GMAC RFC

Statement to Certificateholder

Distribution Information	Deal Information	
1. Distribution Summary	Deal Name:	Residential Asset Mtge Products, 2006-RZ3
2. Factor Summary	Asset Type:	Mortgage Asset-Backed Pass-Through Certificates
3. Components Information *(Not Applicable)*		
4. Interest Summary	Closing Date:	08/03/2006
	First Distribution Date:	08/25/2006
5. Other Income Detail	Determination Date:	11/20/2006
6. Interest Shortfalls, Compensation and Expenses	Distribution Date:	11/27/2006
	Record Date:	
7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts	Book-Entry:	11/22/2006
8. Collateral Summary	Definitive:	10/31/2006
9. Repurchase Information		
10. Loan Status Report (Delinquencies)		
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 *(Not Applicable)*	Telephone:	818-260-1628
16. Overcollateralization Summary	Pool(s) :	40375,40376
17. Excess Cash Flow, Overcollateralization Provisions and Derivative Amounts		
18. Performance Tests		
19. Lender Paid Mortgage Insurance *(Not Applicable)*		
20. Comments		

Statement to Certificateholder

Residential Asset Mtge Products, 2006-RZ3
November 27, 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	75156MAA3	293,488,000.00	282,027,013.46	5.39000000	4,178,891.67	1,393,448.47	5,572,340.14	0.00	0.00	0.00	277,848,121.79
A-2	75156MAB1	181,066,000.00	181,066,000.00	5.48000000	0.00	909,554.87	909,554.87	0.00	0.00	0.00	181,066,000.00
A-3	75156MAC6	47,296,000.00	47,296,000.00	5.61000000	0.00	243,219.68	243,219.68	0.00	0.00	0.00	47,296,000.00
M-1	75156MAD7	53,960,000.00	53,960,000.00	5.67000000	0.00	280,457.10	280,457.10	0.00	0.00	0.00	53,960,000.00
M-2	75156MAE5	26,980,000.00	26,980,000.00	5.70000000	0.00	140,970.50	140,970.50	0.00	0.00	0.00	26,980,000.00
M-3	75156MAF2	15,620,000.00	15,620,000.00	5.75000000	0.00	82,330.42	82,330.42	0.00	0.00	0.00	15,620,000.00
M-4	75156MAG0	13,845,000.00	13,845,000.00	5.82000000	0.00	73,863.07	73,863.07	0.00	0.00	0.00	13,845,000.00
M-5	75156MAH8	13,845,000.00	13,845,000.00	5.87000000	0.00	74,497.64	74,497.64	0.00	0.00	0.00	13,845,000.00
M-6	75156MAJ4	12,425,000.00	12,425,000.00	5.95000000	0.00	67,768.02	67,768.02	0.00	0.00	0.00	12,425,000.00
M-7	75156MAK1	12,070,000.00	12,070,000.00	6.82000000	0.00	75,457.62	75,457.62	0.00	0.00	0.00	12,070,000.00
M-8	75156MAL9	10,650,000.00	10,650,000.00	6.97000000	0.00	68,044.63	68,044.63	0.00	0.00	0.00	10,650,000.00
M-9	75156MAM7	7,100,000.00	7,100,000.00	7.54619933	0.00	50,895.17	50,895.17	0.00	0.00	0.00	7,100,000.00
SB	75156MAN5	21,656,036.84	21,655,031.62	0.00000000	0.00	1,454,484.56	1,454,484.56	0.00	0.00	0.00	21,655,031.62
R-I		0.00	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-II		0.00	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deal Totals		**710,001,036.84**	**698,539,045.08**		**4,178,891.67**	**4,914,991.75**	**9,093,883.42**	**0.00**	**0.00**	**0.00**	**694,360,153.41**

