

Distribution Information	Deal Information
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Statement to Certificateholder

Residential Asset Mtge Products, 2006-EFC1

September 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	171,944,667.32	5.40438000	16,672,173.72	800,191.22	17,472,364.94	0.00	0.00	0.00	155,272,493.60
A-2	76112BV56	231,141,000.00	231,141,000.00	5.52438000	0.00	1,099,562.01	1,099,562.01	0.00	0.00	0.00	231,141,000.00
A-3	76112BV64	22,786,000.00	22,786,000.00	5.62438000	0.00	110,357.52	110,357.52	0.00	0.00	0.00	22,786,000.00
M-1	76112BV72	24,705,000.00	24,705,000.00	5.71438000	0.00	121,566.29	121,566.29	0.00	0.00	0.00	24,705,000.00
M-2	76112BV80	21,960,000.00	21,960,000.00	5.72438000	0.00	108,248.03	108,248.03	0.00	0.00	0.00	21,960,000.00
M-3	76112BV98	14,335,000.00	14,335,000.00	5.75438000	0.00	71,032.23	71,032.23	0.00	0.00	0.00	14,335,000.00
M-4	76112BW22	10,980,000.00	10,980,000.00	5.86438000	0.00	55,447.71	55,447.71	0.00	0.00	0.00	10,980,000.00
M-5	76112BW30	10,980,000.00	10,980,000.00	5.90438000	0.00	55,825.91	55,825.91	0.00	0.00	0.00	10,980,000.00
M-6	76112BW48	9,760,000.00	9,760,000.00	5.99438000	0.00	50,379.43	50,379.43	0.00	0.00	0.00	9,760,000.00
M-7	76112BW55	9,760,000.00	9,760,000.00	6.57438000	0.00	55,254.01	55,254.01	0.00	0.00	0.00	9,760,000.00
M-8	76112BW63	7,625,000.00	7,625,000.00	6.77438000	0.00	44,480.39	44,480.39	0.00	0.00	0.00	7,625,000.00
M-9	76112BW71	6,100,000.00	6,100,000.00	6.91891161	0.00	40,837.09	40,837.09	0.00	0.00	0.00	6,100,000.00
SB	76112BY53	16,775,261.73	16,775,007.20	0.00000000	0.00	1,108,402.13	1,108,402.13	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	558,851,674.52		16,672,173.72	3,721,583.97	20,393,757.69	0.00	0.00	0.00	542,179,500.80

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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	76112BV49	770.73089393	74.73194462	3.58680559	78.31875021	0.00000000	0.00000000	695.99894932
A-2	76112BV56	1,000.00000000	0.00000000	4.75710501	4.75710501	0.00000000	0.00000000	1,000.00000000
A-3	76112BV64	1,000.00000000	0.00000000	4.84321601	4.84321601	0.00000000	0.00000000	1,000.00000000
M-1	76112BV72	1,000.00000000	0.00000000	4.92071605	4.92071605	0.00000000	0.00000000	1,000.00000000
M-2	76112BV80	1,000.00000000	0.00000000	4.92932741	4.92932741	0.00000000	0.00000000	1,000.00000000
M-3	76112BV98	1,000.00000000	0.00000000	4.95516080	4.95516080	0.00000000	0.00000000	1,000.00000000
M-4	76112BW22	1,000.00000000	0.00000000	5.04988251	5.04988251	0.00000000	0.00000000	1,000.00000000
M-5	76112BW30	1,000.00000000	0.00000000	5.08432696	5.08432696	0.00000000	0.00000000	1,000.00000000
M-6	76112BW48	1,000.00000000	0.00000000	5.16182684	5.16182684	0.00000000	0.00000000	1,000.00000000
M-7	76112BW55	1,000.00000000	0.00000000	5.66127152	5.66127152	0.00000000	0.00000000	1,000.00000000
M-8	76112BW63	1,000.00000000	0.00000000	5.83349377	5.83349377	0.00000000	0.00000000	1,000.00000000
M-9	76112BW71	1,000.00000000	0.00000000	6.69460492	6.69460492	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 :	88.88184724%
Group II-ARM Factor :	88.30150705%
Group II-FIXED Factor :	89.73873727%
Group I-ARM Factor :	88.18781103%
Group I-FIXED Factor :	92.06165303%

