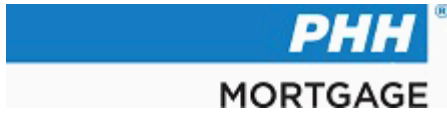


Statement to Certificateholder

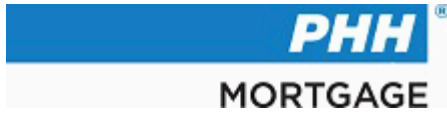
Distribution Information	Deal Information																														
<ol style="list-style-type: none"> 1. Distribution Summary 2. Factor Summary 3. Components Information <i>(Not Applicable)</i> 4. Interest Summary 5. Other Income Detail <i>(Not Applicable)</i> 6. Interest Shortfalls, Compensation and Expenses 7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts <i>(Not Applicable)</i> 8. Collateral Summary 9. Repurchase Information 10. Loan Status Report (Delinquencies) 11. Deal Delinquencies (30 Day Buckets) 12. Loss Mitigation and Servicing Modifications 13. Losses and Recoveries 14. Credit Enhancement Report 15. Distribution Percentages 16. Overcollateralization Summary <i>(Not Applicable)</i> 17. Excess Cash Flow, Overcollateralization Provisions and Derivative Amounts <i>(Not Applicable)</i> 18. Performance Tests <i>(Not Applicable)</i> 19. Lender Paid Mortgage Insurance <i>(Not Applicable)</i> 20. Comments 	<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>08/22/2019</td></tr> <tr> <td>Distribution Date:</td><td>08/26/2019</td></tr> <tr> <td>Record Date:</td><td></td></tr> <tr> <td>Book-Entry:</td><td>08/23/2019</td></tr> <tr> <td>Definitive:</td><td>07/31/2019</td></tr> <tr> <td>Fixed BE:</td><td>07/31/2019</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:	08/22/2019	Distribution Date:	08/26/2019	Record Date:		Book-Entry:	08/23/2019	Definitive:	07/31/2019	Fixed BE:	07/31/2019	Trustee:	Deutsche Bank Trust Company Americas	Main Telephone:	714-247-6000	Bond Administrator:	Rosalyn Gonzaga	Telephone:	818-260-1633	Pool(s) :	40199
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Pool(s) :	40199																														



Statement to Certificateholder
Residential Accredited Loans Inc, 2005-QS16
August 26, 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	15,627,202.69	2.96600000	276,801.06	38,625.24	315,426.30	11,977.07	0.00	0.00	15,338,424.56
A-2	761118MB1	228,000,000.00 ¹	26,885,933.78 ¹	2.53400000	0.00	56,774.13	56,774.13	0.00	0.00	0.00	26,389,103.37 ¹
A-3	761118MC9	25,450,000.00	7,000,114.02	5.75000000	123,991.41	33,542.21	157,533.62	5,365.06	0.00	0.00	6,870,757.55
A-4	761118MD7	38,690,000.00	10,467,882.24	5.75000000	185,415.20	50,158.60	235,573.80	8,022.84	0.00	0.00	10,274,444.20
A-5	761118ME5	10,100,000.00	707,679.38	5.50000000	12,534.97	3,243.53	15,778.50	542.38	0.00	0.00	694,602.03
A-6	761118MF2	14,504,565.22 ¹	1,489,741.84 ¹	5.75000000	0.00	7,138.35	7,138.35	0.00	0.00	0.00	1,462,212.61 ¹
A-7	761118MG0	93,225,000.00	6,670,449.22	5.50000000	118,152.13	30,572.89	148,725.02	5,112.40	0.00	0.00	6,547,184.69
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	11,258,731.09	2.96600000	199,423.31	27,827.83	227,251.14	8,628.97	0.00	0.00	11,050,678.81
A-10	761118MK1	1,267,000.00	0.00	2.96600000	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	392,605.72	0.00000000	2,480.71	0.00	2,480.71	0.00	0.00	0.00	390,125.01
A-V	761118MP0	427,980,011.57 ¹	52,123,666.79 ¹	0.43066143	0.00	18,706.38	18,706.38	0.00	0.00	0.00	51,165,209.21 ¹
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 Accredited Loans Inc, 2005-QS16
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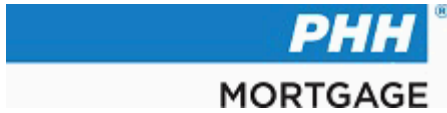
Deal Totals		427,980,011.57	52,124,664.36		918,798.79	266,589.16	1,185,387.95	39,648.72	0.00	0.00	51,166,216.85
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1. Notional Balance

