

Distribution Information	Deal Information
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**Statement to Certificateholder**  
**Residential Asset Mtge Products, 2006-RS1**  
**July 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-I-1	76112BT75	275,408,000.00	198,820,681.66	5.40250000	16,196,815.58	865,270.37	17,062,085.95	0.00	0.00	0.00	182,623,866.08
A-I-2	76112BT83	272,199,000.00	272,199,000.00	5.55250000	0.00	1,217,504.54	1,217,504.54	0.00	0.00	0.00	272,199,000.00
A-I-3	76112BT91	82,403,000.00	82,403,000.00	5.64250000	0.00	374,550.25	374,550.25	0.00	0.00	0.00	82,403,000.00
A-II	76112BU24	409,790,000.00	375,320,199.25	5.54750000	8,723,237.79	1,677,238.20	10,400,475.99	0.00	0.00	0.00	366,596,961.46
M-1	76112BU32	27,600,000.00	27,600,000.00	5.73250000	0.00	127,452.58	127,452.58	0.00	0.00	0.00	27,600,000.00
M-2	76112BU40	25,200,000.00	25,200,000.00	5.75250000	0.00	116,775.75	116,775.75	0.00	0.00	0.00	25,200,000.00
M-3	76112BU57	18,000,000.00	18,000,000.00	5.78250000	0.00	83,846.25	83,846.25	0.00	0.00	0.00	18,000,000.00
M-4	76112BU65	13,200,000.00	13,200,000.00	5.92250000	0.00	62,975.92	62,975.92	0.00	0.00	0.00	13,200,000.00
M-5	76112BU73	12,000,000.00	12,000,000.00	5.95250000	0.00	57,540.83	57,540.83	0.00	0.00	0.00	12,000,000.00
M-6	76112BU81	9,600,000.00	9,600,000.00	6.02250000	0.00	46,574.00	46,574.00	0.00	0.00	0.00	9,600,000.00
M-7	76112BU99	8,400,000.00	8,400,000.00	6.77250000	0.00	45,827.25	45,827.25	0.00	0.00	0.00	8,400,000.00
M-8	76112BV23	7,800,000.00	7,800,000.00	7.17250000	0.00	45,067.21	45,067.21	0.00	0.00	0.00	7,800,000.00
M-9	76112BV31	12,000,000.00	12,000,000.00	7.23926750	0.00	70,784.17	70,784.17	0.00	0.00	0.00	12,000,000.00
SB	76112BY46	26,400,964.43	26,400,021.22	0.00000000	0.00	2,037,820.23	2,037,820.23	0.00	0.00	0.00	26,400,021.22
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
R-III		0.00	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deal Totals		1,200,000,964.43	1,088,942,902.13		24,920,053.37	6,829,227.55	31,749,280.92	0.00	0.00	0.00	1,064,022,848.76

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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-I-1	76112BT75	721.91324021	58.81025816	3.14177646	61.95203462	0.00000000	0.00000000	663.10298205
A-I-2	76112BT83	1,000.00000000	0.00000000	4.47284722	4.47284722	0.00000000	0.00000000	1,000.00000000
A-I-3	76112BT91	1,000.00000000	0.00000000	4.54534726	4.54534726	0.00000000	0.00000000	1,000.00000000
A-II	76112BU24	915.88423156	21.28709288	4.09292125	25.38001413	0.00000000	0.00000000	894.59713868
M-1	76112BU32	1,000.00000000	0.00000000	4.61784710	4.61784710	0.00000000	0.00000000	1,000.00000000
M-2	76112BU40	1,000.00000000	0.00000000	4.63395833	4.63395833	0.00000000	0.00000000	1,000.00000000
M-3	76112BU57	1,000.00000000	0.00000000	4.65812500	4.65812500	0.00000000	0.00000000	1,000.00000000
M-4	76112BU65	1,000.00000000	0.00000000	4.77090303	4.77090303	0.00000000	0.00000000	1,000.00000000
M-5	76112BU73	1,000.00000000	0.00000000	4.79506917	4.79506917	0.00000000	0.00000000	1,000.00000000
M-6	76112BU81	1,000.00000000	0.00000000	4.85145833	4.85145833	0.00000000	0.00000000	1,000.00000000
M-7	76112BU99	1,000.00000000	0.00000000	5.45562500	5.45562500	0.00000000	0.00000000	1,000.00000000
M-8	76112BV23	1,000.00000000	0.00000000	5.77784744	5.77784744	0.00000000	0.00000000	1,000.00000000
M-9	76112BV31	1,000.00000000	0.00000000	5.89868083	5.89868083	0.00000000	0.00000000	1,000.00000000
SB <sup>1</sup>	76112BY46							
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
R-III		0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000

<sup>1</sup> Factors not reported for OC Classes

Deal Factor :	88.66849947%
Group I Factor :	87.23872133%
Group II Factor :	90.86667818%

