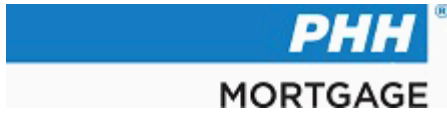


**Statement to Certificateholder**

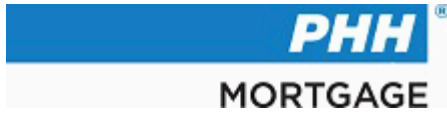
Distribution Information	Deal Information																														
<ol style="list-style-type: none"> <li>1. Distribution Summary</li> <li>2. Factor Summary</li> <li>3. Components Information <i>(Not Applicable)</i></li> <li>4. Interest Summary</li> <li>5. Other Income Detail <i>(Not Applicable)</i></li> <li>6. Interest Shortfalls, Compensation and Expenses</li> <li>7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts <i>(Not Applicable)</i></li> <li>8. Collateral Summary</li> <li>9. Repurchase Information</li> <li>10. Loan Status Report (Delinquencies)</li> <li>11. Deal Delinquencies (30 Day Buckets)</li> <li>12. Loss Mitigation and Servicing Modifications</li> <li>13. Losses and Recoveries</li> <li>14. Credit Enhancement Report</li> <li>15. Distribution Percentages</li> <li>16. Overcollateralization Summary <i>(Not Applicable)</i></li> <li>17. Excess Cash Flow, Overcollateralization Provisions and Derivative Amounts <i>(Not Applicable)</i></li> <li>18. Performance Tests <i>(Not Applicable)</i></li> <li>19. Lender Paid Mortgage Insurance <i>(Not Applicable)</i></li> <li>20. Comments</li> </ol>	<table> <tr> <td>Deal Name:</td><td>Residential Accredit Loans Inc, 2005-QS16</td></tr> <tr> <td>Asset Type:</td><td>Mortgage Asset-Backed Pass-Through Certificates</td></tr> <tr> <td>Closing Date:</td><td>11/29/2005</td></tr> <tr> <td>First Distribution Date:</td><td>12/25/2005</td></tr> <tr> <td>Determination Date:</td><td>09/23/2019</td></tr> <tr> <td>Distribution Date:</td><td>09/25/2019</td></tr> <tr> <td>Record Date:</td><td></td></tr> <tr> <td>Book-Entry:</td><td>09/24/2019</td></tr> <tr> <td>Definitive:</td><td>08/30/2019</td></tr> <tr> <td>Fixed BE:</td><td>08/30/2019</td></tr> <tr> <td>Trustee:</td><td>Deutsche Bank Trust Company Americas</td></tr> <tr> <td>Main Telephone:</td><td>714-247-6000</td></tr> <tr> <td>Bond Administrator:</td><td>Rosalyn Gonzaga</td></tr> <tr> <td>Telephone:</td><td>818-260-1633</td></tr> <tr> <td>Pool(s) :</td><td>40199</td></tr> </table>	Deal Name:	Residential Accredit Loans Inc, 2005-QS16	Asset Type:	Mortgage Asset-Backed Pass-Through Certificates	Closing Date:	11/29/2005	First Distribution Date:	12/25/2005	Determination Date:	09/23/2019	Distribution Date:	09/25/2019	Record Date:		Book-Entry:	09/24/2019	Definitive:	08/30/2019	Fixed BE:	08/30/2019	Trustee:	Deutsche Bank Trust Company Americas	Main Telephone:	714-247-6000	Bond Administrator:	Rosalyn Gonzaga	Telephone:	818-260-1633	Pool(s) :	40199
Deal Name:	Residential Accredit Loans Inc, 2005-QS16																														
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Pool(s) :	40199																														



