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:	07/20/2009
6. Interest Shortfalls, Compensation and Expenses	Distribution Date:	07/27/2009
7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts	Record Date:	
	Book-Entry:	07/24/2009
8. Collateral Summary	Definitive:	06/30/2009
9. Repurchase Information		
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:	Perry Bons
14. Credit Enhancement Report	Telephone:	818-260-1441
15. Distribution Percentages *(Not Applicable)*	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 *(Not Applicable)*		
20. Comments		

GMAC RFC

Statement to Certificateholder

Residential Asset Securities Corp, 2006-KS3
July 27, 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	0.38375000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-I-2	76113ABG5	120,815,000.00	0.00	0.43375000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-I-3	76113ABH3	124,146,000.00	114,296,846.38	0.48375000	3,564,710.77	49,147.64	3,613,858.41	0.00	0.00	0.00	110,732,135.61
A-I-4	76113ABJ9	79,903,000.00	79,903,000.00	0.58375000	0.00	41,460.78	41,460.78	0.00	0.00	0.00	79,903,000.00
A-II	76113ABK6	232,006,000.00	54,624,261.64	0.48375000	1,245,059.31	23,488.43	1,268,547.74	0.00	0.00	0.00	53,379,202.33
M-1	76113ABL4	43,700,000.00	43,700,000.00	0.64375000	0.00	25,006.11	25,006.11	0.00	0.00	0.00	43,700,000.00
M-2	76113ABM2	40,825,000.00	40,825,000.00	0.65375000	0.00	23,723.86	23,723.86	0.00	0.00	0.00	40,825,000.00
M-3	76113ABN0	23,575,000.00	23,575,000.00	0.67375000	0.00	14,118.81	14,118.81	0.00	0.00	0.00	23,575,000.00
M-4	76113ABP5	20,700,000.00	20,700,000.00	0.78375000	0.00	14,421.00	14,421.00	0.00	0.00	0.00	20,700,000.00
M-5	76113ABQ3	20,125,000.00	20,125,000.00	0.80375000	0.00	14,378.19	14,378.19	0.00	0.00	0.00	20,125,000.00
M-6	76113ABR1	17,825,000.00	17,825,000.00	0.87375000	0.00	13,844.08	13,844.08	1,568,210.46	0.00	0.00	16,256,789.54
M-7	76113ABS9	17,825,000.00	1,407,988.81	1.36375000	0.00	1,706.80	1,706.80	1,407,988.81	0.00	0.00	0.00
M-8	76113ABT7	12,650,000.00	0.00	1.51375000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-9	76113ABU4	11,500,000.00	0.00	2.46375000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-10	76113ABV2	11,500,000.00	0.00	2.81375000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-11	76113ABW0	11,500,000.00	0.00	2.81375000	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
Deal Totals		**1,150,000,001.77**	**416,982,096.83**		**4,809,770.08**	**221,295.70**	**5,031,065.78**	**2,976,199.27**	**0.00**	**0.00**	**409,196,127.48**

GMAC RFC

Statement to Certificateholder

Residential Asset Securities Corp, 2006-KS3
July 27, 2009

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	920.66475263	28.71385925	0.39588581	29.10974506	0.00000000	0.00000000	891.95089338
A-I-4	76113ABJ9	1,000.00000000	0.00000000	0.51888890	0.51888890	0.00000000	0.00000000	1,000.00000000
A-II	76113ABK6	235.44331457	5.36649617	0.10124061	5.46773678	0.00000000	0.00000000	230.07681840
M-1	76113ABL4	1,000.00000000	0.00000000	0.57222220	0.57222220	0.00000000	0.00000000	1,000.00000000
M-2	76113ABM2	1,000.00000000	0.00000000	0.58111108	0.58111108	0.00000000	0.00000000	1,000.00000000
M-3	76113ABN0	1,000.00000000	0.00000000	0.59888908	0.59888908	0.00000000	0.00000000	1,000.00000000
M-4	76113ABP5	1,000.00000000	0.00000000	0.69666667	0.69666667	0.00000000	0.00000000	1,000.00000000
M-5	76113ABQ3	1,000.00000000	0.00000000	0.71444422	0.71444422	0.00000000	0.00000000	1,000.00000000
M-6	76113ABR1	1,000.00000000	0.00000000	0.77666648	0.77666648	0.00000000	0.00000000	912.02185358
M-7	76113ABS9	78.98955456	0.00000000	0.09575316	0.09575316	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 [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 :	35.58227190%
Group I-ARM Factor :	34.46498228%
Group I-FIXED Factor :	43.06709530%
Group II-ARM Factor :	30.26454126%
Group II-FIXED Factor :	59.19411190%

