OF LOANS 0
AGGREGATE PRINCIPAL BALANCE 0.00

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER
DISTRIBUTION 18,886,884.15

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE
DETERMINATION DATE 295

NUMBER OF REO LOANS ACQUIRED
INCLUDING ANY PENDING CASH LIQUIDATIONS 1

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH
FORECLOSURE OR GRANT OF A DEED IN LIEU OF
FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 156,818.57

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00

CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 457,445.39

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	SUBORDINATE
PERCENTAGE FOR CURRENT DISTRIBUTION	93.66143710 %	6.33856290 %
CURRENT PREPAYMENT PERCENTAGE	100.00000000 %	0.00000000 %
PERCENTAGE FOR NEXT DISTRIBUTION	94.47557050 %	5.52442950 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	0.00
SPECIAL HAZARD AMOUNT AVAILABLE	739,033.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 6.35494360

ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 206.78

POOL TRADING FACTOR: 13.57606248

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1996-QS5 (POOL # 4222)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4222

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-I-1	76110FCU5	23,848,000.00	0.00	9.500000 %	0.00
A-I-2	76110FCV3	25,000,000.00	0.00	7.600000 %	0.00
A-I-3	76110FCW1	12,373,000.00	0.00	6.650000 %	0.00
A-I-4	76110FCX9	7,100,000.00	0.00	7.450000 %	0.00
A-I-5	76110FCY7	10,137,000.00	0.00	7.600000 %	0.00
A-I-6	76110FCZ4	5,558,000.00	0.00	7.800000 %	0.00
A-I-7	76110FDA8	16,926,000.00	0.00	8.000000 %	0.00
A-I-8	76110FDB6	6,884,000.00	0.00	8.000000 %	0.00
A-I-9	76110FDC4	11,229,000.00	0.00	8.000000 %	0.00
A-I-10	76110FDD2	22,501,000.00	8,340,555.35	8.000000 %	837,254.87
A-II-1	76110FDE0	11,162,000.00	0.00	8.000000 %	0.00
A-II-2	76110FDF7	4,525,000.00	1,253,168.75	8.000000 %	98,437.14
A-P	76110FDG5	1,105,878.69	285,980.81	0.000000 %	42,881.05
A-V-1	796QS5AV1	0.00	0.00	0.990613 %	0.00
A-V-2	796QS5AV2	0.00	0.00	0.356064 %	0.00
R	76110FDH3	100.00	0.00	8.000000 %	0.00

M-1	76110FDJ9	7,918,500.00	5,743,962.46	8.000000	%	134,790.32
M-2	76110FDK6	3,958,800.00	2,875,013.61	8.000000	%	67,466.32
M-3	76110FDL4	2,815,100.00	2,046,908.44	8.000000	%	48,033.64
B-1	76110FDM2	1,407,600.00	1,036,068.24	8.000000	%	24,312.83
B-2	76110FDN0	439,800.00	332,320.17	8.000000	%	7,798.37
B-3	76110FDP5	1,055,748.52	313,457.63	8.000000	%	7,355.63

175,944,527.21 22,227,435.46 1,268,330.17
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	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-I-1	0.00	0.00	0.00	0.00	0.00
A-I-2	0.00	0.00	0.00	0.00	0.00
A-I-3	0.00	0.00	0.00	0.00	0.00
A-I-4	0.00	0.00	0.00	0.00	0.00
A-I-5	0.00	0.00	0.00	0.00	0.00
A-I-6	0.00	0.00	0.00	0.00	0.00
A-I-7	0.00	0.00	0.00	0.00	0.00
A-I-8	0.00	0.00	0.00	0.00	0.00
A-I-9	0.00	0.00	0.00	0.00	0.00
A-I-10	55,045.63	892,300.50	0.00	0.00	7,503,300.48
A-II-1	0.00	0.00	0.00	0.00	0.00
A-II-2	8,254.54	106,691.68	0.00	0.00	1,154,731.61
A-P	0.00	42,881.05	0.00	0.00	243,099.76
A-V-1	13,982.02	13,982.02	0.00	0.00	0.00
A-V-2	1,502.49	1,502.49	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	37,805.77	172,596.09	0.00	0.00	5,609,172.14
M-2	18,922.85	86,389.17	0.00	0.00	2,807,547.29
M-3	13,472.40	61,506.04	0.00	0.00	1,998,874.80
B-1	6,819.22	31,132.05	0.00	0.00	1,011,755.41
B-2	2,187.28	9,985.65	0.00	0.00	324,521.80
B-3	2,063.13	9,418.76	0.00	0.00	306,102.00

160,055.33 1,428,385.50 0.00 0.00 20,959,105.29
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1996-QS5 (POOL # 4222)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4222

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-I-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-I-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-I-3	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-I-4	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-I-5	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-I-6	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-I-7	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000

A-I-8	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-I-9	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-I-10	370.674874	37.209674	2.446364	39.656038	0.000000	333.465201
A-II-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-II-2	276.943370	21.754064	1.824207	23.578271	0.000000	255.189306
A-P	258.600525	38.775542	0.000000	38.775542	0.000000	219.824984
A-V-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-V-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	725.385169	17.022204	4.774360	21.796564	0.000000	708.362965
M-2	726.233609	17.042114	4.779946	21.822060	0.000000	709.191495
M-3	727.117488	17.062854	4.785764	21.848618	0.000000	710.054634
B-1	736.053026	17.272542	4.844574	22.117116	0.000000	718.780485
B-2	755.616576	17.731628	4.973344	22.704972	0.000000	737.884948
B-3	296.905583	6.967218	1.954184	8.921402	0.000000	289.938361

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1996-QS5 (POOL # 4222)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4222

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	4,511.91
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00
SUBSERVICER ADVANCES THIS MONTH	14,985.78
MASTER SERVICER ADVANCES THIS MONTH	0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	6	495,009.82
(B) TWO MONTHLY PAYMENTS:	0	0.00
(C) THREE OR MORE MONTHLY PAYMENTS:	2	580,333.47

FORECLOSURES	
NUMBER OF LOANS	4
AGGREGATE PRINCIPAL BALANCE	719,708.67

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION 20,959,105.29

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE 305

NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS 0

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 0.00

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00
CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 1,224,723.44

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

Table with 4 columns: Distribution Type, Senior, Class M, Class B. Rows include Current Distribution, Prepayment Percent, and Next Distribution.

Table with 2 columns: Amount Available, Value. Rows include Bankruptcy Amount Available, Fraud Amount Available, and Special Hazard Amount Available.

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 9.09326400
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 246.13

POOL TRADING FACTOR: 11.91233716

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1996-QS5 (POOL # 4222)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4222

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 4,038.75
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00

SUBSERVICER ADVANCES THIS MONTH 14,985.78
MASTER SERVICER ADVANCES THIS MONTH 0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE	
(A) ONE MONTHLY PAYMENT:	6	495,009.82	
(B) TWO MONTHLY PAYMENTS:	0	0.00	
(C) THREE OR MORE MONTHLY PAYMENTS:	2	580,333.47	
FORECLOSURES			
NUMBER OF LOANS		4	
AGGREGATE PRINCIPAL BALANCE		719,708.67	
SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION		18,745,370.31	
AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE		247	
NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS		0	
BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS		0.00	
REMAINING SUBCLASS INTEREST SHORTFALL		0.00	
CLASS A SHORTFALL (PRINCIPAL)		0.00	
CLASS A SHORTFALL (INTEREST)		0.00	
TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION		1,115,025.11	
TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION		0.00	
DISTRIBUTION PERCENTAGES:			
	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	42.53099310 %	0.00000000 %	7.56653210 %
PREPAYMENT PERCENT	77.01239720 %	0.00000000 %	22.98760280 %
NEXT DISTRIBUTION	40.53301970 %	0.00000000 %	7.93508060 %
BANKRUPTCY AMOUNT AVAILABLE			0.00
FRAUD AMOUNT AVAILABLE			0.00
SPECIAL HAZARD AMOUNT AVAILABLE		1,016,099.00	
ENDING GROSS WEIGHTED AVERAGE INTEREST RATE			9.10244345
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS			263.71
POOL TRADING FACTOR:			11.83102819

RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1996-QS5 (POOL # 4222)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4222

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 473.16
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00

SUBSERVICER ADVANCES THIS MONTH 0.00
MASTER SERVICER ADVANCES THIS MONTH 0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	0	0.00
(B) TWO MONTHLY PAYMENTS:	0	0.00
(C) THREE OR MORE MONTHLY PAYMENTS:	0	0.00

FORECLOSURES
NUMBER OF LOANS 0
AGGREGATE PRINCIPAL BALANCE 0.00

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER
DISTRIBUTION 2,213,734.98

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE
DETERMINATION DATE 58

NUMBER OF REO LOANS ACQUIRED
INCLUDING ANY PENDING CASH LIQUIDATIONS 0

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH
FORECLOSURE OR GRANT OF A DEED IN LIEU OF
FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 0.00

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00
CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 109,698.33

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	53.76294360 %	0.00000000 %	7.56653220 %
PREPAYMENT PERCENT	81.50517740 %	0.00000000 %	18.49482260 %
NEXT DISTRIBUTION	52.38241360 %	0.00000000 %	7.86920350 %

BANKRUPTCY AMOUNT AVAILABLE	0.00
FRAUD AMOUNT AVAILABLE	0.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,016,099.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	9.01553505
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	97.27

POOL TRADING FACTOR:	12.64840908
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1996-QS7 (POOL # 4228)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4228

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-I-1	76110FDQ3	20,106,154.00	0.00	7.050000 %	0.00
A-I-2	76110FDR1	43,322,483.00	0.00	0.000000 %	0.00
A-I-3	76110FDS9	0.00	0.00	0.000000 %	0.00
A-I-4	76110FDT7	13,330,948.00	0.00	7.125000 %	0.00
A-I-5	76110FDU4	24,973,716.00	0.00	7.600000 %	0.00
A-I-6	76110FDV2	0.00	0.00	8.000000 %	0.00
A-I-7	76110FDW0	1,000,000.00	0.00	7.700000 %	0.00
A-I-8	76110FDX8	9,539,699.00	0.00	7.700000 %	0.00
A-I-9	76110FDY6	22,526,000.00	0.00	8.000000 %	0.00
A-I-10	76110FDZ3	11,650,000.00	0.00	8.000000 %	0.00
A-I-11	76110FEA7	30,421,000.00	6,469,872.53	8.000000 %	581,733.51
A-I-12	76110FEB5	8,619,000.00	1,833,070.30	8.000000 %	164,819.08
A-II	76110FEC3	20,104,000.00	1,147,391.47	8.000000 %	129,027.51
A-P	76110FED1	601,147.92	121,579.92	0.000000 %	9,154.93
A-V-1	796QS7AV1	0.00	0.00	0.906549 %	0.00
A-V-2	796QS7AV2	0.00	0.00	0.368465 %	0.00
R-I	76110FEE9	100.00	0.00	8.000000 %	0.00
R-II	76110FEF6	100.00	0.00	8.000000 %	0.00
M-1	76110FEG4	9,114,600.00	6,732,519.83	8.000000 %	133,848.37
M-2	76110FEH2	5,126,400.00	3,786,626.92	8.000000 %	75,281.45

M-3	76110FEJ8	3,645,500.00	2,692,756.79	8.000000	%	53,534.36
B-1		1,822,700.00	1,346,341.49	8.000000	%	26,766.44
B-2		569,600.00	420,736.36	8.000000	%	8,364.61
B-3		1,366,716.75	533,592.11	8.000000	%	10,608.20

227,839,864.67 25,084,487.72 1,193,138.46
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	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-I-1	0.00	0.00	0.00	0.00	0.00
A-I-2	0.00	0.00	0.00	0.00	0.00
A-I-3	0.00	0.00	0.00	0.00	0.00
A-I-4	0.00	0.00	0.00	0.00	0.00
A-I-5	0.00	0.00	0.00	0.00	0.00
A-I-6	0.00	0.00	0.00	0.00	0.00
A-I-7	0.00	0.00	0.00	0.00	0.00
A-I-8	0.00	0.00	0.00	0.00	0.00
A-I-9	0.00	0.00	0.00	0.00	0.00
A-I-10	0.00	0.00	0.00	0.00	0.00
A-I-11	42,753.84	624,487.35	0.00	0.00	5,888,139.02
A-I-12	12,113.19	176,932.27	0.00	0.00	1,668,251.22
A-II	7,502.54	136,530.05	0.00	0.00	1,018,363.96
A-P	0.00	9,154.93	0.00	0.00	112,424.99
A-V-1	14,980.37	14,980.37	0.00	0.00	0.00
A-V-2	1,540.83	1,540.83	0.00	0.00	0.00
R-I	0.00	0.00	0.00	0.00	0.00
R-II	0.00	0.00	0.00	0.00	0.00
M-1	44,338.87	178,187.24	0.00	0.00	6,598,671.46
M-2	24,937.88	100,219.33	0.00	0.00	3,711,345.47
M-3	17,733.89	71,268.25	0.00	0.00	2,639,222.43
B-1	8,866.70	35,633.14	0.00	0.00	1,319,575.05
B-2	2,770.88	11,135.49	0.00	0.00	412,371.75
B-3	3,514.12	14,122.32	0.00	0.00	522,983.91
	181,053.11	1,374,191.57	0.00	0.00	23,891,349.26

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1996-QS7 (POOL # 4228)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4228

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-I-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-I-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-I-3	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-I-4	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-I-5	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-I-6	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-I-7	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-I-8	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-I-9	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-I-10	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-I-11	212.677839	19.122761	1.405406	20.528167	0.000000	193.555078

A-I-12	212.677840	19.122761	1.405406	20.528167	0.000000	193.555078
A-II	57.072795	6.418002	0.373186	6.791188	0.000000	50.654793
A-P	202.246262	15.229084	0.000000	15.229084	0.000000	187.017178
A-V-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-V-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-I	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-II	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	738.652254	14.685051	4.864599	19.549650	0.000000	723.967202
M-2	738.652255	14.685052	4.864598	19.549650	0.000000	723.967203
M-3	738.652253	14.685053	4.864598	19.549651	0.000000	723.967201
B-1	738.652269	14.685050	4.864598	19.549648	0.000000	723.967219
B-2	738.652317	14.685060	4.864600	19.549660	0.000000	723.967258
B-3	390.418944	7.761813	2.571211	10.333024	0.000000	382.657132

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1996-QS7 (POOL # 4228)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4228

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 5,092.86
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00
SUBSERVICER ADVANCES THIS MONTH 21,170.90
MASTER SERVICER ADVANCES THIS MONTH 0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	10	1,112,157.81
(B) TWO MONTHLY PAYMENTS:	3	361,523.16
(C) THREE OR MORE MONTHLY PAYMENTS:	9	684,707.22

FORECLOSURES
NUMBER OF LOANS 6
AGGREGATE PRINCIPAL BALANCE 335,264.22

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION 23,891,349.26

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE 340

NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS 0

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 0.00

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00

CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 1,146,367.54

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	37.85750590 %	52.66961700 %	9.17168410 %
PREPAYMENT PERCENT	75.14300240 %	0.00000000 %	24.85699760 %
NEXT DISTRIBUTION	36.06031170 %	54.20053601 %	9.48289620 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	0.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,555,792.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 9.09304900

ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 248.76

POOL TRADING FACTOR: 10.48602680

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1996-QS7 (POOL # 4228)

STATEMENT TO CERTIFICATEHOLDERS

ADDITIONAL RELATED INFORMATION FOR POOL 4228

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 4,612.80

SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00

SUBSERVICER ADVANCES THIS MONTH 21,170.90

MASTER SERVICER ADVANCES THIS MONTH 0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	10	1,112,157.81
(B) TWO MONTHLY PAYMENTS:	3	361,523.16
(C) THREE OR MORE MONTHLY PAYMENTS:	9	684,707.22

FORECLOSURES

NUMBER OF LOANS	6
AGGREGATE PRINCIPAL BALANCE	335,264.22

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	21,630,075.61
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	282
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	0
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	0.00
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	985,078.07
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	36.83432160 %	0.00000000 %	***.***** %
PREPAYMENT PERCENT	74.73372860 %	0.00000000 %	25.26627140 %
NEXT DISTRIBUTION	35.10018060 %	0.00000000 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	0.00
FRAUD AMOUNT AVAILABLE	0.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,555,792.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	9.11463313
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	265.01

POOL TRADING FACTOR:	10.52690923
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1996-QS7 (POOL # 4228)
 STATEMENT TO CERTIFICATEHOLDERS
 ADDITIONAL RELATED INFORMATION FOR POOL 4228

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	480.06
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00
SUBSERVICER ADVANCES THIS MONTH	0.00
MASTER SERVICER ADVANCES THIS MONTH	0.00

	NUMBER OF LOANS	PRINCIPAL BALANCE
DELINQUENCIES:		
(A) ONE MONTHLY PAYMENT:	0	0.00
(B) TWO MONTHLY PAYMENTS:	0	0.00
(C) THREE OR MORE MONTHLY PAYMENTS:	0	0.00

FORECLOSURES	
NUMBER OF LOANS	0
AGGREGATE PRINCIPAL BALANCE	0.00

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	2,261,273.65
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	58
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	0
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	0.00
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	161,289.47
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	47.38182060 %	0.00000000 %	***.***** %
PREPAYMENT PERCENT	78.95272820 %	0.00000000 %	21.04727180 %
NEXT DISTRIBUTION	45.24338350 %	0.00000000 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	0.00
FRAUD AMOUNT AVAILABLE	0.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,555,792.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	8.88658794
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	93.34

POOL TRADING FACTOR: 10.11043956

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1996-QS8 (POOL # 4231)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4231

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110FEK5	4,000,000.00	0.00	7.400000 %	0.00
A-2	76110FEL3	4,074,824.00	0.00	7.300000 %	0.00
A-3	76110FEM1	13,128,206.00	0.00	7.050000 %	0.00
A-4	76110FEN9	3,765,148.00	0.00	7.300000 %	0.00
A-5	76110FEP4	10,500,000.00	0.00	7.400000 %	0.00
A-6	76110FEQ2	2,600,500.00	0.00	7.400000 %	0.00
A-7	76110FER0	31,579,563.00	0.00	0.500000 %	0.00
A-8	76110FES8	0.00	0.00	7.080000 %	0.00
A-9	76110FET6	32,965,000.00	0.00	0.000000 %	0.00
A-10	76110FEU3	20,953,719.00	0.00	7.400000 %	0.00
A-11	76110FEV1	13,975,000.00	0.00	7.750000 %	0.00
A-12	76110FEW9	2,000,000.00	763,101.89	7.750000 %	36,918.26
A-13	76110FEX7	20,646,958.00	7,877,866.41	7.750000 %	381,124.91
A-14	76110FEY5	115,824.70	22,256.57	0.000000 %	1,744.87
A-15-1	96QS8A151	0.00	0.00	0.977057 %	0.00
A-15-2	96QS8A152	0.00	0.00	0.525046 %	0.00
R-I	76110FEZ2	100.00	0.00	7.750000 %	0.00
R-II	76110FFA6	100.00	0.00	7.750000 %	0.00
M-1	76110FFB4	6,661,000.00	5,138,637.36	7.750000 %	57,553.59
M-2	76110FFC2	4,440,700.00	3,425,783.99	7.750000 %	38,369.35
M-3	76110FFD0	3,108,500.00	2,398,056.52	7.750000 %	26,858.63
B-1		1,509,500.00	1,164,505.79	7.750000 %	13,042.66

B-2	444,000.00	342,842.95	7.750000	%	3,839.90
B-3	1,154,562.90	688,784.32	7.750000	%	7,714.50

177,623,205.60 21,821,835.80 567,166.67
=====

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	0.00	0.00	0.00	0.00	0.00
A-2	0.00	0.00	0.00	0.00	0.00
A-3	0.00	0.00	0.00	0.00	0.00
A-4	0.00	0.00	0.00	0.00	0.00
A-5	0.00	0.00	0.00	0.00	0.00
A-6	0.00	0.00	0.00	0.00	0.00
A-7	0.00	0.00	0.00	0.00	0.00
A-8	0.00	0.00	0.00	0.00	0.00
A-9	0.00	0.00	0.00	0.00	0.00
A-10	0.00	0.00	0.00	0.00	0.00
A-11	0.00	0.00	0.00	0.00	0.00
A-12	4,925.30	41,843.56	0.00	0.00	726,183.63
A-13	50,846.20	431,971.11	0.00	0.00	7,496,741.50
A-14	0.00	1,744.87	0.00	0.00	20,511.70
A-15-1	14,613.94	14,613.94	0.00	0.00	0.00
A-15-2	1,688.77	1,688.77	0.00	0.00	0.00
R-I	0.00	0.00	0.00	0.00	0.00
R-II	0.00	0.00	0.00	0.00	0.00
M-1	33,166.36	90,719.95	0.00	0.00	5,081,083.77
M-2	22,111.07	60,480.42	0.00	0.00	3,387,414.64
M-3	15,477.80	42,336.43	0.00	0.00	2,371,197.89
B-1	7,516.09	20,558.75	0.00	0.00	1,151,463.13
B-2	2,212.81	6,052.71	0.00	0.00	339,003.05
B-3	4,445.63	12,160.13	0.00	0.00	681,069.82

157,003.97 724,170.64 0.00 0.00 21,254,669.13
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1996-QS8 (POOL # 4231)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4231

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-3	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-4	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-5	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-6	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-7	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-8	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-9	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-10	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-11	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-12	381.550945	18.459131	2.462650	20.921781	0.000000	363.091814
A-13	381.550949	18.459131	2.462648	20.921779	0.000000	363.091817

A-14	192.157372	15.064749	0.000000	15.064749	0.000000	177.092624
A-15-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-15-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-I	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-II	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	771.451338	8.640383	4.979186	13.619569	0.000000	762.810955
M-2	771.451346	8.640383	4.979186	13.619569	0.000000	762.810962
M-3	771.451350	8.640383	4.979186	13.619569	0.000000	762.810967
B-1	771.451335	8.640384	4.979192	13.619576	0.000000	762.810951
B-2	772.168806	8.648423	4.983806	13.632229	0.000000	763.520383
B-3	596.575830	6.681749	3.850487	10.532236	0.000000	589.894080

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1996-QS8 (POOL # 4231)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4231

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 4,501.80
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 108.20
SUBSERVICER ADVANCES THIS MONTH 18,419.60
MASTER SERVICER ADVANCES THIS MONTH 0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	14	1,287,239.53
(B) TWO MONTHLY PAYMENTS:	2	203,691.56
(C) THREE OR MORE MONTHLY PAYMENTS:	3	417,862.14

FORECLOSURES
NUMBER OF LOANS 4
AGGREGATE PRINCIPAL BALANCE 292,992.21

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER
DISTRIBUTION 21,254,669.13

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE

NUMBER OF REO LOANS ACQUIRED
INCLUDING ANY PENDING CASH LIQUIDATIONS 0

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH
FORECLOSURE OR GRANT OF A DEED IN LIEU OF
FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 0.00

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00
CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 537,144.35

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	39.63823430 %	50.28756600 %	10.07419930 %
PREPAYMENT PERCENT	75.85529370 %	0.00000000 %	24.14470630 %
NEXT DISTRIBUTION	38.72498900 %	50.99912981 %	10.22661720 %

BANKRUPTCY AMOUNT AVAILABLE	158,130.00
FRAUD AMOUNT AVAILABLE	3,552,464.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,776,232.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 8.97326857
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 265.01

POOL TRADING FACTOR: 11.96615558

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL FUNDING MORTGAGE SECURITIES I, INC. (COMPANY)
MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1997-QS1 (POOL # 4237)

STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4237

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110FFE8	33,258,000.00	0.00	6.750000 %	0.00
A-2	76110FFF5	10,146,000.00	0.00	6.750000 %	0.00
A-3	76110FFG3	24,816,000.00	0.00	6.750000 %	0.00
A-4	76110FFH1	15,938,000.00	0.00	6.750000 %	0.00

A-5	76110FFJ7	10,253,000.00		0.00	6.750000	%	0.00
A-6	76110FFK4	31,511,646.00		0.00	11.000000	%	0.00
A-7	76110FFL2	17,652,000.00		0.00	6.750000	%	0.00
A-8	76110FFM0	5,655,589.00		0.00	6.750000	%	0.00
A-9	76110FFN8	19,068,000.00		0.00	6.750000	%	0.00
A-10	76110FFP3	10,267,765.00		0.00	6.750000	%	0.00
A-11	76110FFQ1	47,506,000.00	14,865,373.30		7.500000	%	996,877.19
A-12	76110FFR9	212,947.62	58,963.64		0.000000	%	104.18
A-13-1		0.00		0.00	1.017975	%	0.00
A-13-2		0.00		0.00	0.581460	%	0.00
R	76110FFT5	100.00		0.00	7.500000	%	0.00
M-1	76110FFV0	9,377,000.00	7,666,892.06		7.500000	%	90,426.92
M-2	76110FFW8	6,251,000.00	5,110,988.84		7.500000	%	60,281.40
M-3	76110FFX6	4,375,700.00	3,577,692.17		7.500000	%	42,196.98
B-1		1,624,900.00	1,328,562.76		7.500000	%	15,669.69
B-2		624,800.00	511,734.38		7.500000	%	6,035.64
B-3		1,500,282.64	630,348.33		7.500000	%	7,434.62

250,038,730.26 33,750,555.48 1,219,026.62
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	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	0.00	0.00	0.00	0.00	0.00
A-2	0.00	0.00	0.00	0.00	0.00
A-3	0.00	0.00	0.00	0.00	0.00
A-4	0.00	0.00	0.00	0.00	0.00
A-5	0.00	0.00	0.00	0.00	0.00
A-6	0.00	0.00	0.00	0.00	0.00
A-7	0.00	0.00	0.00	0.00	0.00
A-8	0.00	0.00	0.00	0.00	0.00
A-9	0.00	0.00	0.00	0.00	0.00
A-10	0.00	0.00	0.00	0.00	0.00
A-11	92,848.87	1,089,726.06	0.00	0.00	13,868,496.11
A-12	0.00	104.18	0.00	0.00	58,859.46
A-13-1	23,883.45	23,883.45	0.00	0.00	0.00
A-13-2	2,701.27	2,701.27	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	47,887.28	138,314.20	0.00	0.00	7,576,465.14
M-2	31,923.15	92,204.55	0.00	0.00	5,050,707.44
M-3	22,346.21	64,543.19	0.00	0.00	3,535,495.19
B-1	8,298.18	23,967.87	0.00	0.00	1,312,893.07
B-2	3,196.28	9,231.92	0.00	0.00	505,698.74
B-3	3,937.15	11,371.77	0.00	0.00	622,913.71

237,021.84 1,456,048.46 0.00 0.00 32,531,528.86
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL FUNDING MORTGAGE SECURITIES I, INC. (COMPANY)
MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1997-QS1 (POOL # 4237)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4237

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-3	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-4	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-5	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-6	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-7	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-8	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-9	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-10	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-11	312.915701	20.984238	1.954466	22.938704	0.000000	291.931464
A-12	276.892693	0.489228	0.000000	0.489228	0.000000	276.403465
A-13-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-13-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	817.627393	9.643481	5.106887	14.750368	0.000000	807.983912
M-2	817.627394	9.643481	5.106887	14.750368	0.000000	807.983913
M-3	817.627390	9.643481	5.106888	14.750369	0.000000	807.983909
B-1	817.627399	9.643480	5.106887	14.750367	0.000000	807.983919
B-2	819.037100	9.660115	5.115685	14.775800	0.000000	809.376985
B-3	420.153052	4.955480	2.624272	7.579752	0.000000	415.197572

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL FUNDING MORTGAGE SECURITIES I, INC. (COMPANY)
MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1997-QS1 (POOL # 4237)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4237

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 6,968.72
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00
SUBSERVICER ADVANCES THIS MONTH 13,589.94
MASTER SERVICER ADVANCES THIS MONTH 375.06

DELINQUENCIES:

	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	13	1,032,264.99

(B) TWO MONTHLY PAYMENTS:	3	220,766.65
(C) THREE OR MORE MONTHLY PAYMENTS:	2	94,592.82

FORECLOSURES

NUMBER OF LOANS	4
AGGREGATE PRINCIPAL BALANCE	315,554.71

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	32,531,528.86
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	425
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	2
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	42,986.90
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	1,173,645.39
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	44.12190840 %	48.54497000 %	7.33312180 %
PREPAYMENT PERCENT	83.23657250 %	0.00000000 %	16.76342750 %
NEXT DISTRIBUTION	42.70821080 %	49.68308695 %	7.51864740 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	0.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,117,376.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	8.76331604
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	269.49

POOL TRADING FACTOR:	13.01059593
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1997-QS2 (POOL # 4240)

STATEMENT TO CERTIFICATEHOLDERS

DISTRIBUTION SUMMARY FOR POOL# 4240

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110FFY4	31,108,570.00	0.00	9.000000 %	0.00
A-2	76110FFZ1	37,000,000.00	0.00	7.250000 %	0.00
A-3	76110FGA5	5,200,000.00	0.00	7.250000 %	0.00
A-4	76110FGB3	18,200,000.00	0.00	7.250000 %	0.00
A-5	76110FGC1	10,000,000.00	0.00	7.250000 %	0.00
A-6	76110FGD9	7,371,430.00	0.00	7.250000 %	0.00
A-7	76110FGE7	10,400,783.00	0.00	7.750000 %	0.00
A-8	76110FGF4	31,000,000.00	13,094,149.28	7.750000 %	467,955.66
A-9	76110FGG2	130,561.76	48,342.14	0.000000 %	62.52
A-10-1	97QS2A101	0.00	0.00	0.751624 %	0.00
A-10-2	97QS2A102	0.00	0.00	0.504448 %	0.00
R	76100FGJ6	100.00	0.00	7.750000 %	0.00
M-1	76110FGK3	4,931,600.00	4,083,386.68	7.750000 %	31,896.77
M-2	76110FGL1	4,109,600.00	3,402,767.06	7.750000 %	26,580.21
M-3	76110FGM9	2,630,200.00	2,177,817.29	7.750000 %	17,011.70
B-1		1,068,500.00	885,136.49	7.750000 %	6,914.11
B-2		410,900.00	340,876.45	7.750000 %	2,662.71
B-3		821,738.81	464,771.55	7.750000 %	1,747.19
		164,383,983.57	24,497,246.94		554,830.87

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	0.00	0.00	0.00	0.00	0.00
A-2	0.00	0.00	0.00	0.00	0.00
A-3	0.00	0.00	0.00	0.00	0.00
A-4	0.00	0.00	0.00	0.00	0.00
A-5	0.00	0.00	0.00	0.00	0.00
A-6	0.00	0.00	0.00	0.00	0.00
A-7	0.00	0.00	0.00	0.00	0.00
A-8	84,456.93	552,412.59	0.00	0.00	12,626,193.62
A-9	0.00	62.52	0.00	0.00	48,279.62
A-10-1	12,606.21	12,606.21	0.00	0.00	0.00
A-10-2	1,824.08	1,824.08	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	26,337.74	58,234.51	0.00	0.00	4,051,489.91
M-2	21,947.76	48,527.97	0.00	0.00	3,376,186.85
M-3	14,046.87	31,058.57	0.00	0.00	2,160,805.59

B-1	5,709.11	12,623.22	0.00	0.00	878,222.38
B-2	2,198.64	4,861.35	0.00	0.00	338,213.74
B-3	2,997.77	4,744.96	0.00	0.00	461,141.04

172,125.11 726,955.98 0.00 0.00 23,940,532.75
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1997-QS2 (POOL # 4240)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4240

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-3	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-4	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-5	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-6	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-7	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-8	422.391912	15.095344	2.724417	17.819761	0.000000	407.296568
A-9	370.262625	0.478854	0.000000	0.478854	0.000000	369.783771
A-10-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-10-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	828.004437	6.467834	5.340608	11.808442	0.000000	821.536603
M-2	828.004443	6.467834	5.340607	11.808441	0.000000	821.536609
M-3	828.004445	6.467835	5.340609	11.808444	0.000000	821.536609
B-1	828.391661	6.470856	5.343107	11.813963	0.000000	821.920805
B-2	829.584936	6.480190	5.350791	11.830981	0.000000	823.104746
B-3	565.595228	2.126211	3.648081	5.774292	0.000000	561.177146

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1997-QS2 (POOL # 4240)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4240

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	5,089.89
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	309.46

SUBSERVICER ADVANCES THIS MONTH	14,035.26
MASTER SERVICER ADVANCES THIS MONTH	0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	11	1,049,769.15
(B) TWO MONTHLY PAYMENTS:	4	285,067.50
(C) THREE OR MORE MONTHLY PAYMENTS:	1	47,194.09

FORECLOSURES	
NUMBER OF LOANS	6
AGGREGATE PRINCIPAL BALANCE	363,167.32

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	23,940,532.75
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	319
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	0
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	0.00
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	522,389.49
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	53.55720180 %	39.52721400 %	6.91558380 %
PREPAYMENT PERCENT	86.06716050 %	0.00000000 %	13.93283950 %
NEXT DISTRIBUTION	52.84639150 %	40.05124886 %	7.02142720 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	4,931,520.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 8.77192264
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 269.58
 POOL TRADING FACTOR: 14.56378671

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1997-QS3 (POOL # 4244)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4244

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110FGS6	32,109,000.00	0.00	7.250000 %	0.00
A-2	76110FGT4	26,579,000.00	0.00	7.500000 %	0.00
A-3	76110FGU1	16,821,000.00	0.00	7.500000 %	0.00
A-4	76110FGV9	23,490,000.00	0.00	7.750000 %	0.00
A-5	76110FGW7	7,138,000.00	0.00	7.750000 %	0.00
A-6	76110FGX5	1,000,000.00	0.00	7.750000 %	0.00
A-7	76110FGY3	15,374,000.00	0.00	9.500000 %	0.00
A-8	76110FGZ0	27,500,000.00	8,663,328.58	7.750000 %	933,335.64
A-9	76110FHA4	107,351.50	9,693.60	0.000000 %	31.90
A-10-1	97QS3A101	0.00	0.00	0.792299 %	0.00
A-10-2	97QS3A102	0.00	0.00	0.655218 %	0.00
R	76110FHC0	100.00	0.00	7.750000 %	0.00
M-1	76110FHD8	5,346,700.00	4,358,316.19	7.750000 %	97,168.47
M-2	76110FHE6	4,112,900.00	3,352,594.82	7.750000 %	74,745.95
M-3	76110FHF3	2,632,200.00	2,145,614.98	7.750000 %	47,836.39
B-1		1,069,400.00	873,399.03	7.750000 %	19,472.39
B-2		411,200.00	337,276.90	7.750000 %	7,519.57
B-3		823,585.68	275,838.92	7.750000 %	6,149.82
		164,514,437.18	20,016,063.02		1,186,260.13

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	0.00	0.00	0.00	0.00	0.00
A-2	0.00	0.00	0.00	0.00	0.00
A-3	0.00	0.00	0.00	0.00	0.00

A-4	0.00	0.00	0.00	0.00	0.00
A-5	0.00	0.00	0.00	0.00	0.00
A-6	0.00	0.00	0.00	0.00	0.00
A-7	0.00	0.00	0.00	0.00	0.00
A-8	55,840.57	989,176.21	0.00	0.00	7,729,992.94
A-9	0.00	31.90	0.00	0.00	9,661.70
A-10-1	10,927.14	10,927.14	0.00	0.00	0.00
A-10-2	1,871.01	1,871.01	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	28,092.07	125,260.54	0.00	0.00	4,261,147.72
M-2	21,609.57	96,355.52	0.00	0.00	3,277,848.87
M-3	13,829.83	61,666.22	0.00	0.00	2,097,778.59
B-1	5,629.60	25,101.99	0.00	0.00	853,926.64
B-2	2,173.96	9,693.53	0.00	0.00	329,757.33
B-3	1,777.95	7,927.77	0.00	0.00	246,368.79

141,751.70 1,328,011.83 0.00 0.00 18,806,482.58
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1997-QS3 (POOL # 4244)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4244

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-3	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-4	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-5	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-6	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-7	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-8	315.030130	33.939478	2.030566	35.970044	0.000000	281.090652
A-9	90.297760	0.297155	0.000000	0.297155	0.000000	90.000606
A-10-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-10-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	815.141338	18.173541	5.254095	23.427636	0.000000	796.967797
M-2	815.141341	18.173539	5.254096	23.427635	0.000000	796.967801
M-3	815.141319	18.173539	5.254095	23.427634	0.000000	796.967780
B-1	816.718749	18.208706	5.264260	23.472966	0.000000	798.510043
B-2	820.225924	18.286892	5.286868	23.573760	0.000000	801.939032
B-3	334.924376	7.467128	2.158792	9.625920	0.000000	299.141663

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1997-QS3 (POOL # 4244)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4244

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	4,058.39
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00
SUBSERVICER ADVANCES THIS MONTH	7,356.69
MASTER SERVICER ADVANCES THIS MONTH	366.19

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	5	467,942.64
(B) TWO MONTHLY PAYMENTS:	2	110,204.60
(C) THREE OR MORE MONTHLY PAYMENTS:	1	135,232.32

FORECLOSURES	
NUMBER OF LOANS	3
AGGREGATE PRINCIPAL BALANCE	185,500.08

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	18,806,482.58
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	255
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	1
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	44,160.41
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 1,031,965.88

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	43.30285220 %	49.26694000 %	7.43020790 %
PREPAYMENT PERCENT	82.99085570 %	0.00000000 %	17.00914430 %
NEXT DISTRIBUTION	41.12393790 %	51.24177336 %	7.60795010 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	0.00
SPECIAL HAZARD AMOUNT AVAILABLE	854,560.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 8.84892993
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 270.70

POOL TRADING FACTOR: 11.43150893

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1997-QS4 (POOL # 4247)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4247

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110FHK2	43,231,010.00	0.00	7.250000 %	0.00
A-2	76110FHL0	35,775,000.00	0.00	7.250000 %	0.00
A-3	76110FHM8	22,398,546.00	0.00	7.250000 %	0.00
A-4	76110FHN6	24,498,244.00	0.00	10.000000 %	0.00
A-5	76110FHP1	17,675,100.00	0.00	7.500000 %	0.00
A-6	76110FHQ9	7,150,100.00	0.00	7.750000 %	0.00
A-7	76110FHR7	52,000,000.00	13,901,474.62	7.750000 %	777,355.18
A-8	76110FHS5	155,284.33	18,028.29	0.000000 %	2,362.46
A-9-1	797QS4A91	0.00	0.00	0.786289 %	0.00
A-9-2	797QS4A92	0.00	0.00	0.298601 %	0.00
R	76110FHU0	100.00	0.00	7.750000 %	0.00
M-1	76110FHV8	7,186,600.00	6,026,375.78	7.750000 %	63,947.49
M-2	76110FHW6	4,975,300.00	4,172,074.06	7.750000 %	44,271.00
M-3	76110FHX4	3,316,900.00	2,781,410.67	7.750000 %	29,514.30
B-1		1,216,200.00	1,019,853.37	7.750000 %	10,821.94
B-2		552,900.00	463,638.32	7.750000 %	4,919.79
B-3		995,114.30	568,028.05	7.750000 %	6,027.49

221,126,398.63

28,950,883.16

939,219.65
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	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	0.00	0.00	0.00	0.00	0.00
A-2	0.00	0.00	0.00	0.00	0.00
A-3	0.00	0.00	0.00	0.00	0.00
A-4	0.00	0.00	0.00	0.00	0.00
A-5	0.00	0.00	0.00	0.00	0.00
A-6	0.00	0.00	0.00	0.00	0.00
A-7	89,582.69	866,937.87	0.00	0.00	13,124,119.44
A-8	0.00	2,362.46	0.00	0.00	15,665.83
A-9-1	16,136.74	16,136.74	0.00	0.00	0.00
A-9-2	1,060.02	1,060.02	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	38,834.65	102,782.14	0.00	0.00	5,962,428.29
M-2	26,885.32	71,156.32	0.00	0.00	4,127,803.06
M-3	17,923.73	47,438.03	0.00	0.00	2,751,896.37
B-1	6,572.05	17,393.99	0.00	0.00	1,009,031.43
B-2	2,987.74	7,907.53	0.00	0.00	458,718.53
B-3	3,660.43	9,687.92	0.00	0.00	562,000.56
	203,643.37	1,142,863.02	0.00	0.00	28,011,663.51

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1997-QS4 (POOL # 4247)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4247

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING		INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING
	BALANCE FACTOR	PRINCIPAL FACTOR				BALANCE FACTOR
A-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-3	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-4	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-5	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-6	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-7	267.336050	14.949138	1.722744	16.671882	0.000000	252.386912
A-8	116.098579	15.213769	0.000000	15.213769	0.000000	100.884809
A-9-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000

A-9-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	838.557284	8.898156	5.403758	14.301914	0.000000	829.659128
M-2	838.557285	8.898157	5.403759	14.301916	0.000000	829.659128
M-3	838.557288	8.898158	5.403760	14.301918	0.000000	829.659131
B-1	838.557285	8.898158	5.403758	14.301916	0.000000	829.659127
B-2	838.557280	8.898155	5.403762	14.301917	0.000000	829.659125
B-3	570.816890	6.057093	3.678402	9.735495	0.000000	564.759807

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1997-QS4 (POOL # 4247)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4247

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	5,926.57
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00
SUBSERVICER ADVANCES THIS MONTH	13,712.12
MASTER SERVICER ADVANCES THIS MONTH	249.85

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	10	991,570.54
(B) TWO MONTHLY PAYMENTS:	4	290,317.83
(C) THREE OR MORE MONTHLY PAYMENTS:	3	301,365.73

FORECLOSURES	
NUMBER OF LOANS	1
AGGREGATE PRINCIPAL BALANCE	100,930.09

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	28,011,663.51
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	374
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NUMBER OF REO LOANS ACQUIRED

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH
 FORECLOSURE OR GRANT OF A DEED IN LIEU OF
 FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 28,711.96

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00

CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 902,119.26

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	48.04736580 %	44.86201100 %	7.09062330 %
PREPAYMENT PERCENT	84.41420970 %	0.00000000 %	15.58579030 %
NEXT DISTRIBUTION	46.87855600 %	45.84564467 %	7.25014530 %

BANKRUPTCY AMOUNT AVAILABLE 100,000.00

FRAUD AMOUNT AVAILABLE 0.00

SPECIAL HAZARD AMOUNT AVAILABLE 1,011,847.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 8.78447916

ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 271.87

POOL TRADING FACTOR: 12.66771570

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1997-QS5 (POOL # 4248)

STATEMENT TO CERTIFICATEHOLDERS

DISTRIBUTION SUMMARY FOR POOL# 4248

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110FHZ9	33,300,000.00	0.00	7.250000 %	0.00
A-2	76110FJA2	10,800,000.00	0.00	7.250000 %	0.00
A-3	76110FJB0	29,956,909.00	0.00	10.000000 %	0.00
A-4	76110FJC8	24,000,000.00	0.00	7.250000 %	0.00
A-5	76110FJD6	11,785,091.00	0.00	7.250000 %	0.00
A-6	76110FJE4	18,143,000.00	0.00	8.000000 %	0.00
A-7	76110FJF1	4,767,000.00	0.00	8.000000 %	0.00

A-8	76110FJG9	0.00	0.00	0.750000	%	0.00
A-9	76110FJH7	42,917,000.00	12,488,062.97	7.250000	%	1,210,932.91
A-10	76110FJJ3	340,158.57	89,102.54	0.000000	%	3,324.66
A-11-1		0.00	0.00	0.680665	%	0.00
A-11-2		0.00	0.00	0.207626	%	0.00
R-I	76110FJL8	100.00	0.00	8.000000	%	0.00
R-II	76110FJM6	100.00	0.00	8.000000	%	0.00
M-1	76110FJN4	6,730,000.00	5,836,815.45	8.000000	%	102,629.28
M-2	76110FJP9	4,330,000.00	3,755,335.94	8.000000	%	66,030.43
M-3	76110FJQ7	2,886,000.00	2,502,979.14	8.000000	%	44,010.12
B-1		1,058,000.00	917,585.54	8.000000	%	16,133.99
B-2		481,000.00	422,163.99	8.000000	%	7,422.95
B-3		866,066.26	63,997.36	8.000000	%	72.97

192,360,424.83 26,076,042.93 1,450,557.31
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	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	0.00	0.00	0.00	0.00	0.00
A-2	0.00	0.00	0.00	0.00	0.00
A-3	0.00	0.00	0.00	0.00	0.00
A-4	0.00	0.00	0.00	0.00	0.00
A-5	0.00	0.00	0.00	0.00	0.00
A-6	0.00	0.00	0.00	0.00	0.00
A-7	0.00	0.00	0.00	0.00	0.00
A-8	7,746.88	7,746.88	0.00	0.00	0.00
A-9	74,886.46	1,285,819.37	0.00	0.00	11,277,130.06
A-10	0.00	3,324.66	0.00	0.00	85,777.88
A-11-1	11,421.45	11,421.45	0.00	0.00	0.00
A-11-2	994.17	994.17	0.00	0.00	0.00
R-I	0.00	0.00	0.00	0.00	0.00
R-II	0.00	0.00	0.00	0.00	0.00
M-1	38,622.12	141,251.40	0.00	0.00	5,734,186.17
M-2	24,849.00	90,879.43	0.00	0.00	3,689,305.51
M-3	16,562.18	60,572.30	0.00	0.00	2,458,969.02
B-1	6,071.65	22,205.64	0.00	0.00	901,451.55
B-2	2,793.46	10,216.41	0.00	0.00	414,741.04
B-3	423.47	496.44	0.00	0.00	63,924.39

184,370.84 1,634,928.15 0.00 0.00 24,625,485.62
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1997-QS5 (POOL # 4248)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4248

AMOUNTS PER \$1,000 UNIT

BEGINNING						ENDING
BALANCE	PRINCIPAL	INTEREST	TOTAL	DEFERRED		BALANCE

CLASS	FACTOR	FACTOR	FACTOR	DISTRIBUTION	INTEREST	FACTOR
A-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-3	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-4	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-5	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-6	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-7	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-8	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-9	290.981731	28.215693	1.744914	29.960607	0.000000	262.766038
A-10	261.944128	9.773853	0.000000	9.773853	0.000000	252.170275
A-11-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-11-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-I	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-II	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	867.283128	15.249522	5.738799	20.988321	0.000000	852.033606
M-2	867.283127	15.249522	5.738799	20.988321	0.000000	852.033605
M-3	867.283139	15.249522	5.738801	20.988323	0.000000	852.033618
B-1	867.283119	15.249518	5.738800	20.988318	0.000000	852.033601
B-2	877.679813	15.432328	5.807609	21.239937	0.000000	862.247484
B-3	73.894300	0.084231	0.488958	0.573189	0.000000	73.810045

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1997-QS5 (POOL # 4248)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4248

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 5,307.90
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00
SUBSERVICER ADVANCES THIS MONTH 16,014.08
MASTER SERVICER ADVANCES THIS MONTH 640.26

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	12	1,257,983.88
(B) TWO MONTHLY PAYMENTS:	2	139,238.40

FORECLOSURES

NUMBER OF LOANS	4
AGGREGATE PRINCIPAL BALANCE	500,595.79

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	24,625,485.62
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	324
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	2
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	78,938.40
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	1,420,826.18
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	48.05514920 %	46.54311100 %	5.40173980 %
PREPAYMENT PERCENT	84.41654480 %	0.00000000 %	15.58345520 %
NEXT DISTRIBUTION	45.95462250 %	48.25269594 %	5.62401560 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	613,306.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,210,445.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	8.87507730
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	276.63

POOL TRADING FACTOR:	12.80174217
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1997-QS6 (POOL # 4249)

STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4249

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110FJR5	42,946,000.00	0.00	7.500000 %	0.00
A-2	76110FJS3	15,683,000.00	0.00	7.500000 %	0.00
A-3	76110FJT1	18,746,000.00	0.00	7.500000 %	0.00
A-4	76110FJU8	2,046,000.00	1,216,899.19	7.500000 %	316,421.47
A-5	76110FJV6	21,277,000.00	14,683,100.58	7.500000 %	200,814.05
A-6	76110FJW4	164,986.80	29,857.91	0.000000 %	3,210.55
A-7-1		0.00	0.00	0.839784 %	0.00
A-7-2		0.00	0.00	0.157488 %	0.00
R	76110FJY0	100.00	0.00	7.500000 %	0.00
M-1	76110FJZ7	2,654,400.00	1,840,647.31	7.500000 %	25,173.69
M-2	76110FKA0	1,061,700.00	736,217.29	7.500000 %	10,068.91
M-3	76110FKB8	690,100.00	478,537.79	7.500000 %	6,544.74
B-1		371,600.00	257,679.55	7.500000 %	3,524.17
B-2		159,300.00	111,011.30	7.500000 %	1,518.25
B-3		372,446.48	166,979.83	7.500000 %	2,283.71
		106,172,633.28	19,520,930.75		569,559.54

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	0.00	0.00	0.00	0.00	0.00
A-2	0.00	0.00	0.00	0.00	0.00
A-3	0.00	0.00	0.00	0.00	0.00
A-4	7,598.72	324,020.19	0.00	0.00	900,477.72
A-5	91,686.18	292,500.23	0.00	0.00	14,482,286.53
A-6	0.00	3,210.55	0.00	0.00	26,647.36
A-7-1	12,294.13	12,294.13	0.00	0.00	0.00
A-7-2	254.04	254.04	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	11,493.62	36,667.31	0.00	0.00	1,815,473.62
M-2	4,597.19	14,666.10	0.00	0.00	726,148.38
M-3	2,988.15	9,532.89	0.00	0.00	471,993.05
B-1	1,609.04	5,133.21	0.00	0.00	254,155.38
B-2	693.19	2,211.44	0.00	0.00	109,493.05
B-3	1,042.67	3,326.38	0.00	0.00	164,696.12
		134,256.93	703,816.47	0.00	18,951,371.21

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-3	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-4	594.769888	154.653700	3.713939	158.367639	0.000000	440.116188
A-5	690.092616	9.438081	4.309169	13.747250	0.000000	680.654535
A-6	180.971508	19.459436	0.000000	19.459436	0.000000	161.512073
A-7-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-7-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	693.432531	9.483759	4.330026	13.813785	0.000000	683.948772
M-2	693.432504	9.483762	4.330027	13.813789	0.000000	683.948743
M-3	693.432532	9.483756	4.330025	13.813781	0.000000	683.948776
B-1	693.432589	9.483773	4.330032	13.813805	0.000000	683.948816
B-2	696.869429	9.530760	4.351475	13.882235	0.000000	687.338669
B-3	448.332415	6.131646	2.799516	8.931162	0.000000	442.200769

DETERMINATION DATE 21-January-03
 DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1997-QS6 (POOL # 4249)
 STATEMENT TO CERTIFICATEHOLDERS
 ADDITIONAL RELATED INFORMATION FOR POOL 4249

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 4,004.86
 SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00
 SUBSERVICER ADVANCES THIS MONTH 7,377.19
 MASTER SERVICER ADVANCES THIS MONTH 645.28

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	4	244,728.37
(B) TWO MONTHLY PAYMENTS:	2	142,710.41

(C) THREE OR MORE MONTHLY PAYMENTS: 1 52,222.67

FORECLOSURES

NUMBER OF LOANS 3
AGGREGATE PRINCIPAL BALANCE 130,348.65

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION 18,951,371.21

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE 389

NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS 2

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 50,595.02

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00
CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 431,291.15

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

Table with 4 columns: SENIOR, CLASS M, CLASS B and rows for CURRENT DISTRIBUTION, PREPAYMENT PERCENT, NEXT DISTRIBUTION.

BANKRUPTCY AMOUNT AVAILABLE 0.00
FRAUD AMOUNT AVAILABLE 403,571.00
SPECIAL HAZARD AMOUNT AVAILABLE 665,206.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 8.58545416
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 101.53

POOL TRADING FACTOR: 17.84958197

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

STATEMENT TO CERTIFICATEHOLDERS

DISTRIBUTION SUMMARY FOR POOL# 4255

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110FKC6	82,491,000.00	0.00	7.500000 %	0.00
A-2	76110FKD4	20,984,000.00	0.00	7.500000 %	0.00
A-3	76110FKE2	11,000,000.00	0.00	7.500000 %	0.00
A-4	76110FKF9	4,000,000.00	0.00	7.500000 %	0.00
A-5	76110FKG7	17,500,000.00	5,611,366.68	7.750000 %	409,742.24
A-6	76110FKH5	17,500,000.00	5,611,366.68	7.250000 %	409,742.24
A-7	76110FKJ1	21,925,000.00	1,603,247.56	9.500000 %	117,069.21
A-8	76110FKP7	156,262.27	7,881.37	0.000000 %	11.00
A-9-1		0.00	0.00	0.810595 %	0.00
A-9-2		0.00	0.00	0.381867 %	0.00
R	76110FKK8	100.00	0.00	7.750000 %	0.00
M-1	76110FKL6	6,697,000.00	5,691,213.53	7.750000 %	78,706.08
M-2	76110FKM4	3,827,000.00	3,252,243.40	7.750000 %	44,976.58
M-3	76110FKN2	2,870,200.00	2,439,140.08	7.750000 %	33,731.85
B-1		1,052,400.00	894,345.67	7.750000 %	12,368.27
B-2		478,400.00	406,551.66	7.750000 %	5,622.37
B-3		861,188.35	235,187.12	7.750000 %	3,252.50
		191,342,550.62	25,752,543.75		1,115,222.34

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	0.00	0.00	0.00	0.00	0.00
A-2	0.00	0.00	0.00	0.00	0.00
A-3	0.00	0.00	0.00	0.00	0.00
A-4	0.00	0.00	0.00	0.00	0.00
A-5	35,869.06	445,611.30	0.00	0.00	5,201,624.45
A-6	33,554.93	443,297.17	0.00	0.00	5,201,624.45
A-7	12,562.44	129,631.65	0.00	0.00	1,486,178.35
A-8	0.00	11.00	0.00	0.00	7,870.37
A-9-1	15,347.31	15,347.31	0.00	0.00	0.00
A-9-2	881.11	881.11	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	36,379.45	115,085.53	0.00	0.00	5,612,507.45
M-2	20,789.03	65,765.61	0.00	0.00	3,207,266.82
M-3	15,591.51	49,323.36	0.00	0.00	2,405,408.23
B-1	5,716.85	18,085.12	0.00	0.00	881,977.40
B-2	2,598.77	8,221.14	0.00	0.00	400,929.29
B-3	1,503.37	4,755.87	0.00	0.00	231,934.62

180,793.83 1,296,016.17 0.00 0.00 24,637,321.43
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1997-QS7 (POOL # 4255)

STATEMENT TO CERTIFICATEHOLDERS

DISTRIBUTION SUMMARY FOR POOL# 4255

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING					ENDING
	BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	BALANCE FACTOR
A-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-3	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-4	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-5	320.649525	23.413842	2.049661	25.463503	0.000000	297.235683
A-6	320.649525	23.413842	1.917425	25.331267	0.000000	297.235683
A-7	73.124176	5.339531	0.572973	5.912504	0.000000	67.784645
A-8	50.436807	0.070394	0.000000	0.070394	0.000000	50.366413
A-9-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-9-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	849.815370	11.752438	5.432201	17.184639	0.000000	838.062931
M-2	849.815365	11.752438	5.432200	17.184638	0.000000	838.062927
M-3	849.815372	11.752439	5.432203	17.184642	0.000000	838.062933
B-1	849.815346	11.752442	5.432203	17.184645	0.000000	838.062904
B-2	849.815343	11.752446	5.432212	17.184658	0.000000	838.062897
B-3	273.096031	3.776735	1.745692	5.522427	0.000000	269.319273

DETERMINATION DATE 21-January-03

DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1997-QS7 (POOL # 4255)

STATEMENT TO CERTIFICATEHOLDERS

ADDITIONAL RELATED INFORMATION FOR POOL 4255

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER

5,225.85

SERVICING COMPENSATION RECEIVED BY MASTER SERVICER

0.00

SUBSERVICER ADVANCES THIS MONTH	17,654.37
MASTER SERVICER ADVANCES THIS MONTH	219.86

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	12	1,090,740.50
(B) TWO MONTHLY PAYMENTS:	4	168,332.02
(C) THREE OR MORE MONTHLY PAYMENTS:	3	181,658.84

FORECLOSURES	
NUMBER OF LOANS	7
AGGREGATE PRINCIPAL BALANCE	706,480.81

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	24,637,321.42
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	329
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	1
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	27,740.92
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	1,084,541.75
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	49.81996160 %	44.21342500 %	5.96661330 %
PREPAYMENT PERCENT	84.94598850 %	0.00000000 %	15.05401150 %
NEXT DISTRIBUTION	48.27321250 %	45.56170011 %	6.15052810 %

BANKRUPTCY AMOUNT AVAILABLE	200,000.00
FRAUD AMOUNT AVAILABLE	0.00
SPECIAL HAZARD AMOUNT AVAILABLE	904,780.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	8.83849148
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POOL TRADING FACTOR:

12.87602854

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1997-QS8 (POOL # 4256)

STATEMENT TO CERTIFICATEHOLDERS

DISTRIBUTION SUMMARY FOR POOL# 4256

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110FKU6	13,399,900.00	0.00	7.000000 %	0.00
A-2	76110FKV4	20,850,000.00	0.00	7.000000 %	0.00
A-3	76110FKW2	16,320,750.00	0.00	10.000000 %	0.00
A-4	76110FKX0	19,700,543.00	0.00	7.000000 %	0.00
A-5	76110FKY8	21,419,142.00	0.00	7.150000 %	0.00
A-6	76110FKZ5	6,323,320.00	0.00	7.250000 %	0.00
A-7	76110FLA9	16,496,308.00	0.00	7.250000 %	0.00
A-8	76110FLB7	25,998,036.00	0.00	7.500000 %	0.00
A-9	76110FLC5	5,000,001.00	0.00	7.375000 %	0.00
A-10	76110FLD3	54,507,000.00	21,397,991.74	7.500000 %	1,248,313.90
A-11	76110FLE1	26,409.16	1,286.15	0.000000 %	3.08
A-12-1		0.00	0.00	0.949384 %	0.00
A-12-2		0.00	0.00	0.789448 %	0.00
R	76110FLG6	100.00	0.00	7.500000 %	0.00
M-1	76110FLH4	7,631,000.00	6,785,925.97	7.500000 %	85,152.02
M-2	76110FLJ0	4,361,000.00	3,878,053.08	7.500000 %	48,663.08
M-3	76110FLK7	3,270,500.00	2,908,317.55	7.500000 %	36,494.52
B-1		1,199,000.00	1,067,342.73	7.500000 %	13,393.37
B-2		545,000.00	487,341.72	7.500000 %	6,115.32
B-3		981,461.72	369,544.75	7.500000 %	4,637.17
		218,029,470.88	36,895,803.69		1,442,772.46

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	0.00	0.00	0.00	0.00	0.00
A-2	0.00	0.00	0.00	0.00	0.00
A-3	0.00	0.00	0.00	0.00	0.00
A-4	0.00	0.00	0.00	0.00	0.00

A-5	0.00	0.00	0.00	0.00	0.00
A-6	0.00	0.00	0.00	0.00	0.00
A-7	0.00	0.00	0.00	0.00	0.00
A-8	0.00	0.00	0.00	0.00	0.00
A-9	0.00	0.00	0.00	0.00	0.00
A-10	133,065.21	1,381,379.11	0.00	0.00	20,149,677.84
A-11	0.00	3.08	0.00	0.00	1,283.07
A-12-1	23,479.27	23,479.27	0.00	0.00	0.00
A-12-2	4,626.88	4,626.88	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	42,198.85	127,350.87	0.00	0.00	6,700,773.95
M-2	24,116.00	72,779.08	0.00	0.00	3,829,390.00
M-3	18,085.61	54,580.13	0.00	0.00	2,871,823.03
B-1	6,637.36	20,030.73	0.00	0.00	1,053,949.36
B-2	3,030.58	9,145.90	0.00	0.00	481,226.40
B-3	2,298.04	6,935.21	0.00	0.00	364,907.58

257,537.80 1,700,310.26 0.00 0.00 35,453,031.23
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1997-QS8 (POOL # 4256)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4256

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-3	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-4	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-5	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-6	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-7	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-8	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-9	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-10	392.573279	22.901901	2.441250	25.343151	0.000000	369.671379
A-11	48.700905	0.116626	0.000000	0.116626	0.000000	48.584279
A-12-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-12-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	889.257760	11.158697	5.529924	16.688621	0.000000	878.099063
M-2	889.257757	11.158698	5.529924	16.688622	0.000000	878.099060
M-3	889.257774	11.158697	5.529922	16.688619	0.000000	878.099077
B-1	890.194103	11.170450	5.535746	16.706196	0.000000	879.023653
B-2	894.204991	11.220771	5.560697	16.781468	0.000000	882.984220
B-3	376.524874	4.724759	2.341446	7.066205	0.000000	371.800115

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1997-QS8 (POOL # 4256)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4256

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	7,529.65
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00
SUBSERVICER ADVANCES THIS MONTH	17,999.96
MASTER SERVICER ADVANCES THIS MONTH	728.09

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	17	1,648,472.42
(B) TWO MONTHLY PAYMENTS:	3	144,728.09
(C) THREE OR MORE MONTHLY PAYMENTS:	2	97,060.28

FORECLOSURES	
NUMBER OF LOANS	4
AGGREGATE PRINCIPAL BALANCE	304,695.36

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	35,453,031.23
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	413
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	2
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	87,743.54
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	1,399,722.35
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION

0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	57.99775460 %	36.78675700 %	5.21548820 %
PREPAYMENT PERCENT	87.39932640 %	12.60067360 %	12.60067360 %
NEXT DISTRIBUTION	56.83690900 %	37.80209058 %	5.35963230 %

BANKRUPTCY AMOUNT AVAILABLE	113,527.00
FRAUD AMOUNT AVAILABLE	0.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,524,700.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 8.74897383
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 278.12

POOL TRADING FACTOR: 16.26066012

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1997-QS9 (POOL # 4263)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4263

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110FLL5	53,750,000.00	0.00	6.750000 %	0.00
A-2	76110FLM3	17,420,000.00	0.00	6.750000 %	0.00
A-3	76110FLN1	22,971,538.00	0.00	10.000000 %	0.00
A-4	76110FLP6	38,010,000.00	0.00	6.750000 %	0.00
A-5	76110FLQ4	17,163,462.00	0.00	6.750000 %	0.00
A-6	76110FLR2	29,977,000.00	0.00	7.250000 %	0.00
A-7	76110FLS0	16,065,000.00	0.00	7.250000 %	0.00
A-8	76110FLT8	54,645,000.00	29,441,349.93	7.250000 %	2,660,568.80
A-9-1		0.00	0.00	1.039721 %	0.00
A-9-2		0.00	0.00	0.748358 %	0.00
R	76110FLV3	100.00	0.00	7.250000 %	0.00
M-1	76110FLW1	8,130,000.00	7,325,414.93	7.250000 %	144,673.49
M-2	76110FLX9	5,420,000.00	4,883,609.92	7.250000 %	96,448.99
M-3	76110FLY7	4,065,000.00	3,662,707.45	7.250000 %	72,336.74
B-1		1,490,500.00	1,344,310.12	7.250000 %	26,549.49
B-2		677,500.00	611,141.70	7.250000 %	12,069.76
B-3		1,219,925.82	681,235.10	7.250000 %	13,454.07

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	0.00	0.00	0.00	0.00	0.00
A-2	0.00	0.00	0.00	0.00	0.00
A-3	0.00	0.00	0.00	0.00	0.00
A-4	0.00	0.00	0.00	0.00	0.00
A-5	0.00	0.00	0.00	0.00	0.00
A-6	0.00	0.00	0.00	0.00	0.00
A-7	0.00	0.00	0.00	0.00	0.00
A-8	174,570.25	2,835,139.05	0.00	0.00	26,780,781.13
A-9-1	37,150.35	37,150.35	0.00	0.00	0.00
A-9-2	2,607.81	2,607.81	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	43,435.50	188,108.99	0.00	0.00	7,180,741.44
M-2	28,956.99	125,405.98	0.00	0.00	4,787,160.93
M-3	21,717.75	94,054.49	0.00	0.00	3,590,370.71
B-1	7,970.98	34,520.47	0.00	0.00	1,317,760.63
B-2	3,623.71	15,693.47	0.00	0.00	599,071.94
B-3	4,039.34	17,493.41	0.00	0.00	667,781.03
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	324,072.68	3,350,174.02	0.00	0.00	44,923,667.81

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1997-QS9 (POOL # 4263)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4263

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-3	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-4	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-5	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-6	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-7	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-8	538.774818	48.688239	3.194624	51.882863	0.000000	490.086579
A-9-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-9-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000

R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	901.035047	17.795017	5.342620	23.137637	0.000000	883.240030
M-2	901.035041	17.795017	5.342618	23.137635	0.000000	883.240024
M-3	901.035043	17.795016	5.342620	23.137636	0.000000	883.240027
B-1	901.918900	17.812472	5.347856	23.160328	0.000000	884.106427
B-2	902.054170	17.815144	5.348649	23.163793	0.000000	884.239026
B-3	558.423380	11.028597	3.311136	14.339733	0.000000	547.394783

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1997-QS9 (POOL # 4263)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4263

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 10,778.91
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00
SUBSERVICER ADVANCES THIS MONTH 23,827.76
MASTER SERVICER ADVANCES THIS MONTH 598.70

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	19	1,836,922.76
(B) TWO MONTHLY PAYMENTS:	4	531,958.94
(C) THREE OR MORE MONTHLY PAYMENTS:	1	162,193.43

FORECLOSURES
NUMBER OF LOANS 4
AGGREGATE PRINCIPAL BALANCE 419,640.58

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION 44,923,667.81

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE 588

NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS 1

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH
 FORECLOSURE OR GRANT OF A DEED IN LIEU OF
 FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 68,576.54

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00

CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 2,970,165.75

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	61.40039970 %	33.10074800 %	5.49885220 %
PREPAYMENT PERCENT	88.42011990 %	0.00000000 %	11.57988010 %
NEXT DISTRIBUTION	59.61396840 %	34.63268660 %	5.75334500 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	0.00
SPECIAL HAZARD AMOUNT AVAILABLE	897,459.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 8.61891739

ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 279.13

POOL TRADING FACTOR: 16.57669177

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1997-QS10 (POOL # 4264)

STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4264

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110FMN0	199,969,492.00	0.00	7.250000 %	0.00
A-2	76110FMP5	10,000,000.00	0.00	7.250000 %	0.00
A-3	76110FMQ3	25,143,000.00	0.00	7.250000 %	0.00
A-4	76110FMR1	64,916,508.00	34,114,132.95	7.250000 %	2,572,251.90
A-5	76110FMS9	76,250.57	16,772.62	0.000000 %	22.22
A-6-1		0.00	0.00	1.036366 %	0.00
A-6-2		0.00	0.00	0.761588 %	0.00
R	76110FMU4	100.00	0.00	7.250000 %	0.00

M-1	76110FMV2	10,602,000.00	9,598,413.61	7.250000	%	159,100.14
M-2	76110FMW0	6,524,000.00	5,906,437.51	7.250000	%	97,903.16
M-3	76110FMX8	4,893,000.00	4,432,436.69	7.250000	%	73,470.61
B-1	76110FMY6	1,794,000.00	1,625,744.88	7.250000	%	26,947.81
B-2	76110FMZ3	816,000.00	740,253.74	7.250000	%	12,270.20
B-3	76110FNA7	1,468,094.11	863,005.04	7.250000	%	2,464.44

326,202,444.68 57,297,197.04 2,944,430.48
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	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	0.00	0.00	0.00	0.00	0.00
A-2	0.00	0.00	0.00	0.00	0.00
A-3	0.00	0.00	0.00	0.00	0.00
A-4	204,763.46	2,777,015.36	0.00	0.00	31,541,881.05
A-5	0.00	22.22	0.00	0.00	16,750.40
A-6-1	40,574.47	40,574.47	0.00	0.00	0.00
A-6-2	6,310.41	6,310.41	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	57,612.62	216,712.76	0.00	0.00	9,439,313.47
M-2	35,452.25	133,355.41	0.00	0.00	5,808,534.35
M-3	26,604.85	100,075.46	0.00	0.00	4,358,966.08
B-1	9,758.22	36,706.03	0.00	0.00	1,598,797.07
B-2	4,443.23	16,713.43	0.00	0.00	727,983.54
B-3	5,180.02	7,644.46	0.00	0.00	839,319.58

390,699.53 3,335,130.01 0.00 0.00 54,331,545.54
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AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-3	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-4	525.507825	39.624003	3.154259	42.778262	0.000000	485.883823
A-5	219.967143	0.291408	0.000000	0.291408	0.000000	219.675735
A-6-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-6-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	905.339899	15.006616	5.434128	20.440744	0.000000	890.333283