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	117.94115238	2.08906460	0.29151125	2.38057585	0.00000000	0.00000000	115.76169479
A-2	761118MB1	117.92076219	0.00000000	0.24900934	0.24900934	0.00000000	0.00000000	115.74168145
A-3	761118MC9	275.05359607	4.87196110	1.31796503	6.18992613	0.00000000	0.00000000	269.97082711
A-4	761118MD7	270.55782476	4.79232877	1.29642285	6.08875162	0.00000000	0.00000000	265.55813388
A-5	761118ME5	70.06726535	1.24108614	0.32114158	1.56222772	0.00000000	0.00000000	68.77247822
A-6	761118MF2	102.70847953	0.00000000	0.49214505	0.49214505	0.00000000	0.00000000	100.81050951
A-7	761118MG0	71.55215039	1.26738675	0.32794733	1.59533408	0.00000000	0.00000000	70.22992427
A-8	761118MH8	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
A-9	761118MJ4	119.47758312	2.11627890	0.29530876	2.41158766	0.00000000	0.00000000	117.26973364
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	151.21896424	0.95548887	0.00000000	0.95548887	0.00000000	0.00000000	150.26347537
A-V	761118MP0	121.78995603	0.00000000	0.04370854	0.04370854	0.00000000	0.00000000	119.55046457
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



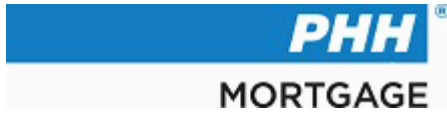
Statement to Certificateholder
Residential Accredit Loans Inc, 2005-QS16
August 26, 2019

Deal Factor :	11.95504646%
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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	07/25/2019	08/24/2019	30/360	15,627,202.69	2.96600000	38,625.24	0.00	0.00	0.00	0.00	38,625.24	0.00
A-2	07/25/2019	08/24/2019	30/360	26,885,933.78 ¹	2.53400000	56,774.13	0.00	0.00	0.00	0.00	56,774.13	0.00
A-3	07/01/2019	07/31/2019	30/360	7,000,114.02	5.75000000	33,542.21	0.00	0.00	0.00	0.00	33,542.21	0.00
A-4	07/01/2019	07/31/2019	30/360	10,467,882.24	5.75000000	50,158.60	0.00	0.00	0.00	0.00	50,158.60	0.00
A-5	07/01/2019	07/31/2019	30/360	707,679.38	5.50000000	3,243.53	0.00	0.00	0.00	0.00	3,243.53	0.00
A-6	07/01/2019	07/31/2019	30/360	1,489,741.84 ¹	5.75000000	7,138.35	0.00	0.00	0.00	0.00	7,138.35	0.00
A-7	07/01/2019	07/31/2019	30/360	6,670,449.22	5.50000000	30,572.89	0.00	0.00	0.00	0.00	30,572.89	0.00
A-8	07/01/2019	07/31/2019	30/360	0.00	5.50000000	0.00	0.00	0.00	0.00	0.00	0.00	11,747.42
A-9	07/25/2019	08/24/2019	30/360	11,258,731.09	2.96600000	27,827.83	0.00	0.00	0.00	0.00	27,827.83	0.00
A-10	07/25/2019	08/24/2019	30/360	0.00	2.96600000	0.00	0.00	0.00	0.00	0.00	0.00	1,029.59
A-11	07/01/2019	07/31/2019	30/360	0.00	5.75000000	0.00	0.00	0.00	0.00	0.00	0.00	12,848.43
A-12	07/01/2019	07/31/2019	30/360	0.00	5.75000000	0.00	0.00	0.00	0.00	0.00	0.00	19,214.08
A-P	07/01/2019	07/31/2019	30/360	392,605.72	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-V	07/01/2019	07/31/2019	30/360	52,123,666.79 ¹	0.43066143	18,706.38	0.00	0.00	0.00	0.00	18,706.38	0.00
R-I	07/01/2019	07/31/2019	30/360	0.00	5.75000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-II	07/01/2019	07/31/2019	30/360	0.00	5.75000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-1	07/01/2019	07/31/2019	30/360	0.00	5.75000000	0.00	0.00	0.00	0.00	0.00	0.00	327,057.82
M-2	07/01/2019	07/31/2019	30/360	0.00	5.75000000	0.00	0.00	0.00	0.00	0.00	0.00	106,096.92
M-3	07/01/2019	07/31/2019	30/360	0.00	5.75000000	0.00	0.00	0.00	0.00	0.00	0.00	131,050.48
B-1	07/01/2019	07/31/2019	30/360	0.00	5.75000000	0.00	0.00	0.00	0.00	0.00	0.00	75,988.95
B-2	07/01/2019	07/31/2019	30/360	0.00	5.75000000	0.00	0.00	0.00	0.00	0.00	0.00	53,012.22
B-3	07/01/2019	07/31/2019	30/360	0.00	5.75000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deal Totals				52,124,664.36		266,589.16	0.00	0.00	0.00	0.00	266,589.16	738,045.91

