GMAC RFC

Statement to Certificateholder

Distribution Information	Deal Information	
1. Distribution Summary	Deal Name:	Residential Asset Mtge Products, 2006-EFC1
2. Factor Summary	Asset Type:	Mortgage Asset-Backed Pass-Through Certificates
3. Components Information *(Not Applicable)*		
4. Interest Summary	Closing Date:	01/27/2006
	First Distribution Date:	02/25/2006
5. Other Income Detail	Determination Date:	08/21/2006
6. Interest Shortfalls, Compensation and Expenses	Distribution Date:	08/25/2006
	Record Date:	
7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts	Book-Entry:	08/24/2006
8. Collateral Summary	Definitive:	07/31/2006
9. Repurchase Information	Trustee:	Us Bank, Inc.
10. Loan Status Report (Delinquencies)	Main Telephone:	651-495-7000
11. Deal Delinquencies (30 Day Buckets)	GMAC-RFC	
12. Loss Mitigation and Servicing Modifications	Bond Administrator:	Howard Levine
	Telephone:	818-260-1493
13. Losses and Recoveries		
14. Credit Enhancement Report	Pool(s) :	40276,40277,40278,40279
15. Distribution Percentages *(Not Applicable)*		
16. Overcollateralization Summary		
17. Excess Cash Flow, Overcollateralization Provisions and Derivative Amounts		
18. Performance Tests		
19. Lender Paid Mortgage Insurance *(Not Applicable)*		
20. Comments		

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Residential Asset Mtge Products, 2006-EFC1
August 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	183,869,218.61	5.46500000	11,924,551.29	865,283.44	12,789,834.73	0.00	0.00	0.00	171,944,667.32
A-2	76112BV56	231,141,000.00	231,141,000.00	5.58500000	0.00	1,111,627.70	1,111,627.70	0.00	0.00	0.00	231,141,000.00
A-3	76112BV64	22,786,000.00	22,786,000.00	5.68500000	0.00	111,546.96	111,546.96	0.00	0.00	0.00	22,786,000.00
M-1	76112BV72	24,705,000.00	24,705,000.00	5.77500000	0.00	122,855.91	122,855.91	0.00	0.00	0.00	24,705,000.00
M-2	76112BV80	21,960,000.00	21,960,000.00	5.78500000	0.00	109,394.35	109,394.35	0.00	0.00	0.00	21,960,000.00
M-3	76112BV98	14,335,000.00	14,335,000.00	5.81500000	0.00	71,780.52	71,780.52	0.00	0.00	0.00	14,335,000.00
M-4	76112BW22	10,980,000.00	10,980,000.00	5.92500000	0.00	56,020.88	56,020.88	0.00	0.00	0.00	10,980,000.00
M-5	76112BW30	10,980,000.00	10,980,000.00	5.96500000	0.00	56,399.07	56,399.07	0.00	0.00	0.00	10,980,000.00
M-6	76112BW48	9,760,000.00	9,760,000.00	6.05500000	0.00	50,888.91	50,888.91	0.00	0.00	0.00	9,760,000.00
M-7	76112BW55	9,760,000.00	9,760,000.00	6.63500000	0.00	55,763.49	55,763.49	0.00	0.00	0.00	9,760,000.00
M-8	76112BW63	7,625,000.00	7,625,000.00	6.83500000	0.00	44,878.42	44,878.42	0.00	0.00	0.00	7,625,000.00
M-9	76112BW71	6,100,000.00	6,100,000.00	6.92060607	0.00	41,155.51	41,155.51	0.00	0.00	0.00	6,100,000.00
SB	76112BY53	16,775,261.73	16,775,007.20	0.00000000	0.00	1,110,227.32	1,110,227.32	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**	**570,776,225.81**		**11,924,551.29**	**3,807,822.48**	**15,732,373.77**	**0.00**	**0.00**	**0.00**	**558,851,674.52**

