

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: 02/20/2009
7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts	Distribution Date: 02/25/2009
8. Collateral Summary	Record Date:
9. Repurchase Information	Book-Entry: 02/24/2009
10. Loan Status Report (Delinquencies)	Definitive: 01/30/2009
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

February 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	0.49938000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-2	76112BC32	267,771,000.00	70,692,727.41	0.65938000	3,882,961.51	38,844.48	3,921,805.99	0.00	0.00	0.00	66,809,765.90
A-3	76112BD64	15,000,000.00	15,000,000.00	0.75938000	0.00	9,492.25	9,492.25	0.00	0.00	0.00	15,000,000.00
M-1	76112BC40	28,957,000.00	28,957,000.00	0.79938000	0.00	19,289.71	19,289.71	0.00	0.00	0.00	28,957,000.00
M-2	76112BC57	26,392,000.00	26,392,000.00	0.82938000	0.00	18,240.83	18,240.83	0.00	0.00	0.00	26,392,000.00
M-3	76112BC65	16,494,000.00	16,494,000.00	0.86938000	0.00	11,949.63	11,949.63	0.00	0.00	0.00	16,494,000.00
M-4	76112BC73	13,196,000.00	13,196,000.00	0.97938000	0.00	10,769.92	10,769.92	0.00	0.00	0.00	13,196,000.00
M-5	76112BC81	12,829,000.00	12,829,000.00	1.01938000	0.00	10,898.02	10,898.02	0.00	0.00	0.00	12,829,000.00
M-6	76112BC99	11,363,000.00	11,363,000.00	1.08938000	0.00	10,315.52	10,315.52	0.00	0.00	0.00	11,363,000.00
M-7	76112BD23	12,096,000.00	12,096,000.00	1.53938000	0.00	15,516.95	15,516.95	0.00	0.00	0.00	12,096,000.00
M-8	76112BD31	8,797,000.00	8,797,000.00	1.67938000	0.00	12,311.25	12,311.25	0.00	0.00	0.00	8,797,000.00
M-9	76112BD49	9,164,000.00	9,164,000.00	2.13938000	0.00	16,337.73	16,337.73	0.00	0.00	0.00	9,164,000.00
M-10	76112BD56	8,426,000.00	8,426,000.00	3.38938000	0.00	23,799.10	23,799.10	0.00	0.00	0.00	8,426,000.00
SB	76112BB90	25,296,475.40	2,630,028.40	0.00000000	0.00	0.00	0.00	1,475,404.17	0.00	0.00	1,154,624.23
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
Deal Totals		733,092,475.40	236,036,755.81		3,882,961.51	197,765.39	4,080,726.90	1,475,404.17	0.00	0.00	230,678,390.13

Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

February 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	264.00441949	14.50105318	0.14506605	14.64611922	0.00000000	0.00000000	249.50336631
A-3	76112BD64	1,000.00000000	0.00000000	0.63281667	0.63281667	0.00000000	0.00000000	1,000.00000000
M-1	76112BC40	1,000.00000000	0.00000000	0.66615015	0.66615015	0.00000000	0.00000000	1,000.00000000
M-2	76112BC57	1,000.00000000	0.00000000	0.69114997	0.69114997	0.00000000	0.00000000	1,000.00000000
M-3	76112BC65	1,000.00000000	0.00000000	0.72448345	0.72448345	0.00000000	0.00000000	1,000.00000000
M-4	76112BC73	1,000.00000000	0.00000000	0.81615035	0.81615035	0.00000000	0.00000000	1,000.00000000
M-5	76112BC81	1,000.00000000	0.00000000	0.84948320	0.84948320	0.00000000	0.00000000	1,000.00000000
M-6	76112BC99	1,000.00000000	0.00000000	0.90781660	0.90781660	0.00000000	0.00000000	1,000.00000000
M-7	76112BD23	1,000.00000000	0.00000000	1.28281663	1.28281663	0.00000000	0.00000000	1,000.00000000
M-8	76112BD31	1,000.00000000	0.00000000	1.39948278	1.39948278	0.00000000	0.00000000	1,000.00000000
M-9	76112BD49	1,000.00000000	0.00000000	1.78281646	1.78281646	0.00000000	0.00000000	1,000.00000000
M-10	76112BD56	1,000.00000000	0.00000000	2.82448374	2.82448374	0.00000000	0.00000000	1,000.00000000
SB ¹	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