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	75156MAA3	960.94904548	14.23871392	4.74788908	18.98660300	0.00000000	0.00000000	946.71033156
A-2	75156MAB1	1,000.00000000	0.00000000	5.02333331	5.02333331	0.00000000	0.00000000	1,000.00000000
A-3	75156MAC6	1,000.00000000	0.00000000	5.14250000	5.14250000	0.00000000	0.00000000	1,000.00000000
M-1	75156MAD7	1,000.00000000	0.00000000	5.19750000	5.19750000	0.00000000	0.00000000	1,000.00000000
M-2	75156MAE5	1,000.00000000	0.00000000	5.22500000	5.22500000	0.00000000	0.00000000	1,000.00000000
M-3	75156MAF2	1,000.00000000	0.00000000	5.27083355	5.27083355	0.00000000	0.00000000	1,000.00000000
M-4	75156MAG0	1,000.00000000	0.00000000	5.33499964	5.33499964	0.00000000	0.00000000	1,000.00000000
M-5	75156MAH8	1,000.00000000	0.00000000	5.38083351	5.38083351	0.00000000	0.00000000	1,000.00000000
M-6	75156MAJ4	1,000.00000000	0.00000000	5.45416660	5.45416660	0.00000000	0.00000000	1,000.00000000
M-7	75156MAK1	1,000.00000000	0.00000000	6.25166694	6.25166694	0.00000000	0.00000000	1,000.00000000
M-8	75156MAL9	1,000.00000000	0.00000000	6.38916714	6.38916714	0.00000000	0.00000000	1,000.00000000
M-9	75156MAM7	1,000.00000000	0.00000000	7.16833380	7.16833380	0.00000000	0.00000000	1,000.00000000
SB [1]	75156MAN5							
R-I		0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
R-II		0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000

[1] Factors not reported for OC Classes

Deal Factor :	97.79706189%
Group I Factor :	98.49012107%
Group II Factor :	97.63023140%

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	282,027,013.46	5.39000000	1,393,448.47	0.00	0.00	0.00	0.00	1,393,448.47	0.00
A-2	10/25/2006	11/26/2006	Actual/360	181,066,000.00	5.48000000	909,554.87	0.00	0.00	0.00	0.00	909,554.87	0.00
A-3	10/25/2006	11/26/2006	Actual/360	47,296,000.00	5.61000000	243,219.68	0.00	0.00	0.00	0.00	243,219.68	0.00
M-1	10/25/2006	11/26/2006	Actual/360	53,960,000.00	5.67000000	280,457.10	0.00	0.00	0.00	0.00	280,457.10	0.00
M-2	10/25/2006	11/26/2006	Actual/360	26,980,000.00	5.70000000	140,970.50	0.00	0.00	0.00	0.00	140,970.50	0.00
M-3	10/25/2006	11/26/2006	Actual/360	15,620,000.00	5.75000000	82,330.42	0.00	0.00	0.00	0.00	82,330.42	0.00
M-4	10/25/2006	11/26/2006	Actual/360	13,845,000.00	5.82000000	73,863.07	0.00	0.00	0.00	0.00	73,863.07	0.00
M-5	10/25/2006	11/26/2006	Actual/360	13,845,000.00	5.87000000	74,497.64	0.00	0.00	0.00	0.00	74,497.64	0.00
M-6	10/25/2006	11/26/2006	Actual/360	12,425,000.00	5.95000000	67,768.02	0.00	0.00	0.00	0.00	67,768.02	0.00
M-7	10/25/2006	11/26/2006	Actual/360	12,070,000.00	6.82000000	75,457.62	0.00	0.00	0.00	0.00	75,457.62	0.00
M-8	10/25/2006	11/26/2006	Actual/360	10,650,000.00	6.97000000	68,044.63	0.00	0.00	0.00	0.00	68,044.63	0.00
M-9	10/25/2006	11/26/2006	Actual/360	7,100,000.00	7.54619933	50,895.17	0.00	0.00	0.00	0.00	50,895.17	0.00
SB	10/01/2006	10/31/2006	30/360	21,655,031.62	0.00000000	0.00	0.00	0.00	0.00	1,454,484.56	1,454,484.56	0.00
Deal Totals				**698,539,045.08**		**3,460,507.19**	**0.00**	**0.00**	**0.00**	**1,454,484.56**	**4,914,991.75**	**0.00**