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August 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	824.18192686	53.45103293	3.87857727	57.32961021	0.00000000	0.00000000	770.73089393
A-2	76112BV56	1,000.00000000	0.00000000	4.80930558	4.80930558	0.00000000	0.00000000	1,000.00000000
A-3	76112BV64	1,000.00000000	0.00000000	4.89541648	4.89541648	0.00000000	0.00000000	1,000.00000000
M-1	76112BV72	1,000.00000000	0.00000000	4.97291682	4.97291682	0.00000000	0.00000000	1,000.00000000
M-2	76112BV80	1,000.00000000	0.00000000	4.98152778	4.98152778	0.00000000	0.00000000	1,000.00000000
M-3	76112BV98	1,000.00000000	0.00000000	5.00736100	5.00736100	0.00000000	0.00000000	1,000.00000000
M-4	76112BW22	1,000.00000000	0.00000000	5.10208379	5.10208379	0.00000000	0.00000000	1,000.00000000
M-5	76112BW30	1,000.00000000	0.00000000	5.13652732	5.13652732	0.00000000	0.00000000	1,000.00000000
M-6	76112BW48	1,000.00000000	0.00000000	5.21402766	5.21402766	0.00000000	0.00000000	1,000.00000000
M-7	76112BW55	1,000.00000000	0.00000000	5.71347234	5.71347234	0.00000000	0.00000000	1,000.00000000
M-8	76112BW63	1,000.00000000	0.00000000	5.88569443	5.88569443	0.00000000	0.00000000	1,000.00000000
M-9	76112BW71	1,000.00000000	0.00000000	6.74680492	6.74680492	0.00000000	0.00000000	1,000.00000000
SB [1]	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

[1] Factors not reported for OC Classes

Deal Factor :	91.61498930%
Group II-ARM Factor :	91.11582479%
Group II-FIXED Factor :	97.89674898%
Group I-ARM Factor :	91.06204104%
Group I-FIXED Factor :	93.87649450%

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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	07/25/2006	08/24/2006	Actual/360	183,869,218.61	5.46500000	865,283.44	0.00	0.00	0.00	0.00	865,283.44	0.00
A-2	07/25/2006	08/24/2006	Actual/360	231,141,000.00	5.58500000	1,111,627.70	0.00	0.00	0.00	0.00	1,111,627.70	0.00
A-3	07/25/2006	08/24/2006	Actual/360	22,786,000.00	5.68500000	111,546.96	0.00	0.00	0.00	0.00	111,546.96	0.00
M-1	07/25/2006	08/24/2006	Actual/360	24,705,000.00	5.77500000	122,855.91	0.00	0.00	0.00	0.00	122,855.91	0.00
M-2	07/25/2006	08/24/2006	Actual/360	21,960,000.00	5.78500000	109,394.35	0.00	0.00	0.00	0.00	109,394.35	0.00
M-3	07/25/2006	08/24/2006	Actual/360	14,335,000.00	5.81500000	71,780.52	0.00	0.00	0.00	0.00	71,780.52	0.00
M-4	07/25/2006	08/24/2006	Actual/360	10,980,000.00	5.92500000	56,020.88	0.00	0.00	0.00	0.00	56,020.88	0.00
M-5	07/25/2006	08/24/2006	Actual/360	10,980,000.00	5.96500000	56,399.07	0.00	0.00	0.00	0.00	56,399.07	0.00
M-6	07/25/2006	08/24/2006	Actual/360	9,760,000.00	6.05500000	50,888.91	0.00	0.00	0.00	0.00	50,888.91	0.00
M-7	07/25/2006	08/24/2006	Actual/360	9,760,000.00	6.63500000	55,763.49	0.00	0.00	0.00	0.00	55,763.49	0.00
M-8	07/25/2006	08/24/2006	Actual/360	7,625,000.00	6.83500000	44,878.42	0.00	0.00	0.00	0.00	44,878.42	0.00
M-9	07/25/2006	08/24/2006	Actual/360	6,100,000.00	6.92060607	41,155.51	0.00	0.00	0.00	0.00	41,155.51	0.00
SB	07/01/2006	07/31/2006	30/360	16,775,007.20	0.00000000	0.00	0.00	0.00	0.00	1,110,227.32	1,110,227.32	0.00
Deal Totals				**570,776,225.81**		**2,697,595.16**	**0.00**	**0.00**	**0.00**	**1,110,227.32**	**3,807,822.48**	**0.00**