**Statement to Certificateholder**  
Residential Accredit Loans Inc, 2005-QS16  
September 25, 2019

**1. Distribution Summary**

Class	CUSIP	Original Face Value	Beginning Notional / Principal Balance	Pass - Through Rate	Principal Distribution	Interest Distribution	Total Distribution (3) + (4) = (5)	Principal Loss	Interest Loss	Deferred Interest	Ending Notional/ Principal Balance (1)-(3)-(6)+(8)=(9)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
A-1	761118MA3	132,500,000.00	15,338,424.56	2.84525000	167,504.46	36,368.04	203,872.50	18,145.41	0.00	0.00	15,152,774.69
A-2	761118MB1	228,000,000.00 <sup>1</sup>	26,389,103.37 <sup>1</sup>	2.65475000	0.00	58,380.39	58,380.39	0.00	0.00	0.00	26,069,700.71 <sup>1</sup>
A-3	761118MC9	25,450,000.00	6,870,757.55	5.75000000	75,032.65	32,922.38	107,955.03	8,128.13	0.00	0.00	6,787,596.77
A-4	761118MD7	38,690,000.00	10,274,444.20	5.75000000	112,202.87	49,231.71	161,434.58	12,154.70	0.00	0.00	10,150,086.63
A-5	761118ME5	10,100,000.00	694,602.03	5.50000000	7,585.45	3,183.59	10,769.04	821.72	0.00	0.00	686,194.86
A-6	761118MF2	14,504,565.22 <sup>1</sup>	1,462,212.61 <sup>1</sup>	5.75000000	0.00	7,006.44	7,006.44	0.00	0.00	0.00	1,444,514.60 <sup>1</sup>
A-7	761118MG0	93,225,000.00	6,547,184.69	5.50000000	71,499.04	30,007.93	101,506.97	7,745.34	0.00	0.00	6,467,940.31
A-8	761118MH8	2,280,000.00	0.00	5.50000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-9	761118MJ4	94,233,000.00	11,050,678.81	2.84525000	120,679.80	26,201.62	146,881.42	13,072.99	0.00	0.00	10,916,926.02
A-10	761118MK1	1,267,000.00	0.00	2.84525000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-11	761118ML9	1,202,000.00	0.00	5.75000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-12	761118MM7	1,827,000.00	0.00	5.75000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-P	761118MN5	2,596,273.04	390,125.01	0.00000000	1,250.95	0.00	1,250.95	0.00	0.00	0.00	388,874.06
A-V	761118MP0	427,980,011.57 <sup>1</sup>	51,165,209.21 <sup>1</sup>	0.43267463	0.00	18,448.24	18,448.24	0.00	0.00	0.00	50,549,370.89 <sup>1</sup>
R-I	761118MQ8	100.00	0.00	5.75000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-II	761118MR6	100.00	0.00	5.75000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-1	761118MS4	11,770,100.00	0.00	5.75000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-2	761118MT2	4,279,800.00	0.00	5.75000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-3	761118MU9	3,209,800.00	0.00	5.75000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B-1	761118MV7	2,139,900.00	0.00	5.75000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B-2	761118MW5	1,712,000.00	0.00	5.75000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B-3	761118MX3	1,497,938.53	0.00	5.75000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00



## Statement to Certificateholder

Residential Accredit Loans Inc, 2005-QS16  
September 25, 2019

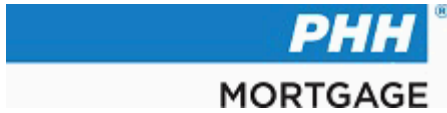
Deal Totals		427,980,011.57	51,166,216.85		555,755.22	261,750.34	817,505.56	60,068.29	0.00	0.00	50,550,393.34
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1. Notional Balance

## 2. Factor Summary

Amount /Original Amount per \$1000 unit)