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 Distributiion
	(1)	(2)	(1) + (2) = (3)
SB	31,794.42	1,422,690.14	1,454,484.56
Deal Totals	**31,794.42**	**1,422,690.14**	**1,454,484.56**

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	1,407.69	1,407.69	0.00	1	1,162.67	39,433.07	4,364.76	31,170.43	0.00	0.00	0.00
Group II	12,492.54	12,492.54	0.00	0	0.00	201,736.93	11,001.69	340,463.95	0.00	0.00	0.00
Deal Totals	**13,900.23**	**13,900.23**	**0.00**	**1**	**1,162.67**	**241,170.00**	**15,366.45**	**371,634.38**	**0.00**	**0.00**	**0.00**

7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts

(A) Prepayment Interest Shortfall Amounts

Class	Current Period	Prior Unpaid	Prior Unpaid Accrued Interest	Total Paid	Remaining Unpaid (1)+(2)+(3)-(4)=(5)
	(1)	(2)	(3)	(4)	(5)
A-1	0.00	0.00	0.00	0.00	0.00
A-2	0.00	0.00	0.00	0.00	0.00
A-3	0.00	0.00	0.00	0.00	0.00
M-1	0.00	0.00	0.00	0.00	0.00
M-2	0.00	0.00	0.00	0.00	0.00
M-3	0.00	0.00	0.00	0.00	0.00
M-4	0.00	0.00	0.00	0.00	0.00
M-5	0.00	0.00	0.00	0.00	0.00
M-6	0.00	0.00	0.00	0.00	0.00
M-7	0.00	0.00	0.00	0.00	0.00
M-8	0.00	0.00	0.00	0.00	0.00
M-9	0.00	0.00	0.00	0.00	0.00
SB	0.00	0.00	0.00	0.00	0.00
R-I	0.00	0.00	0.00	0.00	0.00
R-II	0.00	0.00	0.00	0.00	0.00
Deal Totals	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

(B) Basis Risk/Net WAC Shortfall Amounts

Class	Current Period Uncompensated	Prior Unpaid	Prior Unpaid Accrued Interest	Total Paid	Remaining Unpaid (1)+(2)+(3)-(4)=(5)
	(1)	(2)	(3)	(4)	(5)
A-1	0.00	0.00	0.00	0.00	0.00
A-2	0.00	0.00	0.00	0.00	0.00
A-3	0.00	0.00	0.00	0.00	0.00
M-1	0.00	0.00	0.00	0.00	0.00
M-2	0.00	0.00	0.00	0.00	0.00
M-3	0.00	0.00	0.00	0.00	0.00
M-4	0.00	0.00	0.00	0.00	0.00
M-5	0.00	0.00	0.00	0.00	0.00
M-6	0.00	0.00	0.00	0.00	0.00
M-7	0.00	0.00	0.00	0.00	0.00
M-8	0.00	0.00	0.00	0.00	0.00
M-9	1,781.99	0.00	0.00	1,781.99	0.00
SB	0.00	0.00	0.00	0.00	0.00
R-I	0.00	0.00	0.00	0.00	0.00
R-II	0.00	0.00	0.00	0.00	0.00
Deal Totals	**1,781.99**	**0.00**	**0.00**	**1,781.99**	**0.00**

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	**Count**	1,049	1,039	N/A	163	3	0	0	1	1,035
	Balance/Amount	137,750,017.68	136,335,078.00	91,259.34	15,242.56	438,736.77	N/A	0.00	119,680.14	135,670,159.19
Group II	**Count**	3,555	3,500	N/A	405	22	0	0	0	3,478
	Balance/Amount	572,251,019.16	562,203,967.08	255,097.11	20,518.81	3,238,356.94	N/A	0.00	0.00	558,689,994.22
Deal Totals	**Count**	**4,604**	**4,539**	**N/A**	**568**	**25**	**0**	**0**	**1**	4,513
	Balance/Amount	**710,001,036.84**	**698,539,045.08**	**346,356.45**	**35,761.37**	**3,677,093.71**	**N/A**	**0.00**	**119,680.14**	**694,360,153.41**

