

Distribution Information	Deal Information
1. Distribution Summary	Deal Name: Residential Asset Mtge Products, 2005-EFC4
2. Factor Summary	Asset Type: Mortgage Asset-Backed Pass-Through Certificates
3. Components Information <i>(Not Applicable)</i>	
4. Interest Summary	Closing Date: 09/29/2005
5. Other Income Detail	First Distribution Date: 10/25/2005
6. Interest Shortfalls, Compensation and Expenses	Determination Date: 08/20/2009
7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts	Distribution Date: 08/25/2009
8. Collateral Summary	Record Date:
9. Repurchase Information	Book-Entry: 08/24/2009
10. Loan Status Report (Delinquencies)	Definitive: 07/31/2009
11. Deal Delinquencies (30 Day Buckets)	
12. Loss Mitigation and Servicing Modifications	Trustee: US Bank N.A.
13. Losses and Recoveries	Main Telephone: 800-934-6802
14. Credit Enhancement Report	GMAC-RFC
15. Distribution Percentages <i>(Not Applicable)</i>	Bond Administrator: Howard Levine
16. Overcollateralization Summary	Telephone: 818-260-1493
17. Excess Cash Flow, Overcollateralization Provisions and Derivative Amounts	Pool(s) : 40166,40168,40165,40167
18. Performance Tests	
19. Lender Paid Mortgage Insurance <i>(Not Applicable)</i>	
20. Comments	

# Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

August 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-1	76112BC24	277,311,000.00	0.00	0.39500000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-2	76112BC32	267,771,000.00	51,373,369.74	0.55500000	2,058,951.63	22,844.59	2,081,796.22	0.00	0.00	0.00	49,314,418.11
A-3	76112BD64	15,000,000.00	15,000,000.00	0.65500000	0.00	7,872.00	7,872.00	0.00	0.00	0.00	15,000,000.00
M-1	76112BC40	28,957,000.00	28,957,000.00	0.69500000	0.00	16,124.67	16,124.67	0.00	0.00	0.00	28,957,000.00
M-2	76112BC57	26,392,000.00	26,392,000.00	0.72500000	0.00	15,330.73	15,330.73	0.00	0.00	0.00	26,392,000.00
M-3	76112BC65	16,494,000.00	16,494,000.00	0.76500000	0.00	10,109.74	10,109.74	0.00	0.00	0.00	16,494,000.00
M-4	76112BC73	13,196,000.00	13,196,000.00	0.87500000	0.00	9,251.30	9,251.30	0.00	0.00	0.00	13,196,000.00
M-5	76112BC81	12,829,000.00	12,829,000.00	0.91500000	0.00	9,405.16	9,405.16	0.00	0.00	0.00	12,829,000.00
M-6	76112BC99	11,363,000.00	11,363,000.00	0.98500000	0.00	8,967.71	8,967.71	0.00	0.00	0.00	11,363,000.00
M-7	76112BD23	12,096,000.00	12,096,000.00	1.43500000	0.00	13,907.41	13,907.41	0.00	0.00	0.00	12,096,000.00
M-8	76112BD31	8,797,000.00	8,797,000.00	1.57500000	0.00	11,101.14	11,101.14	0.00	0.00	0.00	8,797,000.00
M-9	76112BD49	9,164,000.00	7,664,060.59	2.03500000	0.00	12,496.14	12,496.14	231,297.01	0.00	0.00	7,432,763.58
M-10	76112BD56	8,426,000.00	0.00	3.28500000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SB	76112BB90	25,296,475.40	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-I		0.00	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-II		0.00	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Deal Totals</b>		<b>733,092,475.40</b>	<b>204,161,430.33</b>		<b>2,058,951.63</b>	<b>137,410.59</b>	<b>2,196,362.22</b>	<b>231,297.01</b>	<b>0.00</b>	<b>0.00</b>	<b>201,871,181.69</b>

# Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

August 25, 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-1	76112BC24	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
A-2	76112BC32	191.85561446	7.68922561	0.08531391	7.77453951	0.00000000	0.00046151	184.16638885
A-3	76112BD64	1,000.00000000	0.00000000	0.52480000	0.52480000	0.00000000	0.00283933	1,000.00000000
M-1	76112BC40	1,000.00000000	0.00000000	0.55684878	0.55684878	0.00000000	0.00301240	1,000.00000000
M-2	76112BC57	1,000.00000000	0.00000000	0.58088550	0.58088550	0.00000000	0.00314224	1,000.00000000
M-3	76112BC65	1,000.00000000	0.00000000	0.61293440	0.61293440	0.00000000	0.00331575	1,000.00000000
M-4	76112BC73	1,000.00000000	0.00000000	0.70106851	0.70106851	0.00000000	0.00379282	1,000.00000000
M-5	76112BC81	1,000.00000000	0.00000000	0.73311716	0.73311716	0.00000000	0.00396601	1,000.00000000
M-6	76112BC99	1,000.00000000	0.00000000	0.78920268	0.78920268	0.00000000	0.00426912	1,000.00000000
M-7	76112BD23	1,000.00000000	0.00000000	1.14975281	1.14975281	0.00000000	0.00621941	1,000.00000000
M-8	76112BD31	1,000.00000000	0.00000000	1.26192338	1.26192338	0.00000000	0.00682619	1,000.00000000
M-9	76112BD49	836.32263095	0.00000000	1.36361196	1.36361196	0.00000000	0.00737669	811.08288739
M-10	76112BD56	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
SB	76112BB90							
R-I		0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
R-II		0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000