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**Residential Asset Mtge Products, 2006-RS1**  
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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-I-1	06/26/2006	07/24/2006	Actual/360	198,820,681.66	5.40250000	865,270.37	0.00	0.00	0.00	0.00	865,270.37	0.00
A-I-2	06/26/2006	07/24/2006	Actual/360	272,199,000.00	5.55250000	1,217,504.54	0.00	0.00	0.00	0.00	1,217,504.54	0.00
A-I-3	06/26/2006	07/24/2006	Actual/360	82,403,000.00	5.64250000	374,550.25	0.00	0.00	0.00	0.00	374,550.25	0.00
A-II	06/26/2006	07/24/2006	Actual/360	375,320,199.25	5.54750000	1,677,238.20	0.00	0.00	0.00	0.00	1,677,238.20	0.00
M-1	06/26/2006	07/24/2006	Actual/360	27,600,000.00	5.73250000	127,452.58	0.00	0.00	0.00	0.00	127,452.58	0.00
M-2	06/26/2006	07/24/2006	Actual/360	25,200,000.00	5.75250000	116,775.75	0.00	0.00	0.00	0.00	116,775.75	0.00
M-3	06/26/2006	07/24/2006	Actual/360	18,000,000.00	5.78250000	83,846.25	0.00	0.00	0.00	0.00	83,846.25	0.00
M-4	06/26/2006	07/24/2006	Actual/360	13,200,000.00	5.92250000	62,975.92	0.00	0.00	0.00	0.00	62,975.92	0.00
M-5	06/26/2006	07/24/2006	Actual/360	12,000,000.00	5.95250000	57,540.83	0.00	0.00	0.00	0.00	57,540.83	0.00
M-6	06/26/2006	07/24/2006	Actual/360	9,600,000.00	6.02250000	46,574.00	0.00	0.00	0.00	0.00	46,574.00	0.00
M-7	06/26/2006	07/24/2006	Actual/360	8,400,000.00	6.77250000	45,827.25	0.00	0.00	0.00	0.00	45,827.25	0.00
M-8	06/26/2006	07/24/2006	Actual/360	7,800,000.00	7.17250000	45,067.21	0.00	0.00	0.00	0.00	45,067.21	0.00
M-9	06/26/2006	07/24/2006	Actual/360	12,000,000.00	7.23926750	70,784.17	0.00	0.00	0.00	0.00	70,784.17	0.00
SB	06/01/2006	06/30/2006	30/360	26,400,021.22	0.00000000	0.00	0.00	0.00	0.00	2,037,820.23	2,037,820.23	0.00
Deal Totals				1,088,942,902.13		4,791,407.32	0.00	0.00	0.00	2,037,820.23	6,829,227.55	0.00

**Current Index Rates**

Index Type	Rate	Classes
CM-LIB TEL 25 - 2 BD	5.32250000	A-I-1, A-I-2, A-I-3, M-1, M-3, M-5, M-7, M-9, M-8, M-6, M-4, M-2, A-II

**5. Other Income Detail**

Class	Prepayment Charges	Remaining Excess Cash Flow and OC Release Amount	Other Income Distribution
	(1)	(2)	(1) + (2) = (3)
SB	155,707.92	1,882,112.31	2,037,820.23
Deal Totals	155,707.92	1,882,112.31	2,037,820.23

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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		
Sub-Group A	27,275.22	27,275.22	0.00	0	0.00	118,193.78	0.00	125,713.64	0.00	0.00	0.00
Sub-Group B	11,914.60	11,914.60	0.00	0	0.00	46,334.98	0.00	52,519.70	547.93	0.00	0.00
Group I	39,189.82	39,189.82	0.00	0	0.00	164,528.76	0.00	178,233.34	547.93	0.00	0.00
Sub-Group A	19,590.28	19,590.28	0.00	2	253.60	125,687.65	0.00	153,694.20	0.00	0.00	0.00
Sub-Group B	2,106.12	2,106.12	0.00	0	0.00	14,933.51	601.81	8,943.39	0.00	0.00	0.00
Group II	21,696.40	21,696.40	0.00	2	253.60	140,621.16	601.81	162,637.59	0.00	0.00	0.00
Deal Totals	60,886.22	60,886.22	0.00	2	253.60	305,149.92	601.81	340,870.93	547.93	0.00	0.00

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**Residential Asset Mtge Products, 2006-RS1**  
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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-I-1	0.00	0.00	0.00	0.00	0.00
A-I-2	0.00	0.00	0.00	0.00	0.00
A-I-3	0.00	0.00	0.00	0.00	0.00
A-II	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
R-III	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
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
804.58	0.00	0.00	804.58	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