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	8.37834737	8.37786001	353.03	350.63	7.98031206	7.97993631	7.98542712	N/A	N/A
Group II	8.85906791	8.86097283	369.31	353.57	8.37730220	8.37884260	8.37730220	N/A	N/A
Deal Totals	**8.76524485**	**8.76657802**	**366.13**	**353.00**	**8.29982095**	**8.30090080**	**8.30081926**	**N/A**	**N/A**

C. Constant Prepayment Rate

	1 Month CPR	3 Month CPR	6 Month CPR	12 Month CPR	Life CPR
Group-I	4.94%	4.88%			3.70%
Group-II	6.74%	7.50%			6.44%
Deal Totals	**6.39%**	**6.99%**			**5.91%**

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	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**	**0**	**0**	**0**	**0**	**0**
	Scheduled Balance	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

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	4,222	644,907,509.90	10	1,556,063.27	0	0.00	0	0.00	0.00	4,232	646,463,573.17
30 days	121	20,089,893.43	0	0.00	0	0.00	0	0.00	0.00	121	20,089,893.43
60 days	63	10,889,106.72	4	326,759.09	10	1,856,220.66	0	0.00	0.00	77	13,072,086.47
90 days	23	3,509,634.88	4	399,301.71	29	6,091,488.49	0	0.00	0.00	56	10,000,425.08
120 days	4	473,908.91	1	156,454.94	20	3,845,817.34	1	146,497.62	146,929.95	26	4,622,678.81
150 days	0	0.00	0	0.00	1	111,496.45	0	0.00	0.00	1	111,496.45
180 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
181+ days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
Total	**4,433**	**679,870,053.84**	**19**	**2,438,579.01**	**60**	**11,905,022.94**	**1**	**146,497.62**	**146,929.95**	**4,513**	**694,360,153.41**
Current	93.55%	92.88%	0.22%	0.22%	0.00%	0.00%	0.00%	0.00%	0.00%	93.77%	93.10%
30 days	2.68%	2.89%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.68%	2.89%
60 days	1.40%	1.57%	0.09%	0.05%	0.22%	0.27%	0.00%	0.00%	0.00%	1.71%	1.88%
90 days	0.51%	0.51%	0.09%	0.06%	0.64%	0.88%	0.00%	0.00%	0.00%	1.24%	1.44%
120 days	0.09%	0.07%	0.02%	0.02%	0.44%	0.55%	0.02%	0.02%	0.02%	0.58%	0.67%
150 days	0.00%	0.00%	0.00%	0.00%	0.02%	0.02%	0.00%	0.00%	0.00%	0.02%	0.02%
180 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
181+ days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total	**98.23%**	**97.91%**	**0.42%**	**0.35%**	**1.33%**	**1.71%**	**0.02%**	**0.02%**	**0.02%**	**100.00%**	**100.00%**

