

Distribution Information	Deal Information
1. Distribution Summary	Deal Name: Residential Asset Mtge Products, 2006-RZ1
2. Factor Summary	Asset Type: Mortgage Asset-Backed Pass-Through Certificates
3. Components Information <i>(Not Applicable)</i>	
4. Interest Summary	Closing Date: 02/27/2006
5. Other Income Detail	First Distribution Date: 03/25/2006
6. Interest Shortfalls, Compensation and Expenses	Determination Date: 12/20/2006
7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts	Distribution Date: 12/26/2006
8. Collateral Summary	Record Date:
9. Repurchase Information	Book-Entry: 12/22/2006
10. Loan Status Report (Delinquencies)	Definitive: 11/30/2006
11. Deal Delinquencies (30 Day Buckets)	Trustee: The Bank Of New York Trust Co
12. Loss Mitigation and Servicing Modifications	Main Telephone: 713-483-6154
13. Losses and Recoveries	GMAC-RFC
14. Credit Enhancement Report	Bond Administrator: Nicholas Gisler
15. Distribution Percentages <i>(Not Applicable)</i>	Telephone: 818-260-1628
16. Overcollateralization Summary	Pool(s) : 40303,40304
17. Excess Cash Flow, Overcollateralization Provisions and Derivative Amounts	
18. Performance Tests	
19. Lender Paid Mortgage Insurance <i>(Not Applicable)</i>	
20. Comments	

**Statement to Certificateholder**

Residential Asset Mtge Products, 2006-RZ1  
December 26, 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	76112BY79	211,369,000.00	160,885,014.00	5.40000000	10,608,713.93	699,849.81	11,308,563.74	0.00	0.00	0.00	150,276,300.07
A-2	76112BY87	131,402,000.00	131,402,000.00	5.51000000	0.00	583,242.38	583,242.38	0.00	0.00	0.00	131,402,000.00
A-3	76112BY95	49,479,000.00	49,479,000.00	5.62000000	0.00	224,002.43	224,002.43	0.00	0.00	0.00	49,479,000.00
M-1	76112BZ29	19,000,000.00	19,000,000.00	5.72000000	0.00	87,547.78	87,547.78	0.00	0.00	0.00	19,000,000.00
M-2	76112BZ37	17,250,000.00	17,250,000.00	5.74000000	0.00	79,762.08	79,762.08	0.00	0.00	0.00	17,250,000.00
M-3	76112BZ45	9,750,000.00	9,750,000.00	5.77000000	0.00	45,318.54	45,318.54	0.00	0.00	0.00	9,750,000.00
M-4	76112BZ52	9,000,000.00	9,000,000.00	5.89000000	0.00	42,702.50	42,702.50	0.00	0.00	0.00	9,000,000.00
M-5	76112BZ60	8,750,000.00	8,750,000.00	5.92000000	0.00	41,727.78	41,727.78	0.00	0.00	0.00	8,750,000.00
M-6	76112BZ78	8,250,000.00	8,250,000.00	6.02000000	0.00	40,007.92	40,007.92	0.00	0.00	0.00	8,250,000.00
M-7	76112BZ86	7,750,000.00	7,750,000.00	6.57000000	0.00	41,016.88	41,016.88	0.00	0.00	0.00	7,750,000.00
M-8	76112BZ94	6,750,000.00	6,750,000.00	6.82000000	0.00	37,083.75	37,083.75	0.00	0.00	0.00	6,750,000.00
M-9	76112B2A7	5,000,000.00	5,000,000.00	7.60791509	0.00	31,497.22	31,497.22	0.00	0.00	0.00	5,000,000.00
SB	76112B2P4	16,250,122.59	16,250,003.99	0.00000000	0.00	1,042,071.24	1,042,071.24	0.00	0.00	0.00	16,250,003.99
R-I	76112B2Q2	0.00	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-II	76112B2R0	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>500,000,122.59</b>	<b>449,516,017.99</b>		<b>10,608,713.93</b>	<b>2,995,830.31</b>	<b>13,604,544.24</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>438,907,304.06</b>

# Statement to Certificateholder

Residential Asset Mtge Products, 2006-RZ1  
December 26, 2006

## 2. Factor Summary

Amount /Original Amount per \$1000 unit)

