

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: 12/21/2009
7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts	Distribution Date: 12/28/2009
8. Collateral Summary	Record Date:
9. Repurchase Information	Book-Entry: 12/24/2009
10. Loan Status Report (Delinquencies)	Definitive: 11/30/2009
11. Deal Delinquencies (30 Day Buckets)	Trustee: US Bank N.A.
12. Loss Mitigation and Servicing Modifications	Main Telephone: 800-934-6802
13. Losses and Recoveries	GMAC-RFC
14. Credit Enhancement Report	Bond Administrator: Howard Levine
15. Distribution Percentages <i>(Not Applicable)</i>	Telephone: 818-260-1493
16. Overcollateralization Summary	Pool(s) : 40166,40168,40165,40167
17. Excess Cash Flow, Overcollateralization Provisions and Derivative Amounts	
18. Performance Tests	
19. Lender Paid Mortgage Insurance <i>(Not Applicable)</i>	
20. Comments	

Statement to Certificateholder

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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	0.34594000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-2	76112BC32	267,771,000.00	39,736,217.54	0.50594000	1,617,382.18	18,324.87	1,635,707.05	0.00	0.00	0.00	38,118,835.36
A-3	76112BD64	15,000,000.00	15,000,000.00	0.60594000	0.00	8,284.69	8,284.69	0.00	0.00	0.00	15,000,000.00
M-1	76112BC40	28,957,000.00	28,957,000.00	0.64594000	0.00	17,049.09	17,049.09	0.00	0.00	0.00	28,957,000.00
M-2	76112BC57	26,392,000.00	26,392,000.00	0.67594000	0.00	16,260.57	16,260.57	0.00	0.00	0.00	26,392,000.00
M-3	76112BC65	16,494,000.00	16,494,000.00	0.71594000	0.00	10,763.61	10,763.61	0.00	0.00	0.00	16,494,000.00
M-4	76112BC73	13,196,000.00	13,196,000.00	0.82594000	0.00	9,934.50	9,934.50	0.00	0.00	0.00	13,196,000.00
M-5	76112BC81	12,829,000.00	12,829,000.00	0.86594000	0.00	10,125.95	10,125.95	0.00	0.00	0.00	12,829,000.00
M-6	76112BC99	11,363,000.00	11,363,000.00	0.93594000	0.00	9,693.85	9,693.85	0.00	0.00	0.00	11,363,000.00
M-7	76112BD23	12,096,000.00	12,096,000.00	1.38594000	0.00	15,280.64	15,280.64	0.00	0.00	0.00	12,096,000.00
M-8	76112BD31	8,797,000.00	8,797,000.00	1.52594000	0.00	12,235.66	12,235.66	0.00	0.00	0.00	8,797,000.00
M-9	76112BD49	9,164,000.00	1,332,324.99	1.98594000	0.00	2,411.75	2,411.75	145,038.73	0.00	0.00	1,187,286.26
M-10	76112BD56	8,426,000.00	0.00	3.23594000	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
Deal Totals		733,092,475.40	186,192,542.53		1,617,382.18	130,365.18	1,747,747.36	145,038.73	0.00	0.00	184,430,121.62

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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	148.39626972	6.04016932	0.06843486	6.10860418	0.00000000	0.00038813	142.35610040
A-3	76112BD64	1,000.00000000	0.00000000	0.55231267	0.55231267	0.00000000	0.00313200	1,000.00000000
M-1	76112BC40	1,000.00000000	0.00000000	0.58877266	0.58877266	0.00000000	0.00333909	1,000.00000000
M-2	76112BC57	1,000.00000000	0.00000000	0.61611738	0.61611738	0.00000000	0.00349424	1,000.00000000
M-3	76112BC65	1,000.00000000	0.00000000	0.65257730	0.65257730	0.00000000	0.00370074	1,000.00000000
M-4	76112BC73	1,000.00000000	0.00000000	0.75284177	0.75284177	0.00000000	0.00426948	1,000.00000000
M-5	76112BC81	1,000.00000000	0.00000000	0.78930158	0.78930158	0.00000000	0.00447658	1,000.00000000
M-6	76112BC99	1,000.00000000	0.00000000	0.85310657	0.85310657	0.00000000	0.00483851	1,000.00000000
M-7	76112BD23	1,000.00000000	0.00000000	1.26328042	1.26328042	0.00000000	0.00716435	1,000.00000000
M-8	76112BD31	1,000.00000000	0.00000000	1.39089008	1.39089008	0.00000000	0.00788792	1,000.00000000
M-9	76112BD49	145.38683872	0.00000000	0.26317656	0.26317656	0.00000000	0.00149280	129.55982759
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

