Residential Accredit Loans, Inc. Mortgage Asset-Backed Pass-Through Certificates Series 2005-QO4



CONTACT INFORMATION

Depositor Residential Accredit Loans, Inc.

Trustee Deutsche Bank Trust Company Americas

Master Servicer Nationstar Mortgage

CONTENTS		
Distribution Summary	2	
Distribution Summary (Factors)	3	
Interest Distribution	4	
Reconciliation Detail	5	
Collateral Summary	6	
Delinquency Information	9	
Other Information	13	
Asset Level Detail	14	

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Residential Accredit Loans, Inc. Mortgage Asset-Backed Pass-Through Certificates Series 2005-QO4



DISTRIBUTION IN DOLLARS

Distribution Summary

Class	Original Balance (2)	Prior Principal Balance (3)	Pass- Through Rate (4)	Accrual Day Count	Accrual Dates (6)	Interest Distributed (7)	Principal Distributed	Total Distributed (9)=(7+8)	Balance Change (10)	Realized Loss (11)	Current Principal Balance (12)=(3-8+10-11)
I-A-1	143,428,800.00	20,777,154.33	2.949750%	28 / 360	05/28 - 06/24	47,667.99	705,027.33	752,695.32	0.00	(273.45)	20,072,400.45
I-A-2	95,619,200.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
II-A-1	290,287,000.00	48,540,519.29	2.989750%	28 / 360	05/28 - 06/24	112,874.24	93,318.87	206,193.11	0.00	0.00	48,447,200.42
II-A-2	120,953,000.00	1,867,986.63	3.129750%	28 / 360	05/28 - 06/24	4,547.15	3,591.19	8,138.34	0.00	1,880.97	1,862,514.47
II-A-3	72,572,000.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
M-1	22,714,000.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
M-2	18,330,000.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
M-3	12,353,000.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
B-1	8,368,000.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
B-2	7,172,000.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
B-3	5,182,667.50	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
R-I	50.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
R-II	50.00	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00
X-PO	200.00	5,809.49	0.000000%	-	-	0.00	196.38	196.38	0.00	(2.02)	5,615.12
Totals	796,979,967.50	71,191,469.74				165,089.38	802,133.77	967,223.15	0.00	1,605.50	70,387,730.46

Notional Classes

Component Classes

X-PO-I	100.00	5,785.74	0.000000%	-	-	0.00	196.33	196.33	0.00	(2.02)	5,591.43
X-PO-II	100.00	23.74	0.000000%	-	-	0.00	0.05	0.05	0.00	0.00	23.69

Residential Accredit Loans, Inc. Mortgage Asset-Backed Pass-Through Certificates Series 2005-QO4



PER \$1,000 OF ORIGINAL BALANCE

Distribution Summary (Factors)

Class	CUSIP(s)	Record Date	Prior Principal Balance (3/2 x 1000)	Interest Distributed (7/2 x 1000)	Principal Distributed (8/2 x 1000)	Total Distributed (9/2 x 1000)	Balance Change (10/2 x 1000)	Realized Loss (11/2 x 1000)	Current Principal Balance (12/2 x 1000)
I-A-1	761118NL8	6/24/2019	144.860407	0.332346	4.915521	5.247867	0.000000	-0.001907	139.946792
I-A-2	761118NM6	6/24/2019	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
II-A-1	761118NN4	6/24/2019	167.215615	0.388837	0.321471	0.710308	0.000000	0.000000	166.894144
II-A-2	761118NP9	6/24/2019	15.443905	0.037594	0.029691	0.067285	0.000000	0.015551	15.398663
II-A-3	761118NQ7	6/24/2019	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-1	761118NV6	6/24/2019	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-2	761118NW4	6/24/2019	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
M-3	761118NX2	6/24/2019	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
B-1	761118NY0	6/24/2019	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
B-2	761118NZ7	6/24/2019	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
B-3	761118PA0	6/24/2019	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-I	761118NT1	5/31/2019	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
R-II	761118NU8	5/31/2019	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
X-PO	761118NS3	5/31/2019	29,047.450000	0.000000	981.900000	981.900000	0.000000	-10.100000	28,075.600000
X-IO	761118NR5	5/31/2019	89.326560	0.174762	0.000000	0.174762	0.000000	0.000000	88.318079

Residential Accredit Loans, Inc. Mortgage Asset-Backed Pass-Through Certificates Series 2005-QO4



DISTRIBUTION IN DOLLARS

Interest Distribution Detail

		_										
Class (1)	Prior Principal Balance (2)	Pass- Through Rate (3)	Next Pass- Through Rate (4)	Interest Accrual Day Cnt Fraction	Optimal Accrued Interest (6)	Prior Unpaid Interest (7)	Interest on Prior Unpaid Interest (8)	Non-Recov. Interest Shortfall	Interest Due (10)=(6)+(7)+(8)-(9)	Deferred Interest	Interest Distributed (12)	Current Unpaid Interest (13)=(10)-(11)-(12)
I-A-1	20,777,154.33	2.949750%	2.924380%	28 / 360	47,667.99	0.00	0.00	0.00	47,667.99	0.00	47,667.99	0.00
I-A-2	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
II-A-1	48,540,519.29	2.989750%	2.964380%	28 / 360	112,874.24	0.00	0.00	0.00	112,874.24	0.00	112,874.24	0.00
II-A-2	1,867,986.63	3.129750%	3.104380%	28 / 360	4,547.15	0.00	0.00	0.00	4,547.15	0.00	4,547.15	0.00
II-A-3	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-1	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-2	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-3	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B-1	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B-2	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B-3	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-I	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-II	0.00	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
X-PO	5,809.49	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Totals	71,191,469.74				165,089.38	0.00	0.00	0.00	165,089.38	0.00	165,089.38	0.00
Notional Cla	asses											
X-IO	71,191,469.80	2.347727%	-	30 / 360	139,281.80	0.00	0.00	0.00	139,281.80	0.00	139,281.80	0.00
Component	t Classes											
X-PO-I	5,785.74	0.000000%	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
X-PO-II	23.74	0.000000%	_	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Residential Accredit Loans, Inc. Mortgage Asset-Backed Pass-Through Certificates Series 2005-QO4



Reconciliation Detail

SOURCE OF FUNDS			ALLOCATION OF FUNDS		
Interest Funds Available			Scheduled Fees		
Interest Collected	276,426.86		Master Servicing Fees	2,928.02	
Interest Forgiven	0.00		Servicing Fees	22,026.40	
Other Interest Amounts/Expenses	2,869.14		Total Scheduled Fees:		24,954.42
Uncompensated PPIS	0.00		Additional Fees, Expenses, etc.		
Relief Act Interest Shortfall	0.00		Other Expenses	0.00	
Losses in Excess of Principal Balance	0.00		Total Additional Fees, Expenses, etc.:		0.00
Stop Advance Interest	(18,821.11)		Distributions		
Total Interest Funds Available:		260,474.89	Interest Distribution	304,371.17	
Principal Funds Available			Principal Distribution	802,133.77	
Scheduled Principal	137,876.11		Total Distributions:		1,106,504.94
Curtailments	18,436.95		Total Funds Allocated	_	1,131,459.36
Curtailment Adjustments	0.00			=	
Prepayments in Full	716,276.91				
Liquidation Principal	0.00				
Repurchase Principal	0.00				
Other Principal	0.00				
Principal Losses and Forgiveness	(2,643.33)				
Subsequent Recoveries / (Losses)	1,037.83				
ResCap Settlement Amount	0.00				
Total Principal Funds Available:		870,984.47			
Total Funds Available	_	1,131,459.36			
	=				