Current Index Rates

Index Type	Rate	Classes
USLIB TEL 25 -2BD	5.38500000	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 Distributiion
	(1)	(2)	(1) + (2) = (3)
SB	155,396.97	954,830.35	1,110,227.32
Deal Totals	**155,396.97**	**954,830.35**	**1,110,227.32**

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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	20,533.24	20,533.24	0.00	1	138.26	134,724.94	0.00	152,110.63	1,714.60	0.00	0.00
Group I-FIXED	6,563.89	6,563.89	0.00	0	0.00	31,002.77	0.00	21,860.10	0.00	0.00	0.00
Group II-ARM	1,830.93	1,830.93	0.00	0	0.00	25,913.95	911.98	50,210.25	0.00	0.00	0.00
Group II-FIXED	4.23	4.23	0.00	0	0.00	2,271.30	227.16	2,985.77	0.00	0.00	0.00
Deal Totals	**28,932.29**	**28,932.29**	**0.00**	**1**	**138.26**	**193,912.96**	**1,139.14**	**227,166.75**	**1,714.60**	**0.00**	**0.00**

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

Class	Current Period Uncompensated	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	4,803.11	0.00	0.00	4,803.11	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	**4,803.11**	**0.00**	**0.00**	**4,803.11**	**0.00**

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	2,229	398,997,946.23	267	15,749.10	42	8,204,551.13	3	480,078.17	0	0.00	2,184	390,079,232.42
Group I-FIXED	1,094	104,972,892.98	1,049	100,629,373.56	126	16,062.43	14	1,771,515.92	1	38,437.67	5	185,629.90	1,029	98,544,872.11
Group II-ARM	437	71,096,168.42	414	65,682,455.78	54	2,618.18	5	867,071.47	0	0.00	0	0.00	409	64,779,860.25
Group II-FIXED	52	5,564,750.41	51	5,466,450.24	3	554.40	0	0.00	0	0.00	1	14,826.37	50	5,447,709.74
Deal Totals	**3,945**	**610,000,261.73**	**3,743**	**570,776,225.81**	**450**	**34,984.11**	**61**	**10,843,138.52**	**4**	**518,515.84**	**6**	**200,456.27**	**3,672**	**558,851,674.52**

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-ARM	7.35083475	7.34913644	351.68	351.68	6.89114868	6.88973771	6.89156451	N/A	N/A
Group I-FIXED	8.17263717	8.16427849	342.30	342.29	7.74828141	7.74004466	7.74828141	N/A	N/A
Group II-ARM	8.22204265	8.22030383	351.36	351.36	7.69679566	7.69422586	7.69679566	N/A	N/A
Group II-FIXED	9.11474764	9.11376898	347.87	347.87	8.56474765	8.56376898	8.56474765	N/A	N/A
Deal Totals	**7.61286893**	**7.61105813**	**349.95**	**349.95**	**7.15100226**	**7.14924782**	**7.15129294**	**N/A**	**N/A**

C. Constant Prepayment Rate

	1 Month CPR	3 Month CPR	6 Month CPR	12 Month CPR	Life CPR
II-ARM	14.79%	21.73%	16.39%		14.24%
II-FIXED	3.33%	6.47%	3.35%		2.88%
I-ARM	23.26%	19.78%	16.28%		14.27%

I-FIXED	21.53%	14.56%	10.85%		9.50%
Deal Totals	**21.84%**	**19.00%**	**15.26%**		**13.35%**

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	3	0	0	0	3
	Scheduled Balance	480,078.17	0.00	0.00	0.00	480,078.17
Group I-FIXED	Count	1	0	0	0	1
	Scheduled Balance	38,437.67	0.00	0.00	0.00	38,437.67
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**	**4**	**0**	**0**	**0**	**4**
	Scheduled Balance	**518,515.84**	**0.00**	**0.00**	**0.00**	**518,515.84**