¹ Factors not reported for OC Classes

Deal Factor :	25.15782494%
Group II Factor :	21.41105273%
Group III Factor :	59.18736038%
Group IV Factor :	20.39386192%
Group I Factor :	49.23675041%

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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	11/25/2009	12/27/2009	Actual/360	0.00	0.34594000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A-2	11/25/2009	12/27/2009	Actual/360	39,736,217.54	0.50594000	18,428.80	0.00	0.00	103.93	0.00	18,324.87	0.00
A-3	11/25/2009	12/27/2009	Actual/360	15,000,000.00	0.60594000	8,331.67	0.00	0.00	46.98	0.00	8,284.69	0.00
M-1	11/25/2009	12/27/2009	Actual/360	28,957,000.00	0.64594000	17,145.78	0.00	0.00	96.69	0.00	17,049.09	0.00
M-2	11/25/2009	12/27/2009	Actual/360	26,392,000.00	0.67594000	16,352.79	0.00	0.00	92.22	0.00	16,260.57	0.00
M-3	11/25/2009	12/27/2009	Actual/360	16,494,000.00	0.71594000	10,824.65	0.00	0.00	61.04	0.00	10,763.61	0.00
M-4	11/25/2009	12/27/2009	Actual/360	13,196,000.00	0.82594000	9,990.85	0.00	0.00	56.34	0.00	9,934.50	0.00
M-5	11/25/2009	12/27/2009	Actual/360	12,829,000.00	0.86594000	10,183.38	0.00	0.00	57.43	0.00	10,125.95	0.00
M-6	11/25/2009	12/27/2009	Actual/360	11,363,000.00	0.93594000	9,748.83	0.00	0.00	54.98	0.00	9,693.85	0.00
M-7	11/25/2009	12/27/2009	Actual/360	12,096,000.00	1.38594000	15,367.30	0.00	0.00	86.66	0.00	15,280.64	0.00
M-8	11/25/2009	12/27/2009	Actual/360	8,797,000.00	1.52594000	12,305.05	0.00	0.00	69.39	0.00	12,235.66	0.00
M-9	11/25/2009	12/27/2009	Actual/360	1,332,324.99	1.98594000	2,425.42	0.00	0.00	13.68	0.00	2,411.75	0.00
M-10	11/25/2009	12/27/2009	Actual/360	0.00	3.23594000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SB	11/01/2009	11/30/2009	30/360	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-I	11/01/2009	11/30/2009	30/360	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-II	11/01/2009	11/30/2009	30/360	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deal Totals				186,192,542.53		131,104.52	0.00	0.00	739.34	0.00	130,365.18	0.00

Current Index Rates

Index Type	Rate	Classes
USLIB TEL 25 -2BD	0.23594000	M-4, M-9, M-7, M-1, M-8, A-3, M-3, M-2, A-2, M-5, M-6

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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
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	393.88	393.88	0.00	0	0.00	12,258.26	1,761.56	4,421.77	0.00	2,815.56
Group II	59.30	59.30	0.00	1	739.34	38,554.33	4,645.01	6,365.86	0.00	-6,244.09
Group III	0.71	0.71	0.00	0	0.00	2,347.34	240.45	1,182.79	0.00	424.11
Group IV	505.47	505.47	0.00	0	0.00	9,724.34	501.12	1,385.82	0.00	8,071.63
Deal Totals	959.36	959.36	0.00	1	739.34	62,884.27	7,148.14	13,356.24	0.00	5,067.21

