

Distribution Information	Deal Information
1. Distribution Summary	Deal Name: Residential Asset Mtge Products, 2006-RZ4
2. Factor Summary	Asset Type: Mortgage Asset-Backed Pass-Through Certificates
3. Components Information <i>(Not Applicable)</i>	
4. Interest Summary	Closing Date: 09/25/2006
5. Other Income Detail	First Distribution Date: 10/25/2006
6. Interest Shortfalls, Compensation and Expenses	Determination Date: 11/20/2006
7. Prepayment Interest and Basis Risk/Net WAC Shortfall Amounts	Distribution Date: 11/27/2006
8. Collateral Summary	Record Date:
9. Repurchase Information	Book-Entry: 11/22/2006
10. Loan Status Report (Delinquencies)	Definitive: 10/31/2006
11. Deal Delinquencies (30 Day Buckets)	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) : 40406,40407
17. Excess Cash Flow, Overcollateralization Provisions and Derivative Amounts	
18. Performance Tests	
19. Lender Paid Mortgage Insurance <i>(Not Applicable)</i>	
20. Comments	

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1. Distribution Summary

Class	CUSIP	Original Face Value	Beginning Notional / Principal Balance	Pass - Through Rate	Principal Distribution	Interest Distribution	Total Distribution (3) + (4) = (5)	Principal Loss	Interest Loss	Deferred Interest	Ending Notional/ Principal Balance (1)-(3)-(6)+(8)=(9)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
A-1	75156XAA9	217,151,000.00	215,333,617.23	5.41000000	4,459,823.66	1,067,875.30	5,527,698.96	0.00	0.00	0.00	210,873,793.57
A-1A	75156XAN1	103,125,000.00	102,261,925.01	5.40000000	2,117,970.06	506,196.53	2,624,166.59	0.00	0.00	0.00	100,143,954.95
A-1B	75156XAP6	34,375,000.00	34,087,308.34	5.44000000	705,990.02	169,982.04	875,972.06	0.00	0.00	0.00	33,381,318.32
A-2	75156XAB7	243,467,000.00	243,467,000.00	5.50000000	0.00	1,227,479.46	1,227,479.46	0.00	0.00	0.00	243,467,000.00
A-3	75156XAC5	72,002,000.00	72,002,000.00	5.59000000	0.00	368,950.25	368,950.25	0.00	0.00	0.00	72,002,000.00
M-1	75156XAD3	50,160,000.00	50,160,000.00	5.67000000	0.00	260,706.60	260,706.60	0.00	0.00	0.00	50,160,000.00
M-2	75156XAE1	30,800,000.00	30,800,000.00	5.70000000	0.00	160,930.00	160,930.00	0.00	0.00	0.00	30,800,000.00
M-3	75156XAF8	18,480,000.00	18,480,000.00	5.75000000	0.00	97,405.00	97,405.00	0.00	0.00	0.00	18,480,000.00
M-4	75156XAG6	16,720,000.00	16,720,000.00	5.82000000	0.00	89,201.20	89,201.20	0.00	0.00	0.00	16,720,000.00
M-5	75156XAH4	15,840,000.00	15,840,000.00	5.87000000	0.00	85,232.40	85,232.40	0.00	0.00	0.00	15,840,000.00
M-6	75156XAJ0	14,520,000.00	14,520,000.00	5.97000000	0.00	79,460.70	79,460.70	0.00	0.00	0.00	14,520,000.00
M-7	75156XAK7	13,640,000.00	13,640,000.00	6.87000000	0.00	85,897.90	85,897.90	0.00	0.00	0.00	13,640,000.00
M-8	75156XAL5	12,320,000.00	12,320,000.00	7.12000000	0.00	80,408.53	80,408.53	0.00	0.00	0.00	12,320,000.00
M-9	75156XAM3	9,240,000.00	9,240,000.00	7.47482417	0.00	66,235.40	66,235.40	0.00	0.00	0.00	9,240,000.00
SB	75156XAQ4	28,160,215.21	28,160,006.89	0.00000000	0.00	1,694,175.48	1,694,175.48	0.00	0.00	0.00	28,160,006.89
R-I	75156XAR2	0.00	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-II	75156XAS0	0.00	0.00	0.00000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deal Totals		880,000,215.21	877,031,857.47		7,283,783.74	6,040,136.79	13,323,920.53	0.00	0.00	0.00	869,748,073.73