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	1,003	131,490,718.96	1	232,339.20	0	0.00	0	0.00	0.00	1,004	131,723,058.16
30 days	11	1,391,791.32	0	0.00	0	0.00	0	0.00	0.00	11	1,391,791.32
60 days	8	1,098,729.83	1	90,381.79	0	0.00	0	0.00	0.00	9	1,189,111.62
90 days	4	310,106.81	1	50,836.04	1	269,634.65	0	0.00	0.00	6	630,577.50
120 days	1	101,242.31	0	0.00	4	634,378.28	0	0.00	0.00	5	735,620.59
150 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
180 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
181+ days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
Total	**1,027**	**134,392,589.23**	**3**	**373,557.03**	**5**	**904,012.93**	**0**	**0.00**	**0.00**	**1,035**	**135,670,159.19**
Current	96.91%	96.92%	0.10%	0.17%	0.00%	0.00%	0.00%	0.00%	0.00%	97.00%	97.09%
30 days	1.06%	1.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.06%	1.03%
60 days	0.77%	0.81%	0.10%	0.07%	0.00%	0.00%	0.00%	0.00%	0.00%	0.87%	0.88%
90 days	0.39%	0.23%	0.10%	0.04%	0.10%	0.20%	0.00%	0.00%	0.00%	0.58%	0.46%
120 days	0.10%	0.07%	0.00%	0.00%	0.39%	0.47%	0.00%	0.00%	0.00%	0.48%	0.54%
150 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
180 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
181+ days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total	**99.23%**	**99.06%**	**0.29%**	**0.28%**	**0.48%**	**0.67%**	**0.00%**	**0.00%**	**0.00%**	**100.00%**	**100.00%**

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	3,219	513,416,790.94	9	1,323,724.07	0	0.00	0	0.00	0.00	3,228	514,740,515.01
30 days	110	18,698,102.11	0	0.00	0	0.00	0	0.00	0.00	110	18,698,102.11
60 days	55	9,790,376.89	3	236,377.30	10	1,856,220.66	0	0.00	0.00	68	11,882,974.85
90 days	19	3,199,528.07	3	348,465.67	28	5,821,853.84	0	0.00	0.00	50	9,369,847.58
120 days	3	372,666.60	1	156,454.94	16	3,211,439.06	1	146,497.62	146,929.95	21	3,887,058.22
150 days	0	0.00	0	0.00	1	111,496.45	0	0.00	0.00	1	111,496.45
180 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
181+ days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
Total	**3,406**	**545,477,464.61**	**16**	**2,065,021.98**	**55**	**11,001,010.01**	**1**	**146,497.62**	**146,929.95**	**3,478**	**558,689,994.22**

Current	92.55%	91.90%	0.26%	0.24%	0.00%	0.00%	0.00%	0.00%	0.00%	92.81%	92.13%
30 days	3.16%	3.35%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.16%	3.35%
60 days	1.58%	1.75%	0.09%	0.04%	0.29%	0.33%	0.00%	0.00%	0.00%	1.96%	2.13%
90 days	0.55%	0.57%	0.09%	0.06%	0.81%	1.04%	0.00%	0.00%	0.00%	1.44%	1.68%
120 days	0.09%	0.07%	0.03%	0.03%	0.46%	0.57%	0.03%	0.03%	0.03%	0.60%	0.70%
150 days	0.00%	0.00%	0.00%	0.00%	0.03%	0.02%	0.00%	0.00%	0.00%	0.03%	0.02%
180 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
181+ days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total	**97.93%**	**97.64%**	**0.46%**	**0.37%**	**1.58%**	**1.97%**	**0.03%**	**0.03%**	**0.03%**	**100.00%**	**100.00%**

11. Delinquency Data

	Totals Count / % Count	Totals Balance / % Balance		Totals Count / % Count	Totals Balance / % Balance		Totals Count / % Count	Totals Balance / % Balance		Totals Count / % Count	Totals Balance / % Balance		Totals Count / % Count	Totals Balance / % Balance
1 Month	121	20,089,893.43	13 Months	0	0.00	25 Months	0	0.00	37 Months	0	0.00	49 Months	0	0.00
	2.68%	2.89%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
2 Months	77	13,072,086.47	14 Months	0	0.00	26 Months	0	0.00	38 Months	0	0.00	50 Months	0	0.00
	1.71%	1.88%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
3 Months	56	10,000,425.08	15 Months	0	0.00	27 Months	0	0.00	39 Months	0	0.00	51 Months	0	0.00
	1.24%	1.44%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
4 Months	26	4,622,678.81	16 Months	0	0.00	28 Months	0	0.00	40 Months	0	0.00	52 Months	0	0.00
	0.58%	0.67%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
5 Months	1	111,496.45	17 Months	0	0.00	29 Months	0	0.00	41 Months	0	0.00	53 Months	0	0.00
	0.02%	0.02%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
6 Months	0	0.00	18 Months	0	0.00	30 Months	0	0.00	42 Months	0	0.00	54 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
7 Months	0	0.00	19 Months	0	0.00	31 Months	0	0.00	43 Months	0	0.00	55 Months	0	0.00
	0.00%	0.00%		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%

