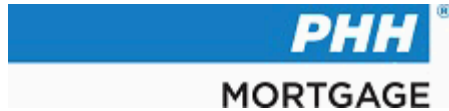


**Statement to Certificateholder**

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 <i>(Not Applicable)</i></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, 2004-QS16</td></tr> <tr> <td>Asset Type:</td><td>Mortgage Asset-Backed Pass-Through Certificates</td></tr> <tr> <td>Closing Date:</td><td>12/29/2004</td></tr> <tr> <td>First Distribution Date:</td><td>01/25/2005</td></tr> <tr> <td>Determination Date:</td><td>06/21/2019</td></tr> <tr> <td>Distribution Date:</td><td>06/25/2019</td></tr> <tr> <td>Record Date:</td><td></td></tr> <tr> <td>    Book-Entry:</td><td>05/31/2019</td></tr> <tr> <td>    Definitive:</td><td>05/31/2019</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>4961,4960</td></tr> </table>	Deal Name:	Residential Accredit Loans Inc, 2004-QS16	Asset Type:	Mortgage Asset-Backed Pass-Through Certificates	Closing Date:	12/29/2004	First Distribution Date:	01/25/2005	Determination Date:	06/21/2019	Distribution Date:	06/25/2019	Record Date:		Book-Entry:	05/31/2019	Definitive:	05/31/2019	Trustee:	Deutsche Bank Trust Company Americas	Main Telephone:	714-247-6000	Bond Administrator:	Rosalyn Gonzaga	Telephone:	818-260-1633	Pool(s) :	4961,4960
Deal Name:	Residential Accredit Loans Inc, 2004-QS16																												
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Pool(s) :	4961,4960																												



**Statement to Certificateholder**  
Residential Accredited Loans Inc, 2004-QS16  
June 25, 2019

**1. Distribution Summary**

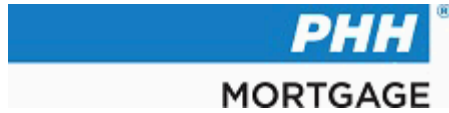
Class	CUSIP	Original Face Value	Beginning Notional / Principal Balance	Pass - Through Rate	Principal Distribution	Interest Distribution	Total Distribution (3) + (4) = (5)	Principal Loss	Interest Loss	Deferred Interest	Ending Notional/ Principal Balance (1)-(3)-(6)+(8)=(9)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
I-A-1	76110HJ59	325,000,000.00	0.00	5.50000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
I-A-2	76110HJ67	15,000,000.00	3,268,299.57	5.50000000	699,841.84	14,979.71	714,821.55	0.00	0.00	0.00	2,568,457.73
I-A-3	76110HJ75	17,496,000.00	17,496,000.00	5.50000000	0.00	80,190.00	80,190.00	0.00	0.00	0.00	17,496,000.00
I-A-4	76110HJ83	33,374,666.67 <sup>1</sup>	2,645,127.85 <sup>1</sup>	6.00000000	0.00	13,225.64	13,225.64	0.00	0.00	0.00	2,556,162.38 <sup>1</sup>
I-A-5	76110HJ91	43,000,000.00	10,977,234.60	5.50000000	367,743.77	50,312.33	418,056.10	0.00	0.00	0.00	10,609,490.83
II-A-1	76110HK24	100,459,000.00	541,587.23	5.00000000	63,193.64	2,256.61	65,450.25	0.00	0.00	0.00	478,393.59
I-A-P	76110HK32	9,107,012.76	758,211.17	0.00000000	2,695.44	0.00	2,695.44	0.00	0.00	0.00	755,515.73
I-A-V	76110HK40	430,708,800.49 <sup>1</sup>	33,027,503.76 <sup>1</sup>	0.16995871	0.00	4,677.76	4,677.76	0.00	0.00	0.00	31,944,512.09 <sup>1</sup>
II-A-P	76110HK57	107,120.64	7.75	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	7.75
II-A-V	76110HK65	103,998,481.72 <sup>1</sup>	583,052.97 <sup>1</sup>	0.42625973	0.00	207.11	207.11	0.00	0.00	0.00	515,289.83 <sup>1</sup>
R-I	76110HK73	100.00	0.00	6.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-II	76110HK81	100.00	0.00	5.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-III	76110HK99	100.00	0.00	6.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
I-M-1	76110HL23	9,691,700.00	527,758.41	6.00000000	0.00	0.00	0.00	12,710.60	2,638.79	0.00	515,047.81
I-M-2	76110HL31	3,876,400.00	0.00	6.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
I-M-3	76110HL49	2,153,600.00	0.00	6.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
II-M-1	76110HL56	2,496,200.00	41,457.99	5.00000000	4,333.01	172.74	4,505.75	236.50	0.00	0.00	36,888.48
II-M-2	76110HL64	208,000.00	0.00	5.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
II-M-3	76110HL72	312,000.00	0.00	5.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
I-B-1	76110HL80	2,153,500.00	0.00	6.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
I-B-2	76110HL98	1,292,100.00	0.00	6.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
I-B-3	76110HM22	1,938,287.73	0.00	6.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00