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2. Factor Summary

Amount /Original Amount per \$1000 unit)

Class	CUSIP	Beginning Notional/ Principal Balance Factor	Principal Distribution Factor	Interest Distribution Factor	Total Distribution Factor	Deferred Interest Factor	Interest Shortfall Factor	Ending Notional/ Principal Balance Factor
A-1	75156XAA9	991.63078793	20.53789142	4.91766236	25.45555379	0.00000000	0.00000000	971.09289651
A-1A	75156XAN1	991.63078798	20.53789149	4.90857241	25.44646390	0.00000000	0.00000000	971.09289648
A-1B	75156XAP6	991.63078807	20.53789149	4.94493207	25.48282356	0.00000000	0.00000000	971.09289658
A-2	75156XAB7	1,000.00000000	0.00000000	5.04166667	5.04166667	0.00000000	0.00000000	1,000.00000000
A-3	75156XAC5	1,000.00000000	0.00000000	5.12416669	5.12416669	0.00000000	0.00000000	1,000.00000000
M-1	75156XAD3	1,000.00000000	0.00000000	5.19750000	5.19750000	0.00000000	0.00000000	1,000.00000000
M-2	75156XAE1	1,000.00000000	0.00000000	5.22500000	5.22500000	0.00000000	0.00000000	1,000.00000000
M-3	75156XAF8	1,000.00000000	0.00000000	5.27083333	5.27083333	0.00000000	0.00000000	1,000.00000000
M-4	75156XAG6	1,000.00000000	0.00000000	5.33500000	5.33500000	0.00000000	0.00000000	1,000.00000000
M-5	75156XAH4	1,000.00000000	0.00000000	5.38083333	5.38083333	0.00000000	0.00000000	1,000.00000000
M-6	75156XAJ0	1,000.00000000	0.00000000	5.47250000	5.47250000	0.00000000	0.00000000	1,000.00000000
M-7	75156XAK7	1,000.00000000	0.00000000	6.29750000	6.29750000	0.00000000	0.00000000	1,000.00000000
M-8	75156XAL5	1,000.00000000	0.00000000	6.52666640	6.52666640	0.00000000	0.00000000	1,000.00000000
M-9	75156XAM3	1,000.00000000	0.00000000	7.16833333	7.16833333	0.00000000	0.00000000	1,000.00000000
SB ¹	75156XAQ4							
R-I	75156XAR2	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000
R-II	75156XAS0	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000	0.00000000

¹ Factors not reported for OC Classes

Deal Factor :	98.83498421%
Group I-FIXED Factor :	99.18175194%
Group I-ARM Factor :	98.74013234%