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

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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
Deal Totals	0.00	0.00	0.00	0.00	0.00

(B) Basis Risk/Net WAC Shortfall Amounts

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

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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 I	Count	779	348	N/A	37	2	0	0	4	342
	Balance/Amount	89,749,181.50	44,750,833.78	59,051.83	47,277.26	106,664.53	N/A	0.00	348,259.67	44,189,580.49
Group II	Count	2,850	652	N/A	47	0	0	0	5	647
	Balance/Amount	517,074,910.29	111,478,718.24	106,359.69	(13,032.86)	0.00	N/A	0.00	674,209.69	110,711,181.72
Group III	Count	63	42	N/A	6	0	0	0	0	42
	Balance/Amount	9,739,672.26	5,771,174.88	6,413.06	106.90	0.00	N/A	0.00	0.00	5,764,654.92
Group IV	Count	719	158	N/A	11	1	0	0	1	156
	Balance/Amount	116,528,711.35	24,191,815.63	19,040.50	(9,056.49)	208,930.00	N/A	0.00	208,197.13	23,764,704.49
Deal Totals	Count	4,411	1,200	N/A	101	3	0	0	10	1,187
	Balance/Amount	733,092,475.40	186,192,542.53	190,865.08	25,294.81	315,594.53	N/A	0.00	1,230,666.49	184,430,121.62

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	6.86158697	6.86335517	295.33	295.23	6.47373570	6.47508692	6.69814448	5.49850999	6.04836099
Group II	6.20239763	6.18985872	310.64	308.46	5.72883333	5.71656608	7.14705474	5.49850999	6.04836099
Group III	7.46146078	7.46175415	299.63	299.48	6.91146078	6.91175415	7.30906125	5.49850999	6.04836099
Group IV	7.07801171	7.07312823	308.70	307.36	6.52801171	6.52312823	7.80431989	5.49850999	6.04836099
Deal Totals	6.51362514	6.50479753	306.38	304.87	6.04836131	6.03959507	7.12957980	N/A	N/A

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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

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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	690	100,970,465.60	21	2,723,462.47	0	0.00	0	0.00	0.00	711	103,693,928.07
30 days	77	10,638,228.23	2	193,695.13	0	0.00	0	0.00	0.00	79	10,831,923.36
60 days	46	7,568,530.98	3	439,628.80	8	1,327,044.13	0	0.00	0.00	57	9,335,203.91
90 days	31	5,538,430.21	4	332,660.87	8	1,130,185.29	0	0.00	0.00	43	7,001,276.37
120 days	31	4,629,208.46	5	729,597.27	14	3,007,727.43	0	0.00	0.00	50	8,366,533.16
150 days	19	2,800,228.39	4	729,293.18	23	3,791,696.83	0	0.00	0.00	46	7,321,218.40
180 days	7	1,088,937.63	1	93,211.03	18	3,359,988.09	0	0.00	0.00	26	4,542,136.75
181+ days	23	4,403,146.21	9	1,720,773.71	124	24,288,447.27	19	2,925,534.41	2,971,139.01	175	33,337,901.60
Total	924	137,637,175.71	49	6,962,322.46	195	36,905,089.04	19	2,925,534.41	2,971,139.01	1,187	184,430,121.62
Current	58.13%	54.75%	1.77%	1.48%	0.00%	0.00%	0.00%	0.00%	0.00%	59.90%	56.22%
30 days	6.49%	5.77%	0.17%	0.11%	0.00%	0.00%	0.00%	0.00%	0.00%	6.66%	5.87%
60 days	3.88%	4.10%	0.25%	0.24%	0.67%	0.72%	0.00%	0.00%	0.00%	4.80%	5.06%
90 days	2.61%	3.00%	0.34%	0.18%	0.67%	0.61%	0.00%	0.00%	0.00%	3.62%	3.80%
120 days	2.61%	2.51%	0.42%	0.40%	1.18%	1.63%	0.00%	0.00%	0.00%	4.21%	4.54%
150 days	1.60%	1.52%	0.34%	0.40%	1.94%	2.06%	0.00%	0.00%	0.00%	3.88%	3.97%
180 days	0.59%	0.59%	0.08%	0.05%	1.52%	1.82%	0.00%	0.00%	0.00%	2.19%	2.46%
181+ days	1.94%	2.39%	0.76%	0.93%	10.45%	13.17%	1.60%	1.59%	1.60%	14.74%	18.08%
Total	77.84%	74.63%	4.13%	3.78%	16.43%	20.01%	1.60%	1.59%	1.60%	100.00%	100.00%