¹ Factors not reported for OC Classes

Deal Factor :	31.46647904%
Group II Factor :	27.62176910%
Group III Factor :	62.78580713%
Group IV Factor :	27.09759140%
Group I Factor :	55.89081212%

Statement to Certificateholder
Residential Asset Mtge Products, 2005-EFC4
February 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	01/26/2009	02/24/2009	Actual/360	0.00	0.49938000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-2	01/26/2009	02/24/2009	Actual/360	70,692,727.41	0.65938000	38,844.48	0.00	0.00	0.00	0.00	38,844.48	0.00
A-3	01/26/2009	02/24/2009	Actual/360	15,000,000.00	0.75938000	9,492.25	0.00	0.00	0.00	0.00	9,492.25	0.00
M-1	01/26/2009	02/24/2009	Actual/360	28,957,000.00	0.79938000	19,289.71	0.00	0.00	0.00	0.00	19,289.71	0.00
M-2	01/26/2009	02/24/2009	Actual/360	26,392,000.00	0.82938000	18,240.83	0.00	0.00	0.00	0.00	18,240.83	0.00
M-3	01/26/2009	02/24/2009	Actual/360	16,494,000.00	0.86938000	11,949.63	0.00	0.00	0.00	0.00	11,949.63	0.00
M-4	01/26/2009	02/24/2009	Actual/360	13,196,000.00	0.97938000	10,769.92	0.00	0.00	0.00	0.00	10,769.92	0.00
M-5	01/26/2009	02/24/2009	Actual/360	12,829,000.00	1.01938000	10,898.02	0.00	0.00	0.00	0.00	10,898.02	0.00
M-6	01/26/2009	02/24/2009	Actual/360	11,363,000.00	1.08938000	10,315.52	0.00	0.00	0.00	0.00	10,315.52	0.00
M-7	01/26/2009	02/24/2009	Actual/360	12,096,000.00	1.53938000	15,516.95	0.00	0.00	0.00	0.00	15,516.95	0.00
M-8	01/26/2009	02/24/2009	Actual/360	8,797,000.00	1.67938000	12,311.25	0.00	0.00	0.00	0.00	12,311.25	0.00
M-9	01/26/2009	02/24/2009	Actual/360	9,164,000.00	2.13938000	16,337.73	0.00	0.00	0.00	0.00	16,337.73	0.00
M-10	01/26/2009	02/24/2009	Actual/360	8,426,000.00	3.38938000	23,799.10	0.00	0.00	0.00	0.00	23,799.10	0.00
SB	01/01/2009	01/31/2009	30/360	2,630,028.40	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-I	01/01/2009	01/31/2009	30/360	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-II	01/01/2009	01/31/2009	30/360	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deal Totals				236,036,755.81		197,765.39	0.00	0.00	0.00	0.00	197,765.39	0.00

Current Index Rates

Index Type	Rate	Classes
USLIB TEL 25 -2BD	0.38938000	A-2, A-3, M-1, M-3, M-5, M-7, M-9, M-10, M-8, M-6, M-4, M-2

Interest Distribution may also include Prior Accrued Certificate Interest Remaining Unpaid amounts.

Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

February 25, 2009

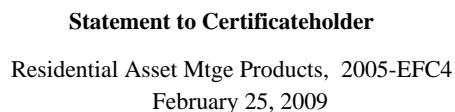
5. Other Income Detail

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	1,788.67	1,788.67	0.00	0	0.00	14,042.34	413.84	5,572.47	0.00	855.63
Group II	2,015.00	2,015.00	0.00	0	0.00	46,993.27	3,798.92	49,420.47	0.00	26,217.54
Group III	0.33	0.33	0.00	0	0.00	2,427.10	255.01	2,198.65	0.00	426.09
Group IV	907.09	907.09	0.00	0	0.00	12,825.52	455.07	5,962.17	0.00	3,281.34
Deal Totals	4,711.09	4,711.09	0.00	0	0.00	76,288.23	4,922.84	63,153.76	0.00	30,780.60

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



Deal Totals	0.00	0.00	0.00	0.00	0.00
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0.00	0.00	0.00	0.00	0.00
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Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