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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	08/25/2006	09/24/2006	Actual/360	171,944,667.32	5.40438000	800,191.22	0.00	0.00	0.00	0.00	800,191.22	0.00
A-2	08/25/2006	09/24/2006	Actual/360	231,141,000.00	5.52438000	1,099,562.01	0.00	0.00	0.00	0.00	1,099,562.01	0.00
A-3	08/25/2006	09/24/2006	Actual/360	22,786,000.00	5.62438000	110,357.52	0.00	0.00	0.00	0.00	110,357.52	0.00
M-1	08/25/2006	09/24/2006	Actual/360	24,705,000.00	5.71438000	121,566.29	0.00	0.00	0.00	0.00	121,566.29	0.00
M-2	08/25/2006	09/24/2006	Actual/360	21,960,000.00	5.72438000	108,248.03	0.00	0.00	0.00	0.00	108,248.03	0.00
M-3	08/25/2006	09/24/2006	Actual/360	14,335,000.00	5.75438000	71,032.23	0.00	0.00	0.00	0.00	71,032.23	0.00
M-4	08/25/2006	09/24/2006	Actual/360	10,980,000.00	5.86438000	55,447.71	0.00	0.00	0.00	0.00	55,447.71	0.00
M-5	08/25/2006	09/24/2006	Actual/360	10,980,000.00	5.90438000	55,825.91	0.00	0.00	0.00	0.00	55,825.91	0.00
M-6	08/25/2006	09/24/2006	Actual/360	9,760,000.00	5.99438000	50,379.43	0.00	0.00	0.00	0.00	50,379.43	0.00
M-7	08/25/2006	09/24/2006	Actual/360	9,760,000.00	6.57438000	55,254.01	0.00	0.00	0.00	0.00	55,254.01	0.00
M-8	08/25/2006	09/24/2006	Actual/360	7,625,000.00	6.77438000	44,480.39	0.00	0.00	0.00	0.00	44,480.39	0.00
M-9	08/25/2006	09/24/2006	Actual/360	6,100,000.00	6.91891161	40,837.09	0.00	0.00	0.00	0.00	40,837.09	0.00
SB	08/01/2006	08/31/2006	30/360	16,775,007.20	0.00000000	0.00	0.00	0.00	0.00	1,108,402.13	1,108,402.13	0.00
Deal Totals				558,851,674.52		2,613,181.84	0.00	0.00	0.00	1,108,402.13	3,721,583.97	0.00

Current Index Rates

Index Type	Rate	Classes
USLIB TEL 25 -2BD	5.32438000	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	195,685.66	912,716.47	1,108,402.13
Deal Totals	195,685.66	912,716.47	1,108,402.13

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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	29,340.33	29,340.33	0.00	1	137.00	130,970.51	0.00	160,102.71	2,887.90	0.00	0.00
Group I-FIXED	5,380.41	5,380.41	0.00	0	0.00	30,426.11	0.00	30,146.94	0.00	0.00	0.00
Group II-ARM	7,636.47	7,636.47	0.00	0	0.00	25,050.53	0.00	52,163.78	0.00	0.00	0.00
Group II-FIXED	622.22	622.22	0.00	0	0.00	2,234.07	0.00	1,874.95	0.00	0.00	0.00
Deal Totals	42,979.43	42,979.43	0.00	1	137.00	188,681.22	0.00	244,288.38	2,887.90	0.00	0.00

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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
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
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(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
4,493.59	0.00	0.00	4,493.59	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

4,493.59	0.00	0.00	4,493.59	0.00
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Residential Asset Mtge Products, 2006-EFC1