<b>804.58</b>	<b>0.00</b>	<b>0.00</b>	<b>804.58</b>	<b>0.00</b>
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**Statement to Certificateholder**  
**Residential Asset Mtge Products, 2006-RS1**  
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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
Sub-Group A	1,900	525,588,890.19	1,737	463,569,312.67	187	42,161.01	27	10,514,626.76	5	1,094,342.90	1	1,049.11	1,704	451,506,492.32
Sub-Group B	1,006	201,491,580.64	946	186,923,208.70	132	18,225.88	18	3,557,484.75	1	459,999.99	0	0.00	927	182,789,213.47
Group I	2,906	727,080,470.83	2,683	650,492,521.37	319	60,386.89	45	14,072,111.51	6	1,554,342.89	1	1,049.11	2,631	634,295,705.79
Sub-Group A	2,573	403,829,907.75	2,426	373,340,753.91	302	213,006.34	39	7,053,449.91	0	0.00	0	0.00	2,387	365,914,428.39
Sub-Group B	416	69,090,585.85	395	65,109,626.85	45	1,786.53	5	1,265,529.69	0	0.00	0	0.00	390	63,812,714.58
Group II	2,989	472,920,493.60	2,821	438,450,380.76	347	214,792.87	44	8,318,979.60	0	0.00	0	0.00	2,777	429,727,142.97
Deal Totals	5,895	1,200,000,964.43	5,504	1,088,942,902.13	666	275,179.76	89	22,391,091.11	6	1,554,342.89	1	1,049.11	5,408	1,064,022,848.76

**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
Sub-Group A	7.18816025	7.20124265	353.71	351.74	6.82811421	6.84087163	6.82811421	N/A	N/A
Sub-Group B	7.47982320	7.48080855	345.56	344.22	7.12752922	7.12909841	7.12752922	N/A	N/A
Group I	7.27197147	7.28180702	351.36	349.57	6.91415304	6.92393186	6.91415304	7.15257211	6.91415304
Sub-Group A	7.65082757	7.65964943	356.84	351.54	7.19366538	7.20177890	7.19419325	N/A	N/A
Sub-Group B	7.06715197	7.06581155	346.83	345.40	6.74049386	6.73863938	6.74049386	N/A	N/A
Group II	7.56415208	7.57146695	355.35	350.63	7.12636967	7.13300459	7.12681915	7.37257154	7.12681915
Deal Totals	7.38961465	7.39879204	352.97	350.00	6.99959963	7.00837011	6.99978061	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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Group-I	24.95%	27.78%	23.48%		23.48%
Group-II	21.02%	19.53%	17.01%		17.01%
Deal Totals	23.39%	24.58%	20.96%		20.96%

**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)
Sub-Group A	Count	5	0	0	0	5
	Scheduled Balance	1,094,342.90	0.00	0.00	0.00	1,094,342.90
Sub-Group B	Count	1	0	0	0	1
	Scheduled Balance	459,999.99	0.00	0.00	0.00	459,999.99
Group I	Count	6	0	0	0	6
	Scheduled Balance	1,554,342.89	0.00	0.00	0.00	1,554,342.89
Sub-Group A	Count	0	0	0	0	0
	Scheduled Balance	0.00	0.00	0.00	0.00	0.00
Sub-Group B	Count	0	0	0	0	0
	Scheduled Balance	0.00	0.00	0.00	0.00	0.00
Group II	Count	0	0	0	0	0
	Scheduled Balance	0.00	0.00	0.00	0.00	0.00
Deal Totals	Count	6	0	0	0	6
	Scheduled Balance	1,554,342.89	0.00	0.00	0.00	1,554,342.89



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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	5,115	1,012,874,433.85	7	1,367,377.92	0	0.00	0	0.00	0.00	5,122	1,014,241,811.77
30 days	126	22,399,144.86	4	493,906.12	0	0.00	0	0.00	0.00	130	22,893,050.98
60 days	51	8,007,109.55	0	0.00	4	890,682.46	0	0.00	0.00	55	8,897,792.01
90 days	18	2,962,583.85	4	428,166.39	17	2,873,161.22	0	0.00	0.00	39	6,263,911.46
120 days	5	854,399.76	4	542,391.69	14	2,720,049.91	3	589,252.54	590,835.01	26	4,706,093.90
150 days	1	84,628.70	3	317,546.92	15	3,670,832.50	2	656,252.91	657,787.13	21	4,729,261.03
180 days	0	0.00	1	84,406.08	8	1,228,294.93	2	228,399.49	229,381.42	11	1,541,100.50
181+ days	0	0.00	1	176,000.00	3	573,827.11	0	0.00	0.00	4	749,827.11
Total	5,316	1,047,182,300.57	24	3,409,795.12	61	11,956,848.13	7	1,473,904.94	1,478,003.56	5,408	1,064,022,848.76
Current	94.58%	95.19%	0.13%	0.13%	0.00%	0.00%	0.00%	0.00%	0.00%	94.71%	95.32%
30 days	2.33%	2.11%	0.07%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	2.40%	2.15%
60 days	0.94%	0.75%	0.00%	0.00%	0.07%	0.08%	0.00%	0.00%	0.00%	1.02%	0.84%
90 days	0.33%	0.28%	0.07%	0.04%	0.31%	0.27%	0.00%	0.00%	0.00%	0.72%	0.59%
120 days	0.09%	0.08%	0.07%	0.05%	0.26%	0.26%	0.06%	0.06%	0.06%	0.48%	0.44%
150 days	0.02%	0.01%	0.06%	0.03%	0.28%	0.34%	0.04%	0.06%	0.06%	0.39%	0.44%
180 days	0.00%	0.00%	0.02%	0.01%	0.15%	0.12%	0.04%	0.02%	0.02%	0.20%	0.14%
181+ days	0.00%	0.00%	0.02%	0.02%	0.06%	0.05%	0.00%	0.00%	0.00%	0.07%	0.07%
Total	98.30%	98.42%	0.44%	0.32%	1.13%	1.12%	0.13%	0.14%	0.14%	100.00%	100.00%