February 25, 2009

8. Collateral Summary

A. Loan Count and Balances

		Original Loan Count/ Scheduled Principal Balance	Beginning Loan Count/ Scheduled Principal Balance	Scheduled Principal	Curtailments	Payoffs	Matured Loans	Repurchases	Beginning Aggregate Scheduled Principal Balance of Liquidations/ Charge-offs	Ending Loan Count/Scheduled Principal Balance
Group I	Count	779	399	N/A	46	3	0	0	1	395
	Balance/Amount	89,749,181.50	50,834,979.33	62,002.62	(13,793.50)	572,635.24	N/A	0.00	52,588.56	50,161,546.41
Group II	Count	2,850	841	N/A	77	6	0	0	16	819
	Balance/Amount	517,074,910.29	146,928,158.77	99,972.78	(108,186.05)	714,090.63	N/A	0.00	3,397,043.59	142,825,237.82
Group III	Count	63	43	N/A	5	0	0	0	0	43
	Balance/Amount	9,739,672.26	6,121,283.62	6,103.13	48.65	0.00	N/A	0.00	0.00	6,115,131.84
Group IV	Count	719	202	N/A	18	1	0	0	4	197
	Balance/Amount	116,528,711.35	32,152,334.09	17,686.18	(18,779.93)	164,588.54	N/A	0.00	412,365.24	31,576,474.06
Deal Totals	Count	4,411	1,485	N/A	146	10	0	0	21	1,454
	Balance/Amount	733,092,475.40	236,036,755.81	185,764.71	(140,710.83)	1,451,314.41	N/A	0.00	3,861,997.39	230,678,390.13

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	7.01568649	7.00813237	305.15	305.09	6.62588628	6.61817552	6.72117276	7.83565030	7.83565030
Group II	7.48391703	7.03170234	318.38	317.54	7.01429555	6.52425714	8.03963004	7.83565030	7.83565030
Group III	7.64120211	7.64142136	310.03	309.93	7.09120211	7.09142136	7.33717035	7.83565030	7.83565030
Group IV	8.26689684	7.84277250	317.52	317.40	7.71689684	7.27802284	8.76047934	7.83565030	7.83565030
Deal Totals	7.49380924	7.15376380	315.17	314.61	7.02834532	6.66289448	7.83565030	N/A	N/A

Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

February 25, 2009

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

Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

February 25, 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	990	148,963,024.08	17	1,990,743.57	0	0.00	0	0.00	0.00	1,007	150,953,767.65
30 days	93	15,851,310.89	3	466,200.43	0	0.00	0	0.00	0.00	96	16,317,511.32
60 days	40	6,130,529.19	5	633,691.51	13	2,987,367.86	0	0.00	0.00	58	9,751,588.56
90 days	12	2,067,010.19	4	552,490.60	19	3,531,584.47	0	0.00	0.00	35	6,151,085.26
120 days	13	2,677,298.94	1	340,200.00	13	1,996,826.09	0	0.00	0.00	27	5,014,325.03
150 days	7	923,342.62	7	693,918.30	15	2,907,084.28	0	0.00	0.00	29	4,524,345.20
180 days	6	517,624.40	2	388,673.22	18	3,655,802.45	0	0.00	0.00	26	4,562,100.07
181+ days	13	2,659,570.32	8	1,406,625.71	98	18,104,782.71	57	11,232,688.30	11,329,665.46	176	33,403,667.04
Total	1,174	179,789,710.63	47	6,472,543.34	176	33,183,447.86	57	11,232,688.30	11,329,665.46	1,454	230,678,390.13
Current	68.09%	64.58%	1.17%	0.86%	0.00%	0.00%	0.00%	0.00%	0.00%	69.26%	65.44%
30 days	6.40%	6.87%	0.21%	0.20%	0.00%	0.00%	0.00%	0.00%	0.00%	6.60%	7.07%
60 days	2.75%	2.66%	0.34%	0.27%	0.89%	1.30%	0.00%	0.00%	0.00%	3.99%	4.23%
90 days	0.83%	0.90%	0.28%	0.24%	1.31%	1.53%	0.00%	0.00%	0.00%	2.41%	2.67%
120 days	0.89%	1.16%	0.07%	0.15%	0.89%	0.87%	0.00%	0.00%	0.00%	1.86%	2.17%
150 days	0.48%	0.40%	0.48%	0.30%	1.03%	1.26%	0.00%	0.00%	0.00%	1.99%	1.96%
180 days	0.41%	0.22%	0.14%	0.17%	1.24%	1.58%	0.00%	0.00%	0.00%	1.79%	1.98%
181+ days	0.89%	1.15%	0.55%	0.61%	6.74%	7.85%	3.92%	4.87%	4.90%	12.10%	14.48%
Total	80.74%	77.94%	3.23%	2.81%	12.10%	14.39%	3.92%	4.87%	4.90%	100.00%	100.00%

Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

February 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
Current	328	41,171,034.64	4	262,501.52	0	0.00	0	0.00	0.00	332	41,433,536.16
30 days	17	2,028,900.65	0	0.00	0	0.00	0	0.00	0.00	17	2,028,900.65
60 days	10	1,284,092.33	1	124,893.74	3	790,023.17	0	0.00	0.00	14	2,199,009.24
90 days	1	86,380.27	0	0.00	5	817,693.74	0	0.00	0.00	6	904,074.01
120 days	5	520,708.37	0	0.00	1	94,433.28	0	0.00	0.00	6	615,141.65
150 days	1	34,938.50	0	0.00	3	548,040.92	0	0.00	0.00	4	582,979.42
180 days	2	74,019.11	1	137,523.51	2	206,206.83	0	0.00	0.00	5	417,749.45
181+ days	2	271,306.97	0	0.00	5	846,599.30	4	862,249.56	885,644.55	11	1,980,155.83
Total	366	45,471,380.84	6	524,918.77	19	3,302,997.24	4	862,249.56	885,644.55	395	50,161,546.41

Current	83.04%	82.08%	1.01%	0.52%	0.00%	0.00%	0.00%	0.00%	0.00%	84.05%	82.60%
30 days	4.30%	4.04%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.30%	4.04%
60 days	2.53%	2.56%	0.25%	0.25%	0.76%	1.57%	0.00%	0.00%	0.00%	3.54%	4.38%
90 days	0.25%	0.17%	0.00%	0.00%	1.27%	1.63%	0.00%	0.00%	0.00%	1.52%	1.80%
120 days	1.27%	1.04%	0.00%	0.00%	0.25%	0.19%	0.00%	0.00%	0.00%	1.52%	1.23%
150 days	0.25%	0.07%	0.00%	0.00%	0.76%	1.09%	0.00%	0.00%	0.00%	1.01%	1.16%
180 days	0.51%	0.15%	0.25%	0.27%	0.51%	0.41%	0.00%	0.00%	0.00%	1.27%	0.83%
181+ days	0.51%	0.54%	0.00%	0.00%	1.27%	1.69%	1.01%	1.72%	1.76%	2.78%	3.95%
Total	92.66%	90.65%	1.52%	1.05%	4.81%	6.58%	1.01%	1.72%	1.76%	100.00%	100.00%

Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

February 25, 2009

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
Current	511	86,109,132.98	8	1,003,533.17	0	0.00	0	0.00	0.00	519	87,112,666.15
30 days	61	11,282,810.17	2	407,373.68	0	0.00	0	0.00	0.00	63	11,690,183.85
60 days	21	3,208,170.21	3	448,220.26	6	1,415,362.95	0	0.00	0.00	30	5,071,753.42
90 days	9	1,315,717.40	4	552,490.60	12	2,166,948.77	0	0.00	0.00	25	4,035,156.77
120 days	5	1,245,930.69	1	340,200.00	8	1,396,241.78	0	0.00	0.00	14	2,982,372.47
150 days	5	731,504.77	4	468,225.03	8	1,692,329.93	0	0.00	0.00	17	2,892,059.73
180 days	4	443,605.29	1	251,149.71	12	2,406,731.77	0	0.00	0.00	17	3,101,486.77
181+ days	8	1,797,871.27	5	1,059,229.75	74	13,833,612.90	47	9,248,844.74	9,310,542.02	134	25,939,558.66
Total	624	106,134,742.78	28	4,530,422.20	120	22,911,228.10	47	9,248,844.74	9,310,542.02	819	142,825,237.82

Current	62.39%	60.29%	0.98%	0.70%	0.00%	0.00%	0.00%	0.00%	0.00%	63.37%	60.99%
30 days	7.45%	7.90%	0.24%	0.29%	0.00%	0.00%	0.00%	0.00%	0.00%	7.69%	8.18%
60 days	2.56%	2.25%	0.37%	0.31%	0.73%	0.99%	0.00%	0.00%	0.00%	3.66%	3.55%
90 days	1.10%	0.92%	0.49%	0.39%	1.47%	1.52%	0.00%	0.00%	0.00%	3.05%	2.83%
120 days	0.61%	0.87%	0.12%	0.24%	0.98%	0.98%	0.00%	0.00%	0.00%	1.71%	2.09%
150 days	0.61%	0.51%	0.49%	0.33%	0.98%	1.18%	0.00%	0.00%	0.00%	2.08%	2.02%
180 days	0.49%	0.31%	0.12%	0.18%	1.47%	1.69%	0.00%	0.00%	0.00%	2.08%	2.17%
181+ days	0.98%	1.26%	0.61%	0.74%	9.04%	9.69%	5.74%	6.48%	6.50%	16.36%	18.16%
Total	76.19%	74.31%	3.42%	3.17%	14.65%	16.04%	5.74%	6.48%	6.50%	100.00%	100.00%

Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

February 25, 2009

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
Current	35	4,695,666.44	1	148,346.51	0	0.00	0	0.00	0.00	36	4,844,012.95
30 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
60 days	1	117,033.20	1	60,577.51	0	0.00	0	0.00	0.00	2	177,610.71
90 days	1	516,662.44	0	0.00	0	0.00	0	0.00	0.00	1	516,662.44
120 days	0	0.00	0	0.00	1	138,557.15	0	0.00	0.00	1	138,557.15
150 days	0	0.00	1	78,858.42	0	0.00	0	0.00	0.00	1	78,858.42
180 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
181+ days	0	0.00	0	0.00	1	63,516.55	1	295,913.62	299,693.99	2	359,430.17
Total	37	5,329,362.08	3	287,782.44	2	202,073.70	1	295,913.62	299,693.99	43	6,115,131.84

Current	81.40%	76.79%	2.33%	2.43%	0.00%	0.00%	0.00%	0.00%	0.00%	83.72%	79.21%
30 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
60 days	2.33%	1.91%	2.33%	0.99%	0.00%	0.00%	0.00%	0.00%	0.00%	4.65%	2.90%
90 days	2.33%	8.45%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.33%	8.45%
120 days	0.00%	0.00%	0.00%	0.00%	2.33%	2.27%	0.00%	0.00%	0.00%	2.33%	2.27%
150 days	0.00%	0.00%	2.33%	1.29%	0.00%	0.00%	0.00%	0.00%	0.00%	2.33%	1.29%
180 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
181+ days	0.00%	0.00%	0.00%	0.00%	2.33%	1.04%	2.33%	4.84%	4.89%	4.65%	5.88%
Total	86.05%	87.15%	6.98%	4.71%	4.65%	3.30%	2.33%	4.84%	4.89%	100.00%	100.00%

Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

February 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
Current	116	16,987,190.02	4	576,362.37	0	0.00	0	0.00	0.00	120	17,563,552.39
30 days	15	2,539,600.07	1	58,826.75	0	0.00	0	0.00	0.00	16	2,598,426.82
60 days	8	1,521,233.45	0	0.00	4	781,981.74	0	0.00	0.00	12	2,303,215.19
90 days	1	148,250.08	0	0.00	2	546,941.96	0	0.00	0.00	3	695,192.04
120 days	3	910,659.88	0	0.00	3	367,593.88	0	0.00	0.00	6	1,278,253.76
150 days	1	156,899.35	2	146,834.85	4	666,713.43	0	0.00	0.00	7	970,447.63
180 days	0	0.00	0	0.00	4	1,042,863.85	0	0.00	0.00	4	1,042,863.85
181+ days	3	590,392.08	3	347,395.96	18	3,361,053.96	5	825,680.38	833,784.90	29	5,124,522.38
Total	147	22,854,224.93	10	1,129,419.93	35	6,767,148.82	5	825,680.38	833,784.90	197	31,576,474.06

Current	58.88%	53.80%	2.03%	1.83%	0.00%	0.00%	0.00%	0.00%	0.00%	60.91%	55.62%
30 days	7.61%	8.04%	0.51%	0.19%	0.00%	0.00%	0.00%	0.00%	0.00%	8.12%	8.23%
60 days	4.06%	4.82%	0.00%	0.00%	2.03%	2.48%	0.00%	0.00%	0.00%	6.09%	7.29%
90 days	0.51%	0.47%	0.00%	0.00%	1.02%	1.73%	0.00%	0.00%	0.00%	1.52%	2.20%
120 days	1.52%	2.88%	0.00%	0.00%	1.52%	1.16%	0.00%	0.00%	0.00%	3.05%	4.05%
150 days	0.51%	0.50%	1.02%	0.47%	2.03%	2.11%	0.00%	0.00%	0.00%	3.55%	3.07%
180 days	0.00%	0.00%	0.00%	0.00%	2.03%	3.30%	0.00%	0.00%	0.00%	2.03%	3.30%
181+ days	1.52%	1.87%	1.52%	1.10%	9.14%	10.64%	2.54%	2.61%	2.63%	14.72%	16.23%
Total	74.62%	72.38%	5.08%	3.58%	17.77%	21.43%	2.54%	2.61%	2.63%	100.00%	100.00%