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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	2,184	390,079,232.42	266	10,914.28	56	11,118,415.54	5	440,102.15	2	94,859.63	2,120	377,766,995.37
Group I-FIXED	1,094	104,972,892.98	1,029	98,544,872.11	136	6,482.59	14	1,694,903.70	0	0.00	2	129,810.97	1,013	96,639,780.51
Group II-ARM	437	71,096,168.42	409	64,779,860.25	44	2,046.31	9	1,642,205.88	0	0.00	0	0.00	398	62,778,988.17
Group II-FIXED	52	5,564,750.41	50	5,447,709.74	5	-302.85	2	451,150.37	0	0.00	0	0.00	48	4,993,736.75
Deal Totals	3,945	610,000,261.73	3,672	558,851,674.52	451	19,140.33	81	14,906,675.49	5	440,102.15	4	224,670.60	3,579	542,179,500.80

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	7.34913644	7.33607482	350.64	350.64	6.88973771	6.87677792	6.89015917	N/A	N/A
Group I-FIXED	8.16427849	8.16783927	341.32	341.31	7.74004466	7.74308811	7.74004466	N/A	N/A
Group II-ARM	8.22030383	8.22318024	350.34	350.34	7.69422586	7.69785244	7.69422586	N/A	N/A
Group II-FIXED	9.11376898	9.12259905	346.55	346.55	8.56376898	8.57259904	8.56376898	N/A	N/A
Deal Totals	7.61105813	7.60350386	348.90	348.90	7.14924782	7.14188337	7.14954199	N/A	N/A

C. Constant Prepayment Rate

	1 Month CPR	3 Month CPR	6 Month CPR	12 Month CPR	Life CPR
II-ARM	30.96%	24.48%	20.90%		16.53%
II-FIXED	64.56%	30.03%	18.65%		14.38%
I-ARM	31.50%	25.04%	20.54%		16.64%

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I-FIXED	20.19%	17.97%	14.09%		10.91%
Deal Totals	29.99%	23.82%	19.47%		15.63%

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	5	0	0	0	5
	Scheduled Balance	440,102.15	0.00	0.00	0.00	440,102.15
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	5	0	0	0	5
	Scheduled Balance	440,102.15	0.00	0.00	0.00	440,102.15

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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	3,331	505,137,832.85	7	839,346.99	0	0.00	0	0.00	0.00	3,338	505,977,179.84
30 days	113	16,484,134.02	3	337,331.24	0	0.00	0	0.00	0.00	116	16,821,465.26
60 days	36	4,562,624.25	2	86,529.75	6	1,172,597.12	0	0.00	0.00	44	5,821,751.12
90 days	11	1,376,875.96	1	242,328.84	14	2,645,426.12	0	0.00	0.00	26	4,264,630.92
120 days	5	627,966.21	1	27,629.77	13	2,761,141.34	2	388,078.16	389,574.87	21	3,804,815.48
150 days	1	25,656.18	2	318,148.23	10	1,255,829.72	0	0.00	0.00	13	1,599,634.13
180 days	3	260,384.53	0	0.00	9	1,952,220.85	0	0.00	0.00	12	2,212,605.38
181+ days	0	0.00	1	68,682.32	5	887,910.32	3	720,826.03	721,520.00	9	1,677,418.67
Total	3,500	528,475,474.00	17	1,919,997.14	57	10,675,125.47	5	1,108,904.19	1,111,094.87	3,579	542,179,500.80
Current	93.07%	93.17%	0.20%	0.15%	0.00%	0.00%	0.00%	0.00%	0.00%	93.27%	93.32%
30 days	3.16%	3.04%	0.08%	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%	3.24%	3.10%
60 days	1.01%	0.84%	0.06%	0.02%	0.17%	0.22%	0.00%	0.00%	0.00%	1.23%	1.07%
90 days	0.31%	0.25%	0.03%	0.04%	0.39%	0.49%	0.00%	0.00%	0.00%	0.73%	0.79%
120 days	0.14%	0.12%	0.03%	0.01%	0.36%	0.51%	0.06%	0.07%	0.07%	0.59%	0.70%
150 days	0.03%	0.00%	0.06%	0.06%	0.28%	0.23%	0.00%	0.00%	0.00%	0.36%	0.30%
180 days	0.08%	0.05%	0.00%	0.00%	0.25%	0.36%	0.00%	0.00%	0.00%	0.34%	0.41%
181+ days	0.00%	0.00%	0.03%	0.01%	0.14%	0.16%	0.08%	0.13%	0.13%	0.25%	0.31%
Total	97.79%	97.47%	0.47%	0.35%	1.59%	1.97%	0.14%	0.20%	0.20%	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	1,971	352,000,287.54	4	648,606.73	0	0.00	0	0.00	0.00	1,975	352,648,894.27
30 days	67	11,155,978.37	1	183,555.65	0	0.00	0	0.00	0.00	68	11,339,534.02
60 days	19	2,763,647.61	1	70,557.15	4	859,119.23	0	0.00	0.00	24	3,693,323.99
90 days	4	458,895.71	1	242,328.84	9	1,775,959.80	0	0.00	0.00	14	2,477,184.35
120 days	2	418,399.90	0	0.00	10	2,320,559.85	2	388,078.16	389,574.87	14	3,127,037.91
150 days	0	0.00	1	234,375.70	9	1,172,554.68	0	0.00	0.00	10	1,406,930.38
180 days	1	122,610.89	0	0.00	7	1,573,487.79	0	0.00	0.00	8	1,696,098.68
181+ days	0	0.00	0	0.00	4	657,165.74	3	720,826.03	721,520.00	7	1,377,991.77
Total	2,064	366,919,820.02	8	1,379,424.07	43	8,358,847.09	5	1,108,904.19	1,111,094.87	2,120	377,766,995.37