**Statement to Certificateholder**  
Residential Accredited Loans Inc, 2004-QS16  
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II-B-1	76110HM30	156,000.00	0.00	5.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
II-B-2	76110HM48	104,000.00	0.00	5.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
II-B-3	76110HM55	156,061.08	0.00	5.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deal Totals		534,707,282.21	33,610,556.72		1,137,807.70	166,021.90	1,303,829.60	12,947.10	2,638.79	0.00	32,459,801.92

1. Notional Balance



## Statement to Certificateholder

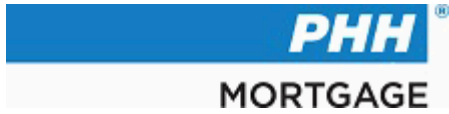
Residential Accredit Loans Inc, 2004-QS16

June 25, 2019

### 2. Factor Summary

Amount /Original Amount per \$1000 unit)

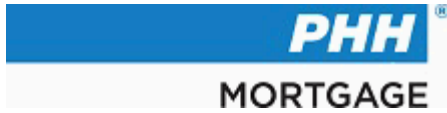
Class	CUSIP	Beginning Notional/ Principal Balance Factor	Principal Distribution Factor	Interest Distribution Factor	Total Distribution Factor	Deferred Interest Factor	Interest Shortfall Factor	Ending Notional/ Principal Balance Factor
I-A-1	76110HJ59	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
I-A-2	76110HJ67	217.88663800	46.65612267	0.99864733	47.65477000	0.00000000	0.00000000	171.23051533
I-A-3	76110HJ75	1,000.00000000	0.00000000	4.58333333	4.58333333	0.00000000	0.00000000	1,000.00000000
I-A-4	76110HJ83	79.25555860	0.00000000	0.39627782	0.39627782	0.00000000	0.00000000	76.58989992
I-A-5	76110HJ91	255.28452558	8.55218070	1.17005419	9.72223488	0.00000000	0.00000000	246.73234488
II-A-1	76110HK24	5.39112703	0.62904906	0.02246299	0.65151206	0.00000000	0.00000000	4.76207796
I-A-P	76110HK32	83.25574917	0.29597411	0.00000000	0.29597411	0.00000000	0.00000000	82.95977506
I-A-V	76110HK40	76.68174814	0.00000000	0.01086061	0.01086061	0.00000000	0.00000000	74.16730760
II-A-P	76110HK57	0.07234834	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.07234834
II-A-V	76110HK65	5.60636040	0.00000000	0.00199147	0.00199147	0.00000000	0.00000000	4.95478224
R-I	76110HK73	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
R-II	76110HK81	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
R-III	76110HK99	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
I-M-1	76110HL23	54.45467875	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	53.14318541
I-M-2	76110HL31	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
I-M-3	76110HL49	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
II-M-1	76110HL56	16.60844083	1.73584248	0.06920119	1.80504367	0.00000000	0.00000000	14.77785434
II-M-2	76110HL64	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
II-M-3	76110HL72	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
I-B-1	76110HL80	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
I-B-2	76110HL98	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
I-B-3	76110HM22	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
II-B-1	76110HM30	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
II-B-2	76110HM48	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
II-B-3	76110HM55	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000



**Statement to Certificateholder**

Residential Accredit Loans Inc, 2004-QS16  
June 25, 2019

<b>Deal Factor :</b>	6.07057413%
<b>Group I Factor :</b>	7.41673076%
<b>Group II Factor :</b>	0.49547822%

