

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 <i>(Not Applicable)</i>	
4. Interest Summary	Closing Date: 01/27/2006
5. Other Income Detail	First Distribution Date: 02/25/2006
6. Interest Shortfalls, Compensation and Expenses	Determination Date: 11/20/2006
7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts	Distribution Date: 11/27/2006
8. Collateral Summary	Record Date:
9. Repurchase Information	Book-Entry: 11/22/2006
10. Loan Status Report (Delinquencies)	Definitive: 10/31/2006
11. Deal Delinquencies (30 Day Buckets)	
12. Loss Mitigation and Servicing Modifications	Trustee: Us Bank, Inc.
13. Losses and Recoveries	Main Telephone: 651-495-7000
14. Credit Enhancement Report	GMAC-RFC
15. Distribution Percentages <i>(Not Applicable)</i>	Bond Administrator: Perry Bons
16. Overcollateralization Summary	Telephone: 818-260-1441
17. Excess Cash Flow, Overcollateralization Provisions and Derivative Amounts	Pool(s) : 40276,40277,40278,40279
18. Performance Tests	
19. Lender Paid Mortgage Insurance <i>(Not Applicable)</i>	
20. Comments	

# Statement to Certificateholder

Residential Asset Mtge Products, 2006-EFC1

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## 1. Distribution Summary

Class	CUSIP	Original Face Value	Beginning Notional / Principal Balance	Pass - Through Rate	Principal Distribution	Interest Distribution	Total Distribution (3) + (4) = (5)	Principal Loss	Interest Loss	Deferred Interest	Ending Notional/ Principal Balance (1)-(3)-(6)+(8)=(9)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
A-1	76112BV49	223,093,000.00	144,058,567.04	5.40000000	15,153,096.76	713,089.91	15,866,186.67	0.00	0.00	0.00	128,905,470.28
A-2	76112BV56	231,141,000.00	231,141,000.00	5.52000000	0.00	1,169,573.46	1,169,573.46	0.00	0.00	0.00	231,141,000.00
A-3	76112BV64	22,786,000.00	22,786,000.00	5.62000000	0.00	117,385.88	117,385.88	0.00	0.00	0.00	22,786,000.00
M-1	76112BV72	24,705,000.00	24,705,000.00	5.71000000	0.00	129,310.09	129,310.09	0.00	0.00	0.00	24,705,000.00
M-2	76112BV80	21,960,000.00	21,960,000.00	5.72000000	0.00	115,143.60	115,143.60	0.00	0.00	0.00	21,960,000.00
M-3	76112BV98	14,335,000.00	14,335,000.00	5.75000000	0.00	75,557.40	75,557.40	0.00	0.00	0.00	14,335,000.00
M-4	76112BW22	10,980,000.00	10,980,000.00	5.86000000	0.00	58,980.90	58,980.90	0.00	0.00	0.00	10,980,000.00
M-5	76112BW30	10,980,000.00	10,980,000.00	5.90000000	0.00	59,383.50	59,383.50	0.00	0.00	0.00	10,980,000.00
M-6	76112BW48	9,760,000.00	9,760,000.00	5.99000000	0.00	53,590.53	53,590.53	0.00	0.00	0.00	9,760,000.00
M-7	76112BW55	9,760,000.00	9,760,000.00	6.48582884	0.00	58,779.60	58,779.60	0.00	0.00	0.00	9,760,000.00
M-8	76112BW63	7,625,000.00	7,625,000.00	6.48582884	0.00	47,319.48	47,319.48	0.00	0.00	0.00	7,625,000.00
M-9	76112BW71	6,100,000.00	6,100,000.00	6.48582884	0.00	43,447.25	43,447.25	0.00	0.00	0.00	6,100,000.00
SB	76112BY53	16,775,261.73	16,775,007.20	0.00000000	0.00	1,043,939.29	1,043,939.29	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
<b>Deal Totals</b>		<b>610,000,261.73</b>	<b>530,965,574.24</b>		<b>15,153,096.76</b>	<b>3,685,500.89</b>	<b>18,838,597.65</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>515,812,477.48</b>