Current	92.97%	93.18%	0.19%	0.17%	0.00%	0.00%	0.00%	0.00%	0.00%	93.16%	93.35%
30 days	3.16%	2.95%	0.05%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	3.21%	3.00%
60 days	0.90%	0.73%	0.05%	0.02%	0.19%	0.23%	0.00%	0.00%	0.00%	1.13%	0.98%
90 days	0.19%	0.12%	0.05%	0.06%	0.42%	0.47%	0.00%	0.00%	0.00%	0.66%	0.66%
120 days	0.09%	0.11%	0.00%	0.00%	0.47%	0.61%	0.09%	0.10%	0.10%	0.66%	0.83%
150 days	0.00%	0.00%	0.05%	0.06%	0.42%	0.31%	0.00%	0.00%	0.00%	0.47%	0.37%
180 days	0.05%	0.03%	0.00%	0.00%	0.33%	0.42%	0.00%	0.00%	0.00%	0.38%	0.45%
181+ days	0.00%	0.00%	0.00%	0.00%	0.19%	0.17%	0.14%	0.19%	0.19%	0.33%	0.36%
Total	97.36%	97.13%	0.38%	0.37%	2.03%	2.21%	0.24%	0.29%	0.29%	100.00%	100.00%

Statement to Certificateholder

Residential Asset Mtge Products, 2006-EFC1

September 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	964	92,677,969.60	1	40,791.90	0	0.00	0	0.00	0.00	965	92,718,761.50
30 days	22	2,032,937.98	0	0.00	0	0.00	0	0.00	0.00	22	2,032,937.98
60 days	12	862,339.19	1	15,972.60	1	261,678.89	0	0.00	0.00	14	1,139,990.68
90 days	4	173,402.10	0	0.00	2	165,762.57	0	0.00	0.00	6	339,164.67
120 days	1	38,857.61	1	27,629.77	1	179,008.48	0	0.00	0.00	3	245,495.86
150 days	1	25,656.18	0	0.00	0	0.00	0	0.00	0.00	1	25,656.18
180 days	2	137,773.64	0	0.00	0	0.00	0	0.00	0.00	2	137,773.64
181+ days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
Total	1,006	95,948,936.30	3	84,394.27	4	606,449.94	0	0.00	0.00	1,013	96,639,780.51