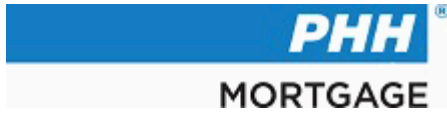


**Statement to Certificateholder**  
Residential Accredit Loans Inc, 2004-QS16  
June 25, 2019

**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)	
I-A-1	05/01/2019	05/31/2019	30/360	0.00	5.50000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
I-A-2	05/01/2019	05/31/2019	30/360	3,268,299.57	5.50000000	14,979.71	0.00	0.00	0.00	0.00	14,979.71	0.00
I-A-3	05/01/2019	05/31/2019	30/360	17,496,000.00	5.50000000	80,190.00	0.00	0.00	0.00	0.00	80,190.00	0.00
I-A-4	05/01/2019	05/31/2019	30/360	2,645,127.85 <sup>1</sup>	6.00000000	13,225.64	0.00	0.00	0.00	0.00	13,225.64	0.00
I-A-5	05/01/2019	05/31/2019	30/360	10,977,234.60	5.50000000	50,312.33	0.00	0.00	0.00	0.00	50,312.33	0.00
II-A-1	05/01/2019	05/31/2019	30/360	541,587.23	5.00000000	2,256.61	0.00	0.00	0.00	0.00	2,256.61	0.00
I-A-P	05/01/2019	05/31/2019	30/360	758,211.17	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
I-A-V	05/01/2019	05/31/2019	30/360	33,027,503.76 <sup>1</sup>	0.16995871	4,677.76	0.00	0.00	0.00	0.00	4,677.76	0.00
II-A-P	05/01/2019	05/31/2019	30/360	7.75	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
II-A-V	05/01/2019	05/31/2019	30/360	583,052.97 <sup>1</sup>	0.42625973	207.11	0.00	0.00	0.00	0.00	207.11	0.00
R-I	05/01/2019	05/31/2019	30/360	0.00	6.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-II	05/01/2019	05/31/2019	30/360	0.00	5.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-III	05/01/2019	05/31/2019	30/360	0.00	6.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
I-M-1	05/01/2019	05/31/2019	30/360	527,758.41	6.00000000	2,638.79	2,638.79	0.00	0.00	0.00	0.00	796,924.68
I-M-2	05/01/2019	05/31/2019	30/360	0.00	6.00000000	0.00	0.00	0.00	0.00	0.00	0.00	271,521.89
I-M-3	05/01/2019	05/31/2019	30/360	0.00	6.00000000	0.00	0.00	0.00	0.00	0.00	0.00	133,163.49
II-M-1	05/01/2019	05/31/2019	30/360	41,457.99	5.00000000	172.74	0.00	0.00	0.00	0.00	172.74	1,526.31
II-M-2	05/01/2019	05/31/2019	30/360	0.00	5.00000000	0.00	0.00	0.00	0.00	0.00	0.00	1,296.09
II-M-3	05/01/2019	05/31/2019	30/360	0.00	5.00000000	0.00	0.00	0.00	0.00	0.00	0.00	5,837.44
I-B-1	05/01/2019	05/31/2019	30/360	0.00	6.00000000	0.00	0.00	0.00	0.00	0.00	0.00	166,445.08
I-B-2	05/01/2019	05/31/2019	30/360	0.00	6.00000000	0.00	0.00	0.00	0.00	0.00	0.00	58,763.29
I-B-3	05/01/2019	05/31/2019	30/360	0.00	6.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
II-B-1	05/01/2019	05/31/2019	30/360	0.00	5.00000000	0.00	0.00	0.00	0.00	0.00	0.00	751.38
II-B-2	05/01/2019	05/31/2019	30/360	0.00	5.00000000	0.00	0.00	0.00	0.00	0.00	0.00	2,133.21
II-B-3	05/01/2019	05/31/2019	30/360	0.00	5.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Deal Totals</b>				<b>33,610,556.72</b>		<b>168,660.69</b>	<b>2,638.79</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>166,021.90</b>	<b>1,438,362.86</b>