Residential Accredit Loans, Inc. Mortgage Asset-Backed Pass-Through Certificates Series 2005-QO4



Collateral Summary

ASSET CHARACTERISTICS

GROUP 1

		Cut-Off	Beginning	Ending	Delta or % of Orig			
Aggregate Stated Principal Balance	2	63,559,143.52	21,829,097.91	21,110,017.58	8.01%			
Aggregate Actual Principal Balance	2	63,559,143.52	23,605,571.25	22,883,307.96	8.68%			
Loan Count		1,108	120	116	992			
		•						
Weighted Average Coupon Rate (WAC)		4.029367%	4.647116%	Not Available	Not Available			
Net Weighted Average Coupon Rate (Net WAC)		3.604367%	4.218451%	Not Available	Not Available			
Weighted Average Remaining Term (WART in months)		365	202	201	164			
AVAILABLE PRINCIPAL			AVAILABLE INTEREST					
Scheduled Principal	44,543.33	Scheduled	Interest		84,535.26			
Curtailments	10,220.95	Concadica	miorosi.		01,000.20			
Curtailment Adjustments	0.00	Less: Ma	ster Servicing Fees		909.57			
Prepayments in Full	664,316.05	Ser	vicing Fees		6,888.25			
Liquidation Balance	0.00	Und	0.00					
Repurchased Principal	0.00		Relief Act Shortfall					
Other Principal	0.00		er Expenses		0.00			
Principal Losses and Forgiveness	(362.76)		ses in Excess of Principal	Balance	0.00			
Subsequent Recoveries / (Losses)	638.23	Oth	er Interest Reductions		880.20			
TOTAL AVAILABLE PRINCIPAL	719,355.80	TOTAL AV	AILABLE INTEREST		75,857.24			
Realized Loss Summary								
Principal Losses and Forgiveness	362.76							
Losses in Excess of Principal Balance	0.00							
Subsequent (Recoveries) / Losses Cumulative Realized Losses	(638.23) 60,261,279.86							
Cumulative Nedlized L055e5	00,201,219.00							

Residential Accredit Loans, Inc. Mortgage Asset-Backed Pass-Through Certificates Series 2005-QO4



Collateral Summary

ASSET CHARACTERISTICS

GROUP 2

		Cut-Off	Beginning	Ending	Delta or % of Orig			
Aggregate Stated Principal Balance	53	33,420,823.98	48,442,034.46	48,288,524.82	9.05%			
Aggregate Actual Principal Balance	53	33,420,823.98	53,028,305.41	52,872,355.43	9.91%			
Loan Count		1,198	134	133	1,065			
Weighted Average Coupon Rate (WAC)		3.637060%	4.753515%	Not Available	Not Available			
Net Weighted Average Coupon Rate (Net WAC)		3.212060%	4.328515%	Not Available	Not Available			
Weighted Average Remaining Term (WART in months)		374	212	211	163			
AVAILABLE PRINCIPAL		AVAILABLE INTEREST						
Scheduled Principal	93,332.78	Scheduled	Scheduled Interest					
Curtailments Curtailment Adjustments	8,216.00 0.00							
Prepayments in Full	51,960.86		vicing Fees		2,018.45 15,138.15			
Liquidation Balance	0.00		0.00					
Repurchased Principal	0.00		Uncompensated PPIS Relief Act Shortfall					
Other Principal	0.00	Oth	Other Expenses					
Principal Losses and Forgiveness	(2,280.57)		ses in Excess of Principal	Balance	0.00			
Subsequent Recoveries / (Losses)	399.60	Oth	er Interest Reductions		15,071.77			
TOTAL AVAILABLE PRINCIPAL	151,628.67	TOTAL AV	AILABLE INTEREST		159,663.23			
Realized Loss Summary								
Principal Losses and Forgiveness	2,280.57							
Losses in Excess of Principal Balance Subsequent (Recoveries) / Losses	0.00 (399.60)							
Cumulative Realized Losses	(399.00)							
Carratation (Carrata E00000	110,002,010.10							

Residential Accredit Loans, Inc. Mortgage Asset-Backed Pass-Through Certificates Series 2005-QO4



Collateral Summary

ASSET CHARACTERISTICS

TOTAL

		Cut-Off	Beginning	Ending	Delta or % of Orig			
Aggregate Stated Principal Balance	79	96,979,967.50	70,271,132.37	69,398,542.40	8.71%			
Aggregate Actual Principal Balance	79	96,979,967.50	76,633,876.66	75,755,663.39	9.51%			
Loan Count		2,306	254	249	2,057			
Weighted Average Coupon Rate (WAC)		3.766795%	4.720463%	Not Available	Not Available			
Net Weighted Average Coupon Rate (Net WAC)		3.341795%	4.294324%	Not Available	Not Available			
Weighted Average Remaining Term (WART in months)		371	209	208	163			
AVAILABLE PRINCIPAL		AVAILABLE INTEREST						
Scheduled Principal Curtailments Curtailment Adjustments Prepayments in Full Liquidation Balance Repurchased Principal Other Principal Principal Losses and Forgiveness Subsequent Recoveries / (Losses)	137,876.11 18,436.95 0.00 716,276.91 0.00 0.00 (2,643.33) 1,037.83	Less: Ma Ser Und Rel Oth Los	Scheduled Interest Less: Master Servicing Fees Servicing Fees Uncompensated PPIS Relief Act Shortfall Other Expenses Losses in Excess of Principal Balance Other Interest Reductions					
Realized Loss Summary Principal Losses and Forgiveness Losses in Excess of Principal Balance Subsequent (Recoveries) / Losses Cumulative Realized Losses	2,643.33 0.00 (1,037.83) 173,863,799.01	TOTAL AV	AILABLE INTEREST		235,520.47			

Residential Accredit Loans, Inc. Mortgage Asset-Backed Pass-Through Certificates Series 2005-QO4



GROUP 1

Delinquency Information

	DELINQUENT			BANKRUPTCY		ı	FORECLOSURE			REO			TOTAL	
Days	Balance	Count	Days	Balance	Count	Days	Balance	Count	Days	Balance	Count	Days	Balance	Count
			<u>< 30</u>	0.00 0.000000%	0 0.0%	<u>< 30</u>	0.00 0.000000%	0 0.0%	<u>< 30</u>	0.00 0.0000%	0 0.0%	<u>< 30</u>	0.00 0.000000%	0 0.0%
<u>30-59</u>	1,318,993.64 6.248188%	6 5.2%	<u>30-59</u>	0.00 0.000000%	0 0.0%	<u>30-59</u>	0.00 0.000000%	0 0.0%	<u>30-59</u>	0.00 0.000000%	0 0.0%	<u>30-59</u>	1,318,993.64 6.248188%	6 5.2%
<u>60-89</u>	406,847.61 1.927273%	2 1.7%	<u>60-89</u>	0.00 0.000000%	0 0.0%	<u>60-89</u>	0.00 0.000000%	0 0.0%	<u>60-89</u>	0.00 0.000000%	0 0.0%	<u>60-89</u>	406,847.61 1.927273%	2 1.7%
<u>90-119</u>	0.00 0.000000%	0 0.0%	<u>90-119</u>	0.00 0.000000%	0 0.0%	<u>90-119</u>	0.00 0.000000%	0 0.0%	<u>90-119</u>	0.00 0.000000%	0 0.0%	<u>90-119</u>	0.00 0.000000%	0 0.0%
<u>120-149</u>	0.00 0.000000%	0 0.0%	<u>120-149</u>	0.00 0.000000%	0 0.0%	<u>120-149</u>	0.00 0.000000%	0 0.0%	<u>120-149</u>	0.00 0.000000%	0 0.0%	<u>120-149</u>	0.00 0.000000%	0 0.0%
<u>150-179</u>	0.00 0.000000%	0 0.0%	<u>150-179</u>	292,296.15 1.384632%	1 0.9%	<u>150-179</u>	0.00 0.000000%	0 0.0%	<u>150-179</u>	0.00 0.000000%	0 0.0%	<u>150-179</u>	292,296.15 1.384632%	1 0.9%
<u>180+</u>	0.00 0.000000%	0 0.0%	<u>180+</u>	444,915.29 2.107603%	2 1.7%	<u>180+</u>	591,447.08 2.801737%	3 2.6%	<u>180+</u>	0.00 0.000000%	0 0.0%	<u>180+</u>	1,036,362.37 4.909339%	5 4.3%
<u>Total</u>	1,725,841.25 8.175461%	8 6.9%	<u>Total</u>	737,211.44 3.492235%	3 2.6%	<u>Total</u>	591,447.08 2.801737%	3 2.6%	<u>Total</u>	0.00 0.000000%	0 0.0%	<u>Total</u>	3,054,499.77 14.469433%	14 12.1%