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

<b>Deal Factor :</b>	27.53693272%
<b>Group II Factor :</b>	23.43540824%
<b>Group III Factor :</b>	59.45343340%
<b>Group IV Factor :</b>	24.24491124%
<b>Group I Factor :</b>	51.97787052%

**Statement to Certificateholder**  
Residential Asset Mtge Products, 2005-EFC4  
August 25, 2009

**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-1	07/27/2009	08/24/2009	Actual/360	0.00	0.39500000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-2	07/27/2009	08/24/2009	Actual/360	51,373,369.74	0.55500000	22,968.18	0.00	0.00	123.58	0.00	22,844.59	0.00
A-3	07/27/2009	08/24/2009	Actual/360	15,000,000.00	0.65500000	7,914.58	0.00	0.00	42.59	0.00	7,872.00	0.00
M-1	07/27/2009	08/24/2009	Actual/360	28,957,000.00	0.69500000	16,211.90	0.00	0.00	87.23	0.00	16,124.67	0.00
M-2	07/27/2009	08/24/2009	Actual/360	26,392,000.00	0.72500000	15,413.66	0.00	0.00	82.93	0.00	15,330.73	0.00
M-3	07/27/2009	08/24/2009	Actual/360	16,494,000.00	0.76500000	10,164.43	0.00	0.00	54.69	0.00	10,109.74	0.00
M-4	07/27/2009	08/24/2009	Actual/360	13,196,000.00	0.87500000	9,301.35	0.00	0.00	50.05	0.00	9,251.30	0.00
M-5	07/27/2009	08/24/2009	Actual/360	12,829,000.00	0.91500000	9,456.04	0.00	0.00	50.88	0.00	9,405.16	0.00
M-6	07/27/2009	08/24/2009	Actual/360	11,363,000.00	0.98500000	9,016.22	0.00	0.00	48.51	0.00	8,967.71	0.00
M-7	07/27/2009	08/24/2009	Actual/360	12,096,000.00	1.43500000	13,982.64	0.00	0.00	75.23	0.00	13,907.41	0.00
M-8	07/27/2009	08/24/2009	Actual/360	8,797,000.00	1.57500000	11,161.19	0.00	0.00	60.05	0.00	11,101.14	0.00
M-9	07/27/2009	08/24/2009	Actual/360	7,664,060.59	2.03500000	12,563.74	0.00	0.00	67.60	0.00	12,496.14	0.00
M-10	07/27/2009	08/24/2009	Actual/360	0.00	3.28500000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SB	07/01/2009	07/31/2009	30/360	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-I	07/01/2009	07/31/2009	30/360	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-II	07/01/2009	07/31/2009	30/360	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Deal Totals</b>				<b>204,161,430.33</b>		<b>138,153.93</b>	<b>0.00</b>	<b>0.00</b>	<b>743.34</b>	<b>0.00</b>	<b>137,410.59</b>	<b>0.00</b>

**Current Index Rates**

Index Type	Rate	Classes
USLIB TEL 25 -2BD	0.28500000	M-1, A-2, M-2, M-6, M-8, A-3, M-5, M-4, M-9, M-7, M-3

# Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

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## 5. Other Income Detail

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

## 6. Interest Shortfalls, Compensation and Expenses

	Current Prepayment Interest Shortfall Amount	Compensating Interest	Net Prepayment Interest Shortfall Amount (1) - (2)=(3)	Civil Relief Act Shortfall Count	Civil Relief Act Shortfall Amount	Compensation		Advances by Master Servicer	Allowable Expenses per Governing Documents	Non - Recoverable Advances
	(1)	(2)	(3)			Subservicer	Master Servicer			
Group I	18.57	18.57	0.00	0	0.00	13,205.49	1,952.28	1,125.18	0.00	3,153.02
Group II	531.87	531.87	0.00	1	743.35	41,802.39	4,604.62	11,237.58	0.00	75,023.95
Group III	0.15	0.15	0.00	0	0.00	2,412.21	241.24	0.00	0.00	424.11
Group IV	643.46	643.46	0.00	0	0.00	11,567.26	549.92	0.00	0.00	14,494.02
<b>Deal Totals</b>	<b>1,194.05</b>	<b>1,194.05</b>	<b>0.00</b>	<b>1</b>	<b>743.35</b>	<b>68,987.35</b>	<b>7,348.06</b>	<b>12,362.76</b>	<b>0.00</b>	<b>93,095.10</b>

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

**Statement to Certificateholder**

Residential Asset Mtge Products, 2005-EFC4

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**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-1	0.00	0.00	0.00	0.00	0.00
A-2	0.00	0.00	0.00	0.00	0.00
A-3	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
SB	0.00	0.00	0.00	0.00	0.00
R-I	0.00	0.00	0.00	0.00	0.00
R-II	0.00	0.00	0.00	0.00	0.00
<b>Deal Totals</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

(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
<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

# Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

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## 8. Collateral Summary

### A. Loan Count and Balances

		Original Loan Count/ Scheduled Principal Balance	Beginning Loan Count/ Scheduled Principal	Scheduled Principal	Curtailments	Payoffs	Matured Loans	Repurchases	Beginning Aggregate Scheduled Principal Balance of Liquidations/ Charge-offs	Ending Loan Count/Scheduled Principal Balance
Group II	Count	2,850	713	N/A	59	2	0	0	8	703
	Balance/Amount	517,074,910.29	122,894,590.43	101,020.61	(46,133.07)	202,391.65	N/A	0.00	1,458,695.10	121,178,616.14
Group III	Count	63	42	N/A	4	0	0	0	0	42
	Balance/Amount	9,739,672.26	5,789,395.93	6,259.40	(7,433.03)	0.00	N/A	0.00	0.00	5,790,569.56
Group IV	Count	719	178	N/A	13	1	0	0	1	176
	Balance/Amount	116,528,711.35	28,621,149.65	19,552.08	1,007.23	203,307.70	N/A	0.00	145,000.00	28,252,282.64
Group I	Count	779	369	N/A	38	0	0	0	4	365
	Balance/Amount	89,749,181.50	46,856,294.32	59,766.99	(13,830.84)	0.00	N/A	0.00	160,644.82	46,649,713.35
Deal Totals	Count	4,411	1,302	N/A	114	3	0	0	13	1,286
	Balance/Amount	733,092,475.40	204,161,430.33	186,599.08	(66,389.71)	405,699.35	N/A	0.00	1,764,339.92	201,871,181.69

### 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 II	6.59716331	6.29496642	311.80	311.52	6.12610355	5.81239427	7.45635455	6.56842341	6.34947597
Group III	7.46338696	7.46056722	303.62	303.51	6.91338696	6.91056722	7.30919330	6.56842341	6.34947597
Group IV	7.45455941	7.18284642	311.79	311.49	6.90455941	6.62231753	8.15219799	6.56842341	6.34947597
Group I	6.91687669	6.91340903	299.65	299.63	6.52660132	6.52308184	6.71434615	6.56842341	6.34947597
Deal Totals	6.81530029	6.59557545	308.76	308.54	6.34947600	6.12147553	7.37943552	N/A	N/A

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**9. Repurchases**

		<b>Breaches Of Representations and Warranties</b>	<b>ARM Conversions</b>	<b>Optional Repurchases of Defaulted Loans</b>	<b>Others</b>	<b>Total (1)+(2)+(3)+(4)=(5)</b>
		(1)	(2)	(3)	(4)	(5)
Group I	Count	0	0	0	0	0
	Scheduled Balance	0.00	0.00	0.00	0.00	0.00
Group II	Count	0	0	0	0	0
	Scheduled Balance	0.00	0.00	0.00	0.00	0.00
Group III	Count	0	0	0	0	0
	Scheduled Balance	0.00	0.00	0.00	0.00	0.00
Group IV	Count	0	0	0	0	0
	Scheduled Balance	0.00	0.00	0.00	0.00	0.00
<b>Deal Totals</b>	<b>Count</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	<b>Scheduled Balance</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>



# Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

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## 10. Loan Status Report

Delinquency Calculation Method: Office of Thrift Supervision

Deal Totals	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
Current	801	119,605,543.09	17	2,010,459.04	0	0.00	0	0.00	0.00	818	121,616,002.13
30 days	76	10,573,558.61	7	1,543,926.12	1	132,312.44	0	0.00	0.00	84	12,249,797.17
60 days	63	8,767,508.08	3	254,990.72	10	1,700,314.45	0	0.00	0.00	76	10,722,813.25
90 days	25	3,877,554.01	1	163,200.00	16	2,664,330.55	0	0.00	0.00	42	6,705,084.56
120 days	14	2,648,275.45	3	327,211.78	20	3,709,392.44	0	0.00	0.00	37	6,684,879.67
150 days	9	1,687,060.61	4	489,258.22	21	4,365,870.14	0	0.00	0.00	34	6,542,188.97
180 days	5	476,298.42	2	339,104.58	25	5,309,502.46	0	0.00	0.00	32	6,124,905.46
181+ days	17	2,822,587.94	6	1,038,521.37	123	24,208,114.67	17	3,156,286.50	3,192,046.49	163	31,225,510.48
Total	1,010	150,458,386.21	43	6,166,671.83	216	42,089,837.15	17	3,156,286.50	3,192,046.49	1,286	201,871,181.69
Current	62.29%	59.25%	1.32%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	63.61%	60.24%
30 days	5.91%	5.24%	0.54%	0.76%	0.08%	0.07%	0.00%	0.00%	0.00%	6.53%	6.07%
60 days	4.90%	4.34%	0.23%	0.13%	0.78%	0.84%	0.00%	0.00%	0.00%	5.91%	5.31%
90 days	1.94%	1.92%	0.08%	0.08%	1.24%	1.32%	0.00%	0.00%	0.00%	3.27%	3.32%
120 days	1.09%	1.31%	0.23%	0.16%	1.56%	1.84%	0.00%	0.00%	0.00%	2.88%	3.31%
150 days	0.70%	0.84%	0.31%	0.24%	1.63%	2.16%	0.00%	0.00%	0.00%	2.64%	3.24%
180 days	0.39%	0.24%	0.16%	0.17%	1.94%	2.63%	0.00%	0.00%	0.00%	2.49%	3.03%
181+ days	1.32%	1.40%	0.47%	0.51%	9.56%	11.99%	1.32%	1.56%	1.58%	12.67%	15.47%
Total	78.54%	74.53%	3.34%	3.05%	16.80%	20.85%	1.32%	1.56%	1.58%	100.00%	100.00%