Class	CUSIP	Beginning Notional/ Principal Balance Factor	Principal Distribution Factor	Interest Distribution Factor	Total Distribution Factor	Deferred Interest Factor	Interest Shortfall Factor	Ending Notional/ Principal Balance Factor
A-1	761118MA3	115.76169479	1.26418460	0.27447577	1.53866038	0.00000000	0.00000000	114.36056370
A-2	761118MB1	115.74168145	0.00000000	0.25605434	0.25605434	0.00000000	0.00000000	114.34079259
A-3	761118MC9	269.97082711	2.94823772	1.29361022	4.24184794	0.00000000	0.00000000	266.70321297
A-4	761118MD7	265.55813388	2.90004833	1.27246601	4.17251434	0.00000000	0.00000000	262.34392944
A-5	761118ME5	68.77247822	0.75103465	0.31520693	1.06624158	0.00000000	0.00000000	67.94008515
A-6	761118MF2	100.81050951	0.00000000	0.48305067	0.48305067	0.00000000	0.00000000	99.59034125
A-7	761118MG0	70.22992427	0.76695135	0.32188715	1.08883851	0.00000000	0.00000000	69.37989069
A-8	761118MH8	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
A-9	761118MJ4	117.26973364	1.28065327	0.27805143	1.55870470	0.00000000	0.00000000	115.85034988
A-10	761118MK1	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
A-11	761118ML9	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
A-12	761118MM7	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
A-P	761118MN5	150.26347537	0.48182529	0.00000000	0.48182529	0.00000000	0.00000000	149.78165008
A-V	761118MP0	119.55046457	0.00000000	0.04310538	0.04310538	0.00000000	0.00000000	118.11152279
R-I	761118MQ8	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
R-II	761118MR6	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
M-1	761118MS4	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
M-2	761118MT2	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
M-3	761118MU9	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
B-1	761118MV7	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
B-2	761118MW5	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
B-3	761118MX3	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000



# Statement to Certificateholder

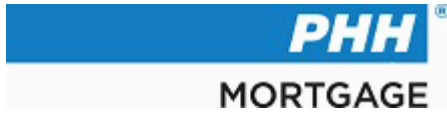
Residential Accredit Loans Inc, 2005-QS16  
September 25, 2019

Deal Factor :	11.81115228%
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## 4. Interest Summary

Class	Accrual Period		Accrual Methodology	Beginning Notional/Principal Balance	Pass-Through Rate	Optimal Interest Amount	Interest Loss	Deferred Interest	Interest Shortfall Amount	Other Income	Interest Distribution (1)-(2)-(3)-(4)+(5)=(6)	Accrued Certificate Interest Remaining Unpaid
	Start	End				(1)	(2)	(3)	(4)	(5)	(6)	
A-1	08/25/2019	09/24/2019	30/360	15,338,424.56	2.84525000	36,368.04	0.00	0.00	0.00	0.00	36,368.04	0.00
A-2	08/25/2019	09/24/2019	30/360	26,389,103.37 <sup>1</sup>	2.65475000	58,380.39	0.00	0.00	0.00	0.00	58,380.39	0.00
A-3	08/01/2019	08/31/2019	30/360	6,870,757.55	5.75000000	32,922.38	0.00	0.00	0.00	0.00	32,922.38	0.00
A-4	08/01/2019	08/31/2019	30/360	10,274,444.20	5.75000000	49,231.71	0.00	0.00	0.00	0.00	49,231.71	0.00
A-5	08/01/2019	08/31/2019	30/360	694,602.03	5.50000000	3,183.59	0.00	0.00	0.00	0.00	3,183.59	0.00
A-6	08/01/2019	08/31/2019	30/360	1,462,212.61 <sup>1</sup>	5.75000000	7,006.44	0.00	0.00	0.00	0.00	7,006.44	0.00
A-7	08/01/2019	08/31/2019	30/360	6,547,184.69	5.50000000	30,007.93	0.00	0.00	0.00	0.00	30,007.93	0.00
A-8	08/01/2019	08/31/2019	30/360	0.00	5.50000000	0.00	0.00	0.00	0.00	0.00	0.00	11,747.42
A-9	08/25/2019	09/24/2019	30/360	11,050,678.81	2.84525000	26,201.62	0.00	0.00	0.00	0.00	26,201.62	0.00
A-10	08/25/2019	09/24/2019	30/360	0.00	2.84525000	0.00	0.00	0.00	0.00	0.00	0.00	1,029.59
A-11	08/01/2019	08/31/2019	30/360	0.00	5.75000000	0.00	0.00	0.00	0.00	0.00	0.00	12,848.43
A-12	08/01/2019	08/31/2019	30/360	0.00	5.75000000	0.00	0.00	0.00	0.00	0.00	0.00	19,214.08
A-P	08/01/2019	08/31/2019	30/360	390,125.01	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-V	08/01/2019	08/31/2019	30/360	51,165,209.21 <sup>1</sup>	0.43267463	18,448.24	0.00	0.00	0.00	0.00	18,448.24	0.00
R-I	08/01/2019	08/31/2019	30/360	0.00	5.75000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-II	08/01/2019	08/31/2019	30/360	0.00	5.75000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-1	08/01/2019	08/31/2019	30/360	0.00	5.75000000	0.00	0.00	0.00	0.00	0.00	0.00	327,057.82
M-2	08/01/2019	08/31/2019	30/360	0.00	5.75000000	0.00	0.00	0.00	0.00	0.00	0.00	106,096.92
M-3	08/01/2019	08/31/2019	30/360	0.00	5.75000000	0.00	0.00	0.00	0.00	0.00	0.00	131,050.48
B-1	08/01/2019	08/31/2019	30/360	0.00	5.75000000	0.00	0.00	0.00	0.00	0.00	0.00	75,988.95
B-2	08/01/2019	08/31/2019	30/360	0.00	5.75000000	0.00	0.00	0.00	0.00	0.00	0.00	53,012.22
B-3	08/01/2019	08/31/2019	30/360	0.00	5.75000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deal Totals				51,166,216.85		261,750.34	0.00	0.00	0.00	0.00	261,750.34	738,045.91