**Statement to Certificateholder**  
**Residential Asset Mtge Products, 2006-RS1**  
**July 25, 2006**

Group I	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
Current	2,511	606,831,252.31	4	828,695.73	0	0.00	0	0.00	0.00	2,515	607,659,948.04
30 days	54	12,175,678.48	0	0.00	0	0.00	0	0.00	0.00	54	12,175,678.48
60 days	19	4,111,978.85	0	0.00	3	783,313.12	0	0.00	0.00	22	4,895,291.97
90 days	4	811,828.94	0	0.00	9	1,922,688.27	0	0.00	0.00	13	2,734,517.21
120 days	2	393,987.44	2	357,580.34	5	1,501,675.72	2	472,698.45	473,897.27	11	2,725,941.95
150 days	1	84,628.70	1	91,604.20	5	2,240,049.69	2	656,252.91	657,787.13	9	3,072,535.50
180 days	0	0.00	0	0.00	5	729,741.19	1	60,989.55	61,177.45	6	790,730.74
181+ days	0	0.00	0	0.00	1	241,061.90	0	0.00	0.00	1	241,061.90
Total	2,591	624,409,354.72	7	1,277,880.27	28	7,418,529.89	5	1,189,940.91	1,192,861.85	2,631	634,295,705.79

  

Current	95.44%	95.72%	0.15%	0.13%	0.00%	0.00%	0.00%	0.00%	0.00%	95.59%	95.80%
30 days	2.05%	1.92%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.05%	1.92%
60 days	0.72%	0.65%	0.00%	0.00%	0.11%	0.12%	0.00%	0.00%	0.00%	0.84%	0.77%
90 days	0.15%	0.13%	0.00%	0.00%	0.34%	0.30%	0.00%	0.00%	0.00%	0.49%	0.43%
120 days	0.08%	0.06%	0.08%	0.06%	0.19%	0.24%	0.08%	0.07%	0.07%	0.42%	0.43%
150 days	0.04%	0.01%	0.04%	0.01%	0.19%	0.35%	0.08%	0.10%	0.10%	0.34%	0.48%
180 days	0.00%	0.00%	0.00%	0.00%	0.19%	0.12%	0.04%	0.01%	0.01%	0.23%	0.12%
181+ days	0.00%	0.00%	0.00%	0.00%	0.04%	0.04%	0.00%	0.00%	0.00%	0.04%	0.04%
Total	98.48%	98.44%	0.27%	0.20%	1.06%	1.17%	0.19%	0.19%	0.19%	100.00%	100.00%

**Statement to Certificateholder**  
**Residential Asset Mtge Products, 2006-RS1**  
**July 25, 2006**

Sub-Group A	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
Current	1,630	432,164,722.83	3	363,598.45	0	0.00	0	0.00	0.00	1,633	432,528,321.28
30 days	32	8,670,918.46	0	0.00	0	0.00	0	0.00	0.00	32	8,670,918.46
60 days	11	2,791,774.59	0	0.00	3	783,313.12	0	0.00	0.00	14	3,575,087.71
90 days	2	290,829.93	0	0.00	5	1,272,775.52	0	0.00	0.00	7	1,563,605.45
120 days	2	393,987.44	1	214,454.24	4	1,209,675.72	1	204,000.00	204,000.00	8	2,022,117.40
150 days	1	84,628.70	0	0.00	4	1,848,849.69	1	368,252.91	369,787.13	6	2,301,731.30
180 days	0	0.00	0	0.00	3	603,648.82	0	0.00	0.00	3	603,648.82
181+ days	0	0.00	0	0.00	1	241,061.90	0	0.00	0.00	1	241,061.90
Total	1,678	444,396,861.95	4	578,052.69	20	5,959,324.77	2	572,252.91	573,787.13	1,704	451,506,492.32

Current	95.66%	95.72%	0.18%	0.08%	0.00%	0.00%	0.00%	0.00%	0.00%	95.83%	95.80%
30 days	1.88%	1.92%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.88%	1.92%
60 days	0.65%	0.62%	0.00%	0.00%	0.18%	0.17%	0.00%	0.00%	0.00%	0.82%	0.79%
90 days	0.12%	0.06%	0.00%	0.00%	0.29%	0.28%	0.00%	0.00%	0.00%	0.41%	0.35%
120 days	0.12%	0.09%	0.06%	0.05%	0.23%	0.27%	0.06%	0.05%	0.05%	0.47%	0.45%
150 days	0.06%	0.02%	0.00%	0.00%	0.23%	0.41%	0.06%	0.08%	0.08%	0.35%	0.51%
180 days	0.00%	0.00%	0.00%	0.00%	0.18%	0.13%	0.00%	0.00%	0.00%	0.18%	0.13%
181+ days	0.00%	0.00%	0.00%	0.00%	0.06%	0.05%	0.00%	0.00%	0.00%	0.06%	0.05%
Total	98.47%	98.43%	0.23%	0.13%	1.17%	1.32%	0.12%	0.13%	0.13%	100.00%	100.00%