**Statement to Certificateholder**  
Residential Asset Mtge Products, 2005-EFC4  
August 25, 2009

Group I	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
<b>Current</b>	283	35,965,404.21	3	300,463.43	0	0.00	0	0.00	0.00	286	36,265,867.64
<b>30 days</b>	17	1,996,836.99	1	411,480.50	0	0.00	0	0.00	0.00	18	2,408,317.49
<b>60 days</b>	16	1,287,107.50	0	0.00	4	493,214.54	0	0.00	0.00	20	1,780,322.04
<b>90 days</b>	4	434,500.01	0	0.00	3	234,449.39	0	0.00	0.00	7	668,949.40
<b>120 days</b>	2	296,336.92	0	0.00	5	1,030,137.28	0	0.00	0.00	7	1,326,474.20
<b>150 days</b>	3	501,056.67	0	0.00	3	372,047.15	0	0.00	0.00	6	873,103.82
<b>180 days</b>	0	0.00	0	0.00	2	264,592.20	0	0.00	0.00	2	264,592.20
<b>181+ days</b>	1	36,256.20	1	136,518.41	16	2,723,615.43	1	165,696.52	169,364.90	19	3,062,086.56
<b>Total</b>	<b>326</b>	<b>40,517,498.50</b>	<b>5</b>	<b>848,462.34</b>	<b>33</b>	<b>5,118,055.99</b>	<b>1</b>	<b>165,696.52</b>	<b>169,364.90</b>	<b>365</b>	<b>46,649,713.35</b>

<b>Current</b>	77.53%	77.10%	0.82%	0.64%	0.00%	0.00%	0.00%	0.00%	0.00%	78.36%	77.74%
<b>30 days</b>	4.66%	4.28%	0.27%	0.88%	0.00%	0.00%	0.00%	0.00%	0.00%	4.93%	5.16%
<b>60 days</b>	4.38%	2.76%	0.00%	0.00%	1.10%	1.06%	0.00%	0.00%	0.00%	5.48%	3.82%
<b>90 days</b>	1.10%	0.93%	0.00%	0.00%	0.82%	0.50%	0.00%	0.00%	0.00%	1.92%	1.43%
<b>120 days</b>	0.55%	0.64%	0.00%	0.00%	1.37%	2.21%	0.00%	0.00%	0.00%	1.92%	2.84%
<b>150 days</b>	0.82%	1.07%	0.00%	0.00%	0.82%	0.80%	0.00%	0.00%	0.00%	1.64%	1.87%
<b>180 days</b>	0.00%	0.00%	0.00%	0.00%	0.55%	0.57%	0.00%	0.00%	0.00%	0.55%	0.57%
<b>181+ days</b>	0.27%	0.08%	0.27%	0.29%	4.38%	5.84%	0.27%	0.36%	0.36%	5.21%	6.56%
<b>Total</b>	<b>89.32%</b>	<b>86.85%</b>	<b>1.37%</b>	<b>1.82%</b>	<b>9.04%</b>	<b>10.97%</b>	<b>0.27%</b>	<b>0.36%</b>	<b>0.36%</b>	<b>100.00%</b>	<b>100.00%</b>



**Statement to Certificateholder**  
Residential Asset Mtge Products, 2005-EFC4  
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Group II	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
<b>Current</b>	389	64,956,965.70	7	755,929.58	0	0.00	0	0.00	0.00	396	65,712,895.28
<b>30 days</b>	48	7,114,523.60	4	709,450.86	1	132,312.44	0	0.00	0.00	53	7,956,286.90
<b>60 days</b>	42	6,823,375.65	1	115,564.35	5	998,120.72	0	0.00	0.00	48	7,937,060.72
<b>90 days</b>	15	2,799,329.78	1	163,200.00	12	2,153,884.21	0	0.00	0.00	28	5,116,413.99
<b>120 days</b>	9	1,692,162.50	2	248,709.14	10	1,779,460.66	0	0.00	0.00	21	3,720,332.30
<b>150 days</b>	3	809,601.67	3	422,656.98	17	3,796,573.48	0	0.00	0.00	23	5,028,832.13
<b>180 days</b>	5	476,298.42	1	84,176.96	20	4,496,656.91	0	0.00	0.00	26	5,057,132.29
<b>181+ days</b>	11	1,618,352.80	4	774,469.71	80	15,863,562.56	13	2,393,277.46	2,420,107.22	108	20,649,662.53
<b>Total</b>	<b>522</b>	<b>86,290,610.12</b>	<b>23</b>	<b>3,274,157.58</b>	<b>145</b>	<b>29,220,570.98</b>	<b>13</b>	<b>2,393,277.46</b>	<b>2,420,107.22</b>	<b>703</b>	<b>121,178,616.14</b>