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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	645.73324596	67.92278001	3.19637958	71.11915959	0.00000000	0.00000000	577.81046595
A-2	76112BV56	1,000.00000000	0.00000000	5.06000000	5.06000000	0.00000000	0.00000000	1,000.00000000
A-3	76112BV64	1,000.00000000	0.00000000	5.15166681	5.15166681	0.00000000	0.00000000	1,000.00000000
M-1	76112BV72	1,000.00000000	0.00000000	5.23416677	5.23416677	0.00000000	0.00000000	1,000.00000000
M-2	76112BV80	1,000.00000000	0.00000000	5.24333333	5.24333333	0.00000000	0.00000000	1,000.00000000
M-3	76112BV98	1,000.00000000	0.00000000	5.27083362	5.27083362	0.00000000	0.00000000	1,000.00000000
M-4	76112BW22	1,000.00000000	0.00000000	5.37166667	5.37166667	0.00000000	0.00000000	1,000.00000000
M-5	76112BW30	1,000.00000000	0.00000000	5.40833333	5.40833333	0.00000000	0.00000000	1,000.00000000
M-6	76112BW48	1,000.00000000	0.00000000	5.49083299	5.49083299	0.00000000	0.00000000	1,000.00000000
M-7	76112BW55	1,000.00000000	0.00000000	6.02250000	6.02250000	0.00000000	0.00000000	1,000.00000000
M-8	76112BW63	1,000.00000000	0.00000000	6.20583344	6.20583344	0.00000000	0.00000000	1,000.00000000
M-9	76112BW71	1,000.00000000	0.00000000	7.12250000	7.12250000	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

<b>Deal Factor :</b>	84.55938626%
<b>Group II-ARM Factor :</b>	83.97745050%
<b>Group II-FIXED Factor :</b>	89.61955564%
<b>Group I-ARM Factor :</b>	83.45973821%
<b>Group I-FIXED Factor :</b>	89.17264535%

# Statement to Certificateholder

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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	10/25/2006	11/26/2006	Actual/360	144,058,567.04	5.40000000	713,089.91	0.00	0.00	0.00	0.00	713,089.91	0.00
A-2	10/25/2006	11/26/2006	Actual/360	231,141,000.00	5.52000000	1,169,573.46	0.00	0.00	0.00	0.00	1,169,573.46	0.00
A-3	10/25/2006	11/26/2006	Actual/360	22,786,000.00	5.62000000	117,385.88	0.00	0.00	0.00	0.00	117,385.88	0.00
M-1	10/25/2006	11/26/2006	Actual/360	24,705,000.00	5.71000000	129,310.09	0.00	0.00	0.00	0.00	129,310.09	0.00
M-2	10/25/2006	11/26/2006	Actual/360	21,960,000.00	5.72000000	115,143.60	0.00	0.00	0.00	0.00	115,143.60	0.00
M-3	10/25/2006	11/26/2006	Actual/360	14,335,000.00	5.75000000	75,557.40	0.00	0.00	0.00	0.00	75,557.40	0.00
M-4	10/25/2006	11/26/2006	Actual/360	10,980,000.00	5.86000000	58,980.90	0.00	0.00	0.00	0.00	58,980.90	0.00
M-5	10/25/2006	11/26/2006	Actual/360	10,980,000.00	5.90000000	59,383.50	0.00	0.00	0.00	0.00	59,383.50	0.00
M-6	10/25/2006	11/26/2006	Actual/360	9,760,000.00	5.99000000	53,590.53	0.00	0.00	0.00	0.00	53,590.53	0.00
M-7	10/25/2006	11/26/2006	Actual/360	9,760,000.00	6.48582884	58,779.60	0.00	0.00	0.00	0.00	58,779.60	0.00
M-8	10/25/2006	11/26/2006	Actual/360	7,625,000.00	6.48582884	47,319.48	0.00	0.00	0.00	0.00	47,319.48	0.00
M-9	10/25/2006	11/26/2006	Actual/360	6,100,000.00	6.48582884	43,447.25	0.00	0.00	0.00	0.00	43,447.25	0.00
SB	10/01/2006	10/31/2006	30/360	16,775,007.20	0.00000000	0.00	0.00	0.00	0.00	1,043,939.29	1,043,939.29	0.00
<b>Deal Totals</b>				<b>530,965,574.24</b>		<b>2,641,561.60</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1,043,939.29</b>	<b>3,685,500.89</b>	<b>0.00</b>

## Current Index Rates

Index Type	Rate	Classes
USLIB TEL 25 -2BD	5.32000000	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	186,585.92	857,353.37	1,043,939.29
<b>Deal Totals</b>	<b>186,585.92</b>	<b>857,353.37</b>	<b>1,043,939.29</b>