**Statement to Certificateholder**  
**Residential Asset Mtge Products, 2006-RS1**  
**July 25, 2006**

Sub-Group B	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
Current	881	174,666,529.48	1	465,097.28	0	0.00	0	0.00	0.00	882	175,131,626.76
30 days	22	3,504,760.02	0	0.00	0	0.00	0	0.00	0.00	22	3,504,760.02
60 days	8	1,320,204.26	0	0.00	0	0.00	0	0.00	0.00	8	1,320,204.26
90 days	2	520,999.01	0	0.00	4	649,912.75	0	0.00	0.00	6	1,170,911.76
120 days	0	0.00	1	143,126.10	1	292,000.00	1	268,698.45	269,897.27	3	703,824.55
150 days	0	0.00	1	91,604.20	1	391,200.00	1	288,000.00	288,000.00	3	770,804.20
180 days	0	0.00	0	0.00	2	126,092.37	1	60,989.55	61,177.45	3	187,081.92
181+ days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
Total	913	180,012,492.77	3	699,827.58	8	1,459,205.12	3	617,688.00	619,074.72	927	182,789,213.47

Current	95.04%	95.56%	0.11%	0.25%	0.00%	0.00%	0.00%	0.00%	0.00%	95.15%	95.81%
30 days	2.37%	1.92%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.37%	1.92%
60 days	0.86%	0.72%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.86%	0.72%
90 days	0.22%	0.29%	0.00%	0.00%	0.43%	0.36%	0.00%	0.00%	0.00%	0.65%	0.64%
120 days	0.00%	0.00%	0.11%	0.08%	0.11%	0.16%	0.11%	0.15%	0.15%	0.32%	0.39%
150 days	0.00%	0.00%	0.11%	0.05%	0.11%	0.21%	0.11%	0.16%	0.16%	0.32%	0.42%
180 days	0.00%	0.00%	0.00%	0.00%	0.22%	0.07%	0.11%	0.03%	0.03%	0.32%	0.10%
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	98.49%	98.48%	0.32%	0.38%	0.86%	0.80%	0.32%	0.34%	0.34%	100.00%	100.00%

**Statement to Certificateholder**  
**Residential Asset Mtge Products, 2006-RS1**  
**July 25, 2006**

Group II	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
Current	2,604	406,043,181.54	3	538,682.19	0	0.00	0	0.00	0.00	2,607	406,581,863.73
30 days	72	10,223,466.38	4	493,906.12	0	0.00	0	0.00	0.00	76	10,717,372.50
60 days	32	3,895,130.70	0	0.00	1	107,369.34	0	0.00	0.00	33	4,002,500.04
90 days	14	2,150,754.91	4	428,166.39	8	950,472.95	0	0.00	0.00	26	3,529,394.25
120 days	3	460,412.32	2	184,811.35	9	1,218,374.19	1	116,554.09	116,937.74	15	1,980,151.95
150 days	0	0.00	2	225,942.72	10	1,430,782.81	0	0.00	0.00	12	1,656,725.53
180 days	0	0.00	1	84,406.08	3	498,553.74	1	167,409.94	168,203.97	5	750,369.76
181+ days	0	0.00	1	176,000.00	2	332,765.21	0	0.00	0.00	3	508,765.21
Total	2,725	422,772,945.85	17	2,131,914.85	33	4,538,318.24	2	283,964.03	285,141.71	2,777	429,727,142.97

  

Current	93.77%	93.96%	0.11%	0.13%	0.00%	0.00%	0.00%	0.00%	0.00%	93.88%	94.61%
30 days	2.59%	2.38%	0.14%	0.11%	0.00%	0.00%	0.00%	0.00%	0.00%	2.74%	2.49%
60 days	1.15%	0.91%	0.00%	0.00%	0.04%	0.02%	0.00%	0.00%	0.00%	1.19%	0.93%
90 days	0.50%	0.50%	0.14%	0.10%	0.29%	0.22%	0.00%	0.00%	0.00%	0.94%	0.82%
120 days	0.11%	0.11%	0.07%	0.04%	0.32%	0.28%	0.04%	0.03%	0.03%	0.54%	0.46%
150 days	0.00%	0.00%	0.07%	0.05%	0.36%	0.33%	0.00%	0.00%	0.00%	0.43%	0.39%
180 days	0.00%	0.00%	0.04%	0.02%	0.11%	0.12%	0.04%	0.04%	0.04%	0.18%	0.17%
181+ days	0.00%	0.00%	0.04%	0.04%	0.07%	0.08%	0.00%	0.00%	0.00%	0.11%	0.12%
Total	98.13%	98.38%	0.61%	0.50%	1.19%	1.06%	0.07%	0.07%	0.07%	100.00%	100.00%