1. Notional Balance



**Statement to Certificateholder**

Residential Accredit Loans Inc, 2005-QS16  
September 25, 2019

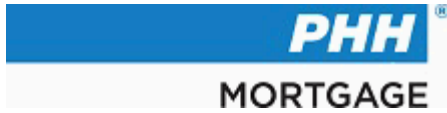
**Current Index Rates**

Index Type	Rate	Classes
USLIB TEL 25 -2BD	2.14525000	A-2, A-9, A-1

**6. Interest Shortfalls, Compensation and Expenses**

	Current Prepayment Interest Shortfall Amount	Compensating Interest	Net Prepayment Interest Shortfall Amount (1) - (2)=(3)	Civil Relief Act Shortfall Count	Civil Relief Act Shortfall Amount	Compensation		Advances by Master Servicer	Allowable Expenses per Governing Documents	Non - Recoverable Advances
	(1)	(2)	(3)			Subservicer	Master Servicer			
<b>Deal Totals</b>	<b>584.02</b>	<b>584.02</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>10,460.92</b>	<b>2,403.01</b>	<b>0.00</b>	<b>0.00</b>	<b>3,162.96</b>

Advances are made for delinquent loans and are reimbursed from  
borrower collections and liquidation proceeds as reported herein.



## Statement to Certificateholder

Residential Accredit Loans Inc, 2005-QS16  
September 25, 2019

### 8. Collateral Summary

#### A. Loan Count and Balances

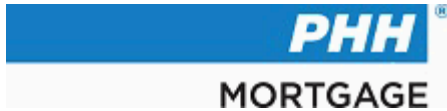
		Original Loan Count/ Scheduled Principal Balance	Beginning Loan Count/ Scheduled Principal	Scheduled Principal	Curtailments	Payoffs	Matured Loans	Repurchases	Beginning Aggregate Scheduled Principal Balance of Liquidations/ Charge-offs	Ending Loan Count/Scheduled Principal Balance
Deal Totals	Count	1,971	327	N/A	71	4	0	0	0	323
	Balance/Amount	427,980,011.57	51,165,209.21	148,344.52	27,405.20	440,088.60	N/A	0.00	0.00	50,549,370.89

#### B. Weighted Averages

	Beginning Weighted Average Gross Mortgage Rate	Ending Weighted Average Gross Mortgage Rate	Ending Weighted Average Remaining Amortization Term	Ending Weighted Average Months to Maturity	Beginning Weighted Average Net Mortgage Rate	Ending Weighted Average Net Mortgage Rate	Beginning Weighted Average Unmodified Net Mortgage Rate	Net Weighted Average Cap Rate	Weighted Average Net Rate
Deal Totals	5.35614141	5.36581044	225.30	185.39	5.03593721	5.04569507	6.13870782	N/A	N/A