Current	95.16%	95.90%	0.10%	0.04%	0.00%	0.00%	0.00%	0.00%	0.00%	95.26%	95.94%
30 days	2.17%	2.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.17%	2.10%
60 days	1.18%	0.89%	0.10%	0.02%	0.10%	0.27%	0.00%	0.00%	0.00%	1.38%	1.18%
90 days	0.39%	0.18%	0.00%	0.00%	0.20%	0.17%	0.00%	0.00%	0.00%	0.59%	0.35%
120 days	0.10%	0.04%	0.10%	0.03%	0.10%	0.19%	0.00%	0.00%	0.00%	0.30%	0.25%
150 days	0.10%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	0.03%
180 days	0.20%	0.14%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.20%	0.14%
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	99.31%	99.29%	0.30%	0.09%	0.39%	0.63%	0.00%	0.00%	0.00%	100.00%	100.00%

Statement to Certificateholder

Residential Asset Mtge Products, 2006-EFC1
September 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	352	55,759,598.17	1	93,223.91	0	0.00	0	0.00	0.00	353	55,852,822.08
30 days	22	3,074,903.29	2	153,775.59	0	0.00	0	0.00	0.00	24	3,228,678.88
60 days	5	936,637.45	0	0.00	1	51,799.00	0	0.00	0.00	6	988,436.45
90 days	2	727,857.77	0	0.00	3	703,703.75	0	0.00	0.00	5	1,431,561.52
120 days	2	170,708.70	0	0.00	2	261,573.01	0	0.00	0.00	4	432,281.71
150 days	0	0.00	1	83,772.53	1	83,275.04	0	0.00	0.00	2	167,047.57
180 days	0	0.00	0	0.00	2	378,733.06	0	0.00	0.00	2	378,733.06
181+ days	0	0.00	1	68,682.32	1	230,744.58	0	0.00	0.00	2	299,426.90
Total	383	60,669,705.38	5	399,454.35	10	1,709,828.44	0	0.00	0.00	398	62,778,988.17

Current	88.44%	88.82%	0.25%	0.15%	0.00%	0.00%	0.00%	0.00%	0.00%	88.69%	88.97%
30 days	5.53%	4.90%	0.50%	0.24%	0.00%	0.00%	0.00%	0.00%	0.00%	6.03%	5.14%
60 days	1.26%	1.49%	0.00%	0.00%	0.25%	0.08%	0.00%	0.00%	0.00%	1.51%	1.57%
90 days	0.50%	1.16%	0.00%	0.00%	0.75%	1.12%	0.00%	0.00%	0.00%	1.26%	2.28%
120 days	0.50%	0.27%	0.00%	0.00%	0.50%	0.42%	0.00%	0.00%	0.00%	1.01%	0.69%
150 days	0.00%	0.00%	0.25%	0.13%	0.25%	0.13%	0.00%	0.00%	0.00%	0.50%	0.27%
180 days	0.00%	0.00%	0.00%	0.00%	0.50%	0.60%	0.00%	0.00%	0.00%	0.50%	0.60%
181+ days	0.00%	0.00%	0.25%	0.11%	0.25%	0.37%	0.00%	0.00%	0.00%	0.50%	0.48%
Total	96.23%	96.64%	1.26%	0.64%	2.51%	2.72%	0.00%	0.00%	0.00%	100.00%	100.00%

Statement to Certificateholder

Residential Asset Mtge Products, 2006-EFC1

September 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	44	4,699,977.54	1	56,724.45	0	0.00	0	0.00	0.00	45	4,756,701.99
30 days	2	220,314.38	0	0.00	0	0.00	0	0.00	0.00	2	220,314.38
60 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
90 days	1	16,720.38	0	0.00	0	0.00	0	0.00	0.00	1	16,720.38
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	47	4,937,012.30	1	56,724.45	0	0.00	0	0.00	0.00	48	4,993,736.75