**Statement to Certificateholder**  
**Residential Asset Mtge Products, 2006-RS1**  
**July 25, 2006**

Sub-Group A	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
Current	2,224	343,797,669.88	2	338,682.19	0	0.00	0	0.00	0.00	2,226	344,136,352.07
30 days	69	10,073,667.07	4	493,906.12	0	0.00	0	0.00	0.00	73	10,567,573.19
60 days	31	3,667,130.70	0	0.00	1	107,369.34	0	0.00	0.00	32	3,774,500.04
90 days	12	1,738,764.28	4	428,166.39	7	901,059.97	0	0.00	0.00	23	3,067,990.64
120 days	3	460,412.32	2	184,811.35	8	938,374.19	1	116,554.09	116,937.74	14	1,700,151.95
150 days	0	0.00	2	225,942.72	10	1,430,782.81	0	0.00	0.00	12	1,656,725.53
180 days	0	0.00	1	84,406.08	2	250,553.74	1	167,409.94	168,203.97	4	502,369.76
181+ days	0	0.00	1	176,000.00	2	332,765.21	0	0.00	0.00	3	508,765.21
Total	2,339	359,737,644.25	16	1,931,914.85	30	3,960,905.26	2	283,964.03	285,141.71	2,387	365,914,428.39

Current	93.17%	93.96%	0.08%	0.09%	0.00%	0.00%	0.00%	0.00%	0.00%	93.26%	94.05%
30 days	2.89%	2.75%	0.17%	0.13%	0.00%	0.00%	0.00%	0.00%	0.00%	3.06%	2.89%
60 days	1.30%	1.00%	0.00%	0.00%	0.04%	0.03%	0.00%	0.00%	0.00%	1.34%	1.03%
90 days	0.50%	0.48%	0.17%	0.12%	0.29%	0.25%	0.00%	0.00%	0.00%	0.96%	0.84%
120 days	0.13%	0.13%	0.08%	0.05%	0.34%	0.26%	0.04%	0.03%	0.03%	0.59%	0.46%
150 days	0.00%	0.00%	0.08%	0.06%	0.42%	0.39%	0.00%	0.00%	0.00%	0.50%	0.45%
180 days	0.00%	0.00%	0.04%	0.02%	0.08%	0.07%	0.04%	0.05%	0.05%	0.17%	0.14%
181+ days	0.00%	0.00%	0.04%	0.05%	0.08%	0.09%	0.00%	0.00%	0.00%	0.13%	0.14%
Total	97.99%	98.31%	0.67%	0.53%	1.26%	1.08%	0.08%	0.08%	0.08%	100.00%	100.00%

**Statement to Certificateholder**  
**Residential Asset Mtge Products, 2006-RS1**  
**July 25, 2006**

Sub-Group B	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
Current	380	62,245,511.66	1	200,000.00	0	0.00	0	0.00	0.00	381	62,445,511.66
30 days	3	149,799.31	0	0.00	0	0.00	0	0.00	0.00	3	149,799.31
60 days	1	228,000.00	0	0.00	0	0.00	0	0.00	0.00	1	228,000.00
90 days	2	411,990.63	0	0.00	1	49,412.98	0	0.00	0.00	3	461,403.61
120 days	0	0.00	0	0.00	1	280,000.00	0	0.00	0.00	1	280,000.00
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	1	248,000.00	0	0.00	0.00	1	248,000.00
181+ days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
Total	386	63,035,301.60	1	200,000.00	3	577,412.98	0	0.00	0.00	390	63,812,714.58

Current	97.44%	97.54%	0.26%	0.31%	0.00%	0.00%	0.00%	0.00%	0.00%	97.69%	97.86%
30 days	0.77%	0.23%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.77%	0.23%
60 days	0.26%	0.36%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.26%	0.36%
90 days	0.51%	0.65%	0.00%	0.00%	0.26%	0.08%	0.00%	0.00%	0.00%	0.77%	0.72%
120 days	0.00%	0.00%	0.00%	0.00%	0.26%	0.44%	0.00%	0.00%	0.00%	0.26%	0.44%
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%	0.26%	0.39%	0.00%	0.00%	0.00%	0.26%	0.39%
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	98.97%	98.78%	0.26%	0.31%	0.77%	0.90%	0.00%	0.00%	0.00%	100.00%	100.00%