### 9. Repurchases

		Breaches Of Representations and Warranties	ARM Conversions	Optional Repurchases of Defaulted Loans	Others	Total (1)+(2)+(3)+(4)=(5)
		(1)	(2)	(3)	(4)	(5)
Deal Totals	Count	0	0	0	0	0
	Scheduled Balance	0.00	0.00	0.00	0.00	0.00

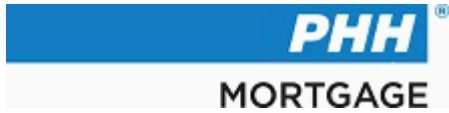


**Statement to Certificateholder**  
 Residential Accredit Loans Inc, 2005-QS16  
 September 25, 2019

**10. Loan Status Report**

**Delinquency Calculation Method:** Mortgage Bankers Association

Deal Totals	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
<b>Current</b>	263	39,587,480.69	18	3,529,559.17	0	0.00	0	0.00	0.00	281	43,117,039.86
<b>30 days</b>	17	2,941,562.53	0	0.00	0	0.00	0	0.00	0.00	17	2,941,562.53
<b>60 days</b>	9	1,810,526.18	0	0.00	0	0.00	0	0.00	0.00	9	1,810,526.18
<b>90 days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>120 days</b>	2	123,399.06	0	0.00	1	133,355.32	0	0.00	0.00	3	256,754.38
<b>150 days</b>	0	0.00	0	0.00	1	112,039.73	0	0.00	0.00	1	112,039.73
<b>180 days</b>	1	251,177.70	0	0.00	1	157,457.15	0	0.00	0.00	2	408,634.85
<b>181+ days</b>	3	326,199.63	0	0.00	7	1,576,613.73	0	0.00	0.00	10	1,902,813.36
<b>Total</b>	<b>295</b>	<b>45,040,345.79</b>	<b>18</b>	<b>3,529,559.17</b>	<b>10</b>	<b>1,979,465.93</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>323</b>	<b>50,549,370.89</b>
<b>Current</b>	81.42%	78.31%	5.57%	6.98%	0.00%	0.00%	0.00%	0.00%	0.00%	87.00%	85.30%
<b>30 days</b>	5.26%	5.82%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.26%	5.82%
<b>60 days</b>	2.79%	3.58%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.79%	3.58%
<b>90 days</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>120 days</b>	0.62%	0.24%	0.00%	0.00%	0.31%	0.26%	0.00%	0.00%	0.00%	0.93%	0.51%
<b>150 days</b>	0.00%	0.00%	0.00%	0.00%	0.31%	0.22%	0.00%	0.00%	0.00%	0.31%	0.22%
<b>180 days</b>	0.31%	0.50%	0.00%	0.00%	0.31%	0.31%	0.00%	0.00%	0.00%	0.62%	0.81%
<b>181+ days</b>	0.93%	0.65%	0.00%	0.00%	2.17%	3.12%	0.00%	0.00%	0.00%	3.10%	3.76%
<b>Total</b>	<b>91.33%</b>	<b>89.10%</b>	<b>5.57%</b>	<b>6.98%</b>	<b>3.10%</b>	<b>3.92%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>100.00%</b>	<b>100.00%</b>



