

Distribution Information	Deal Information
1. Distribution Summary	Deal Name: Residential Asset Securities Corp, 2006-KS3
2. Factor Summary	Asset Type: Home Equity Mortgage Asset Backed Pass-Through Certificates
3. Components Information <i>(Not Applicable)</i>	Closing Date: 03/29/2006
4. Interest Summary	First Distribution Date: 04/25/2006
5. Other Income Detail	Determination Date: 02/22/2010
6. Interest Shortfalls, Compensation and Expenses	Distribution Date: 02/25/2010
7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts	Record Date:
8. Collateral Summary	Book-Entry: 02/24/2010
9. Repurchase Information	Definitive: 01/29/2010
10. Loan Status Report (Delinquencies)	Trustee: US Bank N.A.
11. Deal Delinquencies (30 Day Buckets)	Main Telephone: 800-934-6802
12. Loss Mitigation and Servicing Modifications	GMAC-RFC
13. Losses and Recoveries	Bond Administrator: June Han
14. Credit Enhancement Report	Telephone: 818-260-1491
15. Distribution Percentages <i>(Not Applicable)</i>	Pool(s) : 40319,40320,40321,40322
16. Overcollateralization Summary	
17. Excess Cash Flow, Overcollateralization Provisions and Derivative Amounts	
18. Performance Tests	
19. Lender Paid Mortgage Insurance <i>(Not Applicable)</i>	
20. Comments	

# Statement to Certificateholder

Residential Asset Securities Corp, 2006-KS3

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## 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-I-1	76113ABF7	337,255,000.00	0.00	0.30063000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-I-2	76113ABG5	120,815,000.00	0.00	0.35063000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-I-3	76113ABH3	124,146,000.00	89,045,072.68	0.40063000	3,254,196.18	30,220.24	3,284,416.42	0.00	0.00	0.00	85,790,876.50
A-I-4	76113ABJ9	79,903,000.00	79,903,000.00	0.50063000	0.00	33,886.32	33,886.32	0.00	0.00	0.00	79,903,000.00
A-II	76113ABK6	232,006,000.00	47,275,156.52	0.40063000	704,888.68	16,215.18	721,103.86	0.00	0.00	0.00	46,570,267.84
M-1	76113ABL4	43,700,000.00	43,700,000.00	0.56063000	0.00	20,896.34	20,896.34	0.00	0.00	0.00	43,700,000.00
M-2	76113ABM2	40,825,000.00	40,825,000.00	0.57063000	0.00	19,869.79	19,869.79	0.00	0.00	0.00	40,825,000.00
M-3	76113ABN0	23,575,000.00	23,575,000.00	0.59063000	0.00	11,876.26	11,876.26	0.00	0.00	0.00	23,575,000.00
M-4	76113ABP5	20,700,000.00	20,700,000.00	0.70063000	0.00	12,370.05	12,370.05	0.00	0.00	0.00	20,700,000.00
M-5	76113ABQ3	20,125,000.00	13,635,159.76	0.72063000	0.00	8,380.79	8,380.79	2,488,247.91	0.00	0.00	11,146,911.85
M-6	76113ABR1	17,825,000.00	0.00	0.79063000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-7	76113ABS9	17,825,000.00	0.00	1.28063000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-8	76113ABT7	12,650,000.00	0.00	1.43063000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-9	76113ABU4	11,500,000.00	0.00	2.38063000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-10	76113ABV2	11,500,000.00	0.00	2.73063000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-11	76113ABW0	11,500,000.00	0.00	2.73063000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SB	76113ABX8	24,150,001.77	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R		0.00	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Deal Totals</b>		<b>1,150,000,001.77</b>	<b>358,658,388.96</b>		<b>3,959,084.86</b>	<b>153,714.97</b>	<b>4,112,799.83</b>	<b>2,488,247.91</b>	<b>0.00</b>	<b>0.00</b>	<b>352,211,056.19</b>

# Statement to Certificateholder

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## 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-I-1	76113ABF7	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
A-I-2	76113ABG5	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
A-I-3	76113ABH3	717.26090796	26.21265429	0.24342500	26.45607929	0.00000000	0.00402067	691.04825367
A-I-4	76113ABJ9	1,000.00000000	0.00000000	0.42409321	0.42409321	0.00000000	0.00700487	1,000.00000000
A-II	76113ABK6	203.76695654	3.03823470	0.06989121	3.10812591	0.00000000	0.00040572	200.72872184
M-1	76113ABL4	1,000.00000000	0.00000000	0.47817712	0.47817712	0.00000000	0.00458764	1,000.00000000
M-2	76113ABM2	1,000.00000000	0.00000000	0.48670643	0.48670643	0.00000000	0.00466944	1,000.00000000
M-3	76113ABN0	1,000.00000000	0.00000000	0.50376501	0.50376501	0.00000000	0.00483309	1,000.00000000
M-4	76113ABP5	1,000.00000000	0.00000000	0.59758696	0.59758696	0.00000000	0.00573333	1,000.00000000
M-5	76113ABQ3	677.52346634	0.00000000	0.41643677	0.41643677	0.00000000	0.00399503	553.88381863
M-6	76113ABR1	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
M-7	76113ABS9	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
M-8	76113ABT7	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
M-9	76113ABU4	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
M-10	76113ABV2	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
M-11	76113ABW0	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
SB <sup>1</sup>	76113ABX8							
R		0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000

<sup>1</sup> Factors not reported for OC Classes

<b>Deal Factor :</b>	30.62704832%
<b>Group I-ARM Factor :</b>	28.76753607%
<b>Group I-FIXED Factor :</b>	38.87652951%
<b>Group II-ARM Factor :</b>	26.53714490%
<b>Group II-FIXED Factor :</b>	55.38326658%