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	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	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**

		Payoffs				Repurchases				Liquidations				Total			
		Current Month		Cumulative		Current Month		Cumulative		Current Month		Cumulative		Current Month		Cumulative	
Modification Type		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	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**

13. Losses and Recoveries

A. Current Cycle Realized Losses

	Current Period Realized Losses	Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Group I	Loss Count	1	0	0	0	1
	Beginning Aggregate Scheduled Balance	119,680.14	0.00	0.00	0.00	119,680.14
	Principal Portion of Loss	9,767.41	0.00	0.00	0.00	9,767.41
	Interest Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Total Realized Loss	9,767.41	0.00	0.00	0.00	9,767.41
Group II	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**	**1**	**0**	**0**	**0**	**1**
	Beginning Aggregate Scheduled Balance	**119,680.14**	**0.00**	**0.00**	**0.00**	**119,680.14**
	Principal Portion of Loss	**9,767.41**	**0.00**	**0.00**	**0.00**	**9,767.41**
	Interest Portion of Loss	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
	Total Realized Loss	**9,767.41**	**0.00**	**0.00**	**0.00**	**9,767.41**

B. Cumulative Realized Losses

	Cumulative Realized Losses	Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Group I	Loss Count	3	1	2	0	6
	Total Realized Loss	10,175.88	62,088.77	2,752.54	0.00	75,017.19
Group II	Loss Count	0	0	0	0	0
	Total Realized Loss	0.00	0.00	0.00	0.00	0.00
Deal Totals	**Loss Count**	**3**	**1**	**2**	**0**	**6**
	Total Realized Loss	**10,175.88**	**62,088.77**	**2,752.54**	**0.00**	**75,017.19**

C. Subsequent Recoveries

Subsequent Recoveries		Current Period	Cumulative
Group I	Subsequent Recoveries Count	1	3
	Subsequent Recoveries	62,088.77	64,024.38
	Net Loss 1	(52,321.36)	10,992.81
	Net Loss % 2	(0.04)%	0.01%
Group II	Subsequent Recoveries Count	0	0
	Subsequent Recoveries	0.00	0.00
	Net Loss 1	0.00	0.00
	Net Loss % 2	0.00%	0.00%
Deal Totals	**Subsequent Recoveries Count**	**1**	**3**
	Subsequent Recoveries	**62,088.77**	**64,024.38**
	Net Loss 1	**(52,321.36)**	**10,992.81**
	Net Loss % 2	**(0.01)%**	**0.00%**

1 Total Realized Loss less Subsequent Recoveries

2 Net Loss % of Original Balance

D. Default Percentages

Default Loss Percentage		1 Month	3 Months	6 Months	12 Months	Life of Deal
Group I	Monthly Default Rate	0.09%	0.04%			0.03 %
	Constant Default Rate	1.05%	0.53%			0.39%
Group II	Monthly Default Rate	0.00%	0.00%			0.00 %
	Constant Default Rate	0.00%	0.00%			0.00%
Deal Totals	Monthly Default Rate	**0.02%**	**0.01%**			**0.01 %**
	Constant Default Rate	**0.21%**	**0.10%**			**0.08%**

1-Month MDR (Current Month) = SUM(Beginning Scheduled balances of liquidating loans) / [SUM(Beginning Scheduled loan balances)- SUM(Scheduled Principal payments)]
m-Month = 3, 6, 12, months or the life of deal to date
m-Month MDR(over m months in period where n is current month)= $1-[(1-MDR_{n-m+1}) * (1-MDR_{n-m+2}) *\ldots* (1-MDR_{n-1}) * (1-MDR_n)]^\wedge(1/m)$
$CDR_m = 1- [(1- MDR_m)^\wedge 12]$,where m is number of months in period