M-2	905.339900	15.006616	5.434128	20.440744	0.000000	890.333285
M-3	905.873021	15.015453	5.437329	20.452782	0.000000	890.857568
B-1	906.212308	15.021076	5.439365	20.460441	0.000000	891.191232
B-2	907.173701	15.037010	5.445135	20.482145	0.000000	892.136691
B-3	587.840408	1.678666	3.528398	5.207064	0.000000	571.706932

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1997-QS10 (POOL # 4264)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4264

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 11,776.28
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00

SUBSERVICER ADVANCES THIS MONTH 19,932.03
MASTER SERVICER ADVANCES THIS MONTH 0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	18	1,362,499.41
(B) TWO MONTHLY PAYMENTS:	6	530,403.02
(C) THREE OR MORE MONTHLY PAYMENTS:	1	97,217.05

FORECLOSURES
NUMBER OF LOANS 6
AGGREGATE PRINCIPAL BALANCE 412,569.11

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER
DISTRIBUTION 54,331,545.54

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE
DETERMINATION DATE 664

NUMBER OF REO LOANS ACQUIRED
INCLUDING ANY PENDING CASH LIQUIDATIONS 0

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH

FORECLOSURE OR GRANT OF A DEED IN LIEU OF
 FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 0.00

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00

CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 2,847,105.25

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	59.55635510 %	34.80646000 %	5.63718530 %
PREPAYMENT PERCENT	87.86690650 %	12.13309350 %	12.13309350 %
NEXT DISTRIBUTION	58.07235570 %	36.08734798 %	5.82916710 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	0.00
SPECIAL HAZARD AMOUNT AVAILABLE	905,499.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 8.57159560

ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 281.75

POOL TRADING FACTOR: 16.65577509

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1997-QS11 (POOL # 4265)

STATEMENT TO CERTIFICATEHOLDERS

DISTRIBUTION SUMMARY FOR POOL# 4265

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110FLZ4	99,650,000.00	16,071,821.71	7.000000 %	974,776.79
A-2	76110FMD2	43,142.76	8,736.28	0.000000 %	146.14
A-3-1		0.00	0.00	1.066940 %	0.00
A-3-2		0.00	0.00	0.506024 %	0.00
R	76110FMF7	100.00	0.00	7.000000 %	0.00
M-1	76110FMG5	3,043,000.00	2,235,284.34	7.000000 %	45,442.58
M-2	76110FMH3	892,000.00	655,232.85	7.000000 %	13,320.66
M-3	76110FMJ9	419,700.00	308,297.36	7.000000 %	6,267.58
B-1	76110FMK6	367,000.00	269,585.71	7.000000 %	5,480.59
B-2	76110FML4	262,400.00	192,750.09	7.000000 %	3,918.54

B-3 76110FMM2 263,388.53 183,681.78 7.000000 % 3,734.20

104,940,731.29 19,925,390.12 1,053,087.08
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	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	92,577.60	1,067,354.39	0.00	0.00	15,097,044.92
A-2	0.00	146.14	0.00	0.00	8,590.14
A-3-1	14,915.54	14,915.54	0.00	0.00	0.00
A-3-2	1,222.91	1,222.91	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	12,875.78	58,318.36	0.00	0.00	2,189,841.76
M-2	3,774.30	17,094.96	0.00	0.00	641,912.19
M-3	1,775.87	8,043.45	0.00	0.00	302,029.78
B-1	1,552.88	7,033.47	0.00	0.00	264,105.12
B-2	1,110.29	5,028.83	0.00	0.00	188,831.55
B-3	1,058.05	4,792.25	0.00	0.00	179,947.58

	130,863.22	1,183,950.30	0.00	0.00	18,872,303.04
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AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	161.282707	9.782005	0.929028	10.711033	0.000000	151.500702
A-2	202.497012	3.387359	0.000000	3.387359	0.000000	199.109654
A-3-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-3-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	734.566001	14.933480	4.231278	19.164758	0.000000	719.632521
M-2	734.565975	14.933475	4.231278	19.164753	0.000000	719.632500
M-3	734.566023	14.933476	4.231284	19.164760	0.000000	719.632547
B-1	734.565967	14.933488	4.231281	19.164769	0.000000	719.632480
B-2	734.565892	14.933460	4.231288	19.164748	0.000000	719.632431
B-3	697.379571	14.177497	4.017069	18.194566	0.000000	683.202036

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1997-QS11 (POOL # 4265)
 STATEMENT TO CERTIFICATEHOLDERS
 ADDITIONAL RELATED INFORMATION FOR POOL 4265

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	4,034.65
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00
SUBSERVICER ADVANCES THIS MONTH	5,025.61
MASTER SERVICER ADVANCES THIS MONTH	0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	8	373,808.29
(B) TWO MONTHLY PAYMENTS:	0	0.00
(C) THREE OR MORE MONTHLY PAYMENTS:	1	32,084.85

FORECLOSURES	
NUMBER OF LOANS	0
AGGREGATE PRINCIPAL BALANCE	0.00

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	18,872,303.04
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	345
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	0
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	0.00
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	925,774.37
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	80.69539110 %	16.06100400 %	3.24360500 %
PREPAYMENT PERCENT	94.20861730 %	0.00000000 %	5.79138270 %
NEXT DISTRIBUTION	80.03220260 %	16.60520035 %	3.35503540 %

BANKRUPTCY AMOUNT AVAILABLE	0.00
FRAUD AMOUNT AVAILABLE	0.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,263,397.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	8.30437512
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	106.54

POOL TRADING FACTOR: 17.98377313

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1997-QS12 (POOL # 4270)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4270

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110FNB5	57,575,000.00	0.00	7.000000 %	0.00
A-2	76110FNC3	22,405,757.00	0.00	9.000000 %	0.00
A-3	76110FND1	62,824,125.00	0.00	7.000000 %	0.00
A-4	76110FNE9	24,294,118.00	0.00	6.875000 %	0.00
A-5	76110FNF6	26,000,000.00	0.00	7.250000 %	0.00
A-6	76110FNG4	22,583,041.00	0.00	7.250000 %	0.00
A-7	76110FNR0	59,318,800.00	31,198,242.66	7.250000 %	4,190,948.98
A-8-1		0.00	0.00	0.935323 %	0.00
A-8-2		0.00	0.00	0.762063 %	0.00
R	76110FNJ8	100.00	0.00	7.250000 %	0.00
M-1	76110FNK5	10,433,600.00	9,591,514.66	7.250000 %	274,530.01
M-2	76110FNL3	4,471,600.00	4,110,701.67	7.250000 %	117,657.22
M-3	76110FNM1	4,471,500.00	4,110,609.75	7.250000 %	117,654.59
B-1	76110FNN9	1,639,600.00	1,509,784.66	7.250000 %	43,213.32
B-2	76110FNP4	745,200.00	687,361.22	7.250000 %	19,673.77
B-3	76110FNQ2	1,341,561.05	591,044.03	7.250000 %	16,916.97

 298,104,002.05 51,799,258.65 4,780,594.86
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	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	0.00	0.00	0.00	0.00	0.00
A-2	0.00	0.00	0.00	0.00	0.00
A-3	0.00	0.00	0.00	0.00	0.00
A-4	0.00	0.00	0.00	0.00	0.00
A-5	0.00	0.00	0.00	0.00	0.00
A-6	0.00	0.00	0.00	0.00	0.00
A-7	184,049.95	4,374,998.93	0.00	0.00	27,007,293.68
A-8-1	34,452.84	34,452.84	0.00	0.00	0.00
A-8-2	4,049.71	4,049.71	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	56,583.88	331,113.89	0.00	0.00	9,316,984.65
M-2	24,250.55	141,907.77	0.00	0.00	3,993,044.45
M-3	24,250.00	141,904.59	0.00	0.00	3,992,955.16
B-1	8,906.78	52,120.10	0.00	0.00	1,466,571.34
B-2	4,055.00	23,728.77	0.00	0.00	667,687.45
B-3	3,486.79	20,403.76	0.00	0.00	572,144.94

	344,085.50	5,124,680.36	0.00	0.00	47,016,681.67
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1997-QS12 (POOL # 4270)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4270

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-3	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-4	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-5	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-6	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-7	525.941905	70.651277	3.102725	73.754002	0.000000	455.290628
A-8-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-8-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	919.291008	26.312108	5.423236	31.735344	0.000000	892.978900
M-2	919.291008	26.312108	5.423238	31.735346	0.000000	892.978900

M-3	919.291010	26.312108	5.423236	31.735344	0.000000	892.978902
B-1	920.824994	26.356014	5.432288	31.788302	0.000000	894.468980
B-2	922.384890	26.400658	5.441492	31.842150	0.000000	895.984232
B-3	440.564393	12.609914	2.599054	15.208968	0.000000	426.477006

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1997-QS12 (POOL # 4270)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4270

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 10,375.99
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00
SUBSERVICER ADVANCES THIS MONTH 15,914.64
MASTER SERVICER ADVANCES THIS MONTH 0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	17	1,017,949.71
(B) TWO MONTHLY PAYMENTS:	3	135,850.45
(C) THREE OR MORE MONTHLY PAYMENTS:	0	0.00

FORECLOSURES
NUMBER OF LOANS 7
AGGREGATE PRINCIPAL BALANCE 868,666.41

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER
DISTRIBUTION 47,016,681.67

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE
DETERMINATION DATE 598

NUMBER OF REO LOANS ACQUIRED
INCLUDING ANY PENDING CASH LIQUIDATIONS 0

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH
FORECLOSURE OR GRANT OF A DEED IN LIEU OF

FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 0.00
 REMAINING SUBCLASS INTEREST SHORTFALL 0.00
 CLASS A SHORTFALL (PRINCIPAL) 0.00
 CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 4,707,122.42
 TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	60.22912970 %	34.38818700 %	5.38268300 %
PREPAYMENT PERCENT	88.06873890 %	11.93126110 %	11.93126110 %
NEXT DISTRIBUTION	57.44193920 %	36.80179810 %	5.75626270 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	0.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,364,161.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 8.50135331
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 281.43

POOL TRADING FACTOR: 15.77190556

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1997-QS13 (POOL # 4277)

STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4277

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110FNS8	31,499,000.00	0.00	7.250000 %	0.00
A-2	76110FNT6	30,750,000.00	0.00	7.250000 %	0.00
A-3	76110FNU3	40,799,000.00	0.00	7.250000 %	0.00
A-4	76110FNV1	6,745,000.00	0.00	7.250000 %	0.00
A-5	76110FNW9	4,235,415.00	0.00	7.250000 %	0.00
A-6	76110FNX7	10,499,000.00	0.00	7.250000 %	0.00
A-7	76110FNY5	62,999,000.00	40,318,810.29	7.250000 %	3,882,598.16
A-8	76110FNZ2	15,495,000.00	0.00	7.250000 %	0.00
A-9	76110FPA5	68,339,000.00	0.00	7.000000 %	0.00
A-10	76110FPB3	0.00	0.00	7.250000 %	0.00
A-11	76110FPC1	100,038,312.00	13,444,936.76	0.000000 %	1,294,712.97

A-12	76110FPD9		0.00	0.00	7.250000	%	0.00
A-13	76110FPE7		0.00	0.00	0.000000	%	0.00
A-14	76110FPF4		0.00	0.00	14.500000	%	0.00
A-15	76110FPG2	26,249,000.00		0.00	7.000000	%	0.00
A-16	76110FPH0	2,386,273.00		0.00	10.000000	%	0.00
A-17	76110FPJ6	139,012.74	45,258.08		0.000000	%	593.98
A-18-1		0.00	0.00		0.901230	%	0.00
A-18-2		0.00	0.00		0.532720	%	0.00
R-I	76110FPL1	100.00		0.00	7.250000	%	0.00
R-II	76110FPM9	100.00		0.00	7.250000	%	0.00
M-1	76110FPN7	16,267,000.00	15,309,478.66		7.250000	%	329,710.73
M-2	76110FPP2	5,422,000.00	5,102,845.85		7.250000	%	109,896.82
M-3	76110FPQ0	6,507,000.00	6,123,979.71		7.250000	%	131,888.35
B-1	76110FPR8	2,386,000.00	2,245,553.34		7.250000	%	48,361.09
B-2	76110FPS6	1,085,000.00	1,021,258.52		7.250000	%	21,994.21
B-3	76110FPT4	1,952,210.06	1,150,205.13		7.250000	%	22,631.52

433,792,422.80 84,762,326.34 5,842,387.83
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	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	0.00	0.00	0.00	0.00	0.00
A-2	0.00	0.00	0.00	0.00	0.00
A-3	0.00	0.00	0.00	0.00	0.00
A-4	0.00	0.00	0.00	0.00	0.00
A-5	0.00	0.00	0.00	0.00	0.00
A-6	0.00	0.00	0.00	0.00	0.00
A-7	239,311.77	4,121,909.93	0.00	0.00	36,436,212.13
A-8	0.00	0.00	0.00	0.00	0.00
A-9	0.00	0.00	0.00	0.00	0.00
A-10	0.00	0.00	0.00	0.00	0.00
A-11	0.00	1,294,712.97	0.00	0.00	12,150,223.79
A-12	39,901.12	39,901.12	0.00	0.00	0.00
A-13	0.00	0.00	0.00	0.00	0.00
A-14	39,901.12	39,901.12	0.00	0.00	0.00
A-15	0.00	0.00	0.00	0.00	0.00
A-16	0.00	0.00	0.00	0.00	0.00
A-17	0.00	593.98	0.00	0.00	44,664.10
A-18-1	51,818.22	51,818.22	0.00	0.00	0.00
A-18-2	6,337.60	6,337.60	0.00	0.00	0.00
R-I	0.00	0.00	0.00	0.00	0.00
R-II	0.00	0.00	0.00	0.00	0.00
M-1	90,869.22	420,579.95	0.00	0.00	14,979,767.93
M-2	30,287.87	140,184.69	0.00	0.00	4,992,949.03
M-3	36,348.80	168,237.15	0.00	0.00	5,992,091.36
B-1	13,328.45	61,689.54	0.00	0.00	2,197,192.25
B-2	6,061.66	28,055.87	0.00	0.00	999,264.31
B-3	6,827.03	29,458.55	0.00	0.00	1,125,433.87

 560,992.86 6,403,380.69 0.00 0.00 78,917,798.77
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1997-QS13 (POOL # 4277)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4277

AMOUNTS PER \$1,000 UNIT

	BEGINNING					ENDING
	BALANCE	PRINCIPAL	INTEREST	TOTAL	DEFERRED	BALANCE
CLASS	FACTOR	FACTOR	FACTOR	DISTRIBUTION	INTEREST	FACTOR

A-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-3	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-4	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-5	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-6	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-7	639.991274	61.629520	3.798660	65.428180	0.000000	578.361754
A-8	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-9	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-10	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-11	134.397877	12.942171	0.000000	12.942171	0.000000	121.455706
A-12	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-13	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-14	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-15	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-16	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-17	325.567858	4.272846	0.000000	4.272846	0.000000	321.295012
A-18-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-18-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-I	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-II	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	941.137189	20.268687	5.586108	25.854795	0.000000	920.868503
M-2	941.137191	20.268687	5.586107	25.854794	0.000000	920.868504
M-3	941.137192	20.268688	5.586107	25.854795	0.000000	920.868505
B-1	941.137192	20.268688	5.586106	25.854794	0.000000	920.868504
B-2	941.252092	20.271161	5.586783	25.857944	0.000000	920.980931
B-3	589.181028	11.592769	3.497078	15.089847	0.000000	576.492199

DETERMINATION DATE 21-January-03

DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1997-QS13 (POOL # 4277)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4277

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	17,079.05
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00
SUBSERVICER ADVANCES THIS MONTH	33,871.03
MASTER SERVICER ADVANCES THIS MONTH	0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE

(A) ONE MONTHLY PAYMENT:	32	2,935,630.93
(B) TWO MONTHLY PAYMENTS:	4	369,451.64
(C) THREE OR MORE MONTHLY PAYMENTS:	4	503,966.60

FORECLOSURES

NUMBER OF LOANS	5
AGGREGATE PRINCIPAL BALANCE	539,001.85

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	78,917,798.77
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	919
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	0
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	0.00
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	5,742,583.84
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	63.46270960 %	31.32344500 %	5.21384540 %
PREPAYMENT PERCENT	89.03881290 %	10.96118710 %	10.96118710 %
NEXT DISTRIBUTION	61.60074170 %	32.90108027 %	5.47954690 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	0.00
SPECIAL HAZARD AMOUNT AVAILABLE	942,050.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	8.36878022
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ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	280.82
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POOL TRADING FACTOR:	18.19252588
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1998-QS1 (POOL # 4281)

STATEMENT TO CERTIFICATEHOLDERS

DISTRIBUTION SUMMARY FOR POOL# 4281

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110FPU1	64,326,000.00	0.00	7.000000 %	0.00
A-2	76110FPV9	117,395,000.00	0.00	7.000000 %	0.00
A-3	76110FPW7	51,380,000.00	0.00	7.000000 %	0.00
A-4	76110FPX5	1,862,000.00	0.00	7.000000 %	0.00
A-5	76110FPY3	65,040,000.00	39,044,796.49	7.000000 %	3,995,956.44
A-6-1		0.00	0.00	1.125488 %	0.00
A-6-2		0.00	0.00	0.764908 %	0.00
R	76110FQB2	100.00	0.00	7.000000 %	0.00
M-1	76110FQC0	11,351,500.00	10,687,830.46	7.000000 %	12,501.16
M-2	76110FQD8	4,054,000.00	3,820,029.57	7.000000 %	4,468.15
M-3	76110FQE6	4,865,000.00	4,594,888.81	7.000000 %	5,374.47
B-1	76110FQF3	1,783,800.00	1,690,053.86	7.000000 %	1,976.79
B-2	76110FQG1	810,800.00	773,000.77	7.000000 %	904.15
B-3	76110FQH9	1,459,579.11	440,604.93	7.000000 %	515.35

324,327,779.11 61,051,204.89 4,021,696.51
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	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	0.00	0.00	0.00	0.00	0.00
A-2	0.00	0.00	0.00	0.00	0.00
A-3	0.00	0.00	0.00	0.00	0.00
A-4	0.00	0.00	0.00	0.00	0.00
A-5	224,469.74	4,220,426.18	0.00	0.00	35,048,840.05
A-6-1	48,867.83	48,867.83	0.00	0.00	0.00
A-6-2	5,141.34	5,141.34	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	61,444.67	73,945.83	0.00	0.00	10,675,329.30
M-2	21,961.47	26,429.62	0.00	0.00	3,815,561.42
M-3	26,416.16	31,790.63	0.00	0.00	4,589,514.34
B-1	9,716.17	11,692.96	0.00	0.00	1,688,077.07
B-2	4,444.00	5,348.15	0.00	0.00	772,096.62
B-3	2,533.06	3,048.41	0.00	0.00	440,089.58

404,994.44 4,426,690.95 0.00 0.00 57,029,508.38

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-3	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-4	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-5	600.319749	61.438445	3.451257	64.889702	0.000000	538.881305
A-6-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-6-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	941.534639	1.101278	5.412912	6.514190	0.000000	940.433361
M-2	942.286524	1.102158	5.417235	6.519393	0.000000	941.184366
M-3	944.478687	1.104721	5.429838	6.534559	0.000000	943.373965
B-1	947.445824	1.108190	5.446894	6.555084	0.000000	946.337633
B-2	953.380328	1.115133	5.481006	6.596139	0.000000	952.265195
B-3	301.871222	0.353068	1.735473	2.088541	0.000000	301.518141

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1998-QS1 (POOL # 4281)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4281

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 12,375.71
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00

SUBSERVICER ADVANCES THIS MONTH 24,948.99
MASTER SERVICER ADVANCES THIS MONTH 729.92

DELINQUENCIES: NUMBER OF PRINCIPAL
LOANS BALANCE
(A) ONE MONTHLY PAYMENT: 19 1,990,352.25

(B) TWO MONTHLY PAYMENTS:	5	493,077.14
(C) THREE OR MORE MONTHLY PAYMENTS:	4	383,608.91

FORECLOSURES

NUMBER OF LOANS	3
AGGREGATE PRINCIPAL BALANCE	250,307.77

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	57,029,508.38
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	660
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	1
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	88,457.48
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	3,950,287.20
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	63.95417840 %	31.28971600 %	4.75610530 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	61.45737710 %	33.45707442 %	5.08554840 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	520,273.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,251,876.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	8.36981996
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	282.11

POOL TRADING FACTOR:	17.58391111
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1998-QS2 (POOL # 4284)

STATEMENT TO CERTIFICATEHOLDERS

DISTRIBUTION SUMMARY FOR POOL# 4284

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110FQJ5	20,000,000.00	0.00	6.750000 %	0.00
A-2	76110FQK2	158,282,400.00	0.00	6.500000 %	0.00
A-3	76110FQL0	82,584,000.00	0.00	6.750000 %	0.00
A-4	76110FQM8	38,888,850.00	0.00	0.000000 %	0.00
A-5	76110FQN6	0.00	0.00	0.000000 %	0.00
A-6	76110FQP1	13,504,750.00	0.00	0.000000 %	0.00
A-7	76110FQQ9	86,753,900.00	67,989,881.04	7.000000 %	4,905,530.18
A-8	76110FQR7	138,732.69	87,844.05	0.000000 %	156.56
A-9-1		0.00	0.00	1.026525 %	0.00
A-9-2		0.00	0.00	0.687078 %	0.00
R-I	76110FQT3	100.00	0.00	7.000000 %	0.00
R-II	76110FQU0	100.00	0.00	7.000000 %	0.00
M-1	76110FQV8	17,350,800.00	16,353,761.68	7.000000 %	19,263.40
M-2	76110FQW6	5,422,000.00	5,110,432.69	7.000000 %	6,019.67
M-3	76110FQX4	5,422,000.00	5,110,432.69	7.000000 %	6,019.67
B-1	76110FQY2	2,385,700.00	2,248,609.28	7.000000 %	2,648.68
B-2	76110FQZ9	1,084,400.00	1,025,391.69	7.000000 %	1,207.83
B-3	76110FRA3	1,952,351.82	1,005,555.01	7.000000 %	1,184.46
		433,770,084.51	98,931,908.13		4,942,030.45

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	0.00	0.00	0.00	0.00	0.00
A-2	0.00	0.00	0.00	0.00	0.00
A-3	0.00	0.00	0.00	0.00	0.00
A-4	0.00	0.00	0.00	0.00	0.00
A-5	0.00	0.00	0.00	0.00	0.00
A-6	0.00	0.00	0.00	0.00	0.00
A-7	392,587.88	5,298,118.06	0.00	0.00	63,084,350.86
A-8	0.00	156.56	0.00	0.00	87,687.49
A-9-1	65,880.38	65,880.38	0.00	0.00	0.00
A-9-2	11,975.51	11,975.51	0.00	0.00	0.00
R-I	0.00	0.00	0.00	0.00	0.00
R-II	0.00	0.00	0.00	0.00	0.00
M-1	94,430.06	113,693.46	0.00	0.00	16,334,498.28
M-2	29,508.72	35,528.39	0.00	0.00	5,104,413.02
M-3	29,508.72	35,528.39	0.00	0.00	5,104,413.02

B-1	12,983.95	15,632.63	0.00	0.00	2,245,960.60
B-2	5,920.83	7,128.66	0.00	0.00	1,024,183.86
B-3	5,806.29	6,990.75	0.00	0.00	1,004,370.55

	648,602.34	5,590,632.79	0.00	0.00	93,989,877.68
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1998-QS2 (POOL # 4284)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4284

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-3	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-4	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-5	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-6	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-7	783.709793	56.545356	4.525305	61.070661	0.000000	727.164437
A-8	633.189265	1.128501	0.000000	1.128501	0.000000	632.060764
A-9-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-9-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-I	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-II	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	942.536464	1.110231	5.442404	6.552635	0.000000	941.426233
M-2	942.536461	1.110231	5.442405	6.552636	0.000000	941.426230
M-3	942.536461	1.110231	5.442405	6.552636	0.000000	941.426230
B-1	942.536480	1.110232	5.442407	6.552639	0.000000	941.426248
B-2	945.584369	1.113823	5.460006	6.573829	0.000000	944.470546
B-3	515.048056	0.606684	2.973998	3.580682	0.000000	514.441373

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1998-QS2 (POOL # 4284)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4284

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	20,003.71
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00

SUBSERVICER ADVANCES THIS MONTH	37,285.62
MASTER SERVICER ADVANCES THIS MONTH	3,767.93

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	19	1,490,674.73
(B) TWO MONTHLY PAYMENTS:	6	582,126.13
(C) THREE OR MORE MONTHLY PAYMENTS:	4	808,032.23

FORECLOSURES	
NUMBER OF LOANS	15
AGGREGATE PRINCIPAL BALANCE	1,958,071.88

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	93,989,877.68
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	1,027
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	6
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	489,154.92
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	4,825,455.99
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	68.78499150 %	26.88540500 %	4.32960340 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	67.18091530 %	28.24062013 %	4.55209300 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	1,568,200.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 8.22818600
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 285.43
 POOL TRADING FACTOR: 21.66813274

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1998-QS3 (POOL # 4285)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4285

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110FRB1	115,517,963.00	28,927,498.47	6.500000 %	1,486,569.17
A-2	76110FRC9	34,880,737.00	4,227,921.14	6.500000 %	886,270.97
A-3-1		0.00	0.00	1.197457 %	0.00
A-3-2		0.00	0.00	0.984066 %	0.00
R	76110FRE5	100.00	0.00	6.500000 %	0.00
M-1	76110FRF2	3,927,000.00	3,048,945.84	6.500000 %	18,277.91
M-2	76110FRG0	785,100.00	609,556.27	6.500000 %	3,654.19
M-3	76110FRH8	707,000.00	548,918.95	6.500000 %	3,290.68
B-1	76110FRJ4	471,200.00	367,448.38	6.500000 %	2,202.79
B-2	76110FRK1	314,000.00	245,058.54	6.500000 %	1,469.08
B-3	76110FRL9	471,435.62	319,597.53	6.500000 %	1,915.93
		157,074,535.62	38,294,945.12		2,403,650.72

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	153,957.29	1,640,526.46	0.00	0.00	27,440,929.30
A-2	22,501.75	908,772.72	0.00	0.00	3,341,650.17
A-3-1	32,219.42	32,219.42	0.00	0.00	0.00
A-3-2	4,378.33	4,378.33	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	16,227.03	34,504.94	0.00	0.00	3,030,667.93
M-2	3,244.16	6,898.35	0.00	0.00	605,902.08
M-3	2,921.44	6,212.12	0.00	0.00	545,628.27
B-1	1,955.63	4,158.42	0.00	0.00	365,245.59
B-2	1,304.24	2,773.32	0.00	0.00	243,589.46

B-3 1,700.95 3,616.88 0.00 0.00 317,681.59

 240,410.24 2,644,060.96 0.00 0.00 35,891,294.39
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AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	250.415587	12.868727	1.332756	14.201483	0.000000	237.546859
A-2	121.210774	25.408608	0.645105	26.053713	0.000000	95.802166
A-3-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-3-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	776.405867	4.654421	4.132170	8.786591	0.000000	771.751446
M-2	776.405897	4.654426	4.132162	8.786588	0.000000	771.751471
M-3	776.405870	4.654427	4.132164	8.786591	0.000000	771.751443
B-1	779.814049	4.674851	4.150318	8.825169	0.000000	775.139198
B-2	780.441210	4.678599	4.153631	8.832230	0.000000	775.762612
B-3	677.924019	4.064033	3.608022	7.672055	0.000000	673.859964

DETERMINATION DATE 21-January-03
 DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1998-QS3 (POOL # 4285)
 STATEMENT TO CERTIFICATEHOLDERS
 ADDITIONAL RELATED INFORMATION FOR POOL 4285

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 7,728.14
 SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00

 SUBSERVICER ADVANCES THIS MONTH 12,301.57
 MASTER SERVICER ADVANCES THIS MONTH 0.00

DELINQUENCIES: NUMBER OF LOANS PRINCIPAL BALANCE

(A) ONE MONTHLY PAYMENT:	7	463,008.87
(B) TWO MONTHLY PAYMENTS:	2	71,798.96
(C) THREE OR MORE MONTHLY PAYMENTS:	2	281,998.07

FORECLOSURES

NUMBER OF LOANS	3
AGGREGATE PRINCIPAL BALANCE	176,610.25

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	35,891,294.39
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	581
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	0
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	0.00
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	2,174,079.02
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	86.57910200 %	10.98688400 %	2.43401430 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	85.76614470 %	11.65240304 %	2.58145230 %

BANKRUPTCY AMOUNT AVAILABLE	1,000,000.00
FRAUD AMOUNT AVAILABLE	292,966.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,044,490.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	7.95952500
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	110.79

POOL TRADING FACTOR:	22.84984912
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1998-QS3 (POOL # 4285)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4285

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	6,698.92
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00
SUBSERVICER ADVANCES THIS MONTH	9,991.68
MASTER SERVICER ADVANCES THIS MONTH	0.00

	NUMBER OF LOANS	PRINCIPAL BALANCE
DELINQUENCIES:		
(A) ONE MONTHLY PAYMENT:	7	463,008.87
(B) TWO MONTHLY PAYMENTS:	2	71,798.96
(C) THREE OR MORE MONTHLY PAYMENTS:	1	68,839.35

FORECLOSURES	
NUMBER OF LOANS	3
AGGREGATE PRINCIPAL BALANCE	176,610.25

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	31,360,478.83
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	561
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	0
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	0.00
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	1,314,418.52
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	87.99578050 %	0.00000000 %	0.00000000 %

PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	83.47372290 %	0.00000000 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	1,000,000.00
FRAUD AMOUNT AVAILABLE	292,966.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,044,490.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	7.97560333
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	111.31

POOL TRADING FACTOR: 25.99389572

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1998-QS3 (POOL # 4285)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4285

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	1,029.22
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00
SUBSERVICER ADVANCES THIS MONTH	2,309.89
MASTER SERVICER ADVANCES THIS MONTH	0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	0	0.00
(B) TWO MONTHLY PAYMENTS:	0	0.00
(C) THREE OR MORE MONTHLY PAYMENTS:	1	213,158.72

FORECLOSURES	
NUMBER OF LOANS	0
AGGREGATE PRINCIPAL BALANCE	0.00

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	4,530,815.56
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	20
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	0
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 0.00

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00

CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 859,660.50

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	77.98849260 %	0.00000000 %	0.00000000 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	61.64028400 %	0.00000000 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	1,000,000.00
FRAUD AMOUNT AVAILABLE	292,966.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,044,490.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 7.84823382

ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 107.19

POOL TRADING FACTOR: 12.43739198

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1998-QS4 (POOL # 4290)

STATEMENT TO CERTIFICATEHOLDERS

DISTRIBUTION SUMMARY FOR POOL# 4290

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-I-1	76110FRM7	135,006,400.00	0.00	6.500000 %	0.00
A-I-2	76110FRN5	59,732,445.00	0.00	6.750000 %	0.00
A-I-3	76110FRP0	41,218,155.00	0.00	0.000000 %	0.00
A-I-4	76110FRQ8	0.00	0.00	0.000000 %	0.00
A-I-5	76110FRR6	64,868,000.00	61,155,112.26	7.000000 %	3,792,208.66
A-II	76110FRS4	75,203,000.00	17,712,377.60	7.000000 %	1,313,641.61
A-V-1		0.00	0.00	0.851364 %	0.00
A-V-2		0.00	0.00	0.623080 %	0.00
R-I	76110FRV7	100.00	0.00	7.000000 %	0.00

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1998-QS4 (POOL # 4290)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4290

AMOUNTS PER \$1,000 UNIT

	BEGINNING					ENDING
CLASS	BALANCE	PRINCIPAL	INTEREST	TOTAL	DEFERRED	BALANCE
	FACTOR	FACTOR	FACTOR	DISTRIBUTION	INTEREST	FACTOR

A-I-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-I-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-I-3	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-I-4	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-I-5	942.762414	58.460391	5.478019	63.938410	0.000000	884.302023
A-II	235.527540	17.467942	1.365930	18.833872	0.000000	218.059599
A-V-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-V-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-I	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-II	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	944.816404	1.680692	5.484149	7.164841	0.000000	943.135712
M-2	944.816396	1.680692	5.484149	7.164841	0.000000	943.135704
M-3	944.816396	1.680692	5.484149	7.164841	0.000000	943.135704
B-1	944.816404	1.680691	5.484150	7.164841	0.000000	943.135713
B-2	946.146202	1.683057	5.491869	7.174926	0.000000	944.463145
B-3	256.202739	0.000000	0.613402	0.613402	0.000000	243.219727

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1998-QS4 (POOL # 4290)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4290

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	21,499.79
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00
SUBSERVICER ADVANCES THIS MONTH	49,681.62
MASTER SERVICER ADVANCES THIS MONTH	0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	34	3,884,592.00
(B) TWO MONTHLY PAYMENTS:	9	1,115,579.03
(C) THREE OR MORE MONTHLY PAYMENTS:	3	282,930.76

FORECLOSURES	
NUMBER OF LOANS	11
AGGREGATE PRINCIPAL BALANCE	1,187,689.33

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION 100,350,471.07

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE 1,062

NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS 0

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 0.00

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00

CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 4,908,843.76

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	74.73887260 %	21.78008200 %	3.48104550 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	73.50402920 %	22.86221654 %	3.63375420 %

BANKRUPTCY AMOUNT AVAILABLE 139,566.00

FRAUD AMOUNT AVAILABLE 2,348,237.00

SPECIAL HAZARD AMOUNT AVAILABLE 2,348,327.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 8.15397800

ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 285.55

POOL TRADING FACTOR: 24.75210348

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1998-QS4 (POOL # 4290)

STATEMENT TO CERTIFICATEHOLDERS

ADDITIONAL RELATED INFORMATION FOR POOL 4290

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 16,821.45

SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00

SUBSERVICER ADVANCES THIS MONTH 34,424.06

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	23	2,763,015.88
(B) TWO MONTHLY PAYMENTS:	4	441,566.59
(C) THREE OR MORE MONTHLY PAYMENTS:	3	282,930.76

FORECLOSURES

NUMBER OF LOANS	9
AGGREGATE PRINCIPAL BALANCE	992,123.71

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	78,622,974.75
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	841
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	0
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	0.00
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	3,615,253.29
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	74.14818920 %	0.00000000 %	3.48104550 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	72.95946740 %	0.00000000 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	131,660.00
FRAUD AMOUNT AVAILABLE	1,552,796.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,552,796.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	8.14217106
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	284.81

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1998-QS4 (POOL # 4290)
 STATEMENT TO CERTIFICATEHOLDERS
 ADDITIONAL RELATED INFORMATION FOR POOL 4290

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	4,678.34
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00

SUBSERVICER ADVANCES THIS MONTH	15,257.56
MASTER SERVICER ADVANCES THIS MONTH	0.00

	NUMBER OF LOANS	PRINCIPAL BALANCE
DELINQUENCIES:		
(A) ONE MONTHLY PAYMENT:	11	1,121,576.12
(B) TWO MONTHLY PAYMENTS:	5	674,012.44
(C) THREE OR MORE MONTHLY PAYMENTS:	0	0.00

FORECLOSURES	
NUMBER OF LOANS	2
AGGREGATE PRINCIPAL BALANCE	195,565.62

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	21,727,496.32
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	221
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	0
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	0.00
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	1,293,590.47
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION

0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	76.85269870 %	0.00000000 %	3.48104550 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	75.47457720 %	0.00000000 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	131,660.00
FRAUD AMOUNT AVAILABLE	1,552,796.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,552,796.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 8.19670421
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 288.22

POOL TRADING FACTOR: 26.79709471

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1998-QS5 (POOL # 4299)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4299

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110FSD6	151,551,000.00	0.00	6.750000 %	0.00
A-2	76110FSE4	75,936,500.00	0.00	6.750000 %	0.00
A-3	76110FSF1	17,485,800.00	0.00	6.750000 %	0.00
A-4	76110FSG9	13,164,700.00	1,861,581.86	6.750000 %	1,861,581.86
A-5	76110FSH7	67,790,000.00	67,790,000.00	6.750000 %	4,155,908.29
A-6-1		0.00	0.00	1.032704 %	0.00
A-6-2		0.00	0.00	0.768551 %	0.00
R	76110FSK0	100.00	0.00	6.750000 %	0.00
M-1	76110FSL8	12,650,700.00	11,867,599.65	6.750000 %	13,211.37
M-2	76110FSM6	4,216,900.00	3,955,866.52	6.750000 %	4,403.79
M-3	76110FSN4	4,392,600.00	4,125,189.85	6.750000 %	4,592.29
B-1	76110FSP9	1,757,100.00	1,650,132.28	6.750000 %	1,836.98
B-2	76110FSQ7	1,054,300.00	992,887.54	6.750000 %	1,105.31
B-3	76110FSR5	1,405,623.28	792,479.62	6.750000 %	0.00

 351,405,323.28 93,035,737.32 6,042,639.89
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	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	0.00	0.00	0.00	0.00	0.00
A-2	0.00	0.00	0.00	0.00	0.00
A-3	0.00	0.00	0.00	0.00	0.00
A-4	10,332.61	1,871,914.47	0.00	0.00	0.00
A-5	376,264.65	4,532,172.94	0.00	0.00	63,634,091.71
A-6-1	63,647.16	63,647.16	0.00	0.00	0.00
A-6-2	11,428.82	11,428.82	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	65,870.46	79,081.83	0.00	0.00	11,854,388.28
M-2	21,956.82	26,360.61	0.00	0.00	3,951,462.73
M-3	22,896.64	27,488.93	0.00	0.00	4,120,597.56
B-1	9,158.96	10,995.94	0.00	0.00	1,648,295.30
B-2	5,510.97	6,616.28	0.00	0.00	991,782.23
B-3	3,530.82	3,530.82	0.00	0.00	791,597.41

590,597.91 6,633,237.80 0.00 0.00 86,992,215.22
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AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-3	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-4	141.407086	141.407086	0.784872	142.191958	0.000000	0.000000
A-5	1000.000000	61.305625	5.550445	66.856070	0.000000	938.694375
A-6-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-6-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	938.098259	1.044319	5.206863	6.251182	0.000000	937.053940
M-2	938.098252	1.044319	5.206863	6.251182	0.000000	937.053933
M-3	939.122581	1.045461	5.212548	6.258009	0.000000	938.077121
B-1	939.122577	1.045461	5.212543	6.258004	0.000000	938.077116
B-2	941.750488	1.048383	5.227136	6.275519	0.000000	940.702106
B-3	563.792327	0.000000	2.511925	2.511925	0.000000	563.164698

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1998-QS5 (POOL # 4299)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4299

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	18,755.00
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00
SUBSERVICER ADVANCES THIS MONTH	32,996.86
MASTER SERVICER ADVANCES THIS MONTH	2,086.76

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	21	2,365,264.76
(B) TWO MONTHLY PAYMENTS:	9	862,759.47
(C) THREE OR MORE MONTHLY PAYMENTS:	3	235,241.03

FORECLOSURES	
NUMBER OF LOANS	8
AGGREGATE PRINCIPAL BALANCE	868,376.66

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	86,992,215.22
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	878
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	1
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	272,077.24
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	5,939,951.91
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	74.86540530 %	21.44192800 %	3.69266640 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	73.14917960 %	22.90601351 %	3.94480690 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	2,047,976.00
SPECIAL HAZARD AMOUNT AVAILABLE	2,047,976.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	8.06450844
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	289.27

POOL TRADING FACTOR: 24.75552004

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1998-QS6 (POOL # 4301)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4301

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
CB-1	76110FSS3	20,174,375.00	1,687,150.44	6.750000 %	493,782.33
CB-2	76110FST1	39,313,092.00	39,313,092.00	6.750000 %	0.00
CB-3	76110FSU8	13,813,906.00	13,813,906.00	6.750000 %	0.00
CB-4	76110FSV6	16,300,000.00	0.00	6.750000 %	0.00
CB-5	76110FSW4	20,500,000.00	1,304,528.80	6.750000 %	948,062.07
CB-6	76110FSX2	136,500,000.00	0.00	6.750000 %	0.00
CB-7	76110FSY0	28,438,625.00	13,793,547.31	6.750000 %	4,036,991.49
NB-1	76110FSZ7	75,900,500.00	1,206,909.33	6.750000 %	1,206,909.33
NB-2	76110FTA1	4,494,000.00	0.00	6.750000 %	0.00
NB-3	76110FTB9	9,662,500.00	9,662,500.00	6.750000 %	337,829.43
NB-4	76110FTC7	10,000,000.00	1,206,947.73	6.750000 %	171,529.01
A-P	76110FTE3	57,464.36	38,372.52	0.000000 %	2,914.82
A-V-1		0.00	0.00	0.966680 %	0.00
A-V-2		0.00	0.00	0.684845 %	0.00
R	76110FTF0	100.00	0.00	6.750000 %	0.00
M-1	76110FTG8	13,075,500.00	12,338,230.94	6.750000 %	14,573.53
M-2	76110FTH6	5,029,000.00	4,745,437.19	6.750000 %	5,605.16
M-3	76110FTJ2	4,224,500.00	3,986,299.31	6.750000 %	4,708.49
B-1	76110FTK9	2,011,600.00	1,898,174.84	6.750000 %	2,242.06
B-2	76110FTL7	1,207,000.00	1,138,942.68	6.750000 %	1,345.28
B-3	76110FTM5	1,609,449.28	1,336,061.95	6.750000 %	1,578.11

 402,311,611.64 107,470,101.04 7,228,071.11
 =====

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
CB-1	9,367.51	503,149.84	0.00	0.00	1,193,368.11
CB-2	218,276.76	218,276.76	0.00	0.00	39,313,092.00
CB-3	76,698.49	76,698.49	0.00	0.00	13,813,906.00
CB-4	0.00	0.00	0.00	0.00	0.00
CB-5	7,243.09	955,305.16	0.00	0.00	356,466.73
CB-6	0.00	0.00	0.00	0.00	0.00
CB-7	76,585.45	4,113,576.94	0.00	0.00	9,756,555.82
NB-1	6,606.46	1,213,515.79	0.00	0.00	0.00
NB-2	0.00	0.00	0.00	0.00	0.00
NB-3	52,891.26	390,720.69	0.00	0.00	9,324,670.57
NB-4	6,606.67	178,135.68	0.00	0.00	1,035,418.72
A-P	0.00	2,914.82	0.00	0.00	35,457.70
A-V-1	70,734.78	70,734.78	0.00	0.00	0.00
A-V-2	10,264.62	10,264.62	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	68,055.14	82,628.67	0.00	0.00	12,323,657.41
M-2	26,174.85	31,780.01	0.00	0.00	4,739,832.03
M-3	21,987.60	26,696.09	0.00	0.00	3,981,590.82
B-1	10,469.94	12,712.00	0.00	0.00	1,895,932.78
B-2	6,282.17	7,627.45	0.00	0.00	1,137,597.40
B-3	7,369.44	8,947.55	0.00	0.00	1,334,483.84

	675,614.23	7,903,685.34	0.00	0.00	100,242,029.93
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1998-QS6 (POOL # 4301)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4301

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING					ENDING
	BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	BALANCE FACTOR
CB-1	83.628387	24.475719	0.464327	24.940046	0.000000	59.152668
CB-2	1000.000000	0.000000	5.552266	5.552266	0.000000	1000.000000
CB-3	1000.000000	0.000000	5.552267	5.552267	0.000000	1000.000000
CB-4	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
CB-5	63.635551	46.246930	0.353321	46.600251	0.000000	17.388621
CB-6	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
CB-7	485.028630	141.954525	2.693008	144.647533	0.000000	343.074105
NB-1	15.901204	15.901204	0.087041	15.988245	0.000000	0.000000
NB-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
NB-3	1000.000000	34.962942	5.473869	40.436811	0.000000	965.037058
NB-4	120.694773	17.152901	0.660667	17.813568	0.000000	103.541872
A-P	667.762070	50.723907	0.000000	50.723907	0.000000	617.038163

A-V-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-V-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	943.614465	1.114568	5.204783	6.319351	0.000000	942.499898
M-2	943.614474	1.114568	5.204782	6.319350	0.000000	942.499907
M-3	943.614466	1.114567	5.204782	6.319349	0.000000	942.499898
B-1	943.614456	1.114566	5.204782	6.319348	0.000000	942.499891
B-2	943.614482	1.114565	5.204780	6.319345	0.000000	942.499917
B-3	830.136101	0.980528	4.578858	5.559386	0.000000	829.155576

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1998-QS6 (POOL # 4301)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4301

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	21,638.60
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00
SUBSERVICER ADVANCES THIS MONTH	42,403.36
MASTER SERVICER ADVANCES THIS MONTH	1,024.43

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	27	3,940,098.44
(B) TWO MONTHLY PAYMENTS:	7	956,338.52
(C) THREE OR MORE MONTHLY PAYMENTS:	5	444,584.21

FORECLOSURES	
NUMBER OF LOANS	2
AGGREGATE PRINCIPAL BALANCE	151,852.85

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION 100,242,029.94

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE 981

NUMBER OF REO LOANS ACQUIRED
INCLUDING ANY PENDING CASH LIQUIDATIONS 2

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH
FORECLOSURE OR GRANT OF A DEED IN LIEU OF
FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 128,606.83

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00
CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 7,100,303.58

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	76.31691560 %	19.60542300 %	4.06920570 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	74.63929390 %	20.99426785 %	4.35900950 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	1,478,850.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,478,850.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 8.00182300
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 287.67

POOL TRADING FACTOR: 24.91651422

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1998-QS6 (POOL # 4301)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4301

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 17,953.21
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00

SUBSERVICER ADVANCES THIS MONTH 25,286.39
MASTER SERVICER ADVANCES THIS MONTH 1,024.43

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	22	1,909,220.89

(B) TWO MONTHLY PAYMENTS:	6	714,716.36
(C) THREE OR MORE MONTHLY PAYMENTS:	5	444,584.21

FORECLOSURES

NUMBER OF LOANS	2
AGGREGATE PRINCIPAL BALANCE	151,852.85

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	83,142,783.17
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	924
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	2
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	128,606.83
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	5,397,529.34
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	78.89742590 %	19.60542300 %	4.06920570 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	77.53033600 %	20.99426784 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	1,478,850.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,478,850.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	8.02892499
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	287.58

POOL TRADING FACTOR:	28.18291582
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1998-QS6 (POOL # 4301)
 STATEMENT TO CERTIFICATEHOLDERS
 ADDITIONAL RELATED INFORMATION FOR POOL 4301

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	3,685.39
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00

SUBSERVICER ADVANCES THIS MONTH	17,116.97
MASTER SERVICER ADVANCES THIS MONTH	0.00

	NUMBER OF LOANS	PRINCIPAL BALANCE
DELINQUENCIES:		
(A) ONE MONTHLY PAYMENT:	5	2,030,877.55
(B) TWO MONTHLY PAYMENTS:	1	241,622.16
(C) THREE OR MORE MONTHLY PAYMENTS:	0	0.00

FORECLOSURES	
NUMBER OF LOANS	0
AGGREGATE PRINCIPAL BALANCE	0.00

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	17,099,246.77
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	57
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	0
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	0.00
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	1,702,774.24
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:			
	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	64.15727080 %	19.60542300 %	4.06920570 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %

NEXT DISTRIBUTION

60.58798630 %

20.99426787 %

0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	1,478,850.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,478,850.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	7.87004070
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	288.10

POOL TRADING FACTOR: 15.93587634

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1998-QS7 (POOL # 4311)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4311

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
CB-1	76110FTZ6	172,668,000.00	0.00	6.750000 %	0.00
CB-2	76110FUA9	35,551,000.00	18,843,339.50	6.750000 %	6,070,783.38
CB-3	76110FUB7	44,215,000.00	44,215,000.00	6.750000 %	0.00
NB-1	76110FUC5	32,242,000.00	0.00	6.750000 %	0.00
NB-2	76110FUD3	77,840,000.00	0.00	6.750000 %	0.00
NB-3	76110FUE1	3,780,000.00	0.00	6.750000 %	0.00
NB-4	76110FUF8	13,684,000.00	12,869,830.58	6.750000 %	1,153,512.78
A-P	76110FUG6	73,404.89	26,466.97	0.000000 %	61.59
A-V	76110FUH4	0.00	0.00	0.963664 %	0.00
R	76110FUJ0	100.00	0.00	6.750000 %	0.00
M-1	76110FUK7	13,245,900.00	12,541,202.96	6.750000 %	13,817.43
M-2	76110FUL5	5,094,600.00	4,823,561.44	6.750000 %	5,314.42
M-3	76110FUM3	4,279,400.00	4,051,731.00	6.750000 %	4,464.05
B-1	76110FUN1	2,037,800.00	1,929,386.71	6.750000 %	2,125.73
B-2	76110FUP6	1,222,600.00	1,159,357.09	6.750000 %	1,277.34
B-3	76110FUQ4	1,631,527.35	904,160.95	6.750000 %	242.13
		407,565,332.24	101,364,037.20		7,251,598.85

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
CB-1	0.00	0.00	0.00	0.00	0.00

CB-2	103,813.67	6,174,597.05	0.00	0.00	12,772,556.12
CB-3	243,593.86	243,593.86	0.00	0.00	44,215,000.00
NB-1	0.00	0.00	0.00	0.00	0.00
NB-2	0.00	0.00	0.00	0.00	0.00
NB-3	0.00	0.00	0.00	0.00	0.00
NB-4	70,702.97	1,224,215.75	0.00	0.00	11,716,317.80
A-P	0.00	61.59	0.00	0.00	26,405.38
A-V	79,685.53	79,685.53	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	68,735.81	82,553.24	0.00	0.00	12,527,385.53
M-2	26,436.97	31,751.39	0.00	0.00	4,818,247.02
M-3	22,206.72	26,670.77	0.00	0.00	4,047,266.95
B-1	10,574.58	12,700.31	0.00	0.00	1,927,260.98
B-2	6,354.20	7,631.54	0.00	0.00	1,158,079.75
B-3	4,955.53	5,197.66	0.00	0.00	903,164.80

637,059.84 7,888,658.69 0.00 0.00 94,111,684.33
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1998-QS7 (POOL # 4311)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4311

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING		INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING
	BALANCE FACTOR	PRINCIPAL FACTOR				BALANCE FACTOR
CB-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
CB-2	530.036834	170.762661	2.920134	173.682795	0.000000	359.274173
CB-3	1000.000000	0.000000	5.509304	5.509304	0.000000	1000.000000
NB-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
NB-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
NB-3	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
NB-4	940.502089	84.296462	5.166835	89.463297	0.000000	856.205627
A-P	360.561401	0.839006	0.000000	0.839006	0.000000	359.722395
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	946.798855	1.043148	5.189214	6.232362	0.000000	945.755708
M-2	946.798854	1.043148	5.189214	6.232362	0.000000	945.755706
M-3	946.798850	1.043149	5.189213	6.232362	0.000000	945.755702
B-1	946.798857	1.043149	5.189214	6.232363	0.000000	945.755707
B-2	948.271790	1.044773	5.197284	6.242057	0.000000	947.227016
B-3	554.180688	0.148407	3.037356	3.185763	0.000000	553.570123

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1998-QS7 (POOL # 4311)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4311

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 20,186.07
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00
SUBSERVICER ADVANCES THIS MONTH 30,058.49
MASTER SERVICER ADVANCES THIS MONTH 4,131.19

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	26	2,360,436.30
(B) TWO MONTHLY PAYMENTS:	3	221,549.67
(C) THREE OR MORE MONTHLY PAYMENTS:	2	149,726.79

FORECLOSURES
NUMBER OF LOANS 11
AGGREGATE PRINCIPAL BALANCE 1,193,069.50

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER
DISTRIBUTION 94,111,684.33

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE
DETERMINATION DATE 894

NUMBER OF REO LOANS ACQUIRED
INCLUDING ANY PENDING CASH LIQUIDATIONS 4

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH
FORECLOSURE OR GRANT OF A DEED IN LIEU OF
FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 528,518.38

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00

CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 7,140,180.57

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	74.92598240 %	21.12829800 %	3.93917300 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	73.02297950 %	22.73139584 %	4.23924500 %

BANKRUPTCY AMOUNT AVAILABLE 134,507.00

FRAUD AMOUNT AVAILABLE 2,332,251.00

SPECIAL HAZARD AMOUNT AVAILABLE 2,332,251.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 8.04814400

ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 290.52

POOL TRADING FACTOR: 23.09118978

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1998-QS7 (POOL # 4311)

STATEMENT TO CERTIFICATEHOLDERS

ADDITIONAL RELATED INFORMATION FOR POOL 4311

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 16,014.86

SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00

SUBSERVICER ADVANCES THIS MONTH 25,706.73

MASTER SERVICER ADVANCES THIS MONTH 2,251.26

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
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(A) ONE MONTHLY PAYMENT: 25 2,072,019.50

(B) TWO MONTHLY PAYMENTS: 3 221,549.67

(C) THREE OR MORE MONTHLY PAYMENTS: 2 149,726.79

FORECLOSURES

NUMBER OF LOANS 10

AGGREGATE PRINCIPAL BALANCE 936,788.81

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION 74,053,938.50

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE 828

NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS 3

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 277,415.37

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00
CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 6,000,485.34

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

Table with 4 columns: Distribution Item, SENIOR, CLASS M, CLASS B. Rows include CURRENT DISTRIBUTION, PREPAYMENT PERCENT, and NEXT DISTRIBUTION.

Table with 2 columns: Amount Type, Amount. Rows include BANKRUPTCY AMOUNT AVAILABLE, FRAUD AMOUNT AVAILABLE, and SPECIAL HAZARD AMOUNT AVAILABLE.

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 8.08194582
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 289.57

POOL TRADING FACTOR: 27.35297765

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1998-QS7 (POOL # 4311)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4311

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 4,171.21
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00

SUBSERVICER ADVANCES THIS MONTH 4,351.76
MASTER SERVICER ADVANCES THIS MONTH 1,879.93

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE	
(A) ONE MONTHLY PAYMENT:	1	288,416.80	
(B) TWO MONTHLY PAYMENTS:	0	0.00	
(C) THREE OR MORE MONTHLY PAYMENTS:	0	0.00	
FORECLOSURES			
NUMBER OF LOANS		1	
AGGREGATE PRINCIPAL BALANCE		256,280.69	
SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION		20,057,745.83	
AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE		66	
NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS		1	
BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS		251,103.01	
REMAINING SUBCLASS INTEREST SHORTFALL		0.00	
CLASS A SHORTFALL (PRINCIPAL)		0.00	
CLASS A SHORTFALL (INTEREST)		0.00	
TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION		1,139,695.23	
TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION		0.00	
DISTRIBUTION PERCENTAGES:			
	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	60.67651910 %	21.12829800 %	3.93917300 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	58.44108820 %	22.73139583 %	0.00000000 %
BANKRUPTCY AMOUNT AVAILABLE		134,507.00	
FRAUD AMOUNT AVAILABLE		2,332,251.00	
SPECIAL HAZARD AMOUNT AVAILABLE		2,332,251.00	
ENDING GROSS WEIGHTED AVERAGE INTEREST RATE			7.92334593
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS			294.01
POOL TRADING FACTOR:			14.65878764

RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1998-QS8 (POOL # 4306)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4306

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
CB	76110FTN3	124,454,000.00	39,808,061.63	6.500000 %	2,718,111.66
NB	76110FTP8	41,430,000.00	7,611,858.73	6.500000 %	831,678.16
A-P	76110FTQ6	63,383.01	36,420.83	0.000000 %	17,346.16
A-V	76110FTV5	0.00	0.00	0.913167 %	0.00
R	76110FTR4	100.00	0.00	6.500000 %	0.00
M-1	76110FTS2	4,507,000.00	3,556,381.77	6.500000 %	20,950.99
M-2	76110FTT0	780,000.00	615,482.09	6.500000 %	3,625.87
M-3	76110FTU7	693,500.00	547,226.68	6.500000 %	3,223.77
B-1	76110FTW3	520,000.00	410,321.41	6.500000 %	2,417.24
B-2	76110FTX1	433,500.00	342,066.00	6.500000 %	2,015.14
B-3	76110FTY9	433,464.63	297,697.19	6.500000 %	1,496.31
		173,314,947.64	53,225,516.33		3,600,865.30

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
CB	213,073.87	2,931,185.53	0.00	0.00	37,089,949.97
NB	40,742.71	872,420.87	0.00	0.00	6,780,180.57
A-P	0.00	17,346.16	0.00	0.00	19,074.67
A-V	40,023.59	40,023.59	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	19,035.64	39,986.63	0.00	0.00	3,535,430.78
M-2	3,294.39	6,920.26	0.00	0.00	611,856.22
M-3	2,929.04	6,152.81	0.00	0.00	544,002.91
B-1	2,196.25	4,613.49	0.00	0.00	407,904.17
B-2	1,830.92	3,846.06	0.00	0.00	340,050.86
B-3	1,593.44	3,089.75	0.00	0.00	295,943.42
		324,719.85	0.00	0.00	49,624,393.57

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING			TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING
	BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR			BALANCE FACTOR
CB	319.861649	21.840292	1.712069	23.552361	0.000000	298.021357
NB	183.728186	20.074298	0.983411	21.057709	0.000000	163.653888
A-P	574.615027	273.672011	0.000000	273.672011	0.000000	300.943016
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	789.079603	4.648544	4.223572	8.872116	0.000000	784.431058
M-2	789.079603	4.648551	4.223577	8.872128	0.000000	784.431051
M-3	789.079567	4.648551	4.223562	8.872113	0.000000	784.431017
B-1	789.079635	4.648538	4.223558	8.872096	0.000000	784.431096
B-2	789.079585	4.648535	4.223576	8.872111	0.000000	784.431050
B-3	686.785425	3.451977	3.676055	7.128032	0.000000	682.739496

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1998-QS8 (POOL # 4306)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4306

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 10,765.13
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 448.01
SUBSERVICER ADVANCES THIS MONTH 16,865.52
MASTER SERVICER ADVANCES THIS MONTH 0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	12	1,153,231.74
(B) TWO MONTHLY PAYMENTS:	2	108,566.55
(C) THREE OR MORE MONTHLY PAYMENTS:	0	0.00

FORECLOSURES
 NUMBER OF LOANS 3
 AGGREGATE PRINCIPAL BALANCE 188,072.87

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER
 DISTRIBUTION 49,624,393.58

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE
 DETERMINATION DATE 759

NUMBER OF REO LOANS ACQUIRED
 INCLUDING ANY PENDING CASH LIQUIDATIONS 0

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH
 FORECLOSURE OR GRANT OF A DEED IN LIEU OF
 FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 0.00

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00
 CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 3,287,661.31

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	89.15346260 %	8.86621800 %	1.97289700 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	88.43836010 %	9.45359645 %	2.10440830 %

BANKRUPTCY AMOUNT AVAILABLE 0.00
 FRAUD AMOUNT AVAILABLE 511,391.00
 SPECIAL HAZARD AMOUNT AVAILABLE 1,080,379.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 7.75096800
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 114.66

POOL TRADING FACTOR: 28.63249492

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1998-QS8 (POOL # 4306)
 STATEMENT TO CERTIFICATEHOLDERS
 ADDITIONAL RELATED INFORMATION FOR POOL 4306

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	8,886.02
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00

SUBSERVICER ADVANCES THIS MONTH	11,338.09
MASTER SERVICER ADVANCES THIS MONTH	0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	10	681,063.09
(B) TWO MONTHLY PAYMENTS:	2	108,566.55
(C) THREE OR MORE MONTHLY PAYMENTS:	0	0.00

FORECLOSURES	
NUMBER OF LOANS	3
AGGREGATE PRINCIPAL BALANCE	188,072.87

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	41,384,523.83
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	723
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	0
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	0.00
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	2,490,797.43
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	90.24343290 %	8.86621800 %	1.97289700 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	89.66408140 %	9.45359646 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	0.00
FRAUD AMOUNT AVAILABLE	511,391.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,080,379.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 7.79678966
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 114.35

POOL TRADING FACTOR: 31.82899062

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1998-QS8 (POOL # 4306)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4306

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 1,879.11
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 448.01

SUBSERVICER ADVANCES THIS MONTH 5,527.43
MASTER SERVICER ADVANCES THIS MONTH 0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	2	472,168.65
(B) TWO MONTHLY PAYMENTS:	0	0.00
(C) THREE OR MORE MONTHLY PAYMENTS:	0	0.00

FORECLOSURES
NUMBER OF LOANS 0
AGGREGATE PRINCIPAL BALANCE 0.00

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER
DISTRIBUTION 8,239,869.75

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE
DETERMINATION DATE 36

NUMBER OF REO LOANS ACQUIRED
INCLUDING ANY PENDING CASH LIQUIDATIONS 0

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH
FORECLOSURE OR GRANT OF A DEED IN LIEU OF
FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 0.00

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00
 CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 796,863.88

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	83.85662390 %	8.86621800 %	1.97289690 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	82.28504550 %	9.45359640 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	0.00
FRAUD AMOUNT AVAILABLE	511,391.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,080,379.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 7.52082990

ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 116.24

POOL TRADING FACTOR: 19.03259244

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1998-QS10 (POOL # 4313)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4313

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110FUR2	25,000,000.00	0.00	6.750000 %	0.00
A-2	76110FUS0	29,011,000.00	0.00	6.750000 %	0.00
A-3	76110FUT8	12,434,000.00	0.00	6.750000 %	0.00
A-4	76110FUU5	17,404,000.00	0.00	6.750000 %	0.00
A-5	76110FUV3	7,831,000.00	0.00	6.750000 %	0.00
A-6	76110FUW1	13,853,000.00	0.00	6.750000 %	0.00
A-7	76110FUX9	14,886,000.00	0.00	6.750000 %	0.00
A-8	76110FU Y7	8,409,000.00	5,277,537.76	6.750000 %	1,813,168.96
A-9	76110FUZ4	5,000,000.00	5,000,000.00	6.750000 %	0.00
A-10	76110FVA8	16,186,000.00	15,145,596.97	6.750000 %	17,262.72
A-11	76110FVB6	10,998.00	4,170.75	0.000000 %	10.98
A-12	76110FVC4	0.00	0.00	1.022811 %	0.00
R	76110FVD2	100.00	0.00	6.750000 %	0.00
M-1	76110FVE0	4,827,000.00	4,565,838.80	6.750000 %	5,204.07
M-2	76110FVF7	2,011,300.00	1,902,480.13	6.750000 %	2,168.42

M-3	76110FVG5	2,011,300.00	1,902,480.13	6.750000	%	2,168.42
B-1	76110FVH3	884,900.00	837,950.23	6.750000	%	0.00
B-2	76110FVJ9	482,700.00	458,094.41	6.750000	%	0.00
B-3	76110FVK6	643,577.01	314,972.09	6.750000	%	0.00

160,885,875.01 35,409,121.27 1,839,983.57
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	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	0.00	0.00	0.00	0.00	0.00
A-2	0.00	0.00	0.00	0.00	0.00
A-3	0.00	0.00	0.00	0.00	0.00
A-4	0.00	0.00	0.00	0.00	0.00
A-5	0.00	0.00	0.00	0.00	0.00
A-6	0.00	0.00	0.00	0.00	0.00
A-7	0.00	0.00	0.00	0.00	0.00
A-8	29,268.69	1,842,437.65	0.00	0.00	3,464,368.80
A-9	27,729.49	27,729.49	0.00	0.00	5,000,000.00
A-10	83,995.94	101,258.66	0.00	0.00	15,128,334.25
A-11	0.00	10.98	0.00	0.00	4,159.77
A-12	29,756.28	29,756.28	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	25,321.68	30,525.75	0.00	0.00	4,560,634.73
M-2	10,550.96	12,719.38	0.00	0.00	1,900,311.71
M-3	10,550.96	12,719.38	0.00	0.00	1,900,311.71
B-1	2,551.03	2,551.03	0.00	0.00	837,950.23
B-2	0.00	0.00	0.00	0.00	458,094.41
B-3	0.00	0.00	0.00	0.00	313,135.88

219,725.03 2,059,708.60 0.00 0.00 33,567,301.49
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1998-QS10 (POOL # 4313)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4313

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING					ENDING
	BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	BALANCE FACTOR
A-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-3	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-4	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-5	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-6	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000

A-7	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-8	627.605870	215.622424	3.480639	219.103063	0.000000	411.983446
A-9	1000.000000	0.000000	5.545898	5.545898	0.000000	1000.000000
A-10	935.722042	1.066522	5.189419	6.255941	0.000000	934.655520
A-11	379.228253	0.998363	0.000000	0.998363	0.000000	378.229890
A-12	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	945.895752	1.078117	5.245842	6.323959	0.000000	944.817635
M-2	945.895755	1.078119	5.245841	6.323960	0.000000	944.817636
M-3	945.895755	1.078119	5.245841	6.323960	0.000000	944.817636
B-1	946.943417	0.000000	2.882846	2.882846	0.000000	946.943414
B-2	949.025088	0.000000	0.000000	0.000000	0.000000	949.025088
B-3	489.408548	0.000000	0.000000	0.000000	0.000000	486.555420

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1998-QS10 (POOL # 4313)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4313

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 7,159.36
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00
SUBSERVICER ADVANCES THIS MONTH 11,619.43
MASTER SERVICER ADVANCES THIS MONTH 0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	9	813,448.37
(B) TWO MONTHLY PAYMENTS:	1	41,162.76
(C) THREE OR MORE MONTHLY PAYMENTS:	1	236,620.51

FORECLOSURES
NUMBER OF LOANS 4
AGGREGATE PRINCIPAL BALANCE 457,040.61

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION 33,567,301.49

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE 362

NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS 0

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 0.00

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00
 CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 1,801,455.08

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	71.80672300 %	23.64301800 %	4.54972240 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	70.29348800 %	24.90893750 %	4.79448720 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	878,438.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,264,087.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 8.09534202
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 290.56

POOL TRADING FACTOR: 20.86404508

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1998-QS9 (POOL # 4314)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4314

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110FVL4	99,000,000.00	0.00	6.750000 %	0.00
A-2	76110FVM2	43,000,000.00	0.00	6.750000 %	0.00

A-3	76110FVN0	60,000,000.00		0.00	6.750000	%	0.00
A-4	76110FVP5	27,000,000.00		0.00	6.750000	%	0.00
A-5	76110FVQ3	52,500,000.00		0.00	6.750000	%	0.00
A-6	76110FVR1	36,500,000.00	13,725,563.58		6.750000	%	9,616,401.65
A-7	76110FVS9	25,000,000.00	25,000,000.00		6.750000	%	0.00
A-8	76110FVT7	10,405,000.00	10,405,000.00		2.220000	%	0.00
A-9	76110FVU4	3,469,000.00	3,469,000.00		20.337389	%	0.00
A-10	76110FVV2	7,590,000.00	4,960,317.85		6.750000	%	61,924.27
A-11	76110FVW0	7,500,000.00	7,500,000.00		6.750000	%	0.00
A-12	76110FVX8	28,126,000.00	28,126,000.00		6.750000	%	0.00
A-13	76110FVY6	77,829.78	40,323.71		0.000000	%	3,310.72
A-14	76110FVZ3	0.00	0.00		0.921204	%	0.00
R	76110FWA7	100.00	0.00		6.750000	%	0.00
M-1	76110FWB5	11,770,000.00	11,155,164.95		6.750000	%	17,019.91
M-2	76110FWC3	5,349,900.00	5,070,434.74		6.750000	%	7,736.18
M-3	76110FWD1	5,349,900.00	5,070,434.74		6.750000	%	7,736.18
B-1	76110FWE9	2,354,000.00	2,231,033.00		6.750000	%	3,403.98
B-2	76110FWF6	1,284,000.00	1,219,665.73		6.750000	%	1,860.90
B-3	76110FWG4	1,712,259.01	789,507.00		6.750000	%	0.00

427,987,988.79 118,762,445.30 9,719,393.79
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	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	0.00	0.00	0.00	0.00	0.00
A-2	0.00	0.00	0.00	0.00	0.00
A-3	0.00	0.00	0.00	0.00	0.00
A-4	0.00	0.00	0.00	0.00	0.00
A-5	0.00	0.00	0.00	0.00	0.00
A-6	75,595.30	9,691,996.95	0.00	0.00	4,109,161.93
A-7	137,690.70	137,690.70	0.00	0.00	25,000,000.00
A-8	18,847.59	18,847.59	0.00	0.00	10,405,000.00
A-9	57,565.24	57,565.24	0.00	0.00	3,469,000.00
A-10	27,319.59	89,243.86	0.00	0.00	4,898,393.58
A-11	41,307.21	41,307.21	0.00	0.00	7,500,000.00
A-12	154,907.55	154,907.55	0.00	0.00	28,126,000.00
A-13	0.00	3,310.72	0.00	0.00	37,012.99
A-14	89,268.02	89,268.02	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	61,438.50	78,458.41	0.00	0.00	11,138,145.04
M-2	27,926.07	35,662.25	0.00	0.00	5,062,698.56
M-3	27,926.07	35,662.25	0.00	0.00	5,062,698.56
B-1	12,287.70	15,691.68	0.00	0.00	2,227,629.02
B-2	8,178.74	10,039.64	0.00	0.00	1,217,804.83
B-3	4,091.60	4,091.60	0.00	0.00	788,302.43

