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)		
4. Interest Summary	Closing Date:	03/29/2006
	First Distribution Date:	04/25/2006
5. Other Income Detail	Determination Date:	11/20/2009
6. Interest Shortfalls, Compensation and Expenses	Distribution Date:	11/25/2009
7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts	Record Date:	
	Book-Entry:	11/24/2009
8. Collateral Summary	Definitive:	10/30/2009
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:	June Han
14. Credit Enhancement Report	Telephone:	818-260-1491
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
November 25, 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	0.31375000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-I-2	76113ABG5	120,815,000.00	0.00	0.36375000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-I-3	76113ABH3	124,146,000.00	98,337,764.93	0.41375000	3,119,973.50	33,383.23	3,153,356.73	0.00	0.00	0.00	95,217,791.43
A-I-4	76113ABJ9	79,903,000.00	79,903,000.00	0.51375000	0.00	33,681.00	33,681.00	0.00	0.00	0.00	79,903,000.00
A-II	76113ABK6	232,006,000.00	50,039,378.47	0.41375000	1,322,925.07	17,157.59	1,340,082.66	0.00	0.00	0.00	48,716,453.40
M-1	76113ABL4	43,700,000.00	43,700,000.00	0.57375000	0.00	20,705.89	20,705.89	0.00	0.00	0.00	43,700,000.00
M-2	76113ABM2	40,825,000.00	40,825,000.00	0.58375000	0.00	19,680.80	19,680.80	0.00	0.00	0.00	40,825,000.00
M-3	76113ABN0	23,575,000.00	23,575,000.00	0.60375000	0.00	11,754.35	11,754.35	0.00	0.00	0.00	23,575,000.00
M-4	76113ABP5	20,700,000.00	20,700,000.00	0.71375000	0.00	12,201.30	12,201.30	0.00	0.00	0.00	20,700,000.00
M-5	76113ABQ3	20,125,000.00	20,125,000.00	0.73375000	0.00	12,194.77	12,194.77	296,912.80	0.00	0.00	19,828,087.20
M-6	76113ABR1	17,825,000.00	2,722,106.68	0.80375000	0.00	1,806.82	1,806.82	2,722,106.68	0.00	0.00	0.00
M-7	76113ABS9	17,825,000.00	0.00	1.29375000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-8	76113ABT7	12,650,000.00	0.00	1.44375000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-9	76113ABU4	11,500,000.00	0.00	2.39375000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-10	76113ABV2	11,500,000.00	0.00	2.74375000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-11	76113ABW0	11,500,000.00	0.00	2.74375000	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	379,927,250.08		4,442,898.57	162,565.75	4,605,464.32	3,019,019.48	0.00	0.00	372,465,332.03

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	792.11384120	25.13148631	0.26890299	25.40038930	0.00000000	0.00421125	766.98235489
A-I-4	76113ABJ9	1,000.00000000	0.00000000	0.42152360	0.42152360	0.00000000	0.00660138	1,000.00000000
A-II	76113ABK6	215.68139820	5.70211576	0.07395322	5.77606898	0.00000000	0.00041193	209.97928243
M-1	76113ABL4	1,000.00000000	0.00000000	0.47381899	0.47381899	0.00000000	0.00430595	1,000.00000000
M-2	76113ABM2	1,000.00000000	0.00000000	0.48207716	0.48207716	0.00000000	0.00438114	1,000.00000000
M-3	76113ABN0	1,000.00000000	0.00000000	0.49859385	0.49859385	0.00000000	0.00453107	1,000.00000000
M-4	76113ABP5	1,000.00000000	0.00000000	0.58943478	0.58943478	0.00000000	0.00535652	1,000.00000000
M-5	76113ABQ3	1,000.00000000	0.00000000	0.60595130	0.60595130	0.00000000	0.00550658	985.24656894
M-6	76113ABR1	152.71285722	0.00000000	0.10136438	0.10136438	0.00000000	0.00092118	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 [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 :	32.38828969%
Group I-ARM Factor :	30.92538488%
Group I-FIXED Factor :	40.11017953%
Group II-ARM Factor :	27.75088414%
Group II-FIXED Factor :	56.31272973%

