

Distribution Information	Deal Information
<p>1. Distribution Summary</p> <p>2. Factor Summary</p> <p>3. Components Information (Not Applicable)</p> <p>4. Interest Summary</p> <p>5. Other Income Detail</p> <p>6. Interest Shortfalls, Compensation and Expenses</p> <p>7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts</p> <p>8. Collateral Summary</p> <p>9. Repurchase Information</p> <p>10. Loan Status Report (Delinquencies)</p> <p>11. Deal Delinquencies (30 Day Buckets)</p> <p>12. Loss Mitigation and Servicing Modifications</p> <p>13. Losses and Recoveries</p> <p>14. Credit Enhancement Report</p> <p>15. Distribution Percentages (Not Applicable)</p> <p>16. Overcollateralization Summary</p> <p>17. Excess Cash Flow, Overcollateralization Provisions and Derivative Amounts</p> <p>18. Performance Tests</p> <p>19. Lender Paid Mortgage Insurance (Not Applicable)</p> <p>20. Comments</p>	<p>Deal Name: Residential Asset Mtge Products, 2006-EFC1</p> <p>Asset Type: Mortgage Asset-Backed Pass-Through Certificates</p> <p>Closing Date: 01/27/2006</p> <p>First Distribution Date: 02/25/2006</p> <p>Determination Date: 05/22/2006</p> <p>Distribution Date: 05/25/2006</p> <p>Record Date:</p> <p>Book-Entry: 05/24/2006</p> <p>Definitive: 04/28/2006</p> <p>Trustee: Us Bank, Inc.</p> <p>Main Telephone: 651-495-7000</p> <p>GMAC-RFC</p> <p>Bond Administrator: Howard Levine</p> <p>Telephone: 818-260-1493</p> <p>Pool(s) : 40276,40277,40278,40279</p>

Statement to Certificateholder  
Residential Asset Mtge Products, 2006-EFC1  
May 25, 2006

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	76112BV49	223,093,000.00	211,163,720.95	5.03938000	7,978,847.31	886,778.53	8,865,625.84	0.00	0.00	0.00	203,184,873.64
A-2	76112BV56	231,141,000.00	231,141,000.00	5.15938000	0.00	993,786.88	993,786.88	0.00	0.00	0.00	231,141,000.00
A-3	76112BV64	22,786,000.00	22,786,000.00	5.25938000	0.00	99,866.86	99,866.86	0.00	0.00	0.00	22,786,000.00
M-1	76112BV72	24,705,000.00	24,705,000.00	5.34938000	0.00	110,130.36	110,130.36	0.00	0.00	0.00	24,705,000.00
M-2	76112BV80	21,960,000.00	21,960,000.00	5.35938000	0.00	98,076.65	98,076.65	0.00	0.00	0.00	21,960,000.00
M-3	76112BV98	14,335,000.00	14,335,000.00	5.38938000	0.00	64,380.64	64,380.64	0.00	0.00	0.00	14,335,000.00
M-4	76112BW22	10,980,000.00	10,980,000.00	5.49938000	0.00	50,319.33	50,319.33	0.00	0.00	0.00	10,980,000.00
M-5	76112BW30	10,980,000.00	10,980,000.00	5.53938000	0.00	50,685.33	50,685.33	0.00	0.00	0.00	10,980,000.00
M-6	76112BW48	9,760,000.00	9,760,000.00	5.62938000	0.00	45,785.62	45,785.62	0.00	0.00	0.00	9,760,000.00
M-7	76112BW55	9,760,000.00	9,760,000.00	6.20938000	0.00	50,502.96	50,502.96	0.00	0.00	0.00	9,760,000.00
M-8	76112BW63	7,625,000.00	7,625,000.00	6.40938000	0.00	40,726.27	40,726.27	0.00	0.00	0.00	7,625,000.00
M-9	76112BW71	6,100,000.00	6,100,000.00	7.15849771	0.00	37,664.35	37,664.35	0.00	0.00	0.00	6,100,000.00
SB	76112BY53	16,775,261.73	16,775,007.20	0.00000000	0.00	1,346,380.94	1,346,380.94	0.00	0.00	0.00	16,775,007.20
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		610,000,261.73	598,070,728.15		7,978,847.31	3,875,084.72	11,853,932.03	0.00	0.00	0.00	590,091,880.84