744,349.88 10,463,743.67 0.00 0.00 109,041,846.94

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1998-QS9 (POOL # 4314)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4314

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING
	BALANCE FACTOR					BALANCE FACTOR
A-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-3	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-4	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-5	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-6	376.042838	263.463059	2.071104	265.534163	0.000000	112.579779
A-7	1000.000000	0.000000	5.507628	5.507628	0.000000	1000.000000
A-8	1000.000000	0.000000	1.811397	1.811397	0.000000	1000.000000
A-9	1000.000000	0.000000	16.594189	16.594189	0.000000	1000.000000
A-10	653.533314	8.158665	3.599419	11.758084	0.000000	645.374648
A-11	1000.000000	0.000000	5.507628	5.507628	0.000000	1000.000000
A-12	1000.000000	0.000000	5.507628	5.507628	0.000000	1000.000000
A-13	518.101297	42.537959	0.000000	42.537959	0.000000	475.563338
A-14	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	947.762528	1.446042	5.219924	6.665966	0.000000	946.316486
M-2	947.762526	1.446042	5.219924	6.665966	0.000000	946.316484
M-3	947.762526	1.446042	5.219924	6.665966	0.000000	946.316484
B-1	947.762532	1.446041	5.219924	6.665965	0.000000	946.316491
B-2	949.895428	1.449299	6.369735	7.819034	0.000000	948.446129
B-3	461.090872	0.000000	2.389592	2.389592	0.000000	460.387374

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1998-QS9 (POOL # 4314)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4314

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	23,766.01
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00
SUBSERVICER ADVANCES THIS MONTH	46,882.62
MASTER SERVICER ADVANCES THIS MONTH	1,227.63

NUMBER OF PRINCIPAL

DELINQUENCIES:	LOANS	BALANCE
(A) ONE MONTHLY PAYMENT:	27	3,196,728.91
(B) TWO MONTHLY PAYMENTS:	9	899,129.72
(C) THREE OR MORE MONTHLY PAYMENTS:	8	721,183.17

FORECLOSURES

NUMBER OF LOANS	10
AGGREGATE PRINCIPAL BALANCE	1,450,365.20

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	109,041,846.94
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	1,038
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	2
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	167,197.27
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	9,539,411.28
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	78.49074810 %	17.93771400 %	3.57153800 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	76.60903880 %	19.50035033 %	3.88398950 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	1,607,327.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,872,748.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	8.00413452
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	293.79

POOL TRADING FACTOR:	25.47778204
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1998-QS11 (POOL # 4319)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4319

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110FWH2	112,117,000.00	0.00	6.750000 %	0.00
A-2	76110FWJ8	47,967,000.00	0.00	6.750000 %	0.00
A-3	76110FWK5	67,521,000.00	0.00	6.750000 %	0.00
A-4	76110FWL3	30,346,000.00	0.00	6.750000 %	0.00
A-5	76110FWM1	45,610,000.00	0.00	6.750000 %	0.00
A-6	76110FWN9	28,628,000.00	0.00	6.750000 %	0.00
A-7	76110FWP4	16,219,000.00	11,470,886.98	2.238750 %	8,253,239.86
A-8	76110FWQ2	5,046,000.00	3,568,783.26	21.250570 %	2,567,719.85
A-9	76110FWR0	96,429,000.00	96,429,000.00	6.750000 %	0.00
A-10	76110FWS8	62,872.89	26,903.16	0.000000 %	3,422.56
A-11	76110FWT6	0.00	0.00	0.844698 %	0.00
R	76110FWU3	100.00	0.00	6.750000 %	0.00
M-1	76110FVW1	13,198,800.00	12,508,111.58	6.750000 %	13,845.71
M-2	76110FWW9	6,000,000.00	5,686,022.21	6.750000 %	6,294.08
M-3	76110FWX7	4,799,500.00	4,548,343.93	6.750000 %	5,034.74
B-1	76110FWY5	2,639,600.00	2,501,470.67	6.750000 %	2,768.97
B-2	76110FWZ2	1,439,500.00	1,365,466.50	6.750000 %	1,511.49
B-3	76110FXA6	1,919,815.88	1,386,067.75	6.750000 %	1,534.29
		479,943,188.77	139,491,056.04		10,855,371.55

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	0.00	0.00	0.00	0.00	0.00
A-2	0.00	0.00	0.00	0.00	0.00
A-3	0.00	0.00	0.00	0.00	0.00
A-4	0.00	0.00	0.00	0.00	0.00
A-5	0.00	0.00	0.00	0.00	0.00
A-6	0.00	0.00	0.00	0.00	0.00
A-7	20,932.40	8,274,172.26	0.00	0.00	3,217,647.12
A-8	61,816.90	2,629,536.75	0.00	0.00	1,001,063.41
A-9	530,551.91	530,551.91	0.00	0.00	96,429,000.00
A-10	0.00	3,422.56	0.00	0.00	23,480.60
A-11	96,042.66	96,042.66	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00

M-1	68,819.57	82,665.28	0.00	0.00	12,494,265.87
M-2	31,284.46	37,578.54	0.00	0.00	5,679,728.13
M-3	25,024.96	30,059.70	0.00	0.00	4,543,309.19
B-1	13,763.08	16,532.05	0.00	0.00	2,498,701.70
B-2	7,512.79	9,024.28	0.00	0.00	1,363,955.01
B-3	7,626.14	9,160.43	0.00	0.00	1,376,931.72

863,374.87 11,718,746.42 0.00 0.00 128,628,082.75
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1998-QS11 (POOL # 4319)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4319

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-3	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-4	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-5	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-6	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-7	707.249953	508.862437	1.290610	510.153047	0.000000	198.387516
A-8	707.249952	508.862436	12.250674	521.113110	0.000000	198.387517
A-9	1000.000000	0.000000	5.501995	5.501995	0.000000	1000.000000
A-10	427.897620	54.436181	0.000000	54.436181	0.000000	373.461439
A-11	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	947.670362	1.049013	5.214078	6.263091	0.000000	946.621350
M-2	947.670368	1.049013	5.214077	6.263090	0.000000	946.621355
M-3	947.670368	1.049013	5.214076	6.263089	0.000000	946.621354
B-1	947.670355	1.049011	5.214078	6.263089	0.000000	946.621344
B-2	948.569990	1.050010	5.219027	6.269037	0.000000	947.519979
B-3	721.979521	0.799186	3.972329	4.771515	0.000000	717.220716

DETERMINATION DATE 21-January-03
 DISTRIBUTION DATE 27-January-03

RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1998-QS11 (POOL # 4319)

STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4319

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	27,911.55
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00

SUBSERVICER ADVANCES THIS MONTH	58,874.31
MASTER SERVICER ADVANCES THIS MONTH	568.47

	NUMBER OF LOANS	PRINCIPAL BALANCE
DELINQUENCIES:		
(A) ONE MONTHLY PAYMENT:	38	4,119,635.36
(B) TWO MONTHLY PAYMENTS:	5	505,097.16
(C) THREE OR MORE MONTHLY PAYMENTS:	5	500,659.85

FORECLOSURES	
NUMBER OF LOANS	12
AGGREGATE PRINCIPAL BALANCE	2,642,784.15

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	128,628,082.75
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	1,217
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	2
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	74,980.57
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	10,673,741.61
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	79.92639540 %	16.30704200 %	3.76656280 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	78.26135990 %	17.66123128 %	4.07418420 %

BANKRUPTCY AMOUNT AVAILABLE	136,972.00
FRAUD AMOUNT AVAILABLE	1,755,847.00
SPECIAL HAZARD AMOUNT AVAILABLE	2,175,225.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	7.93100157
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	292.06

POOL TRADING FACTOR:	26.80068928
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1998-QS12 (POOL # 4321)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4321

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
CB-1	76110FXN8	188,037,444.00	55,966,374.13	7.000000 %	3,557,022.36
CB-2	76110FXP3	6,964,350.00	2,072,828.71	0.000000 %	131,741.57
NB-1	76110FXQ1	25,499,800.00	0.00	6.750000 %	0.00
NB-2	76110FXR9	7,423,000.00	0.00	6.750000 %	0.00
NB-3	76110FXS7	21,430,159.00	3,909,111.83	6.750000 %	1,901,665.16
NB-4	76110FXT5	4,020,000.00	4,020,000.00	6.750000 %	0.00
NB-5	76110FXU2	10,500,000.00	10,500,000.00	6.750000 %	0.00
NB-6	76110FXV0	0.00	0.00	0.350000 %	0.00
NB-7	76110FXW8	15,249,000.00	0.00	6.400000 %	0.00
NB-8	76110FXX6	20,899,000.00	0.00	6.100000 %	0.00
NB-9	76110FXY4	0.00	0.00	0.650000 %	0.00
A-P	76110FXZ1	58,061.92	23,579.03	0.000000 %	1,631.23
A-V	76110FYA5	0.00	0.00	0.797707 %	0.00
R-I	76110FYB3	100.00	0.00	6.750000 %	0.00
R-II	76110FYC1	100.00	0.00	6.750000 %	0.00
M-1	76110FYD9	8,802,500.00	8,339,521.74	6.750000 %	9,655.29
M-2	76110FYE7	4,001,000.00	3,790,562.47	6.750000 %	4,388.62
M-3	76110FYF4	3,201,000.00	3,039,106.68	6.750000 %	3,518.60
B-1	76110FYG2	1,760,300.00	1,677,156.82	6.750000 %	1,941.77
B-2	76110FYH0	960,000.00	923,070.63	6.750000 %	1,068.71
B-3	76110FYJ6	1,280,602.22	858,543.53	6.750000 %	993.98

320,086,417.14	95,119,855.57	5,613,627.29
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REMAINING

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	PRINCIPAL BALANCE
CB-1	324,049.32	3,881,071.68	0.00	0.00	52,409,351.77
CB-2	0.00	131,741.57	0.00	0.00	1,941,087.14
NB-1	0.00	0.00	0.00	0.00	0.00
NB-2	0.00	0.00	0.00	0.00	0.00
NB-3	21,884.88	1,923,550.04	0.00	0.00	2,007,446.67
NB-4	22,505.69	22,505.69	0.00	0.00	4,020,000.00
NB-5	58,783.51	58,783.51	0.00	0.00	10,500,000.00
NB-6	0.00	0.00	0.00	0.00	0.00
NB-7	0.00	0.00	0.00	0.00	0.00
NB-8	0.00	0.00	0.00	0.00	0.00
NB-9	0.00	0.00	0.00	0.00	0.00
A-P	0.00	1,631.23	0.00	0.00	21,947.80
A-V	62,797.99	62,797.99	0.00	0.00	0.00
R-I	0.00	0.00	0.00	0.00	0.00
R-II	0.00	0.00	0.00	0.00	0.00
M-1	46,562.51	56,217.80	0.00	0.00	8,329,866.45
M-2	21,164.05	25,552.67	0.00	0.00	3,786,173.85
M-3	16,968.41	20,487.01	0.00	0.00	3,035,588.08
B-1	9,364.16	11,305.93	0.00	0.00	1,675,215.05
B-2	5,153.83	6,222.54	0.00	0.00	922,001.92
B-3	4,793.56	5,787.54	0.00	0.00	824,434.41

	594,027.91	6,207,655.20	0.00	0.00	89,473,113.14
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1998-QS12 (POOL # 4321)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4321

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
CB-1	297.634200	18.916564	1.723323	20.639887	0.000000	278.717636
CB-2	297.634196	18.916564	0.000000	18.916564	0.000000	278.717632
NB-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
NB-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
NB-3	182.411704	88.737800	1.021219	89.759019	0.000000	93.673905
NB-4	1000.000000	0.000000	5.598430	5.598430	0.000000	1000.000000
NB-5	1000.000000	0.000000	5.598430	5.598430	0.000000	1000.000000
NB-6	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
NB-7	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
NB-8	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
NB-9	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-P	406.101452	28.094735	0.000000	28.094735	0.000000	378.006717
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-I	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-II	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	947.403776	1.096880	5.289692	6.386572	0.000000	946.306896
M-2	947.403767	1.096881	5.289690	6.386571	0.000000	946.306886
M-3	949.424142	1.099219	5.300972	6.400191	0.000000	948.324924

B-1	952.767608	1.103090	5.319639	6.422729	0.000000	951.664517
B-2	961.531906	1.113240	5.368573	6.481813	0.000000	960.418667
B-3	670.421710	0.776182	3.743208	4.519390	0.000000	643.786495

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1998-QS12 (POOL # 4321)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4321

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	19,327.49
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00
SUBSERVICER ADVANCES THIS MONTH	40,229.85
MASTER SERVICER ADVANCES THIS MONTH	0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	27	3,184,191.26
(B) TWO MONTHLY PAYMENTS:	4	489,312.72
(C) THREE OR MORE MONTHLY PAYMENTS:	3	527,844.33

FORECLOSURES	
NUMBER OF LOANS	8
AGGREGATE PRINCIPAL BALANCE	1,194,434.72

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	89,473,113.14
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	747
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	0
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	0.00
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 5,385,091.40

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	80.39153780 %	15.94744900 %	3.63622400 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	79.23640270 %	16.93428098 %	3.82516130 %

BANKRUPTCY AMOUNT AVAILABLE	101,271.00
FRAUD AMOUNT AVAILABLE	1,164,134.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,365,074.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 7.87693800
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 293.50

POOL TRADING FACTOR: 27.95279910

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1998-QS12 (POOL # 4321)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4321

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 14,196.38
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00

SUBSERVICER ADVANCES THIS MONTH 25,326.99
MASTER SERVICER ADVANCES THIS MONTH 0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	24	2,381,965.83
(B) TWO MONTHLY PAYMENTS:	3	215,636.55
(C) THREE OR MORE MONTHLY PAYMENTS:	2	239,481.44

FORECLOSURES
 NUMBER OF LOANS 6
 AGGREGATE PRINCIPAL BALANCE 527,602.35

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER
 DISTRIBUTION 66,317,939.82

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE
 DETERMINATION DATE 669

NUMBER OF REO LOANS ACQUIRED
 INCLUDING ANY PENDING CASH LIQUIDATIONS 0

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH
 FORECLOSURE OR GRANT OF A DEED IN LIEU OF
 FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 0.00

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00
 CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 3,503,714.09

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	82.87145270 %	15.94744900 %	3.63622400 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	81.97696380 %	16.93428098 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	101,271.00
FRAUD AMOUNT AVAILABLE	1,164,134.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,365,074.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 7.93318452
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 292.69

POOL TRADING FACTOR: 31.87719131

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1998-QS12 (POOL # 4321)
 STATEMENT TO CERTIFICATEHOLDERS
 ADDITIONAL RELATED INFORMATION FOR POOL 4321

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 5,131.11

SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00

SUBSERVICER ADVANCES THIS MONTH 14,902.86

MASTER SERVICER ADVANCES THIS MONTH 0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	3	802,225.43
(B) TWO MONTHLY PAYMENTS:	1	273,676.17
(C) THREE OR MORE MONTHLY PAYMENTS:	1	288,362.89

FORECLOSURES

NUMBER OF LOANS	2
AGGREGATE PRINCIPAL BALANCE	666,832.37

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION 23,155,173.32

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE 78

NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS 0

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 0.00

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00

CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 1,881,377.31

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	73.53684620 %	15.94744900 %	3.63622390 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	71.38818100 %	16.93428097 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	101,271.00
FRAUD AMOUNT AVAILABLE	1,164,134.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,365,074.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS

7.71584309
 295.83

POOL TRADING FACTOR:

20.66606234

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1998-QS13 (POOL # 4322)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4322

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
CB	76110FXB4	112,514,000.00	42,326,115.10	6.500000 %	1,970,859.27
NB	76110FXC2	37,758,000.00	9,921,463.50	6.500000 %	1,921,346.90
A-P	76110FXD0	53,454.22	25,755.03	0.000000 %	260.87
A-V	76110FXE8	0.00	0.00	0.812435 %	0.00
R	76110FXF5	100.00	0.00	6.500000 %	0.00
M-1	76110FXG3	4,083,000.00	3,285,042.90	6.500000 %	17,913.13
M-2	76110FXH1	706,500.00	568,425.87	6.500000 %	3,099.59
M-3	76110FXJ7	628,000.00	505,267.43	6.500000 %	2,755.19
B-1	76110FXK4	471,000.00	378,950.59	6.500000 %	2,066.39
B-2	76110FXL2	314,000.00	252,633.73	6.500000 %	1,377.60
B-3	76110FXM0	471,221.05	311,783.42	6.500000 %	1,700.12
		156,999,275.27	57,575,437.57		3,921,379.06

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
CB	227,157.64	2,198,016.91	0.00	0.00	40,355,255.83
NB	53,246.94	1,974,593.84	0.00	0.00	8,000,116.60
A-P	0.00	260.87	0.00	0.00	25,494.16
A-V	38,621.71	38,621.71	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	17,630.31	35,543.44	0.00	0.00	3,267,129.77
M-2	3,050.65	6,150.24	0.00	0.00	565,326.28
M-3	2,711.70	5,466.89	0.00	0.00	502,512.24
B-1	2,033.77	4,100.16	0.00	0.00	376,884.20
B-2	1,355.84	2,733.44	0.00	0.00	251,256.13
B-3	1,673.30	3,373.42	0.00	0.00	288,272.59

 347,481.86 4,268,860.92 0.00 0.00 53,632,247.80
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AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
CB	376.185320	17.516569	2.018928	19.535497	0.000000	358.668751
NB	262.764540	50.885823	1.410216	52.296039	0.000000	211.878717
A-P	481.814719	4.880242	0.000000	4.880242	0.000000	476.934477
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	804.565981	4.387247	4.317979	8.705226	0.000000	800.178734
M-2	804.565987	4.387247	4.317976	8.705223	0.000000	800.178740
M-3	804.565971	4.387245	4.317994	8.705239	0.000000	800.178726
B-1	804.566008	4.387240	4.317983	8.705223	0.000000	800.178769
B-2	804.566019	4.387261	4.317962	8.705223	0.000000	800.178758
B-3	661.650026	3.607903	3.550987	7.158890	0.000000	611.756605

DETERMINATION DATE 21-January-03
 DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1998-QS13 (POOL # 4322)
 STATEMENT TO CERTIFICATEHOLDERS
 ADDITIONAL RELATED INFORMATION FOR POOL 4322

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 11,663.90
 SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 14.85
 SUBSERVICER ADVANCES THIS MONTH 13,630.12
 MASTER SERVICER ADVANCES THIS MONTH 0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	10	753,699.38

(B) TWO MONTHLY PAYMENTS:	2	141,916.82
(C) THREE OR MORE MONTHLY PAYMENTS:	2	179,102.22

FORECLOSURES

NUMBER OF LOANS	2
AGGREGATE PRINCIPAL BALANCE	103,391.58

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	53,632,247.80
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	688
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	0
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	0.00
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	3,583,206.91
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	90.78691020 %	7.57047900 %	1.63848990 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	90.20388130 %	8.08276451 %	1.70951020 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	323,419.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,062,116.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	7.64701000
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	118.99

POOL TRADING FACTOR:	34.16082508
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1998-QS13 (POOL # 4322)

STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4322

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	9,460.10
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	14.85

SUBSERVICER ADVANCES THIS MONTH	13,630.12
MASTER SERVICER ADVANCES THIS MONTH	0.00

	NUMBER OF LOANS	PRINCIPAL BALANCE
DELINQUENCIES:		
(A) ONE MONTHLY PAYMENT:	10	753,699.38
(B) TWO MONTHLY PAYMENTS:	2	141,916.82
(C) THREE OR MORE MONTHLY PAYMENTS:	2	179,102.22

FORECLOSURES	
NUMBER OF LOANS	2
AGGREGATE PRINCIPAL BALANCE	103,391.58

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	44,254,752.63
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	651
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	0
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	0.00
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	1,711,364.35
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	91.49946340 %	7.57047900 %	1.63848990 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	91.21529920 %	8.08276451 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	0.00
FRAUD AMOUNT AVAILABLE	323,419.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,062,116.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	7.69655046
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	118.66

POOL TRADING FACTOR:	37.65356501
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1998-QS13 (POOL # 4322)
 STATEMENT TO CERTIFICATEHOLDERS
 ADDITIONAL RELATED INFORMATION FOR POOL 4322

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	2,203.80
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00

SUBSERVICER ADVANCES THIS MONTH	0.00
MASTER SERVICER ADVANCES THIS MONTH	0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	0	0.00
(B) TWO MONTHLY PAYMENTS:	0	0.00
(C) THREE OR MORE MONTHLY PAYMENTS:	0	0.00

FORECLOSURES	
NUMBER OF LOANS	0
AGGREGATE PRINCIPAL BALANCE	0.00

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	9,377,495.17
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	37
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	0
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF

FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 0.00
 REMAINING SUBCLASS INTEREST SHORTFALL 0.00
 CLASS A SHORTFALL (PRINCIPAL) 0.00
 CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 1,871,842.56
 TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	87.86773050 %	7.57047900 %	1.63848990 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	85.42577680 %	8.08276449 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	0.00
FRAUD AMOUNT AVAILABLE	323,419.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,062,116.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 7.41321441
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 120.52

POOL TRADING FACTOR: 23.75980244

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1998-QS14 (POOL # 4335)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4335

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110FYK3	104,208,000.00	0.00	6.750000 %	0.00
A-2	76110FYL1	97,975,000.00	0.00	6.500000 %	0.00
A-3	76110FYM9	46,000,000.00	0.00	6.250000 %	0.00
A-4	76110FYN7	37,995,000.00	0.00	8.000000 %	0.00
A-5	76110FYP2	25,759,000.00	9,693,051.18	6.750000 %	6,174,809.04
A-6	76110FYQ0	88,071,000.00	88,071,000.00	6.750000 %	0.00
A-P	76110FYR8	95,321.30	52,686.67	0.000000 %	646.90
A-V	76110FYS6	0.00	0.00	0.787157 %	0.00
R	76110FYT4	100.00	0.00	6.750000 %	0.00
M-1	76110FYU1	12,410,000.00	11,832,027.08	6.750000 %	13,456.65
M-2	76110FYV9	5,563,000.00	5,303,913.51	6.750000 %	6,032.18

M-3	76110FYW7	4,279,000.00	4,079,713.43	6.750000	%	4,639.89
B-1	76110FYX5	2,567,500.00	2,447,923.42	6.750000	%	2,784.04
B-2	76110FYY3	1,283,800.00	1,224,009.35	6.750000	%	1,392.08
B-3	76110FYZ0	1,711,695.86	860,327.75	6.750000	%	978.46

427,918,417.16 123,564,652.39 6,204,739.24
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	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	0.00	0.00	0.00	0.00	0.00
A-2	0.00	0.00	0.00	0.00	0.00
A-3	0.00	0.00	0.00	0.00	0.00
A-4	0.00	0.00	0.00	0.00	0.00
A-5	54,426.68	6,229,235.72	0.00	0.00	3,518,242.14
A-6	494,520.42	494,520.42	0.00	0.00	88,071,000.00
A-P	0.00	646.90	0.00	0.00	52,039.77
A-V	80,910.14	80,910.14	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	66,437.07	79,893.72	0.00	0.00	11,818,570.43
M-2	29,781.58	35,813.76	0.00	0.00	5,297,881.33
M-3	22,907.67	27,547.56	0.00	0.00	4,075,073.54
B-1	13,745.14	16,529.18	0.00	0.00	2,445,139.38
B-2	6,872.84	8,264.92	0.00	0.00	1,222,617.27
B-3	4,830.76	5,809.22	0.00	0.00	859,349.29
	774,432.30	6,979,171.54	0.00	0.00	117,359,913.15

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AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-3	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-4	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-5	376.297650	239.714626	2.112919	241.827545	0.000000	136.583025
A-6	1000.000000	0.000000	5.615020	5.615020	0.000000	1000.000000
A-P	552.727093	6.786521	0.000000	6.786521	0.000000	545.940572
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	953.426839	1.084339	5.353511	6.437850	0.000000	952.342500

M-2	953.426840	1.084339	5.353511	6.437850	0.000000	952.342500
M-3	953.426836	1.084340	5.353510	6.437850	0.000000	952.342496
B-1	953.426843	1.084339	5.353511	6.437850	0.000000	952.342504
B-2	953.426814	1.084336	5.353513	6.437849	0.000000	952.342479
B-3	502.617184	0.571632	2.822207	3.393839	0.000000	502.045552

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1998-QS14 (POOL # 4335)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4335

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 25,236.02
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00

SUBSERVICER ADVANCES THIS MONTH 32,374.28
MASTER SERVICER ADVANCES THIS MONTH 1,290.24

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	21	2,471,205.12
(B) TWO MONTHLY PAYMENTS:	8	771,350.12
(C) THREE OR MORE MONTHLY PAYMENTS:	5	646,078.16

FORECLOSURES
NUMBER OF LOANS 6
AGGREGATE PRINCIPAL BALANCE 510,907.55

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION 117,359,913.15

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE 1,140

NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS 3

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH

FORECLOSURE OR GRANT OF A DEED IN LIEU OF
 FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 168,737.96

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00

CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 6,064,201.23

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	79.15350600 %	17.17700300 %	3.66792640 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	78.07595500 %	18.05686859 %	3.85916630 %

BANKRUPTCY AMOUNT AVAILABLE	110,721.00
FRAUD AMOUNT AVAILABLE	1,473,066.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,473,066.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 7.86299721

ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 293.33

POOL TRADING FACTOR: 27.42576819

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1998-QS15 (POOL # 4336)
 STATEMENT TO CERTIFICATEHOLDERS

DISTRIBUTION SUMMARY FOR POOL# 4336

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
CB	76110FZL0	250,018,000.00	81,193,140.23	6.500000 %	6,534,418.76
NB	76110FZM8	150,029,000.00	29,961,319.11	6.500000 %	5,331,899.07
A-V	76110FZP1	0.00	0.00	0.984715 %	0.00
R	76110FZQ9	100.00	0.00	6.500000 %	0.00
M-1	76110FZR7	14,626,000.00	13,870,437.47	6.500000 %	14,968.30
M-2	76110FZS5	5,377,000.00	5,099,230.30	6.500000 %	5,502.84
M-3	76110FZT3	4,517,000.00	4,283,656.93	6.500000 %	4,622.71
B-1	76110FZU0	2,581,000.00	2,447,668.48	6.500000 %	2,641.40
B-2	76110FZV8	1,290,500.00	1,223,834.22	6.500000 %	1,320.70

B-3 76110FZW6 1,720,903.67 509,285.10 6.500000 % 549.60

430,159,503.67 138,588,571.84 11,895,923.38
=====

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
CB	430,595.43	6,965,014.19	0.00	0.00	74,658,721.47
NB	156,840.54	5,488,739.61	0.00	0.00	24,629,420.04
A-V	111,012.28	111,012.28	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	72,866.30	87,834.60	0.00	0.00	13,855,469.17
M-2	26,788.05	32,290.89	0.00	0.00	5,093,727.46
M-3	22,503.56	27,126.27	0.00	0.00	4,279,034.22
B-1	12,858.46	15,499.86	0.00	0.00	2,445,027.08
B-2	6,429.23	7,749.93	0.00	0.00	1,222,513.52
B-3	2,675.46	3,225.06	0.00	0.00	508,735.50

	842,569.31	12,738,492.69	0.00	0.00	126,692,648.46
=====					

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
CB	324.749179	26.135793	1.722258	27.858051	0.000000	298.613386
NB	199.703518	35.539123	1.045401	36.584524	0.000000	164.164395
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	948.341137	1.023404	4.981970	6.005374	0.000000	947.317734
M-2	948.341138	1.023403	4.981969	6.005372	0.000000	947.317735
M-3	948.341140	1.023403	4.981970	6.005373	0.000000	947.317737
B-1	948.341139	1.023402	4.981968	6.005370	0.000000	947.317737
B-2	948.341124	1.023402	4.981968	6.005370	0.000000	947.317722
B-3	295.940504	0.319367	1.554683	1.874050	0.000000	295.621137

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1998-QS15 (POOL # 4336)
 STATEMENT TO CERTIFICATEHOLDERS
 ADDITIONAL RELATED INFORMATION FOR POOL 4336

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	27,678.55
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00

SUBSERVICER ADVANCES THIS MONTH	45,387.31
MASTER SERVICER ADVANCES THIS MONTH	3,186.98

	NUMBER OF LOANS	PRINCIPAL BALANCE
DELINQUENCIES:		
(A) ONE MONTHLY PAYMENT:	30	4,299,498.18
(B) TWO MONTHLY PAYMENTS:	5	865,613.90
(C) THREE OR MORE MONTHLY PAYMENTS:	4	379,369.18

FORECLOSURES	
NUMBER OF LOANS	5
AGGREGATE PRINCIPAL BALANCE	663,655.50

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	126,692,648.46
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	1,099
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	4
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	435,395.99
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	11,746,164.28
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	80.20463580 %	16.77867400 %	3.01669020 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	78.36929980 %	18.33431626 %	3.29638390 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	1,444,793.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,540,785.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	7.79459500
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	297.03

POOL TRADING FACTOR:	29.45248155
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1998-QS15 (POOL # 4336)
 STATEMENT TO CERTIFICATEHOLDERS
 ADDITIONAL RELATED INFORMATION FOR POOL 4336

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	19,719.02
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00

SUBSERVICER ADVANCES THIS MONTH	30,574.49
MASTER SERVICER ADVANCES THIS MONTH	3,186.98

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	25	2,944,323.01
(B) TWO MONTHLY PAYMENTS:	4	395,965.51
(C) THREE OR MORE MONTHLY PAYMENTS:	4	379,369.18

FORECLOSURES	
NUMBER OF LOANS	4
AGGREGATE PRINCIPAL BALANCE	403,128.65

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	92,102,028.47
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	985
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NUMBER OF REO LOANS ACQUIRED

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH
 FORECLOSURE OR GRANT OF A DEED IN LIEU OF
 FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 435,395.99

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00

CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 6,446,230.76

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	82.29973100 %	0.00000000 %	3.01669020 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	81.06088730 %	0.00000000 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE 100,000.00

FRAUD AMOUNT AVAILABLE 1,444,793.00

SPECIAL HAZARD AMOUNT AVAILABLE 1,540,785.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 7.86803477

ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 296.65

POOL TRADING FACTOR: 34.25942066

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1998-QS15 (POOL # 4336)

STATEMENT TO CERTIFICATEHOLDERS

ADDITIONAL RELATED INFORMATION FOR POOL 4336

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 7,959.53

SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00

SUBSERVICER ADVANCES THIS MONTH 14,812.82

MASTER SERVICER ADVANCES THIS MONTH 0.00

DELINQUENCIES: NUMBER OF PRINCIPAL
 LOANS BALANCE

(A) ONE MONTHLY PAYMENT: 5 1,355,175.17

(B) TWO MONTHLY PAYMENTS: 1 469,648.39
 (C) THREE OR MORE MONTHLY PAYMENTS: 0 0.00

FORECLOSURES

NUMBER OF LOANS 1
 AGGREGATE PRINCIPAL BALANCE 260,526.85

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION 34,590,619.99

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE 114

NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS 0

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 0.00

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00
 CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 5,299,933.52

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	75.02867450 %	0.00000000 %	3.01669010 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	71.20259780 %	0.00000000 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE 100,000.00
 FRAUD AMOUNT AVAILABLE 1,444,793.00
 SPECIAL HAZARD AMOUNT AVAILABLE 1,540,785.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 7.59905046
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 298.03

POOL TRADING FACTOR: 21.44191779

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 RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1998-QS16 (POOL # 4337)

STATEMENT TO CERTIFICATEHOLDERS

DISTRIBUTION SUMMARY FOR POOL# 4337

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110FZA4	109,739,000.00	37,711,751.76	6.500000 %	2,231,765.24
A-P	76110FZB2	32,286.88	13,440.48	0.000000 %	74.33
A-V	76110FZC0	0.00	0.00	0.725158 %	0.00
R	76110FZD8	100.00	0.00	6.500000 %	0.00
M-1	76110FZE6	3,276,000.00	2,671,710.42	6.500000 %	14,470.13
M-2	76110FZF3	517,300.00	421,879.06	6.500000 %	2,284.92
M-3	76110FZG1	459,700.00	374,903.96	6.500000 %	2,030.50
B-1	76110FZH9	344,800.00	281,198.33	6.500000 %	1,522.99
B-2	76110FZJ5	229,800.00	187,411.19	6.500000 %	1,015.03
B-3	76110FZK2	344,884.43	217,507.33	6.500000 %	1,178.04
		114,943,871.31	41,879,802.53		2,254,341.18

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	201,641.34	2,433,406.58	0.00	0.00	35,479,986.52
A-P	0.00	74.33	0.00	0.00	13,366.15
A-V	24,981.99	24,981.99	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	14,285.39	28,755.52	0.00	0.00	2,657,240.29
M-2	2,255.75	4,540.67	0.00	0.00	419,594.14
M-3	2,004.58	4,035.08	0.00	0.00	372,873.46
B-1	1,503.54	3,026.53	0.00	0.00	279,675.34
B-2	1,002.07	2,017.10	0.00	0.00	186,396.16
B-3	1,162.99	2,341.03	0.00	0.00	216,329.29
		248,837.65	2,503,178.83	0.00	39,625,461.35

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
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A-1	343.649493	20.337029	1.837463	22.174492	0.000000	323.312464
A-P	416.283106	2.302174	0.000000	2.302174	0.000000	413.980933
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	815.540421	4.417012	4.360620	8.777632	0.000000	811.123409
M-2	815.540426	4.417011	4.360622	8.777633	0.000000	811.123415
M-3	815.540473	4.417011	4.360626	8.777637	0.000000	811.123462
B-1	815.540409	4.417024	4.360615	8.777639	0.000000	811.123384
B-2	815.540420	4.417015	4.360618	8.777633	0.000000	811.123405
B-3	630.667276	3.415724	3.372115	6.787839	0.000000	627.251552

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1998-QS16 (POOL # 4337)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4337

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 8,453.39
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00
SUBSERVICER ADVANCES THIS MONTH 9,765.67
MASTER SERVICER ADVANCES THIS MONTH 0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	10	519,458.06
(B) TWO MONTHLY PAYMENTS:	1	160,848.41
(C) THREE OR MORE MONTHLY PAYMENTS:	2	170,616.78

FORECLOSURES
NUMBER OF LOANS 0
AGGREGATE PRINCIPAL BALANCE 0.00

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION 39,625,461.35

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE

NUMBER OF REO LOANS ACQUIRED
INCLUDING ANY PENDING CASH LIQUIDATIONS 0

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH
FORECLOSURE OR GRANT OF A DEED IN LIEU OF
FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 0.00

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00
CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 2,027,517.84

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	90.07649600 %	8.28467800 %	1.63830010 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	89.56856800 %	8.70578606 %	1.72270820 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	429,764.00
SPECIAL HAZARD AMOUNT AVAILABLE	714,582.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 7.56285818
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 120.70

POOL TRADING FACTOR: 34.47374871

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1998-QS17 (POOL # 4347)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4347

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110FZX4	12,110,000.00	0.00	6.500000 %	0.00
A-2	76110FZY2	100,000,000.00	3,558,498.55	6.500000 %	2,497,155.85
A-3	76110FZZ9	33,937,000.00	5,307,655.99	6.500000 %	741,298.43
A-4	76110FA29	25,000,000.00	5,193,979.98	6.500000 %	826,400.20

A-5	76110FA37	14,321,000.00	14,321,000.00	6.500000	%	0.00
A-6	76110FA45	723,000.00	723,000.00	6.500000	%	0.00
A-7	76110FA52	15,000,000.00	15,000,000.00	6.500000	%	0.00
A-8	76110FC76	24,000,000.00	24,000,000.00	6.500000	%	0.00
CB	76110FA60	200,070,000.00	61,389,851.91	6.500000	%	3,801,383.46
NB-1	76110FA78	73,215,000.00	0.00	6.500000	%	0.00
NB-2	76110FA86	2,000,000.00	383,928.85	6.500000	%	383,928.85
NB-3	76110FA94	4,725,000.00	4,725,000.00	6.500000	%	3,817,736.99
NB-4	76110FB28	4,735,000.00	4,735,000.00	6.500000	%	0.00
NB-5	76110FB36	2,800,000.00	2,800,000.00	6.500000	%	0.00
NB-6	76110FB44	2,664,000.00	2,664,000.00	6.500000	%	0.00
NB-7	76110FB51	10,000,000.00	10,000,000.00	6.500000	%	0.00
A-P	76110FB69	60,240.84	41,193.76	0.000000	%	994.79
A-V	76110FB77	0.00	0.00	0.904228	%	0.00
R	76110FB85	100.00	0.00	6.500000	%	0.00
M-1	76110FB93	19,207,000.00	18,337,195.24	6.500000	%	26,545.43
M-2	76110FC27	7,062,000.00	6,742,191.56	6.500000	%	9,760.18
M-3	76110FC35	5,932,000.00	5,663,364.52	6.500000	%	8,198.44
B-1	76110FC43	3,389,000.00	3,235,526.32	6.500000	%	4,683.84
B-2	76110FC50	1,694,000.00	1,617,285.82	6.500000	%	2,341.23
B-3	76110FC68	2,259,938.31	933,294.39	6.500000	%	0.00

564,904,279.15 191,371,966.89 12,120,427.69
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	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	0.00	0.00	0.00	0.00	0.00
A-2	19,075.24	2,516,231.09	0.00	0.00	1,061,342.70
A-3	28,451.55	769,749.98	0.00	0.00	4,566,357.56
A-4	27,842.20	854,242.40	0.00	0.00	4,367,579.78
A-5	76,767.35	76,767.35	0.00	0.00	14,321,000.00
A-6	3,875.62	3,875.62	0.00	0.00	723,000.00
A-7	80,407.12	80,407.12	0.00	0.00	15,000,000.00
A-8	128,651.39	128,651.39	0.00	0.00	24,000,000.00
CB	329,134.51	4,130,517.97	0.00	0.00	57,588,468.45
NB-1	0.00	0.00	0.00	0.00	0.00
NB-2	2,025.01	385,953.86	0.00	0.00	0.00
NB-3	24,921.84	3,842,658.83	0.00	0.00	907,263.01
NB-4	24,974.59	24,974.59	0.00	0.00	4,735,000.00
NB-5	14,768.50	14,768.50	0.00	0.00	2,800,000.00
NB-6	14,051.17	14,051.17	0.00	0.00	2,664,000.00
NB-7	52,744.63	52,744.63	0.00	0.00	10,000,000.00
A-P	0.00	994.79	0.00	0.00	40,198.97
A-V	142,431.09	142,431.09	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	97,803.74	124,349.17	0.00	0.00	18,310,649.81
M-2	35,960.33	45,720.51	0.00	0.00	6,732,431.38
M-3	30,206.27	38,404.71	0.00	0.00	5,655,166.08

B-1	17,257.09	21,940.93	0.00	0.00	3,230,842.48
B-2	8,626.00	10,967.23	0.00	0.00	1,614,944.59
B-3	3,955.52	3,955.52	0.00	0.00	921,421.60

	1,163,930.76	13,284,358.45	0.00	0.00	179,239,666.41
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1998-QS17 (POOL # 4347)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4347

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING					ENDING
	BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	BALANCE FACTOR
A-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-2	35.584986	24.971559	0.190752	25.162311	0.000000	10.613427
A-3	156.397324	21.843369	0.838364	22.681733	0.000000	134.553955
A-4	207.759199	33.056008	1.113688	34.169696	0.000000	174.703191
A-5	1000.000000	0.000000	5.360474	5.360474	0.000000	1000.000000
A-6	1000.000000	0.000000	5.360475	5.360475	0.000000	1000.000000
A-7	1000.000000	0.000000	5.360475	5.360475	0.000000	1000.000000
A-8	1000.000000	0.000000	5.360475	5.360475	0.000000	1000.000000
CB	306.841865	19.000267	1.645097	20.645364	0.000000	287.841598
NB-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
NB-2	191.964425	191.964425	1.012507	192.976932	0.000000	0.000000
NB-3	1000.000000	807.986665	5.274463	813.261128	0.000000	192.013335
NB-4	1000.000000	0.000000	5.274464	5.274464	0.000000	1000.000000
NB-5	1000.000000	0.000000	5.274464	5.274464	0.000000	1000.000000
NB-6	1000.000000	0.000000	5.274463	5.274463	0.000000	1000.000000
NB-7	1000.000000	0.000000	5.274463	5.274463	0.000000	1000.000000
A-P	683.817822	16.513577	0.000000	16.513577	0.000000	667.304245
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	954.714179	1.382071	5.092088	6.474159	0.000000	953.332109
M-2	954.714183	1.382070	5.092088	6.474158	0.000000	953.332113
M-3	954.714181	1.382070	5.092089	6.474159	0.000000	953.332111
B-1	954.714169	1.382071	5.092089	6.474160	0.000000	953.332098
B-2	954.714179	1.382072	5.092090	6.474162	0.000000	953.332107
B-3	412.973392	0.000000	1.750278	1.750278	0.000000	407.719803

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1998-QS17 (POOL # 4347)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4347

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 38,711.26
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00
SUBSERVICER ADVANCES THIS MONTH 67,087.78
MASTER SERVICER ADVANCES THIS MONTH 1,212.90

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	36	4,795,799.23
(B) TWO MONTHLY PAYMENTS:	13	1,782,692.97
(C) THREE OR MORE MONTHLY PAYMENTS:	7	804,059.57

FORECLOSURES

NUMBER OF LOANS	13
AGGREGATE PRINCIPAL BALANCE	1,813,275.14

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER
DISTRIBUTION

179,239,666.41

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE
DETERMINATION DATE

1,594

NUMBER OF REO LOANS ACQUIRED
INCLUDING ANY PENDING CASH LIQUIDATIONS

3

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH
FORECLOSURE OR GRANT OF A DEED IN LIEU OF
FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS

159,518.47

REMAINING SUBCLASS INTEREST SHORTFALL

0.00

CLASS A SHORTFALL (PRINCIPAL)

0.00

CLASS A SHORTFALL (INTEREST)

0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION

11,798,371.16

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION

0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	80.90800700 %	16.06439600 %	3.02348700 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	79.65091280 %	17.12692725 %	3.21831800 %

BANKRUPTCY AMOUNT AVAILABLE

135,562.00

FRAUD AMOUNT AVAILABLE

1,907,245.00

SPECIAL HAZARD AMOUNT AVAILABLE

1,907,245.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE

7.73379300

ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS

297.20

POOL TRADING FACTOR:

31.72921024

RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1998-QS17 (POOL # 4347)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4347

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	17,038.17
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00
SUBSERVICER ADVANCES THIS MONTH	32,086.35
MASTER SERVICER ADVANCES THIS MONTH	0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	18	2,351,739.08
(B) TWO MONTHLY PAYMENTS:	6	1,035,084.11
(C) THREE OR MORE MONTHLY PAYMENTS:	4	553,911.96

FORECLOSURES	
NUMBER OF LOANS	4
AGGREGATE PRINCIPAL BALANCE	499,566.06

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	79,837,591.72
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	696
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	0
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	0.00
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	3,888,696.22
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	81.13799860 %	0.00000000 %	0.00000000 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	80.21919340 %	0.00000000 %	19.78080660 %

BANKRUPTCY AMOUNT AVAILABLE	135,562.00
FRAUD AMOUNT AVAILABLE	1,907,245.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,907,245.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	7.72736942
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	297.74

POOL TRADING FACTOR: 32.98383652

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1998-QS17 (POOL # 4347)
 STATEMENT TO CERTIFICATEHOLDERS
 ADDITIONAL RELATED INFORMATION FOR POOL 4347

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	15,433.71
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00
SUBSERVICER ADVANCES THIS MONTH	21,548.43
MASTER SERVICER ADVANCES THIS MONTH	1,212.90

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	14	1,370,071.37
(B) TWO MONTHLY PAYMENTS:	6	460,156.81
(C) THREE OR MORE MONTHLY PAYMENTS:	3	250,147.61

FORECLOSURES	
NUMBER OF LOANS	7
AGGREGATE PRINCIPAL BALANCE	811,774.57

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER
 DISTRIBUTION 71,658,680.79

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE
 DETERMINATION DATE 806

NUMBER OF REO LOANS ACQUIRED
INCLUDING ANY PENDING CASH LIQUIDATIONS 3

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH
FORECLOSURE OR GRANT OF A DEED IN LIEU OF
FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 159,518.47

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00

CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 3,732,584.54

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	81.35142820 %	0.00000000 %	0.00000000 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	80.37987400 %	0.00000000 %	19.62012600 %

BANKRUPTCY AMOUNT AVAILABLE 135,562.00

FRAUD AMOUNT AVAILABLE 1,907,245.00

SPECIAL HAZARD AMOUNT AVAILABLE 1,907,245.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 7.83245373

ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 295.84

POOL TRADING FACTOR: 33.30695119

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1998-QS17 (POOL # 4347)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4347

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 6,239.38

SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00

SUBSERVICER ADVANCES THIS MONTH 13,453.00

MASTER SERVICER ADVANCES THIS MONTH 0.00

DELINQUENCIES: NUMBER OF PRINCIPAL
LOANS BALANCE

(A) ONE MONTHLY PAYMENT:	4	1,073,988.78
(B) TWO MONTHLY PAYMENTS:	1	287,452.05
(C) THREE OR MORE MONTHLY PAYMENTS:	0	0.00

FORECLOSURES

NUMBER OF LOANS	2
AGGREGATE PRINCIPAL BALANCE	501,934.51

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	27,743,393.90
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	92
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	0
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	0.00
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	4,177,090.40
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	79.25555130 %	0.00000000 %	0.00000000 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	76.13072190 %	0.00000000 %	23.86927810 %

BANKRUPTCY AMOUNT AVAILABLE	135,562.00
FRAUD AMOUNT AVAILABLE	1,907,245.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,907,245.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	7.49744496
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	299.19

POOL TRADING FACTOR:	25.75813629
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1999-QS1 (POOL # 4355)

STATEMENT TO CERTIFICATEHOLDERS

DISTRIBUTION SUMMARY FOR POOL# 4355

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110FC84	49,523,000.00	0.00	6.500000 %	0.00
A-2	76110FC92	25,000,000.00	3,146,220.30	6.500000 %	1,184,595.98
A-3	76110FD26	25,001,570.00	23,726,770.18	6.500000 %	25,486.99
A-4	76110FD34	2,475,344.00	2,475,344.00	6.500000 %	0.00
A-5	76110FD42	14,025,030.00	14,025,030.00	6.500000 %	0.00
A-6	76110FD59	133,990,656.00	27,415,019.34	6.500000 %	5,776,990.16
A-P	76110FD67	16,409.82	12,902.53	0.000000 %	19.02
A-V	76110FD75	0.00	0.00	1.006177 %	0.00
R	76110FD83	100.00	0.00	6.500000 %	0.00
M-1	76110FD91	9,141,000.00	8,704,554.29	6.500000 %	9,350.32
M-2	76110FE25	3,360,700.00	3,200,240.22	6.500000 %	3,437.66
M-3	76110FE33	2,823,000.00	2,688,213.19	6.500000 %	2,887.64
B-1	76110FE41	1,613,200.00	1,536,176.22	6.500000 %	1,650.14
B-2	76110FE58	806,600.00	768,088.11	6.500000 %	825.07
B-3	76110FE66	1,075,021.18	559,921.31	6.500000 %	601.47

268,851,631.00 88,258,479.69 7,005,844.45
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	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	0.00	0.00	0.00	0.00	0.00
A-2	16,570.25	1,201,166.23	0.00	0.00	1,961,624.32
A-3	124,962.19	150,449.18	0.00	0.00	23,701,283.19
A-4	13,036.93	13,036.93	0.00	0.00	2,475,344.00
A-5	73,865.86	73,865.86	0.00	0.00	14,025,030.00
A-6	144,387.14	5,921,377.30	0.00	0.00	21,638,029.18
A-P	0.00	19.02	0.00	0.00	12,883.51
A-V	71,954.39	71,954.39	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	45,844.42	55,194.74	0.00	0.00	8,695,203.97
M-2	16,854.75	20,292.41	0.00	0.00	3,196,802.56
M-3	14,158.05	17,045.69	0.00	0.00	2,685,325.55
B-1	8,090.60	9,740.74	0.00	0.00	1,534,526.08
B-2	4,045.31	4,870.38	0.00	0.00	767,263.04
B-3	2,948.95	3,550.42	0.00	0.00	559,319.84

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING					ENDING
	BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	BALANCE FACTOR
A-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-2	125.848812	47.383839	0.662810	48.046649	0.000000	78.464973
A-3	949.011209	1.019416	4.998174	6.017590	0.000000	947.991794
A-4	1000.000000	0.000000	5.266714	5.266714	0.000000	1000.000000
A-5	1000.000000	0.000000	5.266717	5.266717	0.000000	1000.000000
A-6	204.603964	43.114873	1.077591	44.192464	0.000000	161.489091
A-P	786.268832	1.159062	0.000000	1.159062	0.000000	785.109770
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	952.254052	1.022899	5.015252	6.038151	0.000000	951.231153
M-2	952.254060	1.022900	5.015250	6.038150	0.000000	951.231160
M-3	952.254052	1.022898	5.015250	6.038148	0.000000	951.231155
B-1	952.254042	1.022899	5.015249	6.038148	0.000000	951.231143
B-2	952.254042	1.022899	5.015262	6.038161	0.000000	951.231143
B-3	520.846771	0.559487	2.743155	3.302642	0.000000	520.287275

DETERMINATION DATE 21-January-03

DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 1999-QS1 (POOL # 4355)
 STATEMENT TO CERTIFICATEHOLDERS
 ADDITIONAL RELATED INFORMATION FOR POOL 4355

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 17,494.84
 SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00

SUBSERVICER ADVANCES THIS MONTH 30,758.55
 MASTER SERVICER ADVANCES THIS MONTH 1,564.39

DELINQUENCIES: NUMBER OF LOANS PRINCIPAL BALANCE

(A) ONE MONTHLY PAYMENT:	20	1,942,941.66
(B) TWO MONTHLY PAYMENTS:	7	429,166.11
(C) THREE OR MORE MONTHLY PAYMENTS:	4	459,335.58

FORECLOSURES

NUMBER OF LOANS	6
AGGREGATE PRINCIPAL BALANCE	1,358,390.71

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	81,252,635.24
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	727
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	1
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	222,642.89
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	6,911,035.45
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	80.21748640 %	16.53681500 %	3.24569880 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	78.53459580 %	17.94074991 %	3.52180910 %

BANKRUPTCY AMOUNT AVAILABLE	102,757.00
FRAUD AMOUNT AVAILABLE	1,501,405.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,679,982.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	7.85477065
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	297.18

POOL TRADING FACTOR:	30.22210984
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1999-QS2 (POOL # 4362)

STATEMENT TO CERTIFICATEHOLDERS

DISTRIBUTION SUMMARY FOR POOL# 4362

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110FG80	18,049,000.00	0.00	6.500000 %	0.00
A-2	76110FE74	95,030,000.00	20,060,178.52	6.500000 %	2,983,261.00
A-3	76110FE82	135,727,000.00	24,077,926.48	6.500000 %	3,580,762.71
A-4	76110FE90	3,798,000.00	3,798,000.00	6.500000 %	0.00
A-5	76110FF24	5,219,000.00	5,219,000.00	6.500000 %	0.00
A-6	76110FF32	1,000,000.00	1,000,000.00	6.000000 %	0.00
A-7	76110FF40	1,000,000.00	1,000,000.00	7.000000 %	0.00
A-8	76110FF57	8,003,000.00	8,003,000.00	6.500000 %	0.00
A-9	76110FF65	32,176,000.00	32,176,000.00	6.500000 %	0.00
A-P	76110FF73	35,672.56	25,192.25	0.000000 %	2,692.99
A-V	76110FF81	0.00	0.00	0.971526 %	0.00
R	76110FF99	100.00	0.00	6.500000 %	0.00
M-1	76110FG23	10,297,000.00	9,846,962.80	6.500000 %	10,317.32
M-2	76110FG31	3,861,100.00	3,692,348.08	6.500000 %	3,868.72
M-3	76110FG49	3,378,500.00	3,230,840.42	6.500000 %	3,385.16
B-1	76110FG56	1,930,600.00	1,847,977.23	6.500000 %	1,936.24
B-2	76110FG64	965,300.00	927,728.18	6.500000 %	972.04
B-3	76110FG72	1,287,113.52	679,083.30	6.500000 %	711.52

 321,757,386.08 115,584,237.26 6,587,907.70
 =====

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	0.00	0.00	0.00	0.00	0.00
A-2	106,782.66	3,090,043.66	0.00	0.00	17,076,917.52
A-3	128,169.60	3,708,932.31	0.00	0.00	20,497,163.77
A-4	20,217.20	20,217.20	0.00	0.00	3,798,000.00
A-5	27,781.34	27,781.34	0.00	0.00	5,219,000.00
A-6	4,913.65	4,913.65	0.00	0.00	1,000,000.00
A-7	5,732.59	5,732.59	0.00	0.00	1,000,000.00
A-8	42,600.90	42,600.90	0.00	0.00	8,003,000.00
A-9	171,276.59	171,276.59	0.00	0.00	32,176,000.00
A-P	0.00	2,692.99	0.00	0.00	22,499.26
A-V	91,961.43	91,961.43	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	52,416.53	62,733.85	0.00	0.00	9,836,645.48

M-2	19,654.80	23,523.52	0.00	0.00	3,688,479.36
M-3	17,198.14	20,583.30	0.00	0.00	3,227,455.26
B-1	9,837.00	11,773.24	0.00	0.00	1,846,040.99
B-2	4,938.41	5,910.45	0.00	0.00	926,756.14
B-3	3,614.84	4,326.36	0.00	0.00	678,371.78

707,095.68 7,295,003.38 0.00 0.00 108,996,329.56
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1999-QS2 (POOL # 4362)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4362

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-2	211.093113	31.392834	1.123673	32.516507	0.000000	179.700279
A-3	177.399681	26.382096	0.944319	27.326415	0.000000	151.017585
A-4	1000.000000	0.000000	5.323117	5.323117	0.000000	1000.000000
A-5	1000.000000	0.000000	5.323116	5.323116	0.000000	1000.000000
A-6	1000.000000	0.000000	4.913650	4.913650	0.000000	1000.000000
A-7	1000.000000	0.000000	5.732590	5.732590	0.000000	1000.000000
A-8	1000.000000	0.000000	5.323116	5.323116	0.000000	1000.000000
A-9	1000.000000	0.000000	5.323116	5.323116	0.000000	1000.000000
A-P	706.207869	75.491638	0.000000	75.491638	0.000000	630.716231
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	956.294338	1.001973	5.090466	6.092439	0.000000	955.292365
M-2	956.294342	1.001974	5.090466	6.092440	0.000000	955.292369
M-3	956.294340	1.001974	5.090466	6.092440	0.000000	955.292366
B-1	957.203582	1.002927	5.095307	6.098234	0.000000	956.200656
B-2	961.077569	1.006982	5.115933	6.122915	0.000000	960.070587
B-3	527.601714	0.552803	2.808486	3.361289	0.000000	527.048912

DETERMINATION DATE 21-January-03
 DISTRIBUTION DATE 27-January-03

RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1999-QS2 (POOL # 4362)
 STATEMENT TO CERTIFICATEHOLDERS

ADDITIONAL RELATED INFORMATION FOR POOL 4362

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	23,250.76
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00
SUBSERVICER ADVANCES THIS MONTH	56,374.55
MASTER SERVICER ADVANCES THIS MONTH	0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	28	3,458,474.47
(B) TWO MONTHLY PAYMENTS:	6	804,809.76
(C) THREE OR MORE MONTHLY PAYMENTS:	6	1,620,631.24

FORECLOSURES	
NUMBER OF LOANS	9
AGGREGATE PRINCIPAL BALANCE	1,838,535.10

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	108,996,329.56
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	965
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	0
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	0.00
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	6,466,799.41
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	82.49817700 %	14.51219200 %	2.98897910 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	81.45999900 %	15.36985710 %	3.16697040 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	1,755,126.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,945,320.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	7.80896272
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	301.93

POOL TRADING FACTOR: 33.87531546

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1999-QS3 (POOL # 4363)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4363

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110FJ38	167,033,000.00	31,372,691.23	6.500000 %	4,087,098.50
A-2	76110FJ46	9,013,000.00	9,013,000.00	6.500000 %	0.00
A-3	76110FJ53	25,854,000.00	25,854,000.00	6.500000 %	0.00
A-4	76110FJ61	45,000,000.00	14,441,039.92	6.500000 %	920,663.39
A-5	76110FJ79	60,600,000.00	0.00	6.500000 %	0.00
A-6	76110FJ87	100,000,000.00	13,920,890.07	6.500000 %	4,419,066.83
A-7	76110FJ95	20,000,000.00	20,000,000.00	6.500000 %	0.00
A-8	76110FK28	47,527,000.00	45,311,290.16	6.500000 %	152,501.47
A-P	76110FK36	12,443.31	9,635.45	0.000000 %	2,534.53
A-V	76110FK44	0.00	0.00	0.995960 %	0.00
R	76110FK51	100.00	0.00	6.500000 %	0.00
M-1	76110FK69	16,301,800.00	15,613,433.23	6.500000 %	24,970.35
M-2	76110FK77	6,113,300.00	5,855,157.22	6.500000 %	9,364.07
M-3	76110FK85	5,349,000.00	5,123,130.84	6.500000 %	8,193.35
B-1	76110FK93	3,056,500.00	2,927,434.93	6.500000 %	4,681.81
B-2	76110FL27	1,528,300.00	1,466,612.30	6.500000 %	2,345.53
B-3	76110FL35	2,037,744.61	1,212,783.90	6.500000 %	1,939.59

509,426,187.92 192,121,099.25 9,633,359.42
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	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	168,538.16	4,255,636.66	0.00	0.00	27,285,592.73
A-2	48,419.00	48,419.00	0.00	0.00	9,013,000.00

A-3	138,891.03	138,891.03	0.00	0.00	25,854,000.00
A-4	77,579.13	998,242.52	0.00	0.00	13,520,376.53
A-5	0.00	0.00	0.00	0.00	0.00
A-6	74,784.82	4,493,851.65	0.00	0.00	9,501,823.24
A-7	107,442.59	107,442.59	0.00	0.00	20,000,000.00
A-8	243,418.11	395,919.58	0.00	0.00	45,158,788.69
A-P	0.00	2,534.53	0.00	0.00	7,100.92
A-V	158,142.99	158,142.99	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	83,877.38	108,847.73	0.00	0.00	15,588,462.88
M-2	31,454.66	40,818.73	0.00	0.00	5,845,793.15
M-3	27,522.12	35,715.47	0.00	0.00	5,114,937.49
B-1	15,726.56	20,408.37	0.00	0.00	2,922,753.12
B-2	7,878.83	10,224.36	0.00	0.00	1,464,266.77
B-3	6,515.23	8,454.82	0.00	0.00	1,060,293.08

1,190,190.61 10,823,550.03 0.00 0.00 182,337,188.60
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1999-QS3 (POOL # 4363)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4363

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	187.823312	24.468809	1.009011	25.477820	0.000000	163.354503
A-2	1000.000000	0.000000	5.372129	5.372129	0.000000	1000.000000
A-3	1000.000000	0.000000	5.372129	5.372129	0.000000	1000.000000
A-4	320.911998	20.459186	1.723981	22.183167	0.000000	300.452812
A-5	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-6	139.208901	44.190668	0.747848	44.938516	0.000000	95.018232
A-7	1000.000000	0.000000	5.372129	5.372129	0.000000	1000.000000
A-8	953.379977	3.208733	5.121681	8.330414	0.000000	950.171243
A-P	774.347828	203.686157	0.000000	203.686157	0.000000	570.661670
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	957.773573	1.531754	5.145283	6.677037	0.000000	956.241819
M-2	957.773578	1.531754	5.145283	6.677037	0.000000	956.241825
M-3	957.773572	1.531754	5.145283	6.677037	0.000000	956.241818
B-1	957.773576	1.531755	5.145284	6.677039	0.000000	956.241821
B-2	959.636390	1.534731	5.155290	6.690021	0.000000	958.101659
B-3	595.159911	0.951832	3.197275	4.149107	0.000000	520.326775

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1999-QS3 (POOL # 4363)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4363

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 38,811.66
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00

SUBSERVICER ADVANCES THIS MONTH 68,213.66
MASTER SERVICER ADVANCES THIS MONTH 2,983.03

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	47	5,056,304.25
(B) TWO MONTHLY PAYMENTS:	6	669,171.02
(C) THREE OR MORE MONTHLY PAYMENTS:	11	1,243,511.80

FORECLOSURES
NUMBER OF LOANS 17
AGGREGATE PRINCIPAL BALANCE 2,252,029.88

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER
DISTRIBUTION 182,337,188.60

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE
DETERMINATION DATE 1,839

NUMBER OF REO LOANS ACQUIRED
INCLUDING ANY PENDING CASH LIQUIDATIONS 1

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH
FORECLOSURE OR GRANT OF A DEED IN LIEU OF
FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 393,044.26

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00
CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 8,986,772.33

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	83.23965100 %	13.84181900 %	2.91838390 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	82.45132900 %	14.56049296 %	2.98761060 %

BANKRUPTCY AMOUNT AVAILABLE	117,560.00
FRAUD AMOUNT AVAILABLE	2,865,377.00
SPECIAL HAZARD AMOUNT AVAILABLE	2,865,377.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 7.82955393
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 299.40

POOL TRADING FACTOR: 35.79266102

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1999-QS4 (POOL # 4364)
 STATEMENT TO CERTIFICATEHOLDERS

DISTRIBUTION SUMMARY FOR POOL# 4364

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110FG98	200,000,000.00	80,011,818.43	6.250000 %	3,961,905.69
A-P	76110FH22	33,549.74	13,260.70	0.000000 %	73.91
A-V	76110FH30	0.00	0.00	0.887893 %	0.00
R	76110FH48	100.00	0.00	6.250000 %	0.00
M-1	76110FH55	5,865,400.00	4,858,556.85	6.250000 %	26,451.86
M-2	76110FH63	942,600.00	780,795.08	6.250000 %	4,250.95
M-3	76110FH71	942,600.00	780,795.08	6.250000 %	4,250.95
B-1	76110FH89	628,400.00	520,530.09	6.250000 %	2,833.97
B-2	76110FH97	523,700.00	433,802.67	6.250000 %	2,361.79
B-3	76110FJ20	523,708.79	344,882.00	6.250000 %	1,877.67
		209,460,058.53	87,744,440.90		4,004,006.79

REMAINING

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	PRINCIPAL BALANCE
A-1	415,447.56	4,377,353.25	0.00	0.00	76,049,912.74
A-P	0.00	73.91	0.00	0.00	13,186.79
A-V	64,723.56	64,723.56	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	25,227.22	51,679.08	0.00	0.00	4,832,104.99
M-2	4,054.14	8,305.09	0.00	0.00	776,544.13
M-3	4,054.14	8,305.09	0.00	0.00	776,544.13
B-1	2,702.76	5,536.73	0.00	0.00	517,696.12
B-2	2,252.45	4,614.24	0.00	0.00	431,440.88
B-3	1,790.74	3,668.41	0.00	0.00	343,004.33

	520,252.57	4,524,259.36	0.00	0.00	83,740,434.11
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AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING			TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING
	BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR			BALANCE FACTOR
A-1	400.059092	19.809528	2.077238	21.886766	0.000000	380.249564
A-P	395.254991	2.202998	0.000000	2.202998	0.000000	393.051993
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	828.341946	4.509813	4.301023	8.810836	0.000000	823.832133
M-2	828.341905	4.509813	4.301018	8.810831	0.000000	823.832092
M-3	828.341905	4.509813	4.301018	8.810831	0.000000	823.832092
B-1	828.341962	4.509819	4.301018	8.810837	0.000000	823.832143
B-2	828.341930	4.509815	4.301031	8.810846	0.000000	823.832115
B-3	658.537731	3.585332	3.419343	7.004675	0.000000	654.952399

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1999-QS4 (POOL # 4364)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4364

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	17,930.75
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00

SUBSERVICER ADVANCES THIS MONTH	17,519.74
MASTER SERVICER ADVANCES THIS MONTH	0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	12	916,791.96
(B) TWO MONTHLY PAYMENTS:	4	328,741.05
(C) THREE OR MORE MONTHLY PAYMENTS:	3	190,632.94

FORECLOSURES	
NUMBER OF LOANS	3
AGGREGATE PRINCIPAL BALANCE	98,266.10

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	83,740,434.11
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	1,152
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	0
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	0.00
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	3,526,290.52
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	91.20111900 %	0.00000000 %	1.48068040 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	90.83054200 %	7.62498227 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	1,224,831.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 7.46353536
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 122.72

POOL TRADING FACTOR: 39.97918968

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1999-QS5 (POOL # 4372)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4372

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
CB-1	76110FL50	166,515,517.00	64,518,987.69	7.250000 %	5,201,043.86
CB-P	76110FL68	12,334,483.00	4,779,184.36	0.000000 %	385,262.52
NB-1	76110FL76	36,987,960.00	2,405,063.09	6.750000 %	1,214,729.63
NB-2	76110FL84	3,534,000.00	3,534,000.00	6.750000 %	0.00
NB-3	76110FL92	9,618,710.00	9,618,710.00	6.750000 %	0.00
NB-4	76110FM26	21,500,000.00	0.00	6.750000 %	0.00
NB-5	76110FM34	24,546,330.00	5,227,913.96	6.750000 %	1,433,749.06
A-P	76110FM42	248,854.76	150,147.66	0.000000 %	6,026.86
A-V	76110FM59	0.00	0.00	0.766983 %	0.00
R	76110FM67	100.00	0.00	6.750000 %	0.00
M-1	76110FM75	9,620,300.00	9,226,987.07	6.750000 %	9,512.01
M-2	76110FM83	3,848,100.00	3,690,775.65	6.750000 %	3,804.78
M-3	76110FM91	3,256,100.00	3,122,978.76	6.750000 %	3,219.45
B-1	76110FN25	1,924,100.00	1,845,435.78	6.750000 %	1,902.44
B-2	76110FN33	888,100.00	851,791.28	6.750000 %	878.10
B-3	76110FN41	1,183,701.20	535,743.89	6.750000 %	552.29
		296,006,355.96	109,507,719.19		8,260,681.00

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
CB-1	384,310.36	5,585,354.22	0.00	0.00	59,317,943.83
CB-P	0.00	385,262.52	0.00	0.00	4,393,921.84
NB-1	13,252.90	1,227,982.53	0.00	0.00	1,190,333.46
NB-2	19,473.81	19,473.81	0.00	0.00	3,534,000.00
NB-3	53,003.09	53,003.09	0.00	0.00	9,618,710.00

NB-4	0.00	0.00	0.00	0.00	0.00
NB-5	28,807.99	1,462,557.05	0.00	0.00	3,794,164.90
A-P	0.00	6,026.86	0.00	0.00	144,120.80
A-V	68,928.02	68,928.02	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	50,949.44	60,461.45	0.00	0.00	9,217,475.06
M-2	20,379.67	24,184.45	0.00	0.00	3,686,970.87
M-3	17,244.42	20,463.87	0.00	0.00	3,119,759.31
B-1	10,190.10	12,092.54	0.00	0.00	1,843,533.34
B-2	4,703.41	5,581.51	0.00	0.00	850,913.18
B-3	2,958.26	3,510.55	0.00	0.00	535,191.61

674,201.47 8,934,882.47 0.00 0.00 101,247,038.20
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1999-QS5 (POOL # 4372)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4372

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
CB-1	387.465318	31.234590	2.307955	33.542545	0.000000	356.230728
CB-P	387.465317	31.234590	0.000000	31.234590	0.000000	356.230727
NB-1	65.022864	32.841217	0.358303	33.199520	0.000000	32.181647
NB-2	1000.000000	0.000000	5.510416	5.510416	0.000000	1000.000000
NB-3	1000.000000	0.000000	5.510416	5.510416	0.000000	1000.000000
NB-4	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
NB-5	212.981491	58.409915	1.173617	59.583532	0.000000	154.571576
A-P	603.354583	24.218371	0.000000	24.218371	0.000000	579.136212
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	959.116355	0.988744	5.296034	6.284778	0.000000	958.127611
M-2	959.116356	0.988742	5.296034	6.284776	0.000000	958.127614
M-3	959.116354	0.988744	5.296035	6.284779	0.000000	958.127610
B-1	959.116356	0.988743	5.296035	6.284778	0.000000	958.127613
B-2	959.116406	0.988740	5.296036	6.284776	0.000000	958.127666
B-3	452.600614	0.466579	2.499161	2.965740	0.000000	452.134041

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1999-QS5 (POOL # 4372)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4372

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 21,969.43
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00

SUBSERVICER ADVANCES THIS MONTH 40,418.58
MASTER SERVICER ADVANCES THIS MONTH 3,682.62

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	25	2,859,970.66
(B) TWO MONTHLY PAYMENTS:	2	144,360.27
(C) THREE OR MORE MONTHLY PAYMENTS:	6	752,930.87

