

SECURITIES AND EXCHANGE COMMISSION

FORM 8-K

Current report filing

Filing Date: 2005-05-02 | Period of Report: 2005-04-27
SEC Accession No. 0000949493-05-000012

(HTML Version on secdatabase.com)

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.: 333-107959 | Film No.: 05788483
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

THE UNITED STATES

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) April 27, 2005

RESIDENTIAL ACCREDIT LOANS, INC. (as company) under a Series Supplement, dated as of April 1, 2005 to the Standard Terms of Pooling and Servicing Agreement, dated as of August 1, 2004, providing for, inter alia, the issuance of Mortgage Asset-Backed Pass-Through Certificates, Series 2005-QA4)

Residential Accredit Loans, Inc.

(Exact name of registrant as specified in its charter)

<u>DELAWARE</u>	<u>333-107959</u>	<u>51-0368240</u>
(State or Other Jurisdiction of Incorporation)	(Commission File Number)	(I.R.S. Employer Identification No.)

8400 Normandale Lake Blvd.Suite 600
Minneapolis, Minnesota 55437
(Address of Principal Executive Offices) (Zip Code)

Registrant' s telephone number, including area code, is (952) 857-7000

Item 8.01. Other Events.

On April 29, 2005, the Registrant will cause the issuance and sale of approximately \$525,224,204 initial principal amount of Mortgage Asset-Backed Pass-Through Certificates, Series 2005-QA4, Class A-I-1, Class A-I-2, Class A-II-1, Class A-II-2, Class A-III-1, Class A-III-2, Class A-IV-1, Class A-IV-2, Class A-V, Class M-1, Class M-2, Class M-3, Class B-1, Class B-2, Class B-3, and Class R Certificates (the "Certificates") pursuant to a Series Supplement, dated as of April 1, 2005 to a Standard Terms of Pooling and Servicing Agreement, dated as of August 1, 2005, among the Registrant, Residential Funding Corporation, as Master Servicer and Deutsche Bank Trust Company Americas, as Trustee.

In connection with the sale of the Series 2005-QA4, the Class A-I-1, Class A-I-2, Class A-II-1, Class A-II-2, Class A-III-1, Class A-III-2, Class A-IV-1, Class A-IV-2, Class A-V, Class R, Class M-1, Class M-2 and Class M-3 Certificates, other than a de minimis portion of the Class R Certificates (the "Underwritten Certificates") to Bear, Stearns and Co. Inc. (the "Underwriter"), the Registrant has been advised by the Underwriter that the Underwriter has furnished to prospective investors certain yield tables and other computational materials (the "Computational Materials") with respect to the Underwritten Certificates following the effective date of Registration Statement No. 333-107959, which Computational Materials are being filed manually on Form SE dated April 27, 2005 as exhibits to this report.

The Computational Materials have been provided by the Underwriter. The information in the Computational Materials is preliminary and may be superseded by the Prospectus Supplement relating to the Certificates and by any other information subsequently filed with the Securities and Exchange Commission.

The Computational Materials consist of the pages (the "Computational Materials") that appear after the Form SE cover sheet. The Underwriter has advised the Registrant that certain information in the Computational Materials may have been based on assumptions that differed from the final pool information.

The Computational Materials were prepared by the Underwriter at the request of certain prospective investors, based on assumptions provided by, and satisfying the special requirements of, such prospective investors. The Computational Materials may be based on assumptions that differ from the assumptions set forth in the Prospectus Supplement. The Computational Materials may not include, and do not purport to include, information based on assumptions representing a complete set of possible scenarios. Accordingly, the Computational Materials may not be relevant to or appropriate for investors other than those specifically requesting them.

In addition, the actual characteristics and performance of the mortgage loans underlying the Underwritten Certificates (the "Mortgage Loans") may differ from the assumptions used in the Computational Materials, which are hypothetical in nature and which were provided to certain investors only to give a general sense of how the yield, average life, duration, expected maturity, interest rate sensitivity and cash flow characteristics of a particular class of Underwritten Certificates might vary under varying prepayment and other scenarios. Any difference between such assumptions and the actual characteristics and performance of the Mortgage Loans will affect the actual yield, average life, duration, expected maturity, interest rate sensitivity and cash flow characteristics of a particular class of Underwritten Certificates.

Item 9.01. Financial Statements, Financial Information and Exhibits.

(a) Financial Statements.

Not applicable.

(b) Pro Forma Financial Information.

Not applicable.

(c) Exhibits

<u>EXHIBIT NO.</u>	<u>ITEM 601(A) OF REGULATION S-K EXHIBIT NO.</u>	<u>DESCRIPTION</u>
1	99	Computational Materials

SIGNATURE

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

RESIDENTIAL ACCREDIT LOANS, INC.

By: /s/ Joseph Orning
Name: Joseph Orning
Title: Vice President

Dated: April 27, 2005

EXHIBIT INDEX

<u>Exhibit Number</u>	<u>Item 601(a) of Regulation S-K Exhibit No.</u>	<u>Description</u>	<u>Sequentially Numbered Page</u>
1	99	Computational Materials	Filed Manually