Class	CUSIP	Beginning Notional/ Principal Balance Factor	Principal Distribution Factor	Interest Distribution Factor	Total Distribution Factor	Deferred Interest Factor	Interest Shortfall Factor	Ending Notional/ Principal Balance Factor
A-1	76112BY79	761.15709494	50.19049118	3.31103336	53.50152454	0.00000000	0.00000000	710.96660376
A-2	76112BY87	1,000.00000000	0.00000000	4.43861113	4.43861113	0.00000000	0.00000000	1,000.00000000
A-3	76112BY95	1,000.00000000	0.00000000	4.52722226	4.52722226	0.00000000	0.00000000	1,000.00000000
M-1	76112BZ29	1,000.00000000	0.00000000	4.60777789	4.60777789	0.00000000	0.00000000	1,000.00000000
M-2	76112BZ37	1,000.00000000	0.00000000	4.62388870	4.62388870	0.00000000	0.00000000	1,000.00000000
M-3	76112BZ45	1,000.00000000	0.00000000	4.64805538	4.64805538	0.00000000	0.00000000	1,000.00000000
M-4	76112BZ52	1,000.00000000	0.00000000	4.74472222	4.74472222	0.00000000	0.00000000	1,000.00000000
M-5	76112BZ60	1,000.00000000	0.00000000	4.76888914	4.76888914	0.00000000	0.00000000	1,000.00000000
M-6	76112BZ78	1,000.00000000	0.00000000	4.84944485	4.84944485	0.00000000	0.00000000	1,000.00000000
M-7	76112BZ86	1,000.00000000	0.00000000	5.29250065	5.29250065	0.00000000	0.00000000	1,000.00000000
M-8	76112BZ94	1,000.00000000	0.00000000	5.49388889	5.49388889	0.00000000	0.00000000	1,000.00000000
M-9	76112B2A7	1,000.00000000	0.00000000	6.29944400	6.29944400	0.00000000	0.00000000	1,000.00000000
SB <sup>1</sup>	76112B2P4							
R-I	76112B2Q2	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
R-II	76112B2R0	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>	87.78143929%
<b>Group 2 Factor :</b>	92.57946052%
<b>Group 1 Factor :</b>	86.23035169%

# Statement to Certificateholder

Residential Asset Mtge Products, 2006-RZ1  
December 26, 2006

## 4. Interest Summary

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

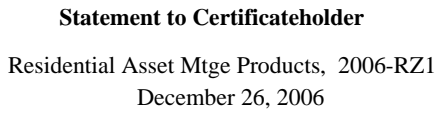
Class	Accrual Period		Accrual Methodology	Beginning Notional/Principal Balance	Pass-Through Rate	Optimal Interest Amount	Interest Loss	Deferred Interest	Interest Shortfall Amount	Other Income	Interest Distribution (1)-(2)-(3)-(4)+(5)=(6)	Accrued Certificate Interest Remaining Unpaid
	Start	End				(1)	(2)	(3)	(4)	(5)	(6)	
A-1	11/27/2006	12/25/2006	Actual/360	160,885,014.00	5.40000000	699,849.81	0.00	0.00	0.00	0.00	699,849.81	0.00
A-2	11/27/2006	12/25/2006	Actual/360	131,402,000.00	5.51000000	583,242.38	0.00	0.00	0.00	0.00	583,242.38	0.00
A-3	11/27/2006	12/25/2006	Actual/360	49,479,000.00	5.62000000	224,002.43	0.00	0.00	0.00	0.00	224,002.43	0.00
M-1	11/27/2006	12/25/2006	Actual/360	19,000,000.00	5.72000000	87,547.78	0.00	0.00	0.00	0.00	87,547.78	0.00
M-2	11/27/2006	12/25/2006	Actual/360	17,250,000.00	5.74000000	79,762.08	0.00	0.00	0.00	0.00	79,762.08	0.00
M-3	11/27/2006	12/25/2006	Actual/360	9,750,000.00	5.77000000	45,318.54	0.00	0.00	0.00	0.00	45,318.54	0.00
M-4	11/27/2006	12/25/2006	Actual/360	9,000,000.00	5.89000000	42,702.50	0.00	0.00	0.00	0.00	42,702.50	0.00
M-5	11/27/2006	12/25/2006	Actual/360	8,750,000.00	5.92000000	41,727.78	0.00	0.00	0.00	0.00	41,727.78	0.00
M-6	11/27/2006	12/25/2006	Actual/360	8,250,000.00	6.02000000	40,007.92	0.00	0.00	0.00	0.00	40,007.92	0.00
M-7	11/27/2006	12/25/2006	Actual/360	7,750,000.00	6.57000000	41,016.88	0.00	0.00	0.00	0.00	41,016.88	0.00
M-8	11/27/2006	12/25/2006	Actual/360	6,750,000.00	6.82000000	37,083.75	0.00	0.00	0.00	0.00	37,083.75	0.00
M-9	11/27/2006	12/25/2006	Actual/360	5,000,000.00	7.60791509	31,497.22	0.00	0.00	0.00	0.00	31,497.22	0.00
SB	11/01/2006	11/30/2006	Actual/360	16,250,003.99	0.00000000	0.00	0.00	0.00	0.00	1,042,071.24	1,042,071.24	0.00
<b>Deal Totals</b>				<b>449,516,017.99</b>		<b>1,953,759.07</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1,042,071.24</b>	<b>2,995,830.31</b>	<b>0.00</b>