Principal and Interest Advances

N/A

Residential Accredit Loans, Inc. **Mortgage Asset-Backed Pass-Through Certificates Series 2005-QO4**



GROUP 2

Delinquency Information

	DELINQUENT			BANKRUPTCY			FORECLOSURE			REO			TOTAL	
Days	Balance	Count	Days	Balance	Count	Days	Balance	Count	Days	Balance	Count	Days	Balance	Count
			<u>< 30</u>	882,495.39 1.827547%	2 1.5%	<u>< 30</u>	0.00 0.000000%	0 0.0%	<u>< 30</u>	0.00 0.0000%	0 0.0%	<u>< 30</u>	882,495.39 1.827547%	2 1.5%
<u>30-59</u>	687,773.22 1.424300%	3 2.3%	<u>30-59</u>	0.00 0.000000%	0 0.0%	<u>30-59</u>	0.00 0.000000%	0 0.0%	<u>30-59</u>	0.00 0.000000%	0 0.0%	<u>30-59</u>	687,773.22 1.424300%	3 2.3%
60-89	347,327.84 0.719276%	1 0.8%	<u>60-89</u>	0.00 0.000000%	0 0.0%	<u>60-89</u>	0.00 0.000000%	0 0.0%	<u>60-89</u>	0.00 0.000000%	0 0.0%	<u>60-89</u>	347,327.84 0.719276%	1 0.8%
90-119	0.00 0.000000%	0 0.0%	<u>90-119</u>	389,042.46 0.805662%	1 0.8%	<u>90-119</u>	0.00 0.000000%	0 0.0%	<u>90-119</u>	0.00 0.000000%	0 0.0%	<u>90-119</u>	389,042.46 0.805662%	1 0.8%
<u>120-149</u>	0.00 0.000000%	0 0.0%	<u>120-149</u>	0.00 0.000000%	0 0.0%	<u>120-149</u>	0.00 0.000000%	0 0.0%	<u>120-149</u>	0.00 0.000000%	0 0.0%	<u>120-149</u>	0.00 0.000000%	0 0.0%
<u>150-179</u>	0.00 0.000000%	0 0.0%	<u>150-179</u>	0.00 0.000000%	0 0.0%	<u>150-179</u>	489,444.70 1.013584%	1 0.8%	<u>150-179</u>	0.00 0.000000%	0 0.0%	<u>150-179</u>	489,444.70 1.013584%	1 0.8%
<u>180+</u>	809,580.15 1.676548%	1 0.8%	<u>180+</u>	2,013,604.01 4.169943%	4 3.0%	<u>180+</u>	1,555,614.44 3.221499%	3 2.3%	<u>180+</u>	0.00 0.000000%	0 0.0%	<u>180+</u>	4,378,798.60 9.067990%	8 6.0%
<u>Total</u>	1,844,681.21 3.820123%	5 3.8%	<u>Total</u>	3,285,141.86 6.803152%	7 5.3%	<u>Total</u>	2,045,059.14 4.235083%	4 3.0%	<u>Total</u>	0.00 0.000000%	0 0.0%	<u>Total</u>	7,174,882.21 14.858359%	16 12.0%

Principal and Interest Advances

N/A

Residential Accredit Loans, Inc. Mortgage Asset-Backed Pass-Through Certificates Series 2005-QO4



TOTAL

Delinquency Information

TOTAL														
	DELINQUENT		E	BANKRUPTCY			FORECLOSURE			REO			TOTAL	
Days	Balance	Count	Days	Balance	Count	Days	Balance	Count	Days	Balance	Count	Days	Balance	Count
			<u>< 30</u>	882,495.39 1.271634%	2 0.8%	< 30	0.00 0.000000%	0 0.0%	<u>< 30</u>	0.00 0.000000%	0 0.0%	< 30	882,495.39 1.271634%	2 0.8%
<u>30-59</u>	2,006,766.86 2.891656%	9 3.6%	<u>30-59</u>	0.00 0.000000%	0 0.0%	<u>30-59</u>	0.00 0.000000%	0 0.0%	<u>30-59</u>	0.00 0.000000%	0 0.0%	<u>30-59</u>	2,006,766.86 2.891656%	9 3.6%
<u>60-89</u>	754,175.45 1.086731%	3 1.2%	<u>60-89</u>	0.00 0.000000%	0 0.0%	<u>60-89</u>	0.00 0.000000%	0 0.0%	<u>60-89</u>	0.00 0.000000%	0 0.0%	<u>60-89</u>	754,175.45 1.086731%	3 1.2%
<u>90-119</u>	0.00 0.000000%	0	<u>90-119</u>	389,042.46 0.560592%	1 0.4%	<u>90-119</u>	0.00 0.000000%	0 0.0%	<u>90-119</u>	0.00 0.000000%	0 0.0%	<u>90-119</u>	389,042.46 0.560592%	1 0.4%
<u>120-149</u>	0.00 0.000000%	0 0.0%	<u>120-149</u>	0.00 0.000000%	0 0.0%	<u>120-149</u>	0.00 0.000000%	0 0.0%	<u>120-149</u>	0.00 0.000000%	0 0.0%	<u>120-149</u>	0.00 0.000000%	0 0.0%
<u>150-179</u>	0.00 0.000000%	0 0.0%	<u>150-179</u>	292,296.15 0.421185%	1 0.4%	<u>150-179</u>	489,444.70 0.705267%	1 0.4%	<u>150-179</u>	0.00 0.000000%	0 0.0%	<u>150-179</u>	781,740.85 1.126451%	2 0.8%
<u>180+</u>	809,580.15 1.166567%	1 0.4%	<u>180+</u>	2,458,519.30 3.542609%	6 2.4%	<u>180+</u>	2,147,061.52 3.093814%	6 2.4%	<u>180+</u>	0.00 0.000000%	0 0.0%	<u>180+</u>	5,415,160.97 7.802989%	13 5.2%
<u>Total</u>	3,570,522.46 5.144953%	13 5.2%	<u>Total</u>	4,022,353.30 5.796020%	10 4.0%	<u>Total</u>	2,636,506.22 3.799080%	7 2.8%	<u>Total</u>	0.00 0.000000%	0.0%	<u>Total</u>	10,229,381.98 14.740053%	30 12.0%