**Statement to Certificateholder**  
**Residential Asset Mtge Products, 2006-RS1**  
**July 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	130	22,893,050.98	13 Months	0	0.00	25 Months	0	0.00	37 Months	0	0.00	49 Months	0	0.00
	2.40%	2.15%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
2 Months	55	8,897,792.01	14 Months	0	0.00	26 Months	0	0.00	38 Months	0	0.00	50 Months	0	0.00
	1.02%	0.84%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
3 Months	39	6,263,911.46	15 Months	0	0.00	27 Months	0	0.00	39 Months	0	0.00	51 Months	0	0.00
	0.72%	0.59%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
4 Months	26	4,706,093.90	16 Months	0	0.00	28 Months	0	0.00	40 Months	0	0.00	52 Months	0	0.00
	0.48%	0.44%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
5 Months	21	4,729,261.03	17 Months	0	0.00	29 Months	0	0.00	41 Months	0	0.00	53 Months	0	0.00
	0.39%	0.44%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
6 Months	11	1,541,100.50	18 Months	0	0.00	30 Months	0	0.00	42 Months	0	0.00	54 Months	0	0.00
	0.20%	0.14%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
7 Months	4	749,827.11	19 Months	0	0.00	31 Months	0	0.00	43 Months	0	0.00	55 Months	0	0.00
	0.07%	0.07%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
8 Months	0	0.00	20 Months	0	0.00	32 Months	0	0.00	44 Months	0	0.00	56 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
9 Months	0	0.00	21 Months	0	0.00	33 Months	0	0.00	45 Months	0	0.00	57 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
10 Months	0	0.00	22 Months	0	0.00	34 Months	0	0.00	46 Months	0	0.00	58 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
11 Months	0	0.00	23 Months	0	0.00	35 Months	0	0.00	47 Months	0	0.00	59 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
12 Months	0	0.00	24 Months	0	0.00	36 Months	0	0.00	48 Months	0	0.00	60+ Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%



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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
Sub-Group A	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
Sub-Group B	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	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
Sub-Group A	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	1	122,013.80	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	122,013.80
Sub-Group B	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	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	1	122,013.80	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	122,013.80
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	1	122,013.80	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	122,013.80

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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
Sub-Group A	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
Sub-Group B	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	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
Sub-Group A	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
	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
Sub-Group B	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	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

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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
GroupI	Loss Count	1	0	0	0	1
	Beginning Aggregate Scheduled Balance	320,000.00	0.00	0.00	0.00	320,000.00
	Principal Portion of Loss	1,049.11	0.00	0.00	0.00	1,049.11
	Interest Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Total Realized Loss	1,049.11	0.00	0.00	0.00	1,049.11
GroupII	Loss Count	0	0	1	0	1
	Beginning Aggregate Scheduled Balance	0.00	0.00	122,130.66	0.00	122,130.66
	Principal Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Interest Portion of Loss	0.00	0.00	12.72	0.00	12.72
	Total Realized Loss	0.00	0.00	12.72	0.00	12.72
Deal Totals	Loss Count	1	0	1	0	2
	Beginning Aggregate Scheduled Balance	320,000.00	0.00	122,130.66	0.00	442,130.66
	Principal Portion of Loss	1,049.11	0.00	0.00	0.00	1,049.11
	Interest Portion of Loss	0.00	0.00	12.72	0.00	12.72
	Total Realized Loss	1,049.11	0.00	12.72	0.00	1,061.83

B. Cumulative Realized Losses

Cumulative Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
GroupI	Loss Count	1	0	0	0	1
	Total Realized Loss	1,049.11	0.00	0.00	0.00	1,049.11
GroupII	Loss Count	0	0	1	0	1
	Total Realized Loss	0.00	0.00	38.11	0.00	38.11
Deal Totals	Loss Count	1	0	1	0	2
	Total Realized Loss	1,049.11	0.00	38.11	0.00	1,087.22

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**C. Subsequent Recoveries**

Subsequent Recoveries		Current Period	Cumulative
<b>Group I</b>	Subsequent Recoveries Count	0	0
	Subsequent Recoveries	0.00	0.00
	Net Loss <sup>1</sup>	1,049.11	1,049.11
	Net Loss % <sup>2</sup>	0.00%	0.00%
<b>Group II</b>	Subsequent Recoveries Count	0	0
	Subsequent Recoveries	0.00	0.00
	Net Loss <sup>1</sup>	12.72	38.11
	Net Loss % <sup>2</sup>	0.00%	0.00%
<b>Deal Totals</b>	Subsequent Recoveries Count	0	0
	Subsequent Recoveries	0.00	0.00
	Net Loss <sup>1</sup>	1,061.83	1,087.22
	Net Loss % <sup>2</sup>	0.00%	0.00%

<sup>1</sup> Total Realized Loss less Subsequent Recoveries

<sup>2</sup> Net Loss % of Original Balance

**D. Default Percentages**

Default Loss Percentage		1 Month	3 Months	6 Months	12 Months	Life of Deal
<b>Group I</b>	Monthly Default Rate	0.05%	0.02%	0.01%		0.01 %
	Constant Default Rate	0.59%	0.20%	0.10%		0.10%
<b>Group II</b>	Monthly Default Rate	0.00%	0.00%	0.00%		0.00 %
	Constant Default Rate	0.00%	0.00%	0.00%		0.00%
<b>Deal Totals</b>	Monthly Default Rate	0.03%	0.01%	0.00%		0.00 %
	Constant Default Rate	0.35%	0.12%	0.06%		0.06%