## Current Index Rates

Index Type	Rate	Classes
CM-LIB TEL 25 - 2 BD	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	110,148.60	931,922.64	1,042,071.24
<b>Deal Totals</b>	<b>110,148.60</b>	<b>931,922.64</b>	<b>1,042,071.24</b>



	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 1	19,756.78	19,756.78	0.00	1	261.42	103,091.97	0.00	156,019.70	16,059.67	0.00	0.00
Group 2	4,668.00	4,668.00	0.00	1	529.78	31,144.61	132.41	19,238.33	0.00	0.00	0.00
<b>Deal Totals</b>	<b>24,424.78</b>	<b>24,424.78</b>	<b>0.00</b>	<b>2</b>	<b>791.20</b>	<b>134,236.58</b>	<b>132.41</b>	<b>175,258.03</b>	<b>16,059.67</b>	<b>0.00</b>	<b>0.00</b>

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

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
854.23	0.00	0.00	854.23	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

Page 5 of 18

# Statement to Certificateholder

Residential Asset Mtge Products, 2006-RZ1

December 26, 2006

## 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 1	Count	2,597	2,330	N/A	289	43	0	7	3	2,277
	Balance/Amount	377,850,068.05	334,611,513.72	213,544.14	16,802.35	7,050,940.31	N/A	1,220,985.26	287,799.12	325,821,442.54
Group 2	Count	973	924	N/A	156	8	0	0	1	915
	Balance/Amount	122,150,054.54	114,904,504.27	89,193.11	7,222.52	1,664,947.40	N/A	0.00	57,279.72	113,085,861.52
Deal Totals	Count	3,570	3,254	N/A	445	51	0	7	4	3,192
	Balance/Amount	500,000,122.59	449,516,017.99	302,737.25	24,024.87	8,715,887.71	N/A	1,220,985.26	345,078.84	438,907,304.06

### 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 1	7.72361356	7.72175961	348.79	346.74	7.29641113	7.29395640	7.29734863	N/A	N/A
Group 2	7.89273185	7.88700754	342.32	337.49	7.51468450	7.50969210	7.52021722	N/A	N/A
Deal Totals	7.76684328	7.76433627	347.12	344.36	7.35220579	7.34954139	7.35431792	N/A	N/A

### C. Constant Prepayment Rate

	1 Month CPR	3 Month CPR	6 Month CPR	12 Month CPR	Life CPR
2	16.65%	12.18%	9.81%		8.01%
1	26.79%	20.61%	18.82%		15.67%
Deal Totals	24.31%	18.54%	16.63%		13.81%

**Statement to Certificateholder**

Residential Asset Mtge Products, 2006-RZ1

December 26, 2006

**9. Repurchases**

		<b>Breaches Of Representations and Warranties</b>	<b>ARM Conversions</b>	<b>Optional Repurchases of Defaulted Loans</b>	<b>Others</b>	<b>Total (1)+(2)+(3)+(4)=(5)</b>
		(1)	(2)	(3)	(4)	(5)
Group 1	Count	6	0	0	1	7
	Scheduled Balance	1,133,082.24	0.00	0.00	87,903.02	1,220,985.26
Group 2	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>6</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>7</b>
	<b>Scheduled Balance</b>	<b>1,133,082.24</b>	<b>0.00</b>	<b>0.00</b>	<b>87,903.02</b>	<b>1,220,985.26</b>