Principal and Interest Advances

N/A

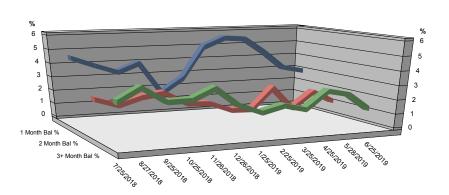
Residential Accredit Loans, Inc. Mortgage Asset-Backed Pass-Through Certificates Series 2005-Q04



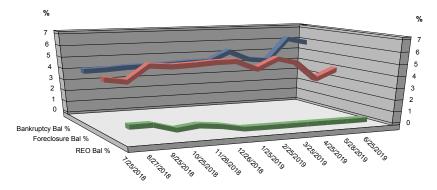
Historical Delinquency Information

Distribution	1 Month		2 Month		3 + Month		Bankruptcy	,	Foreclosure	9	REO		Total	
Date	Balance	Cnt	Balance	Cnt	Balance	Cnt	Balance	Cnt	Balance	Cnt	Balance	Cnt	Balance	Cnt
06/2019	2,006,767	9	754,175	3	809,580	1	4,022,353	10	2,636,506	7	0	0	10,229,382	30
	2.892%	3.6%	1.087%	1.2%	1.167%	0.4%	5.796%	4.0%	3.799%	2.8%	0.000%	0.0%	_{14.740%}	12.0%
05/2019	2,258,329	9	1,299,793	5	1,592,857	3	4,339,449	10	2,145,905	6	0	0	11,636,334	33
	3.214%	3.5%	1.850%	2.0%	2.267%	1.2%	6.175%	3.9%	3.054%	2.4%	0.000%	0.0%	16.559%	13.0%
04/2019	3,152,290	13	506,123	2	1,825,560	4	2,998,998	7	3,208,805	9	0	0	11,691,777	35
	4.465%	5.1%	0.717%	0.8%	^{2.586%}	1.6%	4.248%	2.7%	4.545%	3.5%	0.000%	0.0%	16.559%	13.7%
03/2019	3,953,568	15	1,673,731	6	996,588	2	3,185,828	8	3,589,047	9	0	0	13,398,762	40
	5.509%	5.8%	2.332%	2.3%	1.389%	0.8%	4.439%	3.1%	5.001%	3.5%	0.000%	0.0%	18.669%	15.5%
02/2019	4,055,180	15	580,990	2	1,269,667	3	3,767,380	9	3,024,440	8	0	0	12,697,657	37
	5.616%	5.8%	0.805%	0.8%	1.758%	1.2%	_{5.218%}	3.5%	4.189%	3.1%	0.000%	0.0%	17.586%	14.3%
01/2019	3,624,724	15	622,571	2	997,019	2	3,205,922	8	3,591,507	9	0	0	12,041,742	36
	4.989%	5.7%	0.857%	0.8%	1.372%	0.8%	4.412%	3.1%	4.943%	3.4%	0.000%	0.0%	16.574%	13.7%
12/2018	2,019,311	9	1,070,935	3	1,453,397	3	3,210,280	8	3,593,756	9	0	0	11,347,680	32
	2.764%	3.4%	1.466%	1.1%	1.989%	1.1%	4.394%	3.0%	4.918%	3.4%	0.000%	0.0%	15.531%	12.2%
11/2018	1,301,000	6	1,153,950	4	2,416,336	5	3,214,641	8	3,596,041	9	273,446	1	11,955,414	33
	1.739%	2.2%	_{1.542%}	1.5%	3.230%	1.9%	4.297%	3.0%	4.806%	3.3%	0.365%	0.4%	15.979%	12.2%
10/2018	3,052,947	13	1,826,068	5	1,918,683	4	3,219,578	8	3,598,360	9	428,850	2	14,044,486	41
	4.018%	4.7%	2.403%	1.8%	^{2.525%}	1.5%	4.237%	2.9%	4.735%	3.3%	_{0.564%}	0.7%	18.482%	14.9%
09/2018	2,628,744	11	1,677,195	6	1,919,677	4	3,224,712	8	3,756,283	10	273,446	1	13,480,057	40
	3.423%	4.0%	2.184%	2.2%	2.500%	1.4%	4.199%	2.9%	4.892%	3.6%	0.356%	0.4%	17.555%	14.4%
08/2018	3,142,422	12	1,357,929	5	2,791,564	6	3,229,821	8	2,891,293	8	711,155	2	14,124,184	41
	3.972%	4.2%	1.716%	1.7%	3.528%	2.1%	4.082%	2.8%	3.654%	2.8%	0.899%	0.7%	17.852%	14.3%
07/2018	3,659,895	13	1,802,114	5	2,137,869	5	3,234,904	8	3,160,323	9	711,155	2	14,706,259	42
	4.575%	4.5%	2.253%	1.7%	2.672%	1.7%	4.044%	2.8%	3.951%	3.1%	0.889%	0.7%	18.384%	14.5%

Historical One, Two, and Three-Plus Month Trend



Historical BK, FC, and REO Trend



Residential Accredit Loans, Inc. Mortgage Asset-Backed Pass-Through Certificates Series 2005-QO4



Other Information

Current LIBOR	2.429750%
Next LIBOR	2.404380%
Group I Net WAC Rate	5.195957%
Group II Net WAC Rate	5.103465%
The Credit Support Depletion Date Has Occurred?	Yes
Senior Accelerated Distribution Percentage	100.000000%
Senior Percentage	100.000000%
Subordinate Percentage	0.000000%
	0.00

Residential Accredit Loans, Inc. Mortgage Asset-Backed Pass-Through Certificates Series 2005-QO4



Voluntary Prepayments, Repurchases, and Substitutions

Loan Number	Principal Pay Down Date	Payoff Type	Original Principal Balance	Scheduled Principal Balance at Payoff	Principal Pay Down Amount	Prepayment Penalties Collected	Prepayment Penalties Waived	Current Note Rate	Original LTV	Original Term	State
Group 1											
0000000009993710	05/31/2019	Voluntary Prepayment	455,000.00	344,366.16	344,366.16	0.00	0.00	6.25000%	Not Provided	0	CA
0000000010188845	05/31/2019	Voluntary Prepayment	176,000.00	130,345.76	130,345.76	0.00	0.00	5.62500%	90.00	0	FL
0000000009930597	06/10/2019	Voluntary Prepayment	144,900.00	111,124.30	111,124.30	0.00	0.00	5.37500%	Not Provided	0	MI
0000000010231197	05/31/2019	Voluntary Prepayment	112,500.00	80,262.54	80,262.54	0.00	0.00	5.75000%	Not Provided	0	NV
Count: 4	SUBTOTALS	S:	888,400.00	666,098.76	666,098.76	0.00	0.00	5.921473%	17.83	0	
Group 2											
0000000010210317	05/31/2019	Voluntary Prepayment	96,140.00	52,120.66	52,120.66	0.00	0.00	5.37500%	Not Provided	0	TX
Count: 5		TOTALS:	984,540.00	718,219.42	718,219.42	0.00	0.00	5.881816%	16.09	0	

Residential Accredit Loans, Inc. Mortgage Asset-Backed Pass-Through Certificates Series 2005-QO4