Statement to Certificateholder  
Residential Asset Mtge Products, 2006-EFC1  
May 25, 2006

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	76112BV49	946.52777519	35.76466904	3.97492763	39.73959667	0.00000000	0.00000000	910.76310615
A-2	76112BV56	1,000.00000000	0.00000000	4.29948335	4.29948335	0.00000000	0.00000000	1,000.00000000
A-3	76112BV64	1,000.00000000	0.00000000	4.38281664	4.38281664	0.00000000	0.00000000	1,000.00000000
M-1	76112BV72	1,000.00000000	0.00000000	4.45781664	4.45781664	0.00000000	0.00000000	1,000.00000000
M-2	76112BV80	1,000.00000000	0.00000000	4.46614982	4.46614982	0.00000000	0.00000000	1,000.00000000
M-3	76112BV98	1,000.00000000	0.00000000	4.49115033	4.49115033	0.00000000	0.00000000	1,000.00000000
M-4	76112BW22	1,000.00000000	0.00000000	4.58281694	4.58281694	0.00000000	0.00000000	1,000.00000000
M-5	76112BW30	1,000.00000000	0.00000000	4.61615027	4.61615027	0.00000000	0.00000000	1,000.00000000
M-6	76112BW48	1,000.00000000	0.00000000	4.69114959	4.69114959	0.00000000	0.00000000	1,000.00000000
M-7	76112BW55	1,000.00000000	0.00000000	5.17448361	5.17448361	0.00000000	0.00000000	1,000.00000000
M-8	76112BW63	1,000.00000000	0.00000000	5.34115016	5.34115016	0.00000000	0.00000000	1,000.00000000
M-9	76112BW71	1,000.00000000	0.00000000	6.17448361	6.17448361	0.00000000	0.00000000	1,000.00000000
SB	<sup>1</sup> 76112BY53							
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

Deal Factor :	96.73633240%
Group II-ARM Factor :	97.01434313%
Group II-FIXED Factor :	99.73048890%
Group I-ARM Factor :	96.37737549%
Group I-FIXED Factor :	97.85412445%

**Statement to Certificateholder**  
**Residential Asset Mtge Products, 2006-EFC1**  
**May 25, 2006**

**4. Interest Summary**

The following section only reports information for classes that have accrued interest for this distribution.

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	04/25/2006	05/24/2006	Actual/360	211,163,720.95	5.03938000	886,778.53	0.00	0.00	0.00	0.00	886,778.53	0.00
A-2	04/25/2006	05/24/2006	Actual/360	231,141,000.00	5.15938000	993,786.88	0.00	0.00	0.00	0.00	993,786.88	0.00
A-3	04/25/2006	05/24/2006	Actual/360	22,786,000.00	5.25938000	99,866.86	0.00	0.00	0.00	0.00	99,866.86	0.00
M-1	04/25/2006	05/24/2006	Actual/360	24,705,000.00	5.34938000	110,130.36	0.00	0.00	0.00	0.00	110,130.36	0.00
M-2	04/25/2006	05/24/2006	Actual/360	21,960,000.00	5.35938000	98,076.65	0.00	0.00	0.00	0.00	98,076.65	0.00
M-3	04/25/2006	05/24/2006	Actual/360	14,335,000.00	5.38938000	64,380.64	0.00	0.00	0.00	0.00	64,380.64	0.00
M-4	04/25/2006	05/24/2006	Actual/360	10,980,000.00	5.49938000	50,319.33	0.00	0.00	0.00	0.00	50,319.33	0.00
M-5	04/25/2006	05/24/2006	Actual/360	10,980,000.00	5.53938000	50,685.33	0.00	0.00	0.00	0.00	50,685.33	0.00
M-6	04/25/2006	05/24/2006	Actual/360	9,760,000.00	5.62938000	45,785.62	0.00	0.00	0.00	0.00	45,785.62	0.00
M-7	04/25/2006	05/24/2006	Actual/360	9,760,000.00	6.20938000	50,502.96	0.00	0.00	0.00	0.00	50,502.96	0.00
M-8	04/25/2006	05/24/2006	Actual/360	7,625,000.00	6.40938000	40,726.27	0.00	0.00	0.00	0.00	40,726.27	0.00
M-9	04/25/2006	05/24/2006	Actual/360	6,100,000.00	7.15849771	37,664.35	0.00	0.00	0.00	0.00	37,664.35	0.00
SB	04/01/2006	04/30/2006	30/360	16,775,007.20	0.00000000	0.00	0.00	0.00	0.00	1,346,380.94	1,346,380.94	0.00
Deal Totals				598,070,728.15		2,528,703.78	0.00	0.00	0.00	1,346,380.94	3,875,084.72	0.00