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	10/26/2009	11/24/2009	Actual/360	0.00	0.31375000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-I-2	10/26/2009	11/24/2009	Actual/360	0.00	0.36375000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-I-3	10/26/2009	11/24/2009	Actual/360	98,337,764.93	0.41375000	33,906.04	0.00	0.00	522.81	0.00	33,383.23	0.00
A-I-4	10/26/2009	11/24/2009	Actual/360	79,903,000.00	0.51375000	34,208.47	0.00	0.00	527.47	0.00	33,681.00	0.00
A-II	10/26/2009	11/24/2009	Actual/360	50,039,378.47	0.41375000	17,253.16	0.00	0.00	95.57	0.00	17,157.59	0.00
M-1	10/26/2009	11/24/2009	Actual/360	43,700,000.00	0.57375000	20,894.06	0.00	0.00	188.17	0.00	20,705.89	0.00
M-2	10/26/2009	11/24/2009	Actual/360	40,825,000.00	0.58375000	19,859.66	0.00	0.00	178.86	0.00	19,680.80	0.00
M-3	10/26/2009	11/24/2009	Actual/360	23,575,000.00	0.60375000	11,861.17	0.00	0.00	106.82	0.00	11,754.35	0.00
M-4	10/26/2009	11/24/2009	Actual/360	20,700,000.00	0.71375000	12,312.19	0.00	0.00	110.88	0.00	12,201.30	0.00
M-5	10/26/2009	11/24/2009	Actual/360	20,125,000.00	0.73375000	12,305.60	0.00	0.00	110.82	0.00	12,194.77	0.00
M-6	10/26/2009	11/24/2009	Actual/360	2,722,106.68	0.80375000	1,823.24	0.00	0.00	16.42	0.00	1,806.82	0.00
M-7	10/26/2009	11/24/2009	Actual/360	0.00	1.29375000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-8	10/26/2009	11/24/2009	Actual/360	0.00	1.44375000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-9	10/26/2009	11/24/2009	Actual/360	0.00	2.39375000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-10	10/26/2009	11/24/2009	Actual/360	0.00	2.74375000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-11	10/26/2009	11/24/2009	Actual/360	0.00	2.74375000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SB	10/26/2009	11/24/2009	Actual/360	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R	10/01/2009	10/31/2009	30/360	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deal Totals				379,927,250.08		164,423.59	0.00	0.00	1,857.82	0.00	162,565.75	0.00

Current Index Rates

Index Type	Rate	Classes
USLIB TEL 25 -2BD	0.24375000	M-3, A-II, M-2, M-6, M-4, M-5, A-I-4, M-1, A-I-3

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
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 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	213.10	213.10	0.00	2	1,169.12	70,463.67	8,697.56	18,096.33	0.00	-25,273.49
Group I-FIXED	1,039.50	1,039.50	0.00	2	506.05	20,109.66	1,983.13	1,994.92	0.00	19,819.11
Group II-ARM	4,608.06	4,608.06	0.00	0	0.00	25,342.22	0.00	9,069.72	0.00	3,619.25
Group II-FIXED	1.80	1.80	0.00	1	182.66	5,629.32	848.71	1,112.87	0.00	2,647.43
Deal Totals	5,862.46	5,862.46	0.00	5	1,857.83	121,544.87	11,529.40	30,273.84	0.00	812.30

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	0.00	0.00	0.00	0.00
A-I-3	0.00	14,581.64	5.03	0.00	14,586.67
A-I-4	0.00	9,721.30	4.16	0.00	9,725.46
A-II	0.00	13,447.47	4.64	0.00	13,452.11
M-1	0.00	4,995.80	2.39	0.00	4,998.19
M-2	0.00	4,682.87	2.28	0.00	4,685.15
M-3	0.00	2,722.37	1.37	0.00	2,723.74
M-4	0.00	2,478.35	1.47	0.00	2,479.82
M-5	0.00	2,425.09	1.48	0.00	2,426.57
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	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	55,054.89	22.82	0.00	55,077.71

(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	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	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/ Charge-offs	Ending Loan Count/Scheduled Principal Balance
Group I-ARM	Count	3,733	1,250	N/A	103	1	0	0	17	1,232
	Balance/Amount	674,091,277.06	212,947,550.27	176,814.52	(105,963.05)	94,585.91	N/A	0.00	4,316,791.02	208,465,321.87
Group I-FIXED	Count	1,895	705	N/A	113	3	0	0	9	693
	Balance/Amount	174,867,003.54	71,342,396.50	77,939.05	306.84	495,410.17	N/A	0.00	629,271.38	70,139,469.06
Group II-ARM	Count	1,474	441	N/A	20	6	0	0	4	431
	Balance/Amount	264,913,797.24	75,270,137.38	68,010.56	(103,779.73)	826,474.21	N/A	0.00	963,511.40	73,515,920.94
Group II-FIXED	Count	238	133	N/A	14	0	0	0	0	133
	Balance/Amount	36,127,923.93	20,367,165.94	22,260.37	285.41	0.00	N/A	0.00	0.00	20,344,620.16
Deal Totals	Count	7,340	2,529	N/A	250	10	0	0	30	2,489
	Balance/Amount	1,150,000,001.77	379,927,250.09	345,024.50	(209,150.53)	1,416,470.29	N/A	0.00	5,909,573.80	372,465,332.03