# Statement to Certificateholder

Residential Asset Mtge Products, 2006-RZ1

December 26, 2006

## 10. Loan Status Report

Delinquency Calculation Method: Office of Thrift Supervision

Deal Totals	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
<b>Current</b>	3,007	410,094,513.85	11	1,145,331.74	0	0.00	0	0.00	0.00	3,018	411,239,845.59
<b>30 days</b>	58	8,016,159.76	1	208,006.55	1	103,792.92	0	0.00	0.00	60	8,327,959.23
<b>60 days</b>	19	2,953,164.15	0	0.00	3	447,193.84	0	0.00	0.00	22	3,400,357.99
<b>90 days</b>	12	2,119,850.86	2	236,171.69	11	1,509,405.93	0	0.00	0.00	25	3,865,428.48
<b>120 days</b>	1	111,376.63	0	0.00	14	2,209,769.38	3	795,863.05	799,022.34	18	3,117,009.06
<b>150 days</b>	2	892,732.55	0	0.00	10	1,677,307.01	1	102,389.26	102,752.67	13	2,672,428.82
<b>180 days</b>	1	62,399.96	0	0.00	8	1,466,129.05	4	806,090.32	807,703.25	13	2,334,619.33
<b>181+ days</b>	0	0.00	0	0.00	15	2,220,509.22	8	1,729,146.34	1,736,007.19	23	3,949,655.56
<b>Total</b>	<b>3,100</b>	<b>424,250,197.76</b>	<b>14</b>	<b>1,589,509.98</b>	<b>62</b>	<b>9,634,107.35</b>	<b>16</b>	<b>3,433,488.97</b>	<b>3,445,485.45</b>	<b>3,192</b>	<b>438,907,304.06</b>
<b>Current</b>	94.20%	93.44%	0.34%	0.26%	0.00%	0.00%	0.00%	0.00%	0.00%	94.55%	93.70%
<b>30 days</b>	1.82%	1.83%	0.03%	0.05%	0.03%	0.02%	0.00%	0.00%	0.00%	1.88%	1.90%
<b>60 days</b>	0.60%	0.67%	0.00%	0.00%	0.09%	0.10%	0.00%	0.00%	0.00%	0.69%	0.77%
<b>90 days</b>	0.38%	0.48%	0.06%	0.05%	0.34%	0.34%	0.00%	0.00%	0.00%	0.78%	0.88%
<b>120 days</b>	0.03%	0.03%	0.00%	0.00%	0.44%	0.50%	0.09%	0.18%	0.18%	0.56%	0.71%
<b>150 days</b>	0.06%	0.20%	0.00%	0.00%	0.31%	0.38%	0.03%	0.02%	0.02%	0.41%	0.61%
<b>180 days</b>	0.03%	0.01%	0.00%	0.00%	0.25%	0.33%	0.13%	0.18%	0.18%	0.41%	0.53%
<b>181+ days</b>	0.00%	0.00%	0.00%	0.00%	0.47%	0.51%	0.25%	0.39%	0.40%	0.72%	0.90%
<b>Total</b>	<b>97.12%</b>	<b>96.66%</b>	<b>0.44%</b>	<b>0.36%</b>	<b>1.94%</b>	<b>2.20%</b>	<b>0.50%</b>	<b>0.78%</b>	<b>0.78%</b>	<b>100.00%</b>	<b>100.00%</b>

# Statement to Certificateholder

Residential Asset Mtge Products, 2006-RZ1

December 26, 2006

Group 1	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>	2,114	300,100,714.88	6	692,903.61	0	0.00	0	0.00	0.00	2,120	300,793,618.49
<b>30 days</b>	50	6,937,875.69	1	208,006.55	0	0.00	0	0.00	0.00	51	7,145,882.24
<b>60 days</b>	16	2,379,702.43	0	0.00	3	447,193.84	0	0.00	0.00	19	2,826,896.27
<b>90 days</b>	11	1,960,475.63	2	236,171.69	10	1,212,745.16	0	0.00	0.00	23	3,409,392.48
<b>120 days</b>	1	111,376.63	0	0.00	14	2,209,769.38	3	795,863.05	799,022.34	18	3,117,009.06
<b>150 days</b>	2	892,732.55	0	0.00	9	1,577,179.08	1	102,389.26	102,752.67	12	2,572,300.89
<b>180 days</b>	1	62,399.96	0	0.00	8	1,466,129.05	4	806,090.32	807,703.25	13	2,334,619.33
<b>181+ days</b>	0	0.00	0	0.00	13	1,892,577.44	8	1,729,146.34	1,736,007.19	21	3,621,723.78
<b>Total</b>	<b>2,195</b>	<b>312,445,277.77</b>	<b>9</b>	<b>1,137,081.85</b>	<b>57</b>	<b>8,805,593.95</b>	<b>16</b>	<b>3,433,488.97</b>	<b>3,445,485.45</b>	<b>2,277</b>	<b>325,821,442.54</b>