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	3,452	524,689,673.99	4	475,733.87	0	0.00	0	0.00	0.00	3,456	525,165,407.86
30 days	108	16,988,241.27	0	0.00	0	0.00	0	0.00	0.00	108	16,988,241.27
60 days	31	4,913,005.58	2	109,072.06	2	217,666.68	0	0.00	0.00	35	5,239,744.32
90 days	13	1,495,327.57	3	532,584.08	11	2,419,929.10	1	92,310.09	92,619.40	28	4,540,150.84
120 days	2	157,707.97	0	0.00	13	1,637,342.92	0	0.00	0.00	15	1,795,050.89
150 days	4	580,544.31	1	122,723.26	12	2,178,590.50	0	0.00	0.00	17	2,881,858.07
180 days	0	0.00	0	0.00	9	1,546,347.54	2	266,958.44	268,720.00	11	1,813,305.98
181+ days	0	0.00	1	68,715.29	1	359,200.00	0	0.00	0.00	2	427,915.29
Total	**3,610**	**548,824,500.69**	**11**	**1,308,828.56**	**48**	**8,359,076.74**	**3**	**359,268.53**	**361,339.40**	**3,672**	**558,851,674.52**
Current	94.01%	93.89%	0.11%	0.09%	0.00%	0.00%	0.00%	0.00%	0.00%	94.12%	93.97%
30 days	2.94%	3.04%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.94%	3.04%
60 days	0.84%	0.88%	0.05%	0.02%	0.05%	0.04%	0.00%	0.00%	0.00%	0.95%	0.94%
90 days	0.35%	0.27%	0.08%	0.10%	0.30%	0.43%	0.03%	0.02%	0.02%	0.76%	0.81%
120 days	0.05%	0.03%	0.00%	0.00%	0.35%	0.29%	0.00%	0.00%	0.00%	0.41%	0.32%
150 days	0.11%	0.10%	0.03%	0.02%	0.33%	0.39%	0.00%	0.00%	0.00%	0.46%	0.52%
180 days	0.00%	0.00%	0.00%	0.00%	0.25%	0.28%	0.05%	0.05%	0.05%	0.30%	0.32%
181+ days	0.00%	0.00%	0.03%	0.01%	0.03%	0.06%	0.00%	0.00%	0.00%	0.05%	0.08%
Total	**98.31%**	**98.21%**	**0.30%**	**0.23%**	**1.31%**	**1.50%**	**0.08%**	**0.06%**	**0.06%**	**100.00%**	**100.00%**

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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	2,045	365,890,703.11	3	388,685.57	0	0.00	0	0.00	0.00	2,048	366,279,388.68
30 days	67	11,547,682.08	0	0.00	0	0.00	0	0.00	0.00	67	11,547,682.08
60 days	16	2,816,072.64	0	0.00	1	142,400.00	0	0.00	0.00	17	2,958,472.64
90 days	6	949,031.17	2	504,919.09	9	2,163,104.39	1	92,310.09	92,619.40	18	3,709,364.74
120 days	1	132,019.08	0	0.00	11	1,470,197.78	0	0.00	0.00	12	1,602,216.86
150 days	1	198,878.80	1	122,723.26	9	1,718,859.32	0	0.00	0.00	11	2,040,461.38
180 days	0	0.00	0	0.00	8	1,315,487.60	2	266,958.44	268,720.00	10	1,582,446.04
181+ days	0	0.00	0	0.00	1	359,200.00	0	0.00	0.00	1	359,200.00
Total	**2,136**	**381,534,386.88**	**6**	**1,016,327.92**	**39**	**7,169,249.09**	**3**	**359,268.53**	**361,339.40**	**2,184**	**390,079,232.42**