# Statement to Certificateholder

Residential Asset Securities Corp, 2006-KS3

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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-I-1	01/25/2010	02/24/2010	Actual/360	0.00	0.30063000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-I-2	01/25/2010	02/24/2010	Actual/360	0.00	0.35063000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-I-3	01/25/2010	02/24/2010	Actual/360	89,045,072.68	0.40063000	30,719.39	0.00	0.00	499.15	0.00	30,220.24	0.00
A-I-4	01/25/2010	02/24/2010	Actual/360	79,903,000.00	0.50063000	34,446.03	0.00	0.00	559.71	0.00	33,886.32	0.00
A-II	01/25/2010	02/24/2010	Actual/360	47,275,156.52	0.40063000	16,309.31	0.00	0.00	94.13	0.00	16,215.18	0.00
M-1	01/25/2010	02/24/2010	Actual/360	43,700,000.00	0.56063000	21,096.82	0.00	0.00	200.48	0.00	20,896.34	0.00
M-2	01/25/2010	02/24/2010	Actual/360	40,825,000.00	0.57063000	20,060.42	0.00	0.00	190.63	0.00	19,869.79	0.00
M-3	01/25/2010	02/24/2010	Actual/360	23,575,000.00	0.59063000	11,990.20	0.00	0.00	113.94	0.00	11,876.26	0.00
M-4	01/25/2010	02/24/2010	Actual/360	20,700,000.00	0.70063000	12,488.73	0.00	0.00	118.68	0.00	12,370.05	0.00
M-5	01/25/2010	02/24/2010	Actual/360	13,635,159.76	0.72063000	8,461.20	0.00	0.00	80.40	0.00	8,380.79	0.00
M-6	01/25/2010	02/24/2010	Actual/360	0.00	0.79063000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-7	01/25/2010	02/24/2010	Actual/360	0.00	1.28063000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-8	01/25/2010	02/24/2010	Actual/360	0.00	1.43063000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-9	01/25/2010	02/24/2010	Actual/360	0.00	2.38063000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-10	01/25/2010	02/24/2010	Actual/360	0.00	2.73063000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-11	01/25/2010	02/24/2010	Actual/360	0.00	2.73063000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SB	01/25/2010	02/24/2010	Actual/360	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R	01/01/2010	01/31/2010	30/360	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Deal Totals</b>				<b>358,658,388.96</b>		<b>155,572.10</b>	<b>0.00</b>	<b>0.00</b>	<b>1,857.12</b>	<b>0.00</b>	<b>153,714.97</b>	<b>0.00</b>

## Current Index Rates

Index Type	Rate	Classes
USLIB TEL 25 -2BD	0.23063000	A-I-3, A-I-4, M-2, M-5, M-4, M-1, A-II, M-3

**Statement to Certificateholder**

Residential Asset Securities Corp, 2006-KS3  
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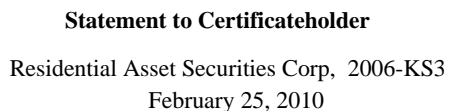
**5. Other Income Detail**

Class	Prepayment Charges	Remaining Excess Cash Flow and OC Release Amount	Other Income Distribution
	(1)	(2)	(1) + (2) = (3)
SB	0.00	0.00	0.00
<b>Deal Totals</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

**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-ARM	1,383.33	1,383.33	0.00	3	1,394.46	66,075.95	6,869.11	16,943.13	0.00	1,553.96
Group I-FIXED	449.17	449.17	0.00	1	280.73	19,404.55	2,369.71	762.88	0.00	20,674.52
Group II-ARM	511.18	511.18	0.00	0	0.00	24,277.39	2,280.37	5,285.74	0.00	10,522.85
Group II-FIXED	3.48	3.48	0.00	1	181.93	5,470.37	833.95	1,111.69	0.00	3,629.25
<b>Deal Totals</b>	<b>2,347.16</b>	<b>2,347.16</b>	<b>0.00</b>	<b>5</b>	<b>1,857.12</b>	<b>115,228.26</b>	<b>12,353.14</b>	<b>24,103.44</b>	<b>0.00</b>	<b>36,380.58</b>

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



(A) Prepayment Interest Shortfall Amounts

(B) Basis Risk/Net WAC Shortfall Amounts

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# Statement to Certificateholder

Residential Asset Securities Corp, 2006-KS3

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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
Group I-ARM	Count	3,733	1,185	N/A	97	4	0	0	25	1,156
	Balance/Amount	674,091,277.06	198,502,003.04	339,574.54	(323,473.86)	467,702.16	N/A	0.00	4,098,748.90	193,919,451.30
Group I-FIXED	Count	1,895	677	N/A	90	2	0	0	3	672
	Balance/Amount	174,867,003.54	68,786,121.07	191,553.69	(84,905.96)	185,243.92	N/A	0.00	512,007.19	67,982,222.23
Group II-ARM	Count	1,474	418	N/A	25	1	0	0	6	411
	Balance/Amount	264,913,797.24	71,355,751.18	42,574.13	(79,914.96)	144,491.49	N/A	0.00	948,042.28	70,300,558.24
Group II-FIXED	Count	238	131	N/A	16	0	0	0	0	131
	Balance/Amount	36,127,923.93	20,014,513.67	22,491.68	(16,802.43)	0.00	N/A	0.00	0.00	20,008,824.42
Deal Totals	Count	7,340	2,411	N/A	228	7	0	0	34	2,370
	Balance/Amount	1,150,000,001.77	358,658,388.96	596,194.04	(505,097.21)	797,437.57	N/A	0.00	5,558,798.37	352,211,056.19

