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U.S. Securities and Exchange Commission
Washington, D.C. 20549

OMB APPROVAL
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FORM SE

FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS
BY ELECTRONIC FILERS

Residential Accredit Loans Inc.
Exact Name of Registrant as Specified in Charter

0000949493
Registrant CIK Number

Current Report on Form 8-K Series 2003-QS16
Electronic Report, Schedule or Registration Statement
of Which the Documents Are a Part (give period of report)

333-101791
SEC File Number of Registration Statement

Name of Person Filing the Document
(if Other than the Registrant)

SIGNATURES

AUG 26 2003

Filings Made By the Registrant:

The Registrant has duly caused this form to be signed on its behalf by the undersigned, thereunto duly authorized in the City of Minneapolis, State of Minnesota, on the 25th day of August, 2003.

Residential Accredit Loans Inc.
(Registrant)

By:

[Signature]

Joseph Orning
Vice President

PROCESSED
AUG 27 2003

Filings Made by Person Other Than the Registrant:

THOMSON
FINANCIAL

After reasonable inquiry and to the best of my knowledge and belief, I certify on _____, 2003, that the information set forth in this statement is true and complete.

By: _____
(Name)

(Title)

NOTICE(Continued)

IN ACCORDANCE WITH RULE 202 OF REGULATION S-T, THIS EXHIBIT IS BEING FILED IN PAPER PURSUANT TO A CONTINUING HARDSHIP EXEMPTION.

EXHIBIT INDEX

EXHIBIT NO.	DESCRIPTION	FORMAT
99.1	Computational Materials	P*

* The Computational Materials have been filed on paper pursuant to a continuing hardship exemption from certain electronic requirements.

RALI 2003-QS16 PRELIMINARY STRUCTURE (08-18-03)

Modeled : Yes
 Auto Update : No
 Res Modeled : Yes
 Call Modeled : Yes
 Model Type : CMO
 BV Rescale : No
 Paydown : 0
 Paydown Date : 20030829
 First Payment : 20030925
 Closed : 20030829
 Collat Mode : STD
 Frequency : 12
 Coll Source : MCF File
 TBV Source : NA
 Assumed Coll : No
 Descend : Yes
 Summary Coll : No
 Deal Format : CMODEV
 Pricing Type : CPR
 Pricing Speed : 16.0
 Pricing Date : 20030829
 Group Bypass : No
 Last Updated : 99999999
 Coll Fctr Date : 20030801

Group Coll Type Sec Pct WAM WAC WAM WALLA Sv Fee Net Coup PD Calc Rv Bond Value Pools
 GROUP_0 W15 (RAL) 0 100.000 177,664,975.00 5.40000 178.000 2.000 0.25000 5.15000 0 0 177,664,975.00 1

Group Level Description Pct Current Balance WAM WALLA Sv Fee Net Coup Margin Cpn Cap Avg Mths Cpn Adj
 0 Lowest W15 (RAL) 100.000 177,664,975.00 178 2 0.25000 5.15000 NA NA NA NA NA

#	Class	Cusip	Coupon	Original Balance	Current Balance	Delay	Daycount	Group	Aux	Description
1	AI		5.0000	175,000,000.00	175,000,000.00	24	30/360	0		REG/FIX
2	B-1		5.0000	2,664,975.00	2,664,975.00	24	30/360	0		PPLO/REG/FIX
3	B-2		5.0000	0.00	0.00	24	30/360	0		PPLO/REG/FIX
4	B-3		5.0000	0.00	0.00	24	30/360	0		PPLO/REG/FIX
5	B-4		5.0000	0.00	0.00	24	30/360	0		PPLO/REG/FIX
6	B-5		5.0000	0.00	0.00	24	30/360	0		PPLO/REG/FIX
7	B-6		5.0000	0.00	0.00	24	30/360	0		PPLO/REG/FIX
8	XS		0.0000	177,664,975.00	177,664,975.00	24	30/360	0		IO/NTL/VAR