Current	93.64%	93.80%	0.14%	0.10%	0.00%	0.00%	0.00%	0.00%	0.00%	93.77%	93.90%
30 days	3.07%	2.96%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.07%	2.96%
60 days	0.73%	0.72%	0.00%	0.00%	0.05%	0.04%	0.00%	0.00%	0.00%	0.78%	0.76%
90 days	0.27%	0.24%	0.09%	0.13%	0.41%	0.55%	0.05%	0.02%	0.02%	0.82%	0.95%
120 days	0.05%	0.03%	0.00%	0.00%	0.50%	0.38%	0.00%	0.00%	0.00%	0.55%	0.41%
150 days	0.05%	0.05%	0.05%	0.03%	0.41%	0.44%	0.00%	0.00%	0.00%	0.50%	0.52%
180 days	0.00%	0.00%	0.00%	0.00%	0.37%	0.34%	0.09%	0.07%	0.07%	0.46%	0.41%
181+ days	0.00%	0.00%	0.00%	0.00%	0.05%	0.09%	0.00%	0.00%	0.00%	0.05%	0.09%
Total	**97.80%**	**97.81%**	**0.27%**	**0.26%**	**1.79%**	**1.84%**	**0.14%**	**0.09%**	**0.09%**	**100.00%**	**100.00%**

Statement to Certificateholder

Residential Asset Mtge Products, 2006-EFC1

August 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	991	95,669,304.51	0	0.00	0	0.00	0	0.00	0.00	991	95,669,304.51
30 days	18	1,725,533.39	0	0.00	0	0.00	0	0.00	0.00	18	1,725,533.39
60 days	8	403,880.24	2	109,072.06	1	75,266.68	0	0.00	0.00	11	588,218.98
90 days	4	191,464.18	1	27,664.99	1	179,121.82	0	0.00	0.00	6	398,250.99
120 days	1	25,688.89	0	0.00	0	0.00	0	0.00	0.00	1	25,688.89
150 days	2	137,875.35	0	0.00	0	0.00	0	0.00	0.00	2	137,875.35
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	**1,024**	**98,153,746.56**	**3**	**136,737.05**	**2**	**254,388.50**	**0**	**0.00**	**0.00**	**1,029**	**98,544,872.11**

Current	96.31%	97.08%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	96.31%	97.08%
30 days	1.75%	1.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.75%	1.75%
60 days	0.78%	0.41%	0.19%	0.11%	0.10%	0.08%	0.00%	0.00%	0.00%	1.07%	0.60%
90 days	0.39%	0.19%	0.10%	0.03%	0.10%	0.18%	0.00%	0.00%	0.00%	0.58%	0.40%
120 days	0.10%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	0.03%
150 days	0.19%	0.14%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.19%	0.14%
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	**99.51%**	**99.60%**	**0.29%**	**0.14%**	**0.19%**	**0.26%**	**0.00%**	**0.00%**	**0.00%**	**100.00%**	**100.00%**

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	369	58,050,223.07	1	87,048.30	0	0.00	0	0.00	0.00	370	58,137,271.37
30 days	21	3,363,504.35	0	0.00	0	0.00	0	0.00	0.00	21	3,363,504.35
60 days	6	1,676,307.71	0	0.00	0	0.00	0	0.00	0.00	6	1,676,307.71
90 days	3	354,832.22	0	0.00	1	77,702.89	0	0.00	0.00	4	432,535.11
120 days	0	0.00	0	0.00	2	167,145.14	0	0.00	0.00	2	167,145.14
150 days	1	243,790.16	0	0.00	3	459,731.18	0	0.00	0.00	4	703,521.34
180 days	0	0.00	0	0.00	1	230,859.94	0	0.00	0.00	1	230,859.94
181+ days	0	0.00	1	68,715.29	0	0.00	0	0.00	0.00	1	68,715.29
Total	**400**	**63,688,657.51**	**2**	**155,763.59**	**7**	**935,439.15**	**0**	**0.00**	**0.00**	**409**	**64,779,860.25**