**Current Index Rates**

Index Type	Rate	Classes
USLIB TEL 25 -2BD	4.95938000	A-1, A-2, A-3, M-2, M-4, M-6, M-8, M-9, M-7, M-5, M-3, M-1

**5. Other Income Detail**

Class	Prepayment Charges	Remaining Excess Cash Flow and OC Release Amount	Other Income Distribution
	(1)	(2)	(1) + (2) = (3)
SB	60,273.99	1,286,106.95	1,346,380.94
Deal Totals	60,273.99	1,286,106.95	1,346,380.94

Statement to Certificateholder  
Residential Asset Mtge Products, 2006-EFC1  
May 25, 2006

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		Allowable Expenses per Governing Documents	Non-Recoverable Advances
	(1)	(2)	(3)			Subservicer	Master Servicer	Subservicer	Master Servicer		
Group I-ARM	15,734.79	15,734.79	0.00	1	140.38	142,022.13	1,671.25	71,344.59	0.00	0.00	0.00
Group I-FIXED	2,912.53	2,912.53	0.00	0	0.00	32,366.07	1,529.03	12,290.88	0.00	0.00	0.00
Group II-ARM	4,957.98	4,957.98	0.00	0	0.00	27,603.21	0.00	29,569.17	0.00	0.00	0.00
Group II-FIXED	0.77	0.77	0.00	0	0.00	2,313.83	231.38	1,241.22	0.00	0.00	0.00
Deal Totals	23,606.07	23,606.07	0.00	1	140.38	204,305.24	3,431.66	114,445.86	0.00	0.00	0.00

Statement to Certificateholder  
Residential Asset Mtge Products, 2006-EFC1  
May 25, 2006

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
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
1,275.32	0.00	0.00	1,275.32	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

1,275.32	0.00	0.00	1,275.32	0.00
----------	------	------	----------	------

**Statement to Certificateholder**  
**Residential Asset Mtge Products, 2006-EFC1**  
**May 25, 2006**

**8. Collateral Summary**

**A. Loan Count and Balances**

	Original Loan Count/ Scheduled Principal Balance		Beginning Loan Count/ Scheduled Principal Balance		Curtailments		Payoffs		Total Repurchases		Principal Portion of Losses		Ending Loan Count/ Scheduled Principal Balance	
	Count	Balance	Count	Balance	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Balance
Group I-ARM	2,362	428,366,449.92	2,320	418,282,435.70	269	14,160.20	20	5,193,236.08	0	0.00	0	0.00	2,300	412,848,341.93
Group I-FIXED	1,094	104,972,892.98	1,085	103,807,330.54	167	18,126.87	10	975,438.52	0	0.00	1	19,861.79	1,074	102,720,305.34
Group II-ARM	437	71,096,168.42	433	70,427,764.80	61	4,394.35	5	1,417,553.09	0	0.00	0	0.00	428	68,973,480.78
Group II-FIXED	52	5,564,750.41	52	5,553,197.11	5	103.78	0	0.00	0	0.00	0	0.00	52	5,549,752.79
Deal Totals	3,945	610,000,261.73	3,890	598,070,728.15	502	36,785.20	35	7,586,227.69	0	0.00	1	19,861.79	3,854	590,091,880.84