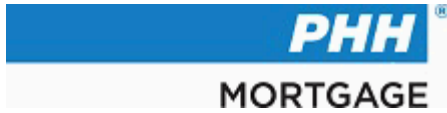
# Statement to Certificateholder

Residential Accredit Loans Inc, 2005-QS16  
September 25, 2019

## 11. Delinquency Data

	Totals			Totals			Totals			Totals			Totals	
	Count % Count	Balance % Balance		Count % Count	Balance % Balance		Count % Count	Balance % Balance		Count % Count	Balance % Balance		Count % Count	Balance % Balance
1 Month	17	2,941,562.53	13 Months	0	0.00	25 Months	0	0.00	37 Months	0	0.00	49 Months	0	0.00
	5.26%	5.82%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%			
2 Months	9	1,810,526.18	14 Months	0	0.00	26 Months	0	0.00	38 Months	0	0.00	50 Months	0	0.00
	2.79%	3.58%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%			
3 Months	0	0.00	15 Months	0	0.00	27 Months	0	0.00	39 Months	0	0.00	51 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%			
4 Months	3	256,754.38	16 Months	0	0.00	28 Months	0	0.00	40 Months	0	0.00	52 Months	0	0.00
	0.93%	0.51%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%			
5 Months	1	112,039.73	17 Months	0	0.00	29 Months	0	0.00	41 Months	0	0.00	53 Months	0	0.00
	0.31%	0.22%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%			
6 Months	2	408,634.85	18 Months	0	0.00	30 Months	0	0.00	42 Months	0	0.00	54 Months	0	0.00
	0.62%	0.81%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%			
7 Months	2	258,485.46	19 Months	2	506,864.97	31 Months	0	0.00	43 Months	0	0.00	55 Months	0	0.00
	0.62%	0.51%		0.62%	1.00%		0.00%	0.00%		0.00%	0.00%			
8 Months	1	67,714.17	20 Months	1	155,127.18	32 Months	0	0.00	44 Months	0	0.00	56 Months	0	0.00
	0.31%	0.13%		0.31%	0.31%		0.00%	0.00%		0.00%	0.00%			
9 Months	1	85,555.35	21 Months	0	0.00	33 Months	0	0.00	45 Months	0	0.00	57 Months	0	0.00
	0.31%	0.17%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%			
10 Months	1	566,605.94	22 Months	0	0.00	34 Months	1	20,260.29	46 Months	0	0.00	58 Months	0	0.00
	0.31%	1.12%		0.00%	0.00%		0.31%	0.04%		0.00%	0.00%			
11 Months	0	0.00	23 Months	0	0.00	35 Months	0	0.00	47 Months	0	0.00	59 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%			
12 Months	0	0.00	24 Months	0	0.00	36 Months	0	0.00	48 Months	0	0.00	60+ Months	1	242,200.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.31%	0.48%





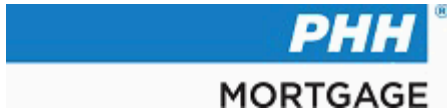
**Statement to Certificateholder**

Residential Accredit Loans Inc, 2005-QS16  
September 25, 2019

**12. Loss Mitigation and Servicing Modifications**

		Current		1 Payment		2 Payments		3+ Payments		Foreclosure		REO		Total	
	Modification	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance
Deal Totals	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	93	17,198,773.07	8	1,695,112.26	7	1,569,258.09	2	320,525.64	8	1,717,005.64	0	0.00	118	22,500,674.70

The 5% Reportable Modified Mortgage Loans cap has been raised to 100% for this transaction. As required with this change, a no action letter was obtained from the Rating Agencies.



# Statement to Certificateholder

Residential Accredit Loans Inc, 2005-QS16  
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## 13. Losses and Recoveries

### A. Current Cycle Realized Losses

Current Period Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Deal Totals	Loss Count	1	0	117	0	118
	Beginning Aggregate Scheduled	0.00	0.00	22,290,504.24	0.00	22,290,504.24
	Principal Portion of	0.00	0.00	0.00	0.00	0.00
	Interest Portion of Loss	85.00	0.00	56,820.34	0.00	56,905.34
	Total Realized Loss	85.00	0.00	56,820.34	0.00	56,905.34

### B. Cumulative Realized Losses

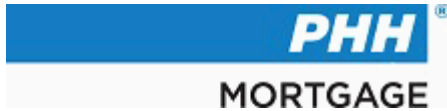
Cumulative Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Deal Totals	Loss Count	498	29	218	0	745
	Total Realized Loss	46,104,698.83	2,803,045.67	11,234,380.84	0.00	60,142,125.34

### C. Subsequent Recoveries

Subsequent Recoveries		Current Period	Cumulative
Deal Totals	Subsequent Recoveries Count	0	483
	Subsequent Recoveries	0.00	4,032,960.20
	Net Loss <sup>1</sup>	56,905.34	56,109,165.14
	Net Loss % <sup>2</sup>	0.01%	13.11%

<sup>1</sup> Total Realized Loss less Subsequent Recoveries

<sup>2</sup> Net Loss % of Original Balance



## Statement to Certificateholder

Residential Accredit Loans Inc, 2005-QS16  
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### D. Default Percentages

