GMAC RFC

Statement to Certificateholder

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	*(Not Applicable)*	Closing Date:	03/29/2006
4. Interest Summary		First Distribution Date:	04/25/2006
5. Other Income Detail		Determination Date:	01/20/2009
6. Interest Shortfalls, Compensation and Expenses		Distribution Date:	01/26/2009
7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts		Record Date:	
		Book-Entry:	01/23/2009
8. Collateral Summary		Definitive:	12/31/2008
9. Repurchase Information			
10. Loan Status Report (Delinquencies)			
11. Deal Delinquencies (30 Day Buckets)		Trustee:	US Bank N.A.
12. Loss Mitigation and Servicing Modifications		Main Telephone:	800-934-6802
13. Losses and Recoveries		GMAC-RFC	
14. Credit Enhancement Report		Bond Administrator:	Perry Bons
15. Distribution Percentages	*(Not Applicable)*	Telephone:	818/260-1441
16. Overcollateralization Summary		Pool(s) :	40319,40320,40321,40322
17. Excess Cash Flow, Overcollateralization Provisions and Derivative Amounts			
18. Performance Tests			
19. Lender Paid Mortgage Insurance	*(Not Applicable)*		
20. Comments			

Statement to Certificateholder

Residential Asset Securities Corp, 2006-KS3
January 26, 2009

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	0.54125000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-I-2	76113ABG5	120,815,000.00	17,329,769.50	0.59125000	6,626,719.58	8,823.14	6,635,542.72	0.00	0.00	0.00	10,703,049.92
A-I-3	76113ABH3	124,146,000.00	124,146,000.00	0.64125000	0.00	68,551.87	68,551.87	0.00	0.00	0.00	124,146,000.00
A-I-4	76113ABJ9	79,903,000.00	79,903,000.00	0.74125000	0.00	51,001.97	51,001.97	0.00	0.00	0.00	79,903,000.00
A-II	76113ABK6	232,006,000.00	63,655,414.78	0.64125000	2,347,005.67	35,149.72	2,382,155.39	0.00	0.00	0.00	61,308,409.11
M-1	76113ABL4	43,700,000.00	43,700,000.00	0.80125000	0.00	30,151.48	30,151.48	0.00	0.00	0.00	43,700,000.00
M-2	76113ABM2	40,825,000.00	40,825,000.00	0.81125000	0.00	28,519.38	28,519.38	0.00	0.00	0.00	40,825,000.00
M-3	76113ABN0	23,575,000.00	23,575,000.00	0.83125000	0.00	16,874.95	16,874.95	0.00	0.00	0.00	23,575,000.00
M-4	76113ABP5	20,700,000.00	20,700,000.00	0.94125000	0.00	16,777.78	16,777.78	0.00	0.00	0.00	20,700,000.00
M-5	76113ABQ3	20,125,000.00	20,125,000.00	0.96125000	0.00	16,658.33	16,658.33	0.00	0.00	0.00	20,125,000.00
M-6	76113ABR1	17,825,000.00	17,825,000.00	1.03125000	0.00	15,828.97	15,828.97	0.00	0.00	0.00	17,825,000.00
M-7	76113ABS9	17,825,000.00	17,825,000.00	1.52125000	0.00	23,350.13	23,350.13	0.00	0.00	0.00	17,825,000.00
M-8	76113ABT7	12,650,000.00	12,650,000.00	1.67125000	0.00	18,205.02	18,205.02	2,507,339.51	0.00	0.00	10,142,660.49
M-9	76113ABU4	11,500,000.00	6,331,018.65	2.62125000	0.00	14,290.30	14,290.30	6,331,018.65	0.00	0.00	0.00
M-10	76113ABV2	11,500,000.00	0.00	2.97125000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-11	76113ABW0	11,500,000.00	0.00	2.97125000	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	2,818.65	2,818.65	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
Deal Totals		**1,150,000,001.77**	**488,590,202.93**		**8,973,725.25**	**347,001.69**	**9,320,726.94**	**8,838,358.16**	**0.00**	**0.00**	**470,778,119.52**

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	143.44054546	54.85013930	0.07303017	54.92316947	0.00000000	0.00000000	88.59040616
A-I-3	76113ABH3	1,000.00000000	0.00000000	0.55218751	0.55218751	0.00000000	0.00000000	1,000.00000000
A-I-4	76113ABJ9	1,000.00000000	0.00000000	0.63829856	0.63829856	0.00000000	0.00000000	1,000.00000000
A-II	76113ABK6	274.36969208	10.11614213	0.15150350	10.26764562	0.00000000	0.00000000	264.25354995
M-1	76113ABL4	1,000.00000000	0.00000000	0.68996522	0.68996522	0.00000000	0.00000000	1,000.00000000
M-2	76113ABM2	1,000.00000000	0.00000000	0.69857636	0.69857636	0.00000000	0.00000000	1,000.00000000
M-3	76113ABN0	1,000.00000000	0.00000000	0.71579852	0.71579852	0.00000000	0.00000000	1,000.00000000
M-4	76113ABP5	1,000.00000000	0.00000000	0.81052077	0.81052077	0.00000000	0.00000000	1,000.00000000
M-5	76113ABQ3	1,000.00000000	0.00000000	0.82774311	0.82774311	0.00000000	0.00000000	1,000.00000000
M-6	76113ABR1	1,000.00000000	0.00000000	0.88802076	0.88802076	0.00000000	0.00000000	1,000.00000000
M-7	76113ABS9	1,000.00000000	0.00000000	1.30996522	1.30996522	0.00000000	0.00000000	1,000.00000000
M-8	76113ABT7	1,000.00000000	0.00000000	1.43913202	1.43913202	0.00000000	0.00000000	801.79134308
M-9	76113ABU4	550.52336087	0.00000000	1.24263478	1.24263478	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 [1]	76113ABX8							
R		0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000