**B. Weighted Averages**

	Beginning Weighted Average Gross Mortgage Rate	Ending Weighted Average Mortgage Rate	Ending Weighted Average Remaining Amortization Term	Ending Weighted Average Months to Maturity	Beginning Weighted Average Net Mortgage Rate	Ending Weighted Average Net Mortgage Rate	Beginning Weighted Average Unmodified Net Mortgage Rate	Net Weighted Average Cap Rate	Weighted Average Net Rate
Group I-ARM	7.35807631	7.35505306	354.75	354.75	6.89802525	6.89504084	6.89842798	N/A	N/A
Group I-FIXED	8.18862964	8.18406948	345.63	345.62	7.76261167	7.75886545	7.76261167	N/A	N/A
Group II-ARM	8.22680393	8.23210258	354.54	354.54	7.70068441	7.70647281	7.70068441	N/A	N/A
Group II-FIXED	9.12860690	9.12872729	350.88	350.88	8.57860690	8.57872729	8.57860690	N/A	N/A
Deal Totals	7.62097527	7.61856022	353.10	353.10	7.15821605	7.15609114	7.15849771	N/A	N/A

**C. Constant Prepayment Rate**

	1 Month CPR	3 Month CPR	6 Month CPR	12 Month CPR	Life CPR
II-ARM	21.72%	10.69%			8.16%
II-FIXED	0.02%	0.13%			0.10%
I-ARM	13.96%	12.63%			9.90%

Statement to Certificateholder  
Residential Asset Mtge Products, 2006-EFC1  
May 25, 2006

I-FIXED	10.70%	6.84%			5.40%
Deal Totals	14.24%	11.31%			8.84%

9. Repurchases

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



Statement to Certificateholder  
Residential Asset Mtge Products, 2006-EFC1  
May 25, 2006

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	3,738	573,318,717.38	0	0.00	0	0.00	0	0.00	0.00	3,738	573,318,717.38
30 days	64	9,783,001.47	0	0.00	0	0.00	0	0.00	0.00	64	9,783,001.47
60 days	25	2,905,645.80	1	123,056.62	3	959,122.72	0	0.00	0.00	29	3,987,825.14
90 days	11	1,024,793.99	0	0.00	7	1,236,204.56	0	0.00	0.00	18	2,260,998.55
120 days	3	313,325.74	0	0.00	2	428,012.56	0	0.00	0.00	5	741,338.30
150 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
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	0	0.00	0	0.00	0.00	0	0.00
Total	3,841	587,345,484.38	1	123,056.62	12	2,623,339.84	0	0.00	0.00	3,854	590,091,880.84
Current	96.99%	97.16%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	96.99%	97.16%
30 days	1.66%	1.66%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.66%	1.66%
60 days	0.65%	0.49%	0.03%	0.02%	0.08%	0.16%	0.00%	0.00%	0.00%	0.75%	0.68%
90 days	0.29%	0.17%	0.00%	0.00%	0.18%	0.21%	0.00%	0.00%	0.00%	0.47%	0.38%
120 days	0.08%	0.05%	0.00%	0.00%	0.05%	0.07%	0.00%	0.00%	0.00%	0.13%	0.13%
150 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total	99.66%	99.53%	0.03%	0.02%	0.31%	0.44%	0.00%	0.00%	0.00%	100.00%	100.00%

Statement to Certificateholder  
Residential Asset Mtge Products, 2006-EFC1  
May 25, 2006

Group I-ARM	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
Current	2,234	401,669,343.73	0	0.00	0	0.00	0	0.00	0.00	2,234	401,669,343.73
30 days	37	5,942,080.21	0	0.00	0	0.00	0	0.00	0.00	37	5,942,080.21
60 days	11	1,729,161.77	1	123,056.62	3	959,122.72	0	0.00	0.00	15	2,811,341.11
90 days	6	809,693.78	0	0.00	6	1,005,004.08	0	0.00	0.00	12	1,814,697.86
120 days	1	251,679.02	0	0.00	1	359,200.00	0	0.00	0.00	2	610,879.02
150 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
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	0	0.00	0	0.00	0.00	0	0.00
Total	2,289	410,401,958.51	1	123,056.62	10	2,323,326.80	0	0.00	0.00	2,300	412,848,341.93

  