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	7.16930682	7.14218739	317.85	313.77	6.70479397	6.67727718	7.94185866	5.33891295	6.90825668
Group I-FIXED	7.90971020	7.90255517	300.80	295.88	7.51556632	7.50880119	7.84381026	5.33891295	6.90825668
Group II-ARM	7.18016152	7.17033842	315.49	313.43	6.70894143	6.69823342	7.95623055	5.21604404	6.78538777
Group II-FIXED	7.45139533	7.45163218	307.83	307.60	7.06790633	7.06813385	7.43297002	5.21604404	6.78538777
Deal Totals	7.32561182	7.30783201	313.62	310.00	6.87732751	6.85934808	7.89901400	N/A	N/A

C. Constant Prepayment Rate

	1 Month CPR	3 Month CPR	6 Month CPR	12 Month CPR	Life CPR
I-ARM	21.75%	28.39%	23.92%	26.58%	26.89%
I-FIXED	17.38%	20.46%	21.43%	18.91%	21.24%
II-ARM	23.82%	22.71%	21.80%	25.41%	28.99%
II-FIXED	0.02%	16.03%	13.62%	14.71%	13.60%
Deal Totals	20.32%	25.23%	22.52%	24.42%	25.90%

Class M Net WAC Cap Rate = 5.3019682%

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	1,372	181,182,524.55	25	2,269,101.77	0	0.00	0	0.00	0.00	1,397	183,451,626.32
30 days	155	20,976,206.75	9	1,466,305.71	0	0.00	0	0.00	0.00	164	22,442,512.46
60 days	98	15,271,393.93	12	1,618,102.33	16	3,254,078.24	0	0.00	0.00	126	20,143,574.50
90 days	79	11,819,010.58	5	543,485.20	31	5,716,335.47	0	0.00	0.00	115	18,078,831.25
120 days	72	10,861,665.49	7	637,373.70	34	6,403,971.47	1	59,552.89	59,789.98	114	17,962,563.55
150 days	36	4,782,934.81	4	455,778.76	32	5,705,123.55	2	234,248.15	235,100.78	74	11,178,085.27
180 days	22	3,375,281.93	8	774,394.44	28	5,417,120.77	1	118,667.66	119,671.77	59	9,685,464.80
181+ days	82	13,784,680.23	21	2,471,330.47	304	66,760,738.99	33	6,505,924.19	6,576,299.74	440	89,522,673.88
Total	1,916	262,053,698.27	91	10,235,872.38	445	93,257,368.49	37	6,918,392.89	6,990,862.27	2,489	372,465,332.03
Current	55.12%	48.64%	1.00%	0.61%	0.00%	0.00%	0.00%	0.00%	0.00%	56.13%	49.25%
30 days	6.23%	5.63%	0.36%	0.39%	0.00%	0.00%	0.00%	0.00%	0.00%	6.59%	6.03%
60 days	3.94%	4.10%	0.48%	0.43%	0.64%	0.87%	0.00%	0.00%	0.00%	5.06%	5.41%
90 days	3.17%	3.17%	0.20%	0.15%	1.25%	1.53%	0.00%	0.00%	0.00%	4.62%	4.85%
120 days	2.89%	2.92%	0.28%	0.17%	1.37%	1.72%	0.04%	0.02%	0.02%	4.58%	4.82%
150 days	1.45%	1.28%	0.16%	0.12%	1.29%	1.53%	0.08%	0.06%	0.06%	2.97%	3.00%
180 days	0.88%	0.91%	0.32%	0.21%	1.12%	1.45%	0.04%	0.03%	0.03%	2.37%	2.60%
181+ days	3.29%	3.70%	0.84%	0.66%	12.21%	17.92%	1.33%	1.75%	1.76%	17.68%	24.04%
Total	76.98%	70.36%	3.66%	2.75%	17.88%	25.04%	1.49%	1.86%	1.87%	100.00%	100.00%