[1] Factors not reported for OC Classes

Deal Factor :	40.93722772%
Group I-ARM Factor :	40.05540115%
Group I-FIXED Factor :	48.20703172%
Group II-ARM Factor :	35.11233619%
Group II-FIXED Factor :	64.91527018%

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	12/26/2008	01/25/2009	Actual/360	0.00	0.54125000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-I-2	12/26/2008	01/25/2009	Actual/360	17,329,769.50	0.59125000	8,823.14	0.00	0.00	0.00	0.00	8,823.14	0.00
A-I-3	12/26/2008	01/25/2009	Actual/360	124,146,000.00	0.64125000	68,551.87	0.00	0.00	0.00	0.00	68,551.87	0.00
A-I-4	12/26/2008	01/25/2009	Actual/360	79,903,000.00	0.74125000	51,001.97	0.00	0.00	0.00	0.00	51,001.97	0.00
A-II	12/26/2008	01/25/2009	Actual/360	63,655,414.78	0.64125000	35,149.72	0.00	0.00	0.00	0.00	35,149.72	0.00
M-1	12/26/2008	01/25/2009	Actual/360	43,700,000.00	0.80125000	30,151.48	0.00	0.00	0.00	0.00	30,151.48	0.00
M-2	12/26/2008	01/25/2009	Actual/360	40,825,000.00	0.81125000	28,519.38	0.00	0.00	0.00	0.00	28,519.38	0.00
M-3	12/26/2008	01/25/2009	Actual/360	23,575,000.00	0.83125000	16,874.95	0.00	0.00	0.00	0.00	16,874.95	0.00
M-4	12/26/2008	01/25/2009	Actual/360	20,700,000.00	0.94125000	16,777.78	0.00	0.00	0.00	0.00	16,777.78	0.00
M-5	12/26/2008	01/25/2009	Actual/360	20,125,000.00	0.96125000	16,658.33	0.00	0.00	0.00	0.00	16,658.33	0.00
M-6	12/26/2008	01/25/2009	Actual/360	17,825,000.00	1.03125000	15,828.97	0.00	0.00	0.00	0.00	15,828.97	0.00
M-7	12/26/2008	01/25/2009	Actual/360	17,825,000.00	1.52125000	23,350.13	0.00	0.00	0.00	0.00	23,350.13	0.00
M-8	12/26/2008	01/25/2009	Actual/360	12,650,000.00	1.67125000	18,205.02	0.00	0.00	0.00	0.00	18,205.02	0.00
M-9	12/26/2008	01/25/2009	Actual/360	6,331,018.65	2.62125000	14,290.30	0.00	0.00	0.00	0.00	14,290.30	0.00
M-10	12/26/2008	01/25/2009	Actual/360	0.00	2.97125000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-11	12/26/2008	01/25/2009	Actual/360	0.00	2.97125000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SB	12/26/2008	01/25/2009	Actual/360	0.00	0.00000000	0.00	0.00	0.00	0.00	2,818.65	2,818.65	0.00
R	12/01/2008	12/31/2008	30/360	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deal Totals				**488,590,202.93**		**344,183.04**	**0.00**	**0.00**	**0.00**	**2,818.65**	**347,001.69**	**0.00**

Current Index Rates

Index Type	Rate	Classes
USLIB TEL 25 -2BD	0.47125000	A-I-2, A-I-3, A-I-4, M-1, M-3, M-5, M-7, M-9, M-8, M-6, M-4, M-2, A-II

5. Other Income Detail

Class	Prepayment Charges	Remaining Excess Cash Flow and OC Release Amount	Other Income Distribution
	(1)	(2)	(1) + (2) = (3)
SB	2,818.65	0.00	2,818.65
Deal Totals	**2,818.65**	**0.00**	**2,818.65**

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	5,085.57	5,085.57	0.00	0	0.00	87,071.00	7,168.72	106,944.87	0.00	117,576.31
Group I-FIXED	836.19	836.19	0.00	0	0.00	24,532.34	2,923.37	4,705.32	0.00	25,871.90
Group II-ARM	1,996.47	1,996.47	0.00	0	0.00	31,114.51	2,193.07	30,433.55	0.00	18,510.89
Group II-FIXED	47.13	47.13	0.00	0	0.00	6,289.17	969.52	4,016.04	0.00	8,247.59
Deal Totals	**7,965.36**	**7,965.36**	**0.00**	**0**	**0.00**	**149,007.02**	**13,254.68**	**146,099.78**	**0.00**	**170,206.69**

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

7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts

(A) Prepayment Interest Shortfall Amounts

Class	Current Period	Prior Unpaid	Prior Unpaid Accrued Interest	Total Paid	Remaining Unpaid (1)+(2)+(3)-(4)=(5)
	(1)	(2)	(3)	(4)	(5)
A-I-1	0.00	0.00	0.00	0.00	0.00
A-I-2	0.00	11,377.75	5.79	0.00	11,383.54
A-I-3	0.00	14,515.14	8.02	0.00	14,523.16
A-I-4	0.00	9,668.80	6.17	0.00	9,674.98
A-II	0.00	13,386.15	7.39	0.00	13,393.54
M-1	0.00	4,966.31	3.43	0.00	4,969.74
M-2	0.00	4,654.83	3.25	0.00	4,658.08
M-3	0.00	2,705.62	1.94	0.00	2,707.55
M-4	0.00	2,460.81	1.99	0.00	2,462.80
M-5	0.00	2,407.52	1.99	0.00	2,409.51
M-6	0.00	2,179.10	1.94	0.00	2,181.04
M-7	0.00	2,507.49	3.28	0.00	2,510.78
M-8	0.00	1,851.17	2.66	0.00	1,853.84
M-9	0.00	2,098.65	4.74	0.00	0.00
M-10	0.00	0.00	0.00	0.00	0.00
M-11	0.00	0.00	0.00	0.00	0.00
SB	0.00	0.00	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
Deal Totals	**0.00**	**74,779.34**	**52.59**	**0.00**	**72,728.56**