<b>Current</b>	55.33%	53.60%	1.00%	0.62%	0.00%	0.00%	0.00%	0.00%	0.00%	56.33%	54.23%
<b>30 days</b>	6.83%	5.87%	0.57%	0.59%	0.14%	0.11%	0.00%	0.00%	0.00%	7.54%	6.57%
<b>60 days</b>	5.97%	5.63%	0.14%	0.10%	0.71%	0.82%	0.00%	0.00%	0.00%	6.83%	6.55%
<b>90 days</b>	2.13%	2.31%	0.14%	0.13%	1.71%	1.78%	0.00%	0.00%	0.00%	3.98%	4.22%
<b>120 days</b>	1.28%	1.40%	0.28%	0.21%	1.42%	1.47%	0.00%	0.00%	0.00%	2.99%	3.07%
<b>150 days</b>	0.43%	0.67%	0.43%	0.35%	2.42%	3.13%	0.00%	0.00%	0.00%	3.27%	4.15%
<b>180 days</b>	0.71%	0.39%	0.14%	0.07%	2.84%	3.71%	0.00%	0.00%	0.00%	3.70%	4.17%
<b>181+ days</b>	1.56%	1.34%	0.57%	0.64%	11.38%	13.09%	1.85%	1.97%	1.99%	15.36%	17.04%
<b>Total</b>	<b>74.25%</b>	<b>71.21%</b>	<b>3.27%</b>	<b>2.70%</b>	<b>20.63%</b>	<b>24.11%</b>	<b>1.85%</b>	<b>1.97%</b>	<b>1.99%</b>	<b>100.00%</b>	<b>100.00%</b>

**Statement to Certificateholder**  
Residential Asset Mtge Products, 2005-EFC4  
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Group III	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
<b>Current</b>	31	3,888,056.43	1	147,429.09	0	0.00	0	0.00	0.00	32	4,035,485.52
<b>30 days</b>	2	192,707.38	1	366,368.91	0	0.00	0	0.00	0.00	3	559,076.29
<b>60 days</b>	1	227,140.99	1	59,820.64	0	0.00	0	0.00	0.00	2	286,961.63
<b>90 days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>120 days</b>	0	0.00	1	78,502.64	0	0.00	0	0.00	0.00	1	78,502.64
<b>150 days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>180 days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>181+ days</b>	0	0.00	0	0.00	4	830,543.48	0	0.00	0.00	4	830,543.48
<b>Total</b>	<b>34</b>	<b>4,307,904.80</b>	<b>4</b>	<b>652,121.28</b>	<b>4</b>	<b>830,543.48</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>42</b>	<b>5,790,569.56</b>

<b>Current</b>	73.81%	67.14%	2.38%	2.55%	0.00%	0.00%	0.00%	0.00%	0.00%	76.19%	69.69%
<b>30 days</b>	4.76%	3.33%	2.38%	6.33%	0.00%	0.00%	0.00%	0.00%	0.00%	7.14%	9.65%
<b>60 days</b>	2.38%	3.92%	2.38%	1.03%	0.00%	0.00%	0.00%	0.00%	0.00%	4.76%	4.96%
<b>90 days</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>120 days</b>	0.00%	0.00%	2.38%	1.36%	0.00%	0.00%	0.00%	0.00%	0.00%	2.38%	1.36%
<b>150 days</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>180 days</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>181+ days</b>	0.00%	0.00%	0.00%	0.00%	9.52%	14.34%	0.00%	0.00%	0.00%	9.52%	14.34%
<b>Total</b>	<b>80.95%</b>	<b>74.40%</b>	<b>9.52%</b>	<b>11.26%</b>	<b>9.52%</b>	<b>14.34%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>100.00%</b>	<b>100.00%</b>

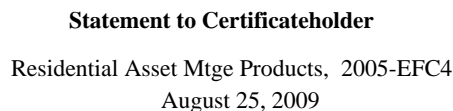
Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4  
August 25, 2009

Group IV	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
<b>Current</b>	98	14,795,116.75	6	806,636.94	0	0.00	0	0.00	0.00	104	15,601,753.69
<b>30 days</b>	9	1,269,490.64	1	56,625.85	0	0.00	0	0.00	0.00	10	1,326,116.49
<b>60 days</b>	4	429,883.94	1	79,605.73	1	208,979.19	0	0.00	0.00	6	718,468.86
<b>90 days</b>	6	643,724.22	0	0.00	1	275,996.95	0	0.00	0.00	7	919,721.17
<b>120 days</b>	3	659,776.03	0	0.00	5	899,794.50	0	0.00	0.00	8	1,559,570.53
<b>150 days</b>	3	376,402.27	1	66,601.24	1	197,249.51	0	0.00	0.00	5	640,253.02
<b>180 days</b>	0	0.00	1	254,927.62	3	548,253.35	0	0.00	0.00	4	803,180.97
<b>181+ days</b>	5	1,167,978.94	1	127,533.25	23	4,790,393.20	3	597,312.52	602,574.37	32	6,683,217.91
<b>Total</b>	<b>128</b>	<b>19,342,372.79</b>	<b>11</b>	<b>1,391,930.63</b>	<b>34</b>	<b>6,920,666.70</b>	<b>3</b>	<b>597,312.52</b>	<b>602,574.37</b>	<b>176</b>	<b>28,252,282.64</b>