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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	27,746.40	27,746.40	0.00	0	0.00	123,441.25	0.00	185,512.85	9,827.47	0.00	0.00
Group I-FIXED	2,737.01	2,737.01	0.00	0	0.00	29,413.97	1,228.23	39,000.21	0.00	0.00	0.00
Group II-ARM	6,249.73	6,249.73	0.00	0	0.00	23,923.01	0.00	50,517.95	793.07	0.00	0.00
Group II-FIXED	1.11	1.11	0.00	0	0.00	2,079.31	207.91	2,958.16	0.00	0.00	0.00
<b>Deal Totals</b>	<b>36,734.25</b>	<b>36,734.25</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>178,857.54</b>	<b>1,436.14</b>	<b>277,989.17</b>	<b>10,620.54</b>	<b>0.00</b>	<b>0.00</b>

## 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

<b>Deal Totals</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
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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
753.05	0.00	0.00	753.05	0.00
1,986.24	0.00	0.00	1,986.24	0.00
7,180.66	0.00	0.00	7,180.66	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

<b>9,919.95</b>	<b>0.00</b>	<b>0.00</b>	<b>9,919.95</b>	<b>0.00</b>
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# Statement to Certificateholder

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	Scheduled Principal	Curtailments	Payoffs	Matured Loans	Repurchases	Beginning Aggregate Scheduled Principal Balance of Liquidations/ Charge-offs	Ending Loan Count/Scheduled Principal Balance
Group I-ARM	Count	2,362	2,080	N/A	215	53	0	3	2	2,022
	Balance/Amount	428,366,449.92	369,258,015.64	205,607.45	15,143.02	10,758,027.45	N/A	592,936.19	172,783.85	357,513,517.68
Group I-FIXED	Count	1,094	996	N/A	128	14	0	0	4	978
	Balance/Amount	104,972,892.98	95,123,358.45	70,672.08	5,259.41	1,180,960.32	N/A	0.00	259,361.07	93,607,105.57
Group II-ARM	Count	437	392	N/A	47	11	0	0	1	380
	Balance/Amount	71,096,168.42	61,593,764.79	30,609.71	3,068.00	1,772,111.40	N/A	0.00	83,226.04	59,704,749.64
Group II-FIXED	Count	52	48	N/A	4	0	0	0	0	48
	Balance/Amount	5,564,750.41	4,990,435.36	3,174.36	156.41	0.00	N/A	0.00	0.00	4,987,104.59
Deal Totals	Count	3,945	3,516	N/A	394	78	0	3	7	3,428
	Balance/Amount	610,000,261.73	530,965,574.24	310,063.60	23,626.84	13,711,099.17	N/A	592,936.19	515,370.96	515,812,477.48

### 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	7.32849462	7.32827492	348.55	348.55	6.86917362	6.86943763	6.86917362	6.48582884	7.13441173
Group I-FIXED	8.15652129	8.15989149	339.10	339.09	7.73208468	7.73565598	7.73208468	6.48582884	7.13441173
Group II-ARM	8.20983226	8.19682047	348.31	348.31	7.68496655	7.67273741	7.68496655	6.48582884	7.13441173
Group II-FIXED	9.12274200	9.12288599	344.45	344.45	8.57274200	8.57288599	8.57274200	6.48582884	7.13441173
Deal Totals	7.59593881	7.59707693	346.77	346.77	7.13441173	7.13608547	7.13441173	N/A	N/A

### C. Constant Prepayment Rate

	1 Month CPR	3 Month CPR	6 Month CPR	12 Month CPR	Life CPR

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II-ARM	30.78%	27.41%	24.62%		18.42%
II-FIXED	0.04%	29.25%	18.65%		11.69%
I-ARM	31.69%	28.97%	24.51%		18.98%
I-FIXED	16.80%	17.87%	16.23%		12.09%
<b>Deal Totals</b>	<b>28.85%</b>	<b>26.92%</b>	<b>23.06%</b>		<b>17.67%</b>

## 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	592,936.19	0.00	0.00	0.00	592,936.19
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
<b>Deal Totals</b>	<b>Count</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>
	<b>Scheduled Balance</b>	<b>592,936.19</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>592,936.19</b>