Current	90.22%	89.61%	0.24%	0.13%	0.00%	0.00%	0.00%	0.00%	0.00%	90.46%	89.75%
30 days	5.13%	5.19%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.13%	5.19%
60 days	1.47%	2.59%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.47%	2.59%
90 days	0.73%	0.55%	0.00%	0.00%	0.24%	0.12%	0.00%	0.00%	0.00%	0.98%	0.67%
120 days	0.00%	0.00%	0.00%	0.00%	0.49%	0.26%	0.00%	0.00%	0.00%	0.49%	0.26%
150 days	0.24%	0.38%	0.00%	0.00%	0.73%	0.71%	0.00%	0.00%	0.00%	0.98%	1.09%
180 days	0.00%	0.00%	0.00%	0.00%	0.24%	0.36%	0.00%	0.00%	0.00%	0.24%	0.36%
181+ days	0.00%	0.00%	0.24%	0.11%	0.00%	0.00%	0.00%	0.00%	0.00%	0.24%	0.11%
Total	**97.80%**	**98.32%**	**0.49%**	**0.24%**	**1.71%**	**1.44%**	**0.00%**	**0.00%**	**0.00%**	**100.00%**	**100.00%**

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	47	5,079,443.30	0	0.00	0	0.00	0	0.00	0.00	47	5,079,443.30
30 days	2	351,521.45	0	0.00	0	0.00	0	0.00	0.00	2	351,521.45
60 days	1	16,744.99	0	0.00	0	0.00	0	0.00	0.00	1	16,744.99
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	**50**	**5,447,709.74**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0.00**	**50**	**5,447,709.74**

Current	94.00%	93.24%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	94.00%	93.24%
30 days	4.00%	6.45%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.00%	6.45%
60 days	2.00%	0.31%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.00%	0.31%
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%**

11. Delinquency Data

	Totals	
	Count % Count	Balance % Balance
1 Month	108 2.94%	16,988,241.27 3.04%
2 Months	35 0.95%	5,239,744.32 0.94%
3 Months	28 0.76%	4,540,150.84 0.81%
4 Months	15 0.41%	1,795,050.89 0.32%
5 Months	17 0.46%	2,881,858.07 0.52%
6 Months	11 0.30%	1,813,305.98 0.32%
7 Months	2 0.05%	427,915.29 0.08%
8 Months	0 0.00%	0.00 0.00%
9 Months	0 0.00%	0.00 0.00%
10 Months	0 0.00%	0.00 0.00%
11 Months	0 0.00%	0.00 0.00%
12 Months	0 0.00%	0.00 0.00%

	Totals	
	Count % Count	Balance % Balance
13 Months	0 0.00%	0.00 0.00%
14 Months	0 0.00%	0.00 0.00%
15 Months	0 0.00%	0.00 0.00%
16 Months	0 0.00%	0.00 0.00%
17 Months	0 0.00%	0.00 0.00%
18 Months	0 0.00%	0.00 0.00%
19 Months	0 0.00%	0.00 0.00%
20 Months	0 0.00%	0.00 0.00%
21 Months	0 0.00%	0.00 0.00%
22 Months	0 0.00%	0.00 0.00%
23 Months	0 0.00%	0.00 0.00%
24 Months	0 0.00%	0.00 0.00%

	Totals	
	Count % Count	Balance % Balance
25 Months	0 0.00%	0.00 0.00%
26 Months	0 0.00%	0.00 0.00%
27 Months	0 0.00%	0.00 0.00%
28 Months	0 0.00%	0.00 0.00%
29 Months	0 0.00%	0.00 0.00%
30 Months	0 0.00%	0.00 0.00%
31 Months	0 0.00%	0.00 0.00%
32 Months	0 0.00%	0.00 0.00%
33 Months	0 0.00%	0.00 0.00%
34 Months	0 0.00%	0.00 0.00%
35 Months	0 0.00%	0.00 0.00%
36 Months	0 0.00%	0.00 0.00%

	Totals	
	Count % Count	Balance % Balance
37 Months	0 0.00%	0.00 0.00%
38 Months	0 0.00%	0.00 0.00%
39 Months	0 0.00%	0.00 0.00%
40 Months	0 0.00%	0.00 0.00%
41 Months	0 0.00%	0.00 0.00%
42 Months	0 0.00%	0.00 0.00%
43 Months	0 0.00%	0.00 0.00%
44 Months	0 0.00%	0.00 0.00%
45 Months	0 0.00%	0.00 0.00%
46 Months	0 0.00%	0.00 0.00%
47 Months	0 0.00%	0.00 0.00%
48 Months	0 0.00%	0.00 0.00%