<b>Current</b>	92.84%	92.11%	0.26%	0.21%	0.00%	0.00%	0.00%	0.00%	0.00%	93.10%	92.32%
<b>30 days</b>	2.20%	2.13%	0.04%	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%	2.24%	2.19%
<b>60 days</b>	0.70%	0.73%	0.00%	0.00%	0.13%	0.14%	0.00%	0.00%	0.00%	0.83%	0.87%
<b>90 days</b>	0.48%	0.60%	0.09%	0.07%	0.44%	0.37%	0.00%	0.00%	0.00%	1.01%	1.05%
<b>120 days</b>	0.04%	0.03%	0.00%	0.00%	0.61%	0.68%	0.13%	0.24%	0.25%	0.79%	0.96%
<b>150 days</b>	0.09%	0.27%	0.00%	0.00%	0.40%	0.48%	0.04%	0.03%	0.03%	0.53%	0.79%
<b>180 days</b>	0.04%	0.02%	0.00%	0.00%	0.35%	0.45%	0.18%	0.25%	0.25%	0.57%	0.72%
<b>181+ days</b>	0.00%	0.00%	0.00%	0.00%	0.57%	0.58%	0.35%	0.53%	0.53%	0.92%	1.11%
<b>Total</b>	<b>96.40%</b>	<b>95.89%</b>	<b>0.40%</b>	<b>0.35%</b>	<b>2.50%</b>	<b>2.70%</b>	<b>0.70%</b>	<b>1.05%</b>	<b>1.06%</b>	<b>100.00%</b>	<b>100.00%</b>

Statement to Certificateholder

Residential Asset Mtge Products, 2006-RZ1  
December 26, 2006

Group 2	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
Current	893	109,993,798.97	5	452,428.13	0	0.00	0	0.00	0.00	898	110,446,227.10
30 days	8	1,078,284.07	0	0.00	1	103,792.92	0	0.00	0.00	9	1,182,076.99
60 days	3	573,461.72	0	0.00	0	0.00	0	0.00	0.00	3	573,461.72
90 days	1	159,375.23	0	0.00	1	296,660.77	0	0.00	0.00	2	456,036.00
120 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
150 days	0	0.00	0	0.00	1	100,127.93	0	0.00	0.00	1	100,127.93
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	2	327,931.78	0	0.00	0.00	2	327,931.78
Total	905	111,804,919.99	5	452,428.13	5	828,513.40	0	0.00	0.00	915	113,085,861.52

Current	97.60%	97.27%	0.55%	0.40%	0.00%	0.00%	0.00%	0.00%	0.00%	98.14%	97.67%
30 days	0.87%	0.95%	0.00%	0.00%	0.11%	0.09%	0.00%	0.00%	0.00%	0.98%	1.05%
60 days	0.33%	0.51%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.33%	0.51%
90 days	0.11%	0.14%	0.00%	0.00%	0.11%	0.26%	0.00%	0.00%	0.00%	0.22%	0.40%
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%	0.11%	0.09%	0.00%	0.00%	0.00%	0.11%	0.09%
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%	0.22%	0.29%	0.00%	0.00%	0.00%	0.22%	0.29%
Total	98.91%	98.87%	0.55%	0.40%	0.55%	0.73%	0.00%	0.00%	0.00%	100.00%	100.00%