1. Notional Balance



**Statement to Certificateholder**

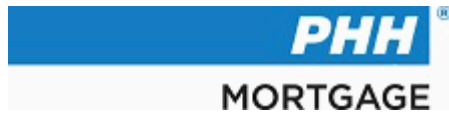
Residential Accredit Loans Inc, 2004-QS16

June 25, 2019

**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			
Group I	589.93	589.93	0.00	0	0.00	6,754.53	1,146.44	0.00	0.00	0.00
Group II	7.93	7.93	0.00	0	0.00	116.10	33.15	0.00	0.00	8.35
<b>Deal Totals</b>	<b>597.86</b>	<b>597.86</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>6,870.63</b>	<b>1,179.59</b>	<b>0.00</b>	<b>0.00</b>	<b>8.35</b>

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



**Statement to Certificateholder**  
Residential Accredited Loans Inc, 2004-QS16  
June 25, 2019

**8. Collateral Summary**

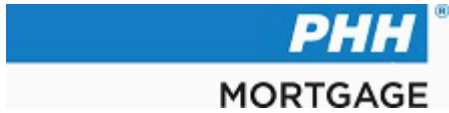
**A. Loan Count and Balances**

		<b>Original Loan Count/ Scheduled Principal Balance</b>	<b>Beginning Loan Count/ Scheduled Principal</b>	<b>Scheduled Principal</b>	<b>Curtailments</b>	<b>Payoffs</b>	<b>Matured Loans</b>	<b>Repurchases</b>	<b>Beginning Aggregate Scheduled Principal Balance of Liquidations/ Charge-offs</b>	<b>Ending Loan Count/Scheduled Principal Balance</b>
Group I	<b>Count</b>	2,650	331	N/A	73	6	0	0	0	325
	<b>Balance/Amount</b>	430,708,800.49	33,027,503.76	112,290.01	39,790.69	930,910.97	N/A	0.00	0.00	31,944,512.09
Group II	<b>Count</b>	747	70	N/A	7	3	0	0	0	67
	<b>Balance/Amount</b>	103,998,481.72	583,052.97	62,763.43	532.88	4,466.83	N/A	0.00	0.00	515,289.83
<b>Deal Totals</b>	<b>Count</b>	<b>3,397</b>	<b>401</b>	<b>N/A</b>	<b>80</b>	<b>9</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>392</b>
	<b>Balance/Amount</b>	<b>534,707,282.21</b>	<b>33,610,556.73</b>	<b>175,053.44</b>	<b>40,323.57</b>	<b>935,377.80</b>	<b>N/A</b>	<b>0.00</b>	<b>0.00</b>	<b>32,459,801.92</b>

**B. Weighted Averages**

	<b>Beginning Weighted Average Gross Mortgage Rate</b>	<b>Ending Weighted Average Gross Mortgage Rate</b>	<b>Ending Weighted Average Remaining Amortization Term</b>	<b>Ending Weighted Average Months to Maturity</b>	<b>Beginning Weighted Average Net Mortgage Rate</b>	<b>Ending Weighted Average Net Mortgage Rate</b>	<b>Beginning Weighted Average Unmodified Net Mortgage Rate</b>	<b>Net Weighted Average Cap Rate</b>	<b>Weighted Average Net Rate</b>
Group I	5.71862345	5.69117666	206.60	175.37	5.41266907	5.38589596	6.04045577	N/A	N/A
Group II	4.84010963	4.71856541	117.67	85.79	4.51022045	4.38869083	5.42616141	N/A	N/A
<b>Deal Totals</b>	<b>5.70338360</b>	<b>5.67573675</b>	<b>205.19</b>	<b>173.94</b>	<b>5.39701401</b>	<b>5.37006562</b>	<b>6.02979941</b>	<b>N/A</b>	<b>N/A</b>





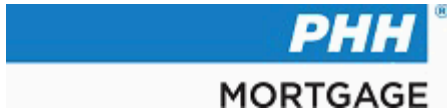
**Statement to Certificateholder**

Residential Accredit Loans Inc, 2004-QS16

June 25, 2019

**9. Repurchases**

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

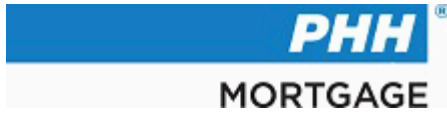


**Statement to Certificateholder**  
 Residential Accredited Loans Inc, 2004-QS16  
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**10. Loan Status Report**