14. Credit Enhancement Report

Hedge Agreements

Description	Provider	Termination Date	Amount Received From Provider	Amount Paid to Provider
Yield Maintenance Agreement	Deutsche Bank	12/25/2011	0.00	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	21,655,031.62	21,655,031.62	0.00	21,655,031.62	21,655,031.62

17. Excess Cashflow, Overcollateralization and Derivative Amounts

Excess Cashflow and Derivative Summary		
(1)	Scheduled Unmodified Net Interest	4,832,038.63
(2)	Interest Losses	0.00
(3)	Subsequent Recoveries	62,088.77
(4)	Interest Adjustment Amount	0.00
(5)	Yield Maintenance/Swap Payment Amount - IN	0.00
(6)	Certificate Interest Amount	3,458,725.19
(7)	OC Reduction Amount	0.00
(8)	Excess Cashflow Prior to OC Provisions	1,435,402.21

Overcollateralization and Derivative Amounts		
	Excess Cashflow Prior to OC Provisions	1,435,402.21
(1)	Unreimbursed Principal Portion of Realized Losses	0.00
(2)	Principal Portion of Realized Losses	9,767.41
(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	1,781.99
(7)	Relief Act Shortfall	1,162.67
(8)	Unreimbursed Realized Losses	0.00
(9)	To Class SB Certificates	1,422,690.14

18. Performance Tests

Senior Balance Test	
Senior Certificate Beginning Balance - Actual Value	510,389,013.46
Zero Balance	0.00
Senior Certificate Beginning Balance = 0.00	False
Current Distribution Date >= Target Distribution	
Current Distribution Period	4
StepDownTarget Distribution Period	37
Current Distribution Date >= Target Distribution Date	False
Stepdown Date - Senior Enhancement Test	
Current Senior Enhancement Percent - Actual value	27.09689400%
Specified Senior Enhancement Percent - Target value	53.00000000%
Senior Enhance Pct >= Specified Senior Enhance Pct (Actual End Balance <= Target End Balance)	False
StepDown Date and Senior Enhancement pass	
Current Distribution Date >= Target Distribution Date	False
Senior Enhance Pct >= Specified Senior Enhance Pct (Actual End Balance <= Target End Balance)	False
After StepDown Date and Senior Enh Percent >= Target Percent	False
StepDown Date has occured	
Senior Certificate Beginning Balance = 0.00	False
After StepDown Date and Senior Enh Percent >= Target Percent	False
Stepdown Date has occurred	False
Sixty-Plus Delinquency Percentage >= Target %	
3-Month Average Sixty-Plus Delinquency Percentage - Actual Value	2.43184000%
Senior Enhancement Delinquency Percentage - Target Value	8.18326200%
Sixty-Plus Delinquency Percentage >= Senior Enhancement Delinquency Percentage Target	False

Trigger Event clause (b) - Realized Loss Test	
Aggregate Realized Loss Percentage - Actual Value	0.00182100%
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.

GMAC RFC

Statement To Certificateholder

Residential Asset Mortgage Products, 2006-RZ3
November 27, 2006

Cash Flow Received and Uses of Funds

Cash Flow Received	*Amount*
Principal and Interest Payments	8,908,874.53
Prepayment Premium	31,794.42
Liquidation and Insurance Proceeds	109,912.73
Subsequent Recoveries	62,088.77
Repurchase Proceeds	0.00
Other Deposits/Adjustments (including Derivatives Payment)	0.00
Total Deposits	9,112,670.45

Uses of Funds	*Amount*
Transfer to Certificate Account	9,093,883.41
Reimbursed Advances and Expenses	3,420.59
Master Servicing Compensation	15,366.45
Derivatives Payment	0.00
Total Withdrawals	9,112,670.45
Ending Balance	0.00