Loan Number	Loss Type	Most Recent Loan Status	Most Recent Next Due Date	Cutoff Principal Balance	Prior Unpaid Principal Balance	Prior Scheduled Principal Balance	Current Realized Loss Amount	Subsequent Loss / (Recovery) Amount	Total Realized Loss Amount	Loss Severity
Group 1										
000000010219705	Liquidation	N/A - Prior Liquidation	-	216,000.00	-	-	-	209.00	209.00	-
0000000009929713	Mod/Active	Current	07/01/2019	208,421.36	184,387.18	184,387.18	0.64	-	0.64	-
0000000009938921	Mod/Active	Current	06/01/2019	183,445.57	136,102.12	135,735.92	0.64	-	0.64	-
000000010000183	Mod/Active	Current	06/01/2019	80,194.20	63,220.45	63,055.84	0.64	-	0.64	-
0000000010166145	Mod/Active	Current	06/01/2019	202,516.24	166,633.66	166,163.94	0.64	-	0.64	-
0000000010171553	Mod/Active	Current	06/01/2019	89,797.88	82,821.99	82,598.22	0.64	-	0.64	-
000000010184607	Mod/Active	Current	06/01/2019	259,380.41	203,408.63	202,842.63	101.28	-	101.28	-
0000000010189727	Mod/Active	Current	06/01/2019	237,496.03	196,797.67	196,269.86	0.64	-	0.64	-
0000000010189951	Mod/Active	Current	06/01/2019	333,202.81	370,238.55	369,474.32	0.64	-	0.64	-
0000000010192885	Mod/Active	Current	06/01/2019	219,475.72	179,296.14	178,790.73	0.64	-	0.64	-
0000000010197011	Mod/Active	Current	06/01/2019	151,737.54	107,770.55	107,455.76	0.64	-	0.64	-
0000000010197689	Mod/Active	Current	06/01/2019	171,589.47	134,025.58	133,651.27	0.64	-	0.64	-
000000010198493	Mod/Active	Current	07/01/2019	350,000.00	244,733.95	244,733.95	100.00	-	100.00	-
0000000010198875	Mod/Active	Current	06/01/2019	126,497.99	81,151.29	80,941.77	0.64	-	0.64	-
0000000010204673	Mod/Active	Current	06/01/2019	145,000.00	167,073.32	166,875.06	0.64	-	0.64	-
0000000010210061	Mod/Active	Current	06/01/2019	272,000.00	215,264.40	214,876.35	0.64	-	0.64	-
0000000010211569	Mod/Active	Current	06/01/2019	208,000.00	212,685.05	161,761.89	1.28	-	1.28	-
0000000010213177	Mod/Active	Current	06/01/2019	172,800.00	134,415.91	134,048.71	0.64	-	0.64	-
000000010214409	Mod/Active	Current	06/01/2019	197,000.00	184,845.83	132,839.25	0.64	-	0.64	-
0000000010214425	Mod/Active	Current	06/01/2019	178,500.00	127,691.19	127,341.47	1.28	-	1.28	-
0000000010215543	Mod/Active	Current	07/01/2019	292,000.00	273,376.70	273,376.70	0.64	-	0.64	-
0000000010218053	Mod/Active	Current	06/01/2019	184,000.00	120,568.52	120,231.16	0.64	-	0.64	-
0000000010218857	Mod/Active	Current	06/01/2019	232,000.00	164,276.01	163,839.51	0.64	-	0.64	-
000000010222997	Mod/Active	Current	06/01/2019	147,750.00	126,290.71	125,947.46	0.64	-	0.64	-
000000010224097	Mod/Active	Current	06/01/2019	111,200.00	118,010.55	98,669.54	0.64	-	0.64	-
000000010229983	Mod/Active	Current	06/01/2019	66,000.00	50,201.68	50,056.41	0.64	-	0.64	-

Residential Accredit Loans, Inc. Mortgage Asset-Backed Pass-Through Certificates Series 2005-QO4