Current	91.67%	94.12%	2.08%	1.14%	0.00%	0.00%	0.00%	0.00%	0.00%	93.75%	95.25%
30 days	4.17%	4.41%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.17%	4.41%
60 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
90 days	2.08%	0.33%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.08%	0.33%
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	97.92%	98.86%	2.08%	1.14%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%

Statement to Certificateholder

Residential Asset Mtge Products, 2006-EFC1
September 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	116	16,821,465.26	13 Months	0	0.00	25 Months	0	0.00	37 Months	0	0.00	49 Months	0	0.00
	3.24%	3.10%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
2 Months	44	5,821,751.12	14 Months	0	0.00	26 Months	0	0.00	38 Months	0	0.00	50 Months	0	0.00
	1.23%	1.07%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
3 Months	26	4,264,630.92	15 Months	0	0.00	27 Months	0	0.00	39 Months	0	0.00	51 Months	0	0.00
	0.73%	0.79%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
4 Months	21	3,804,815.48	16 Months	0	0.00	28 Months	0	0.00	40 Months	0	0.00	52 Months	0	0.00
	0.59%	0.70%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
5 Months	13	1,599,634.13	17 Months	0	0.00	29 Months	0	0.00	41 Months	0	0.00	53 Months	0	0.00
	0.36%	0.30%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
6 Months	12	2,212,605.38	18 Months	0	0.00	30 Months	0	0.00	42 Months	0	0.00	54 Months	0	0.00
	0.34%	0.41%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
7 Months	7	1,249,536.35	19 Months	0	0.00	31 Months	0	0.00	43 Months	0	0.00	55 Months	0	0.00
	0.20%	0.23%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
8 Months	2	427,882.32	20 Months	0	0.00	32 Months	0	0.00	44 Months	0	0.00	56 Months	0	0.00
	0.06%	0.08%		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%

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Residential Asset Mtge Products, 2006-EFC1

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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

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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

September 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	2	0	0	0	2
	Beginning Aggregate Scheduled Balance	342,212.59	0.00	0.00	0.00	342,212.59
	Principal Portion of Loss	94,859.63	0.00	0.00	0.00	94,859.63
	Interest Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Total Realized Loss	94,859.63	0.00	0.00	0.00	94,859.63
Group I-FIXED	Loss Count	1	3	0	0	4
	Beginning Aggregate Scheduled Balance	36,423.40	95,559.02	0.00	0.00	131,982.42
	Principal Portion of Loss	34,251.95	95,559.02	0.00	0.00	129,810.97
	Interest Portion of Loss	0.00	4,955.52	0.00	0.00	4,955.52
	Total Realized Loss	34,251.95	100,514.54	0.00	0.00	134,766.49
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	3	3	0	0	6
	Beginning Aggregate Scheduled Balance	378,635.99	95,559.02	0.00	0.00	474,195.01
	Principal Portion of Loss	129,111.58	95,559.02	0.00	0.00	224,670.60
	Interest Portion of Loss	0.00	4,955.52	0.00	0.00	4,955.52
	Total Realized Loss	129,111.58	100,514.54	0.00	0.00	229,626.12

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September 25, 2006

B. Cumulative Realized Losses

Cumulative Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Group I-ARM	Loss Count	3	0	0	0	3
	Total Realized Loss	126,599.71	0.00	0.00	0.00	126,599.71
Group I-FIXED	Loss Count	1	12	0	0	13
	Total Realized Loss	34,251.95	503,663.06	0.00	0.00	537,915.01
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	4	13	0	0	17
	Total Realized Loss	160,851.66	519,409.50	0.00	0.00	680,261.16

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	94,859.63	126,599.71
	Net Loss % 2	0.02%	0.03%
Group I-FIXED	Subsequent Recoveries Count	1	1
	Subsequent Recoveries	3,479.42	3,479.42
	Net Loss 1	131,287.07	534,435.59
	Net Loss % 2	0.13%	0.51%
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%