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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
<b>Current</b>	3,128	472,349,925.25	9	917,608.82	0	0.00	0	0.00	0.00	3,137	473,267,534.07
<b>30 days</b>	108	13,957,497.22	0	0.00	0	0.00	0	0.00	0.00	108	13,957,497.22
<b>60 days</b>	48	7,925,805.23	0	0.00	6	1,089,147.60	0	0.00	0.00	54	9,014,952.83
<b>90 days</b>	21	2,525,858.94	2	250,044.93	20	2,614,773.86	0	0.00	0.00	43	5,390,677.73
<b>120 days</b>	10	988,435.31	2	85,028.67	15	2,536,205.29	0	0.00	0.00	27	3,609,669.27
<b>150 days</b>	0	0.00	1	90,674.98	12	2,186,945.34	1	119,008.83	119,647.51	14	2,396,629.15
<b>180 days</b>	2	317,035.37	1	157,910.58	11	2,574,641.82	3	272,573.28	273,842.47	17	3,322,161.05
<b>181+ days</b>	1	25,589.86	0	0.00	21	3,450,987.47	6	1,376,778.83	1,383,026.89	28	4,853,356.16
<b>Total</b>	<b>3,318</b>	<b>498,090,147.18</b>	<b>15</b>	<b>1,501,267.98</b>	<b>85</b>	<b>14,452,701.38</b>	<b>10</b>	<b>1,768,360.94</b>	<b>1,776,516.87</b>	<b>3,428</b>	<b>515,812,477.48</b>
<b>Current</b>	91.25%	91.57%	0.26%	0.18%	0.00%	0.00%	0.00%	0.00%	0.00%	91.51%	91.75%
<b>30 days</b>	3.15%	2.71%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.15%	2.71%
<b>60 days</b>	1.40%	1.54%	0.00%	0.00%	0.18%	0.21%	0.00%	0.00%	0.00%	1.58%	1.75%
<b>90 days</b>	0.61%	0.49%	0.06%	0.05%	0.58%	0.51%	0.00%	0.00%	0.00%	1.25%	1.05%
<b>120 days</b>	0.29%	0.19%	0.06%	0.02%	0.44%	0.49%	0.00%	0.00%	0.00%	0.79%	0.70%
<b>150 days</b>	0.00%	0.00%	0.03%	0.02%	0.35%	0.42%	0.03%	0.02%	0.02%	0.41%	0.46%
<b>180 days</b>	0.06%	0.06%	0.03%	0.03%	0.32%	0.50%	0.09%	0.05%	0.05%	0.50%	0.64%
<b>181+ days</b>	0.03%	0.00%	0.00%	0.00%	0.61%	0.67%	0.18%	0.27%	0.27%	0.82%	0.94%
<b>Total</b>	<b>96.79%</b>	<b>96.56%</b>	<b>0.44%</b>	<b>0.29%</b>	<b>2.48%</b>	<b>2.80%</b>	<b>0.29%</b>	<b>0.34%</b>	<b>0.34%</b>	<b>100.00%</b>	<b>100.00%</b>

# Statement to Certificateholder

Residential Asset Mtge Products, 2006-EFC1

November 27, 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
<b>Current</b>	1,842	326,536,954.29	4	671,556.10	0	0.00	0	0.00	0.00	1,846	327,208,510.39
<b>30 days</b>	58	9,225,267.26	0	0.00	0	0.00	0	0.00	0.00	58	9,225,267.26
<b>60 days</b>	33	6,289,827.04	0	0.00	5	1,001,419.14	0	0.00	0.00	38	7,291,246.18
<b>90 days</b>	8	1,179,052.96	1	183,337.08	12	1,694,377.38	0	0.00	0.00	21	3,056,767.42
<b>120 days</b>	6	757,662.02	0	0.00	11	1,725,163.14	0	0.00	0.00	17	2,482,825.16
<b>150 days</b>	0	0.00	1	90,674.98	7	1,219,671.82	1	119,008.83	119,647.51	9	1,429,355.63
<b>180 days</b>	1	262,399.90	1	157,910.58	8	2,092,815.43	1	92,119.39	92,619.40	11	2,605,245.30
<b>181+ days</b>	0	0.00	0	0.00	16	2,837,521.51	6	1,376,778.83	1,383,026.89	22	4,214,300.34
<b>Total</b>	<b>1,948</b>	<b>344,251,163.47</b>	<b>7</b>	<b>1,103,478.74</b>	<b>59</b>	<b>10,570,968.42</b>	<b>8</b>	<b>1,587,907.05</b>	<b>1,595,293.80</b>	<b>2,022</b>	<b>357,513,517.68</b>

  