1. Notional Balance



Statement to Certificateholder

Residential Accredited Loans Inc, 2005-QS16
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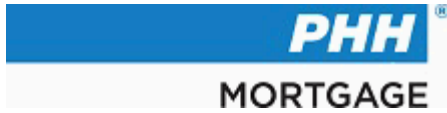
Current Index Rates

Index Type	Rate	Classes
USLIB TEL 25 -2BD	2.26600000	A-2, A-1, A-9

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			
Deal Totals	619.58	619.58	0.00	0	0.00	10,655.96	2,375.80	178.43	0.00	3,805.04

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

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8. Collateral Summary

A. Loan Count and Balances

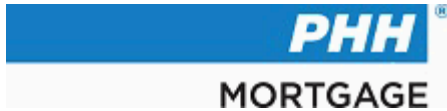
		Original Loan Count/ Scheduled Principal Balance	Beginning Loan Count/ Scheduled Principal	Scheduled Principal	Curtailments	Payoffs	Matured Loans	Repurchases	Beginning Aggregate Scheduled Principal Balance of Liquidations/ Charge-offs	Ending Loan Count/Scheduled Principal Balance
Deal Totals	Count	1,971	330	N/A	75	3	0	0	0	327
	Balance/Amount	427,980,011.57	52,123,666.79	149,923.11	17,878.64	790,655.83	N/A	0.00	0.00	51,165,209.21

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	5.35209090	5.36131565	225.95	186.44	5.03196666	5.04111146	6.13722943	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

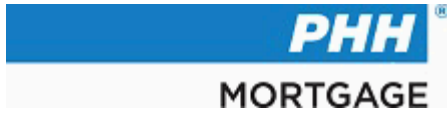


Statement to Certificateholder
 Residential Accredit Loans Inc, 2005-QS16
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10. Loan Status Report

Delinquency Calculation Method: Mortgage Bankers Association

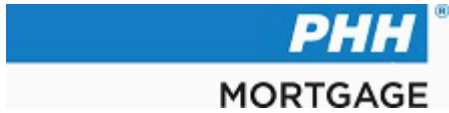
Deal Totals	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
Current	270	40,573,858.47	17	3,359,638.30	0	0.00	0	0.00	0.00	287	43,933,496.77
30 days	14	3,074,926.61	1	178,322.73	0	0.00	0	0.00	0.00	15	3,253,249.34
60 days	9	1,293,028.24	0	0.00	0	0.00	0	0.00	0.00	9	1,293,028.24
90 days	2	123,767.13	1	133,482.94	0	0.00	0	0.00	0.00	3	257,250.07
120 days	0	0.00	0	0.00	1	112,039.73	0	0.00	0.00	1	112,039.73
150 days	0	0.00	0	0.00	1	157,631.29	0	0.00	0.00	1	157,631.29
180 days	3	510,635.45	0	0.00	0	0.00	0	0.00	0.00	3	510,635.45
181+ days	1	67,714.17	0	0.00	6	1,559,848.92	1	20,315.23	21,990.54	8	1,647,878.32
Total	299	45,643,930.07	19	3,671,443.97	8	1,829,519.94	1	20,315.23	21,990.54	327	51,165,209.21
Current	82.57%	79.30%	5.20%	6.57%	0.00%	0.00%	0.00%	0.00%	0.00%	87.77%	85.87%
30 days	4.28%	6.01%	0.31%	0.35%	0.00%	0.00%	0.00%	0.00%	0.00%	4.59%	6.36%
60 days	2.75%	2.53%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.75%	2.53%
90 days	0.61%	0.24%	0.31%	0.26%	0.00%	0.00%	0.00%	0.00%	0.00%	0.92%	0.50%
120 days	0.00%	0.00%	0.00%	0.00%	0.31%	0.22%	0.00%	0.00%	0.00%	0.31%	0.22%
150 days	0.00%	0.00%	0.00%	0.00%	0.31%	0.31%	0.00%	0.00%	0.00%	0.31%	0.31%
180 days	0.92%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.92%	1.00%
181+ days	0.31%	0.13%	0.00%	0.00%	1.83%	3.05%	0.31%	0.04%	0.04%	2.45%	3.22%
Total	91.44%	89.21%	5.81%	7.18%	2.45%	3.58%	0.31%	0.04%	0.04%	100.00%	100.00%