Desire D	Loan Number	Loss Type	Most Recent Loan Status	Most Recent Next Due Date	Cutoff Principal Balance	Prior Unpaid Principal Balance	Prior Scheduled Principal Balance	Current Realized Loss Amount	Subsequent Loss / (Recovery) Amount	Total Realized Loss Amount	Loss Severity
Decinquent Dec	Group 1										
000000010161209 Mod/Active Delinquent 05/01/2019 169,594.88 146,293.22 145,514.28 15.64 - 15.64 - 0000000010168487 Mod/Active Delinquent 05/01/2019 199,523.39 179,134.17 177,230.49 0.64 - 0.64 - 0.64 - 000000010187931 Mod/Active Delinquent 05/01/2019 293,339.76 213,973.48 212,435.88 15.64 - 0.64 - 0.64 - 000000001022317 Mod/Active Delinquent 05/01/2019 174,750.00 1449,153.21 148,347.52 0.64 - 0.64 - 0.64 - 0000000010232173 Mod/Active Delinquent 05/01/2019 346,000.00 339,695.74 339,934.26 0.64 - 0.64 - 0.64 - 0.000000001023173 Trailing Current 06/01/2019 172,580.58 130,704.75 130,345.76 0.64 - 0.64 - 0.64 0.0000000001023177 Trailing N/A - Prior Liquidation - 249,939.10 (1,252.98) - 1,252.98 - 0.000000001023497 Trailing N/A - Prior Liquidation - 270,235.78 3.50 3.50 3.50 - 0.0000000010203417 Trailing N/A - Prior Liquidation - 220,900.00 3.50 3.50 3.50 - 0.000000010203417 Trailing N/A - Prior Liquidation - 220,900.00 3.50 3.50 3.50 - 0.0000000010203417 Trailing N/A - Prior Liquidation - 220,900.00 3.50 3.50 3.50 - 0.000000010203417 Trailing N/A - Prior Liquidation - 220,900.00 (185.60) - 189.60 - 0.0000000010203417 Trailing N/A - Prior Liquidation - 360,000.00 (185.60) - 189.60 0.0000000010222751 Liquidation N/A - Prior Liquidation - 360,000.00 (185.60) - 189.60 0.000000000000000000000000000000	000000010231717	Mod/Active	Current	06/01/2019	337,500.00	285,892.39	285,397.00	0.64	-	0.64	-
Delinquent Odu/1/2019 199,523.39 179,134.17 177,230.49 0.64 - 0.64 - 0.64 - 0.00000001018731 Mod/Active Delinquent O5/01/2019 293,339.76 213,973.48 212,435.88 15.64 - 0.64 - 0.664 - 0.00000001022317 Mod/Active Delinquent O5/01/2019 174,750.00 149,153.21 148,347.52 0.64 - 0.64 - 0.664 - 0.000000010232173 Mod/Active Delinquent O5/01/2019 346,000.00 339,695.74 339,345.66 0.64 - 0.64 - 0.664 - 0.0000000010232173 Trailing Current O6/01/2019 175,580.58 130,704.75 130,345.76 0.64 - 0.64 - 0.64 - 0.000000000000000000000000000000000	000000010156543	Mod/Active	Delinquent	05/01/2019	284,319.77	279,679.06	278,863.03	30.00	-	30.00	-
Delinquent Del	000000010161209	Mod/Active	Delinquent	05/01/2019	169,594.88	146,293.22	145,514.28	15.64	-	15.64	-
Delinquent Del	000000010168487	Mod/Active	Delinquent	04/01/2019	199,523.39	179,134.17	177,230.49	0.64	-	0.64	-
0000000010232173 Mod/Active Delinquent 05/01/2019 346,000.00 339,695.74 338,934.26 0.64 - 0.64 - 0.64 - 0.0000000010188845 Trailing Current 06/01/2019 175,580.58 130,704.75 130,345.76 0.64 - 0.64 0.0000 000000000993643 Trailing N/A - Prior Liquidation - 249,939.10 (1,252.98) - 3.50 3.50 - 0.0000000010231197 Trailing N/A - Prior Liquidation - 249,939.10 0 (1,252.98) - 3.50 3.50 - 0.0000000010209147 Trailing N/A - Prior Liquidation - 229,000.00 0 402.25 402.25 402.25 - 0.0000000010209147 Trailing N/A - Prior Liquidation - 229,000.00 0 402.25 402.25 402.25 - 0.0000000010209147 Trailing N/A - Prior Liquidation - 239,000.00 0 402.25 402.25 402.25 - 0.0000000010209147 Trailing N/A - Prior Liquidation - 2463,891.88 0 (189.60) - 189.60 - 0.000000010209147 Trailing N/A - Prior Liquidation - 463,891.88 (189.60) - 189.60 - 0.000000010209147 Trailing N/A - Prior Liquidation - 360,000.00 0 (195.00) - 189.60 - 0.0000000010209147 Trailing N/A - Prior Liquidation - 360,000.00 0 (195.00) - 189.60 - 0.0000000010209147 Trailing N/A - Prior Liquidation - 463,891.88 (195.00) - 189.60 - 0.0000000010209147 Trailing N/A - Prior Liquidation - 360,000.00 (195.00) - 189.60 - 0.00000000010209147 Trailing N/A - Prior Liquidation - 360,000.00 (195.00) - 195.00 - 0.00000000091209149 Trailing N/A - Prior Liquidation - 360,000.00 (195.00) - 0.000000000991759 Mod/Active Current 06/01/2019 167,132.08 132,038.96 131,679.78 0.64 - 0.64 - 0.64 - 0.064 - 0.00000000099189 Mod/Active Current 06/01/2019 279,344.01 260,328.11 221,826.41 0.64 - 0.64 - 0.64 - 0.064 - 0.0000000099189 Mod/Active Current 06/01/2019 279,344.01 260,328.11 221,826.41 0.64 - 0.64 - 0.64 - 0.00000000099199 Mod/Active Current 06/01/2019 139,167.85 133,565.96 133,366.01 1.28 - 1.28 - 1.28 - 0.000000000099199 Mod/Active Current 06/01/2019 270,743.24 219,989.45 219,083.00 0.64 - 0.64 - 0.64 - 0.064 - 0.000000000000101899 Mod/Active Current 06/01/2019 56,758.72 44,359.50 44,241.86 0.64 0.64 - 0.64 - 0.	000000010187931	Mod/Active	Delinquent	05/01/2019	293,339.76	213,973.48	212,435.88	15.64	-	15.64	-
Decided Company Comp	0000000010223317	Mod/Active	Delinquent	05/01/2019	174,750.00	149,153.21	148,347.52	0.64	-	0.64	-
0000000010231197 Trailing Current 06/01/2019 112,500.00 80,489.56 80,262.54 81.00 - 81.00 0.101% 000000009943643 Trailing N/A - Prior Liquidation - 249,939.10 0. (1,252.98) -1,252.98 - 000000001026355 Trailing N/A - Prior Liquidation - 270,236.78 0. 3.50 3.50 3.50 - 0000000010209147 Trailing N/A - Prior Liquidation - 229,000.00 - 0 0. 402.25 402.25 - 0000000010209147 Trailing N/A - Prior Liquidation - 229,000.00 - 0 0. 402.25 402.25 - 00000000010209147 Trailing N/A - Prior Liquidation - 289,000.00 - 0 0. (189.60) - 0.000000000000000000000000000000000	0000000010232173	Mod/Active	Delinquent	05/01/2019	346,000.00	339,695.74	338,934.26	0.64	-	0.64	-
Trailing N/A - Prior Liquidation 249,939.10 - - - (1,252.98) -1,252.98 -0,00000001026355 Trailing N/A - Prior Liquidation 270,236.78 - - - 3.50 3.50 3.50 -	0000000010188845	Trailing	Current	06/01/2019	175,580.58	130,704.75	130,345.76	0.64	-	0.64	0.000%
Trailing N/A - Prior Liquidation 270,236.78 - - - 3.50 3.50 -	0000000010231197	Trailing	Current	06/01/2019	112,500.00	80,489.56	80,262.54	81.00	-	81.00	0.101%
Trailing N/A - Prior Liquidation 229,000.00 - - 402.25 402.25 -	0000000009943643	Trailing	N/A - Prior Liquidation	-	249,939.10	-	-	-	(1,252.98)	-1,252.98	-
Count: 38 SUBTOTAL 7,878,289.48 5,850,303.21 5,713,295.66 362.76 (638.23) (275.47) 0.0069 Group 2 0000000010170017 Liquidation N/A - Prior Liquidation - 463,891.88 (189.60) -189.60 - 0000000010222751 Liquidation N/A - Prior Liquidation - 360,000.00 (195.00) -195.00 - 0000000009921759 Mod/Active Current 06/01/2019 469,460.04 591,403.85 500,942.04 0.64 - 0.64 - 0.64 - 0.664 - 0.000000009944055 Mod/Active Current 06/01/2019 167,132.08 132,038.96 131,679.78 0.64 - 0.64 - 0.64 - 0.664 - 0.000000009950493 Mod/Active Current 06/01/2019 320,917.42 253,645.39 252,924.76 0.64 - 0.64 - 0.64 - 0.664 - 0.000000009953325 Mod/Active Current 07/01/2019 279,344.01 260,328.11 221,826.41 0.64 - 0.64 - 0.64 - 0.064 - 0.000000009957961 Mod/Active Current 06/01/2019 242,456.13 206,610.78 205,897.25 1.28 - 1.28 - 1.28 - 0.000000009977703 Mod/Active Current 06/01/2019 139,167.85 133,525.96 133,366.01 1.28 - 1.28 - 0.000000001014669 Mod/Active Current 06/01/2019 270,743.24 219,989.45 219,082.30 0.64 - 0.64 - 0.64 - 0.064 - 0.00000001014669 Mod/Active Current 06/01/2019 513,362.40 500,157.71 445,646.64 0.64 - 0.64 - 0.64 - 0.064 - 0.00000001019790 Mod/Active Current 06/01/2019 513,362.40 500,157.71 445,646.64 0.64 - 0.64 - 0.664 - 0.064 - 0.00000001019790 Mod/Active Current 06/01/2019 56,758.72 44,359.50 44,241.86 0.64 - 0.64 - 0.664 - 0.064 - 0.000000001019790 Mod/Active Current 06/01/2019 56,758.72 44,359.50 44,241.86 0.64 - 0.64 - 0.664 - 0.064 - 0.064 - 0.000000001019790 Mod/Active Current 06/01/2019 56,758.72 44,359.50 44,241.86 0.64 - 0.64 - 0.064 - 0	0000000010026355	Trailing	N/A - Prior Liquidation	-	270,236.78	-	-	-	3.50	3.50	-