<b>Current</b>	91.10%	91.34%	0.20%	0.19%	0.00%	0.00%	0.00%	0.00%	0.00%	91.30%	91.52%
<b>30 days</b>	2.87%	2.58%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.87%	2.58%
<b>60 days</b>	1.63%	1.76%	0.00%	0.00%	0.25%	0.28%	0.00%	0.00%	0.00%	1.88%	2.04%
<b>90 days</b>	0.40%	0.33%	0.05%	0.05%	0.59%	0.47%	0.00%	0.00%	0.00%	1.04%	0.86%
<b>120 days</b>	0.30%	0.21%	0.00%	0.00%	0.54%	0.48%	0.00%	0.00%	0.00%	0.84%	0.69%
<b>150 days</b>	0.00%	0.00%	0.05%	0.03%	0.35%	0.34%	0.05%	0.03%	0.03%	0.45%	0.40%
<b>180 days</b>	0.05%	0.07%	0.05%	0.04%	0.40%	0.59%	0.05%	0.03%	0.03%	0.54%	0.73%
<b>181+ days</b>	0.00%	0.00%	0.00%	0.00%	0.79%	0.79%	0.30%	0.39%	0.39%	1.09%	1.18%
<b>Total</b>	<b>96.34%</b>	<b>96.29%</b>	<b>0.35%</b>	<b>0.31%</b>	<b>2.92%</b>	<b>2.96%</b>	<b>0.40%</b>	<b>0.44%</b>	<b>0.45%</b>	<b>100.00%</b>	<b>100.00%</b>

# Statement to Certificateholder

Residential Asset Mtge Products, 2006-EFC1

November 27, 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
<b>Current</b>	914	88,422,451.23	3	96,244.48	0	0.00	0	0.00	0.00	917	88,518,695.71
<b>30 days</b>	31	2,514,796.16	0	0.00	0	0.00	0	0.00	0.00	31	2,514,796.16
<b>60 days</b>	7	579,344.54	0	0.00	0	0.00	0	0.00	0.00	7	579,344.54
<b>90 days</b>	10	936,109.14	0	0.00	1	196,605.01	0	0.00	0.00	11	1,132,714.15
<b>120 days</b>	3	93,707.19	2	85,028.67	1	261,196.82	0	0.00	0.00	6	439,932.68
<b>150 days</b>	0	0.00	0	0.00	3	258,464.19	0	0.00	0.00	3	258,464.19
<b>180 days</b>	1	54,635.47	0	0.00	0	0.00	0	0.00	0.00	1	54,635.47
<b>181+ days</b>	1	25,589.86	0	0.00	1	82,932.81	0	0.00	0.00	2	108,522.67
<b>Total</b>	<b>967</b>	<b>92,626,633.59</b>	<b>5</b>	<b>181,273.15</b>	<b>6</b>	<b>799,198.83</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>978</b>	<b>93,607,105.57</b>

  

<b>Current</b>	93.46%	94.46%	0.31%	0.10%	0.00%	0.00%	0.00%	0.00%	0.00%	93.76%	94.56%
<b>30 days</b>	3.17%	2.69%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.17%	2.69%
<b>60 days</b>	0.72%	0.62%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.72%	0.62%
<b>90 days</b>	1.02%	1.00%	0.00%	0.00%	0.10%	0.21%	0.00%	0.00%	0.00%	1.12%	1.21%
<b>120 days</b>	0.31%	0.10%	0.20%	0.09%	0.10%	0.28%	0.00%	0.00%	0.00%	0.61%	0.47%
<b>150 days</b>	0.00%	0.00%	0.00%	0.00%	0.31%	0.28%	0.00%	0.00%	0.00%	0.31%	0.28%
<b>180 days</b>	0.10%	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	0.06%
<b>181+ days</b>	0.10%	0.03%	0.00%	0.00%	0.10%	0.09%	0.00%	0.00%	0.00%	0.20%	0.12%
<b>Total</b>	<b>98.88%</b>	<b>98.95%</b>	<b>0.51%</b>	<b>0.19%</b>	<b>0.61%</b>	<b>0.85%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>100.00%</b>	<b>100.00%</b>

# Statement to Certificateholder

Residential Asset Mtge Products, 2006-EFC1

November 27, 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
<b>Current</b>	329	52,823,754.82	1	93,142.24	0	0.00	0	0.00	0.00	330	52,916,897.06
<b>30 days</b>	17	2,016,477.71	0	0.00	0	0.00	0	0.00	0.00	17	2,016,477.71
<b>60 days</b>	7	964,918.17	0	0.00	1	87,728.46	0	0.00	0.00	8	1,052,646.63
<b>90 days</b>	3	410,696.84	1	66,707.85	6	652,789.36	0	0.00	0.00	10	1,130,194.05
<b>120 days</b>	1	137,066.10	0	0.00	3	549,845.33	0	0.00	0.00	4	686,911.43
<b>150 days</b>	0	0.00	0	0.00	2	708,809.33	0	0.00	0.00	2	708,809.33
<b>180 days</b>	0	0.00	0	0.00	3	481,826.39	2	180,453.89	181,223.07	5	662,280.28
<b>181+ days</b>	0	0.00	0	0.00	4	530,533.15	0	0.00	0.00	4	530,533.15
<b>Total</b>	<b>357</b>	<b>56,352,913.64</b>	<b>2</b>	<b>159,850.09</b>	<b>19</b>	<b>3,011,532.02</b>	<b>2</b>	<b>180,453.89</b>	<b>181,223.07</b>	<b>380</b>	<b>59,704,749.64</b>