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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	253	31,703,215.11	5	579,429.99	0	0.00	0	0.00	0.00	258	32,282,645.10
30 days	19	1,801,787.88	0	0.00	0	0.00	0	0.00	0.00	19	1,801,787.88
60 days	13	1,916,183.62	0	0.00	2	333,626.25	0	0.00	0.00	15	2,249,809.87
90 days	5	595,196.41	0	0.00	0	0.00	0	0.00	0.00	5	595,196.41
120 days	7	660,196.73	0	0.00	3	504,086.77	0	0.00	0.00	10	1,164,283.50
150 days	4	662,924.75	0	0.00	4	826,363.56	0	0.00	0.00	8	1,489,288.31
180 days	0	0.00	0	0.00	3	714,787.31	0	0.00	0.00	3	714,787.31
181+ days	3	564,465.29	1	135,830.02	14	2,378,332.22	6	813,154.58	828,517.25	24	3,891,782.11
Total	304	37,903,969.79	6	715,260.01	26	4,757,196.11	6	813,154.58	828,517.25	342	44,189,580.49

Current	73.98%	71.74%	1.46%	1.31%	0.00%	0.00%	0.00%	0.00%	0.00%	75.44%	73.05%
30 days	5.56%	4.08%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.56%	4.08%
60 days	3.80%	4.34%	0.00%	0.00%	0.58%	0.75%	0.00%	0.00%	0.00%	4.39%	5.09%
90 days	1.46%	1.35%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.46%	1.35%
120 days	2.05%	1.49%	0.00%	0.00%	0.88%	1.14%	0.00%	0.00%	0.00%	2.92%	2.63%
150 days	1.17%	1.50%	0.00%	0.00%	1.17%	1.87%	0.00%	0.00%	0.00%	2.34%	3.37%
180 days	0.00%	0.00%	0.00%	0.00%	0.88%	1.62%	0.00%	0.00%	0.00%	0.88%	1.62%
181+ days	0.88%	1.28%	0.29%	0.31%	4.09%	5.38%	1.75%	1.84%	1.87%	7.02%	8.81%
Total	88.89%	85.78%	1.75%	1.62%	7.60%	10.77%	1.75%	1.84%	1.87%	100.00%	100.00%

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
Current	322	53,205,773.85	10	1,551,808.57	0	0.00	0	0.00	0.00	332	54,757,582.42
30 days	47	7,340,080.13	2	193,695.13	0	0.00	0	0.00	0.00	49	7,533,775.26
60 days	25	4,466,100.74	1	196,000.00	6	993,417.88	0	0.00	0.00	32	5,655,518.62
90 days	21	4,095,174.25	2	195,109.68	8	1,130,185.29	0	0.00	0.00	31	5,420,469.22
120 days	21	3,535,941.54	5	729,597.27	9	1,796,800.34	0	0.00	0.00	35	6,062,339.15
150 days	13	1,867,675.81	1	72,888.88	16	2,469,168.56	0	0.00	0.00	30	4,409,733.25
180 days	7	1,088,937.63	1	93,211.03	13	2,504,058.72	0	0.00	0.00	21	3,686,207.38
181+ days	15	2,634,277.56	6	1,309,585.92	88	17,818,951.62	8	1,422,741.32	1,444,173.62	117	23,185,556.42
Total	471	78,233,961.51	28	4,341,896.48	140	26,712,582.41	8	1,422,741.32	1,444,173.62	647	110,711,181.72