Statement to Certificateholder

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

11. Delinquency Data

	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	96 6.60%	16,317,511.32 7.07%	13 Months	10 0.69%	1,958,893.33 0.85%	25 Months	3 0.21%	457,520.12 0.20%	37 Months	0 0.00%	0.00 0.00%	49 Months	0 0.00%	0.00 0.00%
2 Months	58 3.99%	9,751,588.56 4.23%	14 Months	13 0.89%	2,528,510.11 1.10%	26 Months	0 0.00%	0.00 0.00%	38 Months	0 0.00%	0.00 0.00%	50 Months	0 0.00%	0.00 0.00%
3 Months	35 2.41%	6,151,085.26 2.67%	15 Months	8 0.55%	1,366,824.74 0.59%	27 Months	1 0.07%	237,200.00 0.10%	39 Months	0 0.00%	0.00 0.00%	51 Months	0 0.00%	0.00 0.00%
4 Months	27 1.86%	5,014,325.03 2.17%	16 Months	14 0.96%	3,095,374.46 1.34%	28 Months	0 0.00%	0.00 0.00%	40 Months	0 0.00%	0.00 0.00%	52 Months	0 0.00%	0.00 0.00%
5 Months	29 1.99%	4,524,345.20 1.96%	17 Months	10 0.69%	1,698,619.06 0.74%	29 Months	0 0.00%	0.00 0.00%	41 Months	0 0.00%	0.00 0.00%	53 Months	0 0.00%	0.00 0.00%
6 Months	26 1.79%	4,562,100.07 1.98%	18 Months	5 0.34%	1,074,770.95 0.47%	30 Months	2 0.14%	620,822.23 0.27%	42 Months	0 0.00%	0.00 0.00%	54 Months	0 0.00%	0.00 0.00%
7 Months	14 0.96%	2,597,463.14 1.13%	19 Months	7 0.48%	1,035,397.75 0.45%	31 Months	0 0.00%	0.00 0.00%	43 Months	0 0.00%	0.00 0.00%	55 Months	0 0.00%	0.00 0.00%
8 Months	18 1.24%	2,923,833.73 1.27%	20 Months	5 0.34%	972,966.63 0.42%	32 Months	0 0.00%	0.00 0.00%	44 Months	0 0.00%	0.00 0.00%	56 Months	0 0.00%	0.00 0.00%
9 Months	14 0.96%	2,827,887.83 1.23%	21 Months	3 0.21%	597,164.85 0.26%	33 Months	0 0.00%	0.00 0.00%	45 Months	0 0.00%	0.00 0.00%	57 Months	0 0.00%	0.00 0.00%
10 Months	12 0.83%	1,986,974.35 0.86%	22 Months	6 0.41%	918,387.44 0.40%	34 Months	0 0.00%	0.00 0.00%	46 Months	0 0.00%	0.00 0.00%	58 Months	0 0.00%	0.00 0.00%
11 Months	9 0.62%	1,879,019.98 0.81%	23 Months	3 0.21%	531,914.60 0.23%	35 Months	0 0.00%	0.00 0.00%	47 Months	0 0.00%	0.00 0.00%	59 Months	0 0.00%	0.00 0.00%
12 Months	18 1.24%	3,809,368.31 1.65%	24 Months	0 0.00%	0.00 0.00%	36 Months	1 0.07%	284,753.43 0.12%	48 Months	0 0.00%	0.00 0.00%	60+ Months	0 0.00%	0.00 0.00%

Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

February 25, 2009

12. Loss Mitigation and Servicing Modifications

		Current		1 Payment		2 Payments		3+ Payments		Foreclosure		REO		Total	
	Modification Type	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance
Group I	Capitalizations	5	811,418.65	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	5	811,418.65
	Other Modifications	12	1,845,452.06	1	182,481.62	0	0.00	1	86,380.27	1	298,841.95	0	0.00	15	2,413,155.90
Group II	Capitalizations	9	1,737,545.57	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	9	1,737,545.57
	Other Modifications	191	38,208,514.59	18	3,599,487.20	5	770,103.20	4	584,091.10	19	3,969,551.15	0	0.00	237	47,131,747.24
Group III	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	4	937,926.73	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	4	937,926.73
Group IV	Capitalizations	4	590,812.28	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	4	590,812.28
	Other Modifications	52	8,849,912.94	6	609,181.72	1	179,797.69	2	478,351.49	8	1,771,244.25	0	0.00	69	11,888,488.09
Deal Totals	Capitalizations	18	3,139,776.50	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	18	3,139,776.50
	Other Modifications	259	49,841,806.32	25	4,391,150.54	6	949,900.89	7	1,148,822.86	28	6,039,637.35	0	0.00	325	62,371,317.96