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	06/25/2009	07/26/2009	Actual/360	0.00	0.38375000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-I-2	06/25/2009	07/26/2009	Actual/360	0.00	0.43375000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-I-3	06/25/2009	07/26/2009	Actual/360	114,296,846.38	0.48375000	49,147.64	0.00	0.00	0.00	0.00	49,147.64	0.00
A-I-4	06/25/2009	07/26/2009	Actual/360	79,903,000.00	0.58375000	41,460.78	0.00	0.00	0.00	0.00	41,460.78	0.00
A-II	06/25/2009	07/26/2009	Actual/360	54,624,261.64	0.48375000	23,488.43	0.00	0.00	0.00	0.00	23,488.43	0.00
M-1	06/25/2009	07/26/2009	Actual/360	43,700,000.00	0.64375000	25,006.11	0.00	0.00	0.00	0.00	25,006.11	0.00
M-2	06/25/2009	07/26/2009	Actual/360	40,825,000.00	0.65375000	23,723.86	0.00	0.00	0.00	0.00	23,723.86	0.00
M-3	06/25/2009	07/26/2009	Actual/360	23,575,000.00	0.67375000	14,118.81	0.00	0.00	0.00	0.00	14,118.81	0.00
M-4	06/25/2009	07/26/2009	Actual/360	20,700,000.00	0.78375000	14,421.00	0.00	0.00	0.00	0.00	14,421.00	0.00
M-5	06/25/2009	07/26/2009	Actual/360	20,125,000.00	0.80375000	14,378.19	0.00	0.00	0.00	0.00	14,378.19	0.00
M-6	06/25/2009	07/26/2009	Actual/360	17,825,000.00	0.87375000	13,844.08	0.00	0.00	0.00	0.00	13,844.08	0.00
M-7	06/25/2009	07/26/2009	Actual/360	1,407,988.81	1.36375000	1,706.80	0.00	0.00	0.00	0.00	1,706.80	0.00
M-8	06/25/2009	07/26/2009	Actual/360	0.00	1.51375000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-9	06/25/2009	07/26/2009	Actual/360	0.00	2.46375000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-10	06/25/2009	07/26/2009	Actual/360	0.00	2.81375000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-11	06/25/2009	07/26/2009	Actual/360	0.00	2.81375000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SB	06/25/2009	07/26/2009	Actual/360	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R	06/01/2009	06/30/2009	30/360	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deal Totals				**416,982,096.83**		**221,295.70**	**0.00**	**0.00**	**0.00**	**0.00**	**221,295.70**	**0.00**

Current Index Rates

Index Type	Rate	Classes
USLIB TEL 25 -2BD	0.31375000	A-I-3, A-II, M-5, M-3, M-1, M-2, M-4, A-I-4, M-7, M-6

5. Other Income Detail

Class	Prepayment Charges	Remaining Excess Cash Flow	Other Income Distribution
	(1)	(2)	(1) + (2) = (3)
SB	0.00	0.00	0.00
Deal Totals	**0.00**	**0.00**	**0.00**

6. Interest Shortfalls, Compensation and Expenses

	Current Prepayment Interest Shortfall Amount	Compensating Interest	Net Prepayment Interest Shortfall	Civil Relief Act Shortfall Count	Civil Relief Act Shortfall Amount	Compensation		Advances by Master	Allowable Expenses per Governing Documents	Non - Recoverable Advances
	(1)	(2)	(3)			ubservicer	Master Servicer			
Group I-ARM	605.84	605.84	0.00	0	0.00	78,548.76	9,169.92	18,839.92	0.00	90,813.43
Group I-FIXED	333.86	333.86	0.00	0	0.00	21,583.81	2,929.91	2,551.80	0.00	16,231.55
Group II-ARM	14.81	14.81	0.00	0	0.00	27,565.21	3,336.48	9,694.19	0.00	14,186.96
Group II-FIXED	1,763.97	1,763.97	0.00	0	0.00	5,935.95	0.00	1,112.75	0.00	2,191.14
Deal Totals	**2,718.48**	**2,718.48**	**0.00**	**0**	**0.00**	**133,633.73**	**15,436.31**	**32,198.66**	**0.00**	**123,423.08**

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

GMAC RFC

Statement to Certificateholder

Residential Asset Securities Corp, 2006-KS3

July 27, 2009

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

(A) Prepayment Interest Shortfall Amounts

Class	Current Period	Prior Unpaid	Prior Unpaid Accrued	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	14,559.35	6.26	0.00	14,565.61
A-I-4	0.00	9,703.12	5.03	0.00	9,708.16
A-II	0.00	13,426.92	5.77	0.00	13,432.69
M-1	0.00	4,985.44	2.85	0.00	4,988.30
M-2	0.00	4,673.00	2.72	0.00	4,675.71
M-3	0.00	2,716.45	1.63	0.00	2,718.07
M-4	0.00	2,472.03	1.72	0.00	2,473.75
M-5	0.00	2,418.73	1.73	0.00	2,420.46
M-6	0.00	2,190.03	1.70	0.00	2,191.73
M-7	0.00	2,526.27	3.06	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	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**	**59,671.34**	**32.47**	**0.00**	**57,174.48**

(B) Basis Risk/Net WAC Shortfall Amounts

Current Period Uncompensated	Prior Unpaid	Prior Unpaid Accrued Interest	Total Paid	Remaining Unpaid (1)+(2)+(3)-(4)=(5
(1)	(2)	(3)	(4)	(5)
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	**0.00**	**0.00**	**0.00**	**0.00**