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4. Interest Summary

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

Class	Accrual Period		Accrual Methodology	Beginning Notional/Principal Balance	Pass-Through Rate	Optimal Interest Amount	Interest Loss	Deferred Interest	Interest Shortfall Amount	Other Income	Interest Distribution (1)-(2)-(3)-(4)+(5)=(6)	Accrued Certificate Interest Remaining Unpaid
	Start	End				(1)	(2)	(3)	(4)	(5)	(6)	
A-1	10/25/2006	11/26/2006	Actual/360	215,333,617.23	5.41000000	1,067,875.30	0.00	0.00	0.00	0.00	1,067,875.30	0.00
A-1A	10/25/2006	11/26/2006	Actual/360	102,261,925.01	5.40000000	506,196.53	0.00	0.00	0.00	0.00	506,196.53	0.00
A-1B	10/25/2006	11/26/2006	Actual/360	34,087,308.34	5.44000000	169,982.04	0.00	0.00	0.00	0.00	169,982.04	0.00
A-2	10/25/2006	11/26/2006	Actual/360	243,467,000.00	5.50000000	1,227,479.46	0.00	0.00	0.00	0.00	1,227,479.46	0.00
A-3	10/25/2006	11/26/2006	Actual/360	72,002,000.00	5.59000000	368,950.25	0.00	0.00	0.00	0.00	368,950.25	0.00
M-1	10/25/2006	11/26/2006	Actual/360	50,160,000.00	5.67000000	260,706.60	0.00	0.00	0.00	0.00	260,706.60	0.00
M-2	10/25/2006	11/26/2006	Actual/360	30,800,000.00	5.70000000	160,930.00	0.00	0.00	0.00	0.00	160,930.00	0.00
M-3	10/25/2006	11/26/2006	Actual/360	18,480,000.00	5.75000000	97,405.00	0.00	0.00	0.00	0.00	97,405.00	0.00
M-4	10/25/2006	11/26/2006	Actual/360	16,720,000.00	5.82000000	89,201.20	0.00	0.00	0.00	0.00	89,201.20	0.00
M-5	10/25/2006	11/26/2006	Actual/360	15,840,000.00	5.87000000	85,232.40	0.00	0.00	0.00	0.00	85,232.40	0.00
M-6	10/25/2006	11/26/2006	Actual/360	14,520,000.00	5.97000000	79,460.70	0.00	0.00	0.00	0.00	79,460.70	0.00
M-7	10/25/2006	11/26/2006	Actual/360	13,640,000.00	6.87000000	85,897.90	0.00	0.00	0.00	0.00	85,897.90	0.00
M-8	10/25/2006	11/26/2006	Actual/360	12,320,000.00	7.12000000	80,408.53	0.00	0.00	0.00	0.00	80,408.53	0.00
M-9	10/25/2006	11/26/2006	Actual/360	9,240,000.00	7.47482417	66,235.40	0.00	0.00	0.00	0.00	66,235.40	0.00
SB	10/01/2006	10/31/2006	30/360	28,160,006.89	0.00000000	0.00	0.00	0.00	0.00	1,694,175.48	1,694,175.48	0.00
Deal Totals				877,031,857.47		4,345,961.31	0.00	0.00	0.00	1,694,175.48	6,040,136.79	0.00

Current Index Rates

Index Type	Rate	Classes
CM-LIB TEL 25 - 2 BD	5.32000000	A-1, A-1A, A-1B, A-3, M-2, M-4, M-6, M-8, M-9, M-7, M-5, M-3, M-1, A-2

5. Other Income Detail

Class	Prepayment Charges	Remaining Excess Cash Flow and OC Release Amount	Other Income Distribution
	(1)	(2)	(1) + (2) = (3)
SB	30,782.77	1,663,392.71	1,694,175.48
Deal Totals	30,782.77	1,663,392.71	1,694,175.48



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6. Interest Shortfalls, Compensation and Expenses

	Current Prepayment Interest Shortfall Amount	Compensating Interest	Net Prepayment Interest Shortfall Amount (1) - (2)=(3)	Civil Relief Act Shortfall Count	Civil Relief Act Shortfall Amount	Compensation		Advances		Allowable Expenses per Governing Documents	Non - Recoverable Advances
	(1)	(2)	(3)			Subservicer	Master Servicer	Subservicer	Master Servicer		
Group I-ARM	20,087.98	20,087.98	0.00	0	0.00	246,427.45	9,879.89	240,035.05	0.00	0.00	0.00
Group I-FIXED	2,360.95	2,360.95	0.00	0	0.00	60,748.79	5,626.20	22,199.79	0.00	0.00	0.00
Deal Totals	22,448.93	22,448.93	0.00	0	0.00	307,176.24	15,506.09	262,234.84	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-IA	0.00	0.00	0.00	0.00	0.00
A-IB	0.00	0.00	0.00	0.00	0.00
A-2	0.00	0.00	0.00	0.00	0.00
A-3	0.00	0.00	0.00	0.00	0.00
M-1	0.00	0.00	0.00	0.00	0.00
M-2	0.00	0.00	0.00	0.00	0.00
M-3	0.00	0.00	0.00	0.00	0.00
M-4	0.00	0.00	0.00	0.00	0.00
M-5	0.00	0.00	0.00	0.00	0.00
M-6	0.00	0.00	0.00	0.00	0.00
M-7	0.00	0.00	0.00	0.00	0.00
M-8	0.00	0.00	0.00	0.00	0.00
M-9	0.00	0.00	0.00	0.00	0.00
SB	0.00	0.00	0.00	0.00	0.00
R-I	0.00	0.00	0.00	0.00	0.00
R-II	0.00	0.00	0.00	0.00	0.00