(B) Basis Risk/Net WAC Shortfall Amounts

Class	Current Period Uncompensated	Prior Unpaid	Prior Unpaid Accrued Interest	Total Paid	Remaining Unpaid (1)+(2)+(3)-(4)=(5)
	(1)	(2)	(3)	(4)	(5)
A-I-1	0.00	0.00	0.00	0.00	0.00
A-I-2	0.00	0.00	0.00	0.00	0.00
A-I-3	0.00	0.00	0.00	0.00	0.00
A-I-4	0.00	0.00	0.00	0.00	0.00
A-II	0.00	0.00	0.00	0.00	0.00
M-1	0.00	0.00	0.00	0.00	0.00
M-2	0.00	0.00	0.00	0.00	0.00
M-3	0.00	0.00	0.00	0.00	0.00
M-4	0.00	0.00	0.00	0.00	0.00
M-5	0.00	0.00	0.00	0.00	0.00
M-6	0.00	0.00	0.00	0.00	0.00
M-7	0.00	0.00	0.00	0.00	0.00
M-8	0.00	0.00	0.00	0.00	0.00
M-9	0.00	0.00	0.00	0.00	0.00
M-10	0.00	0.00	5,069.28	5,069.28	0.00
M-11	0.00	0.00	5,029.00	5,029.00	0.00
SB	0.00	0.00	0.00	0.00	0.00
R	0.00	0.00	0.00	0.00	0.00
Deal Totals	**0.00**	**0.00**	**10,098.28**	**10,098.28**	**0.00**

8. Collateral Summary

A. Loan Count and Balances

		Original Loan Count/ Scheduled Principal Balance	Beginning Loan Count/ Scheduled Principal Balance	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	1,588	N/A	227	10	0	0	46	1,532
	Balance/Amount	674,091,277.06	281,301,356.77	162,033.73	(112,506.43)	1,234,064.13	N/A	0.00	10,007,800.22	270,009,965.12
Group I-FIXED	**Count**	1,895	864	N/A	125	5	0	0	9	850
	Balance/Amount	174,867,003.54	86,103,043.11	84,153.62	20,994.90	541,935.44	N/A	0.00	1,157,767.28	84,298,191.87
Group II-ARM	**Count**	1,474	551	N/A	47	3	0	0	18	530
	Balance/Amount	264,913,797.24	97,094,310.79	58,728.82	(189,786.75)	432,695.06	N/A	0.00	3,775,250.56	93,017,423.10
Group II-FIXED	**Count**	238	157	N/A	23	1	0	0	3	153
	Balance/Amount	36,127,923.93	24,091,492.26	21,348.73	(16,777.68)	112,512.98	N/A	0.00	521,868.80	23,452,539.43
Deal Totals	**Count**	**7,340**	**3,160**	**N/A**	**422**	**19**	**0**	**0**	**76**	3,065
	Balance/Amount	**1,150,000,001.77**	**488,590,202.93**	**326,264.90**	**(298,075.96)**	**2,321,207.61**	**N/A**	**0.00**	**15,462,686.86**	**470,778,119.52**

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	8.22585202	8.08840929	327.07	324.34	7.76491641	7.61256458	8.55209450	6.23241394	8.41207241
Group I-FIXED	8.22063254	8.22681493	309.52	303.01	7.82076157	7.82588076	7.95461585	6.23241394	8.41207241
Group II-ARM	8.34938544	8.21604894	325.18	324.64	7.87704455	7.73218214	8.52687554	6.14826658	8.32512015
Group II-FIXED	7.84588312	7.83015125	318.32	317.48	7.46606481	7.44934267	7.51199903	6.14826658	8.32512015
Deal Totals	**8.23074561**	**8.12554621**	**323.12**	**320.24**	**7.78230452**	**7.66626443**	**8.39050551**	**N/A**	**N/A**

C. Constant Prepayment Rate

	1 Month CPR	3 Month CPR	6 Month CPR	12 Month CPR	Life CPR

I-ARM	38.41%	29.83%	29.65%	32.88%	27.15%
I-FIXED	21.53%	21.14%	20.47%	22.56%	21.95%
II-ARM	39.80%	33.69%	34.89%	39.53%	30.45%
II-FIXED	26.80%	13.87%	11.19%	10.32%	13.30%
Deal Totals	**35.44%**	**28.46%**	**28.46%**	**31.88%**	**26.53%**

Class M Net WAC Cap Rate = 6.208632%.