FORECLOSURES
NUMBER OF LOANS 15
AGGREGATE PRINCIPAL BALANCE 1,817,367.26

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER
DISTRIBUTION 101,247,038.20

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE
DETERMINATION DATE 958

NUMBER OF REO LOANS ACQUIRED
INCLUDING ANY PENDING CASH LIQUIDATIONS 2

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH
FORECLOSURE OR GRANT OF A DEED IN LIEU OF
FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 504,066.94

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00
CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 8,148,791.78

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	82.37551170 %	14.64804600 %	2.95227680 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	80.95619410 %	15.82683852 %	3.19440650 %

BANKRUPTCY AMOUNT AVAILABLE	150,000.00
FRAUD AMOUNT AVAILABLE	1,510,165.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,577,820.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	7.83447000
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	302.48

POOL TRADING FACTOR: 34.20434601

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1999-QS5 (POOL # 4372)
 STATEMENT TO CERTIFICATEHOLDERS
 ADDITIONAL RELATED INFORMATION FOR POOL 4372

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	16,572.72
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00
SUBSERVICER ADVANCES THIS MONTH	32,488.65
MASTER SERVICER ADVANCES THIS MONTH	608.74

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	23	2,038,329.16
(B) TWO MONTHLY PAYMENTS:	2	144,360.27
(C) THREE OR MORE MONTHLY PAYMENTS:	5	441,700.14

FORECLOSURES	
NUMBER OF LOANS	15
AGGREGATE PRINCIPAL BALANCE	1,817,367.26

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER
 DISTRIBUTION 76,420,494.16

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE
 DETERMINATION DATE 889

NUMBER OF REO LOANS ACQUIRED
INCLUDING ANY PENDING CASH LIQUIDATIONS 1

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH
FORECLOSURE OR GRANT OF A DEED IN LIEU OF
FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 81,108.69

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00

CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 5,521,654.10

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	84.53906860 %	14.64804600 %	2.95227680 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	83.42213360 %	15.82683852 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE 150,000.00

FRAUD AMOUNT AVAILABLE 1,510,165.00

SPECIAL HAZARD AMOUNT AVAILABLE 1,577,820.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 7.91788606

ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 303.53

POOL TRADING FACTOR: 39.71840413

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1999-QS5 (POOL # 4372)

STATEMENT TO CERTIFICATEHOLDERS

ADDITIONAL RELATED INFORMATION FOR POOL 4372

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 5,396.71

SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00

SUBSERVICER ADVANCES THIS MONTH 7,929.93

MASTER SERVICER ADVANCES THIS MONTH 3,073.88

DELINQUENCIES: NUMBER OF PRINCIPAL
LOANS BALANCE

(A) ONE MONTHLY PAYMENT:	2	821,641.50
(B) TWO MONTHLY PAYMENTS:	0	0.00
(C) THREE OR MORE MONTHLY PAYMENTS:	1	311,230.73

FORECLOSURES

NUMBER OF LOANS	0
AGGREGATE PRINCIPAL BALANCE	0.00

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	24,826,544.04
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	69
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	1
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	422,958.25
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	2,627,137.68
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	75.89950600 %	14.64804600 %	2.95227680 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	73.34073180 %	15.82683850 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	150,000.00
FRAUD AMOUNT AVAILABLE	2,237,207.00
SPECIAL HAZARD AMOUNT AVAILABLE	2,237,207.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	7.57769934
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	299.24

POOL TRADING FACTOR:	23.96370590
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1999-QS6 (POOL # 4376)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4376

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
CB-1	76110FN58	226,382,557.00	86,293,781.35	7.000000 %	6,336,760.02
CB-P	76110FN66	17,414,043.00	6,637,983.24	0.000000 %	487,443.08
NB-1	76110FN74	114,280,000.00	20,858,278.09	6.500000 %	5,358,588.88
NB-2	76110FN82	3,836,000.00	3,836,000.00	6.500000 %	0.00
NB-3	76110FN90	13,124,100.00	13,124,100.00	6.500000 %	0.00
A-P	76110FP23	47,335.68	33,032.21	0.000000 %	1,350.49
A-V	76110FP31	0.00	0.00	0.946477 %	0.00
R	76110FP49	100.00	0.00	6.500000 %	0.00
M-1	76110FP56	12,871,500.00	12,280,481.29	6.500000 %	16,963.33
M-2	76110FP64	4,826,800.00	4,605,168.53	6.500000 %	6,361.23
M-3	76110FP72	4,223,400.00	4,029,474.77	6.500000 %	5,566.01
B-1	76110FP80	2,413,400.00	2,304,825.69	6.500000 %	3,183.71
B-2	76110FP98	1,206,800.00	1,155,866.94	6.500000 %	1,596.63
B-3	76110FQ22	1,608,966.42	782,684.99	6.500000 %	1,081.14
		402,235,002.10	155,941,677.10		12,218,894.52

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
CB-1	493,413.47	6,830,173.49	0.00	0.00	79,957,021.33
CB-P	0.00	487,443.08	0.00	0.00	6,150,540.16
NB-1	110,370.26	5,468,959.14	0.00	0.00	15,499,689.21
NB-2	20,297.95	20,297.95	0.00	0.00	3,836,000.00
NB-3	69,445.35	69,445.35	0.00	0.00	13,124,100.00
A-P	0.00	1,350.49	0.00	0.00	31,681.72
A-V	120,466.07	120,466.07	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	64,889.58	81,852.91	0.00	0.00	12,263,517.96
M-2	24,333.53	30,694.76	0.00	0.00	4,598,807.30
M-3	21,291.59	26,857.60	0.00	0.00	4,023,908.76
B-1	12,178.61	15,362.32	0.00	0.00	2,301,641.98
B-2	6,107.56	7,704.19	0.00	0.00	1,154,270.31
B-3	4,135.67	5,216.81	0.00	0.00	781,603.85
		946,929.64	13,165,824.16	0.00	143,722,782.58

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING					ENDING
	BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	BALANCE FACTOR
CB-1	381.185647	27.991379	2.179556	30.170935	0.000000	353.194267
CB-P	381.185647	27.991379	0.000000	27.991379	0.000000	353.194267
NB-1	182.519059	46.889997	0.965788	47.855785	0.000000	135.629062
NB-2	1000.000000	0.000000	5.291436	5.291436	0.000000	1000.000000
NB-3	1000.000000	0.000000	5.291437	5.291437	0.000000	1000.000000
A-P	697.828995	28.530053	0.000000	28.530053	0.000000	669.298942
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	954.083152	1.317898	5.041338	6.359236	0.000000	952.765254
M-2	954.083146	1.317898	5.041338	6.359236	0.000000	952.765248
M-3	954.083149	1.317898	5.041339	6.359237	0.000000	952.765251
B-1	955.011888	1.319180	5.046246	6.365426	0.000000	953.692707
B-2	957.794945	1.323028	5.060955	6.383983	0.000000	956.471918
B-3	486.452035	0.671947	2.570389	3.242336	0.000000	485.780088

DETERMINATION DATE 21-January-03
 DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1999-QS6 (POOL # 4376)
 STATEMENT TO CERTIFICATEHOLDERS
 ADDITIONAL RELATED INFORMATION FOR POOL 4376

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 31,031.99
 SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00
 SUBSERVICER ADVANCES THIS MONTH 43,690.56
 MASTER SERVICER ADVANCES THIS MONTH 7,186.50

DELINQUENCIES: NUMBER OF PRINCIPAL
 LOANS BALANCE
 (A) ONE MONTHLY PAYMENT: 27 3,423,108.12

(B) TWO MONTHLY PAYMENTS: 2 90,438.00
 (C) THREE OR MORE MONTHLY PAYMENTS: 5 487,295.65

FORECLOSURES

NUMBER OF LOANS 11
 AGGREGATE PRINCIPAL BALANCE 1,962,632.00

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION 143,722,782.58

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE 1,170

NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS 6

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 987,656.28

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00
 CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 11,998,443.23

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 60,178.98

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	83.86330520 %	13.41214500 %	2.72113120 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	82.51544460 %	14.53230563 %	2.94904560 %

BANKRUPTCY AMOUNT AVAILABLE 100,000.00
 FRAUD AMOUNT AVAILABLE 2,090,695.00
 SPECIAL HAZARD AMOUNT AVAILABLE 2,090,695.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 7.78401700
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 303.93

POOL TRADING FACTOR: 35.73104823

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1999-QS6 (POOL # 4376)

STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4376

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	21,844.08
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00

SUBSERVICER ADVANCES THIS MONTH	29,178.21
MASTER SERVICER ADVANCES THIS MONTH	3,427.85

	NUMBER OF LOANS	PRINCIPAL BALANCE
DELINQUENCIES:		
(A) ONE MONTHLY PAYMENT:	25	2,821,708.62
(B) TWO MONTHLY PAYMENTS:	2	90,438.00
(C) THREE OR MORE MONTHLY PAYMENTS:	5	487,295.65

FORECLOSURES	
NUMBER OF LOANS	7
AGGREGATE PRINCIPAL BALANCE	540,196.30

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	102,483,071.80
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	1,041
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	4
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	469,988.45
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	6,674,768.39
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	60,178.98
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DISTRIBUTION PERCENTAGES:	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	85.00970010 %	13.41214500 %	2.72113120 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	84.03323620 %	14.53230563 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	2,090,695.00
SPECIAL HAZARD AMOUNT AVAILABLE	2,090,695.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	7.86877156
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	302.88

POOL TRADING FACTOR:	39.19885280
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1999-QS6 (POOL # 4376)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4376

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	9,187.91
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00

SUBSERVICER ADVANCES THIS MONTH	14,512.35
MASTER SERVICER ADVANCES THIS MONTH	3,758.65

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	2	601,399.50
(B) TWO MONTHLY PAYMENTS:	0	0.00
(C) THREE OR MORE MONTHLY PAYMENTS:	0	0.00

FORECLOSURES	
NUMBER OF LOANS	4
AGGREGATE PRINCIPAL BALANCE	1,422,435.70

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	41,239,710.78
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	129
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	2
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF

FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 517,667.83

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00

CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 5,323,674.84

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	81.17337700 %	13.41214500 %	2.72113120 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	78.74262070 %	14.53230563 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	2,090,695.00
SPECIAL HAZARD AMOUNT AVAILABLE	2,090,695.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 7.57339623

ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 306.53

POOL TRADING FACTOR: 29.29145145

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1999-QS7 (POOL # 4380)

STATEMENT TO CERTIFICATEHOLDERS

DISTRIBUTION SUMMARY FOR POOL# 4380

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110FQ30	260,286,000.00	38,705,339.18	6.750000 %	6,886,357.16
A-2	76110FQ48	15,420,000.00	11,642,868.06	6.750000 %	100,036.07
A-3	76110FQ55	35,050,000.00	35,050,000.00	6.750000 %	0.00
A-4	76110FQ63	14,250,000.00	18,027,131.94	6.750000 %	0.00
A-P	76110FQ89	91,079.98	58,879.68	0.000000 %	11,431.93
A-V	76110FQ97	0.00	0.00	0.794927 %	0.00
R	76110FQ71	100.00	0.00	6.750000 %	0.00
M-1	76110FR21	12,969,000.00	12,402,490.96	6.750000 %	12,425.29
M-2	76110FR39	4,206,600.00	4,022,848.23	6.750000 %	4,030.24
M-3	76110FR47	3,680,500.00	3,521,381.85	6.750000 %	3,527.86
B-1	76110FR54	2,103,100.00	2,013,207.66	6.750000 %	2,016.91

B-2	76110FR62	1,051,600.00	1,012,682.85	6.750000	%	0.00
B-3	76110FR70	1,402,095.46	606,621.70	6.750000	%	0.00

350,510,075.44	127,063,452.11	7,019,825.46
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	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	214,783.46	7,101,140.62	0.00	0.00	31,818,982.02
A-2	64,608.54	164,644.61	0.00	0.00	11,542,831.99
A-3	194,499.27	194,499.27	0.00	0.00	35,050,000.00
A-4	0.00	0.00	100,036.07	0.00	18,127,168.01
A-P	0.00	11,431.93	0.00	0.00	47,447.75
A-V	83,037.48	83,037.48	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	68,823.83	81,249.12	0.00	0.00	12,390,065.67
M-2	22,323.57	26,353.81	0.00	0.00	4,018,817.99
M-3	19,540.83	23,068.69	0.00	0.00	3,517,853.99
B-1	11,171.68	13,188.59	0.00	0.00	2,011,190.75
B-2	10,318.90	10,318.90	0.00	0.00	1,012,682.85
B-3	0.00	0.00	0.00	0.00	604,999.42

689,107.56	7,708,933.02	100,036.07	0.00	120,142,040.44
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AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	148.703116	26.456887	0.825183	27.282070	0.000000	122.246229
A-2	755.049809	6.487423	4.189918	10.677341	0.000000	748.562386
A-3	1000.000000	0.000000	5.549195	5.549195	0.000000	1000.000000
A-4	1265.061891	0.000000	0.000000	0.000000	7.020075	1272.081966
A-P	646.461275	125.515289	0.000000	125.515289	0.000000	520.945986
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	956.318217	0.958076	5.306795	6.264871	0.000000	955.360141
M-2	956.318221	0.958075	5.306796	6.264871	0.000000	955.360146
M-3	956.767246	0.958527	5.309287	6.267814	0.000000	955.808719
B-1	957.257220	0.959018	5.312006	6.271024	0.000000	956.298203
B-2	962.992440	0.000000	9.812571	9.812571	0.000000	962.992440
B-3	432.653637	0.000000	0.000000	0.000000	0.000000	431.496597

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1999-QS7 (POOL # 4380)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4380

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 25,661.97
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00

SUBSERVICER ADVANCES THIS MONTH 36,109.48
MASTER SERVICER ADVANCES THIS MONTH 1,179.95

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	19	2,066,554.95
(B) TWO MONTHLY PAYMENTS:	7	662,534.88
(C) THREE OR MORE MONTHLY PAYMENTS:	5	711,745.00

FORECLOSURES
NUMBER OF LOANS 10
AGGREGATE PRINCIPAL BALANCE 1,526,723.15

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER
DISTRIBUTION 120,142,040.44

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE
DETERMINATION DATE 1,053

NUMBER OF REO LOANS ACQUIRED
INCLUDING ANY PENDING CASH LIQUIDATIONS 2

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH
FORECLOSURE OR GRANT OF A DEED IN LIEU OF
FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 155,151.28

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00

CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 6,794,108.54

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	81.43434300 %	15.70551400 %	2.86014290 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	80.38578580 %	16.58598237 %	3.02167890 %

BANKRUPTCY AMOUNT AVAILABLE	134,666.00
FRAUD AMOUNT AVAILABLE	2,591,629.00
SPECIAL HAZARD AMOUNT AVAILABLE	2,591,629.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 7.87406198

ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 306.11

POOL TRADING FACTOR: 34.27634435

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1999-QS8 (POOL # 4381)

STATEMENT TO CERTIFICATEHOLDERS

DISTRIBUTION SUMMARY FOR POOL# 4381

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110FR88	100,048,000.00	42,179,506.41	6.500000 %	1,945,435.60
A-P	76110FR96	122,858.97	69,890.34	0.000000 %	4,232.54
A-V	76110FS20	0.00	0.00	0.683795 %	0.00
R	76110FS38	100.00	0.00	6.500000 %	0.00
M-1	76110FS46	2,563,600.00	2,165,550.16	6.500000 %	10,974.72
M-2	76110FS53	575,400.00	486,057.72	6.500000 %	2,463.27
M-3	76110FS61	470,800.00	397,698.96	6.500000 %	2,015.48
B-1	76110FS79	313,900.00	265,160.79	6.500000 %	1,343.80
B-2	76110FS87	261,600.00	220,981.41	6.500000 %	1,119.90
B-3	76110FS95	261,601.59	220,982.69	6.500000 %	1,119.91

	104,617,860.56	46,005,828.48	1,968,705.22
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	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	227,580.02	2,173,015.62	0.00	0.00	40,234,070.81
A-P	0.00	4,232.54	0.00	0.00	65,657.80
A-V	26,113.07	26,113.07	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	11,684.25	22,658.97	0.00	0.00	2,154,575.44
M-2	2,622.53	5,085.80	0.00	0.00	483,594.45
M-3	2,145.79	4,161.27	0.00	0.00	395,683.48
B-1	1,430.68	2,774.48	0.00	0.00	263,816.99
B-2	1,192.31	2,312.21	0.00	0.00	219,861.51
B-3	1,192.31	2,312.22	0.00	0.00	219,862.78

	273,960.96	2,242,666.18	0.00	0.00	44,037,123.26
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AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING			TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING
	BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR			BALANCE FACTOR
A-1	421.592700	19.445022	2.274708	21.719730	0.000000	402.147677
A-P	568.866456	34.450476	0.000000	34.450476	0.000000	534.415980
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	844.730129	4.280980	4.557751	8.838731	0.000000	840.449149
M-2	844.730146	4.280987	4.557751	8.838738	0.000000	840.449159
M-3	844.730177	4.280990	4.557753	8.838743	0.000000	840.449187
B-1	844.730149	4.280981	4.557757	8.838738	0.000000	840.449168
B-2	844.730147	4.280963	4.557760	8.838723	0.000000	840.449184
B-3	844.729902	4.280976	4.557732	8.838708	0.000000	840.448926

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1999-QS8 (POOL # 4381)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4381

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	9,262.14
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00
SUBSERVICER ADVANCES THIS MONTH	9,246.30
MASTER SERVICER ADVANCES THIS MONTH	5,966.33

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	11	677,518.35
(B) TWO MONTHLY PAYMENTS:	1	101,843.74
(C) THREE OR MORE MONTHLY PAYMENTS:	2	77,494.06

FORECLOSURES	
NUMBER OF LOANS	0
AGGREGATE PRINCIPAL BALANCE	0.00

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	44,037,123.25
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	584
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	1
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	550,086.33
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	1,735,551.23
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	91.82245600 %	6.63817200 %	1.53703330 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	91.50040900 %	6.88930869 %	1.59999510 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
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FRAUD AMOUNT AVAILABLE
 SPECIAL HAZARD AMOUNT AVAILABLE

832,978.00
 1,281,034.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 7.50492054
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 128.30
 POOL TRADING FACTOR: 42.09331276

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1999-QS9 (POOL # 4389)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4389

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110FT29	165,986,000.00	20,514,794.81	7.000000 %	5,885,271.05
A-2	76110FT37	10,215,000.00	7,598,305.96	7.000000 %	70,729.10
A-3	76110FT45	27,081,000.00	27,081,000.00	7.000000 %	0.00
A-4	76110FT52	9,750,000.00	12,366,694.04	7.000000 %	0.00
A-5	76110FT60	37,000,000.00	3,420,485.90	7.000000 %	1,358,513.13
A-P	76110FT78	469,164.61	234,708.21	0.000000 %	12,222.67
A-V	76110FT86	0.00	0.00	0.678113 %	0.00
R	76110FT94	100.00	0.00	7.000000 %	0.00
M-1	76110FU27	10,698,000.00	10,298,261.84	7.000000 %	9,817.57
M-2	76110FU35	3,250,000.00	3,128,561.49	7.000000 %	2,982.53
M-3	76110FU43	2,843,700.00	2,737,443.16	7.000000 %	2,609.66
B-1	76110FU50	1,624,500.00	1,563,799.42	7.000000 %	1,490.81
B-2	76110FU68	812,400.00	782,044.08	7.000000 %	745.54
B-3	76110FU76	1,083,312.85	802,644.63	7.000000 %	765.14
		270,813,177.46	90,528,743.54		7,345,147.20

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	117,330.71	6,002,601.76	0.00	0.00	14,629,523.76
A-2	43,457.16	114,186.26	0.00	0.00	7,527,576.86
A-3	154,884.95	154,884.95	0.00	0.00	27,081,000.00
A-4	0.00	0.00	70,729.10	0.00	12,437,423.14
A-5	19,562.86	1,378,075.99	0.00	0.00	2,061,972.77
A-P	0.00	12,222.67	0.00	0.00	222,485.54

A-V	50,157.43	50,157.43	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	58,899.07	68,716.64	0.00	0.00	10,288,444.27
M-2	17,893.25	20,875.78	0.00	0.00	3,125,578.96
M-3	15,656.32	18,265.98	0.00	0.00	2,734,833.50
B-1	8,943.87	10,434.68	0.00	0.00	1,562,308.61
B-2	4,472.76	5,218.30	0.00	0.00	781,298.54
B-3	4,590.58	5,355.72	0.00	0.00	801,879.45

495,848.96 7,840,996.16 70,729.10 0.00 83,254,325.40
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AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING					ENDING
	BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	BALANCE FACTOR
A-1	123.593525	35.456430	0.706871	36.163301	0.000000	88.137094
A-2	743.838077	6.924043	4.254250	11.178293	0.000000	736.914034
A-3	1000.000000	0.000000	5.719322	5.719322	0.000000	1000.000000
A-4	1268.378876	0.000000	0.000000	0.000000	7.254267	1275.633143
A-5	92.445565	36.716571	0.528726	37.245297	0.000000	55.728994
A-P	500.268352	26.051986	0.000000	26.051986	0.000000	474.216366
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	962.634309	0.917701	5.505615	6.423316	0.000000	961.716608
M-2	962.634303	0.917702	5.505615	6.423317	0.000000	961.716602
M-3	962.634302	0.917702	5.505616	6.423318	0.000000	961.716600
B-1	962.634303	0.917704	5.505614	6.423318	0.000000	961.716599
B-2	962.634270	0.917701	5.505613	6.423314	0.000000	961.716570
B-3	740.916743	0.706296	4.237539	4.943835	0.000000	740.210410

DETERMINATION DATE 21-January-03

DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1999-QS9 (POOL # 4389)

STATEMENT TO CERTIFICATEHOLDERS

ADDITIONAL RELATED INFORMATION FOR POOL 4389

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	18,077.79
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00

SUBSERVICER ADVANCES THIS MONTH	41,649.84
MASTER SERVICER ADVANCES THIS MONTH	3,325.42

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	12	1,993,402.80
(B) TWO MONTHLY PAYMENTS:	6	540,748.23
(C) THREE OR MORE MONTHLY PAYMENTS:	11	1,426,211.71

FORECLOSURES	
NUMBER OF LOANS	12
AGGREGATE PRINCIPAL BALANCE	1,588,358.53

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	83,254,325.39
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	757
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	4
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	440,076.50
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	7,188,076.72
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	78.61126200 %	17.90180900 %	3.47788780 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	76.76271700 %	19.39701829 %	3.78828970 %

BANKRUPTCY AMOUNT AVAILABLE	150,000.00
FRAUD AMOUNT AVAILABLE	1,205,860.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,409,185.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 7.99812350
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 306.76

POOL TRADING FACTOR: 30.74234650

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1999-QS10 (POOL # 4390)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4390

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110FV34	268,170,000.00	42,772,434.62	7.250000 %	7,268,650.49
A-2	76110FV42	24,330,000.00	24,330,000.00	7.250000 %	0.00
A-3	76110FV59	32,602,000.00	30,956,744.04	7.250000 %	29,562.39
A-P	76110FV67	1,164,452.78	569,173.53	0.000000 %	33,620.76
A-V	76110FV75	0.00	0.00	0.606499 %	0.00
R	76110FV83	100.00	0.00	7.250000 %	0.00
M-1	76110FV91	13,932,800.00	13,323,412.99	7.250000 %	12,723.30
M-2	76110FW25	4,232,700.00	4,047,571.93	7.250000 %	3,865.26
M-3	76110FW33	3,703,600.00	3,541,613.45	7.250000 %	3,382.09
B-1	76110FU84	2,116,400.00	2,023,833.79	7.250000 %	1,932.68
B-2	76110FU92	1,058,200.00	1,014,417.18	7.250000 %	968.73
B-3	76110FV26	1,410,899.63	525,679.74	7.250000 %	0.00
		352,721,152.41	123,104,881.27		7,354,705.70

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	254,402.66	7,523,053.15	0.00	0.00	35,503,784.13
A-2	144,710.41	144,710.41	0.00	0.00	24,330,000.00
A-3	184,125.08	213,687.47	0.00	0.00	30,927,181.65
A-P	0.00	33,620.76	0.00	0.00	535,552.77
A-V	61,252.65	61,252.65	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	79,245.24	91,968.54	0.00	0.00	13,310,689.69
M-2	24,074.22	27,939.48	0.00	0.00	4,043,706.67
M-3	21,064.87	24,446.96	0.00	0.00	3,538,231.36
B-1	12,037.40	13,970.08	0.00	0.00	2,021,901.11

B-2	6,033.57	7,002.30	0.00	0.00	1,013,448.45
B-3	2,688.22	2,688.22	0.00	0.00	525,177.74

	789,634.32	8,144,340.02	0.00	0.00	115,749,673.57
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AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	159.497463	27.104637	0.948662	28.053299	0.000000	132.392826
A-2	1000.000000	0.000000	5.947818	5.947818	0.000000	1000.000000
A-3	949.535122	0.906766	5.647662	6.554428	0.000000	948.628356
A-P	488.790563	28.872583	0.000000	28.872583	0.000000	459.917980
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	956.262416	0.913190	5.687675	6.600865	0.000000	955.349226
M-2	956.262416	0.913190	5.687675	6.600865	0.000000	955.349226
M-3	956.262407	0.913190	5.687674	6.600864	0.000000	955.349217
B-1	956.262422	0.913192	5.687677	6.600869	0.000000	955.349230
B-2	958.625194	0.915451	5.701729	6.617180	0.000000	957.709743
B-3	372.584788	0.000000	1.905323	1.905323	0.000000	372.228987

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1999-QS10 (POOL # 4390)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4390

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	24,985.64
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00
SUBSERVICER ADVANCES THIS MONTH	59,388.32
MASTER SERVICER ADVANCES THIS MONTH	4,174.10

NUMBER OF PRINCIPAL

DELINQUENCIES:	LOANS	BALANCE
(A) ONE MONTHLY PAYMENT:	30	3,762,590.90
(B) TWO MONTHLY PAYMENTS:	4	259,219.22
(C) THREE OR MORE MONTHLY PAYMENTS:	7	1,027,043.00

FORECLOSURES

NUMBER OF LOANS	16
AGGREGATE PRINCIPAL BALANCE	2,793,846.48

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	115,749,673.57
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	1,065
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	6
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	546,845.14
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	7,237,590.47
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	80.02498250 %	17.06653400 %	2.90848340 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	78.77590450 %	18.04983727 %	3.09035670 %

BANKRUPTCY AMOUNT AVAILABLE	123,483.00
FRAUD AMOUNT AVAILABLE	1,541,855.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,885,345.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	8.15169972
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	308.08

POOL TRADING FACTOR:	32.81619851
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1999-QS11 (POOL # 4394)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4394

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
CB	76110FX73	131,664,000.00	37,654,663.44	7.500000 %	3,931,672.22
NB-1	76110FX81	57,150,000.00	0.00	7.500000 %	0.00
NB-2	76110FX99	3,983,000.00	2,996,238.56	7.500000 %	734,065.74
NB-3	76110FY23	7,400,000.00	7,400,000.00	7.500000 %	0.00
A-P	76110FY31	1,364,847.05	640,141.54	0.000000 %	46,361.16
A-V	76110FY49	0.00	0.00	0.490126 %	0.00
R	76110FY56	100.00	0.00	7.500000 %	0.00
M-1	76110FY64	8,041,000.00	7,697,533.89	7.500000 %	32,698.09
M-2	76110FY72	2,608,000.00	2,496,600.96	7.500000 %	10,605.23
M-3	76110FY80	2,282,000.00	2,184,525.81	7.500000 %	9,279.57
B-1	76110FY98	1,304,000.00	1,248,300.47	7.500000 %	5,302.61
B-2	76110FZ22	652,000.00	625,459.17	7.500000 %	2,656.87
B-3	76110FZ30	869,417.87	461,929.48	7.500000 %	1,962.20
		217,318,364.92	63,405,393.32		4,774,603.69

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
CB	229,827.94	4,161,500.16	0.00	0.00	33,722,991.22
NB-1	0.00	0.00	0.00	0.00	0.00
NB-2	18,500.79	752,566.53	0.00	0.00	2,262,172.82
NB-3	45,692.56	45,692.56	0.00	0.00	7,400,000.00
A-P	0.00	46,361.16	0.00	0.00	593,780.38
A-V	25,331.97	25,331.97	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	47,088.63	79,786.72	0.00	0.00	7,664,835.80
M-2	15,272.62	25,877.85	0.00	0.00	2,485,995.73
M-3	13,363.55	22,643.12	0.00	0.00	2,175,246.24
B-1	7,636.31	12,938.92	0.00	0.00	1,242,997.86
B-2	3,826.16	6,483.03	0.00	0.00	622,802.30
B-3	2,825.79	4,787.99	0.00	0.00	459,824.96
		409,366.32	5,183,970.01	0.00	58,630,647.31

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
CB	285.990578	29.861406	1.745564	31.606970	0.000000	256.129171
NB-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
NB-2	752.256731	184.299709	4.644938	188.944647	0.000000	567.957022
NB-3	1000.000000	0.000000	6.174670	6.174670	0.000000	1000.000000
A-P	469.020716	33.968022	0.000000	33.968022	0.000000	435.052693
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	957.285647	4.066421	5.856066	9.922487	0.000000	953.219227
M-2	957.285644	4.066423	5.856066	9.922489	0.000000	953.219222
M-3	957.285631	4.066420	5.856069	9.922489	0.000000	953.219211
B-1	957.285637	4.066419	5.856066	9.922485	0.000000	953.219218
B-2	959.293206	4.074954	5.868344	9.943298	0.000000	955.218252
B-3	531.308932	2.256912	3.250209	5.507121	0.000000	528.888318

DETERMINATION DATE 21-January-03
 DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1999-QS11 (POOL # 4394)
 STATEMENT TO CERTIFICATEHOLDERS
 ADDITIONAL RELATED INFORMATION FOR POOL 4394

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 12,593.03
 SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00
 SUBSERVICER ADVANCES THIS MONTH 34,184.32
 MASTER SERVICER ADVANCES THIS MONTH 3,303.81

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	20	2,039,989.84
(B) TWO MONTHLY PAYMENTS:	3	337,436.24

(C) THREE OR MORE MONTHLY PAYMENTS: 7 986,597.49

FORECLOSURES

NUMBER OF LOANS 5
AGGREGATE PRINCIPAL BALANCE 1,166,796.36

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION 58,630,647.31

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE 575

NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS 2

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 406,311.02

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00
CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 4,476,239.18

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 185,062.90

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	76.55653510 %	19.52304100 %	3.68373890 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	74.75449030 %	21.02326741 %	4.00715140 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	746,684.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,190,326.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 8.21609000
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 306.61

POOL TRADING FACTOR: 26.97914984

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1999-QS11 (POOL # 4394)
STATEMENT TO CERTIFICATEHOLDERS

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	9,476.03
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00
SUBSERVICER ADVANCES THIS MONTH	21,947.49
MASTER SERVICER ADVANCES THIS MONTH	313.89

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	19	1,772,315.98
(B) TWO MONTHLY PAYMENTS:	3	337,436.24
(C) THREE OR MORE MONTHLY PAYMENTS:	6	551,216.27

FORECLOSURES	
NUMBER OF LOANS	2
AGGREGATE PRINCIPAL BALANCE	205,305.37

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	43,705,266.37
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	528
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	1
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	36,102.24
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	3,722,852.79
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	185,062.90
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	79.55653370 %	19.52304100 %	3.68373890 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	77.80835300 %	21.02326741 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	746,684.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,190,326.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	8.29439726
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	304.87

POOL TRADING FACTOR:	30.62398102
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1999-QS11 (POOL # 4394)
 STATEMENT TO CERTIFICATEHOLDERS
 ADDITIONAL RELATED INFORMATION FOR POOL 4394

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	3,117.00
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00
SUBSERVICER ADVANCES THIS MONTH	12,236.83
MASTER SERVICER ADVANCES THIS MONTH	2,989.92

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	1	267,673.86
(B) TWO MONTHLY PAYMENTS:	0	0.00
(C) THREE OR MORE MONTHLY PAYMENTS:	1	435,381.22

FORECLOSURES	
NUMBER OF LOANS	3
AGGREGATE PRINCIPAL BALANCE	961,490.99

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	14,925,380.94
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	47
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	1
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	370,208.78
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REMAINING SUBCLASS INTEREST SHORTFALL 0.00
 CLASS A SHORTFALL (PRINCIPAL) 0.00
 CLASS A SHORTFALL (INTEREST) 0.00
 TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 753,386.39
 TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	67.35690150 %	19.52304100 %	3.68373890 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	65.74795880 %	21.02326743 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	746,684.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,190,326.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 7.98678561
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 311.70

POOL TRADING FACTOR: 20.00653120

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1999-QS12 (POOL # 4395)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4395

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
CB	76110FW41	74,644,000.00	33,284,623.06	7.000000 %	2,033,471.13
NB	76110FW58	25,183,000.00	6,044,173.35	7.000000 %	41,937.59
A-P	76110FW66	994,755.29	484,312.83	0.000000 %	21,672.91
A-V	76110FW74	0.00	0.00	0.468526 %	0.00
R	76110FW82	100.00	0.00	7.000000 %	0.00
M-1	76110FW90	3,503,000.00	3,012,805.79	7.000000 %	14,745.95
M-2	76110FX24	531,000.00	456,694.24	7.000000 %	2,235.26
M-3	76110FX32	477,700.00	410,852.80	7.000000 %	2,010.89
B-1	76110FX40	318,400.00	273,844.51	7.000000 %	1,340.31
B-2	76110FX57	212,300.00	182,591.71	7.000000 %	893.68
B-3	76110FX65	265,344.67	138,579.86	7.000000 %	678.24

 106,129,599.96 44,288,478.15 2,118,985.96
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	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
CB	193,676.81	2,227,147.94	0.00	0.00	31,251,151.93
NB	35,215.62	77,153.21	0.00	0.00	6,002,235.76
A-P	0.00	21,672.91	0.00	0.00	462,639.92
A-V	17,250.38	17,250.38	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	17,533.95	32,279.90	0.00	0.00	2,998,059.84
M-2	2,657.87	4,893.13	0.00	0.00	454,458.98
M-3	2,391.08	4,401.97	0.00	0.00	408,841.91
B-1	1,593.73	2,934.04	0.00	0.00	272,504.20
B-2	1,062.65	1,956.33	0.00	0.00	181,698.03
B-3	806.51	1,484.75	0.00	0.00	137,901.60

	272,188.60	2,391,174.56	0.00	0.00	42,169,492.17
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AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
CB	445.911568	27.242258	2.594674	29.836932	0.000000	418.669309
NB	240.010060	1.665314	1.398389	3.063703	0.000000	238.344747
A-P	486.866303	21.787174	0.000000	21.787174	0.000000	465.079128
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	860.064456	4.209520	5.005410	9.214930	0.000000	855.854936
M-2	860.064482	4.209529	5.005405	9.214934	0.000000	855.854953
M-3	860.064476	4.209525	5.005401	9.214926	0.000000	855.854951
B-1	860.064416	4.209516	5.005433	9.214949	0.000000	855.854900
B-2	860.064578	4.209515	5.005417	9.214932	0.000000	855.855064
B-3	522.263590	2.556072	3.039481	5.595553	0.000000	519.707431

DETERMINATION DATE 21-January-03
 DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1999-QS12 (POOL # 4395)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4395

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	9,036.04
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	387.75

SUBSERVICER ADVANCES THIS MONTH	16,378.01
MASTER SERVICER ADVANCES THIS MONTH	709.66

	NUMBER OF LOANS	PRINCIPAL BALANCE
DELINQUENCIES:		
(A) ONE MONTHLY PAYMENT:	7	519,970.71
(B) TWO MONTHLY PAYMENTS:	3	275,574.07
(C) THREE OR MORE MONTHLY PAYMENTS:	0	0.00

FORECLOSURES	
NUMBER OF LOANS	7
AGGREGATE PRINCIPAL BALANCE	664,833.49

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	42,169,492.17
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	535
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	1
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	64,999.39
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	1,905,693.47
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	89.78323440 %	8.76154000 %	1.34350090 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	89.32198350 %	9.15676365 %	1.41968000 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	509,367.00
SPECIAL HAZARD AMOUNT AVAILABLE	984,209.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	7.70971200
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	131.06

POOL TRADING FACTOR:	39.73395941
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1999-QS12 (POOL # 4395)
 STATEMENT TO CERTIFICATEHOLDERS
 ADDITIONAL RELATED INFORMATION FOR POOL 4395

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	7,502.79
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00

SUBSERVICER ADVANCES THIS MONTH	14,055.80
MASTER SERVICER ADVANCES THIS MONTH	709.66

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	6	299,326.67
(B) TWO MONTHLY PAYMENTS:	3	275,574.07
(C) THREE OR MORE MONTHLY PAYMENTS:	0	0.00

FORECLOSURES	
NUMBER OF LOANS	7
AGGREGATE PRINCIPAL BALANCE	664,833.49

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	34,850,641.27
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	508
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NUMBER OF REO LOANS ACQUIRED

INCLUDING ANY PENDING CASH LIQUIDATIONS

1

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	64,999.39
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	1,897,136.67
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	90.93023840 %	8.85841100 %	1.35835500 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	90.43733150 %	9.25833653 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	509,367.00
SPECIAL HAZARD AMOUNT AVAILABLE	984,209.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	7.78841966
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	131.59

POOL TRADING FACTOR:	44.04179498
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1999-QS12 (POOL # 4395)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4395

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	1,533.25
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	387.75

SUBSERVICER ADVANCES THIS MONTH	2,322.21
MASTER SERVICER ADVANCES THIS MONTH	0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	1	220,644.04

(B) TWO MONTHLY PAYMENTS: 0 0.00
 (C) THREE OR MORE MONTHLY PAYMENTS: 0 0.00

FORECLOSURES

NUMBER OF LOANS 0
 AGGREGATE PRINCIPAL BALANCE 0.00

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION 7,318,850.90

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE 27

NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS 0

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 0.00

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00
 CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 8,556.80

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	83.95158030 %	8.85841100 %	1.35835500 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	83.93252170 %	9.25833658 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE 100,000.00
 FRAUD AMOUNT AVAILABLE 509,367.00
 SPECIAL HAZARD AMOUNT AVAILABLE 984,209.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 7.33492758
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 128.51

POOL TRADING FACTOR: 27.10809780

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1999-QS13 (POOL # 4405)

STATEMENT TO CERTIFICATEHOLDERS

DISTRIBUTION SUMMARY FOR POOL# 4405

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
CB-1	76110FZ48	158,406,900.00	44,664,930.62	8.000000 %	2,725,165.07
CB-P	76110FZ55	5,109,900.00	1,440,804.20	0.000000 %	87,908.55
NB	76110FZ63	86,842,100.00	10,239,902.55	7.750000 %	1,843,719.70
A-P	76110FZ71	1,432,398.79	594,353.48	0.000000 %	40,617.54
A-V	76110FZ89	0.00	0.00	0.490791 %	0.00
R	76110FZ97	100.00	0.00	7.750000 %	0.00
M-1	76110F2A0	11,328,000.00	10,746,438.78	7.750000 %	21,572.47
M-2	76110F2B8	3,411,900.00	3,236,738.59	7.750000 %	6,497.45
M-3	76110F2C6	2,866,000.00	2,722,051.97	7.750000 %	5,464.27
B-1	76110F2D4	1,637,700.00	1,566,104.18	7.750000 %	3,143.81
B-2	76110F2E2	818,900.00	802,376.38	7.750000 %	0.00
B-3	76110F2F9	1,091,849.28	438,891.70	7.750000 %	0.00
		272,945,748.07	76,452,592.45		4,734,088.86

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
CB-1	293,879.51	3,019,044.58	0.00	0.00	41,939,765.55
CB-P	0.00	87,908.55	0.00	0.00	1,352,895.65
NB	63,675.74	1,907,395.44	0.00	0.00	8,396,182.85
A-P	0.00	40,617.54	0.00	0.00	553,735.94
A-V	30,754.55	30,754.55	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	67,810.76	89,383.23	0.00	0.00	10,724,866.31
M-2	20,424.04	26,921.49	0.00	0.00	3,230,241.14
M-3	17,176.33	22,640.60	0.00	0.00	2,716,587.70
B-1	9,882.22	13,026.03	0.00	0.00	1,562,960.37
B-2	10,324.23	10,324.23	0.00	0.00	802,376.38
B-3	0.00	0.00	0.00	0.00	368,925.64
		513,927.38	0.00	0.00	71,648,537.53

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
CB-1	281.963290	17.203576	1.855219	19.058795	0.000000	264.759714
CB-P	281.963287	17.203575	0.000000	17.203575	0.000000	264.759712
NB	117.914037	21.230713	0.733236	21.963949	0.000000	96.683324
A-P	414.935760	28.356305	0.000000	28.356305	0.000000	386.579454
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	948.661615	1.904349	5.986119	7.890468	0.000000	946.757266
M-2	948.661623	1.904349	5.986119	7.890468	0.000000	946.757273
M-3	949.773890	1.906584	5.993137	7.899721	0.000000	947.867306
B-1	956.282701	1.919650	6.034207	7.953857	0.000000	954.363052
B-2	979.822176	0.000000	12.607437	12.607437	0.000000	979.822176
B-3	401.970957	0.000000	0.000000	0.000000	0.000000	337.890627

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1999-QS13 (POOL # 4405)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4405

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 15,318.20
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00
SUBSERVICER ADVANCES THIS MONTH 47,230.98
MASTER SERVICER ADVANCES THIS MONTH 692.47

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	31	3,495,461.05
(B) TWO MONTHLY PAYMENTS:	9	982,004.01
(C) THREE OR MORE MONTHLY PAYMENTS:	7	496,290.72

FORECLOSURES
NUMBER OF LOANS 6
AGGREGATE PRINCIPAL BALANCE 1,082,292.48

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION 71,648,537.53

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE 754

NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS 2

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 87,624.97

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00

CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 4,490,397.34

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 93,622.03

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	74.27754470 %	21.85044200 %	3.67204330 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	72.70411180 %	23.26871661 %	3.84593860 %

BANKRUPTCY AMOUNT AVAILABLE 100,000.00

FRAUD AMOUNT AVAILABLE 855,870.00

SPECIAL HAZARD AMOUNT AVAILABLE 1,169,549.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 8.49748500

ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 308.22

POOL TRADING FACTOR: 26.25010209

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1999-QS13 (POOL # 4405)

STATEMENT TO CERTIFICATEHOLDERS

ADDITIONAL RELATED INFORMATION FOR POOL 4405

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 11,992.15

SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00

SUBSERVICER ADVANCES THIS MONTH 35,459.05

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	27	2,412,085.84
(B) TWO MONTHLY PAYMENTS:	9	982,004.01
(C) THREE OR MORE MONTHLY PAYMENTS:	7	496,290.72

FORECLOSURES

NUMBER OF LOANS	5
AGGREGATE PRINCIPAL BALANCE	652,296.32

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	56,354,334.87
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	705
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	2
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	87,624.97
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	2,619,663.97
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	93,622.03
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	78.26244180 %	21.85044200 %	3.67204330 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	77.30916960 %	23.26871661 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	855,870.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,169,549.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	8.55406430
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	308.35

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1999-QS13 (POOL # 4405)
 STATEMENT TO CERTIFICATEHOLDERS
 ADDITIONAL RELATED INFORMATION FOR POOL 4405

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	3,326.05
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00
SUBSERVICER ADVANCES THIS MONTH	11,771.93
MASTER SERVICER ADVANCES THIS MONTH	0.00

	NUMBER OF LOANS	PRINCIPAL BALANCE
DELINQUENCIES:		
(A) ONE MONTHLY PAYMENT:	4	1,083,375.21
(B) TWO MONTHLY PAYMENTS:	0	0.00
(C) THREE OR MORE MONTHLY PAYMENTS:	0	0.00

FORECLOSURES	
NUMBER OF LOANS	1
AGGREGATE PRINCIPAL BALANCE	429,996.16

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	15,294,202.66
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	49
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	0
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	0.00
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
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CLASS A SHORTFALL (INTEREST)	0.00
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TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	1,870,733.37
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION

0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	60.42473660 %	21.85044200 %	3.67204330 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	55.62074510 %	23.26871658 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	855,870.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,169,549.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 8.28900910
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 307.74

POOL TRADING FACTOR: 16.10708847

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1999-QS14 (POOL # 4410)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4410

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110F2G7	138,880,000.00	2,650,794.13	7.500000 %	2,650,794.13
A-2	76110F2H5	27,776,000.00	530,158.83	2.020000 %	530,158.83
A-3	76110F2J1	0.00	0.00	6.980000 %	0.00
A-4	76110F2K8	11,426,000.00	11,426,000.00	7.750000 %	1,009,856.67
A-5	76110F2L6	21,743,000.00	21,743,000.00	7.750000 %	0.00
A-P	76110F2M4	865,434.18	360,557.81	0.000000 %	32,709.69
A-V	76110F2N2	0.00	0.00	0.534924 %	0.00
R-I	76110F2P7	100.00	0.00	7.750000 %	0.00
R-II	76110F2Q5	100.00	0.00	7.750000 %	0.00
M-1	76110F2R3	8,698,000.00	8,371,672.42	7.750000 %	15,206.49
M-2	76110F2S1	2,718,000.00	2,616,027.32	7.750000 %	4,751.81
M-3	76110F2T9	2,391,800.00	2,302,065.51	7.750000 %	4,181.52
B-1	76110F2U6	1,413,400.00	1,360,372.72	7.750000 %	2,471.01
B-2	76110F2V4	652,300.00	628,323.93	7.750000 %	1,141.30
B-3	76110F2W2	869,779.03	304,552.38	7.750000 %	553.19
		217,433,913.21	52,293,525.05		4,251,824.64

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	16,272.65	2,667,066.78	0.00	0.00	0.00
A-2	876.55	531,035.38	0.00	0.00	0.00
A-3	3,028.89	3,028.89	0.00	0.00	0.00
A-4	72,479.79	1,082,336.46	0.00	0.00	10,416,143.33
A-5	137,924.73	137,924.73	0.00	0.00	21,743,000.00
A-P	0.00	32,709.69	0.00	0.00	327,848.12
A-V	22,896.07	22,896.07	0.00	0.00	0.00
R-I	0.00	0.00	0.00	0.00	0.00
R-II	0.00	0.00	0.00	0.00	0.00
M-1	53,104.94	68,311.43	0.00	0.00	8,356,465.93
M-2	16,594.53	21,346.34	0.00	0.00	2,611,275.51
M-3	14,602.95	18,784.47	0.00	0.00	2,297,883.99
B-1	8,629.40	11,100.41	0.00	0.00	1,357,901.71
B-2	3,985.72	5,127.02	0.00	0.00	627,182.63
B-3	1,931.90	2,485.09	0.00	0.00	375,498.95

	352,328.12	4,604,152.76	0.00	0.00	48,113,200.17
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AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	19.086939	19.086939	0.117171	19.204110	0.000000	0.000000
A-2	19.086939	19.086939	0.031558	19.118497	0.000000	0.000000
A-3	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-4	1000.000000	88.382345	6.343409	94.725754	0.000000	911.617655
A-5	1000.000000	0.000000	6.343408	6.343408	0.000000	1000.000000
A-P	416.620719	37.795699	0.000000	37.795699	0.000000	378.825019
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-I	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-II	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	962.482458	1.748274	6.105420	7.853694	0.000000	960.734184
M-2	962.482458	1.748274	6.105419	7.853693	0.000000	960.734183
M-3	962.482444	1.748273	6.105423	7.853696	0.000000	960.734171
B-1	962.482468	1.748274	6.105420	7.853694	0.000000	960.734194
B-2	963.243799	1.749655	6.110256	7.859911	0.000000	961.494144
B-3	350.149141	0.636012	2.221139	2.857151	0.000000	431.717640

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1999-QS14 (POOL # 4410)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4410

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 10,429.50
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00

SUBSERVICER ADVANCES THIS MONTH 31,956.10
MASTER SERVICER ADVANCES THIS MONTH 4,334.36

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	20	1,720,168.66
(B) TWO MONTHLY PAYMENTS:	6	679,336.04
(C) THREE OR MORE MONTHLY PAYMENTS:	9	1,145,531.35

FORECLOSURES
NUMBER OF LOANS 8
AGGREGATE PRINCIPAL BALANCE 618,495.51

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER
DISTRIBUTION 48,113,200.17

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE
DETERMINATION DATE 533

NUMBER OF REO LOANS ACQUIRED
INCLUDING ANY PENDING CASH LIQUIDATIONS 5

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH
FORECLOSURE OR GRANT OF A DEED IN LIEU OF
FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 574,107.56

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00
CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 4,135,683.76

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	69.99398430 %	25.59022900 %	4.41578660 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	67.29916590 %	27.57169630 %	4.93997260 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	559,377.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,779,089.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 8.55909863
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 310.15

POOL TRADING FACTOR: 22.12773503

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1999-QS15 (POOL # 4416)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4416

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110F2X0	112,000,000.00	0.00	7.000000 %	0.00
A-2	76110F2Y8	20,028,000.00	18,157,581.83	7.750000 %	3,846,220.38
A-3	76110F2Z5	48,000,000.00	0.00	0.000000 %	0.00
A-4	76110F3A9	0.00	0.00	0.000000 %	0.00
A-5	76110F3B7	20,253,000.00	19,399,908.97	7.750000 %	51,889.99
A-P	76110F3C5	242,044.80	88,760.76	0.000000 %	3,961.32
A-V	76110F3D3	0.00	0.00	0.731507 %	0.00
R-I	76110F3E1	100.00	0.00	7.750000 %	0.00
R-II	76110F3F8	100.00	0.00	7.750000 %	0.00
M-1	76110F3G6	8,695,000.00	8,382,961.23	7.750000 %	16,244.20
M-2	76110F3H4	2,825,900.00	2,724,486.52	7.750000 %	5,279.41
M-3	76110F3J0	2,391,000.00	2,305,193.80	7.750000 %	4,466.92
B-1	76110F3K7	1,412,900.00	1,362,195.06	7.750000 %	2,639.61
B-2	76110F3L5	652,100.00	629,167.83	7.750000 %	1,219.18
B-3	76110F3M3	869,572.62	481,760.78	7.750000 %	52.00

 217,369,717.42 53,532,016.78 3,931,973.01

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	0.00	0.00	0.00	0.00	0.00
A-2	114,280.58	3,960,500.96	0.00	0.00	14,311,361.45
A-3	0.00	0.00	0.00	0.00	0.00
A-4	0.00	0.00	0.00	0.00	0.00
A-5	122,099.56	173,989.55	0.00	0.00	19,348,018.98
A-P	0.00	3,961.32	0.00	0.00	84,799.44
A-V	31,801.30	31,801.30	0.00	0.00	0.00
R-I	0.00	0.00	0.00	0.00	0.00
R-II	0.00	0.00	0.00	0.00	0.00
M-1	52,760.86	69,005.06	0.00	0.00	8,366,717.03
M-2	17,147.43	22,426.84	0.00	0.00	2,719,207.11
M-3	14,508.48	18,975.40	0.00	0.00	2,300,726.88
B-1	8,573.41	11,213.02	0.00	0.00	1,359,555.45
B-2	3,959.87	5,179.05	0.00	0.00	627,948.65
B-3	3,032.12	3,084.12	0.00	0.00	464,167.59

	368,163.61	4,300,136.62	0.00	0.00	49,582,502.58
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AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-2	906.609838	192.042160	5.706041	197.748201	0.000000	714.567678
A-3	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-4	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-5	957.878288	2.562089	6.028715	8.590804	0.000000	955.316199
A-P	366.711781	16.366006	0.000000	16.366006	0.000000	350.345775
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-I	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-II	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	964.112850	1.868223	6.067954	7.936177	0.000000	962.244627
M-2	964.112855	1.868223	6.067954	7.936177	0.000000	962.244633
M-3	964.112840	1.868223	6.067955	7.936178	0.000000	962.244618
B-1	964.112860	1.868221	6.067952	7.936173	0.000000	962.244638
B-2	964.833359	1.869621	6.072489	7.942110	0.000000	962.963737
B-3	554.020583	0.059811	3.486911	3.546722	0.000000	533.788561

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 1999-QS15 (POOL # 4416)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4416

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 10,585.76
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00

SUBSERVICER ADVANCES THIS MONTH 49,083.38
MASTER SERVICER ADVANCES THIS MONTH 3,396.19

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	16	2,271,634.16
(B) TWO MONTHLY PAYMENTS:	4	393,797.05
(C) THREE OR MORE MONTHLY PAYMENTS:	7	1,320,118.18

FORECLOSURES
NUMBER OF LOANS 12
AGGREGATE PRINCIPAL BALANCE 2,229,405.81

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER
DISTRIBUTION 49,582,502.58

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE
DETERMINATION DATE 451

NUMBER OF REO LOANS ACQUIRED
INCLUDING ANY PENDING CASH LIQUIDATIONS 5

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH
FORECLOSURE OR GRANT OF A DEED IN LIEU OF
FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 416,586.87

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00
CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 3,789,813.44

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	70.27545400 %	25.09697600 %	4.61989630 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	68.00190400 %	26.99874013 %	4.95310190 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	525,664.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,441,407.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 8.80050546
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 311.83

POOL TRADING FACTOR: 22.81021624

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2000-QS1 (POOL # 4420)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4420

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
CB	76110F3N1	130,396,000.00	31,311,418.45	7.750000 %	2,079,879.43
NB-1	76110F3P6	58,661,000.00	0.00	7.750000 %	0.00
NB-2	76110F3Q4	4,186,000.00	0.00	7.750000 %	0.00
NB-3	76110F3R2	6,983,000.00	5,189,897.22	7.750000 %	723,080.06
A-P	76110F3S0	496,620.41	170,087.14	0.000000 %	4,746.57
A-V	76110F3T8	0.00	0.00	0.613192 %	0.00
R	76110F3U5	100.00	0.00	7.750000 %	0.00
M-1	76110F3V3	9,273,000.00	8,842,144.87	7.750000 %	54,260.92
M-2	76110F3W1	3,273,000.00	3,120,925.29	7.750000 %	19,151.94
M-3	76110F3X9	2,073,000.00	1,978,673.18	7.750000 %	12,142.37
B-1	76110F3Y7	1,309,100.00	1,255,135.86	7.750000 %	7,702.30
B-2	76110F3Z4	654,500.00	633,847.18	7.750000 %	3,889.68
B-3	76110F4A8	872,717.76	351,297.63	7.750000 %	0.00

 218,178,038.17 52,853,426.82 2,904,853.27
 =====

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
CB	201,237.88	2,281,117.31	0.00	0.00	29,231,539.02
NB-1	0.00	0.00	0.00	0.00	0.00
NB-2	0.00	0.00	0.00	0.00	0.00
NB-3	33,323.69	756,403.75	0.00	0.00	4,466,817.16
A-P	0.00	4,746.57	0.00	0.00	165,340.57
A-V	26,873.06	26,873.06	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	56,775.24	111,036.16	0.00	0.00	8,787,883.95
M-2	20,039.40	39,191.34	0.00	0.00	3,101,773.35
M-3	12,705.02	24,847.39	0.00	0.00	1,966,530.81
B-1	8,059.21	15,761.51	0.00	0.00	1,247,433.56
B-2	8,109.04	11,998.72	0.00	0.00	629,957.50
B-3	372.33	372.33	0.00	0.00	266,645.76

	367,494.87	3,272,348.14	0.00	0.00	49,863,921.68
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AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
CB	240.125605	15.950485	1.543283	17.493768	0.000000	224.175121
NB-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
NB-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
NB-3	743.218849	103.548627	4.772117	108.320744	0.000000	639.670222
A-P	342.489226	9.557734	0.000000	9.557734	0.000000	332.931492
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	953.536598	5.851496	6.122640	11.974136	0.000000	947.685102
M-2	953.536599	5.851494	6.122640	11.974134	0.000000	947.685105
M-3	954.497434	5.857390	6.128808	11.986198	0.000000	948.640043
B-1	958.777679	5.883661	6.156298	12.039959	0.000000	952.894019
B-2	968.444889	5.942979	12.389672	18.332651	0.000000	962.501910
B-3	402.532922	0.000000	0.426633	0.426633	0.000000	305.534926

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2000-QS1 (POOL # 4420)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4420

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	10,383.79
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00
SUBSERVICER ADVANCES THIS MONTH	41,728.69
MASTER SERVICER ADVANCES THIS MONTH	14,608.22

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	24	2,213,971.76
(B) TWO MONTHLY PAYMENTS:	8	909,902.65
(C) THREE OR MORE MONTHLY PAYMENTS:	5	580,417.51

FORECLOSURES	
NUMBER OF LOANS	12
AGGREGATE PRINCIPAL BALANCE	1,519,632.69

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	49,863,921.68
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	517
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	10
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	1,841,184.85
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	2,624,975.19
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	69.28436180 %	26.37812600 %	4.23866680 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	67.80546940 %	27.78800312 %	4.31408050 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	1,077,259.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,481,768.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	8.66979100
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	313.26

POOL TRADING FACTOR: 22.85469340

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2000-QS1 (POOL # 4420)
 STATEMENT TO CERTIFICATEHOLDERS
 ADDITIONAL RELATED INFORMATION FOR POOL 4420

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	8,491.18
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00
SUBSERVICER ADVANCES THIS MONTH	31,850.92
MASTER SERVICER ADVANCES THIS MONTH	4,077.25

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	23	1,941,262.99
(B) TWO MONTHLY PAYMENTS:	7	543,314.87
(C) THREE OR MORE MONTHLY PAYMENTS:	4	288,969.90

FORECLOSURES	
NUMBER OF LOANS	11
AGGREGATE PRINCIPAL BALANCE	1,162,013.02

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION 39,755,034.55

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE 486

NUMBER OF REO LOANS ACQUIRED
INCLUDING ANY PENDING CASH LIQUIDATIONS 7

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH
FORECLOSURE OR GRANT OF A DEED IN LIEU OF
FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 511,210.80

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00
CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 2,057,552.31

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	75.03285700 %	26.37812600 %	4.23866680 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	73.73983510 %	27.78800312 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	1,077,259.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,481,768.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 8.72791947
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 311.35

POOL TRADING FACTOR: 28.01006996

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2000-QS1 (POOL # 4420)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4420

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 1,892.61
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00

SUBSERVICER ADVANCES THIS MONTH 9,877.77
MASTER SERVICER ADVANCES THIS MONTH 10,530.97

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	1	272,708.77

(B) TWO MONTHLY PAYMENTS:	1	366,587.78
(C) THREE OR MORE MONTHLY PAYMENTS:	1	291,447.61

FORECLOSURES

NUMBER OF LOANS	1
AGGREGATE PRINCIPAL BALANCE	357,619.67

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	10,108,887.13
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	31
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	3
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	1,329,974.05
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	567,422.88
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	47.38306130 %	26.37812600 %	4.23866680 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	44.41441830 %	27.78800311 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	1,077,259.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,481,768.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	8.44119060
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	320.75

POOL TRADING FACTOR:	13.25811047
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2000-QS2 (POOL # 4425)

STATEMENT TO CERTIFICATEHOLDERS

DISTRIBUTION SUMMARY FOR POOL# 4425

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110F4B6	15,000,000.00	0.00	7.750000 %	0.00
A-2	76110F4C4	83,021,000.00	0.00	7.750000 %	0.00
A-3	76110F4D2	25,652,000.00	0.00	7.750000 %	0.00
A-4	76110F4E0	17,862,000.00	0.00	7.750000 %	0.00
A-5	76110F4F7	17,150,000.00	0.00	7.750000 %	0.00
A-6	76110F4G5	20,000,000.00	13,436,002.30	7.750000 %	2,686,612.75
A-7	76110F4H3	21,888,000.00	21,888,000.00	7.750000 %	0.00
A-P	76110F4J9	250,505.68	84,603.06	0.000000 %	4,218.69
R-I	76110F4K6	100.00	0.00	7.750000 %	0.00
R-II	76110F4L4	100.00	0.00	7.750000 %	0.00
M-1	76110F4M2	9,850,100.00	9,465,638.37	7.750000 %	7,537.64
M-2	76110F4N0	2,845,500.00	2,734,436.61	7.750000 %	2,177.47
M-3	76110F4P5	2,407,700.00	2,313,724.47	7.750000 %	1,842.46
IO-A		0.00	0.00	0.768644 %	0.00
IO-B		0.00	0.00	0.768644 %	0.00
B-1	76110F4Q3	1,422,700.00	1,368,635.35	7.750000 %	1,089.87
B-2	76110F4R1	656,700.00	642,321.31	7.750000 %	511.49
B-3	76110F4S9	875,528.01	386,223.37	7.750000 %	307.55
		218,881,933.69	52,319,584.84		2,704,297.92

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	0.00	0.00	0.00	0.00	0.00
A-2	0.00	0.00	0.00	0.00	0.00
A-3	0.00	0.00	0.00	0.00	0.00
A-4	0.00	0.00	0.00	0.00	0.00
A-5	0.00	0.00	0.00	0.00	0.00
A-6	85,635.78	2,772,248.53	0.00	0.00	10,749,389.55
A-7	139,505.48	139,505.48	0.00	0.00	21,888,000.00
A-P	0.00	4,218.69	0.00	0.00	80,384.37
R-I	0.00	0.00	0.00	0.00	0.00
R-II	0.00	0.00	0.00	0.00	0.00
M-1	60,330.25	67,867.89	0.00	0.00	9,458,100.73
M-2	17,428.22	19,605.69	0.00	0.00	2,732,259.14
M-3	14,746.76	16,589.22	0.00	0.00	2,311,882.01
IO-A	33,019.47	33,019.47	0.00	0.00	0.00
IO-B	0.00	0.00	0.00	0.00	0.00

B-1	8,723.14	9,813.01	0.00	0.00	1,367,545.48
B-2	4,093.91	4,605.40	0.00	0.00	641,809.82
B-3	2,461.64	2,769.19	0.00	0.00	385,915.82

	365,944.65	3,070,242.57	0.00	0.00	49,615,286.92
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2000-QS2 (POOL # 4425)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4425

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-3	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-4	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-5	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-6	671.800115	134.330638	4.281789	138.612427	0.000000	537.469478
A-7	1000.000000	0.000000	6.373606	6.373606	0.000000	1000.000000
A-P	337.729109	16.840696	0.000000	16.840696	0.000000	320.888413
R-I	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-II	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	960.968759	0.765235	6.124836	6.890071	0.000000	960.203524
M-2	960.968761	0.765233	6.124836	6.890069	0.000000	960.203528
M-3	960.968754	0.765237	6.124833	6.890070	0.000000	960.203518
IO-A	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
IO-B	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
B-1	961.998559	0.766057	6.131398	6.897455	0.000000	961.232502
B-2	978.104629	0.778879	6.234064	7.012943	0.000000	977.325750
B-3	441.131940	0.351285	2.811606	3.162891	0.000000	440.780667

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2000-QS2 (POOL # 4425)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4425

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	10,491.06
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00

SUBSERVICER ADVANCES THIS MONTH	39,758.88
MASTER SERVICER ADVANCES THIS MONTH	4,807.19

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	27	2,859,309.64
(B) TWO MONTHLY PAYMENTS:	5	868,321.65
(C) THREE OR MORE MONTHLY PAYMENTS:	3	382,883.32

FORECLOSURES	
NUMBER OF LOANS	10
AGGREGATE PRINCIPAL BALANCE	909,529.66

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	49,615,286.92
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	497
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	8
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	566,159.67
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	2,662,617.66
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	67.62518350 %	27.78559300 %	4.58922340 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	65.88766280 %	29.22938227 %	4.83552200 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	988,853.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 8.80632395
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 314.65

POOL TRADING FACTOR: 22.66760261

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2000-QS3 (POOL # 4432)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4432

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110F5F6	115,869,000.00	0.00	7.750000 %	0.00
A-2	76110F5G4	40,867,000.00	0.00	7.750000 %	0.00
A-3	76110F5J8	21,838,000.00	10,745,112.65	7.750000 %	2,526,794.34
A-4	76110F5K5	21,838,000.00	21,838,000.00	7.750000 %	0.00
A-P	76110F5L3	499,056.21	255,892.38	0.000000 %	20,085.35
R-I	76110F5M1	100.00	0.00	7.750000 %	0.00
R-II	76110F5N9	100.00	0.00	7.750000 %	0.00
M-1	76110F5P4	9,281,800.00	8,950,212.94	7.750000 %	35,167.06
M-2	76110F5Q2	2,839,000.00	2,737,578.32	7.750000 %	10,756.46
M-3	76110F5R0	2,402,200.00	2,316,382.78	7.750000 %	9,101.50
IO-A		0.00	0.00	0.837497 %	0.00
IO-B		0.00	0.00	0.837497 %	0.00
B-1	76110F5S8	1,419,500.00	1,370,678.04	7.750000 %	5,385.65
B-2	76110F5T6	655,100.00	636,946.19	7.750000 %	2,502.68
B-3	76110F5U3	873,616.21	619,106.61	7.750000 %	2,158.90
		218,382,472.42	49,469,909.91		2,611,951.94

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	0.00	0.00	0.00	0.00	0.00
A-2	0.00	0.00	0.00	0.00	0.00
A-3	68,521.07	2,595,315.41	0.00	0.00	8,218,318.31
A-4	139,259.87	139,259.87	0.00	0.00	21,838,000.00
A-P	0.00	20,085.35	0.00	0.00	235,807.03
R-I	0.00	0.00	0.00	0.00	0.00

R-II	0.00	0.00	0.00	0.00	0.00
M-1	57,075.08	92,242.14	0.00	0.00	8,915,045.88
M-2	17,457.40	28,213.86	0.00	0.00	2,726,821.86
M-3	14,771.46	23,872.96	0.00	0.00	2,307,281.28
IO-A	33,914.35	33,914.35	0.00	0.00	0.00
IO-B	0.00	0.00	0.00	0.00	0.00
B-1	8,740.75	14,126.40	0.00	0.00	1,365,292.39
B-2	4,061.77	6,564.45	0.00	0.00	634,443.51
B-3	3,948.02	6,106.92	0.00	0.00	547,971.93

347,749.77 2,959,701.71 0.00 0.00 46,788,982.19
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AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-3	492.037396	115.706307	3.137699	118.844006	0.000000	376.331089
A-4	1000.000000	0.000000	6.376952	6.376952	0.000000	1000.000000
A-P	512.752622	40.246669	0.000000	40.246669	0.000000	472.505953
R-I	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-II	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	964.275565	3.788819	6.149139	9.937958	0.000000	960.486746
M-2	964.275562	3.788820	6.149137	9.937957	0.000000	960.486742
M-3	964.275572	3.788819	6.149138	9.937957	0.000000	960.486754
IO-A	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
IO-B	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
B-1	965.606228	3.794047	6.157626	9.951673	0.000000	961.812180
B-2	972.288490	3.820302	6.200229	10.020531	0.000000	968.468188
B-3	708.671157	2.471222	4.519170	6.990392	0.000000	627.245607

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2000-QS3 (POOL # 4432)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4432

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	9,947.90
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00
SUBSERVICER ADVANCES THIS MONTH	49,305.53
MASTER SERVICER ADVANCES THIS MONTH	911.74

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	20	2,088,582.68
(B) TWO MONTHLY PAYMENTS:	10	627,370.26
(C) THREE OR MORE MONTHLY PAYMENTS:	5	258,892.99

FORECLOSURES	
NUMBER OF LOANS	23
AGGREGATE PRINCIPAL BALANCE	3,036,759.66

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	46,788,982.19
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	467
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	2
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	113,317.79
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	2,379,695.63
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	120,235.75
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	66.20697570 %	28.45566100 %	5.33736320 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	64.56341210 %	29.81289262 %	5.47268330 %

BANKRUPTCY AMOUNT AVAILABLE	150,000.00
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FRAUD AMOUNT AVAILABLE
 SPECIAL HAZARD AMOUNT AVAILABLE

872,736.00
 1,953,737.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 8.86501820
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 315.29
 POOL TRADING FACTOR: 21.42524612

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2000-QS4 (POOL # 4433)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4433

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
CB	76110F4T7	80,517,000.00	30,865,356.93	7.500000 %	2,000,235.25
NB	76110F4U4	21,235,000.00	3,667,393.96	7.500000 %	493,409.14
A-P	76110F4V2	933,718.95	537,814.81	0.000000 %	22,680.94
R-I	76110F4W0	100.00	0.00	7.500000 %	0.00
R-II	76110F4X8	100.00	0.00	7.500000 %	0.00
M-1	76110F4Y6	3,459,000.00	3,064,467.57	7.500000 %	13,459.19
M-2	76110F4Z3	649,000.00	574,975.28	7.500000 %	2,525.30
M-3	76110F5D1	487,000.00	431,452.96	7.500000 %	1,894.95
IO-A		0.00	0.00	0.506822 %	0.00
IO-B		0.00	0.00	0.506822 %	0.00
B-1	76110F5A7	324,300.00	287,310.45	7.500000 %	1,261.87
B-2	76110F5B5	216,200.00	191,540.31	7.500000 %	841.25
B-3	76110F5C3	270,246.88	236,245.14	7.500000 %	1,037.59
		108,091,665.83	39,856,557.41		2,537,345.48