### 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
Group I-ARM	6.95873223	6.85777447	315.84	311.73	6.49275344	6.38695814	7.83458130	6.50561520	6.72246904
Group I-FIXED	7.77797696	7.79034388	297.87	291.91	7.38537939	7.39772922	7.82751832	6.50561520	6.72246904
Group II-ARM	6.92430835	6.83868598	315.64	312.65	6.45338523	6.36752079	7.84224565	6.35084763	6.56254255
Group II-FIXED	7.33663927	7.33676148	307.63	304.95	6.95171147	6.95190067	7.41734462	6.35084763	6.56254255
Deal Totals	7.13009293	7.06117574	311.86	307.70	6.68172699	6.61026698	7.81146814	N/A	N/A

### C. Constant Prepayment Rate

**Statement to Certificateholder**

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	1 Month CPR	3 Month CPR	6 Month CPR	12 Month CPR	Life CPR
I-ARM	22.87%	24.11%	26.29%	26.04%	26.72%
I-FIXED	10.20%	10.56%	15.66%	17.17%	20.60%
II-ARM	15.77%	15.56%	19.21%	21.47%	28.20%
II-FIXED	(1.01)%	5.20%	10.78%	12.15%	13.08%
<b>Deal Totals</b>	<b>17.94%</b>	<b>19.02%</b>	<b>22.19%</b>	<b>22.86%</b>	<b>25.48%</b>

Class M Net WAC Cap Rate = 6.4577024%

**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)
Group I-ARM	Count	0	0	0	0	0
	Scheduled Balance	0.00	0.00	0.00	0.00	0.00
Group I-FIXED	Count	0	0	0	0	0
	Scheduled Balance	0.00	0.00	0.00	0.00	0.00
Group II-ARM	Count	0	0	0	0	0
	Scheduled Balance	0.00	0.00	0.00	0.00	0.00
Group II-FIXED	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 Asset Securities Corp, 2006-KS3

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## 10. Loan Status Report

Delinquency Calculation Method: Office of Thrift Supervision

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>	1,279	170,458,464.86	26	2,427,722.79	0	0.00	0	0.00	0.00	1,305	172,886,187.65
<b>30 days</b>	129	18,122,949.16	7	681,863.68	0	0.00	0	0.00	0.00	136	18,804,812.84
<b>60 days</b>	95	14,530,903.46	7	735,832.08	9	1,229,155.32	0	0.00	0.00	111	16,495,890.86
<b>90 days</b>	67	9,312,430.95	9	1,235,272.58	12	2,182,114.24	0	0.00	0.00	88	12,729,817.77
<b>120 days</b>	63	8,921,807.66	12	1,615,070.34	26	4,404,867.32	0	0.00	0.00	101	14,941,745.32
<b>150 days</b>	63	8,892,079.22	5	520,283.60	32	7,714,653.18	0	0.00	0.00	100	17,127,016.00
<b>180 days</b>	23	3,042,496.11	2	208,725.14	29	4,983,659.26	1	150,729.05	151,794.48	55	8,385,609.56
<b>181+ days</b>	105	15,457,362.53	19	2,228,399.52	325	68,569,514.61	25	4,584,699.53	4,636,639.19	474	90,839,976.19
<b>Total</b>	<b>1,824</b>	<b>248,738,493.95</b>	<b>87</b>	<b>9,653,169.73</b>	<b>433</b>	<b>89,083,963.93</b>	<b>26</b>	<b>4,735,428.58</b>	<b>4,788,433.67</b>	<b>2,370</b>	<b>352,211,056.19</b>
<b>Current</b>	53.97%	48.40%	1.10%	0.69%	0.00%	0.00%	0.00%	0.00%	0.00%	55.06%	49.09%
<b>30 days</b>	5.44%	5.15%	0.30%	0.19%	0.00%	0.00%	0.00%	0.00%	0.00%	5.74%	5.34%
<b>60 days</b>	4.01%	4.13%	0.30%	0.21%	0.38%	0.35%	0.00%	0.00%	0.00%	4.68%	4.68%
<b>90 days</b>	2.83%	2.64%	0.38%	0.35%	0.51%	0.62%	0.00%	0.00%	0.00%	3.71%	3.61%
<b>120 days</b>	2.66%	2.53%	0.51%	0.46%	1.10%	1.25%	0.00%	0.00%	0.00%	4.26%	4.24%
<b>150 days</b>	2.66%	2.52%	0.21%	0.15%	1.35%	2.19%	0.00%	0.00%	0.00%	4.22%	4.86%
<b>180 days</b>	0.97%	0.86%	0.08%	0.06%	1.22%	1.41%	0.04%	0.04%	0.04%	2.32%	2.38%
<b>181+ days</b>	4.43%	4.39%	0.80%	0.63%	13.71%	19.47%	1.05%	1.30%	1.31%	20.00%	25.79%
<b>Total</b>	<b>76.96%</b>	<b>70.62%</b>	<b>3.67%</b>	<b>2.74%</b>	<b>18.27%</b>	<b>25.29%</b>	<b>1.10%</b>	<b>1.34%</b>	<b>1.35%</b>	<b>100.00%</b>	<b>100.00%</b>