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
Deal Totals	**Count**	**0**	**0**	**0**	**0**	**0**
	Scheduled Balance	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

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
Current	2,024	290,396,227.58	35	4,369,406.73	0	0.00	0	0.00	0.00	2,059	294,765,634.31
30 days	205	28,469,418.20	8	1,112,898.62	0	0.00	0	0.00	0.00	213	29,582,316.82
60 days	70	9,297,199.73	5	877,988.56	34	5,903,397.61	0	0.00	0.00	109	16,078,585.90
90 days	41	6,433,867.40	12	1,459,826.82	33	7,079,617.91	0	0.00	0.00	86	14,973,312.13
120 days	22	2,612,195.48	10	1,472,832.72	35	6,876,305.02	0	0.00	0.00	67	10,961,333.22
150 days	21	1,957,200.95	9	1,001,170.53	23	5,448,017.64	0	0.00	0.00	53	8,406,389.12
180 days	20	3,003,328.63	14	1,930,998.18	34	8,141,677.35	3	552,176.14	553,099.86	71	13,628,180.30
181+ days	44	6,972,329.33	43	5,158,957.61	221	47,302,014.87	99	22,949,065.91	23,143,963.47	407	82,382,367.72
Total	**2,447**	**349,141,767.30**	**136**	**17,384,079.77**	**380**	**80,751,030.40**	**102**	**23,501,242.05**	**23,697,063.33**	**3,065**	**470,778,119.52**
Current	66.04%	61.68%	1.14%	0.93%	0.00%	0.00%	0.00%	0.00%	0.00%	67.18%	62.61%
30 days	6.69%	6.05%	0.26%	0.24%	0.00%	0.00%	0.00%	0.00%	0.00%	6.95%	6.28%
60 days	2.28%	1.97%	0.16%	0.19%	1.11%	1.25%	0.00%	0.00%	0.00%	3.56%	3.42%
90 days	1.34%	1.37%	0.39%	0.31%	1.08%	1.50%	0.00%	0.00%	0.00%	2.81%	3.18%
120 days	0.72%	0.55%	0.33%	0.31%	1.14%	1.46%	0.00%	0.00%	0.00%	2.19%	2.33%
150 days	0.69%	0.42%	0.29%	0.21%	0.75%	1.16%	0.00%	0.00%	0.00%	1.73%	1.79%
180 days	0.65%	0.64%	0.46%	0.41%	1.11%	1.73%	0.10%	0.12%	0.12%	2.32%	2.89%
181+ days	1.44%	1.48%	1.40%	1.10%	7.21%	10.05%	3.23%	4.87%	4.90%	13.28%	17.50%
Total	**79.84%**	**74.16%**	**4.44%**	**3.69%**	**12.40%**	**17.15%**	**3.33%**	**4.99%**	**5.02%**	**100.00%**	**100.00%**

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
Current	942	153,679,451.50	14	2,207,656.07	0	0.00	0	0.00	0.00	956	155,887,107.57
30 days	102	17,093,280.32	3	462,639.10	0	0.00	0	0.00	0.00	105	17,555,919.42
60 days	32	4,132,209.84	5	877,988.56	22	3,991,378.71	0	0.00	0.00	59	9,001,577.11
90 days	21	4,257,759.63	4	842,254.44	20	4,317,614.61	0	0.00	0.00	45	9,417,628.68
120 days	8	1,336,669.28	6	812,340.73	21	3,609,092.25	0	0.00	0.00	35	5,758,102.26
150 days	9	1,251,926.53	4	353,948.25	17	4,006,916.31	0	0.00	0.00	30	5,612,791.09
180 days	7	1,429,636.06	5	787,201.00	20	5,220,092.42	2	403,636.43	403,636.43	34	7,840,565.91
181+ days	23	4,442,312.93	19	2,565,716.36	156	34,937,950.51	70	16,990,293.28	17,131,375.68	268	58,936,273.08
Total	**1,144**	**187,623,246.09**	**60**	**8,909,744.51**	**256**	**56,083,044.81**	**72**	**17,393,929.71**	**17,535,012.11**	**1,532**	**270,009,965.12**

Current	61.49%	56.92%	0.91%	0.82%	0.00%	0.00%	0.00%	0.00%	0.00%	62.40%	57.73%
30 days	6.66%	6.33%	0.20%	0.17%	0.00%	0.00%	0.00%	0.00%	0.00%	6.85%	6.50%
60 days	2.09%	1.53%	0.33%	0.33%	1.44%	1.48%	0.00%	0.00%	0.00%	3.85%	3.33%
90 days	1.37%	1.58%	0.26%	0.31%	1.31%	1.60%	0.00%	0.00%	0.00%	2.94%	3.49%
120 days	0.52%	0.50%	0.39%	0.30%	1.37%	1.34%	0.00%	0.00%	0.00%	2.28%	2.13%
150 days	0.59%	0.46%	0.26%	0.13%	1.11%	1.48%	0.00%	0.00%	0.00%	1.96%	2.08%
180 days	0.46%	0.53%	0.33%	0.29%	1.31%	1.93%	0.13%	0.15%	0.15%	2.22%	2.90%
181+ days	1.50%	1.65%	1.24%	0.95%	10.18%	12.94%	4.57%	6.29%	6.33%	17.49%	21.83%
Total	**74.67%**	**69.49%**	**3.92%**	**3.30%**	**16.71%**	**20.77%**	**4.70%**	**6.44%**	**6.48%**	**100.00%**	**100.00%**

Statement to Certificateholder

Residential Asset Securities Corp, 2006-KS3
January 26, 2009

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
Current	644	65,869,075.39	14	1,185,257.46	0	0.00	0	0.00	0.00	658	67,054,332.85
30 days	61	5,245,745.98	1	14,100.41	0	0.00	0	0.00	0.00	62	5,259,846.39
60 days	22	1,889,090.40	0	0.00	6	1,024,327.36	0	0.00	0.00	28	2,913,417.76
90 days	14	1,479,212.22	6	215,532.81	1	91,788.76	0	0.00	0.00	21	1,786,533.79
120 days	12	986,530.45	0	0.00	3	498,876.75	0	0.00	0.00	15	1,485,407.20
150 days	10	456,880.81	3	184,876.78	1	286,330.75	0	0.00	0.00	14	928,088.34
180 days	6	246,618.44	4	341,614.03	7	1,090,275.77	0	0.00	0.00	17	1,678,508.24
181+ days	13	712,175.34	9	479,800.70	9	1,325,424.09	4	674,657.17	686,734.35	35	3,192,057.30
Total	**782**	**76,885,329.03**	**37**	**2,421,182.19**	**27**	**4,317,023.48**	**4**	**674,657.17**	**686,734.35**	**850**	**84,298,191.87**