	Totals	
	Count % Count	Balance % Balance
49 Months	0 0.00%	0.00 0.00%
50 Months	0 0.00%	0.00 0.00%
51 Months	0 0.00%	0.00 0.00%
52 Months	0 0.00%	0.00 0.00%
53 Months	0 0.00%	0.00 0.00%
54 Months	0 0.00%	0.00 0.00%
55 Months	0 0.00%	0.00 0.00%
56 Months	0 0.00%	0.00 0.00%
57 Months	0 0.00%	0.00 0.00%
58 Months	0 0.00%	0.00 0.00%
59 Months	0 0.00%	0.00 0.00%
60+ Months	0 0.00%	0.00 0.00%

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**

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**

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	5	0	0	5
	Beginning Aggregate Scheduled Balance	0.00	185,629.90	0.00	0.00	185,629.90
	Principal Portion of Loss	0.00	185,629.90	0.00	0.00	185,629.90
	Interest Portion of Loss	0.00	9,295.52	0.00	0.00	9,295.52
	Total Realized Loss	0.00	194,925.42	0.00	0.00	194,925.42
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	1	0	0	1
	Beginning Aggregate Scheduled Balance	0.00	14,826.37	0.00	0.00	14,826.37
	Principal Portion of Loss	0.00	14,826.37	0.00	0.00	14,826.37
	Interest Portion of Loss	0.00	920.07	0.00	0.00	920.07
	Total Realized Loss	0.00	15,746.44	0.00	0.00	15,746.44
Deal Totals	**Loss Count**	**0**	**6**	**0**	**0**	**6**
	Beginning Aggregate Scheduled Balance	**0.00**	**200,456.27**	**0.00**	**0.00**	**200,456.27**
	Principal Portion of Loss	**0.00**	**200,456.27**	**0.00**	**0.00**	**200,456.27**
	Interest Portion of Loss	**0.00**	**10,215.59**	**0.00**	**0.00**	**10,215.59**
	Total Realized Loss	**0.00**	**210,671.86**	**0.00**	**0.00**	**210,671.86**

B. Cumulative Realized Losses

Cumulative Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Group I-ARM	Loss Count	1	0	0	0	1
	Total Realized Loss	31,740.08	0.00	0.00	0.00	31,740.08
Group I-FIXED	Loss Count	0	11	0	0	11
	Total Realized Loss	0.00	403,148.52	0.00	0.00	403,148.52
Group II-ARM	Loss Count	0	0	0	0	0
	Total Realized Loss	0.00	0.00	0.00	0.00	0.00
Group II-FIXED	Loss Count	0	1	0	0	1
	Total Realized Loss	0.00	15,746.44	0.00	0.00	15,746.44
Deal Totals	**Loss Count**	**1**	**12**	**0**	**0**	**13**
	Total Realized Loss	**31,740.08**	**418,894.96**	**0.00**	**0.00**	**450,635.04**

C. Subsequent Recoveries

Subsequent Recoveries		Current Period	Cumulative
Group I-ARM	Subsequent Recoveries Count	0	0
	Subsequent Recoveries	0.00	0.00
	Net Loss 1	0.00	31,740.08
	Net Loss % 2	0.00%	0.01%
Group I-FIXED	Subsequent Recoveries Count	0	0
	Subsequent Recoveries	0.00	0.00
	Net Loss 1	194,925.42	403,148.52
	Net Loss % 2	0.19%	0.38%
Group II-ARM	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%

Group II-FIXED	Subsequent Recoveries Count	0	0
	Subsequent Recoveries	0.00	0.00
	Net Loss [1]	15,746.44	15,746.44
	Net Loss % [2]	0.28%	0.28%
Deal Totals	**Subsequent Recoveries Count**	**0**	**0**
	Subsequent Recoveries	**0.00**	**0.00**
	Net Loss [1]	**210,671.86**	**450,635.04**
	Net Loss % [2]	**0.03%**	**0.07%**