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Group I-ARM	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>	552	81,599,779.83	10	1,036,648.78	0	0.00	0	0.00	0.00	562	82,636,428.61
<b>30 days</b>	60	9,532,532.40	3	327,887.52	0	0.00	0	0.00	0.00	63	9,860,419.92
<b>60 days</b>	46	7,960,932.81	3	259,943.13	6	695,716.64	0	0.00	0.00	55	8,916,592.58
<b>90 days</b>	30	4,840,669.82	3	275,781.95	9	1,566,681.40	0	0.00	0.00	42	6,683,133.17
<b>120 days</b>	29	5,044,418.15	7	1,143,968.41	14	2,798,101.81	0	0.00	0.00	50	8,986,488.37
<b>150 days</b>	28	4,596,480.98	2	218,938.80	20	5,389,945.61	0	0.00	0.00	50	10,205,365.39
<b>180 days</b>	11	1,959,461.94	2	208,725.14	23	3,856,213.64	0	0.00	0.00	36	6,024,400.72
<b>181+ days</b>	55	9,315,828.40	10	1,151,183.44	215	46,753,073.72	18	3,386,536.98	3,424,941.45	298	60,606,622.54
<b>Total</b>	<b>811</b>	<b>124,850,104.33</b>	<b>40</b>	<b>4,623,077.17</b>	<b>287</b>	<b>61,059,732.82</b>	<b>18</b>	<b>3,386,536.98</b>	<b>3,424,941.45</b>	<b>1,156</b>	<b>193,919,451.30</b>

<b>Current</b>	47.75%	42.08%	0.87%	0.53%	0.00%	0.00%	0.00%	0.00%	0.00%	48.62%	42.61%
<b>30 days</b>	5.19%	4.92%	0.26%	0.17%	0.00%	0.00%	0.00%	0.00%	0.00%	5.45%	5.08%
<b>60 days</b>	3.98%	4.11%	0.26%	0.13%	0.52%	0.36%	0.00%	0.00%	0.00%	4.76%	4.60%
<b>90 days</b>	2.60%	2.50%	0.26%	0.14%	0.78%	0.81%	0.00%	0.00%	0.00%	3.63%	3.45%
<b>120 days</b>	2.51%	2.60%	0.61%	0.59%	1.21%	1.44%	0.00%	0.00%	0.00%	4.33%	4.63%
<b>150 days</b>	2.42%	2.37%	0.17%	0.11%	1.73%	2.78%	0.00%	0.00%	0.00%	4.33%	5.26%
<b>180 days</b>	0.95%	1.01%	0.17%	0.11%	1.99%	1.99%	0.00%	0.00%	0.00%	3.11%	3.11%
<b>181+ days</b>	4.76%	4.80%	0.87%	0.59%	18.60%	24.11%	1.56%	1.75%	1.76%	25.78%	31.25%
<b>Total</b>	<b>70.16%</b>	<b>64.38%</b>	<b>3.46%</b>	<b>2.38%</b>	<b>24.83%</b>	<b>31.49%</b>	<b>1.56%</b>	<b>1.75%</b>	<b>1.76%</b>	<b>100.00%</b>	<b>100.00%</b>

Statement to Certificateholder

Residential Asset Securities Corp, 2006-KS3

February 25, 2010

Group I-FIXED	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>	438	42,415,066.39	9	497,466.45	0	0.00	0	0.00	0.00	447	42,912,532.84
<b>30 days</b>	33	3,262,900.77	2	37,133.28	0	0.00	0	0.00	0.00	35	3,300,034.05
<b>60 days</b>	23	2,263,539.56	0	0.00	1	172,595.28	0	0.00	0.00	24	2,436,134.84
<b>90 days</b>	27	2,913,995.52	5	837,630.26	0	0.00	0	0.00	0.00	32	3,751,625.78
<b>120 days</b>	23	2,112,535.60	1	27,866.98	8	995,020.04	0	0.00	0.00	32	3,135,422.62
<b>150 days</b>	18	1,646,978.95	2	238,490.90	7	1,444,694.74	0	0.00	0.00	27	3,330,164.59
<b>180 days</b>	8	523,039.44	0	0.00	1	333,442.69	0	0.00	0.00	9	856,482.13
<b>181+ days</b>	20	1,874,825.34	4	255,425.81	41	6,043,588.79	1	85,985.44	89,872.61	66	8,259,825.38
<b>Total</b>	<b>590</b>	<b>57,012,881.57</b>	<b>23</b>	<b>1,894,013.68</b>	<b>58</b>	<b>8,989,341.54</b>	<b>1</b>	<b>85,985.44</b>	<b>89,872.61</b>	<b>672</b>	<b>67,982,222.23</b>
<b>Current</b>	65.18%	62.39%	1.34%	0.73%	0.00%	0.00%	0.00%	0.00%	0.00%	66.52%	63.12%
<b>30 days</b>	4.91%	4.80%	0.30%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	5.21%	4.85%
<b>60 days</b>	3.42%	3.33%	0.00%	0.00%	0.15%	0.25%	0.00%	0.00%	0.00%	3.57%	3.58%
<b>90 days</b>	4.02%	4.29%	0.74%	1.23%	0.00%	0.00%	0.00%	0.00%	0.00%	4.76%	5.52%
<b>120 days</b>	3.42%	3.11%	0.15%	0.04%	1.19%	1.46%	0.00%	0.00%	0.00%	4.76%	4.61%
<b>150 days</b>	2.68%	2.42%	0.30%	0.35%	1.04%	2.13%	0.00%	0.00%	0.00%	4.02%	4.90%
<b>180 days</b>	1.19%	0.77%	0.00%	0.00%	0.15%	0.49%	0.00%	0.00%	0.00%	1.34%	1.26%
<b>181+ days</b>	2.98%	2.76%	0.60%	0.38%	6.10%	8.89%	0.15%	0.13%	0.13%	9.82%	12.15%
<b>Total</b>	<b>87.80%</b>	<b>83.86%</b>	<b>3.42%</b>	<b>2.79%</b>	<b>8.63%</b>	<b>13.22%</b>	<b>0.15%</b>	<b>0.13%</b>	<b>0.13%</b>	<b>100.00%</b>	<b>100.00%</b>