Current	75.76%	78.14%	1.65%	1.41%	0.00%	0.00%	0.00%	0.00%	0.00%	77.41%	79.54%
30 days	7.18%	6.22%	0.12%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	7.29%	6.24%
60 days	2.59%	2.24%	0.00%	0.00%	0.71%	1.22%	0.00%	0.00%	0.00%	3.29%	3.46%
90 days	1.65%	1.75%	0.71%	0.26%	0.12%	0.11%	0.00%	0.00%	0.00%	2.47%	2.12%
120 days	1.41%	1.17%	0.00%	0.00%	0.35%	0.59%	0.00%	0.00%	0.00%	1.76%	1.76%
150 days	1.18%	0.54%	0.35%	0.22%	0.12%	0.34%	0.00%	0.00%	0.00%	1.65%	1.10%
180 days	0.71%	0.29%	0.47%	0.41%	0.82%	1.29%	0.00%	0.00%	0.00%	2.00%	1.99%
181+ days	1.53%	0.84%	1.06%	0.57%	1.06%	1.57%	0.47%	0.80%	0.81%	4.12%	3.79%
Total	**92.00%**	**91.21%**	**4.35%**	**2.87%**	**3.18%**	**5.12%**	**0.47%**	**0.80%**	**0.81%**	**100.00%**	**100.00%**

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	312	51,747,917.20	7	976,493.20	0	0.00	0	0.00	0.00	319	52,724,410.40
30 days	39	5,824,219.93	3	491,107.57	0	0.00	0	0.00	0.00	42	6,315,327.50
60 days	13	2,648,281.80	0	0.00	5	692,485.07	0	0.00	0.00	18	3,340,766.87
90 days	6	696,895.55	2	402,039.57	11	2,449,009.77	0	0.00	0.00	19	3,547,944.89
120 days	2	288,995.75	2	384,062.59	9	2,299,911.18	0	0.00	0.00	13	2,972,969.52
150 days	2	248,393.61	2	462,345.50	5	1,154,770.58	0	0.00	0.00	9	1,865,509.69
180 days	7	1,327,074.13	4	465,711.81	7	1,831,309.16	0	0.00	0.00	18	3,624,095.10
181+ days	8	1,817,841.06	13	1,929,400.01	50	10,230,161.78	21	4,648,996.28	4,684,040.18	92	18,626,399.13
Total	**389**	**64,599,619.03**	**33**	**5,111,160.25**	**87**	**18,657,647.54**	**21**	**4,648,996.28**	**4,684,040.18**	**530**	**93,017,423.10**

Current	58.87%	55.63%	1.32%	1.05%	0.00%	0.00%	0.00%	0.00%	0.00%	60.19%	56.68%
30 days	7.36%	6.26%	0.57%	0.53%	0.00%	0.00%	0.00%	0.00%	0.00%	7.92%	6.79%
60 days	2.45%	2.85%	0.00%	0.00%	0.94%	0.74%	0.00%	0.00%	0.00%	3.40%	3.59%
90 days	1.13%	0.75%	0.38%	0.43%	2.08%	2.63%	0.00%	0.00%	0.00%	3.58%	3.81%
120 days	0.38%	0.31%	0.38%	0.41%	1.70%	2.47%	0.00%	0.00%	0.00%	2.45%	3.20%
150 days	0.38%	0.27%	0.38%	0.50%	0.94%	1.24%	0.00%	0.00%	0.00%	1.70%	2.01%
180 days	1.32%	1.43%	0.75%	0.50%	1.32%	1.97%	0.00%	0.00%	0.00%	3.40%	3.90%
181+ days	1.51%	1.95%	2.45%	2.07%	9.43%	11.00%	3.96%	5.00%	5.02%	17.36%	20.02%
Total	**73.40%**	**69.45%**	**6.23%**	**5.49%**	**16.42%**	**20.06%**	**3.96%**	**5.00%**	**5.02%**	**100.00%**	**100.00%**

Statement to Certificateholder

Residential Asset Securities Corp, 2006-KS3

January 26, 2009

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	126	19,099,783.49	0	0.00	0	0.00	0	0.00	0.00	126	19,099,783.49
30 days	3	306,171.97	1	145,051.54	0	0.00	0	0.00	0.00	4	451,223.51
60 days	3	627,617.69	0	0.00	1	195,206.47	0	0.00	0.00	4	822,824.16
90 days	0	0.00	0	0.00	1	221,204.77	0	0.00	0.00	1	221,204.77
120 days	0	0.00	2	276,429.40	2	468,424.84	0	0.00	0.00	4	744,854.24
150 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
180 days	0	0.00	1	336,471.34	0	0.00	1	148,539.71	149,463.43	2	485,011.05
181+ days	0	0.00	2	184,040.54	6	808,478.49	4	635,119.18	641,813.26	12	1,627,638.21
Total	**132**	**20,033,573.15**	**6**	**941,992.82**	**10**	**1,693,314.57**	**5**	**783,658.89**	**791,276.69**	**153**	**23,452,539.43**
Current	82.35%	81.44%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	82.35%	81.44%
30 days	1.96%	1.31%	0.65%	0.62%	0.00%	0.00%	0.00%	0.00%	0.00%	2.61%	1.92%
60 days	1.96%	2.68%	0.00%	0.00%	0.65%	0.83%	0.00%	0.00%	0.00%	2.61%	3.51%
90 days	0.00%	0.00%	0.00%	0.00%	0.65%	0.94%	0.00%	0.00%	0.00%	0.65%	0.94%
120 days	0.00%	0.00%	1.31%	1.18%	1.31%	2.00%	0.00%	0.00%	0.00%	2.61%	3.18%
150 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
180 days	0.00%	0.00%	0.65%	1.43%	0.00%	0.00%	0.65%	0.63%	0.64%	1.31%	2.07%
181+ days	0.00%	0.00%	1.31%	0.78%	3.92%	3.45%	2.61%	2.71%	2.73%	7.84%	6.94%
Total	**86.27%**	**85.42%**	**3.92%**	**4.02%**	**6.54%**	**7.22%**	**3.27%**	**3.34%**	**3.37%**	**100.00%**	**100.00%**