Current	97.13%	97.29%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	97.13%	97.29%
30 days	1.61%	1.44%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.61%	1.44%
60 days	0.48%	0.42%	0.04%	0.03%	0.13%	0.23%	0.00%	0.00%	0.00%	0.65%	0.68%
90 days	0.26%	0.20%	0.00%	0.00%	0.26%	0.24%	0.00%	0.00%	0.00%	0.52%	0.44%
120 days	0.04%	0.06%	0.00%	0.00%	0.04%	0.09%	0.00%	0.00%	0.00%	0.09%	0.15%
150 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total	99.52%	99.41%	0.04%	0.03%	0.43%	0.56%	0.00%	0.00%	0.00%	100.00%	100.00%

Statement to Certificateholder  
Residential Asset Mtge Products, 2006-EFC1  
May 25, 2006

Group I-FIXED	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
Current	1,047	101,189,830.11	0	0.00	0	0.00	0	0.00	0.00	1,047	101,189,830.11
30 days	12	868,196.77	0	0.00	0	0.00	0	0.00	0.00	12	868,196.77
60 days	8	385,531.53	0	0.00	0	0.00	0	0.00	0.00	8	385,531.53
90 days	5	215,100.21	0	0.00	0	0.00	0	0.00	0.00	5	215,100.21
120 days	2	61,646.72	0	0.00	0	0.00	0	0.00	0.00	2	61,646.72
150 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
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	0	0.00	0	0.00	0.00	0	0.00
Total	1,074	102,720,305.34	0	0.00	0	0.00	0	0.00	0.00	1,074	102,720,305.34

  

Current	97.49%	98.51%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	97.49%	98.51%
30 days	1.12%	0.85%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.12%	0.85%
60 days	0.74%	0.38%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.74%	0.38%
90 days	0.47%	0.21%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.47%	0.21%
120 days	0.19%	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.19%	0.06%
150 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total	100.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%

Statement to Certificateholder  
Residential Asset Mtge Products, 2006-EFC1  
May 25, 2006

Group II-ARM	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
Current	408	65,057,486.96	0	0.00	0	0.00	0	0.00	0.00	408	65,057,486.96
30 days	14	2,911,125.04	0	0.00	0	0.00	0	0.00	0.00	14	2,911,125.04
60 days	4	704,855.74	0	0.00	0	0.00	0	0.00	0.00	4	704,855.74
90 days	0	0.00	0	0.00	1	231,200.48	0	0.00	0.00	1	231,200.48
120 days	0	0.00	0	0.00	1	68,812.56	0	0.00	0.00	1	68,812.56
150 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
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	0	0.00	0	0.00	0.00	0	0.00
Total	426	68,673,467.74	0	0.00	2	300,013.04	0	0.00	0.00	428	68,973,480.78

  

Current	95.33%	94.32%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	95.33%	94.32%
30 days	3.27%	4.22%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.27%	4.22%
60 days	0.93%	1.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.93%	1.02%
90 days	0.00%	0.00%	0.00%	0.00%	0.23%	0.34%	0.00%	0.00%	0.00%	0.23%	0.34%
120 days	0.00%	0.00%	0.00%	0.00%	0.23%	0.10%	0.00%	0.00%	0.00%	0.23%	0.10%
150 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total	99.53%	99.57%	0.00%	0.00%	0.47%	0.43%	0.00%	0.00%	0.00%	100.00%	100.00%

Statement to Certificateholder  
Residential Asset Mtge Products, 2006-EFC1  
May 25, 2006

Group II-FIXED	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
Current	49	5,402,056.58	0	0.00	0	0.00	0	0.00	0.00	49	5,402,056.58
30 days	1	61,599.45	0	0.00	0	0.00	0	0.00	0.00	1	61,599.45
60 days	2	86,096.76	0	0.00	0	0.00	0	0.00	0.00	2	86,096.76
90 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
120 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
150 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
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	0	0.00	0	0.00	0.00	0	0.00
Total	52	5,549,752.79	0	0.00	0	0.00	0	0.00	0.00	52	5,549,752.79

  

Current	94.23%	97.34%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	94.23%	97.34%
30 days	1.92%	1.11%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.92%	1.11%
60 days	3.85%	1.55%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.85%	1.55%
90 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total	100.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%