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/	Ending Loan Count/Schedule d Principal
Group I-ARM	Coun	3,733	1,359	N/A	116	3	0	0	15	1,341
	Balance/Amount	674,091,277.06	236,274,750.09	186,543.05	(91,357.92)	394,330.22	N/A	0.00	3,459,795.52	232,325,439.22
Group I-FIXED	Coun	1,895	764	N/A	110	2	0	0	15	747
	Balance/Amount	174,867,003.54	77,055,728.61	80,277.70	8,791.89	155,843.67	N/A	0.00	1,500,676.28	75,310,139.07
Group II-ARM	Coun	1,474	473	N/A	26	0	0	0	8	465
	Balance/Amount	264,913,797.24	81,856,748.82	72,212.66	(65,441.82)	0.00	N/A	0.00	1,675,032.52	80,174,945.46
Group II-FIXED	Coun	238	142	N/A	18	2	0	0	0	140
	Balance/Amount	36,127,923.93	21,794,869.30	22,874.14	1,545.25	384,846.19	N/A	0.00	0.00	21,385,603.72
Deal Totals	Coun	**7,340**	**2,738**	**N/A**	**270**	**7**	**0**	**0**	**38**	2,693
	Balance/Amount	**1,150,000,001.77**	**416,982,096.82**	**361,907.55**	**(146,462.60)**	**935,020.08**	**N/A**	**0.00**	**6,635,504.32**	**409,196,127.47**

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 Unmodifie d Net Mortgage	Net Weighted Average Cap Rate	Weighted Average Net Rate
Group I-ARM	7.42446748	7.37239889	321.03	317.02	6.96118524	6.90509180	8.11224834	5.04933254	7.11810119
Group I-FIXED	7.99484704	7.98010571	304.41	298.87	7.59924795	7.58533267	7.87922698	5.04933254	7.11810119
Group II-ARM	7.37453305	7.31899031	319.52	317.45	6.90168000	6.84413015	8.01997529	4.89010001	6.94825316
Group II-FIXED	7.50471291	7.49379545	311.91	311.88	7.12316881	7.11077455	7.45088811	4.89010001	6.94825316
Deal Totals	**7.52426189**	**7.48012374**	**317.20**	**313.50**	**7.07588055**	**7.02909123**	**8.01650547**	**N/A**	**N/A**

C. Constant Prepayment Rate

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

I-ARM	17.53%	19.50%	25.31%	27.51%	26.87%
I-FIXED	23.08%	22.53%	19.18%	19.83%	21.54%
II-ARM	21.22%	20.35%	24.96%	30.10%	29.65%
II-FIXED	19.34%	15.31%	15.77%	13.51%	13.67%
Deal Totals	**19.41%**	**20.02%**	**23.70%**	**26.12%**	**26.11%**

Class M Net WAC Cap Rate = 5.002907%.

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**

GMAC RFC

Statement to Certificateholder

Residential Asset Securities Corp, 2006-KS3
July 27, 2009

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	1,623	219,594,917.13	24	2,615,074.51	0	0.00	0	0.00	0.00	1,647	222,209,991.64
30 days	188	26,032,714.55	9	812,887.01	0	0.00	0	0.00	0.00	197	26,845,601.56
60 days	97	14,796,393.90	7	1,190,835.91	24	4,005,535.34	0	0.00	0.00	128	19,992,765.15
90 days	56	8,742,376.37	6	657,263.09	36	6,863,664.21	0	0.00	0.00	98	16,263,303.67
120 days	37	5,630,593.75	10	1,130,973.55	43	9,910,597.27	1	71,709.69	71,959.48	91	16,743,874.26
150 days	25	3,318,608.26	7	764,030.58	60	15,297,866.72	0	0.00	0.00	92	19,380,505.56
180 days	18	2,428,558.97	4	579,461.32	39	9,476,037.08	3	511,329.07	513,075.81	64	12,995,386.44
181+ days	66	9,734,239.42	22	2,546,422.50	252	55,822,330.34	36	6,661,706.93	6,736,088.31	376	74,764,699.19
Total	**2,110**	**290,278,402.35**	**89**	**10,296,948.47**	**454**	**101,376,030.96**	**40**	**7,244,745.69**	**7,321,123.60**	**2,693**	**409,196,127.47**
Current	60.27%	53.66%	0.89%	0.64%	0.00%	0.00%	0.00%	0.00%	0.00%	61.16%	54.30%
30 days	6.98%	6.36%	0.33%	0.20%	0.00%	0.00%	0.00%	0.00%	0.00%	7.32%	6.56%
60 days	3.60%	3.62%	0.26%	0.29%	0.89%	0.98%	0.00%	0.00%	0.00%	4.75%	4.89%
90 days	2.08%	2.14%	0.22%	0.16%	1.34%	1.68%	0.00%	0.00%	0.00%	3.64%	3.97%
120 days	1.37%	1.38%	0.37%	0.28%	1.60%	2.42%	0.04%	0.02%	0.02%	3.38%	4.09%
150 days	0.93%	0.81%	0.26%	0.19%	2.23%	3.74%	0.00%	0.00%	0.00%	3.42%	4.74%
180 days	0.67%	0.59%	0.15%	0.14%	1.45%	2.32%	0.11%	0.12%	0.12%	2.38%	3.18%
181+ days	2.45%	2.38%	0.82%	0.62%	9.36%	13.64%	1.34%	1.63%	1.64%	13.96%	18.27%
Total	**78.35%**	**70.94%**	**3.30%**	**2.52%**	**16.86%**	**24.77%**	**1.49%**	**1.77%**	**1.78%**	**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	719	109,142,711.65	9	1,346,587.77	0	0.00	0	0.00	0.00	728	110,489,299.42
30 days	92	14,757,447.20	3	364,714.68	0	0.00	0	0.00	0.00	95	15,122,161.88
60 days	47	7,461,947.79	4	487,476.38	16	2,626,875.10	0	0.00	0.00	67	10,576,299.27
90 days	27	4,888,970.38	5	524,210.86	26	5,109,793.57	0	0.00	0.00	58	10,522,974.81
120 days	17	3,740,386.67	5	562,044.59	28	6,327,553.69	1	71,709.69	71,959.48	51	10,701,694.64
150 days	8	1,162,573.00	5	647,905.34	42	11,553,311.31	0	0.00	0.00	55	13,363,789.65
180 days	5	791,871.75	2	121,899.51	27	7,034,920.03	1	230,137.17	230,137.17	35	8,178,828.46
181+ days	39	6,559,392.46	13	1,828,142.47	177	40,460,954.12	23	4,521,902.04	4,571,544.28	252	53,370,391.09
Total	**954**	**148,505,300.90**	**46**	**5,882,981.60**	**316**	**73,113,407.82**	**25**	**4,823,748.90**	**4,873,640.93**	**1,341**	**232,325,439.22**