Residential Asset Securities Corp, 2006-KS3
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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
Current	606	89,697,415.21	7	690,477.58	0	0.00	0	0.00	0.00	613	90,387,892.79
30 days	70	10,526,837.72	6	1,102,271.85	0	0.00	0	0.00	0.00	76	11,629,109.57
60 days	43	7,773,516.50	4	425,385.36	13	2,617,890.03	0	0.00	0.00	60	10,816,791.89
90 days	42	6,621,382.66	2	123,808.56	20	3,796,282.04	0	0.00	0.00	64	10,541,473.26
120 days	34	6,329,695.06	3	263,518.97	21	4,244,084.16	1	59,552.89	59,789.98	59	10,896,851.08
150 days	12	1,583,978.91	2	219,464.39	19	3,159,431.15	1	141,407.14	142,259.77	34	5,104,281.59
180 days	12	2,227,882.27	5	359,693.02	14	2,881,332.83	0	0.00	0.00	31	5,468,908.12
181+ days	43	8,136,461.30	14	1,858,838.04	215	48,907,965.12	23	4,716,749.11	4,764,094.33	295	63,620,013.57
Total	862	132,897,169.63	43	5,043,457.77	302	65,606,985.33	25	4,917,709.14	4,966,144.08	1,232	208,465,321.87

Current	49.19%	43.03%	0.57%	0.33%	0.00%	0.00%	0.00%	0.00%	0.00%	49.76%	43.36%
30 days	5.68%	5.05%	0.49%	0.53%	0.00%	0.00%	0.00%	0.00%	0.00%	6.17%	5.58%
60 days	3.49%	3.73%	0.32%	0.20%	1.06%	1.26%	0.00%	0.00%	0.00%	4.87%	5.19%
90 days	3.41%	3.18%	0.16%	0.06%	1.62%	1.82%	0.00%	0.00%	0.00%	5.19%	5.06%
120 days	2.76%	3.04%	0.24%	0.13%	1.70%	2.04%	0.08%	0.03%	0.03%	4.79%	5.23%
150 days	0.97%	0.76%	0.16%	0.11%	1.54%	1.52%	0.08%	0.07%	0.07%	2.76%	2.45%
180 days	0.97%	1.07%	0.41%	0.17%	1.14%	1.38%	0.00%	0.00%	0.00%	2.52%	2.62%
181+ days	3.49%	3.90%	1.14%	0.89%	17.45%	23.46%	1.87%	2.26%	2.28%	23.94%	30.52%
Total	69.97%	63.75%	3.49%	2.42%	24.51%	31.47%	2.03%	2.36%	2.37%	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	466	44,105,735.09	11	570,774.86	0	0.00	0	0.00	0.00	477	44,676,509.95
30 days	48	5,127,091.21	3	364,033.86	0	0.00	0	0.00	0.00	51	5,491,125.07
60 days	34	3,370,760.80	2	438,902.19	2	473,413.45	0	0.00	0.00	38	4,283,076.44
90 days	20	2,548,999.92	1	239,815.43	6	1,227,668.95	0	0.00	0.00	27	4,016,484.30
120 days	17	982,247.10	2	179,534.68	5	802,024.01	0	0.00	0.00	24	1,963,805.79
150 days	8	590,643.79	1	24,114.02	6	1,145,226.25	0	0.00	0.00	15	1,759,984.06
180 days	4	418,793.67	1	135,919.51	6	754,133.39	1	118,667.66	119,671.77	12	1,427,514.23
181+ days	14	1,522,240.50	3	176,566.20	31	4,632,138.08	1	190,024.44	192,555.84	49	6,520,969.22
Total	611	58,666,512.08	24	2,129,660.75	56	9,034,604.13	2	308,692.10	312,227.61	693	70,139,469.06

Current	67.24%	62.88%	1.59%	0.81%	0.00%	0.00%	0.00%	0.00%	0.00%	68.83%	63.70%
30 days	6.93%	7.31%	0.43%	0.52%	0.00%	0.00%	0.00%	0.00%	0.00%	7.36%	7.83%
60 days	4.91%	4.81%	0.29%	0.63%	0.29%	0.67%	0.00%	0.00%	0.00%	5.48%	6.11%
90 days	2.89%	3.63%	0.14%	0.34%	0.87%	1.75%	0.00%	0.00%	0.00%	3.90%	5.73%
120 days	2.45%	1.40%	0.29%	0.26%	0.72%	1.14%	0.00%	0.00%	0.00%	3.46%	2.80%
150 days	1.15%	0.84%	0.14%	0.03%	0.87%	1.63%	0.00%	0.00%	0.00%	2.16%	2.51%
180 days	0.58%	0.60%	0.14%	0.19%	0.87%	1.08%	0.14%	0.17%	0.17%	1.73%	2.04%
181+ days	2.02%	2.17%	0.43%	0.25%	4.47%	6.60%	0.14%	0.27%	0.27%	7.07%	9.30%
Total	88.17%	83.64%	3.46%	3.04%	8.08%	12.88%	0.29%	0.44%	0.44%	100.00%	100.00%