The information herein has been provided solely by Citigroup Global Markets Inc. ("CGMI") based upon information with respect to the mortgage loans provided by the Issuer and its affiliates. Neither the Issuer nor any of its affiliates makes any representation as to the accuracy or completeness of the information herein. The information herein is preliminary and superseded by the prospectus supplement and prospectus and by any other information subsequently filed with the Securities and Exchange Commission (SEC). All assumptions and information in this report reflect CGMI's judgment as of this date and are subject to change. All analyses are based on certain assumptions noted herein and different assumptions could yield substantially different results. You are cautioned that there is no universally accepted method for analyzing financial instruments. You should review the assumptions; there may be differences between these assumptions and your actual business practices. Further, CGMI does not guarantee any results and there is no guarantee as to the liquidity of the instruments involved in this analysis. The decision to adopt any strategy remains your responsibility. CGMI (or any of its affiliates) or their officers, directors, analysts or employees may have positions in securities, commodities or derivative instruments thereon reflected here, and may, as principal or agent, buy or sell such securities, commodities or derivative instruments referred to herein. Neither the information nor the assumptions reflected herein should be construed to be, or constitute, an offer to sell or buy or a solicitation of an offer to sell or buy any securities, commodities or derivative instruments mentioned herein. No sale of any securities, commodities or derivative instruments should be consummated without the purchaser first having received a prospectus and prospectus supplement. Finally, CGMI has not addressed the legal, accounting and tax implications of the analysis with respect to you, and CGMI strongly urges you to seek advice from your counsel, accountant and tax advisor. A final Prospectus and Prospectus Supplement may be obtained by contacting CGMI's Mortgage Trading Desk at (212) 723-6217.

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PY Table for: A1

CPR	0.00	8.00	16.00	24.00	32.00
PRICE	YIELD	YIELD	YIELD	YIELD	YIELD
101.50000	4.77109	4.65297	4.50794	4.33590	4.13561
101.53125	4.76636	4.64627	4.49882	4.32392	4.12029
101.56250	4.76163	4.63957	4.48971	4.31194	4.10498
101.59375	4.75690	4.63288	4.48060	4.29997	4.08967
101.62500	4.75218	4.62619	4.47150	4.28801	4.07438
101.65625	4.74746	4.61951	4.46240	4.27606	4.05910
101.68750	4.74274	4.61282	4.45331	4.26411	4.04383
101.71875	4.73803	4.60615	4.44423	4.25217	4.02857
101.75000	4.73331	4.59947	4.43515	4.24024	4.01331
101.78125	4.72860	4.59280	4.42607	4.22832	3.99807
101.81250	4.72389	4.58613	4.41701	4.21640	3.98284
101.84375	4.71918	4.57947	4.40794	4.20449	3.96762
101.87500	4.71448	4.57281	4.39888	4.19259	3.95240
101.90625	4.70977	4.56615	4.38983	4.18069	3.93720
101.93750	4.70507	4.55949	4.38078	4.16881	3.92201
101.96875	4.70037	4.55284	4.37174	4.15693	3.90682
102.00000	4.69568	4.54620	4.36270	4.14506	3.89165
102.03125	4.69098	4.53955	4.35367	4.13319	3.87649
102.06250	4.68629	4.53291	4.34464	4.12133	3.86133
102.09375	4.68160	4.52628	4.33562	4.10948	3.84619
102.12500	4.67691	4.51964	4.32660	4.09764	3.83106
102.15625	4.67222	4.51301	4.31759	4.08581	3.81593
102.18750	4.66754	4.50639	4.30859	4.07398	3.80082
102.21875	4.66285	4.49976	4.29959	4.06216	3.78571
102.25000	4.65817	4.49315	4.29059	4.05034	3.77062
102.28125	4.65350	4.48653	4.28160	4.03854	3.75553
102.31250	4.64882	4.47992	4.27261	4.02674	3.74046
102.34375	4.64415	4.47331	4.26363	4.01495	3.72539
102.37500	4.63947	4.46670	4.25466	4.00316	3.71034
102.40625	4.63480	4.46010	4.24569	3.99139	3.69529
102.43750	4.63014	4.45350	4.23673	3.97962	3.68025
102.46875	4.62547	4.44691	4.22777	3.96786	3.66523
102.50000	4.62081	4.44032	4.21881	3.95610	3.65021
WAL	8.42474	5.64733	3.96999	2.91350	2.21509
START	0:01	0:01	0:01	0:01	0:01
END	14:10	14:10	14:10	14:10	14:10

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