Current	53.62%	46.98%	0.67%	0.58%	0.00%	0.00%	0.00%	0.00%	0.00%	54.29%	47.56%
30 days	6.86%	6.35%	0.22%	0.16%	0.00%	0.00%	0.00%	0.00%	0.00%	7.08%	6.51%
60 days	3.50%	3.21%	0.30%	0.21%	1.19%	1.13%	0.00%	0.00%	0.00%	5.00%	4.55%
90 days	2.01%	2.10%	0.37%	0.23%	1.94%	2.20%	0.00%	0.00%	0.00%	4.33%	4.53%
120 days	1.27%	1.61%	0.37%	0.24%	2.09%	2.72%	0.07%	0.03%	0.03%	3.80%	4.61%
150 days	0.60%	0.50%	0.37%	0.28%	3.13%	4.97%	0.00%	0.00%	0.00%	4.10%	5.75%
180 days	0.37%	0.34%	0.15%	0.05%	2.01%	3.03%	0.07%	0.10%	0.10%	2.61%	3.52%
181+ days	2.91%	2.82%	0.97%	0.79%	13.20%	17.42%	1.72%	1.95%	1.96%	18.79%	22.97%
Total	**71.14%**	**63.92%**	**3.43%**	**2.53%**	**23.56%**	**31.47%**	**1.86%**	**2.08%**	**2.09%**	**100.00%**	**100.00%**

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	545	53,874,794.26	9	482,912.52	0	0.00	0	0.00	0.00	554	54,357,706.78
30 days	58	5,610,204.09	3	100,487.32	0	0.00	0	0.00	0.00	61	5,710,691.41
60 days	22	2,121,673.02	1	415,555.42	6	890,849.44	0	0.00	0.00	29	3,428,077.88
90 days	14	1,399,873.84	1	133,052.23	1	92,052.26	0	0.00	0.00	16	1,624,978.33
120 days	12	937,780.60	1	103,120.00	3	760,390.40	0	0.00	0.00	16	1,801,291.00
150 days	7	320,213.70	2	116,125.24	7	1,204,276.97	0	0.00	0.00	16	1,640,615.91
180 days	5	852,921.83	1	240,974.97	5	1,036,658.12	0	0.00	0.00	11	2,130,554.92
181+ days	15	1,001,887.16	5	253,857.89	19	2,861,912.50	5	498,565.29	508,405.46	44	4,616,222.84
Total	**678**	**66,119,348.50**	**23**	**1,846,085.59**	**41**	**6,846,139.69**	**5**	**498,565.29**	**508,405.46**	**747**	**75,310,139.07**