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Statement to Certificateholder

Residential Asset Securities Corp, 2006-KS3
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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	211	34,328,224.95	5	744,270.11	0	0.00	0	0.00	0.00	216	35,072,495.06
30 days	28	3,896,359.77	0	0.00	0	0.00	0	0.00	0.00	28	3,896,359.77
60 days	19	3,905,301.47	4	533,749.82	0	0.00	0	0.00	0.00	23	4,439,051.29
90 days	16	2,477,755.90	2	179,861.21	5	692,384.48	0	0.00	0.00	23	3,350,001.59
120 days	15	2,407,786.81	1	136,185.90	7	1,199,902.64	0	0.00	0.00	23	3,743,875.35
150 days	12	1,948,029.89	1	212,200.35	6	1,338,126.00	1	92,841.01	92,841.01	20	3,591,197.25
180 days	5	550,431.29	1	63,048.34	7	1,460,985.27	0	0.00	0.00	13	2,074,464.90
181+ days	23	3,748,589.10	4	435,926.23	50	11,712,742.88	8	1,451,217.52	1,468,234.36	85	17,348,475.73
Total	329	53,262,479.18	18	2,305,241.96	75	16,404,141.27	9	1,544,058.53	1,561,075.37	431	73,515,920.94

Current	48.96%	46.69%	1.16%	1.01%	0.00%	0.00%	0.00%	0.00%	0.00%	50.12%	47.71%
30 days	6.50%	5.30%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.50%	5.30%
60 days	4.41%	5.31%	0.93%	0.73%	0.00%	0.00%	0.00%	0.00%	0.00%	5.34%	6.04%
90 days	3.71%	3.37%	0.46%	0.24%	1.16%	0.94%	0.00%	0.00%	0.00%	5.34%	4.56%
120 days	3.48%	3.28%	0.23%	0.19%	1.62%	1.63%	0.00%	0.00%	0.00%	5.34%	5.09%
150 days	2.78%	2.65%	0.23%	0.29%	1.39%	1.82%	0.23%	0.13%	0.13%	4.64%	4.88%
180 days	1.16%	0.75%	0.23%	0.09%	1.62%	1.99%	0.00%	0.00%	0.00%	3.02%	2.82%
181+ days	5.34%	5.10%	0.93%	0.59%	11.60%	15.93%	1.86%	1.97%	1.99%	19.72%	23.60%
Total	76.33%	72.45%	4.18%	3.14%	17.40%	22.31%	2.09%	2.10%	2.11%	100.00%	100.00%

Statement to Certificateholder

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November 25, 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	89	13,051,149.30	2	263,579.22	0	0.00	0	0.00	0.00	91	13,314,728.52
30 days	9	1,425,918.05	0	0.00	0	0.00	0	0.00	0.00	9	1,425,918.05
60 days	2	221,815.16	2	220,064.96	1	162,774.76	0	0.00	0.00	5	604,654.88
90 days	1	170,872.10	0	0.00	0	0.00	0	0.00	0.00	1	170,872.10
120 days	6	1,141,936.52	1	58,134.15	1	157,960.66	0	0.00	0.00	8	1,358,031.33
150 days	4	660,282.22	0	0.00	1	62,340.15	0	0.00	0.00	5	722,622.37
180 days	1	178,174.70	1	215,733.57	1	320,669.28	0	0.00	0.00	3	714,577.55
181+ days	2	377,389.33	0	0.00	8	1,507,892.91	1	147,933.12	151,415.21	11	2,033,215.36
Total	114	17,227,537.38	6	757,511.90	12	2,211,637.76	1	147,933.12	151,415.21	133	20,344,620.16