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
CB	190,587.71	2,190,822.96	0.00	0.00	28,865,121.68
NB	22,287.51	515,696.65	0.00	0.00	3,173,984.82
A-P	0.00	22,680.94	0.00	0.00	515,133.87
R-I	0.00	0.00	0.00	0.00	0.00
R-II	0.00	0.00	0.00	0.00	0.00
M-1	18,842.69	32,301.88	0.00	0.00	3,051,008.38
M-2	3,535.39	6,060.69	0.00	0.00	572,449.98

M-3	2,652.90	4,547.85	0.00	0.00	429,558.01
IO-A	16,401.54	16,401.54	0.00	0.00	0.00
IO-B	0.00	0.00	0.00	0.00	0.00
B-1	1,766.60	3,028.47	0.00	0.00	286,048.58
B-2	1,177.74	2,018.99	0.00	0.00	190,699.06
B-3	1,452.61	2,490.20	0.00	0.00	235,207.54

258,704.69 2,796,050.17 0.00 0.00 37,319,211.92
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AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
CB	383.339629	24.842397	2.367049	27.209446	0.000000	358.497233
NB	172.705155	23.235655	1.049565	24.285220	0.000000	149.469499
A-P	575.992176	24.290973	0.000000	24.290973	0.000000	551.701203
R-I	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-II	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	885.940321	3.891064	5.447439	9.338503	0.000000	882.049257
M-2	885.940339	3.891063	5.447442	9.338505	0.000000	882.049276
M-3	885.940370	3.891068	5.447433	9.338501	0.000000	882.049302
IO-A	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
IO-B	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
B-1	885.940333	3.891058	5.447425	9.338483	0.000000	882.049275
B-2	885.940379	3.891073	5.447456	9.338529	0.000000	882.049306
B-3	874.182673	3.839415	5.375122	9.214537	0.000000	870.343228

DETERMINATION DATE 21-January-03

DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2000-QS4 (POOL # 4433)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4433

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 8,063.67
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00

SUBSERVICER ADVANCES THIS MONTH	12,098.33
MASTER SERVICER ADVANCES THIS MONTH	0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	13	802,555.62
(B) TWO MONTHLY PAYMENTS:	2	88,148.66
(C) THREE OR MORE MONTHLY PAYMENTS:	3	147,832.97

FORECLOSURES	
NUMBER OF LOANS	2
AGGREGATE PRINCIPAL BALANCE	79,718.89

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	37,319,211.92
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	503
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	0
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	0.00
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	2,362,324.39
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:			
	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	87.82770910 %	10.21386700 %	1.79417380 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	87.05314250 %	10.86040182 %	1.93444640 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	2,161,833.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,968,867.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	8.22385800
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	134.87

POOL TRADING FACTOR:

34.52552205

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2000-QS4 (POOL # 4433)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4433

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	7,106.42
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00

SUBSERVICER ADVANCES THIS MONTH	12,098.33
MASTER SERVICER ADVANCES THIS MONTH	0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	13	802,555.62
(B) TWO MONTHLY PAYMENTS:	2	88,148.66
(C) THREE OR MORE MONTHLY PAYMENTS:	3	147,832.97

FORECLOSURES

NUMBER OF LOANS	2
AGGREGATE PRINCIPAL BALANCE	79,718.89

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	32,943,801.40
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	489
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	0
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	0.00
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 1,871,581.40

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	89.09036170 %	10.35357600 %	1.81871510 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	88.46671330 %	11.01241109 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	2,161,833.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,968,867.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 8.31764793

ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 135.11

POOL TRADING FACTOR: 38.63426936

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2000-QS4 (POOL # 4433)

STATEMENT TO CERTIFICATEHOLDERS

ADDITIONAL RELATED INFORMATION FOR POOL 4433

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 957.25

SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00

SUBSERVICER ADVANCES THIS MONTH 0.00

MASTER SERVICER ADVANCES THIS MONTH 0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
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(A) ONE MONTHLY PAYMENT: 0 0.00

(B) TWO MONTHLY PAYMENTS: 0 0.00

(C) THREE OR MORE MONTHLY PAYMENTS: 0 0.00

FORECLOSURES

NUMBER OF LOANS 0

AGGREGATE PRINCIPAL BALANCE 0.00

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION 4,375,410.52

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE 14

NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS 0

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 0.00

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00

CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 490,742.99

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	78.46805880 %	10.35357600 %	1.81871520 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	76.00813170 %	11.01241101 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	2,161,833.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,968,867.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 7.51768121

ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 133.03

POOL TRADING FACTOR: 19.17296120

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2000-QS5 (POOL # 4438)

STATEMENT TO CERTIFICATEHOLDERS

DISTRIBUTION SUMMARY FOR POOL# 4438

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110F5V1	92,675,000.00	1,519,992.72	7.750000 %	1,519,992.72
A-2	76110F5W9	74,478,000.00	0.00	7.750000 %	0.00

A-3	76110F5X7	10,750,000.00	10,750,000.00	7.750000	%	1,725,306.59
A-4	76110F5Y5	21,700,000.00	21,700,000.00	7.750000	%	0.00
A-5	76110F5Z2	1,075,000.00	0.00	7.750000	%	0.00
A-P	76110F6A6	145,114.60	55,033.26	0.000000	%	10,693.07
A-V	76110F6B4	0.00	0.00	0.977810	%	0.00
R	76110F6C2	100.00	0.00	7.750000	%	0.00
M-1	76110F6D0	8,141,800.00	7,756,650.56	7.750000	%	6,038.01
M-2	76110F6E8	2,822,400.00	2,688,885.82	7.750000	%	2,093.10
M-3	76110F6F5	2,388,200.00	2,275,225.72	7.750000	%	1,771.11
B-1	76110F6G3	1,411,200.00	1,344,442.89	7.750000	%	1,046.56
B-2	76110F6H1	651,400.00	622,521.50	7.750000	%	0.00
B-3	76110F6J7	868,514.12	257,914.27	7.750000	%	0.00

217,106,728.72 48,970,666.74 3,266,941.16
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	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	9,486.75	1,529,479.47	0.00	0.00	0.00
A-2	0.00	0.00	0.00	0.00	0.00
A-3	67,094.14	1,792,400.73	0.00	0.00	9,024,693.41
A-4	135,436.53	135,436.53	0.00	0.00	21,700,000.00
A-5	0.00	0.00	0.00	0.00	0.00
A-P	0.00	10,693.07	0.00	0.00	44,340.19
A-V	38,562.47	38,562.47	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	48,411.70	54,449.71	0.00	0.00	7,750,612.55
M-2	16,782.18	18,875.28	0.00	0.00	2,686,792.72
M-3	14,200.40	15,971.51	0.00	0.00	2,273,454.61
B-1	8,391.09	9,437.65	0.00	0.00	1,343,396.33
B-2	6,180.43	6,180.43	0.00	0.00	622,521.50
B-3	0.00	0.00	0.00	0.00	257,228.92

344,545.69 3,611,486.85 0.00 0.00 45,703,040.23
=====

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	16.401324	16.401324	0.102366	16.503690	0.000000	0.000000
A-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-3	1000.000000	160.493636	6.241315	166.734951	0.000000	839.506364

A-4	1000.000000	0.000000	6.241315	6.241315	0.000000	1000.000000
A-5	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-P	379.238896	73.686800	0.000000	73.686800	0.000000	305.552096
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	952.694805	0.741606	5.946068	6.687674	0.000000	951.953199
M-2	952.694808	0.741606	5.946067	6.687673	0.000000	951.953201
M-3	952.694797	0.741605	5.946068	6.687673	0.000000	951.953192
B-1	952.694785	0.741603	5.946067	6.687670	0.000000	951.953182
B-2	955.667025	0.000000	9.487918	9.487918	0.000000	955.667022
B-3	296.960406	0.000000	0.000000	0.000000	0.000000	296.171296

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2000-QS5 (POOL # 4438)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4438

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	9,648.89
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00
SUBSERVICER ADVANCES THIS MONTH	43,064.03
MASTER SERVICER ADVANCES THIS MONTH	4,466.10

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	23	1,954,199.96
(B) TWO MONTHLY PAYMENTS:	11	1,219,412.00
(C) THREE OR MORE MONTHLY PAYMENTS:	9	825,482.88

FORECLOSURES	
NUMBER OF LOANS	9
AGGREGATE PRINCIPAL BALANCE	1,224,864.32

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	45,703,040.23
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE

NUMBER OF REO LOANS ACQUIRED
INCLUDING ANY PENDING CASH LIQUIDATIONS 6

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH
FORECLOSURE OR GRANT OF A DEED IN LIEU OF
FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 538,130.94

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00
CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 3,229,504.34

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	69.44608600 %	26.00551400 %	4.54328850 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	67.29209000 %	27.81184756 %	4.86905400 %

BANKRUPTCY AMOUNT AVAILABLE	150,000.00
FRAUD AMOUNT AVAILABLE	703,821.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,336,087.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 9.04036895
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 315.37

POOL TRADING FACTOR: 21.05095521

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2000-QS6 (POOL # 4440)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4440

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110F6K4	92,574,000.00	2,676,321.65	7.750000 %	2,501,993.74
A-2	76110F6L2	75,000,000.00	0.00	7.750000 %	0.00
A-3	76110F6M0	10,750,000.00	10,750,000.00	7.750000 %	0.00
A-4	76110F6N8	21,500,000.00	21,500,000.00	7.750000 %	0.00

A-5	76110F6P3	1,075,000.00	0.00	7.750000	%	0.00
A-P	76110F6Q1	75,687.86	26,004.70	0.000000	%	38.08
A-V	76110F6R9	0.00	0.00	1.031985	%	0.00
R	76110F6S7	100.00	0.00	7.750000	%	0.00
M-1	76110F6T5	8,714,800.00	8,416,937.36	7.750000	%	93,767.65
M-2	76110F6U2	2,723,300.00	2,630,220.50	7.750000	%	29,301.59
M-3	76110F6V0	2,505,400.00	2,419,768.09	7.750000	%	26,957.07
B-1	76110F6W8	1,416,100.00	1,367,699.20	7.750000	%	15,236.66
B-2	76110F6X6	653,600.00	631,260.63	7.750000	%	7,032.47
B-3	76110F6Y4	871,524.04	281,201.99	7.750000	%	3,132.69

217,859,511.90 50,699,414.12 2,677,459.95
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	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	17,156.84	2,519,150.58	0.00	0.00	174,327.91
A-2	0.00	0.00	0.00	0.00	0.00
A-3	68,914.00	68,914.00	0.00	0.00	10,750,000.00
A-4	137,827.99	137,827.99	0.00	0.00	21,500,000.00
A-5	0.00	0.00	0.00	0.00	0.00
A-P	0.00	38.08	0.00	0.00	25,966.62
A-V	43,278.63	43,278.63	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	53,957.65	147,725.30	0.00	0.00	8,323,169.71
M-2	16,861.30	46,162.89	0.00	0.00	2,600,918.91
M-3	15,512.18	42,469.25	0.00	0.00	2,392,811.02
B-1	8,767.78	24,004.44	0.00	0.00	1,352,462.54
B-2	4,046.76	11,079.23	0.00	0.00	624,228.16
B-3	1,802.67	4,935.36	0.00	0.00	378,759.15

368,125.80 3,045,585.75 0.00 0.00 48,122,644.02
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AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	28.910079	27.026959	0.185331	27.212290	0.000000	1.883120
A-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-3	1000.000000	0.000000	6.410605	6.410605	0.000000	1000.000000
A-4	1000.000000	0.000000	6.410604	6.410604	0.000000	1000.000000
A-5	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000

A-P	343.578145	0.502987	0.000000	0.502987	0.000000	343.075158
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	965.821059	10.759588	6.191496	16.951084	0.000000	955.061471
M-2	965.821064	10.759589	6.191496	16.951085	0.000000	955.061475
M-3	965.821063	10.759587	6.191498	16.951085	0.000000	955.061476
B-1	965.821053	10.759586	6.191498	16.951084	0.000000	955.061467
B-2	965.821043	10.759593	6.191493	16.951086	0.000000	955.061450
B-3	438.188534	3.594496	2.068411	5.662907	0.000000	434.594038

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2000-QS6 (POOL # 4440)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4440

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	10,148.81
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00
SUBSERVICER ADVANCES THIS MONTH	35,974.25
MASTER SERVICER ADVANCES THIS MONTH	4,389.57

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	10	1,349,546.37
(B) TWO MONTHLY PAYMENTS:	6	767,238.73
(C) THREE OR MORE MONTHLY PAYMENTS:	8	1,084,450.66

FORECLOSURES	
NUMBER OF LOANS	13
AGGREGATE PRINCIPAL BALANCE	1,234,477.57

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	48,122,644.04
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	439
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NUMBER OF REO LOANS ACQUIRED
INCLUDING ANY PENDING CASH LIQUIDATIONS

5

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH
FORECLOSURE OR GRANT OF A DEED IN LIEU OF
FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 519,085.89

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00
CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 2,173,035.99

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 309,951.51

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	68.92435700 %	26.57592200 %	4.49741260 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	67.41490200 %	27.67283450 %	4.89732340 %

BANKRUPTCY AMOUNT AVAILABLE	115,054.00
FRAUD AMOUNT AVAILABLE	748,851.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,603,271.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 9.10113101
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 319.58

POOL TRADING FACTOR: 22.08884231

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2000-QS7 (POOL # 4444)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4444

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110GAA9	75,000,000.00	0.00	8.000000 %	0.00
A-2	76110GAB7	91,363,000.00	0.00	8.000000 %	0.00
A-3	76110GAC5	12,000,000.00	0.00	8.000000 %	0.00
A-4	76110GAD3	8,245,652.00	4,756,886.86	8.000000 %	1,782,137.03
A-5	76110GAE1	4,771,000.00	0.00	8.000000 %	0.00
A-6	76110GAF8	2,164,000.00	36,571.36	8.000000 %	36,571.36

A-7	76110GAG6	4,572,000.00	4,572,000.00	8.000000	%	3,487,295.86
A-8	76110GAH4	2,407,000.00	2,407,000.00	8.000000	%	0.00
A-9	76110GAJ0	2,390,348.00	2,390,348.00	8.000000	%	0.00
A-10	76110GAK7	24,550,000.00	24,550,000.00	8.000000	%	0.00
A-P	76110GAL5	208,784.27	125,802.56	0.000000	%	145.95
A-V	76110GAM3	0.00	0.00	0.794672	%	0.00
R	76110GAN1	100.00	0.00	8.000000	%	0.00
M-1	76110GAP6	8,468,700.00	8,141,467.22	8.000000	%	5,730.40
M-2	76110GAQ4	3,068,400.00	2,949,836.21	8.000000	%	2,076.25
M-3	76110GAR2	2,822,900.00	2,713,822.42	8.000000	%	1,910.13
B-1	76110GAS0	1,595,600.00	1,533,945.60	8.000000	%	1,079.68
B-2	76110GAT8	736,500.00	708,041.46	8.000000	%	0.00
B-3	76110GAU5	1,104,669.96	1,061,985.17	8.000000	%	0.00

245,468,654.23 55,947,706.86 5,316,946.66
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	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	0.00	0.00	0.00	0.00	0.00
A-2	0.00	0.00	0.00	0.00	0.00
A-3	0.00	0.00	0.00	0.00	0.00
A-4	30,398.39	1,812,535.42	0.00	0.00	2,974,749.83
A-5	0.00	0.00	0.00	0.00	0.00
A-6	233.71	36,805.07	0.00	0.00	0.00
A-7	29,216.89	3,516,512.75	0.00	0.00	1,084,704.14
A-8	15,381.68	15,381.68	0.00	0.00	2,407,000.00
A-9	15,275.27	15,275.27	0.00	0.00	2,390,348.00
A-10	156,884.19	156,884.19	0.00	0.00	24,550,000.00
A-P	0.00	145.95	0.00	0.00	125,656.61
A-V	35,514.69	35,514.69	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	52,027.19	57,757.59	0.00	0.00	8,135,736.82
M-2	18,850.62	20,926.87	0.00	0.00	2,947,759.96
M-3	17,342.40	19,252.53	0.00	0.00	2,711,912.29
B-1	9,802.52	10,882.20	0.00	0.00	1,532,865.92
B-2	511.08	511.08	0.00	0.00	708,041.46
B-3	0.00	0.00	0.00	0.00	1,032,360.64

381,438.63 5,698,385.29 0.00 0.00 50,601,135.67
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2000-QS7 (POOL # 4444)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4444

AMOUNTS PER \$1,000 UNIT

BEGINNING

ENDING

CLASS	BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	BALANCE FACTOR
A-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-3	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-4	576.896389	216.130517	3.686596	219.817113	0.000000	360.765872
A-5	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-6	16.899889	16.899889	0.107999	17.007888	0.000000	0.000000
A-7	999.999999	762.750626	6.390396	769.141022	0.000000	237.249374
A-8	1000.000000	0.000000	6.390395	6.390395	0.000000	1000.000000
A-9	1000.000000	0.000000	6.390396	6.390396	0.000000	1000.000000
A-10	1000.000000	0.000000	6.390395	6.390395	0.000000	1000.000000
A-P	602.548842	0.699048	0.000000	0.699048	0.000000	601.849794
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	961.359739	0.676656	6.143468	6.820124	0.000000	960.683082
M-2	961.359734	0.676656	6.143469	6.820125	0.000000	960.683078
M-3	961.359743	0.676655	6.143469	6.820124	0.000000	960.683088
B-1	961.359735	0.676655	6.143470	6.820125	0.000000	960.683080
B-2	961.359756	0.000000	0.693931	0.693931	0.000000	961.359762
B-3	961.359655	0.000000	0.000000	0.000000	0.000000	934.542117

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2000-QS7 (POOL # 4444)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4444

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 11,039.73
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00
SUBSERVICER ADVANCES THIS MONTH 38,511.06
MASTER SERVICER ADVANCES THIS MONTH 2,523.48

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	17	1,905,096.89
(B) TWO MONTHLY PAYMENTS:	6	1,172,835.52

FORECLOSURES

NUMBER OF LOANS 9
AGGREGATE PRINCIPAL BALANCE 1,111,523.29

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION 50,601,135.67

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE 503

NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS 3

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 298,271.87

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00
CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 5,278,769.57

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

Table with 4 columns: SENIOR, CLASS M, CLASS B and rows for CURRENT DISTRIBUTION, PREPAYMENT PERCENT, NEXT DISTRIBUTION.

BANKRUPTCY AMOUNT AVAILABLE 130,000.00
FRAUD AMOUNT AVAILABLE 3,460,747.00
SPECIAL HAZARD AMOUNT AVAILABLE 1,750,148.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 9.09713771
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 318.97

POOL TRADING FACTOR: 20.61409259

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STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4449

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110GAV3	126,200,000.00	0.00	8.000000 %	0.00
A-2	76110GAW1	32,800,000.00	0.00	8.000000 %	0.00
A-3	76110GAX9	21,638,000.00	14,086,284.06	8.000000 %	3,682,294.98
A-4	76110GAY7	20,000,000.00	20,000,000.00	8.000000 %	0.00
A-P	76110GAZ4	225,655.38	88,185.67	0.000000 %	58,392.41
A-V	76110GBA8	0.00	0.00	1.024800 %	0.00
R	76110GBB6	100.00	0.00	8.000000 %	0.00
M-1	76110GBC4	7,471,800.00	7,184,739.89	8.000000 %	88,876.42
M-2	76110GBD2	2,707,100.00	2,603,095.55	8.000000 %	32,200.72
M-3	76110GBE0	2,490,500.00	2,394,817.14	8.000000 %	29,624.28
B-1	76110GBF7	1,407,600.00	1,353,521.21	8.000000 %	16,743.28
B-2	76110GBG5	649,700.00	626,190.05	8.000000 %	7,746.07
B-3	76110GBH3	974,632.96	579,026.07	8.000000 %	7,088.41
		216,565,088.34	48,915,859.64		3,922,966.57

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	0.00	0.00	0.00	0.00	0.00
A-2	0.00	0.00	0.00	0.00	0.00
A-3	92,767.31	3,775,062.29	0.00	0.00	10,403,989.08
A-4	131,712.96	131,712.96	0.00	0.00	20,000,000.00
A-P	0.00	58,392.41	0.00	0.00	29,793.26
A-V	41,266.49	41,266.49	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	47,316.17	136,192.59	0.00	0.00	7,095,863.47
M-2	17,143.07	49,343.79	0.00	0.00	2,570,894.83
M-3	15,771.42	45,395.70	0.00	0.00	2,365,192.86
B-1	8,913.81	25,657.09	0.00	0.00	1,336,777.93
B-2	4,123.87	11,869.94	0.00	0.00	618,443.98
B-3	3,813.26	10,901.67	0.00	0.00	571,680.40
		362,828.36	4,285,794.93	0.00	44,992,635.81

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-3	650.997507	170.177234	4.287241	174.464475	0.000000	480.820274
A-4	1000.000000	0.000000	6.585648	6.585648	0.000000	1000.000000
A-P	390.798652	258.768518	0.000000	258.768518	0.000000	132.030134
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	961.580861	11.894913	6.332633	18.227546	0.000000	949.685949
M-2	961.580863	11.894913	6.332633	18.227546	0.000000	949.685949
M-3	961.580862	11.894913	6.332632	18.227545	0.000000	949.685949
B-1	961.580854	11.894913	6.332630	18.227543	0.000000	949.685940
B-2	963.814139	11.922533	6.347345	18.269878	0.000000	951.891605
B-3	594.096520	7.272902	3.912509	11.185411	0.000000	586.559662

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2000-QS8 (POOL # 4449)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4449

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 9,769.15
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00
SUBSERVICER ADVANCES THIS MONTH 38,702.97
MASTER SERVICER ADVANCES THIS MONTH 4,363.87

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	22	2,797,392.26
(B) TWO MONTHLY PAYMENTS:	5	545,436.11
(C) THREE OR MORE MONTHLY PAYMENTS:	7	569,261.74

FORECLOSURES
NUMBER OF LOANS

AGGREGATE PRINCIPAL BALANCE	760,624.60
SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	44,992,635.81
AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	392
NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	4
BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	526,141.40
REMAINING SUBCLASS INTEREST SHORTFALL	0.00
CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00
TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	3,318,583.76
TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	157,594.51

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	69.80935500 %	24.95030300 %	5.23089520 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	67.62025600 %	26.74204554 %	5.61997900 %

BANKRUPTCY AMOUNT AVAILABLE	195,228.00
FRAUD AMOUNT AVAILABLE	623,928.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,434,850.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	9.36629354
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	322.66

POOL TRADING FACTOR:	20.77557198
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2000-QS9 (POOL # 4452)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4452

	PRINCIPAL	CURRENT	
ORIGINAL	BALANCE BEFORE	PASS-THROUGH	PRINCIPAL

CLASS	CUSIP	FACE VALUE	DISTRIBUTION	RATE	DISTRIBUTION
A-1	76110GBJ9	92,256,000.00	0.00	7.750000 %	0.00
HJ	76110GBK6	0.00	0.00	0.250000 %	0.00
A-2	76110GBL4	75,000,000.00	0.00	8.000000 %	0.00
A-3	76110GBM2	1,903,000.00	216,733.55	8.000000 %	216,733.55
A-4	76110GBN0	21,500,000.00	21,500,000.00	8.000000 %	0.00
A-5	76110GBP5	1,075,000.00	0.00	8.000000 %	0.00
A-6	76110GBQ3	750,000.00	750,000.00	8.000000 %	526,815.65
A-7	76110GBR1	2,500,000.00	2,500,000.00	8.000000 %	1,757,000.00
A-8	76110GBS9	5,597,000.00	637,000.00	8.000000 %	637,000.00
A-9	76110GBT7	45,320,000.00	1,702,497.08	8.000000 %	781,989.11
A-10	76110GBU4	4,680,000.00	4,680,000.00	8.000000 %	0.00
A-P	76110GBV2	221,969.92	68,773.01	0.000000 %	42,236.58
A-V	76110GBW0	0.00	0.00	0.951205 %	0.00
R-I	76110GBX8	100.00	0.00	8.000000 %	0.00
R-II	76110GBY6	100.00	0.00	8.000000 %	0.00
M-1	76110GBZ3	9,329,300.00	9,078,612.96	8.000000 %	26,111.68
M-2	76110GCA7	3,380,200.00	3,289,370.85	8.000000 %	9,460.81
M-3	76110GCB5	3,109,700.00	3,026,139.47	8.000000 %	8,703.71
B-1	76110GCC3	1,757,600.00	1,710,371.66	8.000000 %	4,919.33
B-2	76110GCD1	811,200.00	789,402.31	8.000000 %	2,270.46
B-3	76110GCE9	1,216,935.14	969,383.37	8.000000 %	0.00
		270,408,105.06	50,918,284.26		4,013,240.88

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	0.00	0.00	0.00	0.00	0.00
HJ	0.00	0.00	0.00	0.00	0.00
A-2	0.00	0.00	0.00	0.00	0.00
A-3	1,430.50	218,164.05	0.00	0.00	0.00
A-4	141,905.87	141,905.87	0.00	0.00	21,500,000.00
A-5	0.00	0.00	0.00	0.00	0.00
A-6	4,950.20	531,765.85	0.00	0.00	223,184.35
A-7	16,500.68	1,773,500.68	0.00	0.00	743,000.00
A-8	4,204.37	641,204.37	0.00	0.00	0.00
A-9	11,236.95	793,226.06	0.00	0.00	920,507.97
A-10	30,889.28	30,889.28	0.00	0.00	4,680,000.00
A-P	0.00	42,236.58	0.00	0.00	26,536.43
A-V	39,959.83	39,959.83	0.00	0.00	0.00
R-I	0.00	0.00	0.00	0.00	0.00
R-II	0.00	0.00	0.00	0.00	0.00
M-1	59,921.32	86,033.00	0.00	0.00	9,052,501.28
M-2	21,710.75	31,171.56	0.00	0.00	3,279,910.04
M-3	19,973.35	28,677.06	0.00	0.00	3,017,435.76
B-1	11,288.92	16,208.25	0.00	0.00	1,705,452.33
B-2	5,210.27	7,480.73	0.00	0.00	787,131.85

B-3 6,380.62 6,380.62 0.00 0.00 949,797.96

375,562.91 4,388,803.79 0.00 0.00 46,885,457.97
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2000-QS9 (POOL # 4452)

STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4452

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING			TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
	BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR			
A-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
HJ	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-3	113.890462	113.890462	0.751708	114.642170	0.000000	0.000000
A-4	1000.000000	0.000000	6.600273	6.600273	0.000000	1000.000000
A-5	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-6	1000.000003	702.420867	6.600267	709.021134	0.000000	297.579136
A-7	1000.000000	702.800000	6.600272	709.400272	0.000000	297.200000
A-8	113.810970	113.810970	0.751183	114.562153	0.000000	0.000000
A-9	37.566132	17.254835	0.247947	17.502782	0.000000	20.311297
A-10	1000.000000	0.000000	6.600274	6.600274	0.000000	1000.000000
A-P	309.830199	190.280578	0.000000	190.280578	0.000000	119.549621
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-I	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-II	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	973.129062	2.798890	6.422917	9.221807	0.000000	970.330173
M-2	973.129060	2.798891	6.422919	9.221810	0.000000	970.330169
M-3	973.129072	2.798891	6.422919	9.221810	0.000000	970.330181
B-1	973.129073	2.798891	6.422918	9.221809	0.000000	970.330183
B-2	973.129082	2.798891	6.422917	9.221808	0.000000	970.330192
B-3	796.577771	0.000000	5.243189	5.243189	0.000000	780.483719

DETERMINATION DATE 21-January-03
 DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2000-QS9 (POOL # 4452)
 STATEMENT TO CERTIFICATEHOLDERS
 ADDITIONAL RELATED INFORMATION FOR POOL 4452

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	10,406.52
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00
SUBSERVICER ADVANCES THIS MONTH	41,788.86

MASTER SERVICER ADVANCES THIS MONTH

4,279.57

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	18	1,860,717.40
(B) TWO MONTHLY PAYMENTS:	9	957,034.57
(C) THREE OR MORE MONTHLY PAYMENTS:	5	475,386.96

FORECLOSURES

NUMBER OF LOANS	16
AGGREGATE PRINCIPAL BALANCE	1,849,305.45

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	46,886,405.81
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	452
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	5
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	500,289.57
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	3,840,754.54
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	24,769.47
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	62.90403800 %	0.00000000 %	6.81312630 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	59.89696600 %	32.73837441 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	673,091.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,296,205.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	9.29253671
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	322.51

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2000-QS10 (POOL # 4455)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4455

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110GCF6	75,000,000.00	0.00	8.000000 %	0.00
A-1A	76110GCG4	17,454,000.00	0.00	7.500000 %	0.00
A-1B	76110GCH2	0.00	0.00	0.500000 %	0.00
A-2	76110GCJ8	75,000,000.00	0.00	8.000000 %	0.00
A-3	76110GCK5	10,749,000.00	9,554,418.93	8.000000 %	2,534,075.75
A-4	76110GCL3	21,500,000.00	21,500,000.00	8.000000 %	0.00
A-5	76110GCM1	1,075,000.00	0.00	8.000000 %	0.00
A-6	76110GCN9	31,250,000.00	1,600,312.96	7.250000 %	946,598.67
A-6A	76110GCP4	0.00	0.00	0.750000 %	0.00
A-7	76110GCQ2	33,000,000.00	0.00	8.000000 %	0.00
A-8	76110GCR0	10,000,000.00	10,000,000.00	8.000000 %	0.00
A-9	76110GCS8	750,000.00	0.00	8.000000 %	0.00
A-P	76110GCT6	51,480.72	23,763.77	0.000000 %	22.98
A-V	76110GCU3	0.00	0.00	0.844017 %	0.00
R-I	76110GCV1	100.00	0.00	8.000000 %	0.00
R-II	76110GCW9	100.00	0.00	8.000000 %	0.00
M-1	76110GCX7	10,260,400.00	9,701,884.70	8.000000 %	11,637.17
M-2	76110GCY5	3,717,400.00	3,515,046.82	8.000000 %	4,216.21
M-3	76110GCZ2	3,420,000.00	3,239,059.95	8.000000 %	3,885.17
B-1	76110GDA6	1,933,000.00	1,831,884.45	8.000000 %	2,197.30
B-2	76110GDB4	892,200.00	846,608.77	8.000000 %	1,015.48
B-3	76110GDC2	1,338,301.06	1,066,463.53	8.000000 %	1,279.19
		297,390,981.78	62,879,443.88		3,504,927.92

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	0.00	0.00	0.00	0.00	0.00
A-1A	0.00	0.00	0.00	0.00	0.00
A-1B	0.00	0.00	0.00	0.00	0.00
A-2	0.00	0.00	0.00	0.00	0.00

A-3	62,859.18	2,596,934.93	0.00	0.00	7,020,343.18
A-4	141,449.98	141,449.98	0.00	0.00	21,500,000.00
A-5	0.00	0.00	0.00	0.00	0.00
A-6	9,541.52	956,140.19	0.00	0.00	653,714.29
A-6A	987.05	987.05	0.00	0.00	0.00
A-7	0.00	0.00	0.00	0.00	0.00
A-8	65,790.69	65,790.69	0.00	0.00	10,000,000.00
A-9	0.00	0.00	0.00	0.00	0.00
A-P	0.00	22.98	0.00	0.00	23,740.79
A-V	43,644.99	43,644.99	0.00	0.00	0.00
R-I	0.00	0.00	0.00	0.00	0.00
R-II	0.00	0.00	0.00	0.00	0.00
M-1	63,829.37	75,466.54	0.00	0.00	9,690,247.53
M-2	23,125.74	27,341.95	0.00	0.00	3,510,830.61
M-3	21,310.00	25,195.17	0.00	0.00	3,235,174.78
B-1	12,052.09	14,249.39	0.00	0.00	1,829,687.15
B-2	5,569.90	6,585.38	0.00	0.00	845,593.29
B-3	7,016.34	8,295.53	0.00	0.00	1,058,340.14

457,176.85 3,962,104.77 0.00 0.00 59,367,671.76
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2000-QS10 (POOL # 4455)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4455

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING		INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING
	BALANCE FACTOR	PRINCIPAL FACTOR				BALANCE FACTOR
A-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-1A	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-1B	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-3	888.865841	235.749907	5.847910	241.597817	0.000000	653.115934
A-4	1000.000000	0.000000	6.579069	6.579069	0.000000	1000.000000
A-5	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-6	51.210015	30.291157	0.305329	30.596486	0.000000	20.918857
A-6A	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-7	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-8	1000.000000	0.000000	6.579069	6.579069	0.000000	1000.000000
A-9	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-P	461.602825	0.446573	0.000000	0.446573	0.000000	461.156253
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-I	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-II	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	945.565933	1.134183	6.220944	7.355127	0.000000	944.431750
M-2	945.565939	1.134182	6.220945	7.355127	0.000000	944.431757
M-3	947.093552	1.136015	6.230994	7.367009	0.000000	945.957538
B-1	947.689833	1.136730	6.234915	7.371645	0.000000	946.553102
B-2	948.900221	1.138187	6.242883	7.381070	0.000000	947.762034
B-3	796.878683	0.955839	5.242722	6.198561	0.000000	790.808748

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2000-QS10 (POOL # 4455)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4455

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	12,646.17
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00
SUBSERVICER ADVANCES THIS MONTH	63,143.33
MASTER SERVICER ADVANCES THIS MONTH	5,365.16

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	28	3,725,747.39
(B) TWO MONTHLY PAYMENTS:	5	457,957.74
(C) THREE OR MORE MONTHLY PAYMENTS:	6	718,500.09

FORECLOSURES	
NUMBER OF LOANS	15
AGGREGATE PRINCIPAL BALANCE	2,899,443.88

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	59,367,671.74
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	522
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	3
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	673,116.03
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	3,415,059.48
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION

0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	67.86138000 %	26.18059500 %	5.95577270 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	66.01190200 %	27.68552722 %	6.29149520 %

BANKRUPTCY AMOUNT AVAILABLE	150,000.00
FRAUD AMOUNT AVAILABLE	771,123.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,969,102.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 9.18599962
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 322.15

POOL TRADING FACTOR: 19.96283525

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2000-QS11 (POOL # 4456)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4456

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
CB	76110GDD0	59,841,000.00	19,420,413.34	7.500000 %	1,067,678.91
NB	76110GDE8	41,062,000.00	3,646,602.14	7.500000 %	18,736.24
A-P	76110GDF5	541,504.63	247,854.49	0.000000 %	1,734.20
A-V	76110GDG3	0.00	0.00	0.883352 %	0.00
R	76110GDH1	100.00	0.00	7.500000 %	0.00
M-1	76110GDJ7	2,922,500.00	2,667,312.85	7.500000 %	10,946.17
M-2	76110GDK4	531,100.00	484,725.38	7.500000 %	1,989.22
M-3	76110GDL2	531,100.00	484,725.38	7.500000 %	1,989.22
B-1	76110GDM0	318,700.00	290,871.71	7.500000 %	786.18
B-2	76110GDN8	212,500.00	193,944.93	7.500000 %	0.00
B-3	76110GDP3	265,594.91	199,949.22	7.500000 %	0.00
		106,226,099.54	27,636,399.44		1,103,860.14

INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
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CB	120,629.25	1,188,308.16	0.00	0.00	18,352,734.43
NB	22,779.93	41,516.17	0.00	0.00	3,627,865.90
A-P	0.00	1,734.20	0.00	0.00	246,120.29
A-V	20,228.54	20,228.54	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	16,597.37	27,543.54	0.00	0.00	2,656,366.68
M-2	3,016.20	5,005.42	0.00	0.00	482,736.16
M-3	3,016.20	5,005.42	0.00	0.00	482,736.16
B-1	1,809.95	2,596.13	0.00	0.00	290,085.53
B-2	0.00	0.00	0.00	0.00	193,944.93
B-3	0.00	0.00	0.00	0.00	197,925.24

188,077.44 1,291,937.58 0.00 0.00 26,530,515.32
=====

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING		INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING
	BALANCE FACTOR	PRINCIPAL FACTOR				BALANCE FACTOR
CB	324.533570	17.841930	2.015829	19.857759	0.000000	306.691640
NB	88.807222	0.456291	0.554769	1.011060	0.000000	88.350930
A-P	457.714443	3.202566	0.000000	3.202566	0.000000	454.511877
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	912.681899	3.745482	5.679169	9.424651	0.000000	908.936418
M-2	912.681943	3.745472	5.679156	9.424628	0.000000	908.936472
M-3	912.681943	3.745472	5.679156	9.424628	0.000000	908.936472
B-1	912.681864	2.466834	5.679165	8.145999	0.000000	910.215030
B-2	912.682024	0.000000	0.000000	0.000000	0.000000	912.682024
B-3	752.835286	0.000000	0.000000	0.000000	0.000000	745.214750

DETERMINATION DATE 21-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2000-QS11 (POOL # 4456)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4456

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	5,636.89
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	312.38
SUBSERVICER ADVANCES THIS MONTH	19,138.68
MASTER SERVICER ADVANCES THIS MONTH	980.77

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	15	1,053,219.49
(B) TWO MONTHLY PAYMENTS:	1	69,194.17
(C) THREE OR MORE MONTHLY PAYMENTS:	4	373,906.13

FORECLOSURES	
NUMBER OF LOANS	4
AGGREGATE PRINCIPAL BALANCE	225,738.28

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	26,530,515.32
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	354
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	2
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	86,414.15
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	994,594.06
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	84.22139810 %	13.15932500 %	2.47776800 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	83.62604620 %	13.65159687 %	2.59452690 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	249,282.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	8.63792600
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	141.77
POOL TRADING FACTOR:	24.97551490

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2000-QS11 (POOL # 4456)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4456

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	4,477.15
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00
SUBSERVICER ADVANCES THIS MONTH	19,138.68
MASTER SERVICER ADVANCES THIS MONTH	980.77

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	15	1,053,219.49
(B) TWO MONTHLY PAYMENTS:	1	69,194.17
(C) THREE OR MORE MONTHLY PAYMENTS:	4	373,906.13

FORECLOSURES	
NUMBER OF LOANS	4
AGGREGATE PRINCIPAL BALANCE	225,738.28

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	20,988,223.59
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	337
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	2
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	86,414.15
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	991,420.00
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	88.43308530 %	13.27841100 %	2.50019070 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	87.88397660 %	13.77942691 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	249,282.00
SPECIAL HAZARD AMOUNT AVAILABLE	555,259.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	8.80458704
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	142.12

POOL TRADING FACTOR:	33.38430067
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2000-QS11 (POOL # 4456)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4456

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	1,159.74
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	312.38

SUBSERVICER ADVANCES THIS MONTH	0.00
MASTER SERVICER ADVANCES THIS MONTH	0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	0	0.00
(B) TWO MONTHLY PAYMENTS:	0	0.00
(C) THREE OR MORE MONTHLY PAYMENTS:	0	0.00

FORECLOSURES	
NUMBER OF LOANS	0

AGGREGATE PRINCIPAL BALANCE

0.00

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION

5,542,291.73

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE

17

NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS

0

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS

0.00

REMAINING SUBCLASS INTEREST SHORTFALL

0.00

CLASS A SHORTFALL (PRINCIPAL)

0.00

CLASS A SHORTFALL (INTEREST)

0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION

3,174.06

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION

0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	67.18168470 %	13.27841100 %	2.50019070 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	67.16426990 %	13.77942694 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	249,282.00
SPECIAL HAZARD AMOUNT AVAILABLE	555,259.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE

8.00679480

ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS

140.45

POOL TRADING FACTOR:

12.78275862

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2000-QS12 (POOL # 4463)

STATEMENT TO CERTIFICATEHOLDERS

DISTRIBUTION SUMMARY FOR POOL# 4463

ORIGINAL	PRINCIPAL BALANCE BEFORE	CURRENT PASS-THROUGH	PRINCIPAL
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CLASS	CUSIP	FACE VALUE	DISTRIBUTION	RATE	DISTRIBUTION
A-1	76110GDQ1	74,866,400.00	8,994,547.34	7.750000 %	868,353.83
A-2	76110GDR9	44,685,900.00	9,699,356.36	7.500000 %	936,397.67
A-3	76110GDS7	59,083,700.00	7,098,393.08	1.920000 %	685,294.83
A-4	76110GDT5	0.00	0.00	7.080000 %	0.00
A-5	76110GDU2	10,143,000.00	12,024,811.39	8.000000 %	0.00
A-6	76110GDV0	36,047,000.00	0.00	7.500000 %	0.00
A-P	76110GDW8	83,943.46	17,458.94	0.000000 %	14.54
A-V	76110GDX6	0.00	0.00	0.686488 %	0.00
R-I	76110GDY4	100.00	0.00	8.000000 %	0.00
R-II	76110GDZ1	100.00	0.00	8.000000 %	0.00
M-1	76110GEA5	8,366,500.00	8,090,695.34	8.000000 %	12,100.14
M-2	76110GEB3	3,031,100.00	2,931,178.72	8.000000 %	4,383.76
M-3	76110GEC1	2,788,600.00	2,696,672.82	8.000000 %	4,033.04
B-1	76110GED9	1,576,200.00	1,524,239.99	8.000000 %	2,279.60
B-2	76110GEE7	727,500.00	703,517.71	8.000000 %	1,052.15
B-3	76110GEF4	1,091,296.63	1,036,496.13	8.000000 %	1,550.08

242,491,340.09 54,817,367.82 2,515,459.64
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	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	57,903.92	926,257.75	0.00	0.00	8,126,193.51
A-2	60,427.01	996,824.68	0.00	0.00	8,762,958.69
A-3	11,321.09	696,615.92	0.00	0.00	6,413,098.25
A-4	41,746.52	41,746.52	0.00	0.00	0.00
A-5	0.00	0.00	79,908.91	0.00	12,104,720.30
A-6	0.00	0.00	0.00	0.00	0.00
A-P	0.00	14.54	0.00	0.00	17,444.40
A-V	31,259.21	31,259.21	0.00	0.00	0.00
R-I	0.00	0.00	0.00	0.00	0.00
R-II	0.00	0.00	0.00	0.00	0.00
M-1	53,765.39	65,865.53	0.00	0.00	8,078,595.20
M-2	19,478.67	23,862.43	0.00	0.00	2,926,794.96
M-3	17,920.30	21,953.34	0.00	0.00	2,692,639.78
B-1	10,129.09	12,408.69	0.00	0.00	1,521,960.39
B-2	4,675.11	5,727.26	0.00	0.00	702,465.56
B-3	6,887.87	8,437.95	0.00	0.00	1,004,884.70

315,514.18 2,830,973.82 79,908.91 0.00 52,351,755.74
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2000-QS12 (POOL # 4463)

STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4463

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	120.141310	11.598712	0.773430	12.372142	0.000000	108.542597
A-2	217.056305	20.955104	1.352261	22.307365	0.000000	196.101202
A-3	120.141309	11.598712	0.191611	11.790323	0.000000	108.542597
A-4	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-5	1185.528087	0.000000	0.000000	0.000000	7.878232	1193.406320
A-6	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-P	207.985689	0.173213	0.000000	0.173213	0.000000	207.812476
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-I	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-II	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	967.034643	1.446261	6.426270	7.872531	0.000000	965.588382
M-2	967.034646	1.446260	6.426271	7.872531	0.000000	965.588386
M-3	967.034647	1.446260	6.426271	7.872531	0.000000	965.588387
B-1	967.034635	1.446263	6.426272	7.872535	0.000000	965.588372
B-2	967.034651	1.446254	6.426268	7.872522	0.000000	965.588397
B-3	949.783722	1.420402	6.311637	7.732039	0.000000	920.816878

DETERMINATION DATE 21-January-03
 DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2000-QS12 (POOL # 4463)
 STATEMENT TO CERTIFICATEHOLDERS
 ADDITIONAL RELATED INFORMATION FOR POOL 4463

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	10,966.40
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00
SUBSERVICER ADVANCES THIS MONTH	38,664.37
MASTER SERVICER ADVANCES THIS MONTH	11,536.94

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
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(A) ONE MONTHLY PAYMENT:	17	2,227,301.86
(B) TWO MONTHLY PAYMENTS:	6	740,453.38
(C) THREE OR MORE MONTHLY PAYMENTS:	4	576,207.90

FORECLOSURES

NUMBER OF LOANS	12
AGGREGATE PRINCIPAL BALANCE	1,301,602.06

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	52,351,755.73
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	454
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	4
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	1,449,991.23
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	2,329,965.53
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	69.00943600 %	25.03388600 %	5.95478030 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	67.65536800 %	26.16536874 %	6.17054200 %

BANKRUPTCY AMOUNT AVAILABLE	169,825.00
FRAUD AMOUNT AVAILABLE	633,868.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,960,625.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	9.00895218
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	325.32

POOL TRADING FACTOR:	21.58912385
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2000-QS13 (POOL # 4466)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4466

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
CB	76110GEG2	125,106,000.00	36,152,438.95	7.750000 %	1,937,483.15
NB-1	76110GEH0	15,500,000.00	0.00	8.717742 %	0.00
NB-2A	76110GEJ6	73,000,000.00	0.00	7.450000 %	0.00
NB-2B	76110GEK3	0.00	0.00	0.300000 %	0.00
NB-3	76110GEL1	11,406,000.00	12,920,807.56	7.750000 %	2,143,527.74
NB-4	76110GEM9	25,000,000.00	0.00	7.150000 %	0.00
A-P	76110GEN7	104,859.00	44,920.41	0.000000 %	13,441.84
A-V	76110GEP2	0.00	0.00	0.909483 %	0.00
R-I	76110GEQ0	100.00	0.00	7.750000 %	0.00
R-II	76110GER8	100.00	0.00	7.750000 %	0.00
M-1	76110GES6	9,279,300.00	8,767,020.06	7.750000 %	5,935.59
M-2	76110GET4	3,227,400.00	3,049,225.73	7.750000 %	2,064.44
M-3	76110GEU1	3,092,800.00	2,922,056.58	7.750000 %	1,978.34
B-1	76110GEV9	1,344,700.00	1,270,463.49	7.750000 %	860.15
B-2	76110GEW7	806,900.00	762,353.68	7.750000 %	516.14
B-3	76110GEX5	1,075,794.99	1,010,198.34	7.750000 %	683.94
		268,943,953.99	66,899,484.80		4,106,491.33

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
CB	231,029.76	2,168,512.91	0.00	0.00	34,214,955.80
NB-1	0.00	0.00	0.00	0.00	0.00
NB-2A	0.00	0.00	0.00	0.00	0.00
NB-2B	0.00	0.00	0.00	0.00	0.00
NB-3	81,570.21	2,225,097.95	0.00	0.00	10,777,279.82
NB-4	0.00	0.00	0.00	0.00	0.00
A-P	0.00	13,441.84	0.00	0.00	31,478.57
A-V	50,013.29	50,013.29	0.00	0.00	0.00
R-I	0.00	0.00	0.00	0.00	0.00
R-II	0.00	0.00	0.00	0.00	0.00
M-1	55,550.52	61,486.11	0.00	0.00	8,761,084.47
M-2	19,320.83	21,385.27	0.00	0.00	3,047,161.29
M-3	18,515.05	20,493.39	0.00	0.00	2,920,078.24
B-1	8,050.05	8,910.20	0.00	0.00	1,269,603.34
B-2	4,830.50	5,346.64	0.00	0.00	761,837.54

B-3	6,400.93	7,084.87	0.00	0.00	1,009,514.41
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	475,281.14	4,581,772.47	0.00	0.00	62,792,993.48
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2000-QS13 (POOL # 4466)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4466

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
CB	288.974461	15.486732	1.846672	17.333404	0.000000	273.487729
NB-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
NB-2A	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
NB-2B	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
NB-3	1132.807957	187.929839	7.151518	195.081357	0.000000	944.878119
NB-4	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-P	428.388693	128.189630	0.000000	128.189630	0.000000	300.199064
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-I	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-II	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	944.793256	0.639659	5.986499	6.626158	0.000000	944.153597
M-2	944.793248	0.639660	5.986500	6.626160	0.000000	944.153588
M-3	944.793255	0.639660	5.986501	6.626161	0.000000	944.153595
B-1	944.793255	0.639659	5.986503	6.626162	0.000000	944.153596
B-2	944.793258	0.639658	5.986492	6.626150	0.000000	944.153600
B-3	939.024953	0.635753	5.949953	6.585706	0.000000	938.389206

DETERMINATION DATE 21-January-03
 DISTRIBUTION DATE 27-January-03

RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2000-QS13 (POOL # 4466)
 STATEMENT TO CERTIFICATEHOLDERS
 ADDITIONAL RELATED INFORMATION FOR POOL 4466

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	13,405.88
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00

SUBSERVICER ADVANCES THIS MONTH	60,693.75
MASTER SERVICER ADVANCES THIS MONTH	6,410.36

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	29	3,902,352.26
(B) TWO MONTHLY PAYMENTS:	8	1,319,210.74
(C) THREE OR MORE MONTHLY PAYMENTS:	5	862,562.09

FORECLOSURES	
NUMBER OF LOANS	13
AGGREGATE PRINCIPAL BALANCE	1,470,145.86

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	62,792,993.48
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	521
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	5
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	805,191.94
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	4,060,997.78
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	73.40298600 %	22.03051700 %	4.54863820 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	71.68761890 %	23.45536211 %	4.84525480 %

BANKRUPTCY AMOUNT AVAILABLE	146,404.00
FRAUD AMOUNT AVAILABLE	710,272.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	9.00093900
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	326.89
POOL TRADING FACTOR:	23.34798479

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2000-QS13 (POOL # 4466)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4466

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	9,205.75
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00
SUBSERVICER ADVANCES THIS MONTH	38,958.86
MASTER SERVICER ADVANCES THIS MONTH	1,307.52

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	25	2,463,324.20
(B) TWO MONTHLY PAYMENTS:	7	964,400.97
(C) THREE OR MORE MONTHLY PAYMENTS:	4	497,117.52

FORECLOSURES	
NUMBER OF LOANS	12
AGGREGATE PRINCIPAL BALANCE	858,386.26

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	43,383,281.38
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	466
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	3
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	160,288.95
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	1,912,923.88
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	79.76293400 %	22.03051700 %	4.54863820 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	78.87067470 %	23.45536210 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	146,404.00
FRAUD AMOUNT AVAILABLE	710,272.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,223,519.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	9.08106197
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	326.81

POOL TRADING FACTOR:	32.24774075
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2000-QS13 (POOL # 4466)
 STATEMENT TO CERTIFICATEHOLDERS
 ADDITIONAL RELATED INFORMATION FOR POOL 4466

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	4,200.13
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00

SUBSERVICER ADVANCES THIS MONTH	21,734.89
MASTER SERVICER ADVANCES THIS MONTH	5,102.84

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	4	1,439,028.06
(B) TWO MONTHLY PAYMENTS:	1	354,809.77
(C) THREE OR MORE MONTHLY PAYMENTS:	1	365,444.57

FORECLOSURES

NUMBER OF LOANS	1
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AGGREGATE PRINCIPAL BALANCE	611,759.60
SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	19,409,712.10
AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	55
NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	2
BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	644,902.99
REMAINING SUBCLASS INTEREST SHORTFALL	0.00
CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00
TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	2,148,073.90
TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	60.01386700 %	22.03051700 %	4.54863820 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	55.60909040 %	23.45536212 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	146,404.00
FRAUD AMOUNT AVAILABLE	710,272.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,223,519.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	8.82185475
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	327.06
POOL TRADING FACTOR:	14.44038266

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2000-QS14 (POOL # 4474)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4474

	PRINCIPAL	CURRENT	
ORIGINAL	BALANCE BEFORE	PASS-THROUGH	PRINCIPAL

CLASS	CUSIP	FACE VALUE	DISTRIBUTION	RATE	DISTRIBUTION
A-1	76110GEY3	50,560,000.00	11,899,371.30	7.750000 %	1,653,471.14
A-2	76110GEZ0	40,000,000.00	0.00	7.750000 %	0.00
A-3	76110GFA4	1,400,000.00	0.00	7.750000 %	0.00
A-4	76110GFB2	10,000,000.00	10,000,000.00	7.750000 %	0.00
CB	76110GFC0	149,475,000.00	47,952,380.80	7.750000 %	2,552,618.49
NB-1	76110GFD8	50,000,000.00	0.00	7.750000 %	0.00
NB-2	76110GFE6	34,431,000.00	0.00	7.750000 %	0.00
NB-3	76110GFF3	50,000,000.00	0.00	7.600000 %	0.00
NB-3A	76110GFG1	0.00	0.00	0.150000 %	0.00
NB-4	76110GFH9	15,000,000.00	15,822,180.27	7.750000 %	1,443,243.92
A-P	76110GFJ5	253,755.35	126,856.91	0.000000 %	10,278.00
A-V	76110GFK2	0.00	0.00	0.751209 %	0.00
R-I	76110GFL0	100.00	0.00	7.750000 %	0.00
R-II	76110GFM8	100.00	0.00	7.750000 %	0.00
M-1	76110GFN6	14,626,100.00	14,171,102.93	7.750000 %	22,001.85
M-2	76110GFP1	4,516,600.00	4,376,095.04	7.750000 %	6,794.26
M-3	76110GFQ9	4,731,700.00	4,584,503.56	7.750000 %	7,117.83
B-1	76110GFR7	2,150,800.00	2,083,891.66	7.750000 %	3,235.42
B-2	76110GFS5	1,290,500.00	1,250,354.38	7.750000 %	1,941.28
B-3	76110GFT3	1,720,678.98	1,657,904.15	7.750000 %	2,574.02

430,156,334.33 113,924,641.00 5,703,276.21
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	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	76,437.12	1,729,908.26	0.00	0.00	10,245,900.16
A-2	0.00	0.00	0.00	0.00	0.00
A-3	0.00	0.00	0.00	0.00	0.00
A-4	64,236.26	64,236.26	0.00	0.00	10,000,000.00
CB	308,387.67	2,861,006.16	0.00	0.00	45,399,762.31
NB-1	0.00	0.00	0.00	0.00	0.00
NB-2	0.00	0.00	0.00	0.00	0.00
NB-3	0.00	0.00	0.00	0.00	0.00
NB-3A	0.00	0.00	0.00	0.00	0.00
NB-4	101,608.87	1,544,852.79	0.00	0.00	14,378,936.35
A-P	0.00	10,278.00	0.00	0.00	116,578.91
A-V	70,978.06	70,978.06	0.00	0.00	0.00
R-I	0.00	0.00	0.00	0.00	0.00
R-II	0.00	0.00	0.00	0.00	0.00
M-1	91,002.42	113,004.27	0.00	0.00	14,149,101.08
M-2	28,101.92	34,896.18	0.00	0.00	4,369,300.78
M-3	29,440.25	36,558.08	0.00	0.00	4,577,385.73
B-1	13,382.11	16,617.53	0.00	0.00	2,080,656.24
B-2	8,029.39	9,970.67	0.00	0.00	1,248,413.10
B-3	10,646.55	13,220.57	0.00	0.00	1,639,032.96

802,250.62 6,505,526.83 0.00 0.00 108,205,067.62
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2000-QS14 (POOL # 4474)
STATEMENT TO CERTIFICATEHOLDERS

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING		INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING
	BALANCE FACTOR	PRINCIPAL FACTOR				BALANCE FACTOR
A-1	235.351489	32.703148	1.511810	34.214958	0.000000	202.648342
A-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-3	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-4	1000.000000	0.000000	6.423626	6.423626	0.000000	1000.000000
CB	320.805357	17.077227	2.063139	19.140366	0.000000	303.728131
NB-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
NB-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
NB-3	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
NB-3A	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
NB-4	1054.812018	96.216261	6.773925	102.990186	0.000000	958.595757
A-P	499.918169	40.503575	0.000000	40.503575	0.000000	459.414594
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-I	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-II	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	968.891429	1.504287	6.221920	7.726207	0.000000	967.387142
M-2	968.891432	1.504286	6.221919	7.726205	0.000000	967.387145
M-3	968.891426	1.504286	6.221918	7.726204	0.000000	967.387140
B-1	968.891417	1.504287	6.221922	7.726209	0.000000	967.387130
B-2	968.891422	1.504285	6.221922	7.726207	0.000000	967.387137
B-3	963.517408	1.495933	6.187412	7.683345	0.000000	952.550114

DETERMINATION DATE 21-January-03
 DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2000-QS14 (POOL # 4474)
 STATEMENT TO CERTIFICATEHOLDERS
 ADDITIONAL RELATED INFORMATION FOR POOL 4474

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	23,602.00
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00
SUBSERVICER ADVANCES THIS MONTH	90,256.56
MASTER SERVICER ADVANCES THIS MONTH	7,633.46

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE	
(A) ONE MONTHLY PAYMENT:	41	4,929,726.47	
(B) TWO MONTHLY PAYMENTS:	13	2,172,229.97	
(C) THREE OR MORE MONTHLY PAYMENTS:	11	1,542,425.76	
FORECLOSURES			
NUMBER OF LOANS		17	
AGGREGATE PRINCIPAL BALANCE		2,762,433.03	
SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION		108,205,067.62	
AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE		848	
NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS		6	
BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS		955,128.00	
REMAINING SUBCLASS INTEREST SHORTFALL		0.00	
CLASS A SHORTFALL (PRINCIPAL)		0.00	
CLASS A SHORTFALL (INTEREST)		0.00	
TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION		5,417,348.70	
TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION		0.00	
DISTRIBUTION PERCENTAGES:			
	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	75.20228430 %	20.30438800 %	4.38197580 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	74.03619000 %	21.34446020 %	4.59632880 %
BANKRUPTCY AMOUNT AVAILABLE		123,063.00	
FRAUD AMOUNT AVAILABLE		1,121,725.00	
SPECIAL HAZARD AMOUNT AVAILABLE		1,281,577.00	
ENDING GROSS WEIGHTED AVERAGE INTEREST RATE			8.83134700
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS			326.50
POOL TRADING FACTOR:			25.15482372

RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2000-QS14 (POOL # 4474)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4474

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	11,846.64
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00
SUBSERVICER ADVANCES THIS MONTH	50,484.69
MASTER SERVICER ADVANCES THIS MONTH	3,320.85

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	32	3,301,823.52
(B) TWO MONTHLY PAYMENTS:	9	1,013,491.40
(C) THREE OR MORE MONTHLY PAYMENTS:	4	451,521.97

FORECLOSURES	
NUMBER OF LOANS	14
AGGREGATE PRINCIPAL BALANCE	1,561,506.21

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	55,879,548.05
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	561
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	4
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	415,586.81
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	2,339,311.16
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	82.01484230 %	0.00000000 %	0.00000000 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	81.26195270 %	0.00000000 %	18.73804730 %

BANKRUPTCY AMOUNT AVAILABLE	123,063.00
FRAUD AMOUNT AVAILABLE	1,121,725.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,281,577.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	8.90593185
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	327.00

POOL TRADING FACTOR: 34.85009585

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2000-QS14 (POOL # 4474)
 STATEMENT TO CERTIFICATEHOLDERS
 ADDITIONAL RELATED INFORMATION FOR POOL 4474

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	5,825.37
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00
SUBSERVICER ADVANCES THIS MONTH	20,503.98
MASTER SERVICER ADVANCES THIS MONTH	3,038.54

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	1	322,806.66
(B) TWO MONTHLY PAYMENTS:	2	763,909.39
(C) THREE OR MORE MONTHLY PAYMENTS:	1	350,030.14

FORECLOSURES	
NUMBER OF LOANS	3
AGGREGATE PRINCIPAL BALANCE	1,200,926.82

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION 24,887,094.82

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE 65

NUMBER OF REO LOANS ACQUIRED
INCLUDING ANY PENDING CASH LIQUIDATIONS 1

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH
FORECLOSURE OR GRANT OF A DEED IN LIEU OF
FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 393,428.52

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00

CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 1,431,792.32

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	60.26090520 %	0.00000000 %	0.00000000 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	57.96711900 %	0.00000000 %	42.03288100 %

BANKRUPTCY AMOUNT AVAILABLE 123,063.00

FRAUD AMOUNT AVAILABLE 1,121,725.00

SPECIAL HAZARD AMOUNT AVAILABLE 1,281,577.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 8.63204226

ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 327.18

POOL TRADING FACTOR: 15.51566847

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2000-QS14 (POOL # 4474)

STATEMENT TO CERTIFICATEHOLDERS

ADDITIONAL RELATED INFORMATION FOR POOL 4474

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 5,929.99

SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00

SUBSERVICER ADVANCES THIS MONTH 19,267.89

MASTER SERVICER ADVANCES THIS MONTH 1,274.07

DELINQUENCIES: NUMBER OF PRINCIPAL
LOANS BALANCE

(A) ONE MONTHLY PAYMENT:	8	1,305,096.29
(B) TWO MONTHLY PAYMENTS:	2	394,829.18
(C) THREE OR MORE MONTHLY PAYMENTS:	6	740,873.65

FORECLOSURES

NUMBER OF LOANS	0
AGGREGATE PRINCIPAL BALANCE	0.00

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	27,438,424.75
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	222
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	1
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	146,112.67
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	1,646,245.22
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	75.32358040 %	0.00000000 %	0.00000000 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	73.85040550 %	0.00000000 %	26.14959450 %

BANKRUPTCY AMOUNT AVAILABLE	123,063.00
FRAUD AMOUNT AVAILABLE	1,121,725.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,281,577.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	8.86022320
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	324.88

POOL TRADING FACTOR:	25.07762230
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS1 (POOL # 4481)

STATEMENT TO CERTIFICATEHOLDERS

DISTRIBUTION SUMMARY FOR POOL# 4481

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
CB	76110GFU0	150,197,000.00	40,830,484.08	7.500000 %	4,691,723.44
NB-1	76110GFV8	64,583,000.00	12,838,345.56	7.000000 %	2,334,394.35
NB-1A	76110GFW6	0.00	0.00	0.500000 %	0.00
NB-2	76110GFX4	50,000,000.00	0.00	7.400000 %	0.00
NB-2A	76110GFY2	0.00	0.00	0.100000 %	0.00
NB-3	76110GFZ9	11,119,000.00	1,245,818.00	7.500000 %	226,526.89
A-P	76110GGA3	43,218.53	17,186.48	0.000000 %	14.79
A-V	76110GGB1	0.00	0.00	0.913492 %	0.00
R-I	76110GGC9	100.00	0.00	7.500000 %	0.00
R-II	76110GGD7	100.00	0.00	7.500000 %	0.00
M-1	76110GGE5	10,062,400.00	9,885,837.44	7.500000 %	6,870.73
M-2	76110GGF2	3,107,100.00	3,052,580.44	7.500000 %	2,121.57
M-3	76110GGG0	3,255,100.00	3,197,983.52	7.500000 %	2,222.62
B-1	76110GGH8	1,479,600.00	1,453,637.79	7.500000 %	1,010.29
B-2	76110GGJ4	887,800.00	872,221.98	7.500000 %	606.20
B-3	76110GGK1	1,183,679.17	1,105,500.89	7.500000 %	768.33
		295,918,097.70	74,499,596.18		7,266,259.21

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
CB	255,190.53	4,946,913.97	0.00	0.00	36,138,760.64
NB-1	74,890.35	2,409,284.70	0.00	0.00	10,503,951.21
NB-1A	5,349.31	5,349.31	0.00	0.00	0.00
NB-2	0.00	0.00	0.00	0.00	0.00
NB-2A	0.00	0.00	0.00	0.00	0.00
NB-3	7,786.36	234,313.25	0.00	0.00	1,019,291.11
A-P	0.00	14.79	0.00	0.00	17,171.69
A-V	56,712.32	56,712.32	0.00	0.00	0.00
R-I	0.00	0.00	0.00	0.00	0.00
R-II	0.00	0.00	0.00	0.00	0.00
M-1	61,786.48	68,657.21	0.00	0.00	9,878,966.71
M-2	19,078.63	21,200.20	0.00	0.00	3,050,458.87
M-3	19,987.40	22,210.02	0.00	0.00	3,195,760.90
B-1	9,085.24	10,095.53	0.00	0.00	1,452,627.50
B-2	5,451.39	6,057.59	0.00	0.00	871,615.78
B-3	6,909.38	7,677.71	0.00	0.00	1,104,732.56

522,227.39 7,788,486.60 0.00 0.00 67,233,336.97
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS1 (POOL # 4481)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4481

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
CB	271.846203	31.237132	1.699039	32.936171	0.000000	240.609071
NB-1	198.788312	36.145647	1.159599	37.305246	0.000000	162.642665
NB-1A	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
NB-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
NB-2A	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
NB-3	112.044069	20.372955	0.700275	21.073230	0.000000	91.671113
A-P	397.664613	0.342246	0.000000	0.342246	0.000000	397.322367
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-I	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-II	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	982.453236	0.682812	6.140332	6.823144	0.000000	981.770424
M-2	982.453233	0.682814	6.140333	6.823147	0.000000	981.770419
M-3	982.453233	0.682812	6.140334	6.823146	0.000000	981.770422
B-1	982.453224	0.682813	6.140335	6.823148	0.000000	981.770411
B-2	982.453233	0.682811	6.140336	6.823147	0.000000	981.770421
B-3	933.953150	0.649103	5.837207	6.486310	0.000000	933.304048

DETERMINATION DATE 23-January-03
 DISTRIBUTION DATE 27-January-03

RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS1 (POOL # 4481)
 STATEMENT TO CERTIFICATEHOLDERS
 ADDITIONAL RELATED INFORMATION FOR POOL 4481

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	15,430.56
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	1,463.65
SUBSERVICER ADVANCES THIS MONTH	48,140.48
MASTER SERVICER ADVANCES THIS MONTH	4,580.35

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	21	2,955,272.67
(B) TWO MONTHLY PAYMENTS:	5	682,503.33
(C) THREE OR MORE MONTHLY PAYMENTS:	13	1,739,128.99

FORECLOSURES	
NUMBER OF LOANS	9
AGGREGATE PRINCIPAL BALANCE	706,549.93

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	67,233,336.97
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	545
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	3
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	593,305.64
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	7,214,872.65
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	73.72834450 %	21.65971700 %	4.60587820 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	70.90854230 %	23.98391513 %	5.10141540 %

BANKRUPTCY AMOUNT AVAILABLE	125,390.00
FRAUD AMOUNT AVAILABLE	1,699,620.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,699,620.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 8.76467400
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 327.58

POOL TRADING FACTOR: 22.72025182

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS1 (POOL # 4481)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4481

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 10,716.20
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 1,301.56
SUBSERVICER ADVANCES THIS MONTH 32,006.98
MASTER SERVICER ADVANCES THIS MONTH 1,617.81

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	17	1,596,176.42
(B) TWO MONTHLY PAYMENTS:	4	355,386.62
(C) THREE OR MORE MONTHLY PAYMENTS:	12	1,395,023.70

FORECLOSURES
NUMBER OF LOANS 9
AGGREGATE PRINCIPAL BALANCE 706,549.93

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER
DISTRIBUTION 46,738,032.86

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE
DETERMINATION DATE 488

NUMBER OF REO LOANS ACQUIRED
INCLUDING ANY PENDING CASH LIQUIDATIONS 2

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH
FORECLOSURE OR GRANT OF A DEED IN LIEU OF
FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 209,604.42

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 4,664,011.23

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	79.39052680 %	21.65971700 %	4.60587820 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	77.33358790 %	23.98391514 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	125,390.00
FRAUD AMOUNT AVAILABLE	1,699,620.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,699,620.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 8.84323172

ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 328.56

POOL TRADING FACTOR: 29.01449883

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS1 (POOL # 4481)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4481

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	4,714.36
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	162.09

SUBSERVICER ADVANCES THIS MONTH	16,133.50
MASTER SERVICER ADVANCES THIS MONTH	2,962.54

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	4	1,359,096.25
(B) TWO MONTHLY PAYMENTS:	1	327,116.71
(C) THREE OR MORE MONTHLY PAYMENTS:	1	344,105.29

FORECLOSURES

NUMBER OF LOANS	0
AGGREGATE PRINCIPAL BALANCE	0.00

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION 20,495,304.11

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE 57

NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS 1

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 383,701.22

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00

CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 2,550,861.42

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	61.09605920 %	21.65971700 %	4.60587820 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	56.25164780 %	23.98391511 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE 125,390.00

FRAUD AMOUNT AVAILABLE 1,699,620.00

SPECIAL HAZARD AMOUNT AVAILABLE 1,699,620.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 8.58552787

ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 325.35

POOL TRADING FACTOR: 15.20051000

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS2 (POOL # 4486)