Deal Totals	0.00	0.00	0.00	0.00	0.00
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(B) Basis Risk/Net WAC Shortfall Amounts

Current Period Uncompensated	Prior Unpaid	Prior Unpaid Accrued Interest	Total Paid	Remaining Unpaid (1)+(2)+(3)-(4)=(5)
(1)	(2)	(3)	(4)	(5)
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00
2,923.64	0.00	0.00	2,923.64	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

2,923.64	0.00	0.00	2,923.64	0.00
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8. Collateral Summary

A. Loan Count and Balances

		Original Loan Count/ Scheduled Principal Balance	Beginning Loan Count/ Scheduled Principal Balance	Scheduled Principal	Curtailments	Payoffs	Matured Loans	Repurchases	Beginning Aggregate Scheduled Principal Balance of Liquidations/ Charge-offs	Ending Loan Count/Scheduled Principal Balance
Group I-ARM	Count	3,971	3,960	N/A	538	27	0	1	0	3,932
	Balance/Amount	690,992,158.87	688,470,385.57	290,738.65	247,268.02	5,460,806.76	N/A	185,000.00	0.00	682,286,572.14
Group I-FIXED	Count	1,349	1,346	N/A	213	8	0	0	0	1,338
	Balance/Amount	189,008,056.34	188,561,471.89	113,642.38	20,463.34	965,864.58	N/A	0.00	0.00	187,461,501.59
Deal Totals	Count	5,320	5,306	N/A	751	35	0	1	0	5,270
	Balance/Amount	880,000,215.21	877,031,857.46	404,381.03	267,731.36	6,426,671.34	N/A	185,000.00	0.00	869,748,073.73

B. Weighted Averages

	Beginning Weighted Average Gross Mortgage Rate	Ending Weighted Average Gross Mortgage Rate	Ending Weighted Average Remaining Amortization Term	Ending Weighted Average Months to Maturity	Beginning Weighted Average Net Mortgage Rate	Ending Weighted Average Net Mortgage Rate	Beginning Weighted Average Unmodified Net Mortgage Rate	Net Weighted Average Cap Rate	Weighted Average Net Rate
Group I-ARM	8.75297927	8.75167194	371.03	355.42	8.27160470	8.27025614	8.27160470	7.51964064	8.27160470
Group I-FIXED	8.47945740	8.47837192	356.83	352.41	8.04231071	8.04087591	8.04231071	7.31119155	8.04231071
Deal Totals	8.69417218	8.69276611	367.97	354.77	8.22230659	8.22081658	8.22230659	N/A	N/A

C. Constant Prepayment Rate

	1 Month CPR	3 Month CPR	6 Month CPR	12 Month CPR	Life CPR
I-FIXED	6.10%				4.12%
I-ARM	9.81%				6.86%
Deal Totals	9.02%				6.28%

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9. Repurchases

		Breaches Of Representations and Warranties	ARM Conversions	Optional Repurchases of Defaulted Loans	Others	Total (1)+(2)+(3)+(4)=(5)
		(1)	(2)	(3)	(4)	(5)
Group I-ARM	Count	0	0	0	1	1
	Scheduled Balance	0.00	0.00	0.00	185,000.00	185,000.00
Group I-FIXED	Count	0	0	0	0	0
	Scheduled Balance	0.00	0.00	0.00	0.00	0.00
Deal Totals	Count	0	0	0	1	1
	Scheduled Balance	0.00	0.00	0.00	185,000.00	185,000.00