Group 2 0000000010170017 Liquidation N/A - Prior Liquidation - 463,891.88 (189.60) -189.60 - 0000000010222751 Liquidation N/A - Prior Liquidation - 360,000.00 (195.00) -195.00 - 0000000009921759 Mod/Active Current 06/01/2019 469,460.04 591,403.85 500,942.04 0.64 - 0.64 - 0.64 - 000000009944055 Mod/Active Current 06/01/2019 167,132.08 132,038.96 131,679.78 0.64 - 0.64 - 0.64 - 000000009950493 Mod/Active Current 06/01/2019 320,917.42 253,645.39 252,924.76 0.64 - 0.64 - 0.64 - 0.000000009953325 Mod/Active Current 07/01/2019 279,344.01 260,328.11 221,826.41 0.64 - 0.64 - 0.64 - 0.000000009957961 Mod/Active Current 06/01/2019 242,456.13 206,610.78 205,897.25 1.28 - 1.28 - 0.28	0000000010209147	Trailing	N/A - Prior Liquidation	-	229,000.00	-	-	-	402.25	402.25	-
000000010170017 Liquidation N/A - Prior Liquidation - 463,891.88 (189.60) -189.60 - 0000000010222751 Liquidation N/A - Prior Liquidation - 360,000.00 (195.00) -195.00 - 0000000009921759 Mod/Active Current 06/01/2019 469,460.04 591,403.85 500,942.04 0.64 - 0.64 - 0.64 - 0.6000000009944055 Mod/Active Current 06/01/2019 167,132.08 132,038.96 131,679.78 0.64 - 0.64 - 0.64 - 0.6000000009950493 Mod/Active Current 06/01/2019 320,917.42 253,645.39 252,924.76 0.64 - 0.64 - 0.64 - 0.600000009953325 Mod/Active Current 07/01/2019 279,344.01 260,328.11 221,826.41 0.64 - 0.64 - 0.64 - 0.000000009957961 Mod/Active Current 06/01/2019 242,456.13 206,610.78 205,897.25 1.28 - 1.28 - 0.000000009977703 Mod/Active Current 06/01/2019 139,167.85 133,525.96 133,366.01 1.28 - 1.28 - 0.00000000009977703 Mod/Active Current 06/01/2019 270,743.24 219,989.45 219,082.30 0.64 - 0.64 - 0.64 - 0.0000000000000000000000000000000000	Count: 38 Group 2	SUBTOTAL			7,878,289.48	5,850,303.21	5,713,295.66	362.76	(638.23)	(275.47)	0.006%
0000000009921759 Mod/Active Current 06/01/2019 469,460.04 591,403.85 500,942.04 0.64 - 0.64 - 0.64 - 0.000000009944055 Mod/Active Current 06/01/2019 167,132.08 132,038.96 131,679.78 0.64 - 0.64 - 0.64 - 0.000000009950493 Mod/Active Current 06/01/2019 320,917.42 253,645.39 252,924.76 0.64 - 0.64 - 0.0000000009953325 Mod/Active Current 07/01/2019 279,344.01 260,328.11 221,826.41 0.64 - 0.64 - 0.64 - 0.000000009957961 Mod/Active Current 06/01/2019 242,456.13 206,610.78 205,897.25 1.28 - 1.28 - 0.000000009977703 Mod/Active Current 06/01/2019 139,167.85 133,525.96 133,366.01 1.28 - 1.28 - 0.0000000010014669 Mod/Active Current 06/01/2019 270,743.24 219,989.45 219,082.30 0.64 - 0.64 - 0.64 - 0.0000000010019790 Mod/Active Current 06/01/2019 513,362.40 500,157.71 445,646.64 0.64 - 0.64 - 0.64 - 0.000000010026315 Mod/Active Current 06/01/2019 56,758.72 44,359.50 44,241.86 0.64 - 0.64 - 0.64 - 0.064 - 0.0000000010026315 Mod/Active Current 06/01/2019 56,758.72 44,359.50 44,241.86 0.64 - 0.64 - 0.64 - 0.064 - 0.0000000010026315 Mod/Active Current 06/01/2019 56,758.72 44,359.50 44,241.86 0.64 - 0.64 - 0.64 - 0.064 - 0.0000000000000000000000000000000000	0000000010170017	Liquidation	N/A - Prior Liquidation	-	463,891.88	-	-	-	(189.60)	-189.60	-
0000000009944055 Mod/Active Current 06/01/2019 167,132.08 132,038.96 131,679.78 0.64 - 0.64 - 0.64 - 0.600000009950493 Mod/Active Current 06/01/2019 320,917.42 253,645.39 252,924.76 0.64 - 0.64 - 0.64 - 0.6000000009953325 Mod/Active Current 07/01/2019 279,344.01 260,328.11 221,826.41 0.64 - 0.64 - 0.64 - 0.6000000009957961 Mod/Active Current 06/01/2019 242,456.13 206,610.78 205,897.25 1.28 - 1.28 - 0.000000009977703 Mod/Active Current 06/01/2019 139,167.85 133,525.96 133,366.01 1.28 - 1.28 - 0.64 - 0.	0000000010222751	Liquidation	N/A - Prior Liquidation	-	360,000.00	-	-	-	(195.00)	-195.00	-
00000000009950493 Mod/Active Current 06/01/2019 320,917.42 253,645.39 252,924.76 0.64 - 0.64 - 0.64 - 0.0000000009953325 Mod/Active Current 07/01/2019 279,344.01 260,328.11 221,826.41 0.64 - 0.64 - 0.64 - 0.0000000009957961 Mod/Active Current 06/01/2019 242,456.13 206,610.78 205,897.25 1.28 - 1.28 - 0.0000000009977703 Mod/Active Current 06/01/2019 139,167.85 133,525.96 133,366.01 1.28 - 1.28 - 0.000000010014669 Mod/Active Current 06/01/2019 270,743.24 219,989.45 219,082.30 0.64 - 0.64 - 0.64 - 0.000000010019790 Mod/Active Current 06/01/2019 513,362.40 500,157.71 445,646.64 0.64 - 0.64 - 0.64 - 0.0000000010026315 Mod/Active Current 06/01/2019 56,758.72 44,359.50 44,241.86 0.64 - 0.64 - 0.64 - 0.64 - 0.0000000010026315 Mod/Active Current 06/01/2019 56,758.72 44,359.50 44,241.86 0.64 - 0.64 - 0.64 - 0.64 - 0.064 - 0.00000000010026315 Mod/Active Current 06/01/2019 56,758.72 44,359.50 44,241.86 0.64 - 0.64 - 0.64 - 0.64 - 0.064 - 0.00000000010026315 Mod/Active Current 06/01/2019 56,758.72 44,359.50 44,241.86 0.64 - 0.64	0000000009921759	Mod/Active	Current	06/01/2019	469,460.04	591,403.85	500,942.04	0.64	-	0.64	-
00000000009953325 Mod/Active Current 07/01/2019 279,344.01 260,328.11 221,826.41 0.64 - 0.64 - 0.64 - 0.000000009957961 Mod/Active Current 06/01/2019 242,456.13 206,610.78 205,897.25 1.28 - 1.28 - 0.0000000009977703 Mod/Active Current 06/01/2019 139,167.85 133,525.96 133,366.01 1.28 - 1.28 - 0.000000010014669 Mod/Active Current 06/01/2019 270,743.24 219,989.45 219,082.30 0.64 - 0.64 - 0.64 - 0.000000010019790 Mod/Active Current 06/01/2019 513,362.40 500,157.71 445,646.64 0.64 - 0.64 - 0.64 - 0.00000001001001601 Mod/Active Current 06/01/2019 56,758.72 44,359.50 44,241.86 0.64 - 0.64 - 0.64 - 0.64 - 0.00000001001001601 Mod/Active Current 06/01/2019 56,758.72 44,359.50 44,241.86 0.64 - 0.6	0000000009944055	Mod/Active	Current	06/01/2019	167,132.08	132,038.96	131,679.78	0.64	-	0.64	-
00000000009957961 Mod/Active Current 06/01/2019 242,456.13 206,610.78 205,897.25 1.28 - 1.28 - 000000000997703 Mod/Active Current 06/01/2019 139,167.85 133,525.96 133,366.01 1.28 - 1.28 - 0000000010014669 Mod/Active Current 06/01/2019 270,743.24 219,989.45 219,082.30 0.64 - 0.64 - 0.64 - 000000010019790 Mod/Active Current 06/01/2019 513,362.40 500,157.71 445,646.64 0.64 - 0.64 - 0.64 - 0.000000010019790 Mod/Active Current 06/01/2019 56,758.72 44,359.50 44,241.86 0.64 - 0.64	0000000009950493	Mod/Active	Current	06/01/2019	320,917.42	253,645.39	252,924.76	0.64	-	0.64	-
00000000009977703 Mod/Active Current 06/01/2019 139,167.85 133,525.96 133,366.01 1.28 - 1.28 - 0000000010014669 Mod/Active Current 06/01/2019 270,743.24 219,989.45 219,082.30 0.64 - 0.64 - 0.64 - 0000000010019790 Mod/Active Current 06/01/2019 513,362.40 500,157.71 445,646.64 0.64 - 0.64 - 0.64 - 0000000010026315 Mod/Active Current 06/01/2019 56,758.72 44,359.50 44,241.86 0.64 -	0000000009953325	Mod/Active	Current	07/01/2019	279,344.01	260,328.11	221,826.41	0.64	-	0.64	-
0000000010014669 Mod/Active Current 06/01/2019 270,743.24 219,989.45 219,082.30 0.64 - 0.64 - 0.600000010019790 Mod/Active Current 06/01/2019 513,362.40 500,157.71 445,646.64 0.64 - 0.64 - 0.64 - 0.000000010026315 Mod/Active Current 06/01/2019 56,758.72 44,359.50 44,241.86 0.64 - 0.64 - 0.64 - 0.64	0000000009957961	Mod/Active	Current	06/01/2019	242,456.13	206,610.78	205,897.25	1.28	-	1.28	-
0000000010019790 Mod/Active Current 06/01/2019 513,362.40 500,157.71 445,646.64 0.64 - 0.64 - 0.64 - 0.000000010026315 Mod/Active Current 06/01/2019 56,758.72 44,359.50 44,241.86 0.64 - 0.64 - 0.64 -	0000000009977703	Mod/Active	Current	06/01/2019	139,167.85	133,525.96	133,366.01	1.28	-	1.28	-
0000000010026315 Mod/Active Current 06/01/2019 56,758.72 44,359.50 44,241.86 0.64 - 0.64 -	000000010014669	Mod/Active	Current	06/01/2019	270,743.24	219,989.45	219,082.30	0.64	-	0.64	-
	000000010019790	Mod/Active	Current	06/01/2019	513,362.40	500,157.71	445,646.64	0.64	-	0.64	-
000000010160603 Mod/Active Current 06/01/2019 339,189.76 457,327.17 356,914.63 0.64 - 0.64 -	0000000010026315	Mod/Active	Current	06/01/2019	56,758.72	44,359.50	44,241.86	0.64	-	0.64	-
	000000010160603	Mod/Active	Current	06/01/2019	339,189.76	457,327.17	356,914.63	0.64	-	0.64	-