Current	72.96%	71.54%	1.20%	0.64%	0.00%	0.00%	0.00%	0.00%	0.00%	74.16%	72.18%
30 days	7.76%	7.45%	0.40%	0.13%	0.00%	0.00%	0.00%	0.00%	0.00%	8.17%	7.58%
60 days	2.95%	2.82%	0.13%	0.55%	0.80%	1.18%	0.00%	0.00%	0.00%	3.88%	4.55%
90 days	1.87%	1.86%	0.13%	0.18%	0.13%	0.12%	0.00%	0.00%	0.00%	2.14%	2.16%
120 days	1.61%	1.25%	0.13%	0.14%	0.40%	1.01%	0.00%	0.00%	0.00%	2.14%	2.39%
150 days	0.94%	0.43%	0.27%	0.15%	0.94%	1.60%	0.00%	0.00%	0.00%	2.14%	2.18%
180 days	0.67%	1.13%	0.13%	0.32%	0.67%	1.38%	0.00%	0.00%	0.00%	1.47%	2.83%
181+ days	2.01%	1.33%	0.67%	0.34%	2.54%	3.80%	0.67%	0.66%	0.67%	5.89%	6.13%
Total	**90.76%**	**87.80%**	**3.08%**	**2.45%**	**5.49%**	**9.09%**	**0.67%**	**0.66%**	**0.67%**	**100.00%**	**100.00%**

GMAC RFC

Statement to Certificateholder

Residential Asset Securities Corp, 2006-KS3

July 27, 2009

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	256	41,553,594.51	4	520,031.86	0	0.00	0	0.00	0.00	260	42,073,626.37
30 days	35	4,989,547.44	3	347,685.01	0	0.00	0	0.00	0.00	38	5,337,232.45
60 days	19	3,514,266.08	1	143,683.00	2	487,810.80	0	0.00	0.00	22	4,145,759.88
90 days	12	1,972,066.53	0	0.00	8	1,547,580.92	0	0.00	0.00	20	3,519,647.45
120 days	6	749,366.87	3	407,483.47	10	2,496,730.03	0	0.00	0.00	19	3,653,580.37
150 days	9	1,560,167.49	0	0.00	9	2,175,386.39	0	0.00	0.00	18	3,735,553.88
180 days	8	783,765.39	0	0.00	4	1,008,525.23	2	281,191.90	282,938.64	14	2,073,482.52
181+ days	11	1,837,947.74	4	464,422.14	52	11,840,908.57	7	1,492,784.09	1,504,723.36	74	15,636,062.54
Total	**356**	**56,960,722.05**	**15**	**1,883,305.48**	**85**	**19,556,941.94**	**9**	**1,773,975.99**	**1,787,662.00**	**465**	**80,174,945.46**

Current	55.05%	51.83%	0.86%	0.65%	0.00%	0.00%	0.00%	0.00%	0.00%	55.91%	52.48%
30 days	7.53%	6.22%	0.65%	0.43%	0.00%	0.00%	0.00%	0.00%	0.00%	8.17%	6.66%
60 days	4.09%	4.38%	0.22%	0.18%	0.43%	0.61%	0.00%	0.00%	0.00%	4.73%	5.17%
90 days	2.58%	2.46%	0.00%	0.00%	1.72%	1.93%	0.00%	0.00%	0.00%	4.30%	4.39%
120 days	1.29%	0.93%	0.65%	0.51%	2.15%	3.11%	0.00%	0.00%	0.00%	4.09%	4.56%
150 days	1.94%	1.95%	0.00%	0.00%	1.94%	2.71%	0.00%	0.00%	0.00%	3.87%	4.66%
180 days	1.72%	0.98%	0.00%	0.00%	0.86%	1.26%	0.43%	0.35%	0.35%	3.01%	2.59%
181+ days	2.37%	2.29%	0.86%	0.58%	11.18%	14.77%	1.51%	1.86%	1.87%	15.91%	19.50%
Total	**76.56%**	**71.05%**	**3.23%**	**2.35%**	**18.28%**	**24.39%**	**1.94%**	**2.21%**	**2.22%**	**100.00%**	**100.00%**

Statement to Certificateholder

Residential Asset Securities Corp, 2006-KS3

July 27, 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	103	15,023,816.71	2	265,542.36	0	0.00	0	0.00	0.00	105	15,289,359.07
30 days	3	675,515.82	0	0.00	0	0.00	0	0.00	0.00	3	675,515.82
60 days	9	1,698,507.01	1	144,121.11	0	0.00	0	0.00	0.00	10	1,842,628.12
90 days	3	481,465.62	0	0.00	1	114,237.46	0	0.00	0.00	4	595,703.08
120 days	2	203,059.61	1	58,325.49	2	325,923.15	0	0.00	0.00	5	587,308.25
150 days	1	275,654.07	0	0.00	2	364,892.05	0	0.00	0.00	3	640,546.12
180 days	0	0.00	1	216,586.84	3	395,933.70	0	0.00	0.00	4	612,520.54
181+ days	1	335,012.06	0	0.00	4	658,555.15	1	148,455.51	151,415.21	6	1,142,022.72
Total	**122**	**18,693,030.90**	**5**	**684,575.80**	**12**	**1,859,541.51**	**1**	**148,455.51**	**151,415.21**	**140**	**21,385,603.72**