Statement to Certificateholder

Residential Asset Securities Corp, 2006-KS3

February 25, 2010

Group II-ARM	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
Current	204	34,101,403.25	5	641,905.93	0	0.00	0	0.00	0.00	209	34,743,309.18
30 days	26	3,964,388.20	2	316,842.88	0	0.00	0	0.00	0.00	28	4,281,231.08
60 days	22	3,197,959.52	2	256,461.68	2	360,843.40	0	0.00	0.00	26	3,815,264.60
90 days	5	980,116.14	1	121,860.37	2	394,819.47	0	0.00	0.00	8	1,496,795.98
120 days	9	1,505,070.68	3	385,247.95	3	450,264.68	0	0.00	0.00	15	2,340,583.31
150 days	15	2,266,286.45	1	62,853.90	5	880,012.83	0	0.00	0.00	21	3,209,153.18
180 days	2	236,783.36	0	0.00	4	636,428.04	1	150,729.05	151,794.48	7	1,023,940.45
181+ days	25	3,506,886.51	4	578,893.94	64	14,486,355.90	4	818,144.11	822,530.77	97	19,390,280.46
Total	308	49,758,894.11	18	2,364,066.65	80	17,208,724.32	5	968,873.16	974,325.25	411	70,300,558.24

Current	49.64%	48.51%	1.22%	0.91%	0.00%	0.00%	0.00%	0.00%	0.00%	50.85%	49.42%
30 days	6.33%	5.64%	0.49%	0.45%	0.00%	0.00%	0.00%	0.00%	0.00%	6.81%	6.09%
60 days	5.35%	4.55%	0.49%	0.36%	0.49%	0.51%	0.00%	0.00%	0.00%	6.33%	5.43%
90 days	1.22%	1.39%	0.24%	0.17%	0.49%	0.56%	0.00%	0.00%	0.00%	1.95%	2.13%
120 days	2.19%	2.14%	0.73%	0.55%	0.73%	0.64%	0.00%	0.00%	0.00%	3.65%	3.33%
150 days	3.65%	3.22%	0.24%	0.09%	1.22%	1.25%	0.00%	0.00%	0.00%	5.11%	4.56%
180 days	0.49%	0.34%	0.00%	0.00%	0.97%	0.91%	0.24%	0.21%	0.21%	1.70%	1.46%
181+ days	6.08%	4.99%	0.97%	0.82%	15.57%	20.61%	0.97%	1.16%	1.16%	23.60%	27.58%
Total	74.94%	70.78%	4.38%	3.36%	19.46%	24.48%	1.22%	1.38%	1.38%	100.00%	100.00%

Statement to Certificateholder

Residential Asset Securities Corp, 2006-KS3

February 25, 2010

Group II-FIXED	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
Current	85	12,342,215.39	2	251,701.63	0	0.00	0	0.00	0.00	87	12,593,917.02
30 days	10	1,363,127.79	0	0.00	0	0.00	0	0.00	0.00	10	1,363,127.79
60 days	4	1,108,471.57	2	219,427.27	0	0.00	0	0.00	0.00	6	1,327,898.84
90 days	5	577,649.47	0	0.00	1	220,613.37	0	0.00	0.00	6	798,262.84
120 days	2	259,783.23	1	57,987.00	1	161,480.79	0	0.00	0.00	4	479,251.02
150 days	2	382,332.84	0	0.00	0	0.00	0	0.00	0.00	2	382,332.84
180 days	2	323,211.37	0	0.00	1	157,574.89	0	0.00	0.00	3	480,786.26
181+ days	5	759,822.28	1	242,896.33	5	1,286,496.20	2	294,033.00	299,294.36	13	2,583,247.81
Total	115	17,116,613.94	6	772,012.23	8	1,826,165.25	2	294,033.00	299,294.36	131	20,008,824.42

Current	64.89%	61.68%	1.53%	1.26%	0.00%	0.00%	0.00%	0.00%	0.00%	66.41%	62.94%
30 days	7.63%	6.81%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	7.63%	6.81%
60 days	3.05%	5.54%	1.53%	1.10%	0.00%	0.00%	0.00%	0.00%	0.00%	4.58%	6.64%
90 days	3.82%	2.89%	0.00%	0.00%	0.76%	1.10%	0.00%	0.00%	0.00%	4.58%	3.99%
120 days	1.53%	1.30%	0.76%	0.29%	0.76%	0.81%	0.00%	0.00%	0.00%	3.05%	2.40%
150 days	1.53%	1.91%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.53%	1.91%
180 days	1.53%	1.62%	0.00%	0.00%	0.76%	0.79%	0.00%	0.00%	0.00%	2.29%	2.40%
181+ days	3.82%	3.80%	0.76%	1.21%	3.82%	6.43%	1.53%	1.47%	1.49%	9.92%	12.91%
Total	87.79%	85.55%	4.58%	3.86%	6.11%	9.13%	1.53%	1.47%	1.49%	100.00%	100.00%