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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	5,087	834,771,050.54	4	631,490.44	0	0.00	0	0.00	0.00	5,091	835,402,540.98
30 days	127	22,998,372.15	1	273,655.64	0	0.00	0	0.00	0.00	128	23,272,027.79
60 days	49	10,498,579.68	1	159,492.14	1	415,433.14	0	0.00	0.00	51	11,073,504.96
90 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
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	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	5,263	868,268,002.37	6	1,064,638.22	1	415,433.14	0	0.00	0.00	5,270	869,748,073.73
Current	96.53%	95.98%	0.08%	0.07%	0.00%	0.00%	0.00%	0.00%	0.00%	96.60%	96.05%
30 days	2.41%	2.64%	0.02%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	2.43%	2.68%
60 days	0.93%	1.21%	0.02%	0.02%	0.02%	0.05%	0.00%	0.00%	0.00%	0.97%	1.27%
90 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
120 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
150 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
180 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
181+ days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total	99.87%	99.83%	0.11%	0.12%	0.02%	0.05%	0.00%	0.00%	0.00%	100.00%	100.00%

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Group I-ARM	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
Current	3,773	650,375,877.40	2	447,513.11	0	0.00	0	0.00	0.00	3,775	650,823,390.51
30 days	113	21,374,607.18	0	0.00	0	0.00	0	0.00	0.00	113	21,374,607.18
60 days	43	9,929,082.31	1	159,492.14	0	0.00	0	0.00	0.00	44	10,088,574.45
90 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
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	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	3,929	681,679,566.89	3	607,005.25	0	0.00	0	0.00	0.00	3,932	682,286,572.14

Current	95.96%	95.32%	0.05%	0.07%	0.00%	0.00%	0.00%	0.00%	0.00%	96.01%	95.39%
30 days	2.87%	3.13%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.87%	3.13%
60 days	1.09%	1.46%	0.03%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	1.12%	1.48%
90 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
120 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
150 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
180 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
181+ days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total	99.92%	99.91%	0.08%	0.09%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%

Statement to Certificateholder

Residential Asset Mtge Products, 2006-RZ4

November 27, 2006

Group I-FIXED	Current / Delinquent		Bankruptcy		Foreclosure		REO			Total	
	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Actual Balance	Count	Scheduled Balance
Current	1,314	184,395,173.14	2	183,977.33	0	0.00	0	0.00	0.00	1,316	184,579,150.47
30 days	14	1,623,764.97	1	273,655.64	0	0.00	0	0.00	0.00	15	1,897,420.61
60 days	6	569,497.37	0	0.00	1	415,433.14	0	0.00	0.00	7	984,930.51
90 days	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0	0.00
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	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	1,334	186,588,435.48	3	457,632.97	1	415,433.14	0	0.00	0.00	1,338	187,461,501.59

Current	98.21%	98.36%	0.15%	0.10%	0.00%	0.00%	0.00%	0.00%	0.00%	98.36%	98.46%
30 days	1.05%	0.87%	0.07%	0.15%	0.00%	0.00%	0.00%	0.00%	0.00%	1.12%	1.01%
60 days	0.45%	0.30%	0.00%	0.00%	0.07%	0.22%	0.00%	0.00%	0.00%	0.52%	0.53%
90 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
120 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
150 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
180 days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
181+ days	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total	99.70%	99.53%	0.22%	0.24%	0.07%	0.22%	0.00%	0.00%	0.00%	100.00%	100.00%

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	128	23,272,027.79	13 Months	0	0.00	25 Months	0	0.00	37 Months	0	0.00	49 Months	0	0.00
	2.43%	2.68%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
2 Months	51	11,073,504.96	14 Months	0	0.00	26 Months	0	0.00	38 Months	0	0.00	50 Months	0	0.00
	0.97%	1.27%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
3 Months	0	0.00	15 Months	0	0.00	27 Months	0	0.00	39 Months	0	0.00	51 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
4 Months	0	0.00	16 Months	0	0.00	28 Months	0	0.00	40 Months	0	0.00	52 Months	0	0.00
	0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%		0.00%	0.00%
5 Months	0	0.00	17 Months	0	0.00	29 Months	0	0.00	41 Months	0	0.00	53 Months	0	0.00
	0.00%	0.00%		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%

Statement to Certificateholder

Residential Asset Mtge Products, 2006-RZ4

November 27, 2006

12. Loss Mitigation and Servicing Modifications

		Current		1 Payment		2 Payments		3+ Payments		Foreclosure		REO		Total	
	Modification Type	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance	Count	Scheduled Balance
Group I-ARM	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Group I-FIXED	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
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 I-ARM	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Group I-FIXED	Capitalizations	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Other Modifications	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
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-RZ4