Current	49.77%	48.06%	1.55%	1.40%	0.00%	0.00%	0.00%	0.00%	0.00%	51.31%	49.46%
30 days	7.26%	6.63%	0.31%	0.17%	0.00%	0.00%	0.00%	0.00%	0.00%	7.57%	6.80%
60 days	3.86%	4.03%	0.15%	0.18%	0.93%	0.90%	0.00%	0.00%	0.00%	4.95%	5.11%
90 days	3.25%	3.70%	0.31%	0.18%	1.24%	1.02%	0.00%	0.00%	0.00%	4.79%	4.90%
120 days	3.25%	3.19%	0.77%	0.66%	1.39%	1.62%	0.00%	0.00%	0.00%	5.41%	5.48%
150 days	2.01%	1.69%	0.15%	0.07%	2.47%	2.23%	0.00%	0.00%	0.00%	4.64%	3.98%
180 days	1.08%	0.98%	0.15%	0.08%	2.01%	2.26%	0.00%	0.00%	0.00%	3.25%	3.33%
181+ days	2.32%	2.38%	0.93%	1.18%	13.60%	16.09%	1.24%	1.29%	1.30%	18.08%	20.94%
Total	72.80%	70.66%	4.33%	3.92%	21.64%	24.13%	1.24%	1.29%	1.30%	100.00%	100.00%

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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
Current	29	3,655,117.57	1	146,798.28	0	0.00	0	0.00	0.00	30	3,801,915.85
30 days	2	215,966.00	0	0.00	0	0.00	0	0.00	0.00	2	215,966.00
60 days	2	192,042.85	0	0.00	0	0.00	0	0.00	0.00	2	192,042.85
90 days	0	0.00	2	137,551.19	0	0.00	0	0.00	0.00	2	137,551.19
120 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
150 days	0	0.00	2	590,024.32	0	0.00	0	0.00	0.00	2	590,024.32
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	3	689,842.43	1	137,312.28	139,257.13	4	827,154.71
Total	33	4,063,126.42	5	874,373.79	3	689,842.43	1	137,312.28	139,257.13	42	5,764,654.92

Current	69.05%	63.41%	2.38%	2.55%	0.00%	0.00%	0.00%	0.00%	0.00%	71.43%	65.95%
30 days	4.76%	3.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.76%	3.75%
60 days	4.76%	3.33%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.76%	3.33%
90 days	0.00%	0.00%	4.76%	2.39%	0.00%	0.00%	0.00%	0.00%	0.00%	4.76%	2.39%
120 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
150 days	0.00%	0.00%	4.76%	10.24%	0.00%	0.00%	0.00%	0.00%	0.00%	4.76%	10.24%
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%	7.14%	11.97%	2.38%	2.38%	2.41%	9.52%	14.35%
Total	78.57%	70.48%	11.90%	15.17%	7.14%	11.97%	2.38%	2.38%	2.41%	100.00%	100.00%

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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	86	12,406,359.07	5	445,425.63	0	0.00	0	0.00	0.00	91	12,851,784.70
30 days	9	1,280,394.22	0	0.00	0	0.00	0	0.00	0.00	9	1,280,394.22
60 days	6	994,203.77	2	243,628.80	0	0.00	0	0.00	0.00	8	1,237,832.57
90 days	5	848,059.55	0	0.00	0	0.00	0	0.00	0.00	5	848,059.55
120 days	3	433,070.19	0	0.00	2	706,840.32	0	0.00	0.00	5	1,139,910.51
150 days	2	269,627.83	1	66,379.98	3	496,164.71	0	0.00	0.00	6	832,172.52
180 days	0	0.00	0	0.00	2	141,142.06	0	0.00	0.00	2	141,142.06
181+ days	5	1,204,403.36	2	275,357.77	19	3,401,321.00	4	552,326.23	559,191.01	30	5,433,408.36
Total	116	17,436,117.99	10	1,030,792.18	26	4,745,468.09	4	552,326.23	559,191.01	156	23,764,704.49