# Statement to Certificateholder

Residential Asset Mtge Products, 2006-RZ1  
December 26, 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	60	8,327,959.23	13 Months	0	0.00	25 Months	0	0.00	37 Months	0	0.00	49 Months	0	0.00
	1.88%	1.90%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
2 Months	22	3,400,357.99	14 Months	0	0.00	26 Months	0	0.00	38 Months	0	0.00	50 Months	0	0.00
	0.69%	0.77%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
3 Months	25	3,865,428.48	15 Months	0	0.00	27 Months	0	0.00	39 Months	0	0.00	51 Months	0	0.00
	0.78%	0.88%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
4 Months	18	3,117,009.06	16 Months	0	0.00	28 Months	0	0.00	40 Months	0	0.00	52 Months	0	0.00
	0.56%	0.71%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
5 Months	13	2,672,428.82	17 Months	0	0.00	29 Months	0	0.00	41 Months	0	0.00	53 Months	0	0.00
	0.41%	0.61%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
6 Months	13	2,334,619.33	18 Months	0	0.00	30 Months	0	0.00	42 Months	0	0.00	54 Months	0	0.00
	0.41%	0.53%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
7 Months	8	773,972.33	19 Months	0	0.00	31 Months	0	0.00	43 Months	0	0.00	55 Months	0	0.00
	0.25%	0.18%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
8 Months	10	2,057,362.60	20 Months	0	0.00	32 Months	0	0.00	44 Months	0	0.00	56 Months	0	0.00
	0.31%	0.47%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
9 Months	3	807,353.83	21 Months	0	0.00	33 Months	0	0.00	45 Months	0	0.00	57 Months	0	0.00
	0.09%	0.18%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
10 Months	2	310,966.80	22 Months	0	0.00	34 Months	0	0.00	46 Months	0	0.00	58 Months	0	0.00
	0.06%	0.07%		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-RZ1

December 26, 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 1	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 2	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Deal Totals	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

Modification Type		Payoffs				Repurchases				Liquidations				Total			
		Current Month		Cumulative		Current Month		Cumulative		Current Month		Cumulative		Current Month		Cumulative	
		Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance
Group 1	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 2	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-RZ1

December 26, 2006

## 13. Losses and Recoveries

### A. Current Cycle Realized Losses

Current Period Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Group 1	Loss Count	4	0	0	0	4
	Beginning Aggregate Scheduled Balance	238,340.30	0.00	0.00	0.00	238,340.30
	Principal Portion of Loss	48,517.73	0.00	0.00	0.00	48,517.73
	Interest Portion of Loss	2,711.90	0.00	0.00	0.00	2,711.90
	Total Realized Loss	51,229.63	0.00	0.00	0.00	51,229.63
Group 2	Loss Count	1	0	0	0	1
	Beginning Aggregate Scheduled Balance	57,279.72	0.00	0.00	0.00	57,279.72
	Principal Portion of Loss	48,100.53	0.00	0.00	0.00	48,100.53
	Interest Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Total Realized Loss	48,100.53	0.00	0.00	0.00	48,100.53
Deal Totals	Loss Count	5	0	0	0	5
	Beginning Aggregate Scheduled Balance	295,620.02	0.00	0.00	0.00	295,620.02
	Principal Portion of Loss	96,618.26	0.00	0.00	0.00	96,618.26
	Interest Portion of Loss	2,711.90	0.00	0.00	0.00	2,711.90
	Total Realized Loss	99,330.16	0.00	0.00	0.00	99,330.16

### B. Cumulative Realized Losses

Cumulative Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Group 1	Loss Count	9	0	0	0	9
	Total Realized Loss	397,183.17	0.00	0.00	0.00	397,183.17
Group 2	Loss Count	2	0	0	0	2
	Total Realized Loss	80,857.41	0.00	0.00	0.00	80,857.41
Deal Totals	Loss Count	11	0	0	0	11
	Total Realized Loss	478,040.58	0.00	0.00	0.00	478,040.58

# Statement to Certificateholder

Residential Asset Mtge Products, 2006-RZ1

December 26, 2006

## C. Subsequent Recoveries

Subsequent Recoveries		Current Period	Cumulative
Group 1	Subsequent Recoveries Count	0	0
	Subsequent Recoveries	0.00	0.00
	Net Loss <sup>1</sup>	51,229.63	397,183.17
	Net Loss % <sup>2</sup>	0.01%	0.11%
Group 2	Subsequent Recoveries Count	0	0
	Subsequent Recoveries	0.00	0.00
	Net Loss <sup>1</sup>	48,100.53	80,857.41
	Net Loss % <sup>2</sup>	0.04%	0.07%
Deal Totals	Subsequent Recoveries Count	0	0
	Subsequent Recoveries	0.00	0.00
	Net Loss <sup>1</sup>	99,330.16	478,040.58
	Net Loss % <sup>2</sup>	0.02%	0.10%