Current	73.57%	70.25%	1.43%	1.24%	0.00%	0.00%	0.00%	0.00%	0.00%	75.00%	71.49%
30 days	2.14%	3.16%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.14%	3.16%
60 days	6.43%	7.94%	0.71%	0.67%	0.00%	0.00%	0.00%	0.00%	0.00%	7.14%	8.62%
90 days	2.14%	2.25%	0.00%	0.00%	0.71%	0.53%	0.00%	0.00%	0.00%	2.86%	2.79%
120 days	1.43%	0.95%	0.71%	0.27%	1.43%	1.52%	0.00%	0.00%	0.00%	3.57%	2.75%
150 days	0.71%	1.29%	0.00%	0.00%	1.43%	1.71%	0.00%	0.00%	0.00%	2.14%	3.00%
180 days	0.00%	0.00%	0.71%	1.01%	2.14%	1.85%	0.00%	0.00%	0.00%	2.86%	2.86%
181+ days	0.71%	1.57%	0.00%	0.00%	2.86%	3.08%	0.71%	0.69%	0.71%	4.29%	5.34%
Total	**87.14%**	**87.41%**	**3.57%**	**3.20%**	**8.57%**	**8.70%**	**0.71%**	**0.69%**	**0.71%**	**100.00%**	**100.00%**

11. Delinquency Data

	Totals	
	Count % Count	Balance % Balance
1 Month	197	26,845,601.56
	7.32%	6.56%
2 Months	128	19,992,765.15
	4.75%	4.89%
3 Months	98	16,263,303.67
	3.64%	3.97%
4 Months	91	16,743,874.26
	3.38%	4.09%
5 Months	92	19,380,505.56
	3.42%	4.74%
6 Months	64	12,995,386.44
	2.38%	3.18%
7 Months	52	8,459,291.87
	1.93%	2.07%
8 Months	34	5,749,521.56
	1.26%	1.41%
9 Months	40	7,850,553.08
	1.49%	1.92%
10 Months	23	3,895,729.62
	0.85%	0.95%
11 Months	19	3,236,312.77
	0.71%	0.79%
12 Months	26	4,989,566.25
	0.97%	1.22%

	Totals	
	Count % Count	Balance % Balance
13 Months	18	3,843,274.07
	0.67%	0.94%
14 Months	16	3,322,760.59
	0.59%	0.81%
15 Months	22	5,041,273.55
	0.82%	1.23%
16 Months	15	3,269,693.13
	0.56%	0.80%
17 Months	17	3,634,644.83
	0.63%	0.89%
18 Months	12	2,489,657.51
	0.45%	0.61%
19 Months	8	2,465,315.46
	0.30%	0.60%
20 Months	16	3,265,732.27
	0.59%	0.80%
21 Months	7	1,487,180.19
	0.26%	0.36%
22 Months	7	1,353,605.75
	0.26%	0.33%
23 Months	5	1,095,556.31
	0.19%	0.27%
24 Months	7	1,536,531.22
	0.26%	0.38%

	Totals	
	Count % Count	Balance % Balance
25 Months	1	343,520.06
	0.04%	0.08%
26 Months	6	1,808,167.10
	0.22%	0.44%
27 Months	4	817,597.95
	0.15%	0.20%
28 Months	4	1,006,784.95
	0.15%	0.25%
29 Months	2	435,551.76
	0.07%	0.11%
30 Months	3	755,065.10
	0.11%	0.18%
31 Months	5	1,173,066.89
	0.19%	0.29%
32 Months	1	255,098.74
	0.04%	0.06%
33 Months	2	521,985.80
	0.07%	0.13%
34 Months	2	324,206.01
	0.07%	0.08%
35 Months	0	0.00
	0.00%	0.00%
36 Months	0	0.00
	0.00%	0.00%

	Totals	
	Count % Count	Balance % Balance
37 Months	2	337,454.80
	0.07%	0.08%
38 Months	0	0.00
	0.00%	0.00%
39 Months	0	0.00
	0.00%	0.00%
40 Months	0	0.00
	0.00%	0.00%
41 Months	0	0.00
	0.00%	0.00%
42 Months	0	0.00
	0.00%	0.00%
43 Months	0	0.00
	0.00%	0.00%
44 Months	0	0.00
	0.00%	0.00%
45 Months	0	0.00
	0.00%	0.00%
46 Months	0	0.00
	0.00%	0.00%
47 Months	0	0.00
	0.00%	0.00%
48 Months	0	0.00
	0.00%	0.00%