[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-ARM	Monthly Default Rate	0.00%	0.00%	0.00%		0.00 %
	Constant Default Rate	0.00%	0.00%	0.00%		0.00%
Group II-FIXED	Monthly Default Rate	0.27%	0.09%	0.05%		0.04 %
	Constant Default Rate	3.21%	1.08%	0.54%		0.46%
Group I-ARM	Monthly Default Rate	0.00%	0.03%	0.01%		0.01 %
	Constant Default Rate	0.00%	0.34%	0.17%		0.15%
Group I-FIXED	Monthly Default Rate	0.18%	0.13%	0.07%		0.06 %
	Constant Default Rate	2.19%	1.54%	0.81%		0.70%
Deal Totals	Monthly Default Rate	**0.04%**	**0.04%**	**0.02%**		**0.02 %**
	Constant Default Rate	**0.42%**	**0.52%**	**0.27%**		**0.23%**

1-Month MDR (Current Month) = SUM(Beginning Scheduled balances of liquidating loans) / [SUM(Beginning Scheduled loan balances)- SUM(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-MDR_{n-m+1}) * (1-MDR_{n-m+2}) *….* (1-MDR_{n-1}) * (1-MDR_n)]^(1/m)
CDR_m = 1- [(1- MDR_m)^12],where m is number of months in period

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	461,745.63	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

17. Excess Cashflow, Overcollateralization and Derivative Amounts

Excess Cashflow and Derivative Summary		
(1)	Scheduled Unmodified Net Interest	3,401,489.99
(2)	Interest Losses	10,215.59
(3)	Subsequent Recoveries	0.00
(4)	Interest Adjustment Amount	0.00
(5)	Yield Maintenance/Swap Payment Amount - IN	461,745.63
(6)	Certificate Interest Amount	2,692,792.05
(7)	OC Reduction Amount	0.00
(8)	Excess Cashflow Prior to OC Provisions and Derivative Amounts Available	1,160,227.99

Overcollateralization and Derivative Amounts		
	Excess Cashflow Prior to OC Provisions and Derivative Amounts Available	1,160,227.99
(1)	Unreimbursed Principal Portion of Realized Losses	0.00
(2)	Principal Portion of Realized Losses	200,456.27
(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	4,803.11
(7)	Relief Act Shortfall	138.26
(8)	Unreimbursed Realized Losses	0.00
(9)	To Class SB Certificates	954,830.35

18. Performance Tests

Senior Balance Test	
Senior Certificate Beginning Balance - Actual Value	437,796,218.61
Zero Balance	0.00
Senior Certificate Beginning Balance = 0.00	False
Current Distribution Date >= Target Distribution	
Current Distribution Period	7
StepDownTarget Distribution Period	37
Current Distribution Date >= Target Distribution Date	False
Stepdown Date - Senior Enhancement Test	
Current Senior Enhancement Percent - Actual value	23.79522400%
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 occured	
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	2.28005800%
Senior Enhancement Delinquency Percentage - Target Value	9.28013700%
Sixty-Plus Delinquency Percentage >= Senior Enhancement Delinquency Percentage Target	False

Trigger Event clause (b) - Realized Loss Test	
Aggregate Realized Loss Percentage - Actual Value	0.07387500%
Scheduled Loss Target Percent	999.99000000%
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.

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

Cash Flow Received and Uses of Funds

Cash Flow Received	*Amount*
Principal and Interest Payments	14,577,438.98
Prepayment Premium	155,396.97
Liquidation and Insurance Proceeds	0.00
Subsequent Recoveries	0.00
Repurchase Proceeds	518,515.84
Other Deposits/Adjustments (including Derivative Payment)	490,677.92
Total Deposits	15,742,029.71
Uses of Funds	*Amount*
Transfer to Certificate Account	15,732,373.76
Reimbursed Advances and Expenses	8,516.82
Master Servicing Compensation	1,139.14
Derivative Payment	N/A
Total Withdrawals	15,742,029.72
Ending Balance	0.00