<b>Current</b>	55.68%	52.37%	3.41%	2.86%	0.00%	0.00%	0.00%	0.00%	0.00%	59.09%	55.22%
<b>30 days</b>	5.11%	4.49%	0.57%	0.20%	0.00%	0.00%	0.00%	0.00%	0.00%	5.68%	4.69%
<b>60 days</b>	2.27%	1.52%	0.57%	0.28%	0.57%	0.74%	0.00%	0.00%	0.00%	3.41%	2.54%
<b>90 days</b>	3.41%	2.28%	0.00%	0.00%	0.57%	0.98%	0.00%	0.00%	0.00%	3.98%	3.26%
<b>120 days</b>	1.70%	2.34%	0.00%	0.00%	2.84%	3.18%	0.00%	0.00%	0.00%	4.55%	5.52%
<b>150 days</b>	1.70%	1.33%	0.57%	0.24%	0.57%	0.70%	0.00%	0.00%	0.00%	2.84%	2.27%
<b>180 days</b>	0.00%	0.00%	0.57%	0.90%	1.70%	1.94%	0.00%	0.00%	0.00%	2.27%	2.84%
<b>181+ days</b>	2.84%	4.13%	0.57%	0.45%	13.07%	16.96%	1.70%	2.11%	2.13%	18.18%	23.66%
<b>Total</b>	<b>72.73%</b>	<b>68.46%</b>	<b>6.25%</b>	<b>4.93%</b>	<b>19.32%</b>	<b>24.50%</b>	<b>1.70%</b>	<b>2.11%</b>	<b>2.13%</b>	<b>100.00%</b>	<b>100.00%</b>



	Totals			Totals			Totals			Totals			Totals	
	Count % Count	Balance % Balance		Count % Count	Balance % Balance		Count % Count	Balance % Balance		Count % Count	Balance % Balance		Count % Count	Balance % Balance
1 Month	84	12,249,797.17	13 Months	12	2,129,442.54	25 Months	3	473,337.60	37 Months	0	0.00	49 Months	0	0.00
	6.53%	6.07%			0.93%		1.05%			0.23%	0.23%			0.00%
2 Months	76	10,722,813.25	14 Months	7	1,052,114.75	26 Months	3	572,052.79	38 Months	0	0.00	50 Months	0	0.00
	5.91%	5.31%			0.54%		0.52%			0.23%	0.28%			0.00%
3 Months	42	6,705,084.56	15 Months	6	1,199,818.28	27 Months	1	179,607.66	39 Months	0	0.00	51 Months	0	0.00
	3.27%	3.32%			0.47%		0.59%			0.08%	0.09%			0.00%
4 Months	37	6,684,879.67	16 Months	3	385,191.82	28 Months	2	522,164.68	40 Months	0	0.00	52 Months	0	0.00
	2.88%	3.31%			0.23%		0.19%			0.16%	0.26%			0.00%
5 Months	34	6,542,188.97	17 Months	4	967,416.29	29 Months	2	180,459.70	41 Months	0	0.00	53 Months	0	0.00
	2.64%	3.24%			0.31%		0.48%			0.16%	0.09%			0.00%
6 Months	32	6,124,905.46	18 Months	5	1,212,163.51	30 Months	0	0.00	42 Months	1	283,018.68	54 Months	0	0.00
	2.49%	3.03%			0.39%		0.60%			0.00%	0.00%			0.08%
7 Months	24	4,866,691.96	19 Months	3	616,217.38	31 Months	0	0.00	43 Months	0	0.00	55 Months	0	0.00
	1.87%	2.41%			0.23%		0.31%			0.00%	0.00%			0.00%
8 Months	19	3,305,565.68	20 Months	7	1,015,758.78	32 Months	0	0.00	44 Months	0	0.00	56 Months	0	0.00
	1.48%	1.64%			0.54%		0.50%			0.00%	0.00%			0.00%
9 Months	13	2,498,333.86	21 Months	4	667,176.14	33 Months	1	237,200.00	45 Months	0	0.00	57 Months	0	0.00
	1.01%	1.24%			0.31%		0.33%			0.08%	0.12%			0.00%
10 Months	17	3,373,965.83	22 Months	4	762,635.90	34 Months	0	0.00	46 Months	0	0.00	58 Months	0	0.00
	1.32%	1.67%			0.31%		0.38%			0.00%	0.00%			0.00%
11 Months	8	1,443,574.97	23 Months	4	899,220.95	35 Months	0	0.00	47 Months	0	0.00	59 Months	0	0.00
	0.62%	0.72%			0.31%		0.45%			0.00%	0.00%			0.00%
12 Months	7	1,653,020.49	24 Months	3	729,360.24	36 Months	0	0.00	48 Months	0	0.00	60+ Months	0	0.00
	0.54%	0.82%			0.23%		0.36%			0.00%	0.00%			0.00%

# Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

August 25, 2009

## 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	Capitalizations	1	331,666.98	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	331,666.98
	Other Modification	17	2,923,245.61	2	548,515.49	0	0.00	2	293,810.07	7	981,420.50	0	0.00	28	4,746,991.67
Group II	Capitalizations	5	998,023.44	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	5	998,023.44
	Other Modification	140	27,624,460.27	23	3,782,108.37	32	5,649,761.83	15	3,163,171.03	50	11,540,339.75	0	0.00	260	51,759,841.25
Group III	Capitalizations	0	0.00	1	366,368.91	0	0.00	0	0.00	0	0.00	0	0.00	1	366,368.91
	Other Modification	3	703,216.06	0	0.00	1	227,140.99	0	0.00	0	0.00	0	0.00	4	930,357.05
Group IV	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modification	45	7,823,700.17	5	806,206.93	2	298,998.29	9	1,238,394.31	14	3,217,736.23	0	0.00	75	13,385,035.93
Deal Totals	Capitalizations	6	1,329,690.42	1	366,368.91	0	0.00	0	0.00	0	0.00	0	0.00	7	1,696,059.33
	Other Modifications	205	39,074,622.11	30	5,136,830.79	35	6,175,901.11	26	4,695,375.41	71	15,739,496.48	0	0.00	367	70,822,225.90

The 5% Reportable Modified Mortgage Loans cap has been raised to 7% for this transaction. As required with this change, a no action letter was obtained from the Rating Agencies.

# Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

August 25, 2009

## 13. Losses and Recoveries

### A. Current Cycle Realized Losses

Current Period Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Group I	Loss Count	1	2	28	0	31
	Beginning Aggregate Scheduled Balance	18,645.03	39,326.37	4,753,444.96	0.00	4,811,416.36
	Principal Portion of Loss	12,600.76	39,326.37	0.00	0.00	51,927.13
	Interest Portion of Loss	0.00	1,593.28	15,035.18	0.00	16,628.46
	Total Realized Loss	12,600.76	40,919.65	15,035.18	0.00	68,555.59
Group II	Loss Count	16	1	265	0	282
	Beginning Aggregate Scheduled Balance	1,375,157.65	83,537.45	52,360,274.99	0.00	53,818,970.09
	Principal Portion of Loss	759,120.09	83,537.45	0.00	0.00	842,657.54
	Interest Portion of Loss	69,160.63	3,557.43	146,134.91	0.00	218,852.97
	Total Realized Loss	828,280.72	87,094.88	146,134.91	0.00	1,061,510.51
Group III	Loss Count	0	0	5	0	5
	Beginning Aggregate Scheduled Balance	0.00	0.00	1,291,114.38	0.00	1,291,114.38
	Principal Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Interest Portion of Loss	0.00	0.00	1,909.57	0.00	1,909.57
	Total Realized Loss	0.00	0.00	1,909.57	0.00	1,909.57
Group IV	Loss Count	3	0	62	0	65
	Beginning Aggregate Scheduled Balance	145,000.00	0.00	11,130,818.02	0.00	11,275,818.02
	Principal Portion of Loss	87,246.68	0.00	0.00	0.00	87,246.68
	Interest Portion of Loss	22,863.51	0.00	29,757.37	0.00	52,620.88
	Total Realized Loss	110,110.19	0.00	29,757.37	0.00	139,867.56
Deal Totals	Loss Count	20	3	360	0	383
	Beginning Aggregate Scheduled	1,538,802.68	122,863.82	69,535,652.35	0.00	71,197,318.85
	Principal Portion of	858,967.53	122,863.82	0.00	0.00	981,831.35
	Interest Portion of Loss	92,024.14	5,150.71	192,837.03	0.00	290,011.88
	Total Realized Loss	950,991.67	128,014.53	192,837.03	0.00	1,271,843.23



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## B. Cumulative Realized Losses

Cumulative Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Group I	Loss Count	47	49	36	0	132
	Total Realized Loss	2,772,171.65	2,237,810.10	115,708.22	0.00	5,125,689.97
Group II	Loss Count	443	35	334	0	812
	Total Realized Loss	43,865,895.04	3,307,368.53	1,751,301.31	0.00	48,924,564.88
Group III	Loss Count	4	0	5	0	9
	Total Realized Loss	530,294.20	0.00	14,812.71	0.00	545,106.91
Group IV	Loss Count	119	20	80	0	219
	Total Realized Loss	9,978,494.38	1,875,782.87	383,172.06	0.00	12,237,449.31
<b>Deal Totals</b>	<b>Loss Count</b>	<b>613</b>	<b>104</b>	<b>455</b>	<b>0</b>	<b>1,172</b>
	<b>Total Realized Loss</b>	<b>57,146,855.27</b>	<b>7,420,961.50</b>	<b>2,264,994.30</b>	<b>0.00</b>	<b>66,832,811.07</b>

## C. Subsequent Recoveries

Subsequent Recoveries		Current Period	Cumulative
Group I	Subsequent Recoveries Count	4	39
	Subsequent Recoveries	1,272.83	57,564.18
	Net Loss 1	67,282.76	5,068,125.79
	Net Loss % 2	0.07%	5.65%
Group II	Subsequent Recoveries Count	4	150
	Subsequent Recoveries	8,327.17	301,048.99
	Net Loss 1	1,053,183.34	48,623,515.89
	Net Loss % 2	0.20%	9.40%
Group III	Subsequent Recoveries Count	0	2
	Subsequent Recoveries	0.00	1,103.22
	Net Loss 1	1,909.57	544,003.69
	Net Loss % 2	0.02%	5.59%