Statement to Certificateholder
 Residential Accredit Loans Inc, 2005-QS16
 August 26, 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	15	3,253,249.34	13 Months	0	0.00	25 Months	0	0.00	37 Months	0	0.00	49 Months	0	0.00
	4.59%	6.36%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
2 Months	9	1,293,028.24	14 Months	0	0.00	26 Months	0	0.00	38 Months	0	0.00	50 Months	0	0.00
	2.75%	2.53%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
3 Months	3	257,250.07	15 Months	0	0.00	27 Months	0	0.00	39 Months	0	0.00	51 Months	0	0.00
	0.92%	0.50%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
4 Months	1	112,039.73	16 Months	0	0.00	28 Months	0	0.00	40 Months	0	0.00	52 Months	0	0.00
	0.31%	0.22%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
5 Months	1	157,631.29	17 Months	0	0.00	29 Months	0	0.00	41 Months	0	0.00	53 Months	0	0.00
	0.31%	0.31%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
6 Months	3	510,635.45	18 Months	2	506,864.97	30 Months	0	0.00	42 Months	0	0.00	54 Months	0	0.00
	0.92%	1.00%		0.61%	0.99%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
7 Months	1	67,714.17	19 Months	0	0.00	31 Months	0	0.00	43 Months	0	0.00	55 Months	0	0.00
	0.31%	0.13%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
8 Months	1	85,555.35	20 Months	0	0.00	32 Months	0	0.00	44 Months	0	0.00	56 Months	0	0.00
	0.31%	0.17%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
9 Months	1	568,567.32	21 Months	0	0.00	33 Months	1	20,315.23	45 Months	0	0.00	57 Months	0	0.00
	0.31%	1.11%		0.00%	0.00%		0.31%	0.04%		0.00%	0.00%		0.00%	0.00%
10 Months	0	0.00	22 Months	1	156,661.28	34 Months	0	0.00	46 Months	0	0.00	58 Months	0	0.00
	0.00%	0.00%		0.31%	0.31%		0.00%	0.00%		0.00%	0.00%		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%		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%	0.47%



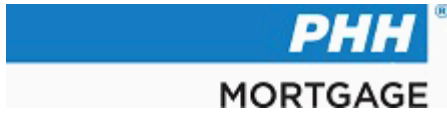
Statement to Certificateholder

Residential Accredit Loans Inc, 2005-QS16
August 26, 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	95	17,490,285.69	10	2,525,312.94	5	733,883.57	3	454,415.90	7	1,587,319.94	0	0.00	120	22,791,218.04

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	2	0	119	0	121
	Beginning Aggregate Scheduled	0.00	0.00	22,793,719.71	0.00	22,793,719.71
	Principal Portion of	0.00	0.00	0.00	0.00	0.00
	Interest Portion of Loss	784.25	0.00	36,060.79	0.00	36,845.04
	Total Realized Loss	784.25	0.00	36,060.79	0.00	36,845.04

B. Cumulative Realized Losses

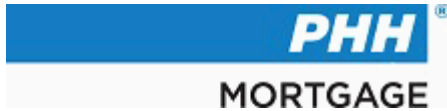
Cumulative Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Deal Totals	Loss Count	498	29	218	0	745
	Total Realized Loss	46,104,613.83	2,803,045.67	11,177,560.50	0.00	60,085,220.00

C. Subsequent Recoveries

Subsequent Recoveries		Current Period	Cumulative
Deal Totals	Subsequent Recoveries Count	1	483
	Subsequent Recoveries	1,001.36	4,032,960.20
	Net Loss ¹	35,843.68	56,052,259.80
	Net Loss % ²	0.01%	13.10%

¹ Total Realized Loss less Subsequent Recoveries

² Net Loss % of Original Balance



Statement to Certificateholder

Residential Accredited 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%	0.20%	0.24%	0.33 %
	Constant Default Rate	0.00%	0.00%	2.40%	2.82%	3.88%

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

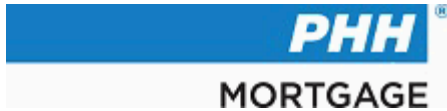
14. Credit Enhancement Report

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 Accredited 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%
	Subordinate Class Percentage			
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: Interest Distribution may also include Prior Accrued Certificate Interest Remaining Unpaid amounts.

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

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.