Current	66.92%	64.15%	1.50%	1.30%	0.00%	0.00%	0.00%	0.00%	0.00%	68.42%	65.45%
30 days	6.77%	7.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.77%	7.01%
60 days	1.50%	1.09%	1.50%	1.08%	0.75%	0.80%	0.00%	0.00%	0.00%	3.76%	2.97%
90 days	0.75%	0.84%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.75%	0.84%
120 days	4.51%	5.61%	0.75%	0.29%	0.75%	0.78%	0.00%	0.00%	0.00%	6.02%	6.68%
150 days	3.01%	3.25%	0.00%	0.00%	0.75%	0.31%	0.00%	0.00%	0.00%	3.76%	3.55%
180 days	0.75%	0.88%	0.75%	1.06%	0.75%	1.58%	0.00%	0.00%	0.00%	2.26%	3.51%
181+ days	1.50%	1.85%	0.00%	0.00%	6.02%	7.41%	0.75%	0.73%	0.74%	8.27%	9.99%
Total	85.71%	84.68%	4.51%	3.72%	9.02%	10.87%	0.75%	0.73%	0.74%	100.00%	100.00%

11. Delinquency Data

	Totals			
	Count	% Count	Balance	% Balance
1 Month	164	6.59%	22,442,512.46	6.03%
2 Months	126	5.06%	20,143,574.50	5.41%
3 Months	115	4.62%	18,078,831.25	4.85%
4 Months	114	4.58%	17,962,563.55	4.82%
5 Months	74	2.97%	11,178,085.27	3.00%
6 Months	59	2.37%	9,685,464.80	2.60%
7 Months	57	2.29%	12,079,599.89	3.24%
8 Months	51	2.05%	10,587,757.37	2.84%
9 Months	60	2.41%	12,654,123.28	3.40%
10 Months	35	1.41%	6,804,132.39	1.83%
11 Months	30	1.21%	5,058,201.38	1.36%
12 Months	21	0.84%	3,192,355.45	0.86%

	Totals			
	Count	% Count	Balance	% Balance
13 Months	24	0.96%	4,463,762.84	1.20%
14 Months	13	0.52%	2,299,832.44	0.62%
15 Months	11	0.44%	2,062,655.78	0.55%
16 Months	19	0.76%	3,930,657.03	1.06%
17 Months	10	0.40%	2,168,844.54	0.58%
18 Months	9	0.36%	1,549,896.66	0.42%
19 Months	17	0.68%	4,114,926.34	1.10%
20 Months	10	0.40%	1,928,780.18	0.52%
21 Months	12	0.48%	2,432,679.64	0.65%
22 Months	10	0.40%	2,182,866.91	0.59%
23 Months	3	0.12%	1,110,982.48	0.30%
24 Months	10	0.40%	2,086,688.13	0.56%

	Totals			
	Count	% Count	Balance	% Balance
25 Months	4	0.16%	583,230.81	0.16%
26 Months	5	0.20%	1,080,965.24	0.29%
27 Months	5	0.20%	1,211,038.99	0.33%
28 Months	3	0.12%	807,189.62	0.22%
29 Months	1	0.04%	342,279.21	0.09%
30 Months	3	0.12%	732,333.38	0.20%
31 Months	3	0.12%	697,767.30	0.19%
32 Months	3	0.12%	590,361.65	0.16%
33 Months	1	0.04%	206,694.10	0.06%
34 Months	4	0.16%	942,530.34	0.25%
35 Months	3	0.12%	751,661.86	0.20%
36 Months	1	0.04%	254,138.06	0.07%

	Totals			
	Count	% Count	Balance	% Balance
37 Months	1	0.04%	414,530.21	0.11%
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	1	0.04%	199,210.38	0.05%
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	10	1,905,503.60	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	10	1,905,503.60
	Other Modificatio	214	38,758,603.67	37	6,904,272.73	26	5,328,273.52	63	11,553,091.41	121	30,920,804.29	3	500,704.72	464	93,965,750.34
Group I-FIXED	Capitalizations	2	427,351.54	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2	427,351.54
	Other Modificatio	51	4,368,382.80	9	1,500,400.49	8	749,506.33	11	1,086,363.75	8	1,249,790.17	0	0.00	87	8,954,443.54
Group II-ARM	Capitalizations	7	1,546,197.60	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	7	1,546,197.60
	Other Modificatio	81	13,891,610.47	14	2,048,614.77	17	3,361,448.43	43	6,834,422.88	36	8,120,750.26	2	284,791.49	193	34,541,638.30
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	13	2,420,296.33	1	221,497.90	0	0.00	4	651,195.66	1	166,574.97	0	0.00	19	3,459,564.86
Deal Totals	Capitalizations	19	3,879,052.74	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	19	3,879,052.74
	Other Modifications	359	59,438,893.27	61	10,674,785.89	51	9,439,228.28	121	20,125,073.70	166	40,457,919.69	5	785,496.21	763	140,921,397.04

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.