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Group IV	Subsequent Recoveries Count	1	47
	Subsequent Recoveries	6,698.49	189,600.87
	Net Loss <sup>1</sup>	133,169.07	12,047,848.44
	Net Loss % <sup>2</sup>	0.11%	10.34%
Deal Totals	Subsequent Recoveries Cou	9	238
	Subsequent Recoveries	16,298.49	549,317.26
	Net Loss <sup>1</sup>	1,255,544.74	66,283,493.81
	Net Loss % <sup>2</sup>	0.17%	9.04%

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

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

## D. Default Percentages

Default Loss Percentage		1 Month	3 Months	6 Months	12 Months	Life of Deal
Group II	Monthly Default Rate	1.19%	1.20%	2.50%	2.81%	1.10 %
	Constant Default Rate	13.36%	13.53%	26.21%	29.01%	12.40%
Group III	Monthly Default Rate	0.00%	0.00%	0.82%	0.67%	0.33 %
	Constant Default Rate	0.00%	0.00%	9.45%	7.71%	3.92%
Group IV	Monthly Default Rate	0.51%	1.16%	1.65%	2.28%	1.03 %
	Constant Default Rate	5.92%	13.04%	18.05%	24.16%	11.71%
Group I	Monthly Default Rate	0.34%	0.56%	0.52%	0.46%	0.29 %
	Constant Default Rate	4.04%	6.47%	6.08%	5.43%	3.48%
Deal Totals	Monthly Default Rate	0.86%	1.02%	1.90%	2.18%	0.90 %
	Constant Default Rate	9.90%	11.53%	20.52%	23.28%	10.33%

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

m-Month = 3, 6, 12, months or the life of deal to date

m-Month MDR(over m months in period where n is current month)=  $1 - [(1 - \text{MDR}_{n-m+1}) * (1 - \text{MDR}_{n-m+2}) * \dots * (1 - \text{MDR}_{n-1}) * (1 - \text{MDR}_n)]^{(1/m)}$

CDRm =  $1 - [(1 - \text{MDR}_m)^{12}]$ , where m is number of months in period

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**14. Credit Enhancement Report**

**Hedge Agreements**

Description	Provider	Termination Date	Amount Received From Provider	Amount Paid to Provider
Yield Maintenance Agreement	Hsbc Bank Usa	09/25/2008	0.00	0.00

**16. Overcollateralization Summary**

	Prior Required Overcollateralization Amount	Beginning Overcollateralization Amount	Overcollateralization Increase/(Reduction) Amount	Ending Overcollateralization Amount	Current Required Overcollateralization Amount
Deal Total	25,291,690.40	0.00	0.00	0.00	25,291,690.40

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**17. Excess Cashflow, Overcollateralization and Derivative Amounts**

Excess Cashflow and Derivative Summary	
(1) Scheduled Unmodified Net Interest	1,255,496.76
(2) Interest Losses	290,011.88
(3) Subsequent Recoveries	16,298.49
(4) Interest Adjustment Amount	0.00
(5) Yield Maintenance Amount - IN	0.00
(6) Certificate Interest Amount	138,153.93
(7) OC Reduction Amount	0.00
(8) Excess Cashflow Prior to OC Provisions and Derivative Amounts Availa	750,534.34

Overcollateralization and Derivative Amounts	
Excess Cashflow Prior to OC Provisions and Derivative Amounts Availa	750,534.34
(1) Unreimbursed Principal Portion of Realized Losses	16,298.49
(2) Principal Portion of Realized Losses	734,235.85
(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) To Class SB Certificates	0.00

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

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## 18. Performance Tests

Senior Balance Test	
Senior Certificate Beginning Balance - Actual Value	66,373,369.74
Zero Balance	0.00
Senior Certificate Beginning Balance = 0.00	False
Current Distribution Date >= Target Distribution	
Current Distribution Period	47
StepDownTarget Distribution Period	37
Current Distribution Date >= Target Distribution Date	True
Stepdown Date - Senior Enhancement Test	
Current Senior Enhancement Percent - Actual value	68.25543900%
Specified Senior Enhancement Percent - Target value	47.20000000%
Senior Enhance Pct >= Specified Senior Enhance Pct (Actual End Balance <= Target End Bal	True
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	True
After StepDown Date and Senior Enh Percent >= Target Percent	True
StepDown Date has occurred	
Senior Certificate Beginning Balance = 0.00	False
After StepDown Date and Senior Enh Percent >= Target Percent	True
Stepdown Date has occurred	True
Sixty-Plus Delinquency Percentage >= Target %	
3-Month Average Sixty-Plus Delinquency Percentage - Actual Value	31.84207100%
Senior Enhancement Delinquency Percentage - Target Value	24.43544700%
Sixty-Plus Delinquency Percentage >= Senior Enhancement Delinquency Percentage Target	True

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Trigger Event clause (b) - Realized Loss Test	
Aggregate Realized Loss Percentage - Actual Value	9.10752100%
Scheduled Loss Target Percent	5.40833300%
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	True

### 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 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.