**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
<b>Current</b>	346	26,736,613.19	9	1,021,753.04	0	0.00	0	0.00	0.00	355	27,758,366.23
<b>30 days</b>	12	1,917,273.77	0	0.00	0	0.00	0	0.00	0.00	12	1,917,273.77
<b>60 days</b>	10	1,085,049.73	1	124,982.56	0	0.00	0	0.00	0.00	11	1,210,032.29
<b>90 days</b>	1	55,272.96	0	0.00	0	0.00	0	0.00	0.00	1	55,272.96
<b>120 days</b>	0	0.00	0	0.00	1	88,238.71	0	0.00	0.00	1	88,238.71
<b>150 days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>180 days</b>	0	0.00	1	4,918.64	1	46,297.26	0	0.00	0.00	2	51,215.90
<b>181+ days</b>	2	225,161.69	0	0.00	8	1,154,240.37	0	0.00	0.00	10	1,379,402.06
<b>Total</b>	<b>371</b>	<b>30,019,371.34</b>	<b>11</b>	<b>1,151,654.24</b>	<b>10</b>	<b>1,288,776.34</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>392</b>	<b>32,459,801.92</b>
<b>Current</b>	88.27%	82.37%	2.30%	3.15%	0.00%	0.00%	0.00%	0.00%	0.00%	90.56%	85.52%
<b>30 days</b>	3.06%	5.91%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.06%	5.91%
<b>60 days</b>	2.55%	3.34%	0.26%	0.39%	0.00%	0.00%	0.00%	0.00%	0.00%	2.81%	3.73%
<b>90 days</b>	0.26%	0.17%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.26%	0.17%
<b>120 days</b>	0.00%	0.00%	0.00%	0.00%	0.26%	0.27%	0.00%	0.00%	0.00%	0.26%	0.27%
<b>150 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>180 days</b>	0.00%	0.00%	0.26%	0.02%	0.26%	0.14%	0.00%	0.00%	0.00%	0.51%	0.16%
<b>181+ days</b>	0.51%	0.69%	0.00%	0.00%	2.04%	3.56%	0.00%	0.00%	0.00%	2.55%	4.25%
<b>Total</b>	<b>94.64%</b>	<b>92.48%</b>	<b>2.81%</b>	<b>3.55%</b>	<b>2.55%</b>	<b>3.97%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>100.00%</b>	<b>100.00%</b>

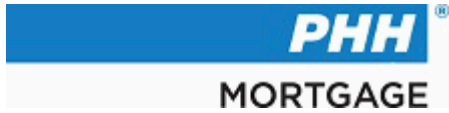


**Statement to Certificateholder**  
Residential Accredit Loans Inc, 2004-QS16  
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Group I	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
<b>Current</b>	286	26,271,672.36	8	1,019,177.95	0	0.00	0	0.00	0.00	294	27,290,850.31
<b>30 days</b>	9	1,890,995.55	0	0.00	0	0.00	0	0.00	0.00	9	1,890,995.55
<b>60 days</b>	8	1,068,472.68	1	124,982.56	0	0.00	0	0.00	0.00	9	1,193,455.24
<b>90 days</b>	1	55,272.96	0	0.00	0	0.00	0	0.00	0.00	1	55,272.96
<b>120 days</b>	0	0.00	0	0.00	1	88,238.71	0	0.00	0.00	1	88,238.71
<b>150 days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>180 days</b>	0	0.00	0	0.00	1	46,297.26	0	0.00	0.00	1	46,297.26
<b>181+ days</b>	2	225,161.69	0	0.00	8	1,154,240.37	0	0.00	0.00	10	1,379,402.06
<b>Total</b>	<b>306</b>	<b>29,511,575.24</b>	<b>9</b>	<b>1,144,160.51</b>	<b>10</b>	<b>1,288,776.34</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>325</b>	<b>31,944,512.09</b>