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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	0	0.00	12	2,124,681.30	0	0.00	0	0.00	7	2,249,477.35	62	14,269,392.60	7	2,249,477.35	74	16,394,073.90
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	1	83,975.32	0	0.00	0	0.00	0	0.00	6	1,092,667.89	0	0.00	7	1,176,643.21
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	1	142,558.16	13	2,453,326.07	0	0.00	0	0.00	1	419,133.58	14	3,186,517.52	2	561,691.74	27	5,639,843.59
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	142,558.16	26	4,661,982.69	0	0.00	0	0.00	8	2,668,610.93	82	18,548,578.01	9	2,811,169.09	108	23,210,560.70

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	36	9	416	0	461
	Beginning Aggregate Scheduled Balance	4,037,218.20	279,572.82	85,075,763.71	0.00	89,392,554.73
	Principal Portion of Loss	2,879,937.74	279,572.82	0.00	0.00	3,159,510.56
	Interest Portion of Loss	149,169.46	29,940.08	233,907.72	0.00	413,017.26
	Total Realized Loss	3,029,107.20	309,512.90	233,907.72	0.00	3,572,527.82
Group I-FIXED	Loss Count	11	11	89	0	111
	Beginning Aggregate Scheduled Balance	427,247.69	202,023.69	9,385,499.66	0.00	10,014,771.04
	Principal Portion of Loss	273,429.91	202,023.69	0.00	0.00	475,453.60
	Interest Portion of Loss	20,035.84	9,155.65	19,008.72	0.00	48,200.21
	Total Realized Loss	293,465.75	211,179.34	19,008.72	0.00	523,653.81
Group II-ARM	Loss Count	9	1	175	0	185
	Beginning Aggregate Scheduled Balance	963,511.40	0.00	31,685,446.67	0.00	32,648,958.07
	Principal Portion of Loss	651,650.77	0.00	0.00	0.00	651,650.77
	Interest Portion of Loss	50,240.95	3,949.30	77,308.02	0.00	131,498.27
	Total Realized Loss	701,891.72	3,949.30	77,308.02	0.00	783,149.04
Group II-FIXED	Loss Count	2	0	19	0	21
	Beginning Aggregate Scheduled Balance	0.00	0.00	3,464,252.08	0.00	3,464,252.08
	Principal Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Interest Portion of Loss	7,540.05	0.00	6,013.43	0.00	13,553.48
	Total Realized Loss	7,540.05	0.00	6,013.43	0.00	13,553.48
Deal Totals	Loss Count	58	21	699	0	778
	Beginning Aggregate Scheduled	5,427,977.29	481,596.51	129,610,962.12	0.00	135,520,535.92
	Principal Portion of	3,805,018.42	481,596.51	0.00	0.00	4,286,614.93
	Interest Portion of Loss	226,986.30	43,045.03	336,237.89	0.00	606,269.22
	Total Realized Loss	4,032,004.72	524,641.54	336,237.89	0.00	4,892,884.15

B. Cumulative Realized Losses

Cumulative Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Group I-ARM	Loss Count	759	96	517	0	1,372
	Total Realized Loss	86,605,329.42	10,408,192.76	3,212,250.94	0.00	100,225,773.12
Group I-FIXED	Loss Count	120	421	106	0	647
	Total Realized Loss	8,349,881.09	25,885,783.49	274,228.74	0.00	34,509,893.32
Group II-ARM	Loss Count	294	12	201	0	507
	Total Realized Loss	31,441,775.68	1,275,493.97	1,023,660.67	0.00	33,740,930.32
Group II-FIXED	Loss Count	25	3	22	0	50
	Total Realized Loss	2,192,854.75	227,371.34	58,863.09	0.00	2,479,089.18
Deal Totals	Loss Count	1,198	532	846	0	2,576
	Total Realized Loss	128,589,840.94	37,796,841.56	4,569,003.44	0.00	170,955,685.94