Statement to Certificateholder  
Residential Asset Mtge Products, 2006-EFC1  
May 25, 2006

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	64	9,783,001.47	13 Months	0	0.00	25 Months	0	0.00	37 Months	0	0.00	49 Months	0	0.00
	1.66%	1.66%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
2 Months	29	3,987,825.14	14 Months	0	0.00	26 Months	0	0.00	38 Months	0	0.00	50 Months	0	0.00
	0.75%	0.68%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
3 Months	18	2,260,998.55	15 Months	0	0.00	27 Months	0	0.00	39 Months	0	0.00	51 Months	0	0.00
	0.47%	0.38%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
4 Months	5	741,338.30	16 Months	0	0.00	28 Months	0	0.00	40 Months	0	0.00	52 Months	0	0.00
	0.13%	0.13%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
5 Months	0	0.00	17 Months	0	0.00	29 Months	0	0.00	41 Months	0	0.00	53 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
6 Months	0	0.00	18 Months	0	0.00	30 Months	0	0.00	42 Months	0	0.00	54 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
7 Months	0	0.00	19 Months	0	0.00	31 Months	0	0.00	43 Months	0	0.00	55 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
8 Months	0	0.00	20 Months	0	0.00	32 Months	0	0.00	44 Months	0	0.00	56 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
9 Months	0	0.00	21 Months	0	0.00	33 Months	0	0.00	45 Months	0	0.00	57 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
10 Months	0	0.00	22 Months	0	0.00	34 Months	0	0.00	46 Months	0	0.00	58 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
11 Months	0	0.00	23 Months	0	0.00	35 Months	0	0.00	47 Months	0	0.00	59 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
12 Months	0	0.00	24 Months	0	0.00	36 Months	0	0.00	48 Months	0	0.00	60+ Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%

Statement to Certificateholder  
Residential Asset Mtge Products, 2006-EFC1  
May 25, 2006

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-ARM	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Group I-FIXED	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Group II-ARM	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Group II-FIXED	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Deal Totals	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

**Statement to Certificateholder**  
**Residential Asset Mtge Products, 2006-EFC1**  
**May 25, 2006**

Modification Type		Payoffs				Repurchases				Liquidations				Total			
		Current Month		Cumulative		Current Month		Cumulative		Current Month		Cumulative		Current Month		Cumulative	
		Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance
Group I-ARM	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Group I-FIXED	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Group II-ARM	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Group II-FIXED	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Deal Totals	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00



Statement to Certificateholder  
Residential Asset Mtge Products, 2006-EFC1  
May 25, 2006

13. Losses and Recoveries

A. Current Cycle Realized Losses

Current Period Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Group I-ARM	Loss Count	0	0	0	0	0
	Beginning Aggregate Scheduled Balance	0.00	0.00	0.00	0.00	0
	Principal Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Interest Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Total Realized Loss	0.00	0.00	0.00	0.00	0.00
Group I-FIXED	Loss Count	0	1	0	0	1
	Beginning Aggregate Scheduled Balance	0.00	19,861.79	0.00	0.00	19,861.79
	Principal Portion of Loss	0.00	19,861.79	0.00	0.00	19,861.79
	Interest Portion of Loss	0.00	979.75	0.00	0.00	979.75
	Total Realized Loss	0.00	20,841.54	0.00	0.00	20,841.54
Group II-ARM	Loss Count	0	0	0	0	0
	Beginning Aggregate Scheduled Balance	0.00	0.00	0.00	0.00	0
	Principal Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Interest Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Total Realized Loss	0.00	0.00	0.00	0.00	0.00
Group II-FIXED	Loss Count	0	0	0	0	0
	Beginning Aggregate Scheduled Balance	0.00	0.00	0.00	0.00	0
	Principal Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Interest Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Total Realized Loss	0.00	0.00	0.00	0.00	0.00
Deal Totals	Loss Count	0	1	0	0	1
	Beginning Aggregate Scheduled Balance	0.00	19,861.79	0.00	0.00	19,861.79
	Principal Portion of Loss	0.00	19,861.79	0.00	0.00	19,861.79
	Interest Portion of Loss	0.00	979.75	0.00	0.00	979.75
	Total Realized Loss	0.00	20,841.54	0.00	0.00	20,841.54