<b>Current</b>	88.00%	82.24%	2.46%	3.19%	0.00%	0.00%	0.00%	0.00%	0.00%	90.46%	85.43%
<b>30 days</b>	2.77%	5.92%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.77%	5.92%
<b>60 days</b>	2.46%	3.34%	0.31%	0.39%	0.00%	0.00%	0.00%	0.00%	0.00%	2.77%	3.74%
<b>90 days</b>	0.31%	0.17%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.31%	0.17%
<b>120 days</b>	0.00%	0.00%	0.00%	0.00%	0.31%	0.28%	0.00%	0.00%	0.00%	0.31%	0.28%
<b>150 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>180 days</b>	0.00%	0.00%	0.00%	0.00%	0.31%	0.14%	0.00%	0.00%	0.00%	0.31%	0.14%
<b>181+ days</b>	0.62%	0.70%	0.00%	0.00%	2.46%	3.61%	0.00%	0.00%	0.00%	3.08%	4.32%
<b>Total</b>	<b>94.15%</b>	<b>92.38%</b>	<b>2.77%</b>	<b>3.58%</b>	<b>3.08%</b>	<b>4.03%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>100.00%</b>	<b>100.00%</b>

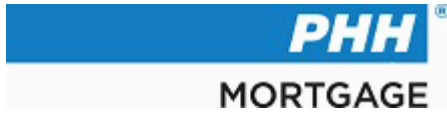


**Statement to Certificateholder**  
 Residential Accredit Loans Inc, 2004-QS16  
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Group II	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
<b>Current</b>	60	464,940.83	1	2,575.09	0	0.00	0	0.00	0.00	61	467,515.92
<b>30 days</b>	3	26,278.22	0	0.00	0	0.00	0	0.00	0.00	3	26,278.22
<b>60 days</b>	2	16,577.05	0	0.00	0	0.00	0	0.00	0.00	2	16,577.05
<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>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>150 days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>180 days</b>	0	0.00	1	4,918.64	0	0.00	0	0.00	0.00	1	4,918.64
<b>181+ days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>Total</b>	<b>65</b>	<b>507,796.10</b>	<b>2</b>	<b>7,493.73</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>67</b>	<b>515,289.83</b>

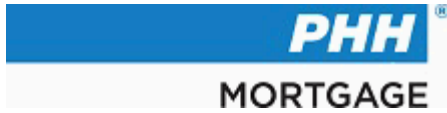
<b>Current</b>	89.55%	90.23%	1.49%	0.50%	0.00%	0.00%	0.00%	0.00%	0.00%	91.04%	90.73%
<b>30 days</b>	4.48%	5.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.48%	5.10%
<b>60 days</b>	2.99%	3.22%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.99%	3.22%
<b>90 days</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>120 days</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>150 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>180 days</b>	0.00%	0.00%	1.49%	0.95%	0.00%	0.00%	0.00%	0.00%	0.00%	1.49%	0.95%
<b>181+ 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>Total</b>	<b>97.01%</b>	<b>98.55%</b>	<b>2.99%</b>	<b>1.45%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>100.00%</b>	<b>100.00%</b>



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**11. Delinquency Data**

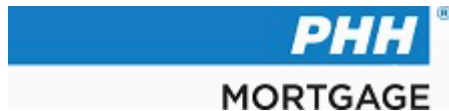
	Totals			Totals			Totals			Totals			Totals	
	Count % Count	Balance % Balance		Count % Count	Balance % Balance		Count % Count	Balance % Balance		Count % Count	Balance % Balance		Count % Count	Balance % Balance
1 Month	12	1,917,273.77	13 Months	0	0.00	25 Months	1	48,417.93	37 Months	0	0.00	49 Months	0	0.00
	3.06%	5.91%		0.00%	0.00%		0.26%	0.15%		0.00%	0.00%		0.00%	0.00%
2 Months	11	1,210,032.29	14 Months	1	252,299.08	26 Months	0	0.00	38 Months	0	0.00	50 Months	0	0.00
	2.81%	3.73%		0.26%	0.78%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
3 Months	1	55,272.96	15 Months	0	0.00	27 Months	0	0.00	39 Months	0	0.00	51 Months	0	0.00
	0.26%	0.17%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
4 Months	1	88,238.71	16 Months	0	0.00	28 Months	0	0.00	40 Months	0	0.00	52 Months	0	0.00
	0.26%	0.27%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
5 Months	0	0.00	17 Months	0	0.00	29 Months	0	0.00	41 Months	0	0.00	53 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
6 Months	2	51,215.90	18 Months	0	0.00	30 Months	0	0.00	42 Months	0	0.00	54 Months	0	0.00
	0.51%	0.16%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
7 Months	0	0.00	19 Months	1	41,962.75	31 Months	0	0.00	43 Months	0	0.00	55 Months	0	0.00
	0.00%	0.00%		0.26%	0.13%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
8 Months	2	441,288.87	20 Months	0	0.00	32 Months	0	0.00	44 Months	0	0.00	56 Months	0	0.00
	0.51%	1.36%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
9 Months	0	0.00	21 Months	0	0.00	33 Months	0	0.00	45 Months	0	0.00	57 Months	1	145,153.14
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.26%	0.45%
10 Months	1	49,023.62	22 Months	0	0.00	34 Months	0	0.00	46 Months	0	0.00	58 Months	0	0.00
	0.26%	0.15%		0.00%	0.00%		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	1	183,125.91	48 Months	0	0.00	60+ Months	2	218,130.76
	0.00%	0.00%		0.00%	0.00%		0.26%	0.56%		0.00%	0.00%		0.51%	0.67%