November 27, 2006

13. Losses and Recoveries

A. Current Cycle Realized Losses

Current Period Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Group I-ARM	Loss Count	0	0	0	0	0
	Beginning Aggregate Scheduled Balance	0.00	0.00	0.00	0.00	0
	Principal Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Interest Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Total Realized Loss	0.00	0.00	0.00	0.00	0.00
Group I-FIXED	Loss Count	0	0	0	0	0
	Beginning Aggregate Scheduled Balance	0.00	0.00	0.00	0.00	0
	Principal Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Interest Portion of Loss	0.00	0.00	0.00	0.00	0.00
	Total Realized Loss	0.00	0.00	0.00	0.00	0.00
Deal Totals	Loss Count	0	0	0	0	0
	Beginning Aggregate Scheduled Balance	0.00	0.00	0.00	0.00	0.00
	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

B. Cumulative Realized Losses

Cumulative Realized Losses		Liquidations	Charge-Offs	Servicing Modifications	Bankruptcy Losses	Total
Group I-ARM	Loss Count	0	0	0	0	0
	Total Realized Loss	0.00	0.00	0.00	0.00	0.00
Group I-FIXED	Loss Count	0	0	0	0	0
	Total Realized Loss	0.00	0.00	0.00	0.00	0.00
Deal Totals	Loss Count	0	0	0	0	0
	Total Realized Loss	0.00	0.00	0.00	0.00	0.00

Statement to Certificateholder

Residential Asset Mtge Products, 2006-RZ4

November 27, 2006

C. Subsequent Recoveries

Subsequent Recoveries		Current Period	Cumulative
Group I-ARM	Subsequent Recoveries Count	0	0
	Subsequent Recoveries	0.00	0.00
	Net Loss ¹	0.00	0.00
	Net Loss % ²	0.00%	0.00%
Group I-FIXED	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	0	0
	Subsequent Recoveries	0.00	0.00
	Net Loss ¹	0.00	0.00
	Net Loss % ²	0.00%	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-FIXED	Monthly Default Rate	0.00%				0.00 %
	Constant Default Rate	0.00%				0.00%
Group I-ARM	Monthly Default Rate	0.00%				0.00 %
	Constant Default Rate	0.00%				0.00%
Deal Totals	Monthly Default Rate	0.00%				0.00 %
	Constant Default Rate	0.00%				0.00%

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

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

Statement to Certificateholder

Residential Asset Mtge Products, 2006-RZ4

November 27, 2006

14. Credit Enhancement Report

Hedge Agreements

Description	Provider	Termination Date	Amount Received From Provider	Amount Paid to Provider
Yield Maintenance Agreement	Barclays Bank Plc	02/25/2012	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	28,160,006.89	28,160,006.89	0.00	28,160,006.89	28,160,006.89

Statement to Certificateholder

Residential Asset Mtge Products, 2006-RZ4

November 27, 2006

17. Excess Cashflow, Overcollateralization and Derivative Amounts

Excess Cashflow and Derivative Summary	
(1) Scheduled Unmodified Net Interest	6,009,354.02
(2) Interest Losses	0.00
(3) Subsequent Recoveries	0.00
(4) Interest Adjustment Amount	0.00
(5) Yield Maintenance/Swap Payment Amount - IN	0.00
(6) Certificate Interest Amount	4,343,037.67
(7) OC Reduction Amount	0.00
(8) Excess Cashflow Prior to OC Provisions and Derivative Amounts Available	1,666,316.35

Overcollateralization and Derivative Amounts	
Excess Cashflow Prior to OC Provisions and Derivative Amounts Available	1,666,316.35
(1) Unreimbursed Principal Portion of Realized Losses	0.00
(2) Principal Portion of Realized Losses	0.00
(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	2,923.64
(7) Relief Act Shortfall	0.00
(8) Unreimbursed Realized Losses	0.00
(9) To Class SB Certificates	1,663,392.71