Residential Accredit Loans, Inc. Mortgage Asset-Backed Pass-Through Certificates Series 2005-QO4



Loan Number	Loss Type	Most Recent Loan Status	Most Recent Next Due Date	Cutoff Principal Balance	Prior Unpaid Principal Balance	Prior Scheduled Principal Balance	Current Realized Loss Amount	Subsequent Loss / (Recovery) Amount	Total Realized Loss Amount	Loss Severity
Group 2										
0000000010165701	Mod/Active	Current	06/01/2019	474,863.88	377,250.00	376,140.56	100.00	-	100.00	-
0000000010183629	Mod/Active	Current	06/01/2019	523,748.89	453,676.96	452,474.97	0.64	-	0.64	-
0000000010186345	Mod/Active	Current	06/01/2019	430,781.02	744,797.98	597,845.01	0.64	-	0.64	-
0000000010186391	Mod/Active	Current	06/01/2019	269,754.61	314,069.32	289,581.18	0.64	-	0.64	-
0000000010187839	Mod/Active	Current	06/01/2019	121,310.22	105,463.17	105,184.83	0.64	-	0.64	-
0000000010187855	Mod/Active	Current	06/01/2019	289,707.96	280,634.35	245,301.41	0.64	-	0.64	-
0000000010187977	Mod/Active	Current	06/01/2019	406,030.10	331,395.22	330,458.10	1.28	-	1.28	-
0000000010188057	Mod/Active	Current	06/01/2019	498,808.47	399,687.36	398,528.35	100.00	-	100.00	-
0000000010188819	Mod/Active	Current	07/01/2019	377,847.41	331,316.96	331,316.96	0.64	-	0.64	-
0000000010193141	Mod/Active	Current	06/01/2019	1,474,976.64	1,035,161.98	1,032,128.84	0.64	-	0.64	-
0000000010197923	Mod/Active	Current	06/01/2019	446,930.71	342,704.23	341,747.91	0.64	-	0.64	-
0000000010198709	Mod/Active	Current	06/01/2019	709,532.00	523,187.65	521,686.23	1.28	-	1.28	-
0000000010210149	Mod/Active	Current	06/01/2019	192,000.00	153,941.27	153,528.43	0.64	-	0.64	-
0000000010211489	Mod/Active	Current	06/01/2019	112,000.00	99,773.27	99,524.19	0.64	-	0.64	-
0000000010214383	Mod/Active	Current	06/01/2019	412,000.00	330,843.18	329,893.49	100.00	-	100.00	-
0000000010215369	Mod/Active	Current	06/01/2019	398,500.00	338,070.44	337,161.69	0.64	-	0.64	-
0000000010216207	Mod/Active	Current	06/01/2019	90,400.00	75,737.47	75,543.27	0.64	-	0.64	-
0000000010218801	Mod/Active	Current	06/01/2019	212,700.00	138,860.95	138,468.03	0.64	-	0.64	-
0000000010222825	Mod/Active	Current	06/01/2019	652,500.00	606,266.42	605,333.94	1,660.09	-	1,660.09	-
0000000010228141	Mod/Active	Current	06/01/2019	455,200.00	459,847.59	346,563.12	100.00	-	100.00	-
0000000010230367	Mod/Active	Current	07/01/2019	168,000.00	128,041.14	127,686.35	0.64	-	0.64	-
0000000010230521	Mod/Active	Current	06/01/2019	84,350.00	66,633.74	66,442.47	0.64	-	0.64	-
0000000010196045	Mod/Active	Delinquent	05/01/2019	434,960.98	380,310.50	378,635.81	100.00	-	100.00	-
0000000010228091	Mod/Active	Delinquent	05/01/2019	111,920.00	12,413.35	12,370.80	0.64	-	0.64	-
0000000010213591	Mod/Active	Bankruptcy	06/01/2019	500,000.00	469,956.55	469,956.55	100.00	-	100.00	-
0000000010210317	Trailing	Current	06/01/2019	96,140.00	52,279.75	52,120.66	-15.00	-	-15.00	-0.029%

Residential Accredit Loans, Inc. Mortgage Asset-Backed Pass-Through Certificates Series 2005-QO4



Loan Number	Loss Type	Most Recent Loan Status	Most Recent Next Due Date	Cutoff Principal Balance	Prior Unpaid Principal Balance	Prior Scheduled Principal Balance	Current Realized Loss Amount	Subsequent Loss / (Recovery) Amount	Total Realized Loss Amount	Loss Severity
Count: 38	SUBTOTAL			13,567,386.42	11,351,707.68	10,728,144.83	2,265.57	(384.60)	1,880.97	0.021%
Count: 76	TOTALS			21,445,675.90	17,202,010.89	16,441,440.49	2,628.33	(1,022.83)	1,605.50	0.016%