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**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
Group I	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	44	6,625,956.52	3	1,160,561.59	5	689,705.82	1	55,272.96	2	397,452.22	0	0.00	55	8,928,949.11
Group II	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	4	270,756.13	1	23,995.02	1	2,567.63	1	4,918.64	0	0.00	0	0.00	7	302,237.42
<b>Deal Totals</b>	<b>Capitalizations</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
	<b>Other Modifications</b>	<b>48</b>	<b>6,896,712.65</b>	<b>4</b>	<b>1,184,556.61</b>	<b>6</b>	<b>692,273.45</b>	<b>2</b>	<b>60,191.60</b>	<b>2</b>	<b>397,452.22</b>	<b>0</b>	<b>0.00</b>	<b>62</b>	<b>9,231,186.53</b>



**Statement to Certificateholder**  
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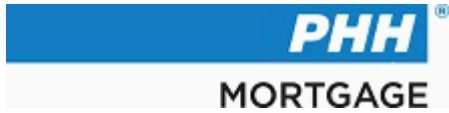
**13. Losses and Recoveries**

**A. Current Cycle Realized Losses**

Current Period Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Group I	Loss Count	2	0	51	0	53
	Beginning Aggregate Scheduled Balance	0.00	0.00	8,564,792.25	0.00	8,564,792.25
	Principal Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Interest Portion of Loss	495.00	0.00	15,821.77	0.00	16,316.77
	Total Realized Loss	495.00	0.00	15,821.77	0.00	16,316.77
Group II	Loss Count	0	0	6	0	6
	Beginning Aggregate Scheduled Balance	0.00	0.00	302,269.22	0.00	302,269.22
	Principal Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Interest Portion of Loss	0.00	0.00	228.09	0.00	228.09
	Total Realized Loss	0.00	0.00	228.09	0.00	228.09
<b>Deal Totals</b>	<b>Loss Count</b>	<b>2</b>	<b>0</b>	<b>57</b>	<b>0</b>	<b>59</b>
	<b>Beginning Aggregate Scheduled</b>	<b>0.00</b>	<b>0.00</b>	<b>8,867,061.47</b>	<b>0.00</b>	<b>8,867,061.47</b>
	<b>Principal Portion of</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
	<b>Interest Portion of Loss</b>	<b>495.00</b>	<b>0.00</b>	<b>16,049.86</b>	<b>0.00</b>	<b>16,544.86</b>
	<b>Total Realized Loss</b>	<b>495.00</b>	<b>0.00</b>	<b>16,049.86</b>	<b>0.00</b>	<b>16,544.86</b>

**B. Cumulative Realized Losses**

Cumulative Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Group I	Loss Count	317	28	105	0	450
	Total Realized Loss	15,360,842.13	2,054,311.90	4,092,396.42	0.00	21,507,550.45
Group II	Loss Count	64	4	18	0	86
	Total Realized Loss	656,010.23	173,433.51	197,815.46	0.00	1,027,259.20
<b>Deal Totals</b>	<b>Loss Count</b>	<b>381</b>	<b>32</b>	<b>123</b>	<b>0</b>	<b>536</b>
	<b>Total Realized Loss</b>	<b>16,016,852.36</b>	<b>2,227,745.41</b>	<b>4,290,211.88</b>	<b>0.00</b>	<b>22,534,809.65</b>