	Totals	
	Count % Count	Balance % Balance
49 Months	0	0.00
	0.00%	0.00%
50 Months	0	0.00
	0.00%	0.00%
51 Months	0	0.00
	0.00%	0.00%
52 Months	0	0.00
	0.00%	0.00%
53 Months	0	0.00
	0.00%	0.00%
54 Months	0	0.00
	0.00%	0.00%
55 Months	0	0.00
	0.00%	0.00%
56 Months	0	0.00
	0.00%	0.00%
57 Months	0	0.00
	0.00%	0.00%
58 Months	0	0.00
	0.00%	0.00%
59 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	**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	6	1,522,859.56	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	6	1,522,859.56
	Other Modificatio	271	50,716,457.75	51	8,962,911.04	23	4,472,983.71	39	6,848,567.65	114	30,329,018.67	0	0.00	498	101,329,938.82
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
	Other Modificatio	56	5,637,092.79	11	1,097,014.32	3	488,323.10	8	1,041,284.52	6	917,975.36	0	0.00	84	9,181,690.09
Group II-ARM	Capitalizations	4	708,982.62	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	4	708,982.62
	Other Modificatio	103	17,691,265.27	21	3,314,294.11	14	2,331,234.98	21	3,536,525.55	38	9,443,874.15	0	0.00	197	36,317,194.06
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
	Other Modificatio	12	2,313,758.10	1	222,657.06	1	207,068.81	3	447,184.84	1	167,461.26	0	0.00	18	3,358,130.07
Deal Totals	**Capitalizations**	**10**	**2,231,842.18**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**10**	**2,231,842.18**
	Other Modifications	**442**	**76,358,573.91**	**84**	**13,596,876.53**	**41**	**7,499,610.60**	**71**	**11,873,562.56**	**159**	**40,858,329.44**	**0**	**0.00**	**797**	**150,186,953.04**

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.

GMAC RFC

Statement to Certificateholder

Residential Asset Securities Corp, 2006-KS3

July 27, 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	116,608.96	12	2,124,681.30	0	0.00	0	0.00	1	290,963.44	28	5,842,827.51	2	407,572.40	40	7,967,508.81
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	1	383,926.15	4	833,512.08	1	383,926.15	4	833,512.08
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	12	2,310,767.91	0	0.00	0	0.00	1	131,593.52	7	1,314,331.61	1	131,593.52	19	3,625,099.52
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**	**116,608.96**	**24**	**4,435,449.21**	**0**	**0.00**	**0**	**0.00**	**3**	**806,483.11**	**39**	**7,990,671.20**	**4**	**923,092.07**	**63**	**12,426,120.41**

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	32	3	440	0	475
	Beginning Aggregate Scheduled Balance	3,223,849.23	235,946.29	90,254,111.44	0.00	93,713,906.96
	Principal Portion of Loss	1,748,180.07	235,946.29	0.00	0.00	1,984,126.36
	Interest Portion of Loss	140,524.29	35,773.36	236,176.40	0.00	412,474.05
	Total Realized Loss	1,888,704.36	271,719.65	236,176.40	0.00	2,396,600.41
Group I-FIXED	Loss Count	10	42	84	0	136
	Beginning Aggregate Scheduled Balance	1,103,314.94	397,361.34	9,193,572.25	0.00	10,694,248.53
	Principal Portion of Loss	665,148.66	397,361.34	0.00	0.00	1,062,510.00
	Interest Portion of Loss	16,281.73	19,074.26	21,312.55	0.00	56,668.54
	Total Realized Loss	681,430.39	416,435.60	21,312.55	0.00	1,119,178.54
Group II-ARM	Loss Count	14	1	175	0	190
	Beginning Aggregate Scheduled Balance	1,543,439.00	131,593.52	32,009,944.70	0.00	33,684,977.22
	Principal Portion of Loss	1,074,156.72	131,593.52	0.00	0.00	1,205,750.24
	Interest Portion of Loss	45,758.22	9,668.57	80,377.99	0.00	135,804.78
	Total Realized Loss	1,119,914.94	141,262.09	80,377.99	0.00	1,341,555.02
Group II-FIXED	Loss Count	2	0	18	0	20
	Beginning Aggregate Scheduled Balance	0.00	0.00	3,362,824.10	0.00	3,362,824.10
	Principal Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Interest Portion of Loss	37,316.66	0.00	6,352.15	0.00	43,668.81
	Total Realized Loss	37,316.66	0.00	6,352.15	0.00	43,668.81
Deal Totals	**Loss Count**	**58**	**46**	**717**	**0**	**821**
	Beginning Aggregate Scheduled	**5,870,603.17**	**764,901.15**	**134,820,452.49**	**0.00**	**141,455,956.81**
	Principal Portion of	**3,487,485.45**	**764,901.15**	**0.00**	**0.00**	**4,252,386.60**
	Interest Portion of Loss	**239,880.90**	**64,516.19**	**344,219.09**	**0.00**	**648,616.18**
	Total Realized Loss	**3,727,366.35**	**829,417.34**	**344,219.09**	**0.00**	**4,901,002.78**

B. Cumulative Realized Losses

Cumulative Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Group I-ARM	Loss Count	671	82	497	0	1,250
	Total Realized Loss	72,108,260.80	8,878,712.77	2,291,162.22	0.00	83,278,135.79
Group I-FIXED	Loss Count	106	395	98	0	599
	Total Realized Loss	7,293,784.04	24,534,120.73	195,547.76	0.00	32,023,452.53
Group II-ARM	Loss Count	267	11	192	0	470
	Total Realized Loss	27,702,104.63	1,166,994.83	715,185.37	0.00	29,584,284.83
Group II-FIXED	Loss Count	21	2	21	0	44
	Total Realized Loss	1,930,827.18	176,220.50	34,363.21	0.00	2,141,410.89
Deal Totals	**Loss Count**	**1,065**	**490**	**808**	**0**	**2,363**
	Total Realized Loss	**109,034,976.65**	**34,756,048.83**	**3,236,258.56**	**0.00**	**147,027,284.04**