The 5% Reportable Modified Mortgage Loans cap has been raised to 7.25% 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

February 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	3	0	19	0	22
	Beginning Aggregate Scheduled Balance	52,588.56	0.00	3,053,944.58	0.00	3,106,533.14
	Principal Portion of Loss	52,588.56	0.00	0.00	0.00	52,588.56
	Interest Portion of Loss	14,418.47	0.00	4,036.56	0.00	18,455.03
	Total Realized Loss	67,007.03	0.00	4,036.56	0.00	71,043.59
Group II	Loss Count	37	3	244	0	284
	Beginning Aggregate Scheduled Balance	3,108,063.89	288,979.70	48,379,460.65	0.00	51,776,504.24
	Principal Portion of Loss	1,776,736.33	288,979.70	0.00	0.00	2,065,716.03
	Interest Portion of Loss	168,005.16	12,879.44	126,605.54	0.00	307,490.14
	Total Realized Loss	1,944,741.49	301,859.14	126,605.54	0.00	2,373,206.17
Group III	Loss Count	0	0	4	0	4
	Beginning Aggregate Scheduled Balance	0.00	0.00	939,166.19	0.00	939,166.19
	Principal Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Interest Portion of Loss	0.00	0.00	1,254.70	0.00	1,254.70
	Total Realized Loss	0.00	0.00	1,254.70	0.00	1,254.70
Group IV	Loss Count	4	3	59	0	66
	Beginning Aggregate Scheduled Balance	243,949.85	168,415.39	10,053,545.82	0.00	10,465,911.06
	Principal Portion of Loss	138,319.17	168,415.39	0.00	0.00	306,734.56
	Interest Portion of Loss	31,742.81	26,263.62	28,637.66	0.00	86,644.09
	Total Realized Loss	170,061.98	194,679.01	28,637.66	0.00	393,378.65
Deal Totals	Loss Count	44	6	326	0	376
	Beginning Aggregate Scheduled Balance	3,404,602.30	457,395.09	62,426,117.24	0.00	66,288,114.63
	Principal Portion of Loss	1,967,644.06	457,395.09	0.00	0.00	2,425,039.15
	Interest Portion of Loss	214,166.44	39,143.06	160,534.46	0.00	413,843.96
	Total Realized Loss	2,181,810.50	496,538.15	160,534.46	0.00	2,838,883.11

Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

February 25, 2009

B. Cumulative Realized Losses

Cumulative Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Group I	Loss Count	36	43	25	0	104
	Total Realized Loss	2,004,542.00	2,015,663.97	17,132.91	0.00	4,037,338.88
Group II	Loss Count	346	19	296	0	661
	Total Realized Loss	31,967,017.36	1,570,848.17	886,806.27	0.00	34,424,671.80
Group III	Loss Count	3	0	4	0	7
	Total Realized Loss	362,778.68	0.00	4,924.87	0.00	367,703.55
Group IV	Loss Count	103	14	71	0	188
	Total Realized Loss	8,402,874.39	1,203,209.34	203,827.57	0.00	9,809,911.30
Deal Totals	Loss Count	488	76	396	0	960
	Total Realized Loss	42,737,212.43	4,789,721.48	1,112,691.62	0.00	48,639,625.53

C. Subsequent Recoveries

Subsequent Recoveries		Current Period	Cumulative
Group I	Subsequent Recoveries Count	2	32
	Subsequent Recoveries	725.84	45,412.03
	Net Loss 1	70,317.75	3,991,926.85
	Net Loss % 2	0.08%	4.45%
Group II	Subsequent Recoveries Count	10	102
	Subsequent Recoveries	38,139.43	213,417.67
	Net Loss 1	2,335,066.74	34,211,254.13
	Net Loss % 2	0.45%	6.62%
Group III	Subsequent Recoveries Count	0	2
	Subsequent Recoveries	0.00	1,103.22
	Net Loss 1	1,254.70	366,600.33
	Net Loss % 2	0.01%	3.76%

Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

February 25, 2009

Group IV	Subsequent Recoveries Count	2	36
	Subsequent Recoveries	11,908.42	144,840.57
	Net Loss ¹	381,470.23	9,665,070.73
	Net Loss % ²	0.33%	8.29%
Deal Totals	Subsequent Recoveries Count	14	172
	Subsequent Recoveries	50,773.69	404,773.49
	Net Loss ¹	2,788,109.42	48,234,852.04
	Net Loss % ²	0.38%	6.58%

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 II	Monthly Default Rate	2.31%	2.96%	3.13%	2.51%	0.89 %
	Constant Default Rate	24.49%	30.24%	31.69%	26.32%	10.17%
Group III	Monthly Default Rate	0.00%	1.02%	0.51%	0.25%	0.26 %
	Constant Default Rate	0.00%	11.52%	5.94%	3.01%	3.08%
Group IV	Monthly Default Rate	1.28%	2.37%	2.91%	2.53%	0.94 %
	Constant Default Rate	14.36%	25.00%	29.81%	26.45%	10.74%
Group I	Monthly Default Rate	0.10%	0.33%	0.41%	0.59%	0.26 %
	Constant Default Rate	1.24%	3.88%	4.78%	6.90%	3.09%
Deal Totals	Monthly Default Rate	1.64%	2.27%	2.47%	2.08%	0.76 %
	Constant Default Rate	17.97%	24.09%	25.94%	22.26%	8.73%

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

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

Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

February 25, 2009

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	2,630,028.40	0.00	1,154,624.23	25,291,690.40

Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

February 25, 2009

17. Excess Cashflow, Overcollateralization and Derivative Amounts

Excess Cashflow and Derivative Summary	
(1) Scheduled Unmodified Net Interest	1,541,251.24
(2) Interest Losses	413,843.96
(3) Subsequent Recoveries	50,773.69
(4) Interest Adjustment Amount	0.00
(5) Yield Maintenance Amount - IN	0.00
(6) Certificate Interest Amount	197,765.38
(7) OC Reduction Amount	0.00
(8) Excess Cashflow Prior to OC Provisions and Derivative Amounts Available	949,634.98

Overcollateralization and Derivative Amounts	
Excess Cashflow Prior to OC Provisions and Derivative Amounts Available	949,634.98
(1) Unreimbursed Principal Portion of Realized Losses	0.00
(2) Principal Portion of Realized Losses	949,634.98
(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.

Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

February 25, 2009

18. Performance Tests

Senior Balance Test	
Senior Certificate Beginning Balance - Actual Value	85,692,727.41
Zero Balance	0.00
Senior Certificate Beginning Balance = 0.00	False
Current Distribution Date >= Target Distribution	
Current Distribution Period	41
StepDownTarget Distribution Period	37
Current Distribution Date >= Target Distribution Date	True
Stepdown Date - Senior Enhancement Test	
Current Senior Enhancement Percent - Actual value	65.17473500%
Specified Senior Enhancement Percent - Target value	47.20000000%
Senior Enhance Pct >= Specified Senior Enhance Pct (Actual End Balance <= Target End Balance)	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 Balance)	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	26.84169700%
Senior Enhancement Delinquency Percentage - Target Value	23.33255500%
Sixty-Plus Delinquency Percentage >= Senior Enhancement Delinquency Percentage Target	True

Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

February 25, 2009

Trigger Event clause (b) - Realized Loss Test	
Aggregate Realized Loss Percentage - Actual Value	6.61699200%
Scheduled Loss Target Percent	4.38333300%
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 any such Class M Certificate, shall be deemed to have represented, by virtue of its acquisition or holding of such Certificate (or interest therein), that either: a) it is not an employee benefit or other plan subject to the prohibited transaction provision of the Employee Retirement Income Security Act of 1974, as amended('ERISA'), or Section 4975 of the Internal Revenue Code of 1986, as amended (a 'Plan'), or any other person (including an investment manager, a named fiduciary or a trustee of any Plan) acting, directly or indirectly, on behalf of purchasing any Certificate with 'plan assets' of any Plan; or b) (i) the transferee is an insurance company, (ii) the source of funds to be used by it to purchase the Certificates is an 'insurance company general account' (within the meaning of Department of Labor Prohibited Transaction Class Exemption ('PTCE') 95-60), and (iii) the conditions set forth in Section I and III of PTCE 95-60 have been satisfied. Any purported beneficial owner of any such book-entry Certificate (or interest therein) to whom either (a) or (b) above does not apply shall indemnify and hold harmless the Company, the Trustee, the Master Servicer, any Subservicer, and the Trust Fund from and against any and all liabilities, claim, cost or expenses incurred by such parties as a result of its acquisition or holding of such Certificate.