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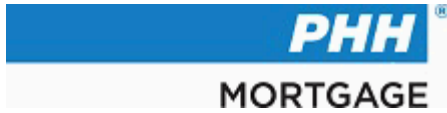
C. Subsequent Recoveries

Subsequent Recoveries		Current Period	Cumulative
Group I	Subsequent Recoveries Count	2	274
	Subsequent Recoveries	743.94	1,503,110.68
	Net Loss <sup>1</sup>	15,572.83	20,004,439.77
	Net Loss % <sup>2</sup>	0.00%	4.64%
Group II	Subsequent Recoveries Count	0	29
	Subsequent Recoveries	0.00	58,549.67
	Net Loss <sup>1</sup>	228.09	968,709.53
	Net Loss % <sup>2</sup>	0.00%	0.93%
<b>Deal Totals</b>	<b>Subsequent Recoveries Count</b>	<b>2</b>	<b>303</b>
	<b>Subsequent Recoveries</b>	<b>743.94</b>	<b>1,561,660.35</b>
	<b>Net Loss <sup>1</sup></b>	<b>15,800.92</b>	<b>20,973,149.30</b>
	<b>Net Loss % <sup>2</sup></b>	<b>0.00%</b>	<b>3.92%</b>

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

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





## Statement to Certificateholder

Residential Accredit Loans Inc, 2004-QS16

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### D. Default Percentages

Default Loss Percentage		1 Month	3 Months	6 Months	12 Months	Life of Deal
Group I	Monthly Default Rate	0.00%	0.00%	0.10%	0.09%	0.16 %
	Constant Default Rate	0.00%	0.00%	1.16%	1.09%	1.92%
Group II	Monthly Default Rate	0.00%	0.00%	0.01%	0.00%	0.05 %
	Constant Default Rate	0.00%	0.00%	0.07%	0.04%	0.65%
Deal Totals	Monthly Default Rate	<b>0.00%</b>	<b>0.00%</b>	<b>0.09%</b>	<b>0.09%</b>	<b>0.15 %</b>
	Constant Default Rate	<b>0.00%</b>	<b>0.00%</b>	<b>1.13%</b>	<b>1.06%</b>	<b>1.74%</b>

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

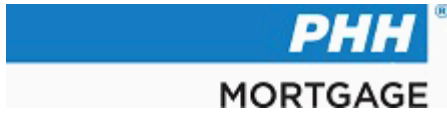
m-Month = 3, 6, 12, months or the life of deal to date

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
Group I	2,097,722.93	0.00	139,688.42
Group II	320,590.50	0.00	50,000.00
<b>Deal Totals</b>	<b>2,418,313.43</b>	<b>0.00</b>	<b>189,688.42</b>



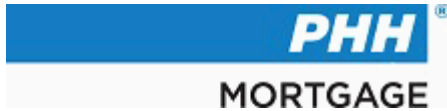
**Statement to Certificateholder**

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**15. Distribution Percentages**

	<b>Beginning Current Super Senior Percentage</b>	<b>Beginning Current Senior Support Percentage</b>	<b>Beginning Current Senior Percentage</b>	<b>Beginning Current Senior Accelerated Percentage</b>
I	0.00000000%	0.00000000%	98.22647188%	100.00000000%
II	0.00000000%	0.00000000%	92.88940396%	97.86682119%
	<b>Subordinate Class Percentage</b>			
I-M-1	1.63318655%			
I-M-2	0.00000000%			
I-M-3	0.00000000%			
II-M-1	7.11059604%			
II-M-2	0.00000000%			
II-M-3	0.00000000%			
Class M Total:	8.74378259%			
I-B-1	0.00000000%			
I-B-2	0.00000000%			
I-B-3	0.00000000%			
II-B-1	0.00000000%			
II-B-2	0.00000000%			
II-B-3	0.00000000%			
Class B Total:	0.00000000%			



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### 20. Comments

**Comments:** Effective June 1, 2019, Ocwen Financial Corporation completed the merger of its licensed legal entity, Ocwen Loan Servicing, into PHH Mortgage Corporation.

Expenses = 3.38

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

**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.