Current	55.13%	52.20%	3.21%	1.87%	0.00%	0.00%	0.00%	0.00%	0.00%	58.33%	54.08%
30 days	5.77%	5.39%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.77%	5.39%
60 days	3.85%	4.18%	1.28%	1.03%	0.00%	0.00%	0.00%	0.00%	0.00%	5.13%	5.21%
90 days	3.21%	3.57%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.21%	3.57%
120 days	1.92%	1.82%	0.00%	0.00%	1.28%	2.97%	0.00%	0.00%	0.00%	3.21%	4.80%
150 days	1.28%	1.13%	0.64%	0.28%	1.92%	2.09%	0.00%	0.00%	0.00%	3.85%	3.50%
180 days	0.00%	0.00%	0.00%	0.00%	1.28%	0.59%	0.00%	0.00%	0.00%	1.28%	0.59%
181+ days	3.21%	5.07%	1.28%	1.16%	12.18%	14.31%	2.56%	2.32%	2.35%	19.23%	22.86%
Total	74.36%	73.37%	6.41%	4.34%	16.67%	19.97%	2.56%	2.32%	2.35%	100.00%	100.00%

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Residential Asset Mtge Products, 2005-EFC4
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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	79	10,831,923.36	13 Months	7	1,020,747.20	25 Months	2	302,992.98	37 Months	1	237,200.00	49 Months	0	0.00
	6.66%	5.87%		0.59%	0.55%		0.17%	0.16%		0.08%	0.13%		0.00%	0.00%
2 Months	57	9,335,203.91	14 Months	10	2,140,643.92	26 Months	2	305,714.31	38 Months	0	0.00	50 Months	0	0.00
	4.80%	5.06%		0.84%	1.16%		0.17%	0.17%		0.00%	0.00%		0.00%	0.00%
3 Months	43	7,001,276.37	15 Months	3	911,360.95	27 Months	3	631,056.16	39 Months	0	0.00	51 Months	0	0.00
	3.62%	3.80%		0.25%	0.49%		0.25%	0.34%		0.00%	0.00%		0.00%	0.00%
4 Months	50	8,366,533.16	16 Months	6	892,566.96	28 Months	1	342,028.48	40 Months	0	0.00	52 Months	0	0.00
	4.21%	4.54%		0.51%	0.48%		0.08%	0.19%		0.00%	0.00%		0.00%	0.00%
5 Months	46	7,321,218.40	17 Months	7	1,327,542.57	29 Months	2	318,198.44	41 Months	0	0.00	53 Months	0	0.00
	3.88%	3.97%		0.59%	0.72%		0.17%	0.17%		0.00%	0.00%		0.00%	0.00%
6 Months	26	4,542,136.75	18 Months	5	1,022,074.94	30 Months	2	357,818.04	42 Months	0	0.00	54 Months	0	0.00
	2.19%	2.46%		0.42%	0.55%		0.17%	0.19%		0.00%	0.00%		0.00%	0.00%
7 Months	21	3,598,840.54	19 Months	4	612,024.82	31 Months	0	0.00	43 Months	0	0.00	55 Months	0	0.00
	1.77%	1.95%		0.34%	0.33%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
8 Months	23	3,920,399.19	20 Months	1	162,489.03	32 Months	2	521,153.32	44 Months	0	0.00	56 Months	0	0.00
	1.94%	2.13%		0.08%	0.09%		0.17%	0.28%		0.00%	0.00%		0.00%	0.00%
9 Months	18	3,751,632.51	21 Months	1	196,959.87	33 Months	0	0.00	45 Months	0	0.00	57 Months	0	0.00
	1.52%	2.03%		0.08%	0.11%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
10 Months	20	4,069,186.96	22 Months	2	458,489.53	34 Months	0	0.00	46 Months	1	283,018.68	58 Months	0	0.00
	1.68%	2.21%		0.17%	0.25%		0.00%	0.00%		0.08%	0.15%		0.00%	0.00%
11 Months	12	2,498,199.81	23 Months	1	164,944.77	35 Months	0	0.00	47 Months	0	0.00	59 Months	0	0.00
	1.01%	1.35%		0.08%	0.09%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
12 Months	14	2,544,464.38	24 Months	4	746,153.24	36 Months	0	0.00	48 Months	0	0.00	60+ Months	0	0.00
	1.18%	1.38%		0.34%	0.40%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%