  

<b>Current</b>	86.58%	88.47%	0.26%	0.16%	0.00%	0.00%	0.00%	0.00%	0.00%	86.84%	88.63%
<b>30 days</b>	4.47%	3.38%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.47%	3.38%
<b>60 days</b>	1.84%	1.62%	0.00%	0.00%	0.26%	0.15%	0.00%	0.00%	0.00%	2.11%	1.76%
<b>90 days</b>	0.79%	0.69%	0.26%	0.11%	1.58%	1.09%	0.00%	0.00%	0.00%	2.63%	1.89%
<b>120 days</b>	0.26%	0.23%	0.00%	0.00%	0.79%	0.92%	0.00%	0.00%	0.00%	1.05%	1.15%
<b>150 days</b>	0.00%	0.00%	0.00%	0.00%	0.53%	1.19%	0.00%	0.00%	0.00%	0.53%	1.19%
<b>180 days</b>	0.00%	0.00%	0.00%	0.00%	0.79%	0.81%	0.53%	0.30%	0.30%	1.32%	1.11%
<b>181+ days</b>	0.00%	0.00%	0.00%	0.00%	1.05%	0.89%	0.00%	0.00%	0.00%	1.05%	0.89%
<b>Total</b>	<b>93.95%</b>	<b>94.39%</b>	<b>0.53%</b>	<b>0.27%</b>	<b>5.00%</b>	<b>5.04%</b>	<b>0.53%</b>	<b>0.30%</b>	<b>0.30%</b>	<b>100.00%</b>	<b>100.00%</b>

# Statement to Certificateholder

Residential Asset Mtge Products, 2006-EFC1

November 27, 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
<b>Current</b>	43	4,566,764.91	1	56,666.00	0	0.00	0	0.00	0.00	44	4,623,430.91
<b>30 days</b>	2	200,956.09	0	0.00	0	0.00	0	0.00	0.00	2	200,956.09
<b>60 days</b>	1	91,715.48	0	0.00	0	0.00	0	0.00	0.00	1	91,715.48
<b>90 days</b>	0	0.00	0	0.00	1	71,002.11	0	0.00	0.00	1	71,002.11
<b>120 days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>150 days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>180 days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>181+ days</b>	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
<b>Total</b>	<b>46</b>	<b>4,859,436.48</b>	<b>1</b>	<b>56,666.00</b>	<b>1</b>	<b>71,002.11</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>48</b>	<b>4,987,104.59</b>

  

<b>Current</b>	89.58%	91.57%	2.08%	1.14%	0.00%	0.00%	0.00%	0.00%	0.00%	91.67%	92.71%
<b>30 days</b>	4.17%	4.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.17%	4.03%
<b>60 days</b>	2.08%	1.84%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.08%	1.84%
<b>90 days</b>	0.00%	0.00%	0.00%	0.00%	2.08%	1.42%	0.00%	0.00%	0.00%	2.08%	1.42%
<b>120 days</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>150 days</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>180 days</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>181+ days</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>Total</b>	<b>95.83%</b>	<b>97.44%</b>	<b>2.08%</b>	<b>1.14%</b>	<b>2.08%</b>	<b>1.42%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>100.00%</b>	<b>100.00%</b>