# Statement to Certificateholder

Residential Asset Securities Corp, 2006-KS3  
February 25, 2010

## 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	136	18,804,812.84	13 Months	22	3,906,560.44	25 Months	8	1,661,560.36	37 Months	4	942,530.34	49 Months	0	0.00
	5.74%	5.34%		0.93%	1.11%		0.34%	0.47%		0.17%	0.27%		0.00%	0.00%
2 Months	111	16,495,890.86	14 Months	16	2,731,477.19	26 Months	4	802,482.78	38 Months	3	751,661.86	50 Months	0	0.00
	4.68%	4.68%		0.68%	0.78%		0.17%	0.23%		0.13%	0.21%		0.00%	0.00%
3 Months	88	12,729,817.77	15 Months	13	2,005,616.54	27 Months	7	1,514,810.82	39 Months	1	253,370.78	51 Months	0	0.00
	3.71%	3.61%		0.55%	0.57%		0.30%	0.43%		0.04%	0.07%		0.00%	0.00%
4 Months	101	14,941,745.32	16 Months	16	3,524,378.84	28 Months	2	394,096.61	40 Months	1	412,890.82	52 Months	0	0.00
	4.26%	4.24%		0.68%	1.00%		0.08%	0.11%		0.04%	0.12%		0.00%	0.00%
5 Months	100	17,127,016.00	17 Months	11	2,247,714.07	29 Months	5	970,336.88	41 Months	0	0.00	53 Months	0	0.00
	4.22%	4.86%		0.46%	0.64%		0.21%	0.28%		0.00%	0.00%		0.00%	0.00%
6 Months	55	8,385,609.56	18 Months	15	3,244,970.93	30 Months	4	1,106,619.40	42 Months	0	0.00	54 Months	0	0.00
	2.32%	2.38%		0.63%	0.92%		0.17%	0.31%		0.00%	0.00%		0.00%	0.00%
7 Months	65	9,663,797.73	19 Months	17	3,199,394.73	31 Months	1	360,745.04	43 Months	0	0.00	55 Months	0	0.00
	2.74%	2.74%		0.72%	0.91%		0.04%	0.10%		0.00%	0.00%		0.00%	0.00%
8 Months	43	6,720,317.50	20 Months	6	1,009,794.95	32 Months	1	341,326.41	44 Months	1	199,210.38	56 Months	0	0.00
	1.81%	1.91%		0.25%	0.29%		0.04%	0.10%		0.04%	0.06%		0.00%	0.00%
9 Months	45	10,423,790.24	21 Months	11	2,062,392.82	33 Months	2	341,987.99	45 Months	0	0.00	57 Months	0	0.00
	1.90%	2.96%		0.46%	0.59%		0.08%	0.10%		0.00%	0.00%		0.00%	0.00%
10 Months	42	7,714,828.87	22 Months	10	2,343,175.75	34 Months	2	237,118.73	46 Months	0	0.00	58 Months	0	0.00
	1.77%	2.19%		0.42%	0.67%		0.08%	0.07%		0.00%	0.00%		0.00%	0.00%
11 Months	36	7,221,313.35	23 Months	7	1,670,746.87	35 Months	3	590,037.35	47 Months	0	0.00	59 Months	0	0.00
	1.52%	2.05%		0.30%	0.47%		0.13%	0.17%		0.00%	0.00%		0.00%	0.00%
12 Months	44	8,863,583.31	24 Months	5	1,198,859.41	36 Months	1	206,476.10	48 Months	0	0.00	60+ Months	0	0.00
	1.86%	2.52%		0.21%	0.34%		0.04%	0.06%		0.00%	0.00%		0.00%	0.00%

Statement to Certificateholder

Residential Asset Securities Corp, 2006-KS3

February 25, 2010

12. Loss Mitigation and Servicing Modifications

		Current		1 Payment		2 Payments		3+ Payments		Foreclosure		REO		Total	
	Modification	Coun	Scheduled Balance	Coun	Scheduled Balance	Coun	Scheduled Balance	Coun	Scheduled Balance	Coun	Scheduled Balance	Coun	Scheduled Balance	Coun	Scheduled Balance
Group I-ARM	Capitalizations	12	2,488,917.91	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	12	2,488,917.91
	Other Modification	189	34,937,982.62	34	5,665,919.02	32	6,147,675.45	71	13,136,017.10	122	30,346,991.60	3	600,573.69	451	90,835,159.48
Group I-FIXED	Capitalizations	14	1,832,641.06	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	14	1,832,641.06
	Other Modification	53	4,919,218.33	8	637,907.08	6	977,028.30	20	2,063,991.85	9	1,333,567.26	0	0.00	96	9,931,712.82
Group II-ARM	Capitalizations	9	1,635,065.26	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	9	1,635,065.26
	Other Modification	85	15,374,515.42	11	1,454,671.98	15	2,435,893.92	39	6,285,342.73	41	8,742,276.31	1	215,459.85	192	34,508,160.21
Group II-FIXED	Capitalizations	2	278,583.75	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	278,583.75
	Other Modification	15	2,629,697.41	2	384,700.97	1	304,092.81	2	296,486.62	1	220,613.37	0	0.00	21	3,835,591.18
Deal Totals	Capitalizations	37	6,235,207.98	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	37	6,235,207.98
	Other Modifications	342	57,861,413.78	55	8,143,199.05	54	9,864,690.48	132	21,781,838.30	173	40,643,448.54	4	816,033.54	760	139,110,623.69

The 5% Reportable Modified Mortgage Loans cap has been raised to 15% for this transaction. As required with this change, a no action letter was obtained from the Rating Agencies.

**Statement to Certificateholder**

Residential Asset Securities Corp, 2006-KS3

February 25, 2010

Modification Type		Payoffs				Repurchases				Liquidations				Total			
		Current Month		Cumulative		Current Month		Cumulative		Current Month		Cumulative		Current Month		Cumulative	
		Count	Beginning Balance	Count	Beginning Balance	Count	Beginning Balance	Count	Beginning Balance	Count	Beginning Balance	Count	Beginning Balance	Count	Beginning Balance	Count	Beginning Balance
Group I-ARM	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	1	50,652.37	13	2,175,333.67	0	0.00	0	0.00	6	,251,693.46	78	18,124,902.42	7	1,302,345.83	91	20,300,236.09
Group I-FIXE D	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	0	0.00	1	83,975.32	0	0.00	0	0.00	0	0.00	7	1,124,946.57	0	0.00	8	1,208,921.89
Group II-ARM	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	0	0.00	13	2,453,326.07	0	0.00	0	0.00	1	152,111.48	18	3,765,551.32	1	152,111.48	31	6,218,877.39
Group II-FIXE D	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	166,350.67	0	0.00	1	166,350.67
Deal Totals	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	1	50,652.37	27	4,712,635.06	0	0.00	0	0.00	7	,403,804.94	104	23,181,750.98	8	1,454,457.31	131	27,894,386.04

The 5% Reportable Modified Mortgage Loans cap has been raised to 15% for this transaction. As required with this change, a no action letter was obtained from the Rating Agencies.