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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	4	245,746.07	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	4	245,746.07
	Other Modification	15	2,687,687.23	4	556,153.09	1	146,776.51	1	177,940.08	8	1,435,597.16	1	162,101.60	30	5,166,255.67
Group II	Capitalizations	4	748,815.46	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	4	748,815.46
	Other Modification	113	22,774,593.92	25	4,519,213.52	13	2,755,300.23	45	7,854,249.14	56	10,982,426.20	0	0.00	252	48,885,783.01
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 Modification	3	699,238.03	0	0.00	0	0.00	2	590,024.32	0	0.00	0	0.00	5	1,289,262.35
Group IV	Capitalizations	3	508,256.82	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	3	508,256.82
	Other Modification	36	5,811,168.52	6	943,179.29	4	829,100.99	9	1,623,538.07	9	1,744,695.02	1	63,483.03	65	11,015,164.92
Deal Totals	Capitalizations	11	1,502,818.35	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	11	1,502,818.35
	Other Modifications	167	31,972,687.70	35	6,018,545.90	18	3,731,177.73	57	10,245,751.61	73	14,162,718.38	2	225,584.63	352	66,356,465.95

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.

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Residential Asset Mtge Products, 2005-EFC4
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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	4	4	33	0	41
	Beginning Aggregate Scheduled Balance	233,617.56	114,642.11	5,338,011.79	0.00	5,686,271.46
	Principal Portion of Loss	106,888.93	114,642.11	0.00	0.00	221,531.04
	Interest Portion of Loss	450.00	7,593.05	8,339.46	0.00	16,382.51
	Total Realized Loss	107,338.93	122,235.16	8,339.46	0.00	237,913.55
Group II	Loss Count	17	1	256	0	274
	Beginning Aggregate Scheduled Balance	674,209.69	0.00	49,672,181.15	0.00	50,346,390.84
	Principal Portion of Loss	421,869.92	0.00	0.00	0.00	421,869.92
	Interest Portion of Loss	114,783.83	723.50	146,446.30	0.00	261,953.63
	Total Realized Loss	536,653.75	723.50	146,446.30	0.00	683,823.55
Group III	Loss Count	0	0	5	0	5
	Beginning Aggregate Scheduled Balance	0.00	0.00	1,291,141.15	0.00	1,291,141.15
	Principal Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Interest Portion of Loss	0.00	0.00	1,912.19	0.00	1,912.19
	Total Realized Loss	0.00	0.00	1,912.19	0.00	1,912.19
Group IV	Loss Count	5	0	57	0	62
	Beginning Aggregate Scheduled Balance	208,197.13	0.00	9,705,988.10	0.00	9,914,185.23
	Principal Portion of Loss	133,315.06	0.00	0.00	0.00	133,315.06
	Interest Portion of Loss	54,754.87	0.00	37,376.57	0.00	92,131.44
	Total Realized Loss	188,069.93	0.00	37,376.57	0.00	225,446.50
Deal Totals	Loss Count	26	5	351	0	382
	Beginning Aggregate Scheduled	1,116,024.38	114,642.11	66,007,322.19	0.00	67,237,988.68
	Principal Portion of	662,073.91	114,642.11	0.00	0.00	776,716.02
	Interest Portion of Loss	169,988.70	8,316.55	194,074.52	0.00	372,379.77
	Total Realized Loss	832,062.61	122,958.66	194,074.52	0.00	1,149,095.79

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B. Cumulative Realized Losses