STATEMENT TO CERTIFICATEHOLDERS

DISTRIBUTION SUMMARY FOR POOL# 4486

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
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CB	76110GGL9	103,999,000.00	33,836,256.79	7.250000	%	2,147,908.21
NB-1	76110GGM7	70,200,000.00	0.00	7.000000	%	0.00
NB-1A	76110GGN5	0.00	0.00	7.250000	%	0.00
NB-2	76110GGP0	6,594,000.00	0.00	7.000000	%	0.00
NB-2A	76110GHC8	0.00	0.00	7.250000	%	0.00
NB-3	76110GGQ8	9,628,000.00	5,313,127.23	7.250000	%	3,182,157.84
NB-4	76110GGR6	10,381,000.00	10,381,000.00	7.250000	%	0.00
A-P	76110GGS4	20,353.22	19,973.33	0.000000	%	614.29
A-V	76110GGT2	0.00	0.00	1.017345	%	0.00
R-I	76110GGU9	100.00	0.00	7.250000	%	0.00
R-II	76110GGV7	100.00	0.00	7.250000	%	0.00
M-1	76110GGW5	7,538,500.00	7,327,089.37	7.250000	%	5,544.34
M-2	76110GGX3	2,368,800.00	2,302,369.07	7.250000	%	1,742.18
M-3	76110GGY1	2,261,300.00	2,197,883.80	7.250000	%	1,663.12
B-1	76110GGZ8	969,200.00	942,019.64	7.250000	%	712.82
B-2	76110GHA2	646,100.00	627,980.68	7.250000	%	475.19
B-3	76110GHB0	753,850.57	719,114.42	7.250000	%	544.15

215,360,303.79 63,666,814.33 5,341,362.14
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	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
CB	204,427.38	2,352,335.59	0.00	0.00	31,688,348.58
NB-1	0.00	0.00	0.00	0.00	0.00
NB-1A	0.00	0.00	0.00	0.00	0.00
NB-2	0.00	0.00	0.00	0.00	0.00
NB-2A	0.00	0.00	0.00	0.00	0.00
NB-3	32,100.14	3,214,257.98	0.00	0.00	2,130,969.39
NB-4	62,718.54	62,718.54	0.00	0.00	10,381,000.00
A-P	0.00	614.29	0.00	0.00	19,359.04
A-V	53,975.94	53,975.94	0.00	0.00	0.00
R-I	0.00	0.00	0.00	0.00	0.00
R-II	0.00	0.00	0.00	0.00	0.00
M-1	44,267.83	49,812.17	0.00	0.00	7,321,545.03
M-2	13,910.15	15,652.33	0.00	0.00	2,300,626.89
M-3	13,278.88	14,942.00	0.00	0.00	2,196,220.68
B-1	5,691.37	6,404.19	0.00	0.00	941,306.82
B-2	3,794.05	4,269.24	0.00	0.00	627,505.49
B-3	4,344.65	4,888.80	0.00	0.00	718,570.27

438,508.93 5,779,871.07 0.00 0.00 58,325,452.19
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS2 (POOL # 4486)
STATEMENT TO CERTIFICATEHOLDERS

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING		INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
	BALANCE FACTOR	PRINCIPAL FACTOR				
CB	325.351751	20.653162	1.965667	22.618829	0.000000	304.698589
NB-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
NB-1A	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
NB-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
NB-2A	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
NB-3	551.841216	330.510785	3.334040	333.844825	0.000000	221.330431
NB-4	1000.000000	0.000000	6.041667	6.041667	0.000000	1000.000000
A-P	981.335140	30.181224	0.000000	30.181224	0.000000	951.153916
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-I	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-II	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	971.955876	0.735470	5.872233	6.607703	0.000000	971.220406
M-2	971.955872	0.735469	5.872235	6.607704	0.000000	971.220403
M-3	971.955866	0.735471	5.872233	6.607704	0.000000	971.220395
B-1	971.955881	0.735473	5.872235	6.607708	0.000000	971.220409
B-2	971.955858	0.735474	5.872233	6.607707	0.000000	971.220384
B-3	953.921704	0.721827	5.763277	6.485104	0.000000	953.199870

DETERMINATION DATE 23-January-03

DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS2 (POOL # 4486)
 STATEMENT TO CERTIFICATEHOLDERS
 ADDITIONAL RELATED INFORMATION FOR POOL 4486

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	13,045.83
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00
SUBSERVICER ADVANCES THIS MONTH	46,716.65
MASTER SERVICER ADVANCES THIS MONTH	5,236.65

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
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(A) ONE MONTHLY PAYMENT:	22	2,588,432.78
(B) TWO MONTHLY PAYMENTS:	7	1,410,811.75
(C) THREE OR MORE MONTHLY PAYMENTS:	6	847,288.19

FORECLOSURES

NUMBER OF LOANS	9
AGGREGATE PRINCIPAL BALANCE	1,233,444.41

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	58,325,452.19
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	419
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	4
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	677,189.45
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	5,293,967.67
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	77.82064790 %	18.57693400 %	3.59545980 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	75.80737380 %	20.26283922 %	3.92305920 %

BANKRUPTCY AMOUNT AVAILABLE	152,000.00
FRAUD AMOUNT AVAILABLE	1,323,464.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,463,722.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	8.59918400
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	329.43

POOL TRADING FACTOR:	27.08273120
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS2 (POOL # 4486)
 STATEMENT TO CERTIFICATEHOLDERS
 ADDITIONAL RELATED INFORMATION FOR POOL 4486

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	8,412.05
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00
SUBSERVICER ADVANCES THIS MONTH	30,752.56
MASTER SERVICER ADVANCES THIS MONTH	5,236.65

	NUMBER OF LOANS	PRINCIPAL BALANCE
DELINQUENCIES:		
(A) ONE MONTHLY PAYMENT:	19	1,896,440.62
(B) TWO MONTHLY PAYMENTS:	5	813,812.85
(C) THREE OR MORE MONTHLY PAYMENTS:	5	372,644.97

FORECLOSURES	
NUMBER OF LOANS	8
AGGREGATE PRINCIPAL BALANCE	862,763.51

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	39,000,897.98
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	350
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	4
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	677,189.45
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	2,124,464.32
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

SENIOR	CLASS M	CLASS B
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CURRENT DISTRIBUTION	82.23078810 %	18.57693400 %	3.59545990 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	81.26298110 %	20.26283921 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	152,000.00
FRAUD AMOUNT AVAILABLE	1,323,464.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,463,722.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	8.77638977
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	328.94

POOL TRADING FACTOR: 34.96726998

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS2 (POOL # 4486)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4486

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	4,633.78
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00

SUBSERVICER ADVANCES THIS MONTH	15,964.09
MASTER SERVICER ADVANCES THIS MONTH	0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	3	691,992.16
(B) TWO MONTHLY PAYMENTS:	2	596,998.90
(C) THREE OR MORE MONTHLY PAYMENTS:	1	474,643.22

FORECLOSURES	
NUMBER OF LOANS	1
AGGREGATE PRINCIPAL BALANCE	370,680.90

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	19,324,554.21
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	69
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	0
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 0.00

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00

CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 3,169,503.35

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	69.75501380 %	18.57693400 %	3.59545980 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	11.03484340 %	20.26283922 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	152,000.00
FRAUD AMOUNT AVAILABLE	1,323,464.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,463,722.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 8.24154740

ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 330.43

POOL TRADING FACTOR: 18.61264563

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS3 (POOL # 4491)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4491

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
CB	76110GHD6	102,360,000.00	39,809,828.34	7.250000 %	3,174,973.78
NB-1	76110GHE4	158,805,580.00	11,464,838.71	7.250000 %	6,437,793.46
NB-2	76110GHF1	19,850,710.00	19,850,710.00	7.250000 %	0.00
NB-3	76110GHG9	19,850,710.00	19,850,710.00	7.250000 %	0.00
A-P	76110GHH7	142,437.92	48,041.15	0.000000 %	3,378.08
A-V	76110GHJ3	0.00	0.00	0.883695 %	0.00
R	76110GHK0	100.00	0.00	7.250000 %	0.00
M-1	76110GHL8	10,463,000.00	10,162,913.67	7.250000 %	28,375.08

B-2	971.319319	2.711947	5.867181	8.579128	0.000000	968.607371
B-3	967.657088	2.701716	5.845053	8.546769	0.000000	946.378332

DETERMINATION DATE 23-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS3 (POOL # 4491)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4491

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	22,664.15
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00
SUBSERVICER ADVANCES THIS MONTH	87,054.98
MASTER SERVICER ADVANCES THIS MONTH	11,777.21

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	38	5,679,641.97
(B) TWO MONTHLY PAYMENTS:	11	1,969,751.48
(C) THREE OR MORE MONTHLY PAYMENTS:	11	1,601,510.09

FORECLOSURES	
NUMBER OF LOANS	20
AGGREGATE PRINCIPAL BALANCE	2,231,668.99

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	101,651,981.03
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	724
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	7
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	1,523,314.09
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	9,223,730.90
TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	193,749.01

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	81.74116800 %	15.16536500 %	3.08558870 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	80.07624000 %	16.56519721 %	3.35128130 %

BANKRUPTCY AMOUNT AVAILABLE	135,000.00
FRAUD AMOUNT AVAILABLE	6,438,710.00
SPECIAL HAZARD AMOUNT AVAILABLE	3,219,355.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	8.46824400
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	331.37

POOL TRADING FACTOR:	31.57526237
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS3 (POOL # 4491)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4491

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	9,510.39
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00
SUBSERVICER ADVANCES THIS MONTH	35,077.46
MASTER SERVICER ADVANCES THIS MONTH	3,740.55

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	19	2,456,145.85
(B) TWO MONTHLY PAYMENTS:	5	569,008.54
(C) THREE OR MORE MONTHLY PAYMENTS:	6	550,922.80

FORECLOSURES

NUMBER OF LOANS	10
AGGREGATE PRINCIPAL BALANCE	1,031,070.60

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	43,572,676.71
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	407
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	4
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	498,097.83
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	2,887,366.40
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	107,827.92
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	85.10715240 %	15.16536500 %	3.08558870 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	84.11977600 %	16.56519722 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	134,530.00
FRAUD AMOUNT AVAILABLE	3,219,355.00
SPECIAL HAZARD AMOUNT AVAILABLE	2,112,384.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	8.57710464
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	329.46

POOL TRADING FACTOR:	39.78937140
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS3 (POOL # 4491)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4491

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	13,153.76
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00

SUBSERVICER ADVANCES THIS MONTH	51,977.52
MASTER SERVICER ADVANCES THIS MONTH	8,036.66

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	19	3,223,496.12
(B) TWO MONTHLY PAYMENTS:	6	1,400,742.94
(C) THREE OR MORE MONTHLY PAYMENTS:	5	1,050,587.29

FORECLOSURES	
NUMBER OF LOANS	10
AGGREGATE PRINCIPAL BALANCE	1,200,598.39

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	58,079,304.32
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	317
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	3
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	1,025,216.26
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	6,336,364.50
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	85,921.09
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	79.30093630 %	15.16536500 %	3.08558870 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	77.04299900 %	16.56519721 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	134,530.00
FRAUD AMOUNT AVAILABLE	3,219,355.00
SPECIAL HAZARD AMOUNT AVAILABLE	2,112,384.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	8.38657356
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POOL TRADING FACTOR:

27.34080710

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS4 (POOL # 4500)

STATEMENT TO CERTIFICATEHOLDERS

DISTRIBUTION SUMMARY FOR POOL# 4500

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110GHS3	88,840,000.00	49,466,139.96	6.500000 %	7,975,028.88
A-1A	76110GHU8	0.00	0.00	7.000000 %	0.00
A-2	76110GHT1	75,000,000.00	0.00	7.000000 %	0.00
A-3	76110GHV6	15,000,000.00	15,000,000.00	7.000000 %	0.00
A-4	76110GHW4	21,400,000.00	21,400,000.00	7.000000 %	0.00
A-P	76110GHX2	58,918.18	37,364.84	0.000000 %	44.68
A-V	76110GHY0	0.00	0.00	0.783180 %	0.00
R-I	76110GHZ7	100.00	0.00	7.000000 %	0.00
R-II	76110GJA0	100.00	0.00	7.000000 %	0.00
M-1	76110GJB8	6,962,400.00	6,830,521.05	7.000000 %	5,062.19
M-2	76110GJC6	2,356,500.00	2,311,864.14	7.000000 %	1,713.35
M-3	76110GJD4	2,249,300.00	2,206,694.68	7.000000 %	1,635.41
B-1	76110GJE2	964,000.00	945,740.30	7.000000 %	700.90
B-2	76110GJF9	642,700.00	630,526.23	7.000000 %	467.29
B-3	76110GJG7	749,829.79	688,768.70	7.000000 %	510.46

 214,223,847.97 99,517,619.90 7,985,163.16
 =====

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	267,941.59	8,242,970.47	0.00	0.00	41,491,111.08
A-1A	20,610.89	20,610.89	0.00	0.00	0.00
A-2	0.00	0.00	0.00	0.00	0.00
A-3	87,500.00	87,500.00	0.00	0.00	15,000,000.00
A-4	124,833.33	124,833.33	0.00	0.00	21,400,000.00
A-P	0.00	44.68	0.00	0.00	37,320.16
A-V	64,950.17	64,950.17	0.00	0.00	0.00
R-I	0.00	0.00	0.00	0.00	0.00
R-II	0.00	0.00	0.00	0.00	0.00

M-1	39,844.71	44,906.90	0.00	0.00	6,825,458.86
M-2	13,485.87	15,199.22	0.00	0.00	2,310,150.79
M-3	12,872.39	14,507.80	0.00	0.00	2,205,059.27
B-1	5,516.82	6,217.72	0.00	0.00	945,039.40
B-2	3,678.07	4,145.36	0.00	0.00	630,058.94
B-3	4,017.82	4,528.28	0.00	0.00	688,258.24

645,251.66 8,630,414.82 0.00 0.00 91,532,456.74
=====

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	556.800315	89.768448	3.016002	92.784450	0.000000	467.031867
A-1A	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-3	1000.000000	0.000000	5.833333	5.833333	0.000000	1000.000000
A-4	1000.000000	0.000000	5.833333	5.833333	0.000000	1000.000000
A-P	634.181939	0.758510	0.000000	0.758510	0.000000	633.423430
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-I	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-II	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	981.058407	0.727075	5.722841	6.449916	0.000000	980.331331
M-2	981.058407	0.727074	5.722839	6.449913	0.000000	980.331333
M-3	981.058408	0.727075	5.722843	6.449918	0.000000	980.331333
B-1	981.058399	0.727075	5.722842	6.449917	0.000000	980.331324
B-2	981.058388	0.727073	5.722841	6.449914	0.000000	980.331315
B-3	918.566738	0.680768	5.358309	6.039077	0.000000	917.885970

DETERMINATION DATE 23-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS4 (POOL # 4500)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4500

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 20,689.16

SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00

SUBSERVICER ADVANCES THIS MONTH 60,147.51

MASTER SERVICER ADVANCES THIS MONTH 574.22

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	24	3,027,931.65
(B) TWO MONTHLY PAYMENTS:	5	856,503.90
(C) THREE OR MORE MONTHLY PAYMENTS:	8	1,697,215.86

FORECLOSURES

NUMBER OF LOANS	11
AGGREGATE PRINCIPAL BALANCE	2,533,134.42

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION 91,532,456.73

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE 565

NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS 1

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 74,616.70

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00

CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 7,911,400.98

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	86.31475700 %	11.40837400 %	2.27601430 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	85.13142200 %	12.38977879 %	2.47374520 %

BANKRUPTCY AMOUNT AVAILABLE	144,294.00
FRAUD AMOUNT AVAILABLE	1,485,297.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,960,164.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS

8.10680975
 333.71

POOL TRADING FACTOR:

42.72748230

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS5 (POOL # 4504)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4504

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110GJH5	50,195,000.00	0.00	6.750000 %	0.00
A-2	76110GJJ1	14,839,000.00	14,839,000.00	6.750000 %	0.00
A-3	76110GJK8	30,150,000.00	20,336,661.02	6.625000 %	3,144,034.60
A-4	76110GJL6	3,015,000.00	2,033,666.10	8.000000 %	314,403.46
A-5	76110GJM4	6,729,000.00	7,485,745.57	6.750000 %	0.00
A-6	76110GJN2	75,250,000.00	17,264,914.62	6.750000 %	2,669,144.60
A-7	76110GJP7	30,995,000.00	20,906,627.15	6.750000 %	3,232,151.00
A-8	76110GJQ5	35,215,000.00	11,087,021.48	6.750000 %	1,714,046.33
A-9	76110GJR3	29,350,000.00	29,350,000.00	6.750000 %	0.00
A-P	76110GJS1	75,545.49	30,073.98	0.000000 %	9,328.34
A-V	76110GJT9	0.00	0.00	0.804855 %	0.00
R	76110GJU6	100.00	0.00	6.750000 %	0.00
M-1	76110GJV4	9,683,100.00	9,393,468.78	6.750000 %	31,801.27
M-2	76110GJW2	2,934,100.00	2,846,338.14	6.750000 %	9,636.19
M-3	76110GJX0	1,760,500.00	1,707,841.69	6.750000 %	5,781.84
B-1	76110GJY8	1,320,400.00	1,280,905.52	6.750000 %	4,336.46
B-2	76110GJZ5	880,300.00	853,969.35	6.750000 %	2,891.08
B-3	76110GKA8	1,027,024.51	778,483.66	6.750000 %	2,635.53
		293,419,070.00	140,194,717.06		11,140,190.70

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	0.00	0.00	0.00	0.00	0.00
A-2	83,469.38	83,469.38	0.00	0.00	14,839,000.00
A-3	112,275.32	3,256,309.92	0.00	0.00	17,192,626.42
A-4	13,557.77	327,961.23	0.00	0.00	1,719,262.64
A-5	0.00	0.00	42,107.32	0.00	7,527,852.89

A-6	97,115.14	2,766,259.74	0.00	0.00	14,595,770.02
A-7	117,599.78	3,349,750.78	0.00	0.00	17,674,476.15
A-8	62,364.50	1,776,410.83	0.00	0.00	9,372,975.15
A-9	165,093.75	165,093.75	0.00	0.00	29,350,000.00
A-P	0.00	9,328.34	0.00	0.00	20,745.64
A-V	94,030.32	94,030.32	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	52,838.26	84,639.53	0.00	0.00	9,361,667.51
M-2	16,010.65	25,646.84	0.00	0.00	2,836,701.95
M-3	9,606.61	15,388.45	0.00	0.00	1,702,059.85
B-1	7,205.09	11,541.55	0.00	0.00	1,276,569.06
B-2	4,803.58	7,694.66	0.00	0.00	851,078.27
B-3	4,378.97	7,014.50	0.00	0.00	993,669.62

840,349.12 11,980,539.82 42,107.32 0.00 129,314,455.17
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS5 (POOL # 4504)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4504

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING					ENDING
	BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	BALANCE FACTOR
A-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-2	1000.000000	0.000000	5.625000	5.625000	0.000000	1000.000000
A-3	674.516120	104.279755	3.723891	108.003646	0.000000	570.236366
A-4	674.516120	104.279755	4.496773	108.776528	0.000000	570.236366
A-5	1112.460331	0.000000	0.000000	0.000000	6.257590	1118.717921
A-6	229.434081	35.470360	1.290567	36.760927	0.000000	193.963721
A-7	674.516120	104.279754	3.794153	108.073907	0.000000	570.236366
A-8	314.838037	48.673756	1.770964	50.444720	0.000000	266.164281
A-9	1000.000000	0.000000	5.625000	5.625000	0.000000	1000.000000
A-P	398.091003	123.479774	0.000000	123.479774	0.000000	274.611230
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	970.088999	3.284203	5.456750	8.740953	0.000000	966.804795
M-2	970.089000	3.284203	5.456750	8.740953	0.000000	966.804797
M-3	970.089004	3.284203	5.456751	8.740954	0.000000	966.804801
B-1	970.089005	3.284202	5.456748	8.740950	0.000000	966.804803
B-2	970.089000	3.284199	5.456753	8.740952	0.000000	966.804801
B-3	970.088970	2.566180	4.263744	6.829924	0.000000	967.522789

DETERMINATION DATE 23-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS5 (POOL # 4504)
 STATEMENT TO CERTIFICATEHOLDERS
 ADDITIONAL RELATED INFORMATION FOR POOL 4504

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	29,569.28
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00

SUBSERVICER ADVANCES THIS MONTH	50,094.57
MASTER SERVICER ADVANCES THIS MONTH	4,435.80

	NUMBER OF LOANS	PRINCIPAL BALANCE
DELINQUENCIES:		
(A) ONE MONTHLY PAYMENT:	23	3,033,648.15
(B) TWO MONTHLY PAYMENTS:	6	1,193,983.63
(C) THREE OR MORE MONTHLY PAYMENTS:	7	1,539,865.50

FORECLOSURES	
NUMBER OF LOANS	7
AGGREGATE PRINCIPAL BALANCE	1,085,779.46

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	129,314,455.19
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	783
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	4
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	585,178.70
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	10,772,331.32
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	87.97057000 %	9.95090300 %	2.07808010 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	86.83482300 %	10.74932365 %	2.41412900 %

BANKRUPTCY AMOUNT AVAILABLE	116,772.00
FRAUD AMOUNT AVAILABLE	2,934,191.00
SPECIAL HAZARD AMOUNT AVAILABLE	2,149,016.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	7.88908213
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	334.82

POOL TRADING FACTOR: 44.07159194

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS6 (POOL # 4505)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4505

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
CB	76110GKB6	63,182,000.00	36,762,357.58	6.500000 %	1,707,791.16
NB	76110GKC4	42,084,000.00	8,724,302.50	6.500000 %	2,115,034.04
A-P	76110GKD2	105,075.88	42,317.89	0.000000 %	15,044.54
A-V	76110GKE0	0.00	0.00	0.847101 %	0.00
R	76110GKF7	100.00	0.00	6.500000 %	0.00
M-1	76110GKG5	2,907,200.00	2,726,416.91	6.500000 %	9,868.97
M-2	76110GKH3	438,500.00	411,232.03	6.500000 %	1,488.56
M-3	76110GKJ9	383,800.00	359,933.55	6.500000 %	1,302.87
B-1	76110GKK6	219,300.00	205,662.91	6.500000 %	744.45
B-2	76110GKL4	109,700.00	102,878.35	6.500000 %	372.39
B-3	76110GKM2	219,377.53	157,352.21	6.500000 %	569.58
		109,649,053.41	49,492,453.93		3,852,216.56

INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
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CB	199,129.44	1,906,920.60	0.00	0.00	35,054,566.42
NB	47,256.64	2,162,290.68	0.00	0.00	6,609,268.46
A-P	0.00	15,044.54	0.00	0.00	27,273.35
A-V	34,937.61	34,937.61	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	14,768.09	24,637.06	0.00	0.00	2,716,547.94
M-2	2,227.51	3,716.07	0.00	0.00	409,743.47
M-3	1,949.64	3,252.51	0.00	0.00	358,630.68
B-1	1,114.01	1,858.46	0.00	0.00	204,918.46
B-2	557.26	929.65	0.00	0.00	102,505.96
B-3	852.32	1,421.90	0.00	0.00	156,782.62

302,792.52 4,155,009.08 0.00 0.00 45,640,237.36
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AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
CB	581.848589	27.029710	3.151680	30.181390	0.000000	554.818879
NB	207.306874	50.257438	1.122912	51.380350	0.000000	157.049436
A-P	402.736480	143.177903	0.000000	143.177903	0.000000	259.558577
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	937.815393	3.394665	5.079833	8.474498	0.000000	934.420728
M-2	937.815348	3.394664	5.079840	8.474504	0.000000	934.420684
M-3	937.815399	3.394659	5.079833	8.474492	0.000000	934.420740
B-1	937.815367	3.394665	5.079845	8.474510	0.000000	934.420702
B-2	937.815406	3.394622	5.079854	8.474476	0.000000	934.420784
B-3	717.266759	2.596346	3.885175	6.481521	0.000000	714.670386

DETERMINATION DATE 23-January-03

DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS6 (POOL # 4505)

STATEMENT TO CERTIFICATEHOLDERS

ADDITIONAL RELATED INFORMATION FOR POOL 4505

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	10,313.78
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	789.78

SUBSERVICER ADVANCES THIS MONTH	14,902.84
MASTER SERVICER ADVANCES THIS MONTH	0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	7	918,573.48
(B) TWO MONTHLY PAYMENTS:	1	100,248.05
(C) THREE OR MORE MONTHLY PAYMENTS:	2	218,763.05

FORECLOSURES	
NUMBER OF LOANS	1
AGGREGATE PRINCIPAL BALANCE	305,608.83

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	45,640,237.36
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	412
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	0
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	0.00
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	3,671,016.93
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	91.98490380 %	7.06690100 %	0.94134240 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	91.34209050 %	7.63563533 %	1.01770860 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	774,611.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,096,491.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 7.67862900
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 153.64

POOL TRADING FACTOR: 41.62392282

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS6 (POOL # 4505)
 STATEMENT TO CERTIFICATEHOLDERS
 ADDITIONAL RELATED INFORMATION FOR POOL 4505

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 8,133.60
 SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 789.78

SUBSERVICER ADVANCES THIS MONTH 12,105.32
 MASTER SERVICER ADVANCES THIS MONTH 0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	7	918,573.48
(B) TWO MONTHLY PAYMENTS:	1	100,248.05
(C) THREE OR MORE MONTHLY PAYMENTS:	2	218,763.05

FORECLOSURES
 NUMBER OF LOANS 0
 AGGREGATE PRINCIPAL BALANCE 0.00

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER
 DISTRIBUTION 37,429,279.87

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE
 DETERMINATION DATE 388

NUMBER OF REO LOANS ACQUIRED
 INCLUDING ANY PENDING CASH LIQUIDATIONS 0

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH
 FORECLOSURE OR GRANT OF A DEED IN LIEU OF
 FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 0.00

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00
CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 1,586,441.51

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	93.97087730 %	7.07294800 %	0.94214800 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	93.71757070 %	7.64020091 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	774,611.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,096,491.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 7.76968401
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 154.29

POOL TRADING FACTOR: 56.88269974

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS6 (POOL # 4505)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4505

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 2,180.18
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00

SUBSERVICER ADVANCES THIS MONTH 2,797.52
MASTER SERVICER ADVANCES THIS MONTH 0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	0	0.00
(B) TWO MONTHLY PAYMENTS:	0	0.00
(C) THREE OR MORE MONTHLY PAYMENTS:	0	0.00

FORECLOSURES
NUMBER OF LOANS 1
AGGREGATE PRINCIPAL BALANCE 305,608.83

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION 8,210,957.49

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE 24

NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS 0

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 0.00

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00

CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 2,084,575.42

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	84.46313440 %	7.07294800 %	0.94214800 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	80.51749070 %	7.64020092 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE 100,000.00

FRAUD AMOUNT AVAILABLE 774,611.00

SPECIAL HAZARD AMOUNT AVAILABLE 1,096,491.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 7.26355720

ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 150.65

POOL TRADING FACTOR: 18.72585476

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS7 (POOL # 4514)

STATEMENT TO CERTIFICATEHOLDERS

DISTRIBUTION SUMMARY FOR POOL# 4514

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
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A-1	76110GKN0	11,693,645.00	0.00	6.750000	%	0.00
A-2	76110GKP5	50,000,000.00	13,374,854.81	6.250000	%	4,152,724.52
A-3	76110GKQ3	25,714,285.00	7,378,635.52	2.070001	%	2,290,973.71
A-3A	76110GKR1	0.00	0.00	6.430000	%	0.00
A-4	76110GKS9	40,000,000.00	12,450,370.32	6.250000	%	3,865,683.70
A-5	76110GKT7	20,049,070.00	6,240,458.65	6.750000	%	1,937,584.07
A-6	76110GKU4	21,481,000.00	21,481,000.00	6.750000	%	0.00
A-7	76110GKV2	10,000,000.00	10,000,000.00	6.750000	%	0.00
A-8	76110GKW0	21,305,000.00	21,305,000.00	6.750000	%	0.00
A-P	76110GKX8	20,738.78	14,581.09	0.000000	%	15.82
A-V	76110GKY6	0.00	0.00	0.781795	%	0.00
R-I	76110GKZ3	100.00	0.00	6.750000	%	0.00
R-II	76110GLA7	100.00	0.00	6.750000	%	0.00
M-1	76110GLB5	7,030,800.00	6,892,243.93	6.750000	%	14,683.11
M-2	76110GLC3	2,130,500.00	2,088,514.21	6.750000	%	4,449.33
M-3	76110GLD1	1,278,300.00	1,253,108.52	6.750000	%	2,669.60
B-1	76110GLE9	958,700.00	939,806.90	6.750000	%	2,002.15
B-2	76110GLF6	639,100.00	626,505.25	6.750000	%	1,334.70
B-3	76110GLG4	745,761.39	731,064.67	6.750000	%	1,557.45

213,047,100.17 104,776,143.87 12,273,678.16
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	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	0.00	0.00	0.00	0.00	0.00
A-2	69,660.70	4,222,385.22	0.00	0.00	9,222,130.29
A-3	12,728.15	2,303,701.86	0.00	0.00	5,087,661.81
A-3A	39,537.19	39,537.19	0.00	0.00	0.00
A-4	64,845.68	3,930,529.38	0.00	0.00	8,584,686.62
A-5	35,102.58	1,972,686.65	0.00	0.00	4,302,874.58
A-6	120,830.63	120,830.63	0.00	0.00	21,481,000.00
A-7	56,250.00	56,250.00	0.00	0.00	10,000,000.00
A-8	119,840.63	119,840.63	0.00	0.00	21,305,000.00
A-P	0.00	15.82	0.00	0.00	14,565.27
A-V	68,261.21	68,261.21	0.00	0.00	0.00
R-I	0.00	0.00	0.00	0.00	0.00
R-II	0.00	0.00	0.00	0.00	0.00
M-1	38,768.87	53,451.98	0.00	0.00	6,877,560.82
M-2	11,747.89	16,197.22	0.00	0.00	2,084,064.88
M-3	7,048.74	9,718.34	0.00	0.00	1,250,438.92
B-1	5,286.41	7,288.56	0.00	0.00	937,804.75
B-2	3,524.09	4,858.79	0.00	0.00	625,170.55
B-3	4,112.24	5,669.69	0.00	0.00	729,507.22

657,545.01 12,931,223.17 0.00 0.00 92,502,465.71
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS7 (POOL # 4514)
STATEMENT TO CERTIFICATEHOLDERS

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING				DEFERRED INTEREST	ENDING BALANCE FACTOR
	BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION		
A-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-2	267.497096	83.054490	1.393214	84.447704	0.000000	184.442606
A-3	286.946945	89.093425	0.494984	89.588409	0.000000	197.853520
A-3A	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-4	311.259258	96.642092	1.621142	98.263234	0.000000	214.617166
A-5	311.259258	96.642092	1.750833	98.392925	0.000000	214.617166
A-6	1000.000000	0.000000	5.625000	5.625000	0.000000	1000.000000
A-7	1000.000000	0.000000	5.625000	5.625000	0.000000	1000.000000
A-8	1000.000000	0.000000	5.625000	5.625000	0.000000	1000.000000
A-P	703.083116	0.762822	0.000000	0.762822	0.000000	702.320294
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-I	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-II	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	980.292986	2.088398	5.514148	7.602546	0.000000	978.204588
M-2	980.292986	2.088397	5.514147	7.602544	0.000000	978.204589
M-3	980.292986	2.088399	5.514152	7.602551	0.000000	978.204587
B-1	980.293003	2.088401	5.514144	7.602545	0.000000	978.204602
B-2	980.292995	2.088406	5.514145	7.602551	0.000000	978.204589
B-3	980.293003	2.088403	5.514150	7.602553	0.000000	978.204600

DETERMINATION DATE 23-January-03
 DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS7 (POOL # 4514)
 STATEMENT TO CERTIFICATEHOLDERS
 ADDITIONAL RELATED INFORMATION FOR POOL 4514

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 21,987.28
 SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00

SUBSERVICER ADVANCES THIS MONTH 41,841.43
 MASTER SERVICER ADVANCES THIS MONTH 0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	15	2,557,341.05
(B) TWO MONTHLY PAYMENTS:	7	784,808.48
(C) THREE OR MORE MONTHLY PAYMENTS:	6	667,029.90

FORECLOSURES

NUMBER OF LOANS	9
AGGREGATE PRINCIPAL BALANCE	1,698,207.16

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	92,502,465.71
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	568
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	0
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	0.00
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	12,050,481.96
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	144,192.76
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	88.03831900 %	9.76872200 %	2.19265260 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	86.47980200 %	11.03977558 %	2.47868370 %

BANKRUPTCY AMOUNT AVAILABLE	143,000.00
FRAUD AMOUNT AVAILABLE	4,260,942.00
SPECIAL HAZARD AMOUNT AVAILABLE	2,130,471.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	7.87488793
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	335.57

POOL TRADING FACTOR:	43.41878657
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS8 (POOL # 4515)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4515

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL		CURRENT		PRINCIPAL DISTRIBUTION
			BALANCE BEFORE DISTRIBUTION		PASS-THROUGH RATE		
CB	76110GLH2	87,431,000.00	53,592,949.17		6.750000	%	3,370,779.16
NB-1	76110GLJ8	15,733,334.00	0.00		6.250000	%	0.00
NB-2	76110GLK5	31,466,666.00	0.00		7.000000	%	0.00
NB-3	76110GLL3	102,223,000.00	38,476,631.81		6.750000	%	7,646,992.07
NB-4	76110GLM1	1,000,000.00	1,000,000.00		6.750000	%	0.00
NB-5	76110GLN9	12,500,000.00	13,827,991.98		6.750000	%	0.00
A-P	76110GLP4	75,275.04	48,268.16		0.000000	%	1,500.52
A-V	76110GLQ2	0.00	0.00		0.810483	%	0.00
R	76110GLR0	100.00	0.00		6.750000	%	0.00
M-1	76110GLS8	8,516,900.00	8,351,084.22		6.750000	%	8,895.20
M-2	76110GLT6	2,661,400.00	2,609,585.10		6.750000	%	2,779.61
M-3	76110GLU3	1,596,800.00	1,565,711.86		6.750000	%	1,667.73
B-1	76110GLV1	1,197,600.00	1,174,283.90		6.750000	%	1,250.79
B-2	76110GLW9	798,400.00	782,855.93		6.750000	%	833.86
B-3	76110GLX7	931,461.83	885,261.48		6.750000	%	942.94

266,131,936.87 122,314,623.61 11,035,641.88
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	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING
					PRINCIPAL BALANCE
CB	301,274.57	3,672,053.73	0.00	0.00	50,222,170.01
NB-1	0.00	0.00	0.00	0.00	0.00
NB-2	0.00	0.00	0.00	0.00	0.00
NB-3	216,431.05	7,863,423.12	0.00	0.00	30,829,639.74
NB-4	5,625.00	5,625.00	0.00	0.00	1,000,000.00
NB-5	0.00	0.00	77,782.45	0.00	13,905,774.43
A-P	0.00	1,500.52	0.00	0.00	46,767.64
A-V	82,580.70	82,580.70	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	46,963.10	55,858.30	0.00	0.00	8,342,189.02
M-2	14,675.25	17,454.86	0.00	0.00	2,606,805.49
M-3	8,804.93	10,472.66	0.00	0.00	1,564,044.13
B-1	6,603.70	7,854.49	0.00	0.00	1,173,033.11
B-2	4,402.46	5,236.32	0.00	0.00	782,022.07

B-3 4,978.35 5,921.29 0.00 0.00 884,318.53

 692,339.11 11,727,980.99 77,782.45 0.00 111,356,764.17
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AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
CB	612.974222	38.553593	3.445855	41.999448	0.000000	574.420629
NB-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
NB-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
NB-3	376.398969	74.806962	2.117244	76.924206	0.000000	301.592007
NB-4	1000.000000	0.000000	5.625000	5.625000	0.000000	1000.000000
NB-5	1106.239358	0.000000	0.000000	0.000000	6.222596	1112.461954
A-P	641.223970	19.933812	0.000000	19.933812	0.000000	621.290158
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	980.530970	1.044418	5.514107	6.558525	0.000000	979.486553
M-2	980.530961	1.044416	5.514109	6.558525	0.000000	979.486545
M-3	980.530974	1.044420	5.514109	6.558529	0.000000	979.486554
B-1	980.530979	1.044414	5.514112	6.558526	0.000000	979.486565
B-2	980.530974	1.044414	5.514103	6.558517	0.000000	979.486561
B-3	950.400168	1.012323	5.344663	6.356986	0.000000	949.387833

DETERMINATION DATE 23-January-03
 DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS8 (POOL # 4515)
 STATEMENT TO CERTIFICATEHOLDERS
 ADDITIONAL RELATED INFORMATION FOR POOL 4515

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 26,005.90
 SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 423.57
 SUBSERVICER ADVANCES THIS MONTH 39,592.91
 MASTER SERVICER ADVANCES THIS MONTH 13,313.51

DELINQUENCIES:		NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:		21	3,281,314.74
(B) TWO MONTHLY PAYMENTS:		2	225,141.32
(C) THREE OR MORE MONTHLY PAYMENTS:		8	1,324,051.24
FORECLOSURES			
NUMBER OF LOANS			5
AGGREGATE PRINCIPAL BALANCE			585,703.50
SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION			111,356,764.17
AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE			619
NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS			6
BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS			1,826,713.46
REMAINING SUBCLASS INTEREST SHORTFALL			0.00
CLASS A SHORTFALL (PRINCIPAL)			0.00
CLASS A SHORTFALL (INTEREST)			0.00
TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION			10,812,291.25
TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION			54,161.66
DISTRIBUTION PERCENTAGES:			
	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	87.43008050 %	10.24111500 %	2.32384420 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	86.20751700 %	11.23689139 %	2.55087040 %
BANKRUPTCY AMOUNT AVAILABLE			141,400.00
FRAUD AMOUNT AVAILABLE			7,983,958.11
SPECIAL HAZARD AMOUNT AVAILABLE			2,662,055.00
ENDING GROSS WEIGHTED AVERAGE INTEREST RATE			7.89938600
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS			336.34
POOL TRADING FACTOR:			41.84269107

RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS8 (POOL # 4515)
 STATEMENT TO CERTIFICATEHOLDERS
 ADDITIONAL RELATED INFORMATION FOR POOL 4515

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	12,271.45
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	423.57
SUBSERVICER ADVANCES THIS MONTH	29,729.89
MASTER SERVICER ADVANCES THIS MONTH	2,555.86

	NUMBER OF LOANS	PRINCIPAL BALANCE
DELINQUENCIES:		
(A) ONE MONTHLY PAYMENT:	18	2,379,407.22
(B) TWO MONTHLY PAYMENTS:	2	225,141.32
(C) THREE OR MORE MONTHLY PAYMENTS:	7	850,147.09

FORECLOSURES	
NUMBER OF LOANS	5
AGGREGATE PRINCIPAL BALANCE	585,703.50

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	55,570,459.64
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	477
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	3
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	358,221.28
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	3,281,096.12
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	54,161.66
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	90.92548490 %	10.24111500 %	2.32384420 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	90.38960750 %	11.23689138 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	141,400.00
FRAUD AMOUNT AVAILABLE	7,983,958.11
SPECIAL HAZARD AMOUNT AVAILABLE	2,662,055.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	8.09438367
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	335.75

POOL TRADING FACTOR: 59.80304419

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS8 (POOL # 4515)
 STATEMENT TO CERTIFICATEHOLDERS
 ADDITIONAL RELATED INFORMATION FOR POOL 4515

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	13,734.45
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00
SUBSERVICER ADVANCES THIS MONTH	9,863.02
MASTER SERVICER ADVANCES THIS MONTH	10,757.65

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	3	901,907.52
(B) TWO MONTHLY PAYMENTS:	0	0.00
(C) THREE OR MORE MONTHLY PAYMENTS:	1	473,904.15

FORECLOSURES	
NUMBER OF LOANS	0
AGGREGATE PRINCIPAL BALANCE	0.00

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION 55,786,304.53

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE 142

NUMBER OF REO LOANS ACQUIRED
INCLUDING ANY PENDING CASH LIQUIDATIONS 3

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH
FORECLOSURE OR GRANT OF A DEED IN LIEU OF
FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 1,468,492.18

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00

CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 7,531,195.13

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	84.17661730 %	10.24111500 %	2.32384420 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	82.03939790 %	11.23689139 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	141,400.00
FRAUD AMOUNT AVAILABLE	7,983,958.11
SPECIAL HAZARD AMOUNT AVAILABLE	2,662,055.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 7.70514247

ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 336.92

POOL TRADING FACTOR: 32.20742043

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS9 (POOL # 4524)

STATEMENT TO CERTIFICATEHOLDERS

DISTRIBUTION SUMMARY FOR POOL# 4524

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
CB	76110GLY5	99,911,000.00	55,694,324.73	7.000000 %	4,158,494.51
NB-1	76110GLZ2	35,000,000.00	0.00	7.000000 %	0.00
NB-2	76110GMA6	55,813,000.00	34,637,382.80	7.000000 %	5,144,927.62
NB-3	76110GMB4	5,000,000.00	5,000,000.00	7.000000 %	0.00
NB-4	76110GMC2	5,000,000.00	5,000,000.00	7.000000 %	0.00

A-P	76110GMD0	384,609.26	253,077.01	0.000000	%	29,085.71
A-V	76110GME8	0.00	0.00	0.550940	%	0.00
R	76110GMF5	100.00	0.00	7.000000	%	0.00
M-1	76110GMG3	7,042,900.00	6,945,281.54	7.000000	%	5,346.82
M-2	76110GMH1	1,920,400.00	1,893,782.20	7.000000	%	1,457.93
M-3	76110GMJ7	1,066,900.00	1,052,112.19	7.000000	%	809.97
B-1	76110GMK4	960,200.00	946,891.11	7.000000	%	728.96
B-2	76110GML2	640,100.00	631,227.87	7.000000	%	485.95
B-3	76110GMM0	640,221.63	631,347.77	7.000000	%	486.03

213,379,430.89	112,685,427.22	9,341,823.50
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	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
CB	324,799.08	4,483,293.59	0.00	0.00	51,535,830.22
NB-1	0.00	0.00	0.00	0.00	0.00
NB-2	202,051.40	5,346,979.02	0.00	0.00	29,492,455.18
NB-3	29,166.67	29,166.67	0.00	0.00	5,000,000.00
NB-4	29,166.67	29,166.67	0.00	0.00	5,000,000.00
A-P	0.00	29,085.71	0.00	0.00	223,991.30
A-V	51,727.30	51,727.30	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	40,508.38	45,855.20	0.00	0.00	6,939,934.72
M-2	11,045.49	12,503.42	0.00	0.00	1,892,324.27
M-3	6,136.45	6,946.42	0.00	0.00	1,051,302.22
B-1	5,522.74	6,251.70	0.00	0.00	946,162.15
B-2	3,681.64	4,167.59	0.00	0.00	630,741.92
B-3	3,682.34	4,168.37	0.00	0.00	630,861.73

707,488.16	10,049,311.66	0.00	0.00	103,343,603.71
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AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
CB	557.439368	41.621989	3.250884	44.872873	0.000000	515.817380
NB-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
NB-2	620.597044	92.181528	3.620149	95.801677	0.000000	528.415516
NB-3	1000.000000	0.000000	5.833334	5.833334	0.000000	1000.000000
NB-4	1000.000000	0.000000	5.833334	5.833334	0.000000	1000.000000
A-P	658.010704	75.624053	0.000000	75.624053	0.000000	582.386651

A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	986.139451	0.759179	5.751662	6.510841	0.000000	985.380272
M-2	986.139450	0.759180	5.751661	6.510841	0.000000	985.380270
M-3	986.139460	0.759181	5.751664	6.510845	0.000000	985.380279
B-1	986.139461	0.759175	5.751656	6.510831	0.000000	985.380285
B-2	986.139463	0.759178	5.751664	6.510842	0.000000	985.380284
B-3	986.139394	0.759159	5.751664	6.510823	0.000000	985.380221

DETERMINATION DATE 23-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS9 (POOL # 4524)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4524

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	23,929.73
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	1,435.08
SUBSERVICER ADVANCES THIS MONTH	28,702.90
MASTER SERVICER ADVANCES THIS MONTH	2,113.92

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	13	2,064,601.63
(B) TWO MONTHLY PAYMENTS:	5	884,612.59
(C) THREE OR MORE MONTHLY PAYMENTS:	8	648,235.98

FORECLOSURES	
NUMBER OF LOANS	4
AGGREGATE PRINCIPAL BALANCE	358,966.93

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	103,343,603.71
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	609
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NUMBER OF REO LOANS ACQUIRED

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH
 FORECLOSURE OR GRANT OF A DEED IN LIEU OF
 FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 311,482.23

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00

CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 9,254,831.91

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	89.23740130 %	8.77768900 %	1.96073870 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	88.27446430 %	9.56378610 %	2.14097570 %

BANKRUPTCY AMOUNT AVAILABLE 134,000.00

FRAUD AMOUNT AVAILABLE 3,170,907.00

SPECIAL HAZARD AMOUNT AVAILABLE 1,820,417.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 7.87247500

ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 335.32

POOL TRADING FACTOR: 48.43184897

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS9 (POOL # 4524)

STATEMENT TO CERTIFICATEHOLDERS

ADDITIONAL RELATED INFORMATION FOR POOL 4524

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 12,918.08

SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 421.93

SUBSERVICER ADVANCES THIS MONTH 21,097.00

MASTER SERVICER ADVANCES THIS MONTH 2,113.92

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
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(A) ONE MONTHLY PAYMENT:	11	1,311,974.87
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(B) TWO MONTHLY PAYMENTS:	4	566,161.93
(C) THREE OR MORE MONTHLY PAYMENTS:	8	648,235.98

FORECLOSURES

NUMBER OF LOANS	4
AGGREGATE PRINCIPAL BALANCE	358,966.93

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	57,629,183.26
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	486
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	2
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	311,482.23
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	4,123,328.63
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	90.25744520 %	8.77768900 %	1.96073870 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	89.56077240 %	9.56378610 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	134,000.00
FRAUD AMOUNT AVAILABLE	3,170,907.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,820,417.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	7.95061235
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	335.17

POOL TRADING FACTOR:	54.28621613
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS9 (POOL # 4524)

STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4524

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	11,011.65
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	1,013.15
SUBSERVICER ADVANCES THIS MONTH	7,605.90
MASTER SERVICER ADVANCES THIS MONTH	0.00

	NUMBER OF LOANS	PRINCIPAL BALANCE
DELINQUENCIES:		
(A) ONE MONTHLY PAYMENT:	2	752,626.76
(B) TWO MONTHLY PAYMENTS:	1	318,450.66
(C) THREE OR MORE MONTHLY PAYMENTS:	0	0.00

FORECLOSURES	
NUMBER OF LOANS	0
AGGREGATE PRINCIPAL BALANCE	0.00

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	45,714,420.45
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	123
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	0
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	0.00
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	5,131,503.28
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	87.99656670 %	8.77768900 %	1.96073870 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	86.65043740 %	9.56378610 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	134,000.00
FRAUD AMOUNT AVAILABLE	3,170,907.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,820,417.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	7.77397158
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	335.52

POOL TRADING FACTOR: 42.63554151

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS10 (POOL # 4530)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4530

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
CB	76110GMN8	112,614,000.00	67,068,360.82	7.000000 %	5,325,858.72
NB-1	76110GMP3	33,302,000.00	0.00	7.000000 %	0.00
NB-2	76110GMQ1	72,100,000.00	19,388,740.22	7.000000 %	6,003,267.63
NB-3	76110GMR9	6,000,000.00	6,585,179.75	7.000000 %	0.00
NB-4	76110GMS7	13,500,000.00	13,500,000.00	6.750000 %	0.00
NB-5	76110GMT5	13,500,000.00	13,500,000.00	7.250000 %	0.00
A-P	76110GMU2	467,131.79	335,051.99	0.000000 %	24,310.62
A-V	76110GMV0	0.00	0.00	0.509544 %	0.00
R	76110GMW8	100.00	0.00	7.000000 %	0.00
M-1	76110GMX6	8,668,700.00	8,495,578.69	7.000000 %	6,382.23
M-2	76110GMY4	2,400,100.00	2,352,167.97	7.000000 %	1,767.05
M-3	76110GMZ1	1,066,800.00	1,045,495.10	7.000000 %	785.42
B-1	76110GNA5	1,333,400.00	1,306,770.85	7.000000 %	981.70
B-2	76110GNB3	800,100.00	784,121.33	7.000000 %	589.06
B-3	76110GNC1	933,413.49	914,772.42	7.000000 %	687.21

266,685,745.28 135,276,239.14 11,364,629.64
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	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
CB	390,965.40	5,716,824.12	0.00	0.00	61,742,502.10
NB-1	0.00	0.00	0.00	0.00	0.00
NB-2	112,981.37	6,116,249.00	0.00	0.00	13,385,472.59

NB-3	0.00	0.00	38,372.93	0.00	6,623,552.68
NB-4	75,857.20	75,857.20	0.00	0.00	13,500,000.00
NB-5	81,476.25	81,476.25	0.00	0.00	13,500,000.00
A-P	0.00	24,310.62	0.00	0.00	310,741.37
A-V	57,395.29	57,395.29	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	49,510.35	55,892.58	0.00	0.00	8,489,196.46
M-2	13,707.91	15,474.96	0.00	0.00	2,350,400.92
M-3	6,092.91	6,878.33	0.00	0.00	1,044,709.68
B-1	7,615.57	8,597.27	0.00	0.00	1,305,789.15
B-2	4,569.68	5,158.74	0.00	0.00	783,532.27
B-3	5,331.09	6,018.30	0.00	0.00	914,085.21

805,503.02 12,170,132.66 38,372.93 0.00 123,949,982.43
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AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING		INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING
	BALANCE FACTOR	PRINCIPAL FACTOR				BALANCE FACTOR
CB	595.559707	47.293043	3.471730	50.764773	0.000000	548.266664
NB-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
NB-2	268.914566	83.263074	1.567009	84.830083	0.000000	185.651492
NB-3	1097.529958	0.000000	0.000000	0.000000	6.395488	1103.925447
NB-4	1000.000000	0.000000	5.619052	5.619052	0.000000	1000.000000
NB-5	1000.000000	0.000000	6.035278	6.035278	0.000000	1000.000000
A-P	717.253668	52.042321	0.000000	52.042321	0.000000	665.211348
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	980.029150	0.736238	5.711393	6.447631	0.000000	979.292911
M-2	980.029153	0.736240	5.711391	6.447631	0.000000	979.292913
M-3	980.029153	0.736239	5.711389	6.447628	0.000000	979.292913
B-1	980.029136	0.736238	5.711392	6.447630	0.000000	979.292898
B-2	980.029159	0.736233	5.711386	6.447619	0.000000	979.292926
B-3	980.029140	0.736233	5.711392	6.447625	0.000000	979.292909

DETERMINATION DATE 23-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS10 (POOL # 4530)
 STATEMENT TO CERTIFICATEHOLDERS
 ADDITIONAL RELATED INFORMATION FOR POOL 4530

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	28,455.72
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00

SUBSERVICER ADVANCES THIS MONTH	57,494.05
MASTER SERVICER ADVANCES THIS MONTH	2,894.13

	NUMBER OF LOANS	PRINCIPAL BALANCE
DELINQUENCIES:		
(A) ONE MONTHLY PAYMENT:	23	5,003,663.75
(B) TWO MONTHLY PAYMENTS:	6	797,983.14
(C) THREE OR MORE MONTHLY PAYMENTS:	3	824,854.27

FORECLOSURES	
NUMBER OF LOANS	6
AGGREGATE PRINCIPAL BALANCE	1,131,247.38

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	123,949,982.43
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	705
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	1
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	404,670.13
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	11,224,535.80
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	88.95896300 %	8.79181900 %	2.22187180 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %

NEXT DISTRIBUTION 87.95874710 % 9.58798608 % 2.42916940 %

BANKRUPTCY AMOUNT AVAILABLE 104,506.00
FRAUD AMOUNT AVAILABLE 3,869,486.00
SPECIAL HAZARD AMOUNT AVAILABLE 1,934,743.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 7.82518700
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 338.00

POOL TRADING FACTOR: 46.47791816

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS10 (POOL # 4530)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4530

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 15,401.90
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00

SUBSERVICER ADVANCES THIS MONTH 28,336.66
MASTER SERVICER ADVANCES THIS MONTH 0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	17	2,648,454.96
(B) TWO MONTHLY PAYMENTS:	4	206,832.24
(C) THREE OR MORE MONTHLY PAYMENTS:	2	311,822.66

FORECLOSURES
NUMBER OF LOANS 5
AGGREGATE PRINCIPAL BALANCE 685,016.49

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION 68,540,353.09

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE 564

NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS 0

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH

FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	0.00
REMAINING SUBCLASS INTEREST SHORTFALL	0.00
CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 5,277,339.63

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	90.89691340 %	8.79181900 %	2.22187180 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	90.19539760 %	9.58798607 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	104,506.00
FRAUD AMOUNT AVAILABLE	3,869,486.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,934,743.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	7.96329469
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	336.71

POOL TRADING FACTOR: 57.34038892

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS10 (POOL # 4530)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4530

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	13,053.82
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	0.00
SUBSERVICER ADVANCES THIS MONTH	29,157.39
MASTER SERVICER ADVANCES THIS MONTH	2,894.13

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	6	2,355,208.79
(B) TWO MONTHLY PAYMENTS:	2	591,150.90
(C) THREE OR MORE MONTHLY PAYMENTS:	1	513,031.61

FORECLOSURES
 NUMBER OF LOANS 1
 AGGREGATE PRINCIPAL BALANCE 446,230.89

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER
 DISTRIBUTION 55,409,629.34

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE
 DETERMINATION DATE 141

NUMBER OF REO LOANS ACQUIRED
 INCLUDING ANY PENDING CASH LIQUIDATIONS 1

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH
 FORECLOSURE OR GRANT OF A DEED IN LIEU OF
 FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 404,670.13

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00
 CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 5,947,196.17

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	86.62081930 %	8.79181900 %	2.22187180 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	85.18430150 %	9.58798608 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE 104,506.00
 FRAUD AMOUNT AVAILABLE 3,869,486.00
 SPECIAL HAZARD AMOUNT AVAILABLE 1,934,743.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 7.65435138
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 339.60

POOL TRADING FACTOR: 37.65435018

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS11 (POOL # 4532)
 STATEMENT TO CERTIFICATEHOLDERS

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110GND9	24,578,000.00	0.00	6.500000 %	0.00
A-2	76110GNE7	40,000,000.00	7,780,449.52	6.150000 %	5,941,110.63
A-3	76110GNF4	15,200,000.00	10,234,822.28	6.600000 %	915,551.88
A-4	76110GNG2	5,000,000.00	5,487,649.81	7.000000 %	0.00
A-5	76110GNH0	56,119,000.00	14,457,311.01	1.970000 %	5,416,164.79
A-5A	76110GNJ6	0.00	0.00	6.030000 %	0.00
A-6	76110GNK3	15,000,000.00	15,000,000.00	6.750000 %	0.00
A-7	76110GNL1	45,000,000.00	45,000,000.00	7.000000 %	0.00
A-P	76110GNM9	376,003.53	225,181.55	0.000000 %	55,770.02
A-V	76110GNN7	0.00	0.00	0.517440 %	0.00
R-I	76110GNP2	100.00	0.00	7.000000 %	0.00
R-II	76110GNQ0	100.00	0.00	7.000000 %	0.00
M-1	76110GNR8	7,047,800.00	6,930,199.72	7.000000 %	5,016.11
M-2	76110GNS6	1,922,000.00	1,889,929.32	7.000000 %	1,367.94
M-3	76110GNT4	854,200.00	839,946.72	7.000000 %	607.95
B-1	76110GNU1	1,067,700.00	1,049,884.24	7.000000 %	759.91
B-2	76110GNV9	640,700.00	630,009.23	7.000000 %	456.01
B-3	76110GNW7	747,493.29	735,020.53	7.000000 %	532.01
		213,553,096.82	110,260,403.93		12,337,337.25

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	0.00	0.00	0.00	0.00	0.00
A-2	39,874.80	5,980,985.43	0.00	0.00	1,839,338.89
A-3	56,291.52	971,843.40	0.00	0.00	9,319,270.40
A-4	0.00	0.00	32,011.29	0.00	5,519,661.10
A-5	23,734.09	5,439,898.88	0.00	0.00	9,041,146.22
A-5A	72,647.99	72,647.99	0.00	0.00	0.00
A-6	84,375.00	84,375.00	0.00	0.00	15,000,000.00
A-7	262,500.00	262,500.00	0.00	0.00	45,000,000.00
A-P	0.00	55,770.02	0.00	0.00	169,411.53
A-V	47,544.26	47,544.26	0.00	0.00	0.00
R-I	0.00	0.00	0.00	0.00	0.00
R-II	0.00	0.00	0.00	0.00	0.00
M-1	40,426.17	45,442.28	0.00	0.00	6,925,183.61
M-2	11,024.59	12,392.53	0.00	0.00	1,888,561.38
M-3	4,899.69	5,507.64	0.00	0.00	839,338.77
B-1	6,124.32	6,884.23	0.00	0.00	1,049,124.33
B-2	3,675.05	4,131.06	0.00	0.00	629,553.22
B-3	4,287.62	4,819.63	0.00	0.00	734,488.52

657,405.10 12,994,742.35 32,011.29 0.00 97,955,077.97
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS11 (POOL # 4532)

STATEMENT TO CERTIFICATEHOLDERS

DISTRIBUTION SUMMARY FOR POOL# 4532

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING		INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
	BALANCE FACTOR	PRINCIPAL FACTOR				
A-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-2	194.511238	148.527765	0.996870	149.524635	0.000000	45.983472
A-3	673.343571	60.233676	3.703389	63.937065	0.000000	613.109895
A-4	1097.529961	0.000000	0.000000	0.000000	6.402258	1103.932219
A-5	257.618828	96.512140	0.422924	96.935064	0.000000	161.106688
A-5A	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-6	1000.000000	0.000000	5.625000	5.625000	0.000000	1000.000000
A-7	1000.000000	0.000000	5.833333	5.833333	0.000000	1000.000000
A-P	598.881472	148.323129	0.000000	148.323129	0.000000	450.558344
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-I	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-II	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	983.313903	0.711728	5.735998	6.447726	0.000000	982.602175
M-2	983.313901	0.711727	5.735999	6.447726	0.000000	982.602173
M-3	983.313892	0.711730	5.735999	6.447729	0.000000	982.602162
B-1	983.313890	0.711726	5.735993	6.447719	0.000000	982.602164
B-2	983.313910	0.711722	5.735992	6.447714	0.000000	982.602189
B-3	983.314260	0.711726	5.736000	6.447726	0.000000	982.602534

DETERMINATION DATE 23-January-03

DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS11 (POOL # 4532)

STATEMENT TO CERTIFICATEHOLDERS

ADDITIONAL RELATED INFORMATION FOR POOL 4532

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER

23,185.19

SERVICING COMPENSATION RECEIVED BY MASTER SERVICER

0.00

SUBSERVICER ADVANCES THIS MONTH	31,044.95
MASTER SERVICER ADVANCES THIS MONTH	4,283.51

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	14	2,449,930.74
(B) TWO MONTHLY PAYMENTS:	4	870,861.08
(C) THREE OR MORE MONTHLY PAYMENTS:	5	842,685.54

FORECLOSURES	
NUMBER OF LOANS	1
AGGREGATE PRINCIPAL BALANCE	69,132.04

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	97,955,078.01
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	551
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	1
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	557,782.51
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	12,225,525.23
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:			
	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	89.02625000 %	8.77907600 %	2.19019150 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	87.66051300 %	9.85460269 %	2.46781170 %

BANKRUPTCY AMOUNT AVAILABLE	116,932.00
FRAUD AMOUNT AVAILABLE	1,612,373.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,977,563.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	7.84163745
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	338.53

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS12 (POOL # 4542)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4542

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110GPL9	39,406,000.00	0.00	5.850000 %	0.00
A-2	76110GPM7	102,583,000.00	39,415,707.55	5.810000 %	11,578,461.71
A-2A	76110GPN5	0.00	0.00	0.040000 %	0.00
A-3	76110GPP0	119,985,358.00	41,345,834.33	1.970000 %	8,876,820.57
A-3A	76110GPQ8	0.00	0.00	6.530000 %	0.00
A-4	76110GPR6	14,513,642.00	14,513,642.00	5.850000 %	0.00
A-5	76110GPS4	40,738,000.00	40,738,000.00	7.000000 %	0.00
A-6	76110GPT2	24,443,000.00	24,443,000.00	6.750000 %	0.00
A-6A	76110GPU9	0.00	0.00	0.250000 %	0.00
A-7	76110GPV7	16,000,000.00	16,000,000.00	7.000000 %	0.00
A-8	76110GPW5	6,553,000.00	6,553,000.00	7.000000 %	0.00
A-9	76110GPX3	35,957,000.00	35,957,000.00	6.750000 %	0.00
A-9A	76110GPY1	0.00	0.00	0.250000 %	0.00
A-P	76110GPZ8	694,650.77	510,616.44	0.000000 %	80,091.98
A-V	76110GQA2	0.00	0.00	0.464743 %	0.00
R-I	76110GQB0	100.00	0.00	7.000000 %	0.00
R-II	76110GQC8	100.00	0.00	7.000000 %	0.00
M-1	76110GQD6	13,816,700.00	13,610,542.49	7.000000 %	43,861.27
M-2	76110GQE4	3,826,000.00	3,768,912.65	7.000000 %	12,145.68
M-3	76110GQF1	1,700,500.00	1,675,127.03	7.000000 %	5,398.26
B-1	76110GPH8	2,125,500.00	2,093,785.64	7.000000 %	6,747.42
B-2	76110GPJ4	1,275,300.00	1,256,271.40	7.000000 %	4,048.46
B-3	76110GPK1	1,487,939.47	1,465,738.07	7.000000 %	4,723.48

 425,105,790.24 243,347,177.60 20,612,298.83
 =====

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	0.00	0.00	0.00	0.00	0.00
A-2	190,837.72	11,769,299.43	0.00	0.00	27,837,245.84

A-2A	1,313.86	1,313.86	0.00	0.00	0.00
A-3	67,876.08	8,944,696.65	0.00	0.00	32,469,013.76
A-3A	224,990.25	224,990.25	0.00	0.00	0.00
A-4	70,754.00	70,754.00	0.00	0.00	14,513,642.00
A-5	237,638.33	237,638.33	0.00	0.00	40,738,000.00
A-6	137,491.88	137,491.88	0.00	0.00	24,443,000.00
A-6A	5,092.29	5,092.29	0.00	0.00	0.00
A-7	93,333.33	93,333.33	0.00	0.00	16,000,000.00
A-8	38,225.83	38,225.83	0.00	0.00	6,553,000.00
A-9	202,258.13	202,258.13	0.00	0.00	35,957,000.00
A-9A	7,491.04	7,491.04	0.00	0.00	0.00
A-P	0.00	80,091.98	0.00	0.00	430,524.46
A-V	94,244.87	94,244.87	0.00	0.00	0.00
R-I	0.00	0.00	0.00	0.00	0.00
R-II	0.00	0.00	0.00	0.00	0.00
M-1	79,394.83	123,256.10	0.00	0.00	13,566,681.22
M-2	21,985.32	34,131.00	0.00	0.00	3,756,766.97
M-3	9,771.57	15,169.83	0.00	0.00	1,669,728.77
B-1	12,213.75	18,961.17	0.00	0.00	2,087,038.22
B-2	7,328.25	11,376.71	0.00	0.00	1,252,222.94
B-3	8,550.14	13,273.62	0.00	0.00	1,461,014.59

1,510,791.47 22,123,090.30 0.00 0.00 222,734,878.77
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS12 (POOL # 4542)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4542

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-2	384.232354	112.869206	1.860325	114.729531	0.000000	271.363148
A-2A	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-3	344.590665	73.982532	0.565703	74.548235	0.000000	270.608133
A-3A	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-4	1000.000000	0.000000	4.875000	4.875000	0.000000	1000.000000
A-5	1000.000000	0.000000	5.833333	5.833333	0.000000	1000.000000
A-6	1000.000000	0.000000	5.625000	5.625000	0.000000	1000.000000
A-6A	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-7	1000.000000	0.000000	5.833333	5.833333	0.000000	1000.000000
A-8	1000.000000	0.000000	5.833333	5.833333	0.000000	1000.000000
A-9	1000.000000	0.000000	5.625000	5.625000	0.000000	1000.000000
A-9A	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-P	735.069277	115.298195	0.000000	115.298195	0.000000	619.771082
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-I	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-II	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	985.079107	3.174512	5.746295	8.920807	0.000000	981.904595
M-2	985.079104	3.174511	5.746294	8.920805	0.000000	981.904593
M-3	985.079115	3.174513	5.746292	8.920805	0.000000	981.904601
B-1	985.079105	3.174510	5.746295	8.920805	0.000000	981.904596
B-2	985.079111	3.174508	5.746295	8.920803	0.000000	981.904603
B-3	985.079100	3.174511	5.746296	8.920807	0.000000	981.904589

DETERMINATION DATE 23-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS12 (POOL # 4542)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4542

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 50,635.23
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00

SUBSERVICER ADVANCES THIS MONTH 79,972.34
MASTER SERVICER ADVANCES THIS MONTH 1,607.10

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	38	7,418,892.58
(B) TWO MONTHLY PAYMENTS:	7	838,374.84
(C) THREE OR MORE MONTHLY PAYMENTS:	7	1,628,166.90

FORECLOSURES
NUMBER OF LOANS 9
AGGREGATE PRINCIPAL BALANCE 1,378,750.25

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER
DISTRIBUTION 222,734,878.79

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE
DETERMINATION DATE 1,270

NUMBER OF REO LOANS ACQUIRED
INCLUDING ANY PENDING CASH LIQUIDATIONS 2

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH
FORECLOSURE OR GRANT OF A DEED IN LIEU OF
FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 230,694.28

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00
CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 19,829,332.21

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 530,379.09

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	90.17018800 %	7.84666900 %	1.97898130 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	89.29690200 %	8.52725764 %	2.15932600 %

BANKRUPTCY AMOUNT AVAILABLE	150,000.00
FRAUD AMOUNT AVAILABLE	4,251,058.00
SPECIAL HAZARD AMOUNT AVAILABLE	3,082,760.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 7.77927761
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 338.50

POOL TRADING FACTOR: 52.39516466

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS13 (POOL # 4538)
 STATEMENT TO CERTIFICATEHOLDERS

DISTRIBUTION SUMMARY FOR POOL# 4538

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110GNX5	190,236,000.00	116,994,585.80	6.500000 %	9,765,199.31
A-P	76110GNY3	347,500.13	240,110.69	0.000000 %	1,900.96
A-V	76110GNZ0	0.00	0.00	0.453410 %	0.00
R	76110GPA3	100.00	0.00	6.500000 %	0.00
M-1	76110GPB1	4,444,500.00	4,223,127.23	6.500000 %	14,978.77
M-2	76110GPC9	790,000.00	750,651.47	6.500000 %	2,662.44
M-3	76110GPD7	691,300.00	656,867.56	6.500000 %	2,329.81
B-1	76110GPE5	395,000.00	375,325.74	6.500000 %	1,331.22
B-2	76110GPF2	197,500.00	187,662.86	6.500000 %	665.61
B-3	76110GPG0	395,002.96	375,328.53	6.500000 %	1,331.23

 197,496,903.09 123,803,659.88 9,790,399.35
 =====

REMAINING

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	PRINCIPAL BALANCE
A-1	633,637.07	10,398,836.38	0.00	0.00	107,229,386.49
A-P	0.00	1,900.96	0.00	0.00	238,209.73
A-V	46,772.00	46,772.00	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	22,872.25	37,851.02	0.00	0.00	4,208,148.46
M-2	4,065.49	6,727.93	0.00	0.00	747,989.03
M-3	3,557.56	5,887.37	0.00	0.00	654,537.75
B-1	2,032.75	3,363.97	0.00	0.00	373,994.52
B-2	1,016.37	1,681.98	0.00	0.00	186,997.25
B-3	2,032.76	3,363.99	0.00	0.00	373,997.30

715,986.25 10,506,385.60 0.00 0.00 114,013,260.53
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AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING			TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING
	BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR			BALANCE FACTOR
A-1	614.997087	51.332026	3.330795	54.662821	0.000000	563.665061
A-P	690.965750	5.470386	0.000000	5.470386	0.000000	685.495363
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	950.191750	3.370181	5.146192	8.516373	0.000000	946.821569
M-2	950.191732	3.370177	5.146190	8.516367	0.000000	946.821554
M-3	950.191753	3.370187	5.146188	8.516375	0.000000	946.821566
B-1	950.191744	3.370177	5.146203	8.516380	0.000000	946.821566
B-2	950.191695	3.370177	5.146177	8.516354	0.000000	946.821517
B-3	950.191693	3.370177	5.146189	8.516366	0.000000	946.821516

DETERMINATION DATE 23-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS13 (POOL # 4538)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4538

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	26,269.72
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	1,730.22