C. Subsequent Recoveries

Subsequent Recoveries		Current Period	Cumulative
Group I-ARM	Subsequent Recoveries Count	8	239
	Subsequent Recoveries	64,795.34	987,383.80
	Net Loss 1	2,331,805.07	82,306,826.94
	Net Loss % 2	0.35%	12.21%
Group I-FIXED	Subsequent Recoveries Count	2	236
	Subsequent Recoveries	12,968.38	1,040,092.80
	Net Loss 1	1,106,210.16	30,983,359.73
	Net Loss % 2	0.63%	17.72%
Group II-ARM	Subsequent Recoveries Count	3	78
	Subsequent Recoveries	2,143.90	229,840.66
	Net Loss 1	1,339,411.12	29,360,334.22
	Net Loss % 2	0.51%	11.08%

Group II-FIXED	Subsequent Recoveries Count	1	3
	Subsequent Recoveries	5,893.68	6,695.68
	Net Loss [1]	37,775.13	2,134,715.21
	Net Loss % [2]	0.10%	5.91%
Deal Totals	**Subsequent Recoveries Cou**	**14**	**556**
	Subsequent Recoveries	**85,801.30**	**2,264,012.94**
	Net Loss [1]	**4,815,201.48**	**144,785,236.10**
	Net Loss % [2]	**0.42%**	**12.59%**

[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	1.47%	1.69%	2.28%	2.48%	1.12 %
	Constant Default Rate	16.24%	18.46%	24.15%	26.06%	12.65%
Group I-FIXED	Monthly Default Rate	1.95%	1.80%	1.32%	1.39%	0.85 %
	Constant Default Rate	21.04%	19.62%	14.73%	15.51%	9.79%
Group II-ARM	Monthly Default Rate	2.05%	1.93%	2.29%	2.64%	1.16 %
	Constant Default Rate	21.99%	20.83%	24.28%	27.48%	13.07%
Group II-FIXED	Monthly Default Rate	0.00%	0.88%	0.76%	0.67%	0.30 %
	Constant Default Rate	0.00%	10.06%	8.73%	7.70%	3.58%
Deal Totals	Monthly Default Rate	**1.59%**	**1.71%**	**2.03%**	**2.23%**	**1.04 %**
	Constant Default Rate	**17.52%**	**18.73%**	**21.79%**	**23.75%**	**11.81%**

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)= $1-[(1-MDR_{n-m+1}) * (1-MDR_{n-m+2}) * \ldots * (1-MDR_{n-1}) * (1-MDR_n)]$^(1/m)

$CDR_m = 1- [(1- MDR_m)$^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	601,895.06	601,895.06	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	42,116.08	644,011.14

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	2,785,616.05
(2)	Interest Losses	648,616.18
(3)	Subsequent Recoveries	85,801.30
(4)	Interest Adjustment Amount	0.00
(5)	Net Swap Payment Amount - IN	0.00
(6)	Net Swap Payment Amount - OUT	601,895.06
(7)	Certificate Interest Amount	221,295.71
(8)	OC Reduction Amount	0.00
(9)	Excess Cashflow Prior to OC Provisions and Derivative Amounts Availa	1,276,187.33

Overcollateralization and Derivative Amounts		
	Excess Cashflow Prior to OC Provisions and Derivative Amounts Availa	1,276,187.33
(1)	Unreimbursed Principal Portion of Realized Losses	85,801.30
(2)	Principal Portion of Realized Losses	1,190,386.03
(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	248,824,108.01
Zero Balance	0.00
Senior Certificate Beginning Balance = 0.00	False
Current Distribution Date >= Target Distribution	
Current Distribution Period	40
StepDownTarget Distribution Period	37
Current Distribution Date >= Target Distribution Date	True
Stepdown Date - Senior Enhancement Test	
Current Senior Enhancement Percent - Actual value	41.09471700%
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 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	37.74580900%
Senior Enhancement Delinquency Percentage - Target Value	14.77766000%
Sixty-Plus Delinquency Percentage >= Senior Enhancement Delinquency Percentage Target	True

Trigger Event clause (b) - Realized Loss Test	
Aggregate Realized Loss Percentage - Actual Value	12.72720100%
Scheduled Loss Target Percent	3.53750000%
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 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 Revenu 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
July 27, 2009

Cash Flow Received and Uses of Funds

Cash Flow Received	*Amount*
Principal and Interest Payments	4,190,099.91
Prepayment Premium	0.00
Liquidation and Insurance Proceeds	2,383,117.72
Subsequent Recoveries	85,801.30
Repurchase Proceeds	0.00
Other Deposits/Adjustments (including Derivatives Payment)	2,718.48
Total Deposits	6,661,737.41
Uses of Funds	*Amount*
Transfer to Certificate Account	5,031,065.78
Reimbursed Advances and Expenses	1,013,340.26
Master Servicing Compensation	15,436.31
Derivatives Payment	601,895.06
Total Withdrawals	6,661,737.41
Ending Balance	0.00