Statement to Certificateholder  
Residential Asset Mtge Products, 2006-EFC1  
May 25, 2006

**B. Cumulative Realized Losses**

Cumulative Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
<b>Group I-ARM</b>	Loss Count	0	0	0	0	0
	Total Realized Loss	0.00	0.00	0.00	0.00	0.00
<b>Group I-FIXED</b>	Loss Count	0	1	0	0	1
	Total Realized Loss	0.00	20,841.54	0.00	0.00	20,841.54
<b>Group II-ARM</b>	Loss Count	0	0	0	0	0
	Total Realized Loss	0.00	0.00	0.00	0.00	0.00
<b>Group II-FIXED</b>	Loss Count	0	0	0	0	0
	Total Realized Loss	0.00	0.00	0.00	0.00	0.00
<b>Deal Totals</b>	Loss Count	0	1	0	0	1
	Total Realized Loss	0.00	20,841.54	0.00	0.00	20,841.54

**C. Subsequent Recoveries**

Subsequent Recoveries		Current Period	Cumulative
<b>Group I-ARM</b>	Subsequent Recoveries Count	0	0
	Subsequent Recoveries	0.00	0.00
	Net Loss 1	0.00	0.00
	Net Loss %2	0.00%	0.00%
<b>Group I-FIXED</b>	Subsequent Recoveries Count	0	0
	Subsequent Recoveries	0.00	0.00
	Net Loss 1	20,841.54	20,841.54
	Net Loss %2	0.02%	0.02%
<b>Group II-ARM</b>	Subsequent Recoveries Count	0	0
	Subsequent Recoveries	0.00	0.00
	Net Loss 1	0.00	0.00
	Net Loss %2	0.00%	0.00%

Statement to Certificateholder

Residential Asset Mtge Products, 2006-EFC1

May 25, 2006

<b>Group</b> <b>II-FIXE</b> <b>D</b>	Subsequent Recoveries Count	0	0
	Subsequent Recoveries	0.00	0.00
	Net Loss 1	0.00	0.00
	Net Loss % <sup>2</sup>	0.00%	0.00%
<b>Deal</b> <b>Totals</b>	Subsequent Recoveries Count	0	0
	Subsequent Recoveries	0.00	0.00
	Net Loss 1	20,841.54	20,841.54
	Net Loss % 2	0.00%	0.00%

<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
<b>Group</b> <b>II-ARM</b>	Monthly Default Rate	0.00%	0.00%			0.00 %
	Constant Default Rate	0.00%	0.00%			0.00%
<b>Group</b> <b>II-FIXED</b>	Monthly Default Rate	0.00%	0.00%			0.00 %
	Constant Default Rate	0.00%	0.00%			0.00%
<b>Group</b> <b>I-ARM</b>	Monthly Default Rate	0.00%	0.00%			0.00 %
	Constant Default Rate	0.00%	0.00%			0.00%
<b>Group</b> <b>I-FIXED</b>	Monthly Default Rate	0.02%	0.01%			0.00 %
	Constant Default Rate	0.23%	0.08%			0.06%
<b>Deal Totals</b>	Monthly Default Rate	0.00%	0.00%			0.00 %
	Constant Default Rate	0.04%	0.01%			0.01%

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)=  $1 - [(1 - \text{MDR}_{n-m+1}) * (1 - \text{MDR}_{n-m+2}) * \dots * (1 - \text{MDR}_{n-1}) * (1 - \text{MDR}_n)]^{(1/m)}$

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

Statement to Certificateholder  
Residential Asset Mtge Products, 2006-EFC1  
May 25, 2006

14. Credit Enhancement Report

Hedge Agreements

Description	Provider	Termination Date	Amount Received From Provider	Amount Paid to Provider
Yield Maintenance Agreement	Bear, Stearns & Co., Inc.	01/25/2011	268,052.69	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	16,775,007.20	16,775,007.20	0.00	16,775,007.20	16,775,007.20

Statement to Certificateholder  
Residential Asset Mtge Products, 2006-EFC1  
May 25, 2006