SUBSERVICER ADVANCES THIS MONTH	17,064.96
MASTER SERVICER ADVANCES THIS MONTH	0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	15	1,434,145.33
(B) TWO MONTHLY PAYMENTS:	1	49,757.58
(C) THREE OR MORE MONTHLY PAYMENTS:	2	67,458.35

FORECLOSURES	
NUMBER OF LOANS	3
AGGREGATE PRINCIPAL BALANCE	213,009.46

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	114,013,260.57
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	913
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	0
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	0.00
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	9,351,148.69
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	94.68373700 %	4.55688200 %	0.75790740 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	94.24683700 %	4.92107252 %	0.82178740 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	1,980,960.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 7.26782445
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 157.74

POOL TRADING FACTOR: 57.72913843

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS15 (POOL # 4539)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4539

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110GQK0	56,094,000.00	38,216,993.75	5.500000 %	4,489,576.63
A-2	76110GQL8	40,066,000.00	27,297,074.05	1.770000 %	3,206,748.98
A-2A	76110GQM6	0.00	0.00	6.730000 %	0.00
A-3	76110GQN4	40,990,000.00	0.00	6.680000 %	0.00
A-4	76110GQP9	10,700,000.00	0.00	6.750000 %	0.00
A-5	76110GQQ7	9,000,000.00	9,790,016.67	6.750000 %	0.00
A-6	76110GQR5	18,621,000.00	18,621,000.00	6.750000 %	0.00
A-P	76110GQS3	33,672.86	24,945.34	0.000000 %	1,164.15
A-V	76110GQT1	0.00	0.00	0.660176 %	0.00
R-I	76110GQU8	100.00	0.00	6.750000 %	0.00
R-II	76110GQV6	100.00	0.00	6.750000 %	0.00
M-1	76110GQW4	6,145,500.00	6,043,382.84	6.750000 %	4,688.65
M-2	76110GQX2	1,676,000.00	1,648,150.61	6.750000 %	1,278.69
M-3	76110GQY0	744,900.00	732,522.30	6.750000 %	568.31
B-1	76110GQZ7	931,100.00	915,628.31	6.750000 %	710.38
B-2	76110GRA1	558,700.00	549,416.34	6.750000 %	426.25
B-3	76110GRB9	651,750.89	640,921.01	6.750000 %	497.25

 186,212,823.75 104,480,051.22 7,705,659.29
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	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	175,161.22	4,664,737.85	0.00	0.00	33,727,417.12
A-2	40,263.18	3,247,012.16	0.00	0.00	24,090,325.07
A-2A	153,091.09	153,091.09	0.00	0.00	0.00
A-3	0.00	0.00	0.00	0.00	0.00

A-4	0.00	0.00	0.00	0.00	0.00
A-5	0.00	0.00	55,068.84	0.00	9,845,085.51
A-6	104,743.13	104,743.13	0.00	0.00	18,621,000.00
A-P	0.00	1,164.15	0.00	0.00	23,781.19
A-V	57,479.39	57,479.39	0.00	0.00	0.00
R-I	1.14	1.14	0.00	0.00	0.00
R-II	0.00	0.00	0.00	0.00	0.00
M-1	33,994.03	38,682.68	0.00	0.00	6,038,694.19
M-2	9,270.85	10,549.54	0.00	0.00	1,646,871.92
M-3	4,120.44	4,688.75	0.00	0.00	731,953.99
B-1	5,150.41	5,860.79	0.00	0.00	914,917.93
B-2	3,090.47	3,516.72	0.00	0.00	548,990.09
B-3	3,605.18	4,102.43	0.00	0.00	640,423.76

589,970.53 8,295,629.82 55,068.84 0.00 96,829,460.77
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS15 (POOL # 4539)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4539

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	681.302702	80.036664	3.122637	83.159301	0.000000	601.266038
A-2	681.302702	80.036664	1.004921	81.041585	0.000000	601.266038
A-2A	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-3	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-4	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-5	1087.779630	0.000000	0.000000	0.000000	6.118760	1093.898390
A-6	1000.000000	0.000000	5.625000	5.625000	0.000000	1000.000000
A-P	740.814296	34.572353	0.000000	34.572353	0.000000	706.241943
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-I	0.000000	0.000000	11.400000	11.400000	0.000000	0.000000
R-II	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	983.383424	0.762939	5.531532	6.294471	0.000000	982.620485
M-2	983.383419	0.762942	5.531533	6.294475	0.000000	982.620478
M-3	983.383408	0.762935	5.531534	6.294469	0.000000	982.620473
B-1	983.383420	0.762936	5.531533	6.294469	0.000000	982.620484
B-2	983.383455	0.762932	5.531537	6.294469	0.000000	982.620524
B-3	983.383407	0.762945	5.531531	6.294476	0.000000	982.620462

DETERMINATION DATE 23-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS15 (POOL # 4539)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4539

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 21,464.21
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 0.00

SUBSERVICER ADVANCES THIS MONTH 32,512.61
MASTER SERVICER ADVANCES THIS MONTH 0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	16	3,524,127.56
(B) TWO MONTHLY PAYMENTS:	2	266,909.40
(C) THREE OR MORE MONTHLY PAYMENTS:	2	329,787.23

FORECLOSURES
NUMBER OF LOANS 4
AGGREGATE PRINCIPAL BALANCE 504,868.39

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER
DISTRIBUTION 96,829,460.77

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE
DETERMINATION DATE 590

NUMBER OF REO LOANS ACQUIRED
INCLUDING ANY PENDING CASH LIQUIDATIONS 0

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH
FORECLOSURE OR GRANT OF A DEED IN LIEU OF
FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 0.00

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00
CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 7,569,528.30

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION

0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	89.91909400 %	8.06476200 %	2.01566290 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	89.13095600 %	8.69313950 %	2.17376890 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	1,356,250.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,455,612.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 7.74358693
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 339.23

POOL TRADING FACTOR: 51.99935151

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS14 (POOL # 4549)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4549

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110GRC7	28,125,000.00	23,093,750.00	5.500000 %	359,375.00
A-2	76110GRD5	100,000,000.00	35,443,210.12	6.750000 %	9,367,175.50
A-3	76110GRE3	25,000,000.00	25,000,000.00	6.500000 %	0.00
A-3A	76110GRF0	0.00	0.00	0.250000 %	0.00
A-4	76110GRG8	26,875,000.00	23,375,000.00	1.870000 %	1,761,606.74
A-4A	76110GRH6	0.00	0.00	6.130000 %	0.00
A-5	76110GRJ2	20,327,500.00	1,285,311.01	8.000000 %	1,285,311.01
A-6	76110GRK9	47,202,500.00	24,660,311.01	5.500000 %	3,046,917.75
A-7	76110GRL7	28,125,000.00	23,093,750.00	1.820000 %	359,375.00
A-7A	76110GRM5	0.00	0.00	6.180000 %	0.00
A-P	76110GRN3	210,942.58	145,421.52	0.000000 %	6,431.07
A-V	76110GRP8	0.00	0.00	0.620893 %	0.00
R-I	76110GRQ6	100.00	0.00	6.750000 %	0.00
R-II	76110GRR4	100.00	0.00	6.750000 %	0.00
M-1	76110GRS2	9,659,200.00	9,513,381.19	6.750000 %	9,501.29
M-2	76110GRT0	2,634,300.00	2,594,531.64	6.750000 %	2,591.23
M-3	76110GRU7	1,170,800.00	1,153,125.17	6.750000 %	1,151.66
B-1	76110GRV5	1,463,500.00	1,441,406.50	6.750000 %	1,439.57
B-2	76110GRW3	878,100.00	864,843.89	6.750000 %	863.74

 292,696,500.06 172,644,073.65 16,202,718.35
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	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	105,815.97	465,190.97	0.00	0.00	22,734,375.00
A-2	199,310.83	9,566,486.33	0.00	0.00	26,076,034.62
A-3	135,377.80	135,377.80	0.00	0.00	25,000,000.00
A-3A	5,206.84	5,206.84	0.00	0.00	0.00
A-4	36,415.59	1,798,022.33	0.00	0.00	21,613,393.26
A-4A	119,373.02	119,373.02	0.00	0.00	0.00
A-5	8,566.28	1,293,877.29	0.00	0.00	0.00
A-6	112,993.98	3,159,911.73	0.00	0.00	21,613,393.26
A-7	35,015.47	394,390.47	0.00	0.00	22,734,375.00
A-7A	118,898.67	118,898.67	0.00	0.00	0.00
A-P	0.00	6,431.07	0.00	0.00	138,990.45
A-V	89,302.30	89,302.30	0.00	0.00	0.00
R-I	0.00	0.00	0.00	0.00	0.00
R-II	0.00	0.00	0.00	0.00	0.00
M-1	53,497.41	62,998.70	0.00	0.00	9,503,879.90
M-2	14,590.05	17,181.28	0.00	0.00	2,591,940.41
M-3	6,484.47	7,636.13	0.00	0.00	1,151,973.51
B-1	8,105.58	9,545.15	0.00	0.00	1,439,966.93
B-2	4,863.35	5,727.09	0.00	0.00	863,980.15
B-3	5,511.10	6,489.89	0.00	0.00	1,008,087.29

 1,059,328.71 17,262,047.06 0.00 0.00 156,470,389.78
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS14 (POOL # 4549)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4549

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	821.111111	12.777778	3.762346	16.540124	0.000000	808.333333
A-2	354.432101	93.671755	1.993108	95.664863	0.000000	260.760346
A-3	1000.000000	0.000000	5.415112	5.415112	0.000000	1000.000000
A-3A	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-4	869.767442	65.548158	1.354999	66.903157	0.000000	804.219284
A-4A	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-5	63.230157	63.230157	0.421413	63.651570	0.000000	0.000000
A-6	522.436545	64.549923	2.393813	66.943736	0.000000	457.886622
A-7	821.111111	12.777778	1.244994	14.022772	0.000000	808.333333
A-7A	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000

A-P	689.389137	30.487301	0.000000	30.487301	0.000000	658.901836
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-I	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-II	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	984.903634	0.983652	5.538493	6.522145	0.000000	983.919983
M-2	984.903633	0.983650	5.538492	6.522142	0.000000	983.919983
M-3	984.903626	0.983652	5.538495	6.522147	0.000000	983.919974
B-1	984.903655	0.983649	5.538490	6.522139	0.000000	983.920006
B-2	984.903640	0.983647	5.538492	6.522139	0.000000	983.919994
B-3	984.976051	0.955423	5.379530	6.334953	0.000000	984.020628

DETERMINATION DATE 23-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS14 (POOL # 4549)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4549

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	36,051.72
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	1,967.67
SUBSERVICER ADVANCES THIS MONTH	63,865.06
MASTER SERVICER ADVANCES THIS MONTH	0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	24	4,740,245.84
(B) TWO MONTHLY PAYMENTS:	6	1,093,234.63
(C) THREE OR MORE MONTHLY PAYMENTS:	13	2,351,168.54

FORECLOSURES	
NUMBER OF LOANS	4
AGGREGATE PRINCIPAL BALANCE	836,034.13

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	156,470,389.77
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	849
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NUMBER OF REO LOANS ACQUIRED
INCLUDING ANY PENDING CASH LIQUIDATIONS 0

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH
FORECLOSURE OR GRANT OF A DEED IN LIEU OF
FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 0.00

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00

CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 16,044,523.07

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	90.40727600 %	7.68761800 %	1.90350120 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	89.40722800 %	8.46664588 %	2.11859830 %

BANKRUPTCY AMOUNT AVAILABLE	150,000.00
FRAUD AMOUNT AVAILABLE	4,156,576.00
SPECIAL HAZARD AMOUNT AVAILABLE	2,078,288.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 7.68905329

ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 340.76

POOL TRADING FACTOR: 53.45823737

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS16 (POOL # 4553)

STATEMENT TO CERTIFICATEHOLDERS

DISTRIBUTION SUMMARY FOR POOL# 4553

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110GRY9	113,748,000.00	92,900,406.20	5.500000 %	1,525,291.43
A-2	76110GRZ6	31,308,300.00	31,308,300.00	6.250000 %	0.00
A-3	76110GSA0	59,113,542.00	21,819,100.40	6.250000 %	9,575,705.25
A-4	76110GSB8	5,000,000.00	5,349,257.29	6.250000 %	0.00
A-5	76110GSC6	19,220,158.00	0.00	6.250000 %	0.00

A-6	76110GSD4	9,700,000.00	0.00	6.250000	%	0.00
A-7	76110GSE2	37,916,000.00	30,966,802.07	1.720000	%	508,430.48
A-7A	76110GSF9	0.00	0.00	6.780000	%	0.00
A-P	76110GSG7	14,438.11	14,250.54	0.000000	%	14.58
A-V	76110GSH5	0.00	0.00	0.838108	%	0.00
R-I	76110GSJ1	100.00	0.00	6.250000	%	0.00
R-II	76110GSK8	100.00	0.00	6.250000	%	0.00
M-1	76110GSL6	8,908,700.00	8,813,428.62	6.250000	%	14,640.24
M-2	76110GSM4	2,628,800.00	2,600,687.10	6.250000	%	4,320.08
M-3	76110GSN2	1,168,300.00	1,155,805.97	6.250000	%	1,919.94
B-1	76110GSP7	1,460,500.00	1,444,881.15	6.250000	%	2,400.14
B-2	76110GSQ5	876,300.00	866,928.68	6.250000	%	1,440.08
B-3	76110GSR3	1,022,354.05	1,011,420.80	6.250000	%	1,680.10

292,085,592.16 198,251,268.82 11,635,842.32

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	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	425,793.53	1,951,084.96	0.00	0.00	91,375,114.77
A-2	163,064.06	163,064.06	0.00	0.00	31,308,300.00
A-3	113,641.15	9,689,346.40	0.00	0.00	12,243,395.15
A-4	0.00	0.00	27,860.71	0.00	5,377,118.00
A-5	0.00	0.00	0.00	0.00	0.00
A-6	0.00	0.00	0.00	0.00	0.00
A-7	44,385.75	552,816.23	0.00	0.00	30,458,371.59
A-7A	174,962.43	174,962.43	0.00	0.00	0.00
A-P	0.00	14.58	0.00	0.00	14,235.96
A-V	138,463.28	138,463.28	0.00	0.00	0.00
R-I	0.00	0.00	0.00	0.00	0.00
R-II	0.00	0.00	0.00	0.00	0.00
M-1	45,903.27	60,543.51	0.00	0.00	8,798,788.38
M-2	13,545.25	17,865.33	0.00	0.00	2,596,367.02
M-3	6,019.82	7,939.76	0.00	0.00	1,153,886.03
B-1	7,525.42	9,925.56	0.00	0.00	1,442,481.01
B-2	4,515.25	5,955.33	0.00	0.00	865,488.60
B-3	5,267.82	6,947.92	0.00	0.00	1,009,740.70

1,143,087.03 12,778,929.35 27,860.71 0.00 186,643,287.21

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS16 (POOL # 4553)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4553

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	816.721228	13.409391	3.743306	17.152697	0.000000	803.311836
A-2	1000.000000	0.000000	5.208333	5.208333	0.000000	1000.000000
A-3	369.104941	161.988352	1.922422	163.910774	0.000000	207.116589
A-4	1069.851457	0.000000	0.000000	0.000000	5.572142	1075.423601
A-5	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-6	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-7	816.721228	13.409391	1.170634	14.580025	0.000000	803.311836
A-7A	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-P	987.008502	1.009827	0.000000	1.009827	0.000000	985.998674
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-I	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-II	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	989.305805	1.643365	5.152634	6.795999	0.000000	987.662440
M-2	989.305806	1.643366	5.152636	6.796002	0.000000	987.662440
M-3	989.305800	1.643362	5.152632	6.795994	0.000000	987.662437
B-1	989.305814	1.643362	5.152633	6.795995	0.000000	987.662452
B-2	989.305804	1.643364	5.152630	6.795994	0.000000	987.662440
B-3	989.305808	1.643364	5.152638	6.796002	0.000000	987.662444

DETERMINATION DATE 23-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS16 (POOL # 4553)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4553

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 43,330.35
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 2,729.06
SUBSERVICER ADVANCES THIS MONTH 38,502.17
MASTER SERVICER ADVANCES THIS MONTH 0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	20	3,403,858.51
(B) TWO MONTHLY PAYMENTS:	4	368,799.50

(C) THREE OR MORE MONTHLY PAYMENTS:

8 1,494,145.91

FORECLOSURES

NUMBER OF LOANS 3
AGGREGATE PRINCIPAL BALANCE 329,934.77

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION 186,643,287.21

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE 1,021

NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS 0

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 0.00

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00
CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 11,278,669.93

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 169,181.35

DISTRIBUTION PERCENTAGES:

Table with 4 columns: SENIOR, CLASS M, CLASS B and rows for CURRENT DISTRIBUTION, PREPAYMENT PERCENT, NEXT DISTRIBUTION.

BANKRUPTCY AMOUNT AVAILABLE 106,863.00
FRAUD AMOUNT AVAILABLE 2,182,135.00
SPECIAL HAZARD AMOUNT AVAILABLE 2,182,135.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 7.42899582
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 341.79

POOL TRADING FACTOR: 63.90020330

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS17 (POOL # 4554)

STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4554

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110GSS1	7,700,000.00	0.00	5.750000 %	0.00
A-2	76110GST9	51,000,000.00	43,218,021.54	5.500000 %	1,488,731.95
A-2A	76110GSU6	0.00	0.00	0.250000 %	0.00
A-3	76110GSV4	33,480,000.00	28,371,360.02	5.000000 %	977,308.74
A-4	76110GSW2	27,791,666.00	0.00	6.000000 %	0.00
A-5	76110GSX0	1,208,334.00	0.00	0.000000 %	0.00
A-6	76110GSY8	10,154,771.00	5,444,201.61	2.370000 %	5,444,201.61
A-7	76110GSZ5	558,512.00	299,430.87	10.000011 %	299,430.87
A-8	76110GTA9	4,298,117.00	2,304,317.40	13.183356 %	2,304,317.40
A-9	76110GTB7	68,095,700.00	39,818,665.72	2.020000 %	5,256,995.29
A-9A	76110GTC5	0.00	0.00	5.980000 %	0.00
A-10	76110GTD3	20,000,000.00	20,000,000.00	6.500000 %	0.00
A-11	76110GTE1	26,600,000.00	26,600,000.00	6.500000 %	0.00
A-P	76110GTF8	63,337.06	62,233.93	0.000000 %	2,942.36
A-V	76110GTG6	0.00	0.00	0.657294 %	0.00
R-I	76110GTH4	100.00	0.00	6.500000 %	0.00
R-II	76110GTJ0	100.00	0.00	6.500000 %	0.00
M-1	76110GTK7	8,099,900.00	8,011,474.23	6.500000 %	16,707.23
M-2	76110GTL5	2,390,100.00	2,364,007.53	6.500000 %	4,929.94
M-3	76110GTM3	1,062,300.00	1,050,702.98	6.500000 %	2,191.15
B-1	76110GTN1	1,327,800.00	1,313,304.55	6.500000 %	2,738.79
B-2	76110GTP6	796,700.00	788,002.53	6.500000 %	1,643.31
B-3	76110GTQ4	929,485.10	919,337.99	6.500000 %	1,917.20

 265,556,922.16 180,565,060.90 15,804,055.84
 =====

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	0.00	0.00	0.00	0.00	0.00
A-2	198,082.60	1,686,814.55	0.00	0.00	41,729,289.59
A-2A	26,735.85	26,735.85	0.00	0.00	0.00
A-3	118,214.00	1,095,522.74	0.00	0.00	27,394,051.28
A-4	0.00	0.00	0.00	0.00	0.00
A-5	0.00	0.00	0.00	0.00	0.00
A-6	10,752.30	5,454,953.91	0.00	0.00	0.00
A-7	2,495.26	301,926.13	0.00	0.00	0.00
A-8	25,315.53	2,329,632.93	0.00	0.00	0.00
A-9	67,028.09	5,324,023.38	0.00	0.00	34,561,670.43
A-9A	198,429.68	198,429.68	0.00	0.00	0.00
A-10	108,333.33	108,333.33	0.00	0.00	20,000,000.00
A-11	144,083.33	144,083.33	0.00	0.00	26,600,000.00

A-P	0.00	2,942.36	0.00	0.00	59,291.57
A-V	98,903.66	98,903.66	0.00	0.00	0.00
R-I	0.00	0.00	0.00	0.00	0.00
R-II	0.00	0.00	0.00	0.00	0.00
M-1	43,395.49	60,102.72	0.00	0.00	7,994,767.00
M-2	12,805.04	17,734.98	0.00	0.00	2,359,077.59
M-3	5,691.31	7,882.46	0.00	0.00	1,048,511.83
B-1	7,113.73	9,852.52	0.00	0.00	1,310,565.76
B-2	4,268.35	5,911.66	0.00	0.00	786,359.22
B-3	4,979.75	6,896.95	0.00	0.00	875,884.79

1,076,627.30	16,880,683.14	0.00	0.00	164,719,469.06
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS17 (POOL # 4554)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4554

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-2	847.412187	29.190823	3.883973	33.074796	0.000000	818.221365
A-2A	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-3	847.412187	29.190823	3.530884	32.721707	0.000000	818.221364
A-4	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-5	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-6	536.122539	536.122539	1.058842	537.181381	0.000000	0.000000
A-7	536.122536	536.122536	4.467693	540.590229	0.000000	0.000000
A-8	536.122539	536.122539	5.889912	542.012451	0.000000	0.000000
A-9	584.745670	77.200106	0.984322	78.184428	0.000000	507.545564
A-9A	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-10	1000.000000	0.000000	5.416666	5.416666	0.000000	1000.000000
A-11	1000.000000	0.000000	5.416667	5.416667	0.000000	1000.000000
A-P	982.583082	46.455424	0.000000	46.455424	0.000000	936.127657
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-I	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-II	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	989.083103	2.062646	5.357534	7.420180	0.000000	987.020457
M-2	989.083103	2.062646	5.357533	7.420179	0.000000	987.020457
M-3	989.083104	2.062647	5.357536	7.420183	0.000000	987.020457
B-1	989.083103	2.062645	5.357531	7.420176	0.000000	987.020458
B-2	989.083127	2.062646	5.357537	7.420183	0.000000	987.020482
B-3	989.083086	2.062647	5.357536	7.420183	0.000000	942.333332

DETERMINATION DATE 23-January-03
 DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS17 (POOL # 4554)
 STATEMENT TO CERTIFICATEHOLDERS

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	39,885.34
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	4,213.73
SUBSERVICER ADVANCES THIS MONTH	29,190.85
MASTER SERVICER ADVANCES THIS MONTH	5,796.31

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	8	1,874,519.82
(B) TWO MONTHLY PAYMENTS:	7	1,731,914.67
(C) THREE OR MORE MONTHLY PAYMENTS:	3	343,620.08

FORECLOSURES	
NUMBER OF LOANS	1
AGGREGATE PRINCIPAL BALANCE	260,233.15

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	164,719,469.07
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	875
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	4
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	782,340.80
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	15,311,062.93
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	236,081.59
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	91.99634200 %	8.00365800 %	0.00000000 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	91.26979800 %	8.72705957 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	111,435.00
FRAUD AMOUNT AVAILABLE	2,001,584.00
SPECIAL HAZARD AMOUNT AVAILABLE	2,001,584.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	7.49672918
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	341.42

POOL TRADING FACTOR: 62.02793274

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS18 (POOL # 4557)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4557

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110GTR2	35,065,700.00	35,065,700.00	6.500000 %	0.00
A-2	76110GTS0	179,260,000.00	116,228,815.71	6.500000 %	11,757,143.83
A-3	76110GTT8	4,199,000.00	4,199,000.00	6.500000 %	0.00
A-4	76110GTU5	7,002,000.00	7,002,000.00	6.500000 %	0.00
A-5	76110GTV3	4,105,000.00	4,105,000.00	6.500000 %	0.00
A-6	76110GTW1	5,404,000.00	5,404,000.00	6.500000 %	0.00
A-7	76110GTX9	5,050,000.00	5,050,000.00	6.500000 %	0.00
A-8	76110GTY7	42,491,000.00	27,219,079.22	6.500000 %	1,199,134.59
A-9	76110GTZ4	8,026,000.00	8,026,000.00	6.500000 %	0.00
A-10	76110GUA7	25,000,000.00	25,000,000.00	6.500000 %	0.00
A-11	76110GUB5	29,850,300.00	5,894,333.96	6.500000 %	5,894,333.96
A-12	76110GVB4	5,205,000.00	5,553,588.49	6.500000 %	188,730.06
A-P	76110GUC3	828,041.02	729,791.32	0.000000 %	20,082.16
A-V	76110GUD1	0.00	0.00	0.513498 %	0.00
R	76110GUE9	100.00	0.00	6.500000 %	0.00
M-1	76110GUF6	10,387,000.00	10,245,415.53	6.500000 %	8,338.77
M-2	76110GUG4	3,338,700.00	3,293,190.42	6.500000 %	2,680.34
M-3	76110GUH2	1,483,800.00	1,463,574.43	6.500000 %	1,191.21
B-1	76110GUJ8	1,854,900.00	1,829,615.98	6.500000 %	1,489.13
B-2	76110GUK5	1,112,900.00	1,097,730.14	6.500000 %	893.45
B-3	76110GUL3	1,298,419.53	1,264,026.17	6.500000 %	1,028.80

370,961,860.55 268,670,861.37 19,075,046.30
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INTEREST	TOTAL	DEFERRED	REALIZED	REMAINING PRINCIPAL
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	DISTRIBUTION	DISTRIBUTION	INTEREST	LOSSES	BALANCE
A-1	189,939.21	189,939.21	0.00	0.00	35,065,700.00
A-2	629,572.75	12,386,716.58	0.00	0.00	104,471,671.88
A-3	22,744.58	22,744.58	0.00	0.00	4,199,000.00
A-4	37,927.50	37,927.50	0.00	0.00	7,002,000.00
A-5	22,235.42	22,235.42	0.00	0.00	4,105,000.00
A-6	29,271.67	29,271.67	0.00	0.00	5,404,000.00
A-7	27,354.17	27,354.17	0.00	0.00	5,050,000.00
A-8	147,436.68	1,346,571.27	0.00	0.00	26,019,944.63
A-9	43,474.17	43,474.17	0.00	0.00	8,026,000.00
A-10	135,416.67	135,416.67	0.00	0.00	25,000,000.00
A-11	31,927.64	5,926,261.60	0.00	0.00	0.00
A-12	0.00	188,730.06	30,081.94	0.00	5,394,940.37
A-P	0.00	20,082.16	0.00	0.00	709,709.16
A-V	114,968.34	114,968.34	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	55,496.00	63,834.77	0.00	0.00	10,237,076.76
M-2	17,838.11	20,518.45	0.00	0.00	3,290,510.08
M-3	7,927.69	9,118.90	0.00	0.00	1,462,383.22
B-1	9,910.42	11,399.55	0.00	0.00	1,828,126.85
B-2	5,946.04	6,839.49	0.00	0.00	1,096,836.69
B-3	6,846.81	7,875.61	0.00	0.00	1,262,997.37

	1,536,233.87	20,611,280.17	30,081.94	0.00	249,625,897.01
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS18 (POOL # 4557)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4557

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	1000.000000	0.000000	5.416667	5.416667	0.000000	1000.000000
A-2	648.381210	65.587102	3.512065	69.099167	0.000000	582.794108
A-3	1000.000000	0.000000	5.416666	5.416666	0.000000	1000.000000
A-4	1000.000000	0.000000	5.416667	5.416667	0.000000	1000.000000
A-5	1000.000000	0.000000	5.416667	5.416667	0.000000	1000.000000
A-6	1000.000000	0.000000	5.416667	5.416667	0.000000	1000.000000
A-7	1000.000000	0.000000	5.416667	5.416667	0.000000	1000.000000
A-8	640.584576	28.220908	3.469833	31.690741	0.000000	612.363668
A-9	1000.000000	0.000000	5.416667	5.416667	0.000000	1000.000000
A-10	1000.000000	0.000000	5.416667	5.416667	0.000000	1000.000000
A-11	197.463140	197.463140	1.069592	198.532732	0.000000	0.000000
A-12	1066.971852	36.259378	0.000000	36.259378	5.779431	1036.491906
A-P	881.346814	24.252603	0.000000	24.252603	0.000000	857.094211
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	986.369071	0.802809	5.342832	6.145641	0.000000	985.566261
M-2	986.369071	0.802809	5.342831	6.145640	0.000000	985.566261
M-3	986.369072	0.802810	5.342829	6.145639	0.000000	985.566261
B-1	986.369067	0.802809	5.342832	6.145641	0.000000	985.566258

B-2	986.369074	0.802812	5.342834	6.145646	0.000000	985.566261
B-3	973.511369	0.792348	5.273188	6.065536	0.000000	972.719021

DETERMINATION DATE 23-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS18 (POOL # 4557)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4557

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	56,788.31
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	663.74
SUBSERVICER ADVANCES THIS MONTH	71,717.69
MASTER SERVICER ADVANCES THIS MONTH	1,072.67

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	33	5,075,075.96
(B) TWO MONTHLY PAYMENTS:	14	2,828,609.03
(C) THREE OR MORE MONTHLY PAYMENTS:	6	903,819.36

FORECLOSURES	
NUMBER OF LOANS	11
AGGREGATE PRINCIPAL BALANCE	1,530,609.37

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	249,625,897.02
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	1,328
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	1
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	155,559.18
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REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00

CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 18,826,134.87

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	92.83665100 %	5.59905900 %	1.56003980 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	92.29542600 %	6.00497393 %	1.68247830 %

BANKRUPTCY AMOUNT AVAILABLE	150,000.00
FRAUD AMOUNT AVAILABLE	3,709,619.00
SPECIAL HAZARD AMOUNT AVAILABLE	2,717,654.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 7.31906269

ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 342.40

POOL TRADING FACTOR: 67.29152605

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS19 (POOL # 4558)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4558

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110GUM1	117,737,469.00	96,840,387.94	6.000000 %	1,658,246.98
A-2	76110GUN9	11,100,000.00	11,100,000.00	6.000000 %	0.00
A-3	76110GUP4	34,621,898.00	14,246,136.65	2.220000 %	4,211,357.47
A-4	76110GUQ2	11,540,633.00	4,748,712.36	17.339999 %	1,403,785.87
A-5	76110GUR0	25,533,000.00	18,520,213.74	6.000000 %	1,061,208.43
A-P	76110GUS8	121,763.14	92,169.47	0.000000 %	386.07
A-V	76110GUT6	0.00	0.00	0.597886 %	0.00
R	76110GUU3	100.00	0.00	6.000000 %	0.00
M-1	76110GUV1	3,620,100.00	3,472,265.14	6.000000 %	12,448.98
M-2	76110GUW9	827,500.00	793,707.20	6.000000 %	2,845.65
M-3	76110GUX7	724,000.00	694,433.84	6.000000 %	2,489.73
B-1	76110GUY5	413,800.00	396,901.55	6.000000 %	1,422.99
B-2	76110GUZ2	206,900.00	198,450.78	6.000000 %	711.50

B-3 76110GVA6 413,754.69 396,858.09 6.000000 % 1,422.84

206,860,917.83 151,500,236.76 8,356,326.51
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	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	484,201.94	2,142,448.92	0.00	0.00	95,182,140.96
A-2	55,500.00	55,500.00	0.00	0.00	11,100,000.00
A-3	26,355.35	4,237,712.82	0.00	0.00	10,034,779.18
A-4	68,618.89	1,472,404.76	0.00	0.00	3,344,926.49
A-5	92,601.07	1,153,809.50	0.00	0.00	17,459,005.31
A-P	0.00	386.07	0.00	0.00	91,783.40
A-V	75,483.26	75,483.26	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	17,361.33	29,810.31	0.00	0.00	3,459,816.16
M-2	3,968.54	6,814.19	0.00	0.00	790,861.55
M-3	3,472.17	5,961.90	0.00	0.00	691,944.11
B-1	1,984.51	3,407.50	0.00	0.00	395,478.56
B-2	992.25	1,703.75	0.00	0.00	197,739.28
B-3	1,984.29	3,407.13	0.00	0.00	395,435.25

832,523.60 9,188,850.11 0.00 0.00 143,143,910.25
=====

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	822.511209	14.084276	4.112556	18.196832	0.000000	808.426933
A-2	1000.000000	0.000000	5.000000	5.000000	0.000000	1000.000000
A-3	411.477633	121.638550	0.761234	122.399784	0.000000	289.839083
A-4	411.477634	121.638551	5.945851	127.584402	0.000000	289.839083
A-5	725.344211	41.562230	3.626721	45.188951	0.000000	683.781981
A-P	756.957073	3.170664	0.000000	3.170664	0.000000	753.786409
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	959.162768	3.438850	4.795815	8.234665	0.000000	955.723918
M-2	959.162785	3.438852	4.795819	8.234671	0.000000	955.723933
M-3	959.162768	3.438854	4.795815	8.234669	0.000000	955.723914
B-1	959.162780	3.438859	4.795819	8.234678	0.000000	955.723921
B-2	959.162780	3.438859	4.795795	8.234654	0.000000	955.723921
B-3	959.162760	3.438849	4.795813	8.234662	0.000000	955.723911

DETERMINATION DATE 23-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2001-QS19 (POOL # 4558)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4558

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 32,038.34
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 4,839.11
SUBSERVICER ADVANCES THIS MONTH 21,484.12
MASTER SERVICER ADVANCES THIS MONTH 1,174.99

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	9	2,308,328.65
(B) TWO MONTHLY PAYMENTS:	0	0.00
(C) THREE OR MORE MONTHLY PAYMENTS:	1	25,220.18

FORECLOSURES
NUMBER OF LOANS 0
AGGREGATE PRINCIPAL BALANCE 0.00

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER
DISTRIBUTION 143,143,910.25

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE
DETERMINATION DATE 882

NUMBER OF REO LOANS ACQUIRED
INCLUDING ANY PENDING CASH LIQUIDATIONS 1

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH
FORECLOSURE OR GRANT OF A DEED IN LIEU OF
FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 127,532.11

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00
 CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 7,813,118.45

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	96.06849400 %	3.27618300 %	0.65492340 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	95.85376700 %	3.45290401 %	0.69111390 %

BANKRUPTCY AMOUNT AVAILABLE	150,000.00
FRAUD AMOUNT AVAILABLE	2,068,609.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,906,007.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 6.92243092
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 161.75

POOL TRADING FACTOR: 69.19814132

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS1 (POOL # 4565)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4565

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110GVC2	28,046,000.00	20,598,257.50	5.500000 %	660,772.38
A-2	76110GVD0	18,772,000.00	18,772,000.00	5.500000 %	0.00
A-3	76110GVE8	146,491,000.00	99,522,704.41	6.500000 %	7,144,205.48
A-4	76110GVF5	75,000,000.00	49,645,030.20	6.500000 %	6,811,866.03
A-5	76110GVG3	23,409,000.00	19,685,128.75	1.770000 %	330,386.19
A-5A	76110GVH1	0.00	0.00	6.730000 %	0.00
A-6	76110GVJ7	25,000,000.00	18,587,552.06	6.500000 %	975,378.08
A-7	76110GVK4	14,773,000.00	0.00	6.500000 %	0.00
A-8	76110GVL2	27,001,000.00	27,001,000.00	6.500000 %	0.00
A-9	76110GVM0	42,440,000.00	42,440,000.00	6.500000 %	0.00
A-P	76110GVN8	1,246,429.68	1,112,581.90	0.000000 %	22,700.27
A-V	76110GVP3	0.00	0.00	0.500715 %	0.00
R-I	76110GVQ1	100.00	0.00	6.500000 %	0.00
R-II	76110GVR9	100.00	0.00	6.500000 %	0.00
M-1	76110GVS7	11,667,600.00	11,533,702.40	6.500000 %	9,582.40

M-2	76110GVT5	3,818,200.00	3,774,382.26	6.500000	%	3,135.82
M-3	76110GVU2	1,697,000.00	1,677,525.18	6.500000	%	1,393.72
B-1	76110GVV0	2,121,200.00	2,096,857.07	6.500000	%	1,742.11
B-2	76110GVW8	1,272,700.00	1,258,094.46	6.500000	%	1,045.25
B-3	76110GVX6	1,484,915.66	1,467,874.74	6.500000	%	1,219.54

424,240,245.34 319,172,690.93 15,963,427.27
=====

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	94,408.68	755,181.06	0.00	0.00	19,937,485.12
A-2	86,038.33	86,038.33	0.00	0.00	18,772,000.00
A-3	539,081.32	7,683,286.80	0.00	0.00	92,378,498.93
A-4	268,910.58	7,080,776.61	0.00	0.00	42,833,164.17
A-5	29,035.56	359,421.75	0.00	0.00	19,354,742.56
A-5A	110,400.76	110,400.76	0.00	0.00	0.00
A-6	100,682.57	1,076,060.65	0.00	0.00	17,612,173.98
A-7	0.00	0.00	0.00	0.00	0.00
A-8	146,255.42	146,255.42	0.00	0.00	27,001,000.00
A-9	229,883.33	229,883.33	0.00	0.00	42,440,000.00
A-P	0.00	22,700.27	0.00	0.00	1,089,881.63
A-V	133,178.73	133,178.73	0.00	0.00	0.00
R-I	0.00	0.00	0.00	0.00	0.00
R-II	0.00	0.00	0.00	0.00	0.00
M-1	62,474.22	72,056.62	0.00	0.00	11,524,120.00
M-2	20,444.57	23,580.39	0.00	0.00	3,771,246.44
M-3	9,086.59	10,480.31	0.00	0.00	1,676,131.46
B-1	11,357.98	13,100.09	0.00	0.00	2,095,114.96
B-2	6,814.68	7,859.93	0.00	0.00	1,257,049.21
B-3	7,950.99	9,170.53	0.00	0.00	1,466,655.20

1,856,004.31 17,819,431.58 0.00 0.00 303,209,263.66
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS1 (POOL # 4565)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4565

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING					ENDING
	BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	BALANCE FACTOR
A-1	734.445465	23.560307	3.366208	26.926515	0.000000	710.885157
A-2	1000.000000	0.000000	4.583333	4.583333	0.000000	1000.000000
A-3	679.377603	48.768904	3.679962	52.448866	0.000000	630.608699
A-4	661.933736	90.824880	3.585474	94.410354	0.000000	571.108856
A-5	840.921387	14.113640	1.240359	15.353999	0.000000	826.807747
A-5A	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000

A-6	743.502082	39.015123	4.027303	43.042426	0.000000	704.486959
A-7	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-8	1000.000000	0.000000	5.416667	5.416667	0.000000	1000.000000
A-9	1000.000000	0.000000	5.416667	5.416667	0.000000	1000.000000
A-P	892.615057	18.212235	0.000000	18.212235	0.000000	874.402822
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-I	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-II	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	988.523981	0.821283	5.354505	6.175788	0.000000	987.702698
M-2	988.523980	0.821282	5.354505	6.175787	0.000000	987.702697
M-3	988.523974	0.821285	5.354502	6.175787	0.000000	987.702689
B-1	988.523982	0.821285	5.354507	6.175792	0.000000	987.702697
B-2	988.523975	0.821285	5.354506	6.175791	0.000000	987.702689
B-3	988.523983	0.821286	5.354506	6.175792	0.000000	987.702697

DETERMINATION DATE 23-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS1 (POOL # 4565)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4565

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	68,462.64
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	8,182.82
SUBSERVICER ADVANCES THIS MONTH	44,127.17
MASTER SERVICER ADVANCES THIS MONTH	0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	21	3,271,573.73
(B) TWO MONTHLY PAYMENTS:	7	1,184,790.34
(C) THREE OR MORE MONTHLY PAYMENTS:	8	1,285,664.90

FORECLOSURES	
NUMBER OF LOANS	4
AGGREGATE PRINCIPAL BALANCE	631,839.33

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE 1,593

NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS 0

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 0.00

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00

CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 15,698,093.64

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	93.14329700 %	5.34037700 %	1.51103980 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	92.78751400 %	5.59728872 %	1.59500500 %

BANKRUPTCY AMOUNT AVAILABLE	150,000.00
FRAUD AMOUNT AVAILABLE	12,727,207.36
SPECIAL HAZARD AMOUNT AVAILABLE	4,242,402.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 7.30524684

ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 343.23

POOL TRADING FACTOR: 71.47112208

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS2 (POOL # 4573)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4573

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110GVY4	119,904,000.00	96,133,880.98	6.750000 %	1,158,000.00

A-2	76110GVZ1	107,500,000.00	72,002,267.20	6.750000	%	8,060,727.35
A-3	76110GWA5	25,000,000.00	26,442,355.37	6.750000	%	0.00
A-4	76110GWB3	48,721,000.00	36,022,942.76	6.750000	%	1,975,099.89
A-P	76110GWC1	2,907,201.62	2,383,547.74	0.000000	%	105,438.44
A-V	76110GWD9	0.00	0.00	0.393422	%	0.00
R	76110GWE7	100.00	0.00	6.750000	%	0.00
M-1	76110GWF4	8,490,500.00	8,399,686.83	6.750000	%	6,802.68
M-2	76110GWG2	2,883,400.00	2,852,559.57	6.750000	%	2,310.21
M-3	76110GWH0	1,281,500.00	1,267,793.26	6.750000	%	1,026.75
B-1	76110GWJ6	1,601,900.00	1,584,766.31	6.750000	%	1,283.46
B-2	76110GWK3	961,200.00	950,919.14	6.750000	%	770.12
B-3	76110GWL1	1,121,417.36	1,028,904.49	6.750000	%	0.00

320,372,218.98 249,069,623.65 11,311,458.90
=====

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	540,640.87	1,698,640.87	0.00	0.00	94,975,880.98
A-2	404,928.71	8,465,656.06	0.00	0.00	63,941,539.85
A-3	0.00	0.00	148,707.39	0.00	26,591,062.76
A-4	202,587.01	2,177,686.90	0.00	0.00	34,047,842.87
A-P	0.00	105,438.44	0.00	0.00	2,278,109.30
A-V	81,640.98	81,640.98	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	47,238.43	54,041.11	0.00	0.00	8,392,884.15
M-2	16,042.32	18,352.53	0.00	0.00	2,850,249.36
M-3	7,129.86	8,156.61	0.00	0.00	1,266,766.51
B-1	8,912.46	10,195.92	0.00	0.00	1,583,482.85
B-2	5,347.81	6,117.93	0.00	0.00	950,149.02
B-3	4,511.17	4,511.17	0.00	0.00	1,028,071.20

1,318,979.62 12,630,438.52 148,707.39 0.00 237,906,038.85
=====

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	801.757081	9.657726	4.508948	14.166674	0.000000	792.099354
A-2	669.788532	74.983510	3.766779	78.750289	0.000000	594.805022
A-3	1057.694215	0.000000	0.000000	0.000000	5.948296	1063.642510
A-4	739.371991	40.538985	4.158105	44.697090	0.000000	698.833006

A-P	819.877000	36.268018	0.000000	36.268018	0.000000	783.608983
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	989.304143	0.801211	5.563681	6.364892	0.000000	988.502933
M-2	989.304145	0.801210	5.563682	6.364892	0.000000	988.502934
M-3	989.304144	0.801210	5.563683	6.364893	0.000000	988.502934
B-1	989.304145	0.801211	5.563681	6.364892	0.000000	988.502934
B-2	989.304141	0.801207	5.563681	6.364888	0.000000	988.502934
B-3	917.503622	0.000000	4.022740	4.022740	0.000000	916.760558

DETERMINATION DATE 23-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS2 (POOL # 4573)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4573

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	52,971.88
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	3,841.42
SUBSERVICER ADVANCES THIS MONTH	49,545.64
MASTER SERVICER ADVANCES THIS MONTH	2,481.58

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	27	4,423,857.59
(B) TWO MONTHLY PAYMENTS:	8	1,717,829.94
(C) THREE OR MORE MONTHLY PAYMENTS:	1	164,491.65

FORECLOSURES	
NUMBER OF LOANS	2
AGGREGATE PRINCIPAL BALANCE	726,955.64

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION 237,906,038.86

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE 1,205

NUMBER OF REO LOANS ACQUIRED
INCLUDING ANY PENDING CASH LIQUIDATIONS

2

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH
FORECLOSURE OR GRANT OF A DEED IN LIEU OF
FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 348,728.57

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00

CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 10,961,614.96

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	93.47971700 %	5.07529200 %	1.43116210 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	93.17924500 %	5.25833648 %	1.51157930 %

BANKRUPTCY AMOUNT AVAILABLE	150,000.00
FRAUD AMOUNT AVAILABLE	9,611,166.57
SPECIAL HAZARD AMOUNT AVAILABLE	3,203,722.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 7.39264483

ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 345.14

POOL TRADING FACTOR: 74.25925994

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS3 (POOL # 4578)

STATEMENT TO CERTIFICATEHOLDERS

DISTRIBUTION SUMMARY FOR POOL# 4578

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110GWM9	66,884,500.00	42,059,852.75	5.500000 %	4,352,056.98
A-2	76110GWN7	36,324,000.00	36,324,000.00	6.625000 %	0.00
A-3	76110GWP2	2,787,000.00	2,931,308.46	6.750000 %	0.00
A-4	76110GWQ0	30,000,000.00	29,753,253.37	6.500000 %	27,935.09
A-5	76110GWR8	0.00	0.00	0.000000 %	0.00
A-6	76110GWS6	58,218,000.00	42,188,927.19	6.750000 %	2,810,087.79

A-7	76110GWT4	25,000,000.00	18,116,788.27	7.000000	%	1,206,709.17
A-8	76110GWU1	125,125,000.00	90,674,525.31	6.500000	%	6,039,579.42
A-9	76110G WV9	31,039,000.00	31,039,000.00	6.250000	%	0.00
A-10	76110GWW7	13,776,000.00	13,776,000.00	6.750000	%	0.00
A-11	76110GWX5	70,946,500.00	49,276,428.68	0.000000	%	3,799,022.16
A-11A	76110GWY3	0.00	0.00	6.630000	%	0.00
A-12	76110GWZ0	17,889,000.00	17,741,864.99	6.750000	%	16,657.70
A-P	76110GXA4	3,368,206.34	2,973,524.71	0.000000	%	92,686.89
A-V	76110GXB2	0.00	0.00	0.396899	%	0.00
R-I	76110GXC0	100.00	0.00	6.750000	%	0.00
R-II	76110GXD8	100.00	0.00	6.750000	%	0.00
M-1	76110GXE6	11,401,400.00	11,310,278.73	6.750000	%	10,619.13
M-2	76110GXF3	5,067,000.00	5,026,503.97	6.750000	%	4,719.35
M-3	76110GXG1	3,800,200.00	3,769,828.38	6.750000	%	3,539.47
B-1	76110GXH9	1,520,100.00	1,507,951.19	6.750000	%	1,415.80
B-2	76110GXJ5	1,773,500.00	1,759,325.99	6.750000	%	1,651.82
B-3	76110GXK2	1,773,518.76	1,753,117.79	6.750000	%	1,645.99

506,693,125.10 401,982,479.78 18,368,326.76
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	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	192,774.33	4,544,831.31	0.00	0.00	37,707,795.77
A-2	200,538.75	200,538.75	0.00	0.00	36,324,000.00
A-3	0.00	0.00	16,488.61	0.00	2,947,797.07
A-4	161,163.46	189,098.55	0.00	0.00	29,725,318.28
A-5	9,982.34	9,982.34	0.00	0.00	0.00
A-6	237,312.72	3,047,400.51	0.00	0.00	39,378,839.40
A-7	105,681.26	1,312,390.43	0.00	0.00	16,910,079.10
A-8	491,153.68	6,530,733.10	0.00	0.00	84,634,945.89
A-9	161,661.46	161,661.46	0.00	0.00	31,039,000.00
A-10	77,490.00	77,490.00	0.00	0.00	13,776,000.00
A-11	76,789.10	3,875,811.26	0.00	0.00	45,477,406.52
A-11A	272,252.27	272,252.27	0.00	0.00	0.00
A-12	99,797.99	116,455.69	0.00	0.00	17,725,207.29
A-P	0.00	92,686.89	0.00	0.00	2,880,837.82
A-V	132,955.23	132,955.23	0.00	0.00	0.00
R-I	0.00	0.00	0.00	0.00	0.00
R-II	0.00	0.00	0.00	0.00	0.00
M-1	63,620.32	74,239.45	0.00	0.00	11,299,659.60
M-2	28,274.08	32,993.43	0.00	0.00	5,021,784.62
M-3	21,205.28	24,744.75	0.00	0.00	3,766,288.91
B-1	8,482.23	9,898.03	0.00	0.00	1,506,535.39
B-2	9,896.21	11,548.03	0.00	0.00	1,757,674.17
B-3	9,861.29	11,507.28	0.00	0.00	1,751,471.80

2,360,892.00 20,729,218.76 16,488.61 0.00 383,630,641.63

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS3 (POOL # 4578)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4578

AMOUNTS PER \$1,000 UNIT

BEGINNING

ENDING

CLASS	BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	BALANCE FACTOR
A-1	628.843046	65.068244	2.882197	67.950441	0.000000	563.774802
A-2	1000.000000	0.000000	5.520833	5.520833	0.000000	1000.000000
A-3	1051.779140	0.000000	0.000000	0.000000	5.916258	1057.695397
A-4	991.775113	0.931170	5.372115	6.303285	0.000000	990.843943
A-5	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-6	724.671531	48.268367	4.076277	52.344644	0.000000	676.403164
A-7	724.671531	48.268367	4.227250	52.495617	0.000000	676.403164
A-8	724.671531	48.268367	3.925304	52.193671	0.000000	676.403164
A-9	1000.000000	0.000000	5.208333	5.208333	0.000000	1000.000000
A-10	1000.000000	0.000000	5.625000	5.625000	0.000000	1000.000000
A-11	694.557571	53.547704	1.082352	54.630056	0.000000	641.009867
A-11A	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-12	991.775112	0.931170	5.578735	6.509905	0.000000	990.843943
A-P	882.821421	27.518175	0.000000	27.518175	0.000000	855.303247
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-I	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-II	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	992.007888	0.931388	5.580045	6.511433	0.000000	991.076499
M-2	992.007889	0.931389	5.580043	6.511432	0.000000	991.076499
M-3	992.007887	0.931388	5.580043	6.511431	0.000000	991.076499
B-1	992.007885	0.931386	5.580047	6.511433	0.000000	991.076499
B-2	992.007889	0.931390	5.580045	6.511435	0.000000	991.076499
B-3	988.496896	0.928093	5.560296	6.488389	0.000000	987.568803

DETERMINATION DATE 23-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS3 (POOL # 4578)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4578

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 84,933.92
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 5,610.54
SUBSERVICER ADVANCES THIS MONTH 74,362.26
MASTER SERVICER ADVANCES THIS MONTH 0.00

DELINQUENCIES: NUMBER OF PRINCIPAL
LOANS BALANCE

(A) ONE MONTHLY PAYMENT:	37	6,309,768.44
(B) TWO MONTHLY PAYMENTS:	9	1,178,808.34
(C) THREE OR MORE MONTHLY PAYMENTS:	10	1,740,046.77

FORECLOSURES

NUMBER OF LOANS	10
AGGREGATE PRINCIPAL BALANCE	1,502,021.22

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	383,630,641.62
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	2,251
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	0
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	0.00
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	17,974,442.64
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	56,672.12
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	93.70264600 %	5.03913700 %	1.24890890 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	93.40684800 %	5.23621707 %	1.31731690 %

BANKRUPTCY AMOUNT AVAILABLE	191,081.00
FRAUD AMOUNT AVAILABLE	10,133,862.50
SPECIAL HAZARD AMOUNT AVAILABLE	5,066,921.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	7.41858259
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS	346.00

POOL TRADING FACTOR:	75.71262025
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS4 (POOL # 4579)

STATEMENT TO CERTIFICATEHOLDERS

DISTRIBUTION SUMMARY FOR POOL# 4579

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110GXL0	128,331,000.00	106,144,741.49	6.250000 %	4,541,393.30
A-2	76110GXM8	71,000,000.00	55,971,100.99	6.250000 %	3,076,324.98
A-3	76110GXN6	6,989,700.00	6,989,700.00	6.250000 %	0.00
A-4	76110GXP1	8,941,300.00	8,941,300.00	6.250000 %	0.00
A-P	76110GXQ9	2,157,384.99	1,895,425.40	0.000000 %	35,360.87
A-V	76110GXR7	0.00	0.00	0.288403 %	0.00
R	76110GXS5	100.00	0.00	6.250000 %	0.00
M-1	76110GXT3	4,146,800.00	4,010,440.83	6.250000 %	14,072.45
M-2	76110GXU0	784,500.00	758,703.30	6.250000 %	2,662.26
M-3	76110GXV8	784,500.00	758,703.30	6.250000 %	2,662.26
B-1	76110GXW6	336,200.00	325,144.74	6.250000 %	1,140.92
B-2	76110GXX4	224,200.00	216,827.63	6.250000 %	760.83
B-3	76110GXY2	448,314.38	433,572.45	6.250000 %	1,521.38

 224,143,999.37 186,445,660.13 7,675,899.25
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	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	552,837.20	5,094,230.50	0.00	0.00	101,603,348.19
A-2	291,516.15	3,367,841.13	0.00	0.00	52,894,776.01
A-3	36,404.69	36,404.69	0.00	0.00	6,989,700.00
A-4	46,569.27	46,569.27	0.00	0.00	8,941,300.00
A-P	0.00	35,360.87	0.00	0.00	1,860,064.53
A-V	44,809.49	44,809.49	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	20,887.71	34,960.16	0.00	0.00	3,996,368.38
M-2	3,951.58	6,613.84	0.00	0.00	756,041.04
M-3	3,951.58	6,613.84	0.00	0.00	756,041.04
B-1	1,693.46	2,834.38	0.00	0.00	324,003.82
B-2	1,129.31	1,890.14	0.00	0.00	216,066.80
B-3	2,258.19	3,779.57	0.00	0.00	432,051.07

 1,006,008.63 8,681,907.88 0.00 0.00 178,769,760.88
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AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	827.116920	35.388124	4.307901	39.696025	0.000000	791.728797
A-2	788.325366	43.328521	4.105861	47.434382	0.000000	744.996845
A-3	1000.000000	0.000000	5.208334	5.208334	0.000000	1000.000000
A-4	1000.000000	0.000000	5.208333	5.208333	0.000000	1000.000000
A-P	878.575407	16.390616	0.000000	16.390616	0.000000	862.184791
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	967.117014	3.393569	5.037067	8.430636	0.000000	963.723445
M-2	967.117008	3.393563	5.037068	8.430631	0.000000	963.723445
M-3	967.117008	3.393563	5.037068	8.430631	0.000000	963.723445
B-1	967.117020	3.393575	5.037061	8.430636	0.000000	963.723445
B-2	967.117022	3.393577	5.037065	8.430642	0.000000	963.723445
B-3	967.116993	3.393578	5.037068	8.430646	0.000000	963.723415

DETERMINATION DATE 23-January-03
 DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS4 (POOL # 4579)
 STATEMENT TO CERTIFICATEHOLDERS
 ADDITIONAL RELATED INFORMATION FOR POOL 4579

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 39,215.61
 SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 3,384.55
 SUBSERVICER ADVANCES THIS MONTH 12,763.10
 MASTER SERVICER ADVANCES THIS MONTH 0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	8	1,082,214.65
(B) TWO MONTHLY PAYMENTS:	2	326,930.65
(C) THREE OR MORE MONTHLY PAYMENTS:	0	0.00

FORECLOSURES
 NUMBER OF LOANS 0
 AGGREGATE PRINCIPAL BALANCE 0.00

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER
 DISTRIBUTION 178,769,760.88

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE
 DETERMINATION DATE 1,341

NUMBER OF REO LOANS ACQUIRED
 INCLUDING ANY PENDING CASH LIQUIDATIONS 0

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH
 FORECLOSURE OR GRANT OF A DEED IN LIEU OF
 FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 0.00

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00
 CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 7,021,150.26

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	96.47608600 %	2.99530700 %	0.52323280 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	96.33679100 %	3.08130997 %	0.54950160 %

BANKRUPTCY AMOUNT AVAILABLE 100,000.00
 FRAUD AMOUNT AVAILABLE 4,482,879.99
 SPECIAL HAZARD AMOUNT AVAILABLE 2,241,440.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 6.79180788
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 165.70

POOL TRADING FACTOR: 79.75665705

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS5 (POOL # 4586)
 STATEMENT TO CERTIFICATEHOLDERS

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110GXZ9	61,127,317.00	56,099,485.99	6.000000 %	909,183.52
A-2	76110GYA3	49,619,758.00	24,501,800.97	6.750000 %	6,561,891.90
A-3	76110GYB1	15,872,837.00	0.00	6.750000 %	0.00
A-4	76110GYC9	19,850,000.00	20,761,035.10	6.750000 %	0.00
A-5	76110GYD7	100,026,520.00	100,026,520.00	6.000000 %	0.00
A-6	76110GYE5	69,065,930.00	66,911,145.29	1.820000 %	389,650.09
A-7	76110GYF2	0.00	0.00	6.680000 %	0.00
A-8	76110GYG0	24,955,034.00	24,955,034.00	6.500000 %	0.00
A-9	76110GYH8	10,161,328.00	0.00	6.750000 %	0.00
A-10	76110GYJ4	0.00	0.00	6.750000 %	0.00
A-11	76110GYK1	46,600,000.00	23,010,670.98	6.750000 %	6,162,548.45
A-12	76110GYL9	2,113,276.00	2,099,854.56	6.750000 %	2,443.48
A-P	76110GYM7	1,073,295.85	927,553.80	0.000000 %	10,250.85
A-V	76110GYN5	0.00	0.00	0.471904 %	0.00
R-I	76110GYP0	100.00	0.00	6.750000 %	0.00
R-II	76110GYQ8	100.00	0.00	6.750000 %	0.00
M-1	76110GYR6	10,355,300.00	10,289,533.37	6.750000 %	11,973.33
M-2	76110GYS4	4,226,600.00	4,199,756.82	6.750000 %	4,887.02
M-3	76110GYT2	2,113,300.00	2,099,878.41	6.750000 %	2,443.51
B-1	76110GYU9	2,324,600.00	2,309,836.44	6.750000 %	2,687.82
B-2	76110GYV7	1,268,000.00	1,259,946.92	6.750000 %	1,466.13
B-3	76110GYW5	1,901,963.21	1,889,883.82	6.750000 %	2,199.15

 422,655,259.06 341,341,936.47 14,061,625.25
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	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	280,497.43	1,189,680.95	0.00	0.00	55,190,302.47
A-2	137,822.63	6,699,714.53	0.00	0.00	17,939,909.07
A-3	0.00	0.00	0.00	0.00	0.00
A-4	0.00	0.00	116,780.82	0.00	20,877,815.92
A-5	500,132.60	500,132.60	0.00	0.00	100,026,520.00
A-6	101,481.90	491,131.99	0.00	0.00	66,521,495.20
A-7	372,472.04	372,472.04	0.00	0.00	0.00
A-8	135,173.10	135,173.10	0.00	0.00	24,955,034.00
A-9	0.00	0.00	0.00	0.00	0.00
A-10	5,198.97	5,198.97	0.00	0.00	0.00
A-11	129,435.02	6,291,983.47	0.00	0.00	16,848,122.53
A-12	11,811.68	14,255.16	0.00	0.00	2,097,411.08
A-P	0.00	10,250.85	0.00	0.00	917,302.95
A-V	134,233.70	134,233.70	0.00	0.00	0.00
R-I	0.00	0.00	0.00	0.00	0.00

R-II	0.00	0.00	0.00	0.00	0.00
M-1	57,878.63	69,851.96	0.00	0.00	10,277,560.04
M-2	23,623.63	28,510.65	0.00	0.00	4,194,869.80
M-3	11,811.82	14,255.33	0.00	0.00	2,097,434.90
B-1	12,992.83	15,680.65	0.00	0.00	2,307,148.62
B-2	7,087.20	8,553.33	0.00	0.00	1,258,480.79
B-3	10,630.60	12,829.75	0.00	0.00	1,887,684.67

1,932,283.78 15,993,909.03 116,780.82 0.00 327,397,092.04
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS5 (POOL # 4586)

STATEMENT TO CERTIFICATEHOLDERS

DISTRIBUTION SUMMARY FOR POOL# 4586

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	917.748214	14.873604	4.588741	19.462345	0.000000	902.874609
A-2	493.791223	132.243529	2.777576	135.021105	0.000000	361.547694
A-3	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-4	1045.895975	0.000000	0.000000	0.000000	5.883165	1051.779140
A-5	1000.000000	0.000000	5.000000	5.000000	0.000000	1000.000000
A-6	968.801047	5.641712	1.469348	7.111060	0.000000	963.159335
A-7	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-8	1000.000000	0.000000	5.416667	5.416667	0.000000	1000.000000
A-9	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-10	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-11	493.791223	132.243529	2.777576	135.021105	0.000000	361.547694
A-12	993.648989	1.156252	5.589275	6.745527	0.000000	992.492737
A-P	864.210735	9.550815	0.000000	9.550815	0.000000	854.659920
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-I	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-II	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	993.648988	1.156251	5.589276	6.745527	0.000000	992.492737
M-2	993.648988	1.156251	5.589275	6.745526	0.000000	992.492737
M-3	993.648990	1.156253	5.589277	6.745530	0.000000	992.492737
B-1	993.648987	1.156251	5.589276	6.745527	0.000000	992.492737
B-2	993.648991	1.156254	5.589274	6.745528	0.000000	992.492737
B-3	993.648989	1.156253	5.589277	6.745530	0.000000	992.492737

DETERMINATION DATE 23-January-03

DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS5 (POOL # 4586)

STATEMENT TO CERTIFICATEHOLDERS

ADDITIONAL RELATED INFORMATION FOR POOL 4586

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	71,850.57
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	6,807.87
SUBSERVICER ADVANCES THIS MONTH	41,505.42
MASTER SERVICER ADVANCES THIS MONTH	0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	27	4,192,693.93
(B) TWO MONTHLY PAYMENTS:	4	688,175.02
(C) THREE OR MORE MONTHLY PAYMENTS:	2	258,040.79

FORECLOSURES	
NUMBER OF LOANS	7
AGGREGATE PRINCIPAL BALANCE	817,986.44

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	327,397,092.03
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	2,005
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	0
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	0.00
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	13,547,856.05
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	129,957.46
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	93.52294200 %	4.87322700 %	1.59947160 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	93.25435200 %	5.06109099 %	1.67033740 %

BANKRUPTCY AMOUNT AVAILABLE	150,000.00
FRAUD AMOUNT AVAILABLE	12,679,658.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 7.53006239
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 346.91

POOL TRADING FACTOR: 77.46197049

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS6 (POOL # 4589)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4589

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110GYX3	50,000,000.00	36,133,497.87	5.250000 %	3,624,940.00
A-2	76110GY Y1	50,000,000.00	39,461,192.22	6.000000 %	2,755,023.98
A-3	76110GYZ8	92,080,500.00	75,837,207.10	0.000000 %	4,689,099.04
A-4	76110GZA2	83,595,500.00	67,828,544.58	0.000000 %	4,108,156.71
A-5	76110GZB0	0.00	0.00	6.530000 %	0.00
A-6	76110GZC8	10,000,000.00	10,000,000.00	6.500000 %	0.00
A-7	76110GZD6	8,497,000.00	8,850,092.03	0.000000 %	0.00
A-8	76110GZE4	7,362,000.00	7,173,387.58	6.250000 %	26,191.47
A-9	76110GZF1	33,327,000.00	33,327,000.00	6.500000 %	0.00
A-10	76110GZG9	75,156,500.00	54,600,013.13	6.500000 %	3,110,724.72
A-11	76110GZH7	0.00	0.00	6.530000 %	0.00
A-12	76110GZJ3	15,000,000.00	14,809,081.81	0.000000 %	26,511.67
A-13	76110GZK0	50,000,000.00	47,353,455.40	6.000000 %	2,502,324.92
A-P	76110GZL8	4,226,047.31	3,586,547.73	0.000000 %	163,311.41
A-V	76110GZM6	0.00	0.00	0.275780 %	0.00
R-I	76110GZN4	100.00	0.00	7.000000 %	0.00
R-II	76110GZP9	100.00	0.00	7.000000 %	0.00
M-1	76110GZQ7	15,000,000.00	14,916,221.00	7.000000 %	11,363.76
M-2	76110GZR5	5,084,800.00	5,056,400.04	7.000000 %	3,852.17
M-3	76110GZS3	2,542,500.00	2,528,299.46	7.000000 %	1,926.16
B-1	76110GZT1	2,796,700.00	2,781,079.68	7.000000 %	2,118.73
B-2	76110GZU8	1,525,500.00	1,516,979.68	7.000000 %	1,155.70
B-3	76110GZV6	2,288,253.07	2,275,472.57	7.000000 %	1,733.55

508,482,500.38 428,034,471.88 21,028,433.99

INTEREST TOTAL DEFERRED REALIZED REMAINING PRINCIPAL

	DISTRIBUTION	DISTRIBUTION	INTEREST	LOSSES	BALANCE
A-1	158,084.05	3,783,024.05	0.00	0.00	32,508,557.87
A-2	197,305.96	2,952,329.94	0.00	0.00	36,706,168.24
A-3	124,499.41	4,813,598.45	0.00	0.00	71,148,108.06
A-4	111,351.86	4,219,508.57	0.00	0.00	63,720,387.87
A-5	369,100.33	369,100.33	0.00	0.00	0.00
A-6	54,166.67	54,166.67	0.00	0.00	10,000,000.00
A-7	0.00	0.00	51,625.53	0.00	8,901,717.56
A-8	37,361.39	63,552.86	0.00	0.00	7,147,196.11
A-9	180,521.25	180,521.25	0.00	0.00	33,327,000.00
A-10	295,750.07	3,406,474.79	0.00	0.00	51,489,288.41
A-11	412,680.80	412,680.80	0.00	0.00	0.00
A-12	77,130.63	103,642.30	0.00	0.00	14,782,570.14
A-13	236,767.28	2,739,092.20	0.00	0.00	44,851,130.48
A-P	0.00	163,311.41	0.00	0.00	3,423,236.32
A-V	98,369.52	98,369.52	0.00	0.00	0.00
R-I	0.00	0.00	0.00	0.00	0.00
R-II	0.00	0.00	0.00	0.00	0.00
M-1	87,011.29	98,375.05	0.00	0.00	14,904,857.24
M-2	29,495.67	33,347.84	0.00	0.00	5,052,547.87
M-3	14,748.41	16,674.57	0.00	0.00	2,526,373.30
B-1	16,222.96	18,341.69	0.00	0.00	2,778,960.95
B-2	8,849.05	10,004.75	0.00	0.00	1,515,823.98
B-3	13,273.59	15,007.14	0.00	0.00	2,273,739.02

	2,522,690.19	23,551,124.18	51,625.53	0.00	407,057,663.42
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS6 (POOL # 4589)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4589

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	722.669957	72.498800	3.161681	75.660481	0.000000	650.171157
A-2	789.223844	55.100480	3.946119	59.046599	0.000000	734.123365
A-3	823.596821	50.923909	1.352071	52.275980	0.000000	772.672912
A-4	811.394755	49.143570	1.332040	50.475610	0.000000	762.251186
A-5	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-6	1000.000000	0.000000	5.416667	5.416667	0.000000	1000.000000
A-7	1041.554904	0.000000	0.000000	0.000000	6.075736	1047.630642
A-8	974.380275	3.557658	5.074897	8.632555	0.000000	970.822617
A-9	1000.000000	0.000000	5.416667	5.416667	0.000000	1000.000000
A-10	726.484245	41.389963	3.935123	45.325086	0.000000	685.094282
A-11	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-12	987.272121	1.767445	5.142042	6.909487	0.000000	985.504676
A-13	947.069108	50.046498	4.735346	54.781844	0.000000	897.022610
A-P	848.676663	38.644009	0.000000	38.644009	0.000000	810.032654
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-I	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-II	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	994.414733	0.757584	5.800753	6.558337	0.000000	993.657149
M-2	994.414733	0.757583	5.800753	6.558336	0.000000	993.657149
M-3	994.414734	0.757585	5.800751	6.558336	0.000000	993.657149
B-1	994.414731	0.757582	5.800751	6.558333	0.000000	993.657149

B-2	994.414730	0.757581	5.800754	6.558335	0.000000	993.657149
B-3	994.414731	0.757582	5.800753	6.558335	0.000000	993.657149

DETERMINATION DATE 23-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS6 (POOL # 4589)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4589

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	90,810.06
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	5,253.84
SUBSERVICER ADVANCES THIS MONTH	61,377.53
MASTER SERVICER ADVANCES THIS MONTH	0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	42	6,100,447.46
(B) TWO MONTHLY PAYMENTS:	5	648,649.00
(C) THREE OR MORE MONTHLY PAYMENTS:	10	1,336,488.10