11. Delinquency Data

	Totals Count % Count	Totals Balance % Balance		Totals Count % Count	Totals Balance % Balance		Totals Count % Count	Totals Balance % Balance		Totals Count % Count	Totals Balance % Balance		Totals Count % Count	Totals Balance % Balance
1 Month	213 6.95%	29,582,316.82 6.28%	13 Months	19 0.62%	4,300,545.19 0.91%	25 Months	6 0.20%	1,387,763.98 0.29%	37 Months	0 0.00%	0.00 0.00%	49 Months	0 0.00%	0.00 0.00%
2 Months	109 3.56%	16,078,585.90 3.42%	14 Months	25 0.82%	4,595,965.60 0.98%	26 Months	3 0.10%	832,500.30 0.18%	38 Months	0 0.00%	0.00 0.00%	50 Months	0 0.00%	0.00 0.00%
3 Months	86 2.81%	14,973,312.13 3.18%	15 Months	18 0.59%	4,707,417.16 1.00%	27 Months	4 0.13%	1,054,053.64 0.22%	39 Months	0 0.00%	0.00 0.00%	51 Months	0 0.00%	0.00 0.00%
4 Months	67 2.19%	10,961,333.22 2.33%	16 Months	19 0.62%	3,548,475.66 0.75%	28 Months	3 0.10%	573,123.77 0.12%	40 Months	0 0.00%	0.00 0.00%	52 Months	0 0.00%	0.00 0.00%
5 Months	53 1.73%	8,406,389.12 1.79%	17 Months	11 0.36%	2,454,143.57 0.52%	29 Months	3 0.10%	365,740.15 0.08%	41 Months	0 0.00%	0.00 0.00%	53 Months	0 0.00%	0.00 0.00%
6 Months	71 2.32%	13,628,180.30 2.89%	18 Months	13 0.42%	3,091,981.93 0.66%	30 Months	0 0.00%	0.00 0.00%	42 Months	0 0.00%	0.00 0.00%	54 Months	0 0.00%	0.00 0.00%
7 Months	44 1.44%	7,285,743.61 1.55%	19 Months	6 0.20%	1,053,337.73 0.22%	31 Months	2 0.07%	333,188.04 0.07%	43 Months	0 0.00%	0.00 0.00%	55 Months	0 0.00%	0.00 0.00%
8 Months	40 1.31%	7,433,816.45 1.58%	20 Months	13 0.42%	2,719,900.93 0.58%	32 Months	0 0.00%	0.00 0.00%	44 Months	0 0.00%	0.00 0.00%	56 Months	0 0.00%	0.00 0.00%
9 Months	41 1.34%	7,606,015.25 1.62%	21 Months	6 0.20%	1,548,607.50 0.33%	33 Months	1 0.03%	274,799.05 0.06%	45 Months	0 0.00%	0.00 0.00%	57 Months	0 0.00%	0.00 0.00%
10 Months	47 1.53%	8,937,433.51 1.90%	22 Months	9 0.29%	1,697,965.48 0.36%	34 Months	0 0.00%	0.00 0.00%	46 Months	0 0.00%	0.00 0.00%	58 Months	0 0.00%	0.00 0.00%
11 Months	41 1.34%	9,172,253.00 1.95%	23 Months	7 0.23%	1,602,836.63 0.34%	35 Months	0 0.00%	0.00 0.00%	47 Months	0 0.00%	0.00 0.00%	59 Months	0 0.00%	0.00 0.00%
12 Months	23 0.75%	4,819,998.70 1.02%	24 Months	3 0.10%	984,760.89 0.21%	36 Months	0 0.00%	0.00 0.00%	48 Months	0 0.00%	0.00 0.00%	60+ Months	0 0.00%	0.00 0.00%

12. Loss Mitigation and Servicing Modifications

		Current		1 Payment		2 Payments		3+ Payments		Foreclosure		REO		Total	
	Modification Type	**Count**	**Scheduled Balance**	**Count**	**Scheduled Balance**	**Count**	**Scheduled Balance**	**Count**	**Scheduled Balance**	**Count**	**Scheduled Balance**	**Count**	**Scheduled Balance**	**Count**	**Scheduled Balance**
Group I-ARM	Capitalizations	25	4,074,684.56	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	25	4,074,684.56
	Other Modifications	326	68,200,023.83	30	5,810,034.45	15	2,002,979.81	11	2,349,179.12	38	8,817,610.09	2	612,800.99	422	87,792,628.29
Group I-FIXED	Capitalizations	2	190,197.96	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	190,197.96
	Other Modifications	38	4,939,200.59	4	368,179.81	0	0.00	0	0.00	1	386,015.88	0	0.00	43	5,693,396.28
Group II-ARM	Capitalizations	16	2,593,866.14	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	16	2,593,866.14
	Other Modifications	104	19,385,891.22	14	2,023,958.46	9	2,013,716.59	4	775,132.69	17	3,938,494.28	1	219,819.97	149	28,357,013.21
Group II-FIXED	Capitalizations	3	474,783.24	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3	474,783.24
	Other Modifications	4	672,524.06	1	154,951.28	0	0.00	0	0.00	0	0.00	0	0.00	5	827,475.34
Deal Totals	**Capitalizations**	**46**	**7,333,531.90**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**46**	**7,333,531.90**
	Other Modifications	**472**	**93,197,639.70**	**49**	**8,357,124.00**	**24**	**4,016,696.40**	**15**	**3,124,311.81**	**56**	**13,142,120.25**	**3**	**832,620.96**	**619**	**122,670,513.12**