1-Month MDR (Current Month) =  $\frac{\text{SUM}(\text{Beginning Scheduled balances of liquidating loans})}{[\text{SUM}(\text{Beginning Scheduled loan balances}) - \text{SUM}(\text{Scheduled Principal payments})]}$

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

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

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14. Credit Enhancement Report

Hedge Agreements

Description	Provider	Termination Date	Amount Received From Provider	Amount Paid to Provider
Swap Agreement	Deutsche Bank	01/25/2010	4,550,135.73	4,227,268.52

16. Overcollateralization Summary

	Prior Required Overcollateralization Amount	Beginning Overcollateralization Amount	Overcollateralization Increase/(Reduction) Amount	Ending Overcollateralization Amount	Current Required Overcollateralization Amount
Deal Total	26,400,021.22	26,400,021.22	0.00	26,400,021.22	26,400,021.22

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**17. Excess Cashflow, Overcollateralization and Derivative Amounts**

Excess Cashflow and Derivative Summary	
(1) Scheduled Unmodified Net Interest	6,351,967.85
(2) Interest Losses	12.72
(3) Subsequent Recoveries	0.00
(4) Interest Adjustment Amount	0.00
(5) Swap Payment Amount - IN	322,867.21
(6) Swap Payment Amount - OUT	0.00
(7) Certificate Interest Amount	4,790,602.74
(8) OC Reduction Amount	0.00
(9) Excess Cashflow Prior to OC Provisions and Derivative Amounts Available	1,884,219.60

Overcollateralization and Derivative Amounts	
Excess Cashflow Prior to OC Provisions and Derivative Amounts Available	1,884,219.60
(1) Principal Portion of Realized Loss covered by Swap	1,049.11
(2) Overcollateralization Increase covered by Swap	0.00
(3) Prepayment Interest Shortfall covered by Swap	0.00
(4) Prior Unpaid Prepayment Interest Shortfall covered by Swap	0.00
(5) Basis Risk Shortfall covered by Swap	804.58
(6) Relief Act Shortfall covered by Swap	253.60
(7) Unreimbursed Realized Loss covered by Swap	0.00
(8) Unreimbursed Principal Portion of Realized Losses	0.00
(9) Principal Portion of Realized Losses	0.00
(10) Overcollateralization Increase	0.00
(11) Prepayment Interest Shortfall	0.00
(12) Unpaid PPIS With Accrued Interest	0.00
(13) Basis Risk Shortfall Carry-Forward Amount	0.00

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(14) Relief Act Shortfall	0.00
(15) Unreimbursed Realized Losses	0.00
(16) Swap Termination Payment Amount	0.00
(17) To Class SB Certificates	1,882,112.31

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**18. Performance Tests**

<b>Senior Balance Test</b>	
Senior Certificate Beginning Balance - Actual Value	928,742,880.91
Zero Balance	0.00
Senior Certificate Beginning Balance = 0.00	False
<b>Current Distribution Date &gt;= Target Distribution</b>	
Current Distribution Period	6
StepDownTarget Distribution Period	37
Current Distribution Date >= Target Distribution Date	False
<b>Stepdown Date - Senior Enhancement Test</b>	
Current Senior Enhancement Percent - Actual value	15.05607000%
Specified Senior Enhancement Percent - Target value	26.70000000%
Senior Enhance Pct >= Specified Senior Enhance Pct (Actual End Balance <= Target End Balance)	False
<b>StepDown Date and Senior Enhancement pass</b>	
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
<b>StepDown Date has occurred</b>	
Senior Certificate Beginning Balance = 0.00	False
After StepDown Date and Senior Enh Percent >= Target Percent	False
Stepdown Date has occurred	False
<b>Sixty-Plus Delinquency Percentage &gt;= Target %</b>	
3-Month Average Sixty-Plus Delinquency Percentage - Actual Value	2.18014600%
Senior Enhancement Delinquency Percentage - Target Value	6.36871700%
Sixty-Plus Delinquency Percentage >= Senior Enhancement Delinquency Percentage Target	False



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Trigger Event clause (b) - Realized Loss Test	
Aggregate Realized Loss Percentage - Actual Value	0.00009100%
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.



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Cash Flow Received and Uses of Funds

<i>Cash Flow Received</i>	<i>Amount</i>
Principal and Interest Payments	29,335,340.93
Prepayment Premium	155,707.92
Liquidation and Insurance Proceeds	335,705.91
Subsequent Recoveries	0.00
Repurchase Proceeds	1,554,342.89
Other Deposits/Adjustments (including Derivative Payment)	383,753.43
Total Deposits	31,764,851.08
<i>Uses of Funds</i>	<i>Amount</i>
Transfer to Certificate Account	31,749,280.92
Reimbursed Advances and Expenses	14,968.35
Master Servicing Compensation	601.81
Derivative Payment	0.00
Total Withdrawals	31,764,851.08
Ending Balance	0.00