Cumulative Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Group I	Loss Count	53	57	41	0	151
	Total Realized Loss	3,139,797.03	2,524,747.63	151,228.90	0.00	5,815,773.56
Group II	Loss Count	494	41	340	0	875
	Total Realized Loss	49,642,639.60	3,801,035.10	2,343,678.07	0.00	55,787,352.77
Group III	Loss Count	4	0	5	0	9
	Total Realized Loss	530,294.20	0.00	22,478.28	0.00	552,772.48
Group IV	Loss Count	134	21	83	0	238
	Total Realized Loss	12,454,186.26	2,014,210.58	499,708.62	0.00	14,968,105.46
Deal Totals	Loss Count	685	119	469	0	1,273
	Total Realized Loss	65,766,917.09	8,339,993.31	3,017,093.87	0.00	77,124,004.27

C. Subsequent Recoveries

Subsequent Recoveries		Current Period	Cumulative
Group I	Subsequent Recoveries Count	2	46
	Subsequent Recoveries	3,387.48	66,088.04
	Net Loss 1	234,526.07	5,749,685.52
	Net Loss % 2	0.26%	6.41%
Group II	Subsequent Recoveries Count	22	178
	Subsequent Recoveries	19,844.64	358,886.98
	Net Loss 1	663,978.91	55,428,465.79
	Net Loss % 2	0.13%	10.72%
Group III	Subsequent Recoveries Count	0	2
	Subsequent Recoveries	0.00	1,103.22
	Net Loss 1	1,912.19	551,669.26
	Net Loss % 2	0.02%	5.66%

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Group IV	Subsequent Recoveries Count	7	58
	Subsequent Recoveries	10,767.85	202,884.28
	Net Loss ¹	214,678.65	14,765,221.18
	Net Loss % ²	0.18%	12.67%
Deal Totals	Subsequent Recoveries Cou	31	284
	Subsequent Recoveries	33,999.97	628,962.52
	Net Loss ¹	1,115,095.82	76,495,041.75
	Net Loss % ²	0.15%	10.43%

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	0.61%	1.68%	1.78%	2.46%	1.18 %
	Constant Default Rate	7.03%	18.42%	19.34%	25.82%	13.23%
Group III	Monthly Default Rate	0.00%	0.00%	0.00%	0.41%	0.31 %
	Constant Default Rate	0.00%	0.00%	0.00%	4.84%	3.61%
Group IV	Monthly Default Rate	0.86%	3.05%	2.45%	2.32%	1.21 %
	Constant Default Rate	9.86%	31.04%	25.77%	24.53%	13.60%
Group I	Monthly Default Rate	0.78%	0.30%	0.41%	0.45%	0.31 %
	Constant Default Rate	8.96%	3.58%	4.76%	5.27%	3.63%
Deal Totals	Monthly Default Rate	0.66%	1.49%	1.49%	1.93%	0.98 %
	Constant Default Rate	7.66%	16.47%	16.52%	20.87%	11.10%

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

Statement to Certificateholder

Residential Asset Mtge Products, 2005-EFC4

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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	1,106,228.83
(2) Interest Losses	372,379.77
(3) Subsequent Recoveries	33,999.97
(4) Interest Adjustment Amount	0.00
(5) Yield Maintenance Amount - IN	0.00
(6) Certificate Interest Amount	131,104.53
(7) OC Reduction Amount	0.00
(8) Excess Cashflow Prior to OC Provisions and Derivative Amounts Availa	631,677.28

Overcollateralization and Derivative Amounts	
Excess Cashflow Prior to OC Provisions and Derivative Amounts Availa	631,677.28
(1) Unreimbursed Principal Portion of Realized Losses	33,999.97
(2) Principal Portion of Realized Losses	597,677.31
(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

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18. Performance Tests

Senior Balance Test	
Senior Certificate Beginning Balance - Actual Value	54,736,217.54
Zero Balance	0.00
Senior Certificate Beginning Balance = 0.00	False
Current Distribution Date >= Target Distribution	
Current Distribution Period	51
StepDownTarget Distribution Period	37
Current Distribution Date >= Target Distribution Date	True
Stepdown Date - Senior Enhancement Test	
Current Senior Enhancement Percent - Actual value	71.27703600%
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	36.68402900%
Senior Enhancement Delinquency Percentage - Target Value	25.51717900%
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	10.51531900%
Scheduled Loss Target Percent	6.03333300%
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.