Default Loss Percentage		1 Month	3 Months	6 Months	12 Months	Life of Deal
	Monthly Default Rate	0.00%	0.00%	0.15%	0.24%	0.33 %
	Constant Default Rate	0.00%	0.00%	1.81%	2.82%	3.86%

1-Month MDR (Current Month) =  $\text{SUM}(\text{Beginning Scheduled balances of liquidating loans}) / [\text{SUM}(\text{Beginning Scheduled loan balances}) - \text{SUM}(\text{Scheduled Principal payments})]$

m-Month = 3, 6, 12, months or the life of deal to date

m-Month MDR(over m months in period where n is current month)=  $1 - [(1 - \text{MDR}_{n-m+1}) * (1 - \text{MDR}_{n-m+2}) * \dots * (1 - \text{MDR}_{n-1}) * (1 - \text{MDR}_n)]^{(1/m)}$

CDRm =  $1 - [(1 - \text{MDR}_m)^{12}]$ , where m is number of months in period

### E. Special Hazard, Fraud Loss, and Bankruptcy

	Special Hazard Amount	Fraud Loss Amount	Bankruptcy Amount
Deal Totals	1,398,263.79	0.00	152,907.00

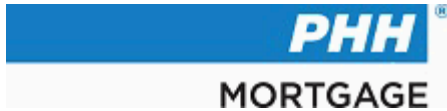
### 14. Credit Enhancement Report

#### Reserve Accounts

Description	Source	Beginning Balance	DEPOSITS		WITHDRAWALS		Ending Balance
			Investment Earnings	Other Deposits	Draws	Releases	
Class A-1, A-9 & A-10 RESERVE	Citigroup Global Markets, Inc.	0.00	0.00	0.00	0.00	0.00	0.00

#### Hedge Agreements

Description	Provider	Termination Date	Amount Received From Provider	Amount Paid to Provider
Class A-1, A-9 & A-10 YMA	Citibank, N.a.	05/25/2013	0.00	0.00



## Statement to Certificateholder

Residential Accredit Loans Inc, 2005-QS16  
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### 15. Distribution Percentages

	Beginning Current Super Senior Percentage	Beginning Current Senior Support Percentage	Beginning Current Senior Percentage	Beginning Current Senior Accelerated Percentage
	0.00000000%	0.00000000%	100.00000000%	100.00000000%
	<b>Subordinate Class Percentage</b>			
M-1	0.00000000%			
M-2	0.00000000%			
M-3	0.00000000%			
Class M Total:	0.00000000%			
B-1	0.00000000%			
B-2	0.00000000%			
B-3	0.00000000%			
Class B Total:	0.00000000%			

### 20. Comments

**Comments:** For all Loan Groups together and for each separately, where applicable, the Credit Support Depletion Date has occurred.

Interest Distribution may also include Prior Accrued Certificate Interest Remaining Unpaid amounts.

Expenses = 4.68

**ERISA Text:** Each beneficial owner of any Certificate (or any interest therein) which provides credit enhancement for any other Certificate and is available in book-entry form, including a Class M Certificate, shall be deemed to have represented, by virtue of its acquisition or holding of such Certificate (or interest therein), that either: a) it is not an employee benefit or other plan subject to the prohibited transaction provision of the Employee Retirement Income Security Act of 1974, as amended ('ERISA'), or Section 4975 of the Internal Revenue Code of 1986, as amended (a 'Plan'), or any other person (including an investment manager, a named fiduciary or a trustee of any Plan) acting, directly or indirectly, on behalf of purchasing any Certificate with 'plan assets' of any Plan; or b) (i) the transferee is an insurance company, (ii) the source of funds to be used by it to purchase the Certificates is an 'insurance company general account' (within the meaning of Department of Labor Prohibited Transaction Class Exemption ('PTCE') 95-60), and (iii) the conditions set forth in Section I and III of PTCE 95-60 have been satisfied. Any purported beneficial owner of any such book-entry Certificate (or interest therein) to whom either (a) or (b) above does not apply shall indemnify and hold harmless the Company, the Trustee, the Master Servicer, any Subservicer, and the Trust Fund from and against any and all liabilities, claim, cost or expenses incurred by such parties as a result of its acquisition or holding of such Certificate.