FORECLOSURES	
NUMBER OF LOANS	3
AGGREGATE PRINCIPAL BALANCE	682,780.51

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	407,057,663.42
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	2,817
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	0
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	0.00
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REMAINING SUBCLASS INTEREST SHORTFALL 0.00
 CLASS A SHORTFALL (PRINCIPAL) 0.00
 CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 20,650,407.76
 TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	93.15005400 %	5.30122000 %	1.53574830 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	92.80232300 %	5.52348732 %	1.62734480 %

BANKRUPTCY AMOUNT AVAILABLE	198,747.00
FRAUD AMOUNT AVAILABLE	10,169,640.00
SPECIAL HAZARD AMOUNT AVAILABLE	5,084,820.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 7.53908541
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 348.40

POOL TRADING FACTOR: 80.05350496

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS7 (POOL # 4598)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4598

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110GB67	51,474,770.00	46,852,684.31	5.250000 %	751,373.47
A-2	76110GB75	44,121,230.00	40,159,442.40	1.820000 %	644,034.39
A-3	76110GB83	0.00	0.00	6.680000 %	0.00
A-4	76110GB91	50,000,000.00	50,000,000.00	6.750000 %	185,744.25
A-5	76110GC25	21,886,032.00	8,583,380.77	2.938750 %	4,943,803.47
A-6	76110GC33	4,052,968.00	1,589,514.61	27.330751 %	915,518.96
A-7	76110GC41	9,000,000.00	9,000,000.00	6.500000 %	0.00
A-8	76110GC58	0.00	0.00	0.250000 %	0.00
A-9	76110GC66	18,421,084.00	0.00	5.500000 %	0.00
A-10	76110GC74	71,334,216.00	56,735,149.19	1.920000 %	3,335,202.86
A-11	76110GC82	0.00	0.00	0.000000 %	0.00
A-12	76110GC90	135,744,700.00	132,382,014.77	6.000000 %	7,782,140.01
A-13	76110GD24	0.00	0.00	6.580000 %	0.00

A-14	76110GD32	15,750,000.00	15,750,000.00	6.500000	%	0.00
A-15	76110GD40	0.00	0.00	0.250000	%	0.00
A-16	76110GD57	28,500,000.00	28,500,000.00	6.750000	%	0.00
A-P	76110GD65	2,036,860.45	1,823,039.31	0.000000	%	63,674.46
A-V	76110GD73	0.00	0.00	0.334274	%	0.00
R-I	76110GD81	100.00	0.00	6.750000	%	0.00
R-II	76110GD99	100.00	0.00	6.750000	%	0.00
M-1	76110GE23	10,968,900.00	10,908,610.97	6.750000	%	11,309.66
M-2	76110GE31	5,245,800.00	5,216,967.19	6.750000	%	5,408.76
M-3	76110GE49	3,099,800.00	3,082,762.38	6.750000	%	3,196.10
B-1	76110GE56	1,907,600.00	1,897,115.14	6.750000	%	1,966.86
B-2	76110GE64	1,669,100.00	1,659,926.02	6.750000	%	1,720.95
B-3	76110GE72	1,669,111.26	1,659,937.22	6.750000	%	1,720.96

476,882,371.71 415,800,544.28 18,646,815.16
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	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	204,980.49	956,353.96	0.00	0.00	46,101,310.84
A-2	60,908.49	704,942.88	0.00	0.00	39,515,408.01
A-3	223,554.23	223,554.23	0.00	0.00	0.00
A-4	281,250.00	466,994.25	0.00	0.00	49,814,255.75
A-5	21,020.34	4,964,823.81	0.00	0.00	3,639,577.30
A-6	36,202.19	951,721.15	0.00	0.00	673,995.65
A-7	48,750.00	48,750.00	0.00	0.00	9,000,000.00
A-8	1,875.00	1,875.00	0.00	0.00	0.00
A-9	0.00	0.00	0.00	0.00	0.00
A-10	90,776.24	3,425,979.10	0.00	0.00	53,399,946.33
A-11	0.00	0.00	0.00	0.00	0.00
A-12	661,910.07	8,444,050.08	0.00	0.00	124,599,874.76
A-13	311,097.73	311,097.73	0.00	0.00	0.00
A-14	85,312.50	85,312.50	0.00	0.00	15,750,000.00
A-15	3,281.25	3,281.25	0.00	0.00	0.00
A-16	160,312.50	160,312.50	0.00	0.00	28,500,000.00
A-P	0.00	63,674.46	0.00	0.00	1,759,364.85
A-V	115,826.06	115,826.06	0.00	0.00	0.00
R-I	0.00	0.00	0.00	0.00	0.00
R-II	0.00	0.00	0.00	0.00	0.00
M-1	61,360.94	72,670.60	0.00	0.00	10,897,301.31
M-2	29,345.44	34,754.20	0.00	0.00	5,211,558.43
M-3	17,340.54	20,536.64	0.00	0.00	3,079,566.28
B-1	10,671.27	12,638.13	0.00	0.00	1,895,148.28
B-2	9,337.08	11,058.03	0.00	0.00	1,658,205.07
B-3	9,337.15	11,058.11	0.00	0.00	1,658,216.26

2,444,449.51 21,091,264.67 0.00 0.00 397,153,729.12
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS7 (POOL # 4598)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4598

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	910.206773	14.596927	3.982155	18.579082	0.000000	895.609846
A-2	910.206773	14.596927	1.380480	15.977407	0.000000	895.609846

A-3	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-4	1000.000000	3.714885	5.625000	9.339885	0.000000	996.285115
A-5	392.185334	225.888524	0.960445	226.848969	0.000000	166.296810
A-6	392.185334	225.888524	8.932266	234.820790	0.000000	166.296810
A-7	1000.000000	0.000000	5.416667	5.416667	0.000000	1000.000000
A-8	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-9	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-10	795.342717	46.754602	1.272548	48.027150	0.000000	748.588115
A-11	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-12	975.227871	57.329237	4.876139	62.205376	0.000000	917.898634
A-13	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-14	1000.000000	0.000000	5.416667	5.416667	0.000000	1000.000000
A-15	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-16	1000.000000	0.000000	5.625000	5.625000	0.000000	1000.000000
A-P	895.024156	31.261081	0.000000	31.261081	0.000000	863.763075
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-I	0.000000	0.000000	0.100000	0.100000	0.000000	0.000000
R-II	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	994.503639	1.031066	5.594083	6.625149	0.000000	993.472573
M-2	994.503638	1.031065	5.594083	6.625148	0.000000	993.472573
M-3	994.503640	1.031067	5.594083	6.625150	0.000000	993.472573
B-1	994.503639	1.031065	5.594082	6.625147	0.000000	993.472573
B-2	994.503638	1.031065	5.594081	6.625146	0.000000	993.472573
B-3	994.503637	1.031064	5.594085	6.625149	0.000000	993.472573

DETERMINATION DATE 23-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS7 (POOL # 4598)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4598

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 86,761.53
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 6,398.00
SUBSERVICER ADVANCES THIS MONTH 48,251.88
MASTER SERVICER ADVANCES THIS MONTH 3,090.66

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	31	5,081,194.49

(B) TWO MONTHLY PAYMENTS: 5 1,189,356.01
 (C) THREE OR MORE MONTHLY PAYMENTS: 6 557,422.99

FORECLOSURES

NUMBER OF LOANS 2
 AGGREGATE PRINCIPAL BALANCE 258,832.52

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION 397,153,729.11

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE 2,346

NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS 2

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 420,027.06

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00
 CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 18,215,969.31

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 105,951.79

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	94.09984400 %	4.63994700 %	1.25468290 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	93.82894700 %	4.83148580 %	1.31806880 %

BANKRUPTCY AMOUNT AVAILABLE 175,476.00
 FRAUD AMOUNT AVAILABLE 14,306,471.00
 SPECIAL HAZARD AMOUNT AVAILABLE 4,768,824.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 7.37657127
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 350.01

POOL TRADING FACTOR: 83.28127703

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RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS8 (POOL # 4599)

STATEMENT TO CERTIFICATEHOLDERS

DISTRIBUTION SUMMARY FOR POOL# 4599

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110GZW4	31,788,000.00	24,767,509.19	5.500000 %	1,410,083.66
A-2	76110GZX2	50,000,000.00	50,000,000.00	5.500000 %	0.00
A-3	76110GZY0	35,052,000.00	32,043,218.23	1.870000 %	604,321.58
A-4	76110GZZ7	37,028,000.00	24,094,635.40	6.250000 %	3,946,194.35
A-5	76110GA27	21,634,000.00	21,634,000.00	6.250000 %	0.00
A-6	76110GA35	0.00	0.00	6.130000 %	0.00
A-P	76110GA43	725,637.37	626,782.13	0.000000 %	4,559.94
A-V	76110GA50	0.00	0.00	0.354199 %	0.00
R-I	76110GA68	100.00	0.00	6.250000 %	0.00
R-II	76110GA76	100.00	0.00	6.250000 %	0.00
M-1	76110GA84	3,547,100.00	3,477,118.36	6.250000 %	11,788.77
M-2	76110GA92	636,500.00	623,942.33	6.250000 %	2,115.40
M-3	76110GB26	636,500.00	623,942.33	6.250000 %	2,115.40
B-1	76110GB34	272,800.00	267,417.86	6.250000 %	906.65
B-2	76110GB42	181,900.00	178,311.25	6.250000 %	604.55
B-3	76110GB59	363,801.81	356,624.27	6.250000 %	1,209.09
		181,866,439.18	158,693,501.35		5,983,899.39

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	113,517.75	1,523,601.41	0.00	0.00	23,357,425.53
A-2	229,166.67	229,166.67	0.00	0.00	50,000,000.00
A-3	49,934.02	654,255.60	0.00	0.00	31,438,896.65
A-4	125,492.89	4,071,687.24	0.00	0.00	20,148,441.05
A-5	112,677.08	112,677.08	0.00	0.00	21,634,000.00
A-6	163,687.44	163,687.44	0.00	0.00	0.00
A-P	0.00	4,559.94	0.00	0.00	622,222.19
A-V	46,840.89	46,840.89	0.00	0.00	0.00
R-I	0.00	0.00	0.00	0.00	0.00
R-II	0.00	0.00	0.00	0.00	0.00
M-1	18,109.99	29,898.76	0.00	0.00	3,465,329.59
M-2	3,249.70	5,365.10	0.00	0.00	621,826.93
M-3	3,249.70	5,365.10	0.00	0.00	621,826.93
B-1	1,392.80	2,299.45	0.00	0.00	266,511.21
B-2	928.70	1,533.25	0.00	0.00	177,706.70
B-3	1,857.42	3,066.51	0.00	0.00	355,415.18

870,105.05 6,854,004.44

0.00

0.00

152,709,601.96

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS8 (POOL # 4599)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4599

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING					ENDING
	BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	BALANCE FACTOR
A-1	779.146508	44.358993	3.571088	47.930081	0.000000	734.787515
A-2	1000.000000	0.000000	4.583333	4.583333	0.000000	1000.000000
A-3	914.162337	17.240716	1.424570	18.665286	0.000000	896.921621
A-4	650.713930	106.573251	3.389135	109.962386	0.000000	544.140679
A-5	1000.000000	0.000000	5.208333	5.208333	0.000000	1000.000000
A-6	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-P	863.767707	6.284048	0.000000	6.284048	0.000000	857.483659
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-I	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-II	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	980.270743	3.323492	5.105576	8.429068	0.000000	976.947251
M-2	980.270739	3.323488	5.105577	8.429065	0.000000	976.947251
M-3	980.270739	3.323488	5.105577	8.429065	0.000000	976.947251
B-1	980.270748	3.323497	5.105572	8.429069	0.000000	976.947251
B-2	980.270725	3.323474	5.105553	8.429027	0.000000	976.947251
B-3	980.270736	3.323485	5.105582	8.429067	0.000000	976.947250

DETERMINATION DATE 23-January-03
 DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS8 (POOL # 4599)
 STATEMENT TO CERTIFICATEHOLDERS
 ADDITIONAL RELATED INFORMATION FOR POOL 4599

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 33,836.32
 SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 4,299.24

SUBSERVICER ADVANCES THIS MONTH	10,755.51
MASTER SERVICER ADVANCES THIS MONTH	0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	8	1,163,503.29
(B) TWO MONTHLY PAYMENTS:	0	0.00
(C) THREE OR MORE MONTHLY PAYMENTS:	0	0.00

FORECLOSURES	
NUMBER OF LOANS	0
AGGREGATE PRINCIPAL BALANCE	0.00

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	152,709,601.95
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	954
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	0
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	0.00
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	5,445,707.88
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:			
	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	96.50315000 %	2.98924600 %	0.50559940 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	96.37799200 %	3.08361975 %	0.52577220 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	1,818,664.00
SPECIAL HAZARD AMOUNT AVAILABLE	1,818,664.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE	6.90175830
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POOL TRADING FACTOR:

83.96799467

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS9 (POOL # 4608)

STATEMENT TO CERTIFICATEHOLDERS

DISTRIBUTION SUMMARY FOR POOL# 4608

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110GE80	40,158,900.00	34,975,580.66	2.020000 %	1,343,583.83
A-2	76110GE98	0.00	0.00	6.980000 %	0.00
A-3	76110GF22	308,097,100.00	261,447,225.96	6.500000 %	12,092,254.52
A-4	76110GF30	2,300,000.00	2,300,000.00	6.500000 %	0.00
A-5	76110GF48	2,000,000.00	2,000,000.00	6.250000 %	0.00
A-6	76110GF55	2,000,000.00	2,000,000.00	6.500000 %	0.00
A-7	76110GF63	2,000,000.00	2,000,000.00	6.750000 %	0.00
A-8	76110GF71	1,600,000.00	1,600,000.00	6.500000 %	0.00
A-9	76110GF89	3,433,000.00	3,433,000.00	6.500000 %	0.00
A-10	76110GF97	40,000,000.00	40,000,000.00	6.500000 %	0.00
A-P	76110GG21	2,491,420.89	2,313,940.48	0.000000 %	45,955.42
A-V	76110GG39	0.00	0.00	0.330424 %	0.00
R-I	76110GG47	100.00	0.00	6.750000 %	0.00
R-II	76110GG54	100.00	0.00	6.750000 %	0.00
M-1	76110GG62	10,662,300.00	10,574,421.18	6.750000 %	8,303.95
M-2	76110GG70	4,264,800.00	4,229,649.46	6.750000 %	3,321.48
M-3	76110GG88	3,198,600.00	3,172,237.10	6.750000 %	2,491.12
B-1	76110GG96	1,279,400.00	1,268,855.17	6.750000 %	996.42
B-2	76110GH20	1,492,700.00	1,480,397.15	6.750000 %	1,162.54
B-3	76110GH38	1,492,732.24	1,480,429.12	6.750000 %	1,162.56

 426,471,153.13 374,275,736.28 13,499,231.84
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	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	58,875.56	1,402,459.39	0.00	0.00	33,631,996.83
A-2	203,441.29	203,441.29	0.00	0.00	0.00
A-3	1,416,172.47	13,508,426.99	0.00	0.00	249,354,971.44
A-4	12,458.33	12,458.33	0.00	0.00	2,300,000.00

A-5	10,416.67	10,416.67	0.00	0.00	2,000,000.00
A-6	10,833.33	10,833.33	0.00	0.00	2,000,000.00
A-7	11,250.00	11,250.00	0.00	0.00	2,000,000.00
A-8	8,666.67	8,666.67	0.00	0.00	1,600,000.00
A-9	18,595.42	18,595.42	0.00	0.00	3,433,000.00
A-10	216,666.67	216,666.67	0.00	0.00	40,000,000.00
A-P	0.00	45,955.42	0.00	0.00	2,267,985.06
A-V	103,058.12	103,058.12	0.00	0.00	0.00
R-I	0.00	0.00	0.00	0.00	0.00
R-II	0.00	0.00	0.00	0.00	0.00
M-1	59,481.12	67,785.07	0.00	0.00	10,566,117.23
M-2	23,791.78	27,113.26	0.00	0.00	4,226,327.98
M-3	17,843.83	20,334.95	0.00	0.00	3,169,745.98
B-1	7,137.31	8,133.73	0.00	0.00	1,267,858.75
B-2	8,327.23	9,489.77	0.00	0.00	1,479,234.61
B-3	8,327.41	9,489.97	0.00	0.00	1,479,266.56

2,195,343.21 15,694,575.05 0.00 0.00 360,776,504.44
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS9 (POOL # 4608)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4608

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	870.929748	33.456689	1.466065	34.922754	0.000000	837.473059
A-2	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-3	848.587104	39.248193	4.596513	43.844706	0.000000	809.338911
A-4	1000.000000	0.000000	5.416665	5.416665	0.000000	1000.000000
A-5	1000.000000	0.000000	5.208335	5.208335	0.000000	1000.000000
A-6	1000.000000	0.000000	5.416665	5.416665	0.000000	1000.000000
A-7	1000.000000	0.000000	5.625000	5.625000	0.000000	1000.000000
A-8	1000.000000	0.000000	5.416669	5.416669	0.000000	1000.000000
A-9	1000.000000	0.000000	5.416668	5.416668	0.000000	1000.000000
A-10	1000.000000	0.000000	5.416667	5.416667	0.000000	1000.000000
A-P	928.763377	18.445466	0.000000	18.445466	0.000000	910.317910
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-I	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-II	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	991.757987	0.778814	5.578639	6.357453	0.000000	990.979173
M-2	991.757987	0.778815	5.578639	6.357454	0.000000	990.979173
M-3	991.757988	0.778816	5.578638	6.357454	0.000000	990.979173
B-1	991.757991	0.778818	5.578638	6.357456	0.000000	990.979173
B-2	991.757989	0.778817	5.578636	6.357453	0.000000	990.979173
B-3	991.757986	0.778813	5.578636	6.357449	0.000000	990.979173

DETERMINATION DATE 23-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS9 (POOL # 4608)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4608

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	78,940.21
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	3,467.01
SUBSERVICER ADVANCES THIS MONTH	41,016.25
MASTER SERVICER ADVANCES THIS MONTH	0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	30	4,585,222.36
(B) TWO MONTHLY PAYMENTS:	5	1,067,147.85
(C) THREE OR MORE MONTHLY PAYMENTS:	3	284,618.67

FORECLOSURES	
NUMBER OF LOANS	1
AGGREGATE PRINCIPAL BALANCE	88,457.96

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	360,776,504.44
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	2,160
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	0
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	0.00
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	13,205,028.99
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION

0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	94.03003500 %	4.83283700 %	1.13009770 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	93.81087200 %	4.97875859 %	1.17887290 %

BANKRUPTCY AMOUNT AVAILABLE	162,087.00
FRAUD AMOUNT AVAILABLE	12,794,135.00
SPECIAL HAZARD AMOUNT AVAILABLE	4,264,712.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 7.36021968
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 351.15

POOL TRADING FACTOR: 84.59575795

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS10 (POOL # 4610)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4610

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110GK67	60,000,000.00	60,000,000.00	3.750000 %	0.00
A-2	76110GK75	1,500,000.00	1,500,000.00	6.500000 %	0.00
A-3	76110GK83	1,500,000.00	1,500,000.00	6.500000 %	0.00
A-4	76110GK91	20,030,000.00	20,030,000.00	6.250000 %	0.00
A-5	76110GL25	0.00	0.00	6.500000 %	0.00
A-6	76110GL33	2,000,000.00	2,000,000.00	6.500000 %	0.00
A-7	76110GL41	2,400,000.00	2,400,000.00	6.500000 %	0.00
A-8	76110GL58	2,194,000.00	2,194,000.00	6.500000 %	0.00
A-9	76110GL66	0.00	0.00	6.500000 %	0.00
A-10	76110GL74	71,800,000.00	47,529,006.83	6.500000 %	4,675,447.52
A-11	76110GL82	2,279,000.00	2,328,780.98	6.500000 %	0.00
A-12	76110GL90	36,597,000.00	36,597,000.00	4.250000 %	0.00
A-P	76110GM32	644,587.37	584,853.30	0.000000 %	706.48
A-V	76110GM40	0.00	0.00	0.255617 %	0.00
R-I	76110GM57	100.00	0.00	6.500000 %	0.00
R-II	76110GM65	100.00	0.00	6.500000 %	0.00
M-1	76110GM73	4,855,100.00	4,839,386.87	6.500000 %	4,044.06
M-2	76110GM81	2,110,800.00	2,103,968.57	6.500000 %	1,758.19
M-3	76110GM99	1,266,500.00	1,262,401.08	6.500000 %	1,054.94

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS10 (POOL # 4610)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4610

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	1000.000000	0.000000	3.125000	3.125000	0.000000	1000.000000
A-2	1000.000000	0.000000	5.416667	5.416667	0.000000	1000.000000
A-3	1000.000000	0.000000	5.416667	5.416667	0.000000	1000.000000
A-4	1000.000000	0.000000	5.208333	5.208333	0.000000	1000.000000
A-5	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-6	1000.000000	0.000000	5.416665	5.416665	0.000000	1000.000000
A-7	1000.000000	0.000000	5.416667	5.416667	0.000000	1000.000000
A-8	1000.000000	0.000000	5.416668	5.416668	0.000000	1000.000000
A-9	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-10	661.963883	65.117653	3.585638	68.703291	0.000000	596.846230

A-11	1021.843345	0.000000	0.000000	0.000000	5.534985	1027.378330
A-12	1000.000000	0.000000	3.541667	3.541667	0.000000	1000.000000
A-P	907.329756	1.096019	0.000000	1.096019	0.000000	906.233737
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-I	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-II	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	996.763582	0.832951	5.399137	6.232088	0.000000	995.930632
M-2	996.763581	0.832950	5.399138	6.232088	0.000000	995.930632
M-3	996.763581	0.832949	5.399139	6.232088	0.000000	995.930632
B-1	996.763586	0.832954	5.399132	6.232086	0.000000	995.930632
B-2	996.763575	0.832944	5.399131	6.232075	0.000000	995.930632
B-3	996.763582	0.832951	5.399140	6.232091	0.000000	995.930631

DETERMINATION DATE 23-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS10 (POOL # 4610)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4610

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	39,232.17
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	6,836.31
SUBSERVICER ADVANCES THIS MONTH	14,086.08
MASTER SERVICER ADVANCES THIS MONTH	0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	4	1,454,540.15
(B) TWO MONTHLY PAYMENTS:	2	673,673.85
(C) THREE OR MORE MONTHLY PAYMENTS:	0	0.00

FORECLOSURES	
NUMBER OF LOANS	0
AGGREGATE PRINCIPAL BALANCE	0.00

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	182,091,096.41
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE 457

NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS 0

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 0.00

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00

CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 4,515,845.68

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	94.57539400 %	4.40747300 %	1.01394680 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	94.44043600 %	4.50263604 %	1.04243710 %

BANKRUPTCY AMOUNT AVAILABLE	150,000.00
FRAUD AMOUNT AVAILABLE	6,332,310.00
SPECIAL HAZARD AMOUNT AVAILABLE	2,110,770.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 7.05106349

ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 352.50

POOL TRADING FACTOR: 86.26761047

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS11 (POOL # 4611)

STATEMENT TO CERTIFICATEHOLDERS

DISTRIBUTION SUMMARY FOR POOL# 4611

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110GH46	60,000,000.00	43,664,397.50	4.500000 %	5,871,913.78
A-2	76110GH53	50,000,000.00	50,000,000.00	4.250000 %	0.00
A-3	76110GH61	57,612,000.00	57,612,000.00	5.250000 %	0.00

A-4	76110GH79	0.00	0.00	6.500000	%	0.00
A-5	76110GH87	5,016,000.00	5,125,566.22	6.500000	%	0.00
A-6	76110GH95	19,939,200.00	19,939,200.00	6.000000	%	0.00
A-7	76110GJ28	22,980,000.00	22,980,000.00	6.250000	%	0.00
A-8	76110GJ36	10,000,000.00	10,000,000.00	6.350000	%	0.00
A-P	76110GJ44	412,905.46	404,498.09	0.000000	%	5,893.91
A-V	76110GJ51	0.00	0.00	0.449058	%	0.00
R-I	76110GJ69	100.00	0.00	6.500000	%	0.00
R-II	76110GJ77	100.00	0.00	6.500000	%	0.00
M-1	76110GJ85	6,600,600.00	6,539,671.34	6.500000	%	5,272.45
M-2	76110GJ93	2,760,000.00	2,734,523.06	6.500000	%	2,204.64
M-3	76110GK26	2,040,000.00	2,021,169.22	6.500000	%	1,629.52
B-1	76110GK34	720,000.00	713,353.84	6.500000	%	575.12
B-2	76110GK42	960,000.00	951,138.46	6.500000	%	766.84
B-3	76110GK59	960,092.46	951,230.06	6.500000	%	766.90

240,000,997.92 223,636,747.79 5,889,023.16
=====

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	163,741.49	6,035,655.27	0.00	0.00	37,792,483.72
A-2	177,083.33	177,083.33	0.00	0.00	50,000,000.00
A-3	252,052.50	252,052.50	0.00	0.00	57,612,000.00
A-4	240,881.96	240,881.96	0.00	0.00	0.00
A-5	0.00	0.00	27,763.48	0.00	5,153,329.70
A-6	99,696.00	99,696.00	0.00	0.00	19,939,200.00
A-7	119,687.50	119,687.50	0.00	0.00	22,980,000.00
A-8	52,916.67	52,916.67	0.00	0.00	10,000,000.00
A-P	0.00	5,893.91	0.00	0.00	398,604.18
A-V	83,688.30	83,688.30	0.00	0.00	0.00
R-I	0.04	0.04	0.00	0.00	0.00
R-II	0.00	0.00	0.00	0.00	0.00
M-1	35,423.22	40,695.67	0.00	0.00	6,534,398.89
M-2	14,812.00	17,016.64	0.00	0.00	2,732,318.42
M-3	10,948.00	12,577.52	0.00	0.00	2,019,539.70
B-1	3,864.00	4,439.12	0.00	0.00	712,778.72
B-2	5,152.00	5,918.84	0.00	0.00	950,371.62
B-3	5,152.50	5,919.40	0.00	0.00	950,463.16

1,265,099.51 7,154,122.67 27,763.48 0.00 217,775,488.11
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS11 (POOL # 4611)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4611

CLASS	BEGINNING	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING
	BALANCE FACTOR					BALANCE FACTOR
A-1	727.739958	97.865230	2.729025	100.594255	0.000000	629.874729
A-2	1000.000000	0.000000	3.541667	3.541667	0.000000	1000.000000
A-3	1000.000000	0.000000	4.375000	4.375000	0.000000	1000.000000
A-4	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-5	1021.843346	0.000000	0.000000	0.000000	5.534984	1027.378330
A-6	1000.000000	0.000000	5.000000	5.000000	0.000000	1000.000000
A-7	1000.000000	0.000000	5.208333	5.208333	0.000000	1000.000000
A-8	1000.000000	0.000000	5.291667	5.291667	0.000000	1000.000000
A-P	979.638510	14.274236	0.000000	14.274236	0.000000	965.364274
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-I	0.000000	0.000000	0.400000	0.400000	0.000000	0.000000
R-II	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	990.769224	0.798783	5.366667	6.165450	0.000000	989.970441
M-2	990.769223	0.798783	5.366667	6.165450	0.000000	989.970441
M-3	990.769225	0.798784	5.366667	6.165451	0.000000	989.970441
B-1	990.769218	0.798778	5.366667	6.165445	0.000000	989.970441
B-2	990.769222	0.798781	5.366667	6.165448	0.000000	989.970441
B-3	990.769228	0.798788	5.366671	6.165459	0.000000	989.970441

DETERMINATION DATE 23-January-03
 DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS11 (POOL # 4611)
 STATEMENT TO CERTIFICATEHOLDERS
 ADDITIONAL RELATED INFORMATION FOR POOL 4611

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 46,565.36
 SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 9,227.09
 SUBSERVICER ADVANCES THIS MONTH 17,049.57
 MASTER SERVICER ADVANCES THIS MONTH 0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	14	1,634,102.23

(B) TWO MONTHLY PAYMENTS: 1 197,919.68
 (C) THREE OR MORE MONTHLY PAYMENTS: 3 319,973.16

FORECLOSURES
 NUMBER OF LOANS 3
 AGGREGATE PRINCIPAL BALANCE 321,271.13

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION 217,775,488.10

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE 1,598

NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS 0

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 0.00

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00
 CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 5,680,909.63

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	93.76833500 %	5.05991500 %	1.16962990 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	93.60563500 %	5.18251944 %	1.20234200 %

BANKRUPTCY AMOUNT AVAILABLE 161,780.00
 FRAUD AMOUNT AVAILABLE 4,800,020.00
 SPECIAL HAZARD AMOUNT AVAILABLE 2,400,010.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 7.26048514
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 351.76

POOL TRADING FACTOR: 90.73940941

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RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS12 (POOL # 4621)

STATEMENT TO CERTIFICATEHOLDERS

DISTRIBUTION SUMMARY FOR POOL# 4621

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110GQ87	50,000,000.00	46,541,151.34	5.000000 %	1,216,218.56
A-2	76110GQ95	50,000,000.00	46,505,121.67	1.920000 %	1,228,887.50
A-3	76110GR29	0.00	0.00	6.580000 %	0.00
A-4	76110GR37	29,017,500.00	28,912,822.97	6.000000 %	23,879.96
A-5	76110GR45	35,000,000.00	35,000,000.00	6.000000 %	0.00
A-6	76110GR52	5,000,000.00	5,078,532.61	6.250000 %	0.00
A-7	76110GR60	145,000,000.00	133,989,331.76	5.500000 %	3,871,629.07
A-8	76110GR78	7,612,500.00	7,585,038.85	6.250000 %	6,264.71
A-9	76110GR86	0.00	0.00	6.250000 %	0.00
A-10	76110GR94	30,000,000.00	27,903,073.00	8.500000 %	737,332.50
A-P	76110GS28	409,000.35	398,129.02	0.000000 %	1,565.79
A-V	76110GS36	0.00	0.00	0.553317 %	0.00
R-I	76110GS44	100.00	0.00	6.250000 %	0.00
R-II	76110GS51	100.00	0.00	6.250000 %	0.00
M-1	76110GS69	9,289,500.00	9,255,989.28	6.250000 %	7,644.79
M-2	76110GS77	3,715,500.00	3,702,096.80	6.250000 %	3,057.68
M-3	76110GS85	2,786,600.00	2,776,547.69	6.250000 %	2,293.24
B-1	76110GS93	1,114,700.00	1,110,678.86	6.250000 %	917.34
B-2	76110GT27	1,300,500.00	1,295,808.61	6.250000 %	1,070.25
B-3	76110GT35	1,300,459.89	1,295,768.64	6.250000 %	1,070.21

371,546,460.24 351,350,091.10 7,101,831.60
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	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	193,921.46	1,410,140.02	0.00	0.00	45,324,932.78
A-2	74,408.19	1,303,295.69	0.00	0.00	45,276,234.17
A-3	255,003.08	255,003.08	0.00	0.00	0.00
A-4	144,564.11	168,444.07	0.00	0.00	28,888,943.01
A-5	175,000.00	175,000.00	0.00	0.00	35,000,000.00
A-6	0.00	0.00	26,450.69	0.00	5,104,983.30
A-7	614,117.77	4,485,746.84	0.00	0.00	130,117,702.69
A-8	39,505.41	45,770.12	0.00	0.00	7,578,774.14
A-9	6,023.50	6,023.50	0.00	0.00	0.00
A-10	197,646.77	934,979.27	0.00	0.00	27,165,740.50
A-P	0.00	1,565.79	0.00	0.00	396,563.23
A-V	162,006.55	162,006.55	0.00	0.00	0.00
R-I	0.00	0.00	0.00	0.00	0.00
R-II	0.00	0.00	0.00	0.00	0.00

M-1	48,208.28	55,853.07	0.00	0.00	9,248,344.49
M-2	19,281.75	22,339.43	0.00	0.00	3,699,039.12
M-3	14,461.19	16,754.43	0.00	0.00	2,774,254.45
B-1	5,784.79	6,702.13	0.00	0.00	1,109,761.52
B-2	6,749.00	7,819.25	0.00	0.00	1,294,738.36
B-3	6,748.80	7,819.01	0.00	0.00	1,294,698.43

	1,963,430.65	9,065,262.25	26,450.69	0.00	344,274,710.19
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS12 (POOL # 4621)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4621

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING					ENDING
	BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	BALANCE FACTOR
A-1	930.823027	24.324371	3.878429	28.202800	0.000000	906.498656
A-2	930.102433	24.577750	1.488164	26.065914	0.000000	905.524683
A-3	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-4	996.392624	0.822950	4.981963	5.804913	0.000000	995.569674
A-5	1000.000000	0.000000	5.000000	5.000000	0.000000	1000.000000
A-6	1015.706522	0.000000	0.000000	0.000000	5.290138	1020.996660
A-7	924.064357	26.700890	4.235295	30.936185	0.000000	897.363467
A-8	996.392624	0.822950	5.189545	6.012495	0.000000	995.569674
A-9	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-10	930.102433	24.577750	6.588226	31.165976	0.000000	905.524683
A-P	973.419761	3.828334	0.000000	3.828334	0.000000	969.591426
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-I	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-II	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	996.392625	0.822951	5.189545	6.012496	0.000000	995.569674
M-2	996.392624	0.822950	5.189544	6.012494	0.000000	995.569674
M-3	996.392623	0.822949	5.189546	6.012495	0.000000	995.569674
B-1	996.392622	0.822948	5.189549	6.012497	0.000000	995.569674
B-2	996.392627	0.822953	5.189542	6.012495	0.000000	995.569674
B-3	996.392621	0.822947	5.189549	6.012496	0.000000	995.569674

DETERMINATION DATE 23-January-03
 DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS12 (POOL # 4621)
 STATEMENT TO CERTIFICATEHOLDERS
 ADDITIONAL RELATED INFORMATION FOR POOL 4621

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	73,207.53
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	17,623.10
SUBSERVICER ADVANCES THIS MONTH	40,661.28
MASTER SERVICER ADVANCES THIS MONTH	0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	35	4,781,416.17
(B) TWO MONTHLY PAYMENTS:	4	1,223,300.27
(C) THREE OR MORE MONTHLY PAYMENTS:	2	133,914.79

FORECLOSURES	
NUMBER OF LOANS	0
AGGREGATE PRINCIPAL BALANCE	0.00

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	344,274,710.20
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	2,187
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	0
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	0.00
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	6,785,128.67
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	94.46166700 %	4.48341500 %	1.05372280 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	94.35240800 %	4.56659685 %	1.07572940 %

BANKRUPTCY AMOUNT AVAILABLE	155,353.00
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FRAUD AMOUNT AVAILABLE
 SPECIAL HAZARD AMOUNT AVAILABLE

7,430,929.00
 3,715,464.24

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 7.12185559
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 352.64

POOL TRADING FACTOR: 92.65993544

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS13 (POOL # 4622)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4622

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110GN56	50,015,052.00	47,891,459.99	3.250000 %	697,293.06
A-2	76110GN64	25,000,000.00	23,938,523.54	4.250000 %	348,541.60
A-3	76110GN72	41,861,242.00	38,636,983.75	5.300000 %	3,807,210.83
A-4	76110GN80	11,721,148.00	10,818,355.67	2.070000 %	1,066,019.05
A-5	76110GN98	0.00	0.00	6.430001 %	0.00
A-6	76110GP21	100,000.00	0.00	6.000000 %	0.00
A-7	76110GP39	71,320,035.00	68,291,853.48	1.820000 %	994,319.98
A-7A	76110GQ79	1,196,523.00	1,145,719.76	1.819995 %	16,681.52
A-8	76110GP47	0.00	0.00	6.680000 %	0.00
A-P	76110GP54	810,895.39	799,423.97	0.000000 %	22,415.46
A-V	76110GP62	0.00	0.00	0.392481 %	0.00
R-I	76110GP70	100.00	0.00	6.000000 %	0.00
R-II	76110GP88	100.00	0.00	6.000000 %	0.00
M-1	76110GP96	3,847,200.00	3,808,679.40	6.000000 %	12,784.87
M-2	76110GQ20	519,900.00	514,694.43	6.000000 %	1,727.71
M-3	76110GQ38	623,900.00	617,653.12	6.000000 %	2,073.32
B-1	76110GQ46	312,000.00	308,876.06	6.000000 %	1,036.83
B-2	76110GQ53	208,000.00	205,917.37	6.000000 %	691.22
B-3	76110GQ61	415,979.14	411,814.09	6.000000 %	1,382.36
		207,952,074.53	197,389,954.63		6,972,177.81

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	129,706.04	826,999.10	0.00	0.00	47,194,166.93

A-2	84,782.27	433,323.87	0.00	0.00	23,589,981.94
A-3	170,646.68	3,977,857.51	0.00	0.00	34,829,772.92
A-4	18,661.66	1,084,680.71	0.00	0.00	9,752,336.62
A-5	57,968.36	57,968.36	0.00	0.00	0.00
A-6	0.00	0.00	0.00	0.00	0.00
A-7	103,575.98	1,097,895.96	0.00	0.00	67,297,533.50
A-7A	1,737.67	18,419.19	0.00	0.00	1,129,038.24
A-8	386,535.82	386,535.82	0.00	0.00	0.00
A-P	0.00	22,415.46	0.00	0.00	777,008.51
A-V	64,559.85	64,559.85	0.00	0.00	0.00
R-I	0.00	0.00	0.00	0.00	0.00
R-II	0.00	0.00	0.00	0.00	0.00
M-1	19,043.40	31,828.27	0.00	0.00	3,795,894.53
M-2	2,573.47	4,301.18	0.00	0.00	512,966.72
M-3	3,088.27	5,161.59	0.00	0.00	615,579.80
B-1	1,544.38	2,581.21	0.00	0.00	307,839.23
B-2	1,029.59	1,720.81	0.00	0.00	205,226.15
B-3	2,059.07	3,441.43	0.00	0.00	410,431.73

1,047,512.51 8,019,690.32 0.00 0.00 190,417,776.82
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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS13 (POOL # 4622)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4622

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	957.540942	13.941664	2.593340	16.535004	0.000000	943.599277
A-2	957.540942	13.941664	3.391291	17.332955	0.000000	943.599277
A-3	922.977483	90.948349	4.076484	95.024833	0.000000	832.029134
A-4	922.977483	90.948349	1.592136	92.540485	0.000000	832.029134
A-5	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-6	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-7	957.540942	13.941664	1.452270	15.393934	0.000000	943.599277
A-7A	957.540940	13.941663	1.452266	15.393929	0.000000	943.599277
A-8	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-P	985.853387	27.642850	0.000000	27.642850	0.000000	958.210536
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-I	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-II	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	989.987369	3.323165	4.949938	8.273103	0.000000	986.664204
M-2	989.987363	3.323158	4.949933	8.273091	0.000000	986.664204
M-3	989.987365	3.323161	4.949944	8.273105	0.000000	986.664204
B-1	989.987378	3.323173	4.949936	8.273109	0.000000	986.664204
B-2	989.987378	3.323173	4.949952	8.273125	0.000000	986.664204
B-3	989.987352	3.323147	4.949936	8.273083	0.000000	986.664205

DETERMINATION DATE 23-January-03

DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS13 (POOL # 4622)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4622

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 41,914.76
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 4,336.24

SUBSERVICER ADVANCES THIS MONTH 32,477.69
MASTER SERVICER ADVANCES THIS MONTH 0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	14	3,027,373.81
(B) TWO MONTHLY PAYMENTS:	2	434,476.05
(C) THREE OR MORE MONTHLY PAYMENTS:	1	105,542.35

FORECLOSURES
NUMBER OF LOANS 0
AGGREGATE PRINCIPAL BALANCE 0.00

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER
DISTRIBUTION 190,417,776.80

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE
DETERMINATION DATE 1,389

NUMBER OF REO LOANS ACQUIRED
INCLUDING ANY PENDING CASH LIQUIDATIONS 0

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH
FORECLOSURE OR GRANT OF A DEED IN LIEU OF
FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 0.00

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00

CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 6,309,405.53

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	97.01530200 %	2.51335900 %	0.46942990 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	96.91630700 %	2.58612464 %	0.48697180 %

BANKRUPTCY AMOUNT AVAILABLE	150,000.00
FRAUD AMOUNT AVAILABLE	5,198,802.00
SPECIAL HAZARD AMOUNT AVAILABLE	2,079,521.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 6.69744198

ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 171.90

POOL TRADING FACTOR: 91.56810637

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS14 (POOL # 4623)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4623

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110GT43	28,331,000.00	25,434,672.73	4.000000 %	1,649,771.94
A-2	76110GT50	12,213,620.00	12,213,620.00	4.000000 %	0.00
A-3	76110GT68	13,514,873.00	12,549,430.60	1.720000 %	549,923.97
A-4	76110GT76	0.00	0.00	6.780000 %	0.00
A-5	76110GT84	45,000,000.00	45,000,000.00	5.125000 %	0.00
A-6	76110GT92	9,969,500.00	9,969,500.00	5.500000 %	0.00
A-7	76110GU25	49,648,182.00	47,795,747.64	5.200000 %	1,055,161.91
A-8	76110GU33	17,347,254.00	16,679,289.39	1.970000 %	380,478.16
A-9	76110GU41	0.00	0.00	6.530000 %	0.00
A-10	76110GU58	53,687,571.00	51,946,979.57	2.020000 %	991,455.26
A-11	76110GU66	0.00	0.00	6.980000 %	0.00
A-12	76110GU74	20,830,000.00	20,830,000.00	5.500000 %	0.00
A-P	76110GU82	399,195.37	394,599.52	0.000000 %	544.28
A-V	76110GU90	0.00	0.00	0.482344 %	0.00
R-I	76110GV24	100.00	0.00	6.250000 %	0.00
R-II	76110GV32	100.00	0.00	6.250000 %	0.00

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS14 (POOL # 4623)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4623

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	897.768265	58.232041	2.992561	61.224602	0.000000	839.536225
A-2	1000.000000	0.000000	3.333334	3.333334	0.000000	1000.000000
A-3	928.564449	40.690280	1.330943	42.021223	0.000000	887.874169
A-4	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-5	1000.000000	0.000000	4.270833	4.270833	0.000000	1000.000000
A-6	1000.000000	0.000000	4.583333	4.583333	0.000000	1000.000000
A-7	962.688778	21.252781	4.171651	25.424432	0.000000	941.435997

A-8	961.494504	21.933048	1.578453	23.511501	0.000000	939.561456
A-9	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-10	967.579248	18.467128	1.628758	20.095886	0.000000	949.112120
A-11	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-12	1000.000000	0.000000	4.583333	4.583333	0.000000	1000.000000
A-P	988.487198	1.363418	0.000000	1.363418	0.000000	987.123781
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-I	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-II	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	996.410984	0.852773	5.189641	6.042414	0.000000	995.558211
M-2	996.410984	0.852773	5.189639	6.042412	0.000000	995.558211
M-3	996.410985	0.852774	5.189640	6.042414	0.000000	995.558211
B-1	996.410990	0.852779	5.189641	6.042420	0.000000	995.558211
B-2	996.410984	0.852772	5.189644	6.042416	0.000000	995.558211
B-3	996.410988	0.852777	5.189638	6.042415	0.000000	995.558211

DETERMINATION DATE 23-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS14 (POOL # 4623)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4623

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	53,310.22
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	12,615.07
SUBSERVICER ADVANCES THIS MONTH	13,693.21
MASTER SERVICER ADVANCES THIS MONTH	0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	11	1,639,543.53
(B) TWO MONTHLY PAYMENTS:	1	300,434.70
(C) THREE OR MORE MONTHLY PAYMENTS:	1	82,685.66

FORECLOSURES	
NUMBER OF LOANS	1
AGGREGATE PRINCIPAL BALANCE	54,000.00

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION 252,029,583.14

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE 1,468

NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS 0

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 0.00

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00
 CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 4,419,481.92

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	94.59370500 %	4.42796300 %	0.97682730 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	94.49875800 %	4.49868388 %	0.99551320 %

BANKRUPTCY AMOUNT AVAILABLE	150,000.00
FRAUD AMOUNT AVAILABLE	7,945,387.00
SPECIAL HAZARD AMOUNT AVAILABLE	2,648,462.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 7.04275037
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 352.81

POOL TRADING FACTOR: 95.16071893

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS15 (POOL # 4630)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4630

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
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CB	76110GX63	200,634,000.00	197,861,754.11	6.000000	%	1,866,730.26
NB-1	76110GX71	185,000,000.00	179,474,908.88	6.000000	%	3,701,722.99
NB-2	76110GX89	14,969,000.00	14,969,000.00	5.750000	%	0.00
NB-3	76110GX97	0.00	0.00	0.170000	%	0.00
A-P	76110GY21	304,811.77	304,142.46	0.000000	%	355.30
A-V	76110GY39	0.00	0.00	0.496650	%	0.00
R-I	76110GY47	100.00	0.00	6.000000	%	0.00
R-II	76110GY54	100.00	0.00	6.000000	%	0.00
M-1	76110GY62	10,339,900.00	10,304,378.48	6.000000	%	13,408.88
M-2	76110GY70	4,009,100.00	3,995,327.21	6.000000	%	5,199.04
M-3	76110GY88	2,954,100.00	2,943,951.53	6.000000	%	3,830.90
B-1	76110GY96	1,055,100.00	1,051,475.33	6.000000	%	1,368.27
B-2	76110GZ20	1,477,100.00	1,472,025.60	6.000000	%	1,915.52
B-3	76110GZ38	1,266,125.30	1,261,775.67	6.000000	%	1,641.92

422,009,437.07 413,638,739.27 5,596,173.08
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	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
CB	989,308.77	2,856,039.03	0.00	0.00	195,995,023.85
NB-1	897,374.54	4,599,097.53	0.00	0.00	175,773,185.89
NB-2	71,726.46	71,726.46	0.00	0.00	14,969,000.00
NB-3	2,120.61	2,120.61	0.00	0.00	0.00
A-P	0.00	355.30	0.00	0.00	303,787.16
A-V	171,194.59	171,194.59	0.00	0.00	0.00
R-I	0.00	0.00	0.00	0.00	0.00
R-II	0.00	0.00	0.00	0.00	0.00
M-1	51,521.89	64,930.77	0.00	0.00	10,290,969.60
M-2	19,976.64	25,175.68	0.00	0.00	3,990,128.17
M-3	14,719.76	18,550.66	0.00	0.00	2,940,120.63
B-1	5,257.38	6,625.65	0.00	0.00	1,050,107.06
B-2	7,360.13	9,275.65	0.00	0.00	1,470,110.08
B-3	6,308.88	7,950.80	0.00	0.00	1,260,133.75

2,236,869.65 7,833,042.73 0.00 0.00 408,042,566.19
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AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
CB	986.182572	9.304157	4.930913	14.235070	0.000000	976.878415

NB-1	970.134643	20.009313	4.850673	24.859986	0.000000	950.125329
NB-2	1000.000000	0.000000	4.791667	4.791667	0.000000	1000.000000
NB-3	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-P	997.804195	1.165637	0.000000	1.165637	0.000000	996.638558
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-I	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-II	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	996.564617	1.296809	4.982823	6.279632	0.000000	995.267807
M-2	996.564617	1.296810	4.982824	6.279634	0.000000	995.267807
M-3	996.564618	1.296811	4.982824	6.279635	0.000000	995.267807
B-1	996.564613	1.296806	4.982826	6.279632	0.000000	995.267807
B-2	996.564618	1.296811	4.982824	6.279635	0.000000	995.267807
B-3	996.564614	1.296807	4.982824	6.279631	0.000000	995.267807

DETERMINATION DATE 23-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS15 (POOL # 4630)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4630

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 86,656.17
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 24,228.50
SUBSERVICER ADVANCES THIS MONTH 32,917.73
MASTER SERVICER ADVANCES THIS MONTH 0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	31	5,172,957.64
(B) TWO MONTHLY PAYMENTS:	0	0.00
(C) THREE OR MORE MONTHLY PAYMENTS:	0	0.00

FORECLOSURES
NUMBER OF LOANS 0
AGGREGATE PRINCIPAL BALANCE 0.00

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION 408,042,566.19

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE 2,144

NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS 0

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 0.00

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00

CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 5,056,726.49

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 178,675.49

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	94.91237030 %	4.17183900 %	0.91511660 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	94.84925880 %	4.22044655 %	0.92715020 %

BANKRUPTCY AMOUNT AVAILABLE	165,122.00
FRAUD AMOUNT AVAILABLE	8,440,189.00
SPECIAL HAZARD AMOUNT AVAILABLE	4,220,094.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 6.81800400

ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 354.44

POOL TRADING FACTOR: 96.69038897

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS15 (POOL # 4630)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4630

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 43,810.13

SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 14,108.96

SUBSERVICER ADVANCES THIS MONTH 17,527.30

MASTER SERVICER ADVANCES THIS MONTH 0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE	
(A) ONE MONTHLY PAYMENT:	17	2,784,656.82	
(B) TWO MONTHLY PAYMENTS:	0	0.00	
(C) THREE OR MORE MONTHLY PAYMENTS:	0	0.00	
FORECLOSURES			
NUMBER OF LOANS		0	
AGGREGATE PRINCIPAL BALANCE		0.00	
SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION		206,550,892.44	
AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE		1,388	
NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS		0	
BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS		0.00	
REMAINING SUBCLASS INTEREST SHORTFALL		0.00	
CLASS A SHORTFALL (PRINCIPAL)		0.00	
CLASS A SHORTFALL (INTEREST)		0.00	
TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION		1,524,017.48	
TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION		178,675.49	
DISTRIBUTION PERCENTAGES:			
	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	0.00000000 %	0.00000000 %	0.00000000 %
PREPAYMENT PERCENT	0.00000000 %	0.00000000 %	100.00000000 %
NEXT DISTRIBUTION	0.00000000 %	0.00000000 %	0.00000000 %
BANKRUPTCY AMOUNT AVAILABLE		165,122.00	
FRAUD AMOUNT AVAILABLE		8,440,189.00	
SPECIAL HAZARD AMOUNT AVAILABLE		4,220,094.00	
ENDING GROSS WEIGHTED AVERAGE INTEREST RATE			6.83937024
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS			354.15
POOL TRADING FACTOR:			97.77848685

RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS15 (POOL # 4630)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4630

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	42,846.04
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	12,999.09
SUBSERVICER ADVANCES THIS MONTH	15,390.43
MASTER SERVICER ADVANCES THIS MONTH	0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	14	2,388,300.82
(B) TWO MONTHLY PAYMENTS:	0	0.00
(C) THREE OR MORE MONTHLY PAYMENTS:	0	0.00

FORECLOSURES	
NUMBER OF LOANS	0
AGGREGATE PRINCIPAL BALANCE	0.00

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	201,491,673.75
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	756
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	0
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	0.00
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	3,532,709.01
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	0.00000000 %	0.00000000 %	0.00000000 %
PREPAYMENT PERCENT	0.00000000 %	0.00000000 %	100.00000000 %
NEXT DISTRIBUTION	0.00000000 %	0.00000000 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	165,122.00
FRAUD AMOUNT AVAILABLE	8,440,189.00
SPECIAL HAZARD AMOUNT AVAILABLE	4,220,094.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 6.79610095
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 354.73

POOL TRADING FACTOR: 95.59982357

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS16 (POOL # 4631)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4631

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110GW23	50,242,963.00	49,181,028.45	5.750000 %	769,936.67
A-2	76110GW31	57,779,407.00	56,558,182.28	1.970000 %	885,427.17
A-3	76110GW49	27,633,630.00	27,049,565.99	13.653636 %	423,465.18
A-P	76110GW56	1,245,549.91	1,235,438.37	0.000000 %	4,844.62
A-V	76110GW64	0.00	0.00	0.301728 %	0.00
R		100.00	0.00	5.750000 %	0.00
M-1	76110GW80	2,535,400.00	2,512,763.95	5.750000 %	8,731.87
M-2	76110GW98	422,600.00	418,827.03	5.750000 %	1,455.43
M-3	76110GX22	422,600.00	418,827.03	5.750000 %	1,455.43
B-1	76110GX30	211,300.00	209,413.51	5.750000 %	727.71
B-2	76110GX48	140,900.00	139,642.04	5.750000 %	485.25
B-3	76110GX55	211,354.40	209,467.43	5.750000 %	727.90

 140,845,804.31 137,933,156.08 2,097,257.23
 =====

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
A-1	235,659.09	1,005,595.76	0.00	0.00	48,411,091.78

A-2	92,849.68	978,276.85	0.00	0.00	55,672,755.11
A-3	307,770.78	731,235.96	0.00	0.00	26,626,100.81
A-P	0.00	4,844.62	0.00	0.00	1,230,593.75
A-V	34,681.88	34,681.88	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	12,040.33	20,772.20	0.00	0.00	2,504,032.08
M-2	2,006.88	3,462.31	0.00	0.00	417,371.60
M-3	2,006.88	3,462.31	0.00	0.00	417,371.60
B-1	1,003.44	1,731.15	0.00	0.00	208,685.80
B-2	669.12	1,154.37	0.00	0.00	139,156.79
B-3	1,003.70	1,731.60	0.00	0.00	208,739.53

689,691.78 2,786,949.01 0.00 0.00 135,835,898.85
=====

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	978.864014	15.324269	4.690390	20.014659	0.000000	963.539745
A-2	978.864014	15.324269	1.606968	16.931237	0.000000	963.539745
A-3	978.864014	15.324269	11.137544	26.461813	0.000000	963.539745
A-P	991.881867	3.889543	0.000000	3.889543	0.000000	987.992324
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	991.071998	3.443977	4.748888	8.192865	0.000000	987.628021
M-2	991.072010	3.443990	4.748888	8.192878	0.000000	987.628021
M-3	991.072010	3.443990	4.748888	8.192878	0.000000	987.628021
B-1	991.071987	3.443966	4.748888	8.192854	0.000000	987.628021
B-2	991.072024	3.444003	4.748900	8.192903	0.000000	987.628021
B-3	991.071999	3.443978	4.748896	8.192874	0.000000	987.628021

DETERMINATION DATE 23-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS16 (POOL # 4631)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4631

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	28,901.09
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	6,369.39
SUBSERVICER ADVANCES THIS MONTH	8,105.29
MASTER SERVICER ADVANCES THIS MONTH	0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	6	880,797.99
(B) TWO MONTHLY PAYMENTS:	1	59,308.17
(C) THREE OR MORE MONTHLY PAYMENTS:	0	0.00

FORECLOSURES	
NUMBER OF LOANS	0
AGGREGATE PRINCIPAL BALANCE	0.00

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	135,835,898.85
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	971
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	0
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	0.00
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	1,617,666.28
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION	0.00
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DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	97.14044900 %	2.45096800 %	0.40492290 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	97.10608900 %	2.45794765 %	0.41349200 %

BANKRUPTCY AMOUNT AVAILABLE	150,000.00
FRAUD AMOUNT AVAILABLE	3,521,145.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 6.31559979
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 174.28

POOL TRADING FACTOR: 96.44298566

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS17 (POOL # 4637)
 STATEMENT TO CERTIFICATEHOLDERS
 DISTRIBUTION SUMMARY FOR POOL# 4637

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
CB-1	76110G2E0	185,000,000.00	183,963,279.65	6.000000 %	884,487.56
CB-2	76110G2F7	13,170,000.00	13,170,000.00	6.000000 %	0.00
NB-1	76110G2G5	186,950,000.00	185,653,296.75	6.000000 %	894,960.29
NB-2	76110GZ46	15,158,000.00	15,158,000.00	6.000000 %	0.00
A-P	76110GZ53	793,686.86	792,819.01	0.000000 %	1,057.68
A-V	76110GZ61	0.00	0.00	0.360270 %	0.00
R	76110GZ79	100.00	0.00	6.000000 %	0.00
M-1	76110GZ87	9,475,500.00	9,447,766.79	6.000000 %	8,429.54
M-2	76110GZ95	4,210,800.00	4,198,475.69	6.000000 %	3,745.99
M-3	76110G2A8	2,526,500.00	2,519,105.35	6.000000 %	2,247.60
B-1	76110G2B6	1,263,300.00	1,259,602.53	6.000000 %	1,123.85
B-2	76110G2C4	1,263,300.00	1,259,602.53	6.000000 %	1,123.85
B-3	76110G2D2	1,263,305.51	1,259,608.02	6.000000 %	1,123.85

 421,074,492.37 418,681,556.32 1,798,300.21
 =====

	INTEREST DISTRIBUTION	TOTAL DISTRIBUTION	DEFERRED INTEREST	REALIZED LOSSES	REMAINING PRINCIPAL BALANCE
CB-1	919,816.40	1,804,303.96	0.00	0.00	183,078,792.09
CB-2	65,850.00	65,850.00	0.00	0.00	13,170,000.00
NB-1	928,266.48	1,823,226.77	0.00	0.00	184,758,336.46
NB-2	75,790.00	75,790.00	0.00	0.00	15,158,000.00
A-P	0.00	1,057.68	0.00	0.00	791,761.33
A-V	125,698.80	125,698.80	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
M-1	47,238.83	55,668.37	0.00	0.00	9,439,337.25

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	51	9,315,570.67
(B) TWO MONTHLY PAYMENTS:	0	0.00
(C) THREE OR MORE MONTHLY PAYMENTS:	0	0.00

FORECLOSURES

NUMBER OF LOANS	0
AGGREGATE PRINCIPAL BALANCE	0.00

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION

416,883,256.13

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE

2,095

NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS

0

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS

0.00

REMAINING SUBCLASS INTEREST SHORTFALL

0.00

CLASS A SHORTFALL (PRINCIPAL)
CLASS A SHORTFALL (INTEREST)

0.00

0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION

1,424,636.93

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION

0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	95.22739930 %	3.86833700 %	0.90255070 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	95.21106140 %	3.87420806 %	0.90735850 %

BANKRUPTCY AMOUNT AVAILABLE	154,892.00
FRAUD AMOUNT AVAILABLE	8,421,490.00
SPECIAL HAZARD AMOUNT AVAILABLE	4,212,495.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE
ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS

6.67574000
355.55

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS17 (POOL # 4637)
 STATEMENT TO CERTIFICATEHOLDERS
 ADDITIONAL RELATED INFORMATION FOR POOL 4637

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	43,181.15
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	12,904.94
SUBSERVICER ADVANCES THIS MONTH	27,910.86
MASTER SERVICER ADVANCES THIS MONTH	0.00

	NUMBER OF LOANS	PRINCIPAL BALANCE
DELINQUENCIES:		
(A) ONE MONTHLY PAYMENT:	32	4,456,533.08
(B) TWO MONTHLY PAYMENTS:	0	0.00
(C) THREE OR MORE MONTHLY PAYMENTS:	0	0.00

FORECLOSURES	
NUMBER OF LOANS	0
AGGREGATE PRINCIPAL BALANCE	0.00

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	206,545,623.48
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE	1,432
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NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS	0
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BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS	0.00
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REMAINING SUBCLASS INTEREST SHORTFALL	0.00
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CLASS A SHORTFALL (PRINCIPAL)	0.00
CLASS A SHORTFALL (INTEREST)	0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION	706,795.41
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TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	0.00000000 %	0.00000000 %	0.00000000 %
PREPAYMENT PERCENT	0.00000000 %	0.00000000 %	100.00000000 %
NEXT DISTRIBUTION	0.00000000 %	0.00000000 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	154,892.00
FRAUD AMOUNT AVAILABLE	8,421,490.00
SPECIAL HAZARD AMOUNT AVAILABLE	4,212,495.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 6.68423889
 ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 354.88

POOL TRADING FACTOR: 99.06020089

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
 RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
 MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS17 (POOL # 4637)
 STATEMENT TO CERTIFICATEHOLDERS
 ADDITIONAL RELATED INFORMATION FOR POOL 4637

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	45,317.82
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	13,241.44
SUBSERVICER ADVANCES THIS MONTH	31,038.00
MASTER SERVICER ADVANCES THIS MONTH	0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	19	4,859,037.59
(B) TWO MONTHLY PAYMENTS:	0	0.00
(C) THREE OR MORE MONTHLY PAYMENTS:	0	0.00

FORECLOSURES	
NUMBER OF LOANS	0
AGGREGATE PRINCIPAL BALANCE	0.00

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION 210,337,632.65

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE DETERMINATION DATE 663

NUMBER OF REO LOANS ACQUIRED INCLUDING ANY PENDING CASH LIQUIDATIONS 0

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH FORECLOSURE OR GRANT OF A DEED IN LIEU OF FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 0.00

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00

CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 717,841.52

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	0.00000000 %	0.00000000 %	0.00000000 %
PREPAYMENT PERCENT	0.00000000 %	0.00000000 %	100.00000000 %
NEXT DISTRIBUTION	0.00000000 %	0.00000000 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	154,892.00
FRAUD AMOUNT AVAILABLE	8,421,490.00
SPECIAL HAZARD AMOUNT AVAILABLE	4,212,495.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 6.66739360

ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 356.20

POOL TRADING FACTOR: 98.95012767

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS18 (POOL # 4647)
STATEMENT TO CERTIFICATEHOLDERS

DISTRIBUTION SUMMARY FOR POOL# 4647

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110G2H3	250,566,000.00	250,566,000.00	5.500000 %	1,375,236.63
A-P	76110G2J9	1,674,591.17	1,674,591.17	0.000000 %	6,791.92

DETERMINATION DATE 23-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS18 (POOL # 4647)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4647

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER 54,578.48
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER 13,962.78

SUBSERVICER ADVANCES THIS MONTH 9,210.20
MASTER SERVICER ADVANCES THIS MONTH 0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	8	1,112,815.30
(B) TWO MONTHLY PAYMENTS:	0	0.00
(C) THREE OR MORE MONTHLY PAYMENTS:	0	0.00

FORECLOSURES
NUMBER OF LOANS 0
AGGREGATE PRINCIPAL BALANCE 0.00

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER
DISTRIBUTION 257,966,916.67

AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE
DETERMINATION DATE 1,606

NUMBER OF REO LOANS ACQUIRED
INCLUDING ANY PENDING CASH LIQUIDATIONS 0

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH
FORECLOSURE OR GRANT OF A DEED IN LIEU OF
FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 0.00

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00

CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 498,840.40

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	0.00000000 %	2.36543000 %	0.40005020 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	97.22654000 %	2.35470518 %	0.40343240 %

BANKRUPTCY AMOUNT AVAILABLE	100,000.00
FRAUD AMOUNT AVAILABLE	6,484,350.00
SPECIAL HAZARD AMOUNT AVAILABLE	2,593,740.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 6.02229264

ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 176.69

POOL TRADING FACTOR: 99.45750130

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS19 (POOL # 4648)

STATEMENT TO CERTIFICATEHOLDERS

DISTRIBUTION SUMMARY FOR POOL# 4648

CLASS	CUSIP	ORIGINAL FACE VALUE	PRINCIPAL BALANCE BEFORE DISTRIBUTION	CURRENT PASS-THROUGH RATE	PRINCIPAL DISTRIBUTION
A-1	76110G2T7	27,215,000.00	27,215,000.00	6.000000 %	0.00
A-2	76110G2U4	157,640,000.00	157,640,000.00	1.880000 %	925,610.26
A-3	76110G2V2	0.00	0.00	6.620000 %	0.00
A-4	76110G2W0	75,000,000.00	75,000,000.00	6.000000 %	419,554.10
A-5	76110G2X8	180,750,000.00	180,750,000.00	4.200000 %	1,061,304.58
A-6	76110G2Y6	50,000,000.00	50,000,000.00	5.125000 %	293,583.56
A-7	76110G2Z3	25,000,000.00	25,000,000.00	5.000000 %	146,791.78
A-8	76110G3A7	135,000,000.00	135,000,000.00	6.000000 %	792,675.62
A-P	76110G3B5	1,722,579.72	1,722,579.72	0.000000 %	2,015.69
A-V	76110G3C3	0.00	0.00	0.323227 %	0.00
R-I	76110G3D1	100.00	100.00	6.000000 %	100.00
R-II	76110G3E9	100.00	100.00	6.000000 %	100.00
M-1	76110G3F6	15,409,500.00	15,409,500.00	6.000000 %	13,829.34
M-2	76110G3G4	6,848,600.00	6,848,600.00	6.000000 %	6,146.32
M-3	76110G3H2	4,109,200.00	4,109,200.00	6.000000 %	3,687.83
B-1	76110G3J8	2,054,600.00	2,054,600.00	6.000000 %	1,843.91

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)

RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS19 (POOL # 4648)
STATEMENT TO CERTIFICATEHOLDERS
DISTRIBUTION SUMMARY FOR POOL# 4648

AMOUNTS PER \$1,000 UNIT

CLASS	BEGINNING BALANCE FACTOR	PRINCIPAL FACTOR	INTEREST FACTOR	TOTAL DISTRIBUTION	DEFERRED INTEREST	ENDING BALANCE FACTOR
A-1	1000.000000	0.000000	5.000000	5.000000	0.000000	1000.000000
A-2	1000.000000	5.871671	1.566667	7.438338	0.000000	994.128329
A-3	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
A-4	1000.000000	5.594055	5.000000	10.594055	0.000000	994.405945
A-5	1000.000000	5.871671	3.500000	9.371671	0.000000	994.128329
A-6	1000.000000	5.871671	4.270833	10.142504	0.000000	994.128329
A-7	1000.000000	5.871671	4.166667	10.038338	0.000000	994.128329

A-8	1000.000000	5.871671	5.000000	10.871671	0.000000	994.128329
A-P	999.999997	1.170158	0.000000	1.170158	0.000000	998.829839
A-V	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-I	1000.000000	1000.000000	5.000000	1005.000000	0.000000	0.000000
R-II	1000.000000	1000.000000	5.000000	1005.000000	0.000000	0.000000
M-1	1000.000000	0.897455	5.000000	5.897455	0.000000	999.102544
M-2	1000.000001	0.897456	5.000000	5.897456	0.000000	999.102544
M-3	1000.000001	0.897457	5.000000	5.897457	0.000000	999.102544
B-1	999.999999	0.897454	5.000000	5.897454	0.000000	999.102544
B-2	999.999999	0.897454	5.000000	5.897454	0.000000	999.102544
B-3	999.999999	0.897455	4.999998	5.897453	0.000000	999.102544

DETERMINATION DATE 23-January-03
DISTRIBUTION DATE 27-January-03

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RESIDENTIAL FUNDING CORPORATION (MASTER SERVICER)
RESIDENTIAL ACCREDIT LOANS, INC. (COMPANY)
MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2002-QS19 (POOL # 4648)
STATEMENT TO CERTIFICATEHOLDERS
ADDITIONAL RELATED INFORMATION FOR POOL 4648

SERVICING COMPENSATION RECEIVED BY SUB-SERVICER	143,928.75
SERVICING COMPENSATION RECEIVED BY MASTER SERVICER	39,555.91
SUBSERVICER ADVANCES THIS MONTH	8,445.61
MASTER SERVICER ADVANCES THIS MONTH	0.00

DELINQUENCIES:	NUMBER OF LOANS	PRINCIPAL BALANCE
(A) ONE MONTHLY PAYMENT:	9	1,357,158.81
(B) TWO MONTHLY PAYMENTS:	0	0.00
(C) THREE OR MORE MONTHLY PAYMENTS:	0	0.00

FORECLOSURES	
NUMBER OF LOANS	0
AGGREGATE PRINCIPAL BALANCE	0.00

SCHEDULED PRINCIPAL BALANCE OF MORTGAGE LOANS AFTER DISTRIBUTION	681,188,047.47
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AGGREGATE NUMBER OF LOANS IN THE POOL AS OF THE

DETERMINATION DATE 3,319

NUMBER OF REO LOANS ACQUIRED
INCLUDING ANY PENDING CASH LIQUIDATIONS 0

BOOK VALUE OF REAL ESTATE ACQUIRED THROUGH
FORECLOSURE OR GRANT OF A DEED IN LIEU OF
FORECLOSURE, INCLUDING ANY PENDING CASH LIQUIDATIONS 0.00

REMAINING SUBCLASS INTEREST SHORTFALL 0.00

CLASS A SHORTFALL (PRINCIPAL) 0.00

CLASS A SHORTFALL (INTEREST) 0.00

TOTAL PREPAYMENTS INCLUDED IN THIS DISTRIBUTION 3,055,987.18

TOTAL REPURCHASES INCLUDED IN THIS DISTRIBUTION 0.00

DISTRIBUTION PERCENTAGES:

	SENIOR	CLASS M	CLASS B
CURRENT DISTRIBUTION	0.00000000 %	0.00000000 %	0.90002450 %
PREPAYMENT PERCENT	100.00000000 %	0.00000000 %	0.00000000 %
NEXT DISTRIBUTION	95.21654800 %	3.86730751 %	0.00000000 %

BANKRUPTCY AMOUNT AVAILABLE	240,368.00
FRAUD AMOUNT AVAILABLE	13,697,180.00
SPECIAL HAZARD AMOUNT AVAILABLE	6,848,590.00

ENDING GROSS WEIGHTED AVERAGE INTEREST RATE 6.62947773

ENDING WEIGHTED AVERAGE MATURITY, IN MONTHS 356.41

POOL TRADING FACTOR: 99.46398733

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