Statement to Certificateholder

Residential Asset Securities Corp, 2006-KS3

February 25, 2010

13. Losses and Recoveries

A. Current Cycle Realized Losses

Current Period Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Group I-ARM	Loss Count	31	8	407	0	446
	Beginning Aggregate Scheduled Balance	3,547,375.80	551,373.10	82,800,712.50	0.00	86,899,461.40
	Principal Portion of Loss	2,517,952.76	551,373.10	0.00	0.00	3,069,325.86
	Interest Portion of Loss	87,639.90	17,387.92	377,957.65	0.00	482,985.47
	Total Realized Loss	2,605,592.66	568,761.02	377,957.65	0.00	3,552,311.33
Group I-FIXE D	Loss Count	3	2	103	0	108
	Beginning Aggregate Scheduled Balance	512,007.19	0.00	11,157,367.04	0.00	11,669,374.23
	Principal Portion of Loss	380,883.26	0.00	0.00	0.00	380,883.26
	Interest Portion of Loss	0.00	4,992.01	55,764.94	0.00	60,756.95
	Total Realized Loss	380,883.26	4,992.01	55,764.94	0.00	441,640.21
Group II-ARM	Loss Count	11	1	180	0	192
	Beginning Aggregate Scheduled Balance	859,786.75	88,255.53	32,355,694.29	0.00	33,303,736.57
	Principal Portion of Loss	494,201.46	88,255.53	0.00	0.00	582,456.99
	Interest Portion of Loss	17,379.91	6,769.80	116,877.91	0.00	141,027.62
	Total Realized Loss	511,581.37	95,025.33	116,877.91	0.00	723,484.61
Group II-FIXE D	Loss Count	1	0	22	0	23
	Beginning Aggregate Scheduled Balance	0.00	0.00	3,987,081.65	0.00	3,987,081.65
	Principal Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Interest Portion of Loss	6,083.97	0.00	8,523.94	0.00	14,607.91
	Total Realized Loss	6,083.97	0.00	8,523.94	0.00	14,607.91
Deal Totals	Loss Count	46	11	712	0	769
	Beginning Aggregate Scheduled	4,919,169.74	639,628.63	130,300,855.48	0.00	135,859,653.85
	Principal Portion of	3,393,037.48	639,628.63	0.00	0.00	4,032,666.11
	Interest Portion of Loss	111,103.78	29,149.73	559,124.44	0.00	699,377.95
	Total Realized Loss	3,504,141.26	668,778.36	559,124.44	0.00	4,732,044.06

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B. Cumulative Realized Losses

Cumulative Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Group I-ARM	Loss Count	818	105	534	0	1,457
	Total Realized Loss	95,622,478.12	11,354,492.75	4,132,552.88	0.00	111,109,523.75
Group I-FIXE D	Loss Count	126	430	119	0	675
	Total Realized Loss	8,815,934.87	26,481,219.67	394,834.71	0.00	35,691,989.25
Group II-ARM	Loss Count	312	14	216	0	542
	Total Realized Loss	33,138,947.88	1,446,118.20	1,327,061.30	0.00	35,912,127.38
Group II-FIXE D	Loss Count	26	4	24	0	54
	Total Realized Loss	2,230,621.44	400,626.62	91,731.62	0.00	2,722,979.68
Deal Totals	Loss Count	1,282	553	893	0	2,728
	Total Realized Loss	139,807,982.31	39,682,457.24	5,946,180.51	0.00	185,436,620.06

C. Subsequent Recoveries

Subsequent Recoveries		Current Period	Cumulative
Group I-ARM	Subsequent Recoveries Count	8	309
	Subsequent Recoveries	34,807.85	1,190,026.65
	Net Loss 1	3,517,503.48	109,919,497.10
	Net Loss % 2	0.52%	16.31%
Group I-FIXE D	Subsequent Recoveries Count	4	284
	Subsequent Recoveries	66,233.83	1,181,398.54
	Net Loss 1	375,406.38	34,510,590.71
	Net Loss % 2	0.21%	19.74%
Group II-ARM	Subsequent Recoveries Count	0	96
	Subsequent Recoveries	0.00	247,230.10
	Net Loss 1	723,484.61	35,664,897.28
	Net Loss % 2	0.27%	13.46%

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Group II-FIXE D	Subsequent Recoveries Count	0	5
	Subsequent Recoveries	0.00	7,274.42
	Net Loss <sup>1</sup>	14,607.91	2,715,705.26
	Net Loss % <sup>2</sup>	0.04%	7.52%
Deal Totals	Subsequent Recoveries Cou	12	694
	Subsequent Recoveries	101,041.68	2,625,929.71
	Net Loss <sup>1</sup>	4,631,002.38	182,810,690.35
	Net Loss % <sup>2</sup>	0.40%	15.90%