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Group II-FIXE D	Subsequent Recoveries Count	0	0
	Subsequent Recoveries	0.00	0.00
	Net Loss ¹	0.00	15,746.44
	Net Loss % ²	0.00%	0.28%
Deal Totals	Subsequent Recoveries Count	1	1
	Subsequent Recoveries	3,479.42	3,479.42
	Net Loss ¹	226,146.70	676,781.74
	Net Loss % ²	0.04%	0.11%

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	0.50%	0.17%	0.08%		0.06 %
	Constant Default Rate	5.85%	1.99%	1.00%		0.75%
Group II-FIXED	Monthly Default Rate	0.00%	0.09%	0.05%		0.03 %
	Constant Default Rate	0.00%	1.08%	0.54%		0.41%
Group I-ARM	Monthly Default Rate	0.14%	0.07%	0.04%		0.03 %
	Constant Default Rate	1.62%	0.88%	0.44%		0.33%
Group I-FIXED	Monthly Default Rate	0.13%	0.11%	0.09%		0.07 %
	Constant Default Rate	1.60%	1.34%	1.08%		0.81%
Deal Totals	Monthly Default Rate	0.18%	0.09%	0.05%		0.04 %
	Constant Default Rate	2.10%	1.09%	0.62%		0.47%

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, 2006-EFC1

September 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	422,570.75	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

September 25, 2006

17. Excess Cashflow, Overcollateralization and Derivative Amounts

Excess Cashflow and Derivative Summary	
(1) Scheduled Unmodified Net Interest	3,329,611.26
(2) Interest Losses	4,955.52
(3) Subsequent Recoveries	3,479.42
(4) Interest Adjustment Amount	0.00
(5) Yield Maintenance/Swap Payment Amount - IN	422,570.75
(6) Certificate Interest Amount	2,608,688.26
(7) OC Reduction Amount	0.00
(8) Excess Cashflow Prior to OC Provisions and Derivative Amounts Available	1,142,017.65

Overcollateralization and Derivative Amounts	
Excess Cashflow Prior to OC Provisions and Derivative Amounts Available	1,142,017.65
(1) Unreimbursed Principal Portion of Realized Losses	0.00
(2) Principal Portion of Realized Losses	224,670.60
(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	4,493.59
(7) Relief Act Shortfall	137.00
(8) Unreimbursed Realized Losses	0.00
(9) To Class SB Certificates	912,716.47

Statement to Certificateholder

Residential Asset Mtge Products, 2006-EFC1

September 25, 2006

18. Performance Tests

Senior Balance Test	
Senior Certificate Beginning Balance - Actual Value	425,871,667.32
Zero Balance	0.00
Senior Certificate Beginning Balance = 0.00	False
Current Distribution Date >= Target Distribution	
Current Distribution Period	8
StepDownTarget Distribution Period	37
Current Distribution Date >= Target Distribution Date	False
Stepdown Date - Senior Enhancement Test	
Current Senior Enhancement Percent - Actual value	24.52693400%
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	2.96062300%
Senior Enhancement Delinquency Percentage - Target Value	9.56550400%
Sixty-Plus Delinquency Percentage >= Senior Enhancement Delinquency Percentage Target	False

Statement to Certificateholder

Residential Asset Mtge Products, 2006-EFC1

September 25, 2006

Trigger Event clause (b) - Realized Loss Test	
Aggregate Realized Loss Percentage - Actual Value	0.11094800%
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.



Statement To Certificateholder

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

Cash Flow Received and Uses of Funds

<i>Cash Flow Received</i>	<i>Amount</i>
Principal and Interest Payments	18,526,288.09
Prepayment Premium	195,685.66
Liquidation and Insurance Proceeds	825,176.68
Subsequent Recoveries	3,479.42
Repurchase Proceeds	440,102.15
Other Deposits/Adjustments (including Derivative Payment)	465,550.18
Total Deposits	20,456,282.18
<i>Uses of Funds</i>	<i>Amount</i>
Transfer to Certificate Account	20,393,757.69
Reimbursed Advances and Expenses	62,524.49
Master Servicing Compensation	0.00
Derivative Payment	N/A
Total Withdrawals	20,456,282.18
Ending Balance	0.00