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

January 26, 2009

Modification Type		Payoffs				Repurchases				Liquidations				Total			
		Current Month		Cumulative		Current Month		Cumulative		Current Month		Cumulative		Current Month		Cumulative	
		Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled 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	112,879.63	9	1,306,365.53	0	0.00	0	0.00	1	79,893.53	6	1,386,279.20	2	192,773.16	15	2,692,644.73
Group I-FIXED	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	0	0.00	0	0.00	0	0.00
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	11	2,152,260.84	0	0.00	0	0.00	1	146,056.23	2	442,214.15	1	146,056.23	13	2,594,474.99
Group II-FIXED	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	0	0.00	0	0.00	0	0.00
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**	**112,879.63**	**20**	**3,458,626.37**	**0**	**0.00**	**0**	**0.00**	**2**	**225,949.76**	**8**	**1,828,493.35**	**3**	**338,829.39**	**28**	**5,287,119.72**

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

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	80	12	377	0	469
	Beginning Aggregate Scheduled Balance	8,672,137.62	1,335,662.60	77,699,114.26	0.00	87,706,914.48
	Principal Portion of Loss	5,389,664.98	1,335,662.60	0.00	0.00	6,725,327.58
	Interest Portion of Loss	285,300.21	189,765.19	304,552.93	0.00	779,618.33
	Total Realized Loss	5,674,965.19	1,525,427.79	304,552.93	0.00	7,504,945.91
Group I-FIXED	Loss Count	7	19	45	0	71
	Beginning Aggregate Scheduled Balance	912,348.49	245,418.79	5,894,020.42	0.00	7,051,787.70
	Principal Portion of Loss	347,954.18	245,418.79	0.00	0.00	593,372.97
	Interest Portion of Loss	8,485.17	25,378.56	10,404.36	0.00	44,268.09
	Total Realized Loss	356,439.35	270,797.35	10,404.36	0.00	637,641.06
Group II-ARM	Loss Count	29	1	135	0	165
	Beginning Aggregate Scheduled Balance	3,629,194.33	146,056.23	25,066,013.30	0.00	28,841,263.86
	Principal Portion of Loss	2,131,174.97	146,056.23	0.00	0.00	2,277,231.20
	Interest Portion of Loss	121,958.64	5,417.82	58,849.63	0.00	186,226.09
	Total Realized Loss	2,253,133.61	151,474.05	58,849.63	0.00	2,463,457.29
Group II-FIXED	Loss Count	4	0	8	0	12
	Beginning Aggregate Scheduled Balance	521,868.80	0.00	1,285,067.61	0.00	1,806,936.41
	Principal Portion of Loss	401,653.60	0.00	0.00	0.00	401,653.60
	Interest Portion of Loss	16,232.47	0.00	2,122.18	0.00	18,354.65
	Total Realized Loss	417,886.07	0.00	2,122.18	0.00	420,008.25
Deal Totals	**Loss Count**	**120**	**32**	**565**	**0**	**717**
	Beginning Aggregate Scheduled Balance	**13,735,549.24**	**1,727,137.62**	**109,944,215.59**	**0.00**	**125,406,902.45**
	Principal Portion of Loss	**8,270,447.73**	**1,727,137.62**	**0.00**	**0.00**	**9,997,585.35**
	Interest Portion of Loss	**431,976.49**	**220,561.57**	**375,929.10**	**0.00**	**1,028,467.16**
	Total Realized Loss	**8,702,424.22**	**1,947,699.19**	**375,929.10**	**0.00**	**11,026,052.51**

B. Cumulative Realized Losses

Cumulative Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Group I-ARM	Loss Count	526	48	404	0	978
	Total Realized Loss	51,499,012.49	4,772,106.97	968,673.20	0.00	57,239,792.66
Group I-FIXED	Loss Count	83	336	52	0	471
	Total Realized Loss	5,149,665.12	21,212,135.06	77,719.41	0.00	26,439,519.59
Group II-ARM	Loss Count	208	8	147	0	363
	Total Realized Loss	19,452,495.13	769,827.33	271,263.44	0.00	20,493,585.90
Group II-FIXED	Loss Count	12	1	9	0	22
	Total Realized Loss	1,152,399.44	76,122.23	5,673.81	0.00	1,234,195.48
Deal Totals	**Loss Count**	**829**	**393**	**612**	**0**	**1,834**
	Total Realized Loss	**77,253,572.18**	**26,830,191.59**	**1,323,329.86**	**0.00**	**105,407,093.63**

C. Subsequent Recoveries

Subsequent Recoveries		Current Period	Cumulative
Group I-ARM	Subsequent Recoveries Count	43	147
	Subsequent Recoveries	52,272.82	590,179.08
	Net Loss 1	7,452,673.09	56,649,613.58
	Net Loss % 2	1.11%	8.40%
Group I-FIXED	Subsequent Recoveries Count	35	193
	Subsequent Recoveries	26,500.84	964,407.58
	Net Loss 1	611,140.22	25,484,445.31
	Net Loss % 2	0.35%	14.57%
Group II-ARM	Subsequent Recoveries Count	17	47
	Subsequent Recoveries	9,925.24	177,439.64
	Net Loss 1	2,453,532.05	20,316,273.31
	Net Loss % 2	0.93%	7.67%