Statement to Certificateholder

Residential Asset Mtge Products, 2006-RZ4

November 27, 2006

18. Performance Tests

Senior Balance Test	
Senior Certificate Beginning Balance - Actual Value	667,151,850.57
Zero Balance	0.00
Senior Certificate Beginning Balance = 0.00	False
Current Distribution Date >= Target Distribution	
Current Distribution Period	2
StepDownTarget Distribution Period	37
Current Distribution Date >= Target Distribution Date	False
Stepdown Date - Senior Enhancement Test	
Current Senior Enhancement Percent - Actual value	24.13112600%
Specified Senior Enhancement Percent - Target value	47.70000000%
Senior Enhance Pct >= Specified Senior Enhance Pct (Actual End Balance <= Target End Balance)	False
StepDown Date and Senior Enhancement pass	
Current Distribution Date >= Target Distribution Date	False
Senior Enhance Pct >= Specified Senior Enhance Pct (Actual End Balance <= Target End Balance)	False
After StepDown Date and Senior Enh Percent >= Target Percent	False
StepDown Date has occurred	
Senior Certificate Beginning Balance = 0.00	False
After StepDown Date and Senior Enh Percent >= Target Percent	False
Stepdown Date has occurred	False
Sixty-Plus Delinquency Percentage >= Target %	
3-Month Average Sixty-Plus Delinquency Percentage - Actual Value	0.65921000%
Senior Enhancement Delinquency Percentage - Target Value	8.09599300%
Sixty-Plus Delinquency Percentage >= Senior Enhancement Delinquency Percentage Target	False

Statement to Certificateholder

Residential Asset Mtge Products, 2006-RZ4

November 27, 2006

Trigger Event clause (b) - Realized Loss Test	
Aggregate Realized Loss Percentage - Actual Value	0.00000000%
Scheduled Loss Target Percent	999.99000000%
Aggregate Realized Loss Percentage >= Scheduled Loss Percent	False
Trigger Event is in effect?	
Sixty-Plus Delinquency Percentage >= Senior Enhancement Delinquency Percentage Target	False
Aggregate Realized Loss Percentage >= Scheduled Loss Percent	False
Trigger Event is in effect	False

20. Comments

ERISA Text:

Each beneficial owner of any Certificate (or any interest therein) which provides credit enhancement for any other Certificate and is available in book-entry form, including any such Class M Certificate, shall be deemed to have represented, by virtue of its acquisition or holding of such Certificate (or interest therein), that either: a) it is not an employee benefit or other plan subject to the prohibited transaction provision of the Employee Retirement Income Security Act of 1974, as amended('ERISA'), or Section 4975 of the Internal Revenue Code of 1986, as amended (a 'Plan'), or any other person (including an investment manager, a named fiduciary or a trustee of any Plan) acting, directly or indirectly, on behalf of purchasing any Certificate with 'plan assets' of any Plan; or b) (i) the transferee is an insurance company, (ii) the source of funds to be used by it to purchase the Certificates is an 'insurance company general account' (within the meaning of Department of Labor Prohibited Transaction Class Exemption ('PTCE') 95-60), and (iii) the conditions set forth in Section I and III of PTCE 95-60 have been satisfied. Any purported beneficial owner of any such book-entry Certificate (or interest therein) to whom either (a) or (b) above does not apply shall indemnify and hold harmless the Company, the Trustee, the Master Servicer, any Subservicer, and the Trust Fund from and against any and all liabilities, claim, cost or expenses incurred by such parties as a result of its acquisition or holding of such Certificate.



Statement To Certificateholder

Residential Asset Mortgage Products, 2006-RZ4
November 27, 2006

Cash Flow Received and Uses of Funds

<i>Cash Flow Received</i>	<i>Amount</i>
Principal and Interest Payments	13,123,643.84
Prepayment Premium	30,782.77
Liquidation and Insurance Proceeds	0.00
Subsequent Recoveries	0.00
Repurchase Proceeds	185,000.00
Other Deposits/Adjustments (including Derivatives Payment)	0.00
Total Deposits	13,339,426.61
<i>Uses of Funds</i>	<i>Amount</i>
Transfer to Certificate Account	13,323,920.52
Reimbursed Advances and Expenses	0.00
Master Servicing Compensation	15,506.09
Derivatives Payment	0.00
Total Withdrawals	13,339,426.61
Ending Balance	0.00