17. Excess Cashflow, Overcollateralization and Derivative Amounts

Excess Cashflow and Derivative Summary	
(1) Scheduled Unmodified Net Interest	3,567,739.95
(2) Interest Losses	979.75
(3) Subsequent Recoveries	0.00
(4) Interest Adjustment Amount	0.00
(5) Yield Maintenance/Swap Payment Amount - IN	268,052.69
(6) Certificate Interest Amount	2,527,428.45
(7) OC Reduction Amount	0.00
(8) Excess Cashflow Prior to OC Provisions and Derivative Amounts Available	1,307,384.44

Overcollateralization and Derivative Amounts	
Excess Cashflow Prior to OC Provisions and Derivative Amounts Available	1,307,384.44
(1) Unreimbursed Principal Portion of Realized Losses	0.00
(2) Principal Portion of Realized Losses	19,861.79
(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	1,275.32
(7) Relief Act Shortfall	140.38
(8) Unreimbursed Realized Losses	0.00
(9) To Class SB Certificates	1,286,106.95

Statement to Certificateholder  
Residential Asset Mtge Products, 2006-EFC1  
May 25, 2006

18. Performance Tests

Senior Balance Test	
Senior Certificate Beginning Balance - Actual Value	465,090,720.95
Zero Balance	0.00
Senior Certificate Beginning Balance = 0.00	False
Current Distribution Date >= Target Distribution	
Current Distribution Period	4
StepDownTarget Distribution Period	37
Current Distribution Date >= Target Distribution Date	False
Stepdown Date - Senior Enhancement Test	
Current Senior Enhancement Percent - Actual value	22.53547500%
Specified Senior Enhancement Percent - Target value	43.60000000%
Senior Enhance Pct >= Specified Senior Enhance Pct (Actual End Balance <= Target End Balance)	False
StepDown Date and Senior Enhancement pass	
Current Distribution Date >= Target Distribution Date	False
Senior Enhance Pct >= Specified Senior Enhance Pct (Actual End Balance <= Target End Balance)	False
After StepDown Date and Senior Enh Percent >= Target Percent	False
StepDown Date has occurred	
Senior Certificate Beginning Balance = 0.00	False
After StepDown Date and Senior Enh Percent >= Target Percent	False
Stepdown Date has occurred	False
Sixty-Plus Delinquency Percentage >= Target %	
3-Month Average Sixty-Plus Delinquency Percentage - Actual Value	0.68411500%
Senior Enhancement Delinquency Percentage - Target Value	8.78883500%
Sixty-Plus Delinquency Percentage >= Senior Enhancement Delinquency Percentage Target	False

Statement to Certificateholder  
Residential Asset Mtge Products, 2006-EFC1  
May 25, 2006

Trigger Event clause (b) - Realized Loss Test	
Aggregate Realized Loss Percentage - Actual Value	0.00341700%
Scheduled Loss Target Percent	9.99000000%
Aggregate Realized Loss Percentage >= Scheduled Loss Percent	False
Trigger Event is in effect?	
Sixty-Plus Delinquency Percentage >= Senior Enhancement Delinquency Percentage Target	False
Aggregate Realized Loss Percentage >= Scheduled Loss Percent	False
Trigger Event is in effect	False

20. Comments

ERISA Text:

Each beneficial owner of any Certificate (or any interest therein) which provides credit enhancement for any other Certificate and is available in book-entry form, including 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.



Statement To Certificateholder

Residential Asset Mortgage Products, 2006-EFC1  
May 25, 2006

Cash Flow Received and Uses of Funds

<i>Cash Flow Received</i>	<i>Amount</i>
Principal and Interest Payments	11,506,234.41
Prepayment Premium	60,273.99
Liquidation and Insurance Proceeds	0.00
Subsequent Recoveries	0.00
Repurchase Proceeds	0.00
Other Deposits/Adjustments (including Derivative Payment)	291,658.76
Total Deposits	11,858,167.16
<i>Uses of Funds</i>	<i>Amount</i>
Transfer to Certificate Account	11,853,932.02
Reimbursed Advances and Expenses	803.48
Master Servicing Compensation	3,431.66
Derivative Payment	N/A
Total Withdrawals	11,858,167.16
Ending Balance	0.00