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

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

## D. Default Percentages

Default Loss Percentage		1 Month	3 Months	6 Months	12 Months	Life of Deal
Group I-ARM	Monthly Default Rate	2.07%	2.12%	2.42%	2.36%	1.30 %
	Constant Default Rate	22.18%	22.67%	25.44%	24.89%	14.57%
Group I-FIXED	Monthly Default Rate	0.75%	0.54%	0.84%	1.04%	0.85 %
	Constant Default Rate	8.60%	6.32%	9.60%	11.84%	9.74%
Group II-ARM	Monthly Default Rate	1.33%	1.34%	1.53%	1.85%	1.22 %
	Constant Default Rate	14.84%	14.95%	16.90%	20.10%	13.72%
Group II-FIXED	Monthly Default Rate	0.00%	0.54%	0.66%	0.60%	0.35 %
	Constant Default Rate	0.00%	6.33%	7.69%	6.98%	4.09%
Deal Totals	Monthly Default Rate	1.55%	1.58%	1.85%	1.92%	1.16 %
	Constant Default Rate	17.12%	17.38%	20.06%	20.76%	13.03%

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

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

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**14. Credit Enhancement Report**

**Reserve Accounts**

Description	Source	Beginning Balance	DEPOSITS		WITHDRAWALS		Ending Balance
			Investment Earnings	Other Deposits	Draws	Releases	
SWAP ACCOUNT		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
Swap Agreement	JPMORGAN CHASE BANK	01/25/2010	0.00	0.00

**16. Overcollateralization Summary**

	Prior Required Overcollateralization Amount	Beginning Overcollateralization Amount	Overcollateralization Increase/(Reduction) Amount	Ending Overcollateralization Amount	Current Required Overcollateralization Amount
Deal Total	24,150,000.04	0.00	0.00	0.00	24,150,000.04

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## 17. Excess Cashflow, Overcollateralization and Derivative Amounts

Excess Cashflow and Derivative Summary	
(1) Scheduled Unmodified Net Interest	2,334,707.15
(2) Interest Losses	699,377.95
(3) Subsequent Recoveries	101,041.68
(4) Interest Adjustment Amount	0.00
(5) Net Swap Payment Amount - IN	0.00
(6) Net Swap Payment Amount - OUT	0.00
(7) Certificate Interest Amount	155,572.09
(8) OC Reduction Amount	0.00
(9) Excess Cashflow Prior to OC Provisions and Derivative Amounts Availa	1,544,418.20

Overcollateralization and Derivative Amounts	
Excess Cashflow Prior to OC Provisions and Derivative Amounts Availa	1,544,418.20
(1) Unreimbursed Principal Portion of Realized Losses	101,041.68
(2) Principal Portion of Realized Losses	1,443,376.52
(3) Overcollateralization Increase	0.00
(4) Prepayment Interest Shortfall	0.00
(5) Unpaid PPIS With Accrued Interest	0.00
(6) Basis Risk Shortfall Carry-Forward Amount	0.00
(7) Relief Act Shortfall	0.00
(8) Unreimbursed Realized Losses	0.00
(9) Swap Termination Payment Amount	0.00
(10) To Class SB Certificates	0.00

Excess Cashflow Prior to OC Provisions amount takes into account any Non-Recoverable Advance Amounts from Section 6.

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## 18. Performance Tests

Senior Balance Test	
Senior Certificate Beginning Balance - Actual Value	216,223,229.20
Zero Balance	0.00
Senior Certificate Beginning Balance = 0.00	False
Current Distribution Date >= Target Distribution	
Current Distribution Period	47
StepDownTarget Distribution Period	37
Current Distribution Date >= Target Distribution Date	True
Stepdown Date - Senior Enhancement Test	
Current Senior Enhancement Percent - Actual value	40.44028600%
Specified Senior Enhancement Percent - Target value	44.50000000%
Senior Enhance Pct >= Specified Senior Enhance Pct (Actual End Balance <= Target End Bal	False
StepDown Date and Senior Enhancement pass	
Current Distribution Date >= Target Distribution Date	True
Senior Enhance Pct >= Specified Senior Enhance Pct (Actual End Balance <= Target End Bal	False
After StepDown Date and Senior Enh Percent >= Target Percent	False
StepDown Date has occurred	
Senior Certificate Beginning Balance = 0.00	False
After StepDown Date and Senior Enh Percent >= Target Percent	False
Stepdown Date has occurred	False
Sixty-Plus Delinquency Percentage >= Target %	
3-Month Average Sixty-Plus Delinquency Percentage - Actual Value	45.87308000%
Senior Enhancement Delinquency Percentage - Target Value	14.54232700%
Sixty-Plus Delinquency Percentage >= Senior Enhancement Delinquency Percentage Target	True

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Trigger Event clause (b) - Realized Loss Test	
Aggregate Realized Loss Percentage - Actual Value	16.08239700%
Scheduled Loss Target Percent	4.55833300%
Aggregate Realized Loss Percentage >= Scheduled Loss Percent	True
Trigger Event is in effect?	
Sixty-Plus Delinquency Percentage >= Senior Enhancement Delinquency Percentage Target	True
Aggregate Realized Loss Percentage >= Scheduled Loss Percent	True
Trigger Event is in effect	False
Stepdown Date and Trigger Event in effect	
Stepdown Date has occurred	False
Trigger Event is in effect	False
Trigger Event is in effect on or after StepDown Date	False

## 20. Comments

**Comments:** 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.



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Cash Flow Received and Uses of Funds

<i>Cash Flow Received</i>	<i>Amount</i>
Principal and Interest Payments	3,748,296.09
Prepayment Premium	0.00
Liquidation and Insurance Proceeds	1,162,556.50
Subsequent Recoveries	101,041.68
Repurchase Proceeds	0.00
Other Deposits/Adjustments (including Derivatives Payment)	2,347.16
Total Deposits	5,014,241.43
<i>Uses of Funds</i>	<i>Amount</i>
Transfer to Certificate Account	4,112,799.83
Reimbursed Advances and Expenses	889,088.45
Master Servicing Compensation	12,353.14
Derivatives Payment	0.00
Total Withdrawals	5,014,241.42
Ending Balance	0.01