# Statement to Certificateholder

Residential Asset Mtge Products, 2006-EFC1  
November 27, 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	108	13,957,497.22	13 Months	0	0.00	25 Months	0	0.00	37 Months	0	0.00	49 Months	0	0.00
	3.15%	2.71%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
2 Months	54	9,014,952.83	14 Months	0	0.00	26 Months	0	0.00	38 Months	0	0.00	50 Months	0	0.00
	1.58%	1.75%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
3 Months	43	5,390,677.73	15 Months	0	0.00	27 Months	0	0.00	39 Months	0	0.00	51 Months	0	0.00
	1.25%	1.05%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
4 Months	27	3,609,669.27	16 Months	0	0.00	28 Months	0	0.00	40 Months	0	0.00	52 Months	0	0.00
	0.79%	0.70%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
5 Months	14	2,396,629.15	17 Months	0	0.00	29 Months	0	0.00	41 Months	0	0.00	53 Months	0	0.00
	0.41%	0.46%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
6 Months	17	3,322,161.05	18 Months	0	0.00	30 Months	0	0.00	42 Months	0	0.00	54 Months	0	0.00
	0.50%	0.64%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
7 Months	9	1,252,426.36	19 Months	0	0.00	31 Months	0	0.00	43 Months	0	0.00	55 Months	0	0.00
	0.26%	0.24%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
8 Months	11	2,155,571.69	20 Months	0	0.00	32 Months	0	0.00	44 Months	0	0.00	56 Months	0	0.00
	0.32%	0.42%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
9 Months	6	1,017,542.55	21 Months	0	0.00	33 Months	0	0.00	45 Months	0	0.00	57 Months	0	0.00
	0.18%	0.20%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
10 Months	2	427,815.56	22 Months	0	0.00	34 Months	0	0.00	46 Months	0	0.00	58 Months	0	0.00
	0.06%	0.08%		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

November 27, 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

November 27, 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

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## 13. Losses and Recoveries

### A. Current Cycle Realized Losses

Current Period Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Group I-ARM	Loss Count	1	0	0	0	1
	Beginning Aggregate Scheduled Balance	51,706.12	0.00	0.00	0.00	51,706.12
	Principal Portion of Loss	38,429.36	0.00	0.00	0.00	38,429.36
	Interest Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Total Realized Loss	38,429.36	0.00	0.00	0.00	38,429.36
Group I-FIXED	Loss Count	1	3	0	0	4
	Beginning Aggregate Scheduled Balance	178,894.33	80,466.74	0.00	0.00	259,361.07
	Principal Portion of Loss	6,374.37	80,466.74	0.00	0.00	86,841.11
	Interest Portion of Loss	0.00	5,502.68	0.00	0.00	5,502.68
	Total Realized Loss	6,374.37	85,969.42	0.00	0.00	92,343.79
Group II-ARM	Loss Count	1	0	0	0	1
	Beginning Aggregate Scheduled Balance	83,226.04	0.00	0.00	0.00	83,226.04
	Principal Portion of Loss	49,831.81	0.00	0.00	0.00	49,831.81
	Interest Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Total Realized Loss	49,831.81	0.00	0.00	0.00	49,831.81
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	313,826.49	80,466.74	0.00	0.00	394,293.23
	Principal Portion of Loss	94,635.54	80,466.74	0.00	0.00	175,102.28
	Interest Portion of Loss	0.00	5,502.68	0.00	0.00	5,502.68
	Total Realized Loss	94,635.54	85,969.42	0.00	0.00	180,604.96

# Statement to Certificateholder

Residential Asset Mtge Products, 2006-EFC1

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## B. Cumulative Realized Losses

Cumulative Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Group I-ARM	Loss Count	4	0	0	0	4
	Total Realized Loss	167,540.17	0.00	0.00	0.00	167,540.17
Group I-FIXED	Loss Count	2	16	0	0	18
	Total Realized Loss	40,626.32	619,619.45	0.00	0.00	660,245.77
Group II-ARM	Loss Count	1	0	0	0	1
	Total Realized Loss	49,831.81	0.00	0.00	0.00	49,831.81
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
<b>Deal Totals</b>	<b>Loss Count</b>	<b>7</b>	<b>17</b>	<b>0</b>	<b>0</b>	<b>24</b>
	<b>Total Realized Loss</b>	<b>257,998.30</b>	<b>635,365.89</b>	<b>0.00</b>	<b>0.00</b>	<b>893,364.19</b>

## 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	38,429.36	167,540.17
	Net Loss % 2	0.01%	0.04%
Group I-FIXED	Subsequent Recoveries Count	3	4
	Subsequent Recoveries	101,578.88	105,058.30
	Net Loss 1	(9,235.09)	555,187.47
	Net Loss % 2	(0.01)%	0.53%
Group II-ARM	Subsequent Recoveries Count	0	0
	Subsequent Recoveries	0.00	0.00
	Net Loss 1	49,831.81	49,831.81
	Net Loss % 2	0.07%	0.07%