C. Subsequent Recoveries

Subsequent Recoveries		Current Period	Cumulative
Group I-ARM	Subsequent Recoveries Count	11	272
	Subsequent Recoveries	10,095.19	1,073,575.39
	Net Loss 1	3,562,432.63	99,152,197.73
	Net Loss % 2	0.53%	14.71%
Group I-FIXED	Subsequent Recoveries Count	32	276
	Subsequent Recoveries	22,863.24	1,097,253.14
	Net Loss 1	500,790.57	33,412,640.18
	Net Loss % 2	0.29%	19.11%
Group II-ARM	Subsequent Recoveries Count	2	84
	Subsequent Recoveries	1,855.33	243,600.98
	Net Loss 1	781,293.71	33,497,329.34
	Net Loss % 2	0.29%	12.64%

Group II-FIXED	Subsequent Recoveries Count	1	4
	Subsequent Recoveries	274.97	6,970.65
	Net Loss 1	13,278.51	2,472,118.53
	Net Loss % 2	0.04%	6.84%
Deal Totals	Subsequent Recoveries Cou	46	636
	Subsequent Recoveries	35,088.73	2,421,400.16
	Net Loss 1	4,857,795.42	168,534,285.78
	Net Loss % 2	0.42%	14.66%

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	2.03%	2.71%	2.16%	2.49%	1.25 %
	Constant Default Rate	21.81%	28.11%	23.04%	26.10%	13.99%
Group I-FIXED	Monthly Default Rate	0.88%	1.13%	1.49%	1.26%	0.87 %
	Constant Default Rate	10.10%	12.76%	16.44%	14.13%	9.97%
Group II-ARM	Monthly Default Rate	1.28%	1.72%	1.84%	2.28%	1.21 %
	Constant Default Rate	14.34%	18.80%	19.95%	24.18%	13.63%
Group II-FIXED	Monthly Default Rate	0.00%	0.78%	0.61%	0.80%	0.33 %
	Constant Default Rate	0.00%	9.02%	7.07%	9.15%	3.94%
Deal Totals	Monthly Default Rate	1.56%	2.12%	1.89%	2.14%	1.13 %
	Constant Default Rate	17.16%	22.67%	20.44%	22.83%	12.72%

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

			DEPOSITS		WITHDRAWALS		
Description	Source	Beginning Balance	Investment Earnings	Other Deposits	Draws	Releases	Ending Balance
SWAP ACCOUNT		0.00	0.00	496,863.71	496,863.71	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	24,849.56	521,713.26

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	2,500,875.55
(2)	Interest Losses	606,269.22
(3)	Subsequent Recoveries	35,088.73
(4)	Interest Adjustment Amount	0.00
(5)	Net Swap Payment Amount - IN	0.00
(6)	Net Swap Payment Amount - OUT	496,863.71
(7)	Certificate Interest Amount	164,423.60
(8)	OC Reduction Amount	0.00
(9)	Excess Cashflow Prior to OC Provisions and Derivative Amounts Availa	1,267,595.45

Overcollateralization and Derivative Amounts		
	Excess Cashflow Prior to OC Provisions and Derivative Amounts Availa	1,267,595.45
(1)	Unreimbursed Principal Portion of Realized Losses	35,088.73
(2)	Principal Portion of Realized Losses	1,232,506.72
(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	228,280,143.41
Zero Balance	0.00
Senior Certificate Beginning Balance = 0.00	False
Current Distribution Date >= Target Distribution	
Current Distribution Period	44
StepDownTarget Distribution Period	37
Current Distribution Date >= Target Distribution Date	True
Stepdown Date - Senior Enhancement Test	
Current Senior Enhancement Percent - Actual value	40.71442200%
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	43.42667100%
Senior Enhancement Delinquency Percentage - Target Value	14.64090600%
Sixty-Plus Delinquency Percentage >= Senior Enhancement Delinquency Percentage Target	True

Trigger Event clause (b) - Realized Loss Test	
Aggregate Realized Loss Percentage - Actual Value	14.82583700%
Scheduled Loss Target Percent	4.12083300%
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
November 25, 2009

Cash Flow Received and Uses of Funds

Cash Flow Received	*Amount*
Principal and Interest Payments	4,238,241.93
Prepayment Premium	0.00
Liquidation and Insurance Proceeds	1,622,958.87
Subsequent Recoveries	35,088.73
Repurchase Proceeds	0.00
Other Deposits/Adjustments (including Derivatives Payment)	5,862.46
Total Deposits	5,902,151.99
Uses of Funds	*Amount*
Transfer to Certificate Account	4,605,464.32
Reimbursed Advances and Expenses	783,920.77
Master Servicing Compensation	15,903.15
Derivatives Payment	496,863.71
Total Withdrawals	5,902,151.95
Ending Balance	0.00