<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 2	Monthly Default Rate	0.05%	0.02%	0.02%		0.01 %
	Constant Default Rate	0.60%	0.20%	0.26%		0.16%
Group 1	Monthly Default Rate	0.09%	0.09%	0.05%		0.03 %
	Constant Default Rate	1.03%	1.05%	0.60%		0.36%
Deal Totals	Monthly Default Rate	0.08%	0.07%	0.04%		0.03 %
	Constant Default Rate	0.92%	0.83%	0.51%		0.31%

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

m-Month = 3, 6, 12, months or the life of deal to date

m-Month MDR(over m months in period where n is current month)=  $1 - [(1 - \text{MDR}_{n-m+1}) * (1 - \text{MDR}_{n-m+2}) * \dots * (1 - \text{MDR}_{n-1}) * (1 - \text{MDR}_n)]^{(1/m)}$

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

**Statement to Certificateholder**

Residential Asset Mtge Products, 2006-RZ1  
December 26, 2006

**14. Credit Enhancement Report**

**Hedge Agreements**

Description	Provider	Termination Date	Amount Received From Provider	Amount Paid to Provider
Yield Maintenance Agreement	Hsbc Bank Usa	02/25/2011	230,899.98	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	16,250,003.99	16,250,003.99	0.00	16,250,003.99	16,250,003.99

# Statement to Certificateholder

Residential Asset Mtge Products, 2006-RZ1

December 26, 2006

## 17. Excess Cashflow, Overcollateralization and Derivative Amounts

Excess Cashflow and Derivative Summary	
(1) Scheduled Unmodified Net Interest	2,754,903.09
(2) Interest Losses	2,711.90
(3) Subsequent Recoveries	0.00
(4) Interest Adjustment Amount	0.00
(5) Yield Maintenance	230,899.98
(6) Certificate Interest Amount	1,952,904.83
(7) OC Reduction Amount	0.00
(8) Excess Cashflow Prior to OC Provisions and Derivative Amounts Available	1,030,186.34

Overcollateralization and Derivative Amounts	
Excess Cashflow Prior to OC Provisions and Derivative Amounts Available	1,030,186.34
(1) Unreimbursed Principal Portion of Realized Losses	0.00
(2) Principal Portion of Realized Losses	96,618.26
(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	854.23
(7) Relief Act Shortfall	791.20
(8) Unreimbursed Realized Losses	0.00
(9) To Class SB Certificates	931,922.64

# Statement to Certificateholder

Residential Asset Mtge Products, 2006-RZ1

December 26, 2006

## 18. Performance Tests

Senior Balance Test	
Senior Certificate Beginning Balance - Actual Value	341,766,014.00
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	24.54960400%
Specified Senior Enhancement Percent - Target value	43.10000000%
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
Trigger Event clause (a) - Senior Enhancement Test	
3-Month Average Sixty-Plus Delinquency Percentage - Actual Value	4.13158000%
Sr Enhancement Percentage	6.13740100%
Sixty-Plus Delinquency Percentage >= Senior Enhancement Delinquency Percentage Target	False

## Statement to Certificateholder

Residential Asset Mtge Products, 2006-RZ1

December 26, 2006

Trigger Event clause (b) - Realized Loss Test	
Aggregate Realized Loss Percentage - Actual Value	0.09560800%
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
Stepdown Date and Trigger Event in effect	
Stepdown Date has occurred	False
Trigger Event is in effect	False
Trigger Event is in effect on or after StepDown Date	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-RZ1  
December 26, 2006

Cash Flow Received and Uses of Funds

<i>Cash Flow Received</i>	<i>Amount</i>
Principal and Interest Payments	11,796,659.27
Prepayment Premium	110,148.60
Liquidation and Insurance Proceeds	245,748.68
Subsequent Recoveries	0.00
Repurchase Proceeds	1,220,985.26
Other Deposits/Adjustments (including Derivative Payment)	255,324.76
Total Deposits	13,628,866.57
<i>Uses of Funds</i>	<i>Amount</i>
Transfer to Certificate Account	13,604,544.25
Reimbursed Advances and Expenses	24,189.92
Master Servicing Compensation	132.41
Derivative Payment	N/A
Total Withdrawals	13,628,866.58
Ending Balance	0.00