Group II-FIXED	Subsequent Recoveries Count	0	0
	Subsequent Recoveries	0.00	0.00
	Net Loss 1	420,008.25	1,234,195.48
	Net Loss % 2	1.16%	3.42%
Deal Totals	**Subsequent Recoveries Count**	**95**	**387**
	Subsequent Recoveries	**88,698.90**	**1,732,026.30**
	Net Loss 1	**10,937,353.61**	**103,684,527.68**
	Net Loss % 2	**0.95%**	**9.02%**

1 Total Realized Loss less Subsequent Recoveries

2 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	3.56%	2.94%	2.69%	2.03%	0.92 %
	Constant Default Rate	35.27%	30.10%	27.93%	21.81%	10.45%
Group I-FIXED	Monthly Default Rate	1.35%	1.46%	1.47%	1.45%	0.77 %
	Constant Default Rate	15.01%	16.20%	16.28%	16.11%	8.89%
Group II-ARM	Monthly Default Rate	3.89%	3.22%	2.99%	2.28%	0.96 %
	Constant Default Rate	37.89%	32.49%	30.55%	24.21%	10.93%
Group II-FIXED	Monthly Default Rate	2.17%	0.81%	0.57%	0.40%	0.22 %
	Constant Default Rate	23.13%	9.28%	6.66%	4.69%	2.64%
Deal Totals	Monthly Default Rate	**3.17%**	**2.63%**	**2.44%**	**1.91%**	**0.87 %**
	Constant Default Rate	**32.03%**	**27.40%**	**25.65%**	**20.62%**	**9.92%**

1-Month MDR (Current Month) = SUM(Beginning Scheduled balances of liquidating loans) / [SUM(Beginning Scheduled loan balances)- SUM(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-MDR$_{n-m+1}$) * (1-MDR$_{n-m+2}$) *….* (1-MDR $_{n-1}$) * (1-MDR$_n$)]^(1/m)
CDRm = 1- [(1- MDR$_m$)^12],where m is number of months in period

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	802,880.47	802,880.47	0.00	0.00

Hedge Agreements

Description	Provider	Termination Date	Amount Received From Provider	Amount Paid to Provider
Swap Agreement	Bear, Stearns & Co., Inc.	01/25/2010	84,432.74	887,313.21

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

17. Excess Cashflow, Overcollateralization and Derivative Amounts

Excess Cashflow and Derivative Summary		
(1)	Scheduled Unmodified Net Interest	3,416,265.65
(2)	Interest Losses	1,028,467.16
(3)	Subsequent Recoveries	88,698.90
(4)	Interest Adjustment Amount	0.00
(5)	Net Swap Payment Amount - IN	0.00
(6)	Net Swap Payment Amount - OUT	802,880.47
(7)	Certificate Interest Amount	344,183.05
(8)	OC Reduction Amount	0.00
(9)	Excess Cashflow Prior to OC Provisions and Derivative Amounts Available	1,159,227.19

Overcollateralization and Derivative Amounts		
	Excess Cashflow Prior to OC Provisions and Derivative Amounts Available	1,159,227.19
(1)	Unreimbursed Principal Portion of Realized Losses	88,698.90
(2)	Principal Portion of Realized Losses	1,070,528.29
(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.

18. Performance Tests

Senior Balance Test	
Senior Certificate Beginning Balance - Actual Value	285,034,184.28
Zero Balance	0.00
Senior Certificate Beginning Balance = 0.00	False
Current Distribution Date >= Target Distribution	
Current Distribution Period	34
StepDownTarget Distribution Period	37
Current Distribution Date >= Target Distribution Date	False
Stepdown Date - Senior Enhancement Test	
Current Senior Enhancement Percent - Actual value	43.23820700%
Specified Senior Enhancement Percent - Target value	44.50000000%
Senior Enhance Pct >= Specified Senior Enhance Pct (Actual End Balance <= Target End Balance)	False
StepDown Date and Senior Enhancement pass	
Current Distribution Date >= Target Distribution Date	False
Senior Enhance Pct >= Specified Senior Enhance Pct (Actual End Balance <= Target End Balance)	False
After StepDown Date and Senior Enh Percent >= Target Percent	False
StepDown Date has occured	
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	33.13735400%
Senior Enhancement Delinquency Percentage - Target Value	15.54845900%
Sixty-Plus Delinquency Percentage >= Senior Enhancement Delinquency Percentage Target	True

Trigger Event clause (b) - Realized Loss Test	
Aggregate Realized Loss Percentage - Actual Value	9.08920100%
Scheduled Loss Target Percent	2.67500000%
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

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 any such 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.

GMAC RFC

Statement To Certificateholder

Residential Asset Securities Corp., 2006-KS3
January 26, 2009

Cash Flow Received and Uses of Funds

Cash Flow Received	*Amount*
Principal and Interest Payments	7,058,940.15
Prepayment Premium	2,818.65
Liquidation and Insurance Proceeds	4,707,202.11
Subsequent Recoveries	88,698.90
Repurchase Proceeds	0.00
Other Deposits/Adjustments (including Derivatives Payment)	7,965.36
Total Deposits	11,865,625.17
Uses of Funds	*Amount*
Transfer to Certificate Account	9,320,726.94
Reimbursed Advances and Expenses	1,730,914.87
Master Servicing Compensation	11,102.89
Derivatives Payment	802,880.47
Total Withdrawals	11,865,625.17
Ending Balance	0.00