# Statement to Certificateholder

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Group II-FIXE D	Subsequent Recoveries Count	0	0
	Subsequent Recoveries	0.00	0.00
	Net Loss <sup>1</sup>	0.00	15,746.44
	Net Loss % <sup>2</sup>	0.00%	0.28%
<b>Deal Totals</b>	<b>Subsequent Recoveries Count</b>	<b>3</b>	<b>4</b>
	<b>Subsequent Recoveries</b>	<b>101,578.88</b>	<b>105,058.30</b>
	<b>Net Loss <sup>1</sup></b>	<b>79,026.08</b>	<b>788,305.89</b>
	<b>Net Loss % <sup>2</sup></b>	<b>0.01%</b>	<b>0.13%</b>

<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
Group II-ARM	Monthly Default Rate	0.14%	0.21%	0.11%		0.06 %
	Constant Default Rate	1.61%	2.52%	1.27%		0.76%
Group II-FIXED	Monthly Default Rate	0.00%	0.00%	0.05%		0.03 %
	Constant Default Rate	0.00%	0.00%	0.54%		0.33%
Group I-ARM	Monthly Default Rate	0.05%	0.06%	0.04%		0.03 %
	Constant Default Rate	0.56%	0.73%	0.54%		0.32%
Group I-FIXED	Monthly Default Rate	0.27%	0.15%	0.14%		0.08 %
	Constant Default Rate	3.23%	1.73%	1.64%		1.01%
Deal Totals	Monthly Default Rate	<b>0.10%</b>	<b>0.09%</b>	<b>0.07%</b>		<b>0.04 %</b>
	Constant Default Rate	<b>1.16%</b>	<b>1.11%</b>	<b>0.82%</b>		<b>0.49%</b>

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

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## 14. Credit Enhancement Report

### Hedge Agreements

Description	Provider	Termination Date	Amount Received From Provider	Amount Paid to Provider
Yield Maintenance Agreement	Bear, Stearns & Co., Inc.	01/25/2011	421,168.52	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

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## 17. Excess Cashflow, Overcollateralization and Derivative Amounts

Excess Cashflow and Derivative Summary	
(1) Scheduled Unmodified Net Interest	3,156,772.52
(2) Interest Losses	5,502.68
(3) Subsequent Recoveries	101,578.88
(4) Interest Adjustment Amount	0.00
(5) Yield Maintenance/Swap Payment Amount - IN	421,168.52
(6) Certificate Interest Amount	2,631,641.64
(7) OC Reduction Amount	0.00
(8) Excess Cashflow Prior to OC Provisions and Derivative Amounts Available	1,042,375.59

Overcollateralization and Derivative Amounts	
Excess Cashflow Prior to OC Provisions and Derivative Amounts Available	1,042,375.59
(1) Unreimbursed Principal Portion of Realized Losses	0.00
(2) Principal Portion of Realized Losses	175,102.28
(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	9,919.95
(7) Relief Act Shortfall	0.00
(8) Unreimbursed Realized Losses	0.00
(9) To Class SB Certificates	857,353.37

# Statement to Certificateholder

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November 27, 2006

## 18. Performance Tests

Senior Balance Test	
Senior Certificate Beginning Balance - Actual Value	397,985,567.04
Zero Balance	0.00
Senior Certificate Beginning Balance = 0.00	False
Current Distribution Date >= Target Distribution	
Current Distribution Period	10
StepDownTarget Distribution Period	37
Current Distribution Date >= Target Distribution Date	False
Stepdown Date - Senior Enhancement Test	
Current Senior Enhancement Percent - Actual value	25.78068800%
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	4.47505400%
Senior Enhancement Delinquency Percentage - Target Value	10.05446800%
Sixty-Plus Delinquency Percentage >= Senior Enhancement Delinquency Percentage Target	False

## Statement to Certificateholder

Residential Asset Mtge Products, 2006-EFC1

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Trigger Event clause (b) - Realized Loss Test	
Aggregate Realized Loss Percentage - Actual Value	0.12923000%
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  
November 27, 2006

Cash Flow Received and Uses of Funds

<i>Cash Flow Received</i>	<i>Amount</i>
Principal and Interest Payments	17,166,264.02
Prepayment Premium	186,585.92
Liquidation and Insurance Proceeds	370,116.99
Subsequent Recoveries	101,578.88
Repurchase Proceeds	592,936.19
Other Deposits/Adjustments (including Derivative Payment)	457,902.77
Total Deposits	18,875,384.77
<i>Uses of Funds</i>	<i>Amount</i>
Transfer to Certificate Account	18,838,597.64
Reimbursed Advances and Expenses	35,350.99
Master Servicing Compensation	1,436.14
Derivative Payment	N/A
Total Withdrawals	18,875,384.77
Ending Balance	0.00